

August 13, 2019

Company name: Aozora Bank, Ltd.  
Name of representative: Shinsuke Baba, President and CEO  
Listed exchange: TSE, Code 8304  
Contact: Yoshinari Takasaki, Joint General Manager  
Financial Control Division (03 6752 1111)

### Capital Adequacy Ratio as of June 30, 2019

**TOKYO August 13, 2019** - Aozora Bank, Ltd. today announced its capital adequacy ratio as of June 30, 2019, based on the Basel III standards as stated below.

Consolidated capital adequacy ratio (domestic standard) remained at an adequate level, 10.27%.

#### 【Consolidated (domestic standard)】

(million yen)

		Jun. 30, 2019	Mar. 31, 2019
(1) Capital adequacy ratio	(4)÷(5)	10.27%	10.27%
(2) Core capital: instruments and reserves		478,869	477,592
(3) Core capital: regulatory adjustments		16,002	15,733
(4) Regulatory capital	(2)-(3)	462,867	461,859
(5) Risk-weighted assets		4,503,195	4,493,166
(6) Total required capital	(5)×4%	180,127	179,726

#### 【Non-consolidated (domestic standard)】

(million yen)

		Jun. 30, 2019	Mar. 31, 2019
(1) Capital adequacy ratio	(4)÷(5)	10.22%	10.19%
(2) Core capital: instruments and reserves		472,542	470,982
(3) Core capital: regulatory adjustments		11,464	11,454
(4) Regulatory capital	(2)-(3)	461,077	459,527
(5) Risk-weighted assets		4,511,066	4,507,275
(6) Total required capital	(5)×4%	180,442	180,291

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/>.

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