

## ○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	18.3	19.3	20.3	21.3	22.3
業務粗利益	35,809	34,838	33,860	32,811	34,491
国内業務粗利益	33,794	33,267	32,756	32,265	33,430
国際業務粗利益	2,014	1,570	1,103	545	1,061
業務純益	13,532	13,485	8,890	6,131	13,951
コア業務純益	12,777	11,822	10,137	9,007	14,225
経常利益	11,413	4,057	2,085	-11,941	8,994
当期純利益(一は当期純損失)	8,994	3,404	2,083	-8,333	5,937
貸出金利回	1.76%	1.82%	1.99%	1.96%	1.90%
有価証券利回	1.10%	1.12%	1.12%	1.10%	1.10%
資金運用利回	1.58%	1.64%	1.76%	1.75%	1.65%
預金(等)利回	0.04%	0.12%	0.28%	0.27%	0.17%
経費率	1.19%	1.23%	1.23%	1.26%	0.98%
預金原価	1.23%	1.35%	1.51%	1.54%	1.15%
資金調達原価	1.22%	1.36%	1.53%	1.54%	1.15%
預貸金利鞘	0.53%	0.47%	0.48%	0.42%	0.75%
粗預貸金利鞘	1.72%	1.70%	1.71%	1.69%	1.73%
総資金利鞘	0.36%	0.28%	0.23%	0.21%	0.50%
業務粗利益率	1.82%	1.74%	1.68%	1.60%	1.68%
業務純益率	0.67%	0.65%	0.39%	0.26%	0.64%
預貸率	81.25%	80.78%	80.60%	80.14%	72.93%
預証率	22.14%	20.94%	24.68%	22.33%	24.90%
総資産業務純益率	0.66%	0.65%	0.42%	0.29%	0.65%
総資産コア業務純益率	0.62%	0.57%	0.49%	0.42%	0.67%
総資産経常利益率	0.56%	0.19%	0.10%	-0.57%	0.42%
総資産当期純利益率	0.44%	0.16%	0.10%	-0.40%	0.27%
ROE(業務純益ベース)	15.18%	14.48%	9.40%	6.88%	15.82%
ROE(コア業務純益ベース)	14.33%	12.69%	10.72%	10.11%	16.13%
ROE(当期純利益ベース)	10.09%	3.65%	2.20%	-9.35%	6.73%
OHR(コア業務粗利益ベース)	63.55%	66.25%	69.89%	73.17%	57.44%
自己資本比率	9.48%	10.57%	10.99%	10.64%	11.91%
貸出金末残	1,531,501	1,544,640	1,553,591	1,557,245	1,447,482
貸出金平残	1,492,530	1,537,512	1,508,186	1,554,898	1,499,177
預金末残	1,802,816	1,836,276	1,873,470	1,900,636	1,945,328
預金平残	1,768,945	1,775,875	1,819,368	1,856,289	1,882,551
総資産平残	2,062,289	2,085,604	2,101,142	2,140,133	2,147,409
破産更生債権額	10,181	12,224	10,613	13,216	12,775
危険債権額	47,448	52,337	47,616	48,881	45,263
要管理債権額	10,448	3,692	5,229	1,216	1,411
開示債権額	68,078	68,253	63,459	63,314	59,450
正常債権額	1,496,849	1,511,352	1,523,534	1,524,241	1,413,302
開示債権保全率	78.21%	81.36%	77.01%	80.93%	84.35%
不良債権比率	4.35%	4.32%	3.99%	3.98%	4.03%
一般貸倒引当金	4,624	2,766	4,198	6,308	7,643
個別貸倒引当金	13,284	16,190	12,835	13,976	11,790
リスク管理債権額	67,056	67,324	62,644	61,156	57,946
リスク管理債権保全率	78.03%	81.24%	76.87%	80.52%	84.12%
リスク管理債権引当率	21.65%	24.42%	21.16%	20.97%	19.46%
不良債権比率	4.37%	4.35%	4.03%	3.92%	4.00%
貸出金償却	3,145	4,768	4,889	12,148	4,009
個別貸倒引当金繰入額	-	4,960	1,570	4,624	-138
債権売却損	729	15	424	546	586
偶発損失引当金繰入額等	-	-	92	126	286
取引先支援損	-	-	-	-	-
不良債権処理額	3,875	9,744	6,977	17,447	4,744