

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Balance Sheets
March 31, 2015 and 2014

	Millions of yen		Thousands of U.S. dollars	
	2015	2014	2015	2014
Assets:				
Cash and due from banks (Note 3)	¥ 139,407	¥ 138,290	\$ 1,160,081	\$ 1,150,786
Call loans and bills purchased (Note 3)	2,171	3,781	18,066	31,463
Trading securities (Notes 3 and 4)	77	110	640	915
Investment securities (Notes 3, 4 and 8)	1,159,493	1,094,231	9,648,772	9,105,691
Reserve for possible losses on investments	(14)	(12)	(116)	(99)
Loans and bills discounted (Notes 3, 5, 15 and 20)	1,655,157	1,636,669	13,773,462	13,619,613
Foreign exchange (Note 6)	3,636	1,659	30,257	13,805
Other assets	25,681	24,935	213,705	207,497
Tangible fixed assets (Note 7)	34,841	33,727	289,930	280,660
Intangible fixed assets	248	428	2,063	3,561
Employee retirement benefit asset (Note 11)	11,619	4,960	96,688	41,274
Deferred tax assets (Note 17)	249	408	2,072	3,395
Customers' liabilities for acceptances and guarantees (Note 12)	12,204	13,679	101,556	113,830
Reserve for possible loan losses	(10,633)	(14,634)	(88,482)	(121,777)
Total assets	<u>¥ 3,034,142</u>	<u>¥ 2,938,236</u>	<u>\$ 25,248,747</u>	<u>\$ 24,450,661</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, 2015 and 2014

	Millions of yen		Thousands of U.S. dollars	
	2015	2014	2015	2014
Liabilities:				
Deposits (Notes 3 and 9)	¥ 2,638,408	¥ 2,592,549	\$ 21,955,629	\$ 21,574,011
Security deposits received related to securities lending transactions (Notes 3 and 8)	75,085	61,834	624,823	514,554
Borrowings (Notes 3 and 10)	17,655	12,845	146,916	106,890
Foreign exchange (Note 6)	980	573	8,155	4,768
Other liabilities (Note 10)	17,660	26,872	146,958	223,616
Reserve for employee bonuses	653	654	5,433	5,442
Reserve for bonuses to directors	47	49	391	407
Employee retirement benefit liability (Note 11)	766	3,816	6,374	31,755
Reserve for executive retirement benefits	9	11	74	91
Reserve for reimbursement of deposits	147	181	1,223	1,506
Reserve for contingencies	1,588	1,793	13,214	14,920
Deferred tax liabilities (Note 17)	27,601	15,752	229,682	131,080
Deferred tax liabilities for revaluation (Note 7)	5,032	5,579	41,874	46,425
Acceptances and guarantees (Note 12)	12,204	13,679	101,556	113,830
Total liabilities	2,797,842	2,736,193	23,282,366	22,769,351
Net assets (Note 13):				
Common stock	18,000	18,000	149,787	149,787
Capital surplus	13,883	13,883	115,528	115,528
Retained earnings	121,529	115,345	1,011,308	959,848
Less treasury stock, at cost	(774)	(712)	(6,440)	(5,924)
Total shareholders' equity	152,639	146,516	1,270,192	1,219,239
Accumulated other comprehensive income	79,808	51,863	664,125	431,580
Stock acquisition rights	148	102	1,231	848
Minority interests in subsidiaries	3,704	3,559	30,823	29,616
Total net assets	236,300	202,042	1,966,380	1,681,301
Total liabilities and net assets	¥ 3,034,142	¥ 2,938,236	\$ 25,248,747	\$ 24,450,661

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