

# 1 貸 借 対 照 表

## Balance Sheet

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

(単位 百万円)  
(Unit: Million Yen)

借 方 (資 産)		Assets	
科 目	Accounts	14 . 3 2002 . Mar .	15 . 3 2003 . Mar .
現金	Cash	60,949	60,332
預け金	Deposits	32,626,569	32,727,702
系統預け金	with The Norinchukin Bank	32,507,040	32,635,880
系統外預け金	with Other Banks	109,508	89,398
譲渡性預け金	Certificates of Deposits with Others	10,000	2,400
コールローン	Call Loans	-	10,000
買現先勘定	Receivables under Resale Agreements	549,997	-
買入金銭債権	Monetary Claims Bought	115,258	78,602
金銭の信託	Entrustment of Money	274,591	277,009
有価証券	Securities	13,196,898	13,480,564
国債	Government Bonds	5,979,306	5,985,629
地方債	Local Government Bonds	951,147	1,097,368
政府保証債	Bond Guaranteed by Government	376,260	410,404
金融債	Bank Debentures	2,591,684	2,627,879
社債	Corporate Bonds	2,061,568	2,123,591
外国証券	Foreign Securities	753,047	755,632
株式	Stocks & Shares	173,516	142,478
受益証券	Beneficiary Certificates	309,263	336,225
貸付有価証券	Securities Lent	980	1,237
貸出金	Loans & Discounts	5,353,610	5,415,904
手形貸付金	Loans on Bills	649,151	516,136
証書貸付金	Loans on Deeds	3,591,491	3,576,983
当座貸越	Overdrafts	591,385	602,024
金融機関貸付	Financial Institutions	502,228	704,146
割引手形	Bills Discounted	19,294	16,559
その他の資産	Other Assets	676,526	250,829
うち食糧代金仮払金	Suspense Payments for Food Proseeds	(12)	(479)
うち未決済為替貸	Domestic Exchange Unsettled, Dr.	(22,663)	(20,161)
固定資産	Fixed Assets	87,133	80,941
外部出資	Investments	1,190,071	1,221,745
繰延税金資産	Deferred Tax Assets	33,826	9,368
再評価に係る繰延税金資産	Deferred Tax Assets Related to Land Revaluation	-	-
債務保証見返	Guarantees	210,178	177,462
貸倒引当金	Reserve for Possible Loan Losses	226,786	171,367
投資損失引当金	Reserve for Possible Losses on Investment Securities	1,130	1,335
合 計	Grand Total	54,147,859	53,617,900
受 託 貸 付	Entrusted Loans	4,341,641	3,719,484

資料 信農連「業務報告書」

貸 方 (負 債 ・ 資 本)		Liabilities & Net Worth	
科 目	Accounts	14 . 3 2002 . Mar .	15 . 3 2003 . Mar .
貯金	Savings	50,322,024	50,181,690
当座貯金	Current Savings	678,471	691,976
普通貯金	Ordinary Savings	326,415	345,129
貯蓄貯金	Saving Deposits	1,550	2,065
通知貯金	Savings at Notice	383,432	338,139
別段貯金	Special Savings	286,808	217,477
定期貯金	Time Savings	48,640,304	48,578,939
定期積金	Installment Savings	4,932	7,861
譲渡性貯金	Negotiable Certificates of Deposits	150,990	145,330
売現先勘定	Payables under Repurchase Agreements	-	-
借入金	Borrowed Money	27,532	41,865
手形借入金	Borrowed Money by Bills	-	-
証書借入金	Borrowed Money by Deeds	27,534	41,868
当座借越	Overdrafts	1	1
代理業務勘定	Agency Fund	18,236	4,650
受託金	Trusted Funds by AFFFC & Others	16,607	3,186
中金代理所基金	Trusted Funds by Norinchukin Bank	1,582	1,451
農業改良資金	Agricultural Improvement Loans	68	32
その他の負債	Other Liabilities	883,249	475,467
うち貸付留保金	Fund Reserved for Loans Sanctioned	(13,636)	(12,034)
うち未決済為替借	Domestic Exchange Unsettles, Cr.	(11,620)	(9,533)
諸引当金	Reserves	162,463	139,101
繰延税金負債	Deferred Tax Liabilities	39,009	63,162
再評価に係る繰延税金負債	Deferred Tax Liabilities Related to Land Revaluation	3,352	3,343
債務保証	Guarantees	210,178	177,462
出資金	Share Capital	1,019,872	1,039,869
( 回転出資金を含む )	(Including Revolving Capital Fund)		
剰余金	Surplus	1,177,221	1,086,410
再評価積立金	Reserve for Revaluation	112	107
利益準備金	Earned Surplus Reserve	452,850	457,403
資本積立金	Capital Reserve	565	564
再評価差額金	Revaluation Excesses	7,460	7,438
特別積立金	Special Reserve	635,388	551,654
繰越利益剰余金	Surplus Brought forward	80,846	69,244
当期利益金	Current Net Surplus	54,850	35,050
目的積立金取崩額	Transfer from Reserve for special Purposes	849	2,627
評価差額金	Net Unrealized Gains (Losses) on Non-Trading Securities Available for Sale, Net of Taxes	187,505	221,649
合 計	Grand Total	54,147,859	53,617,900

Source: Business Report, Prefectural Credit Feds.