

## Financial Data (Consolidated)

## Consolidated Balance Sheets

Sony Bank Inc. and consolidated subsidiaries  
As of March 31, 2017 and 2018

Millions of yen

	2017	2018
<b>Assets</b>		
Cash and due from banks	¥ 180,581	¥ 287,752
Monetary claims purchased	573	5,378
Money held in trust	23,000	21,000
Securities	629,254	672,244
Loans	1,539,630	1,596,376
Foreign exchanges	7,268	9,346
Other assets	53,223	52,372
Tangible fixed assets	710	1,709
Buildings	106	658
Leased assets	0	0
Other tangible fixed assets	602	1,051
Intangible fixed assets	4,803	5,652
Software	4,789	5,637
Other intangible fixed assets	13	14
Deferred tax assets	762	138
Reserve for possible loan losses	(971)	(806)
<b>Total Assets</b>	<b>¥2,438,836</b>	<b>¥2,651,162</b>

## Sony Bank Financial Data (Consolidated)

Millions of yen

	2017	2018
<b>Liabilities</b>		
Deposits	¥2,109,583	¥2,219,324
Call money and bills sold	70,000	96,000
Borrowed money	103,000	180,000
Foreign exchanges	108	228
Other liabilities	71,520	66,071
Reserve for employees' bonuses	782	769
Net defined benefit liability	1,117	1,243
Reserve for directors' retirement benefits	56	—
Provision for reimbursement of deposits	62	81
Total Liabilities	2,356,231	2,563,718
<b>Net Assets</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	25,815	28,948
Total shareholders' equity	77,815	80,948
Net unrealized gains (losses) on available-for-sale securities, net of taxes	4,776	6,037
Net deferred gains (losses) on hedging instruments, net of taxes	(1,338)	(1,086)
Remeasurements of defined benefit plans, net of taxes	(109)	(103)
Total accumulated other comprehensive income	3,328	4,847
Non-controlling interests	1,460	1,648
Total Net Assets	82,604	87,444
Total Liabilities and Net Assets	¥2,438,836	¥2,651,162

## Consolidated Statements of Income

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2017 and 2018

Millions of yen

	2017	2018
<b>Ordinary Revenues</b>	¥38,510	¥39,933
<b>Interest income</b>	26,533	28,344
Interest income on loans	16,065	17,064
Interest income and dividends on securities	10,394	11,204
Interest income on call loans and bills bought	—	2
Interest income on deposits with banks	63	63
Other interest income	9	9
<b>Fees and commissions</b>	6,870	6,961
<b>Other operating income</b>	4,871	3,823
<b>Other ordinary income</b>	234	804
Reversal of reserve for possible loan losses	22	96
Income from money held in trust, net	8	1
Others	203	706
<b>Ordinary Expenses</b>	33,460	32,752
<b>Interest expenses</b>	8,672	7,731
Interest expenses on deposits	5,105	5,322
Interest expenses on call money and bills sold	(17)	(73)
Interest expenses on borrowed money	211	113
Interest expenses on short-term corporate bonds	0	—
Other interest expenses	3,372	2,368
<b>Fees and commissions</b>	5,480	6,685
<b>Other operating expenses</b>	86	109
<b>General and administrative expenses</b>	19,079	18,084
<b>Other ordinary expenses</b>	142	141
Other ordinary expenses	142	141
<b>Ordinary Profit</b>	5,049	7,180
<b>Extraordinary Losses</b>	214	92
Losses on disposal of fixed assets	57	92
Impairment losses	150	—
Other extraordinary losses	7	—
<b>Income Before Income Taxes</b>	4,834	7,088
Income Taxes—Current	1,429	2,225
Income Taxes—Deferred	(14)	(46)
<b>Total Income Taxes</b>	1,414	2,179
<b>Profit</b>	3,420	4,909
<b>Profit Attributable to Non-controlling Interests</b>	113	186
<b>Profit Attributable to Owners of the Parent</b>	¥ 3,306	¥ 4,722

## Consolidated Statements of Comprehensive Income

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2017 and 2018

Millions of yen

	2017	2018
Profit	¥3,420	¥4,909
<b>Other Comprehensive Income</b>	2,703	1,519
Net unrealized gains (losses) on available-for-sale securities, net of taxes	1,444	1,260
Net deferred gains (losses) on hedging instruments, net of taxes	1,192	251
Remeasurements of defined benefit plans, net of taxes	65	7
<b>Comprehensive Income</b>	6,123	6,429
Comprehensive income attributable to owners of the parent	5,992	6,242
Comprehensive income attributable to non-controlling interests	131	187

**Consolidated Statements of Changes in Net Assets**

 Sony Bank Inc. and consolidated subsidiaries  
 For the years ended March 31, 2017 and 2018

Millions of yen

	2017			
	Shareholders' equity			
	Common stock	Capital surplus	Retained earnings	Total shareholders' equity
Balance at the beginning of the period	¥31,000	¥21,000	¥24,419	¥76,419
Cumulative effects of changes in accounting policies	—	—	48	48
Restated balance at the beginning of the period	31,000	21,000	24,468	76,468
Changes during the period				
Dividends from surplus	—	—	(1,959)	(1,959)
Profit attributable to owners of the parent	—	—	3,306	3,306
Net changes of items other than shareholders' equity	—	—	—	—
Total changes during the period	—	—	1,347	1,347
Balance at the end of the period	¥31,000	¥21,000	¥25,815	¥77,815

Millions of yen

	2017					
	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains (losses) on available-for-sale securities, net of taxes	Net deferred gains (losses) on hedging instruments, net of taxes	Remeasurements of defined benefit plans, net of taxes	Total accumulated other comprehensive income		
Balance at the beginning of the period	¥3,331	¥(2,531)	¥(157)	¥ 643	¥1,329	¥78,391
Cumulative effects of changes in accounting policies	—	—	—	—	—	48
Restated balance at the beginning of the period	3,331	(2,531)	(157)	643	1,329	78,440
Changes during the period						
Dividends from surplus	—	—	—	—	—	(1,959)
Profit attributable to owners of the parent	—	—	—	—	—	3,306
Net changes of items other than shareholders' equity	1,444	1,192	47	2,685	131	2,816
Total changes during the period	1,444	1,192	47	2,685	131	4,164
Balance at the end of the period	¥4,776	¥(1,338)	¥(109)	¥3,328	¥1,460	¥82,604

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**Consolidated Statements of Changes in Net Assets (Continued)**

Millions of yen

	2018			
	Shareholders' equity			
	Common stock	Capital surplus	Retained earnings	Total shareholders' equity
Balance at the beginning of the period	¥31,000	¥21,000	¥25,815	¥77,815
Changes during the period				
Dividends from surplus	—	—	(1,590)	(1,590)
Profit attributable to owners of the parent	—	—	4,722	4,722
Net changes of items other than shareholders' equity	—	—	—	—
Total changes during the period	—	—	3,132	3,132
Balance at the end of the period	¥31,000	¥21,000	¥28,948	¥80,948

