

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

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(1) Consolidated Balance Sheets

(Millions of yen)

	As of September 30, 2009 (A)	As of September 30, 2008 (B)	Change (A-B)	As of March 31, 2009 (C)	Change (A-C)
Assets:					
Cash and due from banks	39,477	8,353	31,124	12,164	27,313
Call loans and bills bought	35,539	325,765	(290,226)	49,909	(14,370)
Monetary claims purchased	9,444	-	9,444	16,163	(6,719)
Monetary trusts	1,221	1,723	(502)	1,220	1
Securities	801,551	664,342	137,209	820,174	(18,623)
Loans	534,361	400,053	134,308	477,072	57,289
Foreign exchanges	5,759	5,271	488	6,355	(596)
Other assets	12,207	12,865	(658)	16,129	(3,922)
Tangible fixed assets	698	575	123	521	177
Intangible fixed assets	2,828	2,295	533	2,668	160
Deferred tax assets	1,703	1,758	(55)	9,106	(7,403)
Reserve for possible loan losses	(592)	(359)	(233)	(456)	(136)
Total Assets	1,444,200	1,422,647	21,553	1,411,029	33,171
Liabilities:					
Deposits	1,333,690	1,336,849	(3,159)	1,325,320	8,370
Call money and bills sold	24,100	10,000	14,100	10,000	14,100
Borrowed money	2,000	2,000	0	2,000	0
Foreign exchanges	1	17	(16)	8	(7)
Other liabilities	27,479	37,321	(9,842)	27,699	(220)
Reserve for employees' bonuses	195	156	39	291	(96)
Reserve for employees' retirement benefits	255	178	77	213	42
Reserve for directors' retirement benefits	65	56	9	61	4
Reserve for financial instruments transaction liabilities	1	0	1	1	0
Total Liabilities	1,387,788	1,386,580	1,208	1,365,596	22,192
Net Assets:					
Common stock	31,000	28,000	3,000	31,000	0
Capital surplus	21,000	18,000	3,000	21,000	0
Retained earnings	5,640	6,683	(1,043)	4,754	886
Total shareholders' equity	57,640	52,683	4,957	56,754	886
Net unrealized gains (losses) on other securities, net of taxes	(80)	(15,603)	15,523	(9,688)	9,608
Net deferred gains(losses) on hedging instruments, net of taxes	(1,148)	(1,014)	(134)	(1,633)	485
Total valuation and translation adjustments	(1,228)	(16,617)	15,389	(11,322)	10,094
Total Net Assets	56,411	36,066	20,345	45,432	10,979
Total Liabilities and Net Assets	1,444,200	1,422,647	21,553	1,411,029	33,171

(2) Consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2009 (A)	For the six months ended September 30, 2008 (B)	Change (A-B)	For the year ended March 31, 2008
Ordinary revenues	15,322	17,762	(2,440)	33,378
Interest income	11,739	10,672	1,067	22,045
(Interest incomes on loans)	5,822	4,303	1,519	9,293
(Interest income and dividends on securities)	5,599	4,852	747	10,452
Fees and commissions	1,011	1,000	11	2,180
Other operating income	2,561	6,022	(3,461)	9,035
(Gains on foreign exchange transactions)	2,348	4,508	(2,160)	7,938
Other ordinary income	9	67	(58)	118
Ordinary expenses	13,596	16,361	(2,765)	33,449
Interest expenses	5,162	8,542	(3,380)	15,394
(Interest expenses on deposits)	4,368	8,151	(3,783)	14,501
Fees and commissions	982	918	64	1,902
Other operating expenses	1,429	1,642	(213)	5,107
General and administrative expenses	5,859	5,126	733	10,768
Other ordinary expenses	161	131	30	275
Ordinary profit	1,725	1,401	324	(70)
Extraordinary losses	73	-	73	-
Losses on sale of tangible fixed assets	73	-	73	-
Income before income taxes	1,652	1,401	251	(70)
Income taxes -Current	2	2	0	4
Income taxes -Deferred	763	666	97	1,121
Total income taxes	766	668	98	1,125
Net income(loss)	886	732	154	(1,196)

(Millions of yen)

	For the three months ended September 30, 2009 (A)	For the three months ended September 30, 2008 (B)	Change (A-B)
Ordinary revenues	7,628	9,113	(1,485)
Interest income	5,844	5,508	336
(Interest incomes on loans)	2,952	2,201	751
(Interest income and dividends on securities)	2,756	2,558	198
Fees and commissions	472	566	(94)
Other operating income	1,316	3,029	(1,713)
(Gains on foreign exchange transactions)	1,158	2,228	(1,070)
Other ordinary income	(5)	9	(14)
Ordinary expenses	6,282	8,887	(2,605)
Interest expenses	2,538	4,478	(1,940)
(Interest expenses on deposits)	2,082	4,244	2,162
Fees and commissions	490	482	8
Other operating expenses	167	1,152	(985)
General and administrative expenses	3,016	2,703	313
Other ordinary expenses	69	69	0
Ordinary profit	1,345	226	1,119
Extraordinary losses	73	-	73
Losses on sale of tangible fixed assets	73	-	73
Income before income taxes	1,271	226	1,045
Income taxes -Current	1	1	0
Income taxes -Deferred	555	143	412
Total income taxes	557	144	413
Net income	714	81	633

