

Summary Information on Sony Bank's Financial Results
for the Three Months Ended June 30, 2009

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(1) Non-consolidated Balance Sheets

(Millions of yen)

	As of June 30, 2009 (A)	As of June 30, 2008 (B)	Change (A-B)	As of March 31, 2009 (C)	Change (A-C)
Assets:					
Cash and due from banks	28,145	9,298	18,847	11,705	16,440
Call loans	34,786	288,201	(253,415)	49,909	(15,123)
Monetary claims bought	28,602	3,501	25,101	16,163	12,439
Securities	807,871	613,837	194,034	823,174	(15,303)
Loans	510,878	372,646	138,232	477,072	33,806
Foreign exchanges	7,978	4,438	3,540	6,355	1,623
Other assets	13,457	16,734	(3,277)	16,095	(2,638)
Tangible fixed assets	561	532	29	504	57
Intangible fixed assets	2,355	1,719	636	2,324	31
Deferred tax assets	4,592	1,876	2,716	9,106	(4,514)
Reserve for possible loan losses	(548)	(293)	(255)	(456)	(92)
Total Assets	1,438,680	1,312,493	126,187	1,411,956	26,724
Liabilities:					
Deposits	1,330,926	1,241,247	89,679	1,326,360	4,566
Call money	22,600	10,000	12,600	10,000	12,600
Borrowed money	2,000	2,000	0	2,000	0
Foreign exchanges	6	9	(3)	8	(2)
Other liabilities	29,484	17,590	11,894	26,773	2,711
Reserve for employees' bonuses	93	70	23	274	(181)
Reserve for employees' retirement benefits	231	163	68	213	18
Reserve for directors' retirement benefits	63	53	10	61	2
Total Liabilities	1,385,406	1,271,135	114,271	1,365,692	19,714
Net Assets:					
Common stock	31,000	28,000	3,000	31,000	-
Capital surplus	21,000	18,000	3,000	21,000	0
Retained earnings	5,867	7,050	(1,183)	5,586	281
Total shareholder' equity	57,867	53,050	4,817	57,586	281
Net unrealized gains (losses) on other securities, net of taxes	(3,195)	(11,206)	8,011	(9,688)	6,493
Net deferred gains (losses) on hedging instruments, net of taxes	(1,397)	(486)	(911)	(1,633)	236
Total valuation and translation adjustments	(4,593)	(11,692)	7,099	(11,322)	6,729
Total Net Assets	53,274	41,357	11,917	46,264	7,010
Total Liabilities and Net Assets	1,438,680	1,312,493	126,187	1,411,956	26,724

(2) Non-consolidated Statements of Income

(Millions of yen)

	For the three months ended June 30, 2009 (A)	For the three months ended June 30, 2008 (B)	Change (A-B)	For the year ended March 31, 2009
Ordinary revenues	7,681	8,643	(962)	33,361
Interest income	5,894	5,163	731	22,044
Interest on loans	2,869	2,102	767	9,293
Interest and dividends on securities	2,842	2,294	548	10,452
Fees and commissions	524	432	92	2,171
Other operating income	1,245	2,992	(1,747)	9,035
Income from foreign exchange transactions, net	1,190	2,279	(1,089)	7,938
Other ordinary income	15	55	(40)	111
Ordinary expenses	7,190	7,365	(175)	32,947
Interest expenses	2,624	4,064	(1,440)	15,397
Interest on deposits	2,286	3,907	(1,621)	14,503
Fees and commissions	486	425	61	1,857
Other operating expenses	1,262	489	773	5,107
General and administrative expenses	2,725	2,325	400	10,309
Other ordinary expenses	92	61	31	274
Ordinary profit	490	1,277	(787)	414
Income before income taxes	490	1,277	(787)	414
Income taxes	208	-	-	1,124
-Current	0	0	0	3
-Deferred	207	522	(315)	1,121
Net income	281	754	(473)	(710)

(3) Consolidated Balance Sheets

(Millions of yen)

	As of June 30, 2009	As of March 31, 2009
Assets:		
Cash and due from banks	28,451	12,164
Call loans and bills bought	34,786	49,909
Monetary claims bought	28,602	16,163
Monetary trusts	1,221	1,220
Securities	804,871	820,174
Loans	510,878	477,072
Foreign exchanges	7,978	6,355
Other assets	13,470	16,129
Tangible fixed assets	578	521
Intangible fixed assets	2,680	2,668
Deferred tax assets	4,592	9,106
Reserve for possible loan losses	(548)	(456)
Total Assets	1,437,563	1,411,029
Liabilities:		
Deposits	1,329,784	1,325,320
Call money and bills sold	22,600	10,000
Borrowed money	2,000	2,000
Foreign exchanges	6	8
Other liabilities	30,443	27,699
Reserve for employees' bonuses	99	291
Reserve for employees' retirement benefits	231	213
Reserve for directors' retirement benefits	63	61
Reserve for financial instruments transaction liabilities	1	1
Total Liabilities	1,385,231	1,365,596
Net Assets:		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	4,925	4,754
Total shareholder' equity	56,925	56,754
Net unrealized gains (losses) on other securities, net of taxes	(3,195)	(9,688)
Net deferred losses on hedging instruments, net of taxes	(1,397)	(1,633)
Total valuation and translation adjustments	(4,593)	(11,322)
Total Net Assets	52,332	45,432
Total Liabilities and Net Assets	1,437,563	1,411,029

