

TOMATO BANK
Financial Highlights 2020

April 1, 2019 — March 31, 2020

TOMATO BANK, LTD.

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(Note) Information presented herein has been extracted from the Original material, solely for the convenience of outside Japan.

The amounts, ratios or any other information presented herein have not been audited.

Profile

TOMATO BANK, established in Okayama in 1931 as a savings and loan association, has since grown to become a financial institution serving mainly small and medium-sized companies.

Becoming an authorized foreign exchange bank in 1978 has enabled TOMATO BANK to provide a variety of services to meet the region's international banking needs. This, together with being listed on the stock exchange since 1987, has made TOMATO BANK one of the area's leading financial institutions, a position we fully intend to maintain.

In 1989, TOMATO BANK's status was upgraded from "sogo" bank (mutual saving and loan) to ordinary commercial bank status. We marked this occasion by changing our name TOMATO BANK, LTD. to symbolize a process of renewal. Thus, we hoped to establish ourselves as a friendly bank to every customer, like a tomato.

In order to carry out our mission as a financial institution that contributes to the region's growth and development, we aim to provide the customers at our 61 branches, both businesses and individuals, with the best possible service.

Corporate Data

as of June 30, 2020

TOMATO BANK, LTD.	
Head Office	3-4, Bancho 2-chome, Kita-ku, Okayama-shi, Okayama 700-0811, Japan
Market & International Business Division	Phone : 086-800-1510 Fax : 086-221-1040 SWIFT code : TOMAJPJZ
Founded	November 9, 1931
Paid-in Capital	17,810 millions of yen
Issued and Outstanding Stock	18,679,030 shares
Stock Listing	First Section of Tokyo Securities Exchange
Branches	61
Employees	808

Subsidiaries and Affiliated Companies

as of June 30, 2020

Subsidiaries	TOMATO BUSINESS, LTD.
	TOMATO CARD, LTD.
	TOMATO LEASE, LTD.

Message from the President



Shogo Takagi, President

I would like to extend my deepest gratitude to all shareholders, customers, and other stakeholders of TOMATO BANK for their continued support. Furthermore, I wish to express my sympathy to everyone affected by the COVID-19 pandemic.

Although the regional economy showed some signs of recovery despite the impact of the consumption tax increase in 2019, the economic environment became extremely challenging, transformed by the outbreak of COVID-19 and the pandemic that emerged toward the fiscal year-end.

In these circumstances, in accordance with the Medium-Term Management Plan, the “Future Creation Plan Phase 2,” TOMATO Bank stepped up efforts to deepen initiatives based on its business model, namely, to “support the core business of corporate customers and offer the optimum proposals to retail customers,” which embodies the Bank’s concept of being thoroughly considerate to them. As a result, we have recorded solid achievements. For example, the number of business loan borrowers, which constitute the foundation for our stable development, has increased 28% and the balance of loans for small and medium-sized enterprises has increased 23% compared with five years ago when we started these initiatives.

The COVID-19 pandemic is greatly affecting our customers. By always being thoroughly considerate to our customers in these difficult times and adhering to our policy of “lending you an umbrella even if it is raining hard,” we are determined to offer robust support to our customers. Going forward, we are committed to continuing to fulfill our mission as a regional financial institution.

July, 2020

Shogo Takagi
President

Board of Directors

as of June 30, 2020

President	Director	Corporate Auditor
Shogo Takagi	Shinya Yokoide	Takumi Kotake
Managing Director	Kunihiko Nobunaga	Kazumi Yoshioka
Masashi Nakayama	Masaki Inoue	Noboru Miyake
Yasuto Fukui	Koji Naka	Tetsuya Okuda
Kazuyuki Sakate	Hiroshi Ogawa	
Hiroyuki Tomita	Mihoko Ueoka	

