

**Summary Information on Sony Bank's Financial Results**  
**for Year Ended March 31, 2009**

**<Contents>**

(1) Non-consolidated Balance Sheets	P.2
(2) Non-consolidated Statements of Income	P.4
(3) Consolidated Balance Sheets	P.5
(4) Consolidated Statements of Income	P.6
(5) Supplementary Information	P.7
1. Interest spread	P.7
2. Balance of customer assets and number of accounts	P.7
3. Deposits and loans	P.7
4. Balance of time deposits by remaining period	P.8
5. Balance of securities by ratings	P.8
6. Problem loans based on the Financial Reconstruction Law	P.8
7. General and administrative expenses	P.9
8. Number of executives and employees	P.9
9. Non-consolidated Capital Adequacy Ratio (Domestic Criteria)	P.9
10. Consolidated Capital Adequacy Ratio (Domestic Criteria)	P.9

## (1) Non-consolidated Balance Sheets

(Million Yen)

	As of March 31, 2009 (A)	As of March 31, 2008 (B)	Change (A - B)
<b>Assets:</b>			
<b>Cash and due from banks</b>	<b>11,705</b>	<b>7,346</b>	<b>+4,359</b>
Due from banks	11,705	7,346	+4,359
<b>Call loans</b>	<b>49,909</b>	<b>352,568</b>	<b>-302,659</b>
<b>Commercial paper and other debt purchased</b>	<b>16,163</b>	<b>-</b>	<b>+16,163</b>
<b>Securities</b>	<b>823,174</b>	<b>488,777</b>	<b>+334,397</b>
Japanese government bonds	288,348	171,157	+117,191
Japanese municipal bonds	5,305	-	+5,305
Japanese corporate bonds	303,353	152,107	+151,246
Japanese stocks	3,000	3,000	+0
Other securities	223,168	162,512	+60,656
<b>Loans</b>	<b>477,072</b>	<b>347,065</b>	<b>+130,007</b>
Loan on deeds	468,975	339,566	+129,409
Overdrafts	8,096	7,498	+598
<b>Foreign exchanges</b>	<b>6,355</b>	<b>1,683</b>	<b>+4,672</b>
Due from foreign banks	6,355	1,683	+4,672
<b>Other assets</b>	<b>16,095</b>	<b>9,367</b>	<b>+6,728</b>
Domestic exchange settlement account debit	51	322	-271
Prepaid expenses	35	14	+21
Accrued income	3,140	2,592	+548
Initial margins of future markets	2,831	3,267	-436
Derivatives	8,099	1,286	+6,813
Accounts receivable	933	1,131	-198
Other	1,004	752	+252
<b>Tangible fixed assets</b>	<b>504</b>	<b>504</b>	<b>+0</b>
Buildings	53	56	-3
Leased assets	1	-	+1
Other tangible fixed assets	449	447	+2
<b>Intangible fixed assets</b>	<b>2,324</b>	<b>1,506</b>	<b>+818</b>
Software	2,321	1,503	+818
Other intangible fixed assets	3	2	+1
<b>Deferred tax assets</b>	<b>9,106</b>	<b>2,433</b>	<b>+6,673</b>
<b>Reserve for possible loan losses</b>	<b>-456</b>	<b>-253</b>	<b>-203</b>
<b>Total Assets</b>	<b>1,411,956</b>	<b>1,211,000</b>	<b>+200,956</b>

(Million Yen)

