

# Financial Data (Consolidated)

## Consolidated Balance Sheets

Sony Bank Inc. and consolidated subsidiaries  
As of March 31, 2018 and 2019

	Millions of yen	
	2018	2019
<b>Assets</b>		
Cash and due from banks	287,752	344,377
Monetary claims purchased	5,378	4,916
Money held in trust	21,000	21,937
Securities	672,244	694,447
Loans	1,596,376	1,744,103
Foreign exchanges	9,346	8,471
Other assets	52,372	51,685
Tangible fixed assets	1,709	1,633
Buildings	658	628
Leased assets	0	—
Other tangible fixed assets	1,051	1,004
Intangible fixed assets	5,652	6,903
Software	5,637	6,888
Other intangible fixed assets	14	14
Deferred tax assets	138	1,305
Reserve for possible loan losses	(806)	(903)
<b>Total Assets</b>	<b>2,651,162</b>	<b>2,878,879</b>
<b>Liabilities</b>		
Deposits	2,219,324	2,358,182
Call money and bills sold	96,000	130,611
Payables under repurchase agreements	—	20,290
Borrowed money	180,000	210,000
Foreign exchanges	228	244
Other liabilities	66,071	67,752
Reserve for employees' bonuses	769	777
Net defined benefit liability	1,243	1,323
Provision for reimbursement of deposits	81	125
<b>Total Liabilities</b>	<b>2,563,718</b>	<b>2,789,308</b>
<b>Net Assets</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	28,948	33,067
<b>Total shareholders' equity</b>	<b>80,948</b>	<b>85,067</b>
Net unrealized gains (losses) on available-for-sale securities, net of taxes	6,037	3,974
Net deferred gains (losses) on hedging instruments, net of taxes	(1,086)	(1,260)
Remeasurements of defined benefit plans, net of taxes	(103)	(106)
<b>Total accumulated other comprehensive income</b>	<b>4,847</b>	<b>2,606</b>
Non-controlling interests	1,648	1,896
<b>Total Net Assets</b>	<b>87,444</b>	<b>89,570</b>
<b>Total Liabilities and Net Assets</b>	<b>2,651,162</b>	<b>2,878,879</b>

## Sony Bank Financial Data (Consolidated)

### Consolidated Statements of Income

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2018 and 2019

	Millions of yen	
	2018	2019
<b>Ordinary Revenues</b>	39,933	46,018
<b>Interest income</b>	28,344	31,926
Interest income on loans	17,064	17,473
Interest income and dividends on securities	11,204	14,382
Interest income on call loans and bills bought	2	1
Interest income on deposits with banks	63	62
Other interest income	9	7
<b>Fees and commissions</b>	6,961	9,650
<b>Other operating income</b>	3,823	3,926
<b>Other ordinary income</b>	804	515
Reversal of reserve for possible loan losses	96	—
Income from money held in trust, net	1	—
Others	706	515
<b>Ordinary Expenses</b>	32,752	36,423
<b>Interest expenses</b>	7,731	8,643
Interest expenses on deposits	5,322	6,747
Interest expenses on call money and bills sold	(73)	88
Interest on payables under repurchase agreements	—	312
Interest expenses on borrowed money	113	88
Other interest expenses	2,368	1,407
<b>Fees and commissions</b>	6,685	8,083
<b>Other operating expenses</b>	109	485
<b>General and administrative expenses</b>	18,084	18,801
<b>Other ordinary expenses</b>	141	409
Provision for reserve for possible loan losses	—	167
Other ordinary expenses	141	242
<b>Ordinary Profit</b>	7,180	9,595
<b>Extraordinary Losses</b>	92	47
Losses on disposal of fixed assets	92	20
Impairment losses	—	27
<b>Income Before Income Taxes</b>	7,088	9,547
Income Taxes - Current	2,225	3,116
Income Taxes - Deferred	(46)	(177)
<b>Total Income Taxes</b>	2,179	2,939
<b>Profit</b>	4,909	6,608
<b>Profit Attributable to Non-controlling Interests</b>	186	250
<b>Profit Attributable to Owners of the Parent</b>	4,722	6,357

### Consolidated Statements of Comprehensive Income

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2018 and 2019

	Millions of yen	
	2018	2019
Profit	4,909	6,608
Other Comprehensive Income	1,519	(2,243)
Net unrealized gains (losses) on available-for-sale securities, net of taxes	1,260	(2,063)
Net deferred gains (losses) on hedging instruments, net of taxes	251	(174)
Remeasurements of defined benefit plans, net of taxes	7	(6)
<b>Comprehensive Income</b>	6,429	4,364
Comprehensive income attributable to owners of the parent	6,242	4,116
Comprehensive income attributable to non-controlling interests	187	248

## ■ Sony Bank Financial Data (Consolidated)

### Consolidated Statements of Changes in Net Assets

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2018 and 2019

	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					
	Net unrealized gains (losses) on available- for-sale securities, net of taxes	Net deferred gains (losses) on hedging instruments, net of taxes	Remeasure- ments of defined benefit plans, net of taxes	Total accumulated other comprehensive income	Non- controlling interests	Total net assets
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

