

Summary Information on Sony Bank's Financial Results
for the Nine Months Ended December 31, 2014

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1. Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2014	As of December 31, 2014
Assets:		
Cash and due from banks	174,865	126,311
Call loans and bills bought	6,000	6,000
Monetary trusts	20,484	23,566
Securities	771,760	740,149
Loans	1,057,419	1,121,861
Foreign exchanges	7,752	2,791
Other assets	26,012	30,488
Tangible fixed assets	1,186	1,058
Intangible fixed assets	4,594	4,247
Deferred tax assets	165	130
Allowance for loan losses	(1,527)	(1,240)
Total Assets	2,068,713	2,055,365
Liabilities:		
Deposits	1,890,022	1,863,643
Call money and bills sold	6,000	6,000
Borrowed money	40,000	40,000
Foreign exchanges	40	107
Other liabilities	56,731	67,029
Reserve for employees' bonuses	658	523
Reserve for employees' retirement benefits	727	822
Reserve for directors' retirement benefits	51	63
Provision for point card certificates	87	26
Reserve for losses on transfer of business	-	327
Deferred tax liabilities	553	125
Total Liabilities	1,994,872	1,978,671
Net Assets:		
Common stock	31,000	3,100
Capital surplus	21,000	21,000
Retained earnings	15,939	19,204
Total shareholders' equity	67,939	71,204
Net unrealized gains on other securities, net of taxes	7,255	6,656
Net deferred losses on hedging instruments, net of taxes	(2,571)	(2,413)
Foreign currency translation adjustments	0	1
Remeasurements of defined benefit plans, net of taxes	(57)	(53)
Total accumulated other comprehensive income	4,626	4,190
Minority interests	1,275	1,299
Total Net Assets	73,840	76,694
Total Liabilities and Net Assets	2,068,713	2,055,365

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, 2013	For the nine months ended December 31, 2014
Ordinary Revenues	27,470	28,430
Interest income	19,815	19,692
(Interest income on loans)	10,650	10,549
(Interest income and dividends on securities)	9,085	9,070
Fees and commissions	3,633	4,090
Other operating income	3,904	4,477
Other ordinary income	117	169
Ordinary Expenses	22,204	23,117
Interest expenses	6,706	7,219
(Interest expenses on deposits)	3,631	3,802
Fees and commissions	2,252	2,592
Other operating expenses	370	122
General and administrative expenses	12,713	13,162
Other ordinary expenses	162	20
Ordinary Profit	5,265	5,312
Extraordinary Losses	0	119
Losses on disposal of fixed assets	0	—
Impairment losses	—	60
Provision for reserve for losses on transfer of business	—	59
Income Before Income Taxes	5,265	5,192
Income Taxes —current	2,167	1,689
Income Taxes —deferred	(161)	204
Total Income Taxes	2,005	1,894
Income Before Minority Interests	3,260	3,298
Minority Interests (loss)	(26)	22
Net Income	3,286	3,275

(2) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2013	For the nine months ended December 31, 2014
Income Before Minority Interests	3,260	3,298
Other Comprehensive Income		
Net unrealized gains (losses) on other securities, net of taxes	86	(598)
Net deferred gains on hedging instruments, net of taxes	644	157
Foreign currency translation adjustments	—	1
Remeasurements of defined benefit plans, net of taxes	—	4
Total other comprehensive income	730	(434)
Comprehensive Income	3,990	2,864
(Details)		
Comprehensive income attributable to parent company	4,017	2,839
Comprehensive income attributable to minority interests	(26)	24

