
Presentation Material

Management Vision of the Sony Financial Holdings Group for Fiscal Year 2011

**Sony Financial Holdings Inc.
September 9, 2011**

Disclaimers:

This presentation material contains statements concerning the current plans, expectations, strategies and beliefs of the Sony Financial Holdings Group (the “SFH Group”). Any statements contained herein that pertain to future operating performance and that are not historic facts are forward-looking statements. Forward-looking statements may include—but are not limited to—words such as “believe,” “anticipate,” “plan,” “strategy,” “expect,” “forecast,” “predict,” and “possibility” that describe future operating activities, business performance, events or conditions. Forward-looking statements, whether spoken or written, are based on judgments made by the management of the SFH Group, based on information that is currently available to it. As such, these forward-looking statements are subject to various risks and uncertainties, and actual business results may vary substantially from the forecasts expressed or implied in forward-looking statements. Consequently, investors are cautioned not to place undue reliance on forward-looking statements. The SFH Group disclaims any obligation to revise forward-looking statements in light of new information, future events or other findings. The information contained in this presentation does not constitute or form part of any offer for sale or subscription of or solicitation or invitation of any offer to buy or subscribe for any securities, nor shall it or any part of it form the basis of or be relied on in connection with any contract or commitment whatsoever.

Today's Agenda (From 10:00 a.m. to 11:30 a.m.)



■ Presentation

Katsumi Ihara **President, Representative Director of Sony Financial Holdings Inc.**

■ Question and Answer Session

Katsumi Ihara **President, Representative Director of Sony Financial Holdings Inc.**

Hirotooshi Watanabe **Director of Sony Financial Holdings Inc.**

Mitsuhiro Koizumi **Director of Sony Life Insurance Co., Ltd.**

Shinichi Yamamoto **President, Representative Director of Sony Assurance Inc.**

Shigeru Ishii **President, Representative Director of Sony Bank Inc.**

Presentation

SFH Group Mid-Term Business Developments

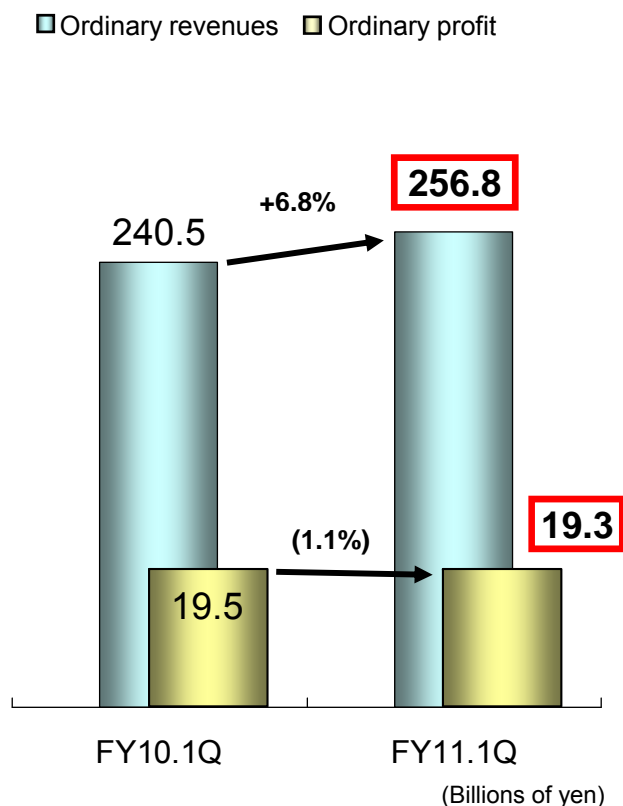
Realizing a Stable Management Structure and Achieving Sustainable Growth

- **Expanding revenues for the three main businesses
(Targeting annual growth in consolidated ordinary revenues
of 6%+ by FY2013)**
- **Growing profit indicators at 10%+ p.a. by FY2013, following an
expected drop in profit due to lower gains on sale of securities in
FY2011**
- **Realizing high capital efficiency while maintaining
financial soundness
(Targeting consolidated adjusted ROE of 7.5–8.0% in FY2013)**

FY2011 1Q Review

- ✓ For FY2011 1Q, consolidated ordinary revenues increased and consolidated ordinary profit was nearly flat year on year. The damage from the Great East Japan Earthquake on our operating results was limited.
- ✓ The life insurance business continued to grow in its policy amount in force, due to favorable sales of mainstay death-protection type and third-sector insurance products such as living benefit and nursing-care insurance.
- ✓ The non-life insurance business enjoyed brisk sales. The last year's upward trend in the loss ratio for automobile insurance showed signs of slowing in this first quarter.
- ✓ The banking business has improved its interest spread along with a growing balance of mortgage loans under unfavorable business conditions of low interest rates.

FY2011 1Q Review



(Billions of yen)		FY10.1Q	FY11.1Q	Change	
Life insurance business	Ordinary revenues	214.1	229.3	+15.1	+7.1%
	Ordinary profit	18.5	17.6	(0.9)	(4.9%)
Non-life insurance business	Ordinary revenues	19.0	20.4	+1.4	+7.4%
	Ordinary profit	0.4	0.7	+0.3	+67.7%
Banking business	Ordinary revenues	7.7	7.4	(0.3)	(4.0%)
	Ordinary profit	0.5	0.8	+0.3	+74.8%
Intersegment adjustments*	Ordinary revenues	(0.4)	(0.4)	(0.0)	+7.5%
	Ordinary profit	0.0	0.0	+0.0	+17.2%
Consolidated	Ordinary revenues	240.5	256.8	+16.2	+6.8%
	Ordinary profit	19.5	19.3	(0.2)	(1.1%)
	Net income	10.3	10.8	+0.5	+4.9%

(Billions of yen)		10.6.30	11.3.31	11.6.30	Change from 11.3.31	
Consolidated	Total assets	6,085.4	6,597.1	6,705.6	+108.4	+1.6%
	Net assets	283.0	294.8	309.6	+14.7	+5.0%

*Amounts in the Ordinary profit in the "Intersegment adjustments" are mainly from SFH.

*Comprehensive income: FY10.1Q: ¥20.1 billion, FY11.1Q: ¥23.4 billion yen

Line item amounts are truncated below ¥100 million; percentage change figures are rounded.

FY2011 Consolidated Financial Forecast

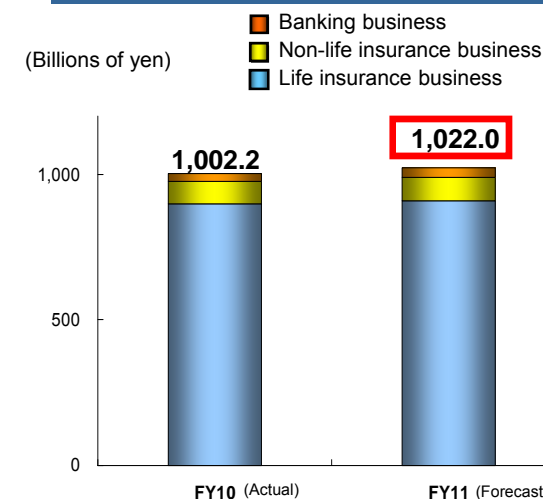
- SFH's consolidated financial forecast for FY2011 is unchanged from the announcement at the beginning of FY2011

(Billions of yen)

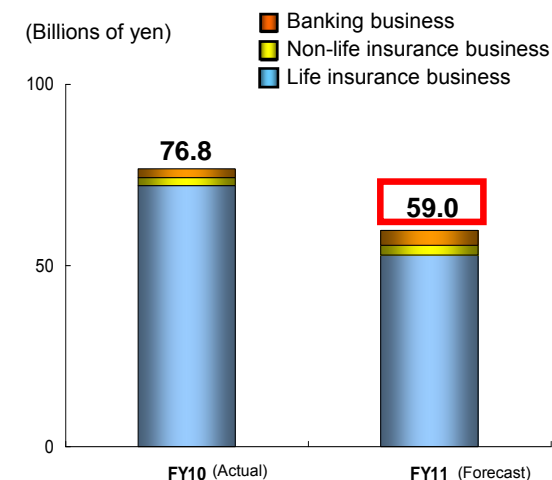
	FY10 Actual	FY11 Forecast	Change FY10 actual vs. FY11 forecast
Consolidated ordinary revenues	1,002.2	1,022.0	+ 2.0%
<u>Life insurance business</u>	900.3	909.3	+ 1.0%
<u>Non-life insurance business</u>	74.1	80.4	+ 8.4%
<u>Banking business</u>	29.5	32.8	+ 11.0%
Consolidated ordinary profit	76.8	59.0	(23.2%)
<u>Life insurance business</u>	72.1	53.0	(26.6%)
<u>Non-life insurance business</u>	2.1	2.6	+ 21.2%
<u>Banking business</u>	2.4	4.1	+ 70.3%
Consolidated net income	41.7	29.0	(30.5%)

(Line item amounts are truncated below ¥100 million; percentage changes are rounded.)

Consolidated Ordinary Revenues



Consolidated Ordinary Profit



“Pillars of Growth” & “Mid-term Targets” for the Three Core Businesses

Strengthening existing channels

- Lifeplanner sales employees: Maintain or expand high-quality channel
- Independent agents: Expand business operations through tie-ups with various independent agents

Senior market initiatives

- Capture solid share of growth market
- Develop and promote products and services tailored to the needs of the senior market

Operational improvements

- Shift to paperless operations and leverage IT strengths to raise operating efficiency and enhance customer service

