



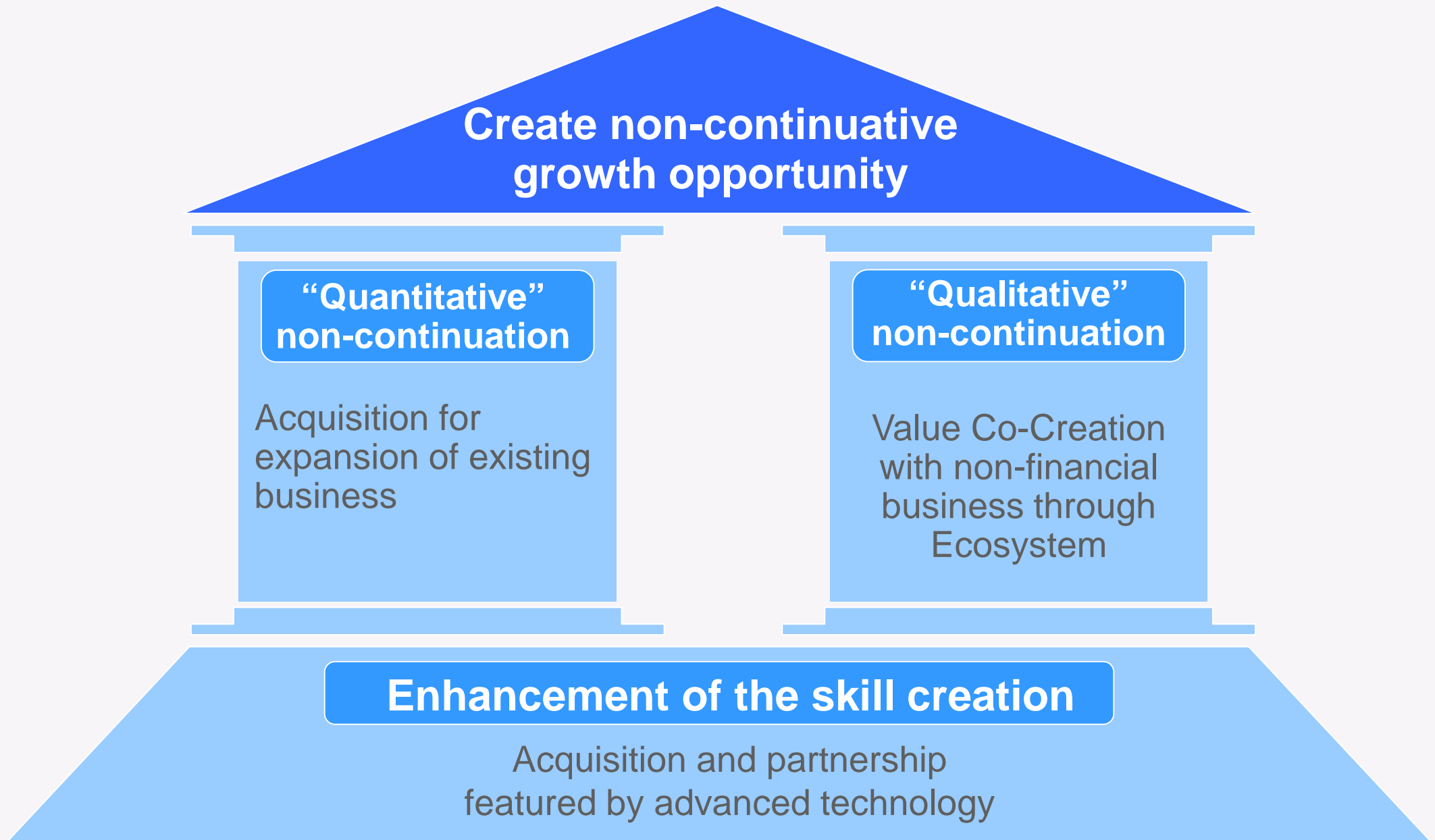
Shinsei IR Day



Group Business Strategy

February, 2020

Three Visions of Our In-Organic Strategy



“Quantitative” non-continuation : Expansion of existing business through the cross industry collaboration

Stock Acquisition



神鋼リース株式会社
SHINKO LEASE CO., LTD.

