FINATEXT

HOLDINGS

Third Quarter FY2022 Financial Results

Finatext Holdings Ltd.

February 14, 2023

Highlights

Group

- **Consolidated revenue +89% YoY increase to ¥2,837 million**
- Completion of multiple new implementations brought in +50% / +42% increase in recurring revenue / usage-based revenue
- Revenue were recorded ahead of schedule, which has been smoothly going towards the annual plan
- **Operating loss decreased to ▲¥84 million from ▲¥648 million**

Financial Infrastructure

- Multiple new implementations progressed and brought in **revenue +200% YoY to ¥1,281 million**
- **Number of partners increased to 15, while the year-end goal is 16**

Big Data Analytics

- **Revenue +38% YoY to ¥738 million** thanks to the continuous increase in subscription for corporate analytics data service *Alterna Data*
- Beside growth of *Alterna Data*, *Macro Data* also expanded

Fintech Solution

- As a result of additional support to banking projects since the last fiscal year, **revenue +52% YoY to ¥817 million**
- Role of Fintech Solution projects in bridging Financial Infrastructure implementations

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OUR BUSINESS

Our Mission

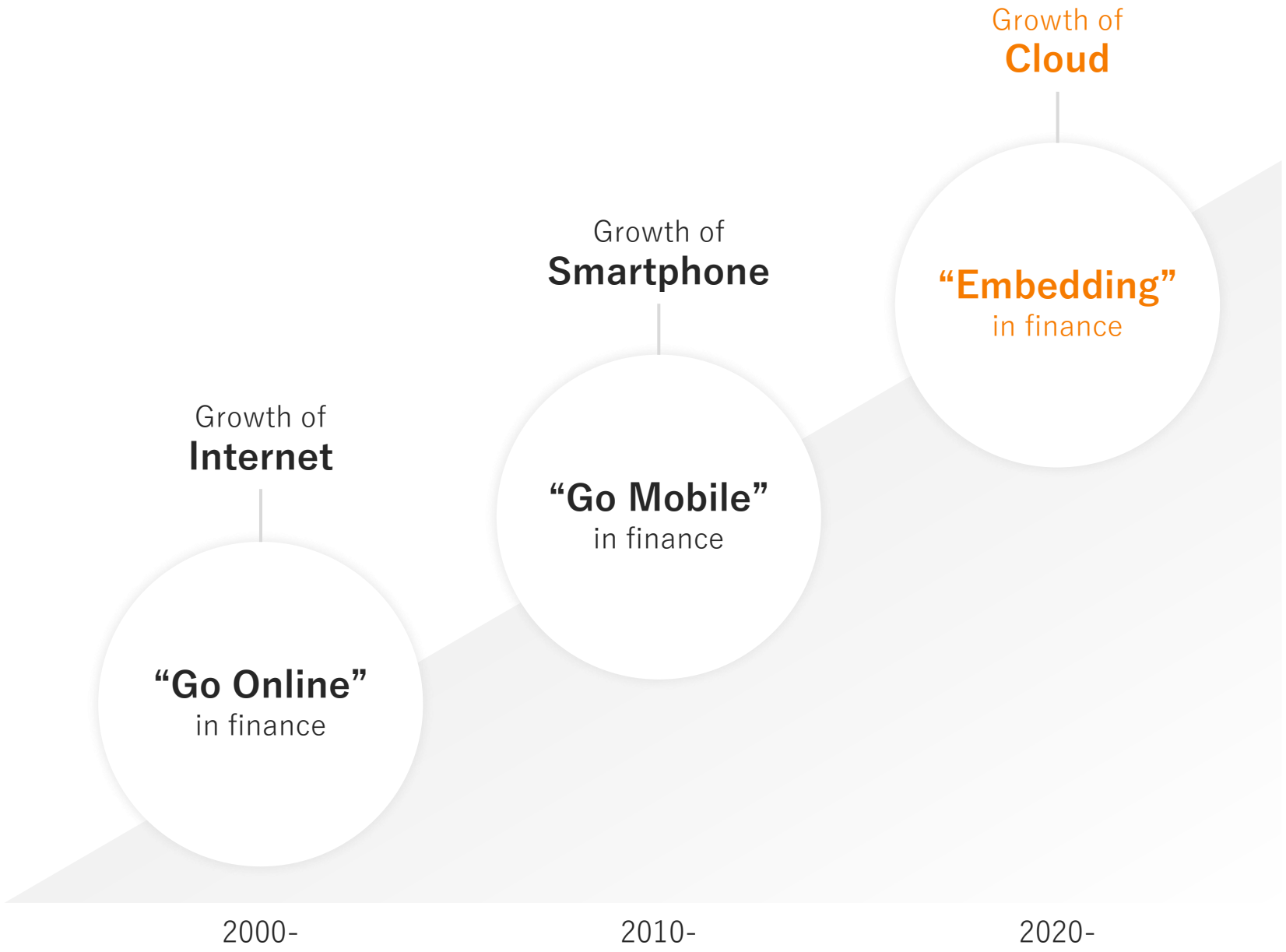
By realizing our mission together with our partners, we aim to provide financial services connected to our daily lives.

Reinvent Finance As a “Service”

Next-gen Cloud Infrastructure

On the rise of cloud technology, we are among the first to develop cloud-based infrastructure.

Possible to provide financial products at a lower cost than conventional systems in a form embedded in various daily services.



Vision

With the next-gen cloud infrastructure, we aim to transform the structure of the financial industry from "vertically integrated" to "horizontally integrated".

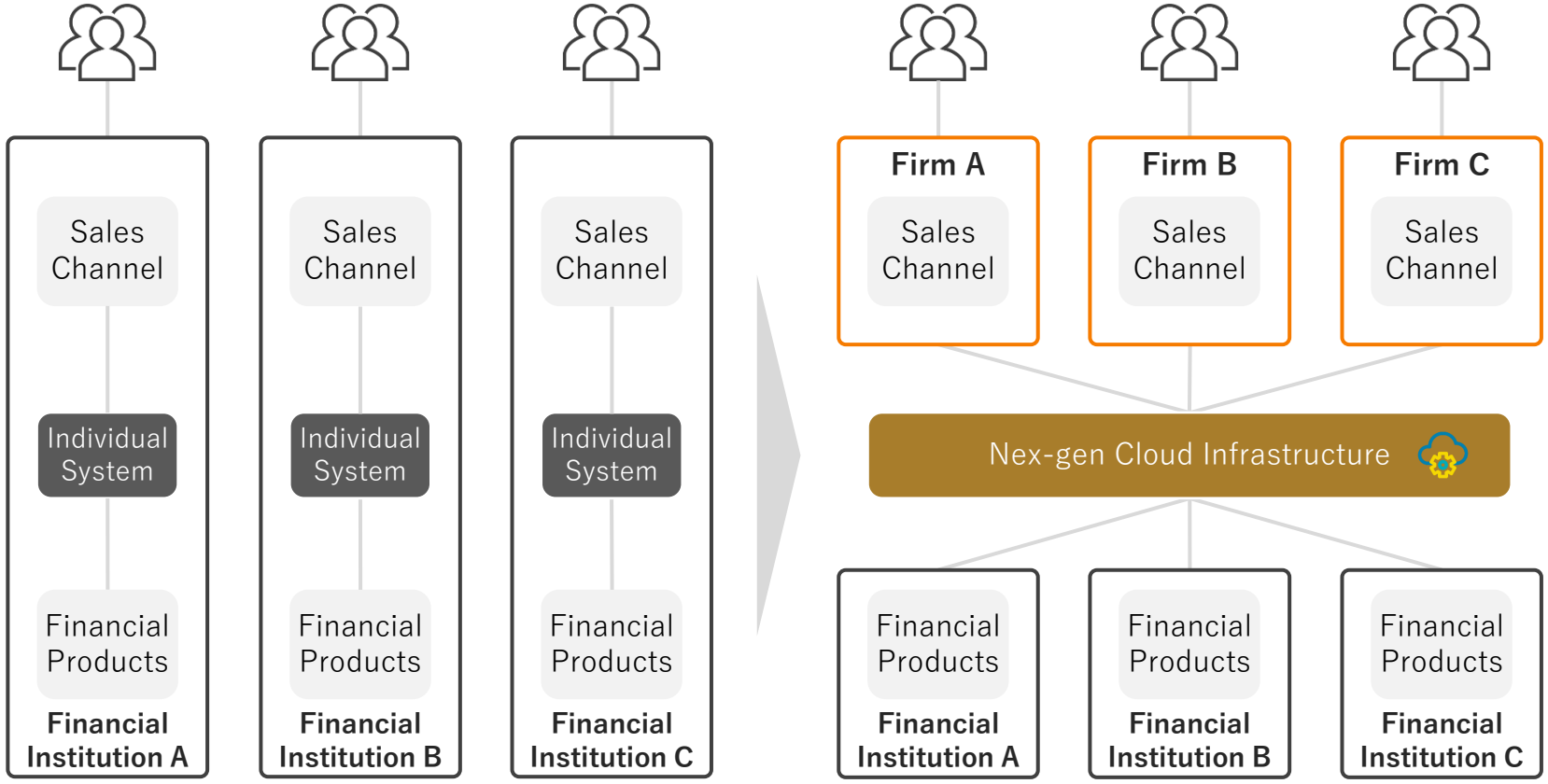
This will enable the convenient use of financial services from companies close to users' lives.

Incumbent Institutions

- Financial institutions work in a vertically integrated manner from origination to sales of financial products

Finatext's Approach

- Separate origination / monitoring from marketing of financial products
- Financial institutions will focus on origination / monitoring of financial products, while companies closer to users' lives will take charge of marketing



Our Business

We started business of Fintech Solution in 2014.

After entering the Big Data Analytics industry in 2016, we started our current core business, Financial Infrastructure, in 2018.

Collaboration of the 3 businesses to realize the vision.

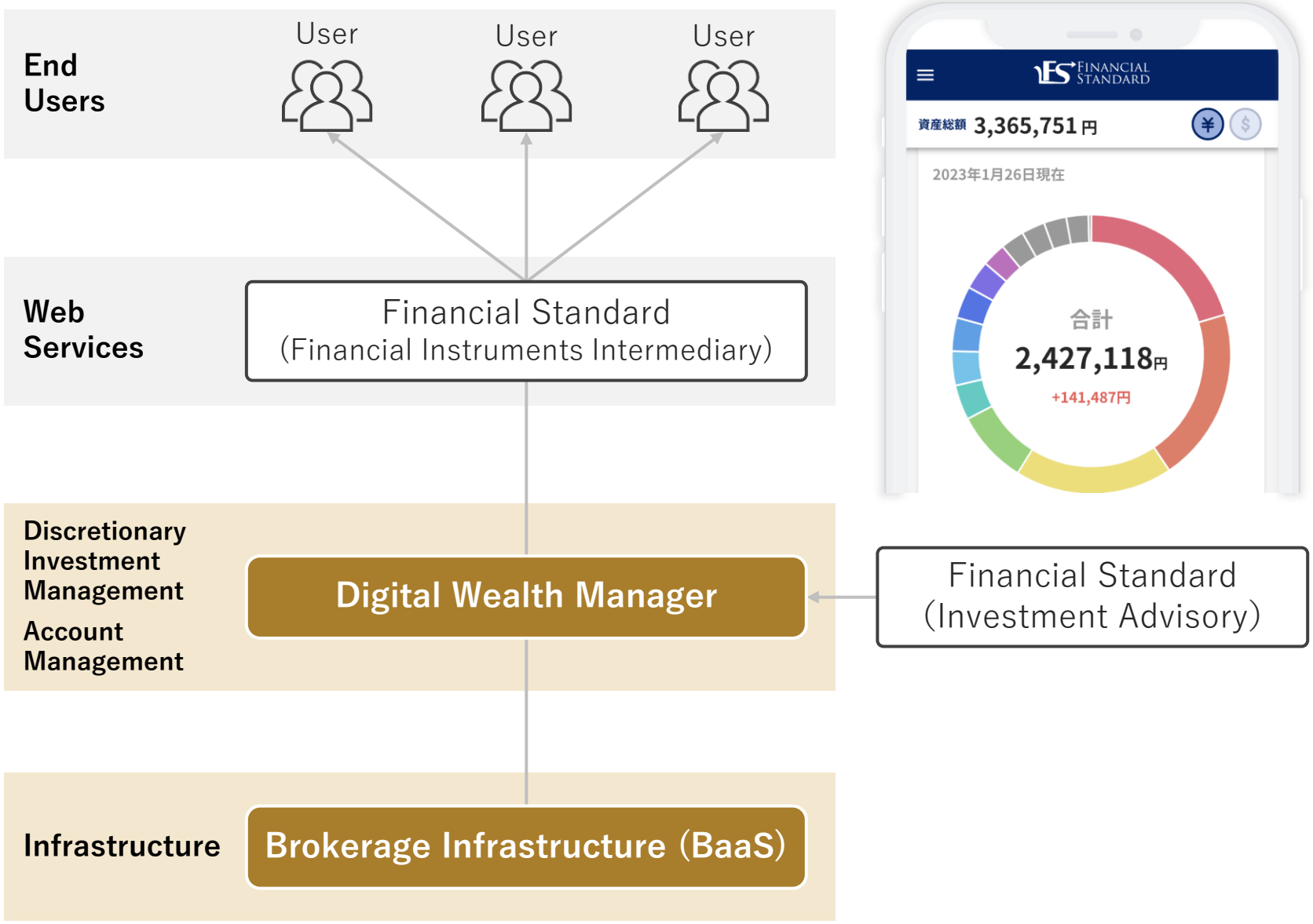
	Overview	Example
Fintech Solution (2014-)	• Develops **front-end applications** and provides **off-the-shelf tech solutions** to financial institutions to accelerate their DX • Beside system development, we also provide service planning and marketing support	***Money Canvas*** • Support development in MUFG Bank's asset management platform • Provide Finatext's ID integration solution
Big Data Analytics (2016-)	• Provide **alternative data** for institutional investors and governments • Possess knowledge of cleansing and analysis of **POS and credit card data**	***Alterna Data*** • Provide performance forecasts and price trends of individual tickers 
Financial Infra structure (2018-)	• Provide **cloud-native, API-based infrastructure** for asset management and insurance businesses	***BaaS*** • Infrastructure that enables partner companies to provide stock trading services for individual customers Japan Stock US Stock Robo advisory Fractional Shares

BUSINESS HIGHLIGHT

New Launch

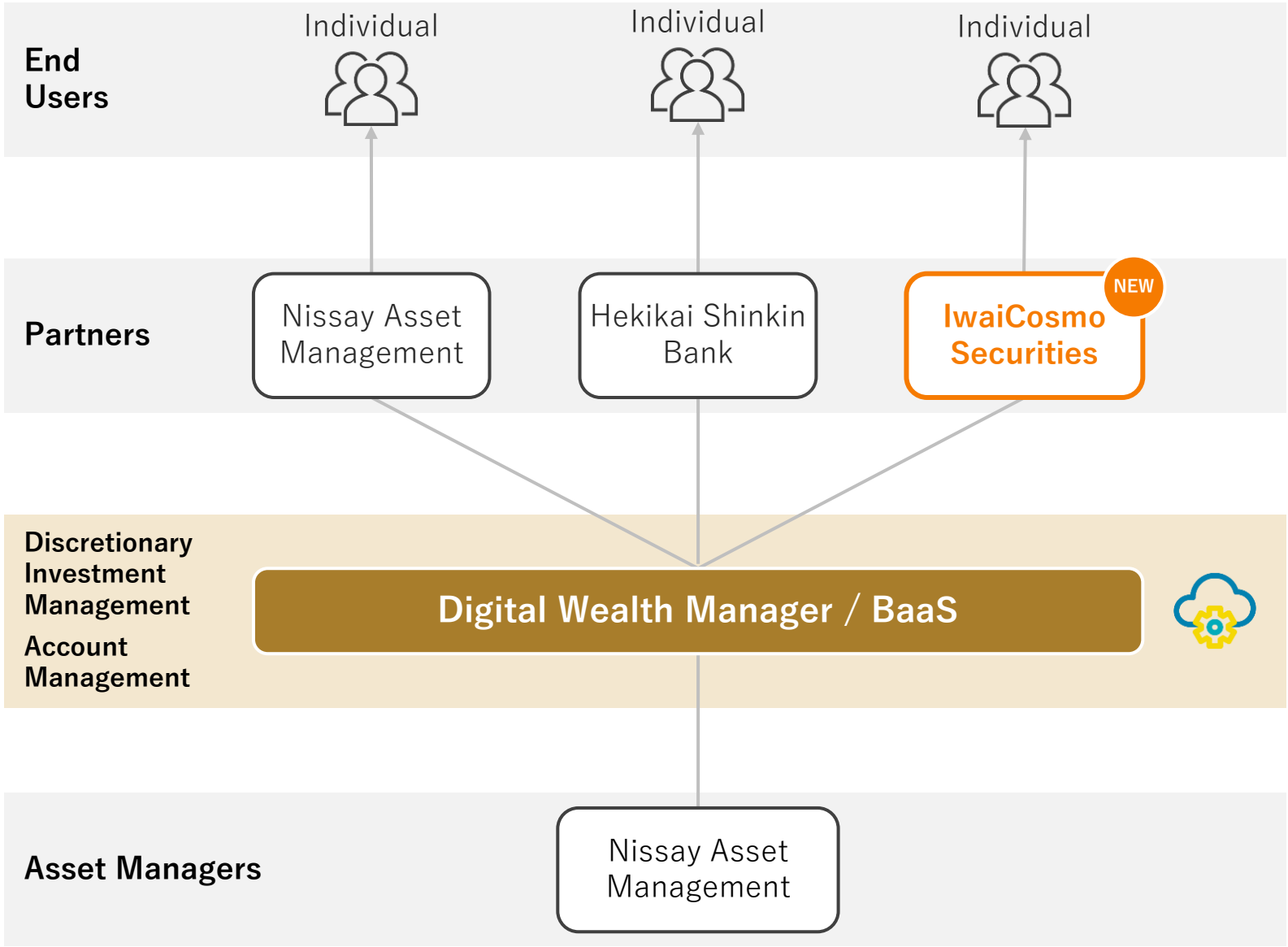
In Jan 2023, Financial Standard, an IFA firm, introduced brokerage infrastructure BaaS and launched *Smart Manager*, a discretionary U.S. stock investment service.

Financial Standard provides investment advice and financial instruments Intermediary, while we manage accounts.



New Launch

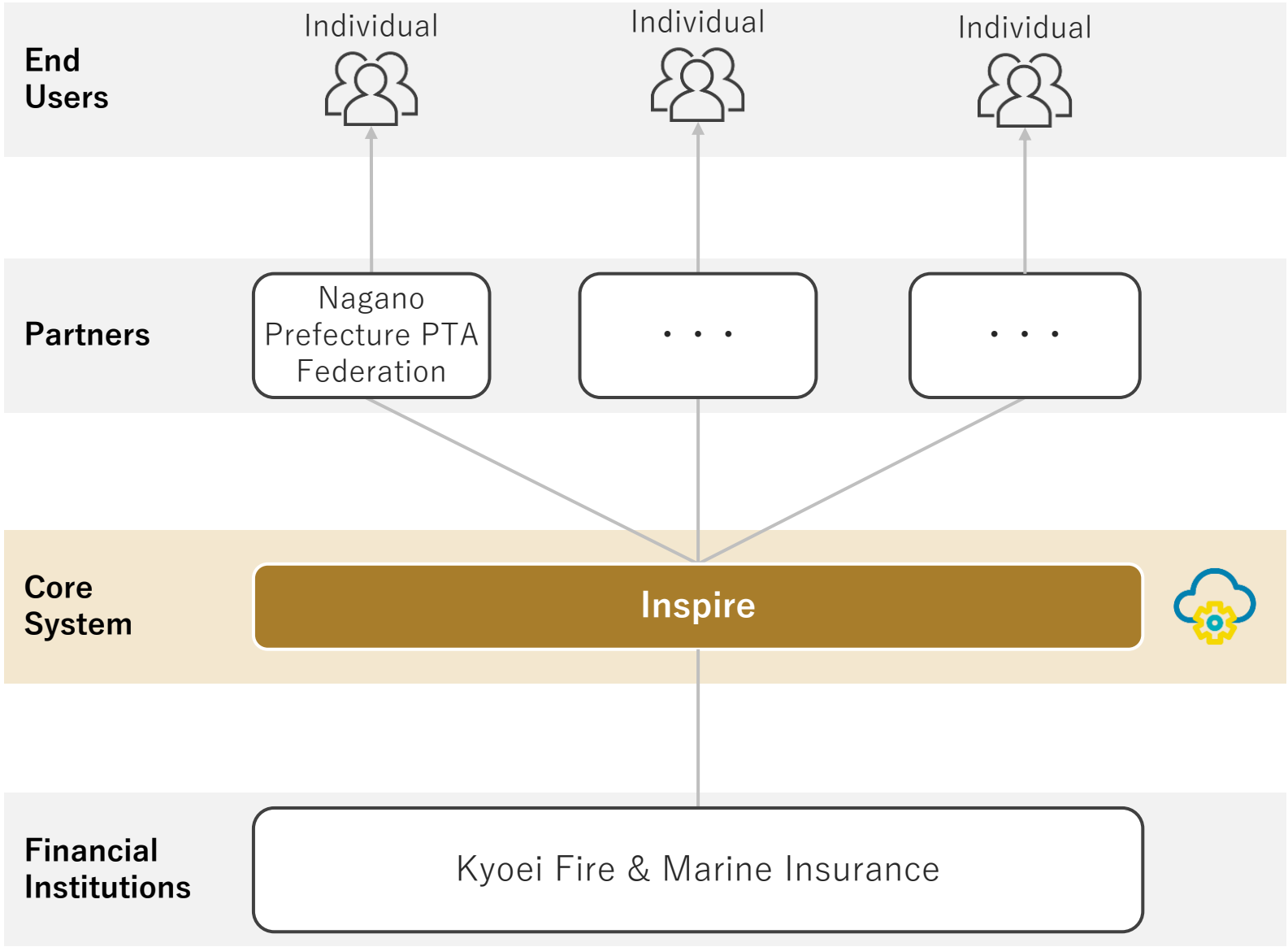
In Jan 2023, IwaiCosmo Securities began providing *Goal Navi*, a Nissay Asset Management's fund wrap for individuals managed through brokerage infrastructure BaaS.



New Launch

In Feb 2023, Kyoei Fire has adopted insurance infrastructure Inspire for online insurance sales channel.

Utilizing Inspire to provide group insurance that can be purchased via smartphone to cooperative associations and organizations nationwide.



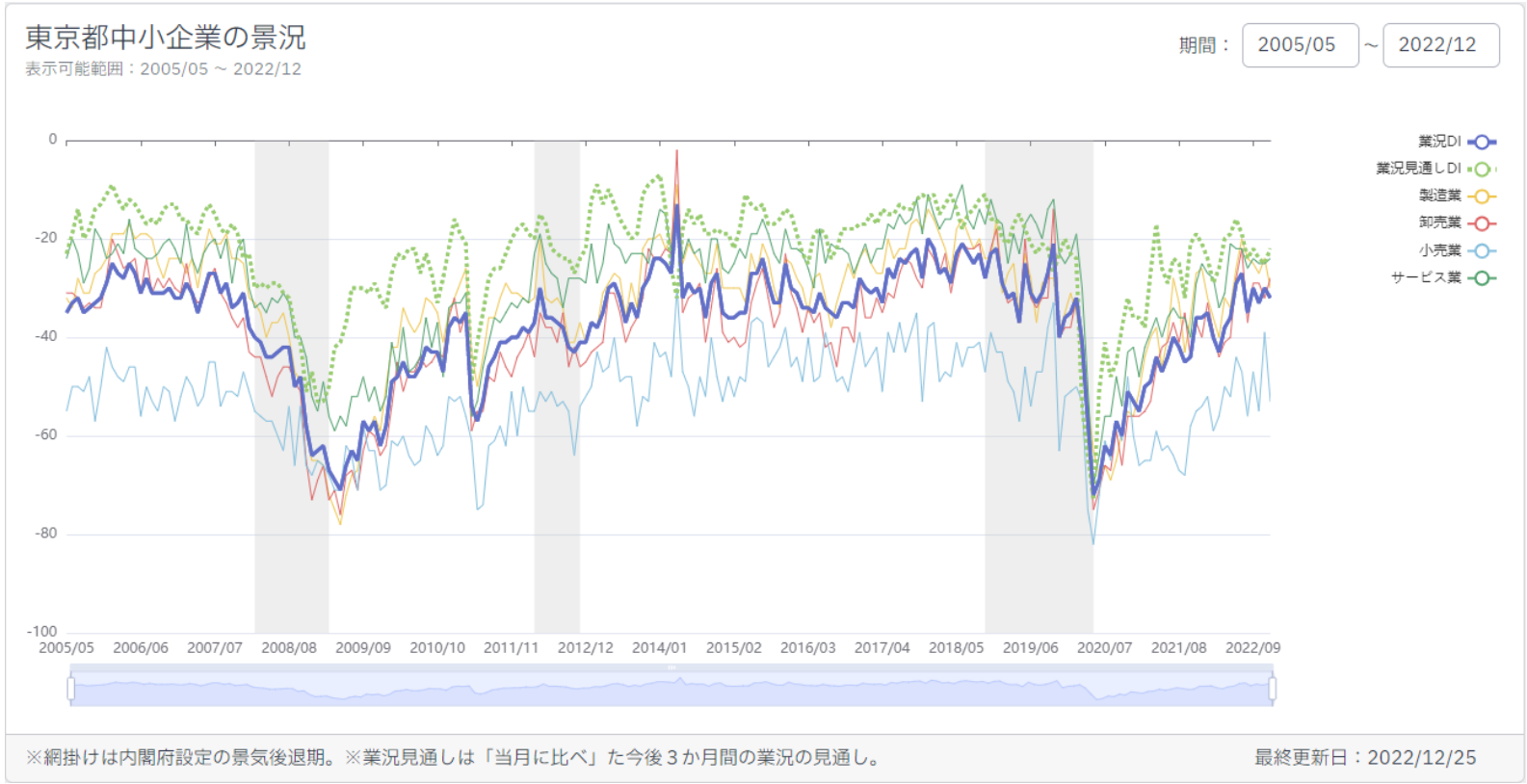
BIG DATA ANALYTICS

Collaboration with Tokyo Gov.

