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

Pioneering improved customer convenience by adopting the customer's perspective



Established "Digital Transformation (DX) Consulting Center" at Motoyama Branch

Official designation as financial institution by Gifu Prefecture



innovation

Established "OKB

for supporting the

creation of open

- · Launched sales of a new type of automobile loan using fintech
- Opened the Akaike Branch, a collaboration branch with a fitness gym and self-service laundry

2020





2023



the year (a first for Japanese banks)

ATMs operated 365 days of



Everyday Plaza opened (special branches open all year round)

Launch of sales of "Futari-de" loans for married couples to undergo treatment for infertility (first in Japan)

2009



2019

2022 2021



Established "OKB Gifu Chuo Plaza Wakuwaku Base G." a location for creating community liveliness



2007

Launch of sales

of Life Plan "Re,"

loans for those

(first in Japan)

who are divorcing

Launched biometric ATMs that allow customers to carry out transactions with just a scan of their palm (first in Japan)

2012



2017

2015

- · Launched provision of trust services
- Established OKB Securities Co. Ltd.

Opened "OKB Consultation Plaza," a location for providing consultations at the former site of a branch office



超其立)キャッシュコーナー 年中無休養養のご案内

Hida No. 1 mobile branch (vehicle) started operation (first in Japan)



- Transactions with just by scanning the palm become possible at teller windows
- Verifying identity just by scanning the palm at teller windows, ATMs, and safety deposit boxes at the newly opened Terrasse Nayabashi branch (first in Japan)







Basic Policy on Sustainability

The OKB Group recognizes that addressing sustainability issues is a key management task and is committed to realizing the Group's management vision by "contributing to the creation of sustainable communities as a leader of a recycling-oriented local community."

Management vision: To always be respected and trusted by the local community.

Response to TCFD Recommendations

The Company endorsed the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) in December 2021. The Company will continue working to enhance climate change-related information disclosure in line with the framework in the TCFD recommendations.