

**Notice Concerning the Issuance of No. 4 Straight Bonds
(For Qualified Institutional Investors Only)**

Tokyo, February 20, 2018—Sony Financial Holdings Inc. hereby announces that today it has determined the issuance conditions for its straight bonds, as outlined below.

1. Name	Sony Financial Holdings Inc. No. 4 Straight Bonds (For Qualified Institutional Investors Only)
2. Total amount	¥10 billion
3. Amount of each bond	¥100 million
4. Interest rate	0.220% per annum
5. Subscription amount	¥100 per each ¥100 of face value
6. Payment at maturity	¥100 per each ¥100 of face value
7. Redemption date and method	February 26, 2025, lump-sum payment at maturity
8. Interest payment dates	February 26 and August 26 of each year
9. Subscription date	February 26, 2018
10. Subscription method	Private placements with Qualified Institutional Investors
11. Collateral	These bonds are unsecured and carry no guarantees. Also, no particular assets have been placed in reserve to cover these bonds.
12. Financial covenants	“Negative pledge clause” attached
13. Underwriter	Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.,
14. Transfer agent	Japan Securities Depository Center, Inc.
15. Financial, issuing and payment agent	Sumitomo Mitsui Banking Corporation
16. Issuer rating	None
17. Use of funds	Sony Financial Holdings plans to use the funds for new investments and loans.

Note: This press release is announced to notify the Company’s issuance of No. 4 straight bonds (For Qualified Institutional Investors Only). The information contained in this press release does not constitute or form part of any offer for sale or subscription of or solicitation or invitation of any offer to buy or subscribe for any securities, nor shall it or any part of it form the basis of or be relied on in connection with any contract or commitment whatsoever.

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