Millions of yen

	2018					
	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains (losses) on available-for-sale securities, net of taxes	Net deferred gains (losses) on hedging instruments, net of taxes	Remeasurements of defined benefit plans, net of taxes	Total accumulated other comprehensive income		
Balance at the beginning of the period	¥4,776	¥(1,338)	¥(109)	¥3,328	¥1,460	¥82,604
Changes during the period						
Dividends from surplus	—	—	—	—	—	(1,590)
Profit attributable to owners of the parent	—	—	—	—	—	4,722
Net changes of items other than shareholders' equity	1,260	251	6	1,519	187	1,706
Total changes during the period	1,260	251	6	1,519	187	4,839
Balance at the end of the period	¥6,037	¥(1,086)	¥(103)	¥4,847	¥1,648	¥87,444

## Consolidated Statements of Cash Flows

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2017 and 2018

Millions of yen

	2017	2018
Cash flows from operating activities		
Income before income taxes	¥ 4,834	¥ 7,088
Depreciation and amortization	1,989	1,812
Impairment losses	150	—
Amortization of goodwill	19	—
Increase (decrease) in reserve for possible loan losses	(64)	(164)
Increase (decrease) in reserve for employees' bonuses	67	(13)
Increase (decrease) in net defined benefit liability	107	137
Increase (decrease) in reserve for directors' retirement benefits	14	(19)
Increase (decrease) in provision for reimbursement of deposits	3	19
Interest income—accrual basis	(26,533)	(28,344)
Interest expenses—accrual basis	8,672	7,731
(Gains) losses on securities	5,146	2,126
(Gains) losses on money held in trust	(8)	(1)
Exchange (gains) losses	3,827	8,208
(Gains) losses on disposal of fixed assets	67	74
Net (increase) decrease in loans	(195,446)	(56,745)
Net increase (decrease) in deposits	185,285	109,572
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	50,000	80,000
Net (increase) decrease in call loans and bills sold	311	(4,805)
Net increase (decrease) in call money and bills bought	70,000	26,000
Net (increase) decrease in foreign exchange (assets)	(6,129)	(2,077)
Net increase (decrease) in foreign exchange (liabilities)	21	119
Interest income—cash basis	29,088	30,944
Interest expenses—cash basis	(8,782)	(7,907)
Others, net	(23,016)	(8,661)
Subtotal	99,628	165,095
Income taxes paid	(1,836)	(1,189)
Net cash provided by (used in) operating activities	97,791	163,906
Cash flows from investing activities		
Purchases of securities	(210,315)	(228,090)
Proceeds from sale of securities	51,393	51,241
Proceeds from redemption of securities	138,435	125,856
Proceeds from money held in trust	—	2,000
Purchases of tangible fixed assets	(154)	(1,066)
Purchases of intangible fixed assets	(1,793)	(2,086)
Net cash provided by (used in) investing activities	(22,434)	(52,144)
Cash flows from financing activities		
Net decrease in subordinated borrowings	(7,000)	(3,000)
Cash dividends paid	(1,959)	(1,590)
Payments for leased obligations	(30)	(0)
Net cash provided by (used in) financing activities	(8,989)	(4,590)
Effect of exchange rate changes on cash and cash equivalents	—	—
Net increase (decrease) in cash and cash equivalents	66,367	107,171
Cash and cash equivalents at the beginning of the period	114,213	180,581
Cash and cash equivalents at the end of the period	¥ 180,581	¥ 287,752

## Financial Data (Non-consolidated)

### Balance Sheets

Sony Bank Inc.  
As of March 31, 2017 and 2018

Millions of yen

	2017	2018
<b>Assets</b>		
Cash and due from banks	¥ 177,468	¥ 287,332
Due from banks	177,468	287,332
Monetary claims purchased	573	5,378
Money held in trust	23,000	21,000
Securities	631,296	674,285
Japanese government bonds	103,083	96,872
Japanese local government bonds	34,866	36,001
Japanese corporate bonds	63,611	65,366
Japanese stocks	2,050	2,050
Other securities	427,684	473,993
Loans	1,539,630	1,596,376
Loans on deeds	1,521,546	1,577,480
Overdrafts	18,084	18,895
Foreign exchanges	7,268	9,346
Due from foreign banks	7,268	9,346
Other assets	41,770	37,103
Domestic exchange settlement account debit	258	438
Prepaid expenses	149	149
Accrued income	3,859	3,687
Derivatives	5,153	7,320
Cash collateral paid for financial instruments	21,650	18,559
Accounts receivable	7,879	4,599
Others	2,821	2,349
Tangible fixed assets	398	1,204
Buildings	65	620
Other tangible fixed assets	332	584
Intangible fixed assets	3,170	3,808
Software	3,165	3,803
Other intangible fixed assets	4	5
Deferred tax assets	632	—
Reserve for possible loan losses	(971)	(806)
<b>Total Assets</b>	<b>¥2,424,236</b>	<b>¥2,635,028</b>

## Sony Bank Financial Data (Non-consolidated)

Millions of yen

	2017	2018
<b>Liabilities</b>		
Deposits	¥2,112,985	¥2,219,325
Ordinary deposits	630,964	672,877
Time deposits	1,129,004	1,134,731
Other deposits	353,017	411,716
Call money	70,000	96,000
Borrowed money	103,000	180,000
Borrowed money	103,000	180,000
Foreign exchanges	108	228
Foreign bills sold	31	147
Foreign bills payable	77	81
Other liabilities	55,199	52,033
Income taxes payable	582	1,588
Accrued expenses	4,646	5,255
Initial margins of futures markets	20,661	20,205
Derivatives	20,582	16,349
Cash collateral received for financial instruments	757	590
Asset retirement obligations	144	226
Others	7,825	7,817
Reserve for employees' bonuses	705	687
Reserve for employees' retirement benefits	815	933
Reserve for directors' retirement benefits	27	—
Provision for reimbursement of deposits	62	81
Deferred tax liabilities	—	9
<b>Total Liabilities</b>	<b>2,342,904</b>	<b>2,549,299</b>
<b>Net Assets</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Capital reserves	21,000	21,000
Retained earnings	25,893	28,778
Legal retained earnings	391	709
Other retained earnings	25,501	28,068
Unappropriated retained earnings	25,501	28,068
<b>Total shareholders' equity</b>	<b>77,893</b>	<b>80,778</b>
Net unrealized gains (losses) on available-for-sale securities, net of taxes	4,776	6,037
Net deferred gains (losses) on hedging instruments, net of taxes	(1,338)	(1,086)
<b>Total valuation and translation adjustments</b>	<b>3,438</b>	<b>4,950</b>
<b>Total Net Assets</b>	<b>81,332</b>	<b>85,729</b>
<b>Total Liabilities and Net Assets</b>	<b>¥2,424,236</b>	<b>¥2,635,028</b>



## Statements of Income

Sony Bank Inc.