Developed *Dashboard of Business Condition Index of Small and Medium-sized Enterprises in Tokyo* together with the government which visualizes data such as business sentiment, traffic and consumption trends.

Created new value in business condition surveys by combining with alternative data.

Dashboard of Business Condition Index of Small and Medium-sized Enterprises in Tokyo



- Provided transaction data (JCB Consumption Now) and geolocation data (KDDI Location Data), as well as Business Condition Index of Small and Medium-sized Enterprises in Tokyo
- Collaboration stemmed from our championship at the pitch event *UPGRADE with TOKYO* held by the Tokyo Metropolitan Government to solve governmental issues

FINATEXT HOLDINGS

QUARTERLY RESULTS
FY2022 Q3

Q3 Financial Summary

Consolidated revenue +89% YoY, which keeps attaining high growth.

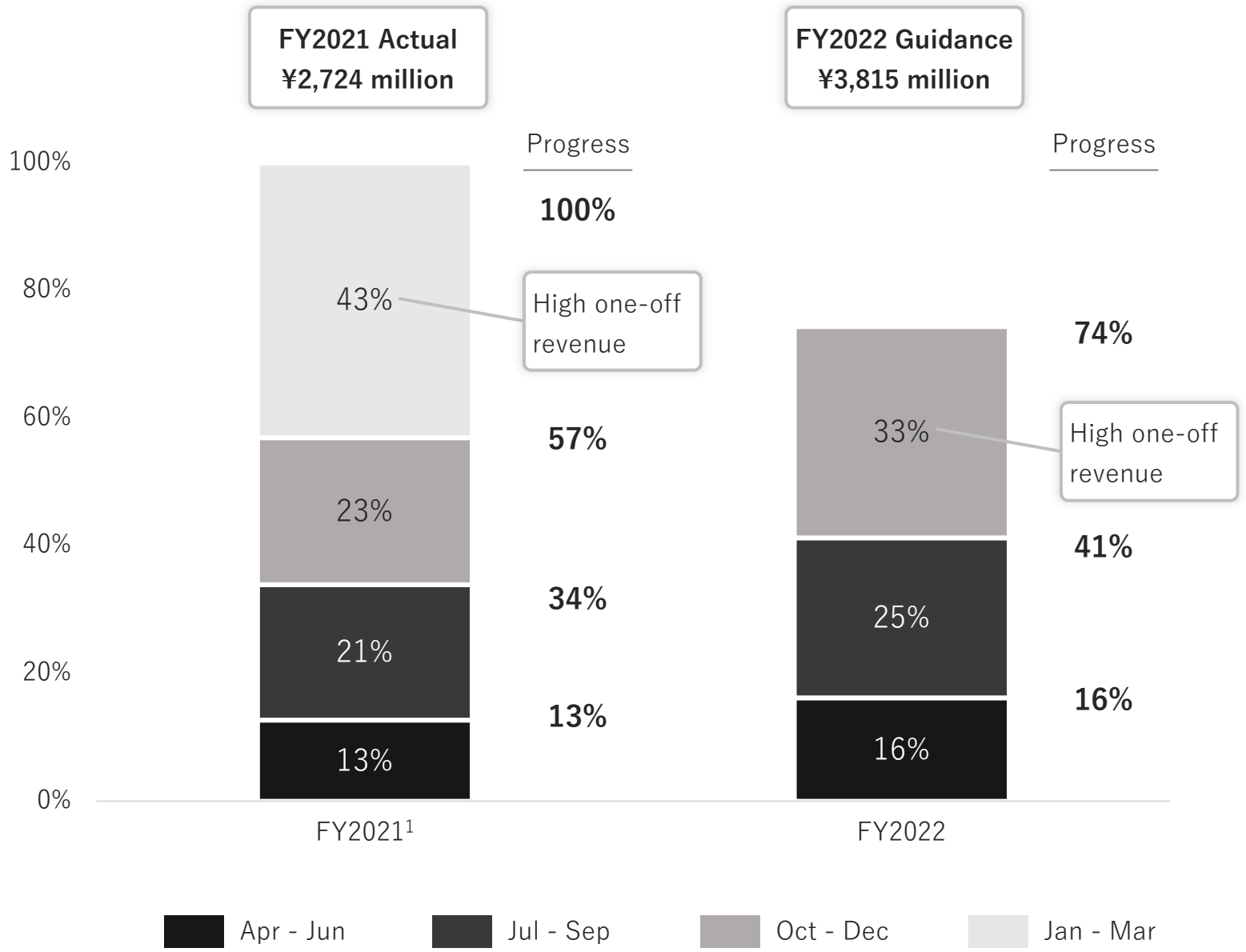
Operating loss shows **significant improvement from ▲¥648 million to ▲¥84 million** due to revenue growth.

(¥million)	FY2022 Apr – Dec	FY2021 Apr – Dec	YoY	Major Factors
Revenue	2,837	1,497	+89%	• Increase in one-off revenue from Financial Infrastructure and Fintech Solution projects
COGS	1,215	657	+85%	• Increase in labor and outsourcing expenses for new projects
COGS Ratio	43%	44%	-	
Gross Profit	1,622	840	+93%	
SG&A	1,706	1,488	+15%	• Rise in communication and labor expenses due to business expansion • One-off moving-related expenses
SG&A Ratio	60%	99%	-	
Operating Income	▲ 84	▲ 648	-	
Operating Margin	-3%	-43%	-	
Ordinary Income	▲ 77	▲ 691	-	
Net Income Attributable to Owners of Parent	▲ 173	▲ 728	-	

Revenue Progress

Progress rate against the annual plan is now 74%, performing better than last year.

Revenue tends to happen in the second half of the year, which applies to this year as well.

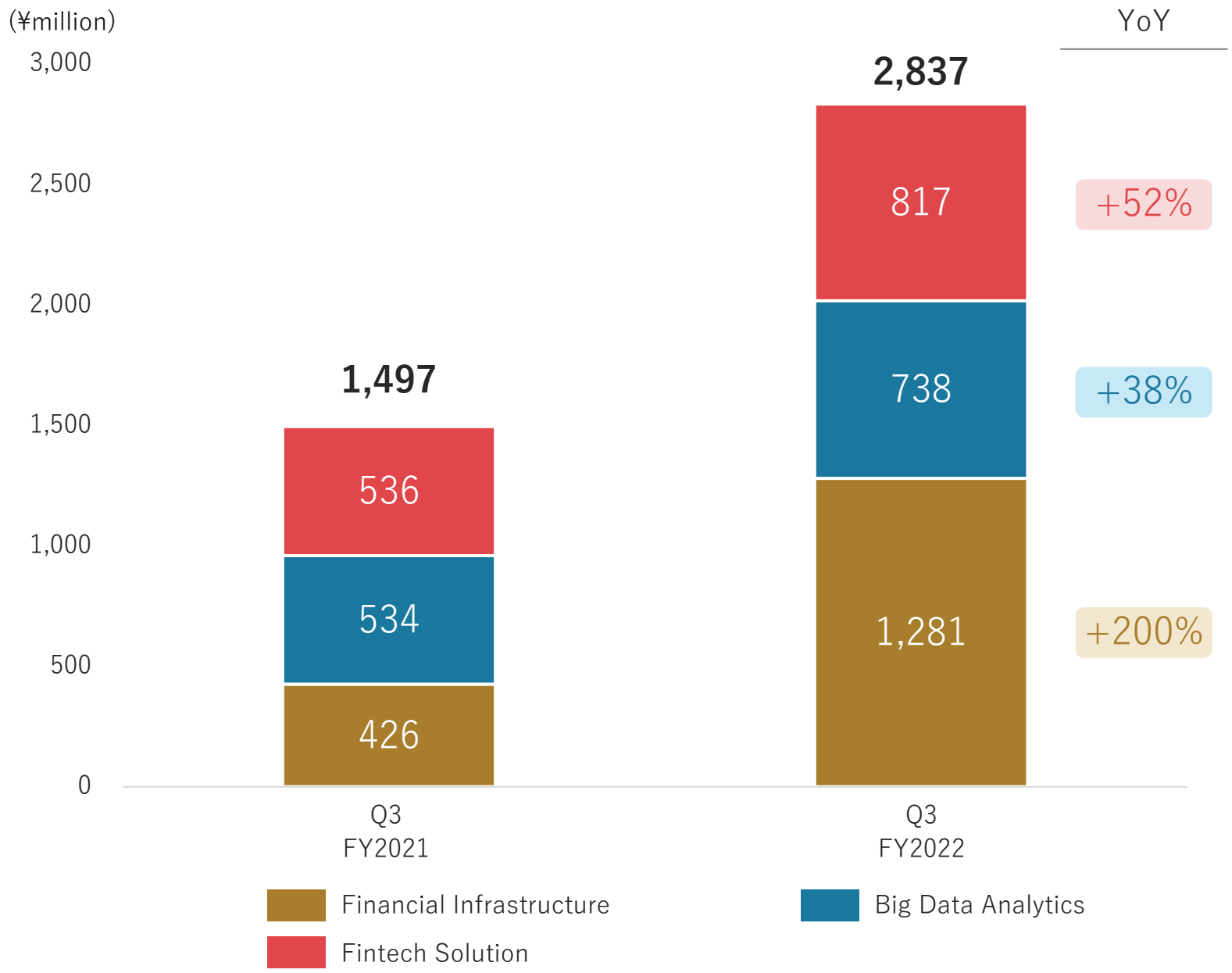


1. Results for FY2021 Q1 (Apr 2021 to Jun 2021) are unaudited.

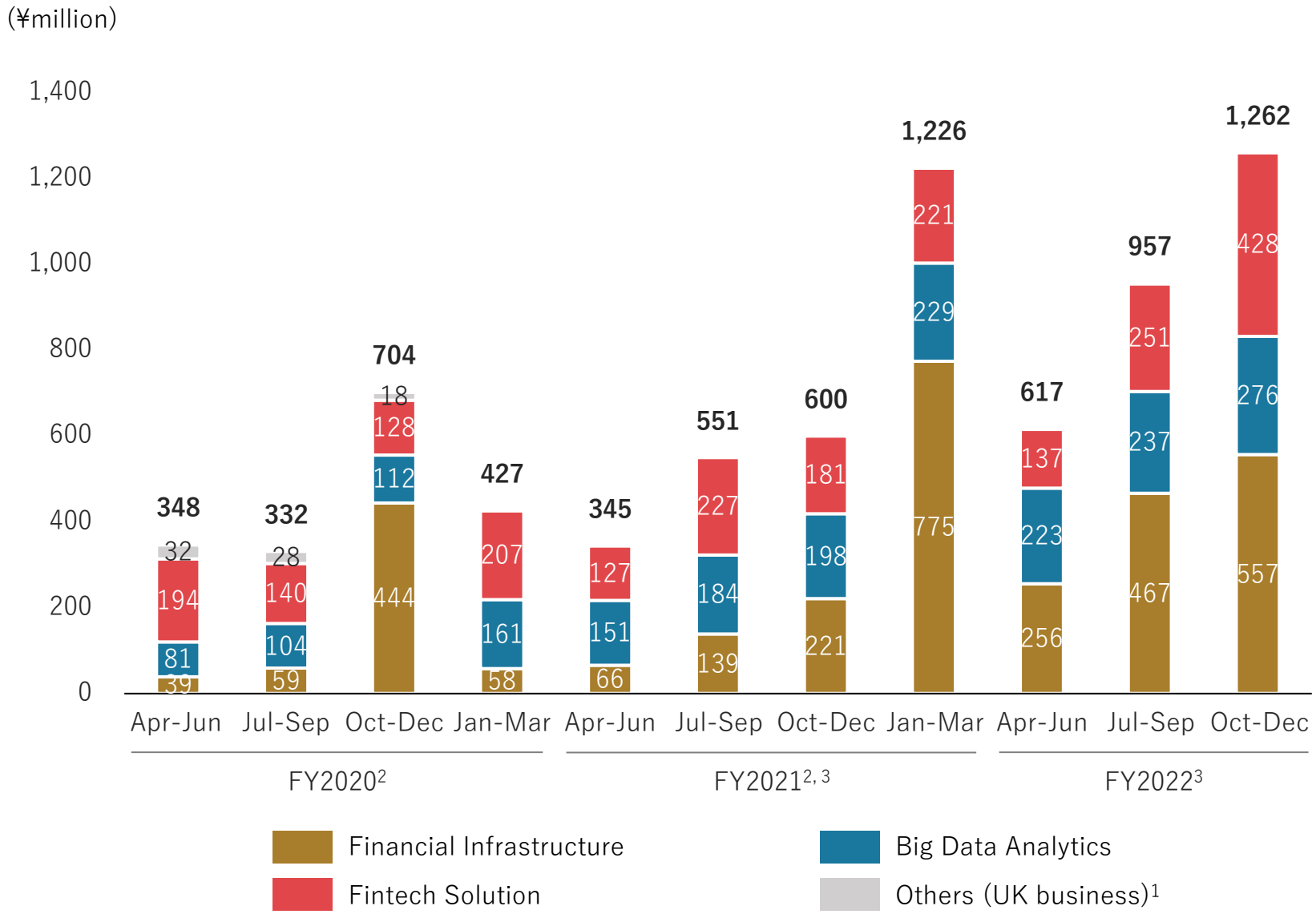
Revenue by Segment

Financial Infrastructure increased significantly by +200% YoY, driving consolidated revenue growth.

Fintech Solution and Big Data Analytics also achieved high growth of +52% YoY and +38% YoY respectively.



Revenue by Segment

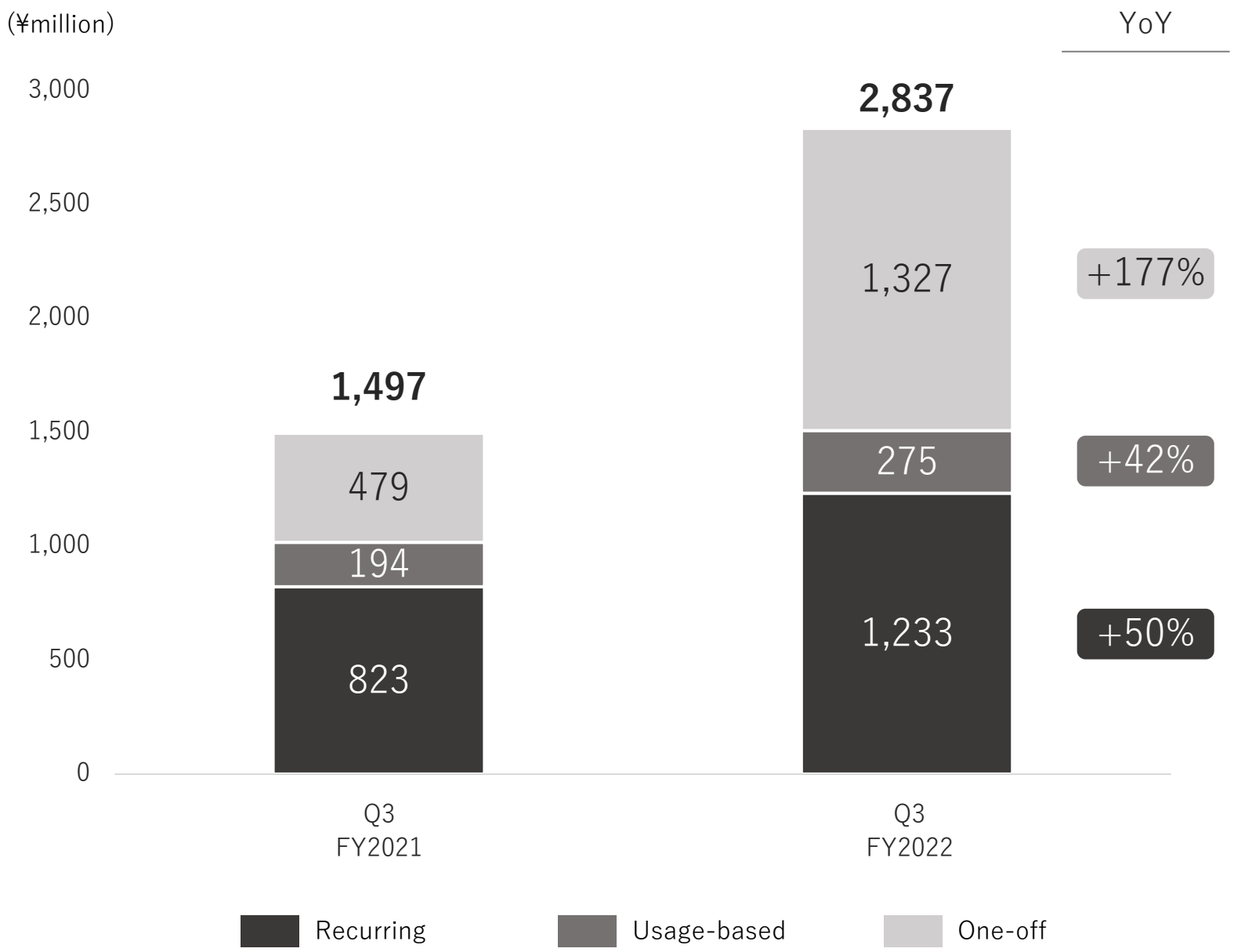


1. Revenue of exited UK business in last consolidated fiscal year
2. The quarterly results prior to Jul-Sep of FY2021 are unaudited.
3. From FY2022 Q2 (Jul-Sep), credit business has been included in “Financial Infrastructure” instead of “Fintech Solution”, and past figures have been adjusted accordingly.

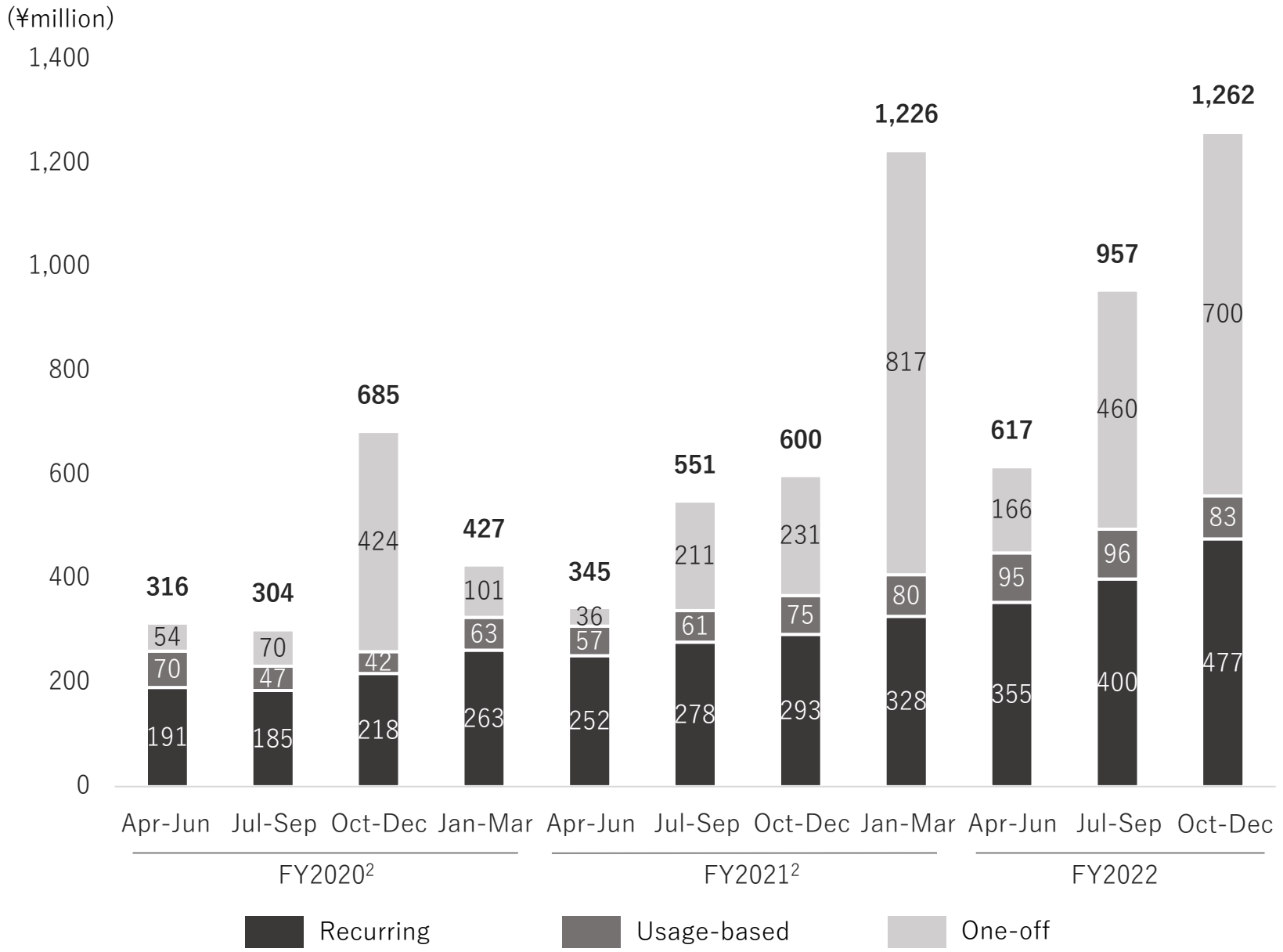
Revenue by Type

One-off revenue from new implementations **increased significantly by +177% YoY**, driving revenue growth.

New implementations in the last fiscal year brought in **growth in recurring revenue and usage-based revenue by +50% and +42%.**



Revenue by Type

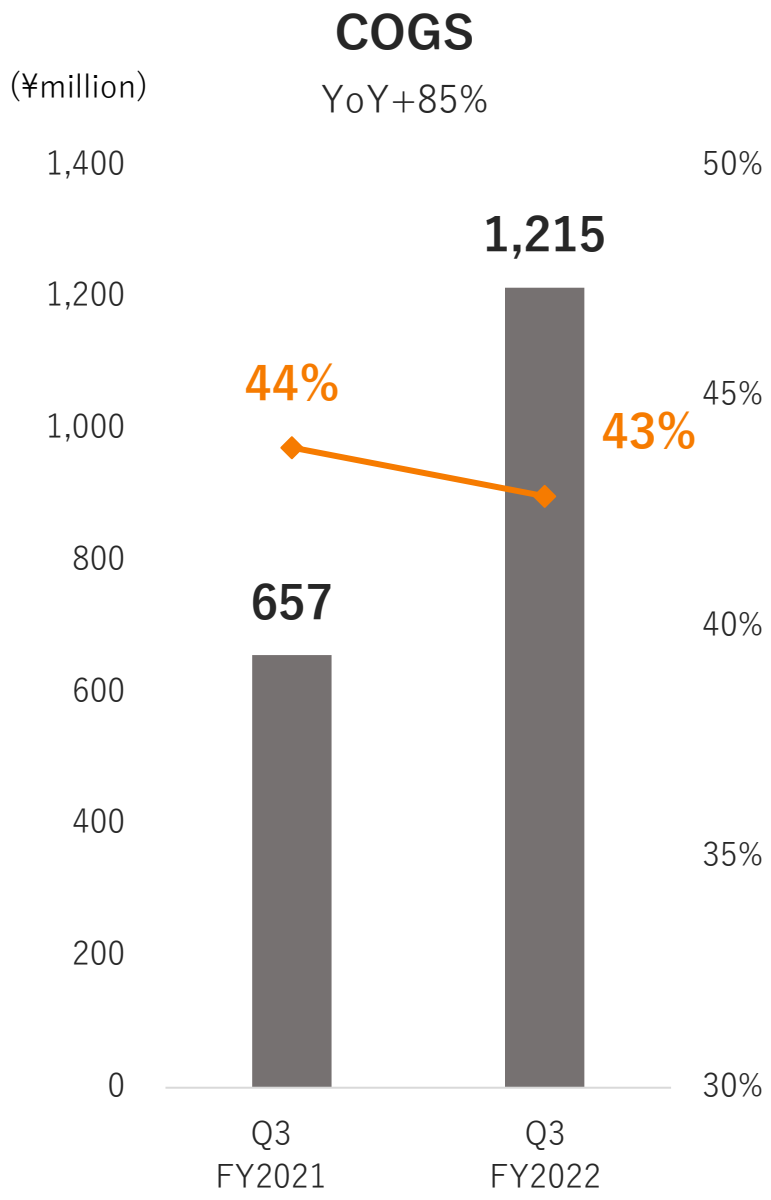


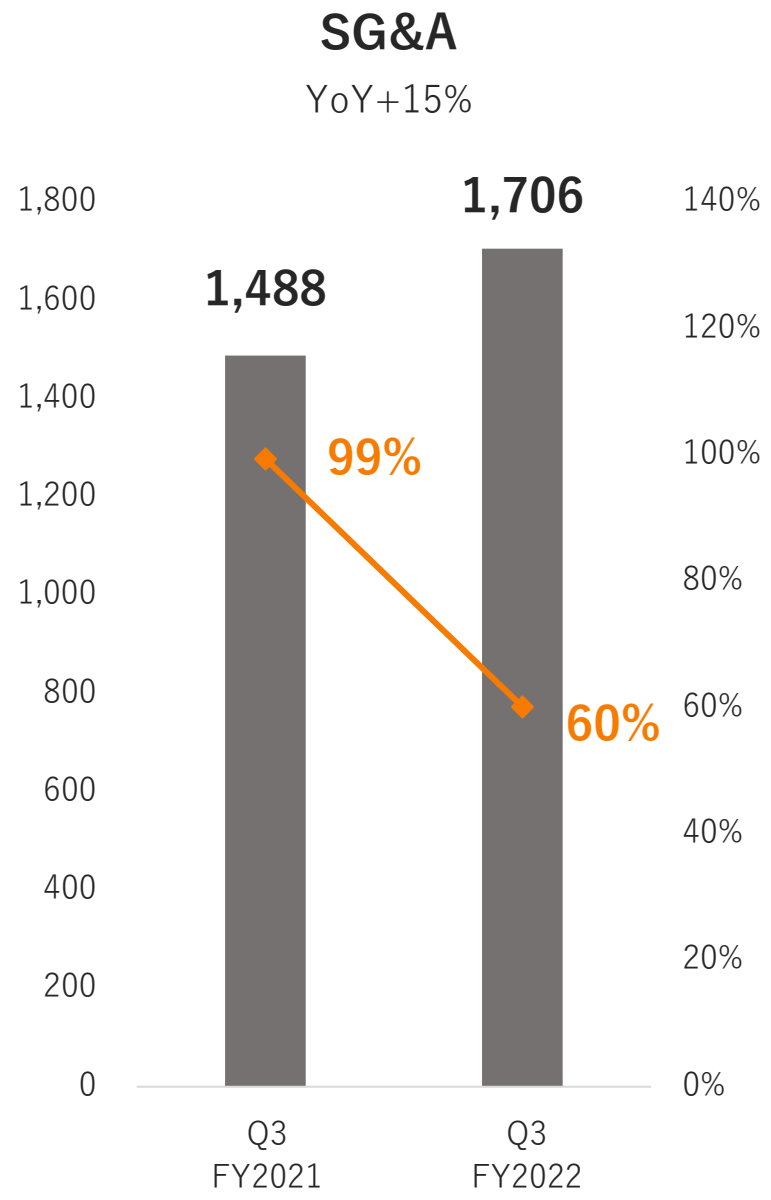
1. Excluding revenue in UK business exited in last consolidated fiscal year.
2. The quarterly results prior to Jul-Sep of FY2021 are unaudited.