(4) Consolidated Statements of Income

(Millions of yen)

	For the three months ended June 30, 2009	For the three months ended June 30, 2008
Ordinary revenues	7,693	8,648
Interest income	5,894	5,163
Interest on loans	2,869	2,102
Interest and dividends on securities	2,842	2,294
Fees and commissions	539	434
Other operating income	1,245	2,992
Income from foreign exchange transactions	1,190	2,279
Other ordinary income	14	58
Ordinary expenses	7,313	7,473
Interest expenses	2,624	4,063
Interest expenses on deposits	2,286	3,906
Fees and commissions	491	436
Other operating expenses	1,262	489
General and administrative expenses	2,842	2,422
Other ordinary expenses	92	62
Ordinary profit	380	1,175
Income before income taxes	380	1,175
Income taxes	209	-
-Current	1	1
-Deferred	207	522
Net income	171	651

(5) Supplementary Information (Non-consolidated)

1. Balance of customer assets and number of accounts

	As of June 30, 2009	As of June 30, 2008
Customer assets	1,423,712 million yen	1,346,718 million yen
Number of accounts	736 thousand	640 thousand

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

2. Deposits and loans

	(Unit: Millions of yen, %)					
	For the three months ended June 30, 2009			For the three months ended June 30, 2008		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,330,926	1,327,157	0.69	1,241,247	1,190,732	1.31
Yen deposits	1,032,718	1,038,438	0.54	988,692	937,030	0.74
ordinary deposits	281,029	278,585	0.01	258,610	238,547	0.29
time deposits	751,658	759,802	0.73	730,064	698,451	0.89
Foreign currency deposits	298,207	288,719	1.23	252,555	253,702	3.43
ordinary deposits	111,590	104,076	0.16	71,533	73,242	1.13
time deposits	186,616	184,637	1.83	181,021	180,460	4.37
Loans	510,878	494,014	2.33	372,646	355,003	2.37
Mortgage loans	502,367	485,291	2.23	364,495	346,786	2.25
Other	8,511	8,722	7.44	8,150	8,216	7.26

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	(Unit: Millions of yen)					
	As of June 30, 2009			As of June 30, 2008		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	313,383	127,962	441,346	245,181	134,644	379,826
3 months or more and less than 6 months	117,398	33,079	150,478	113,053	22,859	135,912
6 months or more and less than 1 year	234,419	20,898	255,318	291,301	19,868	311,170
1 year or more and less than 2 years	28,292	2,575	30,868	26,533	1,580	28,114
2 years or more and less than 3 years	13,630	2,078	15,709	18,198	2,054	20,253
3 years or more	19,155	20	19,175	17,866	13	17,880
Total	726,279	186,616	912,896	712,135	181,021	893,157

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

4. Balance of securities by ratings

Ratings	(Unit: Million yen, %)			
	As of June 30, 2009		As of June 30, 2008	
	Balance	Composition	Balance	Composition
AAA	556,053	68.8	366,764	59.7
AA	93,504	11.6	82,682	13.5
A	124,287	15.4	133,120	21.7
BBB	23,596	2.9	18,258	3.0
Less than BBB	982	0.1	-	-
P-1	-	-	1,999	0.3
unrated	9,447	1.2	11,012	1.8
Total	807,871	100.0	613,837	100.0

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. 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 6,447 million yen of investments in unrated investment trusts and 3,000 million yen of investments in shares of a subsidiary.

5. Problem loans based on the Financial Reconstruction Law

(Millions of yen)		
	As of June 30, 2009	As of June 30, 2008
Category	Amount	Amount
Bankrupt loans	146	114
None-accrual delinquent loans	709	240
Past due loans (three months or more)	-	-
Restructured loans	61	244
Total	916	598

6. 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 June 30, 2009	13.41	12.92	60,091	57,867	17,914
As of June 30, 2008	10.20	9.70	44,014	41,844	17,254
As of March 31, 2009	13.37	12.88	59,798	57,586	17,882

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 and after 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. The capital adequacy ratio as of and after 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-weighted assets × 4%

7. 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 June 30, 2009	13.27	12.77	59,149	56,925	17,818
As of June 30, 2008	10.15	9.64	43,566	41,396	17,159
As of March 31, 2009	13.25	12.76	58,966	56,754	17,788

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 and after 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. The capital adequacy ratio as of and after 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-weighted assets × 4%