

**Summary Information on Sony Bank's Financial Results**  
**for the Three Months Ended June 30, 2013**

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# (1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2013	As of June 30, 2013
<b>Assets:</b>		
Cash and due from banks	62,322	145,979
Call loans and bills bought	10,000	6,000
Monetary trusts	18,182	19,205
Securities	906,796	800,664
Loans	970,226	989,149
Foreign exchanges	7,954	6,905
Other assets	32,997	41,994
Tangible fixed assets	1,108	1,110
Intangible fixed assets	4,587	4,285
Deferred tax assets	91	242
Allowance for loan losses	(1,641)	(1,584)
<b>Total Assets</b>	<b>2,012,627</b>	<b>2,013,953</b>
<b>Liabilities:</b>		
Deposits	1,857,447	1,849,090
Call money and bills sold	10,000	6,000
Borrowed money	22,000	30,000
Foreign exchanges	87	115
Other liabilities	52,338	57,918
Reserve for employees' bonuses	619	222
Reserve for employees' retirement benefits	516	531
Reserve for directors' retirement benefits	108	38
Provision for point card certificates	98	96
Deferred tax liabilities	275	-
<b>Total Liabilities</b>	<b>1,943,493</b>	<b>1,944,013</b>
<b>Net Assets:</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	12,489	13,912
Total shareholders' equity	64,489	65,912
Net unrealized gains on other securities, net of taxes	6,536	5,390
Net deferred losses on hedging instruments, net of taxes	(3,231)	(2,696)
Total accumulated other comprehensive income	3,304	2,694
Minority interests	1,339	1,333
<b>Total Net Assets</b>	<b>69,134</b>	<b>69,940</b>
<b>Total Liabilities and Net Assets</b>	<b>2,012,627</b>	<b>2,013,953</b>

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

### i) Consolidated Statements of Income

(Millions of yen)

	For the three months ended June 30, 2012	For the three months ended June 30, 2013
<b>Ordinary Revenues</b>	<b>8,371</b>	<b>9,416</b>
Interest income	6,255	6,589
(Interest income on loans)	3,381	3,514
(Interest income and dividends on securities)	2,855	3,054
Fees and commissions	1,432	1,250
Other operating income	645	1,537
Other ordinary income	37	39
<b>Ordinary Expenses</b>	<b>7,359</b>	<b>7,163</b>
Interest expenses	2,212	1,588
(Interest expenses on deposits)	1,741	1,258
Fees and commissions	591	709
Other operating expenses	321	623
General and administrative expenses	4,143	4,217
Other ordinary expenses	91	25
<b>Ordinary Profit</b>	<b>1,011</b>	<b>2,252</b>
Income Before Income Taxes	1,011	2,252
Income Taxes -current	64	768
Income Taxes -deferred	(547)	67
Total Income Taxes	(483)	836
Income Before Minority Interests	1,495	1,416
Minority Interests	52	(6)
<b>Net Income</b>	<b>1,442</b>	<b>1,422</b>

### ii) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the three months ended June 30, 2012	For the three months ended June 30, 2013
Income Before Minority Interests	1,495	1,416
Other Comprehensive Income		
Net unrealized gains (losses) on other securities, net of taxes	82	(1,145)
Net deferred gains (losses) on hedging instruments, net of tax	(502)	535
Total other comprehensive income	(419)	(610)
Comprehensive Income	1,075	806
(Details)		
Comprehensive income attributable to parent company	1,023	812
Comprehensive income attributable to minority interests	52	(6)

**(3) Non-consolidated Balance Sheets**

(Millions of yen)