## ■ Sony Bank Financial Data (Consolidated)

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

Millions of yen

	2019			
	Shareholders' equity			
	Common stock	Capital surplus	Retained earnings	Total shareholders' equity
Balance at the beginning of the period	31,000	21,000	28,948	80,948
Changes during the period				
Dividends from surplus	—	—	(2,238)	(2,238)
Profit attributable to owners of the parent	—	—	6,357	6,357
Net changes of items other than shareholders' equity	—	—	—	—
Total changes during the period	—	—	4,119	4,119
Balance at the end of the period	31,000	21,000	33,067	85,067

Millions of yen

	2019					
	Accumulated other comprehensive income					
	Net unrealized gains (losses) on available- for-sale securities, net of taxes	Net deferred gains (losses) on hedging instruments, net of taxes	Remeasure- ments of defined benefit plans, net of taxes	Total accumulated other comprehensive income	Non- controlling interests	Total net assets
Balance at the beginning of the period	6,037	(1,086)	(103)	4,847	1,648	87,444
Changes during the period						
Dividends from surplus	—	—	—	—	—	(2,238)
Profit attributable to owners of the parent	—	—	—	—	—	6,357
Net changes of items other than shareholders' equity	(2,063)	(174)	(3)	(2,241)	248	(1,992)
Total changes during the period	(2,063)	(174)	(3)	(2,241)	248	2,126
Balance at the end of the period	3,974	(1,260)	(106)	2,606	1,896	89,570

## ■ Sony Bank Financial Data (Consolidated)

### Consolidated Statements of Cash Flows

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2018 and 2019

Millions of yen

	2018	2019
Cash flows from operating activities		
Income before income taxes	7,088	9,547
Depreciation and amortization	1,812	1,952
Impairment losses	—	27
Increase (decrease) in reserve for possible loan losses	(164)	96
Increase (decrease) in reserve for employees' bonuses	(13)	8
Increase (decrease) in net defined benefit liability	137	70
Increase (decrease) in reserve for directors' retirement benefits	(19)	—
Increase (decrease) in provision for reimbursement of deposits	19	43
Interest income - accrual basis	(28,344)	(31,926)
Interest expenses - accrual basis	7,731	8,643
(Gains) losses on securities	2,126	(2,418)
(Gains) losses on money held in trust	(1)	(0)
Exchange (gains) losses	8,208	(3,803)
(Gains) losses on disposal of fixed assets	74	53
Net (increase) decrease in loans	(56,745)	(147,727)
Net increase (decrease) in deposits	109,572	138,822
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	80,000	30,000
Net (increase) decrease in call loans and bills sold	(4,805)	461
Net increase (decrease) in call money and bills bought	26,000	54,902
Net (increase) decrease in foreign exchange (assets)	(2,077)	874
Net increase (decrease) in foreign exchange (liabilities)	119	16
Interest income-cash basis	30,944	32,683
Interest expenses-cash basis	(7,907)	(8,183)
Others, net	(8,661)	2,241
Subtotal	165,095	86,387
Income taxes paid	(1,189)	(2,636)
Net cash provided by (used in) operating activities	163,906	83,751
Cash flows from investing activities		
Purchases of securities	(228,090)	(214,140)
Proceeds from sale of securities	51,241	66,935
Proceeds from redemption of securities	125,856	126,539
Investments in money held in trust	—	(943)
Proceeds from money held in trust	2,000	—
Purchases of tangible fixed assets	(1,066)	(244)
Purchases of intangible fixed assets	(2,086)	(3,033)
Others, net	—	(0)
Net cash provided by (used in) investing activities	(52,144)	(24,887)
Cash flows from financing activities		
Net decrease in subordinated borrowings	(3,000)	—
Cash dividends paid	(1,590)	(2,238)
Payments for leased obligations	(0)	(0)
Net cash provided by (used in) financing activities	(4,590)	(2,238)
Net increase (decrease) in cash and cash equivalents	107,171	56,625
Cash and cash equivalents at the beginning of the period	180,581	287,752
Cash and cash equivalents at the end of the period	287,752	344,377

# Financial Data (Non-consolidated)

## Balance Sheets

Sony Bank Inc.

As of March 31, 2018 and 2019

Millions of yen

	2018	2019
<b>Assets</b>		
Cash and due from banks	287,332	343,063
Due from banks	287,332	343,063
Monetary claims purchased	5,378	4,916
Money held in trust	21,000	21,937
Securities	674,285	696,468
Japanese government bonds	96,872	64,126
Japanese local government bonds	36,001	20,040
Japanese corporate bonds	65,366	49,994
Japanese stocks	2,050	2,050
Other securities	473,993	560,256
Loans	1,596,376	1,744,103
Loans on deeds	1,577,480	1,725,791
Overdrafts	18,895	18,312
Foreign exchanges	9,346	8,471
Due from foreign banks	9,346	8,471
Other assets	37,103	35,443
Domestic exchange settlement account, debit	438	1,349
Prepaid expenses	149	200
Accrued income	3,687	4,189
Derivatives	7,320	4,084
Cash collateral paid for financial instruments	18,559	18,148
Accounts receivable	4,599	5,005
Others	2,349	2,464
Tangible fixed assets	1,204	1,092
Buildings	620	575
Other tangible fixed assets	584	516
Intangible fixed assets	3,808	5,200
Software	3,803	5,195
Other intangible fixed assets	5	4
Deferred tax assets	—	1,133
Reserve for possible loan losses	(806)	(903)
<b>Total Assets</b>	<b>2,635,028</b>	<b>2,860,925</b>

