

Summary Information on Sony Bank's Financial Results
for the Nine Months Ended December 31, 2016

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1. Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2016	As of December 31, 2016
Assets:		
Cash and due from banks	114,213	195,175
Monetary claims purchased	884	651
Monetary trusts	23,000	23,000
Securities	618,942	629,107
Loans	1,344,184	1,504,400
Foreign exchanges	1,139	4,926
Other assets	31,507	44,812
Tangible fixed assets	1,057	916
Intangible fixed assets	4,711	4,552
Deferred tax assets	1,681	946
Reserve for possible loan losses	(1,035)	(1,079)
Total Assets	2,140,286	2,407,410
Liabilities:		
Deposits	1,921,805	2,114,339
Call money and bills sold	-	40,000
Borrowed money	60,000	103,000
Foreign exchanges	87	130
Other liabilities	78,084	67,399
Reserve for employees' bonuses	714	558
Net defined benefit liability	1,103	1,167
Reserve for directors' retirement benefits	41	52
Provision for reimbursement of deposits	58	54
Total Liabilities	2,061,895	2,326,702
Net Assets:		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	24,419	24,666
Total shareholders' equity	76,419	76,666
Net unrealized gains (losses) on other securities, net of taxes	3,331	4,361
Net deferred gains (losses) on hedging instruments, net of taxes	(2,531)	(1,570)
Remeasurements of defined benefit plans, net of taxes	(157)	(145)
Total accumulated other comprehensive income	643	2,644
Non-controlling interests	1,329	1,396
Total Net Assets	78,391	80,708
Total Liabilities and Net Assets	2,140,286	2,407,410

2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

(1) Consolidated Statements of Income

(Millions of yen)

Summary Information on Sony Bank's Financial Results for the Nine Months Ended December 31, 2016	For the nine months ended December 31, 2015	For the nine months ended December 31, 2016
Ordinary Revenues	28,139	28,518
Interest income	19,054	19,617
(Interest income on loans)	10,955	11,904
(Interest income and dividends on securities)	8,051	7,660
Fees and commissions	4,859	5,085
Other operating income	3,941	3,651
Other ordinary income	283	164
Ordinary Expenses	23,473	25,212
Interest expenses	6,795	6,567
(Interest expenses on deposits)	3,533	3,842
Fees and commissions	2,780	3,993
Other operating expenses	125	77
General and administrative expenses	13,521	14,410
Other ordinary expenses	250	162
Ordinary Profit	4,666	3,305
Extraordinary Losses	4	64
Losses on disposal of fixed assets	4	57
Other extraordinary losses	-	7
Income Before Income Taxes	4,661	3,241
Income Taxes —Current	1,476	908
Income Taxes —Deferred	97	110
Total Income Taxes	1,574	1,018
Profit	3,087	2,223
Profit Attributable to Non-controlling Interests	31	65
Profit Attributable to Owners of the Parent	3,056	2,158

(2) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2015	For the nine months ended December 31, 2016
Profit	3,087	2,223
Other Comprehensive Income		
Net unrealized gains (losses) on other securities, net of taxes	(2,603)	1,029
Net deferred gains (losses) on hedging instruments, net of taxes	97	960
Foreign currency translation adjustment	0	-
Remeasurements of defined benefit plans, net of taxes	8	13
Total other comprehensive income	(2,497)	2,003
Comprehensive Income	589	4,227
(Details)		
Comprehensive income attributable to parent company	556	4,159
Comprehensive income attributable to non-controlling interests	32	67

