

For immediate release

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## **Building “YUI Platform,” a Shinsei Bank Group Integrated Customer Database**

*- Platform to identify true needs of individual customers and to provide accurate credit to be launched in July 2018 -*

Tokyo (Tuesday, March 13, 2018) --- Shinsei Bank, Limited (hereinafter, “Shinsei Bank,” “the Bank”) announced today that it will build “YUI Platform,”<sup>1</sup> a Shinsei Bank Group integrated customer database, which will centrally manage customer data of the Group member companies in order to identify true needs of the Group’s individual customers and provide credit accurately. Shinsei Bank jointly develops the Platform with SecondXight, Inc. (Chiyoda-ku, Tokyo; President and Representative: Ryotaro Kato; hereinafter, “SecondXight”), and Shinsei Bank, APLUS Co., Ltd. (Chiyoda-ku, Tokyo; CEO: Akira Watanabe; hereinafter, “APLUS”), and Shinsei Financial, Ltd. (Chiyoda-ku, Tokyo; CEO: Hiroyuki Torigoe; hereinafter, “Shinsei Financial”), member companies of Shinsei Bank Group, will commence the use of the platform from July 2018.

### **1. Purpose**

Based on its Third Medium-Term Management Plan, Shinsei Bank aims to offer products and services to respond to its customers’ true needs beyond the existing sector boundaries, using its Group’s various functions that offer financial services such as shopping and installment credit, leasing, and unsecured loans as well as banking, securities, and trust banking. As the infrastructure of such offering, Shinsei Bank will build a Group-wide database focusing on prediction using AI (Artificial Intelligence) such as a machine learning model in order to estimate the needs and credit ratings of our customers starting from the consumer finance business. In the future, Shinsei Bank will consider utilizing the Platform for corporate lending targeting sole proprietors and small-scale enterprises based on the data and models accumulated in the Group. Further, Shinsei Bank will also consider entering into an alliance with companies outside the Group including other sectors by using anonymized data.

### **2. YUI Platform Outline**

The YUI Platform consists of the Group’s integrated customer database, and AI infrastructure, analytics infrastructure and a BI (Business Intelligence) tool to analyze and utilize the customer data, accumulating and analyzing open data such as various government statistics and information related to demographic movements, in addition to attribute information, transaction information, behavior records, and online logs of the Group’s individual customers. Through a unitary management of customer data of the Group member companies, the Platform will enable us to analyze the data beyond the juridical personality of the Group member companies, to fulfill the customer information by name collection as well as to promote advanced data utilization such as the machine learning model. In order to achieve the Platform, the Group member companies including Shinsei Bank, APLUS, and Shinsei Financial built a framework for sharing customer personal information in February 2018. SecondXight will develop and enhance its analytics service by researching and developing the advanced AI analytics utilizing YUI Platform data in addition to building deep learning and machinery learning models.

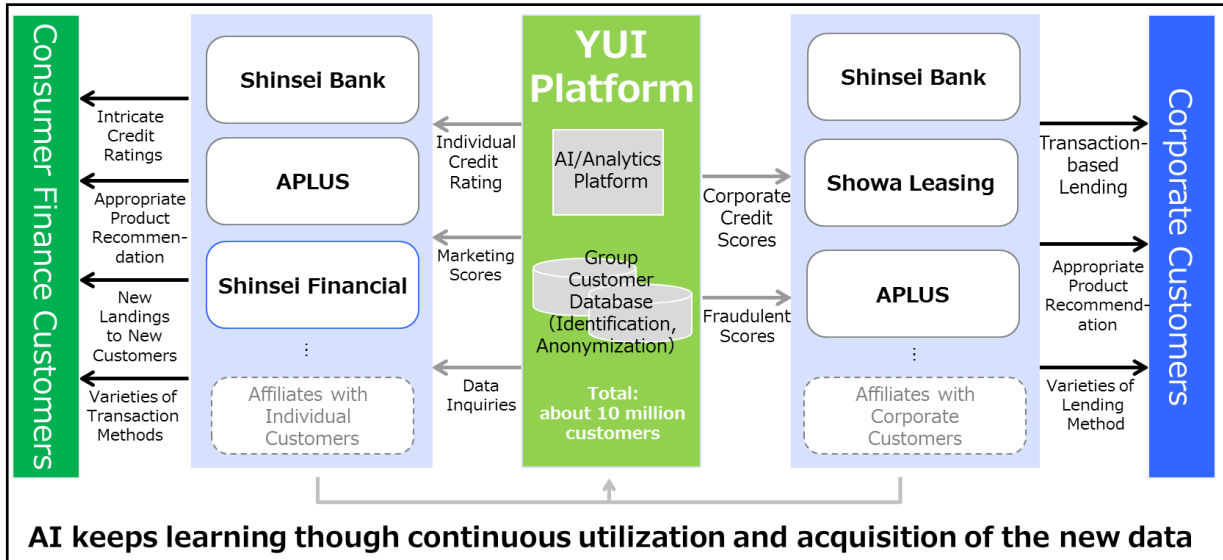
For example, when a customer applies to Shinsei Bank for a housing loan, Shinsei Bank will be able to predict the customer’s needs for credit cards or card loans offered by the Shinsei Bank Group and to conduct credit screening based on the information provided by the YUI Platform. Shinsei Bank will work hard to provide high value-added products and services to our customers as whole Group member companies by utilizing YUI Platform on a full scale.

<sup>1</sup>YUI Platform “empower Your User Interface”

In Japanese, “YUI” means mutual cooperation, or promoting initiatives by helping each other. “YUI Platform” reflects the Shinsei

Bank Group's goal of responding to customer needs by gathering and sharing data of the Group member companies. We aim to strengthen the Group's ties and the bonds between the Group's products and services and its customers through the Group member companies' participation in "YUI".

[Image of using YUI Platform]



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Shinsei Bank is a leading diversified Japanese financial institution providing a various range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders. News and other information about Shinsei Bank is available at <http://www.shinseibank.com/corporate/en/index.html>