

**Summary Information on Sony Bank's Financial Results**  
**for the Year Ended March 31, 2010**

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**(1) Consolidated Balance Sheets**

(Millions of yen)

	As of March 31, 2009	As of March 31, 2010
Assets:		
Cash and due from banks	12,164	51,501
Call loan and bills bought	49,909	55,079
Monetary claims purchased	16,163	3,292
Monetary trusts	1,220	11,970
Securities	820,174	877,133
Loans	477,072	586,870
Foreign exchanges	6,355	5,100
Other assets	16,129	15,964
Tangible fixed assets	521	649
Buildings	58	102
Leased assets	1	1
Other tangible fixed assets	460	545
Intangible fixed assets	2,668	3,385
Software	2,665	3,382
Other intangible fixed assets	3	3
Deferred tax assets	9,106	1,364
Reserve for possible loan losses	(456)	(807)
Total Assets	1,411,029	1,611,506
Liabilities:		
Deposits	1,325,320	1,509,488
Call money and bills sold	10,000	10,000
Borrowed money	2,000	2,000
Foreign exchanges	8	20
Other liabilities	27,699	31,527
Reserve for employees' bonuses	291	459
Reserve for employees' retirement benefits	213	299
Reserve for directors' retirement benefits	61	70
Reserve for contingent liabilities from financial instruments transactions	1	2
Total Liabilities	1,365,596	1,553,867
Net Assets:		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	4,754	5,882
Total shareholders' equity	56,754	57,882
Net unrealized gains (losses) on other securities, net of taxes	(9,688)	900
Net deferred losses on hedging instruments, net of taxes	(1,633)	(1,143)
Total valuation and translation adjustments	(11,322)	(243)
Total Net Assets	45,432	57,638
Total Liabilities and Net Assets	1,411,029	1,611,506

**(2) Consolidated Statements of Income**

(Millions of yen)

	For the year ended March 31, 2009	For the year ended March 31, 2010
Ordinary revenues	33,378	30,520
Interest income	22,045	23,393
(Interest incomes on loans)	9,293	11,962
(Interest income and dividends on securities)	10,452	10,930
(Interest income on call loans and bills bought)	2,021	86
(Interest income on deposit with bank)	8	53
(Other interest income)	268	360
Fees and commissions	2,180	1,979
Other operating income	9,035	5,122
Other ordinary income	118	26
Ordinary expenses	33,449	28,091
Interest expenses	15,394	10,364
(Interest expenses on deposits)	14,501	8,535
(Interest expenses on call money and bills sold)	58	31
(Interest on borrowed money)	38	50
(Other interest expenses)	796	1,747
Fees and commissions	1,902	2,153
Other operating expenses	5,107	2,986
General and administrative expenses	10,768	12,179
Other ordinary expenses	275	407
(Provision of allowance for loan losses)	223	388
(Others)	52	18
Ordinary profit (loss)	(70)	2,429
Extraordinary losses	-	86
Losses on disposal of tangible fixed assets	-	86
Income (loss) before income taxes	(70)	2,342
Income taxes -Current	4	663
Income taxes -Deferred	1,121	552
Total income taxes	1,125	1,215
Net income (loss)	(1,196)	1,127

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

(Millions of yen)

	As of March 31, 2010 (A)	As of March 31, 2009 (B)	Change (A - B)
<b>Assets:</b>			
<b>Cash and due from banks</b>	<b>51,184</b>	<b>11,705</b>	<b>39,479</b>
Due from banks	51,184	11,705	39,479
<b>Call loans</b>	<b>55,079</b>	<b>49,909</b>	<b>5,170</b>
<b>Commercial paper and other debt purchased</b>	<b>3,292</b>	<b>16,163</b>	<b>(12,871)</b>
<b>Monetary trusts</b>	<b>10,750</b>	<b>-</b>	<b>10,750</b>
<b>Securities</b>	<b>880,133</b>	<b>823,174</b>	<b>56,959</b>
Japanese government bonds	263,516	288,348	(24,832)
Japanese municipal bonds	7,050	5,305	1,745
Japanese corporate bonds	326,378	303,353	23,025
Japanese stocks	3,000	3,000	0
Other securities	280,188	223,168	57,020
<b>Loans</b>	<b>586,654</b>	<b>477,072</b>	<b>109,582</b>
Loan on deeds	578,454	468,975	109,479
Overdrafts	8,199	8,096	103
<b>Foreign exchanges</b>	<b>5,100</b>	<b>6,355</b>	<b>(1,255)</b>
Due from foreign banks	5,100	6,355	(1,255)
<b>Other assets</b>	<b>15,818</b>	<b>16,095</b>	<b>(277)</b>
Domestic exchange settlement account debit	38	51	(13)
Prepaid expenses	60	35	25
Accrued income	3,336	3,140	196
Initial margins of future markets	1,325	2,831	(1,506)
Derivatives	9,104	8,099	1,005
Accounts receivable	1,244	933	311
Other	710	1,004	(294)
<b>Tangible fixed assets</b>	<b>637</b>	<b>504</b>	<b>133</b>
Buildings	99	53	46
Leased assets	1	1	0
Other tangible fixed assets	536	449	87
<b>Intangible fixed assets</b>	<b>2,977</b>	<b>2,324</b>	<b>653</b>
Software	2,974	2,321	653
Other intangible fixed assets	2	3	(1)
<b>Deferred tax assets</b>	<b>1,364</b>	<b>9,106</b>	<b>(7,742)</b>
<b>Reserve for possible loan losses</b>	<b>(807)</b>	<b>(456)</b>	<b>(351)</b>
<b>Total Assets</b>	<b>1,612,186</b>	<b>1,411,956</b>	<b>200,230</b>

