

**Summary Information on Sony Bank's Financial Results**  
**for Nine Months Ended December 31, 2008**

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**(1) Non-consolidated Balance Sheets**

(Million Yen)

	As of December 31, 2008	As of December 31, 2007	Change (A-B)	As of March 31, 2008	Change (A-C)
Assets:					
Cash and due from banks	25,200	14,377	10,823	7,346	17,854
Call loans	125,062	247,337	-122,275	352,568	-227,506
Monetary claims purchased	10,641	1,737	8,904	-	10,641
Securities	798,545	441,713	356,832	488,777	309,768
Loans	431,637	331,621	100,016	347,065	84,572
Foreign exchanges	6,751	7,050	-299	1,683	5,068
Other assets	14,532	11,817	2,715	9,367	5,165
Tangible fixed assets	492	478	14	504	-12
Intangible fixed assets	2,158	1,149	1,009	1,506	652
Deferred tax assets	1,753	1,145	608	2,433	-680
Reserve for possible loan losses	-404	-233	-171	-253	-151
<b>Total Assets</b>	<b>1,416,372</b>	<b>1,058,195</b>	<b>358,177</b>	<b>1,211,000</b>	<b>205,372</b>
Liabilities:					
Deposits	1,339,213	980,604	358,609	1,144,398	194,815
Call money	10,000	26,500	-16,500	10,000	0
Borrowed money	2,000	-	2,000	-	2,000
Foreign exchanges	-	8	-8	0	△0
Other liabilities	24,051	12,149	11,902	20,311	3,740
Reserve for employees' bonuses	216	164	52	369	-153
Reserve for employees' retirement benefits	195	139	56	157	38
Reserve for directors' retirement benefits	58	48	10	50	8
<b>Total Liabilities</b>	<b>1,375,736</b>	<b>1,019,614</b>	<b>356,122</b>	<b>1,175,288</b>	<b>200,448</b>
Net Assets:					
Common stock	31,000	25,000	6,000	25,000	6,000
Capital surplus	21,000	15,000	6,000	15,000	6,000
Capital reserve	21,000	15,000	6,000	15,000	6,000
Retained earnings	7,305	4,351	2,954	6,296	1,009
Other retained earnings	7,305	4,351	2,954	6,296	1,009
Unappropriated retained earnings	7,305	4,351	2,954	6,296	1,009
<b>Total shareholder' equity</b>	<b>59,305</b>	<b>44,351</b>	<b>14,954</b>	<b>46,296</b>	<b>13,009</b>
Net unrealized gains (losses) on other securities, net of taxes	-15,298	-4,797	-10,501	-9,055	-6,243
Net deferred gains (losses) on hedging instruments, net of taxes	-3,371	-973	-2,398	-1,529	-1,842
Total valuation and translation adjustments	-18,669	-5,770	-12,899	-10,584	-8,085
<b>Total Net Assets</b>	<b>40,636</b>	<b>38,580</b>	<b>2,056</b>	<b>35,712</b>	<b>4,924</b>
<b>Total Liabilities and Net Assets</b>	<b>1,416,372</b>	<b>1,058,195</b>	<b>358,177</b>	<b>1,211,000</b>	<b>205,372</b>

**(2) Non-consolidated Statements of Income**

(Million Yen)

	For nine months ended December 31,	For nine months ended December 31,	Change (A-B)	For year ended March 31, 2008
Ordinary revenues	25,513	18,127	7,386	25,988
Interest income	16,317	12,121	4,196	17,152
(Interest incomes on loans)	( 6,674 )	( 5,034 )	( +1,640 )	( 7,045 )
(Interest income and dividends on securities)	( 7,563 )	( 5,171 )	( +2,392 )	( 7,320 )
Fees and commissions	1,646	1,438	208	1,823
Other operating income	7,440	4,558	2,882	7,001
(Gains on foreign exchange transactions)	( 6,260 )	( 3,835 )	( +2,425 )	( 5,773 )
Other ordinary income	108	8	100	11
Ordinary expenses	23,801	16,047	7,754	23,242
Interest expenses	12,442	8,265	4,177	12,046
(Interest expenses on deposits)	( 11,807 )	( 7,772 )	( +4,035 )	( 11,380 )
Fees and commissions	1,361	1,129	232	1,424
Other operating expenses	2,149	740	1,409	1,524
General and administrative expenses	7,646	5,834	1,812	8,145
Other ordinary expenses	200	77	123	100
Ordinary profit	1,711	2,080	-369	2,746
Income before income taxes	1,711	2,080	-369	2,746
Income taxes -Current	2	1	1	3
Income taxes -Deferred	700	-468	1,168	-1,749
Total income taxes	703	-466	1,169	-1,745
Net income	1,008	2,546	-1,538	4,492

