

2006





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355				18	3	31
6,098				18	3	31
17.87				18	3	31
71				18	3	31



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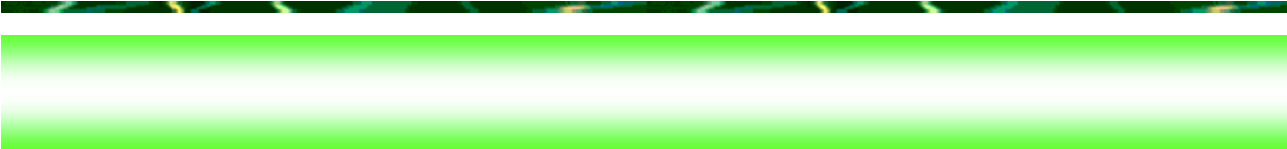
ごあいさつ

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経営管理委員会会長 池 端 昭 夫

代表理事理事長 西 端 登



## 經營理念

## 經營方針

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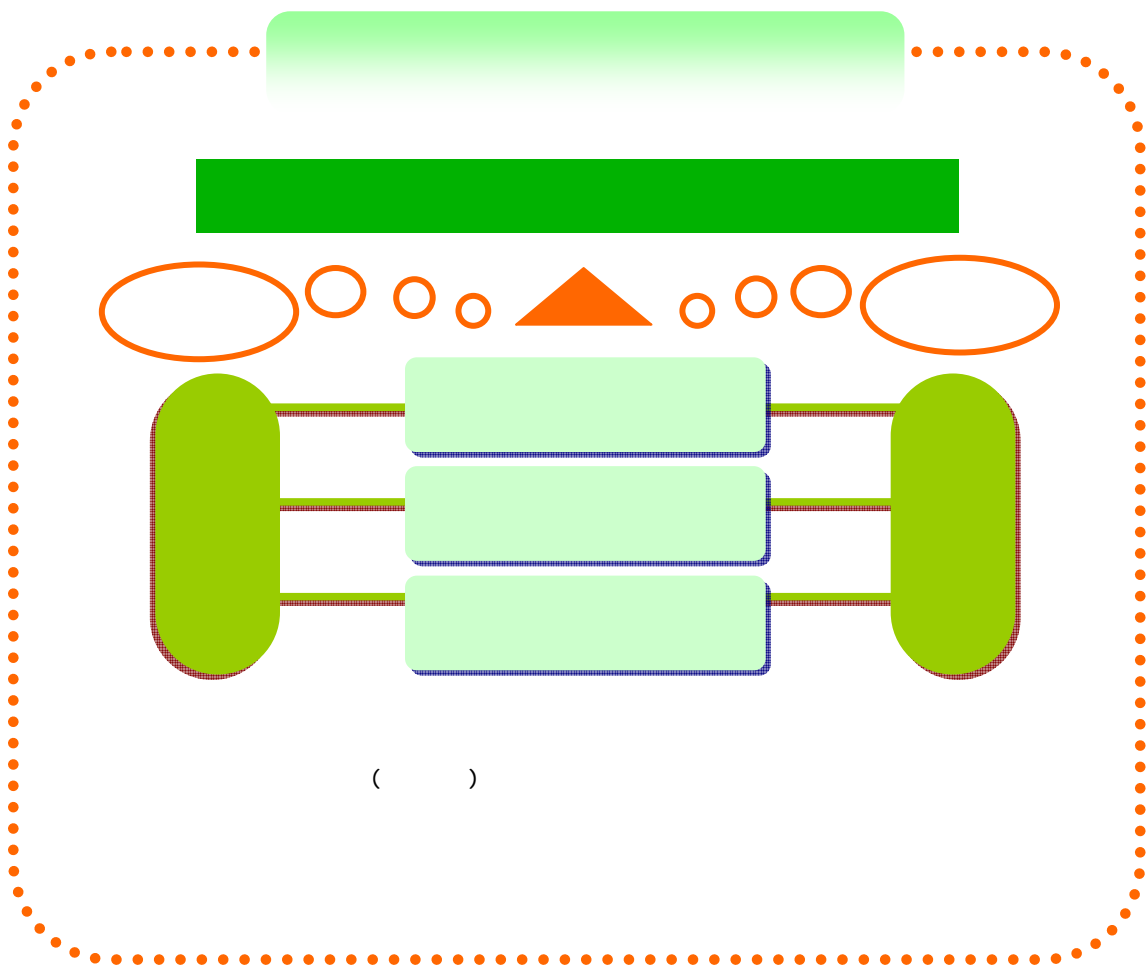
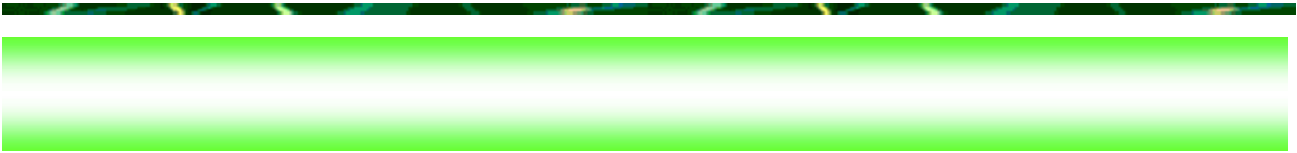
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### 新BIS規制対応について

BIS

(BIS)

