

**Summary Information on Sony Bank's Financial Results**  
**for the Year Ended March 31, 2014**

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# 1. Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2013	As of March 31, 2014
<b>Assets:</b>		
Cash and due from banks	62,322	174,865
Call loans and bills bought	10,000	6,000
Monetary trusts	18,182	20,484
Securities	906,796	771,760
Loans	970,226	1,057,419
Foreign exchanges	7,954	7,752
Other assets	32,997	26,012
Tangible fixed assets	1,108	1,186
Buildings	262	263
Leased assets	117	87
Other tangible fixed assets	729	836
Intangible fixed assets	4,587	4,594
Software	4,325	4,412
Goodwill	258	179
Other intangible fixed assets	3	3
Deferred tax assets	91	165
Allowance for loan losses	(1,641)	(1,527)
<b>Total Assets</b>	<b>2,012,627</b>	<b>2,068,713</b>
<b>Liabilities:</b>		
Deposits	1,857,447	1,890,022
Call money and bills sold	10,000	6,000
Borrowed money	22,000	40,000
Foreign exchanges	87	40
Other liabilities	52,338	56,731
Reserve for employees' bonuses	619	658
Reserve for employees' retirement benefits	516	—
Net defined benefit liability	—	727
Reserve for directors' retirement benefits	108	51
Provision for point card certificates	98	87
Deferred tax liabilities	275	553
<b>Total Liabilities</b>	<b>1,943,493</b>	<b>1,994,872</b>
<b>Net Assets:</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	12,489	15,939
Total shareholders' equity	64,489	67,939
Net unrealized gains on other securities, net of taxes	6,536	7,255
Net deferred losses on hedging instruments, net of taxes	(3,231)	(2,571)
Foreign currency translation adjustment	—	0
Remeasurements of defined benefit plans	—	(57)
Total accumulated other comprehensive income	3,304	4,626
Minority interests	1,339	1,275
<b>Total Net Assets</b>	<b>69,134</b>	<b>73,840</b>
<b>Total Liabilities and Net Assets</b>	<b>2,012,627</b>	<b>2,068,713</b>

## 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, 2013	For the year ended March 31, 2014
<b>Ordinary Revenues</b>	<b>34,328</b>	<b>35,795</b>
Interest income	25,954	26,328
(Interest income on loans)	13,877	14,134
(Interest income and dividends on securities)	12,007	12,077
(Interest income on call loans and bills bought)	13	8
(Interest income on deposit with banks)	55	107
(Other interest income)	0	0
Fees and commissions	5,444	5,137
Other operating income	2,815	4,174
Other ordinary income	114	155
(Income from monetary trusts, net)	15	21
(Others)	99	134
<b>Ordinary Expenses</b>	<b>29,874</b>	<b>30,159</b>
Interest expenses	7,886	6,400
(Interest expenses on deposits)	6,296	4,905
(Interest expenses on call money and bills sold)	10	6
(Interest expenses on borrowed money)	222	260
(Other interest expenses)	1,356	1,227
Fees and commissions	2,648	2,957
Other operating expenses	2,534	3,411
General and administrative expenses	16,419	17,090
Other ordinary expenses	385	298
(Provision of allowance for loan losses)	325	246
(Others)	60	52
<b>Ordinary Profit</b>	<b>4,454</b>	<b>5,636</b>
Extraordinary Losses	367	12
Losses on disposal of fixed assets	51	10
Losses on sale of shares of subsidiaries and affiliates	315	—
Other extraordinary losses	0	1
Income Before Income Taxes	4,086	5,624
Income Taxes —current	490	2,462
Income Taxes —deferred	240	(244)
Total Income Taxes	730	2,217
Income Before Minority Interests	3,356	3,407
Minority Interests (loss) in Net Income	78	(42)
<b>Net Income</b>	<b>3,277</b>	<b>3,449</b>

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

	For the year ended March 31, 2013	For the year ended March 31, 2014
Income Before Minority Interests	3,356	3,407
Other Comprehensive Income		
Net unrealized gains on other securities, net of taxes	4,768	719
Net deferred gains (losses) on hedging instruments, net of taxes	(633)	659
Foreign currency translation adjustment	—	0
Remeasurements of defined benefit plans	—	(79)
Total other comprehensive income	4,135	1,299
Comprehensive Income	7,492	4,706
(Details)		
Comprehensive income attributable to parent company	7,413	4,770
Comprehensive income attributable to minority interests	78	(64)

