

Summary Information on Sony Bank's Financial Results
for the Year Ended March 31, 2013

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(1) Consolidated Balance Sheets

(Millions of yen)

| | As of March 31, 2012 | As of March 31, 2013 |
|--|----------------------|----------------------|
| Assets: | | |
| Cash and due from banks | 89,567 | 62,322 |
| Call loans and bills bought | 10,000 | 10,000 |
| Monetary trusts | 14,760 | 18,182 |
| Securities | 905,882 | 906,796 |
| Loans | 836,100 | 970,226 |
| Foreign exchanges | 8,936 | 7,954 |
| Other assets | 24,427 | 32,997 |
| Tangible fixed assets | 1,071 | 1,108 |
| Buildings | 193 | 262 |
| Leased assets | 1 | 117 |
| Other tangible fixed assets | 876 | 729 |
| Intangible fixed assets | 5,034 | 4,587 |
| Software | 4,601 | 4,325 |
| Goodwill | 338 | 258 |
| Other intangible fixed assets | 93 | 3 |
| Deferred tax assets | 2,047 | 91 |
| Customers' liabilities for acceptances and guarantees | 1,000 | - |
| Allowance for loan losses | (1,634) | (1,641) |
| Total Assets | 1,897,192 | 2,012,627 |
| Liabilities: | | |
| Deposits | 1,761,136 | 1,857,447 |
| Call money and bills sold | 10,000 | 10,000 |
| Borrowed money | 12,000 | 22,000 |
| Foreign exchanges | 35 | 87 |
| Other liabilities | 50,134 | 52,338 |
| Reserve for employees' bonuses | 608 | 619 |
| Reserve for employees' retirement benefits | 440 | 516 |
| Reserve for directors' retirement benefits | 92 | 108 |
| Provision for point card certificates | 95 | 98 |
| Reserve under specific law | 6 | - |
| Deferred tax liabilities | - | 275 |
| Acceptances and guarantees | 1,000 | - |
| Total Liabilities | 1,835,550 | 1,943,493 |
| Net Assets: | | |
| Common stock | 31,000 | 31,000 |
| Capital surplus | 21,000 | 21,000 |
| Retained earnings | 9,212 | 12,489 |
| Total shareholders' equity | 61,212 | 64,489 |
| Net unrealized gains on other securities, net of taxes | 1,767 | 6,536 |
| Net deferred losses on hedging instruments, net of taxes | (2,597) | (3,231) |
| Total accumulated other comprehensive income | (830) | 3,304 |
| Minority Interest | 1,260 | 1,339 |
| Total Net Assets | 61,642 | 69,134 |
| Total Liabilities and Net Assets | 1,897,192 | 2,012,627 |

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

1. Consolidated Statements of Income

(Millions of yen)

| | For the year ended March 31, 2012 | For the year ended March 31, 2013 |
|--|--------------------------------------|--------------------------------------|
| Ordinary Revenues | 32,553 | 34,328 |
| Interest income | 24,871 | 25,954 |
| Interest income on loans | 13,270 | 13,877 |
| Interest income and dividends on securities | 11,540 | 12,007 |
| Interest income on call loans and bills bought | 13 | 13 |
| Interest income on deposit with banks | 45 | 55 |
| Other interest income | 1 | 0 |
| Fees and commissions | 4,885 | 5,444 |
| Other operating income | 2,740 | 2,815 |
| Other ordinary income | 56 | 114 |
| Income from monetary trusts, net | 13 | 15 |
| Others | 42 | 99 |
| Ordinary Expenses | 28,589 | 29,874 |
| Interest expenses | 8,825 | 7,886 |
| Interest expenses on deposits | 6,879 | 6,296 |
| Interest expenses on call money and bills sold | 10 | 10 |
| Interest expenses on borrowed money | 146 | 222 |
| Other interest expenses | 1,789 | 1,356 |
| Fees and commissions | 2,437 | 2,648 |
| Other operating expenses | 698 | 2,534 |
| General and administrative expenses | 16,054 | 16,419 |
| Other ordinary expenses | 572 | 385 |
| Provision of allowance for loan losses | 536 | 325 |
| Others | 35 | 60 |
| Ordinary Profit | 3,964 | 4,454 |
| Extraordinary Gains | 99 | - |
| Reversal of reserve for employees' retirement benefits | 99 | - |
| Extraordinary Losses | 457 | 367 |
| Losses on disposal of tangible fixed assets | 52 | 51 |
| Impairment losses | 250 | - |
| Losses on sales of shares of subsidiaries and affiliates | - | 315 |
| Other extraordinary losses | 153 | 0 |
| Income Before Income Taxes | 3,606 | 4,086 |
| Income Taxes -current | 2,049 | 490 |
| Income Taxes -deferred | (204) | 240 |
| Total Income Taxes | 1,845 | 730 |
| Income Before Minority Interests | 1,761 | 3,356 |
| Minority Interests | 13 | 78 |
| Net Income | 1,747 | 3,277 |