For the years ended March 31, 2017 and 2018

Millions of yen

	2017	2018
<b>Ordinary Revenues</b>	¥35,105	¥36,270
<b>Interest income</b>	26,534	28,344
Interest income on loans	16,066	17,064
Interest income and dividends on securities	10,394	11,204
Interest income on call loans	—	2
Interest income on deposits with banks	63	63
Interest income on interest rate swaps	8	—
Other interest income	0	9
<b>Fees and commissions</b>	3,465	3,298
Fees and commissions on domestic and foreign exchanges	207	267
Other fees and commissions	3,257	3,030
<b>Other operating income</b>	4,871	3,823
Gains on foreign exchange transactions	4,431	3,456
Gains on sale of bonds	438	334
Gains on redemption of bonds	0	0
Gains on derivatives	—	32
Others	0	—
<b>Other ordinary income</b>	234	804
Reversal of reserve for possible loan losses	22	96
Income from money held in trust, net	8	1
Others	203	706
<b>Ordinary Expenses</b>	30,470	29,712
<b>Interest expenses</b>	8,671	7,730
Interest expenses on deposits	5,105	5,322
Interest expenses on call money	(17)	(73)
Interest expenses on borrowed money	211	113
Interest expenses on short-term corporate bonds	0	—
Interest expenses on interest rate swaps	3,372	2,360
Other interest expenses	0	8
<b>Fees and commissions</b>	5,046	6,238
Fees and commissions on domestic and foreign exchanges	188	265
Other fees and commissions	4,857	5,972
<b>Other operating expenses</b>	86	109
Losses on sale of bonds	41	68
Expenses from derivatives other than for trading or hedging	44	—
Others	0	40
<b>General and administrative expenses</b>	16,524	15,515
<b>Other ordinary expenses</b>	141	118
Write-off of loans	0	0
Others	141	118
<b>Ordinary Profit</b>	4,634	6,557
<b>Extraordinary Losses</b>	150	74
Losses on sale or disposal of fixed assets	—	74
Impairment losses	150	—
<b>Income Before Income Taxes</b>	4,484	6,482
Income Taxes—Current	1,307	2,033
Income Taxes—Deferred	1	(25)
<b>Total Income Taxes</b>	1,308	2,007
<b>Net Income</b>	¥ 3,176	¥ 4,474

**Statements of Changes in Net Assets**

Sony Bank Inc.

For the years ended March 31, 2017 and 2018

Millions of yen

	2017						
	Shareholders' equity						
	Common stock	Capital surplus		Legal retained earnings	Retained earnings		Total shareholders' equity
		Capital reserves	Total capital surplus		Unappropriated retained earnings	Other retained earnings	
Balance at the beginning of the period	¥31,000	¥21,000	¥21,000	¥ —	¥24,627	¥24,627	¥76,627
Cumulative effects of changes in accounting policies	—	—	—	—	48	48	48
Restated balance at the beginning of the period	31,000	21,000	21,000	—	24,676	24,676	76,676
Changes during the period							
Dividends from surplus	—	—	—	391	(2,351)	(1,959)	(1,959)
Net income	—	—	—	—	3,176	3,176	3,176
Net changes of items other than shareholders' equity	—	—	—	—	—	—	—
Total changes during the period	—	—	—	391	825	1,217	1,217
Balance at the end of the period	¥31,000	¥21,000	¥21,000	¥391	¥25,501	¥25,893	¥77,893

Millions of yen

	2017			
	Valuation and translation adjustments			Total net assets
	Net unrealized gains (losses) on available-for-sale securities, net of taxes	Net deferred gains (losses) on hedging instruments, net of taxes	Total valuation and translation adjustments	
Balance at the beginning of the period	¥3,331	¥(2,531)	¥ 800	¥77,428
Cumulative effects of changes in accounting policies	—	—	—	48
Restated balance at the beginning of the period	3,331	(2,531)	800	77,477
Changes during the period				
Dividends from surplus	—	—	—	(1,959)
Net income	—	—	—	3,176
Net changes of items other than shareholders' equity	1,444	1,192	2,637	2,637
Total changes during the period	1,444	1,192	2,637	3,854
Balance at the end of the period	¥4,776	¥(1,338)	¥3,438	¥81,332

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**Statements of Changes in Net Assets (Continued)**

Millions of yen

	2018						
	Shareholders' equity						
	Common stock	Capital surplus		Legal retained earnings	Retained earnings		Total shareholders' equity
		Capital reserves	Total capital surplus		Other retained earnings	Total retained earnings	
Balance at the beginning of the period	¥31,000	¥21,000	¥21,000	¥391	¥25,501	¥25,893	¥77,893
Changes during the period							
Dividends from surplus	—	—	—	318	(1,908)	(1,590)	(1,590)
Net income	—	—	—	—	4,474	4,474	4,474
Net changes of items other than shareholders' equity	—	—	—	—	—	—	—
Total changes during the period	—	—	—	318	2,566	2,884	2,884
Balance at the end of the period	¥31,000	¥21,000	¥21,000	¥709	¥28,068	¥28,778	¥80,778

Millions of yen

	2018			
	Valuation and translation adjustments			Total net assets
	Net unrealized gains (losses) on available-for-sale securities, net of taxes	Net deferred gains (losses) on hedging instruments, net of taxes	Total valuation and translation adjustments	
Balance at the beginning of the period	¥4,776	¥(1,338)	¥3,438	¥81,332
Changes during the period				
Dividends from surplus	—	—	—	(1,590)
Net income	—	—	—	4,474
Net changes of items other than shareholders' equity	1,260	251	1,512	1,512
Total changes during the period	1,260	251	1,512	4,397
Balance at the end of the period	¥6,037	¥(1,086)	¥4,950	¥85,729

**Notes**

Sony Bank Inc.

