

1 貸 借 対 照 表

Balance Sheet

(単位 百万円)
(Unit: Million Yen)

農林中央金庫 The Norinchukin Bank							
借 方 (資 産)		Assets		貸 方 (負 債・資 本)		Liabilities & Net Worth	
科 目	Accounts	15. 3 2003. Mar.	16. 3 2004. Mar.	科 目	Accounts	15. 3 2003. Mar.	16. 3 2004. Mar.
貸出金	Loans and Bills Discounted	19,187,459	17,798,230	預金	Deposits	40,239,168	40,981,803
証書貸付	Loans on Deeds	15,232,507	14,624,400	定期預金	Time Deposits	34,833,836	34,027,582
手形貸付	Loans on Bills	947,589	358,171	通知預金	Deposits at Notice	131,457	93,333
当座貸越	Overdrafts	2,951,562	2,776,438	普通預金	Ordinary Deposits	1,547,447	1,644,798
割引手形	Bills Discounted	55,799	39,220	当座預金	Current Deposits	137,360	163,437
外国為替	Foreign Exchange Assets	21,299	15,618	その他の預金	Other Deposits	3,589,066	5,052,652
買入外国為替	Foreign Bills Bought	4,473	1,563	譲渡性預金	Negotiable Certificates of Deposit	249,368	316,886
取立外国為替	Foreign Bills Receivable	10,630	10,374	農林債券	Norinchukin Bank Debentures	5,807,159	5,216,869
外国他店預け	Due from Foreign Banks	6,195	3,680	農林債券発行高	Norinchukin Bank Debentures Issued	5,807,159	5,216,869
有価証券	Investment Securities	28,672,259	33,553,036	特定取引負債	Trading Liabilities	99,315	67,860
国債	National Government Bonds	9,676,179	14,559,137	商品有価証券派生商品	Derivatives of Trading Securities	—	—
地方債	Local Government Bonds	413,613	290,269	債券取引有価証券派生商品	Derivatives of Securities Related to Trading Transactions	23	8
社債	Corporate Bonds	945,409	793,727	特定金融派生商品	Trading-Related Financial Derivatives	99,291	67,850
株式	Stocks	468,922	582,296	借入金	Borrowed Money	705,206	888,675
その他の証券	Other Securities	17,168,133	17,327,605	コールマネー・売渡手形	Call Money & Bills Sold	4,194,140	3,560,548
金銭の信託	Money Held in Trust	3,964,704	3,840,206	売戻先勘定	Payables under Repurchase Agreements	3,864,098	3,350,321
特定取引資産	Trading Assets	1,167,852	489,733	債券貸借取引受入担保金	Payables under Securities Lending Transactions	718,376	2,109,476
商品有価証券	Trading Securities	106,860	64,732	外国為替	Foreign Exchange Liabilities	7,792	328
商品有価証券派生商品	Derivatives of Trading Securities	1	97	食糧代金受託金	Advances Received for Foods Account	820	—
特定取引有価証券派生商品	Derivatives of Securities Related to Trading Transactions	22	—	受託金	Trusted Money for Loans by AFFFC & Other Coops	1,509,599	1,752,530
特定金融派生商品	Trading-Related Financial Derivatives	96,725	68,132	その他の負債	Other Liabilities	603,667	533,005
その他の特定取引資産	Other Trading Assets	964,242	356,771	未決済為替借	Domestic Exchanges Settlement, Credit Account	528	434
買入金銭債権	Commercial Paper and Other Debt Purchased	451,899	654,839	未払費用	Accrued Expenses	108,025	54,167
コールローン・買入手形	Call Loans & Bills Bought	590,334	404,310	未払法人税等	Income Taxes Payable	27,216	47,965
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	776,641	327,486	前受収益	Unearned Income	4,620	3,740
現金預け金	Cash and Due from Banks	4,226,810	3,573,051	従業員預り金	Employees' Deposits	11,080	11,044
現金	Cash on Hand	159,128	138,802	金融派生商品	Trading-Related Financial Derivatives	103,503	78,355
預け金	Due from Banks	4,067,681	3,434,248	繰延ヘッジ利益	Deferred Gains on Hedging Instruments	43,206	25,280
その他資産	Other Assets	680,733	918,628	その他の負債	Others	305,486	312,015
未決済為替貸	Domestic Exchange Settlement, Debit Account	20	18	賞与引当金	Reserve for Employee Bonuses	3,430	3,696
前払費用	Prepaid Expenses	1,158	813	退職給付引当金	Reserve for Employee Retirement Benefit	7,410	8,637
未収収益	Accrued Income	186,616	178,287	繰延税金負債	Deferred Tax Liabilities	—	81,122
金融派生商品	Trading-Related Financial Derivatives	74,840	437,223	西評価に係る繰延税金負債	Deferred Tax Liabilities Related to Land Revaluation	33,662	34,091
繰延ヘッジ損失	Deferred Losses on Hedging Instruments	181,013	120,170	支払承諾	Acceptances and Guarantees	388,843	240,124
その他の資産	Others	237,082	182,115	負債の部合計	Total Liabilities	58,432,061	59,145,979
動産不動産	Premines and Equipment	211,972	206,080	資本金	Paid-in Capital	1,224,999	1,224,999
土地建物動産	Bank Premises Including Real Estate & Equipment	196,269	200,554	資本剰余金	Capital Surplus	25,020	25,020
建設仮払金	Suspense Payments for Building Construction	10,583	555	資本準備金	Capital Surplus Reserves	24,999	24,999
保証金権利金	Premium and Guarantee Fund	5,119	4,970	その他資本剰余金	Other Capital Surplus	20	20
農林債券繰延資産	Norinchukin Bank Debenture Deferred Assets	242	229	再評価積立金	Reserves for Revaluation	20	20
農林債券発行差金	Norinchukin Bank Debenture Issue Instigation	242	229	利益剰余金	Earned Surplus	597,088	708,904
繰延税金資産	Deferred Tax Assets	202,955	—	利益準備金	Earned Surplus Reserves	192,966	208,366
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	388,843	240,124	任意積立金	Voluntary Reserve	292,353	323,101
貸倒引当金	Reserve for Possible Loan Losses	△ 355,848	△ 365,392	うち特別積立金	Special Reserves	160,451	175,851
合 計 Total Assets		60,188,161	61,656,184	別途積立金	Voluntary Reserves	130,013	145,013
受 託 貸 付 金 (公庫)	Entrusted Loans (FC)	131,870	127,481	動産・不動産・圧縮積立金	Reserve for Deferred Income Tax of Property	1,881	1,641
〃 (年金)	Entrusted Loans (Agri. Pension Foundation)	858	654	退職給与基金	Retirement Allowance Fund	7	7
(注) 百万円単位以下切り捨てとする。				当年度未処分剰余金	Unappropriated Earned Surplus for Current Term	111,768	177,436
				土地再評価差額金	Land Revaluation Excess	80,024	75,350
				株式等評価差額金	Net Unrealized Losses on Other Securities	△ 171,034	475,929
				資本の部合計	Total Capital Funds	1,756,099	2,510,205
				合 計 Total Liabilities and Capital Funds		60,188,161	61,656,184

Note: Figures are shown in million yen rounded fraction of 0.5 and over and cut the rest.