

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Balance Sheets
March 31, 2017 and 2016

	Millions of yen		Thousands of U.S. dollars	
	2017	2016	2017	2016
Assets:				
Cash and due from banks (Note 3)	¥ 164,668	¥ 104,722	\$ 1,467,760	\$ 933,434
Call loans and bills purchased (Note 3)	3,487	2,753	31,081	24,538
Trading securities (Notes 3 and 4)	20	-	178	-
Investment securities (Notes 3, 4 and 8)	1,140,769	1,147,715	10,168,187	10,230,100
Reserve for possible losses on investments	(17)	(11)	(151)	(98)
Loans and bills discounted (Notes 3, 5, 15 and 20)	1,733,008	1,679,941	15,447,080	14,974,070
Foreign exchange (Note 6)	1,497	2,717	13,343	24,217
Other assets	25,920	24,565	231,036	218,958
Tangible fixed assets (Note 7)	35,468	35,219	316,142	313,922
Intangible fixed assets	572	173	5,098	1,542
Employee retirement benefit asset (Note 11)	3,117	3,002	27,783	26,758
Deferred tax assets (Note 17)	148	179	1,319	1,595
Customers' liabilities for acceptances and guarantees (Note 12)	9,356	11,174	83,394	99,598
Allowance for possible loan losses	(8,020)	(8,835)	(71,485)	(78,750)
Total assets	¥ 3,109,996	¥ 3,003,317	\$ 27,720,795	\$ 26,769,917

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

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Balance Sheets (Continued)
March 31, 2017 and 2016

	Millions of yen		Thousands of U.S. dollars	
	2017	2016	2017	2016
Liabilities:				
Deposits (Notes 3 and 9)	¥ 2,703,993	¥ 2,661,691	\$ 24,101,907	\$ 23,724,850
Negotiable certificates of deposit (Note 3 and 9)	4,100	-	36,545	-
Security deposits received related to securities lending transactions (Notes 3 and 8)	83,042	37,574	740,190	334,913
Borrowings (Notes 3 and 10)	29,975	18,915	267,180	168,597
Foreign exchange (Note 6)	519	706	4,626	6,292
Other liabilities (Note 10)	26,918	17,114	239,932	152,544
Reserve for employee bonuses	648	652	5,775	5,811
Reserve for bonuses to directors	46	47	410	418
Employee retirement benefit liability (Note 11)	1,094	1,353	9,751	12,059
Reserve for executive retirement benefits	7	4	62	35
Reserve for reimbursement of deposits	105	104	935	926
Reserve for contingencies	1,323	1,848	11,792	16,472
Deferred tax liabilities (Note 17)	18,648	20,716	166,218	184,651
Deferred tax liabilities for revaluation (Note 7)	4,740	4,742	42,249	42,267
Acceptances and guarantees (Note 12)	9,356	11,174	83,394	99,598
Total liabilities	2,884,520	2,776,646	25,711,025	24,749,496
Net assets (Note 13):				
Common stock	18,000	18,000	160,442	160,442
Capital surplus	13,883	13,883	123,745	123,745
Retained earnings	130,155	125,966	1,160,130	1,122,791
Less treasury stock, at cost	(768)	(787)	(6,845)	(7,014)
Total shareholders' equity	161,270	157,063	1,437,472	1,399,973
Accumulated other comprehensive income	60,027	65,604	535,047	584,757
Stock acquisition rights	228	194	2,032	1,729
Non-controlling interests	3,949	3,806	35,199	33,924
Total net assets	225,475	226,670	2,009,760	2,020,411
Total liabilities and net assets	¥ 3,109,996	¥ 3,003,317	\$ 27,720,795	\$ 26,769,917

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