

Summary Information on Sony Bank's Financial Results
for the Six Months Ended September 30, 2010

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(1) Consolidated Balance Sheets

(Millions of yen)

	As of September 30, 2009	As of September 30, 2010	As of March 31, 2010
Assets:			
Cash and due from banks	39,477	57,744	51,501
Call loans and bills bought	35,539	15,000	55,079
Monetary claims purchased	9,444	-	3,292
Monetary trusts	1,221	13,051	11,970
Securities	801,551	953,316	877,133
Loans	534,361	636,838	586,870
Foreign exchanges	5,759	4,373	5,100
Other assets	12,207	14,174	15,964
Tangible fixed assets	698	826	649
Intangible fixed assets	2,828	3,085	3,385
Deferred tax assets	1,703	2,058	1,364
Allowance for loan losses	(592)	(1,017)	(807)
Total Assets	1,444,200	1,699,452	1,611,506
Liabilities:			
Deposits	1,333,690	1,583,975	1,509,488
Call money and bills sold	24,100	10,000	10,000
Borrowed money	2,000	2,000	2,000
Foreign exchanges	1	31	20
Other liabilities	27,479	46,048	31,527
Reserve for employees' bonuses	195	238	459
Reserve for employees' retirement benefits	255	343	299
Reserve for directors' retirement benefits	65	71	70
Reserve under Specific Law	1	3	2
Total Liabilities	1,387,788	1,642,711	1,553,867
Net Assets:			
Common stock	31,000	31,000	31,000
Capital surplus	21,000	21,000	21,000
Retained earnings	5,640	6,547	5,882
Total shareholders' equity	57,640	58,547	57,882
Net unrealized gains (losses) on other securities, net of taxes	(80)	1,194	900
Net deferred gains (losses) on hedging instruments, net of taxes	(1,148)	(2,999)	(1,143)
Total valuation and translation adjustments	(1,228)	(1,805)	(243)
Total Net Assets	56,411	56,741	57,638
Total Liabilities and Net Assets	1,444,200	1,699,452	1,611,506

(2) Consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2009	For the six months ended September 30, 2010	For the year ended March 31, 2010
Ordinary Revenues	15,322	15,478	30,520
Interest income	11,739	11,785	23,393
<i>(Interest income on loans)</i>	5,822	6,090	11,962
<i>(Interest income and dividends on securities)</i>	5,599	5,615	10,930
Fees and commissions	1,011	977	1,979
Other operating income	2,561	2,694	5,122
<i>(Gains on foreign exchange transactions)</i>	2,348	1,790	4,723
Other ordinary income	9	20	26
Ordinary Expenses	13,596	14,012	28,091
Interest expenses	5,162	5,475	10,364
<i>(Interest expenses on deposits)</i>	4,368	4,427	8,535
Fees and commissions	982	1,037	2,153
Other operating expenses	1,429	639	2,986
General and administrative expenses	5,859	6,534	12,179
Other ordinary expenses	161	324	407
Ordinary Profit	1,725	1,466	2,429
Extraordinary Losses	73	11	86
Losses on disposal of tangible fixed assets	73	-	86
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	11	-
Income Before Income Taxes	1,652	1,454	2,342
Income Taxes -current	2	696	663
Income Taxes -deferred	763	93	552
Total Income Taxes	766	789	1,215
Net Income	886	665	1,127

(3) Non-consolidated Balance Sheets

(Millions of yen)

	As of September 30, 2009 (A)	As of September 30, 2010 (B)	Change (B-A)	As of March 31, 2010 (C)	Change (B-C)
Assets:					
Cash and due from banks	39,134	56,379	17,244	51,184	5,194
Call loans	35,539	15,000	(20,539)	55,079	(40,079)
Monetary claims purchased	9,444	-	(9,444)	3,292	(3,292)
Monetary trusts	-	11,530	11,530	10,750	780
Securities	804,551	958,316	153,765	880,133	78,182
Loans	534,340	636,440	102,099	586,654	49,786
Foreign exchanges	5,759	4,373	(1,386)	5,100	(727)
Other assets	12,201	14,093	1,892	15,818	(1,724)
Tangible fixed assets	683	814	130	637	176
Intangible fixed assets	2,395	2,735	339	2,977	(241)
Deferred tax assets	1,703	2,058	355	1,364	694
Allowance for loan losses	(592)	(1,017)	(424)	(807)	(210)
Total Assets	1,445,160	1,700,723	255,563	1,612,186	88,537
Liabilities:					
Deposits	1,334,813	1,584,836	250,023	1,510,051	74,784
Call money	24,100	10,000	(14,100)	10,000	-
Borrowed money	2,000	2,000	-	2,000	-
Foreign exchanges	1	31	29	20	10
Other liabilities	26,275	44,895	18,620	30,329	14,566
Reserve for employees' bonuses	182	225	43	424	(199)
Reserve for employees' retirement benefits	255	343	88	299	44
Reserve for directors' retirement benefits	65	71	5	70	0
Total Liabilities	1,387,693	1,642,404	254,710	1,553,196	89,207
Net Assets:					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	6,695	8,125	1,429	7,232	892
Total shareholders' equity	58,695	60,125	1,429	59,232	892
Net unrealized gains (losses) on other securities, net of taxes	(80)	1,194	1,274	900	293
Net deferred gains (losses) on hedging instruments, net of taxes	(1,148)	(2,999)	(1,851)	(1,143)	(1,856)
Total valuation and translation adjustments	(1,228)	(1,805)	(576)	(243)	(1,562)
Total Net Assets	57,466	58,319	853	58,989	(670)
Total Liabilities and Net Assets	1,445,160	1,700,723	255,563	1,612,186	88,537