	As of June 30, 2012 (A)	As of June 30, 2013 (B)	Change (B-A)	As of March 31, 2013 (C)	Change (B-C)
<b>Assets:</b>					
Cash and due from banks	60,624	145,139	84,515	61,936	83,203
Call loans	10,000	6,000	(4,000)	10,000	(4,000)
Monetary trusts	13,240	19,205	5,965	18,182	1,022
Securities	917,948	802,702	(115,246)	908,847	(106,145)
Loans	866,473	989,149	122,676	970,226	18,923
Foreign exchanges	9,657	6,905	(2,751)	7,954	(1,048)
Other assets	18,686	29,150	10,463	26,062	3,088
Tangible fixed assets	854	812	(41)	838	(25)
Intangible fixed assets	2,501	2,443	(57)	2,674	(231)
Deferred tax assets	2,701	142	(2,559)	-	142
Customers' liabilities for acceptances and guarantees	1,000	-	(1,000)	-	-
Allowance for loan losses	(1,678)	(1,584)	94	(1,641)	57
<b>Total Assets</b>	<b>1,902,009</b>	<b>2,000,068</b>	<b>98,058</b>	<b>2,005,081</b>	<b>(5,013)</b>
<b>Liabilities:</b>					
Deposits	1,767,264	1,849,090	81,826	1,857,447	(8,357)
Call money	10,000	6,000	(4,000)	10,000	(4,000)
Borrowed money	12,000	30,000	18,000	22,000	8,000
Foreign exchanges	21	115	94	87	27
Other liabilities	49,798	45,412	(4,386)	46,238	(826)
Reserve for employees' bonuses	173	189	16	561	(371)
Reserve for employees' retirement benefits	400	474	74	461	13
Reserve for directors' retirement benefits	87	36	(50)	98	(61)
Provision for point card certificates	99	96	(3)	98	(1)
Deferred tax assets	-	-	-	275	(275)
Acceptances and guarantees	1,000	-	(1,000)	-	-
<b>Total Liabilities</b>	<b>1,840,845</b>	<b>1,931,416</b>	<b>90,570</b>	<b>1,937,270</b>	<b>(5,853)</b>
<b>Net Assets:</b>					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	10,414	13,957	3,542	12,506	1,450
Total shareholders' equity	62,414	65,957	3,542	64,506	1,450
Net unrealized gains on other securities, net of taxes	1,849	5,390	3,540	6,536	(1,145)
Net deferred losses on hedging instruments, net of taxes	(3,100)	(2,696)	403	(3,231)	535
Total valuation and translation adjustments	(1,250)	2,694	3,944	3,304	(610)
<b>Total Net Assets</b>	<b>61,163</b>	<b>68,651</b>	<b>7,487</b>	<b>67,811</b>	<b>840</b>
<b>Total Liabilities and Net Assets</b>	<b>1,902,009</b>	<b>2,000,068</b>	<b>98,058</b>	<b>2,005,081</b>	<b>(5,013)</b>

**(4) Non-consolidated Statements of Income**

(Millions of yen)

	For the three months ended June 30, 2012 (A)	For the three months ended June 30, 2013 (B)	Change (B-A)	(Reference) For the year ended March 31, 2013
<b>Ordinary Revenues</b>	<b>7,511</b>	<b>8,793</b>	<b>1,281</b>	<b>31,351</b>
Interest income	6,250	6,589	338	25,948
(Interest income on loans)	3,376	3,514	137	13,871
(Interest income and dividends on securities)	2,855	3,054	199	12,007
Fees and commissions	571	627	55	2,465
Other operating income	645	1,537	891	2,815
Other ordinary income	43	39	(4)	122
<b>Ordinary Expenses</b>	<b>6,635</b>	<b>6,497</b>	<b>(137)</b>	<b>27,068</b>
Interest expenses	2,197	1,587	(610)	7,850
(Interest expenses on deposits)	1,742	1,258	(483)	6,297
Fees and commissions	524	639	115	2,344
Other operating expenses	321	623	302	2,534
General and administrative expenses	3,502	3,623	120	13,955
Other ordinary expenses	90	24	(65)	384
<b>Ordinary Profit</b>	<b>875</b>	<b>2,295</b>	<b>1,419</b>	<b>4,282</b>
<b>Extraordinary Losses</b>	<b>2,789</b>	<b>-</b>	<b>(2,789)</b>	<b>2,791</b>
Impairment losses on shares in affiliated companies	2,789	-	(2,789)	2,743
Losses on disposal of fixed assets	-	-	-	47
Income Before Income Taxes	(1,914)	2,295	4,209	1,491
Income Taxes -current	63	767	703	487
Income Taxes -deferred	(765)	76	841	125
Total Income Taxes	(701)	844	1,545	612
<b>Net Income (losses)</b>	<b>(1,212)</b>	<b>1,450</b>	<b>2,663</b>	<b>879</b>

