

# Financial Data (Consolidated)

## Consolidated Balance Sheets

Sony Bank Inc. and consolidated subsidiaries  
As of March 31, 2019 and 2020

	Millions of yen	
	2019	2020
<b>Assets</b>		
Cash and due from banks	344,377	317,619
Monetary claims purchased	4,916	6,006
Money held in trust	21,937	23,107
Securities	694,447	701,332
Loans	1,744,103	1,979,126
Foreign exchanges	8,471	3,019
Other assets	51,685	51,733
Tangible fixed assets	1,633	1,493
Buildings	628	584
Other tangible fixed assets	1,004	909
Intangible fixed assets	6,903	6,930
Software	6,888	6,914
Other intangible fixed assets	14	15
Deferred tax assets	1,305	7,052
Reserve for possible loan losses	(903)	(846)
<b>Total Assets</b>	<b>2,878,879</b>	<b>3,096,574</b>
<b>Liabilities</b>		
Deposits	2,358,182	2,476,986
Call money and bills sold	130,611	176,256
Payables under repurchase agreements	20,290	41,093
Borrowed money	210,000	247,923
Foreign exchanges	244	684
Other liabilities	67,752	71,283
Reserve for employees' bonuses	777	467
Net defined benefit liability	1,323	1,290
Provision for reimbursement of deposits	125	111
<b>Total Liabilities</b>	<b>2,789,308</b>	<b>3,016,096</b>
<b>Net Assets</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	33,067	37,136
<b>Total shareholders' equity</b>	<b>85,067</b>	<b>89,136</b>
Net unrealized gains (losses) on available-for-sale securities, net of taxes	3,974	(10,299)
Net deferred gains (losses) on hedging instruments, net of taxes	(1,260)	(556)
Remeasurements of defined benefit plans, net of taxes	(106)	(53)
<b>Total accumulated other comprehensive income</b>	<b>2,606</b>	<b>(10,909)</b>
Non-controlling interests	1,896	2,250
<b>Total Net Assets</b>	<b>89,570</b>	<b>80,477</b>
<b>Total Liabilities and Net Assets</b>	<b>2,878,879</b>	<b>3,096,574</b>

## ■ Sony Bank Financial Data (Consolidated)

### Consolidated Statements of Income

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2019 and 2020

	Millions of yen	
	2019	2020
<b>Ordinary Revenues</b>	46,018	50,272
<b>Interest income</b>	31,926	33,950
Interest income on loans	17,473	18,729
Interest income and dividends on securities	14,382	15,148
Interest income on call loans and bills bought	1	0
Interest income on deposits with banks	62	61
Other interest income	7	10
<b>Fees and commissions</b>	9,650	12,376
<b>Other operating income</b>	3,926	3,515
<b>Other ordinary income</b>	515	429
Others	515	429
<b>Ordinary Expenses</b>	36,423	39,582
<b>Interest expenses</b>	8,643	9,270
Interest expenses on deposits	6,747	7,276
Interest expenses on call money and bills sold	88	269
Interest on payables under repurchase agreements	312	348
Interest expenses on borrowed money	88	88
Other interest expenses	1,407	1,287
<b>Fees and commissions</b>	8,083	9,089
<b>Other operating expenses</b>	485	126
<b>General and administrative expenses</b>	18,801	20,914
<b>Other ordinary expenses</b>	409	181
Provision for reserve for possible loan losses	167	38
Other ordinary expenses	242	142
<b>Ordinary Profit</b>	9,595	10,690
<b>Extraordinary Gains</b>	—	16
Other extraordinary gains	—	16
<b>Extraordinary Losses</b>	47	57
Losses on disposal of fixed assets	20	5
Impairment losses	27	—
Other extraordinary losses	—	52
<b>Income Before Income Taxes</b>	9,547	10,648
Income Taxes - Current	3,116	3,159
Income Taxes - Deferred	(177)	75
<b>Total Income Taxes</b>	2,939	3,235
<b>Profit</b>	6,608	7,413
<b>Profit Attributable to Non-controlling Interests</b>	250	331
<b>Profit Attributable to Owners of the Parent</b>	6,357	7,082

### Consolidated Statements of Comprehensive Income

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2019 and 2020

	Millions of yen	
	2019	2020
Profit	6,608	7,413
Other Comprehensive Income	(2,243)	(13,494)
Net unrealized gains (losses) on available-for-sale securities, net of taxes	(2,063)	(14,274)
Net deferred gains (losses) on hedging instruments, net of taxes	(174)	703
Remeasurements of defined benefit plans, net of taxes	(6)	76
<b>Comprehensive Income</b>	4,364	(6,080)
Comprehensive income attributable to owners of the parent	4,116	(6,434)
Comprehensive income attributable to non-controlling interests	248	353

## ■ Sony Bank Financial Data (Consolidated)

### Consolidated Statements of Changes in Net Assets

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2019 and 2020

	Millions of yen			
	2019			
	Shareholders' equity			Total shareholders' equity
Common stock	Capital surplus	Retained earnings		
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					Non- controlling interests
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			
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)

