

TOMATO BANK
Financial Highlights 2022

April 1, 2021 — March 31, 2022

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, 2022

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	12,679,030 shares
Stock Listing	Standard Market of Tokyo Securities Exchange
Branches	61
Employees	771

Subsidiaries and Affiliated Companies

as of June 30, 2022

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 sincere sympathy to everyone affected by the COVID-19 pandemic. The situation in the regional economy remains severe, with the resurgence in COVID-19 infections caused by new variants of the virus, combined with rising prices, parts supply constraints, and other impacts of elevated geopolitical risks.

In this climate, the Bank has been engaged in efforts to assist our customers with cash flow issues related to the pandemic, as well as responding to customers' needs with support for management improvements. Initiatives included business matching, help with applications for subsidies, sales channel expansion support, and assisting with rebuilding and reviving business operations.

It is precisely at this time, when we face the challenging circumstances of the pandemic, that we will demonstrate the true value of our business model, namely to "support the core business of corporate customers and offer the optimum proposals to retail customers," which can be of service to our customers. In doing so, we will contribute to the growth and development of the local community and industry.

Last year, TOMATO BANK celebrated the 90th anniversary of its foundation, thanks to the support of our customers, the local community, and our shareholders. Now, as we aim for our 100th anniversary, we will continue with renewed intent to pursue community-based initiatives and build up steady trust with our customers.

We hope you will continue to extend your support and guidance to TOMATO BANK.