(Million Yen)

	For three months ended December 31, 2008	For three months ended December 31, 2007	Change (A-B)
Ordinary revenues	8,329	6,724	1,605
Interest income	5,646	4,676	970
(Interest incomes on loans)	( 2,370 )	( 1,850 )	( +520 )
(Interest income and dividends on securities)	( 2,710 )	( 1,926 )	( +784 )
Fees and commissions	648	465	183
Other operating income	1,987	1,579	408
(Gains on foreign exchange transactions)	( 1,751 )	( 1,522 )	( +229 )
Other ordinary income	47	2	45
Ordinary expenses	8,234	6,222	2,012
Interest expenses	3,898	3,310	588
(Interest expenses on deposits)	( 3,654 )	( 3,133 )	( +521 )
Fees and commissions	464	463	1
Other operating expenses	1,076	438	638
General and administrative expenses	2,725	1,959	766
Other ordinary expenses	69	50	19
Ordinary profit	95	501	-406
Income before income taxes	95	501	-406
Income taxes -Current	0	-	0
Income taxes -Deferred	33	-	33
Total income taxes	34	-	34
Net income	60	501	-441

**(3) Consolidated Balance Sheets**

(Million Yen)

	As of December 31, 2008	As of December 31, 2007	Change (A-B)	As of March 31, 2008	Change (A-C)
Assets:					
Cash and due from banks	25,741	14,791	10,950	7,917	17,824
Call loan and bills bought	125,062	247,337	-122,275	352,568	-227,506
Monetary claims purchased	10,641	1,737	8,904	-	10,641
Monetary trusts	1,225	1,720	-495	1,720	-495
Securities	795,545	438,713	356,832	485,777	309,768
Loans	431,637	331,621	100,016	347,065	84,572
Foreign exchanges	6,751	7,050	-299	1,683	5,068
Other assets	14,558	11,852	2,706	9,402	5,156
Tangible fixed assets	511	509	2	531	-20
Intangible fixed assets	2,510	1,344	1,166	1,707	803
Deferred tax assets	1,753	1,145	608	2,433	-680
Reserve for possible loan losses	-404	-233	-171	-253	-151
Total Assets	1,415,536	1,057,590	357,946	1,210,555	204,981
Liabilities:					
Deposits	1,338,116	979,676	358,440	1,143,476	194,640
Call money and bills sold	10,000	26,500	-16,500	10,000	0
Borrowed money	2,000	-	2,000	-	2,000
Foreign exchanges	-	8	-8	0	△0
Other liabilities	24,988	12,686	12,302	21,117	3,871
Reserve for employees' bonuses	230	170	60	384	-154
Reserve for employees' retirement benefits	195	139	56	157	38
Reserve for directors' retirement benefits	58	48	10	50	8
from financial instruments transactions	0	-	0	0	0
Total Liabilities	1,375,590	1,019,229	356,361	1,175,188	200,402
Net Assets:					
Common stock	31,000	25,000	6,000	25,000	6,000
Capital surplus	21,000	15,000	6,000	15,000	6,000
Retained earnings	6,615	4,132	2,483	5,951	664
Total shareholder' equity	58,615	44,132	14,483	45,951	12,664
Net unrealized gains (losses) on other securities, net of taxes	-15,298	-4,797	-10,501	-9,055	-6,243
Net deferred losses on hedging instruments, net of taxes	-3,371	-973	-2,398	-1,529	-1,842
Total valuation and translation adjustments	-18,669	-5,770	-12,899	-10,584	-8,085
Total Net Assets	39,945	38,361	1,584	35,366	4,579
Total Liabilities and Net Assets	1,415,536	1,057,590	357,946	1,210,555	204,981