(Millions of yen)

	As of March 31, 2010 (A)	As of March 31, 2009 (B)	Change (A - B)
<b>Liabilities:</b>			
<b>Deposits</b>	<b>1,510,051</b>	<b>1,326,360</b>	<b>183,691</b>
Ordinary deposits	278,492	280,297	(1,805)
Time deposits	905,362	763,161	142,201
Other deposits	326,197	282,901	43,296
<b>Call money</b>	<b>10,000</b>	<b>10,000</b>	<b>0</b>
<b>Borrowed money</b>	<b>2,000</b>	<b>2,000</b>	<b>0</b>
Borrowed money	2,000	2,000	0
<b>Foreign exchanges</b>	<b>20</b>	<b>8</b>	<b>12</b>
Foreign bills of exchange sold	1	-	1
Foreign bills payable	18	8	10
<b>Other liabilities</b>	<b>30,329</b>	<b>26,773</b>	<b>3,556</b>
Unsettled exchange payables	3	-	3
Income taxes	727	84	643
Accrued expenses	5,429	6,788	(1,359)
Unearned revenue	1	1	0
Initial margins of future markets	11,411	7,328	4,083
Derivatives	11,788	9,392	2,396
Leased obligation	1	1	0
Others	965	3,176	(2,211)
<b>Reserve for employees' bonuses</b>	<b>424</b>	<b>274</b>	<b>150</b>
<b>Reserve for employees' retirement benefits</b>	<b>299</b>	<b>213</b>	<b>86</b>
<b>Reserve for directors' retirement benefits</b>	<b>70</b>	<b>61</b>	<b>9</b>
<b>Total Liabilities</b>	<b>1,553,196</b>	<b>1,365,692</b>	<b>187,504</b>
<b>Net Assets:</b>			
<b>Common stock</b>	<b>31,000</b>	<b>31,000</b>	<b>0</b>
<b>Capital surplus</b>	<b>21,000</b>	<b>21,000</b>	<b>0</b>
Capital reserve	21,000	21,000	0
<b>Retained earnings</b>	<b>7,232</b>	<b>5,586</b>	<b>1,646</b>
Other retained earnings	7,232	5,586	1,646
Unappropriated retained earnings	7,232	5,586	1,646
<b>Total shareholders' equity</b>	<b>59,232</b>	<b>57,586</b>	<b>1,646</b>
<b>Net unrealized gains (losses) on other securities, net of taxes</b>	<b>900</b>	<b>(9,688)</b>	<b>10,588</b>
<b>Net deferred gains (losses) on hedging instruments, net of taxes</b>	<b>(1,143)</b>	<b>(1,633)</b>	<b>490</b>
<b>Total valuation and translation adjustments</b>	<b>(243)</b>	<b>(11,322)</b>	<b>11,079</b>
<b>Total Net Assets</b>	<b>58,989</b>	<b>46,264</b>	<b>12,725</b>
<b>Total Liabilities and Net Assets</b>	<b>1,612,186</b>	<b>1,411,956</b>	<b>200,230</b>

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

(Millions of yen)