July, 2022

Shogo Takagi
President

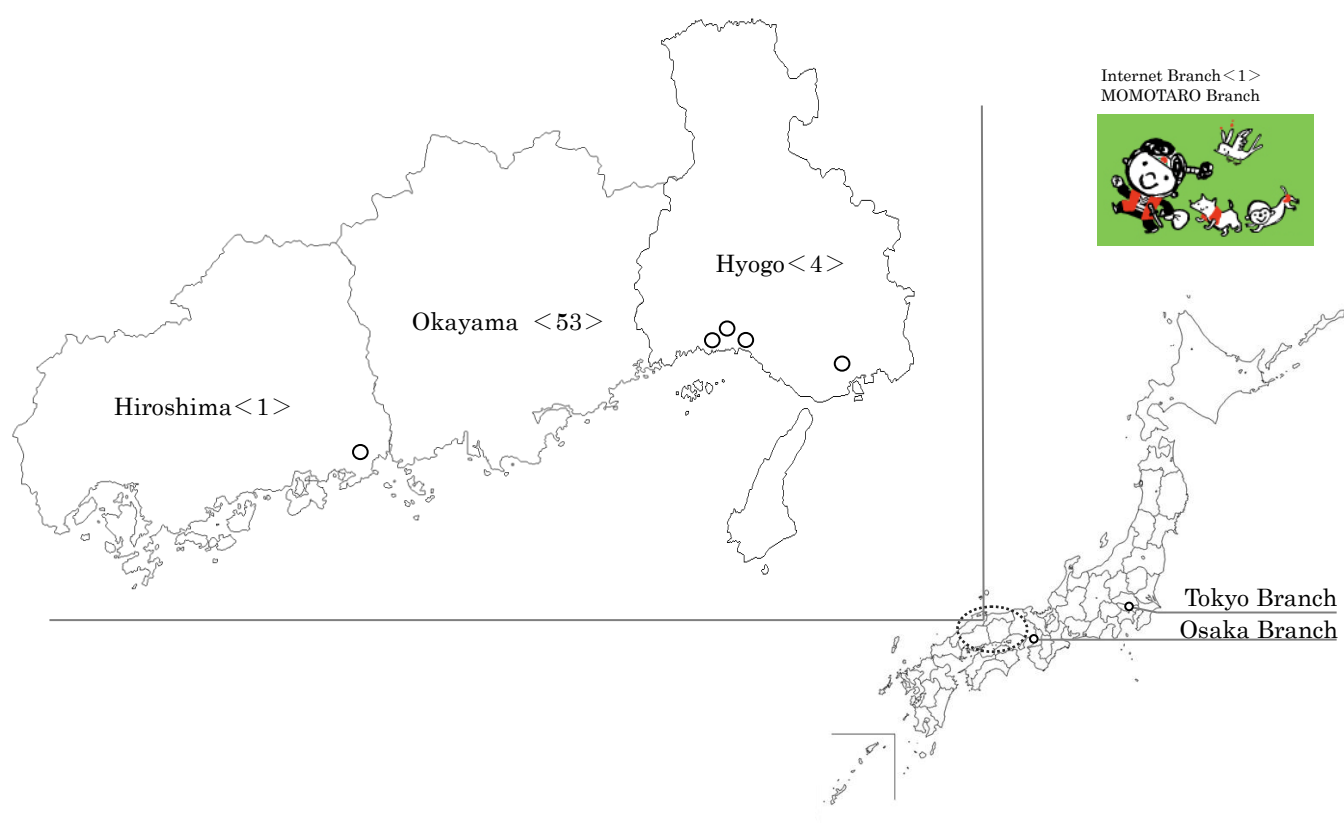
Board of Directors

as of June 30, 2022

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

Service Network

as of June 30, 2022



Consolidated Balance Sheets

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
ASSETS:			
Cash and due from banks	196,344	103,458	1,604,253
Monetary receivables purchased	715	895	5,847
Trading account securities	51	101	419
Securities	167,275	167,892	1,366,745
Loans and bills discounted	993,178	985,601	8,114,869
Foreign exchange	3,039	3,192	24,836
Lease receivables and investment assets	10,446	10,409	85,350
Other assets	15,770	15,457	128,851
Property, plant and equipment	12,525	12,595	102,338
Intangible assets	713	587	5,827
Deferred tax assets	1,577	1,171	12,885
Customers' liabilities for acceptances and guarantees	5,053	5,007	41,290
Allowance for loan losses	(4,771)	(5,025)	(38,982)
Total assets	1,401,920	1,301,346	11,454,534
LIABILITIES AND NET ASSETS:			
Liabilities:			
Deposits	1,210,345	1,206,536	9,889,253
Borrowed money	120,551	26,771	984,974
Foreign exchange	31	23	260
Other liabilities	9,603	9,594	78,466
Net defined benefit liability	742	804	6,064
Provision for directors' stock based compensation	31	16	255
Provision for directors' retirement benefits	—	18	—
Provision for reimbursement of deposits	10	19	83
Provision for contingent loss	153	89	1,256
Deferred tax liabilities	132	139	1,084
Deferred tax liabilities for land revaluation	513	513	4,196
Acceptances and guarantees	5,053	5,007	41,290
Total liabilities	1,347,169	1,249,534	11,007,185
Net assets:			
Shareholders' equity:			
Capital stock	17,810	17,810	145,518
Capital surplus	18,963	15,991	154,944
Retained earnings	16,358	15,589	133,659
Treasury stock	(336)	(340)	(2,749)
Total shareholders' equity	52,795	49,050	431,373
Accumulated other comprehensive income:			
Valuation difference on available-for-sale securities	1,284	2,109	10,491
Deferred gains or losses on hedges	(0)	(1)	(0)
Revaluation reserve for land	671	671	5,486
Remeasurements of defined benefit plans	(0)	(19)	(3)
Total accumulated other comprehensive income	1,955	2,760	15,974
Total net assets	54,751	51,811	447,348
Total liabilities and net assets	1,401,920	1,301,346	11,454,534

