

**Summary Information on Sony Bank's Financial Results**  
**for the Year Ended March 31, 2015**

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# 1. Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2014	As of March 31, 2015
<b>Assets:</b>		
Cash and due from banks	174,865	101,248
Call loans and bills bought	6,000	6,000
Monetary trusts	20,484	23,565
Securities	771,760	727,962
Loans	1,057,419	1,187,187
Foreign exchanges	7,752	2,224
Other assets	26,012	21,442
Tangible fixed assets	1,186	1,151
Buildings	263	246
Leased assets	87	58
Other tangible fixed assets	836	846
Intangible fixed assets	4,594	4,670
Software	4,412	4,567
Goodwill	179	99
Other intangible fixed assets	3	3
Deferred tax assets	165	324
Allowance for loan losses	(1,527)	(1,154)
<b>Total Assets</b>	<b>2,068,713</b>	<b>2,074,623</b>
<b>Liabilities:</b>		
Deposits	1,890,022	1,878,256
Call money and bills sold	6,000	6,000
Borrowed money	40,000	40,000
Foreign exchanges	40	46
Other liabilities	56,731	70,507
Reserve for employees' bonuses	658	753
Net defined benefit liability	727	904
Reserve for directors' retirement benefits	51	67
Provision for reimbursement of deposit	-	23
Provision for point card certificates	87	-
Deferred tax liabilities	553	-
<b>Total Liabilities</b>	<b>1,994,872</b>	<b>1,996,559</b>
<b>Net Assets:</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	15,939	20,514
Total shareholders' equity	67,939	72,514
Net unrealized gains (losses) on other securities, net of taxes	7,255	6,618
Net deferred gains (losses) on hedging instruments, net of taxes	(2,571)	(2,269)
Foreign currency translation adjustment	0	0
Remeasurements of defined benefit plans, net of taxes	(57)	(91)
Total accumulated other comprehensive income	4,626	4,258
Minority interests	1,275	1,292
<b>Total Net Assets</b>	<b>73,840</b>	<b>78,064</b>
<b>Total Liabilities and Net Assets</b>	<b>2,068,713</b>	<b>2,074,623</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, 2014	For the year ended March 31, 2015
<b>Ordinary Revenues</b>	<b>36,486</b>	<b>38,424</b>
Interest income	26,328	26,131
(Interest income on loans)	14,134	14,070
(Interest income and dividends on securities)	12,077	11,960
(Interest income on call loans and bills bought)	8	7
(Interest income on deposits with banks)	107	93
(Other interest income)	0	0
Fees and commissions	5,137	6,082
Other operating income	4,864	5,997
Other ordinary income	155	212
(Reversal of allowance for loan losses)	-	0
(Income from monetary trusts, net)	21	22
(Others)	134	189
<b>Ordinary Expenses</b>	<b>30,849</b>	<b>31,096</b>
Interest expenses	9,078	9,543
(Interest expenses on deposits)	4,905	5,012
(Interest expenses on call money and bills sold)	6	6
(Interest expenses on borrowed money)	260	255
(Other interest expenses)	3,905	4,268
Fees and commissions	2,957	3,648
Other operating expenses	1,424	135
General and administrative expenses	17,090	17,718
Other ordinary expenses	298	50
(Provision of allowance for loan losses)	246	-
(Other ordinary expenses)	52	50
<b>Ordinary Profit</b>	<b>5,636</b>	<b>7,327</b>
Extraordinary Losses	12	93
Losses on disposal of fixed assets	10	-
Impairment losses	-	60
Losses on transfer of business	-	32
Other extraordinary losses	1	-
Income Before Income Taxes	5,624	7,234
Income Taxes —current	2,462	2,430
Income Taxes —deferred	(244)	195
Total Income Taxes	2,217	2,626
Income Before Minority Interests	3,407	4,608
Minority Interests in Income (Loss)	(42)	23
<b>Net Income</b>	<b>3,449</b>	<b>4,585</b>

