

**Summary Information on Sony Bank's Financial Results**  
**for the Nine Months Ended December 31, 2013**

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# 1. Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2013	As of December 31, 2013
<b>Assets:</b>		
Cash and due from banks	62,322	151,590
Call loans and bills bought	10,000	6,000
Monetary trusts	18,182	20,496
Securities	906,796	780,561
Loans	970,226	1,025,154
Foreign exchanges	7,954	11,795
Other assets	32,997	36,112
Tangible fixed assets	1,108	1,049
Intangible fixed assets	4,587	4,585
Deferred tax assets	91	120
Allowance for loan losses	(1,641)	(1,590)
<b>Total Assets</b>	<b>2,012,627</b>	<b>2,035,876</b>
<b>Liabilities:</b>		
Deposits	1,857,447	1,857,476
Call money and bills sold	10,000	6,000
Borrowed money	22,000	40,000
Foreign exchanges	87	67
Other liabilities	52,338	57,916
Reserve for employees' bonuses	619	475
Reserve for employees' retirement benefits	516	576
Reserve for directors' retirement benefits	108	47
Provision for point card certificates	98	91
Deferred tax liabilities	275	99
<b>Total Liabilities</b>	<b>1,943,493</b>	<b>1,962,751</b>
<b>Net Assets:</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	12,489	15,776
Total shareholders' equity	64,489	67,776
Net unrealized gains on other securities, net of taxes	6,536	6,622
Net deferred losses on hedging instruments, net of taxes	(3,231)	(2,586)
Total accumulated other comprehensive income	3,304	4,035
Minority interests	1,339	1,312
<b>Total Net Assets</b>	<b>69,134</b>	<b>73,125</b>
<b>Total Liabilities and Net Assets</b>	<b>2,012,627</b>	<b>2,035,876</b>

## 2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

### (1) Consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2012	For the nine months ended December 31, 2013
<b>Ordinary Revenues</b>	<b>25,149</b>	<b>27,032</b>
Interest income	19,238	19,815
(Interest income on loans)	10,367	10,650
(Interest income and dividends on securities)	8,814	9,085
Fees and commissions	4,103	3,633
Other operating income	1,715	3,466
Other ordinary income	92	117
<b>Ordinary Expenses</b>	<b>22,266</b>	<b>21,766</b>
Interest expenses	6,185	4,783
(Interest expenses on deposits)	4,934	3,631
Fees and commissions	2,010	2,252
Other operating expenses	1,518	1,855
General and administrative expenses	12,377	12,713
Other ordinary expenses	174	162
<b>Ordinary Profit</b>	<b>2,883</b>	<b>5,265</b>
Extraordinary Losses	399	0
Losses on disposal of fixed assets	-	0
Losses on sale of shares of subsidiaries and affiliates	398	-
Other extraordinary losses	0	-
Income Before Income Taxes	2,483	5,265
Income Taxes —current	(88)	2,167
Income Taxes —deferred	186	(161)
Total Income Taxes	97	2,005
Income Before Minority Interests	2,386	3,260
Minority Interests	94	(26)
<b>Net Income</b>	<b>2,292</b>	<b>3,286</b>

### (2) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2012	For the nine months ended December 31, 2013
Income Before Minority Interests	2,386	3,260
Other Comprehensive Income		
Net unrealized gains on other securities, net of taxes	2,302	86
Net deferred gains (losses) on hedging instruments, net of taxes	(552)	644
Total other comprehensive income	1,750	730
Comprehensive Income	4,136	3,990
(Details)		
Comprehensive income attributable to parent company	4,042	4,017
Comprehensive income attributable to minority interests	94	(26)