Consolidated Statements of Income

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
Income:			
Interest and dividends on:			
Loans and discounts	11,545	11,759	94,331
Securities	1,221	1,259	9,977
Other	100	36	824
Fees and commissions	3,561	3,300	29,096
Other ordinary income	5,970	5,594	48,778
Other income	439	635	3,591
Total income	22,838	22,585	186,600
Expenses:			
Interest on:			
Deposits	161	269	1,317
Borrowing	66	69	543
Other	46	93	383
Fees and commissions	2,407	2,572	19,670
Other ordinary expenses	5,365	5,068	43,840
General and administrative expenses	11,379	11,493	92,976
Other expenses	998	802	8,161
Total expenses	20,426	20,369	166,893
Income before income taxes	2,412	2,216	19,707
Income taxes:			
Current	775	663	6,333
Deferred	(22)	32	(182)
Net income	1,659	1,519	13,556
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of parent	1,659	1,519	13,556

Consolidated Statements of Comprehensive Income

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
Net income	1,659	1,519	13,556
Other comprehensive income			
Valuation difference on available-for-sales securities	(825)	1,867	(6,744)
Deferred gains or losses on hedges	1	6	10
Remeasurements of defined benefit plans	18	255	152
Comprehensive income	853	3,649	6,975
Comprehensive income attributable to:			
Owners of parent	853	3,649	6,975
Non-controlling interests	—	—	—

Consolidated Statements of Changes in Net Assets

Millions of Yen				
2022				
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	17,810	15,991	15,589	(340)
Cumulative effect of accounting changes	—	—	(136)	—
Restated balance	17,810	15,991	15,453	(340)
Issuance of capital stock	5,000	5,000	—	—
Net income attributable to owners of parent	—	—	1,659	—
Cash dividends	—	—	(754)	—
Transfer from share capital to other capital surplus	(5,000)	5,000	—	—
Purchases of treasury stock	—	—	—	(7,029)
Disposals of treasury stock	—	—	—	5
Retirement of treasury stock	—	(7,028)	—	7,028
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	2,972	905	4
Balance at end of year	17,810	18,963	16,358	(336)

Millions of Yen					
2022					
	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	2,109	(1)	671	(19)	51,811
Cumulative effect of accounting changes	—	—	—	—	(136)
Restated balance	2,109	(1)	671	(19)	51,675
Issuance of capital stock s	—	—	—	—	10,000
Net income attributable to owners of parent	—	—	—	—	1,659
Cash dividends	—	—	—	—	(754)
Transfer from share capital to other capital surplus	—	—	—	—	—
Purchases of treasury stock	—	—	—	—	(7,029)
Disposals of treasury stock	—	—	—	—	5
Retirement of treasury stock	—	—	—	—	—
Reversal of revaluation reserve for land	—	—	—	—	—
Net changes in items other than shareholders' equity	(825)	1	—	18	(805)
Net changes during the year	(825)	1	—	18	3,075
Balance at end of year	1,284	(0)	671	(0)	54,751

Millions of Yen				
2021				
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	17,810	15,991	14,972	(490)
Issuance of capital stock	—	—	—	—
Net income attributable to owners of parent	—	—	1,519	—
Cash dividends	—	—	(751)	—
Purchases of treasury stock	—	—	—	(91)
Disposals of treasury stock	—	—	(150)	240
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	—	617	149
Balance at end of year	17,810	15,991	15,589	(340)

Millions of Yen					
2021					
	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	242	(8)	671	(274)	48,914
Issuance of capital stock	—	—	—	—	—
Net income attributable to owners of parent	—	—	—	—	1,519
Cash dividends	—	—	—	—	(751)
Purchases of treasury stock	—	—	—	—	(91)
Disposals of treasury stock	—	—	—	—	89
Reversal of revaluation reserve for land	—	—	—	—	—
Net changes in items other than shareholders' equity	1,867	6	—	255	2,129
Net changes during the year	1,867	6	—	255	2,896
Balance at end of year	2,109	(1)	671	(19)	51,811

Thousands of U.S. Dollars				
2022				
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	145,518	130,661	127,377	(2,783)
Cumulative effect of accounting changes	—	—	(1,112)	—
Restated balance	145,518	130,661	126,264	(2,783)
Issuance of capital stock	40,853	40,853	—	—
Net income attributable to owners of parent	—	—	13,556	—
Cash dividends	—	—	(6,161)	—
Transfer from share capital to other capital surplus	(40,853)	40,853	—	—
Purchases of treasury stock	—	—	—	(57,434)
Disposals of treasury stock	—	—	—	45
Retirement of treasury stock	—	(57,422)	—	57,422
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	24,283	7,395	33
Balance at end of year	145,518	154,944	133,659	(2,749)