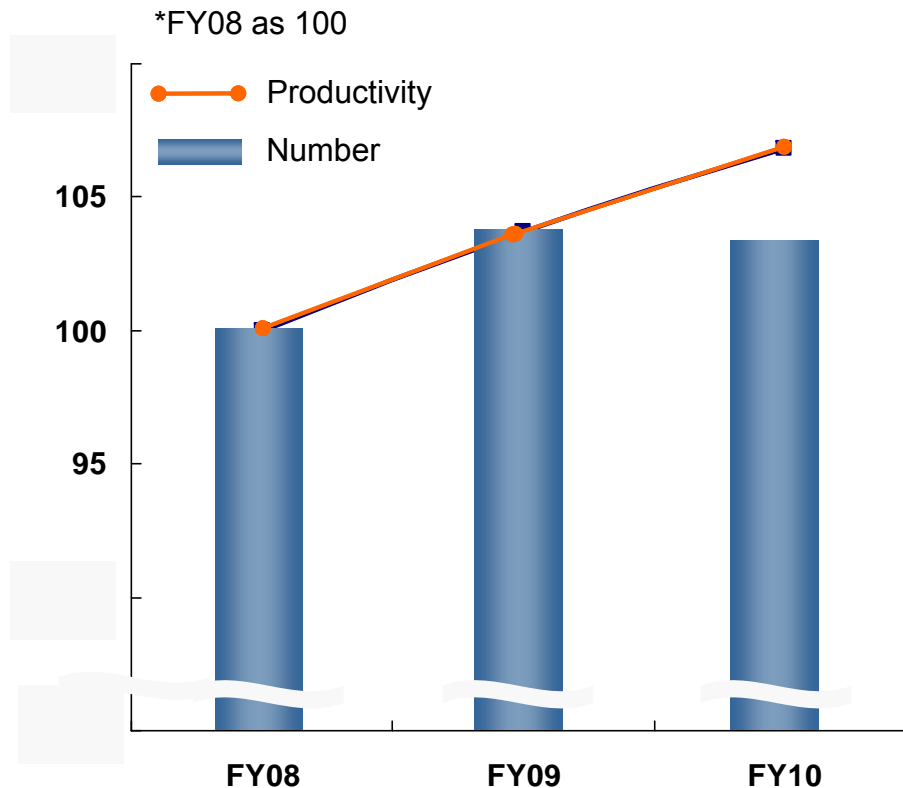
Asset stability and ALM

- Achieve stable MCEV growth and structure portfolio that is highly resistant to declines in stock prices and interest rates

Sony Life: Lifeplanner Channel

- Maintain and expand its high-quality channel through promoting both recruitment and productivity of Lifeplanner sales employees

Number and productivity of Lifeplanner sales employees



Strengthening Lifeplanner recruitment activities and training programs

Introduced stricter recruitment standards

Increasing the number of sales office managers, responsible for Lifeplanner recruitment

Enhancing Lifeplanner training programs for the newly employed

Enhancing productivity

Strengthening consulting sales approach through developing life planning services

Providing optimal insurance products in response to the changing needs of each customer by strengthening after-sales follow-up services

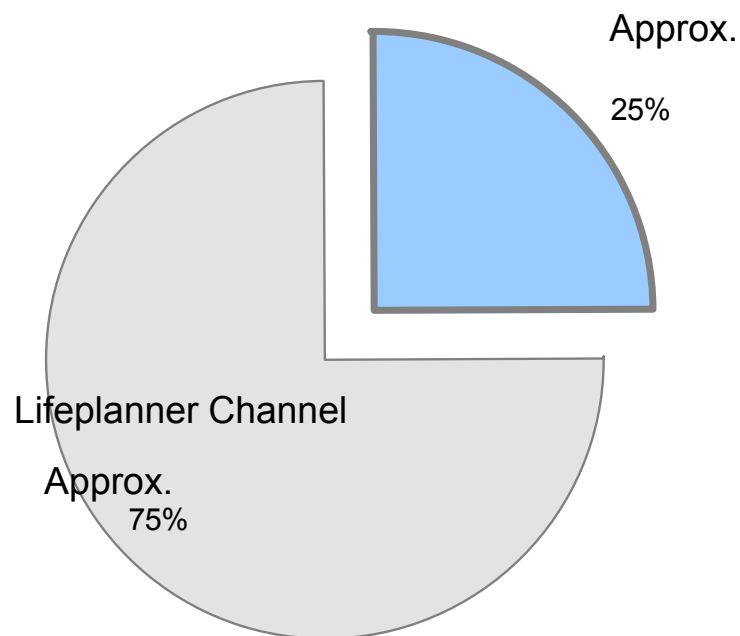
Sony Life: Independent Agent Channel

- Insurance sales via independent agents represent approx. 25% of all new policies
- Enhance tie-ups with independent agents, reflecting diverse customer needs and various access points with customers to strengthen independent agent channel

New policy amount by channel
(Individual life insurance + Individual annuities)

(FY10)

Independent Agent Channel



Tie-ups with various types of independent agents

Enhancing tie-ups with core independent agents

Independent agents run by ex-sales experts of life insurers

Nationwide shop-style independent agents

Community-based shop-style independent agents

Exploring new agent models

Insurance agents in corporate group

Directly-run agents

Banking agents

Sony Life: Senior Market Initiatives

- To make steady inroads in the senior market, which is slated for growth, establish a system for senior life planning and expand offerings of products and services tailored to the specific needs of senior customers

Establish and promote life planning that meets the needs of the senior market

Expand portfolio of product and service offerings tailored to senior market needs

Four Demands for Money among Seniors

Living

Money needed for everyday life: food, clothing, housing, etc.

Enjoyment

Money for hobbies and other things that make life more enjoyable

Safety net

Money to set aside for contingencies, such as three major diseases, nursing care

Leave behind

Money to leave behind for the important people in your life

Augment

Set aside money that is not needed immediately, investing in accordance with individual risk tolerance

Life insurance products

Whole life insurance

Endowment insurance

Comprehensive medical insurance
Living benefit insurance
Cancer insurance

Whole life nursing-care insurance

Others

Expand annuities business through AEGON Sony Life



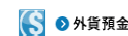
Through alliance with Watami, etc., increase portfolio of new service offerings that go beyond life insurance products



特定非営利活動法人
遺言・相続リーガルネットワーク

By enhancing synergies within the Group, provide a host of senior-oriented products and services (possibilities for the future)

MONEYKit.

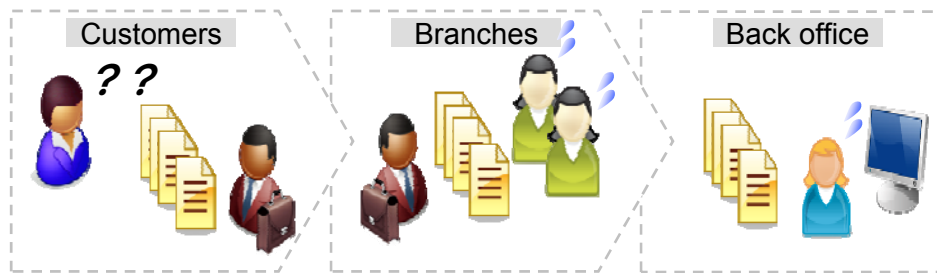


Sony Life: Operational Improvements

- Launch a new sales support system in 2012, and shift to paperless operations and leverage IT strengths to raise operating efficiency and enhance customer service

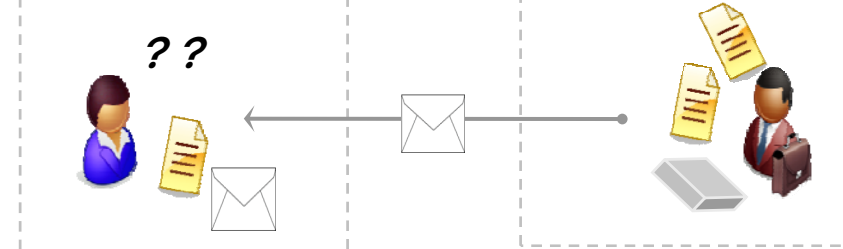
Improve work flow through shift to paperless operations

Previous processes generated mountains of paperwork

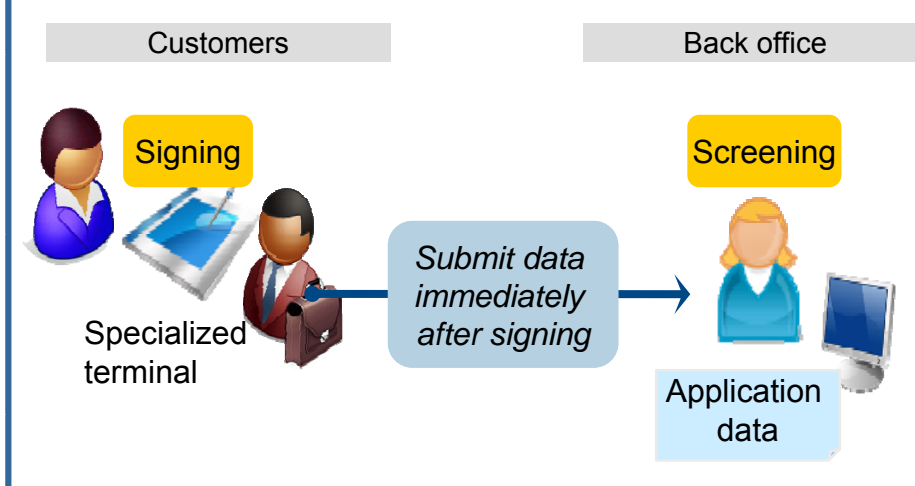


Manage customer information to enable lifelong marketing

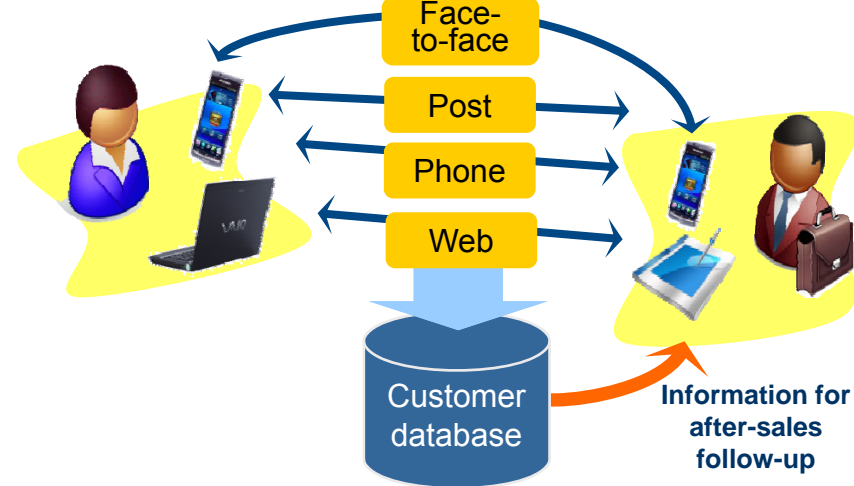
Rather than unilateral, sporadic after-sales follow-up,