As of March 31, for the year ended March 31,

The breakdown of major factors giving rise to deferred tax assets and deferred tax liabilities is as follows:

Millions of yen

	2017	2018
Deferred tax assets		
Devaluation losses on securities	¥ 664	¥ 664
Reserve for possible loan losses	251	198
Provision for retirement benefits	249	285
Provision for bonuses	217	210
Net deferred losses on hedging instruments	590	479
Others	493	589
Subtotal of deferred tax assets	2,467	2,427
Valuation allowance	(664)	(664)
Total deferred tax assets	1,803	1,763
Deferred tax liabilities		
Net unrealized gains on available-for-sale securities	1,150	1,707
Others	20	65
Total deferred tax liabilities	1,171	1,772
Net deferred tax assets	¥ 632	¥ 9

## 1 Loans by Borrower Category

As of March 31,	2017	2018
Category		
Bankrupt and quasi-bankrupt loans	¥ 743	¥ 472
Doubtful loans	1,021	685
Sub-standard loans	1,227	842
Normal loans	1,544,587	1,604,392
Total	¥1,547,579	¥1,606,393

Note: The above table is based on "Act on Emergency Measures for the Revitalization of Financial Functions."

## 2 Risk-monitored Loans

As of March 31,	2017	2018
Bankrupt loans	¥ 176	¥ 91
Non-accrual delinquent loans	1,580	1,061
Past due loans (3 months or more)	—	—
Restructured loans	1,227	842
Total	¥2,984	¥1,995

## 3 Profit and Loss

### 3-01 Gross operating profit

For the years ended March 31,	2017			2018		
	Domestic division	International division	Total	Domestic division	International division	Total
Net interest income	¥13,813	¥4,104	¥17,917	¥15,506	¥5,141	¥20,648
Interest income	17,951	8,588	[5] 26,534	18,830	9,540	[27] 28,344
Interest expenses	4,138	4,483	[5] 8,616	3,323	4,399	[27] 7,695
Net fees and commissions	(1,665)	84	(1,580)	(3,048)	108	(2,940)
Fees and commissions received	3,328	136	3,465	3,093	204	3,298
Fees and commissions paid	4,994	51	5,046	6,142	95	6,238
Net trading income	—	—	—	—	—	—
Trading income	—	—	—	—	—	—
Trading expenses	—	—	—	—	—	—
Net other operating income	4	4,780	4,785	54	3,658	3,713
Other operating income	49	4,821	4,871	112	3,710	3,823
Other operating expenses	44	41	86	57	51	109
Gross operating profit	12,152	8,968	21,121	12,512	8,909	21,421
Gross operating profit ratio	0.69%	2.09%	0.96%	0.60%	1.84%	0.84%

Notes: 1. The Domestic division deals with transactions denominated in Japanese yen, whereas the International division deals with transactions denominated in foreign currencies (foreign currency deposits, foreign securities, etc.). Non-resident transactions denominated in Japanese yen are included in the International division.

2. Interest expenses exclude estimated interest expenses on money held in trust (¥54 million—FY2016, ¥34 million—FY2017).

3. [ ] indicates interest on borrowed funds between the Domestic division and the International division.

4. Gross operating profit ratio =  $\frac{\text{Gross operating profit for the period}}{\text{Average balance of investment accounts}} \times 100$

## Sony Bank Financial Data (Non-consolidated)

### 3-02 Average balances, interests, yields and interest spreads of major investment and financing accounts

#### Domestic division

Millions of yen, %

For the years ended March 31,	2017			2018		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Investment accounts	[4,067] ¥1,757,036	[5] ¥17,951	1.02%	[27,628] ¥2,082,692	[27] ¥18,830	0.90%
Loans	1,439,927	15,983	1.11	1,553,044	16,987	1.09
Securities	187,305	1,888	1.00	198,824	1,742	0.87
Call loans	—	—	—	—	—	—
Due from banks	116,068	63	0.05	272,724	63	0.02
Monetary claims purchased	734	0	0.08	7,363	9	0.13
Financing accounts	[—] 1,737,072	[—] 4,138	0.23	[—] 2,061,645	[—] 3,323	0.16
Deposits	1,665,317	2,322	0.13	1,796,170	1,989	0.11
Call money	22,315	(17)	(0.07)	138,594	(74)	(0.05)
Borrowed money	71,646	211	0.29	147,931	113	0.07

Notes: 1. [ ] indicates the average balance and interest of borrowed funds between the Domestic division and the International division, and the total is presented in net.

2. In the investment accounts, the average balance of non-interest-bearing "due from banks" (¥1,500 million—FY2016, ¥1,497 million—FY2017) is excluded. In the financing accounts, the average balance of funds for investing money held in trust (¥23,000 million—FY2016, ¥21,679 million—FY2017) and the interest expenses on money held in trust (¥54 million—FY2016, ¥34 million—FY2017) are excluded, respectively.

#### International division

Millions of yen, %

For the years ended March 31,	2017			2018		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Investment accounts	[—] ¥429,121	[—] ¥8,588	2.00%	[—] ¥482,786	[—] ¥9,540	1.97%
Loans	8,391	82	0.97	7,935	77	0.97
Securities	414,862	8,506	2.05	465,149	9,461	2.03
Call loans	—	—	—	140	2	1.79
Due from banks	—	—	—	—	—	—
Monetary claims purchased	—	—	—	—	—	—
Financing accounts	[4,067] 347,060	[5] 4,483	1.29	[27,628] 398,441	[27] 4,399	1.10
Deposits	342,872	2,782	0.81	370,572	3,332	0.89
Call money	—	—	—	51	0	1.59
Borrowed money	—	—	—	—	—	—

Note: [ ] indicates the average balance and interest of borrowed funds between the Domestic division and the International division, and the total is presented in net.

#### Total

Millions of yen, %

For the years ended March 31,	2017			2018		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Investment accounts	¥2,182,089	¥26,534	1.21%	¥2,537,850	¥28,344	1.11%
Loans	1,448,319	16,066	1.10	1,560,979	17,064	1.09
Securities	602,167	10,394	1.72	663,973	11,204	1.68
Call loans	—	—	—	140	2	1.79
Due from banks	116,068	63	0.05	272,724	63	0.02
Monetary claims purchased	734	0	0.08	7,363	9	0.13
Financing accounts	2,080,065	8,616	0.41	2,432,459	7,695	0.31
Deposits	2,008,190	5,105	0.25	2,166,743	5,322	0.24
Call money	22,315	(17)	(0.07)	138,645	(73)	(0.05)
Borrowed money	71,646	211	0.29	147,931	113	0.07

Note: In the investment accounts, the average balance of non-interest-bearing "due from banks" (¥1,500 million—FY2016, ¥1,497 million—FY2017) is excluded. In the financing accounts, the average balance of funds for investing money held in trust (¥23,000 million—FY2016, ¥21,679 million—FY2017) and the interest expenses on money held in trust (¥54 million—FY2016, ¥34 million—FY2017) are excluded, respectively.

