

**Summary Information on Sony Bank's Financial Results**  
**for the Three Months Ended June 30, 2014**

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# 1. Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2014	As of June 30, 2014
<b>Assets:</b>		
Cash and due from banks	174,865	97,945
Call loans and bills bought	6,000	6,000
Monetary trusts	20,484	20,477
Securities	771,760	778,536
Loans	1,057,419	1,071,643
Foreign exchanges	7,752	7,528
Other assets	26,012	22,356
Tangible fixed assets	1,186	1,122
Intangible fixed assets	4,594	4,347
Deferred tax assets	165	148
Allowance for loan losses	(1,527)	(1,422)
<b>Total Assets</b>	<b>2,068,713</b>	<b>2,008,684</b>
<b>Liabilities:</b>		
Deposits	1,890,022	1,829,708
Call money and bills sold	6,000	6,000
Borrowed money	40,000	40,000
Foreign exchanges	40	119
Other liabilities	56,731	56,573
Reserve for employees' bonuses	658	234
Net defined benefit liability	727	762
Reserve for directors' retirement benefits	51	55
Provision for point card certificates	87	81
Deferred tax liabilities	553	590
<b>Total Liabilities</b>	<b>1,994,872</b>	<b>1,934,124</b>
<b>Net Assets:</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	15,939	17,029
Total shareholders' equity	67,939	69,029
Net unrealized gains on other securities, net of taxes	7,255	6,853
Net deferred losses on hedging instruments, net of taxes	(2,571)	(2,554)
Foreign currency translation adjustments	0	0
Remeasurements of defined benefit plans, net of taxes	(57)	(56)
Total accumulated other comprehensive income	4,626	4,242
Minority interests	1,275	1,288
<b>Total Net Assets</b>	<b>73,840</b>	<b>74,559</b>
<b>Total Liabilities and Net Assets</b>	<b>2,068,713</b>	<b>2,008,684</b>

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

### (1) Consolidated Statements of Income

(Millions of yen)

	For the three months ended June 30, 2013	For the three months ended June 30, 2014
<b>Ordinary Revenues</b>	<b>9,615</b>	<b>9,322</b>
Interest income	6,589	6,535
(Interest income on loans)	3,514	3,477
(Interest income and dividends on securities)	3,054	3,029
Fees and commissions	1,250	1,243
Other operating income	1,735	1,394
Other ordinary income	39	149
<b>Ordinary Expenses</b>	<b>7,362</b>	<b>7,585</b>
Interest expenses	2,105	2,401
(Interest expenses on deposits)	1,258	1,225
Fees and commissions	709	866
Other operating expenses	305	27
General and administrative expenses	4,217	4,283
Other ordinary expenses	25	5
<b>Ordinary Profit</b>	<b>2,252</b>	<b>1,737</b>
Income Before Income Taxes	2,252	1,737
Income Taxes -current	768	254
Income Taxes -deferred	67	369
Total Income Taxes	836	624
Income Before Minority Interests	1,416	1,113
Minority Interests (loss)	(6)	12
<b>Net Income</b>	<b>1,422</b>	<b>1,100</b>

### (2) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the three months ended June 30, 2013	For the three months ended June 30, 2014
Income Before Minority Interests	1,416	1,113
Other Comprehensive Income		
Net unrealized losses on other securities, net of taxes	(1,145)	(402)
Net deferred gains on hedging instruments, net of taxes	535	17
Foreign currency translation adjustments	—	(0)
Remeasurements of defined benefit plans, net of taxes	—	1
Total other comprehensive income	(610)	(383)
Comprehensive Income	806	729
(Details)		
Comprehensive income attributable to parent company	812	716
Comprehensive income attributable to minority interests	(6)	12

### 3. Non-consolidated Balance Sheets

(Millions of yen)