	For the year ended March 31, 2010 (A)	For the year ended March 31, 2009 (B)	Change (A - B)
<b>Ordinary revenues</b>	<b>30,500</b>	<b>33,361</b>	<b>(2,861)</b>
<b>Interest income</b>	<b>23,389</b>	<b>22,044</b>	<b>1,345</b>
Interest income on loans	11,960	9,293	2,667
Interest income and dividends on securities	10,930	10,452	478
Interest income on call loans and bills bought	86	2,021	(1,935)
Interest income on deposits with banks	53	7	46
Interest income on interest rate swaps	2	10	(8)
Other interest income	356	258	98
<b>Fees and commissions</b>	<b>1,945</b>	<b>2,171</b>	<b>(226)</b>
Fees and commissions on domestic and foreign exchanges	188	197	(9)
Other fees and commissions	1,756	1,973	(217)
<b>Other operating income</b>	<b>5,122</b>	<b>9,035</b>	<b>(3,913)</b>
Gains on foreign exchange transactions	4,723	7,938	(3,215)
Gains on sales of bonds	398	250	148
Gains on redemption of bonds	0	0	0
Income from derivatives other than for trading or hedging	-	846	(846)
<b>Other ordinary income</b>	<b>43</b>	<b>111</b>	<b>(68)</b>
Income from monetary trusts	3	-	3
Other	40	111	(71)
<b>Ordinary expenses</b>	<b>27,570</b>	<b>32,947</b>	<b>(5,377)</b>
<b>Interest expenses</b>	<b>10,362</b>	<b>15,397</b>	<b>(5,035)</b>
Interest expenses on deposits	8,535	14,503	(5,968)
Interest expenses on call money and bills sold	31	58	(27)
Interest on borrowed money	50	38	12
Interest expenses on interest rate swaps	1,745	796	949
Other interest expenses	-	0	(0)
<b>Fees and commissions</b>	<b>2,133</b>	<b>1,857</b>	<b>276</b>
Fees and commissions on domestic and foreign exchanges	75	76	(1)
Other fees and commissions	2,058	1,780	278
<b>Other operating expenses</b>	<b>2,986</b>	<b>5,107</b>	<b>(2,121)</b>
Loss on sales of bonds	2,569	2,634	(65)
Expenses from derivatives other than for trading or hedging	416	-	416
Loss on devaluation of bonds	-	2,473	(2,473)
<b>General and administrative expenses</b>	<b>11,675</b>	<b>10,309</b>	<b>1,366</b>
<b>Other ordinary expenses</b>	<b>411</b>	<b>274</b>	<b>137</b>
Provision of allowance for loan losses	388	223	165
Written-off of loans	-	0	(0)
Other	23	51	(28)
<b>Ordinary profit</b>	<b>2,930</b>	<b>414</b>	<b>2,516</b>
<b>Extraordinary losses</b>	<b>69</b>	<b>-</b>	<b>69</b>
Losses on disposal of tangible fixed assets	69	-	69
<b>Income before income taxes</b>	<b>2,861</b>	<b>414</b>	<b>2,447</b>
<b>Income taxes-Current</b>	<b>662</b>	<b>3</b>	<b>659</b>
<b>Income taxes-Deferred</b>	<b>552</b>	<b>1,121</b>	<b>(569)</b>
<b>Total income taxes</b>	<b>1,214</b>	<b>1,124</b>	<b>90</b>
<b>Net income (loss)</b>	<b>1,646</b>	<b>(710)</b>	<b>2,356</b>

(Millions of yen)

	For the three months ended March 31, 2010 (A)	For the three months ended March 31, 2009 (B)	Change (A - B)
Ordinary revenues	7,831	7,932	(101)
Interest income	5,797	5,726	71
(Interest incomes on loans)	3,043	2,619	424
(Interest income and dividends on securities)	2,638	2,889	(251)
Fees and commissions	474	524	(50)
Other operating income	1,541	1,678	(137)
Other ordinary income	17	2	15
Ordinary expenses	7,207	9,229	(2,022)
Interest expenses	2,711	2,954	(243)
(Interest expenses on deposits)	2,187	2,696	(509)
Fees and commissions	672	495	177
Other operating expenses	529	3,041	(2,512)
General and administrative expenses	3,100	2,663	437
Other ordinary expenses	194	74	120
Ordinary profit (loss)	623	(1,297)	1,920
Income (Loss) before income taxes	623	(1,297)	1,920
Income taxes -Current	419	0	419
Income taxes -Deferred	(132)	420	(552)
Total income taxes	287	421	(134)
Net income (loss)	336	(1,719)	2,055