### 3. Non-consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2012 (A)	As of December 31, 2013 (B)	Change (B-A)	(Reference) As of March 31, 2013 (C)	Change (B-C)
<b>Assets:</b>					
Cash and due from banks	51,726	149,428	97,702	61,936	87,491
Call loans	10,000	6,000	(4,000)	10,000	(4,000)
Monetary trusts	15,147	20,496	5,348	18,182	2,313
Securities	951,856	782,599	(169,257)	908,847	(126,248)
Loans	929,791	1,025,154	95,363	970,226	54,928
Foreign exchanges	10,728	11,795	1,066	7,954	3,840
Other assets	29,895	27,617	(2,277)	26,062	1,555
Tangible fixed assets	891	722	(169)	838	(116)
Intangible fixed assets	2,733	2,806	73	2,674	132
Deferred tax assets	840	-	(840)	-	-
Customers' liabilities for acceptances and guarantees	1,000	-	(1,000)	-	-
Allowance for loan losses	(1,662)	(1,590)	72	(1,641)	51
<b>Total Assets</b>	<b>2,002,947</b>	<b>2,025,030</b>	<b>22,082</b>	<b>2,005,081</b>	<b>19,948</b>
<b>Liabilities:</b>					
Deposits	1,868,438	1,857,476	(10,962)	1,857,447	28
Call money	10,000	6,000	(4,000)	10,000	(4,000)
Borrowed money	12,000	40,000	28,000	22,000	18,000
Foreign exchanges	18	67	48	87	(20)
Other liabilities	46,047	48,369	2,321	46,238	2,131
Reserve for employees' bonuses	407	442	34	561	(119)
Reserve for employees' retirement benefits	439	518	78	461	56
Reserve for directors' retirement benefits	94	42	(52)	98	(56)
Provision for point card certificates	100	91	(9)	98	(6)
Deferred tax liabilities	-	99	99	275	(175)
Acceptances and guarantees	1,000	-	(1,000)	-	-
<b>Total Liabilities</b>	<b>1,938,547</b>	<b>1,953,106</b>	<b>14,558</b>	<b>1,937,270</b>	<b>15,835</b>
<b>Net Assets:</b>					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	11,480	15,888	4,407	12,506	3,382
Total shareholders' equity	63,480	67,888	4,407	64,506	3,382
Net unrealized gains on other securities, net of taxes	4,069	6,622	2,553	6,536	86
Net deferred losses on hedging instruments, net of taxes	(3,149)	(2,586)	563	(3,231)	644
Total valuation and translation adjustments	919	4,035	3,116	3,304	730
<b>Total Net Assets</b>	<b>64,400</b>	<b>71,924</b>	<b>7,524</b>	<b>67,811</b>	<b>4,112</b>
<b>Total Liabilities and Net Assets</b>	<b>2,002,947</b>	<b>2,025,030</b>	<b>22,082</b>	<b>2,005,081</b>	<b>19,948</b>

#### 4. Non-consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2012 (A)	For the nine months ended December 31, 2013 (B)	Change (B-A)	(Reference) For the year ended March 31, 2013
<b>Ordinary Revenues</b>	<b>22,822</b>	<b>25,191</b>	<b>2,369</b>	<b>31,351</b>
Interest income	19,232	19,815	582	25,948
(Interest income on loans)	10,361	10,650	288	13,871
(Interest income and dividends on securities)	8,814	9,085	270	12,007
Fees and commissions	1,774	1,792	18	2,465
Other operating income	1,715	3,466	1,751	2,815
(Gains on foreign exchange transactions)	1,157	2,080	923	1,874
Other ordinary income	100	117	17	122
<b>Ordinary Expenses</b>	<b>20,177</b>	<b>19,777</b>	<b>(400)</b>	<b>27,068</b>
Interest expenses	6,151	4,780	(1,371)	7,850
(Interest expenses on deposits)	4,934	3,631	(1,303)	6,297
Fees and commissions	1,781	2,039	258	2,344
Other operating expenses	1,518	1,855	337	2,534
General and administrative expenses	10,552	10,940	387	13,955
Other ordinary expenses	173	160	(13)	384
<b>Ordinary Profit</b>	<b>2,644</b>	<b>5,414</b>	<b>2,770</b>	<b>4,282</b>
<b>Extraordinary Losses</b>	<b>2,826</b>	<b>-</b>	<b>(2,826)</b>	<b>2,791</b>
Income (losses) Before Income Taxes	(182)	5,414	5,597	1,491
Income Taxes -current	(90)	2,165	2,256	487
Income Taxes -deferred	54	(132)	(187)	125
Total Income Taxes	(36)	2,032	2,068	612
<b>Net Income (losses)</b>	<b>(146)</b>	<b>3,382</b>	<b>3,528</b>	<b>879</b>

#### (Reference) Non-consolidated Statements of Income for the three months ended December 31, 2013

(Millions of yen)

