

August 15, 2017

Company name: Aozora Bank, Ltd.
Name of representative: Shinsuke Baba, President and CEO
Listed exchange: TSE, Code 8304
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Capital Adequacy Ratio as of June 30, 2017

TOKYO August 15, 2017 - Aozora Bank, Ltd. hereby announces its capital adequacy ratio as of June 30, 2017, based on the Basel III standards as stated below.

Consolidated capital adequacy ratio (domestic standard) remained at an adequate level, 11.06%.

【Consolidated (domestic standard)】

(million yen)

		Jun. 30, 2017	Mar. 31, 2017
(1) Capital adequacy ratio	(4)÷(5)	11.06%	10.75%
(2) Core capital: instruments and reserves		456,367	446,266
(3) Core capital: regulatory adjustments		6,849	6,508
(4) Regulatory capital	(2)-(3)	449,518	439,757
(5) Risk-weighted assets		4,061,079	4,087,397
(6) Total required capital	(5)×4%	162,443	163,495

【Non-consolidated (domestic standard)】

(million yen)

		Jun. 30, 2017	Mar. 31, 2017
(1) Capital adequacy ratio	(4)÷(5)	10.88%	10.56%
(2) Core capital: instruments and reserves		448,242	437,857
(3) Core capital: regulatory adjustments		5,897	5,775
(4) Regulatory capital	(2)-(3)	442,345	432,082
(5) Risk-weighted assets		4,062,102	4,091,047
(6) Total required capital	(5)×4%	162,484	163,641

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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