

TOMATO BANK'S Financial Report 2004

[April 1, 2003 — March 31, 2004]

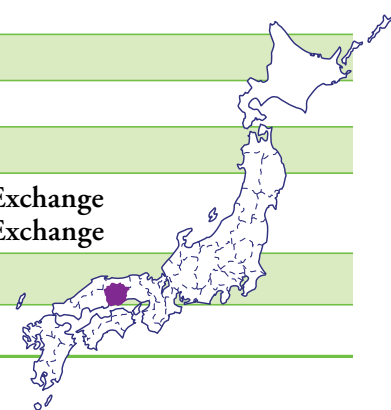
Thank you very much for your usual utilization and continued patronage to us, TOMATO BANK,LTD.
We present herein「 TOMATO BANK'S Financial Report 2004 」 so that you can learn about us.

(Non-Consolidated Balance Sheets)
(Non-Consolidated Statements of Income)
(Non-Consolidated Statements of Retained Earnings)

Corporate Data as of March 31, 2004

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	61
Employees	917



Foreign Exchange Service Branches as of March 31, 2004

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

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.

Non-Consolidated Balance Sheets

		Millions of yen (Note 1)		Thousands of U.S.dollars (Note 2)
		2004	2003	2004
Assets	Cash and Due from Banks	¥25,089	¥25,152	\$237,385
	Call Loans	21,268	22,790	201,232
	Other Debt Purchased	1,140	1,980	10,787
	Trading Account Securities	519	410	4,914
	Securities	161,486	159,214	1,527,922
	Loans and Bills Discounted	573,268	568,550	5,424,056
	Foreign Exchanges	1,432	1,266	13,554
	Other Assets	3,224	3,408	30,507
	Premises and Equipment	10,875	11,189	102,901
	Deferred Tax Assets	5,591	6,238	52,904
	Customers' Liabilities for Acceptances and Guarantees	8,750	13,400	82,793
	Reserve for Possible Loan Losses	10,647	19,095	100,746
	Total Assets	¥801,998	¥794,508	\$7,588,213
	Liabilities	Deposits	¥734,610	¥723,271
Call Money		13,589	9,586	128,576
Borrowed Money		4,789	4,906	45,312
Foreign Exchanges		0	8	5
Debentures		1,100	1,100	10,407
Other Liabilities		3,287	6,095	31,107
Reserve for Retirement Allowances		321	397	3,039
Deferred Tax Liability with Revaluation		443	482	4,192
Acceptances and Guarantees		8,750	13,400	82,793
Total Liabilities		¥766,891	¥759,249	\$7,256,049
Shareholders' Equity	Common Stock	¥14,310	¥14,310	\$135,395
	Capital Reserve	12,640	12,491	119,600
	Capital Surplus	12,640	12,491	119,600
	Retained Earnings	8,096	7,833	76,604
	Legal Reserve	1,773	1,712	16,776
	Voluntary Reserve	4,944	4,591	46,785
	Undivided Profit	1,378	1,530	13,042
	Premises Revaluation Account	652	711	6,171
	Unrealized gains on securities	38	62	365
	Treasury Stock	554	26	5,243
	Total Shareholders' Equity	¥35,106	¥35,258	\$332,163
Total Liabilities and Shareholders' Equity		¥801,998	¥794,508	\$7,588,213

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 ¥105.69=U.S.\$1.00, the rate in effect on March 31,2004.

Non-Consolidated Statements of Income

		Millions of yen (Note 1)		Thousands of U.S.dollars (Note 2)
		2004	2003	2004
Income	Interest Income			
	Interest on Loans and Bills Discounted	¥14,780	¥13,981	\$139,845
	Interest and Dividends on Securities	1,390	1,417	13,152
	Other Interest Income	107	200	1,018
	Fees and Commissions	2,220	2,241	21,013
	Other Operating Income	425	739	4,021
	Other Income	461	1,551	4,366
	Total Income	¥19,385	¥20,133	\$183,419
Expenses	Interest Expenses			
	Interest on Deposits	¥547	¥637	\$5,181
	Interest on Borrowings and Rediscounts	318	275	3,008
	Other Interest Expenses	189	247	1,793
	Fees and Commissions	1,316	1,240	12,453
	Other Operating Expenses	264	748	2,503
	General and Administrative Expenses	11,840	12,421	112,028
	Other Expenses	3,203	2,457	30,314
	Total Expenses	¥17,680	¥18,029	\$167,284
	Income Before Income Taxes	1,705	2,104	16,135
	Provision for Income Taxes	902	964	8,536
	Net Income	¥803	¥1,140	\$7,598

Non-Consolidated Statements of Retained Earnings

		Millions of yen (Note 1)		Thousands of U.S.dollars (Note 2)
		2004	2003	2004
	Balance at Beginning of the Year	¥7,833	¥7,235	\$74,121
	Additions:			
	Transfer from Premises Revaluation Account	58	2	556
	Total	58	2	556
	Appropriations:			
	Cash Dividends	594	535	5,624
	Bonuses to Directors and Statutory Auditors	5	10	48
	Total	599	545	5,672
	Net Income:	803	1,140	7,598
	Balance at End of the Year	¥8,096	¥7,833	\$76,604

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 ¥105.69=U.S.\$1.00, the rate in effect on March 31,2004.