**(4) Consolidated Statements of Income**

(Million Yen)

	For nine months ended December 31, 2008	For nine months ended December 31, 2007	Change (A-B)	For year ended March 31, 2008
Ordinary revenues	25,524	18,123	7,401	25,979
Interest income	16,318	12,125	4,193	17,157
(Interest incomes on loans)	( 6,674 )	( 5,034 )	( +1,640 )	( 7,045 )
(Interest income and dividends on securities)	( 7,563 )	( 5,171 )	( +2,392 )	( 7,320 )
Fees and commissions	1,650	1,429	221	1,805
Other operating income	7,440	4,558	2,882	7,001
(Gains on foreign exchange transactions)	( 6,260 )	( 3,835 )	( +2,425 )	( 5,773 )
Other ordinary income	115	10	105	14
Ordinary expenses	24,157	16,261	7,896	23,577
Interest expenses	12,439	8,265	4,174	12,045
(Interest expenses on deposits)	( 11,805 )	( 7,772 )	( +4,033 )	( 11,379 )
Fees and commissions	1,395	1,137	258	1,444
Other operating expenses	2,149	740	1,409	1,524
General and administrative expenses	7,970	5,997	1,973	8,418
Other ordinary expenses	201	120	81	144
Ordinary profit	1,367	1,861	-494	2,401
Income before income taxes	1,367	1,861	-494	2,401
Income taxes -Current	3	2	1	4
Income taxes -Deferred	700	-468	1,168	-1,749
Total income taxes	703	-465	1,168	-1,744
Net income	663	2,327	-1,664	4,146

(Million Yen)

	For three months ended December 31, 2008	For three months ended December 31, 2007	Change (A-B)
Ordinary revenues	8,331	-	-
Interest income	5,646	-	-
(Interest incomes on loans)	( 2,370 )	-	-
(Interest income and dividends on securities)	( 2,710 )	-	-
Fees and commissions	649	-	-
Other operating income	1,987	-	-
(Gains on foreign exchange transactions)	( 1,751 )	-	-
Other ordinary income	47	-	-
Ordinary expenses	8,364	-	-
Interest expenses	3,897	-	-
(Interest expenses on deposits)	( 3,653 )	-	-
Fees and commissions	476	-	-
Other operating expenses	1,076	-	-
General and administrative expenses	2,844	-	-
Other ordinary expenses	69	-	-
Ordinary profit	-33	-	-
Income before income taxes	-33	-	-
Income taxes -Current	1	-	-
Income taxes -Deferred	33	-	-
Total income taxes	35	-	-
Net income	-68	-	-

Note: Consolidated statements of income for the three months ended December 31, 2007 are blank, since we did not prepare them.

## (5) Supplementary Information (Non-consolidated)

### 1. Balance of customer assets and number of accounts

	As of December 31, 2008	As of December 31, 2007
<b>Customer assets</b>	1,417,944 million yen	1,097,492 million yen
<b>Number of accounts</b>	701 thousand	556 thousand

Note: Customer assets are the sum of deposits and investment trusts.

### 2. Deposits and loans

	For nine months ended December 31,			For nine months ended december 31, 2007		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
<b>Deposits</b>	1,339,213	1,273,914	1.23	980,604	843,566	1.22
Yen deposits	1,070,374	1,017,448	0.72	781,833	686,218	0.53
ordinary deposits	263,247	249,465	0.26	237,623	245,023	0.29
time deposits	807,106	767,949	0.87	544,190	441,167	0.66
Foreign currency deposits	268,838	256,466	3.22	198,770	157,347	4.21
ordinary deposits	94,754	77,439	1.03	53,985	41,468	2.22
time deposits	174,084	179,026	4.17	144,785	115,879	4.92
<b>Loans</b>	431,637	384,508	2.30	331,621	308,675	2.16
Mortgage loans	423,089	376,108	2.19	323,997	301,329	2.04
Other	8,548	8,399	7.31	7,623	7,345	6.99

Note: The average balance of foreign currency deposits during the term is calculated as the average during the period of the yen equivalent value of each day's foreign currency deposit balance.

