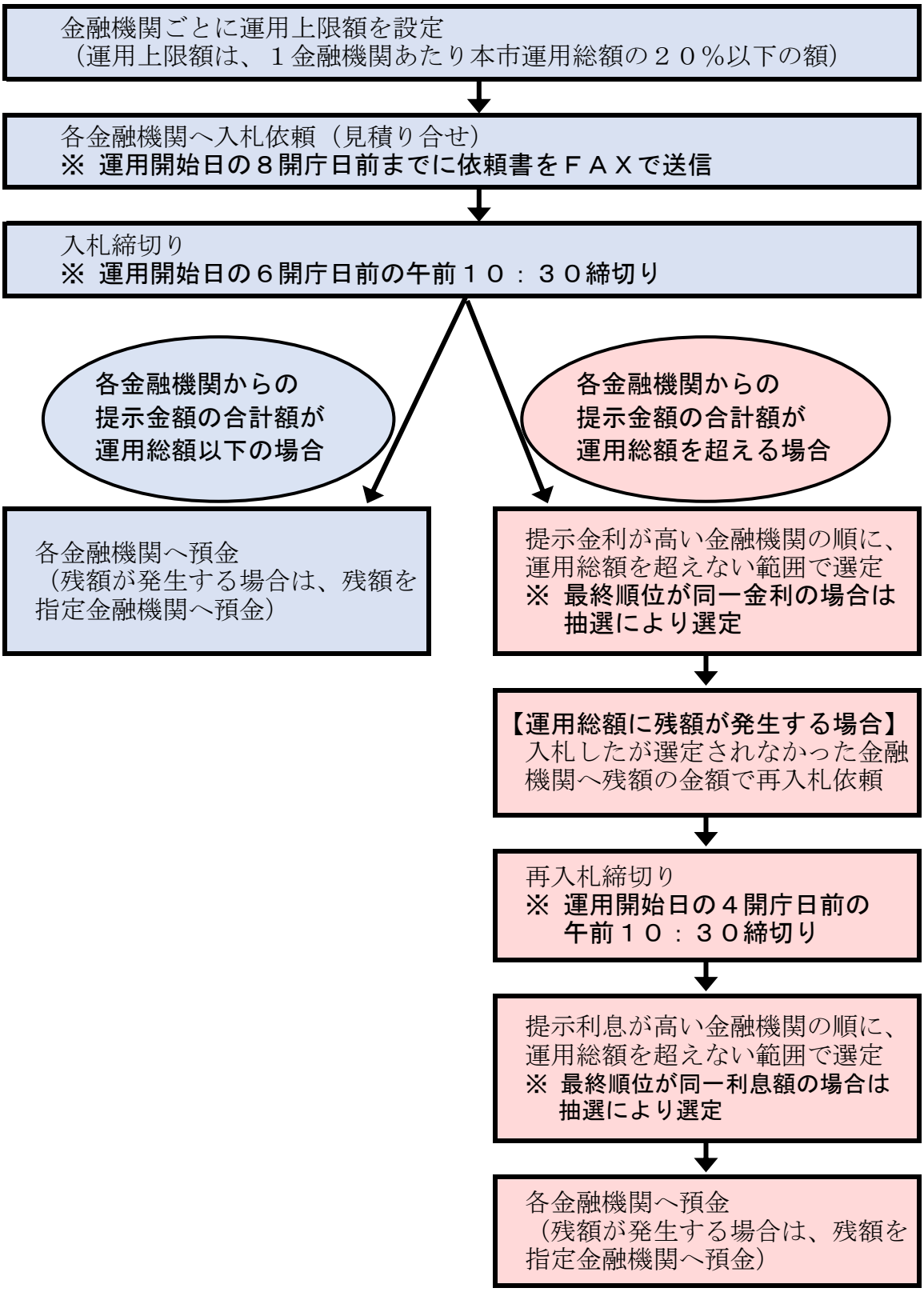運用先金融機関の選定方法フロー図