(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, 2010 (B)	Change (B-A)	(Reference) For the year ended March 31, 2010
Ordinary Revenues	15,294	15,465	171	30,500
Interest income	11,739	11,778	39	23,389
<i>(Interest income on loans)</i>	5,822	6,084	261	11,960
<i>(Interest income and dividends on securities)</i>	5,599	5,615	16	10,930
Fees and commissions	983	955	(27)	1,945
Other operating income	2,561	2,694	133	5,122
<i>(Gains on foreign exchange transactions)</i>	2,348	1,790	(558)	4,723
Other ordinary income	9	36	26	43
Ordinary Expenses	13,350	13,772	422	27,570
Interest expenses	5,162	5,474	312	10,362
<i>(Interest expenses on deposits)</i>	4,368	4,427	58	8,535
Fees and commissions	972	1,028	56	2,133
Other operating expenses	1,429	639	(790)	2,986
General and administrative expenses	5,625	6,313	688	11,675
Other ordinary expenses	160	317	156	411
Ordinary Profit	1,943	1,692	(251)	2,930
Extraordinary Losses	69	10	(58)	69
Losses on disposal of tangible fixed assets	69	-	(69)	69
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	10	10	-
Income Before Income Taxes	1,874	1,681	(193)	2,861
Income Taxes -current	1	695	693	662
Income Taxes -deferred	763	93	(670)	552
Total Income Taxes	765	789	23	1,214
Net Income	1,108	892	(216)	1,646

(Reference) Non-consolidated Statements of Income for the three months ended September 30, 2010

(Millions of yen)

	For the three months ended September 30, 2009 (A)	For the three months ended September 30, 2010 (B)	Change (B-A)
Ordinary Revenues	8,187	7,833	(354)
Interest income	5,844	5,887	43
<i>(Interest income on loans)</i>	2,952	3,046	94
<i>(Interest income and dividends on securities)</i>	2,756	2,818	61
Fees and commissions	458	417	(40)
Other operating income	1,890	1,507	(382)
<i>(Gains on foreign exchange transactions)</i>	1,158	755	(402)
Other ordinary income	(6)	20	26
Ordinary Expenses	6,733	6,889	155
Interest expenses	2,538	2,754	215
<i>(Interest expenses on deposits)</i>	2,082	2,233	150
Fees and commissions	485	555	69
Other operating expenses	741	282	(459)
General and administrative expenses	2,899	3,148	248
Other ordinary expenses	68	148	80
Ordinary Profit	1,453	943	(509)
Extraordinary Losses	69	-	(69)
Losses on disposal of tangible fixed assets	69	-	(69)
Income Before Income Taxes	1,384	943	(440)
Income Taxes -current	0	486	485
Income Taxes -deferred	555	(61)	(617)
Total Income Taxes	556	424	(132)
Net Income	827	519	(307)

(5) Supplementary Information

1. Interest spread (Non-consolidated)

	(%)	
	For the six months ended September 30, 2010	For the six months ended September 30, 2009
Yield on investment ①	1.45	1.68
Yield on loans	2.00	2.28
Yield on securities	1.21	1.35
Yield on monetary claims purchased	2.72	2.34
Financing cost ^{*1} ②	1.52	1.58
Yield on financing ③	0.70	0.76
Yield on deposits	0.57	0.65
Yield on external liabilities ^{*2}	0.51	0.38
Expense ratio	0.82	0.84
Interest spread ①－③	0.74	0.92
Overall profit margin ①－②	(0.07)	0.09

Note: 1. Financing cost is equal to yield on financing plus operating expense ratio.

