

TOMATO BANK'S Financial Report 2005

[April 1, 2004 — March 31, 2005]

Thank you very much for your usual utilization and continued patronage to us, TOMATO BANK,LTD.
We present herein 「TOMATO BANK'S Financial Report 2005」 so that you can learn about us.

(Non-Consolidated Balance Sheets)

(Non-Consolidated Statements of Income)

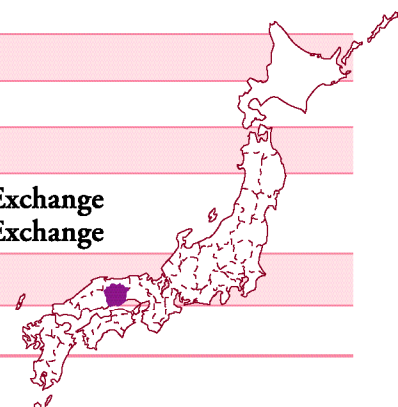
(Non-Consolidated Statements of Retained Earnings)



Corporate Data as of March 31, 2005

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	116,790,300 shares
Stock Listing	First Section of Osaka Securities Exchange First Section of Tokyo Securities Exchange
Branches	60
Employees	880



Foreign Exchange Service Branches as of March 31, 2005

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

Okayamaminami Business Department

2-21-10, Fukunari, Okayama-shi, Okayama
702-8022, 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)
		2005	2004	2005
Assets	Cash and Due from Banks	¥26,202	¥25,089	\$243,989
	Call Loans	30,000	21,268	279,355
	Other Debt Purchased	223	1,140	2,080
	Trading Account Securities	347	519	3,236
	Securities	175,561	161,486	1,634,806
	Loans and Bills Discounted	572,892	573,268	5,334,693
	Foreign Exchanges	1,221	1,432	11,376
	Other Assets	3,507	3,224	32,662
	Premises and Equipment	11,436	10,875	106,494
	Deferred Tax Assets	3,996	5,591	37,215
	Customers' Liabilities for Acceptances and Guarantees	9,196	8,750	85,633
	Reserve for Possible Loan Losses	△ 9,352	△ 10,647	△ 87,093
	Total Assets	¥825,233	¥801,998	\$7,684,452
	Liabilities	Deposits	¥756,823	¥734,610
Call Money		13,185	13,589	122,780
Borrowed Money		4,380	4,789	40,789
Foreign Exchanges		1	0	16
Debentures		1,100	1,100	10,243
Other Liabilities		2,737	3,287	25,495
Reserve for Retirement Allowances		363	321	3,385
Deferred Tax Liability with Revaluation		439	443	4,090
Acceptances and Guarantees		9,196	8,750	85,633
Total Liabilities		¥788,228	¥766,891	\$7,339,866
Shareholders' Equity	Common Stock	¥14,310	¥14,310	\$133,252
	Capital Reserve	12,640	12,640	117,707
	Capital Surplus	12,640	12,640	117,707
	Retained Earnings	8,166	8,096	76,041
	Legal Reserve	1,773	1,773	16,510
	Voluntary Reserve	4,937	4,944	45,974
	Undivided Profit	1,455	1,378	13,556
	Premises Revaluation Account	646	652	6,020
	Unrealized gains on securities	1,383	△ 38	12,884
	Treasury Stock	△ 141	△ 554	△ 1,320
	Total Shareholders' Equity	¥37,005	¥35,106	\$344,585
Total Liabilities and Shareholders' Equity		¥825,233	¥801,998	\$7,684,452

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 ¥107.39=U.S.\$1.00, the rate in effect on March 31, 2005

////////// Non-Consolidated Statements of Income //////////

		Millions of yen (Note 1)		Thousands of U.S.dollars (Note 2)
		2005	2004	2005
Income	Interest Income			
	Interest on Loans and Bills Discounted	¥14,575	¥14,780	\$135,727
	Interest and Dividends on Securities	1,768	1,390	16,465
	Other Interest Income	106	107	992
	Fees and Commissions	2,235	2,220	20,812
	Other Operating Income	213	425	1,985
	Other Income	436	461	4,068
	Total Income	¥19,335	¥19,385	\$180,050
Expenses	Interest Expenses			
	Interest on Deposits	¥434	¥547	\$4,046
	Interest on Borrowings and Rediscounts	377	318	3,511
	Other Interest Expenses	174	189	1,621
	Fees and Commissions	1,312	1,316	12,221
	Other Operating Expenses	442	264	4,116
	General and Administrative Expenses	11,836	11,840	110,217
	Other Expenses	2,616	3,203	24,364
	Total Expenses	¥17,193	¥17,680	\$160,099
	Income Before Income Taxes	2,142	1,705	19,951
	Provision for Income Taxes	787	902	7,332
	Net Income	¥1,355	¥803	\$12,618

////////// Non-Consolidated Statements of Retained Earnings //////////

		Millions of yen (Note 1)		Thousands of U.S.dollars (Note 2)
		2005	2004	2005
	Balance at Beginning of the Year	¥8,096	¥7,833	\$75,391
	Additions:			
	Net Income	1,355	803	12,618
	Transfer from Premises Revaluation Account	5	58	53
	Total	1,360	861	12,671
	Appropriations:			
	Cash Dividends	584	594	5,445
	Bonuses to Directors and Statutory Auditors	4	5	45
	Retirement of Treasury Stock	701	0	6,531
	Total	1,291	599	12,022
	Balance at End of the Year	¥8,166	¥8,096	\$76,041

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 ¥107.39=U.S.\$1.00, the rate in effect on March 31, 2005