FINATEXT

HOLDINGS

First Quarter FY2025 Financial Results

Finatext Holdings Ltd.

August 12, 2025

SUMMARY

Q1 FY2025 Actual

Revenue progressed at the same rate as previous years. Net income increased significantly due to temporary factor of change in tax effect classification.

Revenue
2,104 million yen
YoY +28%

Partners
(Financial Infrastructure)
37
vs. FY-end +5

EBITDA[1]
296 million yen
Margin 14%

Net Income
Attributable to Owners of Parent
366 million yen
Margin 17%

FY2025 Guidance

Aim to achieve our previously stated goals of exceeding 100 hundred million yen in revenue and an EBITDA margin of 20%.

Revenue
11,000 million yen
YoY +43%

Partners
(Financial Infrastructure)
49
vs. FY-end +17

EBITDA[1]
2,240 million yen
Margin 20%

Net Income
Attributable to Owners of Parent
1,210 million yen
Margin 11%

1. EBITDA = Operating income + (Depreciation + Stock-based compensation expense)

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BUSINESS HIGHLIGHT

New Release of Brokerage Infra

In April 2025 , Bayview AM, one of Japan's largest independent asset managers, **started direct sales of investment trusts, using our brokerage infrastructure BaaS**.

Maximizing scalability and flexibility of BaaS to cost-effectively build a unique web service that reflects “Bayview Toushin” brand.

Bayview Asset Management's Direct-to-Consumer Public Offering Investment Trust Service

Service Overview

- As private asset investments—known for stable returns and resilience to market fluctuations—expand, "Bayview Toshi" was launched. This new asset management service directly offers supply chain finance strategies to individual investors, bypassing traditional sales companies, whereas these strategies were previously limited to institutional investors.
- As the first step to expand investment options for individual investors, the company is offering the "Global Supply Chain Fund," a domestic publicly offered investment trust.
- Supply chain finance is a mechanism where the fund provides capital to exporters by purchasing accounts receivable owed by importers.

Project Overview

- SaaS-based business model
  → Started direct sales service at low cost
- High flexibility in front-end application development through microservices
  → Built a front system that can express the unique brand of "Bayview Toushin”



Enhancement of Brokerage Infra

To combat the increasing problem of unauthorized access to brokerage accounts, we are **the first in the brokerage industry to introduce passkey authentication.**

As this is a standard feature of SaaS, **our clients can enjoy this cutting-edge security technology without extra cost.**

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First in Brokerage Industry[1] to Introduce Passkey Authentication

- In recent years, unauthorized access to securities accounts has become a serious issue, with conventional authentication methods proving vulnerable to phishing and password list attacks.
- Both the Financial Services Agency and the Japan Securities Dealers Association have requested stronger security for online transactions.

- Promptly introduced a secure and convenient passkey authentication feature that complies with FIDO Alliance standard.
- Swift response to legal change and security landscape as our Brokerage Infrastructure is a SaaS platform.
- Clients using our Brokerage Infrastructure can access this latest security technology at no extra cost.

Features of Passkey Authentication

Security Improvements

- Multi-factor authentication : Passkeys can achieve multi-factor authentication as a single solution.
- Phishing resistance : Technically guarantees that authentication credentials cannot be stolen on phishing sites.
- Guaranteed of authentication strength : Ensures consistent authentication strength that does not depend on user configurations.

Usability Improvements

- Simplified authentication : Enables instant login through fingerprint or facial recognition.
- Reduced password management burden : Eliminates the hassle of creating and managing complex passwords.
- Multi-device support : Easily sync passkey to multiple devices.

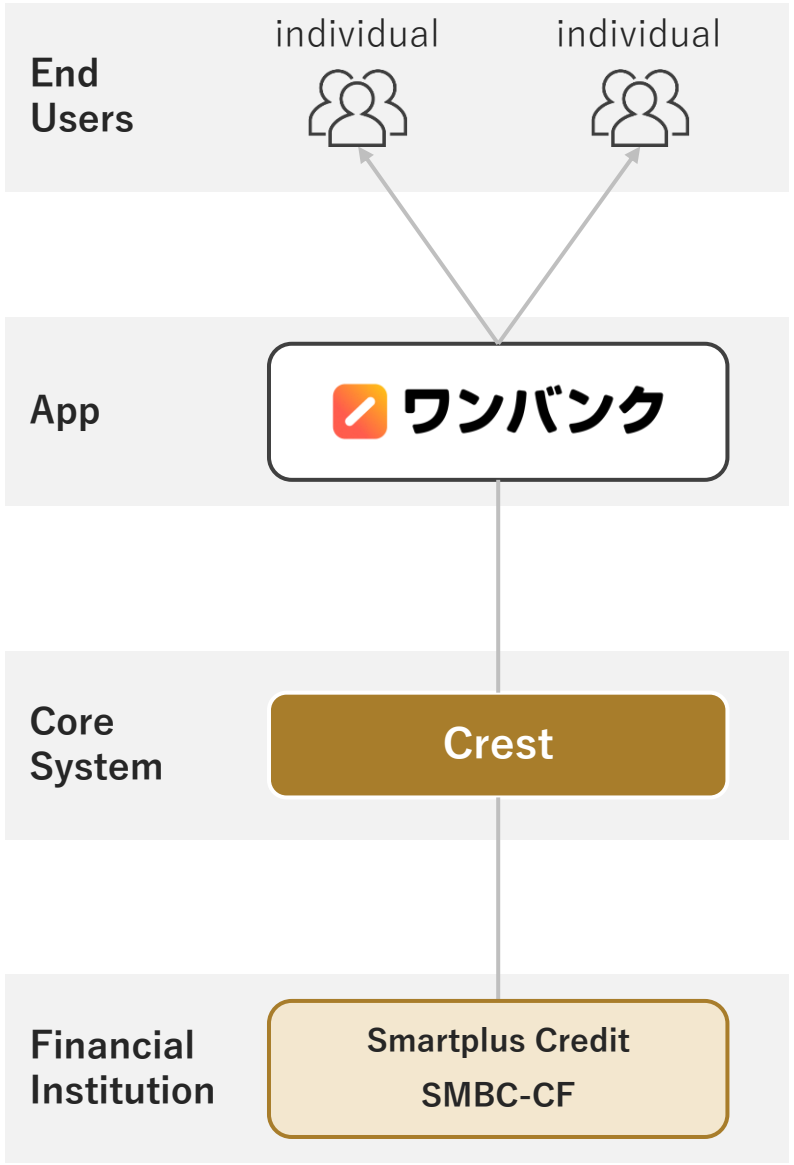


1. According to our research (as of July 28, 2025, which surveyed press releases and announcements from 5 major brokerage firms, 3 semi-major brokerage firms, and 4 major online brokerage firms.)

New Release of Credit Infra

In June 2025, we began a trial launch of a personal revolving credit service embedded in "One Bank“, an AI household budget app by Smart Bank.

Using our "Crest," loans are provided by our lending subsidiary, Smartplus Credit, and guaranteed by SMBC-CF.



Service Overview

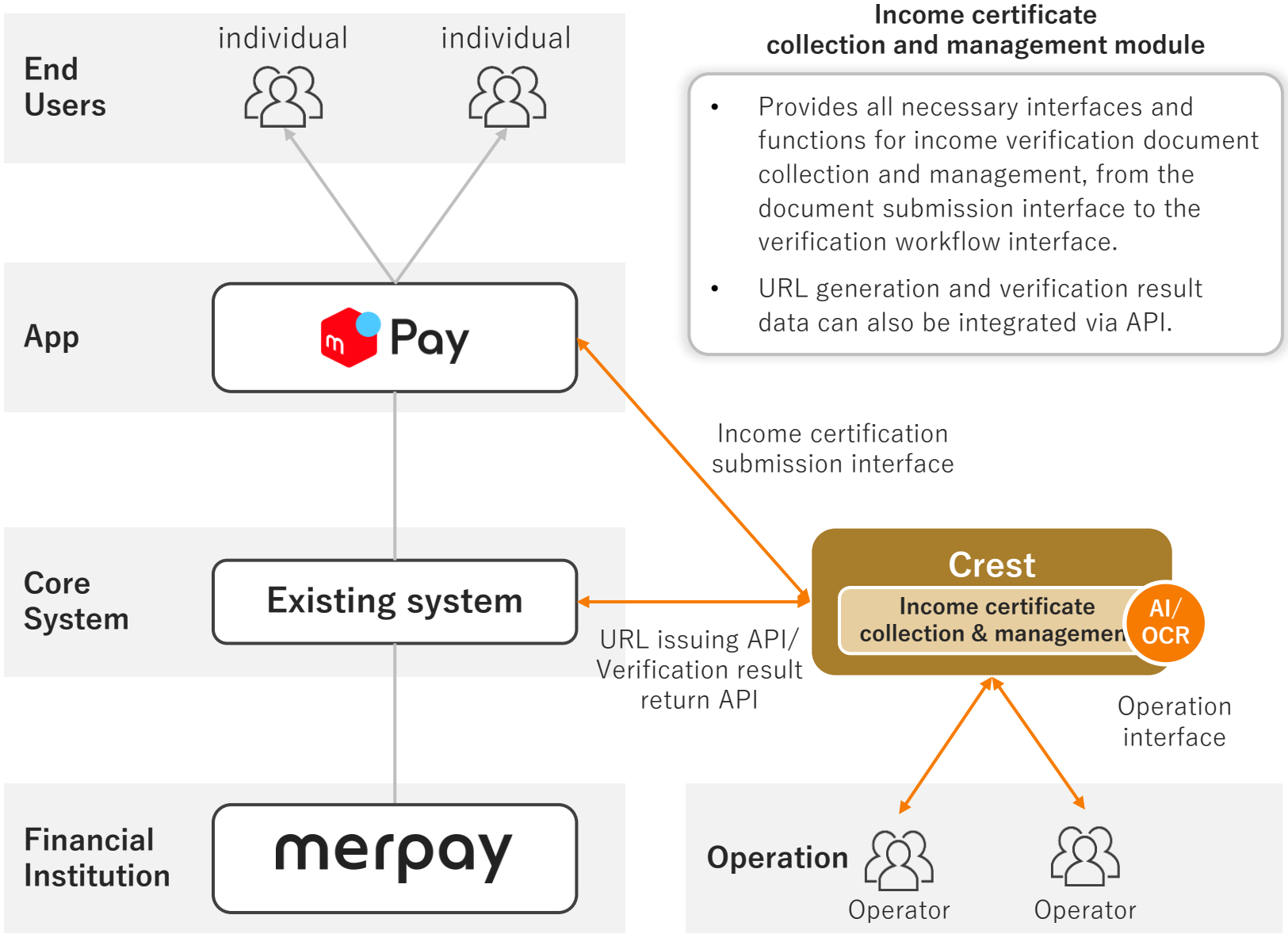
- Personal revolving credit service for users of AI household budget app "Onebank“
- Allow repeated borrowing and repaying within limit
- Entire process on smartphone



New Release of Credit Infra

The first time we provided selected features of credit infrastructure Crest to Merpay, integrated into existing system via API.

With generative AI and OCR, we digitized complex and industry-specific tasks.



New Services

In May 2025, we started to support MUFG Bank with front-end development and infrastructure for a wealth management information platform.

Leveraging our advanced expertise in financial DX to help implement innovative digital strategies.

