

Interim Financial Report (Summary)

For the six months ended Sep. 30, 2005

THE 77 BANK, LTD.

INTERIM FINANCIAL REPORT (SUMMARY)
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2005

<u>CONTENTS</u>		PAGE
I.	Interim Consolidated Information	
	1. Interim Consolidated Balance Sheets	1
	2. Interim Consolidated Statements of Income	2
	3. Interim Consolidated Statements of Capital Surplus and Retained Earnings	3
	4. Interim Consolidated Statements of Cash Flows	4
	5. Segment Information	5
II.	Interim Non-consolidated Information	
	1. Interim Non-consolidated Balance Sheets	6
	2. Interim Non-consolidated Statements of Income	7
III.	Capital Adequacy Ratio	8

Notes:

The accompanying consolidated financial statements have been prepared in accordance with the provisions set forth in the Japanese Securities and Exchange Law and its related accounting regulations and the Enforcement Regulation for the Banking Law of Japan, and in conformity with accounting principles generally accepted in Japan, which are different in certain respects as to application and disclosure requirement of international Financial Reporting Standards.

I. Interim Consolidated Information

1. Interim Consolidated Balance Sheets

(Millions of Yen)

	As of SEP 30, 2005 (A)	SEP 30, 2004 (B)	Difference (A) - (B)	MAR 31, 2005 (C)	Difference (A) - (C)
ASSETS:					
Cash and due from banks	1 1 6 , 7 0 0	1 3 6 , 7 4 5	(2 0 , 0 4 5)	2 2 0 , 1 9 4	(1 0 3 , 4 9 4)
Call loans and bills bought	1 4 6 , 7 3 7	4 7 , 4 4 8	9 9 , 2 8 9	5 0 , 5 5 0	9 6 , 1 8 7
Commercial paper and other debt purchased	6 3 , 3 7 9	1 9 8 , 2 1 2	(1 3 4 , 8 3 3)	8 7 , 0 9 1	(2 3 , 7 1 2)
Trading account securities	3 , 3 8 9	7 , 8 1 4	(4 , 4 2 5)	7 , 7 7 9	(4 , 3 9 0)
Money held in trust	4 5 , 9 3 4	3 8 , 7 7 9	7 , 1 5 5	3 9 , 8 1 0	6 , 1 2 4
Investment securities	1 , 9 9 0 , 3 4 3	1 , 8 2 8 , 4 0 6	1 6 1 , 9 3 7	1 , 9 2 3 , 2 3 0	6 7 , 1 1 3
Loans and bills discounted	3 , 0 7 2 , 4 9 0	3 , 0 7 7 , 8 6 6	(5 , 3 7 6)	3 , 2 0 2 , 8 7 9	(1 3 0 , 3 8 9)
Foreign exchange assets	6 4 3	6 3 3	1 0	5 2 3	1 2 0
Other assets	6 2 , 2 8 2	5 4 , 3 8 6	7 , 8 9 6	5 3 , 4 9 0	8 , 7 9 2
Premises and equipment	4 8 , 7 1 6	5 1 , 5 9 6	(2 , 8 8 0)	5 0 , 5 0 2	(1 , 7 8 6)
Deferred tax assets	4 , 0 4 6	1 5 , 9 2 1	(1 1 , 8 7 5)	1 4 , 6 1 7	(1 0 , 5 7 1)
Customers' liabilities for acceptances and guarantees	4 5 , 3 1 7	4 5 , 3 5 8	(4 1)	4 7 , 0 2 9	(1 , 7 1 2)
Reserve for possible loan losses	(7 4 , 0 7 2)	(7 2 , 9 0 5)	(1 , 1 6 7)	(8 1 , 4 7 6)	7 , 4 0 4
Total	5 , 5 2 5 , 9 1 0	5 , 4 3 0 , 2 6 4	9 5 , 6 4 6	5 , 6 1 6 , 2 2 4	(9 0 , 3 1 4)
LIABILITIES:					
Deposits	4 , 6 9 2 , 9 4 1	4 , 7 0 8 , 2 7 2	(1 5 , 3 3 1)	4 , 8 0 2 , 0 4 4	(1 0 9 , 1 0 3)
Negotiable certificates of deposit	2 9 4 , 8 3 0	2 2 2 , 7 3 0	7 2 , 1 0 0	2 4 1 , 6 1 0	5 3 , 2 2 0
Call money and bills sold	2 8 , 9 6 8	1 3 , 1 5 7	1 5 , 8 1 1	7 0 , 4 0 5	(4 1 , 4 3 7)
Payables under securities lending transaction	1 8 , 9 7 9	1 0 , 0 4 0	8 , 9 3 9	1 8 , 2 7 6	7 0 3
Borrowed money	1 5 , 3 1 3	1 6 , 4 6 5	(1 , 1 5 2)	1 5 , 9 2 1	(6 0 8)
Foreign exchange liabilities	1 4 0	2 7 5	(1 3 5)	1 1 3	2 7
Other liabilities	3 5 , 4 8 7	4 6 , 8 1 4	(1 1 , 3 2 7)	4 4 , 1 6 2	(8 , 6 7 5)
Liability for employees' retirement benefits	3 6 , 7 2 1	3 5 , 0 0 8	1 , 7 1 3	3 5 , 8 1 6	9 0 5
Acceptances and guarantees	4 5 , 3 1 7	4 5 , 3 5 8	(4 1)	4 7 , 0 2 9	(1 , 7 1 2)
Sub total	5 , 1 6 8 , 7 0 0	5 , 0 9 8 , 1 2 1	7 0 , 5 7 9	5 , 2 7 5 , 3 8 0	(1 0 6 , 6 8 0)
MINORITY INTERESTS:					
Minority interests	7 , 5 4 3	6 , 7 9 4	7 4 9	7 , 1 6 3	3 8 0
STOCKHOLDERS' EQUITY:					
Common stock	2 4 , 6 5 8	2 4 , 6 5 8	0	2 4 , 6 5 8	0
Capital surplus	7 , 8 4 0	7 , 8 3 7	3	7 , 8 3 8	2
Retained earnings	2 4 7 , 0 9 2	2 4 3 , 1 8 6	3 , 9 0 6	2 4 3 , 6 6 1	3 , 4 3 1
Net unrealized gains on available-for-sale securities	7 1 , 6 1 2	5 1 , 1 2 2	2 0 , 4 9 0	5 9 , 0 3 3	1 2 , 5 7 9
Treasury stock	(1 , 5 3 7)	(1 , 4 5 6)	(8 1)	(1 , 5 1 1)	(2 6)
Sub total	3 4 9 , 6 6 5	3 2 5 , 3 4 9	2 4 , 3 1 6	3 3 3 , 6 8 0	1 5 , 9 8 5
Total	5 , 5 2 5 , 9 1 0	5 , 4 3 0 , 2 6 4	9 5 , 6 4 6	5 , 6 1 6 , 2 2 4	(9 0 , 3 1 4)

