



IMPORTANT NOTICE

September 3, 2026

To: Holders of Aozora Bank

Re: Cash Dividend - **Final Rate**

Security Name: Aozora Bank

Country of Incorporation: JAPAN

CUSIP: 037400108

Ratio (Local Shares:DRs): 1:4

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Jun 30, 2026	Jun 30, 2026
Payable Date:	Sep 01, 2026	Sep 16, 2026
Exchange Rate:	160.159	
Interim Dividend: Taxable	JPY25.0	
Gross Dividend Total:	JPY25.0	USD0.039023
Dividend Fee:		USD0.007805
Withholding Rate: 10.00%		USD0.003902
Net Dividend Rate:		USD0.027316
Tax Relief Fee (if applicable):		USD 0.003187
Other applicable Tax Withholding Rates:Net Rates:		0.00% :0.028031 / 5.00% :0.02686 7.00% :0.026391 / 10.00% :0.02569 12.50% :0.025104 / 15.00% :0.024519 15.315% :0.024445 / 20.315% :0.02329 20.42% :0.02325

Foreign currency transaction was executed by BNY or its Affiliates.

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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