

**The Aichi Bank, Ltd. and Subsidiaries**  
**Consolidated Statements of Income**  
For the Years Ended March 31, 2015 and 2014

	Millions of yen		Thousands of U.S. dollars	
	2015	2014	2015	2014
<b>Income:</b>				
Interest and dividend income:				
Interest on loans and bills discounted and purchased	¥ 21,386	¥ 22,875	\$ 177,964	\$ 190,355
Interest on and dividends from securities	11,118	10,717	92,518	89,181
Other interest and dividend income	94	88	782	732
Total interest and dividend income	32,599	33,681	271,274	280,277
Fees and commissions	11,692	11,666	97,295	97,079
Other operating income	1,340	1,222	11,150	10,168
Other income (Note 4)	3,676	2,824	30,589	23,500
<b>Total income (Note 19)</b>	<b>49,308</b>	<b>49,395</b>	<b>410,318</b>	<b>411,042</b>
<b>Expenses:</b>				
Interest expense:				
Interest on deposits	1,563	1,765	13,006	14,687
Interest on borrowings	38	39	316	324
Other interest expense	30	7	249	58
Total interest expense	1,633	1,813	13,589	15,086
Fees and commissions	7,178	6,999	59,732	58,242
Other operating expenses	381	1,056	3,170	8,787
General and administrative expenses (Notes 14 and 18)	28,844	28,736	240,026	239,127
Impairment loss on fixed assets (Note 2(k))	97	61	807	507
Other expenses (Notes 4)	1,761	2,226	14,654	18,523
<b>Total expenses (Note 19)</b>	<b>39,897</b>	<b>40,894</b>	<b>332,004</b>	<b>340,301</b>
<b>Income before income taxes and minority interests</b>	<b>9,411</b>	<b>8,501</b>	<b>78,314</b>	<b>70,741</b>
Income taxes (Note 17)	3,481	3,194	28,967	26,579
<b>Income before minority interests</b>	<b>5,929</b>	<b>5,306</b>	<b>49,338</b>	<b>44,154</b>
Minority interests in net income of subsidiaries	107	166	890	1,381
<b>Net income</b>	<b>¥ 5,822</b>	<b>¥ 5,140</b>	<b>\$ 48,448</b>	<b>\$ 42,772</b>
	Yen		U.S. dollars	
Per share:				
Net income:				
Basic	¥ 536.59	¥ 473.59	\$ 4.46	\$ 3.94
Diluted	535.09	472.72	4.45	3.93
Cash dividends	80.00	70.00	0.66	0.58

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, 2015 and 2014

	Millions of yen		Thousands of U.S. dollars	
	2015	2014	2015	2014
<b>Income before minority interests</b>	¥ 5,929	¥ 5,306	\$ 49,338	\$ 44,154
<b>Other comprehensive income (Note 21):</b>				
Unrealized gains on available-for-sale securities	24,665	6,073	205,250	50,536
Land revaluation increment	512	-	4,260	-
Retirement benefit adjustment	2,870	-	23,882	-
Total other comprehensive income	28,048	6,073	233,402	50,536
<b>Comprehensive income</b>	<u>¥ 33,978</u>	<u>¥ 11,380</u>	<u>\$ 282,749</u>	<u>\$ 94,699</u>
Comprehensive income attributable to:				
Owners of the parent	¥ 33,831	¥ 11,211	\$ 281,526	\$ 93,292
Minority interests	146	168	1,214	1,398
Total comprehensive income	<u>¥ 33,978</u>	<u>¥ 11,380</u>	<u>\$ 282,749</u>	<u>\$ 94,699</u>

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