Our Fundamental Policy

The policy that lies at the heart of the business activities of the Company is to always view its products and services from the customer's perspective.

For many decades, Japanese banks had been protected by a web of regulations often described as the convoy system. Under this protection, the banks had cultivated no sense of competition, let alone a willingness to approach the issue of improving customer convenience.

In the 1990s, a wave of financial deregulation swept across Japan, heralding a new era in which banks could leave the confines of the convoy system and compete with each other by implementing their own ideas. In that context, we that the most urgent task for all directors and employees is to realize that a bank is no longer a privileged institution but a company in the service sector, which must compete by providing the most attractive and convenient services.

Since adopting this policy, Ogaki Kyoritsu Bank has consistently maintained a customer-first approach and tackled the challenges that followed the deregulation of the banking sector, so that it could boost customer convenience. Some of our key initiatives are shown below.

opened Terrasse Nayabashi branch

(first in Japan)

OKB Southern Wind mobile branch (vehicle) started operation

Aiming to become a OKB Super comprehensive Frontier **Ogaki Kyoritsu Bank** financial services mobile branch (vehicle) started company 2019 operation Launched provision of Pioneering improved customer trust services convenience by adopting 2020 Established OKB Official designation as the customer's perspective financial institution by Securities Co., Ltd. Gifu Prefecture 2019 Launched sales Sales of Super Gold multi-大坂共立)キャッシュコーナー 2017 of a new type of purpose account commenced Opened a branch featuring automobile loan ATM-equipped driveusing fintech through teller windows 2016 (first in Japan) 2020 2015 Opened the Akaike Branch, "ATM Slot Game" service started a collaboration branch (first in Japan) 2013 with a fitness gym and self-Everyday Plaza opened service laundry (special branches open ATMs operated 2012 all year round) 365 days of the (first in Japan) vear 2011 (a first for Launched Japanese banks) 2009 biometric **ATMs** 2007 that allow Launched customers Transactions with just 2006 nextto carry out by scanning the palm 2005 Launch generation transactions become possible at telle 2002 of sales of Web-ATMs with just a scan windows 2000 "Futari-de" (first in Japan) of their palm 1998 1995 loans for (first in Japan) 1994 married couples to Verifying identity just by undergo treatment for scanning the palm at teller infertility windows, ATMs, and safety (first in Japan) deposit boxes at the newly

Launch of sales of Life Plan "Re." loans for those

Disaster recovery support

vehicle: "The Rescue"

started operation

who are divorcing (first in Japan)

Point service

commenced

(first in Japan)

Hida No. 1 mobile branch

(vehicle) started operation

(first in Japan)