3. Non-consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2013 (A)	As of December 31, 2014 (B)	Change (B-A)	As of March 31, 2014 (C)	Change (B-C)
Assets:					
Cash and due from banks	149,428	123,759	(25,668)	171,227	(47,467)
Call loans	6,000	6,000	—	6,000	—
Monetary trusts	20,496	23,566	3,070	20,484	3,082
Securities	782,599	742,200	(40,398)	773,811	(31,610)
Loans	1,025,154	1,121,861	96,706	1,057,419	64,442
Foreign exchanges	11,795	2,791	(9,004)	7,752	(4,961)
Other assets	27,617	22,168	(5,449)	17,995	4,172
Tangible fixed assets	722	653	(68)	795	(142)
Intangible fixed assets	2,806	2,551	(255)	2,746	(194)
Allowance for loan losses	(1,590)	(1,240)	349	(1,527)	286
Total Assets	2,025,030	2,044,311	19,281	2,056,704	(12,392)
Liabilities:					
Deposits	1,857,476	1,863,643	6,167	1,890,022	(26,379)
Call money	6,000	6,000	—	6,000	—
Borrowed money	40,000	40,000	—	40,000	—
Foreign exchanges	67	107	40	40	67
Other liabilities	48,369	57,253	8,884	46,021	11,231
Reserve for employees' bonuses	442	491	49	598	(106)
Reserve for employees' retirement benefits	518	640	122	544	95
Reserve for directors' retirement benefits	42	51	9	44	6
Provision for point card certificates	91	26	(64)	87	(60)
Reserve for losses on transfer of business	—	327	327	—	327
Deferred tax liabilities	99	139	39	568	(429)
Total Liabilities	1,953,106	1,968,683	15,576	1,983,929	(15,246)
Net Assets:					
Common stock	31,000	31,000	—	31,000	—
Capital surplus	21,000	21,000	—	21,000	—
Retained earnings	15,888	19,385	3,496	16,091	3,294
Total shareholders' equity	67,888	71,385	3,496	68,091	3,294
Net unrealized gains on other securities, net of taxes	6,622	6,656	34	7,255	(598)
Net deferred losses on hedging instruments, net of taxes	(2,586)	(2,413)	172	(2,571)	157
Total valuation and translation adjustments	4,035	4,242	207	4,683	(440)
Total Net Assets	71,924	75,628	3,704	72,774	2,853
Total Liabilities and Net Assets	2,025,030	2,044,311	19,281	2,056,704	(12,392)

4. Non-consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2013 (A)	For the nine months ended December 31, 2014 (B)	Change (B-A)	(Reference) For the year ended March 31, 2014
Ordinary Revenues	25,629	26,432	803	33,994
Interest income	19,815	19,692	(122)	26,328
(Interest income on loans)	10,650	10,550	(99)	14,134
(Interest income and dividends on securities)	9,085	9,070	(14)	12,077
Fees and commissions	1,792	2,092	300	2,645
Other operating income	3,904	4,477	573	4,864
(Gains on foreign exchange transactions)	2,080	2,694	613	2,782
Other ordinary income	117	170	52	155
Ordinary Expenses	20,214	21,154	940	28,149
Interest expenses	6,703	7,217	514	9,074
(Interest expenses on deposits)	3,631	3,802	170	4,905
Fees and commissions	2,039	2,369	329	2,668
Other operating expenses	370	121	(249)	1,424
General and administrative expenses	10,940	11,426	485	14,684
Other ordinary expenses	160	19	(140)	297
Ordinary Profit	5,414	5,278	(136)	5,845
Extraordinary Losses	—	119	119	—
Impairment losses	—	60	60	—
Provision for reserve for losses on transfer of business	—	59	59	—
Income Before Income Taxes	5,414	5,158	(256)	5,845
Income Taxes —current	2,165	1,681	(483)	2,460
Income Taxes —deferred	(132)	171	304	(200)
Total Income Taxes	2,032	1,853	(179)	2,260
Net Income	3,382	3,304	(77)	3,585

(Reference) Non-consolidated Statements of Income for the three months ended December 31, 2014

(Millions of yen)