Value addition to our construction machinery leasing business

Co-Creating Business



NTT
docomo

Provision of the lending service function for individuals



USEN-NEXT
HOLDINGS U

Provision of compound financial service for small scale companies



BANK SEVEN BANK

Provision of credit services for foreign residents in Japan

to support creation of non-continuative growth opportunity



In advanced technology,
we focus on high affinity
domain of finance business

Purpose:

Develop new skills and technology in-house and realize efficiency of existing business to provide solutions in new business domain

Example:

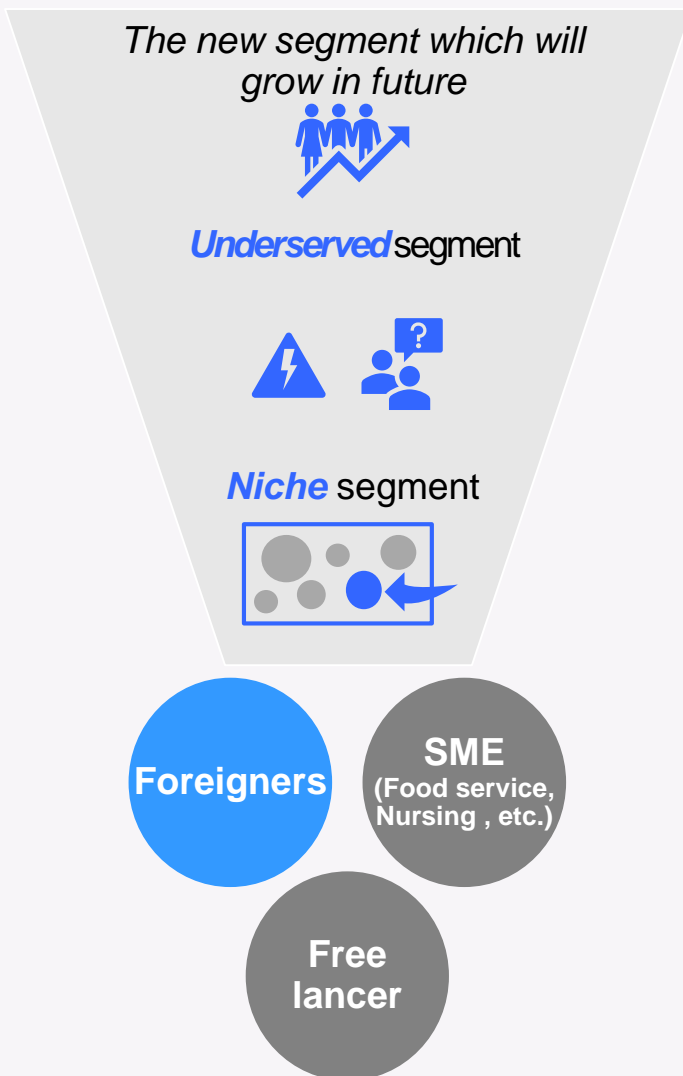


anew G.K.

- By utilizing AI, gain scoring know-how based on about 200,000 data.
- Ability to offer quick financing by cooperation with platformers
- Accumulate data and aim at the development of our proprietary scoring model

