



## TOMATO'S Financial Statements 2003

April 1, 2002 — March 31, 2003

### Corporate Data

as of March. 31, 2003

#### TOMATO BANK, LTD.

##### Head Office

3-4, Bancho 2-chome, Okayama-shi,  
Okayama 700-0811, Japan

##### Market & International Business Division

Phone: 086-221-1010  
Fax : 086-232-0339  
SWIFT code: TOMAJPJZ

##### Founded

November 9, 1931

##### Paid-in Capital

14,310 million

##### Issued and Outstanding Stock

118,990,300 shares

##### Stock Listing

First Section of Osaka Securities Exchange  
First Section of Tokyo Securities Exchange

##### Branches

65

##### Employees

954



### Foreign Exchange Service Branches

as of March. 31, 2003

#### Head Office Business Department

3-4, Bancho 2-chome, Okayama-shi,  
Okayama 700-0811, Japan  
Phone:086-221-1010 Fax:086-222-6340

#### Kurashiki Branch

5-1 Tsurugata 1-chome, Kurashiki-shi,  
Okayama 710-0056, Japan  
Phone:086-422-6226 Fax:086-421-5431

#### Kobe Branch

1-8, Motomachi-dori 5-chome, Chuo-ku,  
Kobe-shi, Hyogo 650-0022, Japan  
Phone:078-367-2511 Fax:078-367-2515

#### Osaka Branch

1-18, Kita-horie 1-chome, Nishi-ku, Osaka-  
shi, Osaka 550-0014, Japan  
Phone:06-6538-1377 Fax:06-6538-1378

#### Tokyo Branch

7-11, Kajicho 1-chome, Chiyoda-ku  
Tokyo 101-0044, Japan  
Phone:03-5256-1010 Fax:03-5256-1036

#### \*Hokancho Branch

16-15, Hokancho 2-chome, Okayama-shi,  
Okayama 700-0026, Japan  
Phone:086-252-2271 Fax:086-254-7992

#### \*Fukuhama Branch

1-1, Matsuhama-cho, Okayama-shi,  
Okayama 702-8038, Japan  
Phone:086-263-4611 Fax:086-264-9588

#### \*Saidaiji Branch

164-5, Saidaiji-nakano, Okayama-shi,  
Okayama 704-8191, Japan  
Phone:086-943-3434 Fax:086-942-7561

#### \*Kojima Branch

1-105, Kojima-ekimae, Kurashiki-shi,  
Okayama 711-0921, Japan  
Phone:086-473-3434 Fax:086-472-8369

#### \*Tsuyama Branch

1, Tsuboi-cho, Tsuyama-shi,  
Okayama 708-0075, Japan  
Phone:0868-25-1010 Fax:0868-23-4354

\*Special International Service Branches  
handle foreign exchange operations other than trade  
transactions such as money exchange, overseas  
remittances, foreign currency deposits and loans, and  
forward exchange contracts.



#### An Environmentally Friendly TOMATO BANK

We are keen to do whatever is possible in order to develop  
into an 'institution friendly to the Earth,' a continuing theme  
for TOMATO BANK.

Printed on recycled paper.