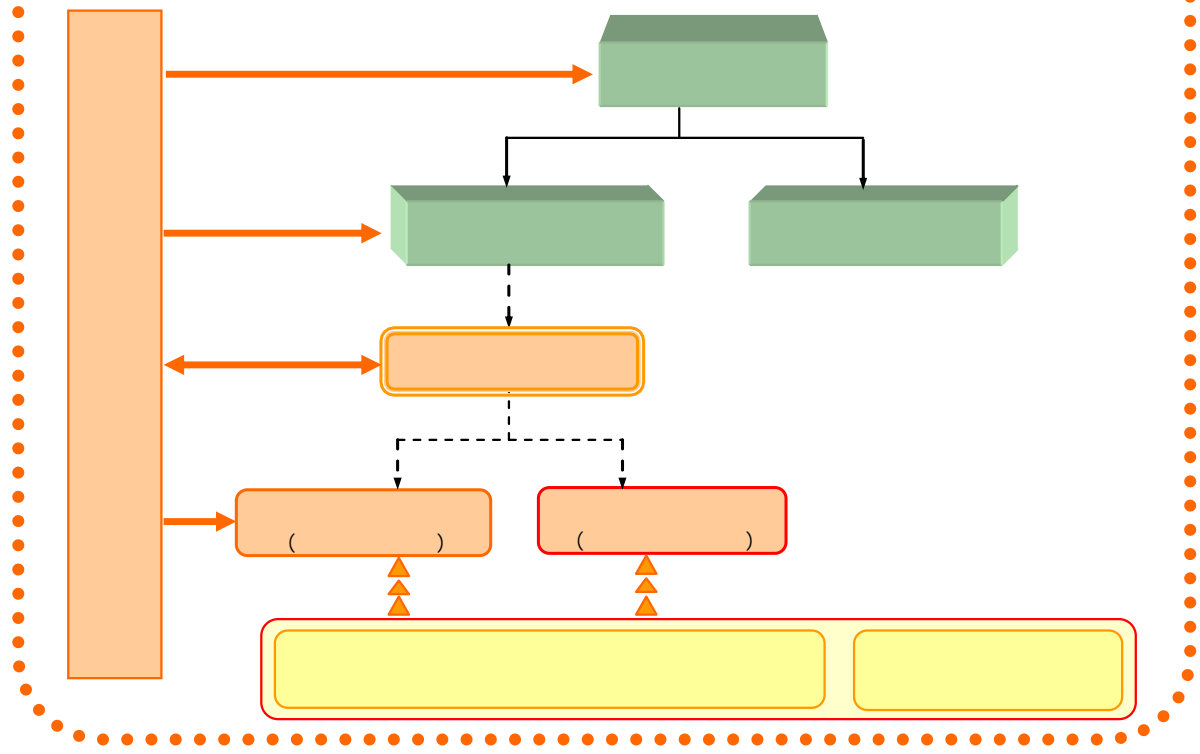
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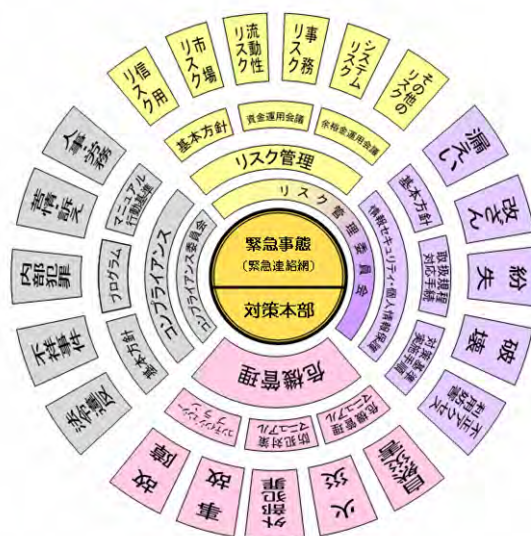


