



June 16, 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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Final Capital Adequacy Ratio as of March 31, 2026

TOKYO June 16, 2026 — Aozora Bank, Ltd. (President and CEO: Hideto Oomi; Head Office: Tokyo) ('Aozora' or 'the Bank') today announced its final capital adequacy ratio as of March 31, 2026, updating the preliminary figures announced on May 14, 2026, as shown below. There was no change to the capital adequacy ratio.

(million yen)

		Final	Preliminary	Change
Consolidated	Capital adequacy ratio	10.87%	10.87%	-
	Regulatory capital	484,073	484,026	+47
	Risk-weighted assets	4,451,119	4,450,951	+168
Non-consolidated	Capital adequacy ratio	10.17%	10.17%	-
	Regulatory capital	445,609	445,562	+47
	Risk-weighted assets	4,379,775	4,379,607	+168

Following this update, related figures in the Bank's "Financial Results for FY2025" published on May 14, 2026 have been revised accordingly.

1. Reason for the revisions

As the final figures for the capital adequacy ratio as of March 31, 2026 have been determined, the preliminary figures stated in the previously disclosed "Financial Results for FY2025" were revised to the final figures.

2. Revised sections and details

"10. Capital Adequacy Ratio (under Japanese domestic standards)" on page 7 of the "Financial Results for FY2025"

Please see the attachment for the revised details (revised parts are underlined).

(Before revision)

10. Capital Adequacy Ratio (under Japanese domestic standards)

■Basel III

【Consolidated】

(Millions of yen)

	March 31, 2026 preliminary (A)	March 31, 2025		September 30, 2025 (C)
		(A) - (B)	(A) - (C)	
(1) Capital adequacy ratio (4)/(5)	10.87%	0.15%	0.43%	10.44%
(2) Core capital: instruments and reserves	529,256	(480)	(1,539)	530,795
(3) Core capital: regulatory adjustments	45,230	3,747	2,234	42,995
(4) Regulatory capital (2)-(3)	484,026	(4,227)	(3,773)	487,800
(5) Risk-weighted assets	4,450,951	(102,863)	(221,233)	4,672,184
(6) Total required capital (5)*4%	178,038	(4,114)	(8,849)	186,887

【Non-consolidated】

(Millions of yen)

	March 31, 2026 preliminary (A)	March 31, 2025		September 30, 2025 (C)
		(A) - (B)	(A) - (C)	
(1) Capital adequacy ratio (4)/(5)	10.17%	0.03%	0.26%	9.91%
(2) Core capital: instruments and reserves	475,016	(5,701)	(9,933)	484,949
(3) Core capital: regulatory adjustments	29,453	2,383	267	29,186
(4) Regulatory capital (2)-(3)	445,562	(8,084)	(10,201)	455,763
(5) Risk-weighted assets	4,379,607	(91,194)	(215,084)	4,594,692
(6) Total required capital (5)*4%	175,184	(3,647)	(8,603)	183,787

(After revision)

10. Capital Adequacy Ratio (under Japanese domestic standards)

■Basel III

(Consolidated)

(million yen)

	March 31, 2026	March 31, 2025		September 30, 2025 (C)
		(A) - (B)	(A) - (C)	
(1) Capital adequacy ratio (4)/(5)	10.87%	0.15%	0.43%	10.44%
(2) Core capital: instruments and reserves	529,304	(432)	(1,491)	530,795
(3) Core capital: regulatory adjustments	45,230	3,747	2,234	42,995
(4) Regulatory capital (2)-(3)	484,073	(4,180)	(3,726)	487,800
(5) Risk-weighted assets	4,451,119	(102,695)	(221,065)	4,672,184
(6) Total required capital (5)*4%	178,044	(4,107)	(8,842)	186,887

(Non-consolidated)

(Millions of yen)

	March 31, 2026	March 31, 2025		September 30, 2025 (C)
		(A) - (B)	(A) - (C)	
(1) Capital adequacy ratio (4)/(5)	10.17%	0.03%	0.26%	9.91%
(2) Core capital: instruments and reserves	475,063	(5,654)	(9,886)	484,949
(3) Core capital: regulatory adjustments	29,453	2,383	267	29,186
(4) Regulatory capital (2)-(3)	445,609	(8,037)	(10,154)	455,763
(5) Risk-weighted assets	4,379,775	(91,026)	(214,916)	4,594,692
(6) Total required capital (5)*4%	175,191	(3,641)	(8,596)	183,787