### 3. Fair Value Information (Consolidated)

#### (1) Fair value information on securities

##### i) Held-to-maturity bonds (As of March 31, 2014)

	(Millions of yen)		
	Balance sheet amount	Fair value	Difference
<b>Held-to-maturity bonds of which fair value exceeds balance sheet amount</b>			
Japanese government bonds	7,961	8,403	441
Japanese corporate bonds	360	379	18
<b>Subtotal</b>	<b>8,322</b>	<b>8,782</b>	<b>459</b>
<b>Held-to-maturity bonds of which fair value does not exceed balance sheet amount</b>			
Japanese government bonds	—	—	—
Japanese corporate bonds	—	—	—
<b>Subtotal</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Total</b>	<b>8,322</b>	<b>8,782</b>	<b>459</b>

##### ii) Available-for-sale securities (As of March 31, 2014)

	(Millions of yen)		
	Balance sheet amount	Acquisition cost	Difference
<b>Available-for-sale securities of which balance sheet amount exceeds acquisition cost</b>			
Bonds	299,596	292,815	6,780
Japanese government bonds	86,361	82,951	3,410
Japanese municipal bonds	56,770	55,212	1,558
Japanese corporate bonds	156,463	154,652	1,811
Others	346,162	340,123	6,038
Foreign bonds	342,601	337,837	4,763
Others	3,561	2,286	1,275
<b>Subtotal</b>	<b>645,758</b>	<b>632,939</b>	<b>12,819</b>
<b>Available-for-sale securities of which balance sheet amount does not exceed acquisition cost</b>			
Bonds	5,200	5,200	(0)
Japanese government bonds	2,500	2,500	(0)
Japanese municipal bonds	—	—	—
Japanese corporate bonds	2,700	2,700	—
Others	112,478	113,017	(538)
Foreign bonds	112,478	113,017	(538)
Others	—	—	—
<b>Subtotal</b>	<b>117,678</b>	<b>118,217</b>	<b>(538)</b>
<b>Total</b>	<b>763,437</b>	<b>751,157</b>	<b>12,280</b>

##### iii) Available-for-sale securities sold during the year (For the year ended March 31, 2014)

	(Millions of yen)		
	Sales	Gains on sales	Losses on sales
Bonds	83,497	388	(349)
Japanese government bonds	74,779	365	(303)
Japanese municipal bonds	4,047	10	(4)
Japanese corporate bonds	4,670	12	(41)
Others	97,297	966	(21)
foreign bonds	97,297	966	(21)
Others	—	—	—
<b>Total</b>	<b>180,794</b>	<b>1,354</b>	<b>(370)</b>

**(2) Fair value information on monetary trusts**

**i) Monetary trusts for trading purposes (As of March 31, 2014)**

(Millions of yen)

	Balance sheet amount	Net valuation gains recorded in income
<b>Monetary trusts for investment</b>	484	—

**ii) Other monetary trusts (As of March 31, 2014)**

(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
<b>Other monetary trusts</b>	20,000	20,000	—	—	—

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, 2013 (A)	As of March 31, 2014 (B)	Change (B-A)
<b>Assets:</b>			
<b>Cash and due from banks</b>	<b>61,936</b>	<b>171,227</b>	<b>109,290</b>
Cash	30	28	(2)
Due from banks	61,905	171,198	109,293
<b>Call loans</b>	<b>10,000</b>	<b>6,000</b>	<b>(4,000)</b>
<b>Monetary trusts</b>	<b>18,182</b>	<b>20,484</b>	<b>2,301</b>
<b>Securities</b>	<b>908,847</b>	<b>773,811</b>	<b>(135,035)</b>
Japanese government bonds	194,000	96,823	(97,176)
Japanese municipal bonds	61,251	56,770	(4,481)
Japanese corporate bonds	202,401	159,524	(42,876)
Japanese stocks	2,050	2,050	—
Other securities	449,142	458,641	9,498
<b>Loans</b>	<b>970,226</b>	<b>1,057,419</b>	<b>87,193</b>
Loans on deed	963,371	1,051,697	88,325
Overdrafts	6,854	5,722	(1,132)
<b>Foreign exchanges</b>	<b>7,954</b>	<b>7,752</b>	<b>(202)</b>
Due from foreign banks	7,954	7,752	(202)
<b>Other assets</b>	<b>26,062</b>	<b>17,995</b>	<b>(8,067)</b>
Domestic exchange settlement account debit	74	719	645
Prepaid expenses	62	123	60
Accrued income	4,751	4,195	(555)
Initial margins of futures markets	—	100	100
Derivatives	11,514	5,608	(5,905)
Accounts receivable	5,385	3,358	(2,027)
Others	4,273	3,890	(383)
<b>Tangible fixed assets</b>	<b>838</b>	<b>795</b>	<b>(42)</b>
Buildings	238	221	(17)
Leased assets	0	0	(0)
Other tangible fixed assets	598	573	(25)
<b>Intangible fixed assets</b>	<b>2,674</b>	<b>2,746</b>	<b>71</b>
Software	2,671	2,743	71
Other intangible fixed assets	2	2	—
<b>Allowance for loan losses</b>	<b>(1,641)</b>	<b>(1,527)</b>	<b>114</b>
<b>Total Assets</b>	<b>2,005,081</b>	<b>2,056,704</b>	<b>51,622</b>

