

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Balance Sheets
March 31, 2014 and 2013

	Millions of yen		Thousands of U.S. dollars	
	2014	2013	2014	2013
Assets:				
Cash and due from banks (Note 3)	¥ 138,290	¥ 91,001	\$ 1,343,664	\$ 884,191
Call loans and bills purchased (Note 3)	3,781	24,440	36,737	237,465
Trading securities (Notes 3 and 4)	110	215	1,068	2,089
Investment securities (Notes 3, 4 and 8)	1,094,231	981,425	10,631,859	9,535,804
Reserve for possible losses on investments	(12)	(56)	(116)	(544)
Loans and bills discounted (Notes 3, 5, 15 and 19)	1,636,669	1,661,355	15,902,341	16,142,197
Foreign exchange (Note 6)	1,659	2,095	16,119	20,355
Other assets	24,935	28,083	242,275	272,862
Tangible fixed assets (Note 7)	33,727	32,970	327,701	320,345
Intangible fixed assets	428	626	4,158	6,082
Employee retirement benefit asset (Note 11)	4,960	-	48,192	-
Deferred tax assets (Note 17)	408	588	3,964	5,713
Customers' liabilities for acceptances and guarantees (Note 12)	13,679	15,239	132,909	148,066
Reserve for possible loan losses	(14,634)	(16,879)	(142,188)	(164,001)
Total assets	<u>¥ 2,938,236</u>	<u>¥ 2,821,106</u>	<u>\$ 28,548,736</u>	<u>\$ 27,410,668</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, 2014 and 2013

	Millions of yen		Thousands of U.S. dollars	
	2014	2013	2014	2013
Liabilities:				
Deposits (Notes 3 and 9)	¥ 2,592,549	¥ 2,507,613	\$ 25,189,943	\$ 24,364,681
Security deposits received related to securities lending transactions (Notes 3 and 8)	61,834	32,261	600,796	313,457
Borrowings (Notes 3 and 10)	12,845	30,530	124,805	296,638
Foreign exchange (Note 6)	573	752	5,567	7,306
Other liabilities (Note 10)	26,872	18,301	261,095	177,817
Reserve for employee bonuses	654	660	6,354	6,412
Reserve for bonuses to directors	49	43	476	417
Reserve for employee retirement benefits (Note 11)	-	3,176	-	30,858
Employee retirement benefit liability (Note 11)	3,816	-	37,077	-
Reserve for executive retirement benefits	11	12	106	116
Reserve for reimbursement of deposits	181	210	1,758	2,040
Reserve for contingencies	1,793	1,854	17,421	18,013
Deferred tax liabilities (Note 17)	15,752	12,358	153,050	120,073
Deferred tax liabilities for revaluation (Note 7)	5,579	5,599	54,207	54,401
Acceptances and guarantees (Note 12)	13,679	15,239	132,909	148,066
Total liabilities	2,736,193	2,628,614	26,585,629	25,540,361
Net assets (Note 13):				
Common stock	18,000	18,000	174,893	174,893
Capital surplus	13,883	13,883	134,891	134,891
Retained earnings	115,345	110,928	1,120,724	1,077,808
Less treasury stock, at cost	(712)	(702)	(6,917)	(6,820)
Total shareholders' equity	146,516	142,109	1,423,591	1,380,771
Accumulated other comprehensive income	51,863	46,942	503,915	456,101
Stock acquisition rights	102	47	991	456
Minority interests in subsidiaries	3,559	3,392	34,580	32,957
Total net assets	202,042	192,492	1,963,097	1,870,307
Total liabilities and net assets	¥ 2,938,236	¥ 2,821,106	\$ 28,548,736	\$ 27,410,668

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