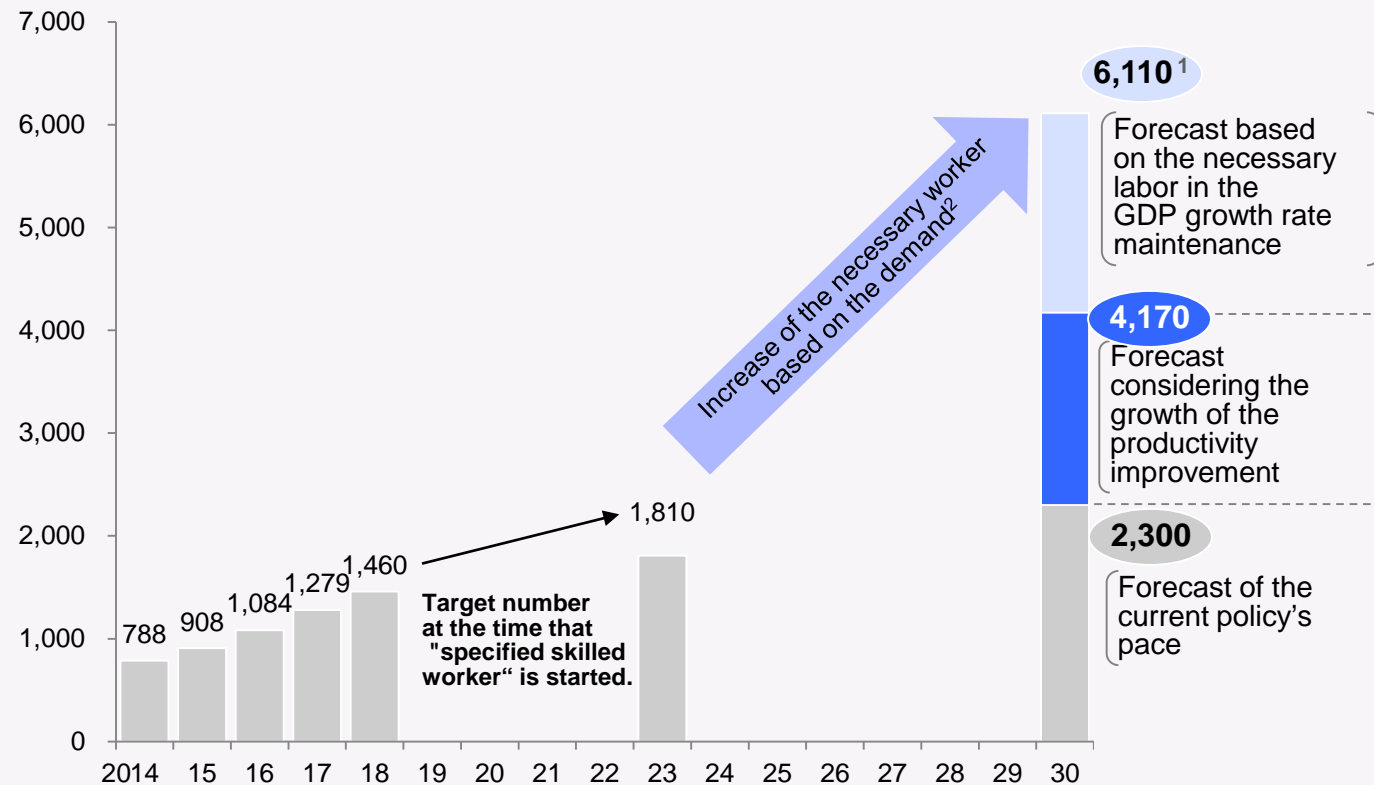
“Qualitative” non-continuation : Value Co-Creation with non-financial businesses through Ecosystem

Which segment ?



Why do we focus on foreigners?

Forecast of the number of the foreign workers (Unit: thousand people)