## ■ Sony Bank Financial Data (Non-consolidated)

	Millions of yen	
	2018	2019
<b>Liabilities</b>		
Deposits	2,219,325	2,358,985
Ordinary deposits	672,877	782,242
Time deposits	1,134,731	1,147,048
Other deposits	411,716	429,694
Call money	96,000	130,611
Payables under repurchase agreements	—	20,290
Borrowed money	180,000	210,000
Borrowed money	180,000	210,000
Foreign exchanges	228	244
Foreign bills sold	147	73
Foreign bills payable	81	170
Other liabilities	52,033	51,717
Domestic exchange settlement account, credit	—	959
Income taxes payable	1,588	2,041
Accrued expenses	5,255	6,410
Initial margins of futures markets	20,205	18,989
Derivatives	16,349	15,379
Cash collateral received for financial instruments	590	180
Asset retirement obligations	226	227
Others	7,817	7,529
Reserve for employees' bonuses	687	677
Reserve for employees' retirement benefits	933	994
Provision for reimbursement of deposits	81	125
Deferred tax liabilities	9	—
<b>Total Liabilities</b>	<b>2,549,299</b>	<b>2,773,646</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	28,778	32,565
Legal retained earnings	709	1,157
Other retained earnings	28,068	31,407
Unappropriated retained earnings	28,068	31,407
<b>Total shareholders' equity</b>	<b>80,778</b>	<b>84,565</b>
Net unrealized gains (losses) on available-for-sale securities, net of taxes	6,037	3,974
Net deferred gains (losses) on hedging instruments, net of taxes	(1,086)	(1,260)
<b>Total valuation and translation adjustments</b>	<b>4,950</b>	<b>2,713</b>
<b>Total Net Assets</b>	<b>85,729</b>	<b>87,279</b>
<b>Total Liabilities and Net Assets</b>	<b>2,635,028</b>	<b>2,860,925</b>

## ■ Sony Bank Financial Data (Non-consolidated)

### Statements of Income

Sony Bank Inc.

For the years ended March 31, 2018 and 2019

Millions of yen

	2018	2019
<b>Ordinary Revenues</b>	36,270	41,707
<b>Interest income</b>	28,344	31,926
Interest income on loans	17,064	17,473
Interest income and dividends on securities	11,204	14,382
Interest income on call loans	2	1
Interest income on deposits with banks	63	62
Other interest income	9	7
<b>Fees and commissions</b>	3,298	5,338
Fees and commissions on domestic and foreign exchanges	267	338
Other fees and commissions	3,030	5,000
<b>Other operating income</b>	3,823	3,926
Gains on foreign exchange transactions	3,456	3,599
Gains on sale of bonds	334	274
Gains on redemption of bonds	0	—
Gains on derivatives	32	51
<b>Other ordinary income</b>	804	515
Reversal of reserve for possible loan losses	96	—
Income from money held in trust, net	1	0
Others	706	515
<b>Ordinary Expenses</b>	29,712	33,009
<b>Interest expenses</b>	7,730	8,643
Interest expenses on deposits	5,322	6,747
Interest expenses on call money	(73)	88
Interest on payables under repurchase agreements	—	312
Interest expenses on borrowed money	113	88
Interest expenses on interest rate swaps	2,360	1,400
Other interest expenses	8	7
<b>Fees and commissions</b>	6,238	7,573
Fees and commissions on domestic and foreign exchanges	265	338
Other fees and commissions	5,972	7,234
<b>Other operating expenses</b>	109	485
Losses on sale of bonds	68	485
Others	40	—
<b>General and administrative expenses</b>	15,515	15,901
<b>Other ordinary expenses</b>	118	405
Provision for reserve for possible loan losses	—	167
Write-off of loans	0	0
Others	118	238
<b>Ordinary Profit</b>	6,557	8,698
<b>Extraordinary Losses</b>	74	—
Losses on disposal of fixed assets	74	—
<b>Income Before Income Taxes</b>	6,482	8,698
Income Taxes - Current	2,033	2,828
Income Taxes - Deferred	(25)	(155)
<b>Total Income Taxes</b>	2,007	2,673
<b>Net Income</b>	4,474	6,025



## ■ Sony Bank Financial Data (Non-consolidated)

### Statements of Changes in Net Assets

Sony Bank Inc.