(Millions of yen)

	As of March 31, 2013 (A)	As of March 31, 2014 (B)	Change (B-A)
<b>Liabilities:</b>			
<b>Deposits</b>	<b>1,857,447</b>	<b>1,890,022</b>	<b>32,574</b>
Ordinary deposits	382,611	509,503	126,892
Time deposits	1,082,392	1,014,426	(67,966)
Other deposits	392,444	366,092	(26,351)
<b>Call money</b>	<b>10,000</b>	<b>6,000</b>	<b>(4,000)</b>
<b>Borrowed money</b>	<b>22,000</b>	<b>40,000</b>	<b>18,000</b>
Borrowed money	22,000	40,000	18,000
<b>Foreign exchanges</b>	<b>87</b>	<b>40</b>	<b>(47)</b>
Foreign bills sold	—	9	9
Foreign bills payable	87	30	(57)
<b>Other liabilities</b>	<b>46,238</b>	<b>46,021</b>	<b>(216)</b>
Unsettled exchange payables	67	—	(67)
Income taxes payables	5	2,284	2,279
Accrued expenses	4,224	4,239	14
Unearned revenue	0	—	(0)
Initial margins of future markets	16,975	19,846	2,870
Derivatives	24,188	18,624	(5,563)
Leased obligation	0	0	(0)
Asset retirement obligations	118	120	2
Others	657	906	248
<b>Reserve for employees' bonuses</b>	<b>561</b>	<b>598</b>	<b>36</b>
<b>Reserve for employees' retirement benefits</b>	<b>461</b>	<b>544</b>	<b>83</b>
<b>Reserve for directors' retirement benefits</b>	<b>98</b>	<b>44</b>	<b>(53)</b>
<b>Provision for point card certificates</b>	<b>98</b>	<b>87</b>	<b>(10)</b>
<b>Defered tax liabilities</b>	<b>275</b>	<b>568</b>	<b>293</b>
<b>Total Liabilities</b>	<b>1,937,270</b>	<b>1,983,929</b>	<b>46,659</b>



(Millions of yen)

	As of March 31, 2013 (A)	As of March 31, 2014 (B)	Change (B-A)
<b>Net Assets:</b>			
<b>Common stock</b>	<b>31,000</b>	<b>31,000</b>	—
<b>Capital surplus</b>	<b>21,000</b>	<b>21,000</b>	—
Capital reserves	21,000	21,000	—
<b>Retained earnings</b>	<b>12,506</b>	<b>16,091</b>	<b>3,585</b>
Other retained earnings	12,506	16,091	3,585
Unappropriated retained earnings	12,506	16,091	3,585
<b>Total shareholders' equity</b>	<b>64,506</b>	<b>68,091</b>	<b>3,585</b>
<b>Net unrealized gains on other securities, net of taxes</b>	<b>6,536</b>	<b>7,255</b>	<b>719</b>
<b>Net deferred losses on hedging instruments, net of taxes</b>	<b>(3,231)</b>	<b>(2,571)</b>	<b>659</b>
<b>Total valuation and translation adjustments</b>	<b>3,304</b>	<b>4,683</b>	<b>1,378</b>
<b>Total Net Assets</b>	<b>67,811</b>	<b>72,774</b>	<b>4,963</b>
<b>Total Liabilities and Net Assets</b>	<b>2,005,081</b>	<b>2,056,704</b>	<b>51,622</b>