	For the three months ended December 31, 2012 (A)	For the three months ended December 31, 2013 (B)	Change (B-A)
<b>Ordinary Revenues</b>	<b>7,620</b>	<b>8,437</b>	<b>816</b>
Interest income	6,631	6,709	77
(Interest income on loans)	3,535	3,590	55
(Interest income and dividends on securities)	3,079	3,091	12
Fees and commissions	599	605	6
Other operating income	355	1,081	725
(Gains on foreign exchange transactions)	316	579	263
Other ordinary income	33	40	7
<b>Ordinary Expenses</b>	<b>6,920</b>	<b>6,708</b>	<b>(211)</b>
Interest expenses	1,916	1,586	(329)
(Interest expenses on deposits)	1,563	1,219	(344)
Fees and commissions	616	665	49
Other operating expenses	734	724	(10)
General and administrative expenses	3,591	3,670	79
Other ordinary expenses	62	62	(0)
<b>Ordinary Profit</b>	<b>699</b>	<b>1,728</b>	<b>1,028</b>
Income Before Income Taxes	699	1,728	1,028
Income Taxes —current	1	809	808
Income Taxes —deferred	269	(148)	(417)
Total Income Taxes	270	660	390
<b>Net Income</b>	<b>429</b>	<b>1,067</b>	<b>638</b>

## 5. Supplementary Information

### (1) Deposits and Loans (Non-consolidated)

(Millions of yen, %)

	For the nine months ended December 31, 2012			For the nine months ended December 31, 2013		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,868,438	1,795,300	0.36	1,857,476	1,838,029	0.26
Yen deposits	1,488,941	1,429,310	0.25	1,504,432	1,461,290	0.19
Ordinary deposits	382,455	334,614	0.01	474,028	426,669	0.01
Time deposits	1,106,462	1,094,667	0.33	1,030,385	1,034,584	0.26
Foreign currency deposits	379,497	365,989	0.78	353,044	376,738	0.54
Ordinary deposits	171,173	162,660	0.10	170,396	191,116	0.08
Time deposits	208,324	203,318	1.32	182,647	185,608	1.00
Loans	929,791	880,573	1.56	1,025,154	997,946	1.41
Mortgage loans	830,691	788,137	1.60	917,002	887,610	1.47
Others	99,100	92,436	1.21	108,152	110,336	0.91

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 December 31, 2012			As of December 31, 2013		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	391,881	119,412	511,293	360,548	105,654	466,203
3 months or more, less than 6 months	60,573	45,934	106,507	82,190	37,121	119,311
6 months or more, less than 1 year	403,499	31,632	435,132	326,162	30,423	356,585
1 year or more, less than 2 years	129,398	9,198	138,596	130,901	6,561	137,462
2 years or more, less than 3 years	10,472	1,920	12,393	10,592	2,526	13,118
3 years or more	54,981	225	55,206	59,701	361	60,062
Total	1,050,805	208,324	1,259,130	970,096	182,647	1,152,744

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

### (3) Balance of Securities by Rating (Non-consolidated)

(Millions of yen, %)

Ratings	As of December 31, 2012		As of December 31, 2013	
	Balance	Composition	Balance	Composition
AAA	348,004	36.5	184,581	23.6
AA	336,694	35.4	306,830	39.2
A	222,387	23.4	238,506	30.5
BBB	35,145	3.7	40,753	5.2
BB or below	973	0.1	-	-
P-1	-	-	1,998	0.2
Unrated	8,650	0.9	9,927	1.3
Total	951,856	100.0	782,599	100.0

Notes:

- Sony bank uses the Basel II standardized approach and classifies its securities, based on rating by five rating agencies: Moody's Investors Service, Standard & Poor's, Rating and Investment Information, Japan Credit Rating Agency and Fitch Ratings.
- The unrated items on the above table include ¥7,877 million of investments in unrated investment trusts and ¥2,050 million of investments in shares of a subsidiary.

**(4) Risk-monitored Loans (Non-consolidated)**

(Millions of yen)

	As of December 31, 2012	As of December 31, 2013
Category	Amount	Amount
Bankrupt loans	163	353
None-accrual delinquent loans	1,646	1,385
Past due loans (3 months or more)	-	-
Restructured loans	2,273	1,948
<b>Total</b>	<b>4,083</b>	<b>3,686</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 December 31, 2013	11.92	9.12	88,651	67,888	29,745
As of December 31, 2012	10.71	8.91	76,233	63,480	28,471
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 FSA Notification No.19 (2006), which establishes standards based on Article 14-2 of the Banking Act of Japan for determining the capital adequacy of a bank in light of the assets held by the bank.

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 December 31, 2013	11.94	9.17	89,653	68,890	30,031
As of December 31, 2012	10.72	8.95	77,333	64,580	28,845
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 FSA Notification No.19 (2006), which establishes standards based on Article 14-2 of the Banking Act of Japan for determining the capital adequacy of a bank in light of the assets held by the bank..

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