

## 農林中央金庫 The Norinchukin Bank

| 借 方 (資 産)    |   | Assets              |                     |
|--------------|---|---------------------|---------------------|
| 科 目          | Accounts  | 19. 3<br>2007. Mar. | 20. 3<br>2008. Mar. |
| 貸出金          | Loans and Bills Discounted                                | 12,804,474          | 9,795,662           |
| 証書貸付         | Loans on Deeds  | 10,544,531          | 7,765,093           |
| 手形貸付         | Loans on Bills  | 203,150             | 199,749             |
| 当座貸越         | Overdrafts  | 2,036,139           | 1,815,057           |
| 割引手形         | Bills Discounted  | 20,652              | 15,761              |
| 外国為替         | Foreign Exchange Assets                                   | 3,176               | 7,119               |
| 外国他店預け       | Due from Foreign Banks                                    | 3,176               | 7,119               |
| 有価証券         | Securities  | 43,750,573          | 36,262,384          |
| 国債           | Japanese Government Bonds                                 | 11,851,923          | 8,802,241           |
| 地方債          | Municipal Government Bonds                                | 64,454              | 13,439              |
| 社債           | Corporate Bonds   | 486,773             | 455,332             |
| 株式           | Stocks  | 1,077,914           | 823,001             |
| その他の証券       | Other Securities  | 30,269,506          | 26,168,369          |
| 金銭の信託        | Money Held in Trust                                       | 7,797,702           | 7,963,664           |
| 特定取引資産       | Trading Assets  | 52,550              | 48,033              |
| 商品有価証券       | Trading Securities  | 31,084              | 32,239              |
| 商品有価証券派生商品   | Derivatives of Trading Securities                         | —                   | 48                  |
| 特定取引有価証券派生商品 | Derivatives of Securities Related to Trading Transactions | 66                  | —                   |
| 特定金融派生商品     | Trading-related Financial Derivatives                     | 20,398              | 15,745              |
| その他の特定取引資産   | Other Trading Account Assets                              | 999                 | —                   |
| 買入金銭債権       | Monetary Claims Bought                                    | 828,790             | 770,387             |
| コールローン       | Call Loans  | 823,715             | 1,833,020           |
| 買現先勘定        | Receivables under Resale Agreements                       | —                   | 258,135             |
| 債券貸借取引支払保証金  | Receivables under Securities Borrowing Transactions       | 563,282             | 1,108,779           |
| 現金預け金        | Cash and Due from Banks                                   | 864,474             | 1,095,094           |
| 現金           | Cash  | 118,335             | 145,137             |
| 預け金          | Due from Banks  | 746,139             | 949,956             |
| その他資産        | Other Assets  | 535,923             | 1,445,050           |
| 未決済為替貸       | Domestic Exchange Settlement Account, Debit               | 276                 | 109                 |
| 前払費用         | Prepaid Expenses  | 3,944               | 1,168               |
| 未収収益         | Accrued Income  | 243,128             | 198,339             |
| 先物取引差入証拠金    | Initial Margins of Future Markets                         | 1,885               | 2,050               |
| 先物取引差金勘定     | Valuation Margins of Future Markets                       | 71                  | 103                 |
| 金融派生商品       | Derivatives Other Than for Trading                        | 107,284             | 1,000,420           |
| その他の資産       | Others  | 179,332             | 242,857             |
| 有形固定資産       | Tangible Fixed Assets                                     | 154,024             | 134,502             |
| 建物           | Buildings   | 50,123              | 46,590              |
| 土地           | Land  | 96,189              | 74,669              |
| 建設仮勘定        | Construction in Progress                                  | 743                 | 6,225               |
| その他の有形固定資産   | Other Tangible Fixed Assets                               | 6,967               | 7,016               |
| 無形固定資産       | Intangible Fixed Assets                                   | 6,641               | 17,164              |
| ソフトウェア       | Software  | 2,465               | 649                 |
| その他の無形固定資産   | Other Intangible Fixed Assets                             | 4,175               | 16,514              |
| 繰延税金資産       | Deferred Tax Assets                                       | —                   | 150,750             |
| 支払承諾見返       | Customers' Liabilities for Acceptances and Guarantees     | 542,436             | 492,389             |
| 貸倒引当金        | Reserve for Possible Loan Losses                          | △ 201,908           | △ 136,922           |
| 投資損失引当金      | Reserve for Possible Investment Losses                    | △ 38,628            | △ 53,494            |
| <b>合 計</b>   | <b>Total Assets</b>                                       | <b>68,487,228</b>   | <b>61,191,721</b>   |
| 受託貸付金 (公庫)   | Entrusted Loans (FC)                                      | 117,122             | 112,842             |
| 〃 (年金)       | Entrusted Loans (Agri. Pension Foundation)                | 287                 | 267                 |