Thousands of U.S. Dollars					
2022					
	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	17,236	(11)	5,486	(155)	423,330
Cumulative effect of accounting changes	—	—	—	—	(1,112)
Restated balance	17,236	(11)	5,486	(155)	422,217
Issuance of capital stock	—	—	—	—	81,706
Net income attributable to owners of parent	—	—	—	—	13,556
Cash dividends	—	—	—	—	(6,161)
Transfer from share capital to other capital surplus	—	—	—	—	—
Purchases of treasury stock	—	—	—	—	(57,434)
Disposals of treasury stock	—	—	—	—	45
Retirement of treasury stock	—	—	—	—	—
Reversal of revaluation reserve for land	—	—	—	—	—
Net changes in items other than shareholders' equity	(6,744)	10	—	152	(6,581)
Net changes during the year	(6,744)	10	—	152	25,130
Balance at end of year	10,491	(0)	5,486	(3)	447,348

Consolidated Statements of Cash Flows

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
Cash flows from operating activities			
Income (loss) before income taxes	2,412	2,216	19,707
Depreciation	790	753	6,457
Impairment loss	1	11	11
Increase (decrease) in allowance for loan losses	(254)	143	(2,081)
Increase (decrease) in net defined benefit liability	(63)	(87)	(519)
Increase (decrease) in provision for directors' bonuses-stock	14	16	119
Increase (decrease) in provision for directors' retirement benefits	(18)	(225)	(149)
Increase (decrease) in provision for reimbursement of deposits	(9)	(27)	(78)
Increase (decrease) in provision for contingent loss	64	(61)	528
Gain on fund management	(12,867)	(13,055)	(105,133)
Financing expenses	274	432	2,244
Loss (gain) related to securities	(24)	(211)	(197)
Foreign exchange losses (gains)	(1)	(0)	(9)
Loss (gain) on disposal of non-current assets	32	12	264
Net decrease (increase) in loans and bills discounted	(7,577)	(35,129)	(61,912)
Net increase (decrease) in deposits	2,518	69,052	20,574
Net increase (decrease) in negotiable certificates of deposits	1,291	341	10,549
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	93,779	18,368	766,234
Net decrease (increase) in deposits (excluding deposits paid to Bank of Japan)	5	554	47
Net decrease (increase) in call loans	175	(399)	1,437
Net decrease (increase) in foreign exchanges - assets	152	(926)	1,247
Net increase (decrease) in foreign exchanges - liabilities	8	23	68
Net decrease (increase) in leased receivables and investment assets	(36)	708	(299)
Proceeds from fund management	13,078	12,846	106,862
Payments for finance	(309)	(784)	(2,531)
Decrease (increase) in defined benefit plans	28	84	231
Other, net	(1,910)	(7,045)	(15,612)
Subtotal	91,555	47,611	748,062
Income taxes paid	(819)	(292)	(6,696)
Net cash provided by (used in) operating activities	90,735	47,318	741,365
Cash flows from investing activities			
Purchase of securities	(41,372)	(51,684)	(338,041)
Proceeds from sales of securities	25,029	17,139	204,503
Proceeds from redemption of securities	16,965	24,339	138,617
Purchase of property, plant and equipment	(322)	(530)	(2,635)
Proceeds from sales of property, plant and equipment	0	5	0
Purchase of intangible assets	(312)	(123)	(2,555)
Net cash provided by (used in) investing activities	(13)	(10,853)	(111)