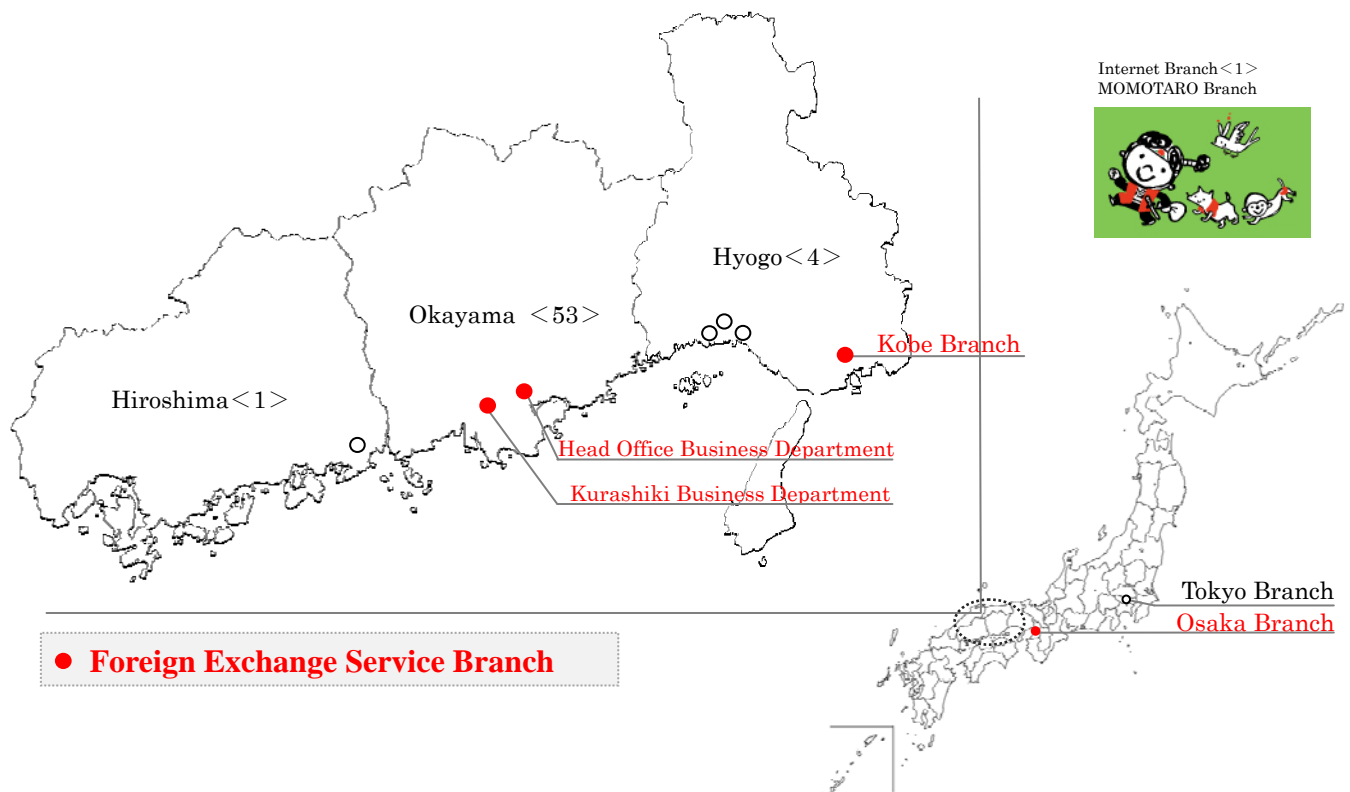
Foreign Exchange Service Branches

as of June 30, 2020

Foreign Exchange Service Branches	
Head Office Business Department	3-4, Bancho 2-chome, Kita-ku, Okayama-shi, Okayama 700-0811, Japan Phone : 086-221-1010 Fax : 086-222-6340
Kurashiki Business Department	26-5, Chuo 1-chome, Kurashiki-shi, Okayama 710-0046, 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	13th Floor Minamisenba Heart Bldg. 3-2, Minamisenba 2-chome, Chuo-ku, Osaka-shi, Osaka 542-0081, Japan Phone : 06-7711-9090 Fax : 06-7711-4040