3. Non-consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2015 (A)	As of December 31, 2016 (B)	Change (B-A)	As of March 31, 2016 (C)	Change (B-C)
Assets:					
Cash and due from banks	84,314	193,312	108,997	110,669	82,643
Call loans	6,000	-	(6,000)	-	-
Monetary claims purchased	1,000	651	(348)	884	(233)
Monetary trusts	23,000	23,000	-	23,000	-
Securities	624,756	631,158	6,401	620,993	10,164
Loans	1,293,643	1,504,400	210,756	1,344,184	160,216
Foreign exchanges	4,509	4,926	417	1,139	3,787
Other assets	26,092	32,226	6,133	21,272	10,953
Tangible fixed assets	712	585	(126)	667	(81)
Intangible fixed assets	3,059	2,967	(91)	3,253	(285)
Deferred tax assets	1,254	808	(445)	1,536	(728)
Reserve for possible loan losses	(1,251)	(1,079)	171	(1,035)	(43)
Total Assets	2,067,092	2,392,958	325,866	2,126,564	266,393
Liabilities:					
Deposits	1,866,419	2,117,341	250,921	1,923,506	193,835
Call money	6,000	40,000	34,000	-	40,000
Borrowed money	60,000	103,000	43,000	60,000	43,000
Foreign exchanges	175	130	(45)	87	43
Other liabilities	55,583	51,495	(4,088)	64,088	(12,592)
Reserve for employees' bonuses	488	515	27	645	(129)
Reserve for employees' retirement benefits	712	796	84	731	65
Reserve for directors' retirement benefits	18	25	7	20	5
Provision for reimbursement of deposits	61	54	(7)	58	(4)
Total Liabilities	1,989,459	2,313,359	323,899	2,049,136	264,222
Net Assets:					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	23,790	24,809	1,018	24,627	181
Total shareholders' equity	75,790	76,809	1,018	76,627	181
Net unrealized gains (losses) on other securities, net of taxes	4,015	4,361	345	3,331	1,029
Net deferred gains (losses) on hedging instruments, net of taxes	(2,172)	(1,570)	601	(2,531)	960
Total valuation and translation adjustments	1,842	2,790	947	800	1,990
Total Net Assets	77,633	79,599	1,966	77,428	2,171
Total Liabilities and Net Assets	2,067,092	2,392,958	325,866	2,126,564	266,393

4. Non-consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2015 (A)	For the nine months ended December 31, 2016 (B)	Change (B-A)	(Reference) For the year ended March 31, 2016
Ordinary Revenues	25,919	25,963	44	34,892
Interest income	19,055	19,618	562	25,482
(Interest income on loans)	10,955	11,904	949	14,739
(Interest income and dividends on securities)	8,051	7,660	(390)	10,671
Fees and commissions	2,639	2,530	(109)	3,842
Other operating income	3,941	3,651	(290)	5,189
(Gains on foreign exchange transactions)	3,075	3,269	193	4,263
Other ordinary income	283	164	(118)	377
Ordinary Expenses	21,310	22,927	1,616	29,035
Interest expenses	6,794	6,567	(227)	9,021
(Interest expenses on deposits)	3,534	3,842	308	4,829
Fees and commissions	2,524	3,645	1,120	3,692
Other operating expenses	125	77	(47)	181
General and administrative expenses	11,616	12,476	859	15,991
Other ordinary expenses	249	161	(88)	148
Ordinary Profit	4,608	3,035	(1,572)	5,857
Income Before Income Taxes	4,608	3,035	(1,572)	5,857
Income Taxes —Current	1,464	833	(630)	1,920
Income Taxes —Deferred	69	110	40	24
Total Income Taxes	1,533	944	(589)	1,944
Net Income	3,074	2,091	(983)	3,912

(Reference) Non-consolidated Statements of Income for the three months ended December 31, 2016

(Millions of yen)