Note: The amounts are presented in millions of yen and are rounded down to the nearest million

2. Interim Consolidated Statements of Income

(Millions of Yen)

	1st Half 2006 (A)	1st Half 2005 (B)	Difference (A) - (B)	Fiscal 2005
Ordinary income	57,575	56,522	1,053	112,790
Interest income	38,551	39,012	(461)	77,503
[Interest on loans and bills discounted]	[27,266]	[27,976]	[(710)]	[55,827]
[Interest and dividends on trading account and investment securities]	[10,845]	[10,593]	[252]	[21,044]
Fees and commissions	8,172	7,836	336	15,871
Other operating income	9,262	8,460	802	17,671
Other income	1,588	1,211	377	1,743
Ordinary expenses	48,327	41,860	6,467	94,602
Interest expenses	1,826	1,438	388	2,630
[Interests on deposits]	[637]	[704]	[(67)]	[1,366]
Fees and commissions	2,000	1,908	92	3,984
Other operating expenses	8,019	7,411	608	15,431
General and administrative expenses	30,286	30,211	75	59,817
Other expenses	6,195	891	5,304	12,738
Income before extraordinary items, income taxes and minority interests	9,248	14,661	(5,413)	18,188
Extraordinary profits	26	191	(165)	177
Extraordinary losses	768	1,454	(686)	1,813
Income before income taxes and minority interests	8,505	13,398	(4,893)	16,552
Current income taxes	1,424	4,761	(3,337)	9,926
Deferred income taxes	2,076	878	1,198	(3,110)
Minority interests in net income	396	327	69	691
Net income	4,608	7,430	(2,822)	9,044

