

August 16, 2022

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

## Capital Adequacy Ratio as of June 30, 2022

**TOKYO August 16, 2022** - Aozora Bank, Ltd. today announced its capital adequacy ratio as of June 30, 2022, based on the Basel III standards as stated below.

Consolidated capital adequacy ratio (domestic standard) remained at an adequate level, 10.03%.

### 【Consolidated (domestic standard)】

(million yen)

		Jun. 30, 2022	Mar. 31, 2022
(1) Capital adequacy ratio	(4)÷(5)	10.03%	10.37%
(2) Core capital: instruments and reserves		529,660	523,706
(3) Core capital: regulatory adjustments		23,485	23,335
(4) Regulatory capital	(2)-(3)	506,175	500,370
(5) Risk-weighted assets		5,041,845	4,821,014
(6) Total required capital	(5)×4%	201,673	192,840

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

(million yen)

		Jun. 30, 2022	Mar. 31, 2022
(1) Capital adequacy ratio	(4)÷(5)	9.89%	10.33%
(2) Core capital: instruments and reserves		510,073	509,609
(3) Core capital: regulatory adjustments		11,978	12,115
(4) Regulatory capital	(2)-(3)	498,094	497,494
(5) Risk-weighted assets		5,031,855	4,815,768
(6) Total required capital	(5)×4%	201,274	192,630

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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