

August 14, 2018

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, 2018

**TOKYO August 14, 2018** - Aozora Bank, Ltd. hereby announces its capital adequacy ratio as of June 30, 2018, based on the Basel III standards as stated below.

Consolidated capital adequacy ratio (domestic standard) remained at an adequate level, 10.22%.

#### 【Consolidated (domestic standard)】

(million yen)

		Jun. 30, 2018	Mar. 31, 2018
(1) Capital adequacy ratio	(4)÷(5)	10.22%	10.39%
(2) Core capital: instruments and reserves		468,460	462,231
(3) Core capital: regulatory adjustments		11,894	11,244
(4) Regulatory capital	(2)-(3)	456,566	450,986
(5) Risk-weighted assets		4,466,002	4,339,730
(6) Total required capital	(5)×4%	178,640	173,589

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

(million yen)

		Jun. 30, 2018	Mar. 31, 2018
(1) Capital adequacy ratio	(4)÷(5)	10.10%	10.25%
(2) Core capital: instruments and reserves		459,718	453,955
(3) Core capital: regulatory adjustments		8,419	8,429
(4) Regulatory capital	(2)-(3)	451,299	445,526
(5) Risk-weighted assets		4,465,544	4,342,429
(6) Total required capital	(5)×4%	178,621	173,697

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  
<http://www.aozorabank.co.jp/english/ir/library/>.

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