2. Consolidated Statements of Comprehensive Income

(Millions of yen)

| | For the year ended March 31, 2012 | For the year ended March 31, 2013 |
|--|--------------------------------------|--------------------------------------|
| Income Before Minority Interests | 1,761 | 3,356 |
| Other Comprehensive Income | | |
| Net unrealized losses on other securities, net of taxes | 1,340 | 4,768 |
| Net deferred losses on hedging instruments, net of taxes | (855) | (633) |
| Total other comprehensive income | 485 | 4,135 |
| Comprehensive Income | 2,246 | 7,492 |
| (Details) | | |
| Comprehensive Income attributable to parent company | 2,232 | 7,413 |
| Comprehensive Income attributable to minority interests | 13 | 78 |

(3) Fair Value Information (Consolidated)

1. Fair value information on securities

i) Held-to-maturity bonds (As of March 31, 2013)

| | (Millions of yen) | | |
|--|----------------------|--------------|------------|
| | Balance sheet amount | Fair value | Difference |
| Held-to-maturity bonds of which fair value exceeds balance sheet amount | | | |
| Japanese government bonds | 7,952 | 8,524 | 572 |
| Japanese corporate bonds | 418 | 442 | 23 |
| Subtotal | 8,371 | 8,966 | 595 |
| Held-to-maturity bonds of which fair value does not exceed balance sheet amount | | | |
| Japanese government bonds | - | - | - |
| Japanese corporate bonds | - | - | - |
| Subtotal | - | - | - |
| Total | 8,371 | 8,966 | 595 |

ii) Available-for-sale securities (As of March 31, 2013)

| | (Millions of yen) | | |
|---|----------------------|------------------|----------------|
| | Balance sheet amount | Acquisition cost | Difference |
| Available-for-sale securities of which balance sheet amount exceeds acquisition cost | | | |
| Bonds | 393,611 | 385,108 | 8,503 |
| Japanese government bonds | 136,251 | 132,193 | 4,057 |
| Japanese municipal bonds | 61,251 | 59,359 | 1,891 |
| Japanese corporate bonds | 196,109 | 193,555 | 2,554 |
| Others | 356,788 | 349,098 | 7,689 |
| Foreign bonds | 353,713 | 346,812 | 6,900 |
| Others | 3,075 | 2,286 | 789 |
| Subtotal | 750,400 | 734,206 | 16,193 |
| Available-for-sale securities of which balance sheet amount does not exceed acquisition cost | | | |
| Bonds | 55,670 | 56,180 | (509) |
| Japanese government bonds | 49,796 | 50,259 | (462) |
| Japanese municipal bonds | - | - | - |
| Japanese corporate bonds | 5,873 | 5,920 | (46) |
| Others | 92,354 | 94,011 | (1,657) |
| Foreign bonds | 88,352 | 88,965 | (613) |
| Others | 4,001 | 5,045 | (1,043) |
| Subtotal | 148,024 | 150,191 | (2,167) |
| Total | 898,425 | 884,398 | 14,026 |

iii) Available-for-sale securities sold during the year (For the year ended March 31, 2013)

| | (Millions of yen) | | |
|---------------------------|-------------------|----------------|-----------------|
| | Sales | Gains on sales | Losses on sales |
| Bonds | 21,131 | 144 | (82) |
| Japanese government bonds | 21,131 | 144 | (82) |
| Japanese municipal bonds | - | - | - |
| Japanese corporate bonds | - | - | - |
| Others | 54,796 | 650 | (22) |
| foreign bonds | 54,796 | 650 | (22) |
| Others | - | - | - |
| Total | 75,928 | 794 | (104) |

2. Fair value information on monetary trusts

i) Monetary trusts for trading purposes (As of March 31, 2013)

(Millions of yen)

| | Balance sheet amount | Net valuation gains recorded in income |
|---|----------------------|--|
| Monetary trusts for trading purposes | 442 | - |

ii) Other monetary trusts (As of March 31, 2013)

(Millions of yen)

| | Balance sheet amount | Acquisition cost | Difference | Of which, balance sheet amount exceeds acquisition cost | Of which, balance sheet amount does not exceed acquisition cost |
|------------------------------|----------------------|------------------|------------|---|---|
| Other monetary trusts | 17,740 | 17,740 | - | - | - |

Note: "Difference" consists of "Of which, balance sheet amount exceeds acquisition cost" and "Of which, balance sheet amount does not exceed acquisition cost."

