

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Balance Sheets
March 31, 2013 and 2012

	Millions of yen		Thousands of U.S. dollars	
	2013	2012	2013	2012
Assets:				
Cash and due from banks (Notes 2(b) and 3)	¥ 91,001	¥ 103,244	\$ 967,581	\$ 1,097,756
Call loans and bills purchased (Note 3)	24,440	23,742	259,861	252,440
Trading securities (Notes 3 and 4)	215	289	2,286	3,072
Investment securities (Notes 3, 4 and 8)	981,425	920,423	10,435,140	9,786,528
Reserve for possible losses on investments	(56)	(28)	(595)	(297)
Loans and bills discounted (Notes 3, 5, 15 and 19)	1,661,355	1,640,986	17,664,593	17,448,017
Foreign exchange (Note 6)	2,095	1,957	22,275	20,808
Other assets	28,083	33,529	298,596	356,501
Tangible fixed assets (Note 7)	32,970	32,324	350,558	343,689
Intangible fixed assets	626	847	6,656	9,005
Deferred tax assets (Note 17)	588	725	6,251	7,708
Customers' liabilities for acceptances and guarantees (Note 12)	15,239	18,179	162,030	193,290
Reserve for possible loan losses	(16,879)	(15,930)	(179,468)	(169,377)
Total assets	<u>¥ 2,821,106</u>	<u>¥ 2,760,292</u>	<u>\$ 29,995,810</u>	<u>\$ 29,349,197</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, 2013 and 2012

	Millions of yen		Thousands of U.S. dollars	
	2013	2012	2013	2012
Liabilities:				
Deposits (Notes 3 and 9)	¥ 2,507,613	¥ 2,459,568	\$ 26,662,551	\$ 26,151,706
Security deposits received related to securities lending transactions (Notes 3 and 8)	32,261	61,388	343,019	652,716
Borrowings (Notes 3 and 10)	30,530	6,305	324,614	67,038
Foreign exchange (Note 6)	752	530	7,995	5,635
Other liabilities (Note 10)	18,301	27,609	194,587	293,556
Reserve for employee bonuses	660	666	7,017	7,081
Reserve for bonuses to directors	43	37	457	393
Reserve for employee retirement benefits (Note 11)	3,176	3,114	33,769	33,110
Reserve for executive retirement benefits	12	632	127	6,719
Reserve for reimbursement of deposits	210	300	2,232	3,189
Reserve for contingencies	1,854	1,845	19,712	19,617
Deferred tax liabilities (Note 17)	12,358	2,702	131,398	28,729
Deferred tax liabilities for revaluation (Note 7)	5,599	5,601	59,532	59,553
Acceptances and guarantees (Note 12)	15,239	18,179	162,030	193,290
Total liabilities	<u>2,628,614</u>	<u>2,588,480</u>	<u>27,949,112</u>	<u>27,522,381</u>
Net assets (Note 13):				
Common stock	18,000	18,000	191,387	191,387
Capital surplus	13,883	13,883	147,612	147,612
Retained earnings	110,928	108,965	1,179,457	1,158,585
Less treasury stock, at cost	(702)	(691)	(7,464)	(7,347)
Total shareholders' equity	<u>142,109</u>	<u>140,157</u>	<u>1,510,994</u>	<u>1,490,239</u>
Accumulated other comprehensive income	46,942	28,376	499,117	301,711
Stock acquisition rights	47	-	499	-
Minority interests in subsidiaries	3,392	3,277	36,065	34,843
Total net assets	<u>192,492</u>	<u>171,811</u>	<u>2,046,698</u>	<u>1,826,804</u>
Total liabilities and net assets	<u>¥ 2,821,106</u>	<u>¥ 2,760,292</u>	<u>\$ 29,995,810</u>	<u>\$ 29,349,197</u>

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