For the years ended March 31, 2018 and 2019

Millions of yen

	2018						
	Shareholders' equity						
	Capital surplus			Retained earnings			
	Common stock	Capital reserves	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
Unappropriated 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

	2018			
	Valuation and translation adjustments			
	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	Total net assets
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

## ■ Sony Bank Financial Data (Non-consolidated)

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

Millions of yen

	2019						
	Shareholders' equity						
	Capital surplus			Retained earnings			
	Common stock	Capital reserves	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
Unappropriated retained earnings							
Balance at the beginning of the period	31,000	21,000	21,000	709	28,068	28,778	80,778
Changes during the period							
Dividends from surplus	—	—	—	447	(2,685)	(2,238)	(2,238)
Net income	—	—	—	—	6,025	6,025	6,025
Net changes of items other than shareholders' equity	—	—	—	—	—	—	—
Total changes during the period	—	—	—	447	3,339	3,787	3,787
Balance at the end of the period	31,000	21,000	21,000	1,157	31,407	32,565	84,565

Millions of yen

	2019			
	Valuation and translation adjustments			
	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	Total net assets
Balance at the beginning of the period	6,037	(1,086)	4,950	85,729
Changes during the period				
Dividends from surplus	—	—	—	(2,238)
Net income	—	—	—	6,025
Net changes of items other than shareholders' equity	(2,063)	(174)	(2,237)	(2,237)
Total changes during the period	(2,063)	(174)	(2,237)	1,549
Balance at the end of the period	3,974	(1,260)	2,713	87,279

## ■ Sony Bank Financial Data (Non-consolidated)

### 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	
	2018	2019
Deferred tax assets		
Losses on valuation of securities	664	664
Reserve for possible loan losses	198	223
Provision for retirement benefits	285	304
Provision for bonuses	210	207
Net deferred losses on hedging instruments	479	556
Others	589	701
Subtotal of deferred tax assets	2,427	2,656
Valuation allowance on total deductible temporary differences	—	(664)
Subtotal of valuation allowance	(664)	(664)
Total deferred tax assets	1,763	1,992
Deferred tax liabilities		
Net unrealized gains on available-for-sale securities	1,707	796
Others	65	62
Total deferred tax liabilities	1,772	859
Net deferred tax assets	9	1,133

# Sony Bank Financial Data (Non-consolidated)

## 1 Loans by Borrower Category

As of March 31, Category	Millions of yen	
	2018	2019
Bankrupt and quasi-bankrupt loans	472	596
Doubtful loans	685	807
Sub-standard loans	842	800
Normal loans	1,604,392	1,751,032
<b>Total</b>	<b>1,606,393</b>	<b>1,753,237</b>

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,	Millions of yen	
	2018	2019
Bankrupt loans	91	180
Non-accrual delinquent loans	1,061	1,220
Past-due loans (3 months or more)	—	—
Restructured loans	842	800
<b>Total</b>	<b>1,995</b>	<b>2,201</b>

## 3 Profit and Loss

### 3-01 Gross operating profit

For the years ended March 31,	2018			2019		
	Domestic division	International division	Total	Domestic division	International division	Total
Net interest income	15,506	5,141	20,648	16,415	6,891	23,307
Interest income	18,830	9,540	[27] 28,344	18,932	13,027	[33] 31,926
Interest expenses	3,323	4,399	[27] 7,695	2,516	6,136	[33] 8,619
Net fees and commissions	(3,048)	108	(2,940)	(2,367)	132	(2,234)
Fees and commissions received	3,093	204	3,298	5,063	275	5,338
Fees and commissions paid	6,142	95	6,238	7,430	142	7,573
Net trading income	—	—	—	—	—	—
Trading income	—	—	—	—	—	—
Trading expenses	—	—	—	—	—	—
Net other operating income	54	3,658	3,713	(220)	3,661	3,441
Other operating income	112	3,710	3,823	257	3,669	3,926
Other operating expenses	57	51	109	477	7	485
Gross operating profit	12,512	8,909	21,421	13,828	10,685	24,514
Gross operating profit ratio	0.60%	1.84%	0.84%	0.62%	1.91%	0.89%

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 (¥34 million - fiscal2017, ¥24 million - fiscal2018).

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,	2018			2019		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Investment accounts	[27,628]	[27]	0.90%	[38,331]	[33]	0.85%
	2,082,692	18,830		2,220,115	18,932	
Loans	1,553,044	16,987	1.09	1,636,579	17,398	1.06
Securities	198,824	1,742	0.87	175,156	1,429	0.81
Call loans	—	—	—	—	—	—
Due from banks	272,724	63	0.02	348,222	62	0.01
Monetary claims purchased	7,363	9	0.13	4,269	6	0.16
Financing accounts	[—]	[—]	0.16	[—]	[—]	0.11
	2,061,645	3,323		2,202,407	2,516	
Deposits	1,796,170	1,989	0.11	1,887,444	1,856	0.09
Call money	138,594	(74)	(0.05)	149,189	(63)	(0.04)
Payables under repurchase agreements	—	—	—	—	—	—
Borrowed money	147,931	113	0.07	186,219	88	0.04

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" (¥1,497 million—fiscal2017, ¥1,488 million—fiscal2018) is excluded. In the financing accounts, the average balance of funds for investing money held in trust (¥21,679 million—fiscal2017, ¥21,087 million—fiscal2018) and the interest expenses on money held in trust (¥34 million—fiscal2017, ¥24 million—fiscal2018) are excluded, respectively.

