

Summary Information on Sony Bank's Financial Results
for the Three Months Ended June 30, 2011

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(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2011	As of June 30, 2011
Assets:		
Cash and due from banks	47,265	48,995
Call loans and bills bought	10,000	10,000
Monetary trusts	14,260	14,260
Securities	935,121	925,343
Loans	722,996	748,758
Foreign exchanges	8,432	8,606
Other assets	15,928	19,699
Tangible fixed assets	787	780
Intangible fixed assets	3,197	3,065
Deferred tax assets	2,199	1,696
Customers' liabilities for acceptances and guarantees	1,000	1,000
Allowance for loan losses	(1,121)	(1,431)
Total Assets	1,760,070	1,780,773
Liabilities:		
Deposits	1,647,751	1,663,387
Call money and bills sold	10,000	10,000
Borrowed money	2,000	2,000
Foreign exchanges	17	61
Other liabilities	40,213	44,279
Reserve for employees' bonuses	464	168
Reserve for employees' retirement benefits	390	411
Reserve for directors' retirement benefits	78	81
Reserve under Specific Law	4	4
Provision for point card certificates	-	77
Deferred tax liabilities	1	1
Acceptances and guarantees	1,000	1,000
Total Liabilities	1,701,921	1,721,472
Net Assets:		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	7,464	8,032
Capital surplus	59,464	60,032
Net unrealized gains on other securities, net of taxes	426	1,493
Net deferred losses on hedging instruments, net of taxes	(1,742)	(2,225)
Total accumulated other comprehensive income	(1,315)	(732)
Total Net Assets	58,148	59,300
Total Liabilities and Net Assets	1,760,070	1,780,773

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
i) Consolidated Statements of Income

(Millions of yen)

	For the three months ended June 30, 2010	For the three months ended June 30, 2011
Ordinary Revenues	7,752	7,445
Interest income	5,893	6,123
(Interest income on loans)	3,039	3,243
(Interest income and dividends on securities)	2,796	2,870
Fees and commissions	552	563
Other operating income	1,297	735
(Gains on foreign exchange transactions)	1,034	405
Other ordinary income	7	23
Ordinary Expenses	7,117	6,428
Interest expenses	2,720	2,260
(Interest expenses on deposits)	2,194	1,783
Fees and commissions	478	495
Other operating expenses	466	159
General and administrative expenses	3,274	3,442
Other ordinary expenses	176	70
Ordinary Profit	635	1,017
Extraordinary Losses	11	-
Loss on adjustment for changes of accounting standard for asset retirement obligations	11	-
Income Before Income Taxes	624	1,017
Income Taxes -current	209	383
Income Taxes -deferred	155	66
Total Income Taxes	365	449
Income Before Minority Interests	258	567
Minority Interest	-	-
Net Income	258	567

ii) Consolidated Statements of Comprehensive Income

	For the three months ended June 30, 2010	For the three months ended June 30, 2011
Income Before Minority Interests	258	567
Other Comprehensive Income	(1,114)	583
Net unrealized losses on other securities, net of taxes	128	1,066
Net deferred losses on hedging instruments, net of taxes	(1,243)	(482)
Comprehensive Income	(855)	1,151
Comprehensive income attributable to parent company	(855)	1,151
Comprehensive income attributable to minority interests	-	-

(3) Non-consolidated Balance Sheets

(Millions of yen)

	As of June 30, 2010 (A)	As of June 30, 2011 (B)	Change (B-A)	As of March 31, 2011 (C)	Change (B-C)
Assets:					
Cash and due from banks	83,089	48,047	(35,041)	46,498	1,548
Call loans	15,955	10,000	(5,955)	10,000	-
Monetary claims purchased	1,841	-	(1,841)	-	-
Monetary trusts	10,020	12,740	2,720	12,740	-
Securities	903,058	930,343	27,284	940,121	(9,778)
Loans	600,918	748,321	147,402	722,452	25,868
Foreign exchanges	5,269	8,606	3,337	8,432	173
Other assets	12,789	19,684	6,894	15,830	3,853
Tangible fixed assets	798	771	(26)	778	(6)
Intangible fixed assets	2,823	2,794	(28)	2,897	(102)
Deferred tax assets	1,698	1,696	(2)	2,199	(503)
Customers' liabilities for acceptances and guarantees	-	1,000	1,000	1,000	-
Allowance for loan losses	(935)	(1,431)	(495)	(1,121)	(310)
Total Assets	1,637,326	1,782,574	145,248	1,761,830	20,744
Liabilities:					
Deposits	1,517,125	1,664,562	147,436	1,649,106	15,456
Call money	10,000	10,000	-	10,000	-
Borrowed money	2,000	2,000	-	2,000	-
Foreign exchanges	21	61	39	17	44
Other liabilities	49,410	43,006	(6,404)	38,829	4,176
Reserve for employees' bonuses	137	163	25	437	(274)
Reserve for employees' retirement benefits	317	411	93	390	21
Reserve for directors' retirement benefits	65	81	16	78	3
Provision for point card certificates	-	77	77	-	77
Acceptances and guarantees	-	1,000	1,000	1,000	-
Total Liabilities	1,579,078	1,721,363	142,284	1,701,859	19,504
Net Assets:					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	7,605	9,942	2,337	9,287	655
Total shareholders' equity	59,605	61,942	2,337	61,287	655
Net unrealized gains on other securities, net of taxes	1,029	1,493	463	426	1,066
Net deferred losses on hedging instruments, net of taxes	(2,387)	(2,225)	162	(1,742)	(482)
Total valuation and translation adjustments	(1,358)	(732)	626	(1,315)	583
Total Net Assets	58,247	61,210	2,963	59,971	1,239
Total Liabilities and Net Assets	1,637,326	1,782,574	145,248	1,761,830	20,744

