

Summary Information on Sony Bank's Financial Results
for the Three Months Ended June 30, 2016

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1. Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2016	As of June 30, 2016
Assets:		
Cash and due from banks	114,213	75,815
Monetary claims bought	884	806
Monetary trusts	23,000	23,000
Securities	618,942	581,150
Loans	1,344,184	1,395,639
Foreign exchanges	1,139	2,268
Other assets	31,507	34,968
Tangible fixed assets	1,057	995
Intangible fixed assets	4,711	4,478
Deferred tax assets	1,681	1,529
Allowance for loan losses	(1,035)	(1,063)
Total Assets	2,140,286	2,119,589
Liabilities:		
Deposits	1,921,805	1,905,121
Borrowed money	60,000	60,000
Foreign exchanges	87	70
Other liabilities	78,084	76,243
Reserve for employees' bonuses	714	252
Net defined benefit liability	1,103	1,122
Reserve for directors' retirement benefits	41	45
Provision for reimbursement of deposits	58	61
Total Liabilities	2,061,895	2,042,916
Net Assets:		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	24,419	23,010
Total shareholders' equity	76,419	75,010
Net unrealized gains (losses) on other securities, net of taxes	3,331	3,108
Net deferred gains (losses) on hedging instruments, net of taxes	(2,531)	(2,643)
Remeasurements of defined benefit plans, net of taxes	(157)	(153)
Total accumulated other comprehensive income	643	311
Non-controlling interests	1,329	1,351
Total Net Assets	78,391	76,673
Total Liabilities and Net Assets	2,140,286	2,119,589

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, 2015	For the three months ended June 30, 2016
Ordinary Revenues	9,358	9,234
Interest income	6,323	6,320
(Interest income on loans)	3,557	3,844
(Interest income and dividends on securities)	2,742	2,459
Fees and commissions	1,547	1,717
Other operating income	1,379	1,140
Other ordinary income	107	56
Ordinary Expenses	7,494	8,462
Interest expenses	2,347	2,177
(Interest expenses on deposits)	1,243	1,238
Fees and commissions	905	1,197
Other operating expenses	0	80
General and administrative expenses	4,174	4,925
Other ordinary expenses	66	82
Ordinary Profit	1,864	772
Extraordinary Losses	0	-
Losses on disposal of fixed assets	0	-
Income Before Income Taxes	1,864	772
Income Taxes-current	362	27
Income Taxes-deferred	256	221
Total Income Taxes	618	248
Profit	1,245	523
Profit Attributable to Non-controlling Interest	5	22
Profit Attributable to Owners of the Parent	1,239	501

(2) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the three months ended June 30, 2015	For the three months ended June 30, 2016
Profit	1,245	523
Other Comprehensive Income		
Net unrealized gains (losses) on other securities, net of taxes	(638)	(223)
Net deferred gains (losses) on hedging instruments, net of taxes	185	(112)
Foreign currency translation adjustments	0	-
Remeasurements of defined benefit plans, net of taxes	2	4
Total other comprehensive income	(450)	(331)
Comprehensive Income	795	192
(Details)		
Comprehensive income attributable to owners of the parent	788	169
Comprehensive income attributable to non-controlling interests	6	22

3. Non-consolidated Balance Sheets

(Millions of yen)

	As of June 30, 2015 (A)	As of June 30, 2016 (B)	Change (B-A)	As of March 31, 2016 (C)	Change (B-C)
Assets:					
Cash and due from banks	69,156	73,347	4,190	110,669	(37,321)
Call loans	6,000	-	(6,000)	-	-
Monetary claims bought	-	806	806	884	(78)
Monetary trusts	23,576	23,000	(576)	23,000	-
Securities	711,973	583,201	(128,772)	620,993	(37,792)
Loans	1,226,020	1,395,639	169,618	1,344,184	51,455
Foreign exchanges	682	2,268	1,585	1,139	1,129
Other assets	15,753	24,819	9,065	21,272	3,546
Tangible fixed assets	750	628	(122)	667	(39)
Intangible fixed assets	2,848	3,086	237	3,253	(167)
Deferred tax assets	94	1,395	1,300	1,536	(141)
Allowance for loan losses	(1,186)	(1,063)	122	(1,035)	(27)
Total Assets	2,055,670	2,107,127	51,457	2,126,564	(19,437)
Liabilities:					
Deposits	1,872,205	1,908,122	35,917	1,923,506	(15,383)
Call money	6,000	-	(6,000)	-	-
Borrowed money	40,000	60,000	20,000	60,000	-
Foreign exchanges	67	70	2	87	(16)
Other liabilities	58,598	62,212	3,614	64,088	(1,875)
Reserve for employees' bonuses	211	213	2	645	(431)
Reserve for employees' retirement benefits	678	750	71	731	18
Reserve for directors' retirement benefits	12	22	9	20	1
Provision for reimbursement of deposits	33	61	28	58	3
Total Liabilities	1,977,807	2,031,453	53,646	2,049,136	(17,683)
Net Assets:					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	21,967	23,209	1,242	24,627	(1,417)
Total shareholders' equity	73,967	75,209	1,242	76,627	(1,417)
Net unrealized gains (losses) on other securities, net of taxes	5,979	3,108	(2,871)	3,331	(223)
Net deferred gains (losses) on hedging instruments, net of taxes	(2,083)	(2,643)	(559)	(2,531)	(112)
Total valuation and translation adjustments	3,895	464	(3,431)	800	(336)
Total Net Assets	77,862	75,674	(2,188)	77,428	(1,753)
Total Liabilities and Net Assets	2,055,670	2,107,127	51,457	2,126,564	(19,437)

