

1 貸 借 対
Balance

農林中央金庫 The Norinchukin Bank

借 方 (資 産)		Assets	
科 目	Accounts	令和3. 3 2021. Mar.	4. 3 2022. Mar.
貸出金	Loans and Bills Discounted	21,824,004	22,955,497
証書貸付	Loans on Deeds	19,611,508	21,215,264
手形貸付	Loans on Bills	286,386	401,960
当座貸越	Overdrafts	1,924,852	1,336,469
割引手形	Bills Discounted	1,257	1,803
外国為替	Foreign Exchange Assets	271,190	375,980
外国他店預け	Due from Foreign Banks	271,190	375,980
有価証券	Securities	48,491,498	47,057,256
国債	Japanese Government Bonds	10,112,251	7,992,279
地方債	Municipal Government Bonds	138,183	142,570
社債	Corporate Bonds	1,303,319	1,178,570
株式	Stocks	923,765	829,998
その他の証券	Other Securities	36,013,977	36,913,837
金銭の信託	Money Held in Trust	10,637,717	10,864,800
特定取引資産	Trading Assets	7,310	2,466
商品有価証券	Trading Securities	2,016	4
特定取引有価証券派生商品	Derivatives of Securities Related to Trading Transactions	39	—
特定金融派生商品	Trading-related Financial Derivatives	5,254	2,462
買入金銭債権	Monetary Claims Bought	302,918	387,819
コールローン	Call Loans	60,890	—
買現先勘定	Receivables under Resale Agreements	547,931	—
現金預け金	Cash and Due from Banks	19,820,208	18,070,056
現金	Cash	34,397	64,994
預け金	Due from Banks	19,785,811	18,005,062
その他資産	Other Assets	2,877,505	3,129,171
未決済為替貸	Domestic Exchange Settlement Account, Debit	13	11
前払費用	Prepaid Expenses	1,248	1,063
未収収益	Accrued Income	119,428	128,520
先物取引差入証拠金	Initial Margins of Futures Markets	20,493	87,622
金融派生商品	Derivatives other than for Trading	61,325	343,244
金融商品等差入担保金	Cash Collateral Paid for Financial Instruments	1,424,768	1,511,691
その他の資産	Others	1,250,227	1,057,017
有形固定資産	Tangible Fixed Assets	164,657	149,530
建物	Buildings	36,015	30,959
土地	Land	97,707	74,919
リース資産	Lease Assets	19,221	17,436
建設仮勘定	Construction in Progress	1,184	5,131
その他の有形固定資産	Other Tangible Fixed Assets	10,528	21,083
無形固定資産	Intangible Fixed Assets	54,299	49,732
ソフトウェア	Software	36,600	29,717
リース資産	Lease Assets	10,420	8,896
その他の無形固定資産	Other Intangible Fixed Assets	7,278	11,118
前払年金費用	Prepaid Pension Cost	41,641	57,465
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	269,647	415,117
貸倒引当金	Reserve for Possible Loan Losses	△ 131,577	△ 147,046
投資損失引当金	Reserve for Possible Investment Losses	△ 1,730	△ 1,481
資 産 の 部 合 計	Total Assets	105,238,114	103,366,368
受託貸付金(公庫)	Entrusted Loans (FC)	33,166	35,485
〃(福祉医療機構)	Entrusted Loans (Welfare And Medical Service Agency)	25	18

(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 科	方 (負 債・純資産) 目 Accounts	Liabilities and Net Assets	
		令和3. 3 2021. Mar.	4. 3 2022. Mar.
預金	Deposits	65,675,444	64,019,836
定期預金	Time Deposits	56,792,460	55,692,985
通知預金	Deposits at Notice	12,650	10,629
普通預金	Ordinary Deposits	3,817,593	3,298,602
当座預金	Current Deposits	102,099	101,915
その他の預金	Other Deposits	4,950,639	4,915,703
譲渡性預金	Negotiable Certificates of Deposit	3,100,259	2,140,966
農林債	Debentures	361,479	363,780
農林債発行高	Debentures Issued	361,479	363,780
特定取引負債	Trading Liabilities	5,137	1,692
特定取引有価証券派生商品	Derivatives of Securities Related to Trading Transactions	26	—
特定金融派生商品	Trading-related Financial Derivatives	5,111	1,692
借入金	Borrowed Money	5,035,964	4,868,429
借入金	Borrowings	5,035,964	4,868,429
売現先勘定	Payables under Repurchase Agreements	17,073,926	19,327,671
外国為替	Foreign Exchange Liabilities	0	—
未払外国為替	Foreign Bills Payable	0	—
受託金	Short-term Entrusted Funds	877,743	684,692
その他負債	Other Liabilities	4,491,742	4,104,171
未決済為替借	Domestic Exchange Settlement Account, Credit	12,781	87
未払費用	Accrued Expenses	37,733	39,473
未払法人税等	Income Taxes Payable	216,907	439
前受収益	Unearned Income	5,049	2,016
先物取引差金勘定	Variation Margins of Futures Markets	8	—
金融派生商品	Derivatives other than for Trading	1,262,630	1,379,646
金融商品等受入担保金	Cash Collateral Received for Financial Instruments	986	72,928
リース債務	Lease Liabilities	18,691	15,853
約定取引未決済借	Accounts Payable for Securities Purchased	2,915,225	2,566,597
その他の負債	Others	21,727	27,130
賞与引当金	Reserve for Bonus Payments	5,901	5,665
退職給付引当金	Reserve for Retirement Benefits	25,394	15,031
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	1,015	730
繰延税金負債	Deferred Tax Liabilities	479,825	272,524
再評価に係る繰延税金負債	Deferred Tax Liabilities for Land Revaluation	8,607	1,499
支払承諾	Acceptances and Guarantees	269,647	415,117
負債の部合計	Total Liabilities	97,412,087	96,221,809
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)
優先出資金	Preferred 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	2,079,491	2,157,550
利益準備金	Legal Reserves	773,666	816,166
その他利益剰余金	Voluntary Reserves	1,305,825	1,341,384
特別積立金	Special Reserves	333,744	373,771
別途積立金	General Reserves	559,403	559,403
農林水産業・地域・環境基金	AFF Industries, Community and Environment Reserve Fund	—	10,000
固定資産圧縮積立金	Reserves for Tax Basis Adjustments of Fixed Assets	6,930	6,799
退職給与基金	Others	7	7
当年度未処分剰余金	Unappropriated Retained Earnings	405,739	391,403
当年度純利益	Net Income	212,083	172,693
会員勘定合計	Total Owners' Equity	6,144,710	6,222,769
その他有価証券評価差額金	Net Unrealized Gains on Other Securities, net of taxes	1,944,952	756,155
繰延ヘッジ損益	Net Deferred Gains (Losses) on Hedging Instruments, net of taxes	△ 277,948	159,663
土地再評価差額金	Revaluation Reserve for Land, net of taxes	14,312	5,970
評価・換算差額等合計	Total Valuation and Translation Adjustments	1,681,316	921,789
純資産の部合計	Total Net Assets	7,826,026	7,144,559
負債及び純資産の部合計	Total Liabilities and Net Assets	105,238,114	103,366,368

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