	As of March 31, 2009 (A)	As of March 31, 2008 (B)	Change (A - B)
<b>Liabilities:</b>			
<b>Deposits</b>	<b>1,326,360</b>	<b>1,144,398</b>	<b>+181,962</b>
Ordinary deposits	280,297	216,677	+63,620
Time deposits	763,161	675,445	+87,716
Other deposits	282,901	252,276	+30,625
<b>Call money</b>	<b>10,000</b>	<b>10,000</b>	<b>+0</b>
<b>Borrowed money</b>	<b>2,000</b>	<b>-</b>	<b>+2,000</b>
Borrowed money	2,000	-	+2,000
<b>Foreign exchanges</b>	<b>8</b>	<b>0</b>	<b>+8</b>
Foreign bills payable	8	0	+8
<b>Other liabilities</b>	<b>26,773</b>	<b>20,311</b>	<b>+6,462</b>
Income taxes	84	63	+21
Accrued expenses	6,788	5,350	+1,438
Unearned revenue	1	1	+0
Initial margins of future markets	7,328	-	+7,328
Derivatives	9,392	7,290	+2,102
Leased obligation	1	-	+1
Others	3,176	7,605	-4,429
<b>Reserve for employees' bonuses</b>	<b>274</b>	<b>369</b>	<b>-95</b>
<b>Reserve for employees' retirement benefits</b>	<b>213</b>	<b>157</b>	<b>+56</b>
<b>Reserve for directors' retirement benefits</b>	<b>61</b>	<b>50</b>	<b>+11</b>
<b>Total Liabilities</b>	<b>1,365,692</b>	<b>1,175,288</b>	<b>+190,404</b>
<b>Net Assets:</b>			
<b>Common stock</b>	<b>31,000</b>	<b>25,000</b>	<b>+6,000</b>
<b>Capital surplus</b>	<b>21,000</b>	<b>15,000</b>	<b>+6,000</b>
Capital reserve	21,000	15,000	+6,000
<b>Retained earnings</b>	<b>5,586</b>	<b>6,296</b>	<b>-710</b>
Other retained earnings	5,586	6,296	-710
Unappropriated retained earnings	5,586	6,296	-710
<b>Total shareholders' equity</b>	<b>57,586</b>	<b>46,296</b>	<b>+11,290</b>
<b>Net unrealized gains (losses) on other securities, net of taxes</b>	<b>-9,688</b>	<b>-9,055</b>	<b>-633</b>
<b>Net deferred gains (losses) on hedging instruments, net of taxes</b>	<b>-1,633</b>	<b>-1,529</b>	<b>-104</b>
<b>Total valuation and translation adjustments</b>	<b>-11,322</b>	<b>-10,584</b>	<b>-738</b>
<b>Total Net Assets</b>	<b>46,264</b>	<b>35,712</b>	<b>+10,552</b>
<b>Total Liabilities and Net Assets</b>	<b>1,411,956</b>	<b>1,211,000</b>	<b>+200,956</b>

(2) Non-consolidated Statements of Income

(Million Yen)

	For year ended March 31, 2009 (A)	For year ended March 31, 2008 (B)	Change (A - B)
<b>Ordinary revenues</b>	<b>33,361</b>	<b>25,988</b>	<b>+7,373</b>
<b>Interest income</b>	<b>22,044</b>	<b>17,152</b>	<b>+4,892</b>
Interest income on loans	9,293	7,045	+2,248
Interest income and dividends on securities	10,452	7,320	+3,132
Interest income on call loans and bills bought	2,021	2,647	-626
Interest income on deposits with banks	7	7	+0
Interest income on interest rate swaps	10	26	-16
Other interest income	258	104	+154
<b>Fees and commissions</b>	<b>2,171</b>	<b>1,823</b>	<b>+348</b>
Fees and commissions on domestic and foreign exchanges	197	183	+14
Other fees and commissions	1,973	1,639	+334
<b>Other operating income</b>	<b>9,035</b>	<b>7,001</b>	<b>+2,034</b>
Gains on foreign exchange transactions	7,938	5,773	+2,165
Gains on sales of bonds	250	734	-484
Gains on redemption of bonds	0	0	+0
Income from derivatives other than for trading or hedging	846	492	+354
<b>Other ordinary income</b>	<b>111</b>	<b>11</b>	<b>+100</b>
Other	111	11	+100
<b>Ordinary expenses</b>	<b>32,947</b>	<b>23,242</b>	<b>+9,705</b>
<b>Interest expenses</b>	<b>15,397</b>	<b>12,046</b>	<b>+3,351</b>
Interest expenses on deposits	14,503	11,380	+3,123
Interest expenses on call money and bills sold	58	133	-75
Interest on borrowed money	38	-	+38
Interest expenses on interest rate swaps	796	532	+264
Other interest expenses	0	0	+0
<b>Fees and commissions</b>	<b>1,857</b>	<b>1,424</b>	<b>+433</b>
Fees and commissions on domestic and foreign exchanges	76	69	+7
Other fees and commissions	1,780	1,355	+425
<b>Other operating expenses</b>	<b>5,107</b>	<b>1,524</b>	<b>+3,583</b>
Loss on sales of bonds	2,634	1,319	+1,315
Loss on devaluation of bonds	2,473	-	+2,473
Other	-	205	-205
<b>General and administrative expenses</b>	<b>10,309</b>	<b>8,145</b>	<b>+2,164</b>
<b>Other ordinary expenses</b>	<b>274</b>	<b>100</b>	<b>+174</b>
Provision of allowance for loan losses	223	90	+133
Written-off of loans	0	0	+0
Other	51	8	+43
<b>Ordinary profit</b>	<b>414</b>	<b>2,746</b>	<b>-2,332</b>
<b>Income before income taxes</b>	<b>414</b>	<b>2,746</b>	<b>-2,332</b>
<b>Income taxes-Current</b>	<b>3</b>	<b>3</b>	<b>+0</b>
<b>Income taxes-Deferred</b>	<b>1,121</b>	<b>-1,749</b>	<b>+2,870</b>
<b>Total income taxes</b>	<b>1,124</b>	<b>-1,745</b>	<b>+2,869</b>
<b>Net income (loss)</b>	<b>-710</b>	<b>4,492</b>	<b>-5,202</b>