Service Network

as of June 30, 2020



Consolidated Balance Sheets

	Millions of Yen		Thousands of U.S. Dollars
	2020	2019	2020
ASSETS:			
Cash and due from banks	68,353	64,898	628,078
Monetary receivables purchased	500	—	4,594
Trading account securities	234	155	2,154
Securities	154,624	186,799	1,420,792
Loans and bills discounted	950,472	983,953	8,733,548
Foreign exchange	2,265	2,424	20,818
Lease receivables and investment assets	11,117	9,853	102,156
Other assets	8,021	8,064	73,706
Property, plant and equipment	12,693	12,707	116,635
Intangible assets	631	692	5,799
Deferred tax assets	2,066	1,380	18,983
Customers' liabilities for acceptances and guarantees	5,030	4,884	46,222
Allowance for loan losses	(4,882)	(5,626)	(44,860)
Total assets	1,211,128	1,270,186	11,128,630
LIABILITIES AND NET ASSETS:			
Liabilities:			
Deposits	1,137,142	1,156,163	10,448,797
Call money and bills sold	—	7,000	—
Borrowed money	8,403	43,182	77,216
Foreign exchange	—	23	—
Other liabilities	9,366	6,070	86,064
Net defined benefit liability	1,174	1,468	10,795
Provision for directors' retirement benefits	243	289	2,238
Provision for reimbursement of deposits	46	78	431
Provision for contingent loss	150	100	1,386
Deferred tax liabilities	141	—	1,298
Deferred tax liabilities for land revaluation	513	513	4,719
Acceptances and guarantees	5,030	4,884	46,222
Total liabilities	1,162,214	1,219,772	10,679,170
Net assets:			
Shareholders' equity :			
Capital stock	17,810	17,810	163,649
Capital surplus	15,991	15,991	146,942
Retained earnings	14,972	14,350	137,576
Treasury stock	(490)	(488)	(4,503)
Total shareholders' equity	48,284	47,663	443,664
Accumulated other comprehensive income:			
Valuation difference on available-for-sale securities	242	2,522	2,223
Deferred gains or losses on hedges	(8)	(2)	(74)
Revaluation reserve for land	671	671	6,170
Remeasurements of defined benefit plans	(274)	(441)	(2,523)
Total accumulated other comprehensive income	630	2,750	5,795
Total net assets	48,914	50,413	449,460
Total liabilities and net assets	1,211,128	1,270,186	11,128,630

Consolidated Statements of Income

	Millions of Yen		Thousands of U.S. Dollars
	2020	2019	2020
Income:			
Interest and dividends on:			
Loans and discounts	11,901	12,328	109,356
Securities	1,630	1,477	14,978
Other	68	79	628
Fees and commissions	3,265	3,306	30,008
Other ordinary income	5,206	168	47,843
Other income	635	1,486	5,837
Total income	22,707	18,846	208,652
Expenses:			
Interest on:			
Deposits	482	626	4,435
Borrowing	71	0	658
Bonds	—	9	—
Other	298	378	2,738
Fees and commissions	2,723	2,708	25,028
Other ordinary expenses	4,613	145	42,394
General and administrative expenses	11,741	11,685	107,884
Other expenses	797	951	7,327
Total expenses	20,728	16,505	190,468
Income before income taxes	1,979	2,340	18,184
Income taxes:			
Current	329	594	3,024
Deferred	278	(7)	2,559
Net income	1,371	1,753	12,600
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of parent	1,371	1,753	12,600

Consolidated Statements of Comprehensive Income

	Millions of Yen		Thousands of U.S. Dollars
	2020	2019	2020
Net income	1,371	1,753	12,600
Other comprehensive income			
Valuation difference on available-for-sales securities	(2,280)	(795)	(20,958)
Deferred gains or losses on hedges	(5)	0	(47)
Revaluation reserve for land	—	—	—
Remeasurements of defined benefit plans	166	0	1,532
Share of other comprehensive income of entities accounted for using equity method	—	(1)	—
Comprehensive income	(748)	958	(6,873)
Comprehensive income attributable to:			
Owners of parent	(748)	958	(6,873)
Non-controlling interests	—	—	—

Consolidated Statements of Changes in Net Assets

	Millions of Yen			
	2020			
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	17,810	15,991	14,350	(488)
Issuance of capital stock	—	—	—	—
Net income attributable to owners of parent	—	—	1,371	—
Cash dividends	—	—	(749)	—
Purchases of treasury stock	—	—	—	(1)
Disposals of treasury stock	—	—	(0)	0
Reversal of revaluation reserve for land	—	—	—	—
Change in treasury stock arising from change in equity in entities accounted for using equity method	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	—	621	(1)
Balance at end of year	17,810	15,991	14,972	(490)

	Millions of Yen				
	2020				
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total net assets
Balance at beginning of year	2,522	(2)	671	(441)	50,413
Issuance of capital stock	—	—	—	—	—
Net income attributable to owners of parent	—	—	—	—	1,371
Cash dividends	—	—	—	—	(749)
Purchases of treasury stock	—	—	—	—	(1)
Disposals of treasury stock	—	—	—	—	0
Reversal of revaluation reserve for land	—	—	—	—	—
Change in treasury stock arising from change in equity in entities accounted for using equity method	—	—	—	—	—
Net changes in items other than shareholders' equity	(2,280)	(5)	—	166	(2,119)
Net changes during the year	(2,280)	(5)	—	166	(1,499)
Balance at end of year	242	(8)	671	(274)	48,914

