

**Summary Information on Sony Bank's Financial Results**  
**for the Three Months Ended June 30, 2012**

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## (1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2012	As of June 30, 2012
<b>Assets:</b>		
Cash and due from banks	89,567	62,985
Call loans and bills bought	10,000	10,000
Monetary trusts	14,760	14,760
Securities	905,882	913,687
Loans	836,100	867,190
Foreign exchanges	8,936	9,657
Other assets	24,427	24,782
Tangible fixed assets	1,071	1,118
Intangible fixed assets	5,034	4,551
Deferred tax assets	2,047	2,691
Customers' liabilities for acceptances and guarantees	1,000	1,000
Allowance for loan losses	(1,634)	(1,678)
<b>Total Assets</b>	<b>1,897,192</b>	<b>1,910,747</b>
<b>Liabilities:</b>		
Deposits	1,761,136	1,766,407
Call money and bills sold	10,000	10,000
Borrowed money	12,000	12,224
Foreign exchanges	35	21
Other liabilities	50,134	57,502
Reserve for employees' bonuses	608	225
Reserve for employees' retirement benefits	440	455
Reserve for directors' retirement benefits	92	87
Provision for point card certificates	95	99
Reserve under Specific Law	6	6
Acceptances and guarantees	1,000	1,000
<b>Total Liabilities</b>	<b>1,835,550</b>	<b>1,848,030</b>
<b>Net Assets:</b>		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	9,212	10,655
Total shareholders' equity	61,212	62,655
Net unrealized gains on other securities, net of taxes	1,767	1,849
Net deferred losses on hedging instruments, net of taxes	(2,597)	(3,100)
Total accumulated other comprehensive income	(830)	(1,250)
Minority interest	1,260	1,312
<b>Total Net Assets</b>	<b>61,642</b>	<b>62,717</b>
<b>Total Liabilities and Net Assets</b>	<b>1,897,192</b>	<b>1,910,747</b>

## (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, 2011	For the three months ended June 30, 2012
<b>Ordinary Revenues</b>	<b>7,445</b>	<b>8,371</b>
Interest income	6,123	6,255
(Interest income on loans)	3,243	3,381
(Interest income and dividends on securities)	2,870	2,855
Fees and commissions	563	1,432
Other operating income	735	645
Other ordinary income	23	37
<b>Ordinary Expenses</b>	<b>6,428</b>	<b>7,359</b>
Interest expenses	2,260	2,212
(Interest expenses on deposits)	1,783	1,741
Fees and commissions	495	591
Other operating expenses	159	321
General and administrative expenses	3,442	4,143
Other ordinary expenses	70	91
<b>Ordinary Profit</b>	<b>1,017</b>	<b>1,011</b>
Income Before Income Taxes	1,017	1,011
Income Taxes -current	383	64
Income Taxes -deferred	66	(547)
Total Income Taxes	449	(483)
Income Before Minority Interest	567	1,495
Minority Interest	-	52
<b>Net Income</b>	<b>567</b>	<b>1,442</b>

### ii) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the three months ended June 30, 2011	For the three months ended June 30, 2012
Income Before Minority Interest	567	1,495
Other Comprehensive Income		
Net unrealized gains on other securities, net of taxes	1,066	82
Net deferred losses on hedging instruments, net of taxes	(482)	(502)
Total other comprehensive income	583	(419)
Comprehensive Income	1,151	1,075
(Details)		
Comprehensive income attributable to parent company	1,151	1,023
Comprehensive income attributable to minority interest	-	52

**(3) Non-consolidated Balance Sheets**

(Millions of yen)

	As of June 30, 2011 (A)	As of June 30, 2012 (B)	Change (B-A)	As of March 31, 2012 (C)	Change (B-C)
<b>Assets:</b>					
Cash and due from banks	48,047	60,624	12,576	87,053	(26,429)
Call loans	10,000	10,000	-	10,000	-
Monetary trusts	12,740	13,240	500	13,240	-
Securities	930,343	917,948	(12,394)	912,933	5,015
Loans	748,321	866,473	118,151	835,582	30,891
Foreign exchanges	8,606	9,657	1,050	8,936	721
Other assets	19,684	18,686	(997)	18,132	554
Tangible fixed assets	771	854	82	794	59
Intangible fixed assets	2,794	2,501	(293)	2,624	(123)
Deferred tax assets	1,696	2,701	1,005	1,840	861
Customers' liabilities for acceptances and guarantees	1,000	1,000	-	1,000	-
Allowance for loan losses	(1,431)	(1,678)	(247)	(1,634)	(43)
<b>Total Assets</b>	<b>1,782,574</b>	<b>1,902,009</b>	<b>119,435</b>	<b>1,890,503</b>	<b>11,506</b>
<b>Liabilities:</b>					
Deposits	1,664,562	1,767,264	102,702	1,762,282	4,981
Call money	10,000	10,000	-	10,000	-
Borrowed money	2,000	12,000	10,000	12,000	-
Foreign exchanges	61	21	(40)	35	(14)
Other liabilities	43,006	49,798	6,792	41,300	8,498
Reserve for employees' bonuses	163	173	9	519	(345)
Reserve for employees' retirement benefits	411	400	(11)	381	18
Reserve for directors' retirement benefits	81	87	6	92	(4)
Provision for point card certificates	77	99	22	95	4
Acceptances and guarantees	1,000	1,000	-	1,000	-
<b>Total Liabilities</b>	<b>1,721,363</b>	<b>1,840,845</b>	<b>119,481</b>	<b>1,827,706</b>	<b>13,139</b>
<b>Net Assets:</b>					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	9,942	10,414	471	11,627	(1,212)
Total shareholders' equity	61,942	62,414	471	63,627	(1,212)
Net unrealized gains on other securities, net of taxes	1,493	1,849	356	1,767	82
Net deferred losses on hedging instruments, net of taxes	(2,225)	(3,100)	(874)	(2,597)	(502)
Total valuation and translation adjustments	(732)	(1,250)	(518)	(830)	(419)
<b>Total Net Assets</b>	<b>61,210</b>	<b>61,163</b>	<b>(46)</b>	<b>62,796</b>	<b>(1,632)</b>
<b>Total Liabilities and Net Assets</b>	<b>1,782,574</b>	<b>1,902,009</b>	<b>119,435</b>	<b>1,890,503</b>	<b>11,506</b>