#### International division

Millions of yen, %

For the years ended March 31,	2018			2019		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Investment accounts	[—]	[—]	1.97%	[—]	[—]	2.33%
	482,786	9,540		558,833	13,027	
Loans	7,935	77	0.97	8,446	74	0.88
Securities	465,149	9,461	2.03	540,064	12,952	2.39
Call loans	140	2	1.79	58	1	2.27
Due from banks	—	—	—	—	—	—
Monetary claims purchased	—	—	—	—	—	—
Financing accounts	[27,628]	[27]	1.10	[38,331]	[33]	1.30
	398,441	4,399		469,589	6,136	
Deposits	370,572	3,332	0.89	411,987	4,891	1.18
Call money	51	0	1.59	6,683	151	2.26
Payables under repurchase agreements	—	—	—	12,353	312	2.52
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.

## ■ Sony Bank Financial Data (Non-consolidated)

Total	Millions of yen, %					
	2018			2019		
	Average balance	Interest	Yield	Average balance	Interest	Yield
For the years ended March 31,						
Investment accounts	2,537,850	28,344	1.11%	2,740,616	31,926	1.16%
Loans	1,560,979	17,064	1.09	1,645,025	17,473	1.06
Securities	663,973	11,204	1.68	715,220	14,382	2.01
Call loans	140	2	1.79	58	1	2.27
Due from banks	272,724	63	0.02	348,222	62	0.01
Monetary claims purchased	7,363	9	0.13	4,269	6	0.16
Financing accounts	2,432,459	7,695	0.31	2,633,665	8,619	0.32
Deposits	2,166,743	5,322	0.24	2,299,441	6,747	0.29
Call money	138,645	(73)	(0.05)	155,872	88	0.05
Payables under repurchase agreements	—	—	—	12,353	312	2.52
Borrowed money	147,931	113	0.07	186,219	88	0.04

Note: In the investment accounts, the average balance of non-interest-bearing "due from banks" (¥1,497 million—fiscal2017, ¥1,488 million—fiscal2018) is excluded. In the financing accounts, the average balance of funds for investing money held in trust (¥21,679 million—fiscal2017, ¥21,087 million—fiscal2018) and the interest expenses on money held in trust (¥34 million—fiscal2017, ¥24 million—fiscal2018) are excluded, respectively.

Interest spread	%					
	2018			2019		
	Domestic division	International division	Total	Domestic division	International division	Total
For the years ended March 31,						
Yield on investment	0.90	1.97	1.11	0.85	2.33	1.16
Yield on financing	0.16	1.10	0.31	0.11	1.30	0.32
Interest spread	0.74	0.87	0.80	0.73	1.02	0.83

### 3-03 Interest income and interest expenses

Domestic division	Millions of yen					
	2018			2019		
	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)
For the years ended March 31,						
Interest income	3,327	(2,447)	879	1,242	(1,141)	101
Loans	1,255	(252)	1,003	913	(502)	411
Securities	116	(261)	(145)	(207)	(105)	(312)
Call loans	—	—	—	—	—	—
Due from banks	86	(87)	(0)	17	(18)	(0)
Monetary claims purchased	5	3	9	(9)	6	(2)
Interest expenses	773	(1,587)	(814)	226	(1,034)	(807)
Deposits	182	(515)	(333)	101	(234)	(133)
Call money	(91)	34	(56)	(5)	16	11
Payables under repurchase agreements	—	—	—	—	—	—
Borrowed money	224	(322)	(97)	29	(54)	(24)

## ■ Sony Bank Financial Data (Non-consolidated)

### International division

Millions of yen

	2018			2019		
	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)
For the years ended March 31,						
Interest income	1,074	(121)	952	1,502	1,984	3,487
Loans	(4)	(0)	(5)	4	(7)	(2)
Securities	1,031	(75)	955	1,523	1,966	3,490
Call loans	—	2	2	(1)	0	(1)
Due from banks	—	—	—	—	—	—
Monetary claims purchased	—	—	—	—	—	—
Interest expenses	663	(748)	(84)	785	951	1,737
Deposits	224	325	550	372	1,185	1,558
Call money	—	0	0	105	45	150
Payables under repurchase agreements	—	—	—	—	312	312
Borrowed money	—	—	—	—	—	—

### Total

Millions of yen

	2018			2019		
	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)
For the years ended March 31,						
Interest income	4,326	(2,515)	1,810	2,264	1,317	3,582
Loans	1,249	(251)	998	918	(509)	408
Securities	1,066	(257)	809	864	2,312	3,177
Call loans	—	2	2	(1)	0	(1)
Due from banks	86	(87)	(0)	17	(18)	(0)
Monetary claims purchased	5	3	9	(4)	1	(2)
Interest expenses	1,459	(2,380)	(920)	636	286	923
Deposits	403	(186)	217	325	1,098	1,424
Call money	(91)	35	(55)	(9)	170	161
Payables under repurchase agreements	—	—	—	—	312	312
Borrowed money	224	(322)	(97)	29	(54)	(24)

