November 11, 2026

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 Second Quarter Dividend

TOKYO November 11, 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 second quarter of FY2026 (record date: September 30, 2026) as described below. The second quarter dividend per common share is 25 yen, representing 25% of the full-year dividend forecast of 100 yen.

Details of Second Quarter Dividend Payment

	Approved dividend (2nd quarter of FY2026)	Most recent forecast	Previous payment (2nd quarter of FY2025)
Record date	September 30, 2026	September 30, 2026	September 30, 2025
Dividend per common share	25 yen	To be determined	22 yen
Total dividend amount	3,462 million yen	-	3,044 million yen
Effective date	December 11, 2026	-	December 15, 2025
Source of payments	Retained earnings	-	Retained earnings

Reference

	Dividend per common share				
Record date	June 30 (1st quarter)	September 30 (2nd quarter)	December 31 (3rd quarter)	March 31 (4th quarter)	Total
Forecast for FY2026			-	-	100 yen
Payments in FY2026	25 yen	25 yen			
Payments in FY2025	22 yen	22 yen	22 yen	25 yen	91 yen

(Note 1) The Bank will determine the quarterly dividend per share for the 3rd quarter of FY2026 onwards in consideration of quarterly financial results.

(Note 2) The original FY2026 full-year dividend forecast that was announced on May 14, 2026 remains unchanged.