

**Summary Information on Sony Bank's Financial Results**  
**for the Three Months Ended June 30, 2015**

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## 1. Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2015	As of June 30, 2015
<b>Assets:</b>		
Cash and due from banks	101,248	72,588
Call loans and bills bought	6,000	6,000
Monetary trusts	23,565	23,576
Securities	727,962	709,923
Loans	1,187,187	1,226,020
Foreign exchanges	2,224	682
Other assets	21,442	23,580
Tangible fixed assets	1,151	1,150
Intangible fixed assets	4,670	4,456
Deferred tax assets	324	235
Allowance for loan losses	(1,154)	(1,186)
<b>Total Assets</b>	<b>2,074,623</b>	<b>2,067,027</b>
<b>Liabilities:</b>		
Deposits	1,878,256	1,871,605
Call money and bills sold	6,000	6,000
Borrowed money	40,000	40,000
Foreign exchanges	46	67
Other liabilities	70,507	69,260
Reserve for employees' bonuses	753	247
Net defined benefit liability	904	924
Reserve for directors' retirement benefits	67	28
Provision for reimbursement of deposits	23	33
<b>Total Liabilities</b>	<b>1,996,559</b>	<b>1,988,168</b>
<b>Net Assets:</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	20,514	21,753
Total shareholders' equity	72,514	73,753
Net unrealized gains on other securities, net of taxes	6,618	5,979
Net deferred losses on hedging instruments, net of taxes	(2,269)	(2,083)
Foreign currency translation adjustments	0	1
Remeasurements of defined benefit plans, net of taxes	(91)	(89)
Total accumulated other comprehensive income	4,258	3,807
Non-controlling interests	1,292	1,298
<b>Total Net Assets</b>	<b>78,064</b>	<b>78,859</b>
<b>Total Liabilities and Net Assets</b>	<b>2,074,623</b>	<b>2,067,027</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, 2014	For the three months ended June 30, 2015
<b>Ordinary Revenues</b>	<b>9,322</b>	<b>9,358</b>
Interest income	6,535	6,323
(Interest income on loans)	3,477	3,557
(Interest income and dividends on securities)	3,029	2,742
Fees and commissions	1,243	1,547
Other operating income	1,394	1,379
Other ordinary income	149	107
<b>Ordinary Expenses</b>	<b>7,585</b>	<b>7,494</b>
Interest expenses	2,401	2,347
(Interest expenses on deposits)	1,225	1,243
Fees and commissions	866	905
Other operating expenses	27	0
General and administrative expenses	4,283	4,174
Other ordinary expenses	5	66
<b>Ordinary Profit</b>	<b>1,737</b>	<b>1,864</b>
<b>Extraordinary Losses</b>	<b>-</b>	<b>0</b>
Losses on disposal of fixed assets	-	0
Income Before Income Taxes	1,737	1,864
Income Taxes -current	254	362
Income Taxes -deferred	369	256
Total Income Taxes	624	618
Profit	1,113	1,245
Profit Attributable to Non-controlling Interest	12	5
<b>Profit Attributable to Owners of the Parent</b>	<b>1,100</b>	<b>1,239</b>

### (2) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the three months ended June 30, 2014	For the three months ended June 30, 2015
Profit	1,113	1,245
Other Comprehensive Income		
Net unrealized losses on other securities, net of taxes	(402)	(638)
Net deferred gains on hedging instruments, net of taxes	17	185
Foreign currency translation adjustments	(0)	0
Remeasurements of defined benefit plans, net of taxes	1	2
Total other comprehensive income	(383)	(450)
Comprehensive Income	729	795
(Details)		
Comprehensive income attributable to owners of the parent company	716	788
Comprehensive income attributable to non-controlling interests	12	6

### 3. Non-consolidated Balance Sheets

(Millions of yen)

	As of June 30, 2014 (A)	As of June 30, 2015 (B)	Change (B-A)	As of March 31, 2015 (C)	Change (B-C)
<b>Assets:</b>					
Cash and due from banks	94,890	69,156	(25,734)	96,978	(27,821)
Call loans	6,000	6,000	-	6,000	-
Monetary trusts	20,477	23,576	+3,098	23,565	+10
Securities	780,587	711,973	(68,613)	730,013	(18,039)
Loans	1,071,643	1,226,020	+154,377	1,187,187	+38,833
Foreign exchanges	7,528	682	(6,845)	2,224	(1,541)
Other assets	15,160	15,753	+592	13,794	+1,959
Tangible fixed assets	745	750	+4	774	(24)
Intangible fixed assets	2,570	2,848	+277	2,967	(119)
Deferred tax assets	-	94	+94	174	(79)
Allowance for loan losses	(1,422)	(1,186)	+236	(1,154)	(31)
<b>Total Assets</b>	<b>1,998,181</b>	<b>2,055,670</b>	<b>+57,488</b>	<b>2,062,525</b>	<b>(6,855)</b>
<b>Liabilities:</b>					
Deposits	1,829,708	1,872,205	+42,497	1,878,256	(6,051)
Call money	6,000	6,000	-	6,000	-
Borrowed money	40,000	40,000	-	40,000	-
Foreign exchanges	119	67	(51)	46	+21
Other liabilities	47,349	58,598	+11,248	59,735	(1,137)
Reserve for employees' bonuses	205	211	+5	686	(475)
Reserve for employees' retirement benefits	581	678	+97	658	+20
Reserve for directors' retirement benefits	46	12	(33)	53	(41)
Provision for reimbursement of deposits	-	33	+33	23	+9
Provision for point card certificates	81	-	(81)	-	-
Deferred tax assets	605	-	(605)	-	-
<b>Total Liabilities</b>	<b>1,924,698</b>	<b>1,977,807</b>	<b>+53,109</b>	<b>1,985,461</b>	<b>(7,653)</b>
<b>Net Assets:</b>					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	17,184	21,967	+4,782	20,715	+1,251
Total shareholders' equity	69,184	73,967	+4,782	72,715	+1,251
Net unrealized gains on other securities, net of taxes	6,853	5,979	(873)	6,618	(638)
Net deferred losses on hedging instruments, net of taxes	(2,554)	(2,083)	+470	(2,269)	+185
Total valuation and translation adjustments	4,298	3,895	(403)	4,348	(453)
<b>Total Net Assets</b>	<b>73,483</b>	<b>77,862</b>	<b>4,379</b>	<b>77,064</b>	<b>+798</b>
<b>Total Liabilities and Net Assets</b>	<b>1,998,181</b>	<b>2,055,670</b>	<b>57,488</b>	<b>2,062,525</b>	<b>(6,855)</b>

