

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Statements of Income
For the Years Ended March 31, 2016 and 2015

	Millions of yen		Thousands of U.S. dollars																										
	2016	2015	2016	2015																									
Income:																													
Interest and dividend income:																													
Interest on loans and bills discounted and purchased	¥ 19,791	¥ 21,386	\$ 175,638	\$ 189,794																									
Interest on and dividends from securities	12,649	11,118	112,255	98,668																									
Other interest and dividend income	97	94	860	834																									
Total interest and dividend income	32,538	32,599	288,764	289,305																									
Fees and commissions	11,982	11,692	106,336	103,762																									
Other operating income (Note 4)	1,555	1,340	13,800	11,892																									
Other income (Notes 2(o) and 4)	3,475	3,676	30,839	32,623																									
Total income (Note 19)	49,553	49,308	439,767	437,593																									
Expenses:																													
Interest expense:																													
Interest on deposits	1,569	1,563	13,924	13,871																									
Interest on borrowings	38	38	337	337																									
Other interest expense	23	30	204	266																									
Total interest expense	1,630	1,633	14,465	14,492																									
Fees and commissions	7,640	7,178	67,802	63,702																									
Other operating expenses (Note 4)	1,901	381	16,870	3,381																									
General and administrative expenses (Notes 14 and 18)	26,818	28,844	238,001	255,981																									
Impairment loss on fixed assets (Note 2(k))	230	97	2,041	860																									
Other expenses (Note 4)	2,671	1,761	23,704	15,628																									
Total expenses (Note 19)	40,892	39,897	362,903	354,073																									
Profit before income taxes	8,660	9,411	76,854	83,519																									
Income taxes (Note 17)	3,283	3,481	29,135	30,892																									
Profit	5,376	5,929	47,710	52,618																									
Profit attributable to non-controlling interests	118	107	1,047	949																									
Profit attributable to owners of parent	¥ 5,257	¥ 5,822	\$ 46,654	\$ 51,668																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="2" style="text-align: center;">Yen</th> <th colspan="2" style="text-align: center;">U.S. dollars</th> </tr> </thead> <tbody> <tr> <td colspan="5">Earnings per share:</td> </tr> <tr> <td>Basic</td> <td>¥ 484.99</td> <td>¥ 536.59</td> <td>\$ 4.30</td> <td>\$ 4.76</td> </tr> <tr> <td>Diluted</td> <td>483.31</td> <td>535.09</td> <td>4.28</td> <td>4.74</td> </tr> <tr> <td>Cash dividends</td> <td>80.00</td> <td>80.00</td> <td>0.70</td> <td>0.70</td> </tr> </tbody> </table>						Yen		U.S. dollars		Earnings per share:					Basic	¥ 484.99	¥ 536.59	\$ 4.30	\$ 4.76	Diluted	483.31	535.09	4.28	4.74	Cash dividends	80.00	80.00	0.70	0.70
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The accompanying notes are an integral part of these consolidated financial statements.

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	2016	2015	2016	2015
Profit	¥ 5,376	¥ 5,929	\$ 47,710	\$ 52,618
Other comprehensive income (Note 21):				
Unrealized gains on available-for-sale securities	(10,667)	24,665	(94,666)	218,894
Land revaluation increment	241	512	2,138	4,543
Retirement benefit adjustment	(3,689)	2,870	(32,738)	25,470
Total other comprehensive income	(14,116)	28,048	(125,275)	248,917
Comprehensive income	<u>¥ (8,739)</u>	<u>¥ 33,978</u>	<u>\$ (77,555)</u>	<u>\$ 301,544</u>
Comprehensive income attributable to:				
Owners of parent	¥ (8,843)	¥ 33,831	\$ (78,478)	\$ 300,239
Non-controlling interests	104	146	922	1,295
Total comprehensive income	<u>¥ (8,739)</u>	<u>¥ 33,978</u>	<u>\$ (77,555)</u>	<u>\$ 301,544</u>

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