

Summary Information on Sony Bank's Financial Results
for the Nine Months Ended December 31, 2009

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(1) Consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2009	As of March 31, 2009
Assets:		
Cash and due from banks	128,432	12,164
Call loans and bills bought	56,841	49,909
Monetary claims purchased	4,010	16,163
Monetary trusts	1,221	1,220
Securities	780,205	820,174
Loans	562,743	477,072
Foreign exchanges	4,792	6,355
Other assets	18,396	16,129
Tangible fixed assets	671	521
Intangible fixed assets	2,816	2,668
Deferred tax assets	1,740	9,106
Reserve for possible loan losses	(648)	(456)
Total Assets	1,561,224	1,411,029
Liabilities:		
Deposits	1,441,851	1,325,320
Call money and bills sold	31,400	10,000
Borrowed money	2,000	2,000
Foreign exchanges	19	8
Other liabilities	28,787	27,699
Reserve for employees' bonuses	280	291
Reserve for employees' retirement benefits	275	213
Reserve for directors' retirement benefits	67	61
Reserve for financial instruments transaction liabilities	2	1
Total Liabilities	1,504,684	1,365,596
Net Assets:		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	5,712	4,754
Total shareholders' equity	57,712	56,754
Net unrealized gains (losses) on other securities, net of taxes	176	(9,688)
Net deferred gains(losses) on hedging instruments, net of taxes	(1,349)	(1,633)
Total valuation and translation adjustments	(1,173)	(11,322)
Total Net Assets	56,539	45,432
Total Liabilities and Net Assets	1,561,224	1,411,029

(2) Consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2009	For the nine months ended December 31, 2008
Ordinary revenues	22,949	25,524
Interest income	17,592	16,318
(Interest income on loans)	8,918	6,674
(Interest income and dividends on securities)	8,291	7,563
Fees and commissions	1,506	1,650
Other operating income	3,832	7,440
(Gains on foreign exchange transactions)	3,556	6,260
Other ordinary income	17	115
Ordinary expenses	20,989	24,157
Interest expenses	7,651	12,439
(Interest expenses on deposits)	6,347	11,805
Fees and commissions	1,475	1,395
Other operating expenses	2,709	2,149
General and administrative expenses	8,934	7,970
Other ordinary expenses	219	201
Ordinary profit	1,959	1,367
Extraordinary losses	73	-
Losses on sale of tangible fixed assets	73	-
Income before income taxes	1,886	1,367
Income taxes -Current	242	3
Income taxes -Deferred	685	700
Total income taxes	928	703
Net income(loss)	958	663

(3) Non-consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2009 (A)	As of December 31, 2008 (B)	Change (A-B)	As of March 31, 2009 (C)	Change (A-C)
Assets:					
Cash and due from banks	128,257	25,200	103,057	11,705	116,552
Call loans	56,841	125,062	(68,221)	49,909	6,932
Monetary claims purchased	4,010	10,641	(6,631)	16,163	(12,153)
Securities	783,205	798,545	(15,340)	823,174	(39,969)
Loans	562,648	431,637	131,011	477,072	85,576
Foreign exchanges	4,792	6,751	(1,959)	6,355	(1,563)
Other assets	18,315	14,532	3,783	16,095	2,220
Tangible fixed assets	657	492	165	504	153
Intangible fixed assets	2,404	2,158	246	2,324	80
Deferred tax assets	1,740	1,753	(13)	9,106	(7,366)
Reserve for possible loan losses	(648)	(404)	(244)	(456)	(192)
Total Assets	1,562,226	1,416,372	145,854	1,411,956	150,270
Liabilities:					
Deposits	1,442,798	1,339,213	103,585	1,326,360	116,438
Call money	31,400	10,000	21,400	10,000	21,400
Borrowed money	2,000	2,000	0	2,000	0
Foreign exchanges	19	-	19	8	11
Other liabilities	27,682	24,051	3,631	26,773	909
Reserve for employees' bonuses	260	216	44	274	(14)
Reserve for employees' retirement benefits	275	195	80	213	62
Reserve for directors' retirement benefits	67	58	9	61	6
Total Liabilities	1,504,503	1,375,736	128,767	1,365,692	138,811
Net Assets:					
Common stock	31,000	31,000	0	31,000	0
Capital surplus	21,000	21,000	0	21,000	0
Retained earnings	6,896	7,305	(409)	5,586	1,310
Total shareholders' equity	58,896	59,305	(409)	57,586	1,310
Net unrealized gains (losses) on other securities, net of taxes	176	(15,298)	15,474	(9,688)	9,864
Net deferred gains (losses) on hedging instruments, net of taxes	(1,349)	(3,371)	2,022	(1,633)	284
Total valuation and translation adjustments	(1,173)	(18,669)	17,496	(11,322)	10,149
Total Net Assets	57,723	40,636	17,087	46,264	11,459
Total Liabilities and Net Assets	1,562,226	1,416,372	145,854	1,411,956	150,270