Printed in Japan

## Non-Consolidated Balance Sheets

	Millions of yen (Note 1)		Thousands of U.S.dollars (Note 2)
	2003	2002	2003
<b>Assets</b>			
Cash and Due from Banks	¥25,152	¥23,075	\$209,253
Call Loans	22,790	10,000	189,605
Other Debt Purchased	1,980	1,751	16,479
Trading Account Securities	410	150	3,417
Securities	159,214	128,992	1,324,578
Loans and Bills Discounted	568,550	517,953	4,730,040
Foreign Exchanges	1,266	1,660	10,540
Other Assets	3,408	3,717	28,359
Premises and Equipment	11,189	10,520	93,093
Deferred Tax Assets	6,238	6,795	51,900
Customers' Liabilities for Acceptances and Guarantees	13,400	16,354	111,482
Reserve for Possible Loan Losses	-19,095	-21,439	-158,866
<b>Total Assets</b>	<b>¥794,508</b>	<b>¥699,530</b>	<b>\$6,609,885</b>
<b>Liabilities</b>			
Deposits	¥723,271	¥635,558	\$6,017,237
Call Money	9,586	11,286	79,756
Borrowed Money	4,906	2,850	40,820
Foreign Exchanges	8	10	67
Debentures	1,100	0	9,151
Other Liabilities	6,095	4,013	50,713
Reserve for Retirement Allowances	397	814	3,304
Deferred Tax Liability with Revaluation	482	500	4,017
Acceptances and Guarantees	13,400	16,354	111,482
<b>Total Liabilities</b>	<b>¥759,249</b>	<b>¥671,388</b>	<b>\$6,316,551</b>
<b>Shareholders' Equity</b>			
Common Stock	¥14,310	¥11,300	\$119,051
Capital Reserve	12,491	9,500	103,924
Capital Surplus	12,491	9,500	103,924
Retained Earnings	7,833	7,235	65,174
Legal Reserve	1,712	1,602	14,243
Voluntary Reserve	4,591	4,395	38,196
Undivided Profit	1,530	1,237	12,734
Premises Revaluation Account	711	698	5,916
Unrealized gains on securities	-62	-586	-516
Treasury Stock	-26	-5	-216
<b>Total Shareholders' Equity</b>	<b>¥35,258</b>	<b>¥28,142</b>	<b>\$293,333</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>¥794,508</b>	<b>¥699,530</b>	<b>\$6,609,885</b>

## Non-Consolidated Statements of Income

	Millions of yen (Note 1)		Thousands of U.S.dollars (Note 2)
	2003	2002	2003
<b>Income</b>			
Interest Income			
Interest on Loans and Bills Discounted	¥13,981	¥13,444	\$116,321
Interest and Dividends on Securities	1,417	1,612	11,795
Other Interest Income	200	258	1,670
Fees and Commissions	2,241	1,908	18,651
Other Operating Income	739	586	6,153
Other Income	1,551	478	12,911
<b>Total Income</b>	<b>¥20,133</b>	<b>¥18,287</b>	<b>\$167,504</b>
<b>Expenses</b>			
Interest Expenses			
Interest on Deposits	¥637	¥925	\$5,306
Interest on Borrowings and Rediscounts	275	457	2,291
Other Interest Expenses	247	310	2,060
Fees and Commissions	1,240	1,064	10,320
Other Operating Expenses	748	352	6,224
General and Administrative Expenses	12,421	11,952	103,341
Other Expenses	2,457	2,169	20,446
<b>Total Expenses</b>	<b>¥18,029</b>	<b>¥17,232</b>	<b>\$149,922</b>
Income Before Income Taxes	2,104	1,055	17,511
Provision for Income Taxes	964	621	8,020
<b>Net Income</b>	<b>¥1,140</b>	<b>¥434</b>	<b>\$9,491</b>

## Non-Consolidated Statements of Retained Earnings

	Millions of yen (Note 1)		Thousands of U.S.dollars (Note 2)
	2003	2002	2003
Balance at Beginning of the Year	¥1,237	¥1,446	\$10,291
<b>Additions:</b>			
Transfer from Premises Revaluation Account	2	128	24
Transfer from Voluntary Reserve	4	5	39
<b>Total</b>	<b>7</b>	<b>133</b>	<b>64</b>
<b>Appropriations:</b>			
Transfer to Legal Reserve	109	96	910
Cash Dividends	535	475	4,453
Bonuses to Directors and Statutory Auditors	10	5	84
Transfer to Voluntary Reserve	200	200	1,663
<b>Total</b>	<b>854</b>	<b>777</b>	<b>7,112</b>
<b>Net Income:</b>	<b>1,140</b>	<b>434</b>	<b>9,491</b>
<b>Balance at End of the Year</b>	<b>¥1,530</b>	<b>¥1,237</b>	<b>\$12,734</b>

Note: 1. Japanese yen figures are expressed with amounts under one million omitted. Accordingly, breakdown figures may not add up to the sum totals given.  
2. U.S.dollar amounts were converted at the rate of ¥120.20=U.S.\$1.00, the rate in effect on March 31,2003.