

**The Aichi Bank, Ltd. and Subsidiaries**  
**Consolidated Balance Sheets**  
March 31, 2009 and 2008

	Millions of yen		Thousands of U.S. dollars	
	2009	2008	2009	2008
Assets:				
Cash and due from banks	¥ 61,199	¥ 41,879	\$ 623,020	\$ 426,341
Call loans and bills purchased	53,552	66,899	545,174	681,045
Trading securities (Note 3)	521	542	5,306	5,525
Investment securities (Notes 3 and 7)	805,898	840,092	8,204,203	8,552,301
Reserve for possible losses on investments	(27)	(9)	(284)	(101)
Loans and bills discounted (Note 4)	1,544,418	1,494,205	15,722,476	15,211,299
Foreign exchange (Note 5)	2,241	1,444	22,816	14,702
Other assets (Note 7)	36,180	24,455	368,325	248,965
Tangible fixed assets (Note 6)	33,744	49,470	343,528	503,622
Intangible fixed assets	191	1,054	1,950	10,732
Deferred tax assets (Note 15)	5,995	816	61,035	8,316
Customers' liabilities for acceptances and guarantees (Note 11)	28,662	32,435	291,794	330,203
Reserve for possible loan losses	(10,291)	(10,188)	(104,765)	(103,724)
Total assets	<u>¥ 2,562,288</u>	<u>¥ 2,543,098</u>	<u>\$ 26,084,578</u>	<u>\$ 25,889,226</u>

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

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	2009	2008	2009	2008
<b>Liabilities:</b>				
Deposits (Note 8)	¥ 2,303,184	¥ 2,252,728	\$ 23,446,858	\$ 22,933,204
Security deposits received relating to lending transactions	46,907	36,749	477,528	374,116
Borrowings (Notes 7 and 9)	9,935	11,248	101,140	114,507
Foreign exchange (Note 5)	308	413	3,139	4,211
Other liabilities	16,289	19,664	165,826	200,191
Reserve for employee bonuses	695	686	7,085	6,984
Reserve for bonuses for directors	27	33	278	338
Reserve for employee retirement benefits (Note 10)	3,127	2,952	31,843	30,059
Reserve for executive retirement benefits	505	449	5,147	4,579
Reserve for reimbursement of deposits	226	251	2,309	2,558
Reserve for contingencies	1,146	477	11,670	4,862
Deferred tax liabilities (Note 15)	-	10,303	-	104,888
Deferred tax liabilities for revaluation (Note 6)	6,733	6,758	68,552	68,800
Acceptances and guarantees (Note 11)	28,662	32,435	291,794	330,203
<b>Total liabilities</b>	<b>2,417,751</b>	<b>2,375,152</b>	<b>24,613,169</b>	<b>24,179,500</b>
<b>Net Assets (Note 12):</b>				
Common stock	18,000	18,000	183,243	183,243
Capital surplus	13,886	13,889	141,364	141,400
Retained earnings	100,283	98,982	1,020,901	1,007,663
Less treasury stock, at cost	(566)	(512)	(5,771)	(5,219)
<b>Total shareholders' equity</b>	<b>131,602</b>	<b>130,359</b>	<b>1,339,737</b>	<b>1,327,087</b>
Other components of net assets	10,105	34,833	102,875	354,617
Minority interests in subsidiaries	2,828	2,752	28,797	28,022
<b>Total net assets</b>	<b>144,536</b>	<b>167,946</b>	<b>1,471,409</b>	<b>1,709,726</b>
<b>Total liabilities and net assets</b>	<b>¥ 2,562,288</b>	<b>¥ 2,543,098</b>	<b>\$ 26,084,578</b>	<b>\$ 25,889,226</b>

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