Millions of yen

	2020			
	Shareholders' equity			
	Common stock	Capital surplus	Retained earnings	Total shareholders' equity
Balance at the beginning of the period	31,000	21,000	33,067	85,067
Changes during the period				
Dividends from surplus	—	—	(3,013)	(3,013)
Profit attributable to owners of the parent	—	—	7,082	7,082
Net changes of items other than shareholders' equity	—	—	—	—
Total changes during the period	—	—	4,068	4,068
Balance at the end of the period	31,000	21,000	37,136	89,136

Millions of yen

	2020					
	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	Remeasurements 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	3,974	(1,260)	(106)	2,606	1,896	89,570
Changes during the period						
Dividends from surplus	—	—	—	—	—	(3,013)
Profit attributable to owners of the parent	—	—	—	—	—	7,082
Net changes of items other than shareholders' equity	(14,274)	703	53	(13,516)	353	(13,162)
Total changes during the period	(14,274)	703	53	(13,516)	353	(9,093)
Balance at the end of the period	(10,299)	(556)	(53)	(10,909)	2,250	80,477

## ■ Sony Bank Financial Data (Consolidated)

### Consolidated Statements of Cash Flows

Sony Bank Inc. and consolidated subsidiaries  
For the years ended March 31, 2019 and 2020

	Millions of yen	
	2019	2020
Cash flows from operating activities		
Income before income taxes	9,547	10,648
Depreciation and amortization	1,952	2,261
Impairment losses	27	—
Increase (decrease) in reserve for possible loan losses	96	(57)
Increase (decrease) in reserve for employees' bonuses	8	(310)
Increase (decrease) in net defined benefit liability	70	76
Increase (decrease) in provision for reimbursement of deposits	43	(13)
Interest income - accrual basis	(31,926)	(33,950)
Interest expenses - accrual basis	8,643	9,270
(Gains) losses on securities	(2,418)	(6,017)
(Gains) losses on money held in trust	(0)	(49)
Exchange (gains) losses	(3,803)	21,284
(Gains) losses on disposal of fixed assets	53	8
Net (increase) decrease in loans	(147,727)	(235,023)
Net increase (decrease) in deposits	138,822	120,925
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	30,000	37,923
Net (increase) decrease in call loans and bills sold	461	(1,090)
Net increase (decrease) in call money and bills bought	54,902	66,448
Net (increase) decrease in foreign exchange (assets)	874	5,452
Net increase (decrease) in foreign exchange (liabilities)	16	440
Interest income-cash basis	32,683	35,316
Interest expenses-cash basis	(8,183)	(10,020)
Others, net	2,241	9,402
Subtotal	86,387	32,926
Income taxes paid	(2,636)	(3,582)
Net cash provided by (used in) operating activities	83,751	29,344
Cash flows from investing activities		
Purchases of securities	(214,140)	(219,537)
Proceeds from sale of securities	66,935	33,780
Proceeds from redemption of securities	126,539	136,198
Investments in money held in trust	(943)	(1,169)
Purchases of tangible fixed assets	(244)	(126)
Purchases of intangible fixed assets	(3,033)	(2,239)
Others, net	(0)	3
Net cash provided by (used in) investing activities	(24,887)	(53,090)
Cash flows from financing activities		
Cash dividends paid	(2,238)	(3,013)
Payments for leased obligations	(0)	—
Net cash provided by (used in) financing activities	(2,238)	(3,013)
Effect of exchange rate changes on cash and cash equivalents	—	—
Net increase (decrease) in cash and cash equivalents	56,625	(26,758)
Cash and cash equivalents at the beginning of the period	287,752	344,377
Cash and cash equivalents at the end of the period	344,377	317,619

# Financial Data (Non-consolidated)

## Balance Sheets

Sony Bank Inc.

As of March 31, 2019 and 2020

	Millions of yen	
	2019	2020
<b>Assets</b>		
Cash and due from banks	343,063	310,724
Cash	—	0
Due from banks	343,063	310,724
Monetary claims purchased	4,916	6,006
Money held in trust	21,937	23,107
Securities	696,468	703,352
Japanese government bonds	64,126	61,008
Japanese local government bonds	20,040	28,603
Japanese corporate bonds	49,994	46,850
Japanese stocks	2,050	2,050
Other securities	560,256	564,838
Loans	1,744,103	1,979,126
Loans on deeds	1,725,791	1,961,731
Overdrafts	18,312	17,394
Foreign exchanges	8,471	3,019
Due from foreign banks	8,471	3,019
Other assets	35,443	41,823
Domestic exchange settlement account, debit	1,349	1,032
Prepaid expenses	200	310
Accrued income	4,189	3,791
Derivatives	4,084	6,376
Cash collateral paid for financial instruments	18,148	23,684
Accounts receivable	5,005	4,053
Others	2,464	2,573
Tangible fixed assets	1,092	1,024
Buildings	575	533
Other tangible fixed assets	516	491
Intangible fixed assets	5,200	5,225
Software	5,195	5,221
Other intangible fixed assets	4	3
Deferred tax assets	1,133	6,909
Reserve for possible loan losses	(903)	(846)
<b>Total Assets</b>	<b>2,860,925</b>	<b>3,079,472</b>

