

# TOMATO BANK'S Financial Report 2006

[April 1, 2005 — March 31, 2006]

Thank you very much for your usual utilization and continued patronage to us, TOMATO BANK,LTD.  
We present herein 「TOMATO BANK'S Financial Report 2006」 so that you can learn about us.

(Non-Consolidated Balance Sheets)

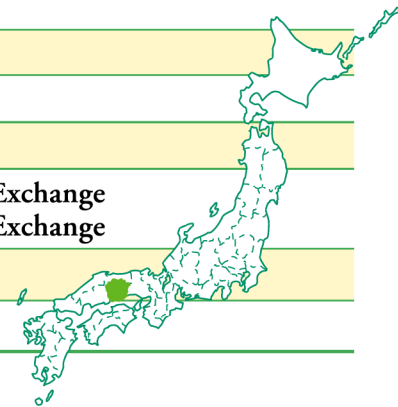
(Non-Consolidated Statements of Income)

(Non-Consolidated Statements of Retained Earnings)

## Corporate Data as of March 31, 2006

### TOMATO BANK, LTD.

<b>Head Office</b>	3-4, Bancho 2-chome, Okayama-shi, Okayama 700-0811, Japan
<b>Market &amp; International Business Division</b>	Phone : 086-221-1010 Fax : 086-232-0339 SWIFT code : TOMAJPJZ
<b>Founded</b>	November 9, 1931
<b>Paid-in Capital</b>	14,310 million
<b>Issued and Outstanding Stock</b>	116,790,300 shares
<b>Stock Listing</b>	First Section of Osaka Securities Exchange First Section of Tokyo Securities Exchange
<b>Branches</b>	59
<b>Employees</b>	848



## Foreign Exchange Service Branches as of March 31, 2006

### 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)
		2006	2005	2006
<b>Assets</b>	Cash and Due from Banks	¥23,597	¥26,202	\$200,882
	Call Loans	26,000	30,000	221,333
	Other Debt Purchased	60	223	517
	Trading Account Securities	489	347	4,170
	Securities	181,200	175,561	1,542,528
	Loans and Bills Discounted	580,565	572,892	4,942,245
	Foreign Exchanges	1,193	1,221	10,157
	Other Assets	4,080	3,507	34,740
	Premises and Equipment	11,606	11,436	98,807
	Deferred Tax Assets	4,948	3,996	42,125
	Customers' Liabilities for Acceptances and Guarantees	10,083	9,196	85,835
	Reserve for Possible Loan Losses	△10,325	△9,352	△87,895
	Total Assets	¥833,502	¥825,233	\$7,095,448
<b>Liabilities</b>	Deposits	¥762,504	¥756,823	\$6,491,054
	Call Money	15,883	13,185	135,213
	Borrowed Money	4,134	4,380	35,193
	Foreign Exchanges	-	1	0
	Debentures	1,100	1,100	9,364
	Other Liabilities	3,591	2,737	30,572
	Reserve for Retirement Allowances	394	363	3,362
	Deferred Tax Liability with Revaluation	698	439	5,942
	Acceptances and Guarantees	10,083	9,196	85,835
	Total Liabilities	¥798,389	¥788,228	\$6,796,538
<b>Shareholders' Equity</b>	Common Stock	¥14,310	¥14,310	\$121,818
	Capital Reserve	12,640	12,640	107,607
	Capital Surplus	12,640	12,640	107,606
	Retained Earnings	8,161	8,166	69,474
	Legal Reserve	1,773	1,773	15,093
	Voluntary Reserve	5,237	4,937	44,582
	Undivided Profit	1,151	1,455	9,798
	Premises Revaluation Account	521	646	4,437
	Unrealized gains on securities	△105	1,383	△896
	Treasury Stock	△414	△141	△3,530
	Total Shareholders' Equity	¥35,112	¥37,005	\$298,909
Total Liabilities and Shareholders' Equity	¥833,502	¥825,233	\$7,095,448	

Note1: 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 ¥117.47=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)
		2006	2005	2006
<b>Income</b>	Interest Income			
	Interest on Loans and Bills Discounted	¥14,315	¥14,575	\$121,865
	Interest and Dividends on Securities	2,334	1,768	19,872
	Other Interest Income	178	106	1,516
	Fees and Commissions	2,518	2,235	21,441
	Other Operating Income	387	213	3,295
	Other Income	438	436	3,732
	<b>Total Income</b>	<b>¥20,172</b>	<b>¥19,335</b>	<b>\$171,724</b>
<b>Expenses</b>	Interest Expenses			
	Interest on Deposits	¥389	¥434	\$3,315
	Interest on Borrowings and Rediscounts	688	377	5,858
	Other Interest Expenses	339	174	2,886
	Fees and Commissions	1,342	1,312	11,428
	Other Operating Expenses	402	442	3,428
	General and Administrative Expenses	11,656	11,836	99,232
	Other Expenses	3,976	2,616	33,849
	<b>Total Expenses</b>	<b>¥18,795</b>	<b>¥17,193</b>	<b>\$159,999</b>
	Income Before Income Taxes	¥1,377	¥2,142	\$11,724
	Provision for Income Taxes	718	787	6,118
	<b>Net Income</b>	<b>¥658</b>	<b>¥1,355</b>	<b>\$5,606</b>

## Non-Consolidated Statements of Retained Earnings

		Millions of yen (Note 1)		Thousands of U.S.dollars (Note 2)
		2006	2005	2006
Balance at beginning of the Year		¥8,166	¥8,096	\$69,516
<b>Additions:</b>				
Net Income		658	1,355	5,606
Transfer from Premises Revaluation Account		-	5	-
<b>Total</b>		<b>658</b>	<b>1,360</b>	<b>5,606</b>
<b>Appropriations;</b>				
Cash Dividends		579	584	4,930
Bonuses to Directors and Statutory Auditors		4	4	40
Retirement of Treasury Stock		0	701	0
Transfer from Premises Revaluation Account		79	-	676
<b>Total</b>		<b>¥663</b>	<b>¥1,291</b>	<b>\$5,648</b>
<b>Balance at End of the Year</b>		<b>¥8,161</b>	<b>¥8,166</b>	<b>\$69,474</b>