

Labour Bank Activities

Basic Stance

We are unique in Japan—a bank that provides working people livelihood support.

Labour Banks are financial institutions based on partnerships among working people, born from working people's warm bonds. Placing an emphasis on heartfelt communication, we offer the best proposals in an effort to be as accessible as we can.

1. Our Objectives Differ

Labour Banks are financial cooperatives created by workers.

Labour Banks are financial institutions organized as cooperatives created by partnerships of members from labor unions and consumer-livelihood cooperatives who pool funds to mutually assist each other. Of the numerous financial institutions in Japan, Labour Banks are the only ones that can say they are purely for working people's welfare. We are striving to create a society in which working people can live in security and comfort.

2. We Are Differently Managed

Labour Banks are not managed for profit-making purposes.

Labour Banks are managed impartially, democratically, and not for profit-making purposes, in accordance with the Labour Bank Law. The circle of people who share an interest in Labour Banks' unique form of management extends throughout Japan, and there are now approximately 10 million constituents nationwide. Along with members of labor unions and consumer-livelihood cooperatives, Labour Banks are used extensively by many other working people.

3. Our Fund Management Differs

At Labour Banks, we put ourselves in the consumer's shoes.

Labour Banks' operations differ very little from those of ordinary financial institutions: taking deposits, offering loans, and providing various services. However, we differ greatly in terms of fund management. Funds deposited by working people are used to support fellow workers and their families as valuable joint assets. They are used to finance homes, cars, education, and child care and serve to make the lives of working people even richer.

Sound Finances

Sound, transparent management is not something special but only natural.

There is a strong insistence that financial institutions be safe and trustworthy in the midst of a financial crisis that has become a major social problem. Labour Banks adhere to the following three guidelines to continue maintaining soundness and transparency.

1. Deposits and Loans

Except for certificates of deposit (CD), about 86% of deposits at Labour Banks come from individuals, and loans to individuals account for around 97%. From the time that Labour Banks were founded, they have given back to the working people who save with them by offering favorable interest rates on deposits and low-interest loans to better working people's lives. Following the end of the guarantee of full bank savings deposits in April 2005, only ¥10 million in principal deposits and the interest on them per depositor have been protected, but depositors have shown great trust in Labour Banks from the past, as can be seen in the continuing growth in deposits.

2. Equity Ratio

The equity ratio is the proportion of equity to assets held. If the equity ratio falls below a certain point, a bank is targeted for immediate corrective measures, including orders to halt operations. The criterion is seen to be 8% or under for financial institutions engaged in international operations and 4% or under for those that only have domestic operations. Labour Banks only operate in the domestic market, but nationwide Labour Banks achieve 11.21%, which is nearly three times the criterion (as of the end of March 2011, according to National Association of Labour Banks research).

3. Nonperforming Loan Ratio

The nonperforming loan ratio refers to the volume of bad loans compared to total lending. A financial institution can be described as safe and have fewer risks if this number is low. The average for all financial institutions is 2.99%, but the ratio for Labour Banks nationwide is 0.98%, which falls far below that. This reveals our sound financial condition compared to that of other financial institutions. This is because approximately 97% of our loans go to individuals, and more than 80% of those are used to finance ordinary home loans.

The logo for ROKIN, featuring the word "ROKIN" in a large, stylized, light green serif font. The letter "R" is particularly large and has a decorative flourish.

労働金庫の活動

基本姿勢

わたしたちは、日本でただひとつ。
はたらく人のための生活応援バンクです。

労働金庫は、はたらく人たちのあたたかな絆から生まれた、はたらく仲間の金融機関です。心の交流を大切に、ベストな提案をする、親しみやすい存在でありたいと思います。

(1) 目的がちがいます。

労働金庫は、はたらく仲間がつくった福祉金融機関。

労働金庫は、労働組合や生活協同組合の組合員が、お互いを助け合うために資金を出し合っただけでなく、協同組織の金融機関です。世の中に数多くある金融機関の中で、純粋にはたらく人の福祉金融機関と呼べるのは、労働金庫しかありません。はたらく人たちが、安心して快適な日々を送れる社会づくりをめざしています。

(2) 運営がちがいます。

労働金庫は営利を目的としません。

労働金庫は、労働金庫法という法律に基づいて、営利を目的とせず公平かつ民主的に運営されています。この労働金庫独自の運営に共感する人たちの輪が日本中に広がり、いまでは利用者は全国で約1,000万人。労働組合や生活協同組合の組合員をはじめ、多くの人はたらく仲間にも広く利用されています。

(3) 運用がちがいます。

労働金庫は、生活者本位に考えます。

労働金庫の業務内容は預金やローン・各種サービスなど、一般の金融機関とほとんど変わりありません。しかし、資金運用の面が大きく異なります。はたらく仲間からお預かりした資金は、大切な共有財産として、住宅・自動車・教育・育児などの資金としてはたらく仲間とその家族を支え、より豊かにするために役立てられています。

健全性

経営の健全性と透明性は、特別なことではなく当然のことだということ。

金融危機が大きな社会問題となる中、金融機関には安心や信頼が強く求められています。

労働金庫は以下の3つの指標を目安に、その健全性・透明性を保ち続けています。

(1) 預金と融資

労働金庫の預金は個人の預金が約86%（譲渡性預金を除く）、また融資は個人への融資が約97%を占めています。労働金庫は創設以来、はたらく人たちからお預かりした資金ははたらく人の生活向上のために、有利な預金金利や低利な融資として還元しています。ペイオフ解禁で預金は預金者一人あたり元本1,000万円とその利息しか保護されなくなりました（2005年4月～）。労働金庫は依然として預金者から大きな信頼をいただき、それは預金の増加傾向にもあらわれています。

(2) 自己資本比率

自己資本比率とは資産に対して自己資本をどの程度もっているかです。自己資本比率が一定以下になると、業務停止命令など早期是正措置の対象となります。その基準は、国際業務まで営む金融機関が8%未満、国内業務だけを行う金融機関は4%未満とされています。労働金庫は国内業務だけですが、全国労働金庫で11.21%と基準の約3倍の自己資本比率となっています。（2011年3月末 労働金庫協会調べ）

(3) リスク管理債権比率

リスク管理債権比率とは、総貸出額に対する不良債権額の割合です。この数字が低ければ低いほどリスクが小さく、金融機関として安全であるといえます。全金融機関の平均は2.99%ですが、全国労働金庫は0.98%と大きく下回っており、他業態との比較を見てもその健全性がはっきりとあらわれています。これも融資先の約97%が個人であり、またその8割以上が一般住宅資金を用途とした融資であることに起因しています。

ROKIN