Note: The amounts are presented in millions of yen and are rounded down to the nearest million

3. Interim Consolidated Statements of Capital Surplus and Retained Earnings

(Millions of Yen)

	1st Half 2006 (A)	1st Half 2005 (B)	Difference (A) - (B)	Fiscal 2005
CAPITAL SURPLUS:				
Balance of capital surplus at the beginning of year	7,838	7,836	2	7,836
Additions	1	0	1	1
Gains on sales of treasury stock	1	0	1	1
Deductions	—	—	—	—
Balance of capital surplus at the end of term	7,840	7,837	3	7,838
RETAINED EARNINGS:				
Balance of retained earnings at the beginning of year	243,661	236,934	6,727	236,934
Additions	4,608	7,430	(2,822)	9,044
Net income	4,608	7,430	(2,822)	9,044
Deductions	1,177	1,177	0	2,317
Cash dividends	1,139	1,139	0	2,278
Bonuses to directors and corporate auditors	38	38	0	38
Balance of retained earnings at the end of term	247,092	243,186	3,906	243,661

Note: The amounts are presented in millions of yen and are rounded down to the nearest million

4. Interim Consolidated Statements of Cash Flows

(Millions of Yen)

	1st Half 2006 (A)	1st Half 2005 (B)	Difference (A) - (B)	Fiscal 2005
I. Operating activities				
Income before income taxes and minority interests	8,505	13,398	(4,893)	16,552
Depreciation and amortization	7,609	7,875	(266)	15,893
Losses on impairment of fixed assets	713	—	713	—
Change in reserve for loan losses	(7,404)	(2,238)	(5,166)	6,332
Change in liability for employees' retirement benefits	905	913	(8)	1,721
Interest income	(38,551)	(39,012)	461	(77,503)
Interest expenses	1,826	1,438	388	2,630
Investment securities losses (gains) -net	(639)	451	(1,090)	249
Gains on money held in trust-net	(977)	(428)	(549)	(623)
Foreign exchange (gains) losses-net	(5,387)	(4,371)	(1,016)	(2,597)
Losses (gains) on sale and disposal of premises and equipment-net	41	19	22	281
Write down of premises	—	1,395	(1,395)	1,395
Net change in loans and bills discounted	130,389	38,913	91,476	(86,099)
Net change in deposits	(109,102)	(38,697)	(70,405)	55,074
Net change in negotiable certificates of deposit	53,220	33,130	20,090	52,010
Net change in others borrowings	(607)	761	(1,368)	216
Net change in due from banks	148	431	(283)	412
Net change in call loans and others	(72,475)	8,415	(80,890)	116,434
Net change in call money and others	(41,437)	(147)	(41,290)	57,101
Net change in payable under securities lending transaction	703	10,040	(9,337)	18,276
Net change in trading account securities	4,390	855	3,535	889
Net change in foreign exchange assets	(119)	113	(232)	223
Net change in foreign exchange liabilities	26	141	(115)	(19)
Interest received	38,360	38,996	(636)	77,613
Interest paid	(1,940)	(1,503)	(437)	(2,810)
Other-net	(13,901)	16,868	(30,769)	4,744
Payment of bonuses to directors and corporate auditors	(51)	(51)	0	(51)
Sub total	(45,756)	87,708	(133,464)	258,347
Income tax paid	(9,779)	(483)	(9,296)	(645)
Net cash provided by operating activities	(55,536)	87,225	(142,761)	257,701
II. Investing activities				
Purchases of investment securities	(343,139)	(281,661)	(61,478)	(523,333)
Proceeds from sales of investment securities	181,839	14,483	167,356	48,586
Proceeds from maturity of investment securities	117,866	153,200	(35,334)	276,022
Investment in money held in trust	(2,000)	(2,000)	0	(2,000)
Proceeds from disposition of money held in trust	—	—	—	623
Purchases of premises and equipment	(1,201)	(1,986)	785	(3,816)
Proceeds from sales of premises and equipment	16	527	(511)	617
Net cash used in investing activities	(46,618)	(117,436)	70,818	(203,299)
III. Financing activities				
Purchases of treasury stock	(30)	(27)	(3)	(84)
Proceeds from sales of treasury stock	5	2	3	5
Dividends paid	(1,138)	(1,137)	(1)	(2,276)
Dividends paid for minority interests stockholders	(8)	(8)	0	(8)
Net cash used in financing activities	(1,171)	(1,170)	(1)	(2,363)
IV. Foreign currency translation adjustments on cash and cash equivalents	(19)	(19)	0	(10)
V. Net increase (decrease) in cash and cash equivalents	(103,344)	(31,401)	(71,943)	52,028
VI. Cash and cash equivalents, beginning of year	218,915	166,886	52,029	166,886
VII. Cash and cash equivalents, end of the term	<u>115,570</u>	<u>135,485</u>	<u>(19,915)</u>	<u>218,915</u>