Improve efficiency through electronic/paperless documents



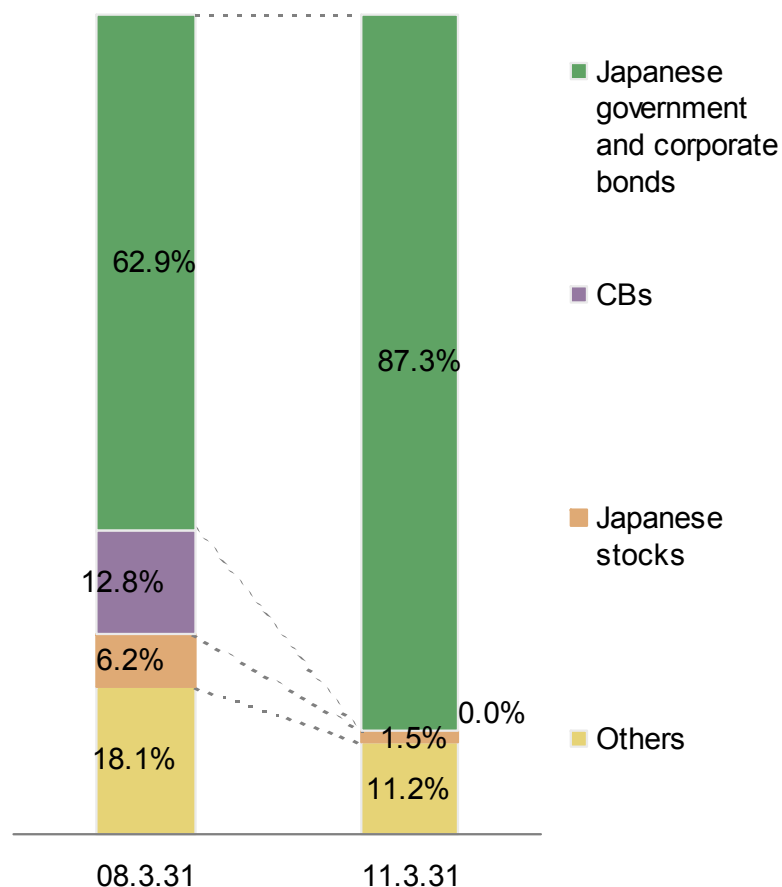
Use IT to allow long-term, comprehensive after-sales follow-up



Sony Life: Asset Stability and ALM

- Achieve stable MCEV growth and structure portfolio that is highly resistant to declines in stock prices and interest rates.

Breakdown of general account assets



MCEV sensitivities

08.3.31 MCEV ¥816.5 billion

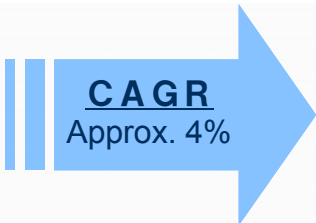
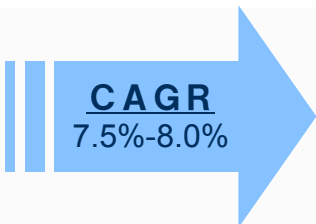

Change in assumption	Rate of change
Interest rates: 100bp decrease	(35%)
stocks / real estate market value fluctuation:10% decrease	(4%)

11.3.31 MCEV ¥853.6 billion

Change in assumption	Rate of change
Interest rates: 100bp decrease	(13%)
stocks / real estate market value fluctuation:10% decrease	(2%)

※ Interest swap rates are used for the sensitivity analysis.

Sony Life: Mid-term Target

	At the end of FY2010 (Actual)		At the end of FY2013 (Target)
Policy Amount in Force (Individual Life Insurance + Individual Annuities)	¥34.7 trillion		¥39 trillion
MCEV •The figure is for Sony Life only. •JGB yields are used as discount rate for the MCEV calculation	Over ¥900.0 billion		Over ¥1.1 trillion
Number of Lifeplanner sales employees	4,017		4,300

Lead the direct insurance market

- Establish an unassailable position in the expanding market for direct insurance

Superior profitability

- Low operating expense ratio unique to direct insurance
- Low loss ratio through risk segmentation unique to Sony Assurance

High customer satisfaction

- Achieve consistently high marks in third-party customer satisfaction rankings
- Improve service quality to enhance customer satisfaction

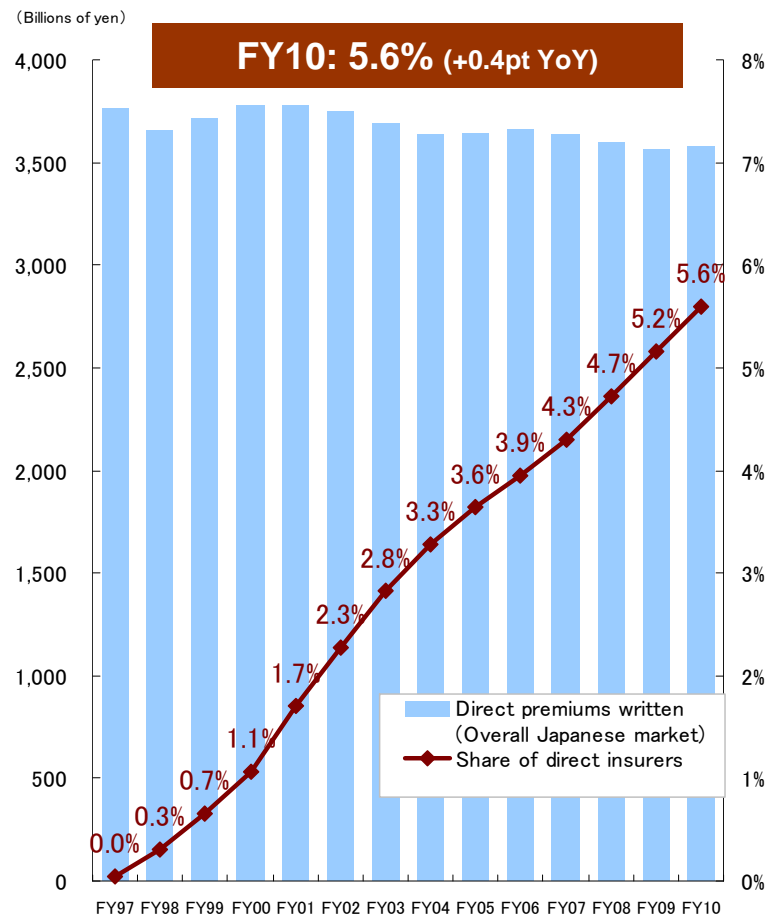
Increase use of the web and expanded functionality

- Expand contracts via the web and mobile routes
- Restructure systems to expand web functionality and achieve higher system maintenance efficiency
- Strengthen mobile services to enhance contract process

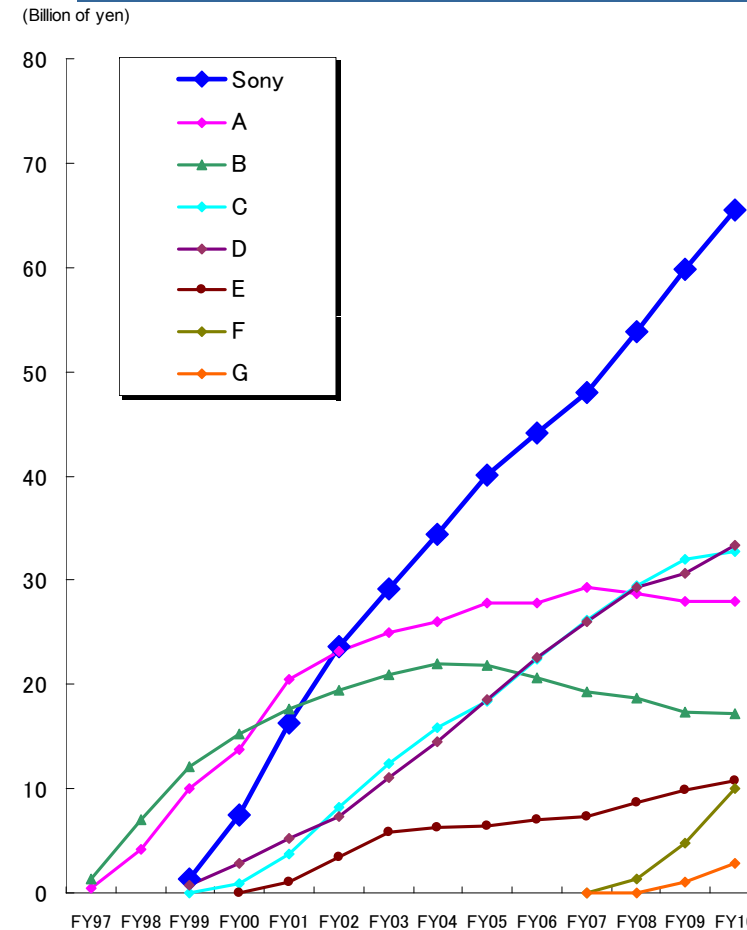
Sony Assurance: Lead the Direct Insurance Market

- Establish an unassailable position in the expanding market for direct insurance