# Sony Bank Financial Data (Non-consolidated)

## Interest spread

%

For the years ended March 31,	2017			2018		
	Domestic division	International division	Total	Domestic division	International division	Total
Yield on investment	1.02%	2.00%	1.21%	0.90%	1.97%	1.11%
Yield on financing	0.23	1.29	0.41	0.16	1.10	0.31
Interest spread	0.78	0.70	0.80	0.74	0.87	0.80

## 3-03 Interest income and interest expenses

### Domestic division

Millions of yen

For the years ended March 31,	2017			2018		
	Increase (decrease) due to balance	Increase (decrease) due to yield	Net increase (decrease)	Increase (decrease) due to balance	Increase (decrease) due to yield	Net increase (decrease)
Interest income	¥1,923	¥(857)	¥1,065	¥3,327	¥(2,447)	¥ 879
Loans	2,234	(901)	1,332	1,255	(252)	1,003
Securities	(224)	6	(218)	116	(261)	(145)
Call loans	(7)	—	(7)	—	—	—
Due from banks	44	(41)	2	86	(87)	(0)
Monetary claims purchased	0	(0)	0	5	3	9
Interest expenses	465	(563)	(97)	773	(1,587)	(814)
Deposits	187	(13)	173	182	(515)	(333)
Call money	16	(39)	(23)	(91)	34	(56)
Borrowed money	108	(162)	(53)	224	(322)	(97)

### International division

Millions of yen

For the years ended March 31,	2017			2018		
	Increase (decrease) due to balance	Increase (decrease) due to yield	Net increase (decrease)	Increase (decrease) due to balance	Increase (decrease) due to yield	Net increase (decrease)
Interest income	¥(571)	¥506	¥ (64)	¥1,074	¥(121)	¥952
Loans	(6)	0	(5)	(4)	(0)	(5)
Securities	(595)	536	(58)	1,031	(75)	955
Call loans	—	—	—	—	2	2
Due from banks	—	—	—	—	—	—
Monetary claims purchased	—	—	—	—	—	—
Interest expenses	(230)	(61)	(292)	663	(748)	(84)
Deposits	149	(46)	102	224	325	550
Call money	—	—	—	—	0	0
Borrowed money	—	—	—	—	—	—

### Total

Millions of yen

For the years ended March 31,	2017			2018		
	Increase (decrease) due to balance	Increase (decrease) due to yield	Net increase (decrease)	Increase (decrease) due to balance	Increase (decrease) due to yield	Net increase (decrease)
Interest income	¥2,364	¥(1,312)	¥1,051	¥4,326	¥(2,515)	¥1,810
Loans	2,224	(897)	1,326	1,249	(251)	998
Securities	(868)	591	(276)	1,066	(257)	809
Call loans	(7)	—	(7)	—	2	2
Due from banks	44	(41)	2	86	(87)	(0)
Monetary claims purchased	0	(0)	0	5	3	9
Interest expenses	901	(1,241)	(339)	1,459	(2,380)	(920)
Deposits	394	(119)	275	403	(186)	217
Call money	16	(39)	(23)	(91)	35	(55)
Borrowed money	108	(162)	(53)	224	(322)	(97)

Note: Where the reason for an increase or decrease is overlapping between "due to balance" and "due to yield," the amount of the increase or decrease is included in "due to yield."

## 3-04 General and administrative expenses

Millions of yen

For the years ended March 31,	2017	2018
Salaries	¥ 3,775	¥ 3,829
Employee retirement benefits	141	144
Fringe benefit expenses	542	535
Depreciation and amortization	1,280	1,254
Leases on land, buildings and machinery	1,299	1,371
Maintenance fees	1,924	1,780
Repairs and utilities	3	4
Supplies expenses	234	301
Heat, light and water	28	30
Travel expenses	9	11
Communication expenses	754	738
Advertising expenses	1,598	903
Membership fees, donations and social expenses	18	20
Outsourcing	1,877	1,563
Taxes and public dues	1,066	1,098
Deposit insurance	629	598
Others	1,341	1,327
<b>Total</b>	<b>¥16,524</b>	<b>¥15,515</b>

## 4 Fair Value Information

### 4-01 Fair value information on securities

\*In addition to "Securities" on the non-consolidated balance sheets, the figures in the following tables include beneficiary certificates of investment trust in "Monetary claims purchased."

#### Trading-purpose securities

Not applicable

#### Held-to-maturity securities

Millions of yen

As of March 31,	2017			2018		
	Balance sheet amount	Fair value	Difference	Balance sheet amount	Fair value	Difference
Held-to-maturity securities of which fair value exceeds balance sheet amount						
Japanese government bonds	¥5,990	¥6,073	¥83	¥ —	¥ —	¥—
Japanese corporate bonds	228	232	4	200	201	1
<b>Total</b>	<b>¥6,218</b>	<b>¥6,306</b>	<b>¥87</b>	<b>¥200</b>	<b>¥201</b>	<b>¥ 1</b>

Notes: 1. Fair value is based upon the value measured at the fiscal year end.

2. There were no fair values that did not exceed their non-consolidated balance sheet amount.

## Available-for-sale securities

Millions of yen

As of March 31,	2017			2018		
	Balance sheet amount	Acquisition cost	Unrealized gains (losses)	Balance sheet amount	Acquisition cost	Unrealized gains (losses)
Available-for-sale securities of which balance sheet amount exceeds acquisition cost						
Bonds	¥162,942	¥154,516	¥ 8,425	¥159,116	¥151,369	¥ 7,747
Japanese government bonds	69,596	63,897	5,699	62,248	56,567	5,681
Japanese local government bonds	34,866	33,697	1,168	34,500	33,624	876
Japanese corporate bonds	58,479	56,921	1,557	62,367	61,178	1,188
Others	283,047	277,903	5,143	287,657	282,442	5,215
Foreign bonds	278,572	275,617	2,955	279,376	276,933	2,442
Others	4,474	2,286	2,188	8,281	5,508	2,772
Subtotal	445,989	432,419	13,569	446,774	433,812	12,962
Available-for-sale securities of which balance sheet amount does not exceed acquisition cost						
Bonds	32,399	33,090	(690)	38,924	39,202	(278)
Japanese government bonds	27,496	28,175	(679)	34,623	34,901	(277)
Japanese local government bonds	—	—	—	1,501	1,501	(0)
Japanese corporate bonds	4,903	4,914	(11)	2,798	2,800	(1)
Others	145,210	145,977	(767)	191,714	192,956	(1,242)
Foreign bonds	144,636	145,404	(767)	189,559	190,801	(1,241)
Others	573	573	(0)	2,154	2,155	(0)
Subtotal	177,610	179,067	(1,457)	230,638	232,159	(1,520)
Total	¥623,599	¥611,487	¥12,112	¥677,412	¥665,971	¥11,441

Note: Fair value is based upon the value measured at the fiscal year end.