(4) Non-consolidated Balance Sheets

(Millions of yen)

| | As of March 31, 2012 (A) | As of March 31, 2013 (B) | Change (B-A) |
|--|--------------------------------|--------------------------------|-----------------|
| Assets: | | | |
| Cash and due from banks | 87,053 | 61,936 | (25,117) |
| Cash | 29 | 30 | 1 |
| Due from banks | 87,024 | 61,905 | (25,118) |
| Call loans | 10,000 | 10,000 | - |
| Monetary trusts | 13,240 | 18,182 | 4,942 |
| Securities | 912,933 | 908,847 | (4,085) |
| Japanese government bonds | 206,964 | 194,000 | (12,963) |
| Japanese municipal bonds | 29,149 | 61,251 | 32,101 |
| Japanese corporate bonds | 284,790 | 202,401 | (82,388) |
| Japanese stocks | 7,050 | 2,050 | (5,000) |
| Other securities | 384,977 | 449,142 | 64,165 |
| Loans | 835,582 | 970,226 | 134,644 |
| Loans on deed | 828,865 | 963,371 | 134,506 |
| Overdrafts | 6,716 | 6,854 | 137 |
| Foreign exchanges | 8,936 | 7,954 | (981) |
| Due from foreign banks | 8,936 | 7,954 | (981) |
| Other assets | 18,132 | 26,062 | 7,929 |
| Domestic exchange settlement account debit | 72 | 74 | 2 |
| Prepaid expenses | 72 | 62 | (9) |
| Accrued income | 4,209 | 4,751 | 542 |
| Derivatives | 5,458 | 11,514 | 6,055 |
| Accounts receivable | 4,610 | 5,385 | 775 |
| Others | 3,709 | 4,273 | 564 |
| Tangible fixed assets | 794 | 838 | 43 |
| Buildings | 179 | 238 | 59 |
| Leased assets | 1 | 0 | (0) |
| Other tangible fixed assets | 613 | 598 | (14) |
| Intangible fixed assets | 2,624 | 2,674 | 49 |
| Software | 2,621 | 2,671 | 49 |
| Other intangible fixed assets | 2 | 2 | - |
| Deferred tax assets | 1,840 | - | (1,840) |
| Customers' liabilities for acceptances and guarantees | 1,000 | - | (1,000) |
| Allowance for loan losses | (1,634) | (1,641) | (6) |
| Total Assets | 1,890,503 | 2,005,081 | 114,578 |

(Millions of yen)

| | As of March 31, 2012 (A) | As of March 31, 2013 (B) | Change (B-A) |
|---|--------------------------------|--------------------------------|-----------------|
| Liabilities: | | | |
| Deposits | 1,762,282 | 1,857,447 | 95,165 |
| Ordinary deposits | 331,606 | 382,611 | 51,005 |
| Time deposits | 1,056,957 | 1,082,392 | 25,435 |
| Other deposits | 373,719 | 392,444 | 18,724 |
| Call money | 10,000 | 10,000 | - |
| Borrowed money | 12,000 | 22,000 | 10,000 |
| Borrowed money | 12,000 | 22,000 | 10,000 |
| Foreign exchanges | 35 | 87 | 51 |
| Foreign bills sold | 1 | - | (1) |
| Foreign bills payable | 34 | 87 | 53 |
| Other liabilities | 41,300 | 46,238 | 4,937 |
| Unsettled exchange payables | 46 | 67 | 21 |
| Income taxes payables | 1,215 | 5 | (1,209) |
| Accrued expenses | 4,565 | 4,224 | (340) |
| Unearned revenue | 0 | 0 | (0) |
| Initial margins of future markets | 14,090 | 16,975 | 2,884 |
| Derivatives | 20,467 | 24,188 | 3,720 |
| Leased obligation | 1 | 0 | (0) |
| Asset retirement obligations | 80 | 118 | 37 |
| Others | 831 | 657 | (173) |
| Reserve for employees' bonuses | 519 | 561 | 42 |
| Reserve for employees' retirement benefits | 381 | 461 | 80 |
| Reserve for directors' retirement benefits | 92 | 98 | 6 |
| Provision for point card certificates | 95 | 98 | 3 |
| Deferred tax liabilities | - | 275 | 275 |
| Acceptances and guarantees | 1,000 | - | (1,000) |
| Total Liabilities | 1,827,706 | 1,937,270 | 109,563 |