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

### Balance Sheets (Continued)

	Millions of yen	
	2019	2020
<b>Liabilities</b>		
Deposits	2,358,985	2,481,890
Ordinary deposits	782,242	868,926
Time deposits	1,147,048	1,147,175
Other deposits	429,694	465,788
Call money	130,611	176,256
Payables under repurchase agreements	20,290	41,093
Borrowed money	210,000	247,923
Borrowed money	210,000	247,923
Foreign exchanges	244	684
Foreign bills sold	73	45
Foreign bills payable	170	639
Other liabilities	51,717	52,743
Domestic exchange settlement account, credit	959	525
Income taxes payable	2,041	1,608
Accrued expenses	6,410	6,142
Initial margins of futures markets	18,989	18,707
Derivatives	15,379	22,985
Cash collateral received for financial instruments	180	1,040
Asset retirement obligations	227	228
Others	7,529	1,504
Reserve for employees' bonuses	677	361
Reserve for employees' retirement benefits	994	1,068
Provision for reimbursement of deposits	125	111
<b>Total Liabilities</b>	<b>2,773,646</b>	<b>3,002,133</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	32,565	36,195
Legal retained earnings	1,157	1,760
Other retained earnings	31,407	34,434
Unappropriated retained earnings	31,407	34,434
<b>Total shareholders' equity</b>	<b>84,565</b>	<b>88,195</b>
Net unrealized gains (losses) on available-for-sale securities, net of taxes	3,974	(10,299)
Net deferred gains (losses) on hedging instruments, net of taxes	(1,260)	(556)
<b>Total valuation and translation adjustments</b>	<b>2,713</b>	<b>(10,856)</b>
<b>Total Net Assets</b>	<b>87,279</b>	<b>77,338</b>
<b>Total Liabilities and Net Assets</b>	<b>2,860,925</b>	<b>3,079,472</b>

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

### Statements of Income

Sony Bank Inc.

For the years ended March 31, 2019 and 2020

Millions of yen

	2019	2020
<b>Ordinary Revenues</b>	41,707	45,383
<b>Interest income</b>	31,926	33,950
Interest income on loans	17,473	18,729
Interest income and dividends on securities	14,382	15,148
Interest income on call loans	1	0
Interest income on deposits with banks	62	61
Other interest income	7	10
<b>Fees and commissions</b>	5,338	7,487
Fees and commissions on domestic and foreign exchanges	338	391
Other fees and commissions	5,000	7,095
<b>Other operating income</b>	3,926	3,515
Gains on foreign exchange transactions	3,599	3,258
Gains on sale of bonds	274	208
Gains on derivatives	51	48
<b>Other ordinary income</b>	515	429
Income from money held in trust, net	0	49
Others	515	380
<b>Ordinary Expenses</b>	33,009	35,793
<b>Interest expenses</b>	8,643	9,269
Interest expenses on deposits	6,747	7,276
Interest expenses on call money	88	269
Interest on payables under repurchase agreements	312	348
Interest expenses on borrowed money	88	88
Interest expenses on interest rate swaps	1,400	1,280
Other interest expenses	7	6
<b>Fees and commissions</b>	7,573	8,476
Fees and commissions on domestic and foreign exchanges	338	423
Other fees and commissions	7,234	8,052
<b>Other operating expenses</b>	485	126
Losses on sale of bonds	485	126
<b>General and administrative expenses</b>	15,901	17,782
<b>Other ordinary expenses</b>	405	138
Provision for reserve for possible loan losses	167	38
Write-off of loans	0	—
Others	238	100
<b>Ordinary Profit</b>	8,698	9,589
<b>Extraordinary Losses</b>	—	49
Other extraordinary losses	—	49
<b>Income Before Income Taxes</b>	8,698	9,540
Income Taxes - Current	2,828	2,817
Income Taxes - Deferred	(155)	79
<b>Total Income Taxes</b>	2,673	2,897
<b>Net Income</b>	6,025	6,642



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

### Statements of Changes in Net Assets

Sony Bank Inc.

For the years ended March 31, 2019 and 2020

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					Total 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

	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
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)

Millions of yen

	2020							
	Shareholders' equity							
	Capital surplus			Retained earnings				
	Common stock	Capital reserves	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings	Total shareholders' equity
					Unappropriated retained earnings	Total retained earnings		
Balance at the beginning of the period	31,000	21,000	21,000	1,157	31,407	32,565	84,565	
Changes during the period								
Dividends from surplus	—	—	—	602	(3,615)	(3,013)	(3,013)	
Net income	—	—	—	—	6,642	6,642	6,642	
Net changes of items other than shareholders' equity	—	—	—	—	—	—	—	
Total changes during the period	—	—	—	602	3,026	3,629	3,629	
Balance at the end of the period	31,000	21,000	21,000	1,760	34,434	36,195	88,195	

