

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Balance Sheets
March 31, 2008 and 2007

	Millions of yen		Thousands of U.S. dollars	
	2008	2007	2008	2007
Assets				
Cash and due from banks	¥ 41,879	¥ 44,065	\$ 418,000	\$ 439,821
Call loans and bills purchased	66,899	38,205	667,722	381,328
Trading securities (Note 3)	542	507	5,417	5,063
Investment securities (Notes 3 and 7)	840,092	879,735	8,384,994	8,780,674
Reserve for possible losses on investments	(9)	(29)	(99)	(295)
Loans and bills discounted (Note 4)	1,494,205	1,475,646	14,913,723	14,728,480
Foreign exchanges (Note 5)	1,444	1,447	14,415	14,449
Other assets	24,455	22,866	244,094	228,231
Tangible fixed assets (Note 6)	49,470	51,761	493,770	516,630
Intangible fixed assets	1,054	1,170	10,522	11,683
Deferred tax assets (Note 15)	816	398	8,154	3,981
Customers' liabilities for acceptances and guarantees (Note 11)	32,435	36,265	323,743	361,966
Reserve for possible loan losses	(10,188)	(8,433)	(101,695)	(84,178)
	<u>¥ 2,543,098</u>	<u>¥ 2,543,607</u>	<u>\$ 25,382,760</u>	<u>\$ 25,387,833</u>

The accompanying notes are an integral part of these consolidated financial statements.

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	2008	2007	2008	2007
Liabilities:				
Deposits (Note 8)	¥ 2,252,728	¥ 2,210,433	\$ 22,484,565	\$ 22,062,414
Security deposits received relating to lending transactions	36,749	37,889	366,797	378,175
Borrowings (Note 9)	11,248	12,719	112,267	126,949
Foreign exchanges (Note 5)	413	259	4,129	2,589
Other liabilities	19,664	11,173	196,276	111,520
Reserve for employee bonuses	686	661	6,848	6,601
Reserve for bonuses for directors	33	25	332	255
Reserve for employee retirement benefits (Note 10)	2,952	2,803	29,471	27,983
Reserve for executive retirement benefits	449	-	4,489	-
Reserve for reimbursement of deposits	251	-	2,508	-
Reserve for contingencies	477	-	4,767	-
Deferred tax liabilities (Note 15)	10,303	30,774	102,836	307,164
Deferred tax liabilities for revaluation (Note 6)	6,758	6,889	67,454	68,760
Acceptances and guarantees (Note 11)	32,435	36,265	323,743	361,966
Total liabilities	2,375,152	2,349,893	23,706,482	23,454,376
Net Assets (Note 12):				
Common stock	18,000	18,000	179,659	179,659
Capital surplus	13,889	13,889	138,634	138,630
Retained earnings	98,982	95,055	987,949	948,752
Less treasury stock, at cost	(512)	(452)	(5,117)	(4,519)
Total shareholders' equity	130,359	126,492	1,301,125	1,262,522
Other components of equity	34,833	64,350	347,679	642,289
Minority interests in subsidiaries	2,752	2,869	27,474	28,646
Total equity	167,946	193,713	1,676,278	1,933,457
Total liabilities and equity	¥ 2,543,098	¥ 2,543,607	\$ 25,382,760	\$ 25,387,833

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