

# 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, we have consistently maintained a customer-first approach and tackled the challenges of the times, so that we could boost customer convenience. Some of our key initiatives are shown below.

## Ogaki Kyoritsu Bank

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**Pioneering improved customer convenience by adopting the customer's perspective**