Millions of yen

	2020			
	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	3,974	(1,260)	2,713	87,279
Changes during the period				
Dividends from surplus	—	—	—	(3,013)
Net income	—	—	—	6,642
Net changes of items other than shareholders' equity	(14,274)	703	(13,570)	(13,570)
Total changes during the period	(14,274)	703	(13,570)	(9,940)
Balance at the end of the period	(10,299)	(556)	(10,856)	77,338

## ■ 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	
	2019	2020
Deferred tax assets		
Net unrealized losses on available-for-sale securities	—	5,369
Losses on valuation of securities	664	664
Reserve for possible loan losses	223	198
Provision for retirement benefits	304	327
Provision for bonuses	207	110
Net deferred losses on hedging instruments	556	245
Others	701	715
Subtotal of deferred tax assets	2,656	7,631
Valuation allowance on total deductible temporary differences	(664)	(664)
Subtotal of valuation allowance	(664)	(664)
Total deferred tax assets	1,992	6,967
Deferred tax liabilities		
Net unrealized gains on available-for-sale securities	796	—
Others	62	58
Total deferred tax liabilities	859	58
Net deferred tax assets	1,133	6,909

# Sony Bank Financial Data (Non-consolidated)

## 1 Loans by Borrower Category

As of March 31, Category	Millions of yen	
	2019	2020
Bankrupt and quasi-bankrupt loans	596	483
Doubtful loans	807	822
Sub-standard loans	800	814
Normal loans	1,751,032	1,980,703
Total	1,753,237	1,982,824

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

## 2 Risk-monitored Loans

As of March 31,	Millions of yen	
	2019	2020
Bankrupt loans	180	186
Non-accrual delinquent loans	1,220	1,114
Past-due loans (3 months or more)	—	—
Restructured loans	800	814
Total	2,201	2,115

## 3 Profit and Loss

### 3-01 Gross operating profit

For the years ended March 31,	2019			2020		
	Domestic division	International division	Total	Domestic division	International division	Total
Net interest income	16,415	6,891	23,307	17,440	7,266	24,707
Interest income	18,932	13,027	31,926	20,159	14,180	33,950
Interest expenses	2,516	6,136	8,619	2,718	6,914	9,243
Net fees and commissions	(2,367)	132	(2,234)	(1,102)	113	(988)
Fees and commissions received	5,063	275	5,338	7,201	285	7,487
Fees and commissions paid	7,430	142	7,573	8,303	172	8,476
Net trading income	—	—	—	—	—	—
Trading income	—	—	—	—	—	—
Trading expenses	—	—	—	—	—	—
Net other operating income	(220)	3,661	3,441	183	3,204	3,388
Other operating income	257	3,669	3,926	186	3,329	3,515
Other operating expenses	477	7	485	2	124	126
Gross operating profit	13,828	10,685	24,514	16,522	10,584	27,106
Gross operating profit ratio	0.62%	1.91%	0.89%	0.69%	1.77%	0.91%

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 (¥24 million in fiscal 2018, ¥25 million in fiscal 2019).

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,	2019			2020		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Investment accounts	[38,331] 2,220,115	[33] 18,932	0.85%	[30,904] 2,388,493	[388] 20,159	0.84%
Loans	1,636,579	17,398	1.06	1,821,573	18,660	1.02
Securities	175,156	1,429	0.81	132,281	1,037	0.78
Call loans	—	—	—	—	—	—
Due from banks	348,222	62	0.01	379,541	61	0.01
Monetary claims purchased	4,269	6	0.16	4,822	10	0.22
Financing accounts	[—] 2,202,407	[—] 2,516	0.11	[—] 2,360,254	[—] 2,718	0.11
Deposits	1,887,444	1,856	0.09	1,984,420	1,880	0.09
Call money	149,189	(63)	(0.04)	186,998	(60)	(0.04)
Payables under repurchase agreements	—	—	—	—	—	—
Borrowed money	186,219	88	0.04	210,000	85	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" (¥1,488 million in fiscal 2018, ¥1,548 million in fiscal 2019) is excluded. In the financing accounts, the average balance of funds for investing money held in trust (¥21,087 million in fiscal 2018, ¥22,126 million in fiscal 2019) and the interest expenses on money held in trust (¥24 million in fiscal 2018, ¥25 million in fiscal 2019) are excluded, respectively.

