

February 20, 2024

Company name: Aozora Bank, Ltd.
Name of representative: Kei Tanikawa, President and CEO
Listed exchange: TSE Prime Market, Code 8304
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Capital Adequacy Ratio as of December 31, 2023

TOKYO February 20, 2024 — Aozora Bank, Ltd. today announced its capital adequacy ratio as of December 31, 2023, based on the Basel III standards as stated below. The consolidated capital adequacy ratio (domestic standard) was 9.34%.

The CET1 ratio (Common Equity Tier 1 ratio) was approximately 6.6%.

[Consolidated (domestic standard)]

(million yen)

	Dec. 31, 2023	Sep. 30, 2023	Mar. 31, 2023
(1) Capital adequacy ratio (4)÷(5)	9.34%	9.63%	9.43%
(2) Core capital: instruments and reserves	499,788	529,397	512,968
(3) Core capital: regulatory adjustments	30,203	22,796	22,872
(4) Regulatory capital (2)–(3)	469,584	506,601	490,096
(5) Risk-weighted assets	5,023,569	5,255,691	5,195,885
(6) Total required capital (5)×4%	200,942	210,227	207,835

[Non-consolidated (domestic standard)]

(million yen)

	Dec. 31, 2023	Sep. 30, 2023	Mar. 31, 2023
(1) Capital adequacy ratio (4)÷(5)	8.76%	9.02%	8.99%
(2) Core capital: instruments and reserves	451,484	481,050	479,091
(3) Core capital: regulatory adjustments	17,280	11,713	12,138
(4) Regulatory capital (2)–(3)	434,203	469,337	466,952
(5) Risk-weighted assets	4,955,279	5,202,619	5,192,445
(6) Total required capital (5)×4%	198,211	208,104	207,697

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/>.