## (5) Supplementary Information

### 1. Deposits and loans (Non-consolidated)

(Millions of yen, %)

	For the three months ended June 30, 2012			For the three months ended June 30, 2013		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,767,264	1,744,758	0.40	1,849,090	1,859,425	0.27
Yen deposits	1,401,823	1,379,920	0.25	1,466,928	1,475,774	0.21
Ordinary deposits	335,396	326,074	0.01	421,765	402,379	0.01
Time deposits	1,066,411	1,053,821	0.33	1,045,149	1,073,360	0.28
Foreign currency deposits	365,440	364,837	0.93	382,162	383,651	0.50
Ordinary deposits	164,748	160,872	0.12	200,169	189,832	0.08
Time deposits	200,692	203,955	1.57	181,992	193,807	0.91
Loans	866,473	849,174	1.59	989,149	979,268	1.43
Mortgage loans	774,458	761,922	1.62	878,136	869,325	1.50
Others	92,014	87,251	1.29	111,012	109,943	0.95

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.

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

(Millions of yen)

Remaining period	As of June 30, 2012			As of June 30, 2013		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	344,821	114,850	459,672	406,422	101,960	508,383
3 months or more, less than 6 months	55,139	45,419	100,558	61,021	39,268	100,290
6 months or more, less than 1 year	466,415	30,598	497,014	389,991	31,468	421,460
1 year or more, less than 2 years	89,906	7,319	97,225	64,384	7,078	71,462
2 years or more, less than 3 years	8,872	2,344	11,216	12,747	2,008	14,755
3 years or more	49,603	160	49,763	53,118	209	53,327
Total	1,014,759	200,692	1,215,451	987,686	181,992	1,169,679

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

### 3. Balance of securities by ratings (Non-consolidated)

(Millions of yen, %)

Ratings	As of June 30, 2012		As of June 30, 2013	
	Balance	Composition	Balance	Composition
AAA	373,695	40.7	222,309	27.7
AA	299,299	32.6	301,454	37.5
A	204,465	22.3	230,979	28.8
BBB	27,945	3.0	37,314	4.6
BB or below	-	-	1,248	0.2
Unrated	12,542	1.4	9,396	1.2
Total	917,948	100.0	802,702	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 ratings 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 ¥7,345 million of investments in unrated investment trusts and ¥2,050 million of investments in shares of subsidiary.

#### 4. Risk-monitored Loans (Non-consolidated)

Category	(Millions of yen)	
	As of June 30, 2012	As of June 30, 2013
	Amount	Amount
Bankrupt loans	247	264
Non-accrual delinquent loans	1,243	1,345
Past due loans (3 months or more)	-	-
Restructured loans	2,226	2,253
<b>Total</b>	<b>3,717</b>	<b>3,863</b>

#### 5. Non-consolidated Capital Adequacy Ratio (Domestic Criteria)

	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 June 30, 2013	11.89	9.04	86,738	65,957	29,160
As of June 30, 2012	11.29	9.36	75,262	62,414	26,661
As of March 31, 2013	11.98	8.85	87,340	64,506	29,153

Notes: 1. The non-consolidated capital adequacy ratio (domestic criteria) was calculated based on the standard stipulated in the FSA public ministerial announcement No.19 of 2006.

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

#### 6. Consolidated Capital Adequacy Ratio (Domestic Criteria)

	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 June 30, 2013	11.91	9.09	87,787	67,005	29,460
As of June 30, 2012	11.36	9.45	76,497	63,649	26,923
As of March 31, 2013	11.96	8.87	88,404	65,570	29,555

Notes: 1. The consolidated capital adequacy ratio (domestic criteria) was calculated based on the standard stipulated in the FSA public ministerial announcement No.19 of 2006.

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