

1 貸 借 対  
Balance

農林中央金庫 The Norinchukin Bank

| 借 方 (資 産)      |   | Assets             |                    |
|----------------|---|--------------------|--------------------|
| 科 目            | Accounts  | 5. 3<br>2023. Mar. | 6. 3<br>2024. Mar. |
| 貸出金            | Loans and Bills Discounted                                | 16,902,539         | 16,990,779         |
| 証書貸付           | Loans on Deeds  | 15,010,095         | 15,084,865         |
| 手形貸付           | Loans on Bills  | 486,753            | 534,012            |
| 当座貸越           | Overdrafts  | 1,404,197          | 1,370,014          |
| 割引手形           | Bills Discounted  | 1,492              | 1,886              |
| 外国為替           | Foreign Exchange Assets                                   | 584,996            | 281,371            |
| 外国他店預け         | Due from Foreign Banks                                    | 584,996            | 281,371            |
| 有価証券           | Securities  | 40,062,645         | 44,123,149         |
| 国債             | Japanese Government Bonds                                 | 6,928,235          | 7,750,626          |
| 地方債            | Municipal Government Bonds                                | 142,882            | 140,348            |
| 社債             | Corporate Bonds   | 1,049,380          | 796,027            |
| 株式             | Stocks  | 808,684            | 744,736            |
| その他の証券         | Other Securities  | 31,133,462         | 34,691,410         |
| 金銭の信託          | Money Held in Trust                                       | 8,417,071          | 10,647,983         |
| 特定取引資産         | Trading Assets  | 3,635              | 4,484              |
| 商品有価証券         | Trading Securities  | 20                 | 31                 |
| 特定取引有価証券派生商品   | Derivatives of Securities Related to Trading Transactions | 0                  | —                  |
| 特定金融派生商品       | Trading-related Financial Derivatives                     | 3,613              | 4,453              |
| 買入金銭債権         | Monetary Claims Bought                                    | 321,441            | 265,376            |
| 買現先勘定          | Receivables under Resale Agreements                       | 304,742            | —                  |
| 現金預け金          | Cash and Due from Banks                                   | 22,348,159         | 21,194,993         |
| 現金             | Cash  | 46,981             | 35,277             |
| 預け金            | Due from Banks  | 22,301,178         | 21,159,716         |
| その他資産          | Other Assets  | 1,597,511          | 2,572,059          |
| 未決済為替貸         | Domestic Exchange Settlement Account, Debit               | 5                  | 8                  |
| 前払費用           | Prepaid Expenses  | 1,602              | 1,254              |
| 未収収益           | Accrued Income  | 179,411            | 268,218            |
| 先物取引差入証拠金      | Initial Margins of Futures Markets                        | 119,438            | 112,022            |
| 先物取引差金勘定       | Variation Margins of Futures Markets                      | 0                  | —                  |
| 金融派生商品         | Derivatives other than for Trading                        | 280,528            | 173,223            |
| 金融商品等差入担保金     | Cash Collateral Paid for Financial Instruments            | 155,671            | 1,351,725          |
| その他の資産         | Others  | 860,851            | 665,605            |
| 有形固定資産         | Tangible Fixed Assets                                     | 132,538            | 127,367            |
| 建物             | Buildings   | 32,057             | 31,519             |
| 土地             | Land  | 74,919             | 70,782             |
| リース資産          | Lease Assets  | 14,449             | 13,644             |
| 建設仮勘定          | Construction in Progress                                  | 5,122              | 5,143              |
| その他の有形固定資産     | Other Tangible Fixed Assets                               | 5,990              | 6,277              |
| 無形固定資産         | Intangible Fixed Assets                                   | 47,649             | 49,206             |
| ソフトウェア         | Software  | 26,605             | 25,563             |
| リース資産          | Lease Assets  | 7,196              | 6,959              |
| その他の無形固定資産     | Other Intangible Fixed Assets                             | 13,847             | 16,683             |
| 前払年金費用         | Prepaid Pension Cost                                      | 71,996             | 10,608             |
| 繰延税金資産         | Deferred Tax Assets                                       | 343,817            | 41,387             |
| 再評価に係る繰延税金資産   | Deferred Tax Assets for Land Revaluation                  | 1,600              | 1,600              |
| 支払承諾見返         | Customers' Liabilities for Acceptances and Guarantees     | 409,059            | 221,710            |
| 貸倒引当金          | Reserve for Possible Loan Losses                          | △ 122,496          | △ 115,364          |
| 投資損失引当金        | Reserve for Possible Investment Losses                    | △ 1,481            | —                  |
| 資 産 の 部 合 計    | Total Assets  | 91,425,426         | 96,416,713         |
| 受 託 貸 付 金 (公庫) | Entrusted Loans (FC)                                      | 37,911             | 38,602             |
| 〃 (福祉医療機構)     | Entrusted Loans (Welfare And Medical Service Agency)      | 16                 | 13                 |

