

**The Aichi Bank, Ltd. and Subsidiaries**  
**Consolidated Balance Sheets**  
March 31, 2012 and 2011

	Millions of yen		Thousands of U.S. dollars	
	2012	2011	2012	2011
<b>Assets:</b>				
Cash and due from banks (Note 3)	¥ 103,244	¥ 90,639	\$ 1,256,162	\$ 1,102,798
Call loans and bills purchased (Note 3)	23,742	25,151	288,867	306,010
Trading securities (Notes 3 and 4)	289	356	3,516	4,331
Investment securities (Notes 3, 4, 8 and 12)	920,423	905,573	11,198,722	11,018,043
Reserve for possible losses on investments	(28)	(17)	(340)	(206)
Loans and bills discounted (Notes 3, 5, 14 and 18)	1,640,986	1,616,075	19,965,762	19,662,671
Foreign exchange (Note 6)	1,957	1,655	23,810	20,136
Other assets	33,529	38,782	407,945	471,857
Tangible fixed assets (Note 7)	32,324	33,304	393,283	405,207
Intangible fixed assets	847	997	10,305	12,130
Deferred tax assets (Note 16)	725	762	8,821	9,271
Customers' liabilities for acceptances and guarantees (Note 12)	18,179	21,392	221,182	260,274
Reserve for possible loan losses	(15,930)	(11,855)	(193,819)	(144,238)
Total assets	<u>¥ 2,760,292</u>	<u>¥ 2,722,819</u>	<u>\$ 33,584,280</u>	<u>\$ 33,128,348</u>

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

**The Aichi Bank, Ltd. and Subsidiaries**  
**Consolidated Balance Sheets (continued)**  
March 31, 2012 and 2011

	Millions of yen		Thousands of U.S. dollars	
	2012	2011	2012	2011
<b>Liabilities:</b>				
Deposits (Notes 3 and 9)	¥ 2,459,568	¥ 2,413,589	\$ 29,925,392	\$ 29,365,969
Security deposits received related to securities lending transactions (Notes 3 and 8)	61,388	66,473	746,903	808,772
Borrowings (Notes 3 and 10)	6,305	5,805	76,712	70,629
Foreign exchange (Note 6)	530	651	6,448	7,920
Other liabilities (Note 10)	27,609	33,429	335,916	406,728
Reserve for employee bonuses	666	668	8,103	8,127
Reserve for bonuses for directors	37	37	450	450
Reserve for employee retirement benefits (Note 11)	3,114	3,243	37,887	39,457
Reserve for executive retirement benefits	632	642	7,689	7,811
Reserve for reimbursement of deposits	300	250	3,650	3,041
Reserve for contingencies	1,845	1,877	22,447	22,837
Deferred tax liabilities (Note 16)	2,702	3,015	32,875	36,683
Deferred tax liabilities for revaluation (Note 7)	5,601	6,652	68,146	80,934
Acceptances and guarantees (Note 12)	18,179	21,392	221,182	260,274
<b>Total liabilities</b>	<b>2,588,480</b>	<b>2,557,730</b>	<b>31,493,855</b>	<b>31,119,722</b>
<b>Net assets (Note 13):</b>				
Common stock	18,000	18,000	219,004	219,004
Capital surplus	13,883	13,884	168,913	168,925
Retained earnings	108,965	108,089	1,325,769	1,315,111
Less treasury stock, at cost	(691)	(606)	(8,407)	(7,373)
<b>Total shareholders' equity</b>	<b>140,157</b>	<b>139,367</b>	<b>1,705,280</b>	<b>1,695,668</b>
Accumulated other comprehensive income	28,376	22,582	345,248	274,753
Minority interests in subsidiaries	3,277	3,138	39,871	38,179
<b>Total net assets</b>	<b>171,811</b>	<b>165,088</b>	<b>2,090,412</b>	<b>2,008,614</b>
<b>Total liabilities and net assets</b>	<b>¥ 2,760,292</b>	<b>¥ 2,722,819</b>	<b>\$ 33,584,280</b>	<b>\$ 33,128,348</b>

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