

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4. 3 2022. Mar.	5. 3 2023. Mar.
現金	Cash	100,979	94,670
預け金	Deposits	41,272,837	41,719,932
系統預け金	with The Norinchukin Bank	41,196,779	41,640,827
系統外預け金	with Other Banks	76,043	64,087
譲渡性預け金	Certificates of Deposits with Others	0	15,000
コールローン	Call Loans	70,000	100,000
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	295,779	224,698
金銭の信託	Entrustment of Money	1,594,587	1,747,817
商品有価証券	Trading Securities	0	0
有価証券	Securities	22,163,934	19,212,078
国債	Government Bonds	7,641,714	5,892,918
地方債	Local Government Bonds	967,534	874,758
政府保証債	Bond Guaranteed by Government	69,592	58,514
金融債	Bank Debentures	14,816	15,702
短期社債	Short-term Corporate Bonds	28,997	18,998
社債	Corporate Bonds	2,867,889	3,079,693
外国証券	Foreign Securities	3,904,224	3,341,067
株式	Stocks and Shares	319,174	312,302
受益証券	Beneficiary Certificates	6,328,190	5,599,491
投資証券	Investment Securities	21,716	18,553
貸出金	Loans and Discounts	8,647,445	8,751,232
手形貸付金	Loans on Bills	45,219	43,935
証書貸付金	Loans on Deeds	5,902,152	5,867,380
当座貸越	Overdrafts	492,565	503,679
金融機関貸付	Lending to Financial Institutions	2,206,321	2,334,693
割引手形	Bills Discounted	1,144	1,497
外国為替	Foreign Exchange Assets	0	0
その他の資産	Other Assets	169,113	163,326
うち未決済為替貸	Domestic Exchange Unsettled, Dr.	(6,066)	(7,646)
固定資産	Fixed Assets	65,929	64,117
外部出資	Investments	3,096,502	3,094,617
前払年金費用	Prepaid Pension Cost	0	0
繰延税金資産	Deferred Tax Assets	858	22,933
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	77,749	78,498
貸倒引当金	Reserve for Possible Loan Losses	△ 73,169	△ 65,085
外部出資等損失引当金	Reserve for Possible Investment Losses	△ 1,159	△ 1,236
合 計	Grand Total	77,481,514	75,207,733
受 託 貸 付	Entrusted Loans	592,963	612,826

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4. 3 2022. Mar.	5. 3 2023. Mar.
貯金	Savings	68,158,775	67,303,435
当座貯金	Current Savings	699,446	656,528
普通貯金	Ordinary Savings	431,804	381,682
貯蓄貯金	Saving Deposits	1,058	1,195
通知貯金	Savings at Notice	268,697	231,919
別段貯金	Special Savings	66,959	59,413
定期貯金	Time Savings	66,688,089	65,970,093
定期積金	Installment Savings	2,649	2,543
その他の貯金	Other Savings	0	0
譲渡性貯金	Negotiable Certificates of Deposits	860,593	866,598
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	1,023,354	802,649
借入金	Borrowed Money	1,644,191	1,147,632
手形借入金	Borrowed Money by Bills	(24,200)	(2,400)
証書借入金	Borrowed Money by Deeds	(1,619,992)	(1,145,214)
当座借越	Overdrafts	(1)	(18)
外国為替	Foreign Exchange Liabilities	0	0
代理業務勘定	Agency Fund	238	292
受託金	Trusted Funds by JFC and Others	(250)	(302)
中金代理所基金	Trusted Funds by The Norinchukin Bank	(0)	(0)
農業改良資金	Agricultural Improvement Loans	(0)	(0)
その他の負債	Other Liabilities	322,861	222,532
うち貸付留保金	Fund Reserved for Loans Sanctioned	(4,736)	(3,226)
うち未決済為替借	Domestic Exchange Unsettles, Cr.	(4,147)	(6,413)
諸引当金	Reserves	167,988	168,802
繰延税金負債	Deferred Tax Liabilities	164,683	25,801
再評価に係る繰延税金負債	Deferred Tax Liabilities Related to Land Revaluation	1,520	1,508
債務保証	Guarantees	77,749	78,498
出資金 (回転出資金を含む)	Share Capital (Including Revolving Capital Fund)	2,549,652	2,596,328
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	2,032,415	2,052,946
利益準備金	Earned Surplus Reserves	862,046	891,487
その他利益剰余金	Other Earned Surplus	1,170,364	1,161,446
うち当期剰余金	Surplus Brought Forward	143,516	101,839
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	487,401	△ 53,691
繰延ヘッジ損益	Net Deferred Losses on Hedging Instruments, net of taxes	△ 14,127	△ 9,758
土地再評価差額金	Revaluation Reserve for Land ,net of taxes	3,985	3,954
合 計	Grand Total	77,481,514	75,207,733

Source: Business Report, Prefectural Credit Feds.