(3) Non-consolidated Balance Sheets

(Millions of yen)

	As of September 30, 2009 (A)	As of September 30, 2008 (B)	Change (A-B)	As of March 31, 2009 (C)	Change (A-C)
Assets:					
Cash and due from banks	39,134	7,980	31,154	11,705	27,429
Call loans	35,539	325,765	(290,226)	49,909	(14,370)
Monetary claims purchased	9,444	-	9,444	16,163	(6,719)
Securities	804,551	667,342	137,209	823,174	(18,623)
Loans	534,340	400,053	134,287	477,072	57,268
Foreign exchanges	5,759	5,271	488	6,355	(596)
Other assets	12,201	12,836	(635)	16,095	(3,894)
Tangible fixed assets	683	553	130	504	179
Intangible fixed assets	2,395	1,938	457	2,324	71
Deferred tax assets	1,703	1,758	(55)	9,106	(7,403)
Reserve for possible loan losses	(592)	(359)	(233)	(456)	(136)
Total Assets	1,445,160	1,423,141	22,019	1,411,956	33,204
Liabilities:					
Deposits	1,334,813	1,338,222	(3,409)	1,326,360	8,453
Call money	24,100	10,000	14,100	10,000	14,100
Borrowed money	2,000	2,000	0	2,000	0
Foreign exchanges	1	17	(16)	8	(7)
Other liabilities	26,275	35,891	(9,616)	26,773	(498)
Reserve for employees' bonuses	182	147	35	274	(92)
Reserve for employees' retirement benefits	255	178	77	213	42
Reserve for directors' retirement benefits	65	56	9	61	4
Total Liabilities	1,387,693	1,386,514	1,179	1,365,692	22,001
Net Assets:					
Common stock	31,000	28,000	3,000	31,000	0
Capital surplus	21,000	18,000	3,000	21,000	0
Retained earnings	6,695	7,244	(549)	5,586	1,109
Total shareholders' equity	58,695	53,244	5,451	57,586	1,109
Net unrealized gains (losses) on other securities, net of taxes	(80)	(15,603)	15,523	(9,688)	9,608
Net deferred gains (losses) on hedging instruments, net of taxes	(1,148)	(1,014)	(134)	(1,633)	485
Total valuation and translation adjustments	(1,228)	(16,617)	15,389	(11,322)	10,094
Total Net Assets	57,466	36,627	20,839	46,264	11,202
Total Liabilities and Net Assets	1,445,160	1,423,141	22,019	1,411,956	33,204

(4) Non-consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2009 (A)	For the six months ended September 30, 2008 (B)	Change (A-B)	For the year ended March 31, 2008
Ordinary revenues	15,294	17,752	(2,458)	33,361
Interest income	11,739	10,671	1,068	22,044
(Interest incomes on loans)	5,822	4,303	1,519	9,293
(Interest income and dividends on securities)	5,599	4,852	747	10,452
Fees and commissions	983	997	(14)	2,171
Other operating income	2,561	6,022	(3,461)	9,035
(Gains on foreign exchange transactions)	2,348	4,508	(2,160)	7,938
Other ordinary income	9	60	(51)	111
Ordinary expenses	13,350	16,136	(2,786)	32,947
Interest expenses	5,162	8,544	(3,382)	15,397
(Interest expenses on deposits)	4,368	8,153	(3,785)	14,503
Fees and commissions	972	897	75	1,857
Other operating expenses	1,429	1,642	(213)	5,107
General and administrative expenses	5,625	4,921	704	10,309
Other ordinary expenses	160	131	29	274
Ordinary profit	1,943	1,616	327	414
Extraordinary losses	69	-	69	-
Losses on sale of tangible fixed assets	69	-	69	-
Income before income taxes	1,874	1,616	258	414
Income taxes -Current	1	1	0	3
Income taxes -Deferred	763	666	97	1,121
Total income taxes	765	668	97	1,124
Net income	1,108	948	160	(710)

(Millions of yen)

	For the three months ended September 30, 2009 (A)	For the three months ended September 30, 2008 (B)	Change (A-B)
Ordinary revenues	8,187	9,109	(922)
Interest income	5,844	5,508	336
(Interest incomes on loans)	2,952	2,201	751
(Interest income and dividends on securities)	2,756	2,558	198
Fees and commissions	458	565	(107)
Other operating income	1,890	3,029	(1,139)
(Gains on foreign exchange transactions)	1,158	2,228	(1,070)
Other ordinary income	(6)	5	(11)
Ordinary expenses	6,733	8,770	(2,037)
Interest expenses	2,538	4,479	(1,941)
(Interest expenses on deposits)	2,082	4,245	(2,163)
Fees and commissions	485	471	14
Other operating expenses	741	1,152	(411)
General and administrative expenses	2,899	2,595	304
Other ordinary expenses	68	69	(1)
Ordinary profit	1,453	338	1,115
Extraordinary losses	69	-	69
Losses on sale of tangible fixed assets	69	-	69
Income before income taxes	1,384	338	1,046
Income taxes -Current	0	0	0
Income taxes -Deferred	555	143	412
Total income taxes	556	144	412
Net income	827	194	633