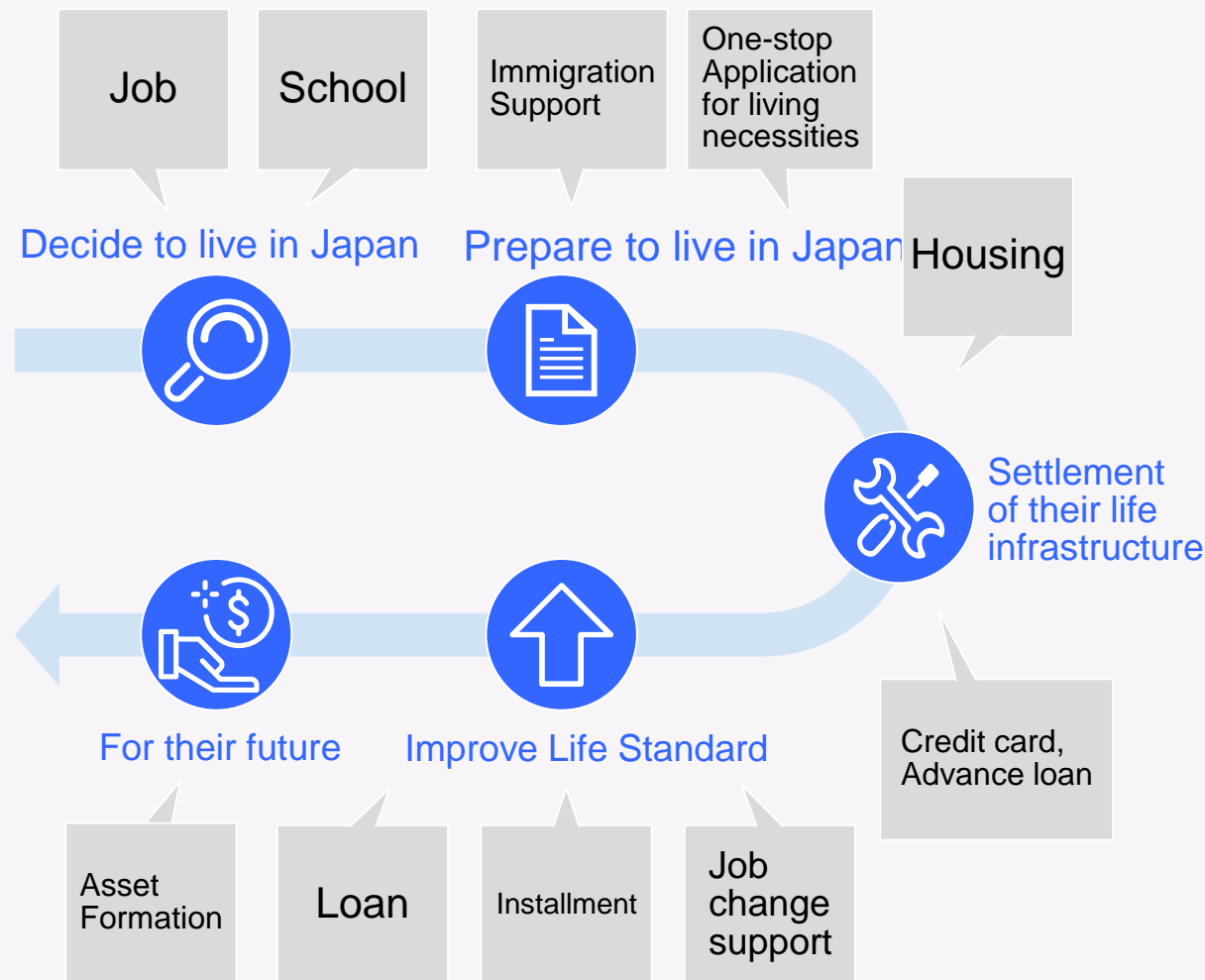
The number of the foreign workers will be increased by 350 thousand in five years by establishment of "specified skilled worker."

1. Based on the necessary manpower of keeping the GDP growth rate, we made a necessary foreign worker number that from a difference of the necessary number of the workers and number of the working population as of 2030 population dynamics prediction, the difference that subtracted increase of the number of the real workers by the class of women, senior layer, improvement of the productivity. we consider 2 variables of the economic growth degree and the productivity improvement degree.

2. Estimation of Shinsei based on the outside investigation (SMAM/2017, Persol Research Institute/2019)

“Qualitative” non-continuation : Value Co-Creation with non-financial businesses through Ecosystem

What are the pain-points for foreigners in Japan?  How do we solve them?