Auto insurance market & share of
direct non-life insurers



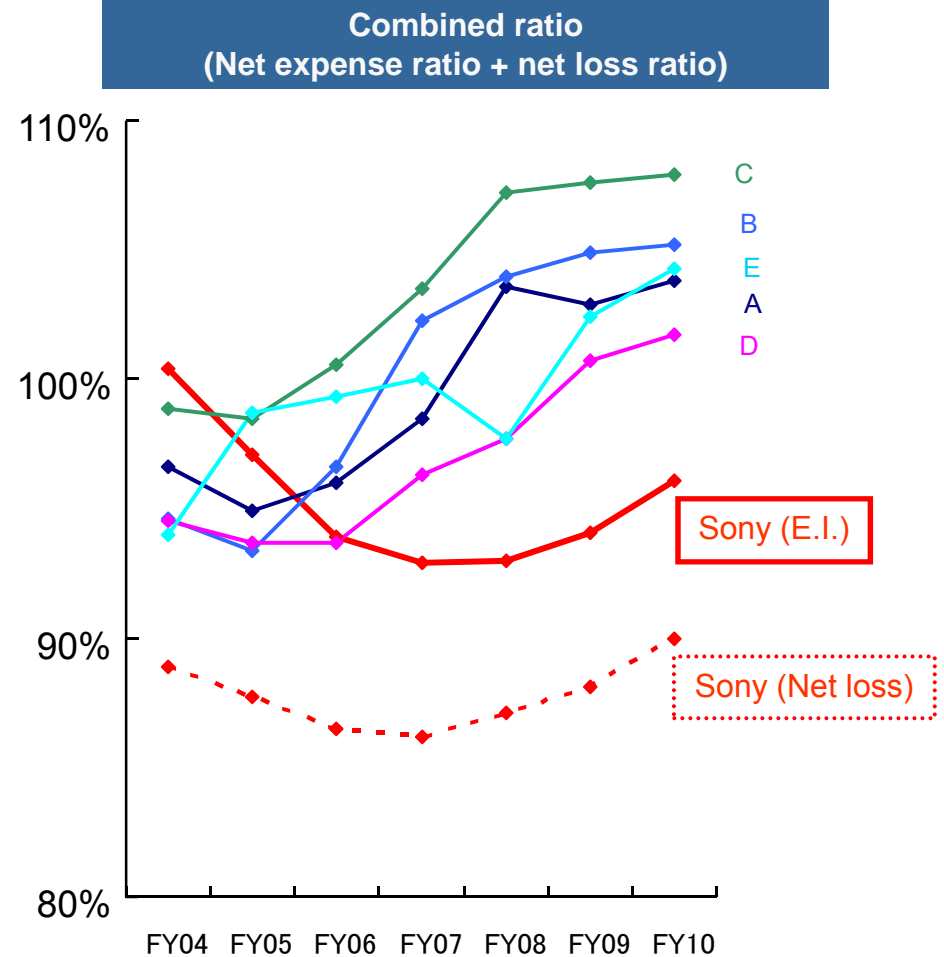
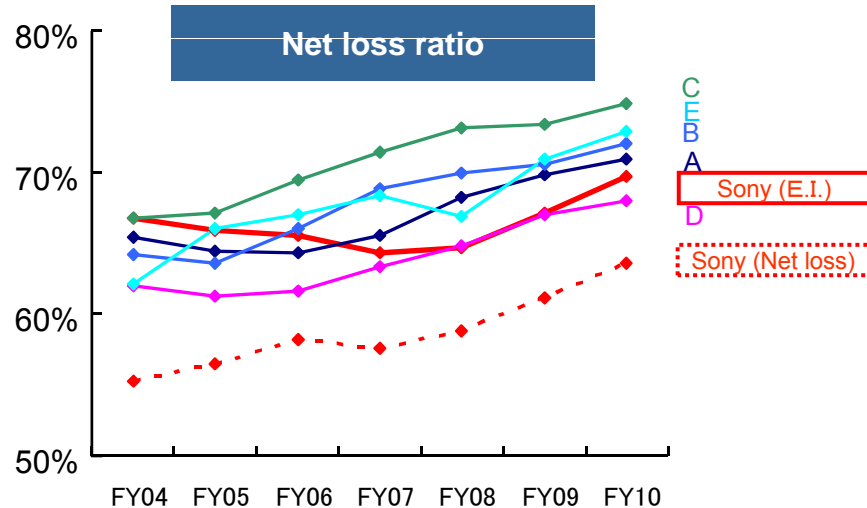
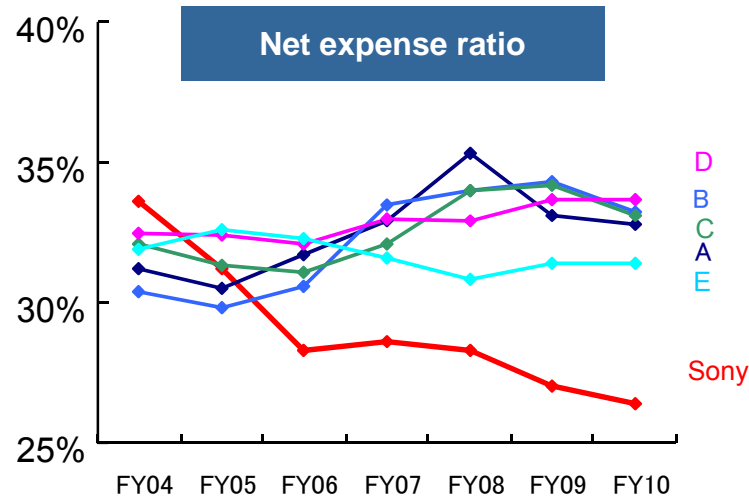
Direct premiums written by
major direct insurers



Source: Materials officially disclosed by individual insurers

Sony Assurance: Superior Profitability

- Maintain the low operating expense ratio unique to direct insurance and the low loss ratio through risk segmentation unique to Sony Assurance



Source: Materials officially disclosed by individual insurers

Sony Assurance: High Customer Satisfaction

Achieve consistently high marks in third-party customer satisfaction rankings



Nikkei Business, July 25, 2011 edition, 2011 After-Sales Service Customer Satisfaction Ranking, No. 1 in automobile insurance, in the Insurance Division



Association of Service Industry Productivity, Fiscal 2010 Japanese Customer Satisfaction Index, No. 1 for automobile insurance in the non-life insurance industry



Oricon Fiscal 2011 Customer Satisfaction Ranking, Overall No. 1 ranking for automobile insurance



J.D. Power, 2011 Japanese Automobile Insurance Customer Satisfaction, No. 2 in the direct category, No. 3 for satisfaction on accident response



Help Desk Institute, 2010 Help Desk Rating Survey, Three-Star Evaluation (Sony Assurance the only company in the non-life insurance division)

Improve service quality to enhance customer satisfaction

- Customer feedback response service and challenge to eliminate points of dissatisfaction
- First provider of direct insurance to declare conformity with ISO 10002

The screenshot displays the Sony Assurance website. The top section, titled '不満の声への対応事例' (Cases of Response to Dissatisfaction), explains the company's commitment to addressing customer concerns. Below this, a 'コミュニケーションサイト' (Communication Site) section provides a detailed overview of customer feedback for the Tokyo region. It includes a table summarizing feedback by category, region, gender, and age, along with specific examples of issues and the company's responses.

分類 地域 性別 年齢 満足度	お客様の声
[ロードサービス 東京 男性 30代 満足]	ロードサービスの対応の良さとこちらの保険に継続させてもらっています。[2011/06]
[ロードサービス 東京 男性 50代 満足]	出先での突然の車のトラブルでしたが迅速・適切な対応をしてくださりました。心よりお礼申し上げます。[2011/06]
[ロードサービス 東京 男性 30代 満足]	先日バッテリー上がりを起こした際に業者を手配していただき助けていただきました。初めて利用しましたがオペレーターの親切な対応と業者の手際の良さに利用した良かったと思います。[2011/06]
[事故 東京 男性 50代 満足]	初めての大きな事故で当初不安であったが、特に損傷もなく事故解決でき、貴社の保険に加入して良かったと思っています。[2011/06]
[事故 東京 男性 50代 満足]	大変お世話になりました。ありがとうございました。[2011/06]
[ロードサービス 東京 男性 40代 満足]	電話受付の丁寧な対応、迅速な修理業者の手配、業者の方も現場をきっちり確認して到着、迅速な事故処理、急いでいたため、大変助かりました。無料でのサービス対応はいつも大変満足しております。ありがとうございました。[2011/06]
[事故 東京 男性 50代 満足]	大変早く、満足しています。ただし、電話連絡等は電話通話が可能で状況が、聞いてからお断りします。運転中に色々と聞かれたので。[2011/06]

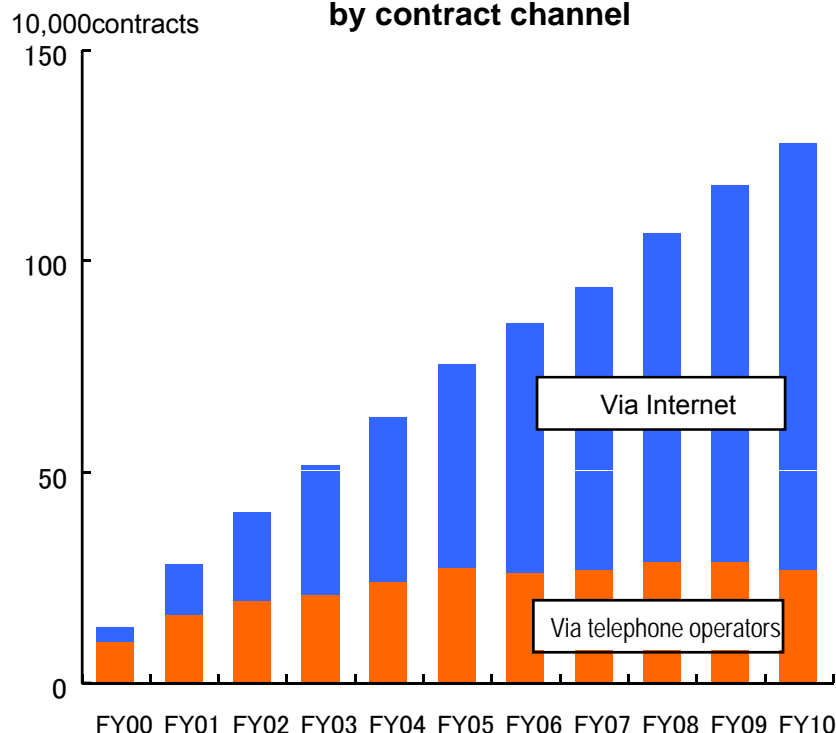
Sony Assurance: Increased Use of the Web and Expanded Functionality



- Expand contracts via the web and mobile routes
- Restructure systems to expand web functionality and achieve higher system maintenance efficiency
- Strengthen mobile services to enhance contract process

Increasing contracts via internet

Number of contracts of automobile insurance
by contract channel



Strengthen mobile services

Expanding application functionality
for smart phone users



Sony Assurance's
applications for smart phone users



クルマでお出かけ、まさかの時に
トラブルナビ

*Trouble Navi

What you'd do if you got a
traffic accident

Navigation for the car breakdown
and the related troubles






"やさしい運転"のアシスタント
ドライバーズナビ

*Driver's Navi

Safe driving support

Fuel consumption and
maintenance navigation

Sony Assurance: Mid-term Targets

	FY2010 (Actual)		FY2013 (Target)
Direct premiums written	¥72.8 billion		¥94.7 billion
Net expense ratio + E.I. loss ratio (Total of all types of insurance)	95.2%		93.0%
Ordinary profit	¥2.14 billion		¥4.3 billion

Use high customer satisfaction as the engine for growth in business operations

- Further enhance customer satisfaction
- In line with increasing the retail balance, expand gross operating profit

Further strengthen strategic products

- Expand currency lineup to build Sony Bank's reputation as a foreign currency specialist
- Accelerate business in mortgage loans by enhancing product characteristics and strengthening channels