## Securities without fair value

Millions of yen

As of March 31,	2017	2018
	Balance sheet amount	Balance sheet amount
Stocks of subsidiaries and affiliated companies		
Stocks of subsidiaries	¥2,050	¥2,050

## 4-02 Fair value information on money held in trust

### Money held in trust for investment

Not applicable

### Money held in trust for held-to-maturity

Not applicable



# Sony Bank Financial Data (Non-consolidated)

## Other money held in trust

Millions of yen

As of March 31,	2017				
	Balance sheet amount	Acquisition cost	Difference	Of which, balance sheet amount exceeds acquisition cost	Of which, balance sheet amount does not exceed acquisition cost
Other money held in trust	¥23,000	¥23,000	¥—	¥—	¥—

Millions of yen

As of March 31,	2018				
	Balance sheet amount	Acquisition cost	Difference	Of which, balance sheet amount exceeds acquisition cost	Of which, balance sheet amount does not exceed acquisition cost
Other money held in trust	¥21,000	¥21,000	¥—	¥—	¥—

Note: "Difference" consists of "Of which, balance sheet amount exceeds acquisition cost" and "Of which, balance sheet amount does not exceed acquisition cost."

## 4-03 Fair value information on derivatives

### Interest rate derivatives

Derivatives for which hedge accounting is not applied

Millions of yen

As of March 31,		2017			
Category	Type	Notional amount	Notional amount over 1 year	Fair value	Valuation gains (losses)
Over-the-counter transactions	Interest rate swaps Fixed-rate receivable / Floating-rate payable	¥3,528	¥3,528	¥(50)	¥(50)
	Floating-rate receivable / Fixed-rate payable	3,528	3,528	50	50
Total				¥ —	¥ —

Notes: 1. The above transactions are evaluated at fair value, and valuation gains (losses) are recorded in the statements of income.  
2. Fair value is calculated using the price indicated by the financial institution.

Derivatives for which hedge accounting is applied

Millions of yen

As of March 31,		2017			
Method	Type	Hedged item	Notional amount	Notional amount over 1 year	Fair value
Deferred hedge accounting	Interest rate swaps Floating-rate receivable / Fixed-rate payable	Loans, deposits	¥103,000	¥103,000	¥ 353
	Fair value hedge accounting	Interest rate swaps Floating-rate receivable / Fixed-rate payable	Available-for-sale securities (bonds)	304,661	266,269
Total					¥(17,285)

Notes: 1. The above table includes derivatives for which deferred hedge accounting is applied in accordance with "Accounting and Auditing Treatments on Application of Accounting Standard for Financial Instruments in the Banking Industry" (Industry Audit Committee of Japanese Institute of Certified Public Accountants No. 24, February 13, 2002) and derivatives for which fair value hedge accounting is applied.  
2. Fair value is calculated using the discounted present value.

Derivatives for which hedge accounting is not applied

Millions of yen

As of March 31,		2018			
Category	Type	Notional amount	Notional amount over 1 year	Fair value	Valuation gains (losses)
Over-the-counter transactions	Interest rate swaps Fixed-rate receivable / Floating-rate payable	¥13,461	¥13,461	¥(66)	¥(66)
	Floating-rate receivable / Fixed-rate payable	13,461	13,461	66	66
Total				¥ —	¥ —

Notes: 1. The above transactions are evaluated at fair value, and valuation gains (losses) are recorded in the statements of income.  
2. Fair value is calculated using the price indicated by the financial institution.

## Sony Bank Financial Data (Non-consolidated)

Derivatives for which hedge accounting is applied

Millions of yen

As of March 31,

Method	Type	Hedged item	2018		
			Notional amount	Notional amount over 1 year	Fair value
Deferred hedge accounting	Interest rate swaps Floating-rate receivable / Fixed-rate payable	Deposits	¥103,000	¥103,000	¥ 130
Fair value hedge accounting	Interest rate swaps Floating-rate receivable / Fixed-rate payable	Available-for-sale securities (bonds)	268,367	241,415	(12,300)
Total					¥(12,169)

Notes: 1. The above table includes derivatives for which deferred hedge accounting is applied in accordance with "Accounting and Auditing Treatments on Application of Accounting Standard for Financial Instruments in the Banking Industry" (Industry Audit Committee of Japanese Institute of Certified Public Accountants No. 24, February 13, 2002) and derivatives for which fair value hedge accounting is applied.  
2. Fair value is calculated using the discounted present value.

### Currency derivatives

Derivatives for which hedge accounting is not applied

Millions of yen

As of March 31,

Category	Type	2017			
		Notional amount	Notional amount over 1 year	Fair value	Valuation gains (losses)
Over-the-counter transactions	Forward foreign exchanges				
	Sold	¥ 47,967	¥—	¥ 69	¥ 69
	Bought	104,561	—	258	258
	Foreign exchange margin transactions				
	Sold	46,494	—	1,309	1,309
	Bought	18,449	—	1,018	1,018
	Currency options				
	Sold	214	—	(1)	0
	Bought	212	—	1	0
	Currency forwards				
Sold	—	—	—	—	
Bought	15,265	—	(126)	(126)	
Total				¥2,529	¥2,530

Notes: 1. The above transactions are evaluated at fair value, and valuation gains (losses) are recorded in the statements of income.  
2. Fair value is calculated using the discounted present value or the option pricing model.

Derivatives for which hedge accounting is applied

Millions of yen

As of March 31,

Method	Type	Hedged item	2017		
			Notional amount	Notional amount over 1 year	Fair value
Fair value hedge accounting	Currency swaps	Available-for-sale securities (bonds)	¥14,645	¥4,700	¥(673)
Total					¥(673)

Notes: 1. Fair value hedge accounting is applied.  
2. Fair value is calculated using the discounted present value.

## Sony Bank Financial Data (Non-consolidated)

Derivatives for which hedge accounting is not applied

Millions of yen

As of March 31,

Category	Type	2018			
		Notional amount	Notional amount over 1 year	Fair value	Valuation gains (losses)
Over-the-counter transactions	Forward foreign exchanges				
	Sold	¥ 66,635	¥—	¥ 152	¥ 152
	Bought	153,069	—	499	499
	Foreign exchange margin transactions				
	Sold	62,635	—	2,480	2,480
	Bought	21,987	—	1,020	1,020
	Currency options				
	Sold	156	—	(1)	0
	Bought	206	—	1	0
	Currency forwards				
Sold	—	—	—	—	
Bought	14,216	—	(325)	(325)	
Total			¥3,828	¥3,828	

Notes: 1. The above transactions are evaluated at fair value, and valuation gains (losses) are recorded in the statements of income.

2. Fair value is calculated using the discounted present value or the option pricing model.

Derivatives for which hedge accounting is applied

Millions of yen

As of March 31,

Method	Type	Hedged item	2018		
			Notional amount	Notional amount over 1 year	Fair value
Fair value hedge accounting	Currency swaps	Available-for-sale securities (bonds)	¥19,200	¥14,000	¥(687)
Total					¥(687)

Notes: 1. Fair value hedge accounting is applied.