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# JAバンク・セーフティネット



# 総合リスクマネジメント体系





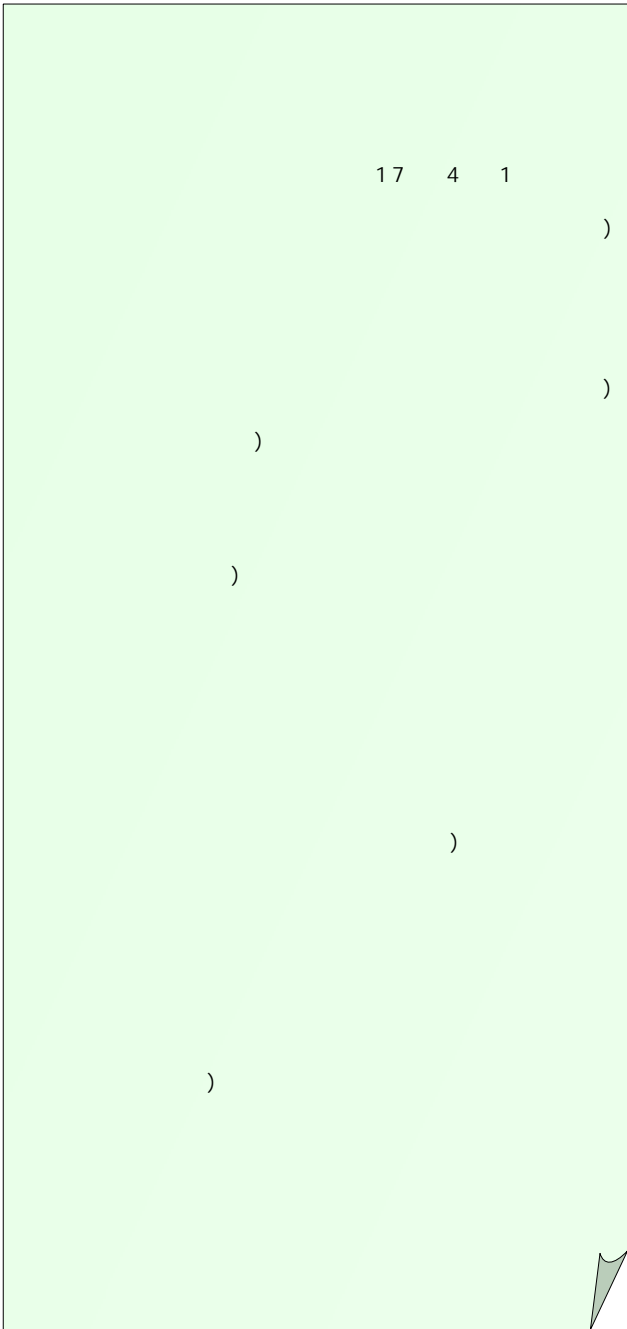
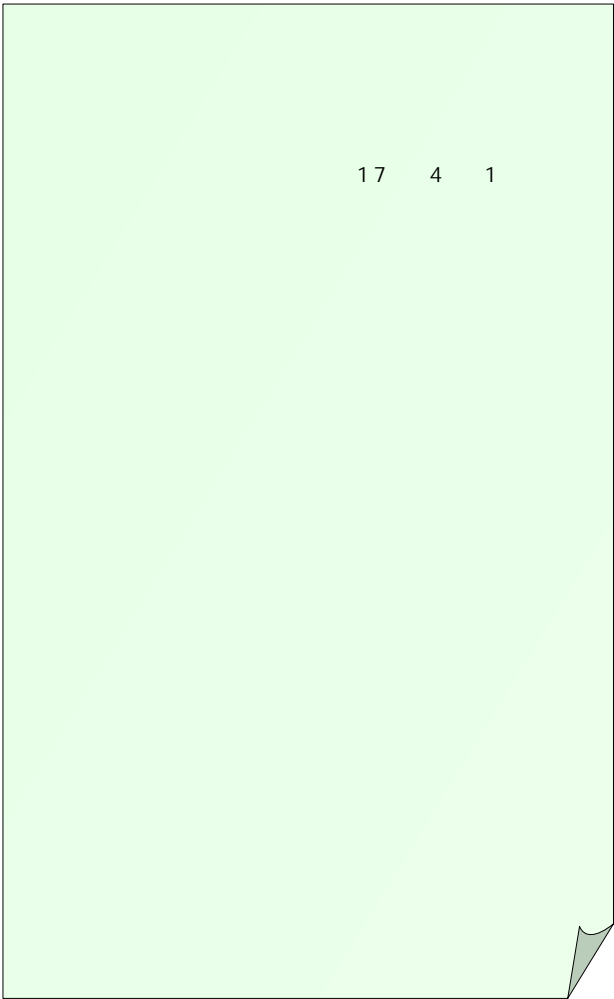
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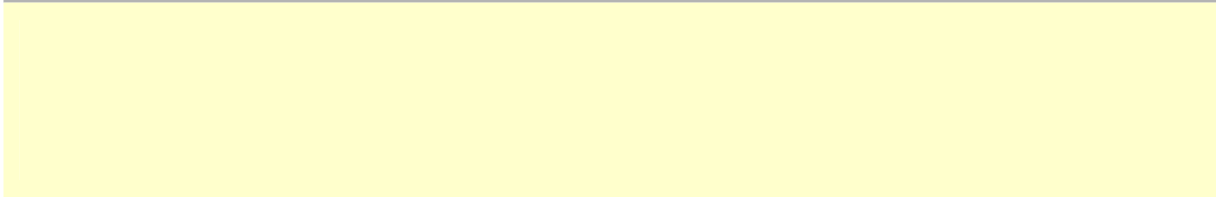
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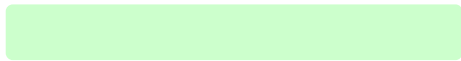
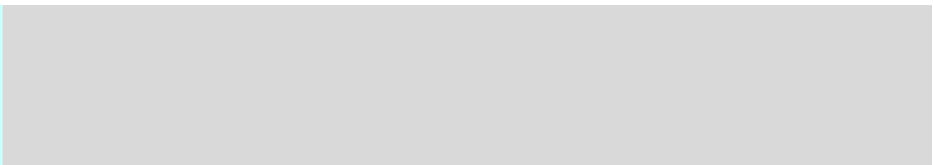
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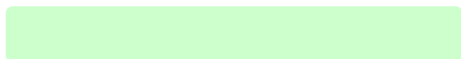




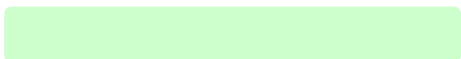
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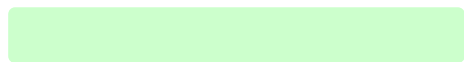



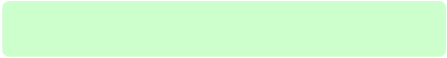
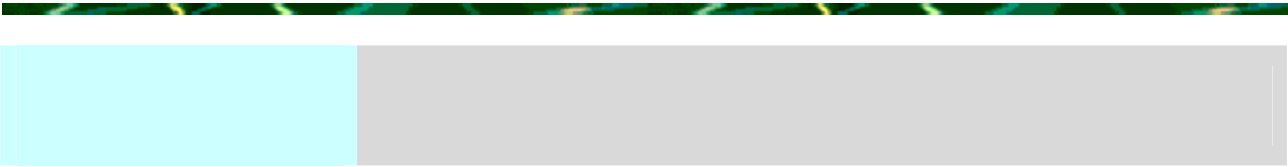
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			80		

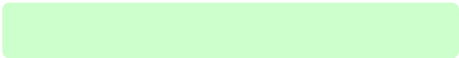


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(	20		JA 5,000			
( )	20	(	10 500 (1 )	5		
( )		)	300 (10	10 5 6 (6 )		
JA	20	JA	300 ( )	6 5		
( )	)	( 20	10 300 (10 )	6 5 (6 )		
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	20		50 (1 )	( )		

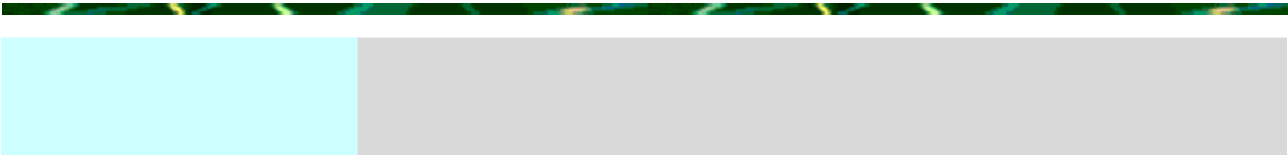


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	24 SSL 128bit <a href="http://www.ja-fukui.or.jp/ibank/">http://www.ja-fukui.or.jp/ibank/</a>

