

Summary Information on Sony Bank's Financial Results
for the Nine Months Ended December 31, 2012

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(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2012	As of December 31, 2012
Assets:		
Cash and due from banks	89,567	51,956
Call loans and bills bought	10,000	10,000
Monetary trusts	14,760	15,147
Securities	905,882	949,805
Loans	836,100	929,791
Foreign exchanges	8,936	10,728
Other assets	24,427	36,986
Tangible fixed assets	1,071	1,125
Intangible fixed assets	5,034	4,652
Deferred tax assets	2,047	915
Customers' liabilities for acceptances and guarantees	1,000	1,000
Allowance for loan losses	(1,634)	(1,662)
Total Assets	1,897,192	2,010,447
Liabilities:		
Deposits	1,761,136	1,868,438
Call money and bills sold	10,000	10,000
Borrowed money	12,000	12,000
Foreign exchanges	35	18
Other liabilities	50,134	52,074
Reserve for employees' bonuses	608	447
Reserve for employees' retirement benefits	440	494
Reserve for directors' retirement benefits	92	94
Provision for point card certificates	95	100
Reserve under specific law	6	-
Acceptances and guarantees	1,000	1,000
Total Liabilities	1,835,550	1,944,669
Net Assets:		
Common stock	31,000	31,000
Capital surplus	21,000	21,000
Retained earnings	9,212	11,504
Total shareholders' equity	61,212	63,504
Net unrealized gains on other securities, net of taxes	1,767	4,069
Net deferred losses on hedging instruments, net of taxes	(2,597)	(3,149)
Total accumulated other comprehensive income	(830)	919
Minority interest	1,260	1,354
Total Net Assets	61,642	65,778
Total Liabilities and Net Assets	1,897,192	2,010,447

(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, 2011	For the nine months ended December 31, 2012
Ordinary Revenues	23,840	25,149
Interest income	18,550	19,238
(Interest income on loans)	9,919	10,367
(Interest income and dividends on securities)	8,593	8,814
Fees and commissions	3,350	4,103
Other operating income	1,892	1,715
Other ordinary income	46	92
Ordinary Expenses	20,930	22,266
Interest expenses	6,569	6,185
(Interest expenses on deposits)	5,112	4,934
Fees and commissions	1,779	2,010
Other operating expenses	395	1,518
General and administrative expenses	11,689	12,377
Other ordinary expenses	496	174
Ordinary Profit	2,909	2,883
Extraordinary Losses	260	399
Losses on disposal of fixed assets	12	-
Impairment losses	247	-
Losses on sales of stocks of subsidiaries	-	398
Other extraordinary losses	-	0
Income Before Income Taxes	2,649	2,483
Income Taxes -current	1,457	(88)
Income Taxes -deferred	(50)	186
Total Income Taxes	1,407	97
Income Before Minority Interest	1,241	2,386
Minority Interest	66	94
Net Income	1,175	2,292

ii) Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2011	For the nine months ended December 31, 2012
Income Before Minority Interest	1,241	2,386
Other Comprehensive Income		
Net unrealized gains (losses) on other securities, net of taxes	(1,091)	2,302
Net deferred losses on hedging instruments, net of taxes	(1,102)	(552)
Total other comprehensive income	(2,194)	1,750
Comprehensive Income (losses)	(952)	4,136
(Details)		
Comprehensive income attributable to parent company	(1,018)	4,042
Comprehensive income attributable to minority interest	66	94

(3) Non-consolidated Balance Sheets

(Millions of yen)