4. Non-consolidated Statements of Income

(Millions of yen)

	For the three months ended June 30, 2015 (A)	For the three months ended June 30, 2016 (B)	Change (B-A)	(Reference) For the year ended March 31, 2016
Ordinary Revenues	8,649	8,414	(234)	34,892
Interest income	6,323	6,320	(2)	25,482
(Interest income on loans)	3,557	3,844	287	14,739
(Interest income and dividends on securities)	2,742	2,459	(283)	10,671
Fees and commissions	838	896	58	3,842
Other operating income	1,379	1,140	(239)	5,189
Other ordinary income	107	56	(51)	377
Ordinary Expenses	6,786	7,697	910	29,035
Interest expenses	2,347	2,177	(170)	9,021
(Interest expenses on deposits)	1,243	1,238	(4)	4,829
Fees and commissions	830	1,084	253	3,692
Other operating expenses	-	80	80	181
General and administrative expenses	3,542	4,273	730	15,991
Other ordinary expenses	66	81	15	148
Ordinary Profit	1,862	717	(1,145)	5,857
Income Before Income Taxes	1,862	717	(1,145)	5,857
Income Taxes -current	362	11	(350)	1,920
Income Taxes -deferred	248	213	(35)	24
Total Income Taxes	610	224	(386)	1,944
Net Income	1,251	492	(759)	3,912

5. Supplementary Information

(1) Deposits and loans (Non-consolidated)

(Millions of yen, %)

	For the three months ended June 30, 2015			For the three months ended June 30, 2016		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,872,205	1,878,879	0.26	1,908,122	1,913,700	0.25
Yen deposits	1,558,904	1,559,235	0.14	1,580,642	1,583,380	0.14
Ordinary deposits	558,196	514,077	0.01	532,636	519,764	0.00
Time deposits	1,000,694	1,045,111	0.21	1,047,836	1,063,382	0.22
Foreign currency deposits	313,300	319,643	0.83	327,480	330,319	0.79
Ordinary deposits	157,798	160,890	0.15	174,666	175,034	0.17
Time deposits	155,501	158,753	1.52	152,789	155,268	1.49
Loans	1,226,020	1,206,476	1.18	1,395,639	1,369,535	1.12
Mortgage loans	1,111,232	1,091,659	1.22	1,289,371	1,260,872	1.10
Others	114,788	114,817	0.75	106,267	108,663	1.36

Note:

The average balance of foreign currency deposits is calculated as the average of the yen equivalent value of each day's foreign currency deposit balance which is converted to Japanese yen using TTM.

(2) Balance of time deposits by remaining period (Non-consolidated)

(Millions of yen)

Remaining period	As of June 30, 2015			As of June 30, 2016		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	340,662	88,086	428,748	294,403	104,650	399,053
3 months or more, less than 6 months	79,299	33,203	112,503	261,898	25,905	287,804
6 months or more, less than 1 year	389,432	23,649	413,082	320,982	17,212	338,195
1 year or more, less than 2 years	51,798	6,968	58,766	15,204	3,321	18,526
2 years or more, less than 3 years	7,504	3,392	10,897	6,646	1,692	8,338
3 years or more	66,056	201	66,257	78,965	6	78,972
Total	934,754	155,501	1,090,256	978,101	152,789	1,130,890

Note: The above table does not include thrift saving deposits.

(3) Balance of securities by ratings (Non-consolidated)

(Millions of yen, %)

Ratings	As of June 30, 2015		As of June 30, 2016	
	Balance	Composition	Balance	Composition
AAA	122,243	17.2	123,428	21.2
AA	273,219	38.4	158,214	27.1
A	298,983	42.0	278,367	47.7
BBB	9,966	1.4	17,448	3.0
Unrated	7,561	1.0	5,741	1.0
Total	711,973	100.0	583,201	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 ¥3,691 million of investments in unrated investment trusts and ¥2,050 million of investments in shares of subsidiary.

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

(Millions of yen)

Category	As of June 30, 2015	As of June 30, 2016
	Amount	Amount
Bankrupt loans	204	199
Non-accrual delinquent loans	1,402	1,539
Past due loans (3 months or more)	-	-
Restructured loans	1,502	1,347
Total	3,109	3,086

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

	(Millions of yen, %)		
	As of June 30, 2015	As of March 31, 2016	As of June 30, 2016
Capital Adequacy Ratio	10.56	9.90	9.90
Total Capital	92,195	90,280	90,869
Total Capital Requirements	34,901	36,466	36,680

Note:

The non-consolidated capital adequacy ratio (domestic criteria) is 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, 2015	As of March 31, 2016	As of June 30, 2016
Capital Adequacy Ratio	10.54	9.85	9.86
Total Capital	92,841	90,655	91,305
Total Capital Requirements	35,227	36,804	37,007

Note:

The consolidated capital adequacy ratio (domestic criteria) is calculated based on the standard stipulated by Article 14-2 of the Banking Act, in accordance with FSA Notification No. 19 (2006).