

Notice Concerning the Issuance of No. 3 Straight Bonds

Tokyo, November 29, 2017—Sony Financial Holdings Inc. hereby announces that today it has determined the issuance conditions for its straight bonds, as outlined below.

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| 1. Name | Sony Financial Holdings Inc. No. 3 Straight Bonds |
| 2. Total amount | ¥10 billion |
| 3. Amount of each bond | ¥100 million |
| 4. Interest rate | 0.110% per annum |
| 5. Subscription amount | ¥100 per each ¥100 of face value |
| 6. Payment at maturity | ¥100 per each ¥100 of face value |
| 7. Redemption date and method | December 7, 2022, lump-sum payment at maturity |
| 8. Interest payment dates | June 7 and December 7 of each year |
| 9. Subscription date | December 7, 2017 |
| 10. Subscription method | Public offering |
| 11. Collateral | These bonds are unsecured and carry no guarantees. Also, no particular assets have been placed in reserve to cover these bonds. |
| 12. Financial covenants | “Negative pledge clause” attached |
| 13. Underwriter | Mitsubishi UFJ Morgan Stanley Securities Co., Ltd., Nomura Securities Co., Ltd., Daiwa Securities Co. Ltd. |
| 14. Transfer agent | Japan Securities Depository Center, Inc. |
| 15. Financial, issuing and payment agent | Sumitomo Mitsui Banking Corporation |
| 16. Issuer rating | AA– (Outlook “Stable”) (Rating and Investment Information, Inc.) |
| 17. Use of funds | Sony Financial Holdings plans to use the funds for redemptions of outstanding interest-bearing debt. |

Note: This press release is announced to notify the Company’s issuance of No. 3 straight bonds. The information contained in this press release does not constitute or form part of any offer for sale or subscription of or solicitation or invitation of any offer to buy or subscribe for any securities, nor shall it or any part of it form the basis of or be relied on in connection with any contract or commitment whatsoever.

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