

For Immediate Release

Shinsei Bank, Limited
Shinsei Personal Loan Co., Ltd.

Demonstration Tests for Credit Decisions Using Restaurant Data

- Shinsei Personal Loan will offer a preferred interest rate loan product to business owners who have implemented Toreta -

Tokyo (Monday, May 20, 2019) ---Shinsei Bank, Limited (hereinafter, “Shinsei Bank”) and Shinsei Personal Loan Co., Ltd. (Headquarters: Chiyoda-ku, Tokyo; President: Shuji Motomori (hereinafter, “SPL”)) will partner with Toreta, Inc. (Headquarters: Shinagawa-ku, Tokyo; CEO: Hitoshi Nakamura), a developer and seller of “Toreta®”, a reservation/customer ledger service for restaurants, to examine the accuracy of credit decisions using reservation information and point of sale (POS) data of restaurants accumulated in Toreta (hereinafter, the “Project”).

As the first initiative of the Project, SPL will offer a loan product at a preferred interest rate (hereinafter, the “Loan”) to the owners of the restaurants that have implemented Toreta (hereinafter, “Toreta users”). The initiative will conduct demonstration tests to see whether a more accurate credit decision model can be built by combining the reservation information and POS data of the borrowing restaurants with the screening know-how of SPL.

SPL will support various sales activities of restaurants by offering them loans at a preferred rate. SPL will introduce the Loan to Toreta users, and will grant it to their owners who have applied for the Loan, after screening. The Loan will be offered from May 31, 2019.

The Shinsei Bank Group will continue to offer solutions for customers’ various financial needs by strengthening collaborations with non-Group companies in different sectors aimed at growing through the value co-creation set out in the Group’s Medium-Term Strategies, as well as by utilizing the Group’s strengths in the consumer finance businesses.

※¹ “Toreta” is Toreta, Inc.’s registered trademark.

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Shinsei Bank is a leading diversified Japanese financial institution providing a full 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 <https://www.shinseibank.com/corporate/en/index.html>