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
Cash flows from financing activities			
Proceeds from issuance of capital stock	10,000	—	81,706
Repayments of lease obligations	(53)	(53)	(436)
Cash dividends paid	(754)	(751)	(6,161)
Purchases of treasury stock	(7,029)	(91)	(57,434)
Proceeds from sales of treasury stock	5	89	45
Net cash provided by (used in) financing activities	2,168	(806)	17,718
Effect of exchange rate change on cash and cash equivalents	1	0	9
Net increase (decrease) in cash and cash equivalents	92,891	35,658	758,982
Cash and cash equivalents at beginning of year	100,392	64,733	820,269
Cash and cash equivalents at end of year	193,284	100,392	1,579,251

Non-Consolidated Balance Sheets

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
ASSETS:			
Cash and due from banks	196,335	103,447	1,604,179
Monetary receivables purchased	715	895	5,847
Trading account securities	51	101	419
Securities	167,451	168,067	1,368,177
Loans and bills discounted	997,428	989,753	8,149,589
Foreign exchange	3,039	3,192	24,836
Other assets	11,530	11,307	94,213
Property, plant and equipment	12,468	12,534	101,878
Intangible assets	701	568	5,735
Deferred tax assets	1,479	1,073	12,087
Customers' liabilities for acceptances and guarantees	5,178	5,157	42,312
Allowance for loan losses	(4,519)	(4,809)	(36,924)
Total assets	1,392,862	1,291,290	11,372,354
LIABILITIES AND NET ASSETS:			
Liabilities:			
Deposits	1,210,955	1,206,676	9,894,232
Borrowed money	112,670	19,423	920,589
Foreign exchange	31	23	260
Other liabilities	8,088	7,912	66,089
Provision for retirement benefits	716	753	5,850
Provision for directors' stock based compensation	31	16	255
Provision for reimbursement of deposits	10	19	83
Provision for contingent loss	153	89	1,256
Deferred tax liabilities for land revaluation	513	513	4,196
Acceptances and guarantees	5,178	5,157	42,312
Total liabilities	1,338,350	1,240,587	10,935,126
Net assets:			
Shareholders' equity:			
Capital stock	17,810	17,810	145,518
Capital surplus	19,112	16,140	156,161
Retained earnings	14,970	14,313	122,319
Treasury stock	(336)	(340)	(2,749)
Total shareholders' equity	51,556	47,923	421,250
Valuation and translation adjustments:			
Valuation difference on available-for-sale securities	1,284	2,109	10,491
Deferred gains or losses on hedges	(0)	(1)	(0)
Revaluation reserve for land	671	671	5,486
Total valuation and translation adjustments	1,955	2,779	15,978
Total net assets	53,512	50,703	437,228
Total liabilities and net assets	1,391,862	1,291,290	11,372,354

Non- Consolidated Statements of Income

	Millions of Yen		Thousands of U.S. Dollars
	2022	2021	2022
Income:			
Interest and dividends on:			
Loans and discounts	11,563	11,774	94,478
Securities	1,269	1,318	10,374
Other	100	36	824
Fees and commissions	3,341	3,104	27,303
Other ordinary income:			
Gains on sales and redemptions of other securities and trading account securities	194	130	1,592
Foreign exchange gains	15	3	124
Other	—	0	—
Other income:			
Recoveries of written off claims	40	148	333
Gains on sales of equity securities	171	265	1,403
Other	227	220	1,859
Total income	16,925	17,002	138,292
Expenses:			
Interest on:			
Deposits	161	269	1,317
Borrowing	0	0	2
Other	87	136	713
Fees and commissions	2,371	2,538	19,374
Other ordinary expenses:			
Losses on sales and redemptions of bonds and trading account securities	108	93	890
General and administrative expenses	11,088	11,227	90,601
Other expenses:			
Losses on sales and write-offs of shares	233	90	1,907
Provision for possible loan losses	35	384	286
Write-offs of loans	224	11	1,831
Losses on disposals of fixed assets	59	42	485
Losses on impairment of fixed assets	1	11	11
Other	365	214	2,988
Total expenses	14,737	15,019	120,410
Income before income taxes	2,188	1,982	17,881
Income taxes:			
Current	681	558	5,567
Deferred	(19)	43	(156)
Total income taxes	662	602	5,411
Net income	1,526	1,379	12,469