(Million Yen)

	For three months ended March 31, 2009 (A)	For three months ended March 31, 2008 (B)	Change (A - B)
Ordinary revenues	<b>7,932</b>	<b>7,909</b>	<b>+23</b>
Interest income	<b>5,726</b>	<b>5,031</b>	<b>+695</b>
(Interest incomes on loans)	( 2,619 )	( 2,010 )	( +609 )
(Interest income and dividends on securities)	( 2,889 )	( 2,149 )	( +740 )
Fees and commissions	<b>524</b>	<b>384</b>	<b>+140</b>
Other operating income	<b>1,678</b>	<b>2,490</b>	<b>-812</b>
Other ordinary income	<b>2</b>	<b>2</b>	<b>+0</b>
Ordinary expenses	<b>9,229</b>	<b>7,243</b>	<b>+1,986</b>
Interest expenses	<b>2,954</b>	<b>3,781</b>	<b>-827</b>
(Interest expenses on deposits)	( 2,696 )	( 3,607 )	( -911 )
Fees and commissions	<b>495</b>	<b>295</b>	<b>+200</b>
Other operating expenses	<b>3,041</b>	<b>832</b>	<b>+2,209</b>
General and administrative expenses	<b>2,663</b>	<b>2,311</b>	<b>+352</b>
Other ordinary expenses	<b>74</b>	<b>23</b>	<b>+51</b>
Ordinary profit (loss)	<b>-1,297</b>	<b>665</b>	<b>-1,962</b>
Income (Loss) before income taxes	<b>-1,297</b>	<b>665</b>	<b>-1,962</b>
Income taxes -Current	<b>0</b>	<b>1</b>	<b>-1</b>
Income taxes -Deferred	<b>420</b>	<b>-1,281</b>	<b>+1,701</b>
Total income taxes	<b>421</b>	<b>-1,279</b>	<b>+1,700</b>
Net income (loss)	<b>-1,719</b>	<b>1,945</b>	<b>-3,664</b>

### (3) Consolidated Balance Sheets

(Million Yen)

	As of March 31, 2009 (A)	As of March 31, 2008 (B)	Change (A-B)
Assets:			
Cash and due from banks	12,164	7,917	+4,247
Call loan and bills bought	49,909	352,568	-302,659
Monetary claims purchased	16,163	-	+16,163
Monetary trusts	1,220	1,720	-500
Securities	820,174	485,777	+334,397
Loans	477,072	347,065	+130,007
Foreign exchanges	6,355	1,683	+4,672
Other assets	16,129	9,402	+6,727
Tangible fixed assets	521	531	-10
Intangible fixed assets	2,668	1,707	+961
Deferred tax assets	9,106	2,433	+6,673
Reserve for possible loan losses	-456	-253	-203
Total Assets	1,411,029	1,210,555	+200,474
Liabilities:			
Deposits	1,325,320	1,143,476	+181,844
Call money and bills sold	10,000	10,000	+0
Borrowed money	2,000	-	+2,000
Foreign exchanges	8	0	+8
Other liabilities	27,699	21,117	+6,582
Reserve for employees' bonuses	291	384	-93
Reserve for employees' retirement benefits	213	157	+56
Reserve for directors' retirement benefits	61	50	+11
Reserve for contingent liabilities from financial instruments transactions	1	0	+1
Total Liabilities	1,365,596	1,175,188	+190,408
Net Assets:			
Common stock	31,000	25,000	+6,000
Capital surplus	21,000	15,000	+6,000
Retained earnings	4,754	5,951	-1,197
Total shareholders' equity	56,754	45,951	+10,803
Net unrealized gains (losses) on other securities, net of taxes	-9,688	-9,055	-633
Net deferred losses on hedging instruments, net of taxes	-1,633	-1,529	-104
Total valuation and translation adjustments	-11,322	-10,584	-738
Total Net Assets	45,432	35,366	+10,066
Total Liabilities and Net Assets	1,411,029	1,210,555	+200,474

