

農協信用事業

1 残 高 試
Trial Balance Sheet

農業協同組合 Agricultural Cooperatives			
借 方 (資 産)		Assets	
科 目	Accounts	15.3 2003. Mar.	16.3 2004. Mar.
現金	Cash on Hand	369,103	367,631
預け金	Deposits	50,760,363	51,958,141
系統預け金	with Affiliated Feds.	50,506,470	51,728,963
系統外預け金	with Non-Affiliated Fin. Instns.	253,893	229,178
有価証券・金銭の信託	Securities & Entrustment of Money	3,586,882	4,044,216
国債	Government Bonds	1,105,607	1,510,820
地方債	Local Government Bonds	435,772	469,603
金融債	Bank Debentures	920,829	835,184
株式	Stocks & Shares	19,092	20,138
金銭の信託	Entrustment of Money	11,739	10,621
社債・その他	Corporate Bonds & Other Securities	1,093,843	1,197,850
商品有価証券等	Commodity Bonds	-	-
貸出金	Loans & Discounts	21,514,721	21,487,105
手形貸付金	Loans on Bills	1,031,297	909,643
証書貸付金	Loans on Deeds	19,502,990	19,649,780
(うち公庫資金)	(of which FC Loans)	373,049	342,799
当座貸越	Overdrafts	927,659	873,005
割引手形	Bills Discounted	6,697	6,906
共済貸付金	Mutual Insurance Loans	46,078	47,771
買入金銭債権	Monetary Claims Bought	12,366	20,938
信用雑資産	Miscellaneous Assets of Credit Business	139,695	124,944
債務保証見返	Customers' Liability for Acceptances & Guarantees	21,109	19,972
信用貸倒引当金	Reserves for Bad Loan	478,386	490,659
共済貸倒引当金	Reserves for Possible Loan Losses of Mutual Insurance Business	2,437	2,488
金融借方経過勘定	Active Transit Accounts of Credit Business	85,699	77,896
小計	(B) Sub-Total	76,009,115	77,607,696
(A) - (B)		(244,961)	(306,690)
経済受取勘定	Accounts Receivable of Purchasing & Marketing Business	584,718	577,934
受取手形	Bills Receivable	9,205	8,660
購買未収金	Proceeds on Credit from Purchasing Business	499,313	493,019
販売未収金	Proceeds on Credit from Marketing Business	40,304	42,490
その他未収金	Other Accounts Receivable	35,896	33,765
経済受託債権	Accounts Receivable on Consignment	376,340	355,128
棚卸資産	Article Inventoried	344,319	332,225
雑資産	Miscellaneous Assets	704,979	733,029
諸貸倒引当金	Other Reserve for Possible Loan Losses	48,597	44,609
(信用・共済貸倒引当金をのぞく)	(excluding Reserves for Bad Loan and Possible Loan Losses of Mutual Insurance Business)		
固定資産	Fixed Assets	3,884,852	3,782,316
外部出資	Investments	1,607,267	1,713,922
繰延資産	Deferred Assets	96,071	78,037
特別会計	Special Budget Accounts	87,350	80,917
繰越欠損金	Loss Brought Forward	6,856	14,846
本支所勘定	Inter-Office Accounts	3,245,401	3,352,796
小計	Sub-Total	10,889,556	10,976,541
費用	Expenditures	5,391,109	5,282,372
合計	Grand Total	92,289,780	93,866,609
報告組合数	Number of Coops surveyed	988	919

(注) 1. (A) - (B)は外書

2. 社債・その他は政府保証債・社債・受益証券・貸付有価証券の計

3. 6年度以降、諸引当金には減価償却引当金は含まれない。これは、農協法改正による農協のディスクロージャー統一開示基準の策定に伴うもの

農協信用事業

算 表

(単位 百万円)
(Unit: Million Yen)

貸 方 (負債・資本)			Liabilities & Net Worth	
科	目	Accounts	15.3 2003. Mar.	16.3 2004. Mar.
貯金	Savings		74,420,299	75,976,452
当座貯金	Current Savings		107,065	85,878
普通貯金	Ordinary Savings		19,582,759	20,802,159
購買貯金	Savings for Purchasing		129,986	135,464
貯蓄貯金	Saving Deposits		539,731	522,841
通知貯金	Savings at Notice		60,757	45,606
出資予約貯金	Savings Reserved for Share Capital Subscription		15,786	15,771
別段貯金	Special Savings		224,414	211,839
定期貯金	Time Savings		50,566,605	51,004,943
譲渡性貯金	Negotiable Certificates of Deposits		31,203	18,454
定期積金	Installment Savings		3,161,993	3,133,497
信用借入金	Borrowings of Credit Business		490,979	434,925
共済借入金	Borrowings of Mutual Insurance Business		43,103	48,026
代理業務	Agency's Fund		991	1,294
信用雑負債	Miscellaneous Liabilities of Credit Business		255,456	286,040
金融貸方経過勘定	Passive Transit Accounts of Credit Business		153,341	126,931
信用諸引当金	Reserves for Credit Business		34,467	28,951
(信用貸倒引当金を除く)	(excluding Reserve for Bad Loan)			
うち国債価格変動引当金	Reserves for Change of Value of National Government Bonds		1,774	517
債務保証	Guarantees		21,109	19,972
共済資金	Mutual Insurance Fund		344,409	378,415
小 計 (A)	Sub-Total		75,764,154	77,301,006
(貯金のうち公 金)	(of which Public Deposits)		(2,581,463)	(2,503,527)
(" 金融機関)	(of which Financial Institutions Deposits)		(25,990)	(20,906)
経済支払勘定	Accounts Payable of Purchasing & Marketing Business		381,328	383,976
支払手形	Bills Payable		3,804	2,823
購買未払金	Accounts unpaid from Purchasing Business		324,850	322,190
販売未払金	Accounts unpaid from Marketing Business		35,556	47,104
その他未払金	Other Accounts Payable		17,118	11,859
経済受託債務	Accounts Payable on Consignment		319,737	301,994
経済借入金	Borrowings of Purchasing & Marketing Business		120,676	118,251
雑負債	Miscellaneous Liabilities		525,616	506,236
諸引当金	Other Reserves		1,291,703	1,265,663
(信用・共済諸引当金を除く)	(exclusive for Credit and Mutual Insurance Business)			
払込済出資金	Share Capital Paid-In		1,529,619	1,523,882
回転出資金	Revolving Capital Fund		11,551	10,152
剰余金	Surplus		3,448,111	3,550,740
本支所勘定	Inter-Office Accounts		3,246,340	3,354,798
小 計	Sub-Total		10,874,681	11,015,692
収 益	Income		5,650,945	5,549,911
合 計	Grand Total		92,289,780	93,866,609

Note: 1. The Sub-Total is exclusive of (A)-(B).

2. Corporate Bonds & Other Securities are the Sum of Bond Guaranteed by Government, Corporate Bonds
Beneficiary Certificates and Loan Securities.

3. The United Standard for Disclosure of Agricultural Cooperatives was fixed by revision of Law of Agricultural Cooperative.

According to the Standard, Other Reserves exclude Depreciation Reserves since April 1994.