COGS and SG&A

COGS ratio stayed steady despite an increase in labor and outsourcing costs for new projects.

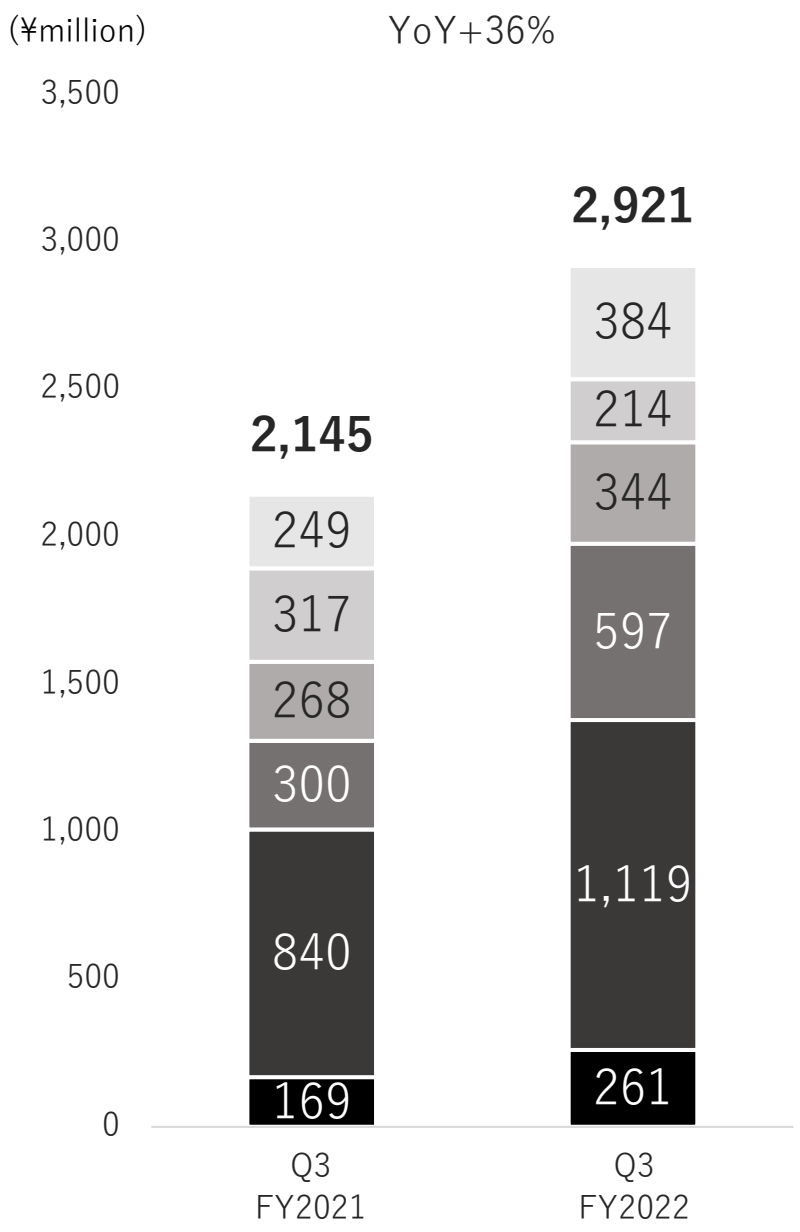
SG&A ratio declined significantly, because SG&A increased only +15% YoY due to solid cost control.





Cost Breakdown

Despite an increase in expenses due to special factors such as moving-related expenses and communication expenses increased by JPY depreciation, **total expenses remained +36% while revenue were +89% YoY.**



Other (YoY+54%)

- Financial expenses increased mainly due to the expansion of the scale of service operation
- Special cause: one-off moving expenses (¥16 million)

Advertising Expenses (YoY▲32%)

- Decreased mainly due to no large-scale campaigns held for our own services

Communication Expenses (YoY+28%)

- Increased mainly due to the expansion of the scale of service operation
- Special cause: JPY depreciation increased expenses paid in USD

Outsourcing Expenses (YoY+99%)

- Mainly due to the increase in the number of projects

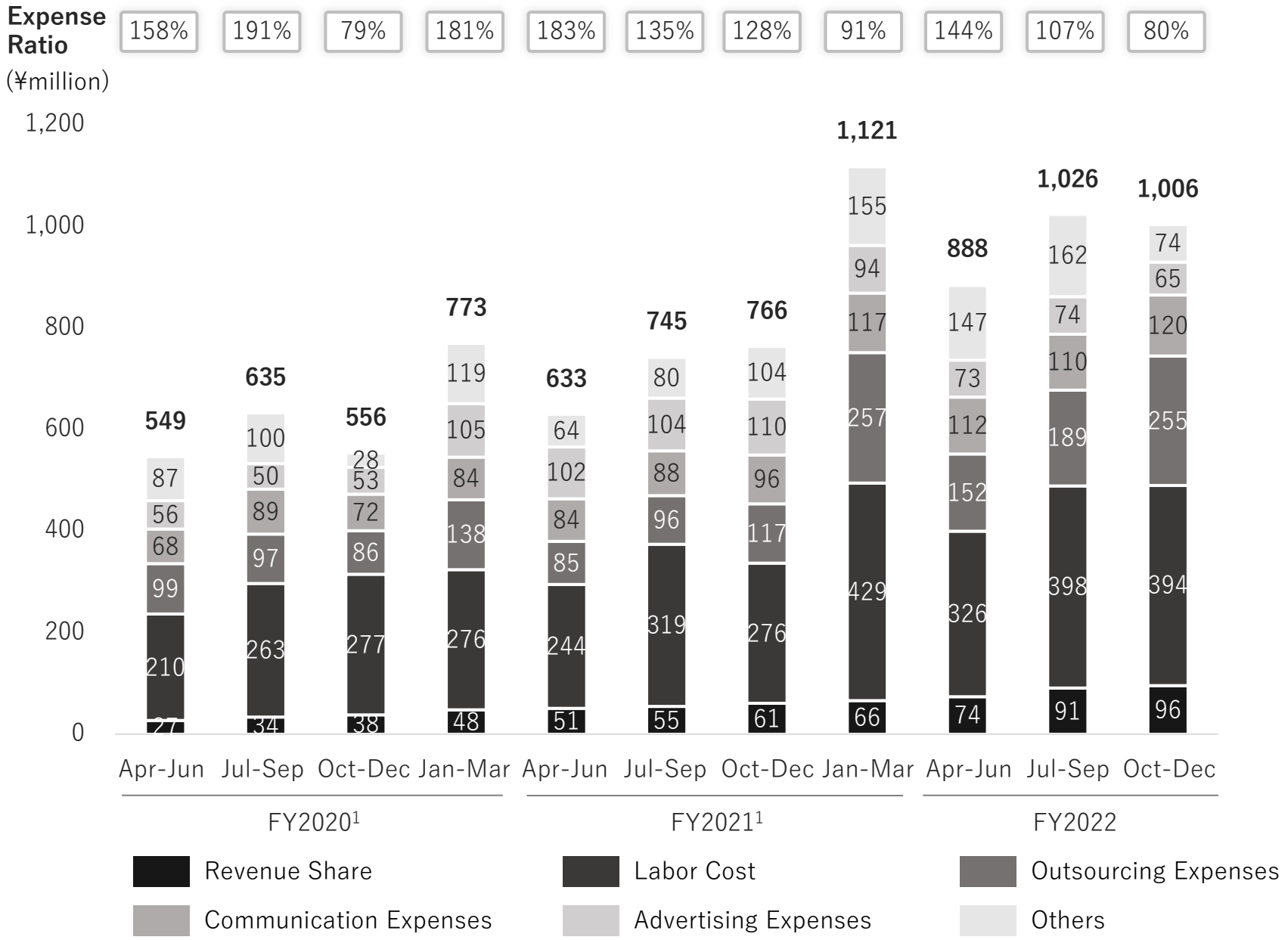
Labor Cost (YoY+33%)

- Mainly due to team expansion

Revenue Share (YoY+55%)

- Increased mainly due to respective growth of data license business

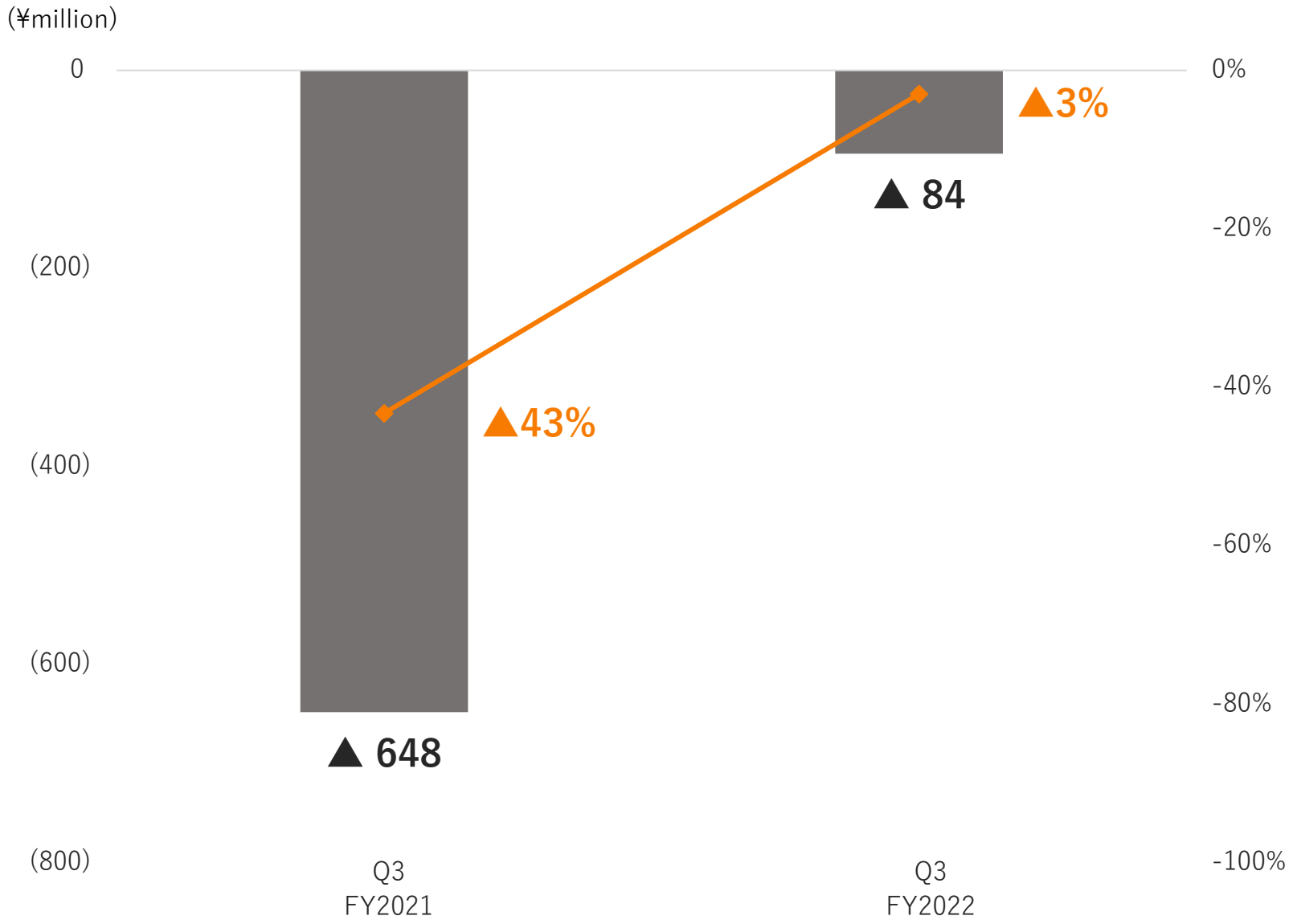
Cost Breakdown



1. The quarterly results prior to Jul-Sep of FY2021 are unaudited.

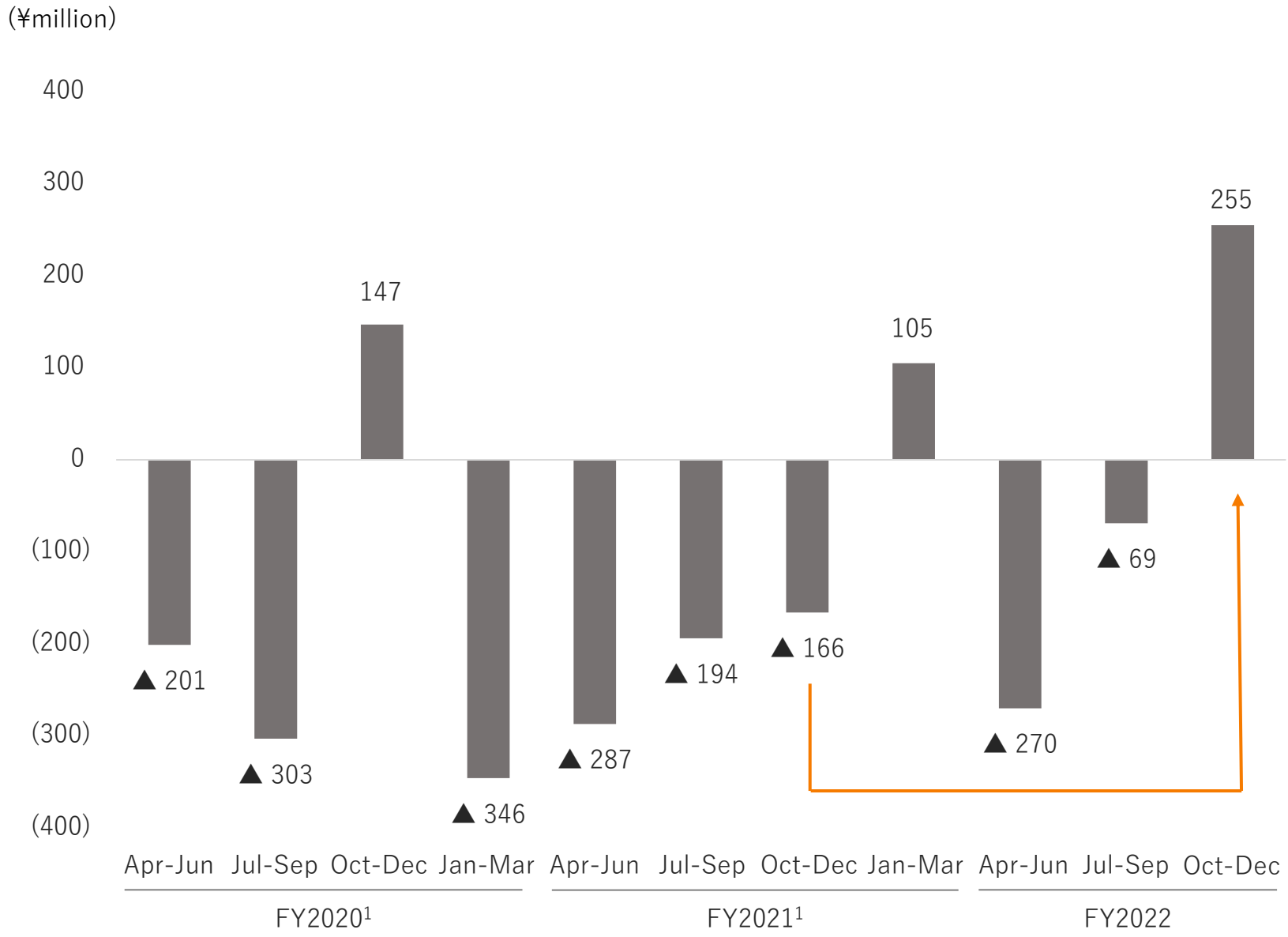
Operating Margin

Due to an increased in revenue and a significant decline in SG&A ratio, **operating margin improved from ▲43% to ▲3%.**



Operating Income

Although still in the investment phase, **the company posted an operating profit in this quarter due to high one-off revenue.**

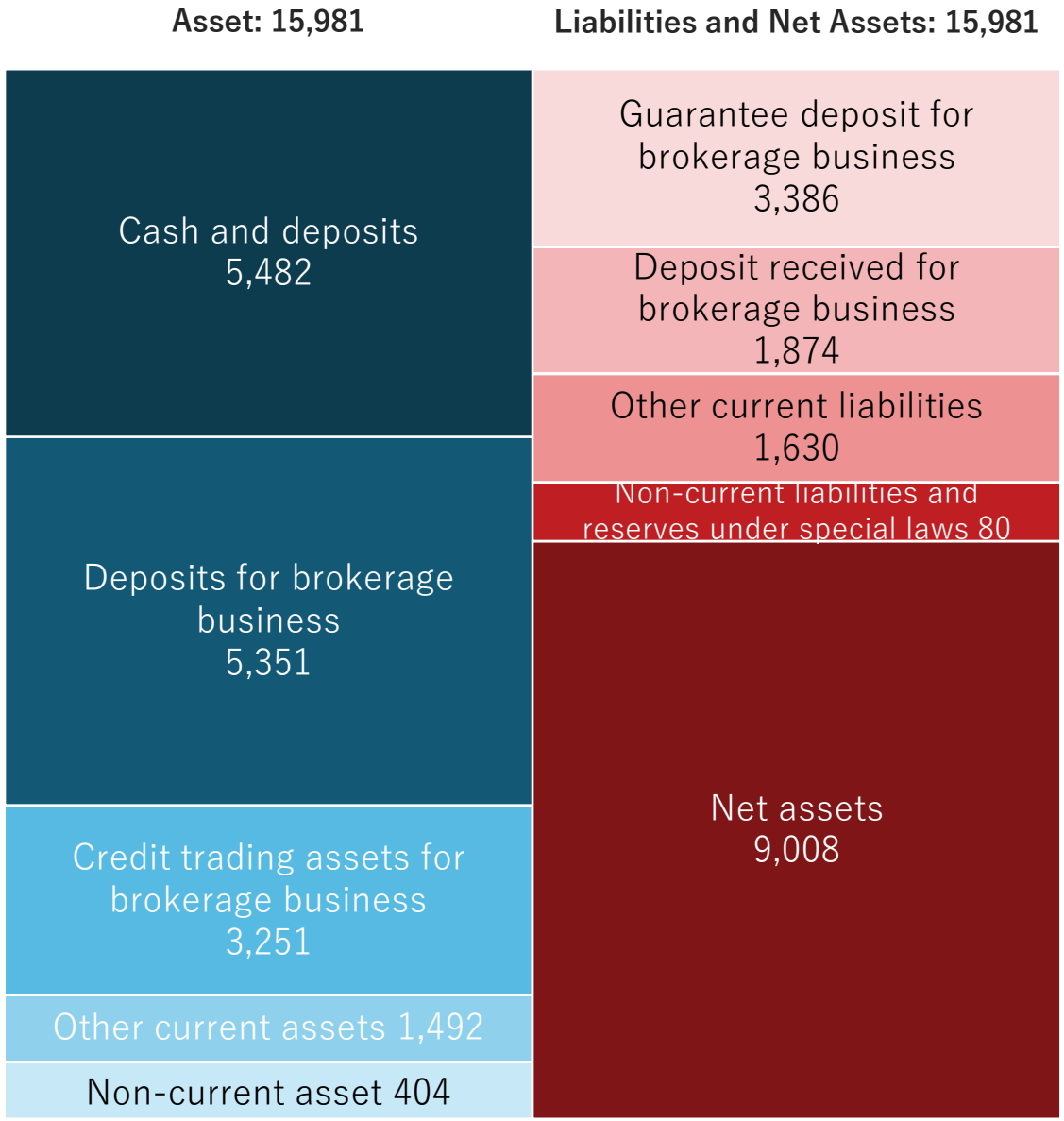


1. The quarterly results prior to Jul-Sep of FY2021 are unaudited.

Balance Sheet

Strong financial base with ¥5.4 billion in cash and deposits as of Dec 31, 2022.