(注) 百万円未満切り捨てとする。

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<br>2023. Mar.         | 6. 3<br>2024. Mar. |
| 預金            | Deposits   | 63,832,307                 | 62,851,942         |
| 定期預金          | Time Deposits  | 54,141,353                 | 52,507,758         |
| 通知預金          | Deposits at Notice   | 8,708                      | 5,823              |
| 普通預金          | Ordinary Deposits  | 4,806,322                  | 4,468,324          |
| 当座預金          | Current Deposits   | 70,366                     | 75,089             |
| その他の預金        | Other Deposits   | 4,805,556                  | 5,794,947          |
| 譲渡性預金         | Negotiable Certificates of Deposit                               | 2,296,478                  | 2,382,251          |
| 農林債           | Debentures   | 455,034                    | 379,548            |
| 農林債発行高        | Debentures Issued  | 455,034                    | 379,548            |
| 特定取引負債        | Trading Liabilities  | 2,786                      | 3,429              |
| 特定取引有価証券派生商品  | Derivatives of Securities Related to Trading Transactions        | 1                          | —                  |
| 特定金融派生商品      | Trading-related Financial Derivatives                            | 2,784                      | 3,429              |
| 借入金           | Borrowed Money   | 3,931,746                  | 4,136,887          |
| 借入金           | Borrowings   | 3,931,746                  | 4,136,887          |
| コールマネー        | Call Money   | 390,000                    | 2,428,800          |
| 売現先勘定         | Payables under Repurchase Agreements                             | 10,613,476                 | 13,211,510         |
| 外国為替          | Foreign Exchange Liabilities                                     | 28                         | —                  |
| 未払外国為替        | Foreign Bills Payable  | 28                         | —                  |
| 受託金           | Short-term Entrusted Funds                                       | 797,420                    | 1,548,844          |
| その他負債         | Other Liabilities  | 3,205,231                  | 5,021,285          |
| 未決済為替借        | Domestic Exchange Settlement Account, Credit                     | 385                        | 225                |
| 未払費用          | Accrued Expenses   | 87,236                     | 112,841            |
| 未払法人税等        | Income Taxes Payable   | 3,244                      | 24,306             |
| 前受収益          | Unearned Income  | 772                        | 583                |
| 金融派生商品        | Derivatives other than for Trading                               | 524,345                    | 1,255,894          |
| 金融商品等受入担保金    | Cash Collateral Received for Financial Instruments               | 206,399                    | 94,744             |
| リース債務         | Lease Liabilities  | 11,987                     | 8,632              |
| 資産除去債務        | Asset Retirement Obligations                                     | 5,404                      | 6,281              |
| 約定取引未決済借      | Accounts Payable for Securities Purchased                        | 2,312,011                  | 3,495,552          |
| その他の負債        | Others   | 53,441                     | 22,222             |
| 賞与引当金         | Reserve for Bonus Payments                                       | 5,719                      | 5,537              |
| 退職給付引当金       | Reserve for Retirement Benefits                                  | 15,150                     | 12,471             |
| 役員退職慰労引当金     | Reserve for Directors' Retirement Benefits                       | 898                        | 960                |
| 支払承諾          | Acceptances and Guarantees                                       | 409,059                    | 221,710            |
| 負債の部合計        | Total Liabilities  | 85,955,337                 | 92,205,180         |
| 資本金           | Paid-in Capital  | 4,040,198                  | 4,040,198          |
| 普通出資金         | Common Stock   | 4,015,198                  | 4,015,198          |
| (うち後配出資金)     | (including Lower Dividend Rate Stock)                            | (3,589,481)                | (3,589,481)        |
| その他の出資金       | Other 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  | 2,067,877                  | 2,063,727          |
| 利益準備金         | Legal Reserves   | 852,866                    | 863,166            |
| その他利益剰余金      | Voluntary Reserves   | 1,215,011                  | 1,200,561          |
| 特別積立金         | Special Reserves   | 398,783                    | 398,783            |
| 別途積立金         | General Reserves   | 503,612                    | 503,612            |
| 優先出資消却積立金     | Reserve for Redemption of Preferred Stock                        | 5,021                      | —                  |
| 農林水産業・地域・環境基金 | AFF Industries, Community and Environment Reserve Fund           | 12,190                     | 36,541             |
| 固定資産圧縮積立金     | Reserves for Tax Basis Adjustments of Fixed Assets               | 29,651                     | 29,566             |
| 退職給与基金        | Others   | 7                          | 7                  |
| 当年度未処分剰余金     | Unappropriated Retained Earnings                                 | 265,745                    | 232,051            |
| 当年度純利益        | Net Income   | 43,238                     | 59,934             |
| 会員勘定合計        | Total Owners' Equity   | 6,133,096                  | 6,128,947          |
| その他有価証券評価差額金  | Net Unrealized Gains (Losses) on Other Securities, net of taxes  | △ 680,481                  | △ 1,816,952        |
| 繰延ヘッジ損益       | Net Deferred Gains (Losses) on Hedging Instruments, net of taxes | 19,573                     | △ 98,361           |
| 土地再評価差額金      | Revaluation Reserve for Land, net of taxes                       | △ 2,099                    | △ 2,099            |
| 評価・換算差額等合計    | Total Valuation and Translation Adjustments                      | △ 663,007                  | △ 1,917,413        |
| 純資産の部合計       | Total Net Assets   | 5,470,089                  | 4,211,533          |
| 負債及び純資産の部合計   | Total Liabilities and Net Assets                                 | 91,425,426                 | 96,416,713         |

Note: Figures are shown in million yen rounded down to the nearest one million yen.