Note: The amounts are presented in millions of yen and are rounded down to the nearest million

5. Segment Information

Business Segment Information

1st Half of Fiscal 2006 (from April 1, 2005 to September 30, 2005)

(Millions of Yen)

	Banking Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
Ordinary income						
Income from customers	47,995	7,742	1,838	57,575	—	57,575
Intersegment income	250	868	830	1,949	(1,949)	—
Total	48,246	8,610	2,668	59,525	(1,949)	57,575
Ordinary expenses	39,733	8,034	2,505	50,272	(1,944)	48,327
Income before extraordinary items, income taxes and minority interests	8,513	576	163	9,252	(4)	9,248

1st Half of Fiscal 2005 (from April 1, 2004 to September 30, 2004)

(Millions of Yen)

	Banking Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
Ordinary income						
Income from customers	47,066	7,645	1,810	56,522	—	56,522
Intersegment income	260	817	767	1,845	(1,845)	—
Total	47,327	8,462	2,578	58,368	(1,845)	56,522
Ordinary expenses	34,160	7,960	2,406	44,527	(2,666)	41,860
Income before extraordinary items, income taxes and minority interests	13,166	502	171	13,840	820	14,661

Fiscal 2005 (from April 1, 2004 to March 31, 2005)

(Millions of Yen)

	Banking Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
I. Ordinary income, and income before extraordinary items, income taxes and minority interests:						
Ordinary income						
Income from customers	93,820	15,286	3,683	112,790	—	112,790
Intersegment income	512	1,702	1,592	3,807	(3,807)	—
Total	94,332	16,988	5,276	116,597	(3,807)	112,790
Ordinary expenses	77,452	16,078	4,832	98,363	(3,761)	94,602
Income before extraordinary items, income taxes and minority interests	16,879	909	443	18,233	(45)	18,188
II. Assets, depreciation and capital expenditures:						
Assets	5,585,575	41,259	21,537	5,648,373	(32,148)	5,616,224
Depreciation	3,843	12,023	26	15,893	—	15,893
Capital expenditures	2,463	12,867	20	15,352	(46)	15,305

Note: 1. The amounts are presented in millions of yen and are rounded down to the nearest million

2. Segmentation is based on business segment of consolidated company. "Other operations" consists of credit card transactions and others.

II. Interim Non-consolidated Information

1. Interim Non-consolidated Balance Sheets (Parent Company)

(Millions of Yen)