(¥million)

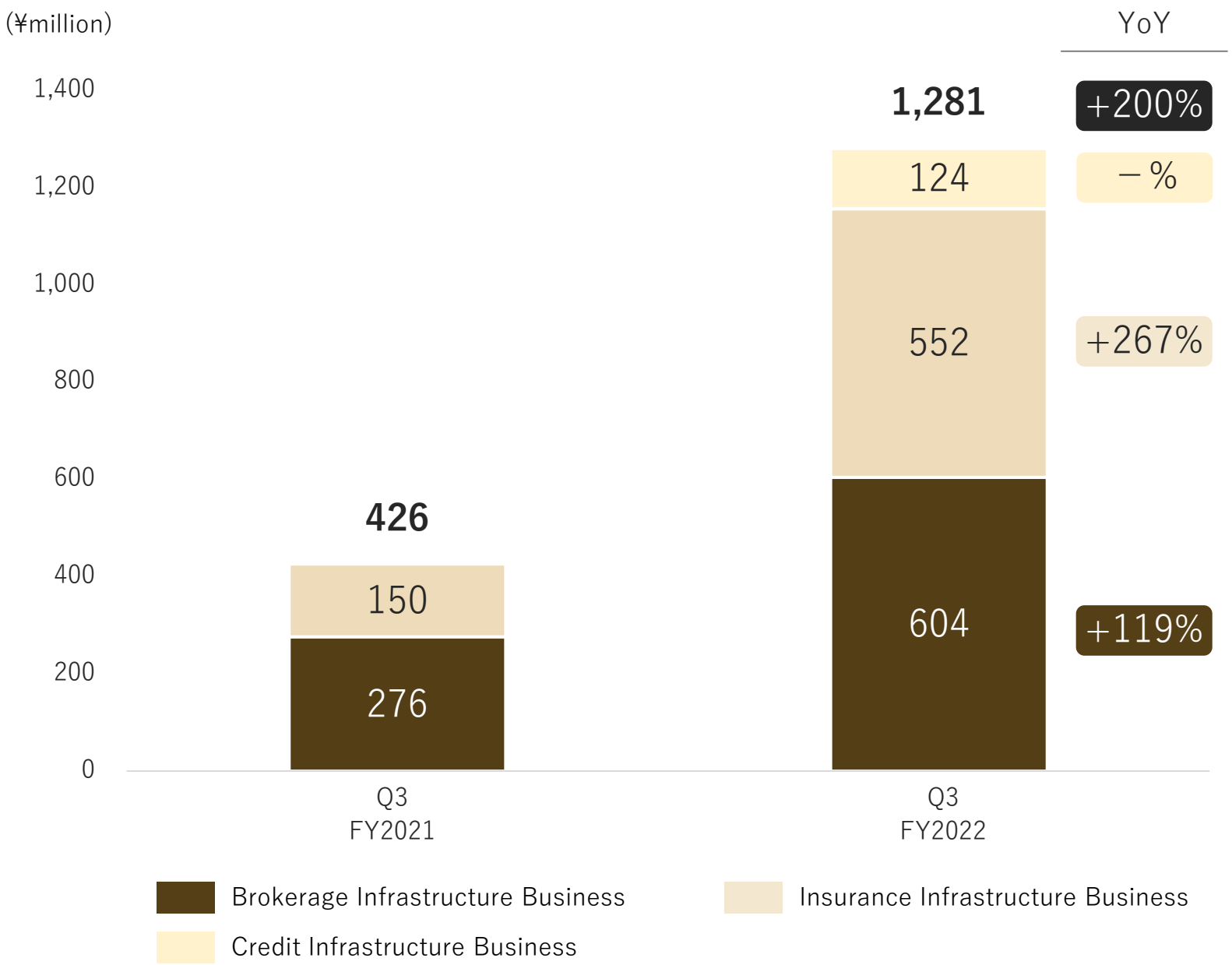


QUARTERLY RESULTS BY SEGMENT FY2022 Q3

FINANCIAL INFRASTRUCTURE

Revenue by Business

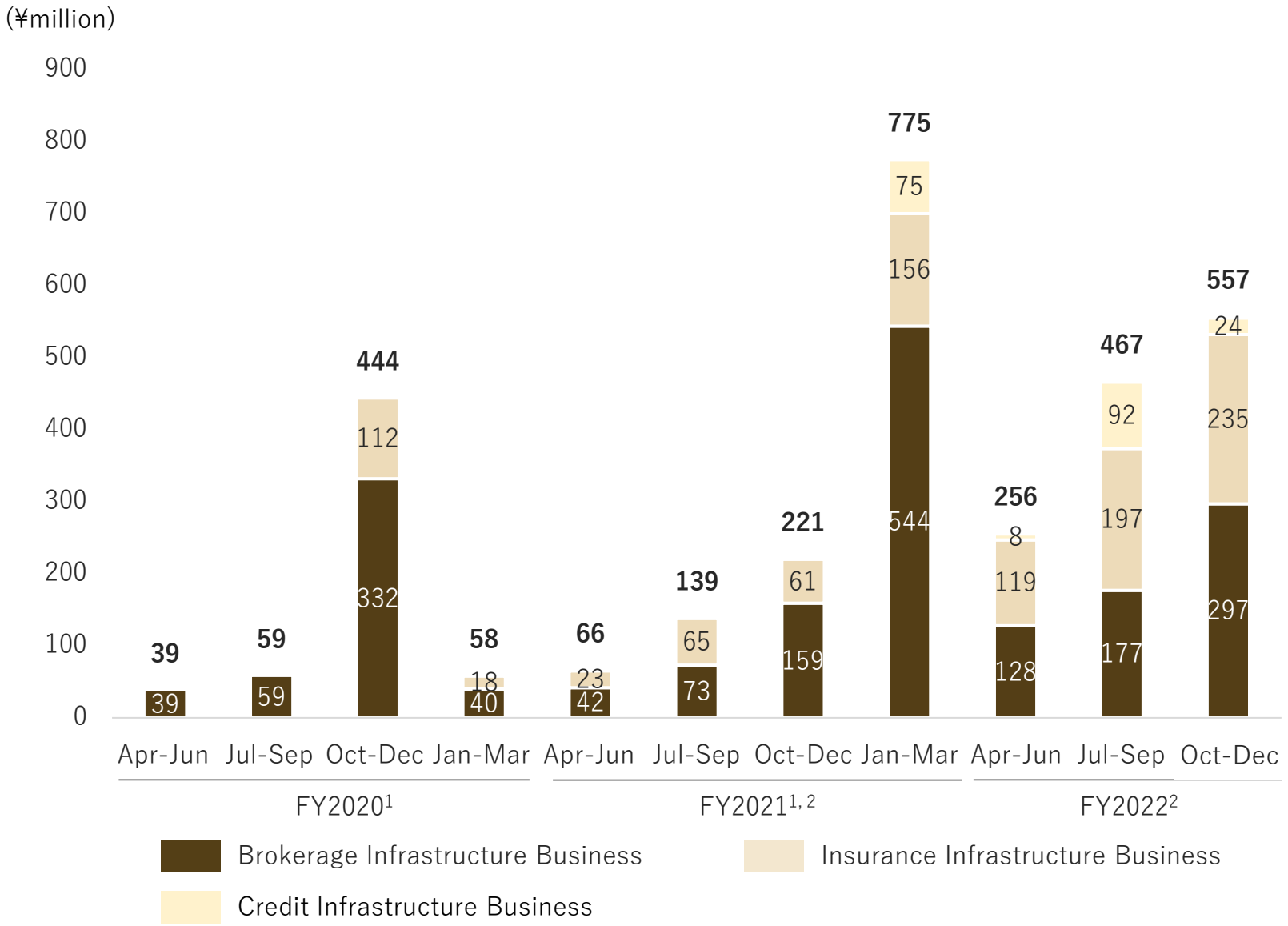
Growth in both brokerage and insurance increased **revenue +200% YoY to ¥1,281 million.**



FINANCIAL INFRASTRUCTURE

Revenue by Business

More partners brought in higher recurring revenue, which contributed to the increase in revenue.



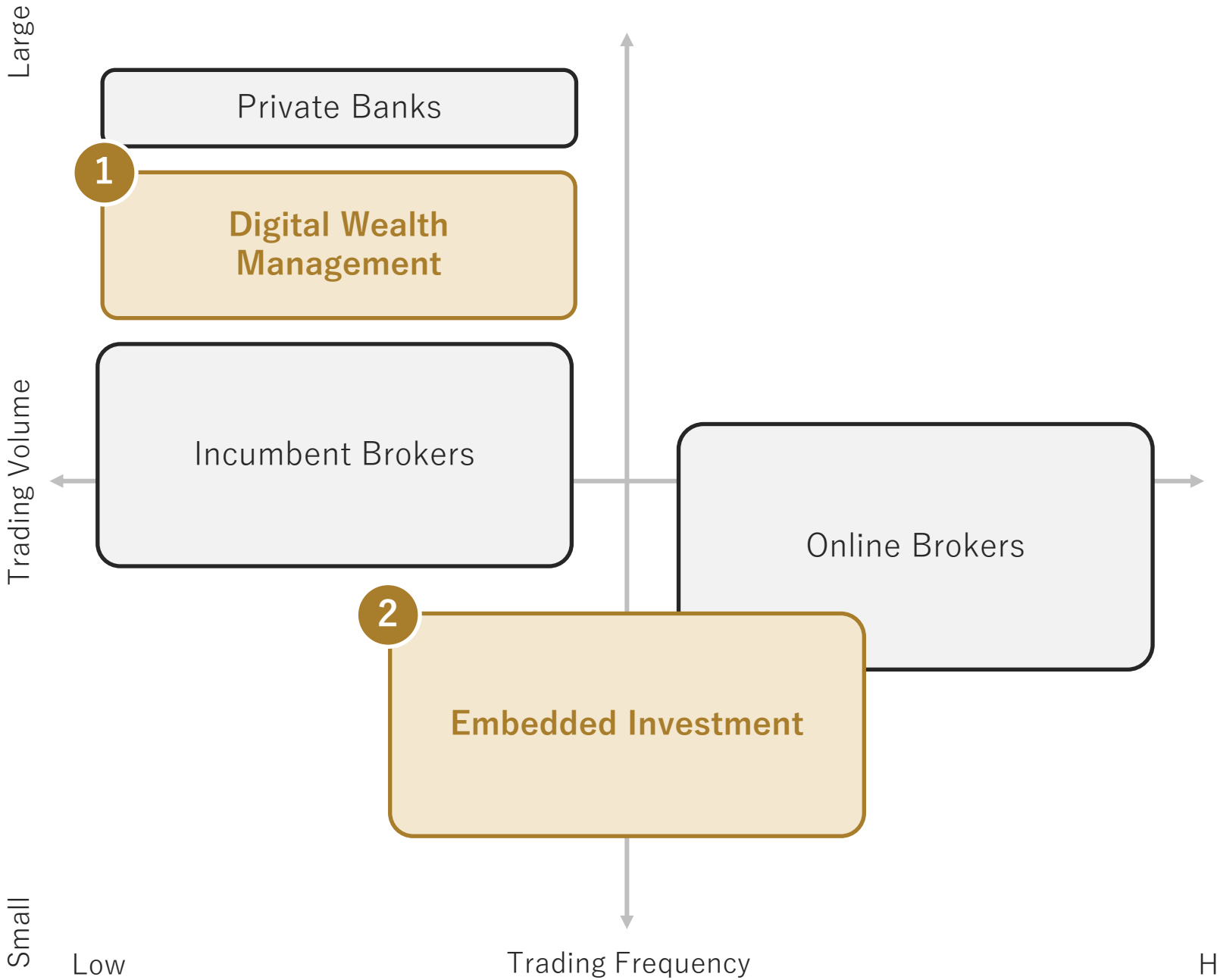
1. The quarterly results prior to Jul-Sep of FY2021 are unaudited.
2. From FY2022 Q2 (Jul-Sep), credit business has been included in “Financial Infrastructure” instead of “Fintech Solution”, and past figures have been adjusted accordingly.

Focus Area for BaaS

Focus on two areas:

1)**Digital Wealth Management**: aim to democratize high-quality financial services by using technologies.

2)**Embedded Investment**: seamlessly integrate with existing services to develop a new customer base.

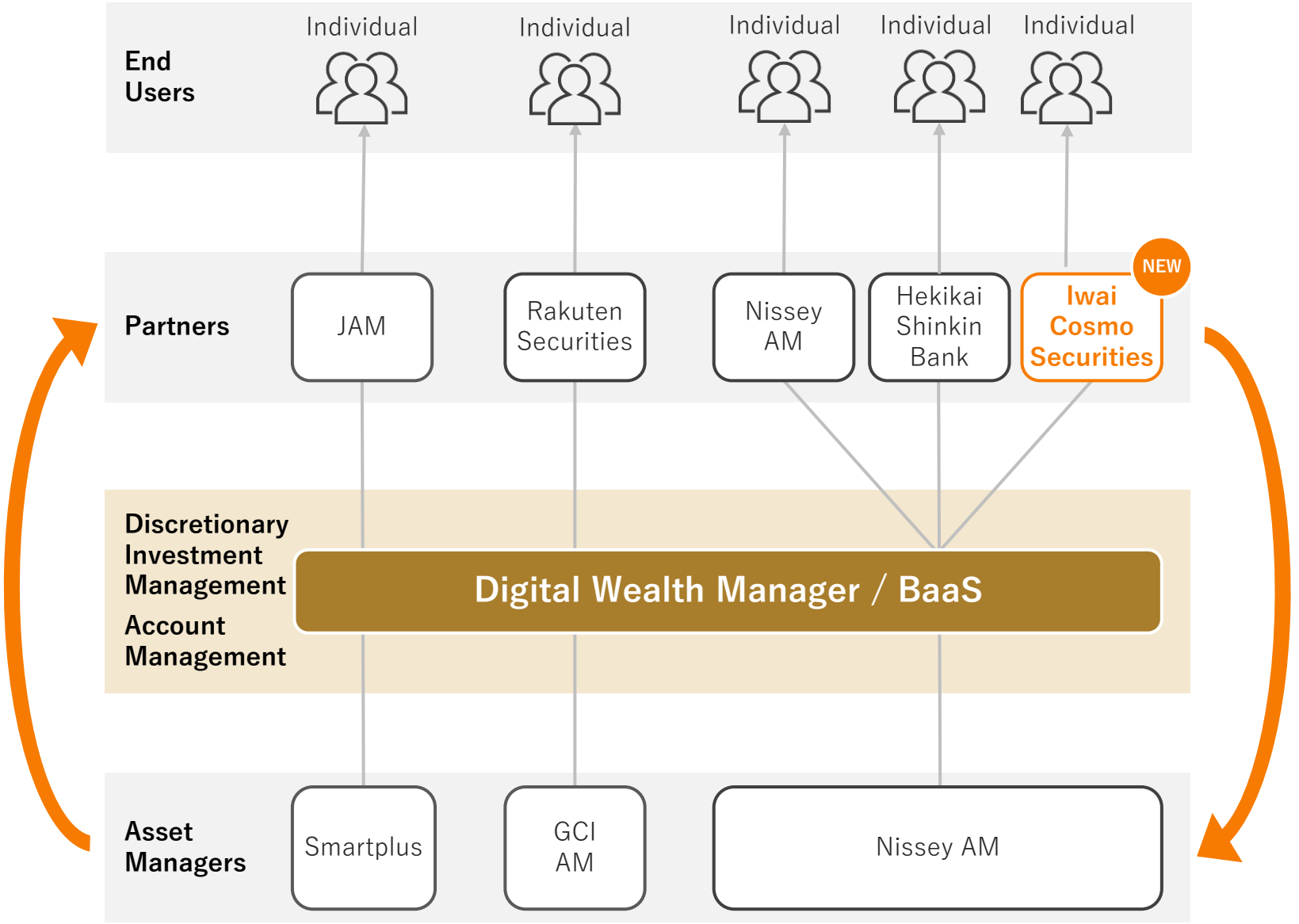


Growth Strategies in DWM

Support asset management companies to operate their own discretionary investment services.

Aim to expand both "asset managers" that operate discretionary investment services using DWM and "partners" in sales.

IwaiCosmo Securities newly joined in Q3.

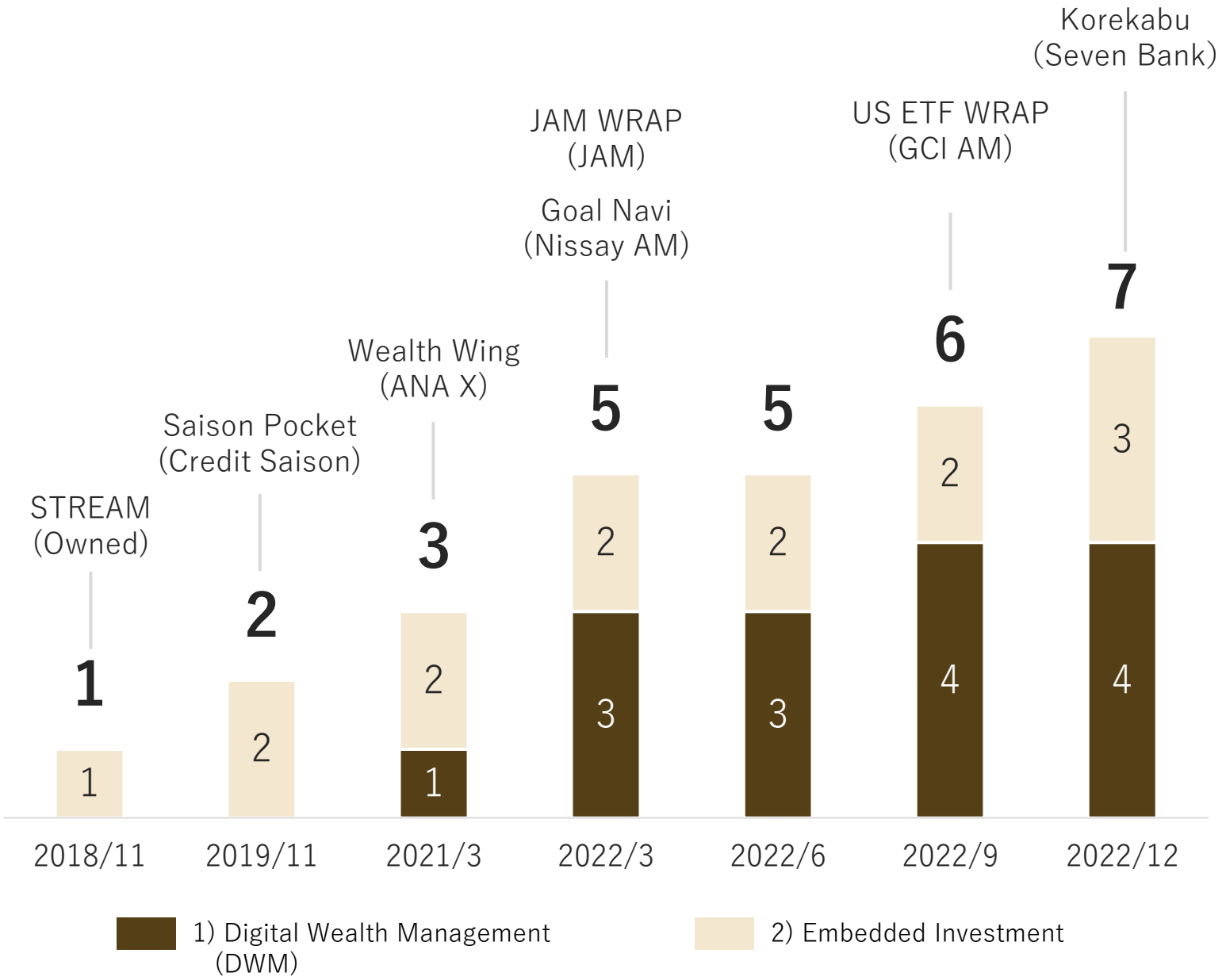


FINANCIAL INFRASTRUCTURE

of Services on BaaS

In Q3, Seven Bank introduced brokerage infrastructure BaaS, **increasing the cumulative number of operating services to 7**.

Recently, Financial Standard has introduced BaaS, so the number of services is expected to increase further.



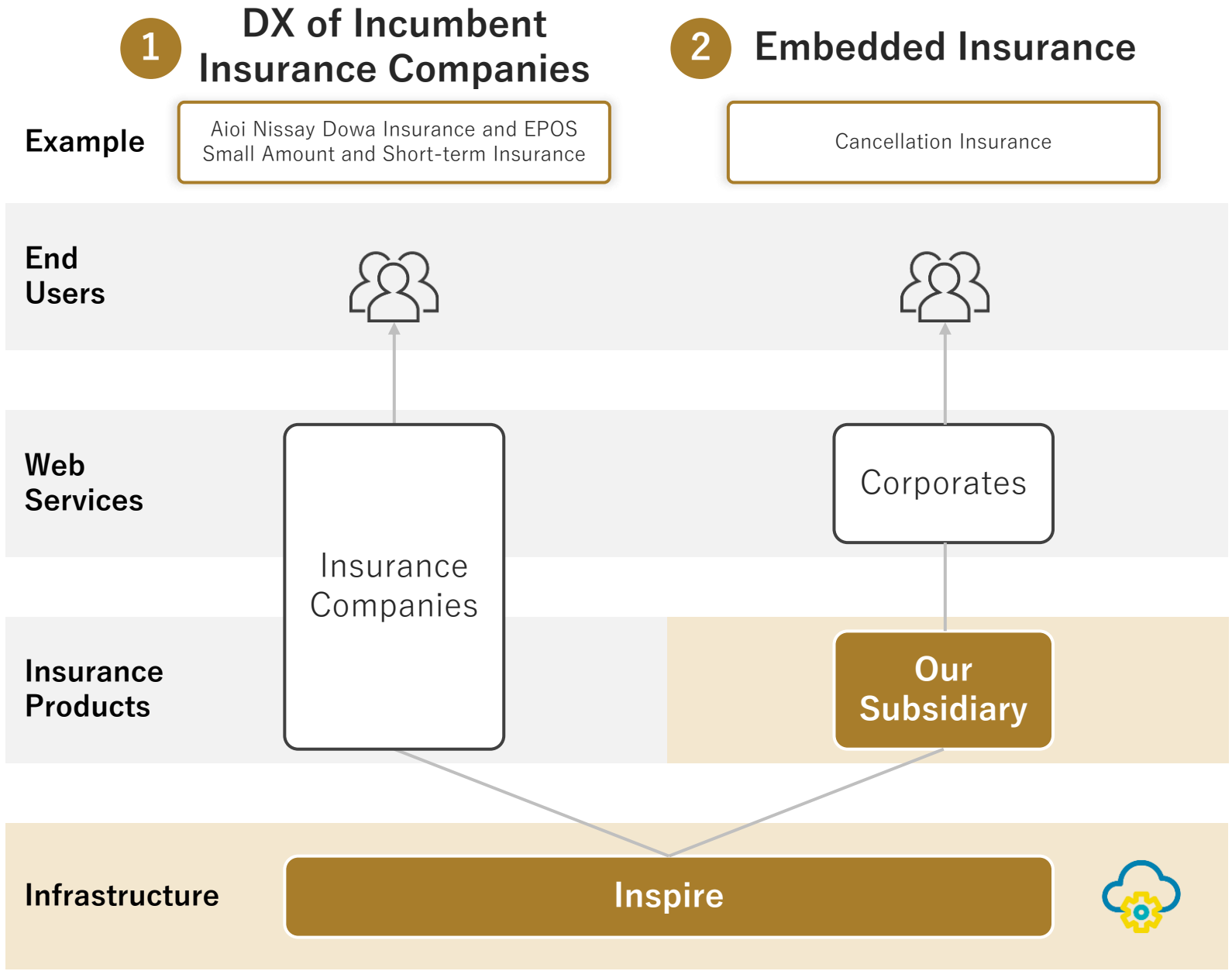
1. Including subsidiary Smartplus which provides STREAM via BaaS

Focus Area for Inspire

Focus on two areas:

1) **Digitalization support** for insurance companies at the launch of digital brands or new companies through the provision of Inspire.

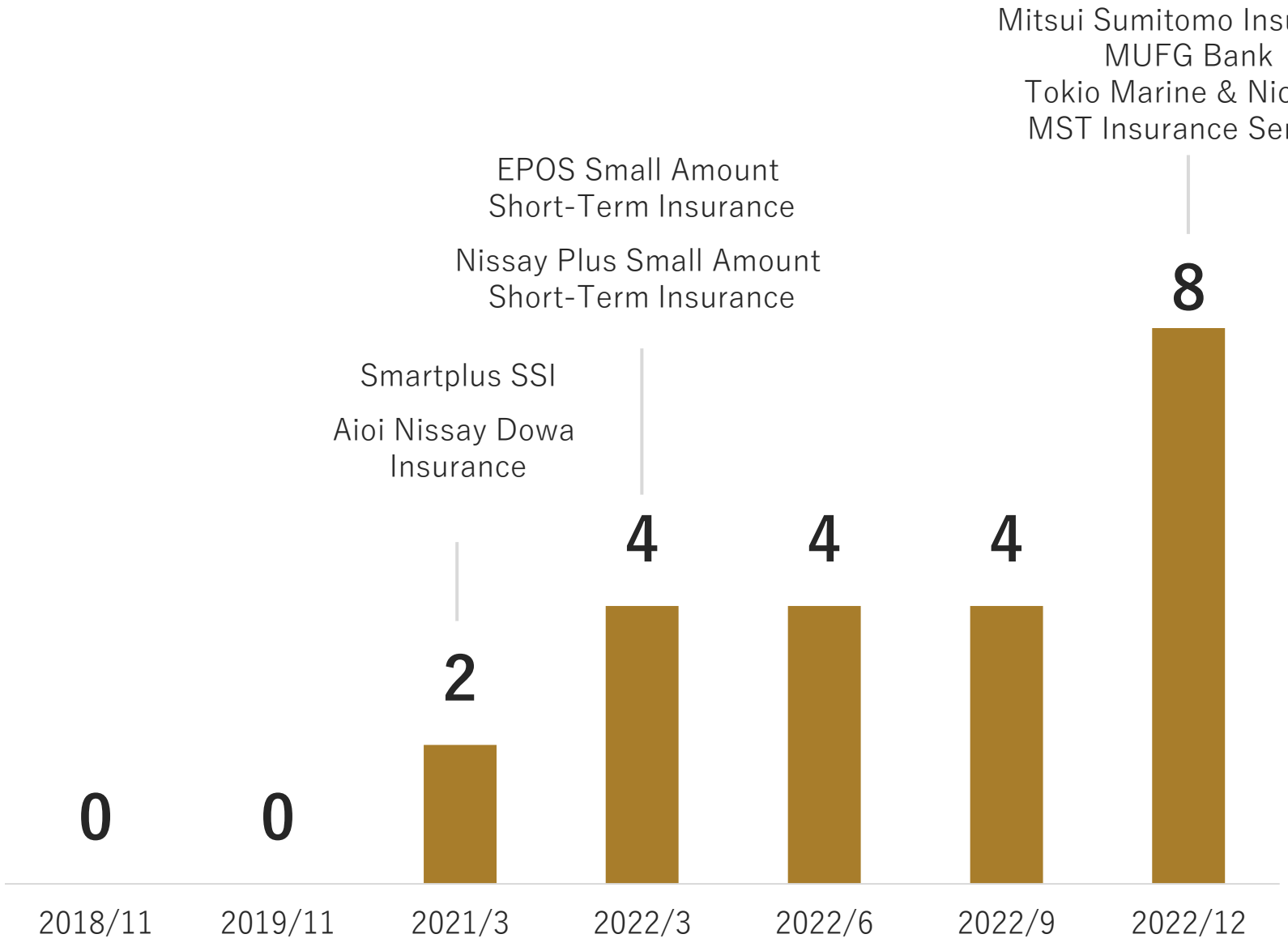
2) Our insurance subsidiary provides **embedded insurance** which allows users to seamlessly purchase insurance policy from existing services.



of Partners on Inspire

As a result, another 4 companies implemented Inspire in Q3, **increasing the number of partners to 8**.

Recently, Kyoei Fire has introduced *Inspire*, so the number of partners is expected to increase further.