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

	For the year ended March 31, 2014	For the year ended March 31, 2015
Income Before Minority Interests	3,407	4,608
Other Comprehensive Income		
Net unrealized gains (losses) on other securities, net of taxes	719	(636)
Net deferred gains (losses) on hedging instruments, net of taxes	659	302
Foreign currency translation adjustment	0	1
Remeasurements of defined benefit plans, net of taxes	(79)	(41)
Total other comprehensive income	1,299	(374)
Comprehensive Income	4,706	4,234
(Details)		
Comprehensive income attributable to parent company	4,770	4,217
Comprehensive income attributable to minority interests	(64)	16

### 3. Fair Value Information (Consolidated)

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

##### i) Held-to-maturity bonds (As of March 31, 2015)

	(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	7,971	8,305	333
Japanese corporate bonds	313	327	14
<b>Subtotal</b>	<b>8,284</b>	<b>8,632</b>	<b>347</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>8,284</b>	<b>8,632</b>	<b>347</b>

##### ii) Available-for-sale securities (As of March 31, 2015)

	(Millions of yen)		
	Balance sheet amount	Acquisition cost	Difference
<b>Available-for-sale securities of which balance sheet amount exceeds acquisition cost</b>			
Bonds	218,017	210,175	7,841
Japanese government bonds	58,910	55,466	3,443
Japanese municipal bonds	56,668	54,585	2,082
Japanese corporate bonds	102,438	100,123	2,315
Others	352,552	344,168	8,384
Foreign bonds	347,998	341,882	6,115
Others	4,554	2,286	2,268
<b>Subtotal</b>	<b>570,569</b>	<b>554,344</b>	<b>16,225</b>
<b>Available-for-sale securities of which balance sheet amount does not exceed acquisition cost</b>			
Bonds	20,995	21,262	(266)
Japanese government bonds	15,997	16,261	(264)
Japanese municipal bonds	-	-	-
Japanese corporate bonds	4,998	5,000	(2)
Others	128,112	128,291	(179)
Foreign bonds	128,112	128,291	(179)
Others	-	-	-
<b>Subtotal</b>	<b>149,107</b>	<b>149,553</b>	<b>(445)</b>
<b>Total</b>	<b>719,677</b>	<b>703,898</b>	<b>15,779</b>

##### iii) Available-for-sale securities sold during the year (For the year ended March 31, 2015)

	(Millions of yen)		
	Sales	Gains on sales	Losses on sales
Bonds	19,220	723	-
Japanese government bonds	19,220	723	-
Japanese municipal bonds	-	-	-
Japanese corporate bonds	-	-	-
Others	82,749	757	(30)
foreign bonds	82,749	757	(30)
Others	-	-	-
<b>Total</b>	<b>101,969</b>	<b>1,481</b>	<b>(30)</b>

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

**i) Monetary trusts for trading purposes (As of March 31, 2015)**

(Millions of yen)

	Balance sheet amount	Net valuation gains recorded in income
<b>Monetary trusts for investment</b>	565	-

