

1 貸 借
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	5. 3 2023. Mar.	6. 3 2024. Mar.
現金	Cash	94,670	80,265
預け金	Deposits	41,719,932	40,848,724
系統預け金	with The Norinchukin Bank	41,640,827	40,765,701
系統外預け金	with Other Banks	64,087	83,006
譲渡性預け金	Certificates of Deposits with Others	15,000	0
コールローン	Call Loans	100,000	100,000
買現先勘定	Receivables under Resale Agreements	0	0
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	0	0
買入手形	Bills Bought	0	0
買入金銭債権	Monetary Claims Bought	224,698	152,412
金銭の信託	Entrustment of Money	1,747,817	1,910,346
商品有価証券	Trading Securities	0	0
有価証券	Securities	19,212,078	18,968,008
国債	Government Bonds	5,892,918	5,758,721
地方債	Local Government Bonds	874,758	858,823
政府保証債	Bond Guaranteed by Government	58,514	49,614
金融債	Bank Debentures	15,702	19,483
短期社債	Short-term Corporate Bonds	18,998	36,994
社債	Corporate Bonds	3,079,693	3,335,152
外国証券	Foreign Securities	3,341,067	2,988,254
株式	Stocks and Shares	312,302	383,341
受益証券	Beneficiary Certificates	5,599,491	5,518,131
投資証券	Investment Securities	18,553	19,405
貸出金	Loans and Discounts	8,751,232	8,809,939
手形貸付金	Loans on Bills	43,935	51,457
証書貸付金	Loans on Deeds	5,867,380	5,890,232
当座貸越	Overdrafts	503,679	497,963
金融機関貸付	Lending to Financial Institutions	2,334,693	2,369,221
割引手形	Bills Discounted	1,497	1,022
外国為替	Foreign Exchange Assets	0	0
その他の資産	Other Assets	163,326	174,897
うち未決済為替貸	Domestic Exchange Unsettled, Dr.	(7,646)	(8,601)
固定資産	Fixed Assets	64,117	63,905
外部出資	Investments	3,094,617	3,093,012
前払年金費用	Prepaid Pension Cost	0	4
繰延税金資産	Deferred Tax Assets	22,933	22,032
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	78,498	77,316
貸倒引当金	Reserve for Possible Loan Losses	△ 65,085	△ 62,334
外部出資等損失引当金	Reserve for Possible Investment Losses	△ 1,236	△ 2
合 計	Grand Total	75,207,733	74,238,647
受 託 貸 付	Entrusted Loans	612,826	614,105

対 照 表
Sheet(単位 百万円)
(Unit: Million Yen)

貸 方 (負 債 ・ 純 資 産)		Liabilities and Net Assets	
科 目	Accounts	5. 3 2023. Mar.	6. 3 2024. Mar.
貯金	Savings	67,303,435	66,144,505
当座貯金	Current Savings	656,528	711,460
普通貯金	Ordinary Savings	381,682	437,595
貯蓄貯金	Saving Deposits	1,195	1,143
通知貯金	Savings at Notice	231,919	263,519
別段貯金	Special Savings	59,413	101,655
定期貯金	Time Savings	65,970,093	64,626,552
定期積金	Installment Savings	2,543	2,505
その他の貯金	Other Savings	0	0
譲渡性貯金	Negotiable Certificates of Deposits	866,598	854,751
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	802,649	871,791
借入金	Borrowed Money	1,147,632	762,251
手形借入金	Borrowed Money by Bills	(2,400)	(92,200)
証書借入金	Borrowed Money by Deeds	(1,145,214)	(670,052)
当座借越	Overdrafts	(18)	(1)
外国為替	Foreign Exchange Liabilities	0	0
代理業務勘定	Agency Fund	292	209
受託金	Trusted Funds by JFC and Others	(302)	(217)
中金代理所基金	Trusted Funds by The Norinchukin Bank	(0)	(0)
農業改良資金	Agricultural Improvement Loans	(0)	(1)
その他の負債	Other Liabilities	222,532	276,408
うち貸付留保金	Fund Reserved for Loans Sanctioned	(3,226)	(3,941)
うち未決済為替借	Domestic Exchange Unsettles, Cr.	(6,413)	(6,752)
諸引当金	Reserves	168,802	169,928
繰延税金負債	Deferred Tax Liabilities	25,801	100,653
再評価に係る繰延税金負債	Deferred Tax Liabilities Related to Land Revaluation	1,508	1,508
債務保証	Guarantees	78,498	77,316
出資金	Share Capital	2,596,328	2,681,097
(回転出資金を含む)	(Including Revolving Capital Fund)		
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	2,052,946	2,079,502
利益準備金	Earned Surplus Reserves	891,487	912,734
その他利益剰余金	Other Earned Surplus	1,161,446	1,166,762
うち当期剰余金	Surplus Brought Forward	101,839	98,475
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	△ 53,691	244,608
繰延ヘッジ損益	Net Deferred Losses on Hedging Instruments, net of taxes	△ 9,758	△ 30,051
土地再評価差額金	Revaluation Reserve for Land ,net of taxes	3,954	3,952
合 計	Grand Total	75,207,733	74,238,647

Source: Business Report, Prefectural Credit Feds.