1. Including subsidiary Smartplus Small amount Short-term Insurance which provides maternal and child insurance for pregnant women and cancellation insurance via Inspire

Expansion of Embedded Insurance

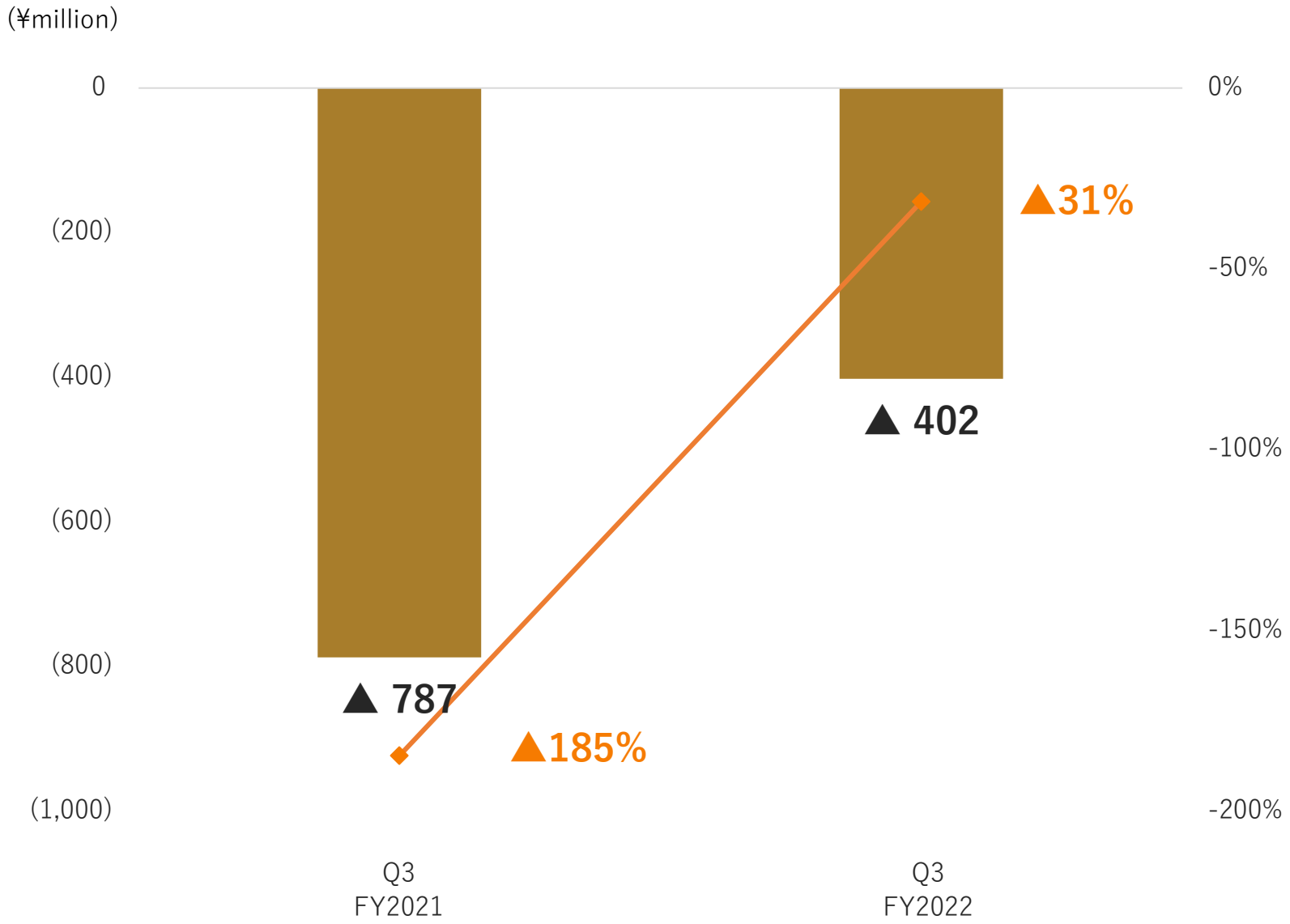
Based on our *Cancellation Insurance for Embedded Services*, we quickly develop insurance products that match individual needs.

In Q3, travel reservation cancellation insurance was renewed with enhanced coverage.

Insurance	Embedded Services	Partner	Summary
September 2021~ **Travel Reservation Cancellation**	Accommodation Reservation System *489ban*	CADISH	• Up to 100% compensation for cancellation fees for accommodation expenses for hotels booked on *489ban*
June 2022~ **Restaurant Reservation Cancellation**	Restaurant Reservation Service *OMAKASE by GMO*	GMO OMAKASE	• Up to 100% compensation for cancellation fees for restaurants booked on *OMAKASE by GMO*
September 2022~ **School Group Travel Cancellation**	–	F.I.S.	• Up to 100% compensation for cancellation fees when students are unable to participate in domestic trips arranged by school.

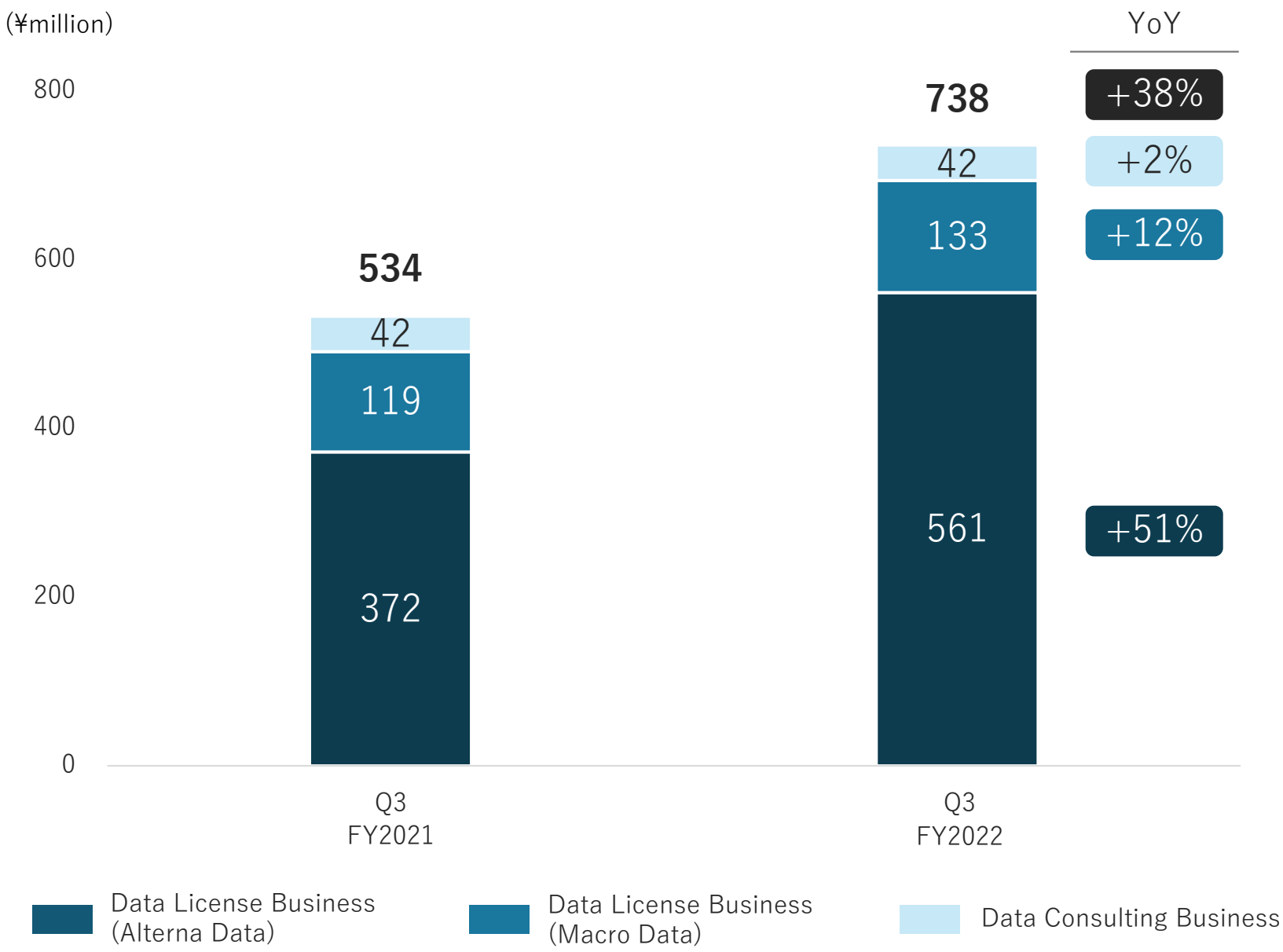
Operating Margin

Although labor and outsourcing expenses increased for business expansion, operating loss decreased, and **operating margin also improved significantly from ▲185% to ▲31%.**



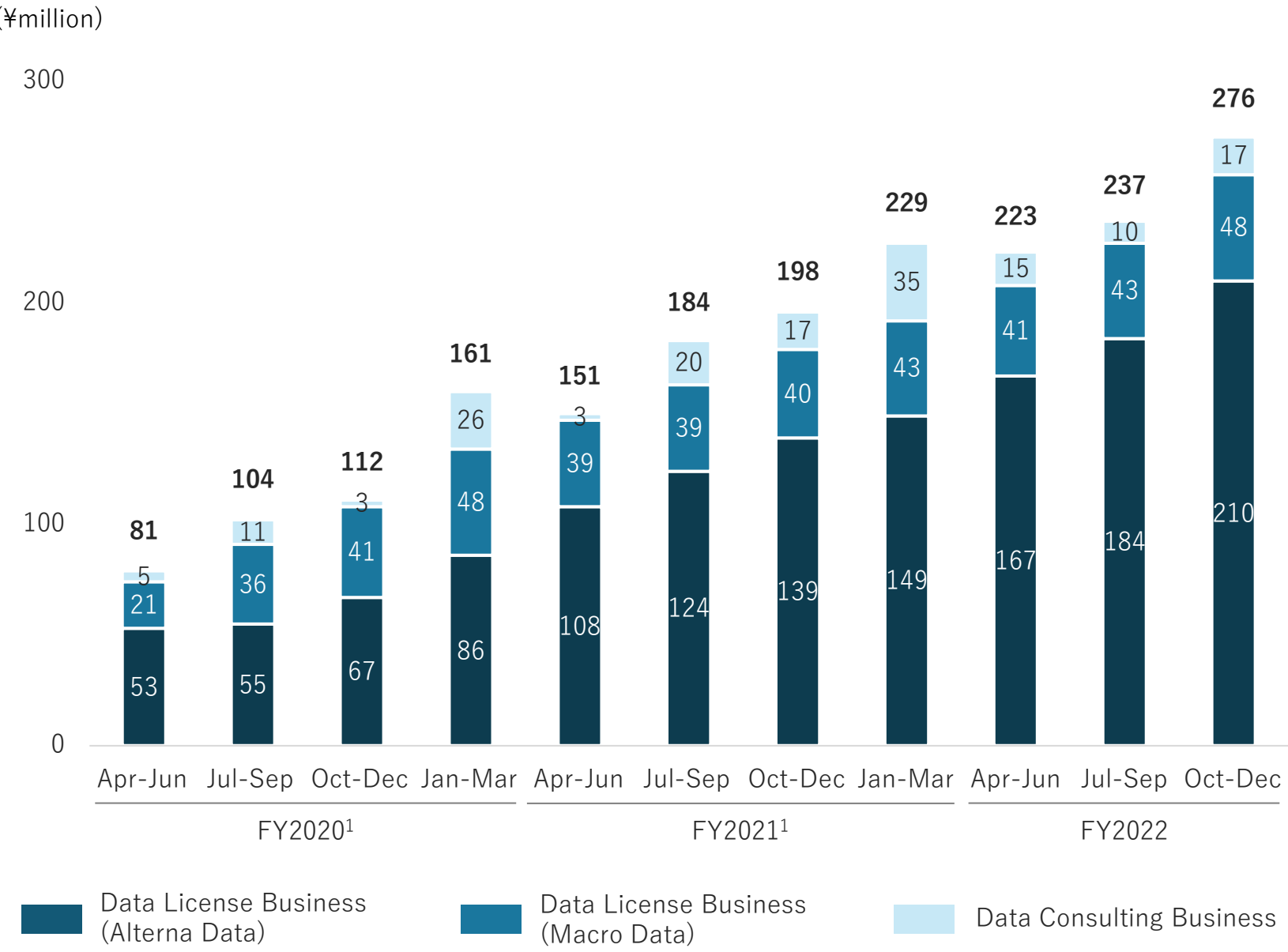
Revenue by Business

As a result of +51% YoY growth of corporate analytics data service *Alterna Data*, **revenue increased +38% YoY to ¥738 million.**



Revenue by Business

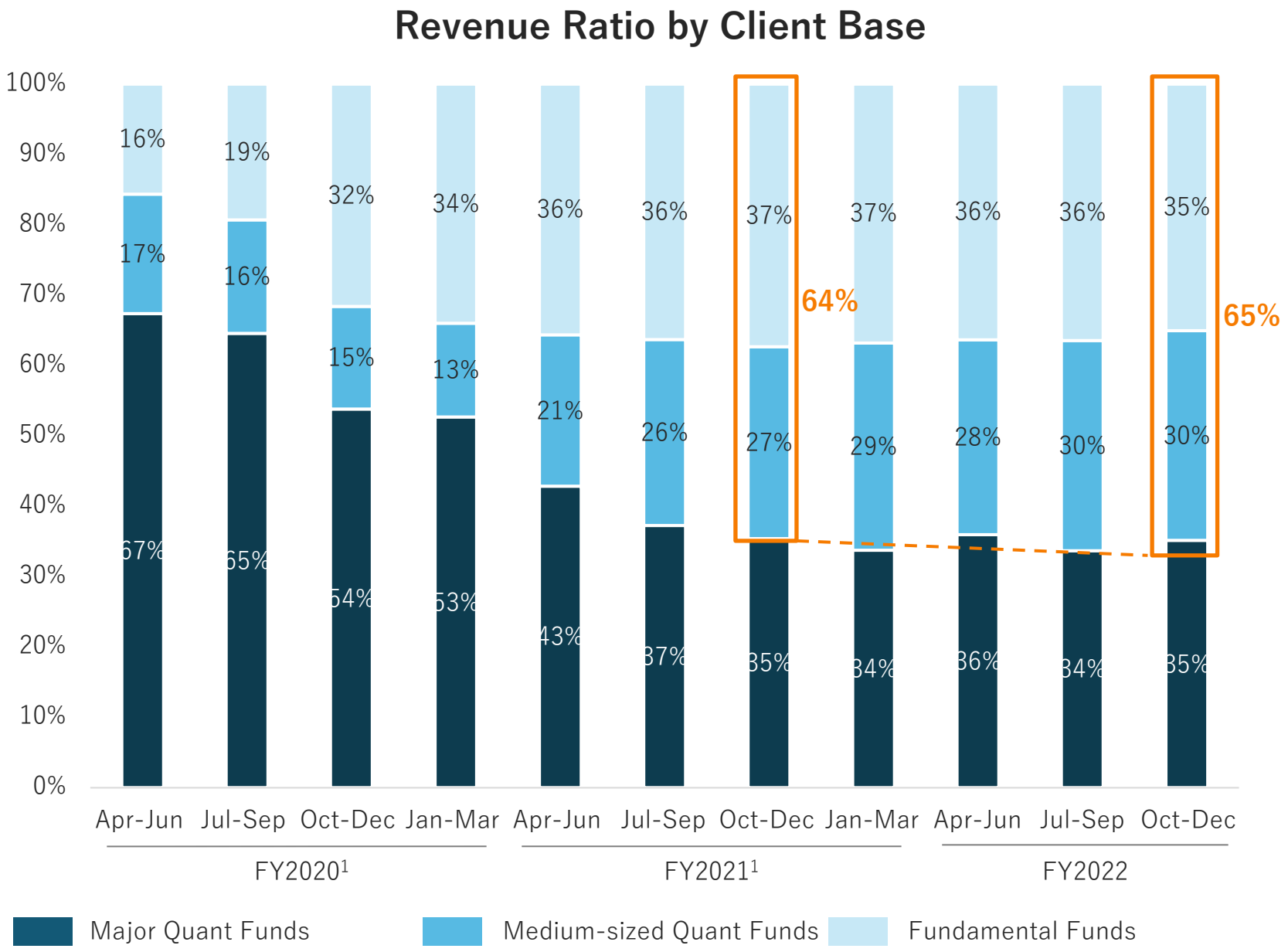
Alterna Data and Macro Data, both of which center on recurring revenue, grew as the number of subscribers increased.



1. The quarterly results prior to Jul-Sep of FY2021 are unaudited.

Client Base of Alterna Data

Client base has been diversified as a result of service expansion for medium-sized quant funds and fundamental funds.

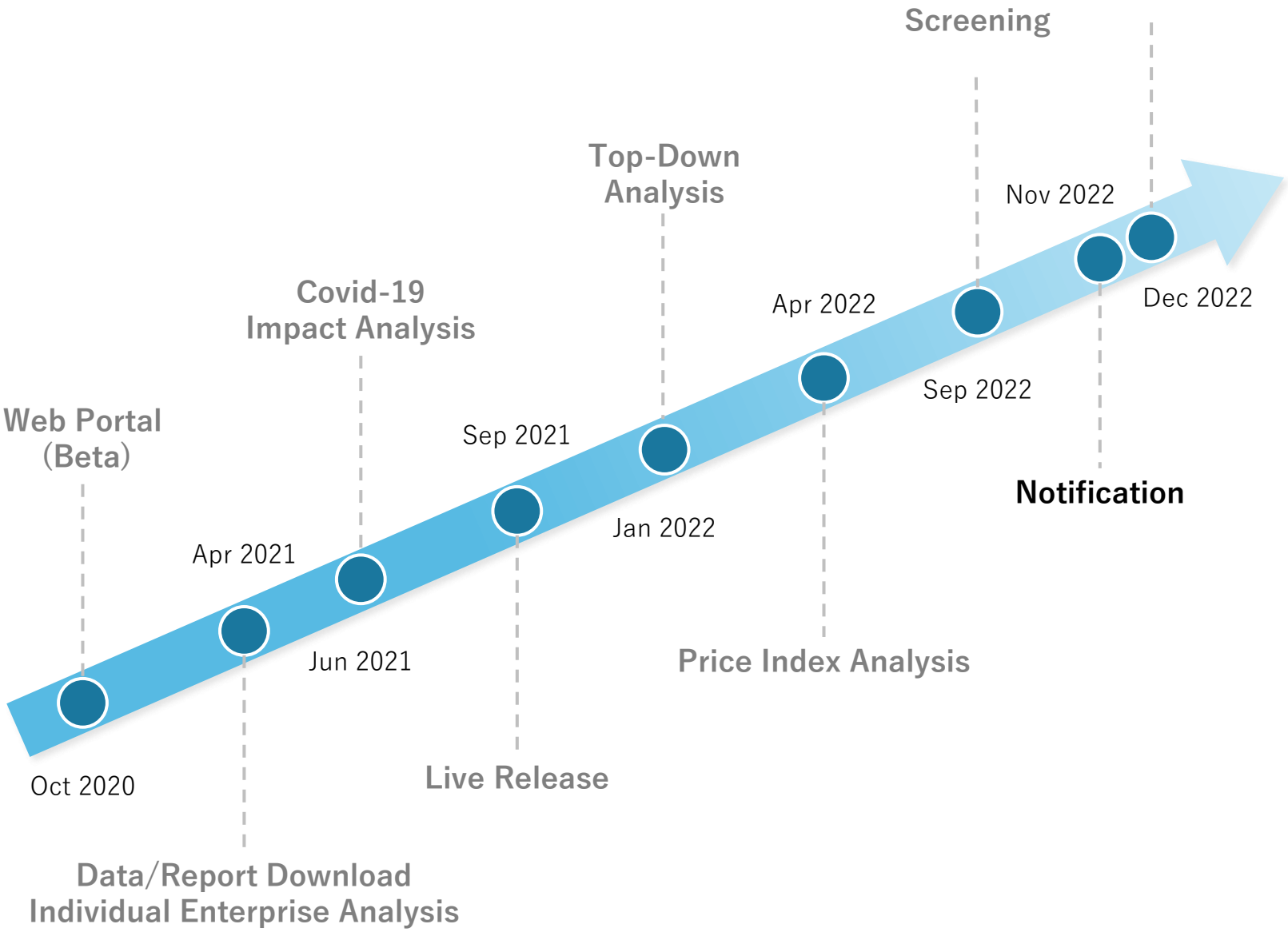


1. The quarterly results prior to Jul-Sep of FY2021 are unaudited.

Client Base of Alterna Data

Aim to enhance web portal and reporting services for fundamental funds and corporates.

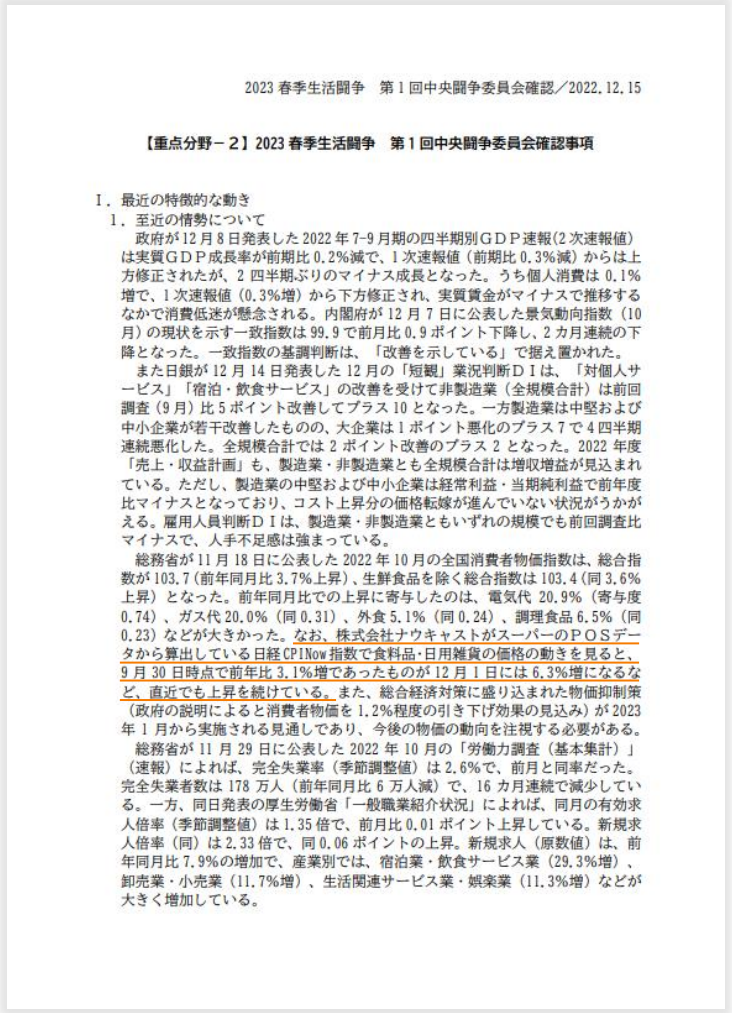
Recently, notification and user guide features were added to improve user experience.



Increasing Demand for Macro Data

Worldwide inflation has attracted attention to price indices from various perspectives, resulting in an increasing demand for *Macro Data* such as *Nikkei CPI NOW*.