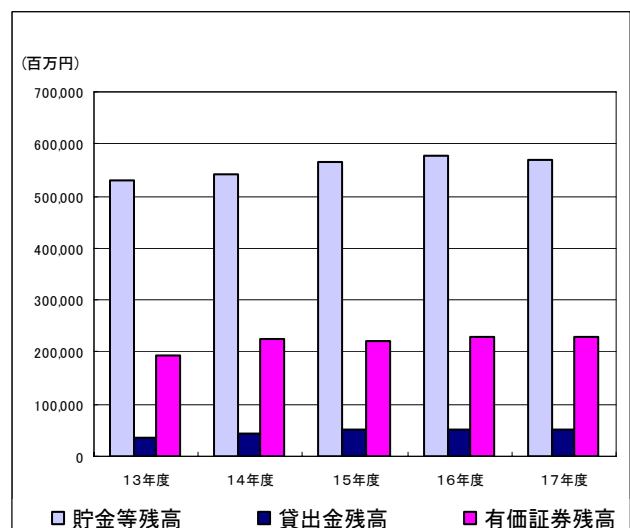
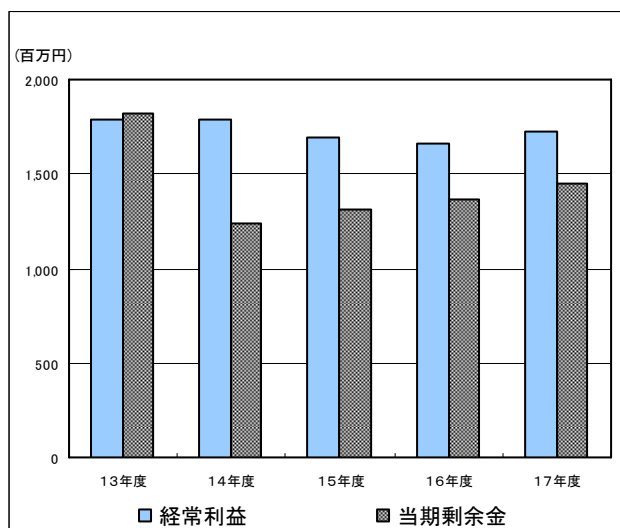




			0.8					11,284
						1,462		
			(3)					
	5		18	3				
								308,238
						2.1		314,396
JA			JA			2.2		
							228,049	
JA					0.3		225,686	
					1.6			
					(4)			
(1)								
			17					
					JA			
								42
					250,650		42	169,155
571,108					(5)			
577,237		1.3						
		0.1					5,805	
			550,271		4,074			71
					1,730			16
2,600		18,237						
(2)								
							1,760	
					66		3.9	
					1,454		89	
					6.5			
		52,661						
2.0		54,789						



	17	16	15	14	13
	5,805	5,872	5,789	6,223	7,100
	1,730	1,658	1,690	1,790	1,792
	1,454	1,365	1,310	1,237	1,818
	16,027	15,787	15,534	15,239	14,952
	1,602,700	1,578,766	1,553,436	1,523,964	1,495,295
	35,519	37,826	36,119	37,420	36,301
	609,813	620,335	606,434	584,338	569,805
	571,108	578,780	566,924	542,742	529,331
	52,661	51,618	50,517	42,074	35,591
	228,049	228,622	220,830	224,157	192,171
	975	1,035	1,028	977	1,252
	159	204	229	217	268
	815	831	798	760	984
	71	75	74	83	82
	17.87	17.17	18.34	18.01	18.35



	17	16	
	2,961	3,018	57
	64	80	15
	53	136	83
	3,079	3,235	155
	0.51	0.54	0.03

	17			16		
	600,244	5,480	0.91	600,077	5,491	0.92
	54,789	668	1.22	54,341	676	1.24
	314,396	2,204	0.70	307,777	2,184	0.71
	225,686	2,258	1.00	229,470	2,272	0.99
	577,257	2,519	0.44	576,536	2,472	0.43
	577,237	2,518	0.44	576,536	2,472	0.43
	-	-	-	-	-	-
			0.29			0.29

	17	16
	2	39
	8	43
	14	50
	-	-
	-	-
	20	45
	46	110
	46	110
	0	0
	-	-
	49	71

	17	16	
	0.28	0.27	0.01
	4.87	4.73	0.14
	0.24	0.22	0.02
	4.10	3.90	0.20

		17	16
(A)=(B)-(C)		34,587	34,618
	(B)	34,587	34,618
	(C)	-	-
(D)=(E)+(F)+(G)+(H)		1,104	1,078
	(E)	182	179
	(F)	922	898
45	(G)	-	-
	(H)	-	-
	(I)	1,104	1,078
	(J)	-	-
(K)=(A)+(I)-(J)		35,692	35,697
(L)=(M)+(N)		199,651	207,829
	(M)	198,879	206,981
	(N)	772	847
Tier	$\frac{(A)}{(L)} \times 100$	17.32	16.65
	$\frac{(K)}{(L)} \times 100$	17.87	17.17



	17		16		
	14,708	2.5	14,963	2.6	255
	558,537	96.8	557,077	96.6	1,460
	112	0.0	125	0.0	13
	573,358	99.3	572,166	99.2	1,193
	3,879	0.7	4,370	0.8	491
	577,237	100.0	576,536	100.0	701



	17		16		
	550,240	100.0	554,211	100.0	3,970
	550,240	100.0	554,211	100.0	3,970
	0	0.0	0	0.0	-



	17	16	
	843	998	154
	24,647	23,639	1,007
	11,057	11,672	615
	18,240	18,030	210
	-	0	0
	54,789	54,341	447



