

**Summary Information on Sony Bank's Financial Results**  
**for the Nine Months Ended December 31, 2015**

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# 1. Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2015	As of December 31, 2015
<b>Assets:</b>		
Cash and due from banks	101,248	86,602
Call loans and bills bought	6,000	6,000
Monetary claims bought	-	1,000
Monetary trusts	23,565	23,000
Securities	727,962	622,706
Loans	1,187,187	1,293,643
Foreign exchanges	2,224	4,509
Other assets	21,442	36,250
Tangible fixed assets	1,151	1,089
Intangible fixed assets	4,670	4,535
Deferred tax assets	324	1,372
Allowance for loan losses	(1,154)	(1,251)
<b>Total Assets</b>	<b>2,074,623</b>	<b>2,079,459</b>
<b>Liabilities:</b>		
Deposits	1,878,256	1,865,618
Call money and bills sold	6,000	6,000
Borrowed money	40,000	60,000
Foreign exchanges	46	175
Other liabilities	70,507	67,430
Reserve for employees' bonuses	753	525
Net defined benefit liability	904	955
Reserve for directors' retirement benefits	67	37
Provision for reimbursement of deposits	23	61
<b>Total Liabilities</b>	<b>1,996,559</b>	<b>2,000,805</b>
<b>Net Assets:</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	20,514	23,570
Total shareholders' equity	72,514	75,570
Net unrealized gains (losses) on other securities, net of taxes	6,618	4,015
Net deferred gains (losses) on hedging instruments, net of taxes	(2,269)	(2,172)
Foreign currency translation adjustment	0	1
Remeasurements of defined benefit plans, net of taxes	(91)	(85)
Total accumulated other comprehensive income	4,258	1,758
Non-controlling interests	1,292	1,324
<b>Total Net Assets</b>	<b>78,064</b>	<b>78,654</b>
<b>Total Liabilities and Net Assets</b>	<b>2,074,623</b>	<b>2,079,459</b>

## 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, 2014	For the nine months ended December 31, 2015
<b>Ordinary Revenues</b>	<b>28,430</b>	<b>28,139</b>
Interest income	19,692	19,054
(Interest income on loans)	10,549	10,955
(Interest income and dividends on securities)	9,070	8,051
Fees and commissions	4,090	4,859
Other operating income	4,477	3,941
Other ordinary income	169	283
<b>Ordinary Expenses</b>	<b>23,117</b>	<b>23,473</b>
Interest expenses	7,219	6,795
(Interest expenses on deposits)	3,802	3,533
Fees and commissions	2,592	2,780
Other operating expenses	122	125
General and administrative expenses	13,162	13,521
Other ordinary expenses	20	250
<b>Ordinary Profit</b>	<b>5,312</b>	<b>4,666</b>
Extraordinary Losses	119	4
Losses on disposal of fixed assets	-	4
Impairment losses	60	-
Provision for reserve for losses on transfer of business	59	-
Income Before Income Taxes	5,192	4,661
Income Taxes —current	1,689	1,476
Income Taxes —deferred	204	97
Total Income Taxes	1,894	1,574
Profit	3,298	3,087
Profit Attributable to Non-controlling Interests	22	31
<b>Profit Attributable to Owners of the Parent</b>	<b>3,275</b>	<b>3,056</b>

### (2) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2015
Profit	3,298	3,087
Other Comprehensive Income		
Net unrealized gains (losses) on other securities, net of taxes	(598)	(2,603)
Net deferred gains (losses) on hedging instruments, net of taxes	157	97
Foreign currency translation adjustments	1	0
Total other comprehensive income	(434)	(2,497)
Comprehensive Income	2,864	589
(Details)		
Comprehensive income attributable to owners of the parent	2,839	556
Comprehensive income attributable to non-controlling interests	24	32