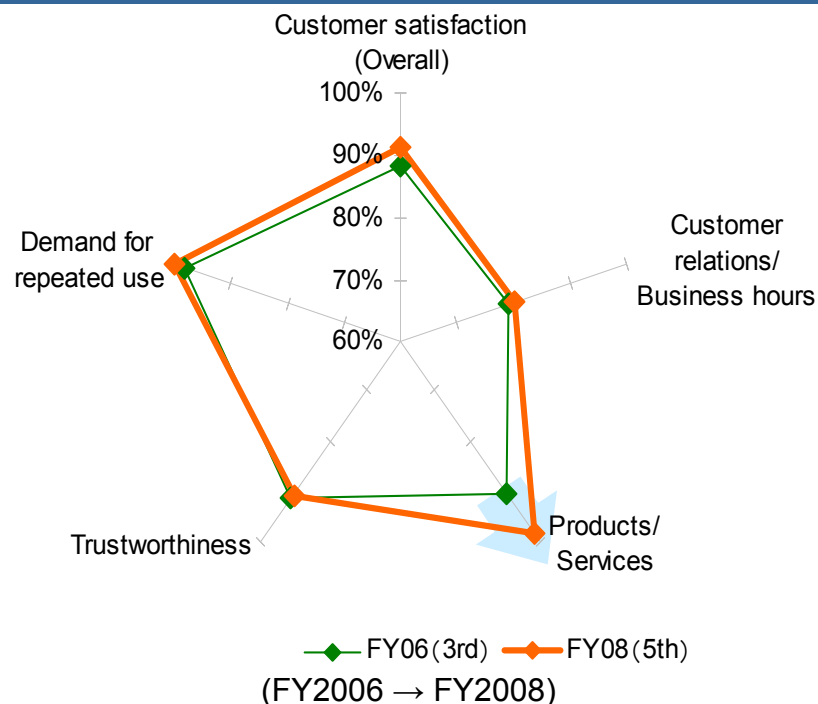
Enhance profit-earning capacity

- Leverage a business model featuring a low-cost structure and expand the balance sheet in an effort to boost profits

Sony Bank: Pursuit of Customer Satisfaction

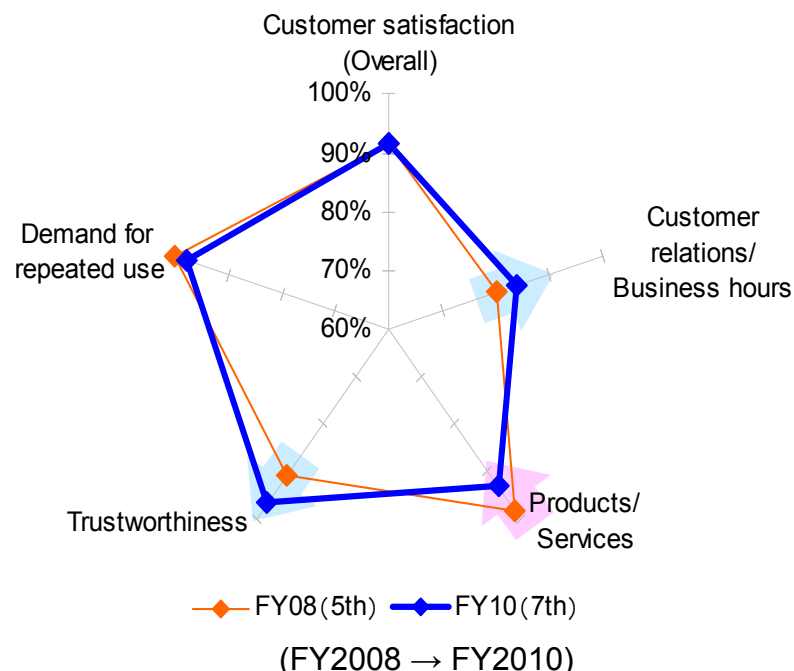
Analysis of customer satisfaction

~ Ranked as the 1st for Nikkei's customer satisfaction survey on financial institutions for four consecutive years ~



Ranked as the 1st due to its enhanced product and service lineups

- Sony Bank has been ranked as the 1st for customer satisfaction since FY2007 owing mainly to a broader range of product and service lineups.



Ranked as the 1st for four consecutive years, by acquiring higher trustworthiness of customers

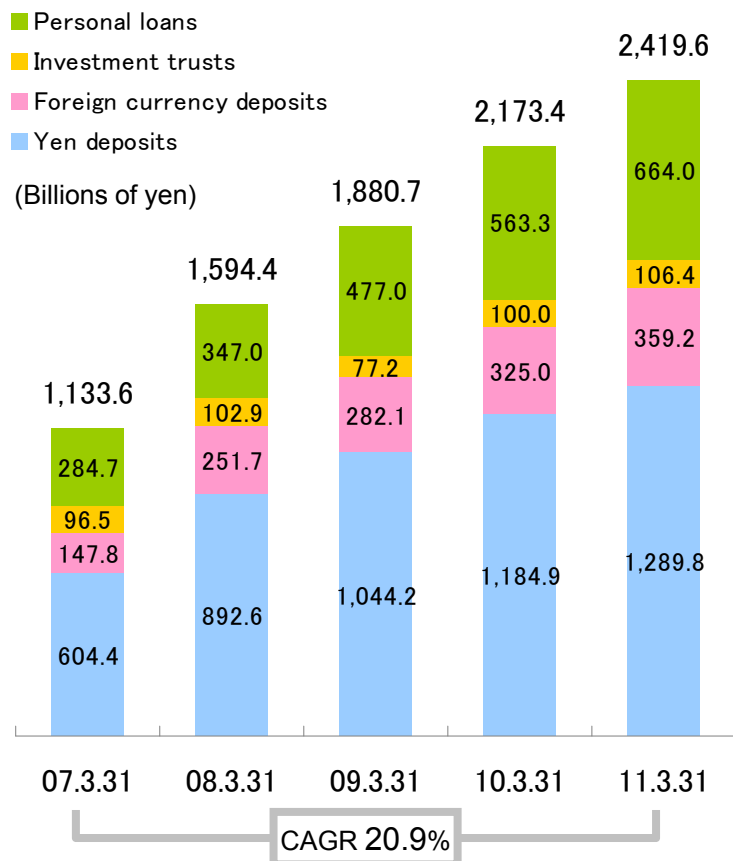
- Sony Bank maintains the top rating in customer satisfaction by enhancing services and trustworthiness as follows;
 - an opening of "Housing loan plaza", the over-the-counter branch in Tokyo
 - an extension of business hours for customer center
- Aiming for further improvement of products

Source: Nikkei's customer satisfaction survey (for the three major metropolitan areas)

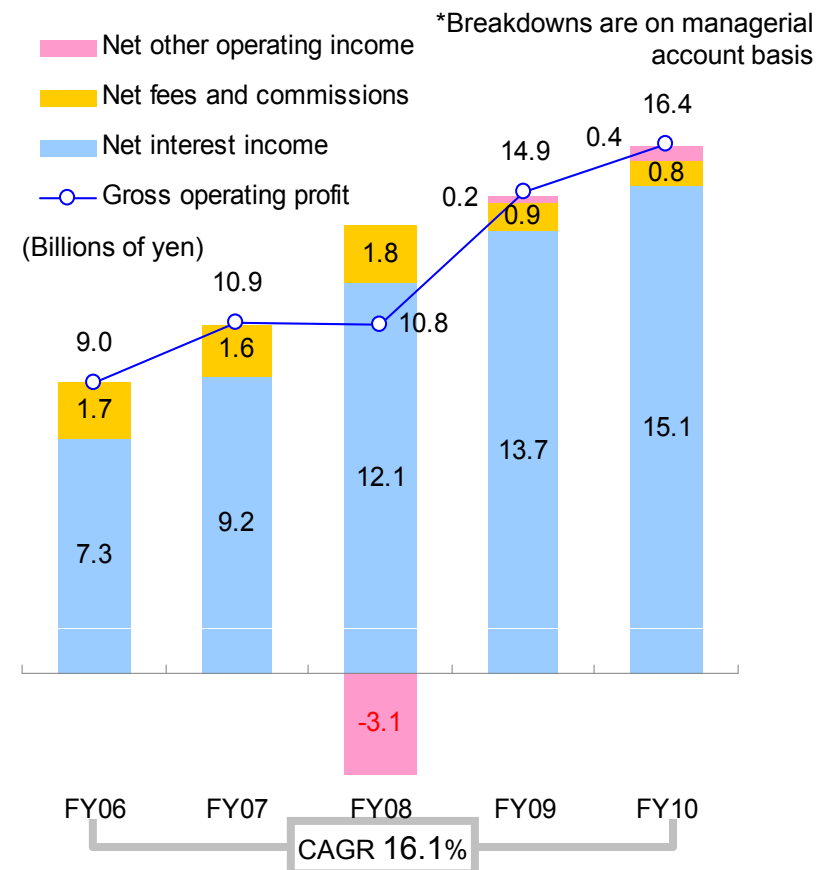
Sony Bank: Expansion of Operations (Retail Balance)

- Achieve linear growth in the retail balance and boost the top line (gross operating profit) accordingly

Retail balance



Gross operating profit



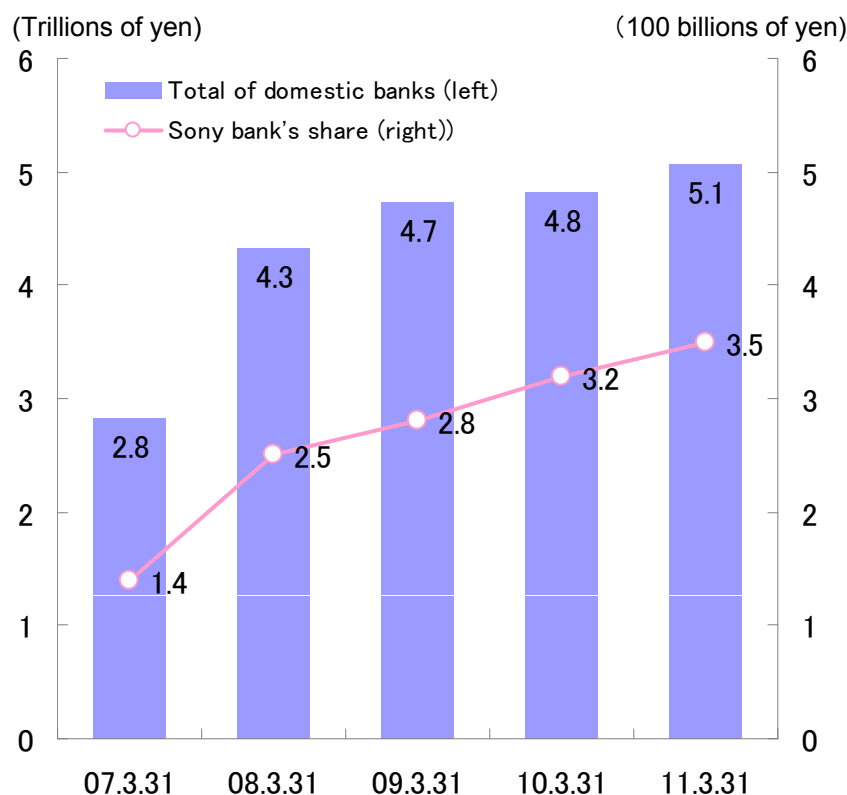
Sony Bank: Further Strengthen Strategic Products:

(1) Foreign Currency Products



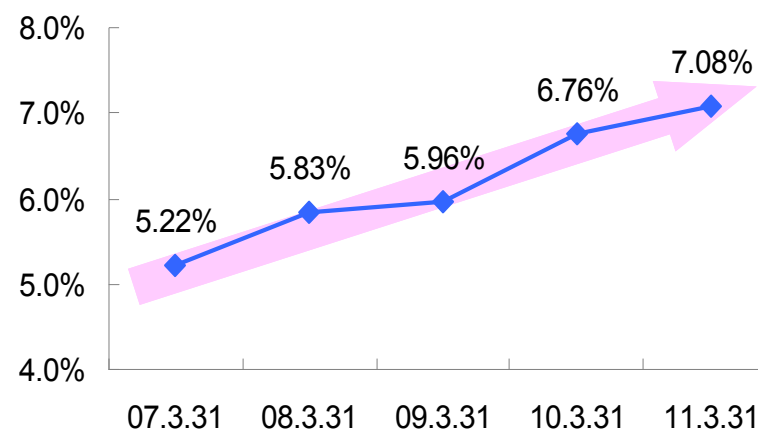
- Build Sony Bank's reputation as a foreign currency specialist by expanding the foreign currency business and increasing user convenience

Foreign currency deposits



Note1: Source: Statistics of Bank of Japan
(Individual foreign currency deposit balance)

High market share of foreign currency deposits



Further developing "Foreign Currency World" features

- ➔ Started handling credit cards with dual-currency settlement function (Oct. 2008)
- ➔ Launched overseas remittance service (Jan. 2010)
- ➔ Launched foreign currency delivery service (Jul. 2010)
- ➔ Began offering Brazilian real for foreign currency deposits (May 2011)

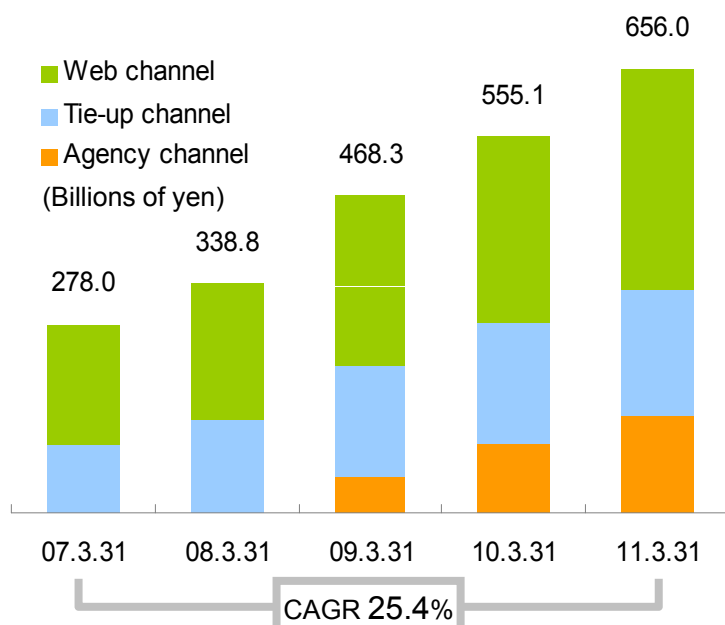
Sony Bank: Further Strengthen Strategic Products:

(2) Mortgage Loans



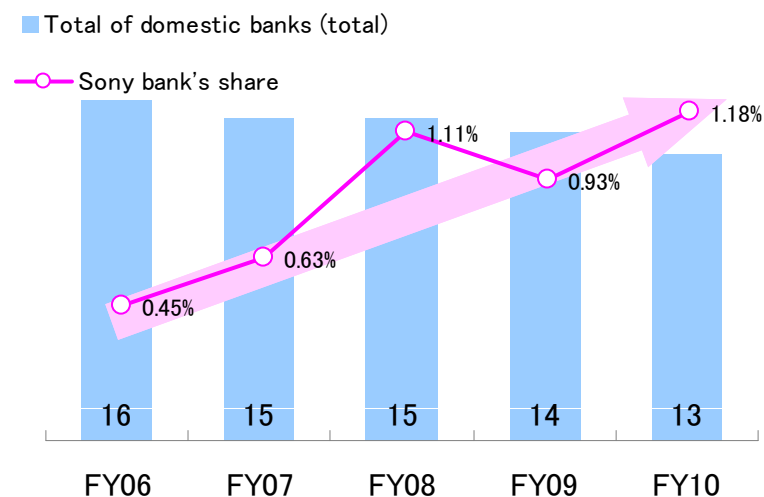
- Leverage high-quality mortgage loans to promote business growth (balance sheet) via asset expansion

Mortgage loans



- Opened the over-the-counter branch, called "Housing Loan Plaza" (Jun. 2010)
- Began offering mortgage loans for used condominiums (Sep. 2010)
- Began offering new mortgage Loan, "Variable Select Mortgage Loan" (Aug. 2011)

Industry-wide mortgage loan balance, Sony Bank's share and its quality



◆ Non-performing loan ratio as of March 31, 2011

(Information disclosure standard of Financial Revitalization Law)

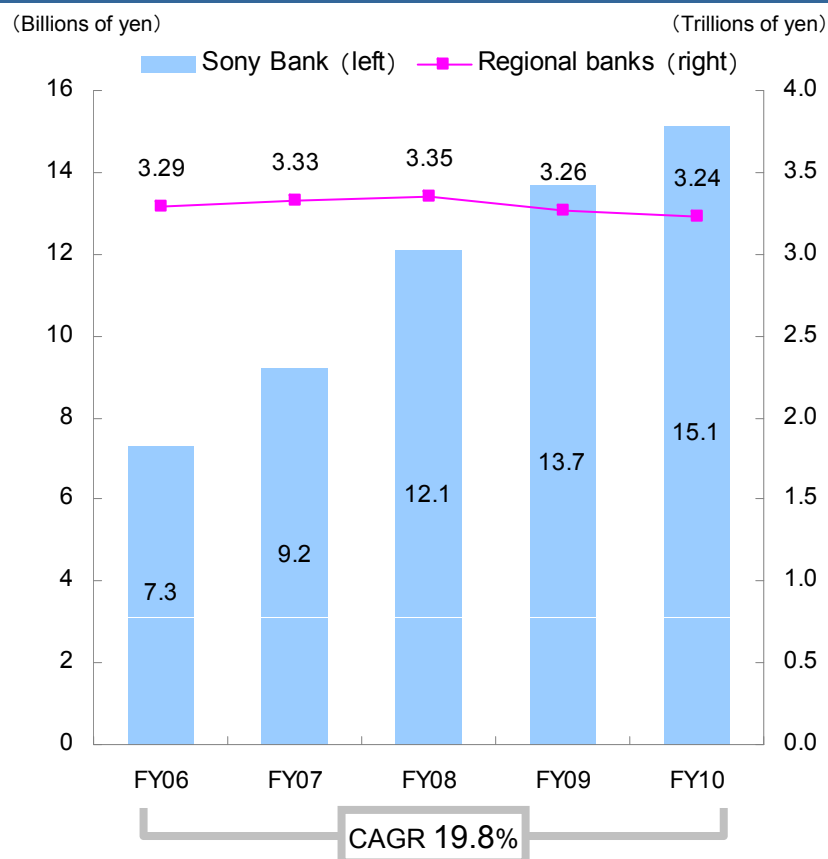
Sony Bank	Mega banks	City banks	Regional banks
0.38%	2.41%	1.84%	3.03%

Source: Nikkin Report

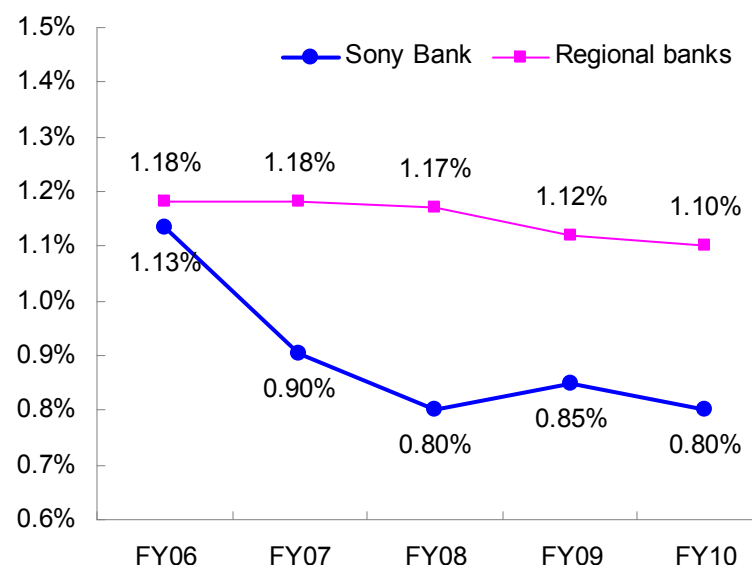
Sony Bank: Enhance Profit-earning Capacity

- Against a backdrop of declining net interest income in the banking industries overall, Sony Bank is achieving steady increases in net interest income as a result of growth in its business operations (balance sheet)

Maintain growth in net interest income



Maintain overwhelmingly low deposit expense rate*



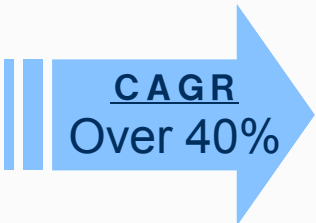


*Deposit expense rate:

A typical indicator of efficiency, obtained by dividing operating expenses by the average balance of deposits during the term. The lower the rate, the higher is the operating efficiency.

Source: Nationwide Bank Financial Statement Analysis, Japanese Bankers Association

Sony Bank: Mid-term Targets

	FY2010 (Actual)		FY2013 (Target)
Retail balance (Fiscal year-end balance)	¥2.41 trillion		¥3.49 trillion
Gross operating profit	¥16.4 billion		¥28.6 billion
Ordinary profit	¥3.3 billion		over ¥10.0 billion

Mid-term Management Targets (Consolidated)

Mid-term Management Targets (Consolidated)

(1) Revenues and Profit



- Consolidated ordinary revenues are expected to grow while profit are expected to steadily expand after a drop in profit in FY2011 and a shift to a profit structure less influenced by financial market conditions.