	Millions of Yen			
	2019			
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	17,810	15,991	13,350	(611)
Issuance of capital stock	—	—	—	—
Net income attributable to owners of parent	—	—	1,753	—
Cash dividends	—	—	(748)	—
Purchases of treasury stock	—	—	—	(2)
Disposals of treasury stock	—	—	(4)	125
Reversal of revaluation reserve for land	—	—	—	—
Change in treasury stock arising from change in equity in entities accounted for using equity method	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	—	1,000	123
Balance at end of year	17,810	15,991	14,350	(488)

	Millions of Yen				
	2019				
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total net assets
Balance at beginning of year	3,319	(3)	671	(442)	50,085
Issuance of capital stock	—	—	—	—	—
Net income attributable to owners of parent	—	—	—	—	1,753
Cash dividends	—	—	—	—	(748)
Purchases of treasury stock	—	—	—	—	(2)
Disposals of treasury stock	—	—	—	—	120
Reversal of revaluation reserve for land	—	—	—	—	—
Change in treasury stock arising from change in equity in entities accounted for using equity method	—	—	—	—	—
Net changes in items other than shareholders' equity	(796)	0	—	0	(794)
Net changes during the year	(796)	0	—	0	328
Balance at end of year	2,522	(2)	671	(441)	50,413

	Thousands of U.S. Dollars			
	2020			
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	163,649	146,942	131,864	(4,490)
Issuance of capital stock	—	—	—	—
Net income attributable to owners of parent	—	—	12,600	—
Cash dividends	—	—	(6,887)	—
Purchases of treasury stock	—	—	—	(14)
Disposals of treasury stock	—	—	(0)	1
Reversal of revaluation reserve for land	—	—	—	—
Change in treasury stock arising from change in equity in entities accounted for using equity method	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	—	5,711	(13)
Balance at end of year	163,649	146,942	137,576	(4,503)

	Thousands of U.S. Dollars				
	2020				
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total net assets
Balance at beginning of year	23,182	(26)	6,170	(4,056)	463,236
Issuance of capital stock	—	—	—	—	—
Net income attributable to owners of parent	—	—	—	—	12,600
Cash dividends	—	—	—	—	(6,887)
Purchases of treasury stock	—	—	—	—	(14)
Disposals of treasury stock	—	—	—	—	0
Reversal of revaluation reserve for land	—	—	—	—	—
Change in treasury stock arising from change in equity in entities accounted for using equity method	—	—	—	—	—
Net changes in items other than shareholders' equity	(20,958)	(47)	—	1,532	(19,474)
Net changes during the year	(20,958)	(47)	—	1,532	(13,775)
Balance at end of year	2,223	(74)	6,170	(2,523)	449,460