Development support of new wealth management services for MUFG Bank

- Supported development of MUFG Wealth Management's media platform, which offers information and insights on asset management, succession, business succession, and next-gen lifestyle.
- Concurrently supported infrastructure build-out to enable delivery of digital advice through MUFG Wealth Management digital platform.





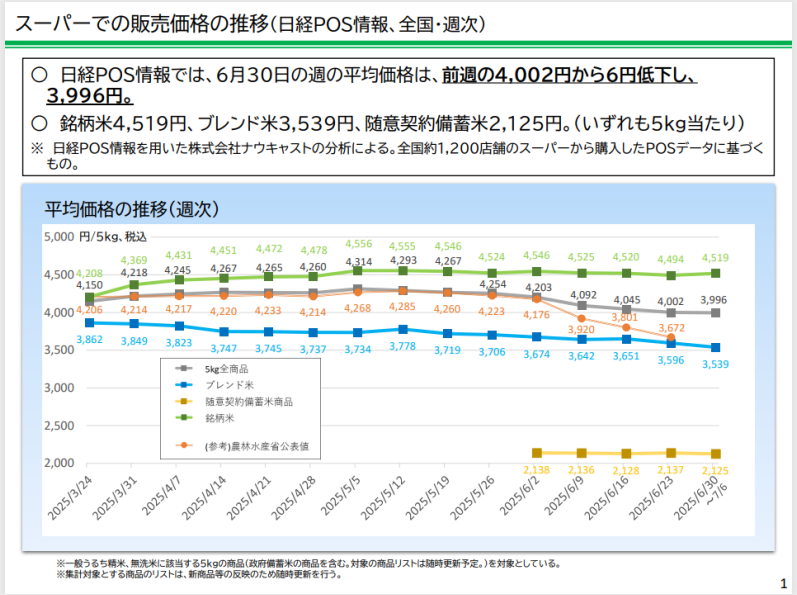
Analysis of Rice Price Trends

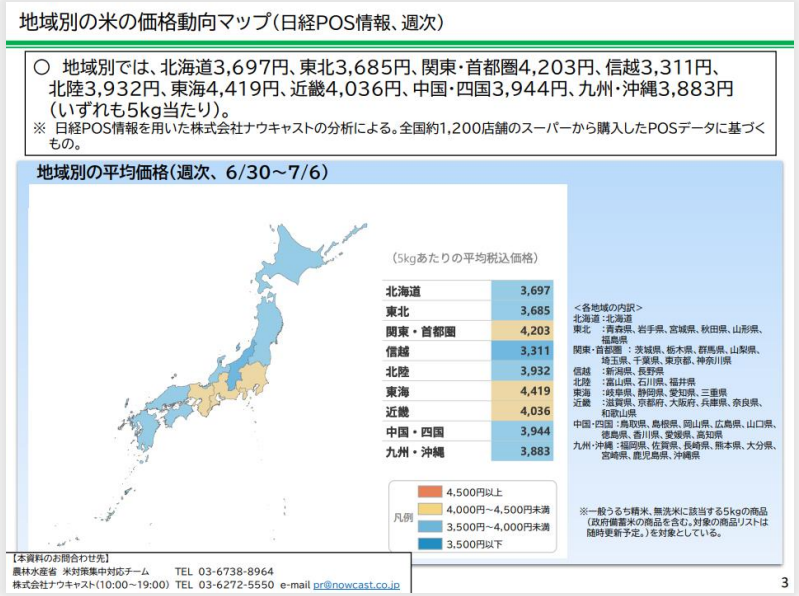
For the Ministry of Agriculture, Forestry and Fisheries, we provided sales price trend analysis utilizing our big data analytics technology.

We will continue to support real-time and detailed visualization of price trends for rice, Japan's staple food.

Supermarket Sales Price Trends (Weekly and Daily)・Regional Price Trend Map

- For MAFF's "Rice distribution status, etc," we analyze the trends of supermarket sales prices.
- With "Nikkei POS data"—calculated from daily sales records of approximately 1,200 supermarkets nationwide—we are able to track retail rice prices on a weekly basis.





Analysis Summary

- Data source: Nikkei POS data sales performance from approximately 1,200 supermarkets nationwide)
- Update frequency: Weekly
- Coverage and granularity: 4 categories (all 5kg) of all products, blended rice, branded rice, and government-stockpiled rice
- Publication URL : Ministry of Agriculture, Forestry and Fisheries "Rice distribution status, etc."

Credits: "Supermarket Sales Price Trends (Weekly and Daily) and Regional Price Trend Map" (July 11 , 2025)

QUARTERLY RESULTS
FY2025 Q1

Q1 Financial Summary

Revenue Reached **2.1 billion yen, up +28% YoY**.

While growth rate remained at +28% due to the absence of large-scale one-off revenue in the previous period (+73%), progress remained on track.

Net income recorded a significant increase of 3 times, driven by temporary factors from changes in tax effect classifications.

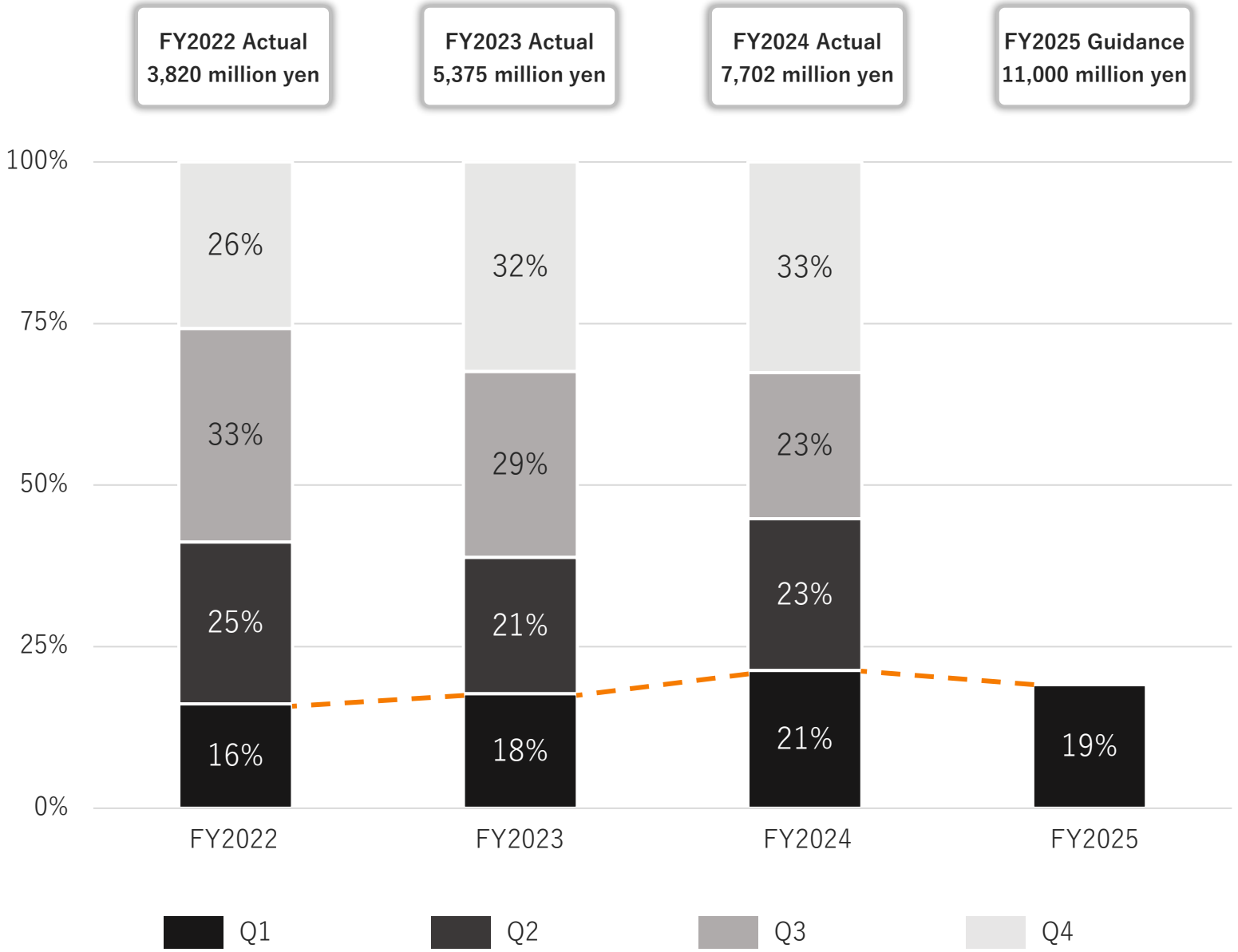
(million yen)	FY2025 Q1	FY2024 Q1	YoY	Major Factors
Revenue	**2,104**	**1,644**	**+ 28%**	• While Financial Infrastructure saw an increase in revenue, Fintech Shift saw a drop in revenue due to a backlash from the previous fiscal year.
COGS	753	637	+ 18%	• Remained below the revenue growth rate
Gross Profit	**1,351**	**1,006**	**+ 34%**	
COGS Ratio	64%	61%	-	
Adj. SG&A[1]	1,054	783	+ 35%	• Increased revenue share as usage-based revenue increased
Adj. SG&A Ratio	50%	48%	-	
EBITDA[2]	**296**	**223**	**+ 33%**	
EBITDA Margin	14%	14%	-	
Depreciation + Stock-based compensation	73	51	+ 44%	
Margin	4%	3%	-	
Operating Income	**223**	**172**	**+ 30%**	
Operating Margin	11%	10%		
Ordinary Income	214	168	+ 27%	
Net Income Attributable to Owners of Parent	366	117	+213%	• Adjustment of +225 million yen in corporate tax, etc for change in tax effect classification

1. Adjusted SG&A expenses = SG&A expenses – (Depreciation and amortization + Stock-based compensation expenses)
2. EBITDA = Operating income + (Depreciation + Stock-based compensation expense)

Revenue Progress

Progress against the annual plan stays at 19%, which remains at the same level as previous years.