**ii) Other monetary trusts (As of March 31, 2015)**

(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>	23,000	23,000	-	-	-

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, 2014 (A)	As of March 31, 2015 (B)	Change (B-A)
<b>Assets:</b>			
<b>Cash and due from banks</b>	<b>171,227</b>	<b>96,978</b>	<b>(74,248)</b>
Cash	28	20	(7)
Due from banks	171,198	96,957	(74,241)
<b>Call loans</b>	<b>6,000</b>	<b>6,000</b>	-
<b>Monetary trusts</b>	<b>20,484</b>	<b>23,565</b>	<b>3,081</b>
<b>Securities</b>	<b>773,811</b>	<b>730,013</b>	<b>(43,798)</b>
Japanese government bonds	96,823	82,878	(13,945)
Japanese municipal bonds	56,770	56,668	(102)
Japanese corporate bonds	159,524	107,750	(51,774)
Japanese stocks	2,050	2,050	-
Other securities	458,641	480,665	22,023
<b>Loans</b>	<b>1,057,419</b>	<b>1,187,187</b>	<b>129,767</b>
Loans on deed	1,051,697	1,180,420	128,723
Overdrafts	5,722	6,766	1,044
<b>Foreign exchanges</b>	<b>7,752</b>	<b>2,224</b>	<b>(5,528)</b>
Due from foreign banks	7,752	2,224	(5,528)
<b>Other assets</b>	<b>17,995</b>	<b>13,794</b>	<b>(4,200)</b>
Domestic exchange settlement account debit	719	325	(394)
Prepaid expenses	123	99	(24)
Accrued income	4,195	4,292	96
Initial margins of futures markets	100	-	(100)
Derivatives	5,608	4,389	(1,219)
Accounts receivable	3,358	2,640	(717)
Others	3,890	2,047	(1,842)
<b>Tangible fixed assets</b>	<b>795</b>	<b>774</b>	<b>(20)</b>
Buildings	221	201	(19)
Leased assets	0	0	(0)
Other tangible fixed assets	573	573	(0)
<b>Intangible fixed assets</b>	<b>2,746</b>	<b>2,967</b>	<b>221</b>
Software	2,743	2,964	221
Other intangible fixed assets	2	2	-
<b>Deferred tax assets</b>	-	<b>174</b>	174
<b>Allowance for loan losses</b>	<b>(1,527)</b>	<b>(1,154)</b>	<b>373</b>
<b>Total Assets</b>	<b>2,056,704</b>	<b>2,062,525</b>	<b>5,820</b>

(Millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2015 (B)	Change (B-A)
<b>Liabilities:</b>			
<b>Deposits</b>	<b>1,890,022</b>	<b>1,878,256</b>	<b>(11,766)</b>
Ordinary deposits	509,503	494,003	(15,500)
Time deposits	1,014,426	1,053,960	39,533
Other deposits	366,092	330,293	(35,799)
<b>Call money</b>	<b>6,000</b>	<b>6,000</b>	-
<b>Borrowed money</b>	<b>40,000</b>	<b>40,000</b>	-
Borrowed money	40,000	40,000	-
<b>Foreign exchanges</b>	<b>40</b>	<b>46</b>	<b>6</b>
Foreign bills sold	9	12	2
Foreign bills payable	30	34	3
<b>Other liabilities</b>	<b>46,021</b>	<b>59,735</b>	<b>13,713</b>
Income taxes payables	2,284	1,304	(980)
Accrued expenses	4,239	4,690	450
Unearned revenue	-	5	5
Initial margins of future markets	19,846	22,315	2,468
Derivatives	18,624	30,112	11,487
Leased obligation	0	0	(0)
Asset retirement obligations	120	122	2
Others	906	1,185	278
<b>Reserve for employees' bonuses</b>	<b>598</b>	<b>686</b>	<b>87</b>
<b>Reserve for employees' retirement benefits</b>	<b>544</b>	<b>658</b>	<b>113</b>
<b>Reserve for directors' retirement benefits</b>	<b>44</b>	<b>53</b>	<b>9</b>
<b>Provision for reimbursement of deposits</b>	<b>-</b>	<b>23</b>	<b>23</b>
<b>Provision for point card certificates</b>	<b>87</b>	<b>-</b>	<b>(87)</b>
<b>Deferred tax liabilities</b>	<b>568</b>	<b>-</b>	<b>(568)</b>
<b>Total Liabilities</b>	<b>1,983,929</b>	<b>1,985,461</b>	<b>1,531</b>



(Millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2015 (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>16,091</b>	<b>20,715</b>	<b>4,623</b>
Other retained earnings	16,091	20,715	4,623
Unappropriated retained earnings	16,091	20,715	4,623
<b>Total shareholders' equity</b>	<b>68,091</b>	<b>72,715</b>	<b>4,623</b>
<b>Net unrealized gains (losses) on other securities, net of taxes</b>	<b>7,255</b>	<b>6,618</b>	<b>(636)</b>
<b>Net deferred gains (losses) on hedging instruments, net of taxes</b>	<b>(2,571)</b>	<b>(2,269)</b>	<b>302</b>
<b>Total valuation and translation adjustments</b>	<b>4,683</b>	<b>4,348</b>	<b>(334)</b>
<b>Total Net Assets</b>	<b>72,774</b>	<b>77,064</b>	<b>4,289</b>
<b>Total Liabilities and Net Assets</b>	<b>2,056,704</b>	<b>2,062,525</b>	<b>5,820</b>

