

# Shinsei IR Day Overview

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## ■ **Bundle functions into large units**

- ◆ Redefine the entire group companies as one business entity
- ◆ Not cling to the legal format of the entity

## ■ **Mixing for chemical reactions**

- ◆ Provide stimuli
- ◆ Generate fresh ideas for innovation

## ■ **Unbundle and Re-bundle**

- ◆ Re-create value added to customers as current business models can create limited additional values
- ◆ Optimize human resources, organization and function from the Group wide perspectives

# Technology to Promote Innovation

- **Value of existing financial industry itself is being questioned due to market penetration of non-financial players and emergence of Fintech players**
- **Evolution of technology like Fintech leads to changing ourselves and to allow us to adopt such changes**

# Today's Topics

## Group Organization Strategy and Group Business Strategy

### Innovation : Business and Infrastructure Supporting our Businesses

- I Group Management and Productivity Enhancement by Shinsei Bank Group
- IV Group Business Strategy to Generate New Business Opportunities

## Digital Strategy of Shinsei Bank Group

### Deployment: Innovation of Customer Experience Value

- II Data Strategy of Shinsei Bank Group
- III Strategy for Interface and Contents



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