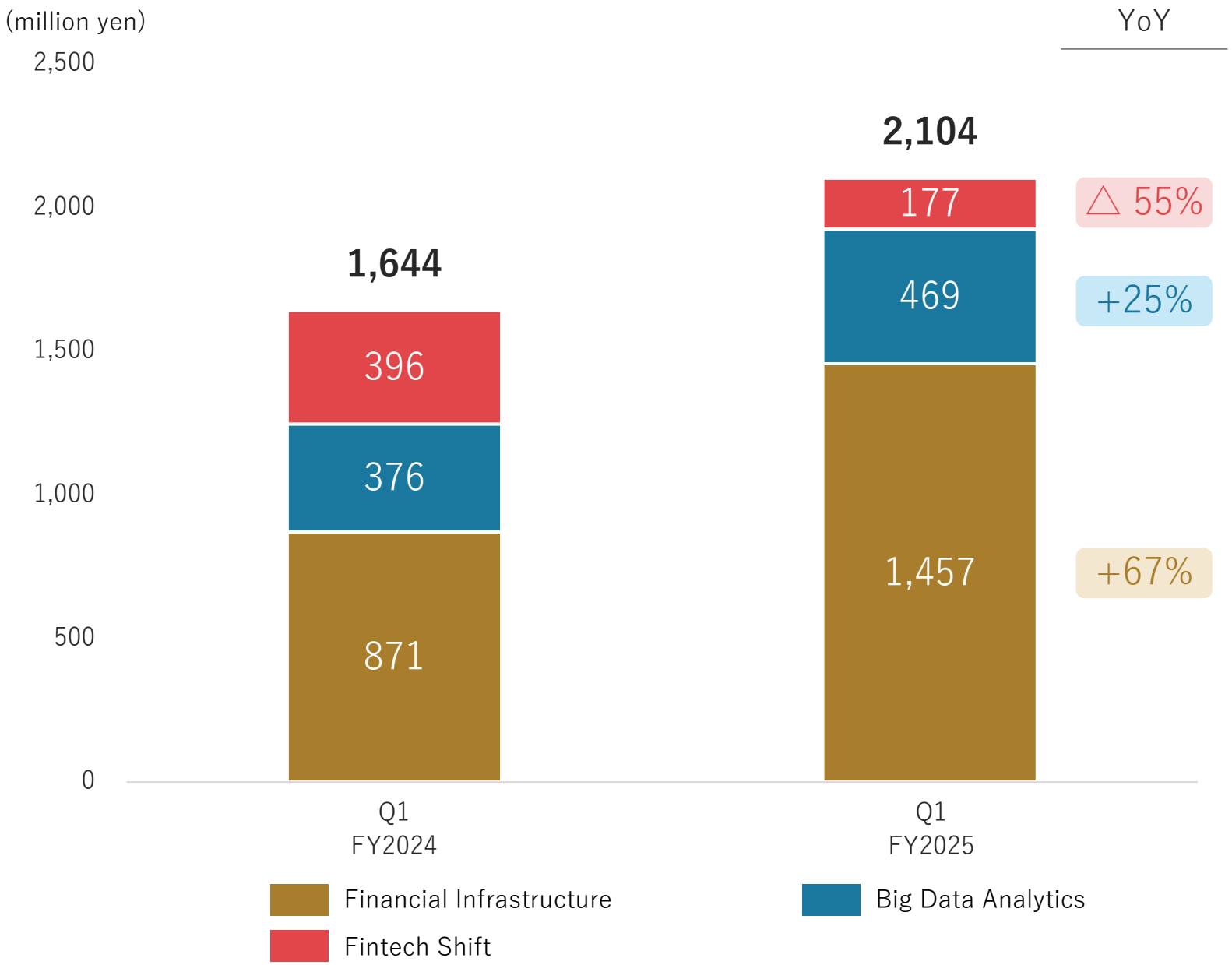
Steady progress against full-year plan.



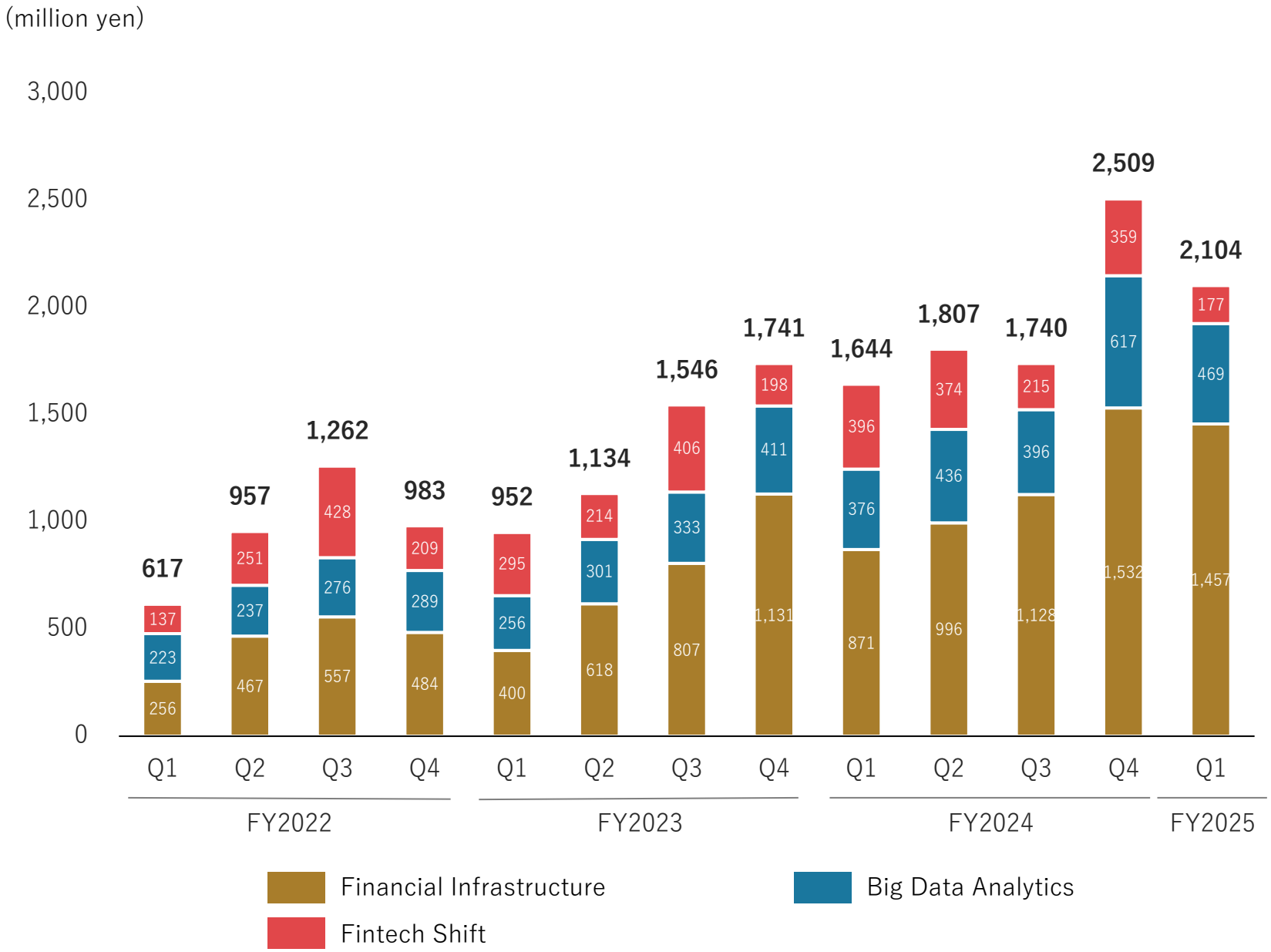
Revenue by Segment

Growth was driven by Financial Infrastructure, which achieved +67% yoy.

Meanwhile, Fintech Shift experienced a revenue decline due to the absence of large-scale deliveries that occurred in the previous fiscal year.