## 5. Non-consolidated Statements of Income

(Millions of yen)

	For the year ended March 31, 2013 (A)	For theyear ended March 31, 2014 (B)	Change (B-A)
<b>Ordinary Revenues</b>	<b>31,351</b>	<b>33,303</b>	<b>1,952</b>
<b>Interest income</b>	<b>25,948</b>	<b>26,328</b>	<b>379</b>
(Interest income on loans)	13,871	14,134	262
(Interest income and dividends on securities)	12,007	12,077	69
(Interest income on call loans)	13	8	(4)
(Interest income on deposits with banks)	55	107	52
(Other interest income)	—	0	0
<b>Fees and commissions</b>	<b>2,465</b>	<b>2,645</b>	<b>180</b>
(Fees and commissions on domestic and foreign exchanges)	148	149	1
(Other fees and commissions)	2,316	2,496	179
<b>Other operating income</b>	<b>2,815</b>	<b>4,174</b>	<b>1,358</b>
(Gains on foreign exchange transactions)	1,874	2,782	907
(Gains on sale of bonds)	794	1,354	560
(Gains on redemption of bonds)	145	0	(145)
(Gains on derivatives)	—	36	36
<b>Other ordinary income</b>	<b>122</b>	<b>155</b>	<b>33</b>
(Income from monetary trusts, net)	14	21	6
(Others)	107	134	26
<b>Ordinary Expenses</b>	<b>27,068</b>	<b>27,458</b>	<b>389</b>
<b>Interest expenses</b>	<b>7,850</b>	<b>6,396</b>	<b>(1,453)</b>
(Interest expenses on deposits)	6,297	4,905	(1,391)
(Interest expenses on call money)	10	6	(3)
(Interest expenses on borrowed money)	186	256	69
(Interest expenses on interest rate swaps)	1,355	1,227	(128)
(Other interest expenses)	—	0	0
<b>Fees and commissions</b>	<b>2,344</b>	<b>2,668</b>	<b>323</b>
(Fees and commissions on domestic and foreign exchanges)	93	107	14
(Other fees and commissions)	2,250	2,560	309
<b>Other operating expenses</b>	<b>2,534</b>	<b>3,411</b>	<b>877</b>
(Losses on sale of bonds)	2,091	2,358	266
(Losses on redemption of bonds)	—	1,053	1,053
(Expenses from derivatives other than for trading or hedging)	442	—	(442)
<b>General and administrative expenses</b>	<b>13,955</b>	<b>14,684</b>	<b>728</b>
<b>Other ordinary expenses</b>	<b>384</b>	<b>297</b>	<b>(86)</b>
(Provision of allowance for loan losses)	325	246	(78)
(Write-off of loans)	11	3	(8)
(Others)	47	47	0
<b>Ordinary Profit</b>	<b>4,282</b>	<b>5,845</b>	<b>1,562</b>
<b>Extraordinary Losses</b>	<b>2,791</b>	<b>—</b>	<b>(2,791)</b>
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	1,491	5,845	4,353
Income Taxes — current	487	2,460	1,973
Income Taxes — deferred	125	(200)	(325)
Total Income Taxes	<b>612</b>	<b>2,260</b>	<b>1,647</b>
<b>Net Income</b>	<b>879</b>	<b>3,585</b>	<b>2,705</b>

## 6. Supplementary Information

### (1) Interest spread (Non-consolidated)

	(%)	
	For the year ended March 31, 2013	For the year ended March 31, 2014
<b>Yield on investment</b> ①	1.36	1.35
Yield on loans	1.54	1.40
Yield on securities	1.29	1.50
<b>Financing cost</b> ②	1.19	1.13
Yield on financing ③	0.42	0.34
Yield on deposits	0.34	0.26
Yield on external liabilities*	0.83	0.40
Expense ratio	0.76	0.79
<b>Interest spread</b> ①－③	0.93	1.01
<b>Overall profit margin</b> ①－②	0.17	0.22