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

	2018	2019
For the years ended March 31,		
Salaries	3,829	3,902
Employee retirement benefits	144	147
Fringe benefit expenses	535	543
Depreciation and amortization	1,254	1,299
Leases on land, buildings and machinery	1,371	1,438
Maintenance fees	1,780	1,661
Repairs and utilities	4	2
Supplies expenses	301	235
Heat, light and water	30	25
Travel expenses	11	12
Communication expenses	738	773
Advertising expenses	903	1,188
Membership fees, donations and social expenses	20	24
Outsourcing	1,563	1,624
Taxes and public dues	1,098	1,123
Deposit insurance	598	588
Others	1,327	1,309
Total	15,515	15,901

## ■ Sony Bank Financial Data (Non-consolidated)

### 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,	2018		Difference
	Balance sheet amount	Fair value	
Fair value exceeding balance sheet amount			
Japanese corporate bonds	200	201	1
Total	200	201	1

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.

#### 2019

Not applicable

#### Available-for-sale securities

Millions of yen

As of March 31,	2018			2019		
	Balance sheet amount	Acquisition cost	Unrealized gains (losses)	Balance sheet amount	Acquisition cost	Unrealized gains (losses)
Balance sheet amount exceeding acquisition cost						
Bonds	159,116	151,369	7,747	128,667	122,510	6,156
Japanese government bonds	62,248	56,567	5,681	62,126	56,922	5,203
Japanese local government bonds	34,500	33,624	876	20,040	19,689	351
Japanese corporate bonds	62,367	61,178	1,188	46,500	45,899	601
Others	287,657	282,442	5,215	233,113	228,207	4,905
Foreign bonds	279,376	276,933	2,442	226,698	224,196	2,502
Others	8,281	5,508	2,772	6,414	4,011	2,403
Subtotal	446,774	433,812	12,962	361,780	350,718	11,061
Balance sheet amount not exceeding acquisition cost						
Bonds	38,924	39,202	(278)	5,494	5,496	(2)
Japanese government bonds	34,623	34,901	(277)	2,000	2,001	(0)
Japanese local government bonds	1,501	1,501	(0)	—	—	—
Japanese corporate bonds	2,798	2,800	(1)	3,493	3,495	(1)
Others	191,714	192,956	(1,242)	332,059	333,742	(1,682)
Foreign bonds	189,559	190,801	(1,241)	328,870	330,552	(1,682)
Others	2,154	2,155	(0)	3,189	3,189	—
Subtotal	230,638	232,159	(1,520)	337,553	339,238	(1,684)
Total	677,412	665,971	11,441	699,334	689,957	9,376

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,	2018	2019
	Balance sheet amount	Balance sheet amount
Stocks of subsidiaries and affiliated companies		
Stocks of subsidiaries	2,050	2,050



## ■ Sony Bank Financial Data (Non-consolidated)

### 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

#### Other money held in trust

Millions of yen

As of March 31,	2018				
	Balance sheet amount	Acquisition cost	Difference	Balance sheet amount exceeding acquisition cost	Balance sheet amount not exceeding acquisition cost
Other money held in trust	21,000	21,000	—	—	—

Millions of yen

As of March 31,	2019				
	Balance sheet amount	Acquisition cost	Difference	Balance sheet amount exceeding acquisition cost	Balance sheet amount not exceeding acquisition cost
Other money held in trust	21,937	21,943	(6)	—	(6)

Note: "Difference" consists of "Balance sheet amount exceeding acquisition cost" and "Balance sheet amount not exceeding 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,		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.

Derivatives for which hedge accounting is applied

Millions of yen

As of March 31,		2018			
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	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.

## ■ Sony Bank Financial Data (Non-consolidated)

Derivatives for which hedge accounting is not applied		Millions of yen			
As of March 31,		2019			
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	21,053	20,967	8	8
	Floating-rate receivable / Fixed-rate payable	23,064	22,978	4	4
	Interest swaption				
	Sold	5,300	5,300	(18)	12
	Bought	—	—	—	—
Total				(4)	25

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 on the option pricing model.

Derivatives for which hedge accounting is applied			Millions of yen		
As of March 31,			2019		
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	Deposits	73,000	73,000	(686)
Fair value hedge accounting	Interest rate swaps				
	Floating-rate receivable / Fixed-rate payable	Available-for-sale securities (bonds)	222,816	192,342	(10,672)
Total					(11,358)

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,		2018			
Category	Type	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.

## ■ Sony Bank Financial Data (Non-consolidated)

Derivatives for which hedge accounting is applied				Millions of yen	
As of March 31,				2018	
Method	Type	Hedged item	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)
<b>Total</b>					<b>(687)</b>

Notes: 1. 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,				2019	
Category	Type	Notional amount	Notional amount over 1 year	Fair value	Valuation gains (losses)
Over-the-counter transactions	Forward foreign exchanges				
	Sold	51,109	—	(28)	(28)
	Bought	98,562	—	8	8
	Foreign exchange margin transactions				
	Sold	46,283	—	954	954
	Bought	22,230	—	1,130	1,130
	Currency options				
	Sold	60	—	(0)	(0)
	Bought	190	—	1	0
	Currency forwards				
	Sold	15	—	(0)	(0)
	Bought	12,786	—	(270)	(270)
<b>Total</b>				<b>1,795</b>	<b>1,795</b>

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,				2019	
Method	Type	Hedged item	Notional amount	Notional amount over 1 year	Fair value
Deferred hedge accounting	Currency swaps	Available-for-sale securities (bonds)	23,255	23,255	(931)
Fair value hedge accounting	Currency swaps	Available-for-sale securities (bonds)	24,000	10,000	(795)
<b>Total</b>					<b>(1,726)</b>

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.