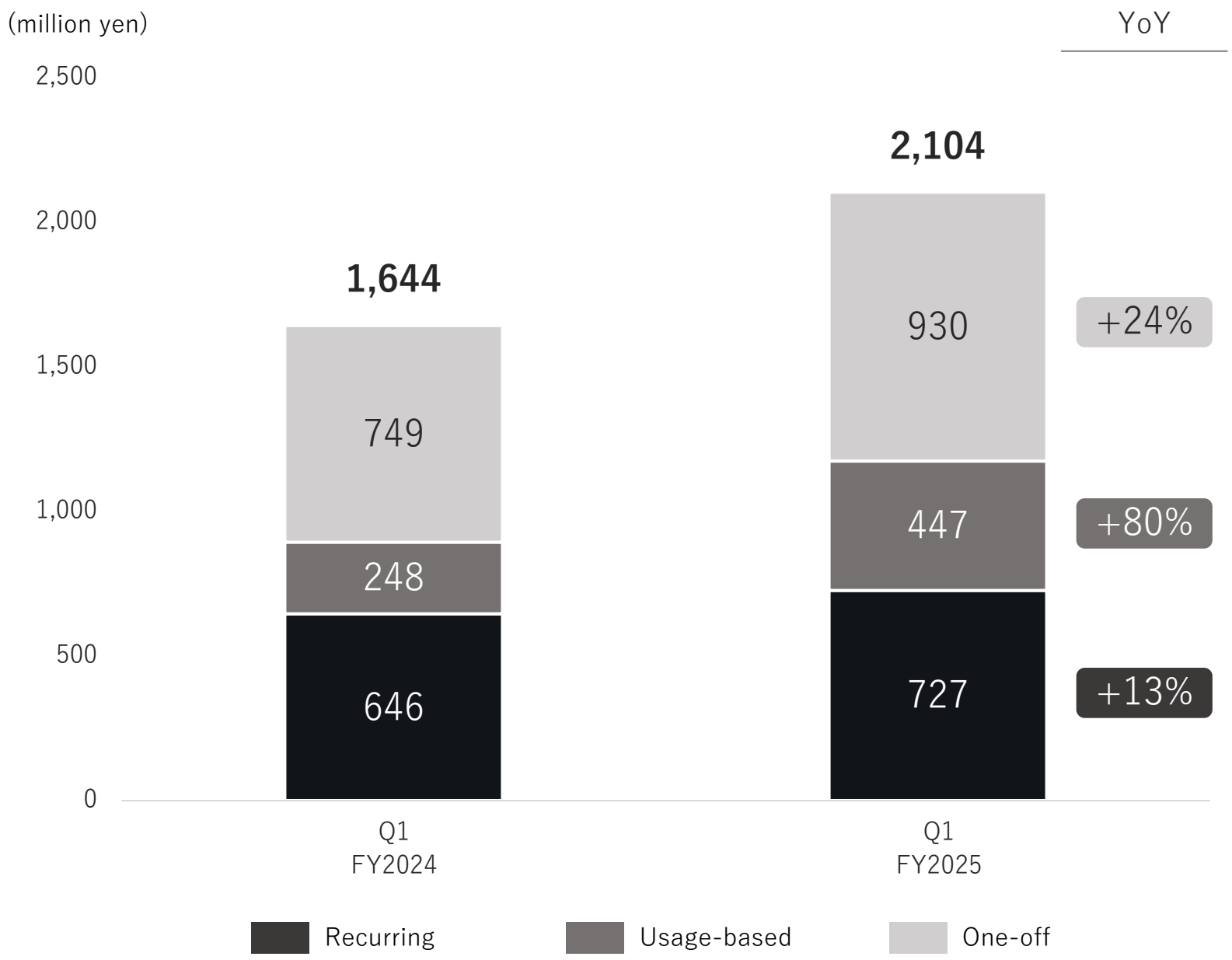


Revenue by Segment

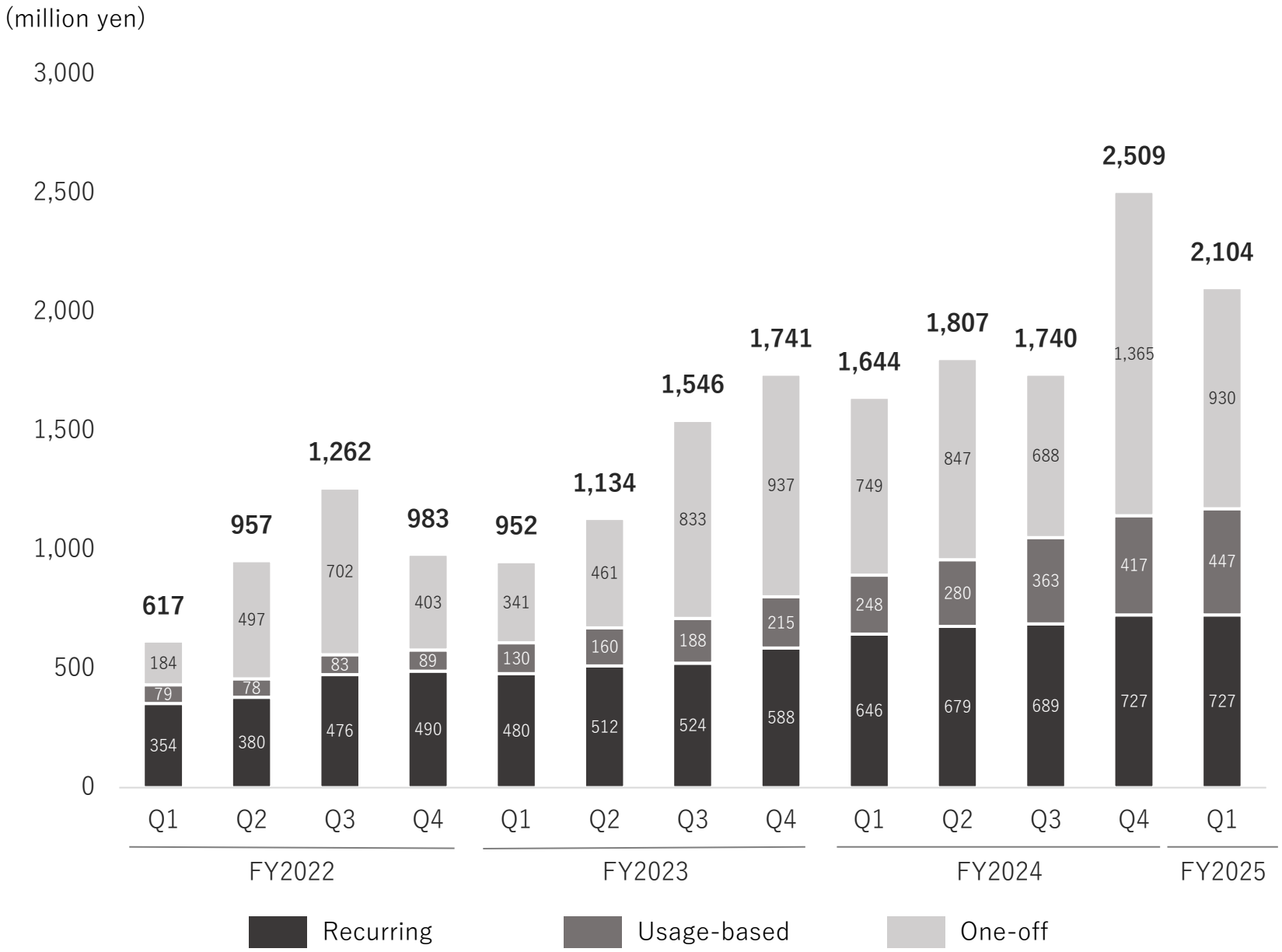


Revenue by Type

Driven by the increase in the number of Financial Infrastructure partners and AUM, **usage-based revenue increased significantly by 80% YoY**.



Revenue by Type



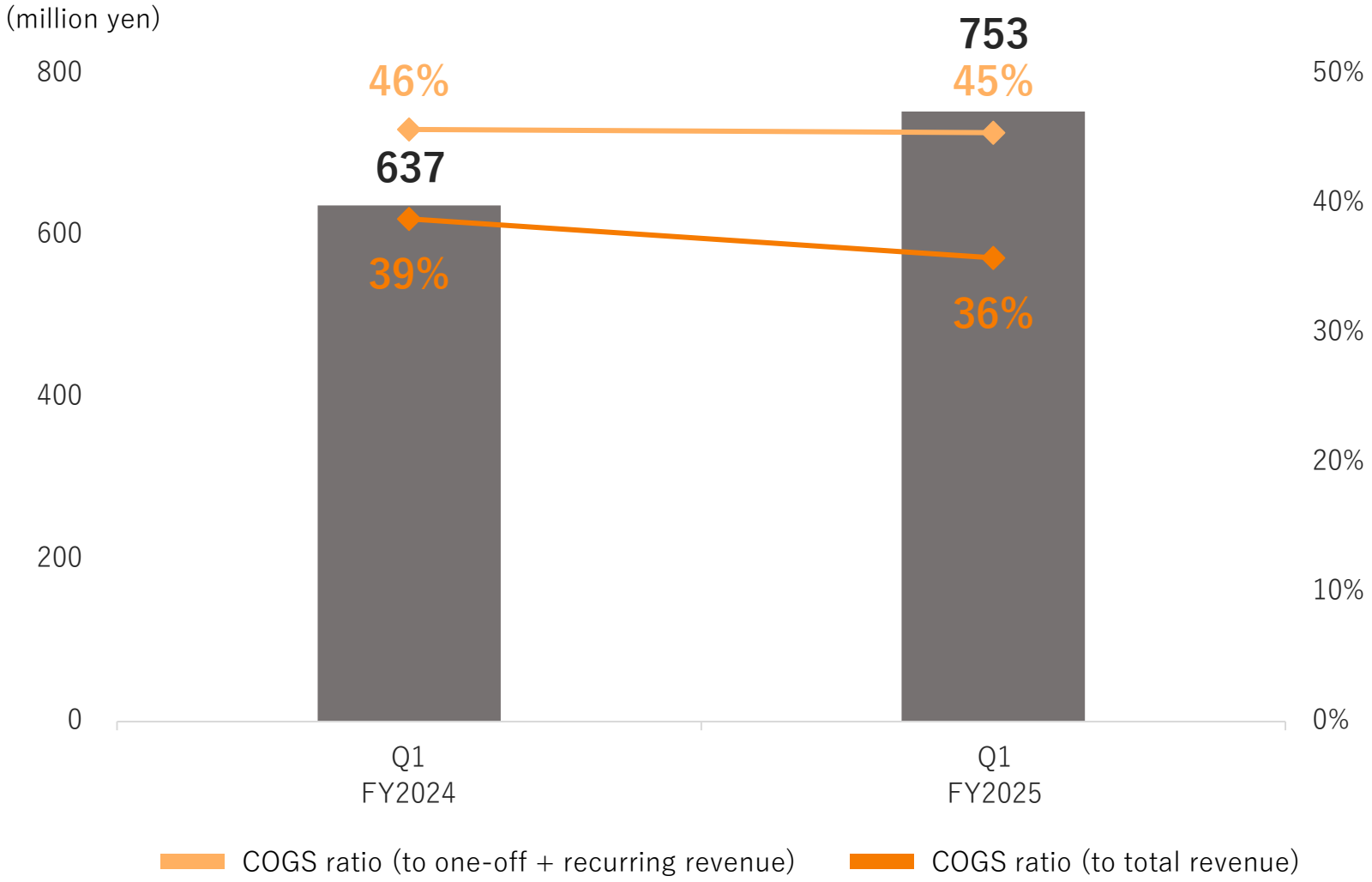
COGS

COGS increased 18% YoY to 753 million yen.

COGS ratio to one-off and recurring revenues improved slightly yoy.

As usage-based revenues increased, one-off + recurring ratio decreased, resulting in a **decrease in COGS ratio to from 39% to 36%.**

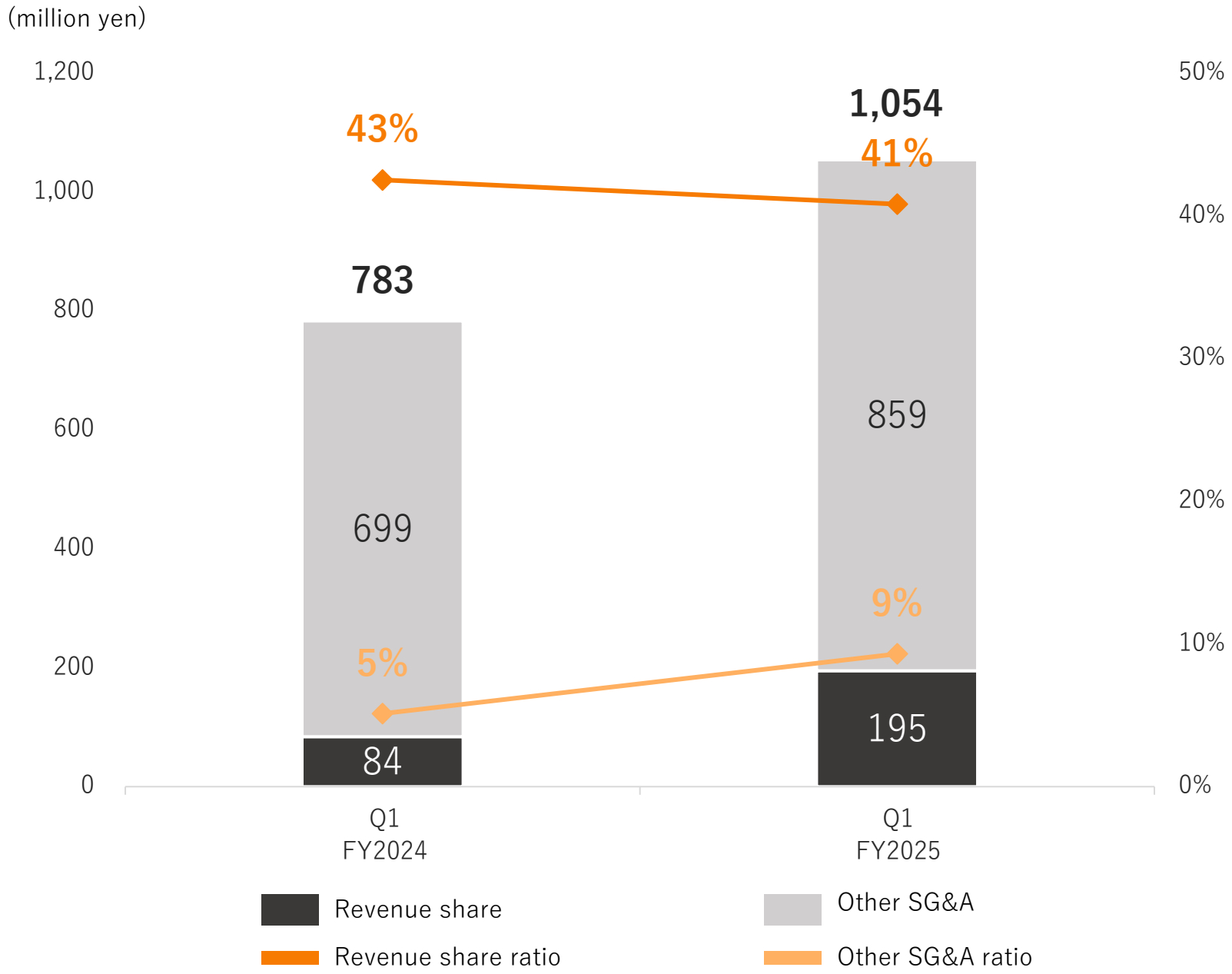
Total Revenue	1,644 million yen	2,104 million yen
One-off + Recurring	1,396 million yen	1,657 million yen
One-off + Recurring Ratio	85%	79%



