

August 16, 2016

Company name: Aozora Bank, Ltd.  
Name of representative: Shinsuke Baba, President and CEO  
Listed exchange: TSE, Code 8304  
Enquiries: Ichiro Mizuno, Joint General Manager  
Financial Control Division (03 3263 1111)

## Capital Adequacy Ratio as of June 30, 2016

**TOKYO August 16, 2016** - Aozora Bank, Ltd. hereby announces its capital adequacy ratio as of June 30, 2016, based on the Basel III standards as stated below.

Consolidated capital adequacy ratio (domestic standard) remained at an adequate level, 11.01%. For reference purposes, CET1 ratio was approximately 10.1%.

### 【Consolidated (domestic standard)】

(million yen)

		Jun. 30, 2016	Mar. 31, 2016
(1) Capital adequacy ratio	(4)÷(5)	11.01%	11.03%
(2) Core capital: instruments and reserves		430,072	421,139
(3) Core capital: regulatory adjustments		4,233	4,014
(4) Regulatory capital	(2)-(3)	425,839	417,125
(5) Risk-weighted assets		3,864,337	3,778,341
(6) Total required capital	(5)×4%	154,573	151,133

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

(million yen)

		Jun. 30, 2016	Mar. 31, 2016
(1) Capital adequacy ratio	(4)÷(5)	10.84%	10.83%
(2) Core capital: instruments and reserves		424,090	413,813
(3) Core capital: regulatory adjustments		3,736	3,524
(4) Regulatory capital	(2)-(3)	420,353	410,288
(5) Risk-weighted assets		3,876,189	3,786,782
(6) Total required capital	(5)×4%	155,047	151,471

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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