

1 貸 借 対 照 表
Balance Sheet

農林中央金庫 The Norinchukin Bank					(単位 百万円) (Unit:Million Yen)				
借 方 (資 産)		Assets			貸 方 (負 債・資 本)		Liabilities & Net Worth		
科 目	Accounts	16. 3 2004. Mar.	17. 3 2005. Mar.		科 目	Accounts	16. 3 2004. Mar.	17. 3 2005. Mar.	
貸出金	Loans and Bills Discounted	17,798,230	15,700,481		預金	Deposits	40,981,803	40,462,655	
証券貸付	Loans on Deeds	14,624,400	13,022,133		定期預金	Time Deposits	34,027,582	34,260,608	
手形貸付	Loans on Bills	358,171	241,819		通知預金	Deposits at Notice	93,333	61,837	
当座貸越	Overdrafts	2,776,438	2,405,688		普通預金	Ordinary Deposits	1,644,798	1,774,912	
割引手形	Bills Discounted	39,220	30,839		当座預金	Current Deposits	163,437	99,716	
外国為替	Foreign Exchange Assets	15,618	8,828		その他の預金	Other Deposits	5,052,652	4,265,581	
買入外国為替	Foreign Bills Bought	1,563	123		譲渡性預金	Negotiable Certificates of Deposit	316,886	422,999	
取入外国為替	Foreign Bills Receivable	10,374	5,979		農林債券	Norinchukin Bank Debentures	5,216,869	4,704,414	
外国他店預け	Due from Foreign Banks	3,680	2,725		農林債券発行高	Norinchukin Bank Debentures Issued	5,216,869	4,704,414	
有価証券	Investment Securities	33,553,036	37,427,294		特定取引負債	Trading Liabilities	67,860	52,230	
国債	National Government Bonds	14,559,137	12,871,094		商品有価証券派生商品	Derivatives of Trading Securities	1	282	
地方債	Local Government Bonds	290,269	198,696		特定取引有価証券派生商品	Derivatives of Securities Related to Trading Transactions	8	22	
社債	Corporate Bonds	793,727	711,377		特定金融派生商品	Trading-Related Financial Derivatives	67,850	51,925	
株式	Stocks	582,296	645,157		借入金	Borrowed Money	888,675	888,632	
その他の証券	Other Securities	17,327,605	23,000,968		コールマネー・売渡手形	Call Money & Bills Sold	3,560,548	3,892,447	
金銭の信託	Money Held in Trust	3,840,206	4,154,667		Payables under Repurchase Agreements	Payables under Repurchase Agreements	3,350,321	3,869,804	
特定取引資産	Trading Assets	489,733	383,701		債券貸借取引受入担保金	Payables under Securities Lending Transactions	2,109,476	2,135,835	
商品有価証券	Trading Securities	64,732	21,916		外国為替	Foreign Exchange Liabilities	328	56	
商品有価証券派生商品	Derivatives of Trading Securities	97	—		受託金	Trusted Money for Loans by AFFFC & Other Coops	1,752,530	1,609,292	
特定取引有価証券派生商品	Derivatives of Securities Related to Trading Transactions	—	57		Other Liabilities	Other Liabilities	533,005	559,197	
特定金融派生商品	Trading-Related Financial Derivatives	68,132	52,863		Domestic Exchanges Settlement, Credit Account	Domestic Exchanges Settlement, Credit Account	434	419	
その他の特定取引資産	Other Trading Assets	356,771	308,864		未払費用	Accrued Expenses	54,167	64,175	
買入金銭債権	Commercial Paper and Other Debt Purchased	654,839	837,847		Income Taxes Payable	Income Taxes Payable	47,965	47,393	
コールローン・買入手形	Call Loans & Bills Bought	404,310	417,463		Unearned Income	Unearned Income	3,740	3,236	
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	327,486	19,321		従業員預り金	Employees' Deposits	11,044	10,932	
現金預け金	Cash and Due from Banks	3,573,051	2,374,629		金融派生商品	Trading-Related Financial Derivatives	78,355	244,105	
現金	Cash on Hand	138,802	80,233		繰延ヘッジ利益	Deferred Gains on Hedging Instruments	25,280	52,406	
預け金	Due from Banks	3,434,248	2,294,395		その他の負債	Others	312,015	136,528	
その他資産	Other Assets	918,628	570,737		賞与引当金	Reserve for Employee Bonuses	3,696	3,985	
未決済為替貸	Domestic Exchange Settlement, Debit Account	18	19		退職給付引当金	Reserve for Employee Retirement Benefit	8,637	8,182	
前払費用	Prepaid Expenses	813	1,369		繰延税金負債	Deferred Tax Liabilities	81,122	228,007	
未収収益	Accrued Income	178,287	173,534		再評価に係る繰延税金負債	Deferred Tax Liabilities Related to Land Revaluation	34,091	24,906	
金融派生商品	Trading-Related Financial Derivatives	437,223	125,918		支払承諾	Acceptances and Guarantees	240,124	195,551	
繰延ヘッジ損失	Deferred Rosesses on Hedging Instruments	120,170	84,716		Total Liabilities	Total Liabilities	59,145,979	59,058,199	
その他の資産	Others	182,115	185,177		資本金	Paid-in Capital	1,224,999	1,224,999	
不動産	Premises and Equipment	206,080	171,167		資本剰余金	Capital Surplus	25,020	25,020	
土地建物不動産	Bank Premises Including Real Estate & Equipment	200,554	166,160		資本準備金	Capital Surplus Reserves	24,999	24,999	
建設仮払金	Suspense Payments for Building Construction	555	27		その他資本剰余金	Other Capital Surplus	20	20	
保証金権利金	Premium and Guarantee Fund	4,970	4,978		再評価積立金	Reserves for Revaluation	20	20	
農林債券繰延資産	Norinchukin Bank Debenture Deferred Assets	229	180		利益剰余金	Earned Surplus	708,904	821,454	
農林債券発行差金	Norinchukin Bank Debenture Issue Instigation	229	180		利益準備金	Earned Surplus Reserves	208,366	237,366	
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	240,124	195,551		任意積立金	Voluntary Reserve	323,101	388,120	
貸倒引当金	Reserve for Possible Loan Losses	△ 365,392	△ 314,586		うち特別積立金	Special Reserves	175,851	204,851	
合 計 Total Assets		61,656,184	61,947,285		別途積立金	Voluntary Reserves	145,013	180,013	
受 託 貸 付 金 (公庫)	Entrusted Loans (FC)	127,480	119,416		不動産不動態圧縮積立金	Reserve for Deferred Income Tax of Property	1,641	3,248	
＃ (年金)	Entrusted Loans (Agri. Pension Foundation)	653	481		退職給与基金	Retirement Allowance Fund	7	7	
(注) 百万円単位以下切り捨てとする。					当年度未処分剰余金	Unappropriated Earned Surplus for Current Term	177,436	195,968	
					土地再評価差額金	Land Revaluation Excess	75,350	55,050	
					株式等評価差額金	Net Unrealized Losses on Other Securities	475,929	762,559	
					資本の部合計	Total Capital Funds	2,510,205	2,889,085	
					合 計 Total Liabilities and Capital Funds		61,656,184	61,947,285	

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