(5) Supplementary Information (Non-consolidated)

1. Interest spread

	(Unit: %)	
	For the six months ended September 30, 2009	For the six months ended September 30, 2008
Yield on investment ①	1.68	1.61
Yield on loan	2.28	2.32
Yield on securities	1.35	1.49
Yield on monetary claims purchased	2.34	7.19
Financing account ②	1.58	2.13
Yield on financing ③	0.76	1.35
Yield on deposits	0.65	1.30
Yield on call money*	0.38	0.76
Expense ratio	0.84	0.78
Interest spread ①－③	0.92	0.26
Overall profit margin ①－②	0.09	(0.51)

Note: Yield on call money includes yield on borrowed money

2. Balance of customer assets and number of accounts

	As of September 30, 2009	As of September 30, 2008
Customer assets	1,431,320 million yen	1,433,188 million yen
Number of accounts	750 thousand	670 thousand

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

3. Deposits and loans

	(Unit: Millions of yen, %)					
	For the six months ended September 30, 2009			For the six months ended September 30, 2008		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,334,813	1,332,267	0.65	1,338,222	1,249,790	1.30
Yen deposits	1,020,807	1,037,057	0.52	1,079,742	995,262	0.74
ordinary deposits	264,522	279,326	0.01	252,166	250,389	0.29
time deposits	756,244	757,676	0.70	827,529	744,841	0.88
Foreign currency deposits	314,006	295,209	1.11	258,480	254,527	3.49
ordinary deposits	128,509	110,298	0.15	76,573	71,942	1.18
time deposits	185,497	184,904	1.68	181,906	182,584	4.40
Loans	534,340	507,884	2.28	400,053	369,739	2.32
Mortgage loans	525,913	499,312	2.19	391,575	361,509	2.20
Other	8,427	8,571	7.43	8,478	8,229	7.28

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: Millions of yen)

Remaining period	As of September 30, 2009			As of September 30, 2008		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	177,355	126,735	304,090	219,044	128,476	347,521
3 months or more and less than 6 months	207,329	29,695	237,025	251,308	30,844	282,152
6 months or more and less than 1 year	287,909	23,826	311,736	280,352	19,030	299,382
1 year or more and less than 2 years	23,000	2,672	25,672	21,906	1,489	23,395
2 years or more and less than 3 years	12,901	2,554	15,456	16,589	2,060	18,649
3 years or more	19,954	11	19,965	18,585	4	18,590
Total	728,450	185,497	913,947	807,785	181,906	989,691

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

5. Balance of securities by ratings

(Unit: Million yen, %)

Ratings	As of September 30, 2009		As of September 30, 2008	
	Balance	Composition	Balance	Composition
AAA	537,162	66.8	425,566	63.8
AA	99,647	12.4	83,533	12.5
A	135,136	16.8	133,314	20.0
BBB	20,052	2.5	14,511	2.2
Less than BBB	988	0.1	-	-
unrated	11,563	1.4	10,415	1.5
Total	804,551	100.0	667,342	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 8,563 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

(Millions of yen)

Category	As of September 30, 2009	As of September 30, 2008
	Amount	Amount
Bankrupt and quasi-bankrupt loans	459	194
Doubtful loans	558	378
Sub-standard loans	69	219
Normal loans	542,308	407,591
Total	543,396	408,384

7. General and administrative expenses

(Unit: Millions of yen, %)

	For the six months ended September 30, 2009		For the six months ended September 30, 2008	
	Amount	%	Amount	%
Personnel expenses	1,175	20.9	963	19.6
Non-personnel expenses	4,192	74.5	3,721	75.6
Depreciation and amortization	437	7.8	364	7.4
Taxes	258	4.6	235	4.8
Total	5,625	100.0	4,921	100.0

8. Number of executives and employees

(Persons)

	As of September 30, 2009	As of September 30, 2008
Executive management	11	10
Directors	8	7
Statutory auditors	3	3
Employees	251	212

Notes: 1. The number of directors include one outside directors and the number of statutory auditor 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 September 30, 2009	13.41	12.92	60,901	58,695	18,159
As of September 30, 2008	8.88	8.39	39,817	37,641	17,929
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.

2. Total required capital = risk-weighted assets × 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 September 30, 2009	13.24	12.75	59,847	57,640	18,069
As of September 30, 2008	8.80	8.31	39,256	37,080	17,840
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.

2. Total required capital = risk-weighted assets × 4%