

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	令和2. 3 2020. Mar.	3. 3 2021. Mar.
現金	Cash	84,267	89,866
預け金	Deposits	43,233,662	42,852,787
系統預け金	with The Norinchukin Bank	43,170,037	42,781,193
系統外預け金	with Other Banks	58,612	71,574
譲渡性預け金	Certificates of Deposits with Others	5,000	0
コールローン	Call Loans	50,000	50,000
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	124,140	243,365
金銭の信託	Entrustment of Money	1,133,186	1,368,316
商品有価証券	Trading Securities	0	0
有価証券	Securities	20,306,188	21,435,988
国債	Government Bonds	8,213,363	7,778,002
地方債	Local Government Bonds	1,140,948	1,075,119
政府保証債	Bond Guaranteed by Government	112,297	85,069
金融債	Bank Debentures	6,194	7,485
短期社債	Short-term Corporate Bonds	104,991	45,996
社債	Corporate Bonds	2,507,945	2,755,891
外国証券	Foreign Securities	3,153,956	3,500,674
株式	Stocks and Shares	251,427	318,976
受益証券	Beneficiary Certificates	4,799,114	5,848,322
投資証券	Investment Securities	15,859	20,363
貸出金	Loans and Discounts	8,206,772	8,597,836
手形貸付金	Loans on Bills	59,628	45,780
証書貸付金	Loans on Deeds	5,778,868	5,985,109
当座貸越	Overdrafts	489,834	512,677
金融機関貸付	Lending to Financial Institutions	1,876,823	2,053,009
割引手形	Bills Discounted	1,573	1,216
外国為替	Foreign Exchange Assets	0	0
その他の資産	Other Assets	159,365	142,874
うち未決済為替貸	Domestic Exchange Unsettled, Dr.	(6,896)	(6,386)
固定資産	Fixed Assets	70,120	68,887
外部出資	Investments	3,097,600	3,098,384
前払年金費用	Prepaid Pension Cost	0	0
繰延税金資産	Deferred Tax Assets	162	330
再評価に係る繰延税金資産	Deferred Tax Assets Related to Land Revaluation	258	0
債務保証見返	Guarantees	74,789	75,791
貸倒引当金	Reserve for Possible Loan Losses	△ 57,070	△ 86,737
外部出資等損失引当金	Reserve for Possible Investment Losses	△ 1,118	△ 1,259
合 計	Grand Total	76,482,445	77,936,551
受 託 貸 付	Entrusted Loans	578,760	589,719

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	令和2. 3 2020. Mar.	3. 3 2021. Mar.
貯金	Savings	66,743,597	68,180,641
当座貯金	Current Savings	545,006	630,466
普通貯金	Ordinary Savings	375,172	442,623
貯蓄貯金	Saving Deposits	1,112	1,117
通知貯金	Savings at Notice	196,960	272,382
別段貯金	Special Savings	130,449	129,776
定期貯金	Time Savings	65,492,275	66,701,900
定期積金	Installment Savings	2,461	2,305
その他の貯金	Other Savings	94	0
譲渡性貯金	Negotiable Certificates of Deposits	1,001,204	755,724
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	1,010,030	1,006,468
借入金	Borrowed Money	2,327,366	2,048,883
手形借入金	Borrowed Money by Bills	(36,760)	(3,300)
証書借入金	Borrowed Money by Deeds	(2,290,605)	(2,045,584)
当座借越	Overdrafts	(2)	(1)
外国為替	Foreign Exchange Liabilities	0	0
代理業務勘定	Agency Fund	859	945
受託金	Trusted Funds by JFC and Others	(98)	(205)
中金代理所基金	Trusted Funds by The Norinchukin Bank	(777)	(757)
農業改良資金	Agricultural Improvement Loans	(0)	(0)
その他の負債	Other Liabilities	342,167	286,274
うち貸付留保金	Fund Reserved for Loans Sanctioned	(4,804)	(3,864)
うち未決済為替借	Domestic Exchange Unsettles, Cr.	(3,341)	(9,680)
諸引当金	Reserves	164,809	165,770
繰延税金負債	Deferred Tax Liabilities	174,242	272,404
再評価に係る繰延税金負債	Deferred Tax Liabilities Related to Land Revaluation	1,703	1,520
債務保証	Guarantees	74,789	75,791
出資金	Share Capital	2,213,578	2,411,400
(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	105	106
利益剰余金	Earned Surplus	1,929,292	1,963,451
利益準備金	Earned Surplus Reserves	811,702	838,535
その他利益剰余金	Other Earned Surplus	1,117,584	1,124,911
うち当期剰余金	Surplus Brought Forward	127,791	109,869
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	492,156	766,602
繰延ヘッジ損益	Net Deferred Losses on Hedging Instruments, net of taxes	1,946	△ 3,546
土地再評価差額金	Revaluation Reserve for Land ,net of taxes	4,462	3,985
合 計	Grand Total	76,482,445	77,936,551

Source: Business Report, Prefectural Credit Feds.