**(4) Consolidated Statements of Income**

(Million Yen)

	For year ended March 31, 2009 (A)	For year ended March 31, 2008 (B)	Change (A-B)
Ordinary revenues	33,378	25,979	+7,399
Interest income	22,045	17,157	+4,888
(Interest incomes on loans)	( 9,293 )	( 7,045 )	( +2,248 )
(Interest income and dividends on securities)	( 10,452 )	( 7,320 )	( +3,132 )
Fees and commissions	2,180	1,805	+375
Other operating income	9,035	7,001	+2,034
(Gains on foreign exchange transactions)	( 7,938 )	( 5,773 )	( +2,165 )
Other ordinary income	118	14	+104
Ordinary expenses	33,449	23,577	+9,872
Interest expenses	15,394	12,045	+3,349
(Interest expenses on deposits)	( 14,501 )	( 11,379 )	( +3,122 )
Fees and commissions	1,902	1,444	+458
Other operating expenses	5,107	1,524	+3,583
General and administrative expenses	10,768	8,418	+2,350
Other ordinary expenses	275	144	+131
Ordinary profit (loss)	-70	2,401	-2,471
Income (loss) before income taxes	-70	2,401	-2,471
Income taxes -Current	4	4	+0
Income taxes -Deferred	1,121	-1,749	+2,870
Total income taxes	1,125	-1,744	+2,869
Net income (loss)	-1,196	4,146	-5,342

(Million Yen)

	For three months ended March 31, 2009 (A)	For three months ended March 31, 2008 (B)	Change (A-B)
Ordinary revenues	7,853	-	-
Interest income	5,726	-	-
(Interest incomes on loans)	( 2,619 )	-	-
(Interest income and dividends on securities)	( 2,889 )	-	-
Fees and commissions	530	-	-
Other operating income	1,594	-	-
(Gains on foreign exchange transactions)	( 1,678 )	-	-
Other ordinary income	2	-	-
Ordinary expenses	9,292	-	-
Interest expenses	2,954	-	-
(Interest expenses on deposits)	( 2,696 )	-	-
Fees and commissions	507	-	-
Other operating expenses	2,957	-	-
General and administrative expenses	2,798	-	-
Other ordinary expenses	74	-	-
Ordinary profit (loss)	-1,438	-	-
Income (loss) before income taxes	-1,438	-	-
Income taxes -Current	1	-	-
Income taxes -Deferred	420	-	-
Total income taxes	422	-	-
Net income (loss)	-1,860	-	-

Note: Consolidated statements of income for the three months ended March 31, 2008 are blank, since we did not prepare them.

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

### 1. Interest spread

	(Unit:%)	
	For year ended March 31, 2009	For year ended March 31, 2008
<b>Yield on investment</b> ①	1.61	1.78
Yield on loan	2.32	2.23
Yield on securities	1.43	1.75
Yield on monetary claims bought	3.87	8.23
<b>Financing account</b> ②	1.97	2.18
Yield on financing ③	1.18	1.30
Yield on deposits	1.12	1.26
Yield on call money*	0.66	0.56
Expense ratio	0.80	0.90
<b>Interest spread</b> ①－③	0.43	0.47
<b>Overall profit margin</b> ①－②	-0.35	-0.4

Note: Yield on call money includes yield on bills sold

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

	As of March 31, 2009	As of March 31, 2008
<b>Customer assets</b>	1,403,638 million yen	1,247,355 million yen
<b>Number of accounts</b>	723 thousand	610 thousand

