



November 13, 2025

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Aozora Announces Second Quarter Dividend

TOKYO November 13, 2025 — Aozora Bank, Ltd. ('Aozora' or 'the Bank') today announced that its Board of Directors resolved to pay a dividend from retained earnings for the second quarter of FY2025 (record date: September 30, 2025) as described below. The quarterly dividend per common share is 22 yen, representing 25% of the full-year dividend forecast of 88 yen.

Details of Second Quarter Dividend

	Approved dividend (FY2025 2 nd quarter)	Most recent forecast	Previous results (FY2024 2 nd quarter)
Record date	September 30, 2025	September 30, 2025	September 30, 2024
Dividend per common share	22 yen	To be determined	19 yen
Total dividend amount	3,044 million yen	-	2,629 million yen
Effective date	December 15, 2025	-	December 16, 2024
Source of dividends	Retained earnings	-	Retained earnings

Reference

	Dividend per common share				
Record date	June 30 (1 st quarter)	September 30 (2 nd quarter)	December 31 (3 rd quarter)	March 31 (4 th quarter)	Total
Forecast for FY2025			-	-	88 yen
Payments in FY2025	22 yen	22 yen			
Payments in FY2024	19 yen	19 yen	19 yen	22 yen	79 yen

(Note 1) The Bank will determine the quarterly dividend per share for the 3rd quarter of FY2025 onwards in consideration of quarterly financial results.

(Note 2) The original FY2025 full-year dividend forecast that was announced on May 14, 2025 remains unchanged.