August 18, 2026

Company name: Aozora Bank, Ltd.
Name of representative: Hideto Oomi, President and CEO
Listed exchange: TSE Prime Market, Code 8304
Contact: Shinji Kawai, Joint General Manager
Financial Management Division (03 6752 1111)

Capital Adequacy Ratio as of June 30, 2026

TOKYO August 18, 2026 — Aozora Bank, Ltd. today announced its capital adequacy ratio as of June 30, 2026 as stated below. The consolidated capital adequacy ratio (domestic standard) was 10.94%. The CET1 ratio (Common Equity Tier 1 ratio) was 9.9%.

[Consolidated (domestic standard)]

(million yen)

		June 30, 2026	March 31, 2026
(1) Capital adequacy ratio	(4)÷(5)	10.94%	10.87%
(2) Core capital: instruments and reserves		541,071	529,304
(3) Core capital: regulatory adjustments		47,485	45,230
(4) Regulatory capital	(2)−(3)	493,585	484,073
(5) Risk-weighted assets		4,510,144	4,451,119
(6) Total required capital	(5)×4%	180,405	178,044

[Non-consolidated (domestic standard)]

(million yen)

		June 30, 2026	March 31, 2026
(1) Capital adequacy ratio	(4)÷(5)	10.17%	10.17%
(2) Core capital: instruments and reserves		482,953	475,063
(3) Core capital: regulatory adjustments		31,441	29,453
(4) Regulatory capital	(2)−(3)	451,512	445,609
(5) Risk-weighted assets		4,437,444	4,379,775
(6) Total required capital	(5)×4%	177,497	175,191

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/