

Message from the Chairman and President



A produce market whose operations the OKB Group supports

It gives us great pleasure to introduce the 2020 Annual Report of Ogaki Kyoritsu Bank.

Ogaki Kyoritsu Bank is a regional financial institution headquartered in Gifu Prefecture, approximately the center of Japan.

Our domestic network of 155 branches and offices is centered in Gifu, Aichi, Mie, and Shiga Prefectures.

Since the Company was founded in March 1896, it has been guided by its management vision of always being respected and trusted by the local community. We have advanced in step with our region, always aiming to earn and maintain the unshakable trust of our customers, shareholders, financial markets, our employees and members of regional community. This history has led to the solid reputation we now enjoy from the people in our home region, and

to our being named an officially designated financial institution by Gifu Prefecture in 2015.

Adopting the standpoint of our customers, all members of Ogaki Kyoritsu Bank and its 10 consolidated subsidiaries and affiliates—in addition to deliver more convenient products and services, collectively comprising the Ogaki Kyoritsu Group—will work together to help revitalize the regional economy.

Takashi Tsuchiya
Chairman

Toshiyuki Sakai
President