## 5. Non-consolidated Statements of Income

(Millions of yen)

	For the year ended March 31, 2014 (A)	For theyear ended March 31, 2015 (B)	Change (B-A)
<b>Ordinary Revenues</b>	<b>33,994</b>	<b>35,714</b>	<b>1,720</b>
<b>Interest income</b>	<b>26,328</b>	<b>26,132</b>	<b>(196)</b>
(Interest income on loans)	14,134	14,070	(63)
(Interest income and dividends on securities)	12,077	11,960	(116)
(Interest income on call loans)	8	7	(0)
(Interest income on deposits with banks)	107	93	(13)
(Other interest income)	0	0	(0)
<b>Fees and commissions</b>	<b>2,645</b>	<b>3,372</b>	<b>726</b>
(Fees and commissions on domestic and foreign exchanges)	149	157	7
(Other fees and commissions)	2,496	3,215	719
<b>Other operating income</b>	<b>4,864</b>	<b>5,997</b>	<b>1,132</b>
(Gains on foreign exchange transactions)	2,782	3,906	1,124
(Gains on sale of bonds)	2,045	2,090	45
(Gains on redemption of bonds)	0	0	(0)
(Gains on derivatives)	36	-	(36)
<b>Other ordinary income</b>	<b>155</b>	<b>212</b>	<b>57</b>
Reversal of allowance for loan losses	-	0	0
(Income from monetary trusts, net)	21	22	1
(Others)	134	189	55
<b>Ordinary Expenses</b>	<b>28,149</b>	<b>28,416</b>	<b>267</b>
<b>Interest expenses</b>	<b>9,074</b>	<b>9,540</b>	<b>465</b>
(Interest expenses on deposits)	4,905	5,012	106
( Interest expenses on call money)	6	6	(0)
(Interest expenses on borrowed money)	256	253	(2)
(Interest expenses on interest rate swaps)	3,905	4,268	363
(Other interest expenses)	0	0	(0)
<b>Fees and commissions</b>	<b>2,668</b>	<b>3,345</b>	<b>676</b>
(Fees and commissions on domestic and foreign exchanges)	107	117	9
(Other fees and commissions)	2,560	3,227	667
<b>Other operating expenses</b>	<b>1,424</b>	<b>134</b>	<b>(1,289)</b>
(Losses on sale of bonds)	370	30	(340)
(Losses on redemption of bonds)	1,053	-	(1,053)
(Expenses from derivatives other than for trading or hedging)	-	103	103
<b>General and administrative expenses</b>	<b>14,684</b>	<b>15,346</b>	<b>662</b>
<b>Other ordinary expenses</b>	<b>297</b>	<b>49</b>	<b>(248)</b>
(Provision of allowance for loan losses)	246	-	(246)
(Write-off of loans)	3	0	(2)
(Others)	47	48	1
<b>Ordinary Profit</b>	<b>5,845</b>	<b>7,298</b>	<b>1,453</b>
<b>Extraordinary Losses</b>	-	93	93
Impairment loss	-	60	60
Losses on transfer of business	-	32	32
Income Before Income Taxes	5,845	7,205	1,360
Income Taxes —current	2,460	2,418	(42)
Income Taxes —deferred	(200)	152	352
Total Income Taxes	<b>2,260</b>	<b>2,571</b>	<b>310</b>
<b>Net Income</b>	<b>3,585</b>	<b>4,634</b>	<b>1,049</b>