#### International division

Millions of yen, %

For the years ended March 31,	2019			2020		
	Average balance	Interest	Yield	Average balance	Interest	Yield
Investment accounts	[—] 558,833	[—] 13,027	2.33%	[—] 597,588	[—] 14,180	2.37%
Loans	8,446	74	0.88	8,331	69	0.83
Securities	540,064	12,952	2.39	579,158	14,110	2.43
Call loans	58	1	2.27	56	0	1.45
Due from banks	—	—	—	—	—	—
Monetary claims purchased	—	—	—	—	—	—
Financing accounts	[38,331] 469,589	[33] 6,136	1.30	[30,904] 514,161	[388] 6,914	1.34
Deposits	411,987	4,891	1.18	436,413	5,395	1.23
Call money	6,683	151	2.26	17,399	329	1.89
Payables under repurchase agreements	12,353	312	2.52	28,908	348	1.20
Borrowed money	—	—	—	680	2	0.31

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, %					
	2019			2020		
	Average balance	Interest	Yield	Average balance	Interest	Yield
For the years ended March 31,						
Investment accounts	2,740,616	31,926	1.16%	2,955,177	33,950	1.14%
Loans	1,645,025	17,473	1.06	1,829,904	18,729	1.02
Securities	715,220	14,382	2.01	711,440	15,148	2.12
Call loans	58	1	2.27	56	0	1.45
Due from banks	348,222	62	0.01	379,541	61	0.01
Monetary claims purchased	4,269	6	0.16	4,822	10	0.22
Financing accounts	2,633,665	8,619	0.32	2,843,512	9,243	0.32
Deposits	2,299,441	6,747	0.29	2,420,833	7,276	0.30
Call money	155,872	88	0.05	204,397	269	0.13
Payables under repurchase agreements	12,353	312	2.52	28,908	348	1.20
Borrowed money	186,219	88	0.04	210,680	88	0.04

Note: In the investment accounts, the average balance of non-interest-bearing "due from banks" (¥1,488 million in fiscal 2018, ¥1,548 million in fiscal 2019) is excluded. In the financing accounts, the average balance of funds for investing money held in trust (¥21,087 million in fiscal 2018, ¥22,126 million in fiscal 2019) and the interest expenses on money held in trust (¥24 million in fiscal 2018, ¥25 million in fiscal 2019) are excluded, respectively.

Interest spread	%					
	2019			2020		
	Domestic division	International division	Total	Domestic division	International division	Total
For the years ended March 31,						
Yield on investment	0.85	2.33	1.16	0.84	2.37	1.14
Yield on financing	0.11	1.30	0.32	0.11	1.34	0.32
Interest spread	0.73	1.02	0.83	0.72	1.02	0.82

### 3-03 Interest income and interest expenses

Domestic division	Millions of yen					
	2019			2020		
	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	1,242	(1,141)	101	1,435	(208)	1,227
Loans	913	(502)	411	1,966	(705)	1,261
Securities	(207)	(105)	(312)	(350)	(42)	(392)
Call loans	—	—	—	—	—	—
Due from banks	17	(18)	(0)	5	(6)	(0)
Monetary claims purchased	(9)	6	(2)	70	(66)	4
Interest expenses	226	(1,034)	(807)	180	22	202
Deposits	101	(234)	(133)	95	(70)	24
Call money	(5)	16	11	(15)	18	2
Payables under repurchase agreements	—	—	—	—	—	—
Borrowed money	29	(54)	(24)	11	(13)	(2)

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

### International division

Millions of yen

	2019			2020		
	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	1,502	1,984	3,487	903	248	1,152
Loans	4	(7)	(2)	(1)	(4)	(5)
Securities	1,523	1,966	3,490	937	220	1,158
Call loans	(1)	0	(1)	(0)	(0)	(0)
Due from banks	—	—	—	—	—	—
Monetary claims purchased	—	—	—	—	—	—
Interest expenses	785	951	1,737	582	194	777
Deposits	372	1,185	1,558	289	214	504
Call money	105	45	150	242	(64)	178
Payables under repurchase agreements	—	312	312	418	(381)	36
Borrowed money	—	—	—	—	2	2

### Total

Millions of yen

	2019			2020		
	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	2,264	1,317	3,582	2,499	(475)	2,024
Loans	918	(509)	408	1,963	(707)	1,255
Securities	864	2,312	3,177	(76)	842	766
Call loans	(1)	0	(1)	(0)	(0)	(0)
Due from banks	17	(18)	(0)	5	(6)	(0)
Monetary claims purchased	(4)	1	(2)	0	3	4
Interest expenses	636	286	923	686	(62)	624
Deposits	325	1,098	1,424	356	173	529
Call money	(9)	170	161	27	153	180
Payables under repurchase agreements	—	312	312	418	(381)	36
Borrowed money	29	(54)	(24)	11	(11)	(0)

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

	2019	2020
For the years ended March 31,		
Salaries	3,902	4,062
Employee retirement benefits	147	161
Fringe benefit expenses	543	561
Depreciation and amortization	1,299	1,600
Leases on land, buildings and machinery	1,438	1,782
Maintenance fees	1,661	1,609
Repairs and utilities	2	2
Supplies expenses	235	189
Heat, light and water	25	25
Travel expenses	12	14
Communication expenses	773	790
Advertising expenses	1,188	1,942
Membership fees, donations and social expenses	24	18
Outsourcing	1,624	1,879
Taxes and public dues	1,123	1,183
Deposit insurance	588	600
Others	1,309	1,357
Total	15,901	17,782