(Millions of yen)

| | As of March 31, 2012 (A) | As of March 31, 2013 (B) | Change (B-A) |
|---|--------------------------------|--------------------------------|-----------------|
| Net Assets: | | | |
| Common stock | 31,000 | 31,000 | - |
| Capital surplus | 21,000 | 21,000 | - |
| Capital reserves | 21,000 | 21,000 | - |
| Retained earnings | 11,627 | 12,506 | 879 |
| Other retained earnings | 11,627 | 12,506 | 879 |
| Unappropriated retained earnings | 11,627 | 12,506 | 879 |
| Total shareholders' equity | 63,627 | 64,506 | 879 |
| Net unrealized gains on other securities, net of taxes | 1,767 | 6,536 | 4,768 |
| Net deferred losses on hedging instruments, net of taxes | (2,597) | (3,231) | (633) |
| Total valuation and translation adjustments | (830) | 3,304 | 4,135 |
| Total Net Assets | 62,796 | 67,811 | 5,014 |
| Total Liabilities and Net Assets | 1,890,503 | 2,005,081 | 114,578 |

(5) Non-consolidated Statements of Income

(Millions of yen)

| | For the year ended March 31, 2012 (A) | For the year ended March 31, 2013 (B) | Change (B-A) |
|--|---|---|-----------------|
| Ordinary Revenues | 30,075 | 31,351 | 1,275 |
| Interest income | 24,859 | 25,948 | 1,089 |
| Interest income on loans | 13,260 | 13,871 | 611 |
| Interest income and dividends on securities | 11,540 | 12,007 | 467 |
| Interest income on call loans | 13 | 13 | (0) |
| Interest income on deposits with banks | 44 | 55 | 10 |
| Fees and commissions | 2,384 | 2,465 | 81 |
| Fees and commissions on domestic and foreign exchanges | 176 | 148 | (28) |
| Other fees and commissions | 2,207 | 2,316 | 109 |
| Other operating income | 2,740 | 2,815 | 75 |
| Gains on foreign exchange transactions | 1,764 | 1,874 | 110 |
| Gains on sale of bonds | 975 | 794 | (181) |
| Gains on redemption of bonds | 0 | 145 | 145 |
| Other ordinary income | 92 | 122 | 29 |
| Income from monetary trusts, net | 12 | 14 | 2 |
| Other | 80 | 107 | 27 |
| Ordinary Expenses | 26,042 | 27,068 | 1,025 |
| Interest expenses | 8,777 | 7,850 | (927) |
| Interest expenses on deposits | 6,880 | 6,297 | (583) |
| Interest expenses on call money | 10 | 10 | (0) |
| Interest expenses on borrowed money | 101 | 186 | 85 |
| Interest expenses on interest rate swaps | 1,784 | 1,355 | (429) |
| Fees and commissions | 2,188 | 2,344 | 155 |
| Fees and commissions on domestic and foreign exchanges | 79 | 93 | 14 |
| Other fees and commissions | 2,109 | 2,250 | 141 |
| Other operating expenses | 698 | 2,534 | 1,835 |
| Losses on sale of bonds | 251 | 2,091 | 1,840 |
| Expenses from derivatives other than for trading or hedging | 447 | 442 | (4) |
| General and administrative expenses | 13,808 | 13,955 | 147 |
| Other ordinary expenses | 570 | 384 | (185) |
| Provision of allowance for loan losses | 536 | 325 | (211) |
| Written-off of loans | 9 | 11 | 2 |
| Others | 24 | 47 | 22 |
| Ordinary Profit | 4,033 | 4,282 | 249 |
| Extraordinary Gains | 99 | - | (99) |
| Reversal of reserve for employees' retirement benefits | 99 | - | (99) |
| Extraordinary Losses | - | 2,791 | 2,791 |
| Losses on valuation of stocks of subsidiaries and affiliates | - | 2,743 | 2,743 |
| Losses on disposal of fixed assets | - | 47 | 47 |
| Income Before Income Taxes | 4,132 | 1,491 | (2,640) |
| Income Taxes -current | 1,941 | 487 | (1,454) |
| Income Taxes -deferred | (148) | 125 | 274 |
| Total Income Taxes | 1,792 | 612 | (1,179) |
| Net Income | 2,340 | 879 | (1,461) |