2. External liabilities are equal to a total of call money and borrowed money.

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

	As of September 30, 2010	As of September 30, 2009
Customer assets	1,683,657 millions of yen	1,431,320 millions of yen
Number of accounts	828 thousand	750 thousand

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

3. Deposits and loans (Non-consolidated)

	(Millions of yen, %)					
	For the six months ended September 30, 2010			For the six months ended September 30, 2009		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,584,836	1,534,860	0.57	1,334,813	1,332,267	0.65
Yen deposits	1,241,738	1,202,769	0.47	1,020,807	1,037,057	0.52
Ordinary deposits	277,526	275,626	0.01	264,522	279,326	0.01
Time deposits	964,198	927,111	0.60	756,244	757,676	0.70
Foreign currency deposits	343,098	332,090	0.94	314,006	295,209	1.11
Ordinary deposits	150,083	142,402	0.19	128,509	110,298	0.15
Time deposits	193,014	189,679	1.51	185,497	184,904	1.68
Loans	636,440	603,958	2.00	534,340	507,884	2.28
Mortgage loans	581,344	564,411	1.99	525,913	499,312	2.19
Other	55,096	39,546	2.28	8,427	8,571	7.43

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 (Non-consolidated)

(Millions of yen)

Remaining period	As of September 30, 2010			As of September 30, 2009		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	274,837	127,452	402,290	177,355	126,735	304,090
3 months or more, less than 6 months	287,608	35,357	322,965	207,329	29,695	237,025
6 months or more, less than 1 year	308,174	22,452	330,627	287,909	23,826	311,736
1 year or more, less than 2 years	17,327	3,498	20,825	23,000	2,672	25,672
2 years or more, less than 3 years	9,100	4,252	13,352	12,901	2,554	15,456
3 years or more	28,698	2	28,700	19,954	11	19,965
Total	925,746	193,014	1,118,761	728,450	185,497	913,947

Note: The table above does not include thrift saving deposits.

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

(Millions of yen, %)

Ratings	As of September 30, 2010		As of September 30, 2009	
	Balance	Composition	Balance	Composition
AAA	570,706	59.6	537,162	66.8
AA	214,872	22.4	99,647	12.4
A	145,710	15.2	135,136	16.8
BBB	13,618	1.4	20,052	2.5
Less than BBB			988	0.1
Unrated	13,409	1.4	11,563	1.4
Total	958,316	100.0	804,551	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 unrated item on the above table includes ¥8,409 million of investments in unrated investment trusts and ¥5,000 million of investments in shares of a subsidiary.

6. Loans by Borrower Category (Non-consolidated)

(Millions of yen)

Category	As of September 30, 2010	As of September 30, 2009
	Amount	Amount
Bankrupt and quasi-bankrupt loans	673	459
Doubtful loans	710	558
Sub-standard loans	1,021	69
Normal loans	642,196	542,309
Total	644,603	543,396

7. General and administrative expenses (Non-consolidated)

(Millions of yen, %)

	For the six months ended September 30, 2010		For the six months ended September 30, 2009	
	Amount	%	Amount	%
Personnel expenses	1,339	21.2	1,175	20.9
Non-personnel expenses	4,705	74.5	4,192	74.5
Depreciation and amortization	610	9.7	437	7.8
Taxes	268	4.3	258	4.6
Total	6,313	100.0	5,625	100.0

8. Number of executives and employees (Non-consolidated)

(Persons)

	As of September 30, 2010	As of September 30, 2009
Executive management	11	11
Directors	8	8
Statutory auditors	3	3
Employees	289	251

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, %)

	Capital Adequacy Ratio	Tier I Ratio	Total Capital	Tier I Capital	Total Required Capital
	%	%	Millions of yen	Millions of yen	Millions of yen
As of September 30, 2010	11.76	11.30	62,603	60,125	21,279
As of September 30, 2009	13.41	12.92	60,901	58,695	18,159
As of March 31, 2010	12.09	11.64	61,554	59,232	20,352

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 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-weighted assets × 4%

10. Consolidated Capital Adequacy Ratio (Domestic Criteria)

(Millions of yen, %)

	Capital Adequacy Ratio	Tier I Ratio	Total Capital	Tier I Capital	Total Required Capital
	%	%	Millions of yen	Millions of yen	Millions of yen
As of September 30, 2010	11.55	11.08	61,025	58,547	21,131
As of September 30, 2009	13.24	12.75	59,847	57,640	18,069
As of March 31, 2010	11.87	11.42	60,203	57,882	20,271

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 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-weighted assets × 4%