	As of SEP 30, 2005 (A)	SEP 30, 2004 (B)	Difference (A) - (B)	MAR 31, 2005 (C)	Difference (A) - (C)
ASSETS :					
Cash and due from banks	1 1 6 , 5 3 7	1 3 6 , 5 7 9	(2 0 , 0 4 2)	2 2 0 , 0 1 8	(1 0 3 , 4 8 1)
Call loans	1 4 6 , 7 3 7	4 7 , 4 4 8	9 9 , 2 8 9	5 0 , 5 5 0	9 6 , 1 8 7
Commercial paper and other debt purchased	6 3 , 3 7 9	1 9 8 , 2 1 2	(1 3 4 , 8 3 3)	8 7 , 0 9 1	(2 3 , 7 1 2)
Trading account securities	3 , 3 8 9	7 , 8 1 4	(4 , 4 2 5)	7 , 7 7 9	(4 , 3 9 0)
Money held in trust	4 5 , 9 3 4	3 8 , 7 7 9	7 , 1 5 5	3 9 , 8 1 0	6 , 1 2 4
Investment securities	1 , 9 8 4 , 6 3 7	1 , 8 2 3 , 3 1 8	1 6 1 , 3 1 9	1 , 9 1 7 , 7 3 2	6 6 , 9 0 5
Loans and bills discounted	3 , 0 9 1 , 4 8 3	3 , 0 9 6 , 2 0 0	(4 , 7 1 7)	3 , 2 2 1 , 0 0 0	(1 2 9 , 5 1 7)
Foreign exchange assets	6 4 3	6 3 3	1 0	5 2 3	1 2 0
Other assets	2 1 , 1 9 2	1 3 , 5 5 7	7 , 6 3 5	1 2 , 5 2 3	8 , 6 6 9
Premises and equipment	4 4 , 6 1 3	4 6 , 7 1 7	(2 , 1 0 4)	4 5 , 9 1 9	(1 , 3 0 6)
Deferred tax assets	1 , 7 6 1	1 3 , 9 5 2	(1 2 , 1 9 1)	1 2 , 4 4 7	(1 0 , 6 8 6)
Customers' liabilities for acceptances and guarantees	4 5 , 3 1 7	4 5 , 3 5 8	(4 1)	4 7 , 0 2 9	(1 , 7 1 2)
Reserve for possible loan losses	(6 9 , 1 0 4)	(6 8 , 6 4 7)	(4 5 7)	(7 6 , 9 8 0)	7 , 8 7 6
Total	5 , 4 9 6 , 5 2 4	5 , 3 9 9 , 9 2 5	9 6 , 5 9 9	5 , 5 8 5 , 4 4 7	(8 8 , 9 2 3)
LIABILITIES:					
Deposits	4 , 6 9 5 , 4 1 4	4 , 7 1 0 , 0 5 2	(1 4 , 6 3 8)	4 , 8 0 3 , 9 9 6	(1 0 8 , 5 8 2)
Negotiable certificates of deposit	2 9 7 , 9 3 0	2 2 5 , 8 3 0	7 2 , 1 0 0	2 4 4 , 7 1 0	5 3 , 2 2 0
Call money	2 8 , 9 6 8	1 3 , 1 5 7	1 5 , 8 1 1	7 0 , 4 0 5	(4 1 , 4 3 7)
Payables under securities lending transaction	1 8 , 9 7 9	1 0 , 0 4 0	8 , 9 3 9	1 8 , 2 7 6	7 0 3
Borrowed money	2 8 4	2 7 7	7	3 1 1	(2 7)
Foreign exchange liabilities	1 4 0	2 7 5	(1 3 5)	1 1 3	2 7
Other liabilities	2 4 , 3 9 4	3 5 , 7 0 8	(1 1 , 3 1 4)	3 2 , 3 2 2	(7 , 9 2 8)
Liability for employees' retirement benefits	3 6 , 2 9 9	3 4 , 5 9 8	1 , 7 0 1	3 5 , 3 9 2	9 0 7
Acceptances and guarantees	4 5 , 3 1 7	4 5 , 3 5 8	(4 1)	4 7 , 0 2 9	(1 , 7 1 2)
Sub total	5 , 1 4 7 , 7 2 9	5 , 0 7 5 , 2 9 7	7 2 , 4 3 2	5 , 2 5 2 , 5 5 9	(1 0 4 , 8 3 0)
STOCKHOLDERS' EQUITY:					
Common stock	2 4 , 6 5 8	2 4 , 6 5 8	0	2 4 , 6 5 8	0
Capital surplus	7 , 8 4 0	7 , 8 3 7	3	7 , 8 3 8	2
Capital surplus reserve	7 , 8 3 5	7 , 8 3 5	0	7 , 8 3 5	0
Other capital surplus	5	2	3	3	2
Retained earnings	2 4 6 , 1 9 7	2 4 2 , 4 3 9	3 , 7 5 8	2 4 2 , 8 4 3	3 , 3 5 4
Legal reserve	2 4 , 6 5 8	2 4 , 6 5 8	0	2 4 , 6 5 8	0
Voluntary reserve	2 1 4 , 6 7 4	2 0 8 , 0 4 5	6 , 6 2 9	2 0 8 , 0 4 5	6 , 6 2 9
Unappropriated profits at the end of the term	6 , 8 6 4	9 , 7 3 5	(2 , 8 7 1)	1 0 , 1 4 0	(3 , 2 7 6)
Net unrealized gains on available-for-sale securities	7 1 , 6 0 6	5 1 , 1 1 8	2 0 , 4 8 8	5 9 , 0 2 8	1 2 , 5 7 8
Treasury Stock	(1 , 5 0 7)	(1 , 4 2 5)	(8 2)	(1 , 4 8 1)	(2 6)
Sub total	3 4 8 , 7 9 5	3 2 4 , 6 2 7	2 4 , 1 6 8	3 3 2 , 8 8 8	1 5 , 9 0 7
Total	5 , 4 9 6 , 5 2 4	5 , 3 9 9 , 9 2 5	9 6 , 5 9 9	5 , 5 8 5 , 4 4 7	(8 8 , 9 2 3)