	17		16		
	27,148	51.6	26,882	52.1	266
	25,513	48.4	24,736	47.9	776
	52,661	100.0	51,618	100.0	1,043



	17		16			
	163	-	126	-	36	-
	114	-	100	-	13	-
	-	-	-	-	-	-
	4,541	-	4,238	-	303	-
	1,326	-	1,741	-	415	-
	6,145	-	6,206	-	60	-
	226	-	899	-	672	-
	11,135	800	204	875	10,930	74
	11,361	800	1,103	875	10,257	74
	35,154	-	44,308	-	9,153	-
	52,661	800	51,618	875	1,043	74

	17		16		
	5,653	10.7	6,146	11.9	492
	47,007	89.3	45,472	88.1	1,535
	52,661	100.0	51,618	100.0	1,043

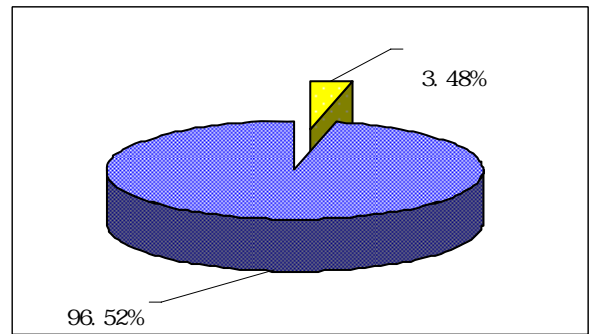
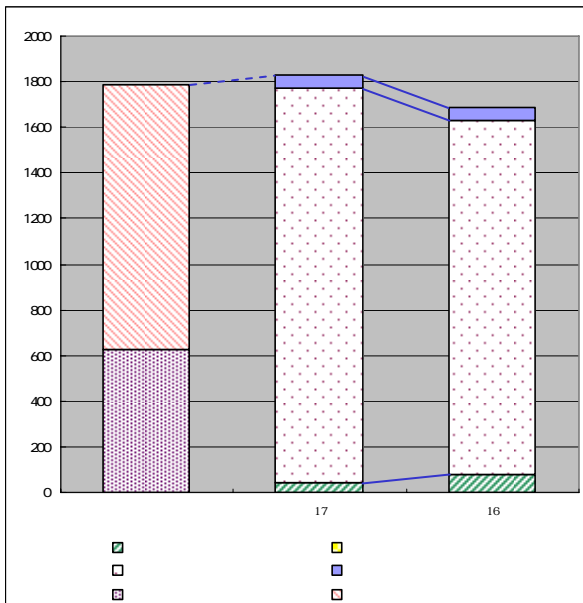
	17		16		
	638	1.2	935	1.8	296
	39	0.1	51	0.1	11
	-	-			-
	479	0.9	633	1.2	154
	-	-			-
	209	0.4	233	0.4	24
	7,400	14.1	6,000	11.6	1,400
	230	0.4	257	0.5	27
	605	1.2	709	1.4	103
	20,805	39.5	20,527	39.8	278
	5,180	9.8	5,913	11.5	733
	11,113	21.1	10,796	20.9	316
	3,880	7.4	2,970	5.8	910
	2,079	3.9	2,589	5.0	510
	52,661	100.0	51,618	100.0	1,043

		17	16	
		9.22	8.92	0.30
		9.49	9.43	0.06



	17	16	
	54	55	1
	1,734	1,556	178
3	-	-	-
	41	76	35
	1,830	1,687	142

96



97.8







	1,510	648	272	589	1,510
	308	238	32	38	308
	41	-	-	-	-
	1,860	887	304	627	1,819
	51,698				
	53,559				



	17					16				
	179	182	-	179	182	169	179	-	169	179
	481	627	-	481	627	506	481	2	503	481
	898	23	-	-	922	675	222	-	-	898
	1,559	833	-	661	1,732	1,350	884	2	672	1,559



	17	16	
	-	2	2



	17	16	
	41,698	35,988	5,709
	4,909	4,817	92
	11,110	10,805	304
	90,817	103,607	12,790
	958	-	958
	53,559	50,080	3,478
	22,047	23,271	1,223
	420	419	0
	164	479	314
	225,686	229,470	3,784



					10	10		
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	16,207	10,661	4,039	6,531	11,432	-	-	48,872
	-	1,700	840	-	2,604	-	-	5,145
	1,829	1,426	359	4,981	2,523	-	-	11,120
	15,275	38,725	37,975	294	-	-	-	92,270
	499	-	-	-	-	-	-	499
	4,336	10,704	14,716	13,420	7,374	-	-	50,522
	894	511	9,016	4,921	2,453	293	-	18,091
	-	-	-	-	-	-	1,260	1,260
	-	-	-	-	-	-	236	236

16

	1,513	17,383	531	4,432	13,273	-	-	37,135
	182	316	1,753	-	2,138	-	-	4,392
	-	3,343	-	2,454	5,101	-	-	10,899
	17,836	27,853	42,260	-	-	-	-	87,950
	-	-	-	-	-	-	-	-
	11,959	11,461	13,542	10,235	11,330	-	-	58,530
	3,717	1,499	9,684	2,834	10,551	299	-	28,586
	-	-	-	-	-	-	930	930
	39	-	-	-	-	-	156	196



	17			16		
	-	-	-	-	-	-
	1,585	1,608	22	1,243	1,300	56
	227,266	226,464	802	224,009	227,378	3,369
	228,851	228,072	779	225,252	228,679	3,426

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		17	16	
		39.93	39.50	0.43
		39.10	39.80	0.70