# Performance Indicators (Non-consolidated)

## 1 Key Performance Indicators

	Millions of yen				
For the years ended March 31,	2015	2016	2017	2018	2019
Ordinary revenues	35,714	34,892	35,105	36,270	41,707
Ordinary profit	7,298	5,857	4,634	6,557	8,698
Net income	4,634	3,912	3,176	4,474	6,025
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	77,064	77,428	81,332	85,729	87,279
Total assets	2,062,525	2,126,564	2,424,236	2,635,028	2,860,925
Deposits	1,878,256	1,923,506	2,112,985	2,219,325	2,358,985
Loans	1,187,187	1,344,184	1,539,630	1,596,376	1,744,103
Securities	730,013	620,993	631,296	674,285	696,468
Non-consolidated capital adequacy ratio	10.65%	9.89%	9.75%	10.45%	9.58%
Dividend payout ratio	—	50.07%	50.06%	50.01%	50.00%
Number of employees	455	456	480	487	498

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					
	2018			2019		
For the years ended March 31,	Domestic division	International division	Total	Domestic division	International division	Total
Floating deposits	664,602	177,041	841,643	744,333	175,610	919,944
Time and saving deposits	1,130,959	193,482	1,324,441	1,141,975	236,312	1,378,287
Other deposits	608	49	658	1,134	75	1,209
Total	1,796,170	370,572	2,166,743	1,887,444	411,997	2,299,441

Year-end balance	Millions of yen					
	2018			2019		
As of March 31,	Domestic division	International division	Total	Domestic division	International division	Total
Floating deposits	672,877	190,691	863,569	782,242	173,129	955,371
Time and saving deposits	1,134,731	220,247	1,354,978	1,147,048	255,304	1,402,352
Other deposits	720	56	777	1,178	82	1,260
Total	1,808,329	410,995	2,219,325	1,930,468	428,516	2,358,985

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 ¥60,078 million and ¥56,671 million as of March 31, 2018 and 2019, respectively.

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

	Millions of yen					
	2018			2019		
As of March 31,	Fixed rate time deposits	Floating rate time deposits	Total	Fixed rate time deposits	Floating rate time deposits	Total
Less than 3 months	329,325	—	329,325	344,458	—	344,458
3 months or more, less than 6 months	434,419	—	434,419	429,750	—	429,750
6 months or more, less than 1 year	401,735	—	401,735	409,216	—	409,216
1 year or more, less than 2 years	39,563	—	39,563	67,375	—	67,375
2 years or more, less than 3 years	19,365	—	19,365	15,561	—	15,561
3 years or more	49,454	—	49,454	49,530	—	49,530
Total	1,273,863	—	1,273,863	1,315,893	—	1,315,893

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,	2018			2019		
	Domestic division	International division	Total	Domestic division	International division	Total
Loans on bills	—	—	—	—	—	—
Loans on deeds	1,534,294	7,933	1,542,227	1,618,016	8,441	1,626,458
Overdrafts	18,750	2	18,752	18,562	4	18,567
Bills discounted	—	—	—	—	—	—
<b>Total</b>	<b>1,533,044</b>	<b>7,935</b>	<b>1,560,979</b>	<b>1,636,579</b>	<b>8,446</b>	<b>1,645,025</b>

##### Year-end balance

Millions of yen

As of March 31,	2018			2019		
	Domestic division	International division	Total	Domestic division	International division	Total
Loans on bills	—	—	—	—	—	—
Loans on deeds	1,569,455	8,024	1,577,480	1,717,517	8,273	1,725,791
Overdrafts	18,893	1	18,895	18,308	3	18,312
Bills discounted	—	—	—	—	—	—
<b>Total</b>	<b>1,588,349</b>	<b>8,026</b>	<b>1,596,376</b>	<b>1,735,826</b>	<b>8,276</b>	<b>1,744,103</b>

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

Millions of yen

As of March 31,	2018			2019		
	Fixed interest rates	Floating interest rates	Total	Fixed interest rates	Floating interest rates	Total
Less than 1 year	1,316	11,861	13,178	126	7,045	7,171
Over 1 year, not exceeding 3 years	2,068	17,214	19,282	2,098	17,464	19,563
Over 3 years, not exceeding 5 years	5,548	21,251	26,800	6,010	13,136	19,146
Over 5 years, not exceeding 7 years	10,439	7,958	18,397	10,736	9,139	19,875
Over 7 years, not exceeding 10 years	28,072	16,209	44,282	27,883	16,102	43,985
Over 10 years	629,749	825,790	1,455,540	654,128	961,920	1,616,048
No fixed redemption	—	18,895	18,895	—	18,312	18,312
<b>Total</b>	<b>677,195</b>	<b>919,180</b>	<b>1,596,376</b>	<b>700,983</b>	<b>1,043,120</b>	<b>1,744,103</b>

