

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Statements of Income
For the Years Ended March 31, 2013 and 2012

	Millions of yen		Thousands of U.S. dollars	
	2013	2012	2013	2012
Income:				
Interest and dividend income:				
Interest on loans and bills discounted and purchased	¥ 24,270	¥ 25,536	\$ 258,054	\$ 271,515
Interest on and dividends from securities	10,676	11,082	113,514	117,830
Other interest and dividend income	68	58	723	616
Total interest and dividend income	35,016	36,678	372,312	389,984
Fees and commissions	11,676	11,923	124,146	126,772
Other operating income	1,507	1,834	16,023	19,500
Other income (Note 4)	1,501	3,252	15,959	34,577
Total income (Note 18)	49,701	53,690	528,452	570,866
Expenses:				
Interest expense:				
Interest on deposits	1,884	2,543	20,031	27,038
Interest on borrowings	56	71	595	754
Other interest expense	15	14	159	148
Total interest expense	1,956	2,628	20,797	27,942
Fees and commissions	7,115	7,241	75,651	76,990
Other operating expenses	889	1,184	9,452	12,589
General and administrative expenses (Note 14)	28,568	29,110	303,753	309,516
Impairment loss on fixed assets (Note 2(k))	128	1,454	1,360	15,459
Other expenses (Notes 4 and 5)	5,865	8,751	62,360	93,046
Total expenses (Note 18)	44,524	50,371	473,407	535,576
Income before income taxes and minority interests	5,177	3,319	55,045	35,289
Income taxes (Note 17)	2,363	1,872	25,124	19,904
Income before minority interests	2,814	1,446	29,920	15,374
Minority interests in net income of subsidiaries	93	130	988	1,382
Net income	¥ 2,721	¥ 1,315	\$ 28,931	\$ 13,981
	Yen		U.S. dollars	
Per share:				
Net income:				
Basic	¥ 250.64	¥ 121.00	\$ 2.66	\$ 1.28
Diluted	250.59	-	2.66	-
Cash dividends	70.00	70.00	0.74	0.74

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, 2013 and 2012

	Millions of yen		Thousands of U.S. dollars	
	2013	2012	2013	2012
Income before minority interests	¥ 2,814	¥ 1,446	\$ 29,920	\$ 15,374
Other comprehensive income (Note 20):				
Unrealized gains on available-for-sale securities	18,593	5,295	197,692	56,299
Land revaluation increment	-	828	-	8,803
Total other comprehensive income	18,593	6,123	197,692	65,103
Comprehensive income	<u>¥ 21,407</u>	<u>¥ 7,569</u>	<u>\$ 227,612</u>	<u>\$ 80,478</u>
Comprehensive income attributable to:				
Owners of the parent	¥ 21,290	¥ 7,428	\$ 226,368	\$ 78,979
Minority interests	117	141	1,244	1,499
Total comprehensive income	<u>¥ 21,407</u>	<u>¥ 7,569</u>	<u>\$ 227,612</u>	<u>\$ 80,478</u>

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