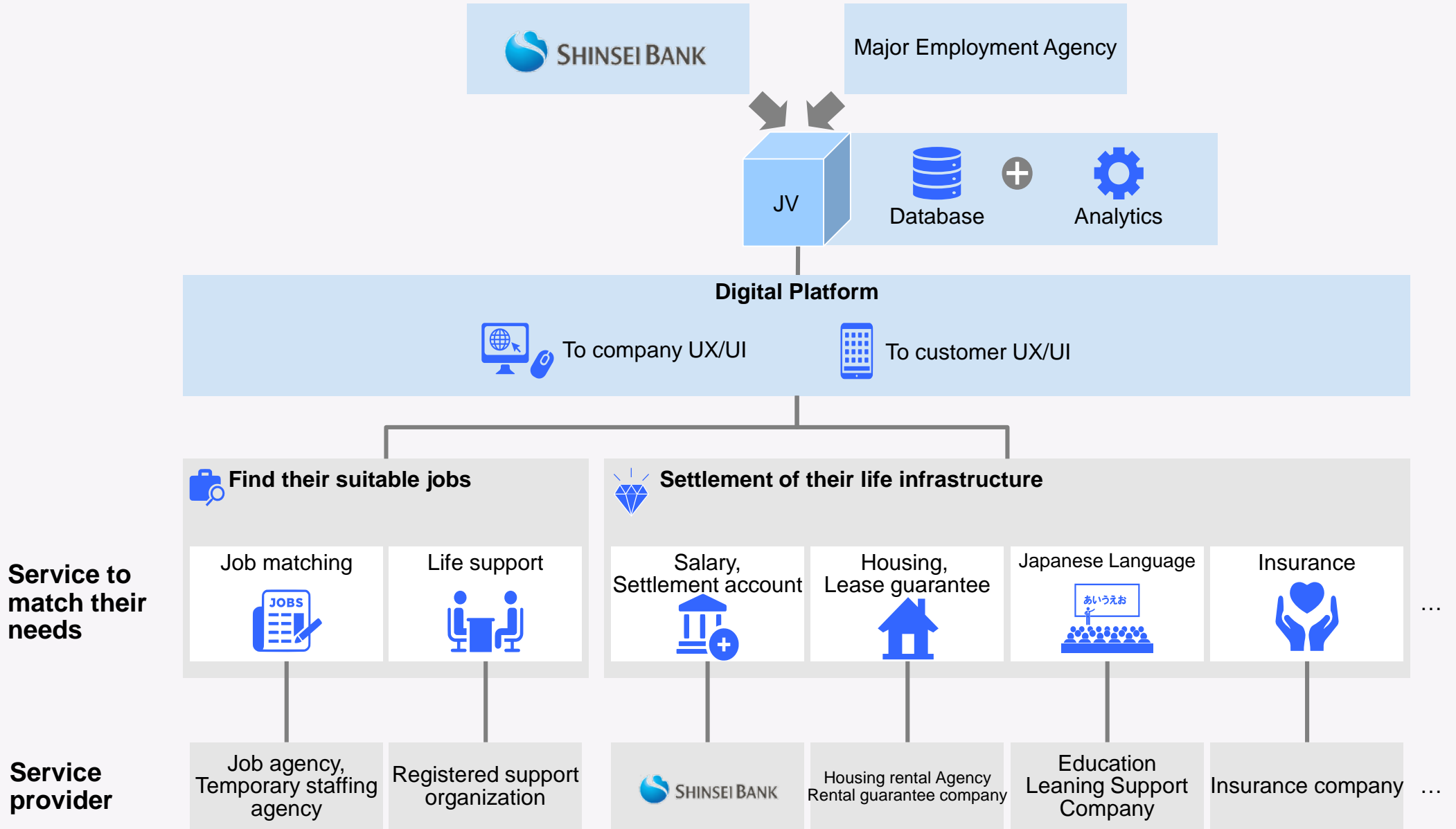
Utilize data

Cross-industry collaboration

Establishment of the new company "Shinsei Bridge"

- ◆ By utilizing “Employment agency license”, we provide suitable jobs and ability to settle in Japan.
- ◆ As the investment vehicle to the co-operation partner in the foreign ecosystem
- ◆ Analysis of the behavioral data which accumulated in the ecosystem

“Qualitative” non-continuation : Value Co-Creation with non-financial businesses through Ecosystem



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