

August 13, 2024

Company name: Aozora Bank, Ltd.
Name of representative: Hideto Oomi, President and CEO
Listed exchange: TSE Prime Market, Code 8304
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Capital Adequacy Ratio as of June 30, 2024

TOKYO August 13, 2024 — Aozora Bank, Ltd. today announced its capital adequacy ratio as of June 30, 2024, based on the Basel III standards as stated below. The consolidated capital adequacy ratio (domestic standard) was 9.39%.

The CET1 ratio (Common Equity Tier 1 ratio) was approximately 7.1%.

[Consolidated (domestic standard)]

(million yen)

	June 30, 2024	March 31, 2024
(1) Capital adequacy ratio (4)÷(5)	9.39%	9.23%
(2) Core capital: instruments and reserves	475,414	467,585
(3) Core capital: regulatory adjustments	39,683	38,572
(4) Regulatory capital (2)–(3)	435,730	429,013
(5) Risk-weighted assets	4,636,082	4,645,636
(6) Total required capital (5)×4%	185,443	185,825

[Non-consolidated (domestic standard)]

(million yen)

	June 30, 2024	March 31, 2024
(1) Capital adequacy ratio (4)÷(5)	8.75%	8.68%
(2) Core capital: instruments and reserves	425,850	423,223
(3) Core capital: regulatory adjustments	25,482	24,587
(4) Regulatory capital (2)–(3)	400,367	398,635
(5) Risk-weighted assets	4,575,540	4,590,174
(6) Total required capital (5)×4%	183,021	183,606

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/>.

(Reference)

The issuance of new shares through third party allotment to Daiwa Securities Group Inc.* is expected to have the effect of increasing the Bank’s capital adequacy ratio by 1.1% and CET1 ratio by 1.3% on a consolidated basis.

Capital adequacy ratio: 9.4% → 10.5%

CET1 ratio: 7.1% → 8.4%

* The above effect is not reflected in the capital adequacy ratio as of June 30, 2024 as the payment date for the capital increase through third party allotment was July 1, 2024.