Note: The amounts are presented in millions of yen and are rounded down to the nearest million

2. Interim Non-consolidated Statements of Income (Parent Company)

(Millions of Yen)

	1st Half 2006 (A)	1st Half 2005 (B)	Difference (A) - (B)	Fiscal 2005
Ordinary income	48,221	47,292	929	94,275
Interest income	38,074	38,539	(465)	76,537
[Interest on loans and bills discounted]	[26,801]	[27,513]	[(712)]	[54,882]
[Interest and dividends on securities]	[10,833]	[10,583]	[250]	[21,024]
Fees and commissions	7,737	7,415	322	15,017
Other operating income	737	55	682	825
Other income	1,671	1,281	390	1,894
Ordinary expenses	39,778	34,166	5,612	77,475
Interest expenses	1,758	1,369	389	2,497
[Interests on deposits]	[637]	[704]	[(67)]	[1,366]
Fees and commissions	2,285	2,193	92	4,553
Other operating expenses	922	419	503	1,541
General and administrative expenses	29,453	29,374	79	57,886
Other expenses	5,358	809	4,549	10,996
Income before extraordinary items, income taxes and minority interests	8,442	13,125	(4,683)	16,800
Extraordinary profits	20	1,018	(998)	137
Extraordinary losses	768	1,453	(685)	1,812
Income before income taxes and minority interests	7,694	12,690	(4,996)	15,125
Current income taxes	975	4,455	(3,480)	9,129
Deferred income taxes	2,195	857	1,338	(2,927)
Net income	4,522	7,377	(2,855)	8,922
Unappropriated profits at the beginning of term	2,341	2,358	(17)	2,358
Interim dividends	—	—	—	1,140
Unappropriated profits at the end of term	6,864	9,735	(2,871)	10,140

Note: The amounts are presented in millions of yen and are rounded down to the nearest million

III. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	As of SEP 30, 2005			MAR 31, 2005	SEP 30, 2004
	(A)	(A) - (B)	(A) - (C)	(B)	(C)
(1) Capital adequacy ratio	11.57%	0.34%	0.50%	11.23%	11.07%
Tier I capital ratio	10.94%	0.33%	0.49%	10.61%	10.45%
(2) Tier I capital	284,410	3,843	4,567	280,567	279,843
(3) Tier II capital	16,236	(287)	(495)	16,523	16,731
a. Difference appropriated in capital after appraisal	—	—	—	—	—
b. Debt funding instruments and others	—	—	—	—	—
(4) Deductions (Cross-holdings with other financial institutions)	—	—	—	—	—
(5) Total capital (2)+(3)-(4)	300,646	3,555	4,072	297,091	296,574
(6) Risk-adjusted assets	2,597,824	(45,971)	(79,139)	2,643,795	2,676,963

(Ref.) 【Non-consolidated】 (Domestic Standard)

(Millions of Yen)

	As of SEP 30, 2005			MAR 31, 2005	SEP 30, 2004
	(A)	(A) - (B)	(A) - (C)	(B)	(C)
(1) Capital adequacy ratio	11.35%	0.31%	0.45%	11.04%	10.90%
Tier I capital ratio	10.72%	0.31%	0.45%	10.41%	10.27%
(2) Tier I capital	276,049	3,359	3,680	272,690	272,369
(3) Tier II capital	16,080	(278)	(486)	16,358	16,566
a. Difference appropriated in capital after appraisal	—	—	—	—	—
b. Debt funding instruments and others	—	—	—	—	—
(4) Deductions (Cross-holdings with other financial institutions)	—	—	—	—	—
(5) Total capital (2)+(3)-(4)	292,129	3,080	3,194	289,049	288,935
(6) Risk-adjusted assets	2,572,840	(44,549)	(77,798)	2,617,389	2,650,638