Japanese Trade Union Confederation
2023 Spring Wage Negotiations
1st Central Negotiation Committee



2023 春季生活闘争　第１回中央闘争委員会確認／2022.12.15

【重点分野－２】2023 春季生活闘争　第１回中央闘争委員会確認事項

Ⅰ．最近の特徴的な動き

１．至近の情勢について

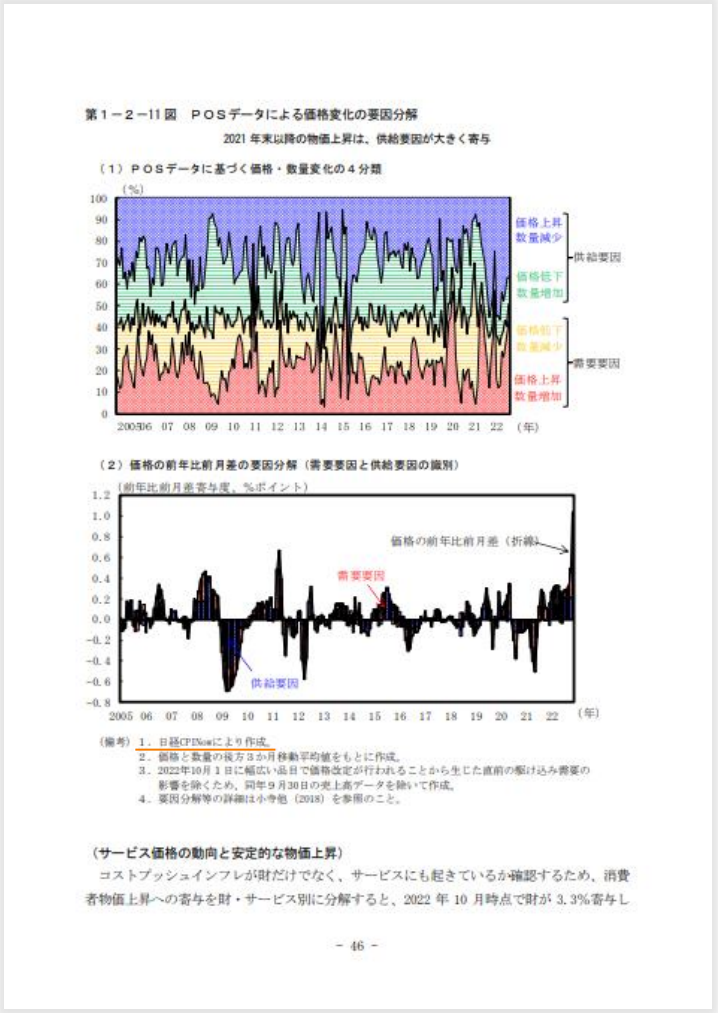
政府が 12 月 8 日発表した 2022 年 7-9 月期の四半期別ＧＤＰ速報(2 次速報値)は実質ＧＤＰ成長率が前期比 0.2%減で、1 次速報値（前期比 0.3%減）からは上方修正されたが、2 四半期ぶりのマイナス成長となった。うち個人消費は 0.1%増で、1 次速報値（0.3%増）から下方修正され、実質賃金がマイナスで推移するなかで消費低迷が懸念される。内閣府が 12 月 7 日に公表した景気動向指数（10 月）の現状を示す一致指数は 99.9 で前月比 0.9 ポイント下降し、2 カ月連続の下降となった。一致指数の基調判断は、「改善を示している」で据え置かれた。

また日銀が 12 月 14 日発表した 12 月の「短観」業況判断ＤＩは、「対個人サービス」「宿泊・飲食サービス」の改善を受けて非製造業（全規模合計）は前回調査（9 月）比 5 ポイント改善してプラス 10 となった。一方製造業は中堅および中小企業が若干改善したものの、大企業は 1 ポイント悪化のプラス 7 で 4 四半期連続悪化した。全規模合計では 2 ポイント改善のプラス 2 となった。2022 年度「売上・収益計画」も、製造業・非製造業とも全規模合計は増収増益が見込まれている。ただし、製造業の中堅および中小企業は経常利益・当期純利益で前年度比マイナスとなっており、コスト上昇分の価格転嫁が進んでいない状況がうかがえる。雇用人員判断ＤＩは、製造業・非製造業ともいずれの規模でも前回調査比マイナスで、人手不足感は強まっている。

総務省が 11 月 18 日に公表した 2022 年 10 月の全国消費者物価指数は、総合指数が 103.7（前年同月比 3.7%上昇）、生鮮食品を除く総合指数は 103.4（同 3.6%上昇）となった。前年同月比での上昇に寄与したのは、電気代 20.9%（寄与度 0.74）、ガス代 20.0%（同 0.31）、外食 5.1%（同 0.24）、調理食品 6.5%（同 0.23）などが大きかった。なお、株式会社ナウキャストがスーパーのＰＯＳデータから算出している日経 CPINow 指数で食料品・日用雑貨の価格の動きを見ると、9 月 30 日時点で前年比 3.1%増であったものが 12 月 1 日には 6.3%増になるなど、直近でも上昇を続けている。また、総合経済対策に盛り込まれた物価抑制策（政府の説明によると消費者物価を 1.2%程度の引き下げ効果の見込み）が 2023 年 1 月から実施される見通しであり、今後の物価の動向を注視する必要がある。

総務省が 11 月 29 日に公表した 2022 年 10 月の「労働力調査（基本集計）」（速報）によれば、完全失業率（季節調整値）は 2.6%で、前月と同率だった。完全失業者数は 178 万人（前年同月比 6 万人減）で、16 カ月連続で減少している。一方、同日発表の厚生労働省「一般職業紹介状況」によれば、同月の有効求人倍率（季節調整値）は 1.35 倍で、前月比 0.01 ポイント上昇している。新規求人倍率（同）は 2.33 倍で、同 0.06 ポイントの上昇。新規求人（原数値）は、前年同月比 7.9%の増加で、産業別では、宿泊業・飲食サービス業（29.3%増）、卸売業・小売業（11.7%増）、生活関連サービス業・娯楽業（11.3%増）などが大きく増加している。

Cabinet Office
Japan's Economy 2022-2023



第１－２－11 図　ＰＯＳデータによる価格変化の要因分解

2021 年末以降の物価上昇は、供給要因が大きく寄与

（１）ＰＯＳデータに基づく価格・数量変化の４分類

（２）価格の前年比前月差の要因分解（需要要因と供給要因の識別）

（備考）１．日経CPINowにより作成。
２．価格と数量の後方３か月移動平均値をもとに作成。
３．2022年10月１日に幅広い品目で価格改定が行われることから生じた直前の駆け込み需要の影響を除くため、同年９月30日の売上高データを除いて作成。
４．要因分解等の詳細は小寺他（2018）を参照のこと。

（サービス価格の動向と安定的な物価上昇）

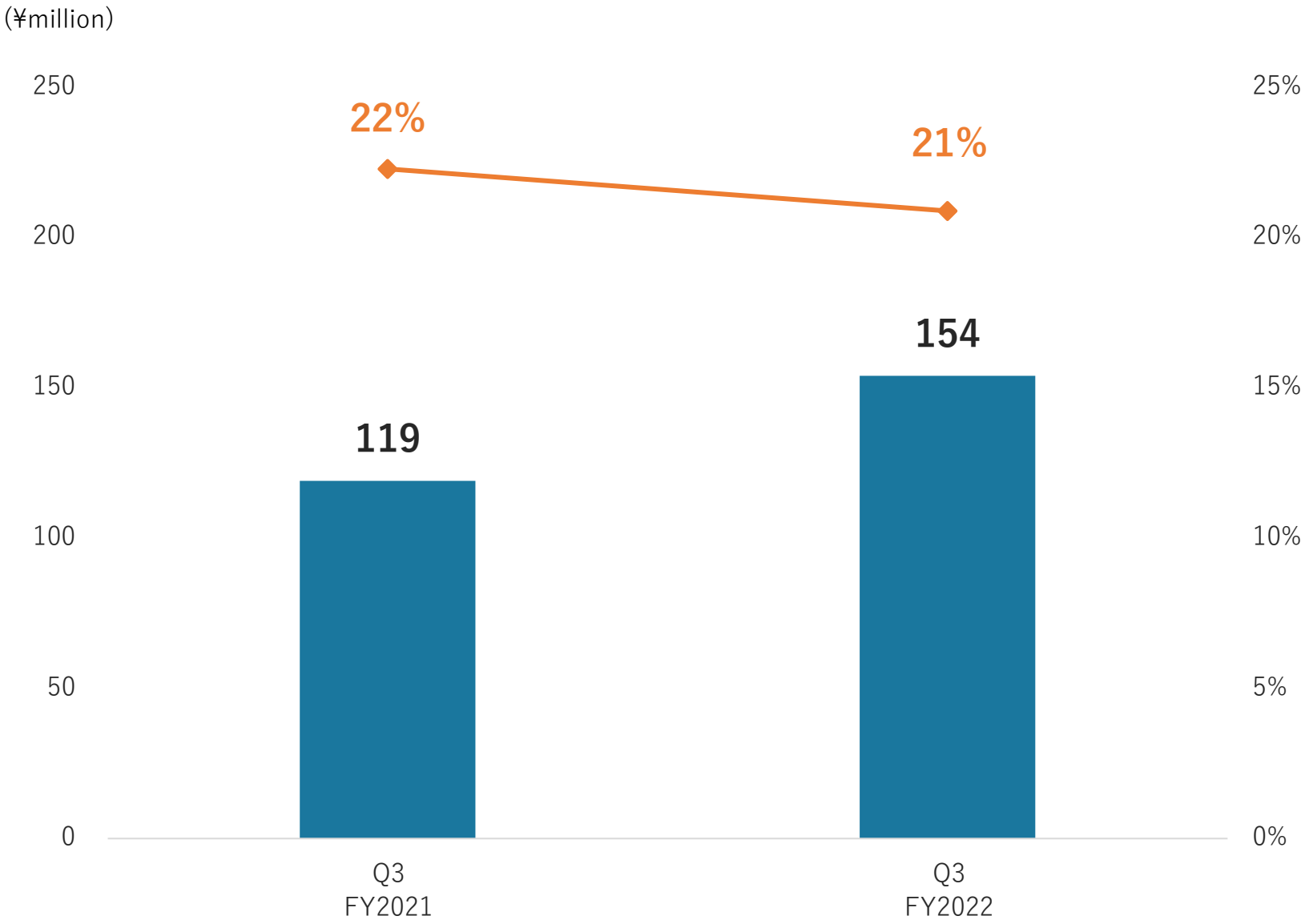
コストプッシュインフレが財だけでなく、サービスにも起きているか確認するため、消費者物価上昇への寄与を財・サービス別に分解すると、2022 年 10 月時点で財が 3.3%寄与し

－ 46 －

Credits: Japanese Trade Union Confederation, Cabinet Office

Operating Margin

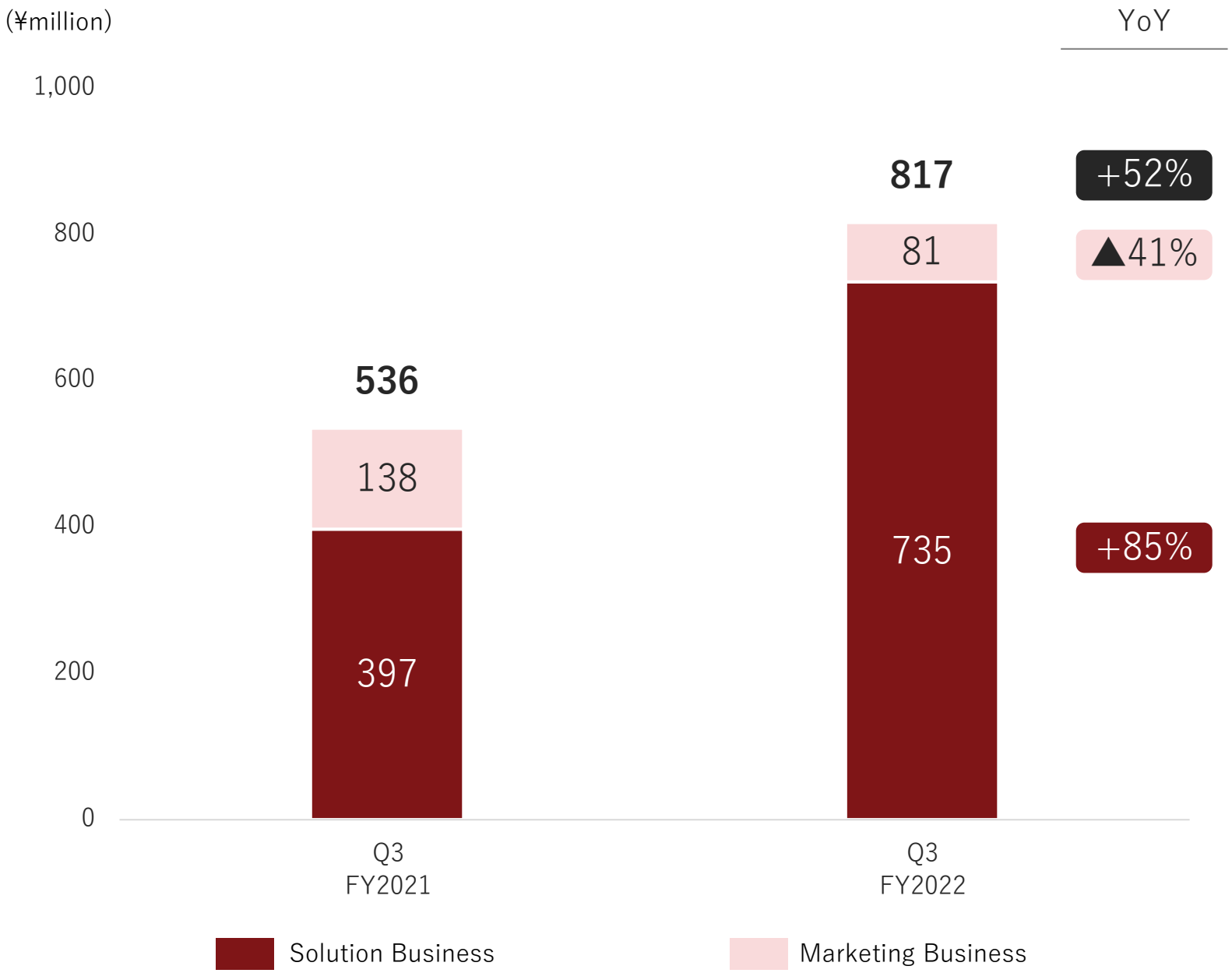
Despite investing in new businesses such as marketing, **operating margin remained almost the same as revenue from existing businesses expanded**.



Revenue by Business

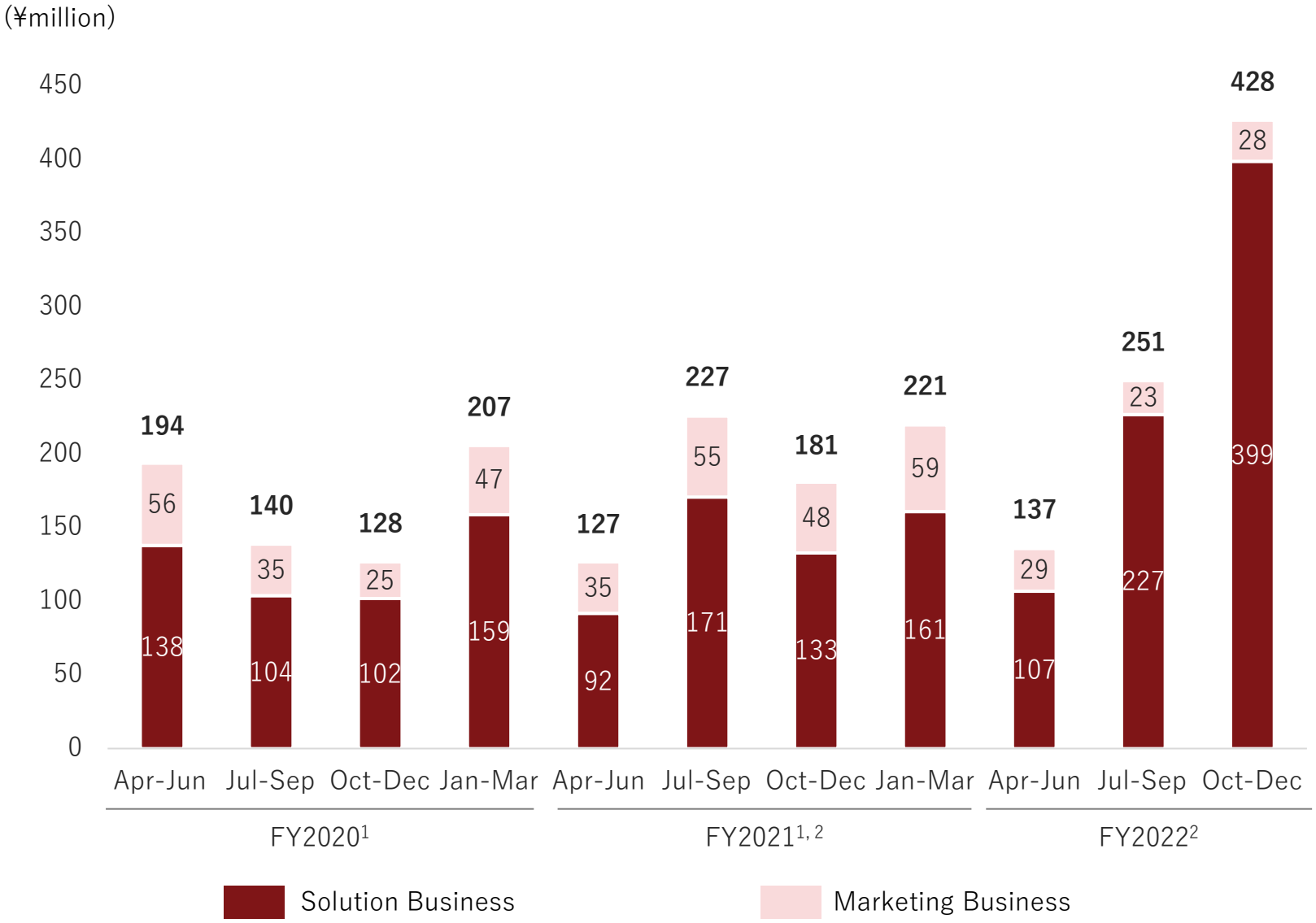
Due to the increase in one-off revenue in solution business, **revenue +52% YoY to ¥817 million**.

As a result of diversifying the client base, the number of projects with clients such as banks increased.



Revenue by Business

Solution Business is made up of high proportion of one-off revenue, resulting in volatility which depends on the timing of the implementation.



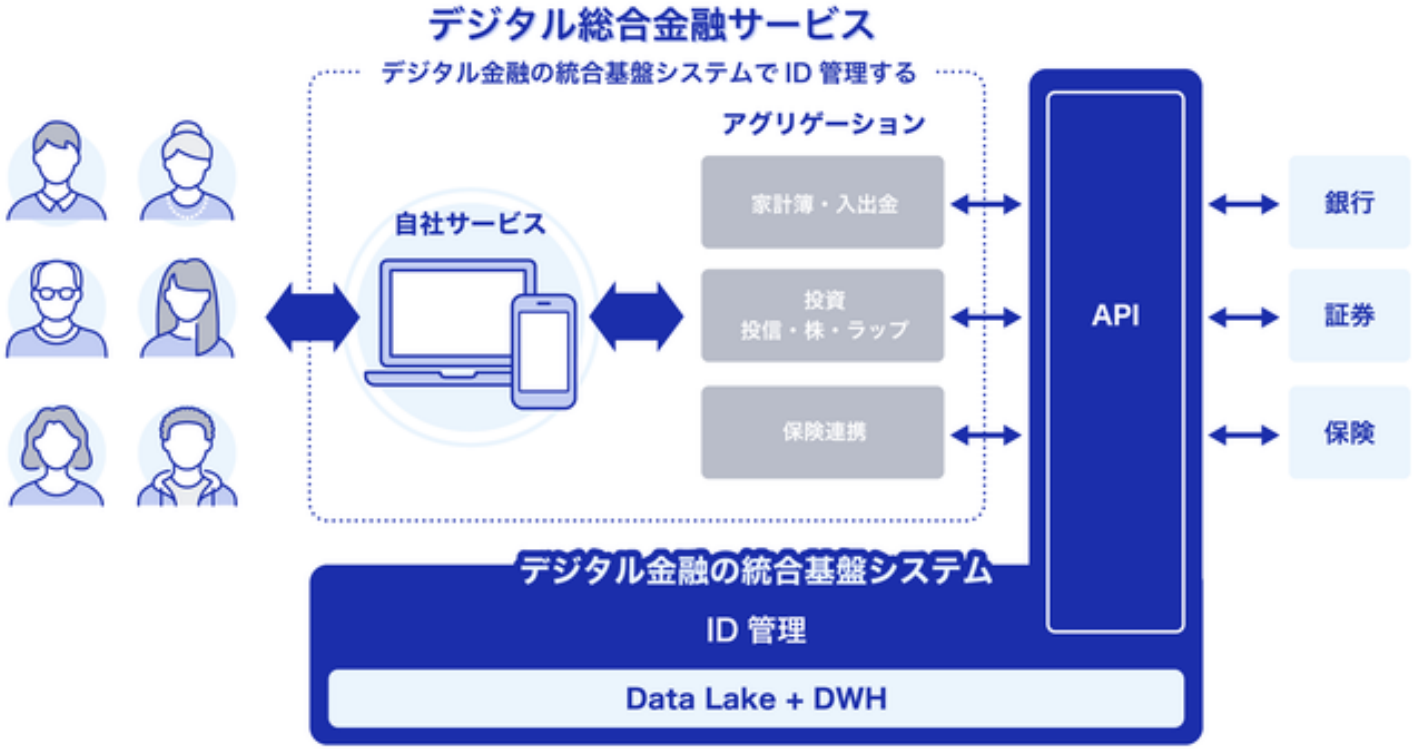
1. The quarterly results prior to Jul-Sep of FY2021 are unaudited.
2. From FY2022 Q2 (Jul-Sep), credit business has been included in “Financial Infrastructure” instead of “Fintech Solution”, and past figures have been adjusted accordingly.

Diversifying Client Base

As a result of diversifying the client base, the number of projects with clients such as banks increased.

Continue to support development of MUFG Bank's *Money Canvas* **after released in December 2021.**

MUFG Bank's *Money Canvas*

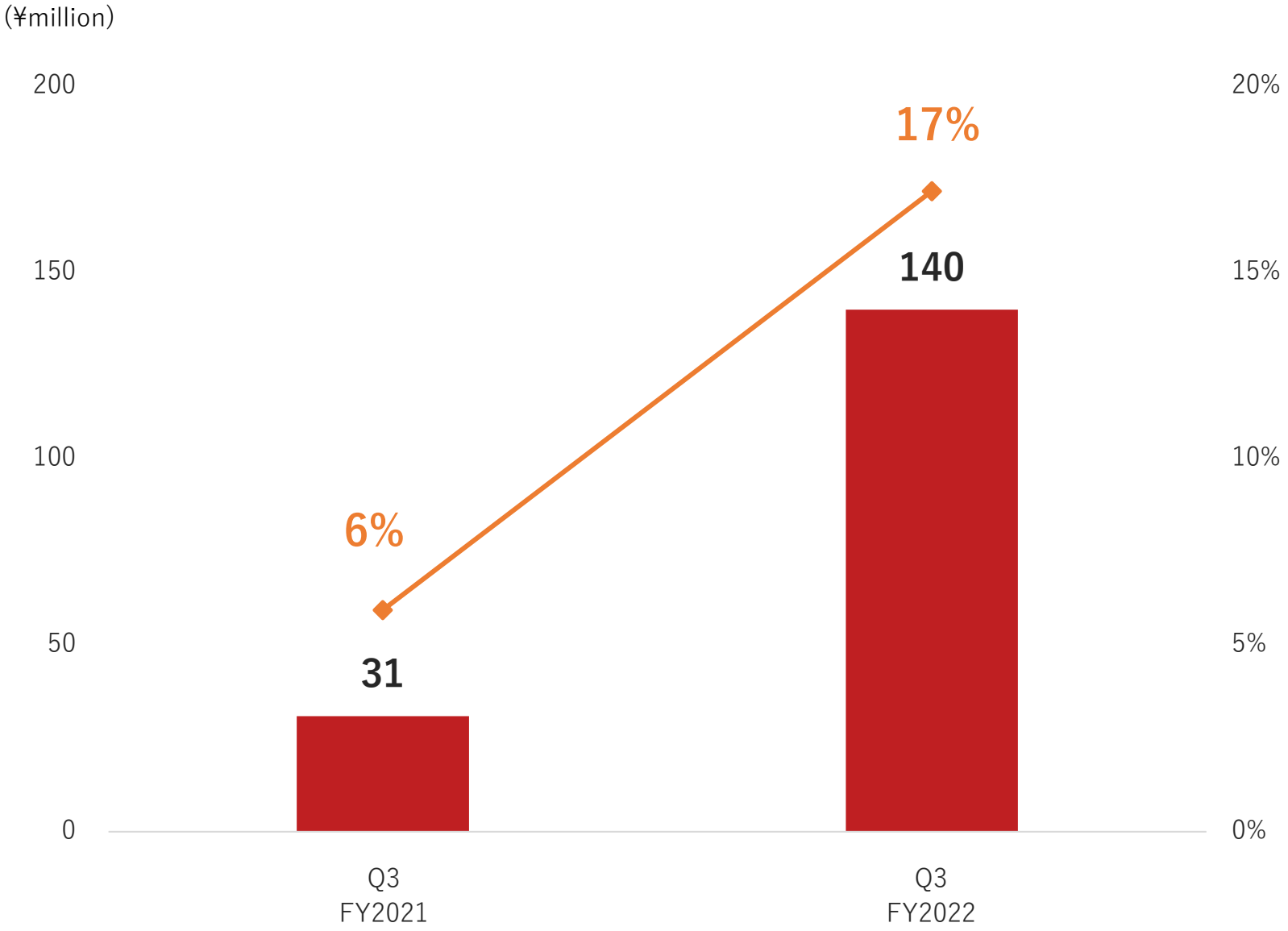


Project Overview

- In December 2021, MUFG Bank released *Money Canvas*, an asset management platform that provides a wide range of services including equities, mutual funds, crowdfunding, insurance, and use of loyalty points.
- Leveraging our ID integration solution, it is able to use the services of different financial institutions with only one account in the future.

Operating Margin

Although high proportion of one-off revenue results in volatility which depends on the timing of the implementation, it remained in the black in this quarter.



