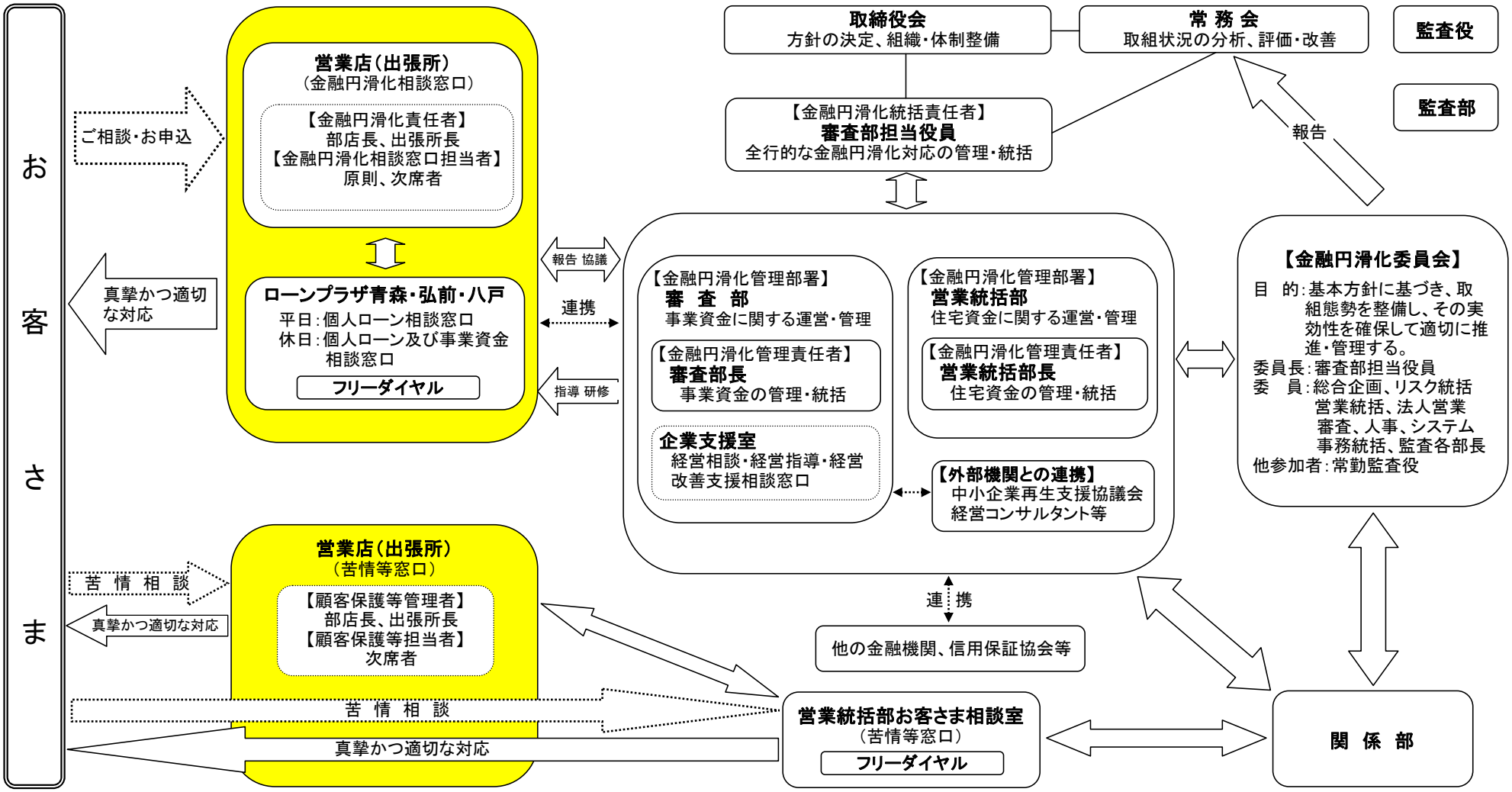金融円滑化にかかる行内体制の概要