

1 貸 借 貸 付  
Balance :

信用農業協同組合連合会 Prefectural Credit Federations  
of Agricultural Cooperatives

| 借 方 (資 産)    |   | Assets              |                     |
|--------------|---|---------------------|---------------------|
| 科 目          | Accounts  | 19. 3<br>2007. Mar. | 20. 3<br>2008. Mar. |
| 現金           | Cash  | 61,508              | 58,084              |
| 預け金          | Deposits  | 28,570,949          | 29,656,633          |
| 系統預け金        | with The Norinchukin Bank                           | 28,442,555          | 29,516,535          |
| 系統外預け金       | with Other Banks                                    | 127,375             | 139,080             |
| 譲渡性預け金       | Certificates of Deposits with Others                | 1,000               | 1,000               |
| コールローン       | Call Loans  | 92,000              | 0                   |
| 買現先勘定        | Receivables under Resale Agreements                 | 0                   | 14,979              |
| 債券貸借取引支払保証金  | Receivables under Securities Borrowing Transactions | 0                   | 0                   |
| 買入金銭債権       | Monetary Claims Bought                              | 82,725              | 156,805             |
| 金銭の信託        | Entrustment of Money                                | 347,845             | 356,783             |
| 有価証券         | Securities  | 16,721,709          | 16,554,139          |
| 国債           | Government Bonds                                    | 8,766,896           | 8,390,959           |
| 地方債          | Local Government Bonds                              | 1,365,438           | 1,415,011           |
| 政府保証債        | Bond Guaranteed by Government                       | 556,243             | 546,171             |
| 金融債          | Bank Debentures                                     | 1,921,341           | 2,165,936           |
| 短期社債         | Short-term Corporate Bonds                          | 28,986              | 25,491              |
| 社債           | Corporate Bonds                                     | 1,816,555           | 1,678,348           |
| 外国証券         | Foreign Securities                                  | 1,057,399           | 1,273,723           |
| 株式           | Stocks & Shares                                     | 448,629             | 300,250             |
| 受益証券         | Beneficiary Certificates                            | 760,105             | 754,590             |
| 投資証券         | Investment Securities                               | —                   | 3,552               |
| 貸出金          | Loans & Discounts                                   | 6,473,175           | 6,542,948           |
| 手形貸付金        | Loans on Bills                                      | 193,883             | 155,561             |
| 証書貸付金        | Loans on Deeds                                      | 4,261,761           | 4,445,591           |
| 当座貸越         | Overdrafts  | 686,915             | 637,121             |
| 金融機関貸付       | Lending to Financial Institutions                   | 1,320,298           | 1,296,230           |
| 割引手形         | Bills Discounted                                    | 10,277              | 8,396               |
| その他の資産       | Other Assets  | 111,167             | 169,639             |
| うち未決済為替貸     | Domestic Exchange Unsettled, Dr.                    | (4,925)             | (3,668)             |
| 固定資産         | Fixed Assets  | 59,194              | 57,504              |
| 外部出資         | Investments   | 1,208,438           | 1,636,279           |
| 繰延税金資産       | Deferred Tax Assets                                 | 10,026              | 37,056              |
| 再評価に係る繰延税金資産 | Deferred Tax Assets Related to Land Revaluation     | 0                   | 0                   |
| 債務保証見返       | Guarantees  | 122,575             | 119,792             |
| 貸倒引当金        | Reserve for Possible Loan Losses                    | △ 94,310            | △ 95,904            |
| 外部出資等損失引当金   | Reserve for Possible Investment Losses              | △ 1,151             | △ 1,201             |
| <b>合 計</b>   | <b>Grand Total</b>                                  | <b>53,765,973</b>   | <b>55,263,662</b>   |
| 受 託 貸 付      | Entrusted Loans                                     | 2,232,640           | 2,066,150           |

