

Summary Information on Sony Bank's Financial Results
for the Nine Months Ended December 31, 2011

<Contents>

(1) Consolidated Balance Sheets	P.2
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income	P.3
(3) Non-consolidated Balance Sheets	P.4
(4) Non-consolidated Statements of Income	P.5
(5) Supplementary Information	P.6
1. Deposits and loans (Non-consolidated)	P.6
2. Balance of time deposits by remaining period (Non-consolidated)	P.6
3. Balance of securities by ratings (Non-consolidated)	P.6
4. Risk-monitored Loans (Non-consolidated)	P.7
5. Non-consolidated Capital Adequacy Ratio (Domestic Criteria)	P.7
6. Consolidated Capital Adequacy Ratio (Domestic Criteria)	P.7

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2011	As of December 31, 2011
Assets:		
Cash and due from banks	47,265	75,687
Call loans and bills bought	10,000	10,000
Monetary trusts	14,260	14,261
Securities	935,121	871,325
Loans	722,996	806,336
Foreign exchanges	8,432	11,526
Other assets	15,928	27,462
Tangible fixed assets	787	1,329
Intangible fixed assets	3,197	4,976
Deferred tax assets	2,199	3,257
Customers' liabilities for acceptances and guarantees	1,000	1,000
Allowance for loan losses	(1,121)	(1,685)
Total Assets	1,760,070	1,825,478
Liabilities:		
Deposits	1,647,751	1,687,533
Call money and bills sold	10,000	10,000
Borrowed money	2,000	12,000
Foreign exchanges	17	4
Other liabilities	40,213	55,380
Reserve for employees' bonuses	464	417
Reserve for employees' retirement benefits	390	515
Reserve for directors' retirement benefits	78	89
Provision for point card certificates	-	88
Reserve under Specific Law	4	5
Deferred tax liabilities	1	-
Acceptances and guarantees	1,000	1,000
Total Liabilities	1,701,921	1,767,035
Net Assets:		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	7,464	8,640
Total shareholders' equity	59,464	60,640
Net unrealized gains (losses) on other securities, net of taxes	426	(665)
Net deferred losses on hedging instruments, net of taxes	(1,742)	(2,844)
Total accumulated other comprehensive income	(1,315)	(3,510)
Minority interest	-	1,312
Total Net Assets	58,148	58,443
Total Liabilities and Net Assets	1,760,070	1,825,478

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

i) Consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2010	For the nine months ended December 31, 2011
Ordinary Revenues	22,408	23,840
Interest income	17,664	18,550
(Interest income on loans)	9,251	9,919
(Interest income and dividends on securities)	8,317	8,593
Fees and commissions	1,448	3,350
Other operating income	3,268	1,892
Other ordinary income	26	46
Ordinary Expenses	20,478	20,930
Interest expenses	8,126	6,569
(Interest expenses on deposits)	6,567	5,112
Fees and commissions	1,590	1,779
Other operating expenses	489	395
General and administrative expenses	9,840	11,689
Other ordinary expenses	432	496
Ordinary Profit	1,929	2,909
Extraordinary Losses	11	260
Losses on disposal of tangible fixed assets	-	12
Impairment losses	-	247
Cumulative effect on application of accounting standard for asset retirement obligations	11	-
Income Before Income Taxes	1,918	2,649
Income Taxes -current	1,098	1,457
Income Taxes -deferred	(33)	(50)
Total Income Taxes	1,064	1,407
Income Before Minority Interest	853	1,241
Minority Interest	-	66
Net Income	853	1,175

ii) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2010	For the nine months ended December 31, 2011
Income Before Minority Interest	853	1,241
Other Comprehensive Income		
Net unrealized losses on other securities, net of taxes	(107)	(1,091)
Net deferred losses on hedging instruments, net of taxes	(1,175)	(1,102)
Total other comprehensive income	(1,282)	(2,194)
Comprehensive Income	(429)	(952)
(Details)		
Comprehensive income attributable to parent company	(429)	(1,018)
Comprehensive income attributable to minority interest	-	66