### 3. Non-consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2014 (A)	As of December 31, 2015 (B)	Change (B-A)	As of March 31, 2015 (C)	Change (B-C)
<b>Assets:</b>					
Cash and due from banks	123,759	84,314	(39,445)	96,978	(12,663)
Call loans	6,000	6,000	-	6,000	-
Monetary claims bought	-	1,000	1,000	-	1,000
Monetary trusts	23,566	23,000	(566)	23,565	(565)
Securities	742,200	624,756	(117,443)	730,013	(105,256)
Loans	1,121,861	1,293,643	171,782	1,187,187	106,456
Foreign exchanges	2,791	4,509	1,718	2,224	2,285
Other assets	22,168	26,092	3,924	13,794	12,298
Tangible fixed assets	653	712	58	774	(62)
Intangible fixed assets	2,551	3,059	507	2,967	91
Deferred tax assets	-	1,254	1,254	174	1,080
Allowance for loan losses	(1,240)	(1,251)	(10)	(1,154)	(96)
<b>Total Assets</b>	<b>2,044,311</b>	<b>2,067,092</b>	<b>22,780</b>	<b>2,062,525</b>	<b>4,567</b>
<b>Liabilities:</b>					
Deposits	1,863,643	1,866,419	2,775	1,878,256	(11,837)
Call money	6,000	6,000	-	6,000	-
Borrowed money	40,000	60,000	20,000	40,000	20,000
Foreign exchanges	107	175	67	46	128
Other liabilities	57,253	55,583	(1,670)	59,735	(4,151)
Reserve for employees' bonuses	491	488	(3)	686	(198)
Reserve for employees' retirement benefits	640	712	72	658	54
Reserve for directors' retirement benefits	51	18	(33)	53	(35)
Provision for reimbursement of deposits	-	61	61	23	38
Provision for point card certificates	26	-	(26)	-	-
Reserve for losses on transfer of business	327	-	(327)	-	-
Deferred tax liabilities	139	-	(139)	-	-
<b>Total Liabilities</b>	<b>1,968,683</b>	<b>1,989,459</b>	<b>20,776</b>	<b>1,985,461</b>	<b>3,998</b>
<b>Net Assets:</b>					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	19,385	23,790	4,404	20,715	3,074
Total shareholders' equity	71,385	75,790	4,404	72,715	3,074
Net unrealized gains (losses) on other securities, net of taxes	6,656	4,015	(2,641)	6,618	(2,603)
Net deferred gains (losses) on hedging instruments, net of taxes	(2,413)	(2,172)	241	(2,269)	97
Total valuation and translation adjustments	4,242	1,842	(2,400)	4,348	(2,505)
<b>Total Net Assets</b>	<b>75,628</b>	<b>77,633</b>	<b>2,004</b>	<b>77,064</b>	<b>568</b>
<b>Total Liabilities and Net Assets</b>	<b>2,044,311</b>	<b>2,067,092</b>	<b>22,780</b>	<b>2,062,525</b>	<b>4,567</b>

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

(Millions of yen)

	For the nine months ended December 31, 2014 (A)	For the nine months ended December 31, 2015 (B)	Change (B-A)	(Reference) For the year ended March 31, 2015
<b>Ordinary Revenues</b>	<b>26,432</b>	<b>25,919</b>	<b>(513)</b>	<b>35,714</b>
Interest income	19,692	19,055	(637)	26,132
(Interest income on loans)	10,550	10,955	405	14,070
(Interest income and dividends on securities)	9,070	8,051	(1,019)	11,960
Fees and commissions	2,092	2,639	546	3,372
Other operating income	4,477	3,941	(535)	5,997
(Gains on foreign exchange transactions)	2,694	3,075	380	3,906
Other ordinary income	170	283	113	212
<b>Ordinary Expenses</b>	<b>21,154</b>	<b>21,310</b>	<b>156</b>	<b>28,416</b>
Interest expenses	7,217	6,794	(422)	9,540
(Interest expenses on deposits)	3,802	3,534	(268)	5,012
Fees and commissions	2,369	2,524	155	3,345
Other operating expenses	121	125	4	134
General and administrative expenses	11,426	11,616	189	15,346
Other ordinary expenses	19	249	229	49
<b>Ordinary Profit</b>	<b>5,278</b>	<b>4,608</b>	<b>(669)</b>	<b>7,298</b>
<b>Extraordinary Losses</b>	<b>119</b>	<b>-</b>	<b>(119)</b>	<b>93</b>
Impairment losses	60	-	(60)	60
Provision for reserve for losses on transfer of business	59	-	(59)	32
Income Before Income Taxes	5,158	4,608	(550)	7,205
Income Taxes —current	1,681	1,464	(217)	2,418
Income Taxes —deferred	171	69	(102)	152
Total Income Taxes	1,853	1,533	(320)	2,571
<b>Net Income</b>	<b>3,304</b>	<b>3,074</b>	<b>(229)</b>	<b>4,634</b>

#### (Reference) Non-consolidated Statements of Income for the three months ended December 31, 2015

(Millions of yen)