2. Fair value is calculated using the discounted present value.

# Performance Indicators (Non-consolidated)

## 1 Key Performance Indicators

Millions of yen

For the years ended March 31,	2014	2015	2016	2017	2018
Ordinary revenues	¥ 33,994	¥ 35,714	¥ 34,892	¥ 35,105	¥ 36,270
Ordinary profit	5,845	7,298	5,857	4,634	6,557
Net income	3,585	4,634	3,912	3,176	4,474
Common stock	31,000	31,000	31,000	31,000	31,000
Number of shares issued and outstanding (shares)	620,000	620,000	620,000	620,000	620,000
Total net assets	72,774	77,064	77,428	81,332	85,729
Total assets	2,056,704	2,062,525	2,126,564	2,424,236	2,635,028
Deposits	1,890,022	1,878,256	1,923,506	2,112,985	2,219,325
Loans	1,057,419	1,187,187	1,344,184	1,539,630	1,596,376
Securities	773,811	730,013	620,993	631,296	674,285
Non-consolidated capital adequacy ratio	11.72%	10.65%	9.89%	9.75%	10.45%
Dividend payout ratio	—	—	50.07%	50.06%	50.01%
Number of employees	430	455	456	480	487

Notes: 1. Number of employees refers to full-time employees.

2. In the fiscal year ended March 31, 2017, the method for measuring credit risk in the calculation of the non-consolidated capital adequacy ratio was changed from the previous "standard approach" to the "foundation internal ratings-based approach."

## 2 Status of Operations (Deposits)

### 2-01 Average and year-end balance of deposits by category

#### Average balance

Millions of yen

For the years ended March 31,	2017			2018		
	Domestic division	International division	Total	Domestic division	International division	Total
Floating deposits	¥ 563,912	¥177,323	¥ 741,235	¥ 664,602	¥177,041	¥ 841,643
Time and saving deposits	1,101,104	165,521	1,266,626	1,130,959	193,482	1,324,441
Other deposits	300	27	328	608	49	658
Total	¥1,665,317	¥342,872	¥2,008,190	¥1,796,170	¥370,572	¥2,166,743

#### Year-end balance

Millions of yen

As of March 31,	2017			2018		
	Domestic division	International division	Total	Domestic division	International division	Total
Floating deposits	¥ 630,964	¥178,597	¥ 809,562	¥ 672,877	¥190,691	¥ 863,569
Time and saving deposits	1,129,004	174,023	1,303,027	1,134,731	220,247	1,354,978
Other deposits	348	46	395	720	56	777
Total	¥1,760,317	¥352,668	¥2,112,985	¥1,808,329	¥410,995	¥2,219,325

Note: Deposits (floating deposits and time and saving deposits) of the Domestic division include deposits from the parent company and its subsidiaries in the amount of ¥41,894 million and ¥60,078 million as of March 31, 2017 and 2018, respectively.

### 2-02 Balance of time deposits by remaining period

Millions of yen

As of March 31,	2017			2018		
	Fixed rate time deposits	Floating rate time deposits	Total	Fixed rate time deposits	Floating rate time deposits	Total
Less than 3 months	¥ 284,575	¥—	¥ 284,575	¥ 329,325	¥—	¥ 329,325
3 months or more, less than 6 months	411,120	—	411,120	434,419	—	434,419
6 months or more, less than 1 year	403,920	—	403,920	401,735	—	401,735
1 year or more, less than 2 years	60,494	—	60,494	39,563	—	39,563
2 years or more, less than 3 years	15,381	—	15,381	19,365	—	19,365
3 years or more	52,275	—	52,275	49,454	—	49,454
Total	¥1,227,766	¥—	¥1,227,766	¥1,273,863	¥—	¥1,273,863

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

## Sony Bank Performance Indicators (Non-consolidated)

### 3 Status of Operations (Loans)

#### 3-01 Average and year-end balance of loans by category

##### Average balance

Millions of yen

For the years ended March 31,	2017			2018		
	Domestic division	International division	Total	Domestic division	International division	Total
Loans on bills	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
Loans on deeds	1,423,903	8,390	1,432,294	1,534,294	7,933	1,542,227
Overdrafts	16,023	1	16,025	18,750	2	18,752
Bills discounted	—	—	—	—	—	—
Total	¥1,439,927	¥8,391	¥1,448,319	¥1,533,044	¥7,935	¥1,560,979

##### Year-end balance

Millions of yen

As of March 31,	2017			2018		
	Domestic division	International division	Total	Domestic division	International division	Total
Loans on bills	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
Loans on deeds	1,514,358	7,187	1,521,546	1,569,455	8,024	1,577,480
Overdrafts	18,081	2	18,084	18,893	1	18,895
Bills discounted	—	—	—	—	—	—
Total	¥1,532,440	¥7,190	¥1,539,630	¥1,588,349	¥8,026	¥1,596,376

#### 3-02 Balance of loans by remaining period

Millions of yen

As of March 31,	2017			2018		
	Fixed interest rates	Floating interest rates	Total	Fixed interest rates	Floating interest rates	Total
Less than 1 year	¥ 913	¥ 14,787	¥ 15,700	¥ 1,316	¥ 11,861	¥ 13,178
Over 1 year, not exceeding 3 years	2,675	20,897	23,572	2,068	17,214	19,282
Over 3 years, not exceeding 5 years	5,658	22,143	27,802	5,548	21,251	26,800
Over 5 years, not exceeding 7 years	10,631	13,768	24,399	10,439	7,958	18,397
Over 7 years, not exceeding 10 years	28,493	16,324	44,818	28,072	16,209	44,282
Over 10 years	630,990	754,262	1,385,252	629,749	825,790	1,455,540
No fixed redemption	—	18,084	18,084	—	18,895	18,895
Total	¥679,363	¥860,267	¥1,539,630	¥677,195	¥919,180	¥1,596,376

#### 3-03 Balance of loans by collateral

Millions of yen

As of March 31,	2017	2018
Pledged securities	¥ —	¥ —
Pledged receivables	—	—
Pledged merchandise	—	—
Pledged real estate	1,081,498	1,111,211
Others	—	—
Subtotal	1,081,498	1,111,211
Guaranteed	160,081	213,515
Credit	298,050	271,649
Total	¥1,539,630	¥1,596,376