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

### 1. Interest spread

	(%)	
	For the year ended March 31, 2010	For the year ended March 31, 2009
<b>Yield on investment</b> ①	1.59	1.61
Yield on loan	2.24	2.32
Yield on securities	1.33	1.43
Yield on monetary claims bought	2.51	3.87
<b>Financing account</b> ②	1.57	1.97
Yield on financing ③	0.74	1.18
Yield on deposits	0.62	1.12
Yield on call money*	0.34	0.66
Expense ratio	0.84	0.80
<b>Interest spread</b> ①－③	0.85	0.43
<b>Overall profit margin</b> ①－②	0.02	(0.35)

Note: Yield on call money includes yield on bills sold

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

	As of March 31, 2010	As of March 31, 2009
<b>Customer assets</b> (millions of yen)	1,610,066	1,403,638
<b>Number of accounts</b> (thousand)	796	723

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

### 3. Deposits and loans

	(Millions of yen, %)					
	For the year ended March 31, 2010			For the year ended March 31, 2009		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
<b>Deposits</b>	1,510,051	1,375,926	0.62	1,326,360	1,286,361	1.12
Yen deposits	1,184,983	1,068,300	0.51	1,044,250	1,026,284	0.69
ordinary deposits	278,747	275,400	0.01	280,455	255,722	0.20
time deposits	906,226	792,850	0.68	763,772	770,525	0.85
Foreign currency deposits	325,068	307,625	0.99	282,110	260,076	2.84
ordinary deposits	132,176	121,515	0.15	98,940	82,447	0.81
time deposits	192,892	186,103	1.54	183,170	177,628	3.79
<b>Loans</b>	586,654	533,070	2.24	477,072	400,014	2.32
Mortgage loans	555,105	520,594	2.16	468,310	391,547	2.21
Other	31,548	12,476	5.34	8,762	8,467	7.34

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

(Millions of yen)

Remaining period	As of March 31, 2010			As of March 31, 2009		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	153,419	125,282	278,701	196,506	128,415	324,922
3 months or more and less than 6 months	248,922	31,606	280,529	244,792	27,684	272,477
6 months or more and less than 1 year	415,715	28,245	443,960	238,501	22,949	261,450
1 year or more and less than 2 years	20,637	3,208	23,846	25,051	2,009	27,061
2 years or more and less than 3 years	9,376	4,538	13,915	16,638	2,107	18,746
3 years or more	25,436	10	25,447	18,910	2	18,912
<b>Total</b>	<b>873,508</b>	<b>192,892</b>	<b>1,066,400</b>	<b>740,400</b>	<b>183,170</b>	<b>923,570</b>

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

#### 5. Balance of securities by ratings

(Millions of yen, %)

Ratings	As of March 31, 2010		As of March 31, 2009	
	Balance	Composition	Balance	Composition
AAA	558,232	63.4	572,622	69.6
AA	152,562	17.3	90,219	10.9
A	139,785	15.9	134,366	16.3
BBB	16,727	1.9	16,141	2.0
BB or under	999	0.1	976	0.1
unrated	11,826	1.4	8,848	1.1
<b>Total</b>	<b>880,133</b>	<b>100.0</b>	<b>823,174</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 unrated item on the above table includes 8,826 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 March 31, 2010	As of March 31, 2009
	Amount	Amount
Bankrupt and quasi-bankrupt loans	641	154
Doubtful loans	670	584
Sub-standard loans	621	225
Normal loans	593,165	485,603
<b>Total</b>	<b>595,100</b>	<b>486,568</b>

## 7. General and administrative expenses

	(Millions of yen, %)			
	For the year ended March 31, 2010		For the year ended March 31, 2009	
	Amount	Composition	Amount	Composition
Personnel expenses	2,446	20.9	1,989	19.3
Non-personnel expenses	8,709	74.6	7,803	75.7
Depreciation and amortization	929	7.9	809	7.9
Taxes	519	4.5	516	5.0
<b>Total</b>	<b>11,675</b>	<b>100.0</b>	<b>10,309</b>	<b>100.0</b>

## 8. Number of executives and employees

	(persons)	
	As of March 31, 2010	As of March 31, 2009
<b>Executive management</b>	11	10
Directors	8	7
Statutory auditors	3	3
<b>Employees</b>	241	205

- 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)

	(Millions of yen except percentages)				
	Capital Adequacy Ratio	Tier I Ratio (%)	Total Capital	Tier I Capital	Total Required Capital
As of March 31, 2010	12.09	11.64	61,554	59,232	20,352
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 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)

	(Millions of yen except percentages)				
	Capital Adequacy Ratio	Tier I Ratio (%)	Total Capital	Tier I Capital	Total Required Capital
As of March 31, 2010	11.87	11.42	60,203	57,882	20,271
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 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%