	As of June 30, 2013 (A)	As of June 30, 2014 (B)	Change (B-A)	As of March 31, 2014 (C)	Change (B-C)
<b>Assets:</b>					
Cash and due from banks	145,139	94,890	(50,249)	171,227	(76,336)
Call loans	6,000	6,000	—	6,000	—
Monetary trusts	19,205	20,477	1,272	20,484	(6)
Securities	802,702	780,587	(22,115)	773,811	6,775
Loans	989,149	1,071,643	82,493	1,057,419	14,224
Foreign exchanges	6,905	7,528	622	7,752	(223)
Other assets	29,150	15,160	(13,990)	17,995	(2,834)
Tangible fixed assets	812	745	(67)	795	(49)
Intangible fixed assets	2,443	2,570	126	2,746	(175)
Deferred tax assets	142	—	(142)	—	—
Allowance for loan losses	(1,584)	(1,422)	161	(1,527)	104
<b>Total Assets</b>	<b>2,000,068</b>	<b>1,998,181</b>	<b>(1,886)</b>	<b>2,056,704</b>	<b>(58,523)</b>
<b>Liabilities:</b>					
Deposits	1,849,090	1,829,708	(19,382)	1,890,022	(60,314)
Call money	6,000	6,000	—	6,000	—
Borrowed money	30,000	40,000	10,000	40,000	—
Foreign exchanges	115	119	3	40	78
Other liabilities	45,412	47,349	1,937	46,021	1,327
Reserve for employees' bonuses	189	205	16	598	(392)
Reserve for employees' retirement benefits	474	581	106	544	36
Reserve for directors' retirement benefits	36	46	9	44	2
Provision for point card certificates	96	81	(14)	87	(5)
Deferred tax assets	—	605	605	568	36
<b>Total Liabilities</b>	<b>1,931,416</b>	<b>1,924,698</b>	<b>(6,718)</b>	<b>1,983,929</b>	<b>(59,231)</b>
<b>Net Assets:</b>					
Common stock	31,000	31,000	—	31,000	—
Capital surplus	21,000	21,000	—	21,000	—
Retained earnings	13,957	17,184	3,227	16,091	1,093
Total shareholders' equity	65,957	69,184	3,227	68,091	1,093
Net unrealized gains on other securities, net of taxes	5,390	6,853	1,462	7,255	(402)
Net deferred losses on hedging instruments, net of taxes	(2,696)	(2,554)	141	(2,571)	17
Total valuation and translation adjustments	2,694	4,298	1,604	4,683	(384)
<b>Total Net Assets</b>	<b>68,651</b>	<b>73,483</b>	<b>4,831</b>	<b>72,774</b>	<b>708</b>
<b>Total Liabilities and Net Assets</b>	<b>2,000,068</b>	<b>1,998,181</b>	<b>(1,886)</b>	<b>2,056,704</b>	<b>(58,523)</b>

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

(Millions of yen)

	For the three months ended June 30, 2013 (A)	For the three months ended June 30, 2014 (B)	Change (B-A)	(Reference) For the year ended March 31, 2014
<b>Ordinary Revenues</b>	<b>8,991</b>	<b>8,646</b>	<b>(345)</b>	<b>33,994</b>
Interest income	6,589	6,535	(54)	26,328
(Interest income on loans)	3,514	3,477	(37)	14,134
(Interest income and dividends on securities)	3,054	3,029	(25)	12,077
Fees and commissions	627	567	(59)	2,645
Other operating income	1,735	1,394	(341)	4,864
Other ordinary income	39	149	110	155
<b>Ordinary Expenses</b>	<b>6,696</b>	<b>6,935</b>	<b>238</b>	<b>28,149</b>
Interest expenses	2,103	2,400	297	9,074
(Interest expenses on deposits)	1,258	1,225	(33)	4,905
Fees and commissions	639	789	149	2,668
Other operating expenses	305	27	(277)	1,424
General and administrative expenses	3,623	3,712	89	14,684
Other ordinary expenses	24	5	(19)	297
<b>Ordinary Profit</b>	<b>2,295</b>	<b>1,711</b>	<b>(584)</b>	<b>5,845</b>
Income Before Income Taxes	2,295	1,711	(584)	5,845
Income Taxes -current	767	253	(514)	2,460
Income Taxes -deferred	76	354	277	(200)
Total Income Taxes	844	607	(236)	2,260
<b>Net Income (losses)</b>	<b>1,450</b>	<b>1,103</b>	<b>(347)</b>	<b>3,585</b>