Adjusted SG&A

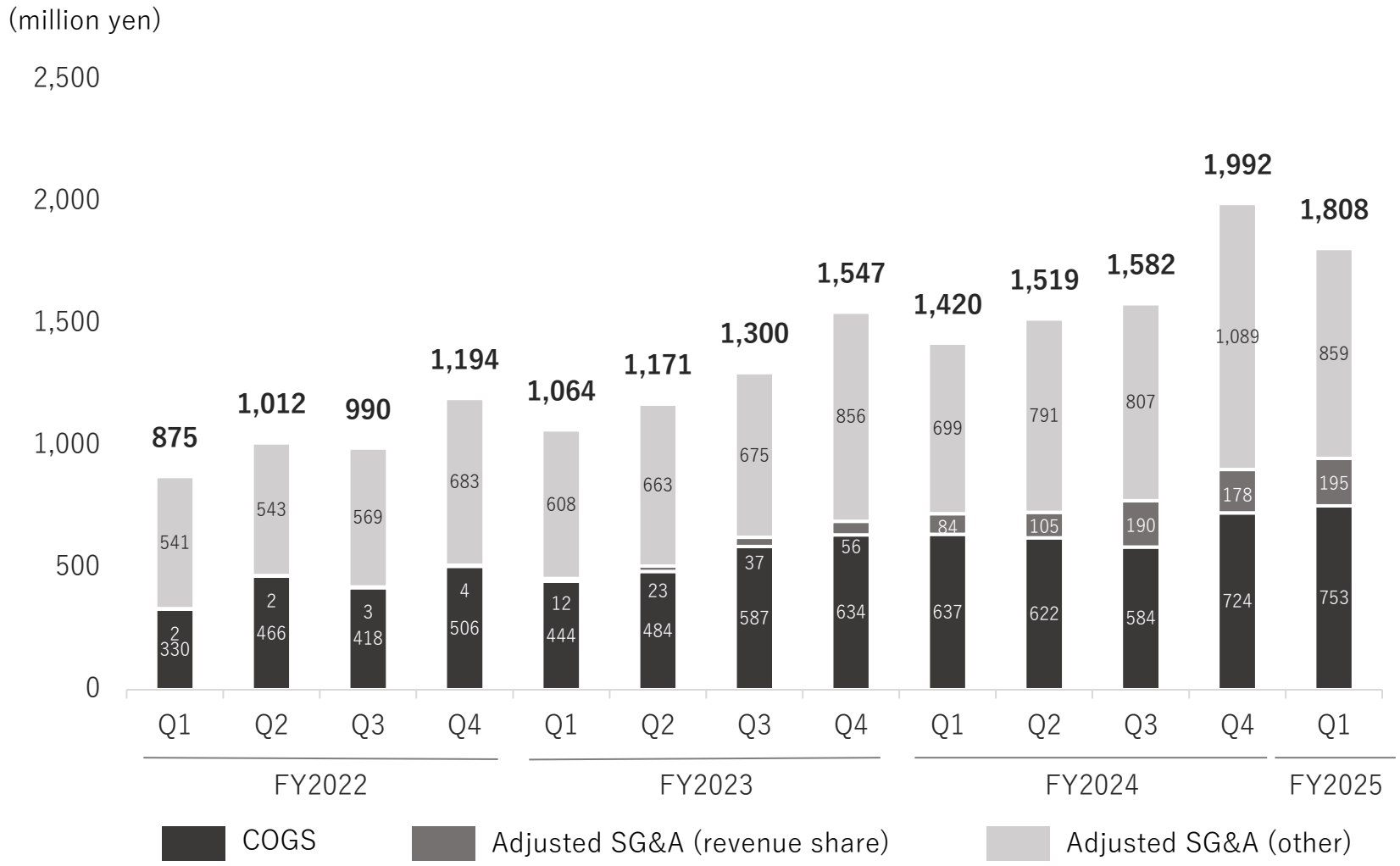
Adjusted SG&A +35% YoY to 1,054 million yen.

While revenue share increased significantly in line with the growth in usage-based revenue, other SG&A were limited to +23% YoY.



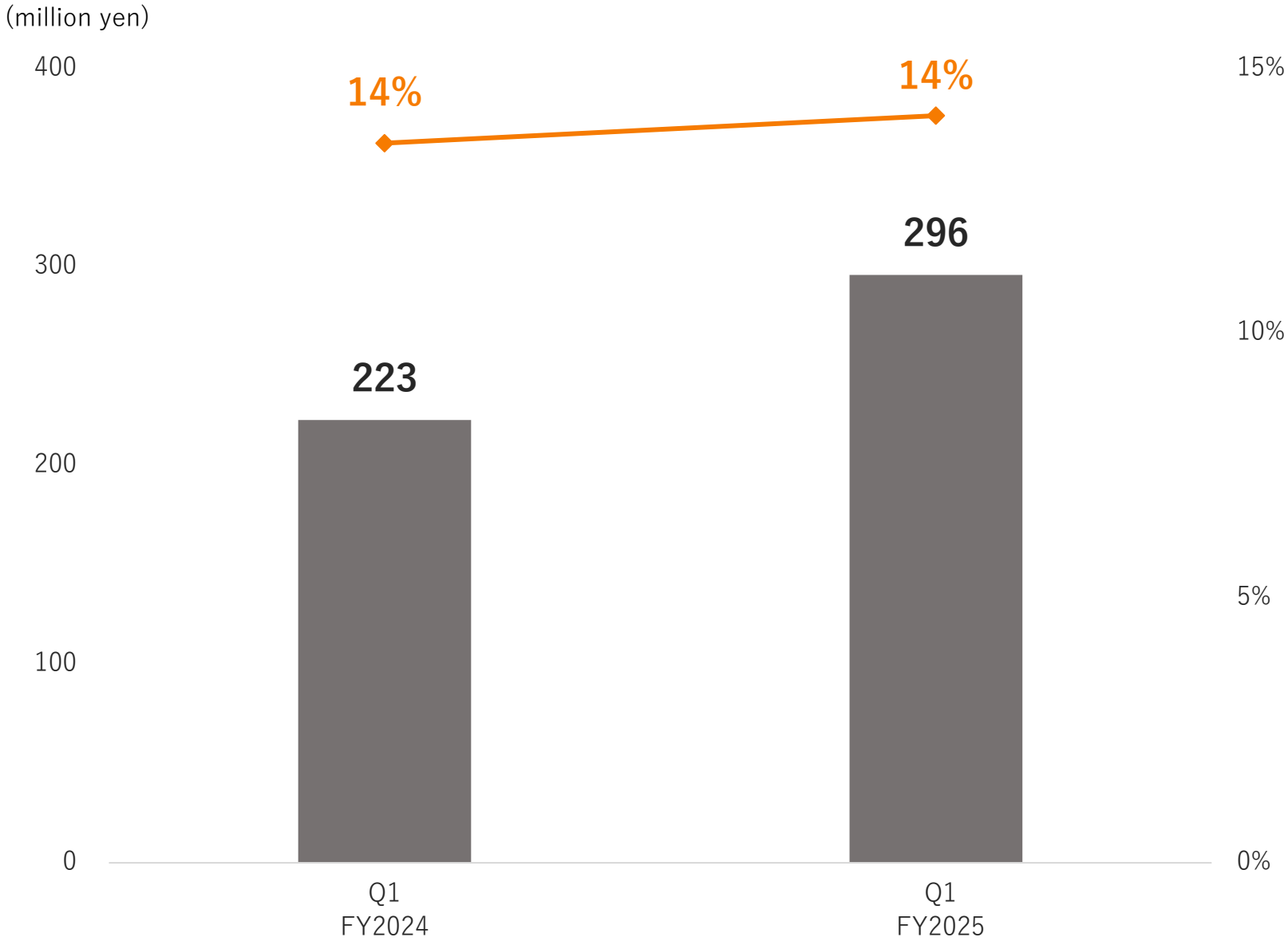
Cost Breakdown

	Q1 FY2022	Q2 FY2022	Q3 FY2022	Q4 FY2022	Q1 FY2023	Q2 FY2023	Q3 FY2023	Q4 FY2023	Q1 FY2024	Q2 FY2024	Q3 FY2024	Q4 FY2024	Q1 FY2025
COGS	54%	49%	33%	52%	47%	43%	38%	36%	39%	34%	34%	29%	36%
Revenue Share ratio	0%	0%	0%	0%	1%	2%	2%	3%	5%	6%	11%	7%	9%
Other adj. SG&A ratio	88%	57%	45%	69%	64%	58%	44%	49%	43%	44%	46%	43%	41%

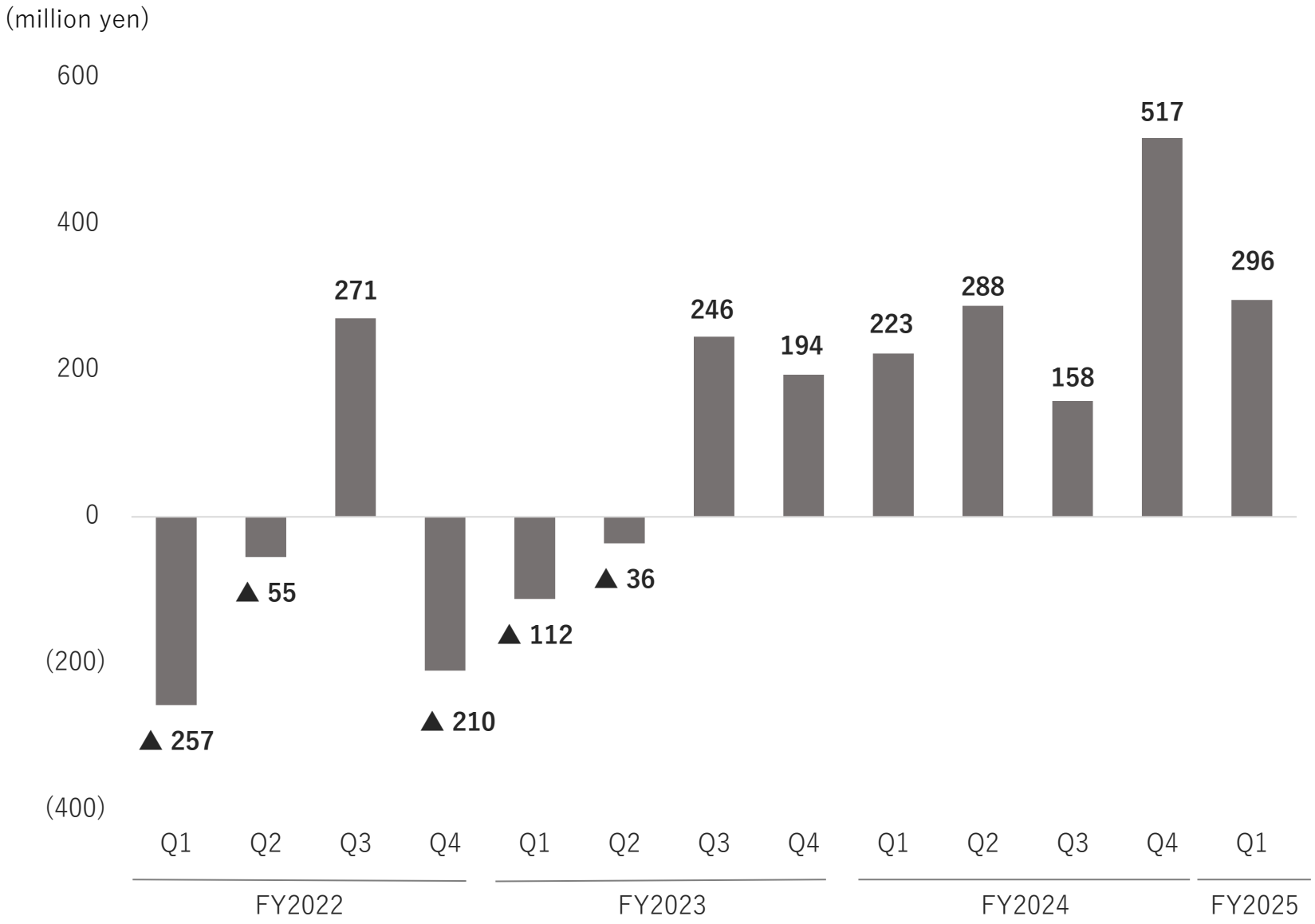


EBITDA

Along with the increase in revenue, EBITDA also increased by +33% YoY.