EARNINGS GUIDANCE FY2022

Guidance Highlights

Revenue is expected to improve +40% YoY, while operating margin is expected to improve from ▲20% to ▲13% YoY

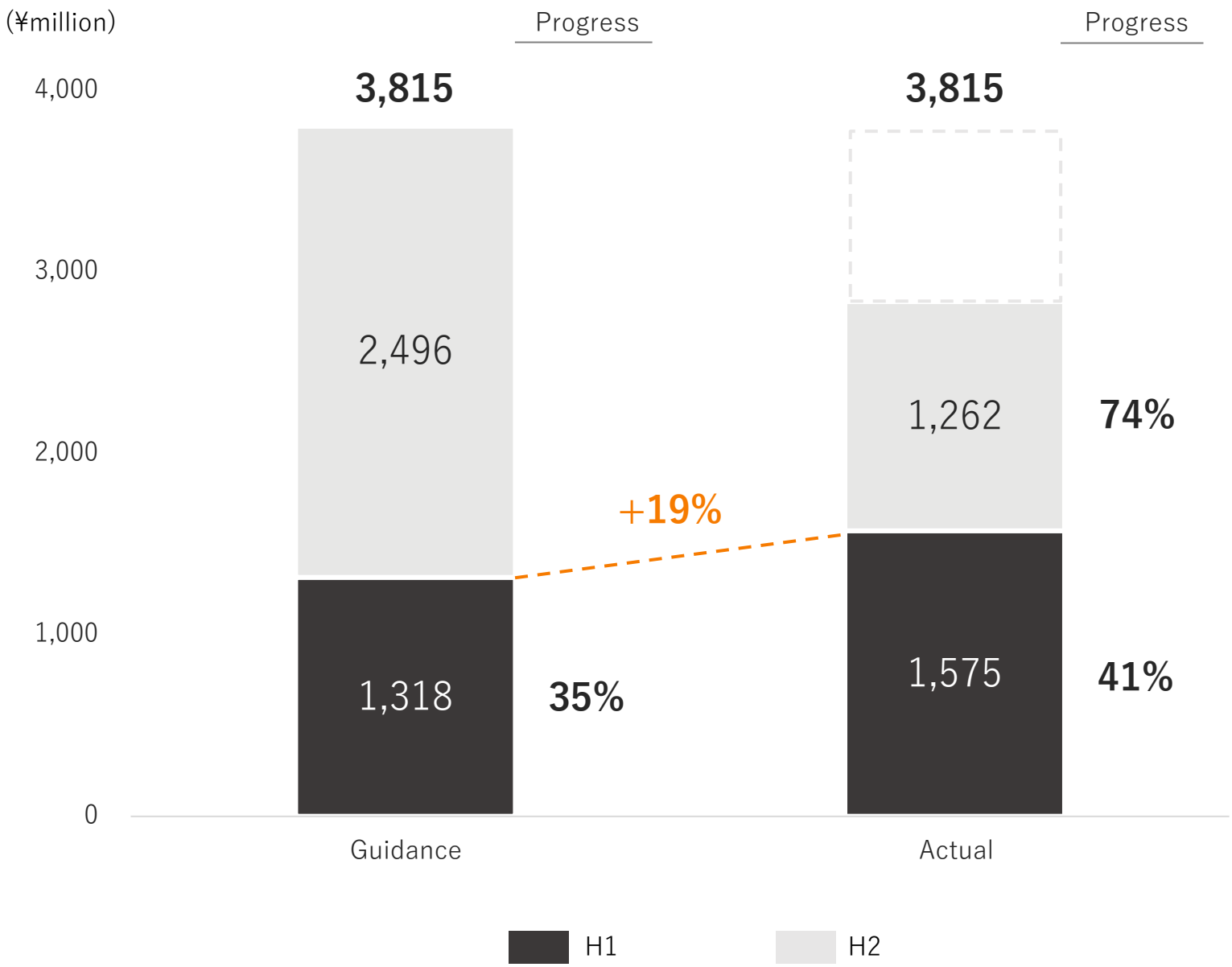
(¥million)

	FY2022 Guidance	FY2021 Actual	YoY
Revenue	3,815	2,724	+40%
COGS	1,606	1,057	+52%
Gross Profit	2,208	1,666	+33%
Gross Margin	58%	61%	-
SG&A	2,691	2,209	+22%
Operating Income	▲482	▲542	-
Operating Margin	▲13%	▲20%	-

Progress Towards Revenue Guidance

In Q3, there were projects which generated revenue ahead of schedule, achieving 74% of revenue progress.

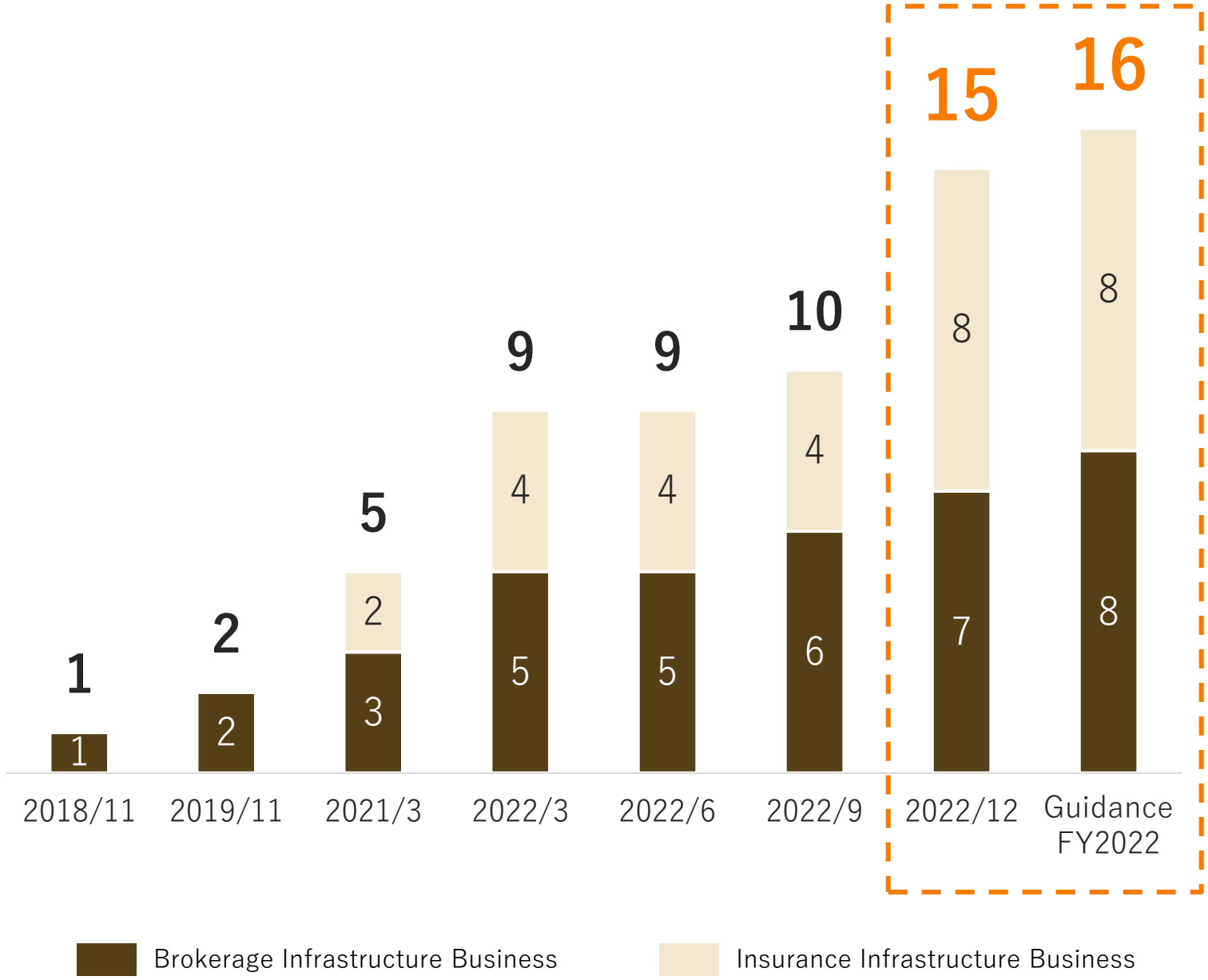
Solid progress toward annual guidance.



FINANCIAL INFRASTRUCTURE

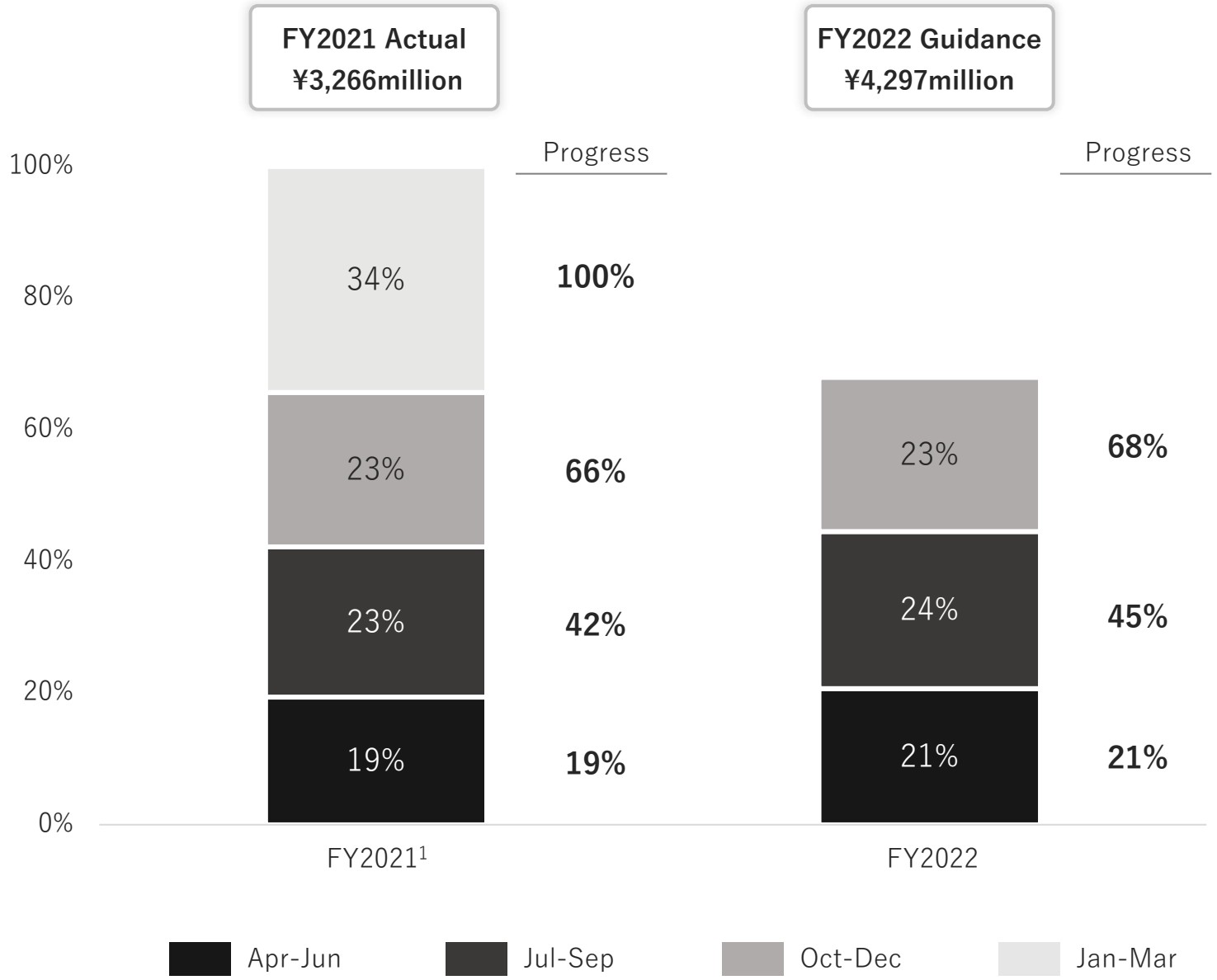
Progress Towards Partner Guidance

Number of financial infrastructure partners increased to 15, while the year-end goal is 16.



Cost Progress

Expenses were recorded at a faster pace than the previous fiscal year, but considering the fact that revenue progress has been brought forward, progress has been made as expected.



1. Results for FY2021 Q1 (Apr 2021 to Jun 2021) are unaudited.

APPENDIX

APPENDIX

COMPANY OVERVIEW

Company Overview

Finatext is a technology company which provides next-generation cloud infrastructure for the asset management and insurance industries.

Company Name:	**Finatext Holdings Ltd.**
Address:	**9F, Sumitomo RD Kudan Bldg. 1-8-10 Kudankita, Chiyoda-ku Tokyo, 102 0073 Japan**
CEO:	**Ryota Hayashi**
Establishment Date:	**December 27, 2013**
Business:	**Fintech Solution Big Data Analytics Financial Infrastructure**
Number of Employees:	**230(as of December 31, 2022)**

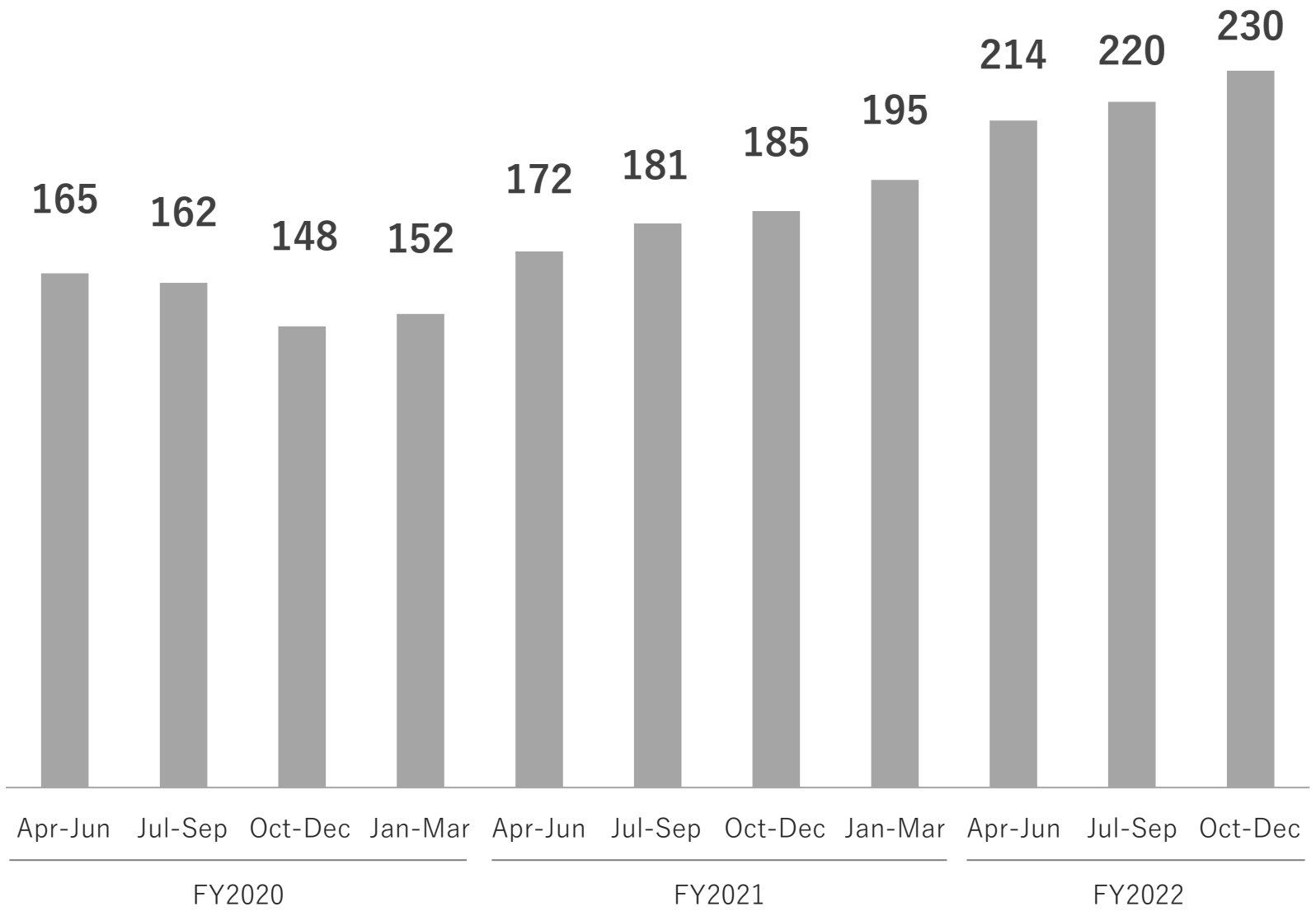
Corporate Structure

Subsidiaries	Ownership	# of Employees[1]	Business	Segment
FINATEXT HOLDINGS	-	12	Group Holding Company	
Finatext	100%	79	Software development for financial institutions and group enterprises	Financial Infrastructure / Fintech Solution
Nowcast	100%	25	Big data analytics service to institutional investors and government	Big Data Analytics
Smartplus	85%	28	Brokerage company	Financial Infrastructure
Smartplus SSI	90%	7	Small amount and short-term insurance company	Financial Infrastructure
Smartplus Credit	100%	0	Money lending company	Financial Infrastructure
Teqnological	70%	6	Offshore outsourcing bridge	Fintech Solution
Teqnological Asia	72% (50.4%[2])	73	Offshore development for group companies in Vietnam	Fintech Solution

1. # of employees as of Dec 31, 2022
2. Indirect ownership ratio by Finatext Holdings Ltd.
3. K-ZONE was excluded from consolidation due to merger with Finatext in Dec 2022.

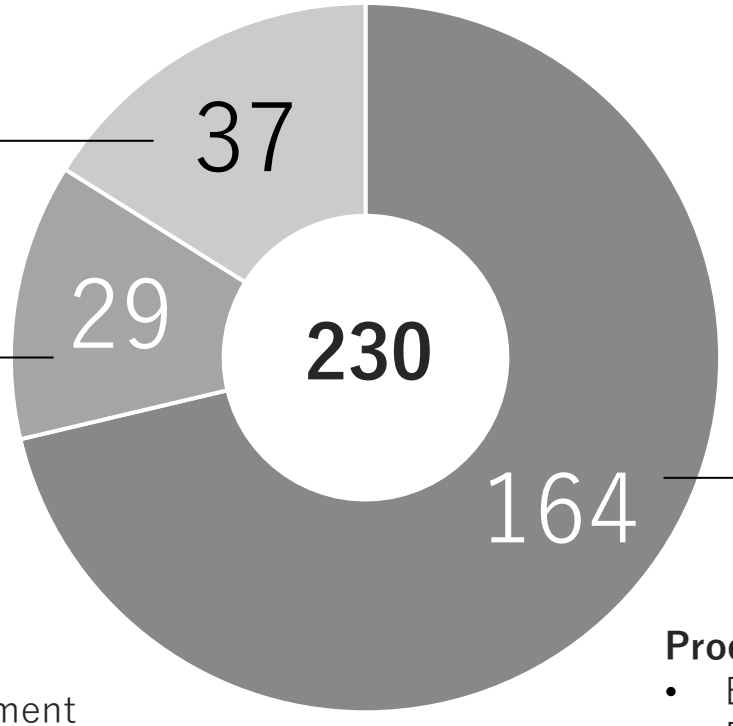
of Employees

Although the number of employees decreased in Oct-Dec 2020 due to the exit of UK business, it has been increasing afterwards.



Staff Composition

Operations／Back Offices　16%
- Financial Operations
- Back Offices



Sales／PR　13%
- Business Development
- Promotion
- Research & Market

Product　71%
- Engineer
- Product Management
- Designer
- Web Director

1. Number of full-time employees as of Dec 31, 2022

Leadership



Representative Director
CEO
Ryota Hayashi

After working at Deutsche Bank in London and a hedge fund, Ryota co-founded Finatext in 2013. B.A. in Economics from The Univ. of Tokyo.



Executive Director
CFO
Yuichiro Ito

Yuichiro joined Finatext in 2016 after working IBD Div. in UBS Securities Japan for nearly 6 years. B.A. in Economics from The Univ. of Tokyo.



Executive Director
CTO/CISO
Satoshi Tajima

Satoshi joined Finatext in 2019 after working in VOYAGE GROUP (now CARTA HOLDINGS). Graduated from School of Information and Communication, Meiji University. CISSP holder.

Leadership



Outside Director Hideki Yamauchi[1]

Hideki Established Global Cyber Investment in 2000 after working at The Industrial Bank of Japan. He became a outside director of Finatext in 2016. B.A. in Economics from The Univ. of Tokyo.



Statutory Auditor Ryosuke Nomura[2]

Ryosuke joined Edison Law Office as a lawyer in 2018 after working at several law offices. He became a statutory auditor of Finatext in 2020. B.A. in Laws from The Univ. of Tokyo.



Statutory Auditor Mamoru Sato[2]

Mamoru began his career at Bankers Trust in Japan and served as CFO and Statutory Auditor at Citi in Japan. He became a statutory auditor of Finatext in 2019. B.A. in Economics from Senshu Univ.



Statutory Auditor Hisayori Kataoka[2]

Hisayori established Hisayori Kataoka CPA Office in 2020 after working at Deloitte as a CPA. He became a statutory auditor of Finatext in 2021. B.A. in Economics from Keio Univ.

1. Hideki Yamauchi is an outside director.
2. Statutory auditors Mamoru Sato, Ryosuke Nomura and Hisayori Kataoka are outside statutory auditors.

APPENDIX

BUSINESS OVERVIEW

Revenue Type

One-off revenue received at the time of system implementation, and recurring revenue and usage-based revenue received subsequently.

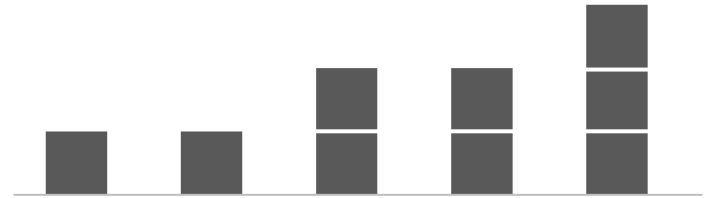
1 One-off

- One-off revenue received from partners at service implementation and additional development



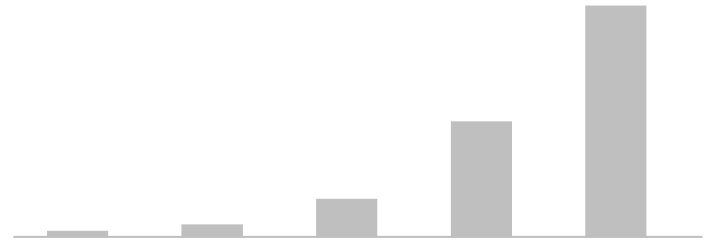
2 Recurring

- Recurring revenue received monthly from existing partners for operations



3 Usage-based

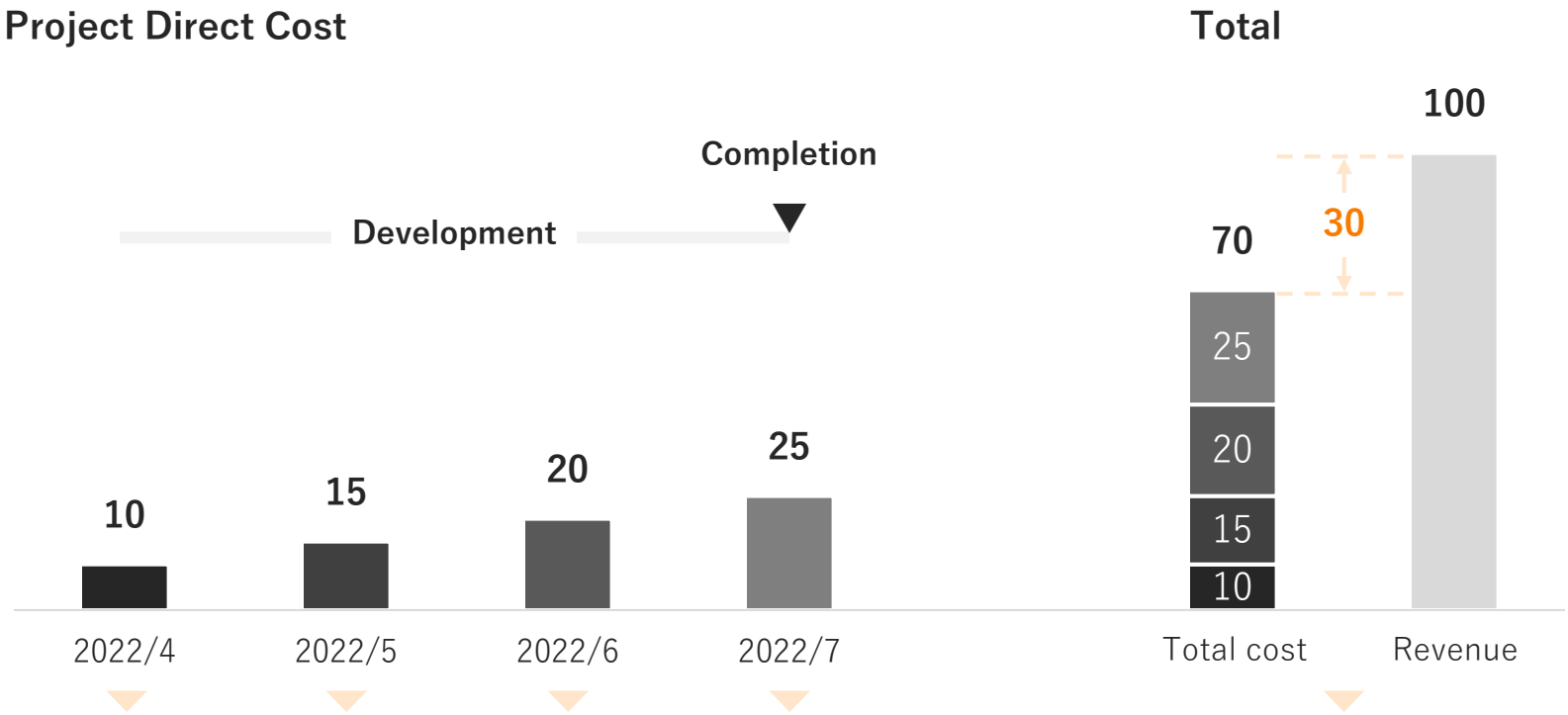
- Usage-based revenue according to AUM and insurance premium income



Revenue Recognition of Dev Projects

"Cost recovery method" is adopted in recording one-off revenue of development projects.

Although part of the revenue is recognized in development phrase, profitability tends to be low, because revenue and expenses are recorded in the same amount.



