

Message from the President



It gives us great pleasure to introduce the 2025 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 157 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.

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.

T. Hayashi

Takaharu Hayashi
President

OKB

OKB Group Charter

- We will each think and act for the best, and continue to tackle the challenges of our age
- We will seek the satisfaction of our customers
- We will always give high-quality service
- We will grow together with our community
- We will ensure compliance and carry out our business fairly and in good faith

OKB

The OKB Group, including Ogaki Kyoritsu Bank and its subsidiaries and affiliates, has enacted the OKB Group Charter.

Each and every person in the Group pledges to uphold OKB's culture, traditions, and way of thinking. We will thrive in tandem with our region and take the customer's point of view in all things.