



August 19, 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 June 30, 2025

TOKYO August 19, 2025 — Aozora Bank, Ltd. today announced its capital adequacy ratio as of June 30, 2025, based on the Basel III standards as stated below. The consolidated capital adequacy ratio (domestic standard) was 10.47%.
 The CET1 ratio (Common Equity Tier 1 ratio) was 8.8%.

[Consolidated (domestic standard)]

		(million yen)	
		June 30, 2025	March 31, 2025
(1) Capital adequacy ratio	(4)÷(5)	10.47%	10.72%
(2) Core capital: instruments and reserves		525,672	529,736
(3) Core capital: regulatory adjustments		42,308	41,483
(4) Regulatory capital	(2)–(3)	483,363	488,253
(5) Risk-weighted assets		4,616,435	4,553,814
(6) Total required capital	(5)×4%	184,657	182,152

[Non-consolidated (domestic standard)]

		(million yen)	
		June 30, 2025	March 31, 2025
(1) Capital adequacy ratio	(4)÷(5)	9.93%	10.14%
(2) Core capital: instruments and reserves		478,480	480,717
(3) Core capital: regulatory adjustments		28,191	27,070
(4) Regulatory capital	(2)–(3)	450,289	453,646
(5) Risk-weighted assets		4,534,536	4,470,802
(6) Total required capital	(5)×4%	181,381	178,832

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/>