対 照 表  
Sheet

(単位 百万円)  
(Unit: Million Yen)

| 貸 方 (負 債 ・ 純 資 産) |  | Liabilities & Net Assets |                     |
|-------------------|--|--------------------------|---------------------|
| 科 目               | Accounts   | 19. 3<br>2007. Mar.      | 20. 3<br>2008. Mar. |
| 貯金                | Savings  | 49,604,425               | 50,986,022          |
| 当座貯金              | Current Savings  | 548,793                  | 532,510             |
| 普通貯金              | Ordinary Savings   | 335,859                  | 303,427             |
| 貯蓄貯金              | Saving Deposits  | 1,184                    | 1,326               |
| 通知貯金              | Savings at Notice  | 287,239                  | 484,276             |
| 別段貯金              | Special Savings  | 135,677                  | 154,565             |
| 定期貯金              | Time Savings   | 48,292,650               | 49,506,869          |
| 定期積金              | Installment Savings                                      | 2,936                    | 2,964               |
| 譲渡性貯金             | Negotiable Certificates of Deposits                      | 434,325                  | 548,639             |
| 売現先勘定             | Payables under Repurchase Agreements                     | 0                        | 0                   |
| 債券貸借取引受入担保金       | Payables under Securities Lending Transactions           | 403,385                  | 304,094             |
| 借入金               | Borrowed Money   | 208,657                  | 307,737             |
| 手形借入金             | Borrowed Money by Bills                                  | 0                        | 0                   |
| 証書借入金             | Borrowed Money by Deeds                                  | 208,658                  | 307,740             |
| 当座借越              | Overdrafts   | 1                        | 1                   |
| 代理業務勘定            | Agency Fund  | 2,334                    | 3,232               |
| 受託金               | Trusted Funds by AFFFC & Others                          | 974                      | 1,877               |
| 中金代理所基金           | Trusted Funds by Norinchukin Bank                        | 1,370                    | 1,370               |
| 農業改良資金            | Agricultural Improvement Loans                           | 7                        | 2                   |
| その他の負債            | Other Liabilities  | 220,065                  | 267,926             |
| うち貸付留保金           | Fund Reserved for Loans Sanctioned                       | (6,730)                  | (8,055)             |
| うち未決済為替借          | Domestic Exchange Unsettles, Cr.                         | (3,614)                  | (1,901)             |
| 諸引当金              | Reserves   | 112,016                  | 117,495             |
| 繰延税金負債            | Deferred Tax Liabilities                                 | 61,323                   | 33,550              |
| 再評価に係る繰延税金負債      | Deferred Tax Liabilities Related to Land Revaluation     | 2,217                    | 2,216               |
| 債務保証              | Guarantees   | 122,575                  | 119,792             |
| 出資金<br>(回転出資金を含む) | Share Capital<br>(Including Revolving Capital Fund)      | 1,183,072                | 1,300,758           |
| 資本準備金             | Capital Surplus Reserves                                 | 1                        | 1                   |
| 再評価積立金            | Reserve for Revaluation                                  | 106                      | 106                 |
| 利益剰余金             | Earned Surplus   | 1,259,732                | 1,276,038           |
| 利益準備金             | Earned Surplus Reserves                                  | 509,003                  | 536,106             |
| その他利益剰余金          | Other Earned Surplus                                     | 750,722                  | 739,923             |
| うち当期剰余金           | Surplus Brought forward                                  | 119,959                  | 76,488              |
| 処分未済持分            | Undisposed Treasury shares                               | 0                        | 0                   |
| その他有価証券評価差額金      | Net Unrealized Gains on Other Securities, net of taxes   | 146,678                  | △ 9,004             |
| 繰越ヘッジ損益           | Net Deferred Losses on Hedging Instruments, net of taxes | △ 13                     | △ 14                |
| 土地再評価差額金          | Revaluation Reserve for Land ,net of taxes               | 4,931                    | 4,929               |
| 合 計               | Grand Total  | 53,765,973               | 55,263,662          |