(4) Non-consolidated Statements of Income

(Millions of yen)

	For the three months ended June 30, 2010 (A)	For the three months ended June 30, 2011 (B)	Change (B-A)	(Reference) For the year ended March 31, 2011
Ordinary Revenues	7,742	7,441	(300)	29,521
Interest income	5,890	6,120	229	23,652
(Interest income on loans)	3,037	3,240	202	12,431
(Interest income and dividends on securities)	2,796	2,870	73	11,113
Fees and commissions	537	555	17	1,935
Other operating income	1,297	735	(561)	3,869
(Gains on foreign exchange transactions)	1,034	405	(629)	2,677
Other ordinary income	15	29	14	63
Ordinary Expenses	6,993	6,336	(657)	26,144
Interest expenses	2,720	2,259	(460)	10,445
(Interest expenses on deposits)	2,194	1,783	(410)	8,402
Fees and commissions	472	490	17	2,099
Other operating expenses	466	159	(307)	480
General and administrative expenses	3,165	3,356	191	12,603
Other ordinary expenses	168	69	(98)	515
Ordinary Profit	748	1,104	356	3,377
Extraordinary Losses	10	-	(10)	10
Loss on adjustment for changes of accounting standard for asset retirement obligations	10	-	(10)	10
Income Before Income Taxes	737	1,104	367	3,366
Income Taxes -current	209	383	173	1,620
Income Taxes -deferred	155	66	(89)	(308)
Total Income Taxes	364	449	84	1,311
Net Income	372	655	283	2,054

(5) Supplementary Information

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

	As of June 30, 2010	As of June 30, 2011
Customer assets	1,613,052 millions of yen	1,772,218 millions of yen
Number of accounts	809 thousand	869 thousand

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

2. Deposits and loans (Non-consolidated)

	(Millions of yen, %)					
	For the three months ended June 30, 2010			For the three months ended June 30, 2011		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,517,125	1,507,633	0.58	1,664,562	1,653,225	0.43
Yen deposits	1,189,154	1,184,085	0.49	1,299,499	1,291,783	0.29
Ordinary deposits	273,544	276,269	0.01	332,328	318,231	0.01
Time deposits	915,596	907,782	0.64	967,165	973,521	0.38
Foreign currency deposits	327,971	323,547	0.90	365,063	361,442	0.93
Ordinary deposits	143,458	135,108	0.18	164,689	160,027	0.17
Time deposits	184,512	188,431	1.42	200,373	201,402	1.53
Loans	600,918	592,394	2.05	748,321	734,700	1.76
Mortgage loans	562,461	558,650	2.02	676,123	666,020	1.78
Others	38,457	33,744	2.53	72,198	68,680	1.61

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 June 30, 2010			As of June 30, 2011		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	285,888	122,743	408,631	366,097	137,377	503,474
3 months or more, less than 6 months	232,778	31,389	264,168	211,663	30,426	242,089
6 months or more, less than 1 year	303,593	22,565	326,158	273,183	23,159	296,342
1 year or more, less than 2 years	21,206	3,205	24,411	17,940	5,941	23,882
2 years or more, less than 3 years	9,042	4,595	13,638	9,852	3,459	13,311
3 years or more	27,582	11	27,593	42,960	9	42,969
Total	880,091	184,512	1,064,603	921,697	200,373	1,122,070

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

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

Ratings	(Millions of yen, %)			
	As of June 30, 2010		As of June 30, 2011	
	Balance	Composition	Balance	Composition
AAA	561,906	62.2	483,205	51.9
AA	172,610	19.1	237,493	25.5
A	141,446	15.7	177,136	19.0
BBB	13,680	1.5	19,023	2.1
Less than BBB	-	-	-	-
Unrated	13,415	1.5	13,484	1.5
Total	903,058	100.0	930,343	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 ratings 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 ¥8,484 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 June 30, 2010	As of June 30, 2011
	Amount	Amount
Bankrupt loans	441	269
None-accrual delinquent loans	956	1,327
Past due loans (3 months or more)	-	-
Restructured loans	781	1,709
Total	2,178	3,306

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 June 30, 2011	10.65	10.22	64,600	61,942	24,243
As of June 30, 2010	12.20	11.73	62,000	59,605	20,316
As of March 31, 2011	10.84	10.41	63,871	61,287	23,547

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.

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 June 30, 2011	10.41	9.96	62,690	60,032	24,088
As of June 30, 2010	12.00	11.53	60,536	58,140	20,163
As of March 31, 2011	10.60	10.16	62,048	59,464	23,398

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.

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