

○経営指標の推移

株式会社福井銀行(単体)

(単位:百万円、%)

項目名	17.3	18.3	19.3	20.3	21.3
業務粗利益	35,408	35,809	34,838	33,860	32,811
国内業務粗利益	32,957	33,794	33,267	32,756	32,265
国際業務粗利益	2,451	2,014	1,570	1,103	545
業務純益	16,168	13,532	13,485	8,890	6,131
コア業務純益	12,132	12,777	11,822	10,137	9,007
経常利益	7,839	11,413	4,057	2,085	-11,941
当期純利益(一は当期純損失)	2,280	8,994	3,404	2,083	-8,333
貸出金利回	1.77%	1.76%	1.82%	1.99%	1.96%
有価証券利回	1.20%	1.10%	1.12%	1.12%	1.10%
資金運用利回	1.60%	1.58%	1.64%	1.76%	1.75%
預金(等)利回	0.03%	0.04%	0.12%	0.28%	0.27%
経費率	1.23%	1.19%	1.23%	1.23%	1.26%
預金原価	1.27%	1.23%	1.35%	1.51%	1.54%
資金調達原価	1.26%	1.22%	1.36%	1.53%	1.54%
預貸金利鞘	0.50%	0.53%	0.47%	0.48%	0.42%
粗預貸金利鞘	1.74%	1.72%	1.70%	1.71%	1.69%
総資金利鞘	0.34%	0.36%	0.28%	0.23%	0.21%
業務粗利益率	1.77%	1.82%	1.74%	1.68%	1.60%
業務純益率	0.77%	0.67%	0.65%	0.39%	0.26%
預貸率	79.09%	81.25%	80.78%	80.60%	80.14%
預証率	24.96%	22.14%	20.94%	24.68%	22.33%
総資產業務純益率	0.79%	0.66%	0.65%	0.42%	0.29%
総資産コア業務純益率	0.59%	0.62%	0.57%	0.49%	0.42%
総資産経常利益率	0.38%	0.56%	0.19%	0.10%	-0.57%
総資産当期純利益率	0.11%	0.44%	0.16%	0.10%	-0.40%
ROE(業務純益ベース)	19.08%	15.18%	14.48%	9.40%	6.88%
ROE(コア業務純益ベース)	14.32%	14.33%	12.69%	10.72%	10.11%
ROE(当期純利益ベース)	2.69%	10.09%	3.65%	2.20%	-9.35%
OHR(コア業務粗利益ベース)	65.73%	63.55%	66.25%	69.89%	73.17%
自己資本比率	8.88%	9.48%	10.57%	10.99%	10.64%
貸出金末残	1,485,536	1,531,501	1,544,640	1,553,591	1,557,245
貸出金平残	1,478,249	1,492,530	1,537,512	1,508,186	1,554,898
預金末残	1,798,085	1,802,816	1,836,276	1,873,470	1,900,636
預金平残	1,785,799	1,768,945	1,775,875	1,819,368	1,856,289
総資産平残	2,069,422	2,062,289	2,085,604	2,101,142	2,140,133
破綻更生債権額	10,465	10,181	12,224	10,613	13,216
危険債権額	65,566	47,448	52,337	47,616	48,881
要管理債権額	17,136	10,448	3,692	5,229	1,216
開示債権額	93,168	68,078	68,253	63,459	63,314
正常債権額	1,428,139	1,496,849	1,511,352	1,523,534	1,524,241
開示債権保全率	75.55%	78.21%	81.36%	77.01%	80.93%
不良債権比率	6.12%	4.35%	4.32%	3.99%	3.98%
一般貸倒引当金	11,131	4,624	2,766	4,198	6,308
個別貸倒引当金	17,675	13,284	16,190	12,835	13,976
リスク管理債権額	92,303	67,056	67,324	62,644	61,156
リスク管理債権保全率	75.35%	78.03%	81.24%	76.87%	80.52%
リスク管理債権引当率	23.03%	21.65%	24.42%	21.16%	20.97%
不良債権比率	6.21%	4.37%	4.35%	4.03%	3.92%
貸出金償却	78	3,145	4,768	4,889	12,148
個別貸倒引当金繰入額	5,249	-	4,960	1,570	4,624
債権売却損	660	729	15	424	546
偶発損失引当金繰入額	-	-	-	92	126
取引先支援損	3,069	-	-	-	-
不良債権処理額	9,057	3,875	9,744	6,977	17,447