

February 19, 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 December 31, 2018

TOKYO February 19, 2019 - Aozora Bank, Ltd. today announced its capital adequacy ratio as of December 31, 2018, based on the Basel III standards as stated below.

Consolidated capital adequacy ratio (domestic standard) remained at an adequate level, 10.15%.

【Consolidated (domestic standard)】

(million yen)

		Dec. 31, 2018	Sep. 30, 2018	Mar. 31, 2018
(1) Capital adequacy ratio	(4)÷(5)	10.15%	10.14%	10.39%
(2) Core capital: instruments and reserves		477,072	471,863	462,231
(3) Core capital: regulatory adjustments		12,440	12,543	11,244
(4) Regulatory capital	(2)-(3)	464,632	459,320	450,986
(5) Risk-weighted assets		4,576,769	4,529,302	4,339,730
(6) Total required capital	(5)×4%	183,070	181,172	173,589

【Non-consolidated (domestic standard)】

(million yen)

		Dec. 31, 2018	Sep. 30, 2018	Mar. 31, 2018
(1) Capital adequacy ratio	(4)÷(5)	10.05%	10.02%	10.25%
(2) Core capital: instruments and reserves		468,438	463,110	453,955
(3) Core capital: regulatory adjustments		8,599	8,702	8,429
(4) Regulatory capital	(2)-(3)	459,838	454,408	445,526
(5) Risk-weighted assets		4,573,488	4,530,774	4,342,429
(6) Total required capital	(5)×4%	182,939	181,230	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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