

1 貸 借 対  
Balance

## 農林中央金庫 The Norinchukin Bank

借 方 (資 産)			Assets	
科	目	Accounts	6. 3 2024. Mar.	7. 3 2025. Mar.
貸出金	Loans and Bills Discounted		16,990,779	17,476,183
証書貸付	Loans on Deeds		15,084,865	15,437,845
手形貸付	Loans on Bills		534,012	540,527
当座貸越	Overdrafts		1,370,014	1,496,135
割引手形	Bills Discounted		1,886	1,675
外国為替	Foreign Exchange Assets		281,371	201,606
外国他店預け	Due from Foreign Banks		281,371	201,606
有価証券	Securities		44,123,149	31,594,610
国債	Japanese Government Bonds		7,750,626	6,150,742
地方債	Municipal Government Bonds		140,348	138,302
社債	Corporate Bonds		796,027	573,735
株式	Stocks		744,736	688,880
その他の証券	Other Securities		34,691,410	24,042,949
金銭の信託	Money Held in Trust		10,647,983	7,934,102
特定取引資産	Trading Assets		4,484	9,463
商品有価証券	Trading Securities		31	17
特定金融派生商品	Trading-related Financial Derivatives		4,453	9,446
買入金銭債権	Monetary Claims Bought		265,376	221,553
現金預け金	Cash and Due from Banks		21,194,993	20,639,038
現金	Cash		35,277	72,309
預け金	Due from Banks		21,159,716	20,566,729
その他資産	Other Assets		2,572,059	1,147,516
未決済為替貸	Domestic Exchange Settlement Account, Debit		8	11
前払費用	Prepaid Expenses		1,254	1,395
未収収益	Accrued Income		268,218	260,589
先物取引差入証拠金	Initial Margins of Futures Markets		112,022	107,115
金融派生商品	Derivatives other than for Trading		173,223	385,930
金融商品等差入担保金	Cash Collateral Paid for Financial Instruments		1,351,725	222,558
その他の資産	Others		665,605	169,915
有形固定資産	Tangible Fixed Assets		127,367	132,022
建物	Buildings		31,519	30,545
土地	Land		70,782	70,332
リース資産	Lease Assets		13,644	19,683
建設仮勘定	Construction in Progress		5,143	5,142
その他の有形固定資産	Other Tangible Fixed Assets		6,277	6,319
無形固定資産	Intangible Fixed Assets		49,206	68,163
ソフトウェア	Software		25,563	26,043
リース資産	Lease Assets		6,959	16,214
その他の無形固定資産	Other Intangible Fixed Assets		16,683	25,905
前払年金費用	Prepaid Pension Cost		10,608	16,737
繰延税金資産	Deferred Tax Assets		41,387	—
再評価に係る繰延税金資産	Deferred Tax Assets for Land Revaluation		1,600	—
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees		221,710	236,828
貸倒引当金	Reserve for Possible Loan Losses		△ 115,364	△ 117,904
投資損失引当金	Reserve for Possible Investment Losses		—	△ 8
資 産 の 部 合 計	Total Assets		96,416,713	79,559,916
受託貸付金(公庫)	Entrusted Loans (FC)		38,602	51,883
〃(福祉医療機構)	Entrusted Loans (Welfare And Medical Service Agency)		13	11

(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 方 (負 債・純資産)	Accounts	Liabilities and Net Assets	
		6. 3 2024. Mar.	7. 3 2025. Mar.
預金	Deposits	62,851,942	56,135,412
定期預金	Time Deposits	52,507,758	48,739,596
通知預金	Deposits at Notice	5,823	3,331
普通預金	Ordinary Deposits	4,468,324	2,778,933
当座預金	Current Deposits	75,089	88,084
その他の預金	Other Deposits	5,794,947	4,525,467
譲渡性預金	Negotiable Certificates of Deposit	2,382,251	1,593,503
農林債	Debentures	379,548	449,823
農林債発行高	Debentures Issued	379,548	449,823
特定取引負債	Trading Liabilities	3,429	8,814
特定金融派生商品	Trading-related Financial Derivatives	3,429	8,814
借用金	Borrowed Money	4,136,887	3,485,225
借入金	Borrowings	4,136,887	3,485,225
コールマネー	Call Money	2,428,800	1,262,400
売現先勘定	Payables under Repurchase Agreements	13,211,510	5,608,382
受託金	Short-term Entrusted Funds	1,548,844	2,381,780
その他負債	Other Liabilities	5,021,285	3,973,037
未決済為替借	Domestic Exchange Settlement Account, Credit	225	9
未払費用	Accrued Expenses	112,841	90,057
未払法人税等	Income Taxes Payable	24,306	82
前受収益	Unearned Income	583	718
金融派生商品	Derivatives other than for Trading	1,255,894	226,680
金融商品等受入担保金	Cash Collateral Received for Financial Instruments	94,744	80,432
リース債務	Lease Liabilities	8,632	13,715
資産除去債務	Asset Retirement Obligations	6,281	6,997
約定取引未決済借	Accounts Payable for Securities Purchased	3,495,552	3,528,560
その他の負債	Others	22,222	25,784
賞与引当金	Reserve for Bonus Payments	5,537	5,479
退職給付引当金	Reserve for Retirement Benefits	12,471	6,824
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	960	1,031
繰延税金負債	Deferred Tax Liabilities	—	70,139
再評価に係る繰延税金負債	Deferred Tax Liabilities for Land Revaluation	—	541
支払承諾	Acceptances and Guarantees	221,710	236,828
負債の部合計	Total Liabilities	92,205,180	75,219,227
資本金	Paid-in Capital	4,040,198	4,817,427
普通出資金	Common Stock	4,015,198	4,792,427
(うち後配出資金)	(including Lower Dividend Rate Stock)	(3,589,481)	(4,366,710)
その他の出資金	Other 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	2,063,727	221,519
利益準備金	Legal Reserves	863,166	875,166
その他利益剰余金	Voluntary Reserves	1,200,561	△ 653,646
特別積立金	Special Reserves	398,783	398,783
別途積立金	General Reserves	503,612	503,612
農林水産業・地域・環境基金	AFF Industries, Community and Environment Reserve Fund	36,541	33,604
固定資産圧縮積立金	Reserves for Tax Basis Adjustments of Fixed Assets	29,566	26,482
退職給与基金	Others	7	7
当年度未処分剰余金又は	Unappropriated Retained Earnings (Undisposed Losses)	232,051	△ 1,616,135
当年度未処理損失金(△)	Net Income (Loss)	59,934	△ 1,842,523
会員勘定合計	Total Owners' Equity	6,128,947	5,063,967
その他有価証券評価差額金	Net Unrealized Gains (Losses) on Other Securities, net of taxes	△ 1,816,952	△ 550,095
繰延ヘッジ損益	Net Deferred Gains (Losses) on Hedging Instruments, net of taxes	△ 98,361	△ 168,506
土地再評価差額金	Revaluation Reserve for Land, net of taxes	△ 2,099	△ 4,678
評価・換算差額等合計	Total Valuation and Translation Adjustments	△ 1,917,413	△ 723,279
純資産の部合計	Total Net Assets	4,211,533	4,340,688
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Net Assets</b>	<b>96,416,713</b>	<b>79,559,916</b>

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