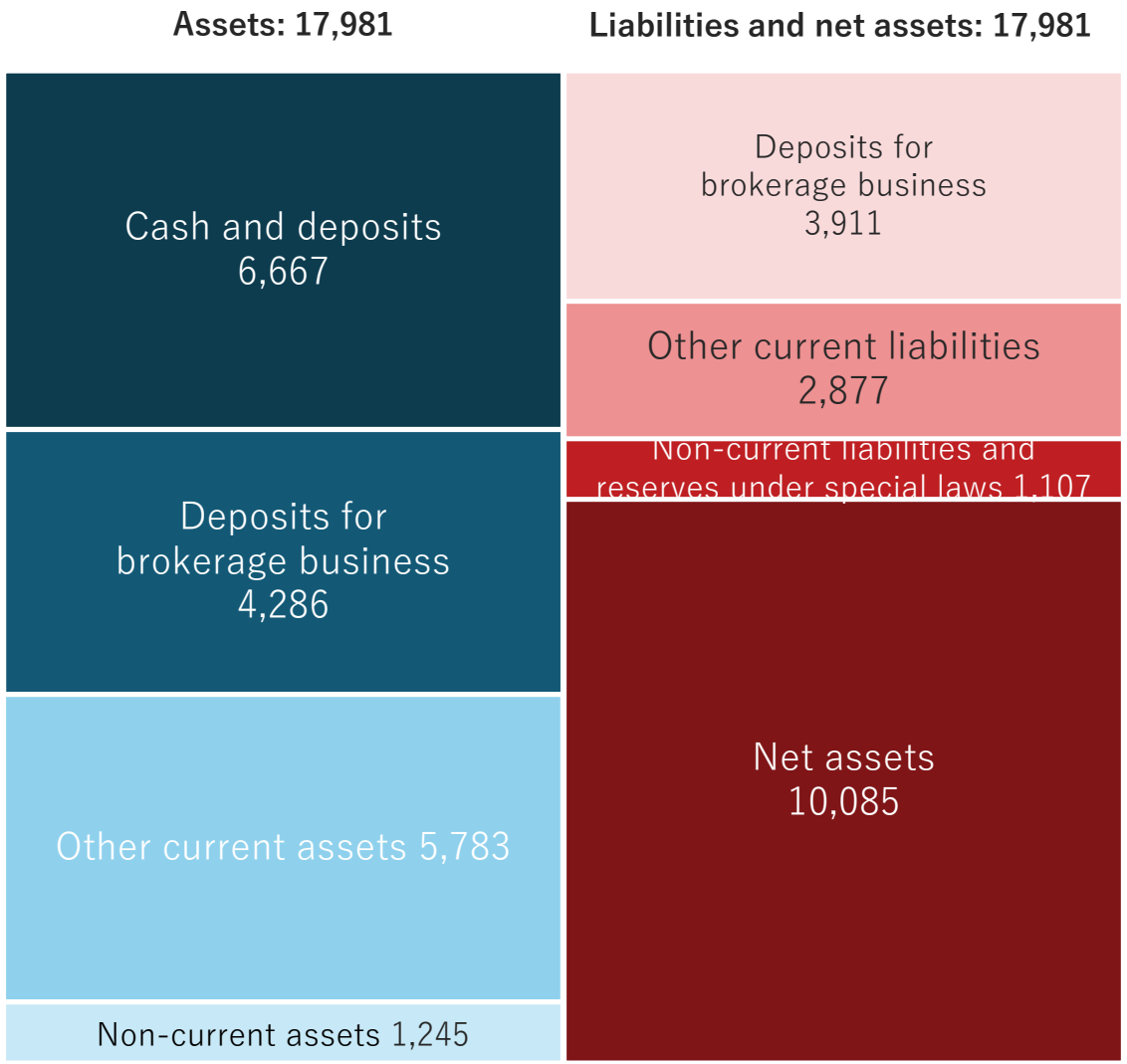
EBITDA


(million yen)
600
400
200
0
(200)
(400)
▲ 257
▲ 55
271
▲ 210
▲ 112
▲ 36
246
194
223
288
158
517
296
Q1
Q2
Q3
Q4
Q1
Q2
Q3
Q4
Q1
Q2
Q3
Q4
Q1
FY2022
FY2023
FY2024
FY2025

Balance Sheet

Strong financial base with about 6.7 billion yen in cash and deposits as of the end of June 2025.

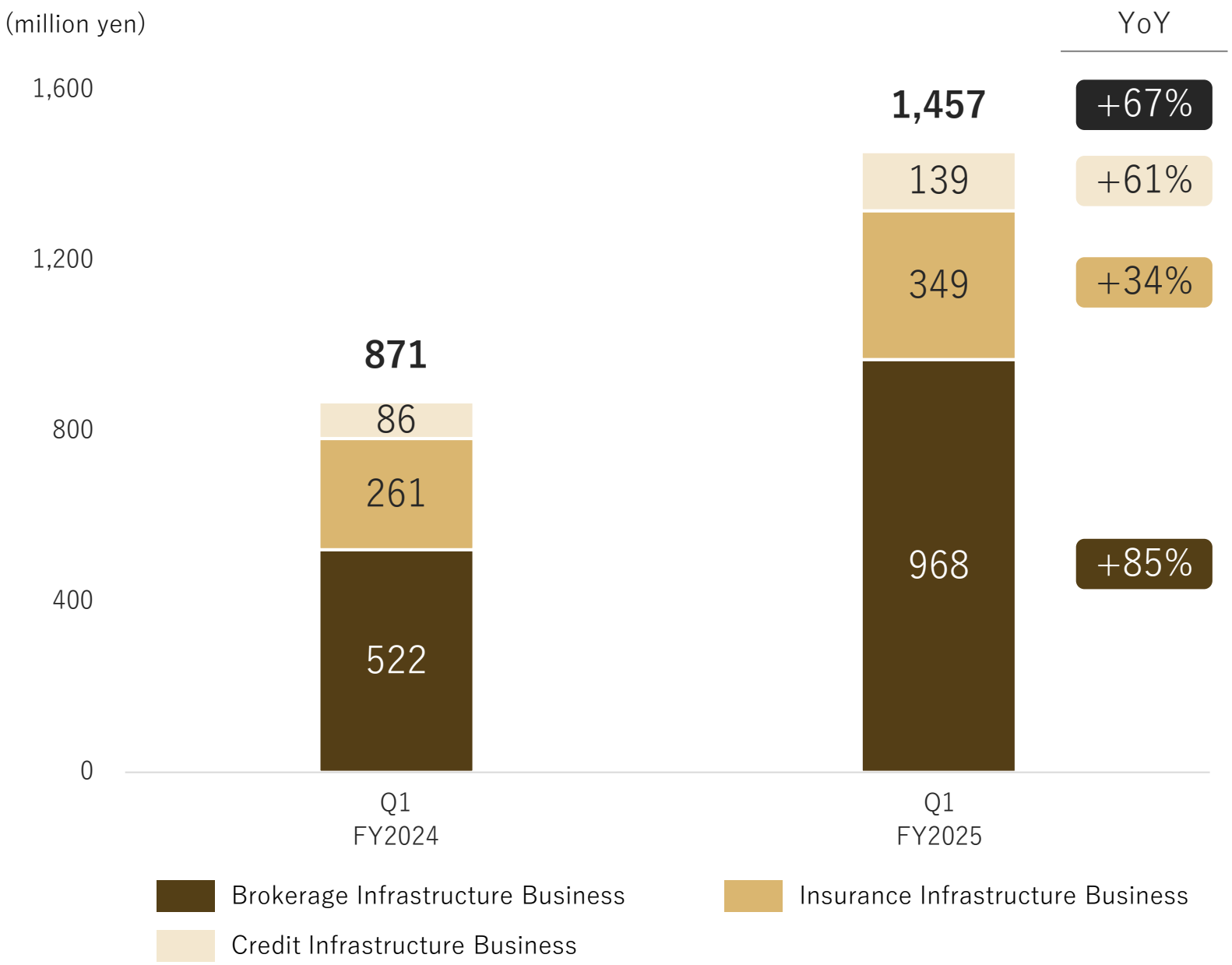
(million yen)



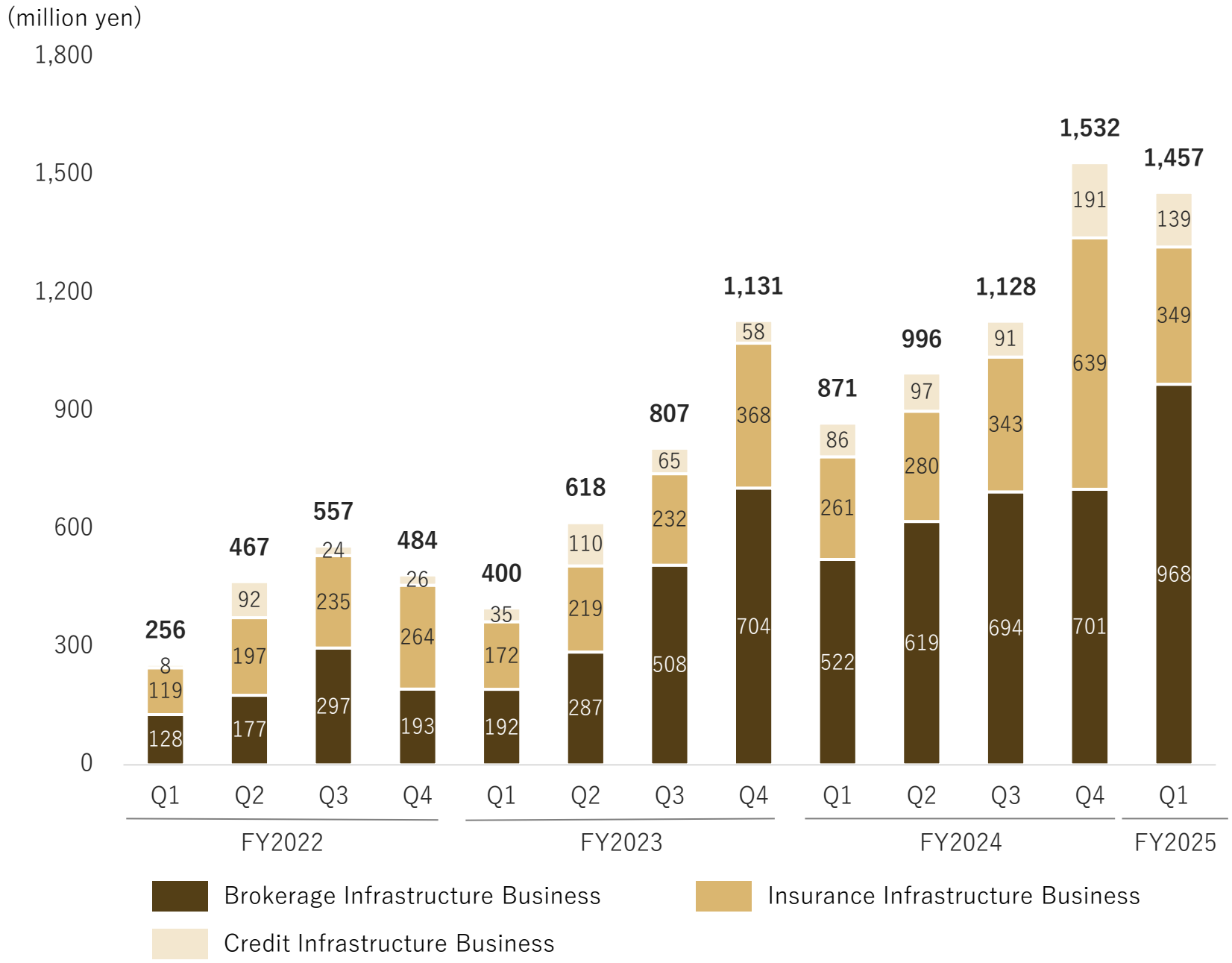
QUARTERLY RESULTS BY SEGMENT FY2025 Q1

Revenue by Business

Brokerage Infrastructure saw significant growth due to the release of large-scale projects, resulting in **revenue of 1,457 million yen +67% YoY**.

