

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	6. 3 2024. Mar.	7. 3 2025. Mar.
現金	Cash	80,265	105,537
預け金	Deposits	40,848,724	37,109,732
系統預け金	with The Norinchukin Bank	40,765,701	37,041,999
系統外預け金	with Other Banks	83,006	67,716
譲渡性預け金	Certificates of Deposits with Others	0	0
コールローン	Call Loans	100,000	145,000
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	152,412	76,232
金銭の信託	Entrustment of Money	1,910,346	1,932,503
商品有価証券	Trading Securities	0	0
有価証券	Securities	18,968,008	17,789,887
国債	Government Bonds	5,758,721	5,635,835
地方債	Local Government Bonds	858,823	764,874
政府保証債	Bond Guaranteed by Government	49,614	52,269
金融債	Bank Debentures	19,483	36,115
短期社債	Short-term Corporate Bonds	36,994	155,383
社債	Corporate Bonds	3,335,152	3,009,995
外国証券	Foreign Securities	2,988,254	2,554,963
株式	Stocks and Shares	383,341	325,889
受益証券	Beneficiary Certificates	5,518,131	5,235,598
投資証券	Investment Securities	19,405	18,877
貸出金	Loans and Discounts	8,809,939	8,821,236
手形貸付金	Loans on Bills	51,457	35,724
証書貸付金	Loans on Deeds	5,890,232	5,855,765
当座貸越	Overdrafts	497,963	534,075
金融機関貸付	Lending to Financial Institutions	2,369,221	2,394,916
割引手形	Bills Discounted	1,022	712
外国為替	Foreign Exchange Assets	0	0
その他の資産	Other Assets	174,897	165,344
うち未決済為替貸	Domestic Exchange Unsettled, Dr.	(8,601)	(4,993)
固定資産	Fixed Assets	63,905	62,437
外部出資	Investments	3,093,012	3,632,504
前払年金費用	Prepaid Pension Cost	4	3
繰延税金資産	Deferred Tax Assets	22,032	64,710
再評価に係る繰延税金資産	Deferred Tax Assets Related to Land Revaluation	0	0
債務保証見返	Guarantees	77,316	71,259
貸倒引当金	Reserve for Possible Loan Losses	△ 62,334	△ 55,116
外部出資等損失引当金	Reserve for Possible Investment Losses	△ 2	△ 428
合 計	Grand Total	74,238,647	69,920,964
受 託 貸 付	Entrusted Loans	614,105	569,171

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	6. 3 2024. Mar.	7. 3 2025. Mar.
貯金	Savings	66,144,505	62,642,818
当座貯金	Current Savings	711,460	617,929
普通貯金	Ordinary Savings	437,595	391,286
貯蓄貯金	Saving Deposits	1,143	1,117
通知貯金	Savings at Notice	263,519	313,478
別段貯金	Special Savings	101,655	105,134
定期貯金	Time Savings	64,626,552	61,211,618
定期積金	Installment Savings	2,505	2,192
その他の貯金	Other Savings	0	0
譲渡性貯金	Negotiable Certificates of Deposits	854,751	888,635
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	871,791	722,624
借入金	Borrowed Money	762,251	499,277
手形借入金	Borrowed Money by Bills	(92,200)	(162,000)
証書借入金	Borrowed Money by Deeds	(670,052)	(337,278)
当座借越	Overdrafts	(1)	(1)
外国為替	Foreign Exchange Liabilities	0	0
代理業務勘定	Agency Fund	209	128
受託金	Trusted Funds by JFC and Others	(217)	(134)
中金代理所基金	Trusted Funds by The Norinchukin Bank	(0)	(0)
農業改良資金	Agricultural Improvement Loans	(1)	(0)
その他の負債	Other Liabilities	276,408	286,198
うち貸付留保金	Fund Reserved for Loans Sanctioned	(3,941)	(6,908)
うち未決済為替借	Domestic Exchange Unsettles, Cr.	(6,752)	(4,261)
諸引当金	Reserves	169,928	169,005
繰延税金負債	Deferred Tax Liabilities	100,653	40,114
再評価に係る繰延税金負債	Deferred Tax Liabilities Related to Land Revaluation	1,508	1,547
債務保証	Guarantees	77,316	71,259
出資金	Share Capital	2,681,097	2,767,213
(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	106	106
利益剰余金	Earned Surplus	2,079,502	2,068,746
利益準備金	Earned Surplus Reserves	912,734	920,687
その他利益剰余金	Other Earned Surplus	1,166,762	1,148,054
うち当期剰余金	Surplus Brought Forward	98,475	88,521
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	244,608	△ 233,992
繰延ヘッジ損益	Net Deferred Losses on Hedging Instruments, net of taxes	△ 30,051	△ 6,723
土地再評価差額金	Revaluation Reserve for Land ,net of taxes	3,952	3,914
合 計	Grand Total	74,238,647	69,920,964

Source: Business Report, Prefectural Credit Feds.