(6) Supplementary Information

1. Interest spread (Non-consolidated)

| | (%) | |
|----------------------------------|--------------------------------------|--------------------------------------|
| | For the year ended March 31, 2012 | For the year ended March 31, 2013 |
| Yield on investment ① | 1.41 | 1.36 |
| Yield on loans | 1.71 | 1.54 |
| Yield on securities | 1.25 | 1.29 |
| Financing cost ② | 1.34 | 1.19 |
| Yield on financing ③ | 0.51 | 0.42 |
| Yield on deposits | 0.41 | 0.34 |
| Yield on external liabilities* | 0.68 | 0.83 |
| Expense ratio | 0.82 | 0.76 |
| Interest spread ①－③ | 0.89 | 0.93 |
| Overall profit margin ①－② | 0.07 | 0.17 |

Note: External liabilities are equal to a total of call money and borrowed money.

2. Deposits and loans (Non-consolidated)

| | (Millions of yen, %) | | | | | |
|---------------------------|-----------------------------------|--------------------|-------|-----------------------------------|--------------------|-------|
| | For the year ended March 31, 2012 | | | For the year ended March 31, 2013 | | |
| | Balance at the end | Average balance | Yield | Balance at the end | Average balance | Yield |
| Deposits | 1,762,282 | 1,676,852 | 0.41 | 1,857,447 | 1,813,697 | 0.34 |
| Yen deposits | 1,390,567 | 1,313,936 | 0.26 | 1,467,203 | 1,442,291 | 0.24 |
| Ordinary deposits | 332,030 | 324,137 | 0.01 | 383,224 | 349,584 | 0.01 |
| Time deposits | 1,058,508 | 989,771 | 0.34 | 1,083,966 | 1,092,675 | 0.32 |
| Foreign currency deposits | 371,715 | 362,916 | 0.93 | 390,244 | 371,405 | 0.72 |
| Ordinary deposits | 158,203 | 163,967 | 0.17 | 190,253 | 166,878 | 0.10 |
| Time deposits | 213,512 | 198,938 | 1.55 | 199,990 | 204,515 | 1.23 |
| Loans | 835,582 | 774,667 | 1.71 | 970,226 | 895,694 | 1.54 |
| Mortgage loans | 749,635 | 698,178 | 1.73 | 860,330 | 800,726 | 1.59 |
| Other | 85,946 | 76,488 | 1.48 | 109,895 | 94,968 | 1.17 |

Note: The average balance of foreign currency deposits during the term is calculated as the average during the period of the yen equivalent value of each day's foreign currency deposit balance.

3. Balance of time deposits by remaining period (Non-consolidated)

(Millions of yen)

| Remaining period | As of March 31, 2012 | | | As of March 31, 2013 | | |
|--------------------------------------|----------------------|------------------|------------------|----------------------|------------------|------------------|
| | Yen | Foreign currency | Total | Yen | Foreign currency | Total |
| Less than 3 months | 57,313 | 109,808 | 167,122 | 52,497 | 108,046 | 160,543 |
| 3 months or more, less than 6 months | 445,405 | 60,691 | 506,096 | 536,247 | 48,735 | 584,983 |
| 6 months or more, less than 1 year | 424,216 | 31,722 | 455,938 | 345,894 | 32,732 | 378,627 |
| 1 year or more, less than 2 years | 24,514 | 8,016 | 32,531 | 28,365 | 8,213 | 36,578 |
| 2 years or more, less than 3 years | 8,321 | 3,099 | 11,421 | 12,380 | 2,152 | 14,532 |
| 3 years or more | 48,661 | 173 | 48,834 | 52,410 | 110 | 52,520 |
| Total | 1,008,432 | 213,512 | 1,221,944 | 1,027,795 | 199,990 | 1,227,785 |

Note: The table above does not include thrift saving deposits.