	As of December 31, 2011 (A)	As of December 31, 2012 (B)	Change (B-A)	As of March 31, 2012 (C)	Change (B-C)
Assets:					
Cash and due from banks	73,800	51,726	(22,074)	87,053	(35,327)
Call loans	10,000	10,000	-	10,000	-
Monetary trusts	12,740	15,147	2,407	13,240	1,907
Securities	878,376	951,856	73,479	912,933	38,923
Loans	805,945	929,791	123,846	835,582	94,209
Foreign exchanges	11,526	10,728	(798)	8,936	1,792
Other assets	20,447	29,895	9,448	18,132	11,763
Tangible fixed assets	877	891	13	794	96
Intangible fixed assets	2,585	2,733	148	2,624	108
Deferred tax assets	3,135	840	(2,295)	1,840	(1,000)
Customers' liabilities for acceptances and guarantees	1,000	1,000	-	1,000	-
Allowance for loan losses	(1,685)	(1,662)	22	(1,634)	(27)
Total Assets	1,818,748	2,002,947	184,198	1,890,503	112,444
Liabilities:					
Deposits	1,688,365	1,868,438	180,073	1,762,282	106,156
Call money	10,000	10,000	-	10,000	-
Borrowed money	12,000	12,000	-	12,000	-
Foreign exchanges	4	18	14	35	(17)
Other liabilities	46,983	46,047	(936)	41,300	4,747
Reserve for employees' bonuses	368	407	39	519	(111)
Reserve for employees' retirement benefits	457	439	(17)	381	57
Reserve for directors' retirement benefits	89	94	5	92	2
Provision for point card certificates	88	100	12	95	5
Acceptances and guarantees	1,000	1,000	-	1,000	-
Total Liabilities	1,759,356	1,938,547	179,191	1,827,706	110,841
Net Assets:					
Common stock	31,000	31,000	-	31,000	-
Capital surplus	21,000	21,000	-	21,000	-
Retained earnings	10,902	11,480	578	11,627	(146)
Total shareholders' equity	62,902	63,480	578	63,627	(146)
Net unrealized gains on other securities, net of taxes	(665)	4,069	4,734	1,767	2,302
Net deferred losses on hedging instruments, net of taxes	(2,844)	(3,149)	(305)	(2,597)	(552)
Total valuation and translation adjustments	(3,510)	919	4,429	(830)	1,750
Total Net Assets	59,392	64,400	5,007	62,796	1,603
Total Liabilities and Net Assets	1,818,748	2,002,947	184,198	1,890,503	112,444

(4) Non-consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2011 (A)	For the nine months ended December 31, 2012 (B)	Change (B-A)	(Reference) For the year ended March 31, 2012
Ordinary Revenues	22,194	22,822	627	30,075
Interest income	18,541	19,232	690	24,859
(Interest income on loans)	9,911	10,361	450	13,260
(Interest income and dividends on securities)	8,593	8,814	221	11,540
Fees and commissions	1,688	1,774	86	2,384
Other operating income	1,892	1,715	(176)	2,740
(Gains on foreign exchange transactions)	1,329	1,157	(172)	1,764
Other ordinary income	72	100	27	92
Ordinary Expenses	19,292	20,177	884	26,042
Interest expenses	6,537	6,151	(385)	8,777
(Interest expenses on deposits)	5,112	4,934	(177)	6,880
Fees and commissions	1,616	1,781	164	2,188
Other operating expenses	395	1,518	1,122	698
General and administrative expenses	10,250	10,552	302	13,808
Other ordinary expenses	492	173	(318)	570
Ordinary Profit	2,901	2,644	(257)	4,033
Extraordinary Gains	-	-	-	99
Extraordinary Losses	-	2,826	2,826	-
Income Before Income Taxes	2,901	(182)	(3,084)	4,132
Income Taxes -current	1,367	(90)	(1,457)	1,941
Income Taxes -deferred	(80)	54	135	(148)
Total Income Taxes	1,286	(36)	(1,322)	1,792
Net Income (losses)	1,615	(146)	(1,761)	2,340

(Reference) Non-consolidated Statements of Income for the three months ended December 31, 2012

(Millions of yen)

