

August 17, 2021

Company name: Aozora Bank, Ltd.
Name of representative: Kei Tanikawa, President and CEO
Listed exchange: TSE, Code 8304
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Capital Adequacy Ratio as of June 30, 2021

TOKYO August 17, 2021 - Aozora Bank, Ltd. today announced its capital adequacy ratio as of June 30, 2021, based on the Basel III standards as stated below.

Consolidated capital adequacy ratio (domestic standard) remained at an adequate level, 11.12%.

【Consolidated (domestic standard)】

(million yen)

| | | Jun. 30, 2021 | Mar. 31, 2021 |
|--|---------|---------------|---------------|
| (1) Capital adequacy ratio | (4)÷(5) | 11.12% | 11.03% |
| (2) Core capital: instruments and reserves | | 509,996 | 505,311 |
| (3) Core capital: regulatory adjustments | | 24,148 | 23,806 |
| (4) Regulatory capital | (2)-(3) | 485,847 | 481,505 |
| (5) Risk-weighted assets | | 4,367,292 | 4,361,551 |
| (6) Total required capital | (5)×4% | 174,691 | 174,462 |

【Non-consolidated (domestic standard)】

(million yen)

| | | Jun. 30, 2021 | Mar. 31, 2021 |
|--|---------|---------------|---------------|
| (1) Capital adequacy ratio | (4)÷(5) | 11.17% | 11.13% |
| (2) Core capital: instruments and reserves | | 501,400 | 498,879 |
| (3) Core capital: regulatory adjustments | | 11,897 | 11,589 |
| (4) Regulatory capital | (2)-(3) | 489,502 | 487,290 |
| (5) Risk-weighted assets | | 4,382,244 | 4,378,094 |
| (6) Total required capital | (5)×4% | 175,289 | 175,123 |

Note: Consolidated and non-consolidated capital adequacy ratios are calculated based on the FSA Notice Number 19, issued in 2006.

The 'Composition of Capital Disclosure' is available on our website at
<https://www.aozorabank.co.jp/english/ir/library/>.

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