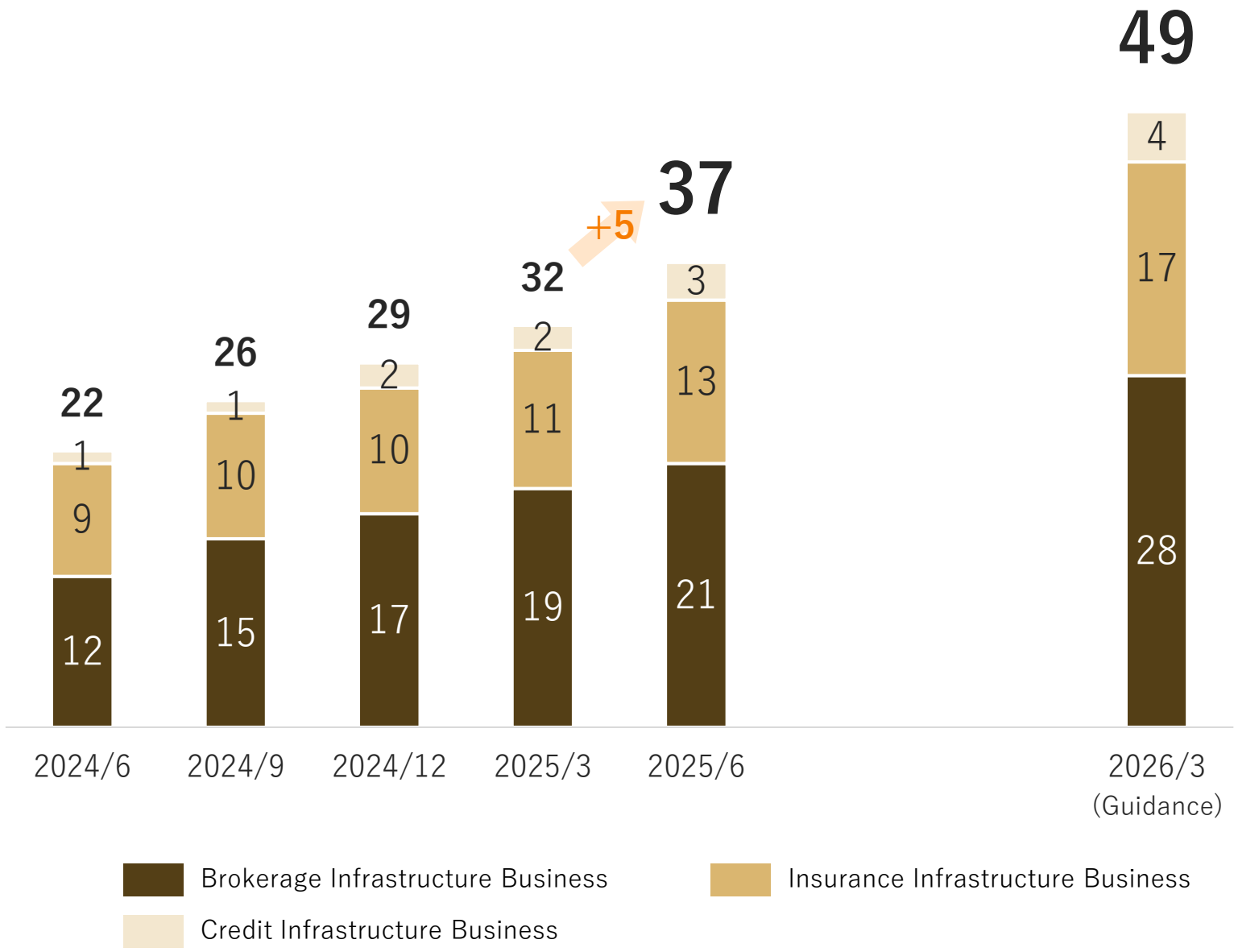


Revenue by Business



Number of Partners

During the quarter, the **number of partners increased from 32 to 37**, driven by 2 new partners in Brokerage, 2 in Insurance, and 1 in Credit.

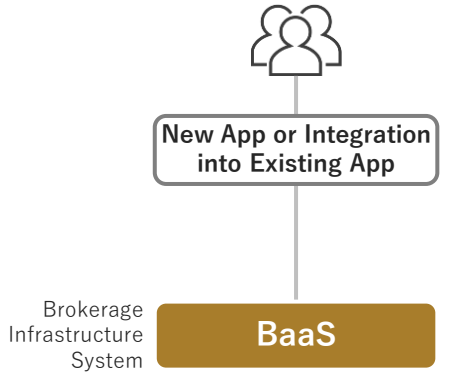


Focus of Brokerage Infra

As for Brokerage Infrastructure, there are 3 main patterns.

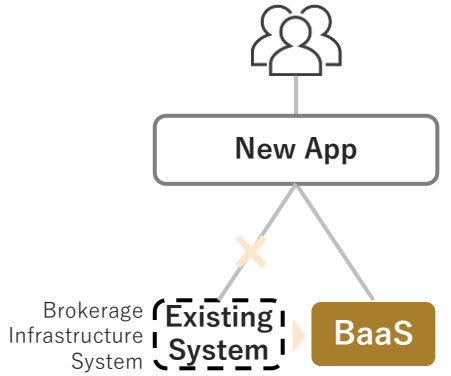
1 Embedded Investment by Non-FIs

- Players with large customer bases leverage their customer contact and context to reach potential users.
- Support the development of investment services from planning stages tailored to partners, such as enabling the provision of investment functions within existing services.
- Partner examples: Credit Saison, Seven Bank



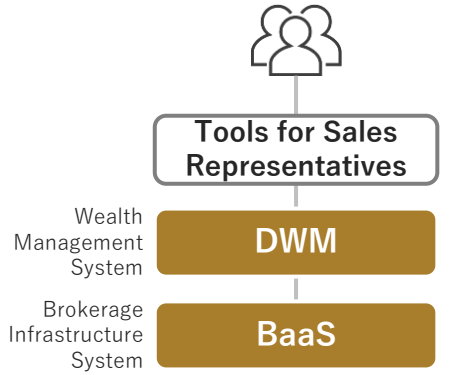
2 Direct Sales by Asset Managers

- Support Asset Managers to develop its direct sales business
- Migrate from existing systems to BaaS for financial institutions with customer accounts.
- Achieve DX of services simultaneously by refreshing web applications for users along with core system migration.
- Partner example: Saison AM, Mitsubishi UFJ AM



3 Discretionary Investment Management by IFAs

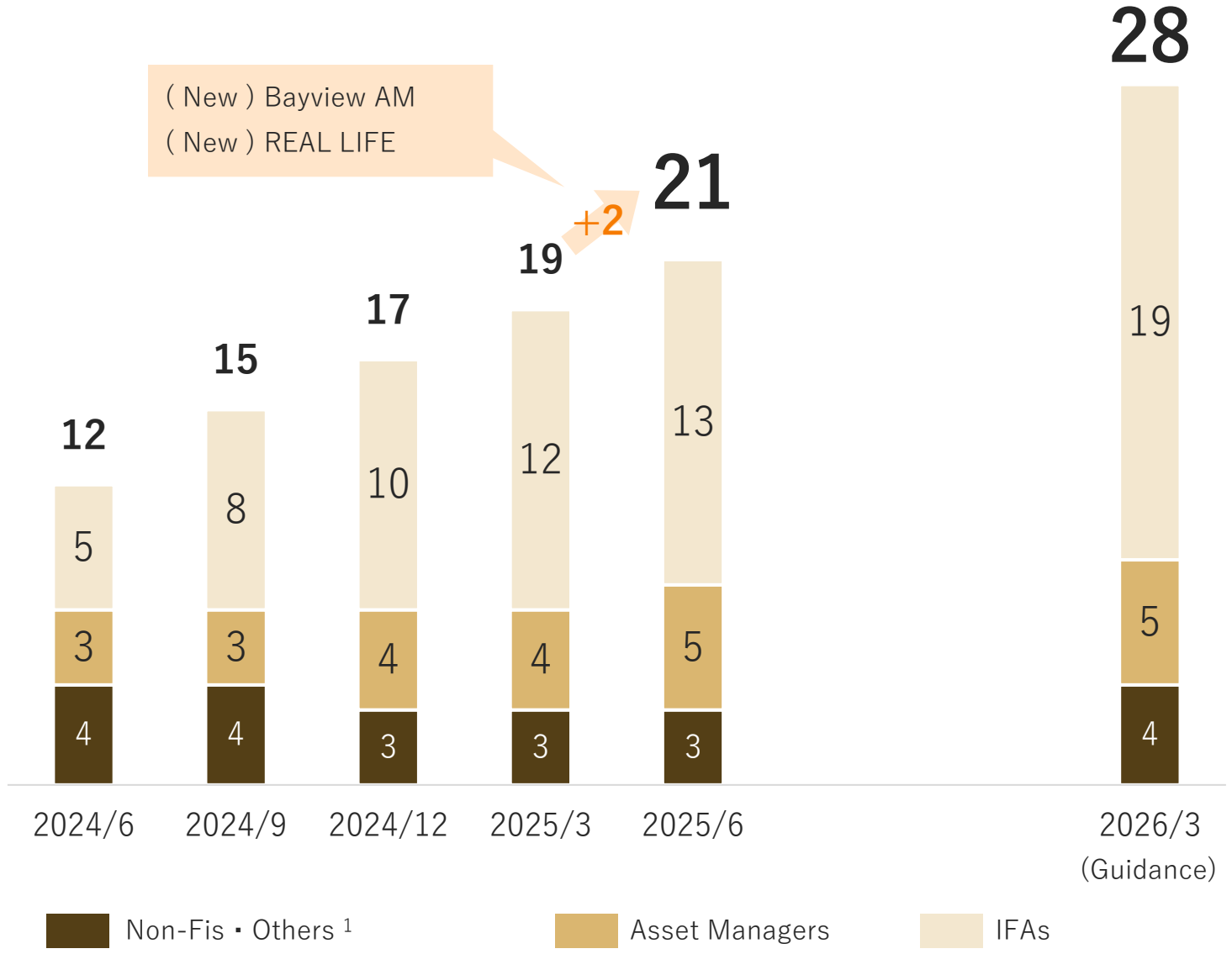
- Integrating online and offline allows high-quality wealth management services to be provided to more customers.
- Beside a platform that allows for low-cost implementation of investment management, mutual funds, and bond investments, we also provide tools for sales representatives.
- Partner examples: Financial Standard, Amber AM , IFA Leading



of Brokerage Infra Partners

2 new partners in Q1.