4. Balance of securities by ratings (Non-consolidated)

(Millions of yen, %)

| Ratings | As of March 31, 2012 | | As of March 31, 2013 | |
|--------------|----------------------|--------------|----------------------|--------------|
| | Balance | Composition | Balance | Composition |
| AAA | 378,324 | 41.4 | 301,210 | 33.2 |
| AA | 293,795 | 32.2 | 325,428 | 35.8 |
| A | 197,309 | 21.6 | 235,610 | 25.9 |
| BBB | 27,927 | 3.1 | 36,389 | 4.0 |
| BB or under | - | - | 1,081 | 0.1 |
| Unrated | 15,576 | 1.7 | 9,127 | 1.0 |
| Total | 912,933 | 100.0 | 908,847 | 100.0 |

Notes: 1. Credit rating classifications are based on the standardized approach for risk weighting applicable under the bank capital requirements, commonly referred to as Basel II. The external credit ratings used in applying the standardized approach to risk weighting for these purposes are the rating assigned by the following rating agencies: Moody's Investors Service, Inc., Standard & Poor's, Rating and Investment Information, Inc., Japan Credit Rating Agency, Ltd. and Fitch Ratings Ltd.

2. The unrated item on the above table includes ¥7,076 million of investments in unrated investment trusts and ¥2,050 million of investments in shares of a subsidiary.

5. Loans by borrower category (Non-consolidated)

(Millions of yen)

| Category | As of March 31, 2012 | As of March 31, 2013 |
|-----------------------------------|----------------------|----------------------|
| | Amount | Amount |
| Bankrupt and quasi-bankrupt loans | 849 | 714 |
| Doubtful loans | 828 | 1,094 |
| Sub-standard loans | 2,073 | 2,222 |
| Normal loans | 845,977 | 978,005 |
| Total | 849,728 | 982,036 |

6. General and administrative expenses (Non-consolidated)

(Millions of yen, %)

| | For the year ended March 31, 2012 | | For the year ended March 31, 2013 | |
|-------------------------------|--------------------------------------|--------------|--------------------------------------|--------------|
| | Amount | % | Amount | % |
| Personnel expenses | 3,118 | 22.6 | 3,440 | 24.6 |
| Non-personnel expenses | 10,151 | 73.5 | 9,972 | 71.5 |
| Depreciation and amortization | 1,342 | 9.7 | 1,274 | 9.1 |
| Taxes | 538 | 3.9 | 543 | 3.9 |
| Total | 13,808 | 100.0 | 13,955 | 100.0 |

7. Number of executives and employees (Non-consolidated)

(Persons)

| | As of March 31, 2012 | As of March 31, 2013 |
|-----------------------------|----------------------|----------------------|
| Executive management | 11 | 11 |
| Directors | 8 | 8 |
| Statutory auditors | 3 | 3 |
| Employees | 321 | 371 |

Notes: 1. The number of directors include one outside director and the number of statutory auditors include two non-executive statutory auditors.

2. The number of employees exclude temporary employees and subcontracted employees seconded to Sony Bank.

8. Non-consolidated Capital Adequacy Ratio (Domestic Criteria)

(Millions of yen, %)

| | Capital Adequacy Ratio | Tier I Ratio | Total Capital | Tier I Capital | Total Required Capital |
|----------------------|------------------------|--------------|-----------------|-----------------|------------------------|
| | % | % | Millions of yen | Millions of yen | Millions of yen |
| As of March 31, 2013 | 11.98 | 8.85 | 87,340 | 64,506 | 29,153 |
| As of March 31, 2012 | 11.58 | 9.63 | 76,463 | 63,627 | 26,403 |

Notes: 1. The non-consolidated capital adequacy ratio (domestic criteria) was calculated based on the standard stipulated by Article 14-2 of the Banking Act, in accordance with FSA Notification No. 19 (2006).

2. Total required capital = risk-weighted assets × 4%

9. Consolidated Capital Adequacy Ratio (Domestic Criteria)

(Millions of yen, %)

| | Capital Adequacy Ratio | Tier I Ratio | Total Capital | Tier I Capital | Total Required Capital |
|----------------------|------------------------|--------------|-----------------|-----------------|------------------------|
| | % | % | Millions of yen | Millions of yen | Millions of yen |
| As of March 31, 2013 | 11.96 | 8.87 | 88,404 | 65,570 | 29,555 |
| As of March 31, 2012 | 11.28 | 9.35 | 74,970 | 62,134 | 26,579 |

Notes: 1. The consolidated capital adequacy ratio (domestic criteria) was calculated based on the standard stipulated by Article 14-2 of the Banking Act, in accordance with FSA Notification No. 19 (2006).

2. Total required capital = risk-weighted assets × 4%