



February 18, 2025

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 December 31, 2024

TOKYO February 18, 2025 — Aozora Bank, Ltd. today announced its capital adequacy ratio as of December 31, 2024, based on the Basel III standards as stated below. The consolidated capital adequacy ratio (domestic standard) was 10.67%.
 The CET1 ratio (Common Equity Tier 1 ratio) was approximately 8.6%.

[Consolidated (domestic standard)]

(million yen)

	Dec. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
(1) Capital adequacy ratio (4)÷(5)	10.67%	10.84%	9.23%
(2) Core capital: instruments and reserves	530,351	527,273	467,585
(3) Core capital: regulatory adjustments	39,504	40,248	38,572
(4) Regulatory capital (2)–(3)	490,847	487,024	429,013
(5) Risk-weighted assets	4,596,812	4,488,790	4,645,636
(6) Total required capital (5)×4%	183,872	179,551	185,825

[Non-consolidated (domestic standard)]

(million yen)

	Dec. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
(1) Capital adequacy ratio (4)÷(5)	10.10%	10.26%	8.68%
(2) Core capital: instruments and reserves	482,447	478,878	423,223
(3) Core capital: regulatory adjustments	25,339	25,982	24,587
(4) Regulatory capital (2)–(3)	457,108	452,895	398,635
(5) Risk-weighted assets	4,525,179	4,410,107	4,590,174
(6) Total required capital (5)×4%	181,007	176,404	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/>.