

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Balance Sheets
March 31, 2007 and 2006

	Millions of Yen		Thousands of U.S. Dollars	
	2007	2006	2007	2006
Assets:				
Cash and due from banks	¥ 44,065	¥ 52,506	\$ 373,280	\$ 444,781
Call loans and bills purchased	38,205	57,389	323,637	486,143
Trading securities (Note 3)	507	20,192	4,297	171,053
Investment securities (Notes 3 and 7)	879,735	860,157	7,452,229	7,286,385
Reserve for possible losses on investments	(29)	(108)	(251)	(921)
Loans and bills discounted (Note 4)	1,475,646	1,467,087	12,500,181	12,427,679
Foreign exchanges (Note 5)	1,447	2,382	12,263	20,179
Other assets	22,866	21,523	193,702	182,327
Premises and equipment (Note 6)	-	52,396	-	443,849
Tangible fixed assets (Note 6)	51,761	-	438,468	-
Intangible fixed assets (Note 6)	1,170	-	9,915	-
Deferred tax assets (Note 15)	398	361	3,379	3,062
Goodwill	-	21	-	186
Customers' liabilities for acceptances and guarantees (Note 11)	36,265	56,276	307,204	476,718
Reserve for possible loan losses	(8,433)	(11,731)	(71,442)	(99,375)
	<u>¥ 2,543,607</u>	<u>¥ 2,578,455</u>	<u>\$ 21,546,862</u>	<u>\$ 21,842,066</u>

The accompanying Notes are an integral part of these Consolidated Financial Statements.

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Consolidated Balance Sheets
March 31, 2007 and 2006

	Millions of Yen		Thousands of U.S. Dollars	
	2007	2006	2007	2006
Liabilities:				
Deposits (Note 8)	¥ 2,210,433	¥ 2,214,709	\$ 18,724,551	\$ 18,760,775
Security deposits received relating to lending transactions	37,889	66,405	320,960	562,519
Borrowings (Note 9)	12,719	11,615	107,742	98,391
Foreign exchanges (Note 5)	259	388	2,197	3,290
Other liabilities	11,173	10,088	94,648	85,460
Reserve for employee bonuses	661	651	5,603	5,522
Reserve for director and corporate auditor bonuses	25	-	217	-
Reserve for employee retirement benefits (Note 10)	2,803	2,660	23,749	22,540
Deferred tax liabilities (Note 15)	30,774	27,043	260,692	229,083
Deferred tax liabilities for revaluation (Note 6)	6,889	6,941	58,357	58,800
Acceptances and guarantees (Note 11)	36,265	56,276	307,204	476,718
Total liabilities	2,349,893	2,396,780	19,905,920	20,303,098
Net Assets (Note 12):				
Common stock	18,000	-	152,478	-
Capital surplus	13,889	-	117,657	-
Retained earnings	95,055	-	805,214	-
Less, treasury stock	(452)	-	(3,835)	-
Total stockholders' equity	126,492	-	1,071,514	-
Other components of net assets	64,350	-	545,117	-
Minority interests	2,869	-	24,311	-
Total net assets	193,713	-	1,640,942	-
Total liabilities and net assets	¥ 2,543,607	-	\$ 21,546,862	-
Minority interests	-	2,603	-	22,053
Stockholders' equity:				
Common stock,	-	18,000	-	152,478
Capital surplus	-	13,836	-	117,213
Retained earnings	-	87,550	-	741,640
Land revaluation increment	-	7,627	-	64,613
Net unrealized gains on available-for-sale securities	-	52,520	-	444,902
Less, treasury stock	-	(464)	-	(3,931)
Total stockholders' equity	-	179,071	-	1,516,915
Total liabilities, minority interests and stockholders' equity	-	¥ 2,578,455	-	\$ 21,842,066

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Statements of Income
For the Years Ended March 31, 2007 and 2006

	Millions of Yen		Thousands of U.S. Dollars	
	2007	2006	2007	2006
Income:				
Interest and dividend income:				
Interest on loans and bills discounted and purchased	¥ 25,203	¥ 25,204	\$ 213,503	\$ 213,509
Interest on and dividends from securities	13,322	11,157	112,856	94,516
Other interest and dividend income	69	80	587	678
Total interest income	38,596	36,442	326,946	308,703
Fees and commissions	15,551	15,609	131,733	132,228
Other operating income	1,676	1,503	14,199	12,740
Other income	4,945	4,160	41,893	35,247
Total income (Note 16)	60,768	57,716	514,771	488,918
Expenses:				
Interest expenses:				
Interest on deposits	2,152	715	18,230	6,064
Interest on borrowings	137	159	1,168	1,355
Other interest expenses	122	31	1,040	264
Total interest expenses	2,412	906	20,438	7,683
Fees and commissions	9,360	9,629	79,294	81,573
Other operating expenses	3,037	1,624	25,728	13,760
General and administrative expenses	27,484	26,730	232,818	226,434
Other expenses	4,164	2,509	35,274	21,261
Total expenses (Note 16)	46,458	41,401	393,552	350,711
Income before income taxes and minority interests	14,309	16,315	121,219	138,207
Income taxes (Note 15)	6,000	9,159	50,829	77,587
Less, minority interests in net income of subsidiaries	198	174	1,680	1,474
Net income	¥ 8,111	¥ 6,982	\$ 68,710	\$ 59,146
	Yen		U.S. Dollars	
Per share:				
Net income	¥ 744.40	¥ 638.29	\$ 6.31	\$ 5.41
Cash dividends	70.00	60.00	0.59	0.51

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