(注) 百万円単位以下切り捨てとする。

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. |
| 預金            | Deposits   | 41,253,617               | 38,813,327          |
| 定期預金          | Time Deposits  | 33,749,010               | 33,611,664          |
| 通知預金          | Deposits at Notice   | 27,702                   | 30,373              |
| 普通預金          | Ordinary Deposits  | 1,369,915                | 1,010,319           |
| 当座預金          | Current Deposits   | 108,204                  | 119,364             |
| その他の預金        | Other Deposits   | 5,998,784                | 4,041,606           |
| 譲渡性預金         | Negotiable Certificates of Deposit                             | 2,375,026                | 538,019             |
| 農林債           | Debentures   | 4,471,357                | 4,822,176           |
| 農林債発行高        | Debentures Issued  | 4,471,357                | 4,822,176           |
| 特定取引負債        | Trading Liabilities  | 19,662                   | 15,248              |
| 商品有価証券派生商品    | Derivatives of Trading Securities                              | —                        | 96                  |
| 特定取引有価証券派生商品  | Derivatives of Securities Related to Trading Transactions      | 94                       | 3                   |
| 特定金融派生商品      | Trading-related Financial Derivatives                          | 19,568                   | 15,147              |
| 借入金           | Borrowed Money   | 1,459,295                | 1,301,922           |
| コールマネー        | Call Money   | 1,068,632                | 758,000             |
| 売現先勘定         | Payables under Repurchase Agreements                           | 7,438,847                | 4,461,811           |
| 債券貸借取引受入担保金   | Payables under Securities Lending Transactions                 | 1,345,025                | 496,637             |
| 外国為替          | Foreign Exchange Liabilities                                   | 0                        | 2                   |
| 未払外国為替        | Foreign Bills Payable  | 0                        | 2                   |
| 受託金           | Short-term Entrusted Funds                                     | 2,868,967                | 4,401,193           |
| その他負債         | Other Liabilities  | 478,953                  | 1,863,773           |
| 未決済為替借        | Domestic Exchanges Settlement Account, Credit                  | 154                      | 154                 |
| 未払費用          | Accrued Expenses   | 148,317                  | 172,388             |
| 未払法人税等        | Income Taxes Payable   | 56,746                   | 117,308             |
| 前受収益          | Unearned Income  | 2,849                    | 2,563               |
| 従業員預り金        | Employees' Deposits  | 10,466                   | 8,087               |
| 金融派生商品        | Derivatives Other Than for Trading                             | 139,920                  | 142,255             |
| 約定取引未決済借      | Account Payables for Securities Purchased                      | 5,413                    | 645,730             |
| 金融派生商品取引受入担保金 | Payables under Financial Derivatives Transactions              | 12,906                   | 685,500             |
| その他の負債        | Others   | 102,180                  | 89,784              |
| 賞与引当金         | Reserve for Bonus Payments                                     | 4,193                    | 4,746               |
| 退職給付引当金       | Reserve for Employees' Retirement Benefits                     | 1,080                    | —                   |
| 役員退職慰労引当金     | Reserve for Directors' Retirement Benefits                     | —                        | 539                 |
| 繰延税金負債        | Deferred Tax Liabilities                                       | 711,696                  | —                   |
| 再評価に係る繰延税金負債  | Deferred Tax Liabilities for Land Revaluation                  | 25,411                   | 19,452              |
| 支払承諾          | Acceptances and Guarantees                                     | 542,436                  | 492,389             |
| 負債の部合計        | Total Liabilities  | 64,064,204               | 57,989,241          |
| 資本金           | Paid-in Capital  | 1,484,017                | 2,016,033           |
| 普通出資金         | Common Stock   | 1,459,017                | 1,991,033           |
| (うち後配出資金)     | (including Lower Dividend Rate Stock)                          | (1,033,300)              | (1,565,316)         |
| 優先出資金         | Preferred Stock  | 24,999                   | 24,999              |
| 資本剰余金         | Capital Surplus  | 25,020                   | 25,020              |
| 資本準備金         | Capital Surplus Reserve  | 24,999                   | 24,999              |
| その他資本剰余金      | Other Capital Surplus  | 20                       | 20                  |
| 再評価積立金        | Reserve for Revaluation  | 20                       | 20                  |
| 利益剰余金         | Retained Earnings  | 1,232,478                | 1,435,601           |
| 利益準備金         | Legal Reserves   | 324,066                  | 374,966             |
| その他利益剰余金      | Voluntary Reserves   | 908,412                  | 1,060,635           |
| 特別積立金         | Special Reserves   | 291,551                  | 342,451             |
| 別途積立金         | General Reserves   | 300,013                  | 360,013             |
| 固定資産圧縮積立金     | Reserve for Tax Basis Adjustments of Fixed Assets              | 5,003                    | 4,761               |
| 固定資産圧縮特別勘定積立金 | Special Reserve for Tax Basis Adjustments of Fixed Assets      | 1,375                    | —                   |
| 退職給与基金        | Others   | 7                        | 7                   |
| 当年度未処分剰余金     | Unappropriated Retained Earnings                               | 310,462                  | 353,401             |
| 当年度純利益        | Net Income   | 253,886                  | 272,073             |
| 会員勘定合計        | Total Owners' Equity   | 2,741,516                | 3,476,655           |
| その他有価証券評価差額金  | Net Unrealized Gains(Losses) on Other Securities, net of taxes | 1,658,745                | △ 296,521           |
| 繰延ヘッジ損益       | Net Deferred Losses on Hedging Instruments, net of taxes       | △ 24,689                 | △ 11,861            |
| 土地再評価差額金      | Revaluation Reserve for Land, net of taxes                     | 47,451                   | 34,208              |
| 評価・換算差額等合計    | Total Valuation and Translation Adjustments                    | 1,681,507                | △ 274,175           |
| 純資産の部合計       | Total Net Assets   | 4,423,024                | 3,202,479           |
| 合 計           | Total Liabilities and Net Assets                               | 68,487,228               | 61,191,721          |

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