

## **Intimate Merger and Shinsei Bank Launched a Joint Venture to Provide Credit Scoring Service to Financial Institutions**

Tokyo (Wednesday, March 18, 2020) --- Intimate Merger, Inc. (Minato-ku, Tokyo; President and Representative Director Ryoji Yanashima; hereinafter "IM") and Shinsei Bank, Limited. (Chuo-ku, Tokyo; President and Representative Director Hideyuki Kudo; hereinafter "Shinsei Bank") launched a joint venture on March 16, 2020 to develop and provide credit scoring service of individual customers for financial institutions through Credit Score, Inc. (Minato-ku, Tokyo; President and Representative Director Ryoji Yanashima; hereinafter "Credit Score"), a newly established company by IM on March 2, 2020. Shinsei Bank also invested in Credit Score on March 16, 2020.

### **1. Overview of the Joint Business**

As one of the largest specialists in DMP<sup>\*1</sup>, IM has leveraged IM-DMP, its proprietary system for accumulating, processing, and analyzing vast amount of data on the Internet about Internet users, to provide services that enable sophisticated targeting for marketing and advertising distribution. The Shinsei Bank Group has constructed an integrated customer database, YUI Platform, and has been developing a data utilization platform for financial services across the Group. At the same time, Shinsei Bank has been considering the construction of new financial services utilizing data technology.

Credit Score provides credit scoring service incorporating customer characteristics by combining IM's largest audience data<sup>\*2</sup> sophisticated analytics technology and financial data stored in the Shinsei Bank Group. Through the provision of this service, we will support financial institutions not to offer first-time individual customers excessive lending but to provide them with appropriate credit line as well as to detect fraud and misappropriation.

Initially, Credit Score will provide its service to Shinsei Bank as a production service as well as empirical research. In future, Credit Score will consider to provide it across the Small-Scale Finance businesses of the Shinsei Bank Group. In calculating credit scores and providing credit scores to external organizations, Credit Score will thoroughly protect customers personal information and obtain the consent of customers.

With the advancement of digital transformation (DX) and the importance placed on the utilization of big data, FinTech businesses expect further market growth. The IM Group and the Shinsei Bank Group will leverage their respective strengths and know-how to provide new value and customer experience.

\*1 DMP is an abbreviation for Data Management Platform. It is a platform that integrates and analyzes various types of historical data, such as website access analysis data, and optimizes communications with customers to implement marketing measures by leveraging customer attributes and data for specific customers.

\*2 Audience data refers to activity data on websites collected by Cookie without identifying the Individual Business.

## 2. Overview of the new company "Credit Score"

Trade Name : Credit Score, Inc.  
Address : 5-27, Roppongi 3-chome, Minato-ku, Tokyo  
Representative : Ryoji Yanashima, Representative Director  
Business description : Development and provision of data solutions for the financial industry  
Date of Incorporation : March 2, 2020  
Ownership ratio : Intimate Merger, Inc. 51% (95% voting rights)  
Shinsei Bank, Limited 49% (5% voting rights)  
U R L : <https://credit-score.jp>



<Origin of company name and logo>

The name was considered to represent the body and was named "Credit Score, Inc." which is simple and easy to understand. In addition, with the intention of not providing information without the customer's explicit consent (opt-in), we have established a logo mark based on the customer consent check box.

### ■ About Intimate Merger, Inc.

The Data Platform Company possesses IM-DMP, a data utilization platform that is No.1<sup>\*3</sup> in the public DMP market, with the mission of "using data to streamline various areas of the world." We combine approximately 470 million audience data<sup>\*4</sup> with advanced analytical techniques to provide support for the provision and construction of IM-DMP and to provide consulting services related to data utilization. As part of our privacy-protection efforts, we support Institutional Business Japan Economic Federation's Declaration on the Appropriate Use of Individual Business Data. Looking ahead, we aim to become a group of data business producers by expanding our business into X-Tech areas such as FinTech and Sales Tech, Health Tech.

Corporate Website <https://corp.intimatemerger.com/>

\*3 Source: ITR "ITR Market View: Mail/Web Market 2019" Public DMP Market: Sales Share by Vendor (2016-2018 Forecast) IM-DMP and Select DMP

\*4 Indicates the number of non-overlapping browsers measured over a period of time. In many cases, Cookie is used to identify browsers, indicating the number of distinct Cookie units measured over time.

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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 <https://www.shinseibank.com/corporate/en/index.html>*

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