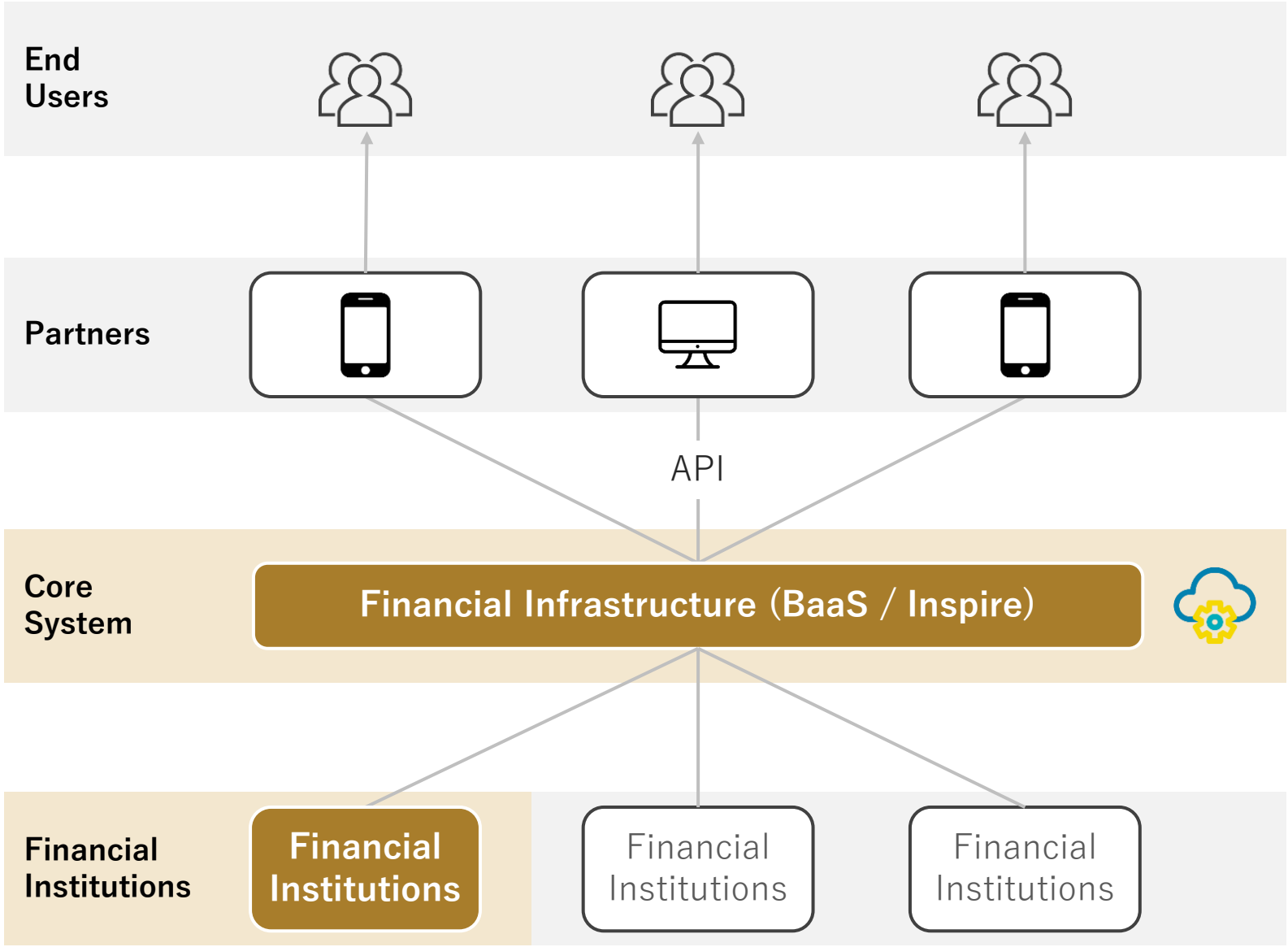
Revenue Recognition

	2022/4	2022/5	2022/6	2022/7
Dev	10	15	20	25
Completion				30
Total	**10**	**15**	**20**	**55**

Overview

Cloud-native and API-based modern financial infrastructure enables partners to install at low cost and embed functions seamlessly.

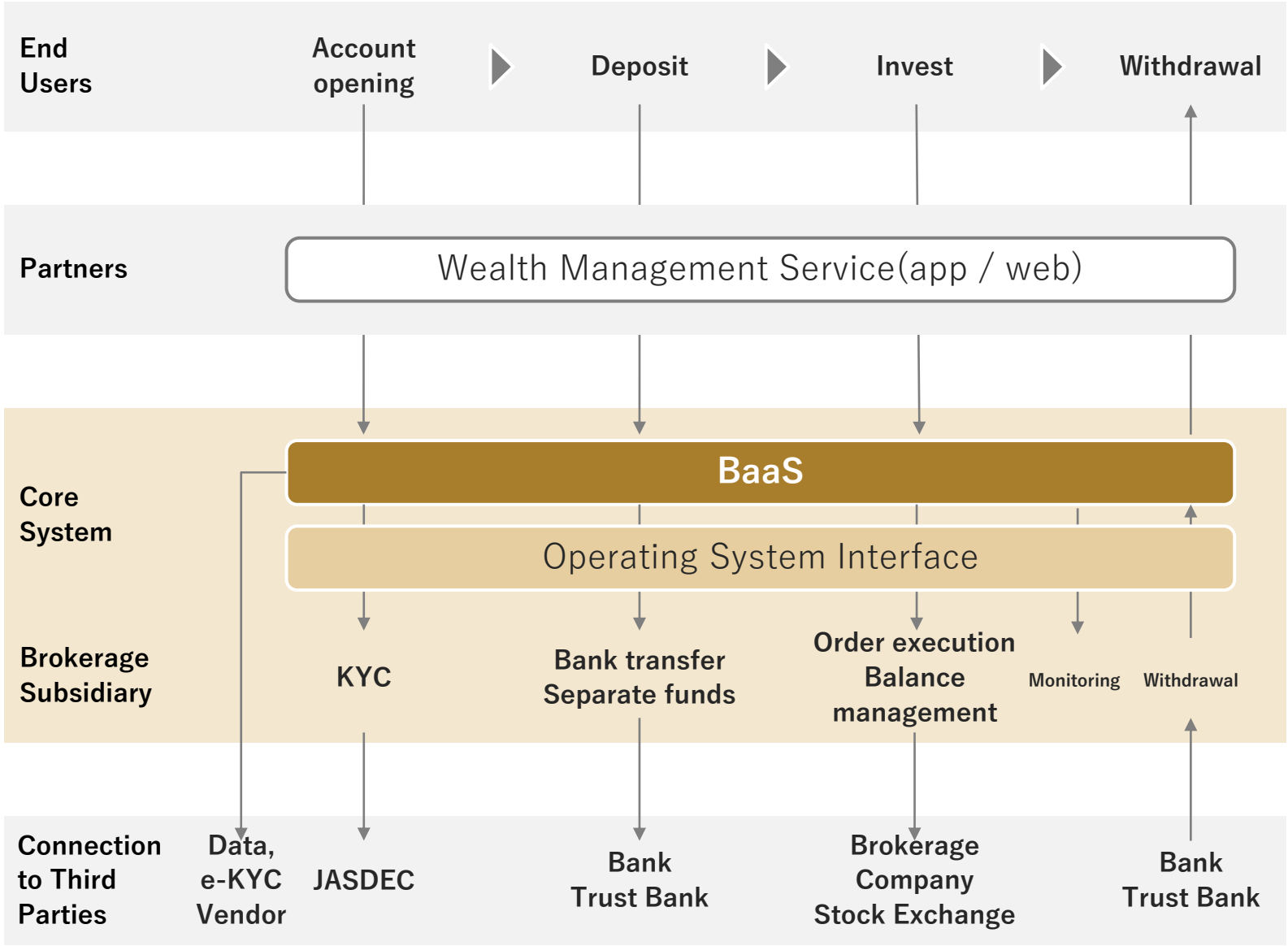
Provides 1) **BaaS** for wealth management providers and 2) **Inspire** for insurance providers.



1) BaaS

Cloud-native, API-based infrastructure BaaS for wealth management providers.

Partners can launch wealth management services at low cost by managing the various external connections on the cloud.



FINANCIAL INFRASTRUCTURE

1) Services on BaaS

7 services in operation currently.

Focus on **Digital Wealth Management**: aim to democratize high-quality financial services by using technologies and;
Embedded Investment: seamlessly integrate with existing services to develop a new customer base.

FINATEXT HOLDINGS

Digital Wealth Management

- Integrating online and offline allows high-quality wealth management services to be provided to more customers.
- Proving a platform that can implement discretionary investment service at a low cost, with tools for sales representatives.

Services

Wealth Wing (ANA X)

JAM WRAP (JAM)

Goal Navi (Nissay AM)

US EFT WRAP (GCI AM)

Embedded Investment

- Players with large customer bases leverage their customer contact and context to reach potential users of a financial service.
- Supporting from service planning to provide investment services tailored to the partner

Services

Stream (Owned)

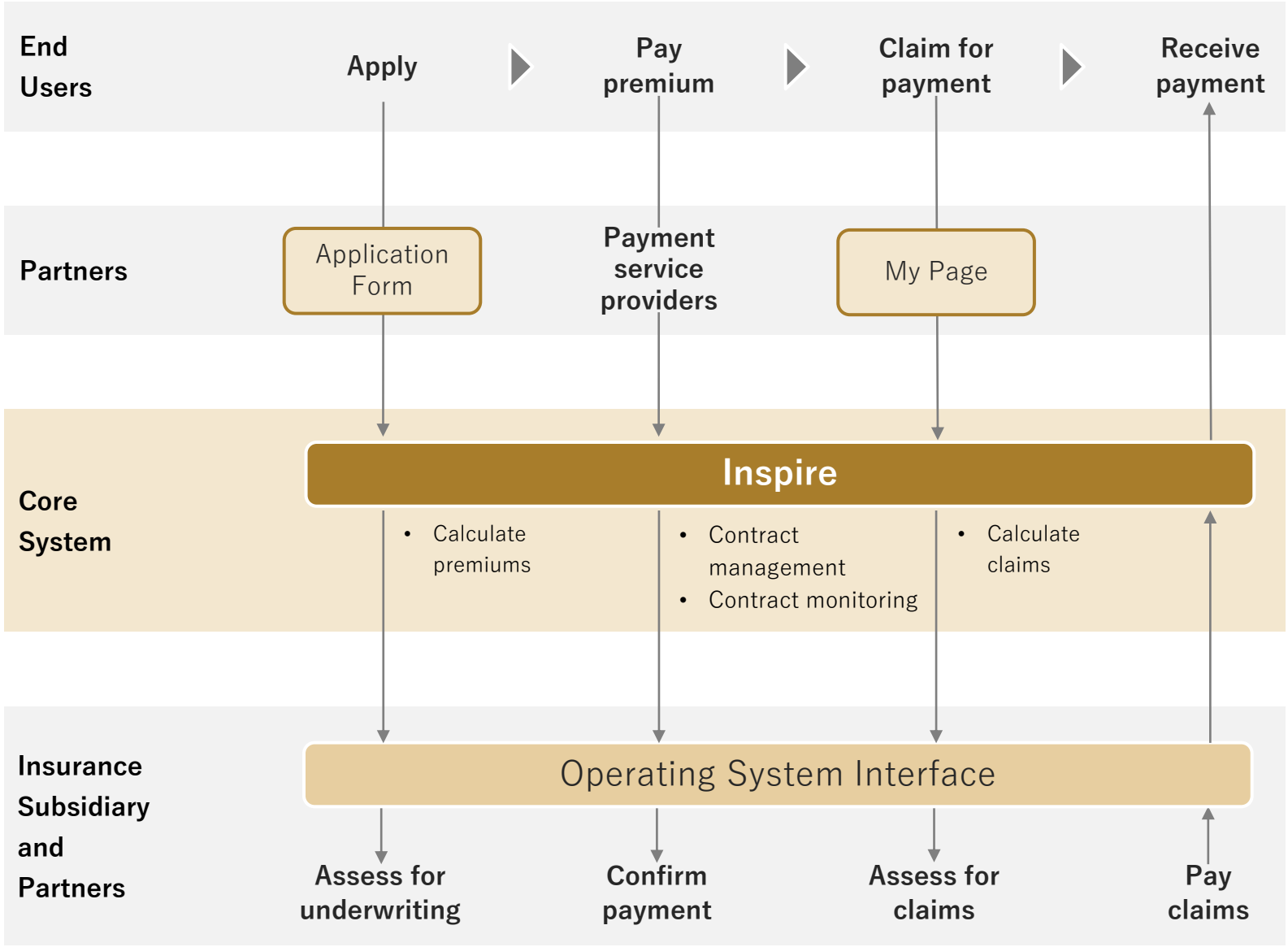
Saison Pocket (Credit Saison)

Korekabu (Seven Bank)

2) Inspire

Cloud-native, API-based infrastructure Inspire for insurance providers.

Enables partners to expand their business by putting new insurance products on the market in a short time with low cost.



2) Clients of Inspire

Provided to 8 companies, including our small amount short-term insurance subsidiary.

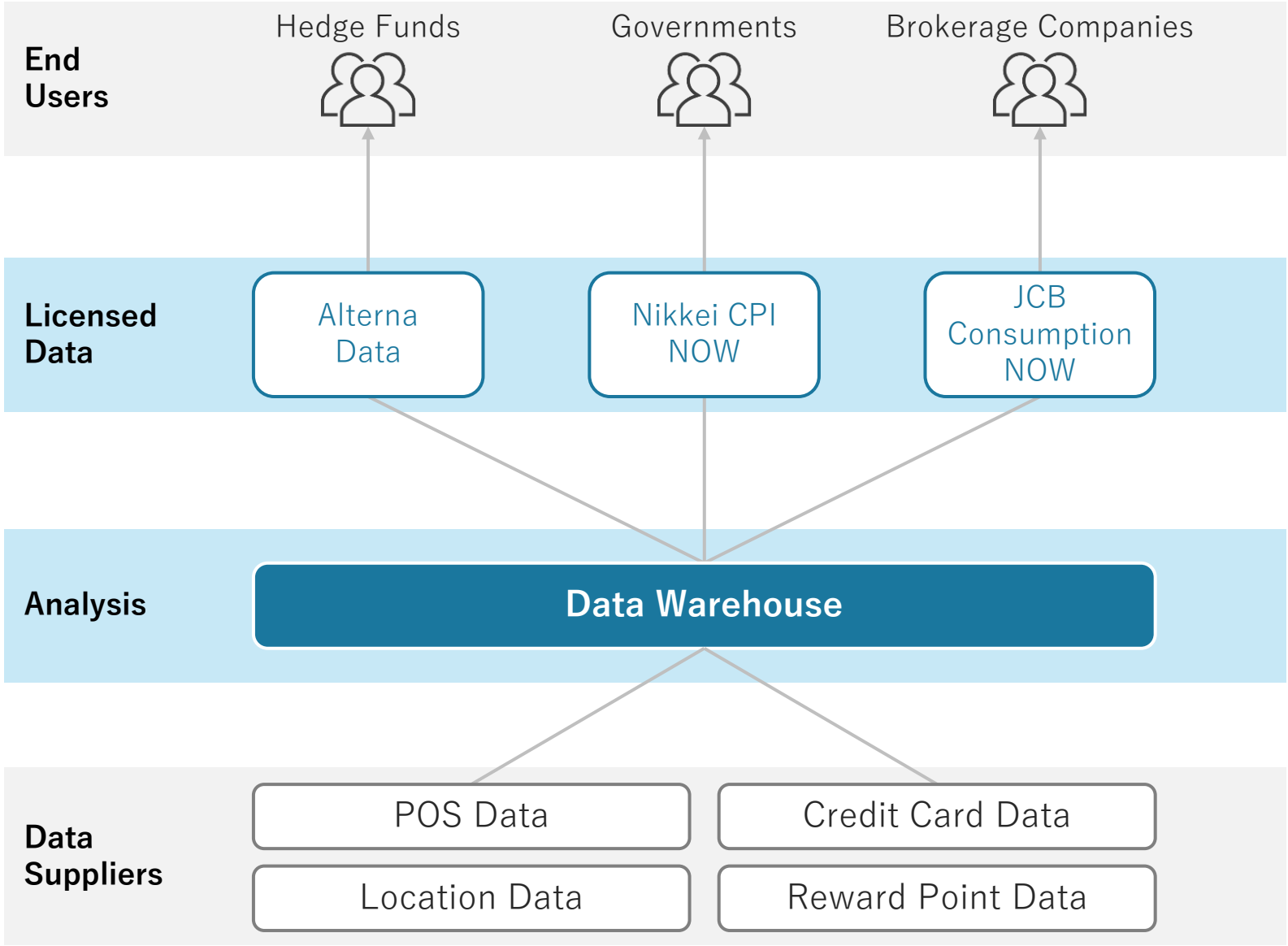
Support a wide range of insurance products from small amount short-term insurance to non-life insurance, from individuals to business entities.

1. Aioi Nissay Dowa Insurance
2. EPOS Small Amount Short-term Insurance
3. Nissay Plus Small Amount Short-term Insurance
4. Smartplus Small amount Short-term Insurance
5. Mitsui Sumitomo Insurance
6. MUFG Bank
7. Tokio Marine & Nichido
8. MST Insurance Service

Overview

An alternative data provider for institutional investors and governments.

Receives data from third-party data suppliers and sells value-added data using proprietary technologies such as cleansing, mastering and modeling.



Data License

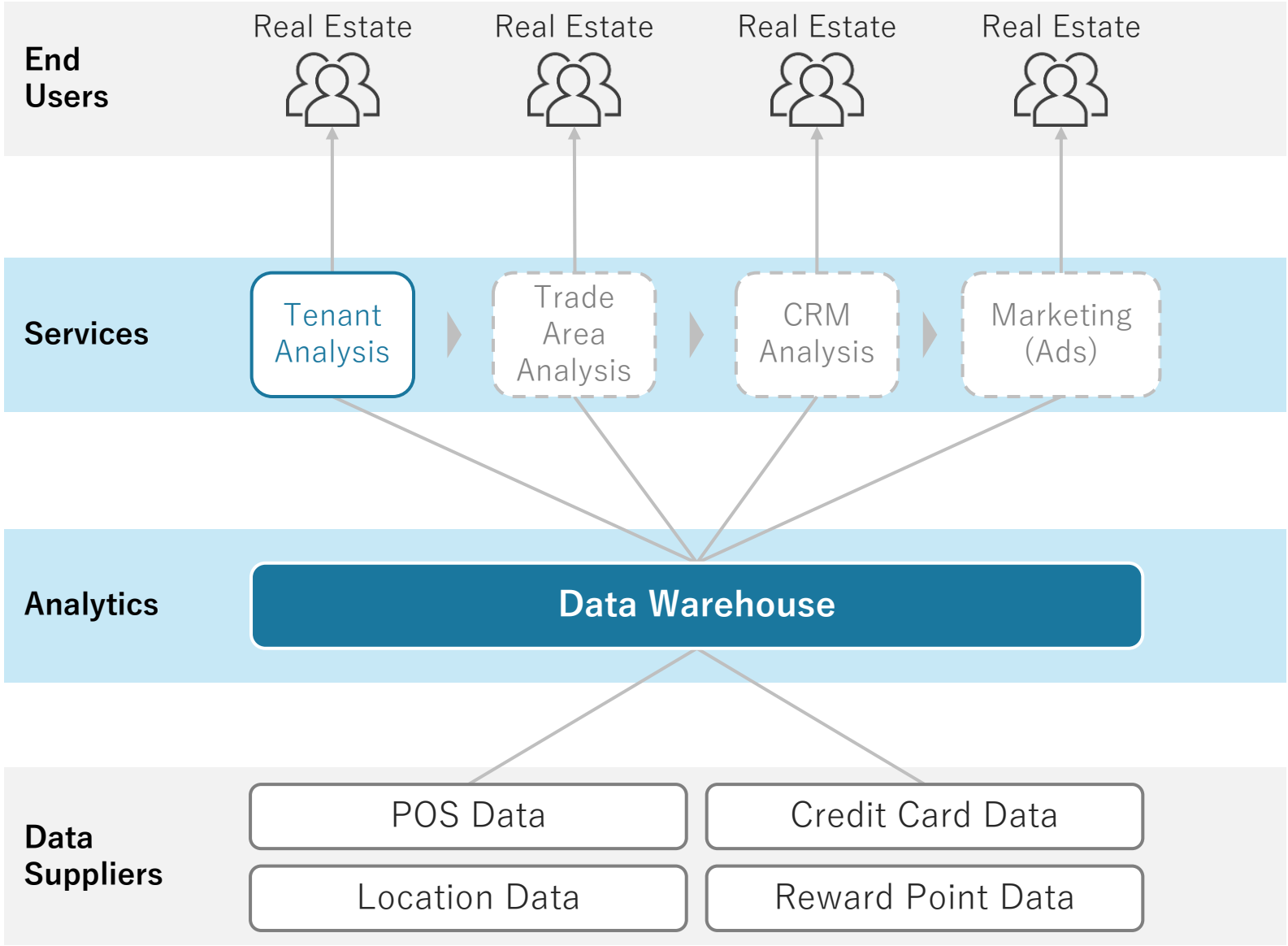
Provides *Alterna Data* for corporate analysis and *Nikkei CPI NOW* and *JCB Consumption NOW* for economic research.

	Alterna Data	Nikkei CPI NOW	JCB Consumption NOW
Overview	• Provide data for corporate analysis, such as sales, pricing, and unit price per customer • Provide insightful indexes derived from our data models	• Provide daily consumer price indexes using POS data • The indexes are mainly used to monitor inflation rate in Japan	• Provide bi-weekly consumption indexes using credit card data • The indexes are classified by industries, location of retailers and types of consumers
Data Partners	• Nikkei • True Data • KDDI • CCC Marketing • BCN etc.	• Nikkei	• JCB
Data	• POS data • Location data • Reward point data • Credit card data	• POS data	• Credit card data

Marketing Support

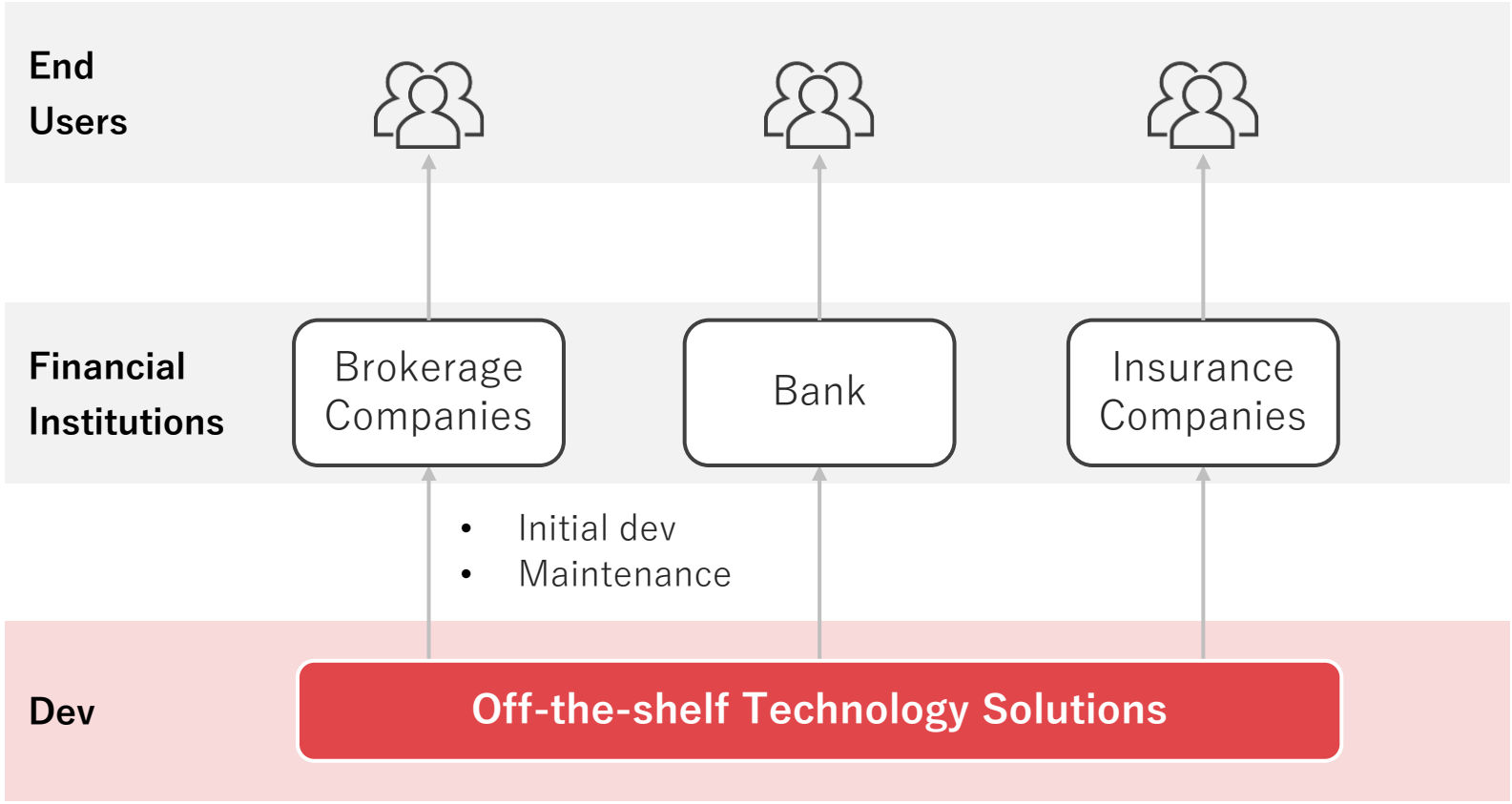
Marketing support services by integrating multiple alternative data with our knowledge and experience.

Start from real estate industry, supporting from tenant analysis to marketing.



Overview

Develops front-end applications and provides off-the-shelf technology solutions to financial institutions to accelerate their DX.



Clients(Published)

- KDDI
- MUFG Bank
- Daiwa Brokerage
- SMBC Nikko
- Nomura Holdings
- Nomura Asset Management
- Rakuten Brokerage
- GMO Click Brokerage

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Reinvent Finance as a Service