	18 3	17 3		18 3	17 3
	1,372	881		568,508	574,780
	308,238	314,868		8,995	10,195
	298,626	307,544		5,676	5,130
	9,612	7,324		1	0
	-	-		3,212	4,816
	-	-		352	381
	-	-		550,240	554,211
	-	-		30	44
	-	-		2,600	4,000
	2,375	8,167		-	-
	-	-		-	-
	228,049	228,622		-	-
	48,872	37,135		111	125
	5,145	4,392		760	449
	11,120	10,899		560	448
	92,270	87,950		199	0
	499	-		1,512	1,566
	50,552	58,530		922	898
	18,091	28,586		35	37
	1,260	930		545	621
	236	196		9	9
	52,661	51,618		-	712
	631	851		-	-
	24,757	23,119		800	875
	8,542	9,617		574,293	582,509
	18,730	18,030			
	-	-		16,027	15,787
	659	710		2,894	2,984
	656	707		-	-
	3	3		9,111	8,761
	248	274		1	1
	242	273		9,110	8,760
	5	1		-	-
	15,680	14,975		8,040	7,971
	535	-		6,146	6,146
	-	-		1,893	1,824
	800	875		552	2,321
	809	661		35,519	37,826
	609,813	620,335		609,813	620,335

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	-	-	-	-	-	-
	1,085	1,108	22	22	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	499	499	0	0	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	1,585	1,608	22	22	-	-

	48,730	48,872	141	491	349	
	4,096	4,059	36	12	48	
	11,208	11,120	87	79	167	
	93,146	92,270	876	49	925	
	-	-	-	-	-	
	51,130	50,552	578	81	660	
	18,395	18,091	303	62	365	
	418	1,260	842	842	-	
	141	236	95	95	-	
	227,266	226,464	802	1,715	2,517	

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	9,917		8	147

19

				1,635
				740
				10
				24

20

			10	0	
	16,207	14,701	17,963	-	-
	-	2,540	2,604	-	-
	1,829	1,786	7,504	-	-
	15,275	76,700	294	-	-
	499	-	-	-	-
	4,336	25,420	20,794	-	-
	894	9,528	7,375	293	-
	-	-	-	-	-
	1,175	1,200	-	-	-
	40,219	131,878	56,537	293	-

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	149	195
	155	137
	279	286
	-	585
	265	207
	850	1,412
	514	541
(A)	335	871
(B)	1,047	335
	1,047	335
(A)-(B)	712	535

	31.1	31.1
	0.2	0.1
	16.4	15.5
	0.3	0.2
	4.2	1.5
	19.4	17.4

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		938
		393
		545
		12

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14 8 9



	17	16
	5, 805	5, 872
	5, 480	5, 491
	( 668 )	( 676 )
	( 2, 204 )	( 2, 184 )
	( 2, 258 )	( 2, 272 )
	72	88
	201	235
	50	57
	4, 074	4, 213
	2, 519	2, 472
	( 2, 518 )	( 2, 472 )
	7	8
	148	98
	1, 211	1, 306
	188	327
	1, 730	1, 658
	30	37
	0	2
	1, 760	1, 693
	255	320
	49	7
	1, 454	1, 365
	438	459
	1, 893	1, 824





	17	16
	1,893	1,824
	1,475	1,385
	300	350
	200	-
	200	-
	159 (1.0%)	204 (1.3%)
	815	831
	418	438



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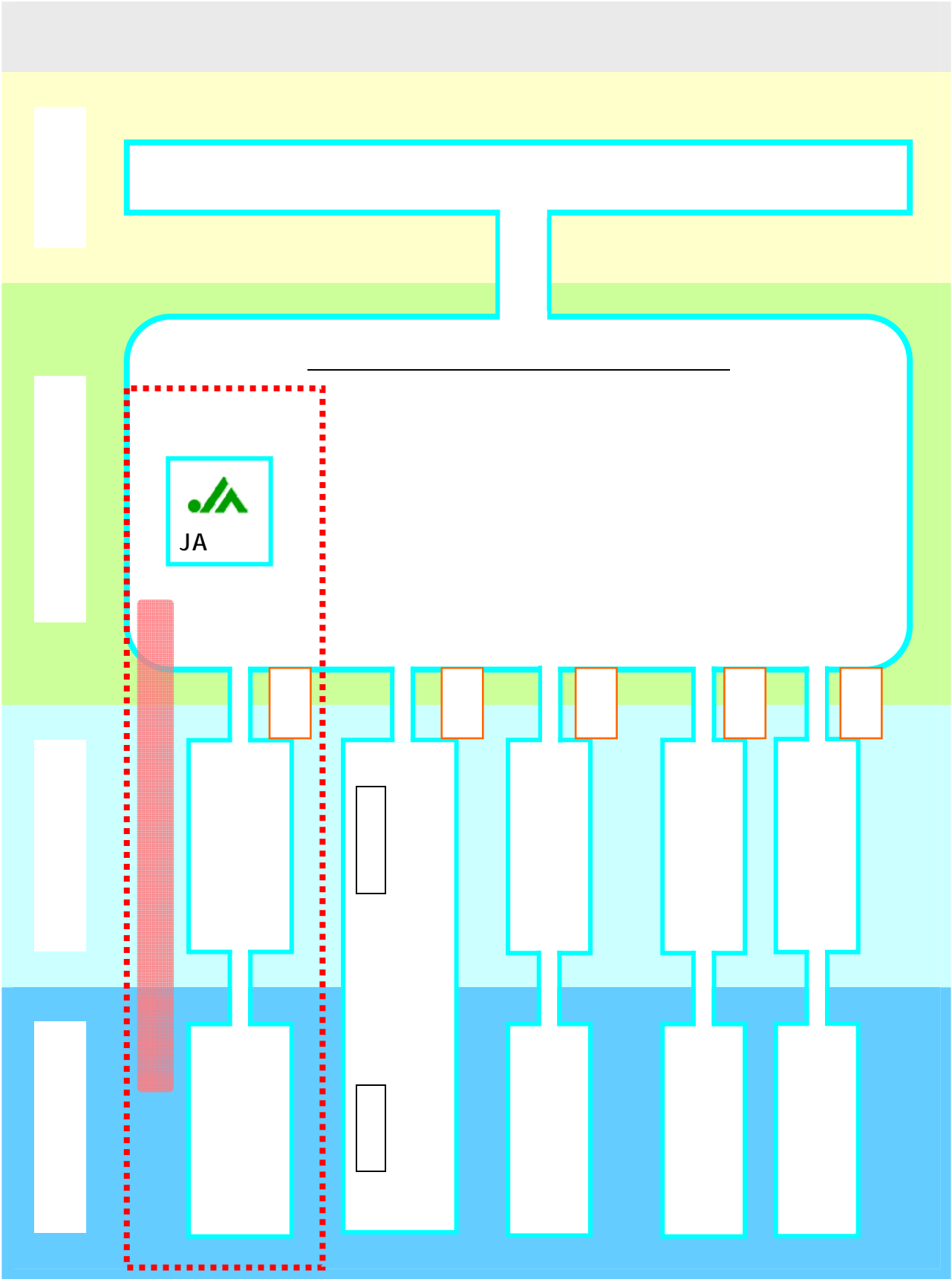
平成18年6月29日

