

Summary Information on Sony Bank's Financial Results
for the Nine Months Ended December 31, 2010

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(1) Consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2010	As of March 31, 2010
Assets:		
Cash and due from banks	52,858	51,501
Call loans and bills bought	10,000	55,079
Monetary claims purchased	-	3,292
Monetary trusts	13,131	11,970
Securities	947,381	877,133
Loans	681,472	586,870
Foreign exchanges	2,699	5,100
Other assets	22,402	15,964
Tangible fixed assets	766	649
Intangible fixed assets	3,098	3,385
Deferred tax assets	2,138	1,364
Allowance for loan losses	(1,124)	(807)
Total Assets	1,734,825	1,611,506
Liabilities:		
Deposits	1,608,836	1,509,488
Call money and bills sold	20,000	10,000
Borrowed money	2,000	2,000
Foreign exchanges	15	20
Other liabilities	45,962	31,527
Reserve for employees' bonuses	357	459
Reserve for employees' retirement benefits	366	299
Reserve for directors' retirement benefits	74	70
Reserve under Specific Law	3	2
Total Liabilities	1,677,616	1,553,867
Net Assets:		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	6,735	5,882
Total shareholders' equity	58,735	57,882
Net unrealized gains on other securities, net of taxes	793	900
Net deferred losses on hedging instruments, net of taxes	(2,319)	(1,143)
Total valuation and translation adjustments	(1,526)	(243)
Total Net Assets	57,209	57,638
Total Liabilities and Net Assets	1,734,825	1,611,506

(2) Consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2009	For the nine months ended December 31, 2010
Ordinary Revenues	22,949	22,408
Interest income	17,592	17,664
(Interest income on loans)	8,918	9,251
(Interest income and dividends on securities)	8,291	8,317
Fees and commissions	1,506	1,448
Other operating income	3,832	3,268
(Gains on foreign exchange transactions)	3,556	2,258
Other ordinary income	17	26
Ordinary Expenses	20,989	20,478
Interest expenses	7,651	8,126
(Interest expenses on deposits)	6,347	6,567
Fees and commissions	1,475	1,590
Other operating expenses	2,709	489
General and administrative expenses	8,934	9,840
Other ordinary expenses	219	432
Ordinary Profit	1,959	1,929
Extraordinary Losses	73	11
Losses on disposal of tangible fixed assets	73	-
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	11
Income Before Income Taxes	1,886	1,918
Income Taxes -current	242	1,098
Income Taxes -deferred	685	(33)
Total Income Taxes	928	1,064
Net Income	958	853

(3) Non-consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2009 (A)	As of December 31, 2010 (B)	Change (B-A)	As of March 31, 2010 (C)	Change (B-C)
Assets:					
Cash and due from banks	128,257	51,799	(76,458)	51,184	614
Call loans	56,841	10,000	(46,841)	55,079	(45,079)
Monetary claims purchased	4,010	-	(4,010)	3,292	(3,292)
Monetary trusts	-	11,610	11,610	10,750	860
Securities	783,205	952,381	169,176	880,133	72,247
Loans	562,648	681,053	118,404	586,654	94,398
Foreign exchanges	4,792	2,699	(2,092)	5,100	(2,400)
Other assets	18,315	22,275	3,960	15,818	6,457
Tangible fixed assets	657	754	96	637	116
Intangible fixed assets	2,404	2,769	364	2,977	(207)
Deferred tax assets	1,740	2,138	397	1,364	773
Allowance for loan losses	(648)	(1,124)	(476)	(807)	(316)
Total Assets	1,562,226	1,736,358	174,131	1,612,186	124,171
Liabilities:					
Deposits	1,442,798	1,609,997	167,199	1,510,051	99,945
Call money	31,400	20,000	(11,400)	10,000	10,000
Borrowed money	2,000	2,000	-	2,000	-
Foreign exchanges	19	15	(3)	20	(4)
Other liabilities	27,682	44,656	16,974	30,329	14,326
Reserve for employees' bonuses	260	337	77	424	(87)
Reserve for employees' retirement benefits	275	366	90	299	66
Reserve for directors' retirement benefits	67	74	6	70	4
Total Liabilities	1,504,503	1,677,448	172,944	1,553,196	124,251
Net Assets:					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	6,896	8,435	1,539	7,232	1,202
Total shareholders' equity	58,896	60,435	1,539	59,232	1,202
Net unrealized gains on other securities, net of taxes	176	793	616	900	(107)
Net deferred losses on hedging instruments, net of taxes	(1,349)	(2,319)	(969)	(1,143)	(1,175)
Total valuation and translation adjustments	(1,173)	(1,526)	(352)	(243)	(1,282)
Total Net Assets	57,723	58,909	1,186	58,989	(79)
Total Liabilities and Net Assets	1,562,226	1,736,358	174,131	1,612,186	124,171