Non-Consolidated Statements of Changes in Net Assets

Millions of Yen				
2022				
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	17,810	16,140	14,313	(340)
Cumulative effect of accounting changes	—	—	(114)	—
Restated balance	17,810	16,140	14,198	(340)
Issuance of capital stock	5,000	5,000	—	—
Net income	—	—	1,526	—
Cash dividends	—	—	(754)	—
Transfer from share capital to other capital surplus	(5,000)	5,000	—	—
Purchases of treasury stock	—	—	—	(7,029)
Disposals of treasury stock	—	—	—	5
Retirement of treasury stock	—	(7,028)	—	7,028
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	2,972	772	4
Balance at end of year	17,810	19,112	14,970	(336)

Millions of Yen				
2022				
	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	2,109	(1)	671	50,703
Cumulative effect of accounting changes	—	—	—	(114)
Restated balance	2,109	(1)	671	50,588
Issuance of capital stock	—	—	—	10,000
Net income	—	—	—	1,526
Cash dividends	—	—	—	(754)
Transfer from share capital to other capital surplus	—	—	—	—
Purchases of treasury stock	—	—	—	(7,029)
Disposals of treasury stock	—	—	—	5
Retirement of treasury stock	—	—	—	—
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	(825)	1	—	(824)
Net changes during the year	(825)	1	—	2,924
Balance at end of year	1,284	(0)	671	53,512

Millions of Yen				
2021				
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	17,810	16,140	13,836	(490)
Issuance of capital stock	—	—	—	—
Net income	—	—	1,379	—
Cash dividends	—	—	(751)	—
Purchases of treasury stock	—	—	—	(91)
Disposals of treasury stock	—	—	(150)	240
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	—	477	149
Balance at end of year	17,810	16,140	14,313	(340)

Millions of Yen				
2021				
	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	242	(8)	671	48,202
Issuance of capital stock	—	—	—	—
Net income	—	—	—	1,379
Cash dividends	—	—	—	(751)
Purchases of treasury stock	—	—	—	(91)
Disposals of treasury stock	—	—	—	89
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	1,867	6	—	1,874
Net changes during the year	1,867	6	—	2,501
Balance at end of year	2,109	(1)	671	50,703

Thousands of U.S. Dollars				
2022				
	Capital stock	Capital surplus	Retained earnings	Treasury stock
Balance at beginning of year	145,518	131,878	116,951	(2,783)
Cumulative effect of accounting changes	—	—	(939)	—
Restated balance	145,518	131,878	116,011	(2,783)
Issuance of capital stock	40,853	40,853	—	—
Net income	—	—	12,469	—
Cash dividends	—	—	(6,161)	—
Transfer from share capital to other capital surplus	(40,853)	40,853	—	—
Purchases of treasury stock	—	—	—	(57,434)
Disposals of treasury stock	—	—	—	45
Retirement of treasury stock	—	(57,422)	—	57,422
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	—	—	—	—
Net changes during the year	—	24,283	6,308	33
Balance at end of year	145,518	156,161	122,319	(2,749)

Thousands of U.S. Dollars				
2022				
	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	17,236	(11)	5,486	414,276
Cumulative effect of accounting changes	—	—	—	(939)
Restated balance	17,236	(11)	5,486	413,337
Issuance of capital stock	—	—	—	81,706
Net income	—	—	—	12,469
Cash dividends	—	—	—	(6,161)
Transfer from share capital to other capital surplus	—	—	—	—
Purchases of treasury stock	—	—	—	(57,434)
Disposals of treasury stock	—	—	—	45
Retirement of treasury stock	—	—	—	—
Reversal of revaluation reserve for land	—	—	—	—
Net changes in items other than shareholders' equity	(6,744)	10	—	(6,733)
Net changes during the year	(6,744)	10	—	23,891
Balance at end of year	10,491	(0)	5,486	437,228