	For the three months ended December 31, 2015 (A)	For the three months ended December 31, 2016 (B)	Change (B-A)
Ordinary Revenues	8,346	9,040	693
Interest income	6,442	6,861	419
(Interest income on loans)	3,763	4,118	355
(Interest income and dividends on securities)	2,664	2,722	57
Fees and commissions	786	713	(72)
Other operating income	1,075	1,426	350
(Gains on foreign exchange transactions)	914	1,216	301
Other ordinary income	42	38	(4)
Ordinary Expenses	7,122	7,628	505
Interest expenses	2,194	2,221	26
(Interest expenses on deposits)	1,128	1,324	195
Fees and commissions	872	1,324	452
General and administrative expenses	3,969	4,063	93
Other ordinary expenses	85	18	(67)
Ordinary Profit	1,224	1,411	187
Income Before Income Taxes	1,224	1,411	187
Income Taxes —Current	419	465	45
Income Taxes —Deferred	(11)	(25)	(13)
Total Income Taxes	408	440	31
Net Income	815	971	155

5. Supplementary Information

(1) Deposits and Loans (Non-consolidated)

(Millions of yen, %)

	For the nine months ended December 31, 2015			For the nine months ended December 31, 2016		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,866,419	18,444,716	0.25	2,117,341	1,973,181	0.25
Yen deposits	1,538,504	1,525,691	0.13	1,772,154	1,636,079	0.14
Ordinary deposits	523,899	529,165	0.01	633,155	540,692	0.00
Time deposits	1,014,547	999,462	0.19	1,138,724	1,095,121	0.21
Foreign currency deposits	327,915	319,462	0.81	345,187	337,101	0.80
Ordinary deposits	172,782	163,726	0.13	174,545	176,524	0.16
Time deposits	155,132	155,298	1.54	170,598	160,551	1.52
Loans	1,293,643	1,241,887	1.17	1,504,400	1,425,473	1.10
Mortgage loans	1,181,866	1,128,793	1.20	1,409,005	1,322,065	1.06
Others	111,777	113,094	0.82	95,394	103,408	1.60

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, 2015			As of December 31, 2016		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	326,762	84,892	411,654	459,108	118,773	577,882
3 months or more, less than 6 months	95,395	35,405	130,801	151,533	28,391	179,924
6 months or more, less than 1 year	286,134	24,298	310,432	337,658	18,745	356,403
1 year or more, less than 2 years	145,943	7,937	153,881	50,786	2,840	53,627
2 years or more, less than 3 years	8,828	2,299	11,128	9,316	1,829	11,146
3 years or more	83,486	298	83,785	56,257	17	56,274
Total	946,551	155,132	1,101,683	1,064,660	170,598	1,235,259

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

(3) Balance of Securities by Rating (Non-consolidated)

(Millions of yen, %)

Ratings	As of December 31, 2015		As of December 31, 2016	
	Balance	Composition	Balance	Composition
AAA	124,648	20.0	147,786	23.4
AA	164,875	26.4	173,745	27.5
A	315,155	50.4	281,398	44.6
BBB	13,419	2.1	21,633	3.4
Unrated	6,657	1.1	6,594	1.1
Total	624,756	100.0	631,158	100.0

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 ¥4,543 million of investments in unrated investment trusts and ¥2,050 million of investments in shares of a subsidiary.

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

Category	(Millions of yen)	
	As of December 31, 2015	As of December 31, 2016
	Amount	Amount
Bankrupt loans	192	158
Non-accrual delinquent loans	1,466	1,497
Past due loans (3 months or more)	-	-
Restructured loans	1,529	1,241
Total	3,188	2,897

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

	(Millions of yen, %)		
	As of December 31, 2015	As of March 31, 2016	As of December 31, 2016
Capital Adequacy Ratio	10.50	9.89	9.00
Total Capital	94,015	90,280	89,409
Total Required Capital	35,813	36,485	39,695

Note: The non-consolidated capital adequacy ratio (domestic standard) 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 Standard)

	(Millions of yen, %)		
	As of December 31, 2015	As of March 31, 2016	As of December 31, 2016
Capital Adequacy Ratio	10.48	9.84	8.97
Total Capital	94,736	90,655	89,888
Total Required Capital	36,151	36,823	40,068

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