	For the three months ended December 31, 2011 (A)	For the three months ended December 31, 2012 (B)	Change (B-A)
Ordinary Revenues	7,415	7,620	205
Interest income	6,290	6,631	341
(Interest income on loans)	3,379	3,535	155
(Interest income and dividends on securities)	2,897	3,079	181
Fees and commissions	549	599	49
Other operating income	553	355	(198)
(Gains on foreign exchange transactions)	421	316	(105)
Other ordinary income	21	33	11
Ordinary Expenses	6,713	6,920	206
Interest expenses	2,128	1,916	(212)
(Interest expenses on deposits)	1,648	1,563	(84)
Fees and commissions	558	616	57
Other operating expenses	479	734	254
General and administrative expenses	3,433	3,591	157
Other ordinary expenses	113	62	(51)
Ordinary Profit	701	699	(1)
Income Before Income Taxes	701	699	(1)
Income Taxes -current	351	1	(350)
Income Taxes -deferred	32	269	236
Total Income Taxes	384	270	(114)
Net Income	317	429	112

(5) Supplementary Information

1. Deposits and loans (Non-consolidated)

(Millions of yen, %)

	For the nine months ended December 31, 2011			For the nine months ended December 31,		
	Balance at the end	Average balance	Yield	Balance at the end	Average balance	Yield
Deposits	1,688,365	1,658,233	0.40	1,868,438	1,795,300	0.36
Yen deposits	1,334,018	1,295,591	0.26	1,488,941	1,429,310	0.25
Ordinary deposits	332,771	320,525	0.01	382,455	334,614	0.01
Time deposits	1,001,212	975,037	0.35	1,106,462	1,094,667	0.33
Foreign currency deposits	354,346	362,642	0.91	379,497	365,989	0.78
Ordinary deposits	161,409	165,445	0.18	171,173	162,660	0.10
Time deposits	192,936	197,186	1.52	208,324	203,318	1.32
Loans	805,945	761,569	1.72	929,791	880,573	1.56
Mortgage loans	722,727	687,470	1.74	830,691	788,137	1.60
Others	83,217	74,099	1.52	99,100	92,436	1.21

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, 2011			As of December 31, 2012		
	Yen	Foreign currency	Total	Yen	Foreign currency	Total
Less than 3 months	325,995	109,545	435,541	391,881	119,412	511,293
3 months or more, less than 6 months	66,165	40,574	106,740	60,573	45,934	106,507
6 months or more, less than 1 year	345,634	30,476	376,110	403,499	31,632	435,132
1 year or more, less than 2 years	158,910	8,656	167,567	129,398	9,198	138,596
2 years or more, less than 3 years	8,534	3,535	12,069	10,472	1,920	12,393
3 years or more	46,913	148	47,061	54,981	225	55,206
Total	952,154	192,936	1,145,091	1,050,805	208,324	1,259,130

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, 2011		As of December 31, 2012	
	Balance	Composition	Balance	Composition
AAA	379,726	43.2	348,004	36.5
AA	271,664	30.9	336,694	35.4
A	185,069	21.1	222,387	23.4
BBB	26,714	3.1	35,145	3.7
BB or below	-	-	973	0.1
Unrated	15,201	1.7	8,650	0.9
Total	878,376	100.0	951,856	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 ¥6,599 million of investments in unrated investment trusts and ¥2,050 million of investments in shares of subsidiaries.

4. Risk-monitored Loans (Non-consolidated)

(Millions of yen)

	As of December 31, 2011	As of December 31, 2012
Category	Amount	Amount
Bankrupt loans	175	163
None-accrual delinquent loans	1,625	1,646
Past due loans (3 months or more)	-	-
Restructured loans	1,975	2,273
Total	3,777	4,083

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 December 31, 2012	10.71	8.91	76,233	63,480	28,471
As of December 31, 2011	11.86	9.85	75,736	62,902	25,533
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 FSA Notification No.19 (2006), which establishes standards based on Article 14-2 of the Banking Act of Japan for determining the capital adequacy of a bank in light of the assets held by the bank.

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 December 31, 2012	10.72	8.95	77,333	64,580	28,845
As of December 31, 2011	11.58	9.58	74,429	61,595	25,694
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 FSA Notification No.19 (2006), which establishes standards based on Article 14-2 of the Banking Act of Japan for determining the capital adequacy of a bank in light of the assets held by the bank..

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