

Company Name: Shinsei Bank, Limited  
Name of Representative: Hideyuki Kudo  
President and CEO  
(Code: 8303, TSE First Section).

## **Shinsei Bank and Adlnte Launched DX Support Services for New Business Creation - Support Corporate Customers including Retailers on Retail Media Development for DX-driven Sales Promotion -**

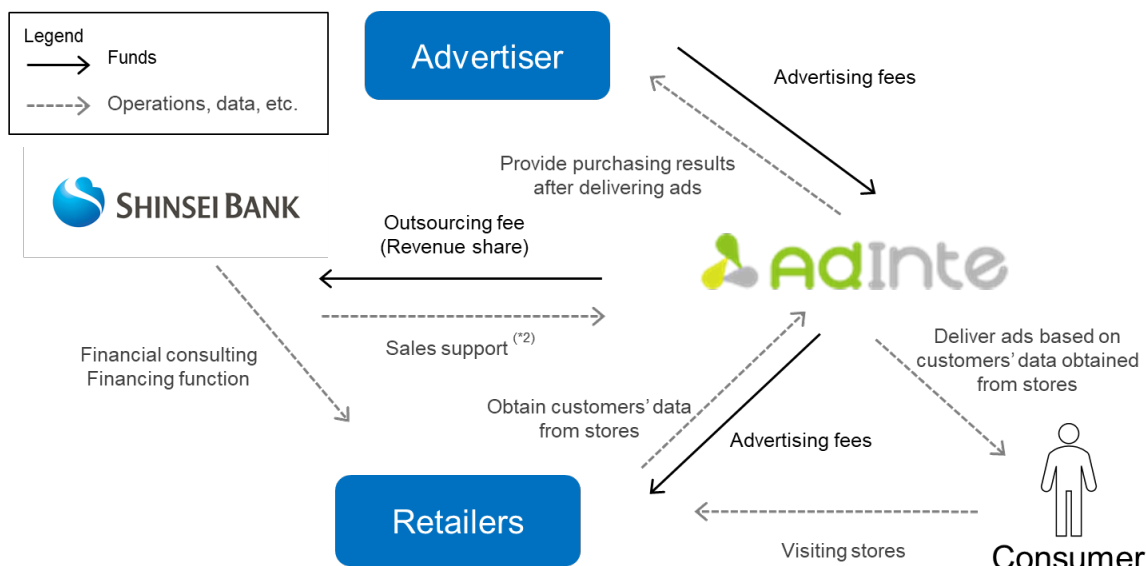
Tokyo (Friday, October 8, 2021) --- Shinsei Bank, Limited (Headquartered in Chuo-ku, Tokyo; Hideyuki Kudo, President and CEO; hereinafter, "Shinsei Bank") announced that it launched retail media development support services related to the creation of new businesses for corporate customers including retailers in cooperation with Adlnte co.,ltd. (Headquartered in Kyoto City, Kyoto Prefecture; Shinji Sogo, Representative director; hereinafter "Adlnte"), a capital alliance partner of Shinsei Bank.

The promotion of DX has been transforming businesses in a variety of industries. In the retail industry, there is a growing trend toward the creation of new businesses through the RaaS model. For example, the digitization of store facilities and the development of retail media utilizing big data obtained through this process are gaining momentum. In this initiative, Shinsei Bank will support new entrants into the retail media business that contributes to the DX promotion of our customers' sales promotion domains through the integration of customer base, financial consulting functions and financing functions of Shinsei Bank as well as offline and online marketing services which are Adlnte's strengths.

### <Overview of this Initiative>

The Retail Media Business earns advertising fees by providing advertisers (manufacturers, etc.) with a mechanism to effectively and efficiently deliver consumer advertising using data obtained at retail stores (purchase records, etc.). Based on the analysis of management issues faced by retailers and other customers, Shinsei Bank visualizes customers' needs through problem-solving sales, such as entering new businesses using data possessed by customers, Adlnte provides customers who are introduced by Shinsei Bank with a customer data analysis platform developed by the Customer Data Platform (CDP) and supports the introduction of digital-advertising distribution in conjunction with ID-POS. Adlnte supports sales promotion activities tailored to consumer interests by utilizing offline data including customer behavior at stores acquired in AIBeacon\*1. This will help improve management efficiency by improving purchasing motivation and revamping store routes. Shinsei Bank will provide financial consulting and various financing needed to launch new businesses to customers who enter the retail media business in response to the Cookie less era.

In this initiative, Shinsei Bank will take on the challenge of developing a new business model for banks by adopting a revenue-sharing business model, such as receiving outsourcing fees based on the revenues generated by customers' new businesses through Adlnte for a certain period of time.



The Shinsei Bank Group aims to develop "Partnership-style business" with corporate customers in its Medium-Term Strategies. We are focusing on Value Co-Creation initiatives that create new businesses involving three parties by linking the business franchises of its corporate customers, mainly of large and medium-sized companies, with the competitive services of venture companies in which the Shinsei Bank Group invests. Furthermore by providing a variety of solutions through the Shinsei Bank Group including the finance support necessary for commercialization, we continue to expand our support system beyond conventional financial services to more closely align with customers' businesses.

#### [Overview of AdInte co.,ltd.]

Trade Name : AdInte co.,ltd.  
 Address : CUBE Nishi-Karasuma 7F, 347-1 Shijo-cho, Shijo-sagaru, Shinmachidori, Shimogyo-ku, Kyoto City, Kyoto  
 Representative : Shinji Sogo, Representative director  
 Business Activities : Distribution & Retail DX Support/O2O/OMO Marketing/Retail Media Development & Operation  
 Date established : April 3, 2009  
 Paid-in Capital : JPY470 million  
 URL : <https://adinte.co.jp/> (Only Available in Japanese)

\*1 IOT terminals developed independently by AdInte.

\*2 Customer referrals using Shinsei Bank's customer base, and other information provision and advice necessary for commercialization.

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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>*

For further information, please contact:  
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