

February 15, 2022

Company name: Aozora Bank, Ltd.  
Name of representative: Kei Tanikawa, President and CEO  
Listed exchange: TSE, Code 8304  
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Financial Management Division (03 6752 1111)

## Capital Adequacy Ratio as of December 31, 2021

**TOKYO February 15, 2022** - Aozora Bank, Ltd. today announced its capital adequacy ratio as of December 31, 2021, based on the Basel III standards as stated below.

Consolidated capital adequacy ratio (domestic standard) remained at an adequate level, 11.07%.

### 【Consolidated (domestic standard)】

(million yen)

		Dec. 31, 2021	Sep. 30, 2021	Mar. 31, 2021
(1) Capital adequacy ratio	(4)÷(5)	11.07%	10.94%	11.03%
(2) Core capital: instruments and reserves		523,446	516,015	505,311
(3) Core capital: regulatory adjustments		24,334	24,311	23,806
(4) Regulatory capital	(2)-(3)	499,112	491,704	481,505
(5) Risk-weighted assets		4,506,024	4,490,536	4,361,551
(6) Total required capital	(5)×4%	180,240	179,621	174,462

### 【Non-consolidated (domestic standard)】

(million yen)

		Dec. 31, 2021	Sep. 30, 2021	Mar. 31, 2021
(1) Capital adequacy ratio	(4)÷(5)	11.05%	10.98%	11.13%
(2) Core capital: instruments and reserves		510,972	506,169	498,879
(3) Core capital: regulatory adjustments		12,188	12,156	11,589
(4) Regulatory capital	(2)-(3)	498,783	494,012	487,290
(5) Risk-weighted assets		4,510,430	4,497,987	4,378,094
(6) Total required capital	(5)×4%	180,417	179,919	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/results/>.

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