(4) Non-consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2009	For the nine months ended December 31, 2008	Change (A-B)	For the year ended March 31, 2009
Ordinary revenues	22,921	25,513	(2,592)	33,361
Interest income	17,591	16,317	1,274	22,044
(Interest income on loans)	8,916	6,674	2,242	9,293
(Interest income and dividends on securities)	8,291	7,563	728	10,452
Fees and commissions	1,471	1,646	(175)	2,171
Other operating income	3,832	7,440	(3,608)	9,035
(Gains on foreign exchange transactions)	3,556	6,260	(2,704)	7,938
Other ordinary income	25	108	(83)	111
Ordinary expenses	20,614	23,801	(3,187)	32,947
Interest expenses	7,651	12,442	(4,791)	15,397
(Interest expenses on deposits)	6,347	11,807	(5,460)	14,503
Fees and commissions	1,461	1,361	100	1,857
Other operating expenses	2,709	2,149	560	5,107
General and administrative expenses	8,575	7,646	929	10,309
Other ordinary expenses	217	200	17	274
Ordinary profit	2,306	1,711	595	414
Extraordinary losses	69	-	69	-
Losses on sale of tangible fixed assets	69	-	69	-
Income before income taxes	2,237	1,711	526	414
Income taxes -Current	242	2	240	3
Income taxes -Deferred	685	700	(15)	1,121
Total income taxes	927	703	224	1,124
Net income	1,309	1,008	301	(710)

(Millions of yen)

	For the three months ended December 31, 2009	For the three months ended December 31, 2008	Change (A-B)
Ordinary revenues	7,626	8,329	(703)
Interest income	5,851	5,646	205
(Interest income on loans)	3,094	2,370	724
(Interest income and dividends on securities)	2,692	2,710	(18)
Fees and commissions	487	648	(161)
Other operating income	1,270	1,987	(717)
(Gains on foreign exchange transactions)	1,207	1,751	(544)
Other ordinary income	16	47	(31)
Ordinary expenses	7,264	8,234	(970)
Interest expenses	2,488	3,898	(1,410)
(Interest expenses on deposits)	1,978	3,654	(1,676)
Fees and commissions	489	464	25
Other operating expenses	1,279	1,076	203
General and administrative expenses	2,949	2,725	224
Other ordinary expenses	57	69	(12)
Ordinary profit	362	95	267
Extraordinary losses	-	-	-
Losses on sale of tangible fixed assets	-	-	-
Income before income taxes	362	95	267
Income taxes -Current	240	0	240
Income taxes -Deferred	(78)	33	(111)
Total income taxes	161	34	127
Net income	5 201	60	141

(5) Supplementary Information

1. Balance of customer assets and number of accounts (Non-consolidated)

	As of December 31, 2009	As of December 31, 2008
Customer assets	¥1,543,803 million	¥1,417,944 million
Number of accounts	769 thousand	701 thousand

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

2. Deposits and loans (Non-consolidated)

	(Millions of yen)					
	For the nine months ended December 31, 2009			For the nine months ended December 31, 2008		
	Balance at the end	Average balance	Yield (%)	Balance at the end	Average balance	Yield (%)
Deposits	1,442,798	1,338,715	0.62	1,339,213	1,273,914	1.23
Yen deposits	1,122,157	1,035,896	0.51	1,070,374	1,017,448	0.72
ordinary deposits	280,824	275,675	0.01	263,247	249,465	0.26
time deposits	841,306	760,170	0.68	807,106	767,949	0.87
Foreign currency deposits	320,641	302,819	1.03	268,838	256,466	3.22
ordinary deposits	130,558	117,115	0.15	94,754	77,439	1.03
time deposits	190,082	185,696	1.58	174,084	179,026	4.17
Loans	562,648	520,931	2.27	431,637	384,508	2.30
Mortgage loans	544,403	511,552	2.18	423,089	376,108	2.19
Other	18,245	9,379	6.83	8,548	8,399	7.31

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 (Non-consolidated)

Remaining period	(Millions of yen)					
	As of December 31, 2009			As of December 31, 2008		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	251,640	128,708	380,348	331,387	125,469	456,856
3 months or more and less than 6 months	108,648	26,515	135,164	113,707	24,591	138,298
6 months or more and less than 1 year	394,984	28,200	423,185	278,965	20,666	299,632
1 year or more and less than 2 years	23,679	2,973	26,653	25,696	1,442	27,139
2 years or more and less than 3 years	10,733	3,645	14,378	16,674	1,911	18,586
3 years or more	21,395	40	21,435	19,085	3	19,088
Total	811,083	190,082	1,001,166	785,517	174,084	959,601

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

4. Balance of securities by ratings (Non-consolidated)

(Millions of yen)

Ratings	As of December 31, 2009		As of December 31, 2008	
	Balance	Composition (%)	Balance	Composition (%)
AAA	508,964	65.0	557,910	69.9
AA	110,417	14.1	77,375	9.7
A	129,977	16.6	137,435	17.2
BBB	21,284	2.7	16,615	2.1
Less than BBB	994	0.1	-	-
unrated	11,567	1.5	9,208	1.1
Total	783,205	100.0	798,545	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 ¥8,567 million of investments in unrated investment trusts and ¥3,000 million of investments in shares of a subsidiary.

5. Risk-Monitored Loans

(Millions of yen)

Category	As of December 31, 2009	As of December 31, 2008
	Amount	Amount
Bankrupt loans	244	18
None-accrual delinquent loans	850	558
Past due loans (three months or more)	-	-
Restructured loans	139	219
Total	1,234	796

6. Non-consolidated Capital Adequacy Ratio (Domestic Criteria)

(Millions of yen)

	Capital Adequacy Ratio (%)	Tier I Ratio (%)	Total Capital	Tier I Capital	Total Required Capital
As of December 31, 2009	13.04	12.56	61,137	58,896	18,750
As of December 31, 2008	14.38	13.87	61,492	59,305	17,102
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%

7. Consolidated Capital Adequacy Ratio (Domestic Criteria)

(Millions of yen)

	Capital Adequacy Ratio (%)	Tier I Ratio (%)	Total Capital	Tier I Capital	Total Required Capital
As of December 31, 2009	12.84	12.36	59,953	57,712	18,663
As of December 31, 2008	14.29	13.78	60,801	58,615	17,011
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%