## 5. Supplementary Information

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

(Millions of yen, %)

	For the three months ended June 30, 2013			For the three months ended June 30, 2014		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,849,090	1,859,425	0.27	1,829,708	1,837,538	0.26
Yen deposits	1,466,928	1,475,774	0.21	1,462,802	1,473,312	0.17
Ordinary deposits	421,765	402,379	0.01	451,042	457,265	0.01
Time deposits	1,045,149	1,073,360	0.28	1,011,752	1,016,001	0.24
Foreign currency deposits	382,162	383,651	0.50	366,905	364,225	0.63
Ordinary deposits	200,169	189,832	0.08	191,096	188,101	0.10
Time deposits	181,992	193,807	0.91	175,808	176,115	1.19
Loans	989,149	979,268	1.43	1,071,643	1,064,216	1.31
Mortgage loans	878,136	869,325	1.50	962,729	954,814	1.36
Others	111,012	109,943	0.95	108,914	109,402	0.83

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, 2013			As of June 30, 2014		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	406,422	101,960	508,383	338,250	100,200	438,451
3 months or more, less than 6 months	61,021	39,268	100,290	79,093	37,911	117,005
6 months or more, less than 1 year	389,991	31,468	421,460	395,851	27,506	423,358
1 year or more, less than 2 years	64,384	7,078	71,462	68,021	5,678	73,700
2 years or more, less than 3 years	12,747	2,008	14,755	7,140	3,968	11,108
3 years or more	53,118	209	53,327	61,649	543	62,192
Total	987,686	181,992	1,169,679	950,007	175,808	1,125,816

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, 2013		As of June 30, 2014	
	Balance	Composition	Balance	Composition
AAA	222,309	27.7	144,223	18.5
AA	301,454	37.5	302,942	38.8
A	230,979	28.8	279,226	35.8
BBB	37,314	4.6	38,421	4.9
BB or below	1,248	0.2	—	—
P-1	—	—	9,980	1.3
Unrated	9,396	1.2	5,791	0.7
Total	802,702	100.0	780,587	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 III. 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 ¥3,740 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, 2013	As of June 30, 2014
	Amount	Amount
Bankrupt loans	264	221
Non-accrual delinquent loans	1,345	1,466
Past due loans (3 months or more)	—	—
Restructured loans	2,253	1,801
Total	3,863	3,489

**(5) Non-consolidated Capital Adequacy Ratio (Domestic Criteria)**

	(Millions of yen, %)		
	As of June 30, 2013	As of March 31, 2014	As of June 30, 2014
Capital Adequacy Ratio	11.89	—	—
Tier I Capital Ratio	9.04	—	—
Total Capital	86,738	—	—
Total Tier I Capital	65,957	—	—
Total Required Capital	29,160	—	—

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 June 30, 2013	As of March 31, 2014	As of June 30, 2014
Capital Adequacy Ratio	—	11.72	11.68
Total Capital	—	88,881	89,873
Total Required Capital	—	30,317	30,769

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).

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

	(Millions of yen, %)		
	As of June 30, 2013	As of March 31, 2014	As of June 30, 2014
Capital Adequacy Ratio	11.91	—	—
Tier I Capital Ratio	9.09	—	—
Total Capital	87,787	—	—
Total Tier I Capital	67,005	—	—
Total Required Capital	29,460	—	—

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 June 30, 2013	As of March 31, 2014	As of June 30, 2014
Capital Adequacy Ratio	—	11.71	11.68
Total Capital	—	89,825	90,846
Total Required Capital	—	30,675	31,098

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).