(3) Non-consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2010 (A)	As of December 31, 2011 (B)	Change (B-A)	As of March 31, 2011 (C)	Change (B-C)
Assets:					
Cash and due from banks	51,799	73,800	22,001	46,498	27,302
Call loans	10,000	10,000	-	10,000	-
Monetary trusts	11,610	12,740	1,130	12,740	-
Securities	952,381	878,376	(74,005)	940,121	(61,744)
Loans	681,053	805,945	124,892	722,452	83,492
Foreign exchanges	2,699	11,526	8,826	8,432	3,093
Other assets	22,275	20,447	(1,828)	15,830	4,616
Tangible fixed assets	754	877	122	778	98
Intangible fixed assets	2,769	2,585	(184)	2,897	(312)
Deferred tax assets	2,138	3,135	997	2,199	935
Customers' liabilities for acceptances and guarantees	-	1,000	1,000	1,000	-
Allowance for loan losses	(1,124)	(1,685)	(561)	(1,121)	(564)
Total Assets	1,736,358	1,818,748	82,390	1,761,830	56,918
Liabilities:					
Deposits	1,609,997	1,688,365	78,367	1,649,106	39,259
Call money	20,000	10,000	(10,000)	10,000	-
Borrowed money	2,000	12,000	10,000	2,000	10,000
Foreign exchanges	15	4	(11)	17	(12)
Other liabilities	44,656	46,983	2,327	38,829	8,153
Reserve for employees' bonuses	337	368	30	437	(69)
Reserve for employees' retirement benefits	366	457	90	390	66
Reserve for directors' retirement benefits	74	89	14	78	11
Provision for point card certificates	-	88	88	-	88
Acceptances and guarantees	-	1,000	1,000	1,000	-
Total Liabilities	1,677,448	1,759,356	81,908	1,701,859	57,497
Net Assets:					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	8,435	10,902	2,466	9,287	1,615
Total shareholders' equity	60,435	62,902	2,466	61,287	1,615
Net unrealized gains (losses) on other securities, net of taxes	793	(665)	(1,458)	426	(1,091)
Net deferred losses on hedging instruments, net of taxes	(2,319)	(2,844)	(525)	(1,742)	(1,102)
Total valuation and translation adjustments	(1,526)	(3,510)	(1,984)	(1,315)	(2,194)
Total Net Assets	58,909	59,392	482	59,971	(578)
Total Liabilities and Net Assets	1,736,358	1,818,748	82,390	1,761,830	56,918

(4) Non-consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2010 (A)	For the nine months ended December 31, 2011 (B)	Change (B-A)	(Reference) For the year ended March 31, 2011
Ordinary Revenues	22,389	22,194	(194)	29,521
Interest income	17,654	18,541	887	23,652
(Interest income on loans)	9,242	9,911	668	12,431
(Interest income and dividends on securities)	8,317	8,593	275	11,113
Fees and commissions	1,417	1,688	270	1,935
Other operating income	3,268	1,892	(1,376)	3,869
(Gains on foreign exchange transactions)	2,258	1,329	(928)	2,677
Other ordinary income	49	72	23	63
Ordinary Expenses	20,111	19,292	(818)	26,144
Interest expenses	8,124	6,537	(1,586)	10,445
(Interest expenses on deposits)	6,567	5,112	(1,455)	8,402
Fees and commissions	1,575	1,616	40	2,099
Other operating expenses	489	395	(93)	480
General and administrative expenses	9,497	10,250	752	12,603
Other ordinary expenses	424	492	68	515
Ordinary Profit	2,277	2,901	623	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	2,267	2,901	634	3,366
Income Taxes -current	1,097	1,367	269	1,620
Income Taxes -deferred	(33)	(80)	(46)	(308)
Total Income Taxes	1,064	1,286	222	1,311
Net Income	1,202	1,615	412	2,054

(Reference) Non-consolidated Statements of Income for the three months ended December 31, 2011

(Millions of yen)