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

Millions of yen

As of March 31,	2018	2019
Pledged securities	—	—
Pledged receivables	—	—
Pledged merchandise	—	—
Pledged real estate	1,111,211	1,167,547
Others	—	—
Subtotal	1,111,211	1,167,547
Guaranteed	213,515	307,220
Credit	271,649	269,335
<b>Total</b>	<b>1,596,376</b>	<b>1,744,103</b>

#### 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

As of March 31,	Millions of yen, %			
	2018		2019	
	Balance	Composition	Balance	Composition
Individual	1,544,485	96.74%	1,708,696	97.97%
Corporation	51,890	3.25	35,406	2.03
Manufacturing industries	20,010	1.25	14,912	0.85
Construction	502	0.03	—	—
Information and telecommunications	568	0.03	441	0.02
Transportation / Mail services	4,189	0.26	3,057	0.17
Wholesalers / Retailers	2,489	0.15	1,653	0.09
Financial services / Insurance	3,000	0.18	1,131	0.06
Real estate / Goods leasing services	19,487	1.22	12,608	0.72
Various service	125	0.00	87	0.00
Local government	1,517	0.09	1,513	0.08
Total	1,596,376	100.00%	1,744,103	100.00%

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

As of March 31, for the years ended March 31,	2018			2019			%
	Domestic division	International division	Total	Domestic division	International division	Total	
At the year end	87.83	1.95	71.93	89.91	1.93	73.93	
Annual average	86.46	2.14	72.04	86.70	2.05	71.54	

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

As of March 31, for the years ended March 31,	Millions of yen			
	2018		2019	
	Balance at the end of the period	Increase (Decrease)	Balance at the end of the period	Increase (Decrease)
General reserve for possible loan losses	416	(22)	480	64
Specific reserve for possible loan losses	390	(141)	422	31
Reserve for possible loan losses for specific foreign countries	—	—	—	—
Total	806	(164)	903	96

#### 3-07 Write-off loans

For the years ended March 31,	Millions of yen	
	2018	2019
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

		2018							Millions of yen
As of March 31,	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	Total	
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	
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>	

		2019							Millions of yen
As of March 31,	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	Total	
Japanese government bonds	15,032	12,102	—	—	17,941	19,050	—	64,126	
Japanese local government bonds	503	19,227	309	—	—	—	—	20,040	
Japanese corporate bonds	6,556	28,725	14,713	—	—	—	—	49,994	
Japanese stocks	—	—	—	—	—	—	2,050	2,050	
Other securities	94,785	145,596	99,351	18,107	17,899	179,827	4,687	560,256	
Foreign bonds	94,785	145,596	99,351	18,107	17,899	179,827	—	555,568	
Others	—	—	—	—	—	—	4,687	4,687	
<b>Total</b>	<b>116,877</b>	<b>205,651</b>	<b>114,373</b>	<b>18,107</b>	<b>35,840</b>	<b>198,878</b>	<b>6,738</b>	<b>696,468</b>	

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

##### Average balance

		2018			2019			Millions of yen
For the years ended March 31,	Domestic division	International division	Total	Domestic division	International division	Total		
Japanese government bonds	94,186	—	94,186	75,929	—	75,929		
Japanese local government bonds	35,082	—	35,082	32,848	—	32,848		
Japanese corporate bonds	65,128	—	65,128	61,953	—	61,953		
Japanese stocks	2,050	—	2,050	2,050	—	2,050		
Other securities	2,375	465,149	467,525	2,373	540,064	542,438		
Foreign bonds	—	465,149	465,149	—	540,064	540,064		
Others	2,375	—	2,375	2,373	—	2,373		
<b>Total</b>	<b>198,824</b>	<b>465,149</b>	<b>663,973</b>	<b>175,156</b>	<b>540,064</b>	<b>715,220</b>		

## ■ Sony Bank Performance Indicators (Non-consolidated)

### Year-end balance

Millions of yen

	2018			2019		
	Domestic division	International division	Total	Domestic division	International division	Total
As of March 31,						
Japanese government bonds	96,872	—	96,872	64,126	—	64,126
Japanese local government bonds	36,001	—	36,001	20,040	—	20,040
Japanese corporate bonds	65,366	—	65,366	49,994	—	49,994
Japanese stocks	2,050	—	2,050	2,050	—	2,050
Other securities	5,058	468,935	473,993	4,687	555,568	560,256
Foreign bonds	—	468,935	468,935	—	555,568	555,568
Others	5,058	—	5,058	4,687	—	4,687
Total	205,350	468,935	674,285	140,899	555,568	696,468

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

%

	2018			2019		
	Domestic division	International division	Total	Domestic division	International division	Total
As of March 31, for the years ended March 31,						
At the year end	11.35	114.09	30.38	7.29	129.64	29.52
Annual average	11.06	125.52	30.64	9.28	131.08	31.10

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