

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Statements of Income
For the Years Ended March 31, 2012 and 2011

	Millions of yen		Thousands of U.S. dollars		
	2012	2011	2012	2011	
Income:					
Interest and dividend income:					
Interest on loans and bills discounted and purchased	¥ 25,536	¥ 26,220	\$ 310,694	\$ 319,016	
Interest on and dividends from securities	11,082	11,355	134,833	138,155	
Other interest and dividend income	58	50	705	608	
Total interest and dividend income	36,678	37,625	446,258	457,780	
Fees and commissions	11,923	12,127	145,066	147,548	
Other operating income (Note 4)	1,834	2,227	22,314	27,095	
Other income (Note 4)	3,252	1,386	39,566	16,863	
Total income (Note 17)	53,690	53,366	653,242	649,300	
Expenses:					
Interest expense:					
Interest on deposits	2,543	3,348	30,940	40,734	
Interest on borrowings	71	90	863	1,095	
Other interest expense	14	13	170	158	
Total interest expense	2,628	3,451	31,974	41,988	
Fees and commissions	7,241	7,450	88,100	90,643	
Other operating expenses (Note 4)	1,184	1,487	14,405	18,092	
General and administrative expenses	29,110	28,868	354,179	351,234	
Impairment loss on fixed assets (Note 2(k))	1,454	162	17,690	1,971	
Cumulative effect of adoption of accounting standard for asset retirement obligations	-	99	-	1,204	
Other expenses (Notes 4 and 5)	8,751	6,977	106,472	84,888	
Total expenses	50,371	48,497	612,860	590,059	
Income before income taxes and minority interests	3,319	4,869	40,382	59,240	
Income tax expenses (benefits) (Note 16)	1,872	(305)	22,776	(3,710)	
Income before minority interests	1,446	5,174	17,593	62,951	
Minority interests in net income of subsidiaries	130	134	1,581	1,630	
Net income	¥ 1,315	¥ 5,039	\$ 15,999	\$ 61,309	
		Yen		U.S. dollars	
Per share:					
Net income	¥ 121.00	¥ 463.27	\$ 1.47	\$ 5.63	
Cash dividends	70.00	80.00	0.85	0.97	

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

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Statements of Comprehensive Income
For the Years Ended March 31, 2012 and 2011

	Millions of yen		Thousands of U.S. dollars	
	2012	2011	2012	2011
Income before minority interests	¥ 1,446	¥ 5,174	\$ 17,593	\$ 62,951
Other comprehensive income (Note 19):				
Net change in unrealized gains on available-for-sale securities	5,295	(4,770)	64,423	(58,036)
Net change in land revaluation increment	828	-	10,074	-
Total other comprehensive income	6,123	(4,770)	74,498	(58,036)
Comprehensive income (Note 2)	<u>¥ 7,569</u>	<u>¥ 403</u>	<u>\$ 92,091</u>	<u>\$ 4,903</u>
Comprehensive income attributable to:				
Owners of the parent	¥ 7,428	¥ 270	\$ 90,375	\$ 3,285
Minority interests	141	133	1,715	1,618
Total comprehensive income	<u>¥ 7,569</u>	<u>¥ 403</u>	<u>\$ 92,091</u>	<u>\$ 4,903</u>

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