	For the three months ended December 31, 2014 (A)	For the three months ended December 31, 2015 (B)	Change (B-A)
<b>Ordinary Revenues</b>	<b>9,096</b>	<b>8,346</b>	<b>(749)</b>
Interest income	6,571	6,442	(129)
(Interest income on loans)	3,555	3,763	207
(Interest income and dividends on securities)	2,994	2,664	(329)
Fees and commissions	820	786	(34)
Other operating income	1,701	1,075	(625)
(Gains on foreign exchange transactions)	1,301	914	(387)
Other ordinary income	3	42	39
Interest expenses	2,334	2,194	(140)
(Interest expenses on deposits)	1,253	1,128	(125)
Fees and commissions	784	872	88
Other operating expenses	39	-	(39)
General and administrative expenses	3,896	3,969	72
Other ordinary expenses	9	85	76
<b>Ordinary Profit</b>	<b>2,032</b>	<b>1,224</b>	<b>(807)</b>
<b>Extraordinary Losses</b>	<b>119</b>	<b>-</b>	<b>(119)</b>
Impairment losses	60	-	(60)
Provision for reserve for losses on transfer of business	59	-	(59)
Income Before Income Taxes	1,912	1,224	(688)
Income Taxes —current	714	419	(294)
Income Taxes —deferred	(31)	(11)	20
Total Income Taxes	682	408	(274)
<b>Net Income</b>	<b>1,229</b>	<b>815</b>	<b>(413)</b>

## 5. Supplementary Information

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

(Millions of yen, %)

	For the nine months ended December 31, 2014			For the nine months ended December 31, 2015		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,863,643	1,832,968	0.27	1,866,419	1,844,716	0.25
Yen deposits	1,531,661	1,480,368	0.17	1,538,504	1,525,691	0.13
Ordinary deposits	522,591	471,268	0.01	523,899	529,165	0.01
Time deposits	1,009,025	1,009,050	0.24	1,014,547	999,462	0.19
Foreign currency deposits	331,982	352,600	0.71	327,915	319,024	0.81
Ordinary deposits	168,356	178,170	0.12	172,782	163,726	0.13
Time deposits	163,625	174,426	1.32	155,132	155,298	1.54
Loans	1,121,861	1,082,506	1.29	1,293,643	1,241,887	1.17
Mortgage loans	1,011,695	973,555	1.34	1,181,866	1,128,793	1.20
Others	110,166	108,951	0.81	111,777	113,094	0.82

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, 2014			As of December 31, 2015		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	296,313	89,105	385,418	326,762	84,892	411,654
3 months or more, less than 6 months	82,041	37,681	119,722	95,395	35,405	130,801
6 months or more, less than 1 year	343,828	25,530	369,359	286,134	24,298	310,432
1 year or more, less than 2 years	153,798	6,358	160,157	145,943	7,937	153,881
2 years or more, less than 3 years	6,609	4,595	11,204	8,828	2,299	11,128
3 years or more	61,765	355	62,120	83,486	298	83,785
<b>Total</b>	<b>944,356</b>	<b>163,625</b>	<b>1,107,982</b>	<b>946,551</b>	<b>155,132</b>	<b>1,101,683</b>

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, 2014		As of December 31, 2015	
	Balance	Composition	Balance	Composition
AAA	120,896	16.3	124,648	20.0
AA	271,136	36.6	164,875	26.4
A	290,047	39.1	315,155	50.4
BBB	43,878	5.9	13,419	2.1
P-1	9,993	1.3	-	-
<b>Total</b>	<b>742,200</b>	<b>100.0</b>	<b>624,756</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 ¥4,606 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)		
	As of December 31, 2014	As of December 31, 2015
Category	Amount	Amount
Bankrupt loans	157	192
Non-accrual delinquent loans	1,553	1,466
Past due loans (3months or more)	-	-
Restructured loans	1,785	1,529
<b>Total</b>	<b>3,497</b>	<b>3,188</b>

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

(Millions of yen, %)			
	As of December 31, 2014	As of March 31, 2015	As of December 31, 2015
Capital Adequacy Ratio	11.23	10.66	10.50
Total Capital	91,986	90,913	94,015
Total Required Capital	32,761	34,096	35,793

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, 2014	As of March 31, 2015	As of December 31, 2015
Capital Adequacy Ratio	11.23	10.63	10.48
Total Capital	92,986	91,535	94,736
Total Required Capital	33,108	34,429	36,131

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).