(4) Non-consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2009 (A)	For the nine months ended December 31, 2010 (B)	Change (B-A)	(Reference) For the year ended March 31, 2010
Ordinary Revenues	22,921	22,389	(531)	30,500
Interest income	17,591	17,654	63	23,389
(Interest income on loans)	8,916	9,242	325	11,960
(Interest income and dividends on securities)	8,291	8,317	25	10,930
Fees and commissions	1,471	1,417	(53)	1,945
Other operating income	3,832	3,268	(564)	5,122
(Gains on foreign exchange transactions)	3,556	2,258	(1,298)	4,723
Other ordinary income	25	49	23	43
Ordinary Expenses	20,614	20,111	(502)	27,570
Interest expenses	7,651	8,124	473	10,362
(Interest expenses on deposits)	6,347	6,567	220	8,535
Fees and commissions	1,461	1,575	114	2,133
Other operating expenses	2,709	489	(2,219)	2,986
General and administrative expenses	8,575	9,497	922	11,675
Other ordinary expenses	217	424	206	411
Ordinary Profit	2,306	2,277	(28)	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	2,237	2,267	29	2,861
Income Taxes -current	242	1,097	855	662
Income Taxes -deferred	685	(33)	(718)	552
Total Income Taxes	927	1,064	136	1,214
Net Income	1,309	1,202	(106)	1,646

(Reference) Non-consolidated Statements of Income for the three months ended December 31, 2010

(Millions of yen)

	For the three months ended December 31, 2009 (A)	For the three months ended December 31, 2010 (B)	Change (B-A)
Ordinary Revenues	7,626	7,074	(552)
Interest income	5,851	5,875	24
(Interest income on loans)	3,094	3,158	63
(Interest income and dividends on securities)	2,692	2,702	9
Fees and commissions	487	461	(26)
Other operating income	1,270	723	(547)
(Gains on foreign exchange transactions)	1,207	468	(739)
Other ordinary income	16	13	(3)
Ordinary Expenses	7,264	6,488	(775)
Interest expenses	2,488	2,649	161
(Interest expenses on deposits)	1,978	2,140	161
Fees and commissions	489	547	58
Other operating expenses	1,279	-	(1,279)
General and administrative expenses	2,949	3,184	234
Other ordinary expenses	57	106	49
Ordinary Profit	362	585	222
Extraordinary Losses	-	-	-
Losses on disposal of tangible fixed assets	-	-	-
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	-	-
Income Before Income Taxes	362	585	222
Income Taxes -current	240	401	161
Income Taxes -deferred	(78)	(126)	(48)
Total Income Taxes	161	274	113
Net Income	201	310	109

(5) Supplementary Information

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

	As of December 31, 2010	As of December 31, 2009
Customer assets	1,711,645 millions of yen	1,543,803 millions of yen
Number of accounts	840 thousand	769 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, 2010			For the nine months ended December 31, 2009		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,609,997	1,553,427	0.56	1,442,798	1,338,715	0.62
Yen deposits	1,265,119	1,216,853	0.45	1,122,157	1,035,896	0.51
Ordinary deposits	319,415	279,806	0.01	280,824	275,675	0.01
Time deposits	945,699	937,017	0.57	841,306	760,170	0.68
Foreign currency deposits	344,878	336,574	0.95	320,641	302,819	1.03
Ordinary deposits	151,715	145,582	0.18	130,558	117,115	0.15
Time deposits	193,162	190,981	1.54	190,082	185,696	1.58
Loans	681,053	620,949	1.97	562,648	520,931	2.27
Mortgage loans	621,405	575,611	1.96	544,403	511,552	2.18
Other	59,647	45,337	2.09	18,245	9,379	6.83

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, 2010			As of December 31, 2009		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	322,950	132,667	455,618	251,640	128,708	380,348
3 months or more, less than 6 mont	150,100	28,987	179,087	108,648	26,515	135,164
6 months or more, less than 1 year	372,293	23,867	396,161	394,984	28,200	423,185
1 year or more, less than 2 years	18,278	4,144	22,423	23,679	2,973	26,653
2 years or more, less than 3 years	9,208	3,485	12,694	10,733	3,645	14,378
3 years or more	31,246	10	31,256	21,395	40	21,435
Total	904,079	193,162	1,097,241	811,083	190,082	1,001,166

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

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

Ratings	(Millions of yen, %)			
	As of December 31, 2010		As of December 31, 2009	
	Balance	Composition	Balance	Composition
AAA	556,847	58.5	508,964	65.0
AA	213,756	22.4	110,417	14.1
A	153,958	16.2	129,977	16.6
BBB	14,174	1.5	21,284	2.7
Less than BBB	-	-	994	0.1
Unrated	13,645	1.4	11,567	1.5
Total	952,381	100.0	783,205	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 ¥8,645 million of investments in unrated investment trusts and ¥5,000 million of investments in shares of a subsidiary.

5. Risk-Monitored Loans (Non-consolidated)

(Millions of yen)

Category	As of December 31, 2010	As of December 31, 2009
	Amount	Amount
Bankrupt loans	193	244
None-accrual delinquent loans	1,220	850
Past due loans (three months or more)	-	-
Restructured loans	1,093	139
Total	2,508	1,234

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, 2010	11.25	10.79	63,002	60,435	22,385
As of December 31, 2009	13.04	12.56	61,137	58,896	18,750
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%

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, 2010	11.02	10.56	61,301	58,735	22,236
As of December 31, 2009	12.84	12.36	59,953	57,712	18,663
As of March 31, 2010	11.87	11.42	60,203	57,882	20,271

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 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%