

Topics

1. Nationwide Merger

The 13 Labour Banks across the country, the Rokinren Bank, and the National Association of Labour Banks have been moving ahead with preparations for a nationwide merger. We have been thinking about and working on a national merger ever since the 1950s, an era when Labour Banks were created around the country, but various factors made the achievement of a nationwide merger impossible.

We had targeted April 2012 as the most recent preparations progressed, but various factors have led to the merger date's postponement.

With the goal of completing our nationwide merger in future, we will conduct inquiries, research, and studies related to legal system issues, review management-related issues, ponder the roles Labour Banks should serve from here on, and continue to confer with government agencies that have oversight responsibilities.

2. Development of Next-Generation Systems and Clerical Work Reforms

The 13 Labour Banks around Japan are all managed individually but use computer systems jointly. However, because more than 20 years have elapsed since the current systems were developed and the time when they will need to be upgraded is approaching, we have moved forward with the development of new platforms in an effort to offer the best services possible. We are preparing to shift to them in January 2014. Additionally, we plan to use this as a parallel opportunity to achieve cost cuts and improvements in clerical work by overhauling operational and clerical tasks and integrating clerical work.

3. Livelihood Support Efforts

Conditions in the labor economy have worsened abruptly due to the economic downturn that originated with the U.S. financial crisis in 2008, and workers have faced employment and wage adjustments. Labour Banks, which are financial institutions for workers, responded to this situation by offering Employment Security Fund Loan programs so that workers who had lost their jobs and homes due to unemployment can finance the securing of home and livelihood funds. Labour Banks also began offering Training and Life Support Fund Loan programs meant to fund livelihoods while vocational training is underway. We have financed around 42,438 loans worth ¥18.6 billion as of the end of March 2011.

Further, we have tried to improve our responses to people who are having difficulty repaying loans due to unemployment or a decline in income by offering guidance regarding easier repayment terms on weekends and after regular business hours on weekdays. Following enactment of the law to streamline financing for small and mid-size companies, we received 4,988 applications for rescheduling of home loan repayment plans and implemented 3,454 of these.

Also, we have devoted efforts to measures related to multiple and excess debts, with approximately 9,000 instances of counseling about the resolution of multiple or excess debts, and carried out a conversion of loan for 2,771 cases (worth around ¥7.5 billion) in 2010. Additionally, we conducted awareness campaigns as part of efforts to avert excess indebtedness.

The logo for ROKIN, featuring the word "ROKIN" in a large, stylized, orange-brown serif font. The letter "R" is particularly large and has a decorative flourish at its top.

トピックス

1. 全国合併

全国13の労働金庫、労働金庫連合会、全国労働金庫協会は全国合併に向けた取組みを進めています。1950年代に労働金庫が全国に作られた時代からずっと全国合併を考え、取組んできましたが、さまざまな要因で全国合併は達成できていませんでした。

今回は2012年4月を目標に合併準備を進めてきましたが、諸般の事情により合併目標時期を延期することとなりました。

今後、法制度問題に対する調査・研究・検討、経営上の課題に対する検討、これからの労働金庫が担うべき役割の検討を行い、引き続き所轄官庁と協議を重ねて、全国合併の実現を目指します。

2. 次世代システムの開発と事務改革

全国13の労働金庫は、経営は13に分かれています。コンピュータシステムは共同でひとつのシステムを使っています。しかし、現在のシステムは開発から20年以上経過し、更改時期が近づいていることから、よりよいサービスの提供をめざし、新しいシステムの構築を進め、2014年1月移行に向けて準備しています。また、この機会に併せて業務・事務改革、事務統一によるコスト削減・事務品質の改善を実現することを計画しています。

3. 生活応援運動

2008年のアメリカ金融危機に端を発した経済不況により、労働経済情勢が急激に悪化し、勤労者の雇用調整や賃金調整等が行われています。勤労者のための金融機関である労働金庫はこれらの情勢に対応し、離職により仕事も住居も失った勤労者へ住居確保と生活のための資金を融資する「就職安定資金融資」や職業訓練中の生活資金を目的とした「訓練・生活支援資金融資制度」の取り扱いを開始し、2011年3月末までに約42,438件、186億円の融資を行いました。

また、離職や収入減少によりローン返済が難しくなった方の返済条件を緩和するための相談活動を土曜日、日曜日、平日営業時間後も対応し、充実を図っています。中小企業等金融円滑化法の施行後、住宅ローンの返済計画の見直し申込みを4,988件受付け、3,454件実施しました。

多重・過剰債務対策にも力を入れ、2010年度は約9,000件の多重債務や過剰債務の解消に向けた相談を行い、2,771件、約75億円の借り換えを行いました。さらに、多重債務に陥らないための気づきキャンペーンを行っています。

4. Responses to the Great East Japan Earthquake

The Great East Japan Earthquake that struck March 11 caused enormous damage, primarily in the Kanto and Tohoku regions.