Consolidated Statements of Cash Flows

	Millions of Yen		Thousands of U.S. Dollars
	2020	2019	2020
Cash flows from operating activities			
Income (loss) before income taxes	1,979	2,340	18,184
Depreciation	722	682	6,640
Impairment loss	5	0	46
Share of (profit) loss of entities accounted for using equity method	—	(42)	—
Increase (decrease) in allowance for loan losses	(744)	166	(6,838)
Increase(decrease) in net defined benefit liability	(102)	(68)	(940)
Increase (decrease) in provision for directors' retirement benefits	(45)	26	(421)
Increase (decrease) in provision for reimbursement of deposits	(31)	(96)	(288)
Increase (decrease) in provision for contingent loss	50	22	466
Gain on fund management	(13,599)	(13,885)	(124,963)
Financing expenses	852	1,015	7,832
Loss (gain) related to securities	117	(146)	1,078
Foreign exchange losses (gains)	0	(0)	2
Loss (gain) on disposal of non-current assets	3	4	30
Net decrease (increase) in loans and bills discounted	33,481	(8,788)	307,648
Net increase (decrease) in deposits	(4,985)	15,860	(45,806)
Net increase (decrease) in negotiable certificates of deposits	(14,035)	10,191	(128,966)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(34,778)	(82,249)	(319,571)
Net decrease (increase) in deposits (excluding deposits paid to Bank of Japan)	(118)	486	(1,089)
Net decrease (increase) in call loans	(500)	—	(4,594)
Net increase (decrease) in call money	(7,000)	7,000	(64,320)
Net increase (decrease) in payables under securities lending transactions	—	(809)	—
Net decrease (increase) in foreign exchanges - assets	158	(1,353)	1,458
Net increase (decrease) in foreign exchanges - liabilities	(23)	11	(211)
Net decrease (increase) in leased receivables and investment assets	(1,283)	—	(11,796)
Proceeds from fund management	14,060	14,211	129,197
Payments for finance	(1,274)	(1,168)	(11,714)
Gain on bargain purchase	—	(456)	—
Decrease (increase) in defined benefit plans	48	128	445
Other, net	(600)	3,766	(5,516)
Subtotal	(23,282)	(57,504)	(213,932)
Income taxes paid	(523)	(905)	(4,805)
Net cash provided by (used in) operating activities	(23,805)	(58,409)	(218,738)
Cash flows from investing activities			
Purchase of securities	(43,777)	(59,188)	(402,258)
Proceeds from sales of securities	33,873	65,804	311,249
Proceeds from redemption of securities	38,192	34,036	350,940
Purchase of shares of subsidiaries and associates	—	(1)	—
Purchase of property, plant and equipment	(250)	(232)	(2,304)
Purchase of intangible assets	(107)	(89)	(988)
purchase of investment in acquisition of new consolidated subsidiary company	—	(585)	—
Net cash provided by (used in) investing activities	27,929	39,743	256,638

	Millions of Yen		Thousands of U.S. Dollars
	2020	2019	2020
Cash flows from financing activities			
Redemption of subordinated bonds	—	(1,000)	—
Repayments of lease obligations	(36)	(206)	(334)
Cash dividends paid	(749)	(748)	(6,887)
Purchases of treasury stock	(1)	(2)	(14)
Proceeds from sales of treasury stock	0	49	0
Net cash provided by (used in) financing activities	(787)	(1,907)	(7,236)
Effect of exchange rate change on cash and cash equivalents	(0)	0	(2)
Net increase (decrease) in cash and cash equivalents	3,336	(20,572)	30,660
Cash and cash equivalents at beginning of year	61,397	81,969	564,156
Cash and cash equivalents at end of year	64,733	61,397	594,817

Non-Consolidated Balance Sheets

	Millions of Yen		Thousands of U.S. Dollars
	2020	2019	2020
ASSETS:			
Cash and due from banks	68,330	64,719	627,862
Monetary receivables purchased	500	—	4,594
Trading account securities	234	155	2,154
Securities	154,800	186,973	1,422,402
Loans and bills discounted	954,711	987,873	8,772,500
Foreign exchange	2,265	2,424	20,818
Other assets	3,591	3,496	32,997
Property, plant and equipment	12,634	12,652	116,097
Intangible assets	603	656	5,546
Deferred tax assets	1,864	1,244	17,135
Customers' liabilities for acceptances and guarantees	5,180	5,024	47,600
Allowance for loan losses	(4,670)	(5,370)	(42,913)
Total assets	1,200,046	1,259,852	11,026,796
LIABILITIES AND NET ASSETS:			
Liabilities:			
Deposits	1,137,307	1,156,589	10,450,309
Call money	—	7,000	—
Borrowed money	433	35,460	3,985
Foreign exchange	—	23	—
Other liabilities	7,223	3,963	66,376
Provision for retirement benefits	759	814	6,975
Provision for directors' retirement benefits	228	263	2,100
Provision for reimbursement of deposits	46	78	431
Provision for contingent loss	150	100	1,386
Deferred tax liabilities for land revaluation	513	513	4,719
Acceptances and guarantees	5,180	5,024	47,600
Total liabilities	1,151,844	1,209,831	10,583,883
Net assets:			
Shareholders' equity:			
Capital stock	17,810	17,810	163,649
Capital surplus	16,140	16,140	148,310
Retained earnings	13,836	13,366	127,137
Treasury stock	(490)	(488)	(4,503)
Total shareholders' equity	47,296	46,828	434,593
Valuation and translation adjustments:			
Valuation difference on available-for-sale securities	242	2,522	2,223
Deferred gains or losses on hedges	(8)	(2)	(74)
Revaluation reserve for land	671	671	6,170
Total valuation and translation adjustments	905	3,191	8,319
Total net assets	48,202	50,020	442,912
Total liabilities and net assets	1,200,046	1,259,852	11,026,796

