



Shinsei IR Day



Closing Remarks

February, 2020

We aim to develop our own niche by leveraging our strengths

Medium-Term Strategies

Core Strategies

● Grow through Value Co-Creation

● Enhance / Leverage our Capabilities

Business Strategies & Focus Areas

Business Strategy

Individual Business

Focus Area **Small-Scale Finance**

Enhance service offerings through building / participating in ecosystems, using digital technology and data analysis

Business Strategy

Institutional Business

Focus Area **Institutional Investors**

Provide one-stop services for alternative investments

Organization Infrastructure

Focus Area **Group Organization**

Integrate business functions across the Group

Focus Area **Productivity Reforms**

Cost structure reform including usage of digital technology and channel optimization

We aim to embody our materiality to increase corporate value and social value

Address social and environmental issues



Support these SDGs:



- **Access to finance**
 - Provide services for customer needs which are not satisfied by traditional financial services
 - Provide payment methods with emerging technology
- **Fund flows that fit society's needs**
 - Provide solutions for supporting sustainable social capital
- **Solutions through integration with external services**
 - Build / participate in ecosystems, use digital technology

Fulfill our social responsibilities



Support these SDGs:



- **Social infrastructure services**
 - Firmly provide fundamental financial functions (deposit, loan, payment etc.) as social infrastructure
 - Maintain cyber security
 - Prevent money laundering
- **Customer-oriented services**
 - Place customer benefit first
 - Give information that is accurate and easy to digest

Foundation for meeting our goals / responsibilities



- Expertise, execution
- Governance
- Organization

- People
- Operations

Support these SDGs:



- Capital

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