

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



ATMs operated 365 days of the year
(a first for Japanese banks)



Everyday Plaza opened
(special branches open all year round)
(first in Japan)



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

2020

- 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



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

Established "OKB SCLAMB," a location for supporting the creation of open innovation



Aiming to become a comprehensive financial services company



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

2021

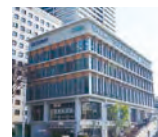
2020

2019

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

2017

- Transactions with just by scanning the palm become possible at teller windows



2012

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



2009

2000

1998

1994



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