### 3. Balance of time deposits by remaining period

Remaining period	As of December 31, 2008			As of December 31, 2007		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	331,387	125,469	456,856	174,458	111,060	285,518
3 months or more and less than 6 months	113,707	24,591	138,298	77,826	15,596	93,422
6 months or more and less than 1 year	278,965	20,666	299,632	208,761	15,039	223,801
1 year or more and less than 2 years	25,696	1,442	27,139	32,436	1,827	34,264
2 years or more and less than 3 years	16,674	1,911	18,586	14,590	1,258	15,849
3 years or more	19,085	3	19,088	20,730	2	20,732
<b>Total</b>	<b>785,517</b>	<b>174,084</b>	<b>959,601</b>	<b>528,803</b>	<b>144,785</b>	<b>673,588</b>

Note: The table above does not include installment time deposits.

### 4. Balance of securities by ratings

Ratings	As of December 31, 2008		As of December 31, 2007	
	Balance	Composition	Balance	Composition
AAA	557,910	69.7	228,741	52.9
AA	77,375	9.7	75,794	17.5
A	137,435	17.2	111,742	25.9
BBB	16,615	2.1	14,069	3.3
Less than BBB	-	-	-	-
P-1	10,641	1.3	1,737	0.4
P-2	-	-	-	-
<b>Total</b>	<b>799,978</b>	<b>100.0</b>	<b>432,084</b>	<b>100.0</b>

Notes: 1. Credit rating classifications are based on the standardized approach for risk weighting applicable under the bank capital requirements, commonly referred to as Basel II, (announced in June 2004 by the Basel Committee on Banking Regulations and Supervisory Practices of the Bank for International Settlements). The external credit ratings used in applying the standardized approach to risk weighting for these purposes are the rating assigned by the following rating agencies: Moody's Investors Service, Inc., Standard & Poor's, Rating and Investment Information, Inc., Japan Credit Rating Agency, Ltd. and 2. The table above exclude 6,208 million yen of investments in unrated investment trusts and 3,000 million yen of investments in shares of a subsidiary.

## 5. Non-consolidated Capital Adequacy Ratio (Domestic Criteria)

	Capital Adequacy	Tier I Ratio	Total Capital	Tier I Capital	Total Required Capital
	%	%	Million yen	Million yen	Million yen
As of December 31, 2008	14.38	13.87	61,492	59,305	17,102
As of December 31, 2007	10.79	10.74	39,723	39,554	14,725
As of March 31, 2008	9.15	9.11	37,402	37,241	16,348

Notes:

1. The non-consolidated capital adequacy ratio (domestic criteria) was calculated based on the standard stipulated in the FSA public ministerial announcement No.19 of 2006. The capital adequacy ratio as of December 31, 2008, newly adopted the special exception of the standard mentioned above, in accordance with the FSA public ministerial announcement No. 79 of 2008.

2. Total required capital = risk assets x 4%

## 6. Consolidated Capital Adequacy Ratio (Domestic Criteria)

	Capital Adequacy	Tier I Ratio	Total Capital	Tier I Capital	Total Required Capital
	%	%	Million yen	Million yen	Million yen
As of December 31, 2008	14.29	13.78	60,801	58,615	17,011
As of December 31, 2007	10.79	10.75	39,504	39,334	14,633
As of March 31, 2008	9.11	9.07	37,057	36,895	16,256

Notes:

1. The non-consolidated capital adequacy ratio (domestic criteria) was calculated based on the standard stipulated in the FSA public ministerial announcement No.19 of 2006. The capital adequacy ratio as of December 31, 2008, newly adopted the special exception of the standard mentioned above, in accordance with the FSA public ministerial announcement No. 79 of 2008.

2. Total required capital = risk assets x 4%