

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Balance Sheets
March 31, 2016 and 2015

	Millions of yen		Thousands of U.S. dollars	
	2016	2015	2016	2015
Assets:				
Cash and due from banks (Note 3)	¥ 104,722	¥ 139,407	\$ 929,375	\$ 1,237,193
Call loans and bills purchased (Note 3)	2,753	2,171	24,432	19,266
Trading securities (Notes 3 and 4)	-	77	-	683
Investment securities (Notes 3, 4 and 8)	1,147,715	1,159,493	10,185,614	10,290,140
Reserve for possible losses on investments	(11)	(14)	(97)	(124)
Loans and bills discounted (Notes 3, 5, 15 and 20)	1,679,941	1,655,157	14,908,954	14,689,004
Foreign exchange (Note 6)	2,717	3,636	24,112	32,268
Other assets	24,565	25,681	218,006	227,910
Tangible fixed assets (Note 7)	35,219	34,841	312,557	309,203
Intangible fixed assets	173	248	1,535	2,200
Employee retirement benefit asset (Note 11)	3,002	11,619	26,641	103,115
Deferred tax assets (Note 17)	179	249	1,588	2,209
Customers' liabilities for acceptances and guarantees (Note 12)	11,174	12,204	99,165	108,306
Reserve for possible loan losses	(8,835)	(10,633)	(78,407)	(94,364)
Total assets	¥ 3,003,317	¥ 3,034,142	\$ 26,653,505	\$ 26,927,067

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

The Aichi Bank, Ltd. and Subsidiaries
Consolidated Balance Sheets (Continued)
March 31, 2016 and 2015

	Millions of yen		Thousands of U.S. dollars	
	2016	2015	2016	2015
Liabilities:				
Deposits (Notes 3 and 9)	¥ 2,661,691	¥ 2,638,408	\$ 23,621,680	\$ 23,415,051
Security deposits received related to securities lending transactions (Notes 3 and 8)	37,574	75,085	333,457	666,356
Borrowings (Notes 3 and 10)	18,915	17,655	167,864	156,682
Foreign exchange (Note 6)	706	980	6,265	8,697
Other liabilities (Note 10)	17,114	17,660	151,881	156,727
Reserve for employee bonuses	652	653	5,786	5,795
Reserve for bonuses to directors	47	47	417	417
Employee retirement benefit liability (Note 11)	1,353	766	12,007	6,798
Reserve for executive retirement benefits	4	9	35	79
Reserve for reimbursement of deposits	104	147	922	1,304
Reserve for contingencies	1,848	1,588	16,400	14,093
Deferred tax liabilities (Note 17)	20,716	27,601	183,848	244,950
Deferred tax liabilities for revaluation (Note 7)	4,742	5,032	42,083	44,657
Acceptances and guarantees (Note 12)	11,174	12,204	99,165	108,306
Total liabilities	2,776,646	2,797,842	24,641,870	24,829,978
Net assets (Note 13):				
Common stock	18,000	18,000	159,744	159,744
Capital surplus	13,883	13,883	123,207	123,207
Retained earnings	125,966	121,529	1,117,909	1,078,532
Less treasury stock, at cost	(787)	(774)	(6,984)	(6,869)
Total shareholders' equity	157,063	152,639	1,393,885	1,354,623
Accumulated other comprehensive income	65,604	79,808	582,215	708,271
Stock acquisition rights	194	148	1,721	1,313
Non-controlling interests	3,806	3,704	33,777	32,871
Total net assets	226,670	236,300	2,011,625	2,097,089
Total liabilities and net assets	¥ 3,003,317	¥ 3,034,142	\$ 26,653,505	\$ 26,927,067

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