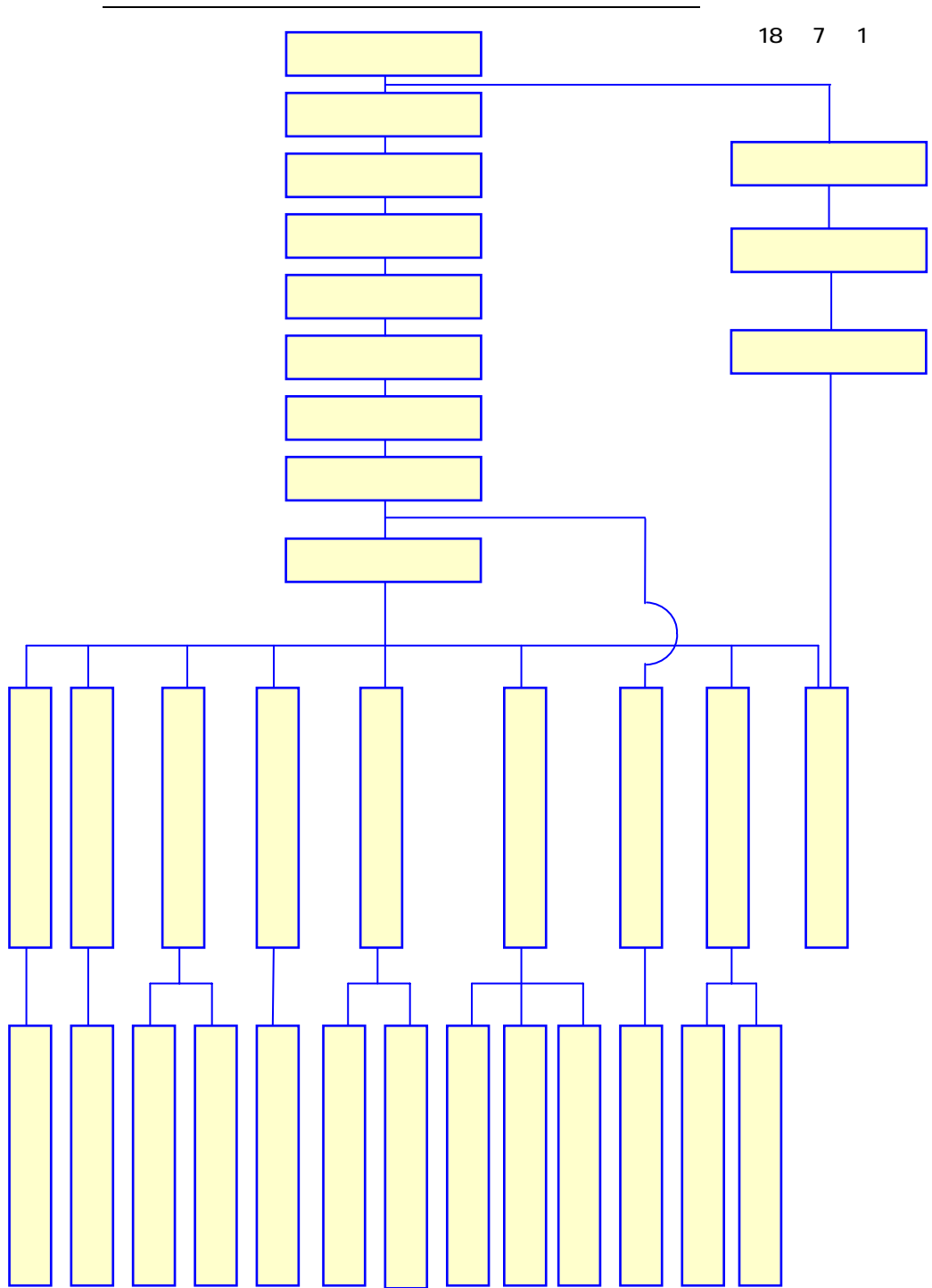
福井県信用農業協同組合連合会

代表理事理事長 西端 登









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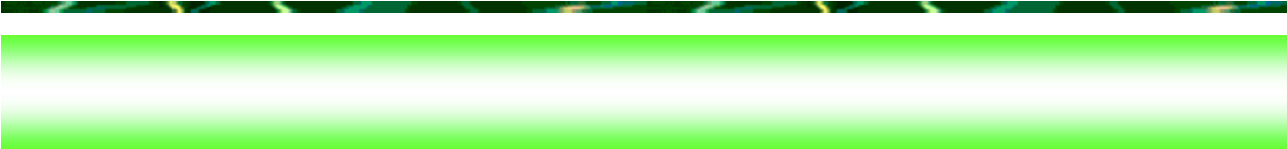
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		-	26
		64	25
		-	2
		2	1