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

### 3. Deposits and loans

	(Unit: Million yen, %)					
	For year ended March 31, 2009			For year ended March 31, 2008		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
<b>Deposits</b>	1,326,360	1,286,361	1.12	1,144,398	900,015	1.26
Yen deposits	1,044,250	1,026,284	0.69	892,687	726,035	0.59
ordinary deposits	280,455	255,722	0.20	216,878	240,090	0.30
time deposits	763,772	770,525	0.85	675,791	485,915	0.73
Foreign currency deposits	282,110	260,076	2.84	251,711	173,980	4.07
ordinary deposits	98,940	82,447	0.81	76,986	47,621	1.98
time deposits	183,170	177,628	3.79	174,724	126,359	4.85
<b>Loans</b>	477,072	400,014	2.32	347,065	315,088	2.23
Mortgage loans	468,310	391,547	2.21	338,898	307,596	2.11
Other	8,762	8,467	7.34	8,166	7,492	7.07

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.

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

(Unit: Million yen)

Remaining period	As of March 31, 2009			As of March 31, 2008		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	196,506	128,415	324,922	149,239	129,106	278,346
3 months or more and less than 6 months	244,792	27,684	272,477	165,303	25,774	191,077
6 months or more and less than 1 year	238,501	22,949	261,450	283,508	16,733	300,241
1 year or more and less than 2 years	25,051	2,009	27,061	27,259	1,583	28,842
2 years or more and less than 3 years	16,638	2,107	18,746	14,801	1,522	16,324
3 years or more	18,910	2	18,912	19,517	2	19,520
<b>Total</b>	<b>740,400</b>	<b>183,170</b>	<b>923,570</b>	<b>659,628</b>	<b>174,724</b>	<b>834,353</b>

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

#### 5. Balance of securities by ratings

(Unit: Million yen, %)

Ratings	As of March 31, 2009		As of March 31, 2008	
	Balance	Composition	Balance	Composition
AAA	572,622	69.6	277,275	56.7
AA	90,219	10.9	69,195	14.2
A	134,366	16.3	113,340	23.2
BBB	16,141	2.0	18,260	3.7
BB	976	0.1	-	-
P-1	-	-	-	-
P-2	-	-	-	-
unrated	8,848	1.1	10,705	2.2
<b>Total</b>	<b>823,174</b>	<b>100.0</b>	<b>488,777</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 Fitch Ratings Ltd.

2. The table above exclude 5,848 million yen of investments in unrated investment trusts and 3,000 million yen of investments in shares of a subsidiary.

#### 6. Problem loans based on the Financial Reconstruction Law

(Unit: Million yen)

Category	As of March 31, 2009	As of March 31, 2008
	Amount	Amount
Bankrupt and quasi-bankrupt loans	154	152
Doubtful loans	584	90
Sub-standard loans	225	244
Normal loans	485,603	350,854
<b>Total</b>	<b>486,568</b>	<b>351,342</b>

## 7. General and administrative expenses

(Unit: Million yen, %)

	For year ended March 31, 2009		For year ended March 31, 2008	
	Amount	Composition	Amount	Composition
Personnel expenses	1,999	19.4	1,776	21.8
Non-personnel expenses	7,793	75.6	6,004	73.7
Depreciation and amortization	809	7.9	637	7.8
Taxes	516	5.0	364	4.5
<b>Total</b>	<b>10,309</b>	<b>100.0</b>	<b>8,145</b>	<b>100.0</b>

## 8. Number of executives and employees

(persons)

	As of March 31, 2009	As of March 31, 2008
<b>Executive management</b>	10	10
Directors	7	7
Statutory auditors	3	3
<b>Employees</b>	205	165

Notes: 1. The number of directors include one outside directors and the number of statutory auditors include two non-executive statutory auditors.  
2. The number of employees exclude temporary employees and subcontracted employees seconded to Sony Bank.

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

	Capital Adequacy Ratio	Tier I Ratio	Total Capital	Tier I Capital	Total Required Capital
	%	%	Million yen	Million yen	Million yen
As of March 31, 2009	13.37	12.88	59,798	57,586	17,882
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 March 31, 2009, 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%

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

	Capital Adequacy Ratio	Tier I Ratio	Total Capital	Tier I Capital	Total Required Capital
	%	%	Million yen	Million yen	Million yen
As of March 31, 2009	13.25	12.76	58,966	56,754	17,788
As of March 31, 2008	9.11	9.07	37,057	36,895	16,256

Notes: 1. The 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 March 31, 2009, 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%