## ■ 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 securities

Not applicable

##### Held-to-maturity securities

2019

Not applicable

As of March 31,	Millions of yen		
	2020		Difference
	Balance sheet amount	Fair value	
Fair value not exceeding balance sheet amount			
Foreign bonds	5,417	4,996	(420)
Total	5,417	4,996	(420)

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

2. There were no fair values that exceed their non-consolidated balance sheet amount.

##### Available-for-sale securities

As of March 31,	Millions of yen					
	2019			2020		
	Balance sheet amount	Acquisition cost	Unrealized gains (losses)	Balance sheet amount	Acquisition cost	Unrealized gains (losses)
Balance sheet amount exceeding acquisition cost						
Bonds	128,667	122,510	6,156	93,272	88,712	4,559
Japanese government bonds	62,126	56,922	5,203	37,949	33,895	4,053
Japanese local government bonds	20,040	19,689	351	19,330	19,149	180
Japanese corporate bonds	46,500	45,899	601	35,992	35,667	325
Others	233,113	228,207	4,905	177,243	171,392	5,851
Foreign bonds	226,698	224,196	2,502	172,332	168,348	3,984
Others	6,414	4,011	2,403	4,910	3,044	1,866
Subtotal	361,780	350,718	11,061	270,515	260,104	10,410
Balance sheet amount not exceeding acquisition cost						
Bonds	5,494	5,496	(2)	43,190	43,263	(73)
Japanese government bonds	2,000	2,001	(0)	23,059	23,074	(15)
Japanese local government bonds	—	—	—	9,273	9,292	(19)
Japanese corporate bonds	3,493	3,495	(1)	10,858	10,896	(37)
Others	332,059	333,742	(1,682)	388,184	404,331	(16,147)
Foreign bonds	328,870	330,552	(1,682)	372,942	389,083	(16,140)
Others	3,189	3,189	—	15,242	15,248	(6)
Subtotal	337,553	339,238	(1,684)	431,375	447,595	(16,147)
Total	699,334	689,957	9,376	701,890	707,700	(5,809)

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

##### Securities without fair value

As of March 31,	Millions of yen	
	2019	2020
	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,	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)

Millions of yen

As of March 31,	2020				
	Balance sheet amount	Acquisition cost	Difference	Balance sheet amount exceeding acquisition cost	Balance sheet amount not exceeding acquisition cost
Other money held in trust	23,107	23,112	(5)	—	(5)

Note: "Balance sheet amount exceeding acquisition cost" and "Balance sheet amount not exceeding acquisition cost" are the breakdown of the difference.

### 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,		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 valued at market, and the valuation gains (losses) are recorded in the statements of income.

2. Fair value is calculated using the discounted cash flow and option pricing models.

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 cash flow and other methods.

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

Derivatives for which hedge accounting is not applied		Millions of yen			
As of March 31,		2020			
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	15,735	11,235	23	23
	Floating-rate receivable / Fixed-rate payable	16,944	16,944	20	20
	Interest swaption				
	Sold	18,700	18,700	(56)	25
	Bought	—	—	—	—
Total				(12)	68

Notes: 1. The above transactions are valued at market, and the valuation gains (losses) are recorded in the statements of income.  
2. Fair value is calculated using the discounted cash flow and option pricing models.

Derivatives for which hedge accounting is applied			Millions of yen		
As of March 31,			2020		
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 and loans	260,075	201,539	(50)
Fair value hedge accounting	Interest rate swaps				
	Floating-rate receivable / Fixed-rate payable	Available-for-sale securities (bonds)	223,013	184,346	(14,849)
Total					(14,900)

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 cash flow and other methods.

### Currency derivatives

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 forward contracts					
	Sold	15	—	(0)	(0)
	Bought	12,786	—	(270)	(270)
Total				1,795	1,795

Notes: 1. The above transactions are valued at market, and the valuation gains (losses) are recorded in the statements of income.  
2. Fair value is calculated using the discounted cash flow and option pricing models.

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

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 cash flow and other methods.

Derivatives for which hedge accounting is not applied			Millions of yen		
As of March 31,			2020		
Category	Type	Notional amount	Notional amount over 1 year	Fair value	Valuation gains (losses)
Over-the-counter transactions	Forward foreign exchanges				
	Sold	70,091	—	(123)	(123)
	Bought	168,750	—	497	497
	Foreign exchange margin transactions				
	Sold	43,373	—	2,215	2,215
	Bought	18,706	—	755	755
	Currency options				
	Sold	459	—	(4)	(0)
	Bought	473	—	6	4
	Currency forward contracts				
	Sold	—	—	—	—
	Bought	10,652	—	(1,534)	(1,534)
<b>Total</b>				<b>1,812</b>	<b>1,815</b>

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

2. Fair value is calculated using the discounted cash flow and option pricing models.

Derivatives for which hedge accounting is applied			Millions of yen		
As of March 31,			2020		
Method	Type	Hedged item	Notional amount	Notional amount over 1 year	Fair value
Deferred hedge accounting	Currency swaps	Available-for-sale securities (bonds)	22,753	—	(352)
Fair value hedge accounting	Currency swaps	Available-for-sale securities (bonds)	31,000	21,000	(3,154)
<b>Total</b>					<b>(3,506)</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 cash flow and other methods.