	For the three months ended December 31, 2010 (A)	For the three months ended December 31, 2011 (B)	Change (B-A)
Ordinary Revenues	7,074	7,415	341
Interest income	5,875	6,290	414
(Interest income on loans)	3,158	3,379	221
(Interest income and dividends on securities)	2,702	2,897	195
Fees and commissions	461	549	87
Other operating income	723	553	(169)
(Gains on foreign exchange transactions)	468	421	(46)
Other ordinary income	13	21	8
Ordinary Expenses	6,488	6,713	225
Interest expenses	2,649	2,128	(521)
(Interest expenses on deposits)	2,140	1,648	(492)
Fees and commissions	547	558	10
Other operating expenses	-	479	479
General and administrative expenses	3,184	3,433	248
Other ordinary expenses	106	113	6
Ordinary Profit	585	701	115
Income Before Income Taxes	585	701	115
Income Taxes -current	401	351	(50)
Income Taxes -deferred	(126)	32	159
Total Income Taxes	274	384	109
Net Income	310	317	6

(5) Supplementary Information

1. Deposits and loans (Non-consolidated)

(Millions of yen, %)

	For the nine months ended December 31, 2010			For the nine months ended December 31,		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,609,997	1,553,427	0.56	1,688,365	1,658,233	0.40
Yen deposits	1,265,119	1,216,853	0.45	1,334,018	1,295,591	0.26
Ordinary deposits	319,415	279,806	0.01	332,771	320,525	0.01
Time deposits	945,699	937,017	0.57	1,001,212	975,037	0.35
Foreign currency deposits	344,878	336,574	0.95	354,346	362,642	0.91
Ordinary deposits	151,715	145,582	0.18	161,409	165,445	0.18
Time deposits	193,162	190,981	1.54	192,936	197,186	1.52
Loans	681,053	620,949	1.97	805,945	761,569	1.72
Mortgage loans	621,405	575,611	1.96	722,727	687,470	1.74
Others	59,647	45,337	2.09	83,217	74,099	1.52

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.

2. Balance of time deposits by remaining period (Non-consolidated)

(Millions of yen)

Remaining period	As of December 31, 2010			As of December 31, 2011		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	322,950	132,667	455,618	325,995	109,545	435,541
3 months or more, less than 6 months	150,100	28,987	179,087	66,165	40,574	106,740
6 months or more, less than 1 year	372,293	23,867	396,161	345,634	30,476	376,110
1 year or more, less than 2 years	18,278	4,144	22,423	158,910	8,656	167,567
2 years or more, less than 3 years	9,208	3,485	12,694	8,534	3,535	12,069
3 years or more	31,246	10	31,256	46,913	148	47,061
Total	904,079	193,162	1,097,241	952,154	192,936	1,145,091

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

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

(Millions of yen, %)

Ratings	As of December 31, 2010		As of December 31, 2011	
	Balance	Composition	Balance	Composition
AAA	556,847	58.5	379,726	43.2
AA	213,756	22.4	271,664	30.9
A	153,958	16.2	185,069	21.1
BBB	14,174	1.5	26,714	3.1
Less than BBB	-	-	-	-
Unrated	13,645	1.4	15,201	1.7
Total	952,381	100.0	878,376	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 ¥8,150 million of investments in unrated investment trusts and ¥7,050 million of investments in shares of a subsidiary.

4. Risk-monitored Loans (Non-consolidated)

(Millions of yen)

	As of December 31, 2010	As of December 31, 2011
Category	Amount	Amount
Bankrupt loans	193	175
None-accrual delinquent loans	1,220	1,625
Past due loans (3 months or more)	-	-
Restructured loans	1,093	1,975
Total	2,508	3,777

5. 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 December 31, 2011	11.86	9.85	75,736	62,902	25,533
As of December 31, 2010	11.25	10.79	63,002	60,435	22,385
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. The capital adequacy ratio 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%

6. 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 December 31, 2011	11.58	9.58	74,429	61,595	25,694
As of December 31, 2010	11.02	10.56	61,301	58,735	22,236
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. The capital adequacy ratio 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%