##### Balance of acceptances and guarantees at the end of the period

Not applicable

## Sony Bank Performance Indicators (Non-consolidated)

### Customers' liabilities for acceptances and guarantees classified by type of collateral

Not applicable

### 3-04 Balance of loans by industry

Millions of yen, %

As of March 31,	2017		2018	
	Balance	Composition	Balance	Composition
Individual	¥1,470,596	95.52%	¥1,544,485	96.74%
Corporation	69,034	4.48	51,890	3.25
Manufacturing industries	25,828	1.68	20,010	1.25
Construction	1,519	0.10	502	0.03
Information and telecommunications	2,589	0.17	568	0.03
Transportation / Mail services	6,156	0.40	4,189	0.26
Wholesalers / Retailers	4,752	0.31	2,489	0.15
Financial services / Insurance	5,010	0.33	3,000	0.18
Real estate / Goods leasing services	21,317	1.38	19,487	1.22
Various service	337	0.02	125	0.00
Local government	1,521	0.10	1,517	0.09
Total	¥1,539,630	100.00%	¥1,596,376	100.00%

### 3-05 Loan-deposit ratio: year end and annual average

%

As of March 31, for the years ended March 31,	2017			2018		
	Domestic division	International division	Total	Domestic division	International division	Total
At the year end	87.05%	2.03%	72.86%	87.83%	1.95%	71.93%
Annual average	86.46	2.44	72.12	86.46	2.14	72.04

Note: Loan-deposit ratio =  $\frac{\text{Loan balance at year end (annual average)}}{\text{Deposit balance at year end (annual average)}} \times 100$

### 3-06 Reserve for possible loan losses: balance at year end and increase (decrease) during the year

Millions of yen

As of March 31, for the years ended March 31,	2017		2018	
	Balance at the end of the period	Increase (Decrease)	Balance at the end of the period	Increase (Decrease)
General reserve for possible loan losses	¥438	¥(73)	¥416	¥ (22)
Specific reserve for possible loan losses	532	9	390	(141)
Reserve for possible loan losses for specific foreign countries	—	—	—	—
Total	¥971	¥(64)	¥806	¥(164)

### 3-07 Write-off loans

Millions of yen

For the years ended March 31,	2017	2018
Total	¥0	¥0

## Sony Bank Performance Indicators (Non-consolidated)

### 4 Status of Operations (Securities)

#### 4-01 Average balance of securities under proprietary accounts by category

Not applicable

#### 4-02 Balance of securities by category and remaining period

Millions of yen

As of March 31,	2017							Total
	Within 1 year	More than 1 year to 3 years	More than 3 years to 5 years	More than 5 years to 7 years	More than 7 years to 10 years	Over 10 years	Unspecified term	
Japanese government bonds	¥ 19,154	¥ 15,117	¥ 2,113	¥ —	¥ —	¥66,696	¥ —	¥103,083
Japanese local government bonds	—	516	34,034	315	—	—	—	34,866
Japanese corporate bonds	5,055	13,042	37,066	6,139	2,079	228	—	63,611
Japanese stocks	—	—	—	—	—	—	2,050	2,050
Other securities	87,714	152,294	109,574	43,461	10,574	19,589	4,474	427,684
Of which: Foreign bonds	87,714	152,294	109,574	43,461	10,574	19,589	—	423,209
Others	—	—	—	—	—	—	4,474	4,474
<b>Total</b>	<b>¥111,924</b>	<b>¥180,971</b>	<b>¥182,789</b>	<b>¥49,916</b>	<b>¥12,653</b>	<b>¥86,515</b>	<b>¥6,525</b>	<b>¥631,296</b>

Millions of yen

As of March 31,	2018							Total
	Within 1 year	More than 1 year to 3 years	More than 3 years to 5 years	More than 5 years to 7 years	More than 7 years to 10 years	Over 10 years	Unspecified term	
Japanese government bonds	¥ 12,867	¥ 15,078	¥ 2,085	¥ —	¥20,363	¥ 46,478	¥ —	¥ 96,872
Japanese local government bonds	1,501	14,603	19,896	—	—	—	—	36,001
Japanese corporate bonds	3,724	26,618	34,823	—	—	200	—	65,366
Japanese stocks	—	—	—	—	—	—	2,050	2,050
Other securities	88,227	145,038	107,084	16,794	17,819	93,970	5,058	473,993
Of which: Foreign bonds	88,227	145,038	107,084	16,794	17,819	93,970	—	468,935
Others	—	—	—	—	—	—	5,058	5,058
<b>Total</b>	<b>¥106,320</b>	<b>¥201,338</b>	<b>¥163,889</b>	<b>¥16,794</b>	<b>¥38,182</b>	<b>¥140,649</b>	<b>¥7,109</b>	<b>¥674,285</b>

#### 4-03 Average and year-end balance of securities by category

Average balance

Millions of yen

For the years ended March 31,	2017			2018		
	Domestic division	International division	Total	Domestic division	International division	Total
Japanese government bonds	¥ 85,241	¥ —	¥ 85,241	¥ 94,186	¥ —	¥ 94,186
Japanese local government bonds	35,520	—	35,520	35,082	—	35,082
Japanese corporate bonds	62,143	—	62,143	65,128	—	65,128
Japanese stocks	2,050	—	2,050	2,050	—	2,050
Other securities	2,348	414,862	417,211	2,375	465,149	467,525
Of which: Foreign bonds	—	414,862	414,862	—	465,149	465,149
Others	2,348	—	2,348	2,375	—	2,375
<b>Total</b>	<b>¥187,305</b>	<b>¥414,862</b>	<b>¥602,167</b>	<b>¥198,824</b>	<b>¥465,149</b>	<b>¥663,973</b>

## Sony Bank Performance Indicators (Non-consolidated)

### Year-end balance

Millions of yen

As of March 31,	2017			2018		
	Domestic division	International division	Total	Domestic division	International division	Total
Japanese government bonds	¥103,083	¥ —	¥103,083	¥ 96,872	¥ —	¥ 96,872
Japanese local government bonds	34,866	—	34,866	36,001	—	36,001
Japanese corporate bonds	63,611	—	63,611	65,366	—	65,366
Japanese stocks	2,050	—	2,050	2,050	—	2,050
Other securities	4,474	423,209	427,684	5,058	468,935	473,993
Of which: Foreign bonds	—	423,209	423,209	—	468,935	468,935
Others	4,474	—	4,474	5,058	—	5,058
Total	¥208,086	¥423,209	¥631,296	¥205,350	¥468,935	¥674,285

### 4-04 Securities-deposit ratio: year end and annual average

%

As of March 31, for the years ended March 31,	2017			2018		
	Domestic division	International division	Total	Domestic division	International division	Total
At the year end	11.82%	120.00%	29.87%	11.35%	114.09%	30.38%
Annual average	11.24	120.99	29.98	11.06	125.52	30.64

Note: Securities-deposit ratio =  $\frac{\text{Securities balance at year end (annual average)}}{\text{Deposit balance at year end (annual average)}} \times 100$