# Performance Indicators (Non-consolidated)

## 1 Key Performance Indicators

	Millions of yen				
For the years ended March 31,	2016	2017	2018	2019	2020
Ordinary revenues	34,892	35,105	36,270	41,707	45,383
Ordinary profit	5,857	4,634	6,557	8,698	9,589
Net income	3,912	3,176	4,474	6,025	6,642
Gross operating profit	21,684	21,121	21,421	24,514	27,106
Net operating profit	5,797	4,612	5,920	8,562	9,332
Real net operating profit	5,714	4,612	5,920	8,626	9,358
Net core operating profit	5,096	4,214	5,654	8,837	9,276
Net core operating profit (excluding gains (losses) on surrendered investment trusts)	5,096	4,214	5,654	8,837	9,276
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	77,428	81,332	85,729	87,279	77,338
Total assets	2,126,564	2,424,236	2,635,028	2,860,925	3,079,472
Deposits	1,923,506	2,112,985	2,219,325	2,358,985	2,481,890
Loans	1,344,184	1,539,630	1,596,376	1,744,103	1,979,126
Securities	620,993	631,296	674,285	696,468	703,352
Non-consolidated capital adequacy ratio	9.89%	9.75%	10.45%	9.58%	8.85%
Dividend payout ratio	50.07%	50.06%	50.01%	50.00%	50.02%
Number of employees	456	480	487	498	520

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

2. 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" in fiscal 2017.

## 2 Status of Operations (Deposits)

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

Average balance	Millions of yen					
	2019			2020		
	Domestic division	International division	Total	Domestic division	International division	Total
For the years ended March 31,						
Floating deposits	744,333	175,610	919,944	824,053	176,460	1,000,513
Time and saving deposits	1,141,975	236,312	1,378,287	1,158,734	259,856	1,418,590
Other deposits	1,134	75	1,209	1,632	96	1,729
Total	1,887,444	411,997	2,299,441	1,984,420	436,413	2,420,833

Year-end balance	Millions of yen					
	2019			2020		
	Domestic division	International division	Total	Domestic division	International division	Total
As of March 31,						
Floating deposits	782,242	173,129	955,371	868,926	188,963	1,057,890
Time and saving deposits	1,147,048	255,304	1,402,352	1,147,175	275,041	1,422,216
Other deposits	1,178	82	1,260	1,738	44	1,783
Total	1,930,468	428,516	2,358,985	2,017,840	464,049	2,481,890

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 ¥56,671 million and ¥66,106 million as of March 31, 2019 and 2020, respectively.

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

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

As of March 31,	Millions of yen					
	2019			2020		
	Fixed rate time deposits	Floating rate time deposits	Total	Fixed rate time deposits	Floating rate time deposits	Total
Less than 3 months	344,458	—	344,458	354,527	—	354,527
3 months or more, less than 6 months	429,750	—	429,750	460,475	—	460,475
6 months or more, less than 1 year	409,216	—	409,216	432,734	—	432,734
1 year or more, less than 2 years	67,375	—	67,375	39,161	—	39,161
2 years or more, less than 3 years	15,561	—	15,561	16,101	—	16,101
3 years or more	49,530	—	49,530	28,765	—	28,765
Total	1,315,893	—	1,315,893	1,331,765	—	1,331,765

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

## 3 Status of Operations (Loans)

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

Average balance	Millions of yen					
	2019			2020		
	Domestic division	International division	Total	Domestic division	International division	Total
For the years ended March 31,						
Loans on bills	—	—	—	—	—	—
Loans on deeds	1,618,016	8,441	1,626,458	1,803,837	8,327	1,812,165
Overdrafts	18,562	4	18,567	17,735	4	17,739
Bills discounted	—	—	—	—	—	—
Total	1,636,579	8,446	1,645,025	1,821,573	8,331	1,829,904

Year-end balance	Millions of yen					
	2019			2020		
	Domestic division	International division	Total	Domestic division	International division	Total
As of March 31,						
Loans on bills	—	—	—	—	—	—
Loans on deeds	1,717,517	8,273	1,725,791	1,953,514	8,216	1,961,731
Overdrafts	18,308	3	18,312	17,391	2	17,394
Bills discounted	—	—	—	—	—	—
Total	1,735,826	8,276	1,744,103	1,970,906	8,219	1,979,126

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

As of March 31,	Millions of yen					
	2019			2020		
	Fixed interest rates	Floating interest rates	Total	Fixed interest rates	Floating interest rates	Total
Less than 1 year	126	7,045	7,171	193	6,475	6,669
Over 1 year, not exceeding 3 years	2,098	17,464	19,563	2,108	18,419	20,527
Over 3 years, not exceeding 5 years	6,010	13,136	19,146	6,212	6,141	12,354
Over 5 years, not exceeding 7 years	10,736	9,139	19,875	11,851	8,172	20,024
Over 7 years, not exceeding 10 years	27,883	16,102	43,985	26,778	19,484	46,262
Over 10 years	654,128	961,920	1,616,048	679,104	1,176,788	1,855,892
No fixed redemption	—	18,312	18,312	—	17,394	17,394
Total	700,983	1,043,120	1,744,103	726,249	1,252,876	1,979,126