(Billions of yen)

	FY2010 (Actual)	FY2011 (Forecast)		FY2013 (Target)
Consolidated ordinary revenues	1,002.2	1,022.0	CAGR 6%+	1,156.0
Consolidated ordinary profit	76.8	59.0	CAGR 13%+	76.0
Consolidated net income	41.7	29.0	CAGR 15%+	39.0

Mid-term Management Targets (Consolidated)

(2) Consolidated Adjusted ROE

- Target consolidated adjusted ROE of 7.5-8.0% in FY2013 due mainly to an expected expansion in MCEV at Sony Life

	FY2010 (Actual)		FY2013 (Target)
Consolidated Adjusted ROE	(3.1%)		7.5-8.0%
<u>of which</u>			
<u>Sony Life (non-consolidated)</u>	(3.8%)		7.5-8.0%
<u>Sony Assurance</u>	5.5%		10-11%
<u>Sony Bank (consolidated)</u>	2.7%		7.0 -8.0%

Note: Calculation of consolidated adjusted ROE is as follows. As for the calculation of MCEV for FY2010 (actual), Sony Life uses interest swap rates as discount rate; whereas it uses JGB yields for FY2013 (target).

	Numerator	Denominator
Sony Life (Non-consolidated)	Net increase in MCEV plus dividends	The average of (MCEV at previous fiscal year-end minus dividends plus MCEV at current fiscal year-end)
Sony Assurance	Net income+ increase in provision for catastrophe reserve (after tax)+ increase in reserve for price fluctuations (after tax)	The average of (net assets + catastrophe reserve (after-tax) and reserve for price fluctuations (after-tax)) as of the previous fiscal year-end and the current fiscal year-end
Sony Bank (Consolidated)	Net income	The average of net assets as of the previous fiscal year-end and the current fiscal year-end

Capital Policies and Dividends

- Maintain Group policy of providing stable dividends while ensuring financial soundness and retaining profit for future growth

Capital Policies

	Mid-term Policy	(Reference) Actual as of March 31, 2011	
Sony Life (non-consolidated)	<ul style="list-style-type: none"> ■ No need for capital injection ■ Conduct ongoing risk management which has been incorporating possible tightening of capital requirements based on economic value in future. 	Solvency margin ratio*	1,720.0%
Sony Assurance			631.0%
Sony Bank (non-consolidated)	<ul style="list-style-type: none"> ■ In preparation for future growth, ensure soundness which is consistent with levels ultimately required by Basel III. Also consider Tier 1 and Tier 2 balance from standpoint of capital efficiency. 	Capital adequacy ratio	10.84%

* Cabinet Office Ordinance No. 23 of 2010 and FSA public ministerial announcement No. 48 of 2010 prescribe a revision in the methods of calculating total solvency margin and total risk (increasing the strictness of margin inclusion, and its sensitivity). These changes are to be applied from the end of FY2011. The figures for Sony Life and Sony Assurance stated in the table above (Actual as of March 31, 2011) are calculated according to these assumptions.

Dividends

Mid-term Policy	(Reference) Dividends		
		FY2010 (Actual)	FY2011(Forecast)
<ul style="list-style-type: none"> ■ Maintain stable dividends for the foreseeable future. ■ Conduct an ongoing review on the dividend level, keeping in mind the direction toward increasingly stringent capital regulations. 	Total dividends, full fiscal year	¥8.7 billion	¥8.7 billion
	Dividend per share	¥4,000	¥20**

** Figure reflects a 1:200 stock split in April 2011

SFH Group Mid-Term Business Developments

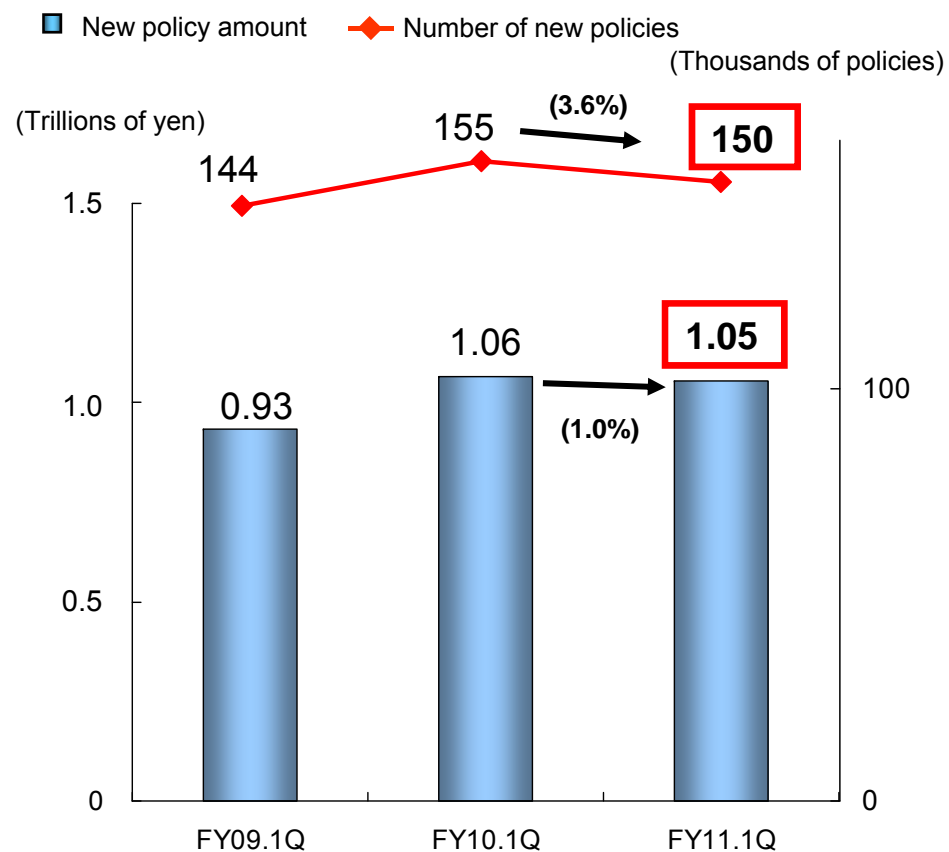
Realizing a Stable Management Structure and Achieving Sustainable Growth

- **Expanding revenues for the three main businesses
(Targeting annual growth in consolidated ordinary revenues
of 6%+ by FY2013)**
- **Growing profit indicators at 10%+ p.a. by FY2013, following an
expected drop in profit due to lower gains on sale of securities in
FY2011**
- **Realizing high capital efficiency while maintaining
financial soundness
(Targeting consolidated adjusted ROE of 7.5–8.0% in FY2013)**

APPENDIX

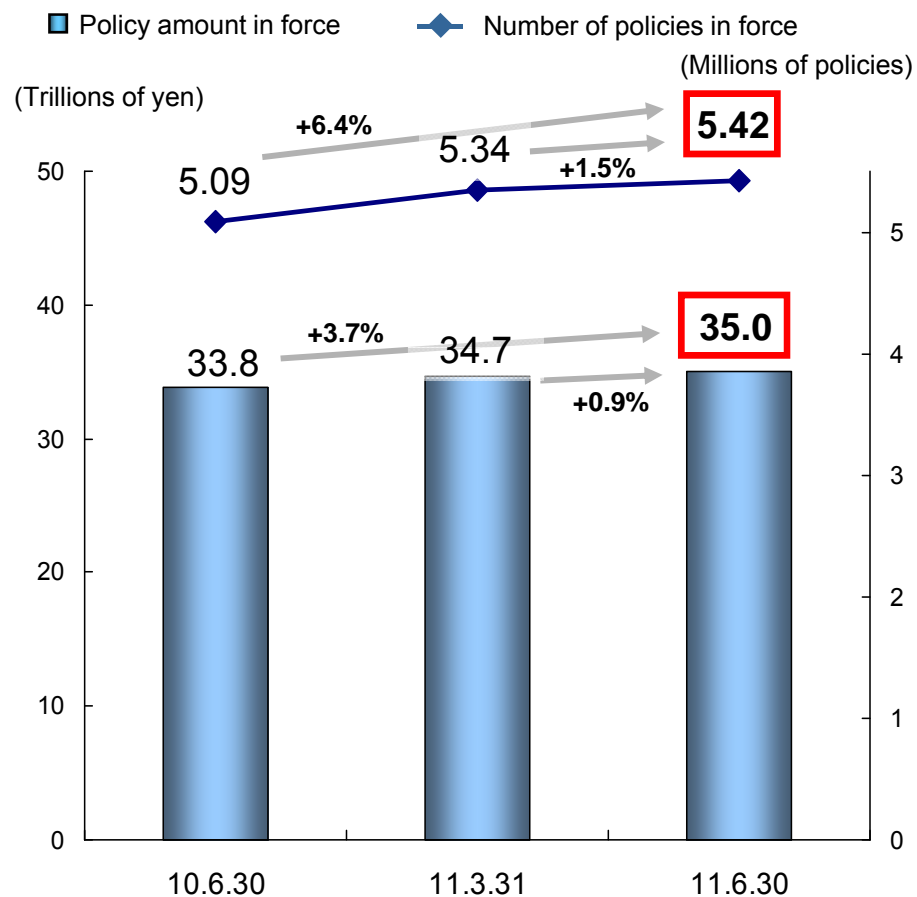
FY2011 1Q Review for Sony Life

Number and amount of new policies (Individual life insurance + Individual annuities)



Line item amounts are truncated below ¥10 billion; numbers of policies are truncated below 1,000 policies; percentage change figures are rounded.