Non- Consolidated Statements of Income

	Millions of Yen		Thousands of U.S. Dollars
	2020	2019	2020
Income:			
Interest and dividends on:			
Loans and discounts	11,911	12,304	109,450
Securities	1,658	1,603	15,240
Other	68	79	628
Fees and commissions	3,053	3,100	28,058
Other ordinary income:			
Gains on sales and redemptions of other securities and trading account securities	80	129	739
Foreign exchange gains	12	33	117
Other	44	2	405
Other income:			
Recoveries of written off claims	65	190	605
Gains on sales of equity securities	35	23	327
Other	524	626	4,818
Total income	17,455	18,094	160,391
Expenses:			
Interest on:			
Deposits	482	626	4,435
Borrowing	0	0	4
Bonds	—	9	—
Other	329	372	3,023
Fees and commissions	2,680	2,677	24,628
Other ordinary expenses:			
Losses on sales and redemptions of bonds and trading account securities	17	144	157
Other	—	—	—
General and administrative expenses	11,470	11,518	105,397
Other expenses:			
Losses on sales and write-offs of shares	216	8	1,987
Provision for possible loan losses	82	380	758
Write-offs of loans	151	192	1,388
Losses on disposals of fixed assets	24	30	224
Losses on impairment of fixed assets	5	0	46
Other	264	311	2,432
Total expenses	15,724	16,273	144,485
Income before income taxes	1,731	1,820	15,906
Income taxes:			
Current	235	523	2,167
Deferred	276	15	2,536
Total income taxes	511	538	4,703
Net income	1,219	1,282	11,202

Non-Consolidated Statements of Changes in Net Assets

	Millions of Yen 2020			
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	17,810	16,140	13,366	(488)
Issuance of capital stock	—	—	—	—
Net income	—	—	1,219	—
Cash dividends	—	—	(749)	—
Purchases of treasury stock	—	—	—	(1)
Disposals of treasury stock	—	—	(0)	0
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	—	469	(1)
Balance at end of year	17,810	16,140	13,836	(490)

	Millions of Yen 2020			
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total net assets
Balance at beginning of year	2,522	(2)	671	50,020
Issuance of capital stock	—	—	—	—
Net income	—	—	—	1,219
Cash dividends	—	—	—	(749)
Purchases of treasury stock	—	—	—	(1)
Disposals of treasury stock	—	—	—	0
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	(2,280)	(5)	—	(2,286)
Net changes during the year	(2,280)	(5)	—	(1,818)
Balance at end of year	242	(8)	671	48,202

	Millions of Yen 2019			
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	17,810	16,140	12,834	(486)
Issuance of capital stock	—	—	—	—
Net income	—	—	1,282	—
Cash dividends	—	—	(749)	—
Purchases of treasury stock	—	—	—	(2)
Disposals of treasury stock	—	—	(0)	0
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	—	532	(2)
Balance at end of year	17,810	16,140	13,366	(488)

	Millions of Yen 2019			
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total net assets
Balance at beginning of year	3,318	(3)	671	50,284
Issuance of capital stock	—	—	—	—
Net income	—	—	—	1,282
Cash dividends	—	—	—	(749)
Purchases of treasury stock	—	—	—	(2)
Disposals of treasury stock	—	—	—	0
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	(795)	0	—	(794)
Net changes during the year	(795)	0	—	(263)
Balance at end of year	2,522	(2)	671	50,020

	Thousands of U.S. Dollars 2020			
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	163,649	148,310	122,823	(4,490)
Issuance of capital stock	—	—	—	—
Net income	—	—	11,202	—
Cash dividends	—	—	(6,887)	—
Purchases of treasury stock	—	—	—	(14)
Disposals of treasury stock	—	—	(0)	1
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	—	4,314	(13)
Balance at end of year	163,649	148,310	127,137	(4,503)

	Thousands of U.S. Dollars 2020			
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total net assets
Balance at beginning of year	23,182	(26)	6,170	459,619
Issuance of capital stock	—	—	—	—
Net income	—	—	—	11,202
Cash dividends	—	—	—	(6,887)
Purchases of treasury stock	—	—	—	(14)
Disposals of treasury stock	—	—	—	0
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	(20,958)	(47)	—	(21,006)
Net changes during the year	(20,958)	(47)	—	(16,706)
Balance at end of year	2,223	(74)	6,170	442,912