23	8
24	9
29	4
35	10
38	4
41	7
42	12
46	7
49	4
50	3
	7
51	11
53	12
54	2
	4
55	6
	10
57	4
58	4
61	4
	9
63	4

2	7	(MCS)	(3	2	2	)
3	9					
4	1					
6	10					
8	1					
10	4					
7	JA		(JA			)
11	4					
	7					
	7					
12	5					
13	1					
	10					
	12					
14	1					
15	3					
16	1					
17	3					
18	4					



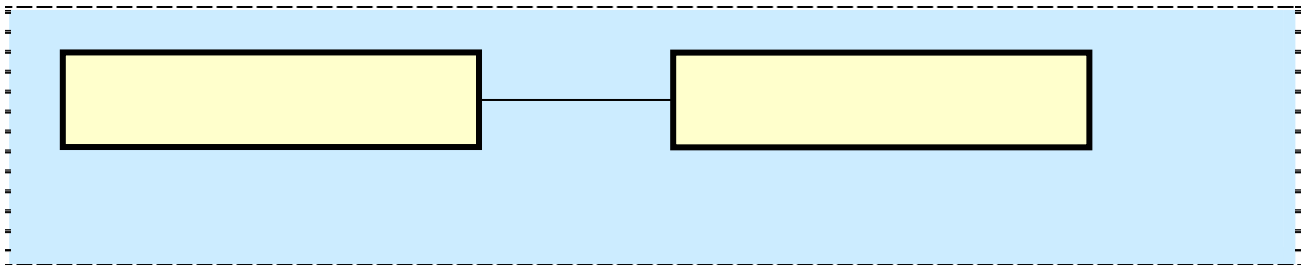
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			525	840
	( )		210	420
			315	630
	( )		210	525
( )		420	735	
			420	630
		420	840	630



		8 45	18 00	9 00	17 00
		18 00	21 00	17 00	21 00
	-				
	-		210	210	
	-	105	210	210	
	-				
	-		105		



			3	210
			3	420
( )				315
				525
				1,050
-				1,050
				105



		4201	49 4 3	25	39.68



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	17	16	15	14	13
	5,811	5,880	5,792	6,392	7,261
	1,736	1,666	1,693	1,959	1,953
	1,460	1,373	1,314	1,405	1,979
	35,705	38,006	36,291	37,589	36,462
	609,999	620,515	606,606	584,507	569,966
	17.95	17.24	18.41	18.08	18.42

	18 3	17 3		18 3	17 3
	1,372	881		568,508	574,780
	308,238	314,868		2,600	4,000
	-	-		-	-
	2,375	8,167		111	125
	-	-		760	449
	228,049	228,622		1,512	1,566
	52,661	51,618		-	712
	659	710		800	875
	248	274			
	15,867	15,156		18,921	18,772
	535	-		1	1
	800	875		17,336	16,911
	809	661		552	2,321
	609,999	620,515		609,999	620,515

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	-	-	-	-	-	-
	1,085	1,108	22	22	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	499	499	0	0	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	1,585	1,608	22	22	-	-

	48,730	48,872	141	491	349	-
	4,096	4,059	36	12	48	-
	11,208	11,120	87	79	167	-
	93,146	92,270	876	49	925	-
	-	-	-	-	-	-
	51,130	50,552	578	81	660	-
	18,395	18,091	303	62	365	-
	418	1,260	842	842	-	-
	141	236	95	95	-	-
	227,266	226,464	802	1,715	2,517	-

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	9,917		8		147

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					1,635
					740
					10
					24

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			10	0	
	16,207	14,701	17,963	-	-
	-	2,540	2,604	-	-
	1,829	1,786	7,504	-	-
	15,275	76,700	294	-	-
	499	-	-	-	-
	4,336	25,420	20,794	-	-
	894	9,528	7,375	293	-
	-	-	-	-	-
	1,175	1,200	-	-	-
	40,219	131,878	56,537	293	-

21

	149	195
	155	137
	279	286
	-	585
	265	207
	850	1,412
	514	541
(A)	335	871
(B)	1,047	335
	1,047	335
(A)-(B)	712	535

	31.1	31.1
	0.2	0.1
	16.4	15.5
	0.3	0.2
	4.2	1.5
	19.4	17.4

22

10 6 16

		938
		393
		545
		12

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	17	16
	5,811	5,880
	5,480	5,491
	( 668 )	( 676 )
	( 2,204 )	( 2,184 )
	( 2,258 )	( 2,272 )
	72	88
	201	235
	56	65
	4,074	4,213
	2,519	2,472
	( 2,518 )	( 2,472 )
	7	8
	148	98
	1,211	1,306
	188	327
	1,736	1,666
	30	37
	0	2
	1,766	1,701
	255	320
	49	7
	1,460	1,373



	17	16
	16,911	16,566
	-	-
	1,035	1,028
	( 1,035 )	( 1,028 )
	1,460	1,373
	17,336	16,911



)	1,766
	47
	5
	148
	76
	21
	5,480
	2,519
	632
	0
	1,043
	5,000
	7,671
( )	5,792
( )	
	831
	198
	5,507
	2,519
	4,005
	330
	3,675

	93,147
	9,779
	79,335
	21
	0
	705
	4,759
	240
	1
	204
	554
	645
	55
	1,139
	31,136
	29,997

		17	16
	(A) = (B) - (C)	34,773	34,798
	(B)	34,773	34,798
	(C)	-	-
	(D) = (E) + (F) + (G) + (H)	1,104	1,078
	(E)	182	179
	(F)	922	898
	(G)	-	-
	(H)	-	-
	(I)	1,104	1,078
	(J)	-	-
	(K) = (A) + (I) - (J)	35,878	35,877
	(L) = (M) + (N)	199,838	208,010
	(M)	199,065	207,162
	(N)	772	847
Tier	$\frac{(A)}{(L)} \times 100$	17.40	16.72
	$\frac{(K)}{(L)} \times 100$	17.95	17.24



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910-8666