**(4) Non-consolidated Statements of Income**

(Millions of yen)

	For the three months ended June 30, 2011 (A)	For the three months ended June 30, 2012 (B)	Change (B-A)	(Reference) For the year ended March 31, 2012
<b>Ordinary Revenues</b>	<b>7,441</b>	<b>7,511</b>	<b>70</b>	<b>30,075</b>
Interest income	6,120	6,250	130	24,859
(Interest income on loans)	3,240	3,376	136	13,260
(Interest income and dividends on securities)	2,870	2,855	(14)	11,540
Fees and commissions	555	571	15	2,384
Other operating income	735	645	(89)	2,740
Other ordinary income	29	43	13	92
<b>Ordinary Expenses</b>	<b>6,336</b>	<b>6,635</b>	<b>299</b>	<b>26,042</b>
Interest expenses	2,259	2,197	(61)	8,777
(Interest expenses on deposits)	1,783	1,742	(41)	6,880
Fees and commissions	490	524	33	2,188
Other operating expenses	159	321	161	698
General and administrative expenses	3,356	3,502	145	13,808
Other ordinary expenses	69	90	20	570
<b>Ordinary Profit</b>	<b>1,104</b>	<b>875</b>	<b>(229)</b>	<b>4,033</b>
<b>Extraordinary Gains</b>	-	-	-	99
Reversal of reserve for employees' retirement benefits	-	-	-	99
<b>Extraordinary Losses</b>	-	2,789	2,789	-
Impairment losses on shares in affiliated companies	-	2,789	2,789	-
Income (losses) Before Income Taxes	1,104	(1,914)	(3,019)	4,132
Income Taxes -current	383	63	(319)	1,941
Income Taxes -deferred	66	(765)	(831)	(148)
Total Income Taxes	449	(701)	(1,150)	1,792
<b>Net Income (losses)</b>	<b>655</b>	<b>(1,212)</b>	<b>(1,868)</b>	<b>2,340</b>

## (5) Supplementary Information

### 1. Deposits and loans (Non-consolidated)

(Millions of yen, %)

	For the three months ended June 30, 2011			For the three months ended June 30, 2012		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,664,562	1,653,225	0.43	1,767,264	1,744,758	0.40
Yen deposits	1,299,499	1,291,783	0.29	1,401,823	1,379,920	0.25
Ordinary deposits	332,328	318,231	0.01	335,396	326,074	0.01
Time deposits	967,165	973,521	0.38	1,066,411	1,053,821	0.33
Foreign currency deposits	365,063	361,442	0.93	365,440	364,837	0.93
Ordinary deposits	164,689	160,027	0.17	164,748	160,872	0.12
Time deposits	200,373	201,402	1.53	200,692	203,955	1.57
Loans	748,321	734,700	1.76	866,473	849,174	1.59
Mortgage loans	676,123	666,020	1.78	774,458	761,922	1.62
Others	72,198	68,680	1.61	92,014	87,251	1.29

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 June 30, 2011			As of June 30, 2012		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	366,097	137,377	503,474	344,821	114,850	459,672
3 months or more, less than 6 months	211,663	30,426	242,089	55,139	45,419	100,558
6 months or more, less than 1 year	273,183	23,159	296,342	466,415	30,598	497,014
1 year or more, less than 2 years	17,940	5,941	23,882	89,906	7,319	97,225
2 years or more, less than 3 years	9,852	3,459	13,311	8,872	2,344	11,216
3 years or more	42,960	9	42,969	49,603	160	49,763
Total	921,697	200,373	1,122,070	1,014,759	200,692	1,215,451

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

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

(Millions of yen, %)

Ratings	As of June 30, 2011		As of June 30, 2012	
	Balance	Composition	Balance	Composition
AAA	483,205	51.9	373,695	40.7
AA	237,493	25.5	299,299	32.6
A	177,136	19.0	204,465	22.3
BBB	19,023	2.1	27,945	3.0
Unrated	13,484	1.5	12,542	1.4
Total	930,343	100.0	917,948	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 ¥8,281 million of investments in unrated investment trusts and ¥4,261 million of investments in shares of subsidiaries.

#### 4. Risk-monitored Loans (Non-consolidated)

Category	(Millions of yen)	
	As of June 30, 2011	As of June 30, 2012
	Amount	Amount
Bankrupt loans	269	247
None-accrual delinquent loans	1,327	1,243
Past due loans (3 months or more)	-	-
Restructured loans	1,709	2,226
<b>Total</b>	<b>3,306</b>	<b>3,717</b>

#### 5. Non-consolidated Capital Adequacy Ratio (Domestic Criteria)

	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 June 30, 2012	11.29	9.36	75,262	62,414	26,661
As of June 30, 2011	10.65	10.22	64,600	61,942	24,243
As of March 31, 2012	11.58	9.63	76,463	63,627	26,403

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%

#### 6. Consolidated Capital Adequacy Ratio (Domestic Criteria)

	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 June 30, 2012	11.36	9.45	76,497	63,649	26,923
As of June 30, 2011	10.41	9.96	62,690	60,032	24,088
As of March 31, 2012	11.28	9.35	74,970	62,134	26,579

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%