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, 2013			For the year ended March 31, 2014			
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield	
<b>Deposits</b>	1,857,447	1,813,697	0.34	1,890,022	1,840,383	0.26	
Yen deposits	1,467,203	1,442,291	0.24	1,526,480	1,466,641	0.18	
Ordinary deposits	383,224	349,584	0.01	510,307	434,228	0.01	
Time deposits	1,083,966	1,092,675	0.32	1,016,155	1,032,375	0.25	
Foreign currency deposits	390,244	371,405	0.72	363,542	373,741	0.57	
Ordinary deposits	190,253	166,878	0.10	183,332	189,577	0.09	
Time deposits	199,990	204,515	1.23	180,209	184,151	1.07	
<b>Loans</b>	970,226	895,694	1.54	1,057,419	1,005,793	1.40	
Mortgage loans	860,330	800,726	1.59	949,300	896,209	1.46	
Others	109,895	94,968	1.17	108,119	109,583	0.90	

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, 2013			As of March 31, 2014		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	52,497	108,046	160,543	53,883	96,555	150,438
3 months or more, less than 6 months	536,247	48,735	584,983	451,460	45,027	496,488
6 months or more, less than 1 year	345,894	32,732	378,627	352,717	28,699	381,417
1 year or more, less than 2 years	28,365	8,213	36,578	28,889	6,354	35,243
2 years or more, less than 3 years	12,380	2,152	14,532	7,729	3,100	10,830
3 years or more	52,410	110	52,520	61,018	472	61,490
<b>Total</b>	<b>1,027,795</b>	<b>199,990</b>	<b>1,227,785</b>	<b>955,699</b>	<b>180,209</b>	<b>1,135,909</b>

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

**(4) Balance of Securities by Rating (Non-consolidated)**

(Millions of yen, %)

Ratings	As of March 31, 2013		As of March 31, 2014	
	Balance	Composition	Balance	Composition
AAA	301,210	33.2	182,659	23.6
AA	325,428	35.8	304,742	39.4
A	235,610	25.9	238,666	30.8
BBB	36,389	4.0	40,132	5.2
BB or below	1,081	0.1	—	—
P-1	—	—	1,999	0.3
Unrated	9,127	1.0	5,612	0.7
<b>Total</b>	<b>908,847</b>	<b>100.0</b>	<b>773,811</b>	<b>100.0</b>

Notes:

- Sony bank uses the Basel III 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 ¥3,561 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, 2013	As of March 31, 2014
	Amount	Amount
Bankrupt and quasi-bankrupt loans	714	847
Doubtful loans	1,094	980
Sub-standard loans	2,222	1,882
Normal loans	978,005	1,064,528
<b>Total</b>	<b>982,036</b>	<b>1,068,238</b>

**(6) General and Administrative Expenses (Non-consolidated)**

(Millions of yen, %)

	For the year ended March 31, 2013		For the year ended March 31, 2014	
	Amount	%	Amount	%
Personnel expenses	3,440	24.6	3,861	26.3
Non-personnel expenses	9,972	71.5	10,262	69.9
Depreciation and amortization	1,274	9.1	1,217	8.2
Taxes	543	3.9	560	3.8
<b>Total</b>	<b>13,955</b>	<b>100.0</b>	<b>14,684</b>	<b>100.0</b>

**(7) Number of Executives and Employees (Non-consolidated)**

(Persons)

	As of March 31, 2013	As of March 31, 2014
<b>Executive management</b>	11	9
Directors	8	6
Statutory auditors	3	3
<b>Employees</b>	<b>371</b>	<b>430</b>

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)

	As of March 31, 2013	As of March 31, 2014
Capital Adequacy Ratio	11.98 %	—
Tier I Capital Ratio	8.85 %	—
Total Capital	87,340	—
Total Tier I Capital	64,506	—
Total Required Capital	29,153	—

Note: 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).

(Millions of yen)

	As of March 31, 2013	As of March 31, 2014
Capital Adequacy Ratio	—	11.72 %
Total Capital	—	88,881
Total Required Capital	—	30,317

Note: 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).

**(9) Consolidated Capital Adequacy Ratio (Domestic Criteria)**

(Millions of yen)

	As of March 31, 2013	As of March 31, 2014
Capital Adequacy Ratio	11.96 %	—
Tier I Capital Ratio	8.87 %	—
Total Capital	88,404	—
Total Tier I Capital	65,570	—
Total Required Capital	29,555	—

Note: 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).

(Millions of yen)

	As of March 31, 2013	As of March 31, 2014
Capital Adequacy Ratio	—	11.76 %
Total Capital	—	89,825
Total Required Capital	—	30,546

Note: 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).