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Company name: Aozora Bank, Ltd.
 Name of representative: Hideto Oomi, President and CEO
 Listed exchange: TSE Prime Market, Code 8304
 Contact: Tsutomu Jimbo
 Corporate Communication Division (Tel.: 03 6752 1111)

Aozora Announces Third Quarter Dividend and Update to Fourth Quarter Dividend Forecast

TOKYO February 4, 2026 — Aozora Bank, Ltd. ('Aozora' or 'the Bank') today announced that its Board of Directors resolved to pay a dividend from retained earnings for the third quarter of FY2025 (record date: December 31, 2025) as described below. The third quarter dividend per common share is 22 yen, representing 25% of the full-year dividend forecast of 88 yen.

The latest FY2025 full-year dividend forecast of 88 yen per common share remains unchanged. With the third quarter dividend payment now finalized, the forecast for the fourth quarter dividend per common share, previously undecided, has been updated to 22 yen.

1. Details of Third Quarter Common Stock Dividend Payments from Retained Earnings

	Approved dividend (FY2025 3 rd quarter)	Most recent forecast	Previous payment (FY2024 3 rd quarter)
Record date	December 31, 2025	December 31, 2025	December 31, 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	March 9, 2026	-	March 17, 2025
Source of payments	Retained earnings	-	Retained earnings

2. Details of Update to the Fourth Quarter Common Stock Dividend Forecast

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

Reason for the update to the fourth quarter dividend forecast

With the third quarter dividend payment now finalized and the latest FY2025 full-year dividend forecast of 88 yen remaining unchanged, the forecast for the fourth quarter dividend per common share, previously undecided, has been updated to 22 yen.