## 6. Supplementary Information

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

	(%)	
	For the year ended March 31, 2014	For the year ended March 31, 2015
<b>Yield on investment</b> ①	1.35	1.33
Yield on loans	1.40	1.28
Yield on securities	1.50	1.57
<b>Financing cost</b> ②	1.27	1.33
Yield on financing ③	0.48	0.50
Yield on deposits	0.26	0.27
Yield on external liabilities *	0.69	0.56
Expense ratio	0.79	0.83
<b>Interest spread</b> ①-③	0.87	0.82
<b>Overall profit margin</b> ①-②	0.08	0.00

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, 2014			For the year ended March 31, 2015		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,890,022	1,840,383	0.26	1,878,256	1,840,312	0.27
Yen deposits	1,526,480	1,466,641	0.18	1,551,033	1,493,638	0.16
Ordinary deposits	510,307	434,228	0.01	495,027	480,812	0.01
Time deposits	1,016,155	1,032,375	0.25	1,055,991	1,012,775	0.23
Foreign currency deposits	363,542	373,741	0.57	327,222	346,674	0.72
Ordinary deposits	183,332	189,577	0.09	168,061	175,954	0.12
Time deposits	180,209	184,151	1.07	159,161	170,717	1.35
Loans	1,057,419	1,005,793	1.40	1,187,187	1,096,450	1.28
Mortgage loans	949,300	896,209	1.46	1,074,386	987,020	1.33
Others	108,119	109,583	0.90	112,800	109,429	0.80

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, 2014			As of March 31, 2015		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	53,883	96,555	150,438	51,369	84,099	135,469
3 months or more, less than 6 months	451,460	45,027	496,488	489,991	39,317	529,308
6 months or more, less than 1 year	352,717	28,699	381,417	359,804	24,279	384,084
1 year or more, less than 2 years	28,889	6,354	35,243	22,361	7,173	29,534
2 years or more, less than 3 years	7,729	3,100	10,830	7,089	4,029	11,118
3 years or more	61,018	472	61,490	60,609	261	60,871
<b>Total</b>	<b>955,699</b>	<b>180,209</b>	<b>1,135,909</b>	<b>991,225</b>	<b>159,161</b>	<b>1,150,387</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, 2014		As of March 31, 2015	
	Balance	Composition	Balance	Composition
AAA	182,659	23.6	127,223	17.4
AA	304,742	39.4	255,941	35.1
A	238,666	30.8	283,803	38.8
BBB	40,132	5.2	46,441	6.4
P-1	1,999	0.3	9,998	1.4
Unrated	5,612	0.7	6,605	0.9
<b>Total</b>	<b>773,811</b>	<b>100.0</b>	<b>730,013</b>	<b>100.0</b>

Notes:

1. 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.
2. The unrated items on the above table include ¥4,554million 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, 2014	As of March 31, 2015
	Amount	Amount
Bankrupt and quasi-bankrupt loans	847	744
Doubtful loans	980	899
Sub-standard loans	1,882	1,716
Normal loans	1,064,528	1,186,701
<b>Total</b>	<b>1,068,238</b>	<b>1,190,062</b>

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

(Millions of yen, %)

	For the year ended March 31, 2014		For the year ended March 31, 2015	
	Amount	%	Amount	%
Personnel expenses	3,861	26.3	4,297	28.0
Non-personnel expenses	10,262	69.9	10,303	67.1
Depreciation and amortization	1,217	8.2	1,192	7.8
Taxes	560	3.8	745	4.9
<b>Total</b>	<b>14,684</b>	<b>100.0</b>	<b>15,346</b>	<b>100.0</b>

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

(Persons)

	As of March 31, 2014	As of March 31, 2015
<b>Executive management</b>	<b>9</b>	<b>9</b>
Directors	6	6
Statutory auditors	3	3
<b>Employees</b>	<b>430</b>	<b>455</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, 2014	As of March 31, 2015
Capital Adequacy Ratio	11.72 %	10.66 %
Total Capital	88,881	90,913
Total Required Capital	30,317	34,096

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, 2014	As of March 31, 2015
Capital Adequacy Ratio	11.71	10.63 %
Total Capital	89,825	91,535
Total Required Capital	30,675	34,429

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).