



February 17, 2026

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, 2025

TOKYO February 17, 2026 — Aozora Bank, Ltd. today announced its capital adequacy ratio as of December 31, 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 9.1%.

[Consolidated (domestic standard)]

(million yen)

		Dec. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
(1) Capital adequacy ratio	(4)÷(5)	10.47%	10.44%	10.72%
(2) Core capital: instruments and reserves		533,358	530,795	529,736
(3) Core capital: regulatory adjustments		43,157	42,995	41,483
(4) Regulatory capital	(2)–(3)	490,200	487,800	488,253
(5) Risk-weighted assets		4,681,667	4,672,184	4,553,814
(6) Total required capital	(5)×4%	187,266	186,887	182,152

[Non-consolidated (domestic standard)]

(million yen)

		Dec. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
(1) Capital adequacy ratio	(4)÷(5)	9.93%	9.91%	10.14%
(2) Core capital: instruments and reserves		486,369	484,949	480,717
(3) Core capital: regulatory adjustments		29,401	29,186	27,070
(4) Regulatory capital	(2)–(3)	456,967	455,763	453,646
(5) Risk-weighted assets		4,601,087	4,594,692	4,470,802
(6) Total required capital	(5)×4%	184,043	183,787	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/>