Labour Banks nationwide have endeavored to help disaster victims rebuild their lives and stricken areas recover by making it easier for people in the disaster areas to obtain cash from their accounts, deferring loan repayments, reducing or eliminating interest on loans, eliminating interest penalties on repayments in arrears, changing repayment terms, offering new low-interest disaster relief loans for disaster victims, contributing monetary donations, exempting transfers of monetary donations from bank fees, and fund-raising efforts in support of children orphaned by the earthquake.

Additionally, with regard to debt resolution based on the guidelines for individual debtors' out of court settlements (compiled in response to the issue of debts carried by disaster victims), we have been striving to carry out thorough discussions to help the disaster regions recover and people there rebuild their livelihoods.

5. Cooperation among Cooperatives

The May 2007 amendments to the Consumer Cooperatives Act enabled Labour Banks to act as agents for mutual aid insurance policies that consumer-livelihood cooperatives offer. In response, preparations were carried out with the assistance of Zenrosai* (National Federation of Workers and Consumers Insurance Cooperatives), and the 13 Labour Banks nationwide acted as Zenrosai agents from April 2009. The mutual aid programs currently handled are limited to general fire insurance policies and fire insurance policies especially for home loans and their supplementary natural disaster insurance policies, but we are seeking to broaden the policies handled to include life insurance policies in the future.

Further, Labour Banks and Zenrosai have worked together to draft a campaign vision statement and are conducting concrete discussions. Along with their missions and common bonds, Labour Banks and Zenrosai have many points in common and will combine forces to work together to create safety nets for workers.

*Zenrosai is a cooperative that conducts mutual aid-related business established in accordance with the Consumer Cooperatives Act and licensed by the Ministry of Health, Labour and Welfare. As a not-for-profit cooperative democratically operated, it offers members and their families secure and reliable mutual aid programs.

6. Membership in JJC and ICA and Participation in IYC

Along with membership in the Japan Joint Committee of Co-operatives (JJC), which constitutes the Japanese organization affiliated with the International Co-operative Alliance (ICA), Labour Banks are a member of the ICA.

The UN general assembly declared the year 2012 the International Year of Co-operatives (IYC) in December 2009. Japanese co-operatives responded by launching a nationwide executive committee led by JJC and are moving ahead with preparations. The National Association of Labour Banks is also participating in the executive committee's planning sessions and plans seminars and events.

4. 東日本大震災への対応

3月11日に発生した東日本大震災では、東北、関東地方を中心に甚大な被害が発生しました。

全国の労働金庫は、被災者に対する預金の便宜払い、お借り入れになっている融資の返済猶予、融資金利の減免、返済が遅れた場合の延滞利息の免除、返済条件の変更、被災者向けの低利災害救援ローンの新設、義援金の拠出、義援金振込手数料の免除、震災遺児支援のための募金活動等、被災者の皆様の生活再建、被災地の復興に向けて取り組んでいます。

また、被災者の抱える債務問題への対応として取りまとめられた「個人債務者の私的整理ガイドライン」に基づく債務整理についても、丁寧な相談活動を行い被災者の皆様の生活再建、被災地の復興に向けて取り組んでいます。

5. 協同組織間の協同

2007年5月の生活協同組合法改正により生活協同組合が行う共済制度を労金が代理募集することが可能になりました。このことを受け、全労済の協力を得て準備を進め、2009年4月には全国の13金庫において全労済の共済代理を実施しました。現在取り扱っている共済制度は、住宅ローン専用の火災共済および一般火災共済とそれらに付帯する自然災害共済に限られますが、今後、生命系の共済も含め取扱う共済を拡大することを目指しています。

また、労金と全労済は協同で運動の「ビジョン」を作成し、具体化の協議を進めています。これからもミッション、コモンボンドの点で共通点が多い労金と全労済が協働して勤労者のセーフティネット作りに力を合わせていきます。

※ 全労済 National Federation of Workers and Consumers insurance Cooperatives

正式名称を「全国労働者共済生活協同組合連合会」といい、消費生活協同組合法（生協法）にもとづき、厚生労働省の認可を受けて設立された共済事業を行う協同組合です。営利を目的としない保障の生協として、共済事業を通して民主的な運営で組合員やその家族の暮らしに「安心」をお届けしています。

6. 日本協同組合連絡協議会（JJC）及び国際協同組合同盟（ICA）への加盟、国際協同組合年への参画

日本におけるICA加盟団体で構成される日本協同組合連絡協議会（JJC）に加盟するとともに、国際協同組合同盟（ICA）にも加盟しました。

2009年12月に国連総会は2012年を国際協同組合年とすることを決定しました。これを受け、日本の協同組合はJJCを中心に全国実行委員会を発足させ、準備を進めています。労働金庫協会も全国実行委員会に参画し、学習会やイベントの開催を計画しています。