	For the three months ended December 31, 2013 (A)	For the three months ended December 31, 2014 (B)	Change (B-A)
Ordinary Revenues	8,540	9,096	555
Interest income	6,709	6,571	(137)
(Interest income on loans)	3,590	3,555	(35)
(Interest income and dividends on securities)	3,091	2,994	(97)
Fees and commissions	605	820	214
Other operating income	1,184	1,701	516
(Gains on foreign exchange transactions)	579	1,301	722
Other ordinary income	40	3	(37)
Ordinary Expenses	6,811	7,064	252
Interest expenses	2,392	2,334	(57)
(Interest expenses on deposits)	1,219	1,253	34
Fees and commissions	665	784	118
Other operating expenses	21	39	17
General and administrative expenses	3,670	3,896	226
Other ordinary expenses	62	9	(52)
Ordinary Profit	1,728	2,032	303
Extraordinary Losses	—	119	119
Impairment losses	—	60	60
Provision for reserve for losses on transfer of business	—	59	59
Income Before Income Taxes	1,728	1,912	183
Income Taxes —current	809	714	(94)
Income Taxes —deferred	(148)	(31)	116
Total Income Taxes	660	682	21
Net Income	1,067	1,229	161

5. Supplementary Information

(1) Deposits and Loans (Non-consolidated)

(Millions of yen, %)

	For the nine months ended December 31, 2013			For the nine months ended December 31, 2014		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,857,476	1,838,029	0.26	1,863,643	1,832,968	0.27
Yen deposits	1,504,432	1,461,290	0.19	1,531,661	1,480,368	0.17
Ordinary deposits	474,028	426,669	0.01	522,591	471,268	0.01
Time deposits	1,030,385	1,034,584	0.26	1,009,025	1,009,050	0.24
Foreign currency deposits	353,044	376,738	0.54	331,982	352,600	0.71
Ordinary deposits	170,396	191,116	0.08	168,356	178,170	0.12
Time deposits	182,647	185,608	1.00	163,625	174,426	1.32
Loans	1,025,154	997,946	1.41	1,121,861	1,082,506	1.29
Mortgage loans	917,002	887,610	1.47	1,011,695	973,555	1.34
Others	108,152	110,336	0.91	110,166	108,951	0.81

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, 2013			As of December 31, 2014		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	360,548	105,654	466,203	296,313	89,105	385,418
3 months or more, less than 6 months	82,190	37,121	119,311	82,041	37,681	119,722
6 months or more, less than 1 year	326,162	30,423	356,585	343,828	25,530	369,359
1 year or more, less than 2 years	130,901	6,561	137,462	153,798	6,358	160,157
2 years or more, less than 3 years	10,592	2,526	13,118	6,609	4,595	11,204
3 years or more	59,701	361	60,062	61,765	355	62,120
Total	970,096	182,647	1,152,744	944,356	163,625	1,107,982

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, 2013		As of December 31, 2014	
	Balance	Composition	Balance	Composition
AAA	184,581	23.6	120,896	16.3
AA	306,830	39.2	271,136	36.6
A	238,506	30.5	290,047	39.1
BBB	40,753	5.2	43,878	5.9
P-1	1,998	0.2	9,993	1.3
Unrated	9,927	1.3	6,248	0.8
Total	782,599	100.0	742,200	100.0

Notes:

- 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.
- The unrated items on the above table include ¥4,197 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)

Category	As of December 31, 2013	As of December 31, 2014
	Amount	Amount
Bankrupt loans	353	157
Non-accrual delinquent loans	1,385	1,553
Past due loans (3months or more)	—	—
Restructured loans	1,948	1,785
Total	3,686	3,497

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

(Millions of yen, %)

	As of December 31, 2013	As of March 31, 2014	As of December 31, 2014
	Capital Adequacy Ratio	11.92	—
Tier I Capital Ratio	9.12	—	—
Total Capital	88,651	—	—
Total Tier I Capital	67,888	—	—
Total Required Capital	29,745	—	—

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 December 31, 2013	As of March 31, 2014	As of December 30, 2014
	Capital Adequacy Ratio	—	11.72
Total Capital	—	88,881	91,986
Total Required Capital	—	30,317	32,761

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 December 31, 2013	As of March 31, 2014	As of December 30, 2014
	Capital Adequacy Ratio	11.94	—
Tier I Capital Ratio	9.17	—	—
Total Capital	89,653	—	—
Total Tier I Capital	68,890	—	—
Total Required Capital	30,031	—	—

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 December 31, 2013	As of March 31, 2014	As of December 30, 2014
	Capital Adequacy Ratio	—	11.71
Total Capital	—	89,825	92,986
Total Required Capital	—	30,675	33,108

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).