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

### 3-03 Balance of loans by collateral

As of March 31,	Millions of yen	
	2019	2020
Pledged securities	—	—
Pledged receivables	—	—
Pledged merchandise	—	—
Pledged real estate	1,167,547	1,291,532
Others	—	—
Subtotal	1,167,547	1,291,532
Guaranteed	307,220	394,734
Credit	269,335	292,858
Total	1,744,103	1,979,126

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

Not applicable

#### 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, %			
	2019		2020	
	Balance	Composition	Balance	Composition
Individual	1,708,696	97.97%	1,952,271	98.64%
Corporation	35,406	2.03	26,854	1.36
Manufacturing industries	14,912	0.85	11,489	0.58
Construction	—	—	—	—
Information and telecommunications	441	0.02	315	0.02
Transportation / Mail services	3,057	0.17	2,051	0.10
Wholesalers / Retailers	1,653	0.09	1,019	0.05
Financial services / Insurance	1,131	0.06	—	—
Real estate / Goods leasing services	12,608	0.72	10,470	0.53
Various service	87	0.00	—	—
Local government	1,513	0.08	1,508	0.08
Total	1,744,103	100.00%	1,979,126	100.00%

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

As of March 31, for the years ended March 31,	%					
	2019			2020		
	Domestic division	International division	Total	Domestic division	International division	Total
At the year end	89.91	1.93	73.93	97.67	1.77	79.74
Annual average	86.70	2.05	71.54	91.79	1.90	75.58

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

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

### 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			
	2019		2020	
	Balance at the end of the period	Increase (Decrease)	Balance at the end of the period	Increase (Decrease)
General reserve for possible loan losses	480	64	506	26
Specific reserve for possible loan losses	422	31	339	(83)
Reserve for possible loan losses for specific foreign countries	—	—	—	—
<b>Total</b>	<b>903</b>	<b>96</b>	<b>846</b>	<b>(57)</b>

### 3-07 Write-off loans

For the years ended March 31,	Millions of yen	
	2019	2020
<b>Total</b>	<b>0</b>	<b>—</b>

## 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

As of March 31,	Millions of yen							
	2019							
	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>

As of March 31,	Millions of yen							
	2020							
	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	10,011	21,095	—	—	11,121	18,780	—	61,008
Japanese local government bonds	6,821	14,550	—	7,231	—	—	—	28,603
Japanese corporate bonds	9,405	32,216	4,732	496	—	—	—	46,850
Japanese stocks	—	—	—	—	—	—	2,050	2,050
Other securities	96,645	144,677	80,878	17,416	35,784	175,289	14,146	564,838
Foreign bonds	96,645	144,677	80,878	17,416	35,784	175,289	9,993	560,686
Others	—	—	—	—	—	—	4,152	4,152
<b>Total</b>	<b>122,884</b>	<b>212,540</b>	<b>85,611</b>	<b>25,143</b>	<b>46,906</b>	<b>194,069</b>	<b>16,196</b>	<b>703,352</b>

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

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

#### Average balance

Millions of yen

	2019			2020		
	Domestic division	International division	Total	Domestic division	International division	Total
For the years ended March 31,						
Japanese government bonds	75,929	—	75,929	59,467	—	59,467
Japanese local government bonds	32,848	—	32,848	20,095	—	20,095
Japanese corporate bonds	61,953	—	61,953	48,303	—	48,303
Japanese stocks	2,050	—	2,050	2,050	—	2,050
Other securities	2,373	540,064	542,438	2,365	579,158	581,523
Foreign bonds	—	540,064	540,064	—	579,158	579,158
Others	2,373	—	2,373	2,365	—	2,365
Total	175,156	540,064	715,220	132,281	579,158	711,440

#### Year-end balance

Millions of yen

	2019			2020		
	Domestic division	International division	Total	Domestic division	International division	Total
As of March 31,						
Japanese government bonds	64,126	—	64,126	61,008	—	61,008
Japanese local government bonds	20,040	—	20,040	28,603	—	28,603
Japanese corporate bonds	49,994	—	49,994	46,850	—	46,850
Japanese stocks	2,050	—	2,050	2,050	—	2,050
Other securities	4,687	555,568	560,256	4,152	560,686	564,838
Foreign bonds	—	555,568	555,568	—	560,686	560,686
Others	4,687	—	4,687	4,152	—	4,152
Total	140,899	555,568	696,468	142,666	560,686	703,352

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

%

	2019			2020		
	Domestic division	International division	Total	Domestic division	International division	Total
As of March 31, for the years ended March 31,						
At the year end	7.29	129.64	29.52	7.07	120.82	28.33
Annual average	9.28	131.08	31.10	6.66	132.70	29.38

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