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

(Millions of yen)

	For the three months ended June 30, 2014 (A)	For the three months ended June 30, 2015 (B)	Change (B-A)	(Reference) For the year ended March 31, 2015
<b>Ordinary Revenues</b>	<b>8,646</b>	<b>8,649</b>	<b>+3</b>	<b>35,714</b>
Interest income	6,535	6,323	(211)	26,132
(Interest income on loans)	3,477	3,557	+80	14,070
(Interest income and dividends on securities)	3,029	2,742	(286)	11,960
Fees and commissions	567	838	+270	3,372
Other operating income	1,394	1,379	(14)	5,997
Other ordinary income	149	107	(41)	212
<b>Ordinary Expenses</b>	<b>6,935</b>	<b>6,786</b>	<b>(148)</b>	<b>28,416</b>
Interest expenses	2,400	2,347	(53)	9,540
(Interest expenses on deposits)	1,225	1,243	+17	5,012
Fees and commissions	789	830	+41	3,345
Other operating expenses	27	-	(27)	134
General and administrative expenses	3,712	3,542	(169)	15,346
Other ordinary expenses	5	66	60	49
<b>Ordinary Profit</b>	<b>1,711</b>	<b>1,862</b>	<b>+151</b>	<b>7,298</b>
<b>Extraordinary Losses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>93</b>
Income Before Income Taxes	1,711	1,862	+151	7,205
Income Taxes -current	253	362	+108	2,418
Income Taxes -deferred	354	248	(105)	152
Total Income Taxes	607	610	+3	2,571
<b>Net Income</b>	<b>1,103</b>	<b>1,251</b>	<b>+148</b>	<b>4,634</b>

## 5. Supplementary Information

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

(Millions of yen, %)

	For the three months ended June 30, 2014			For the three months ended June 30, 2015		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,829,708	1,837,538	0.26	1,872,205	1,878,879	0.26
Yen deposits	1,462,802	1,473,312	0.17	1,558,904	1,559,235	0.14
Ordinary deposits	451,042	457,265	0.01	558,196	514,077	0.01
Time deposits	1,011,752	1,016,001	0.24	1,000,694	1,045,111	0.21
Foreign currency deposits	366,905	364,225	0.63	313,300	319,643	0.83
Ordinary deposits	191,096	188,101	0.10	157,798	160,890	0.15
Time deposits	175,808	176,115	1.19	155,501	158,753	1.52
Loans	1,071,643	1,064,216	1.31	1,226,020	1,206,476	1.18
Mortgage loans	962,729	954,814	1.36	1,111,232	1,091,659	1.22
Others	108,914	109,402	0.83	114,788	114,817	0.75

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, 2014			As of June 30, 2015		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	338,250	100,200	438,451	340,662	88,086	428,748
3 months or more, less than 6 months	79,093	37,911	117,005	79,299	33,203	112,503
6 months or more, less than 1 year	395,851	27,506	423,358	389,432	23,649	413,082
1 year or more, less than 2 years	68,021	5,678	73,700	51,798	6,968	58,766
2 years or more, less than 3 years	7,140	3,968	11,108	7,504	3,392	10,897
3 years or more	61,649	543	62,192	66,056	201	66,257
Total	950,007	175,808	1,125,816	934,754	155,501	1,090,256

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, 2014		As of June 30, 2015	
	Balance	Composition	Balance	Composition
AAA	144,223	18.5	122,243	17.2
AA	302,942	38.8	273,219	38.4
A	279,226	35.8	298,983	42.0
BBB	38,421	4.9	9,966	1.4
P-1	9,980	1.3	-	-
Unrated	5,791	0.7	7,561	1.0
Total	780,587	100.0	711,973	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 ¥4,814 million of investments in unrated investment trusts, ¥696 million of investments in foreign currency bond and ¥2,050 million of investments in shares of subsidiary.

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

Category	(Millions of yen)	
	As of June 30, 2014	As of June 30, 2015
	Amount	Amount
Bankrupt loans	221	204
Non-accrual delinquent loans	1,466	1,402
Past due loans (3 months or more)	—	—
Restructured loans	1,801	1,502
Total	3,489	3,109

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

	(Millions of yen, %)		
	As of June 30, 2014	As of March 31, 2015	As of June 30, 2015
Capital Adequacy Ratio	11.68	10.66	10.56
Total Capital	89,873	90,913	92,195
Total Required Capital	30,769	34,096	34,901

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, 2014	As of March 31, 2015	As of June 30, 2015
Capital Adequacy Ratio	11.68	10.63	10.54
Total Capital	90,846	91,535	92,841
Total Required Capital	31,098	34,429	35,227

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).