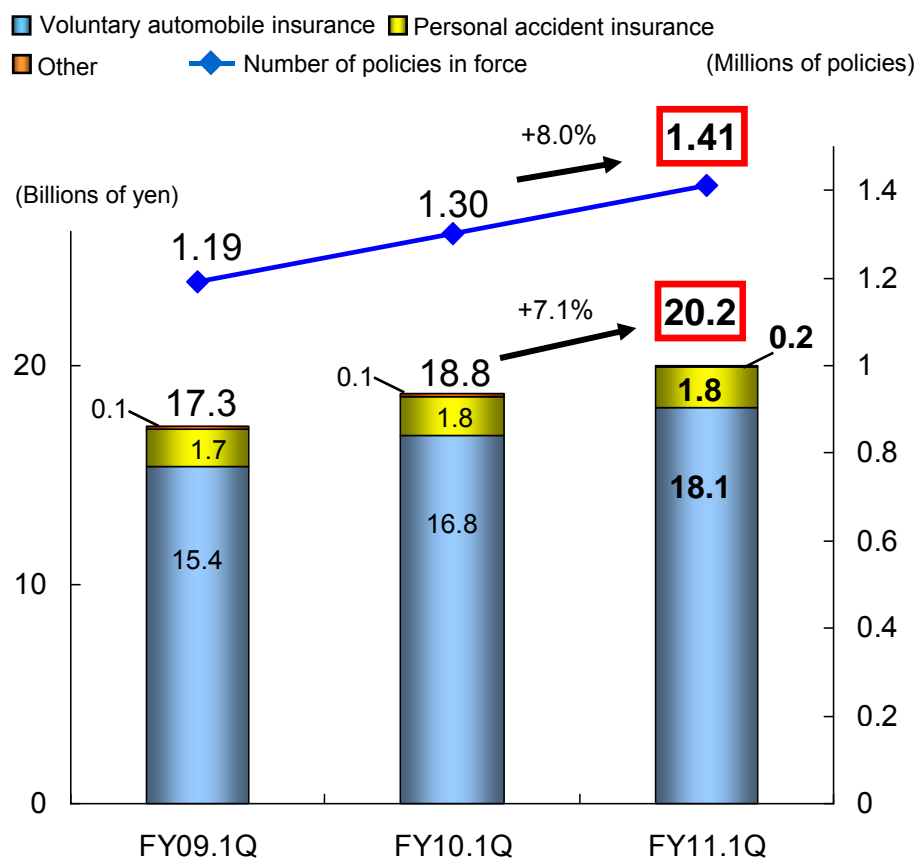
Number and amount of policies in force (Individual life insurance + Individual annuities)



Line item amounts are truncated below ¥100 billion; numbers of policies are truncated below 10,000 policies; percentage change figures are rounded.

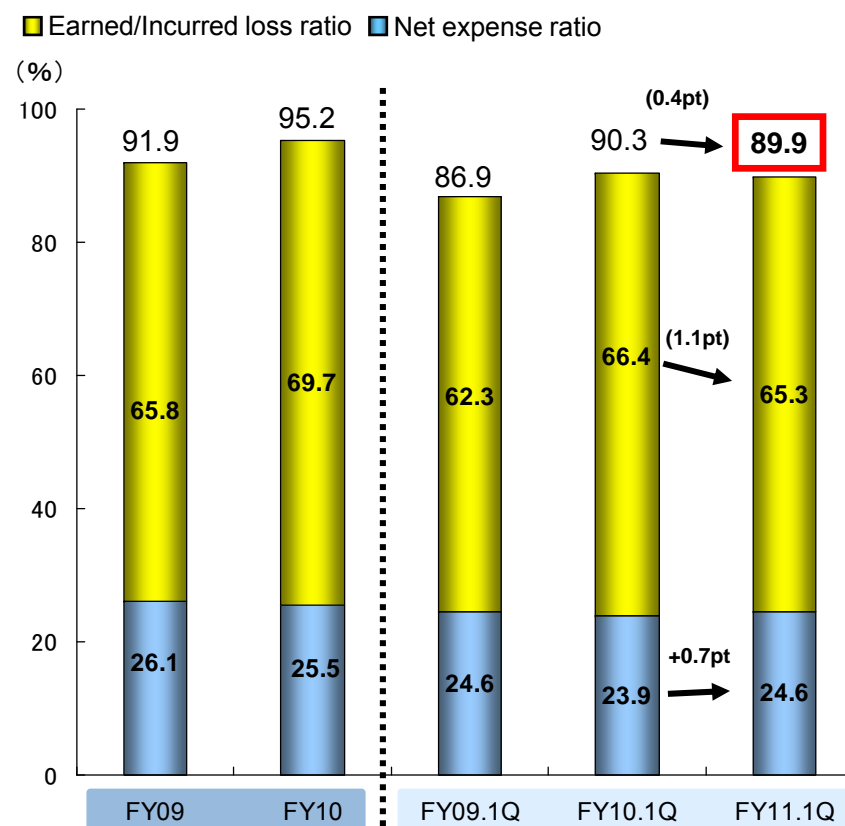
FY2011 1Q Review for Sony Assurance

Net premiums written and number of policies in force



The number of policies in force is the total of automobile insurance and medical and cancer insurance policies, which account for 99% of net premiums written. More than 90% of personal accident insurance is medical and cancer insurance.

Net expense ratio + Earned/Incurred loss ratio



Earned/Incurred loss ratio is equal to the ratio of the sum of net losses paid, loss adjustment expenses and accumulation in provision for reserve for outstanding losses to earned premiums.

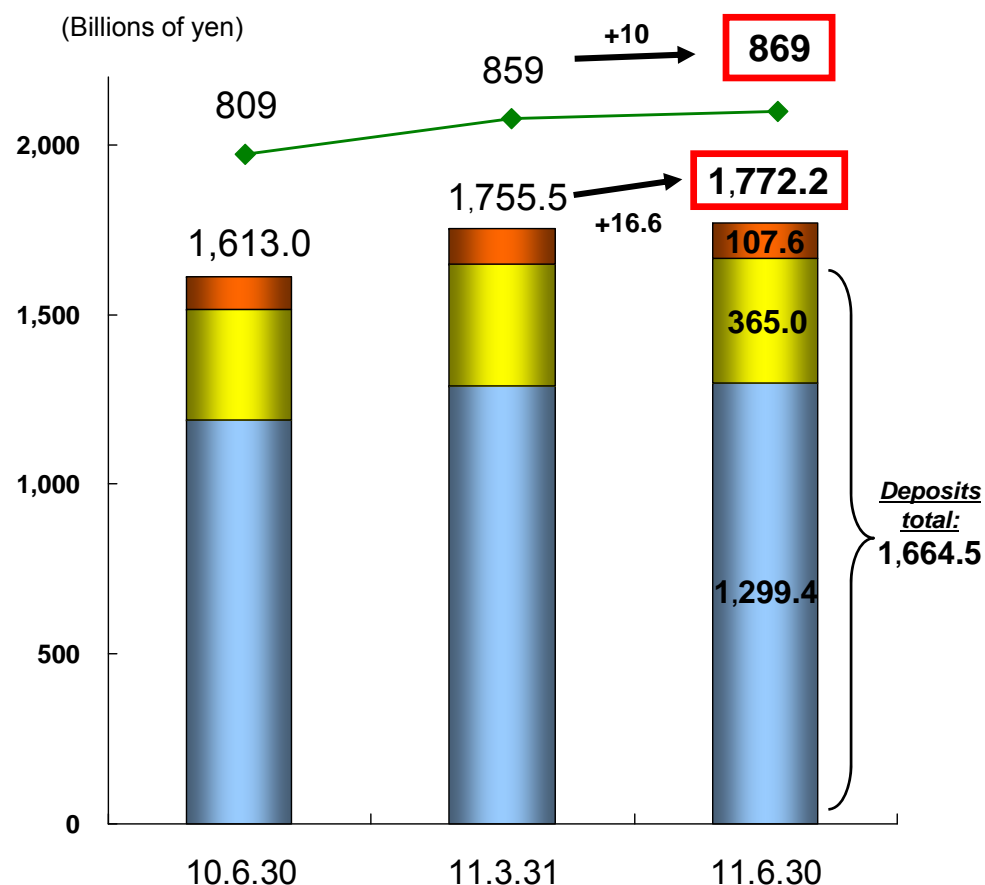
*Note that earthquake insurance and compulsory automobile liability insurance are excluded from the above calculation.

Net expense ratio is equal to the ratio of total underwriting costs to net premiums written.

FY2011 1Q Review for Sony Bank

Customer assets (deposits + investment trusts) and number of accounts

■ Yen deposits ■ Foreign currency deposits ■ Investment trusts
◆ Number of accounts (thousands)

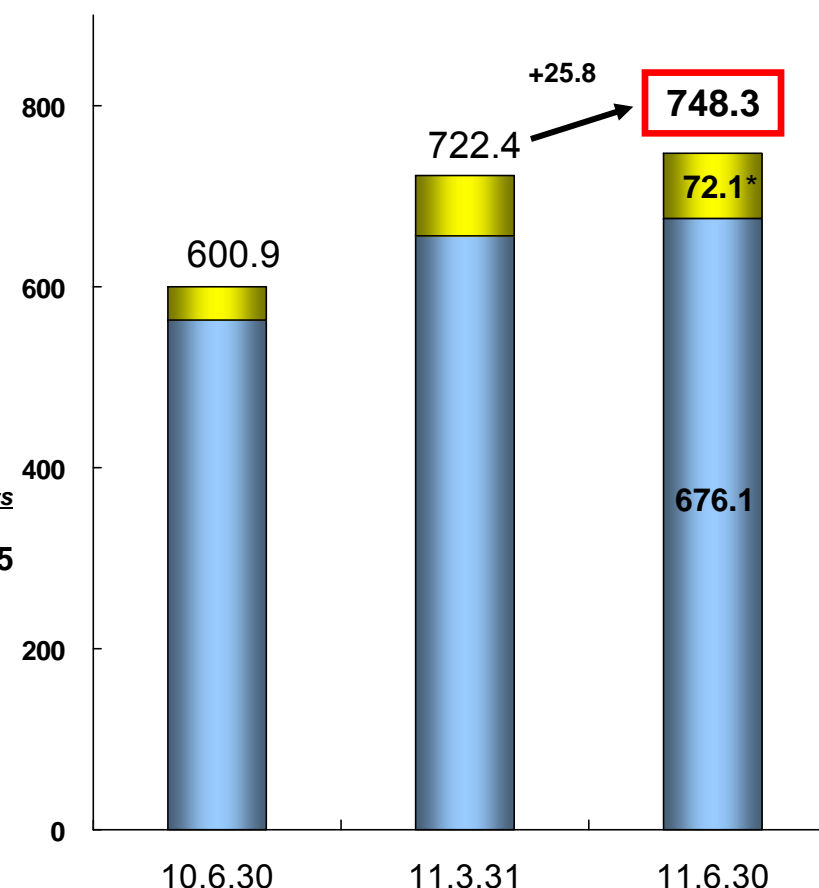


Loans

■ Mortgage loans ■ Others

*Including corporate loans of ¥64.4 billion.

(Billions of yen)



Line item amounts are truncated below ¥100 million; number of accounts are truncated below 1,000 accounts.



Contact:

SFH Corporate Communications & Investor Relations Department
Sony Financial Holdings Inc.
TEL: +81-3-5785-1074