Asset manager Bayview AM adopted BaaS to enter direct sales business of mutual funds. Insurance agency REAL LIFE adopted asset management platform DMW to launch discretionary investment management and bond trading services.



1. Including “Stream” which was provided by our subsidiary Smartplus.

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Focus of Insurance Infra

Aim to support 1) expansion of digital channels for major non-life insurers, and 2) DX of business operations for small and medium sized non-life insurers.

Focus of this fiscal year is acquisition of new partners of “2) Inspire for SSI / Mutual Aid” launched last year.

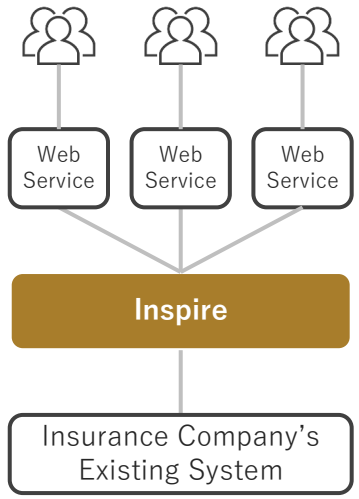
1

For Major Non-Life Insurers

Support for Digital Channel Expansion

Inspire Digital Sales Platform

- A solution that facilitates seamless partner integration when insurance companies integrate with external web services for online sales.
- An intermediary between external web services and insurance company’s current core systems, handling application pages, data integration with partners of premium calculations, and integration of contract information into core systems.
- Flexible and low-cost addition of partners by customized application pages for each partner.
- Seamless integration of data held by partners.



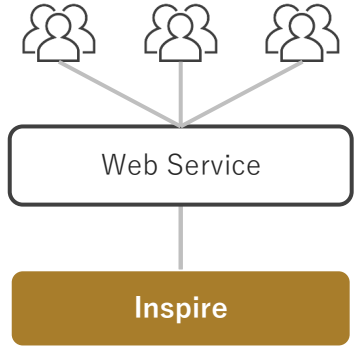
2

For Small and Medium Non-Life Insurers

DX Support of Operations

Inspire・Inspire for SSI / Mutual Aid

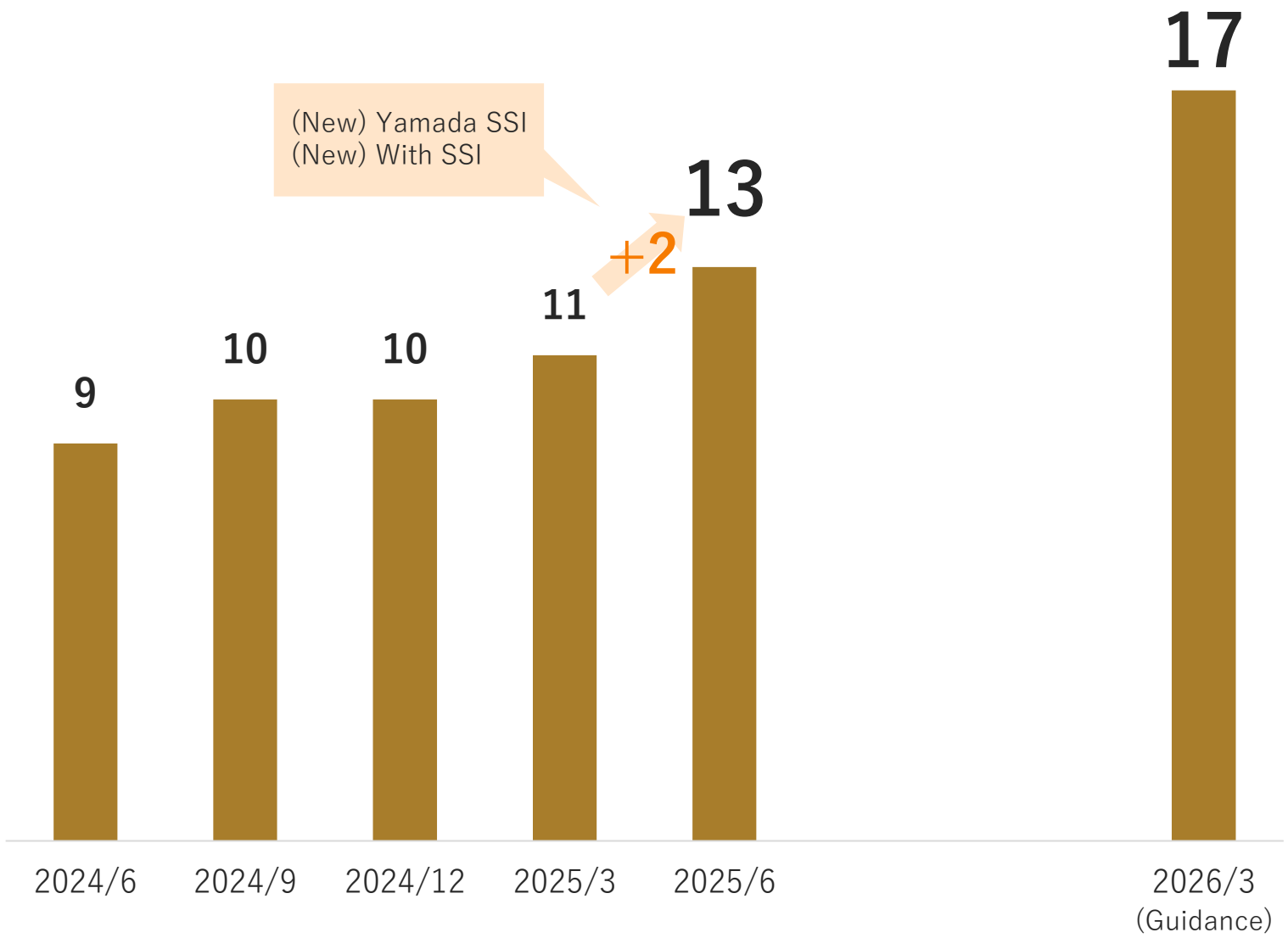
- A SaaS suite of core operational systems for the insurance business.
- Enabling customization of multiple functions through low-code settings that instantly reflect on application forms and customer portals, allowing for shortened development periods and flexible revision responses.
- Supporting various insurance types and even new products through a database designed based on fundamental insurance principles.



of Insurance Infra Partners

During the quarter, 2 firms Yamada SSI and With SSI adopted Insurance Infrastructure Inspire.

Leveraging expertise in development of expense reimbursement insurance for digital devices, the solution was implemented as an online sales platform.

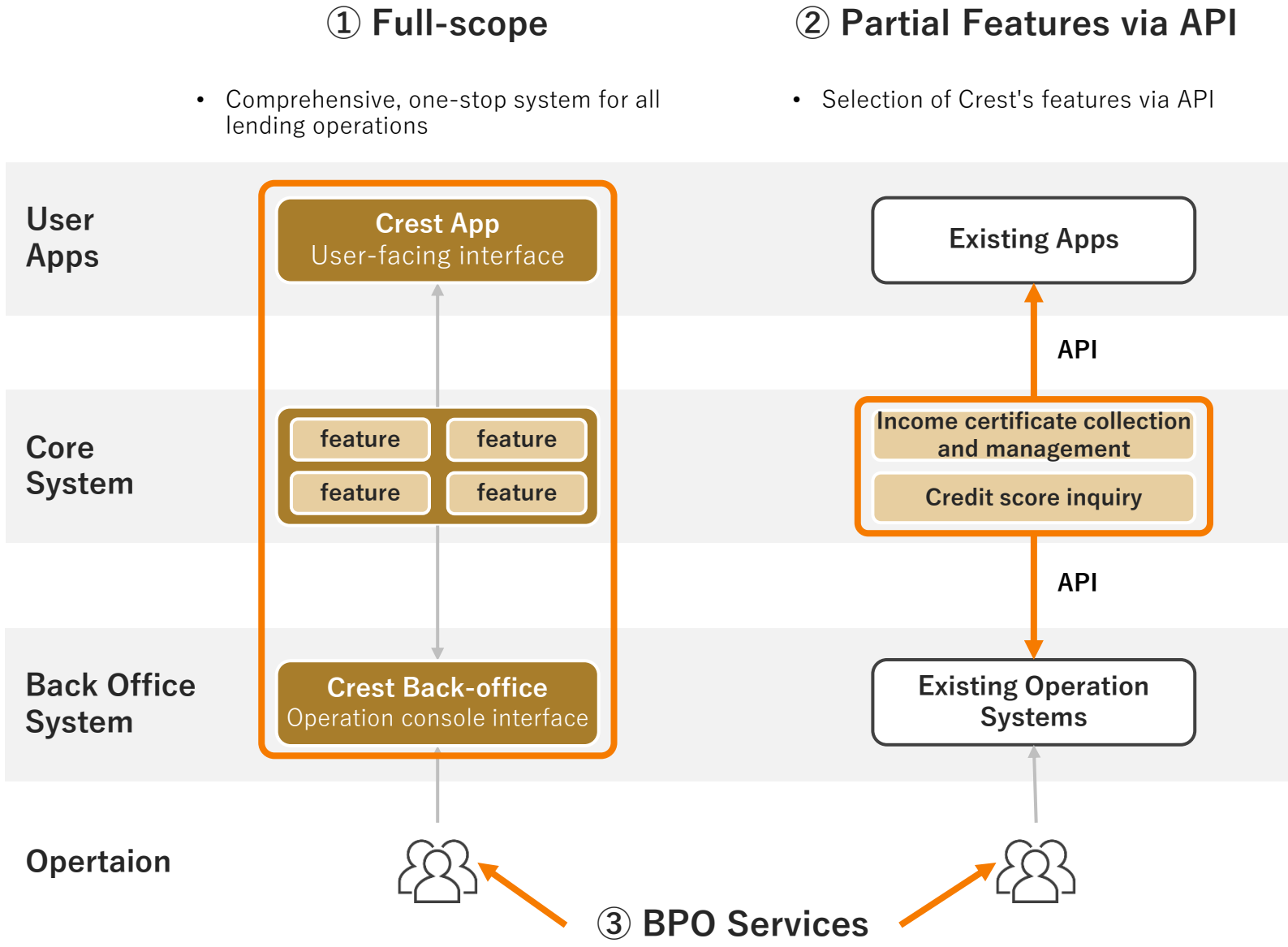


1. Including Smartplus SSI, our subsidiary offering maternity and lodging cancellation insurance through Inspire.

Focus of Credit Infra

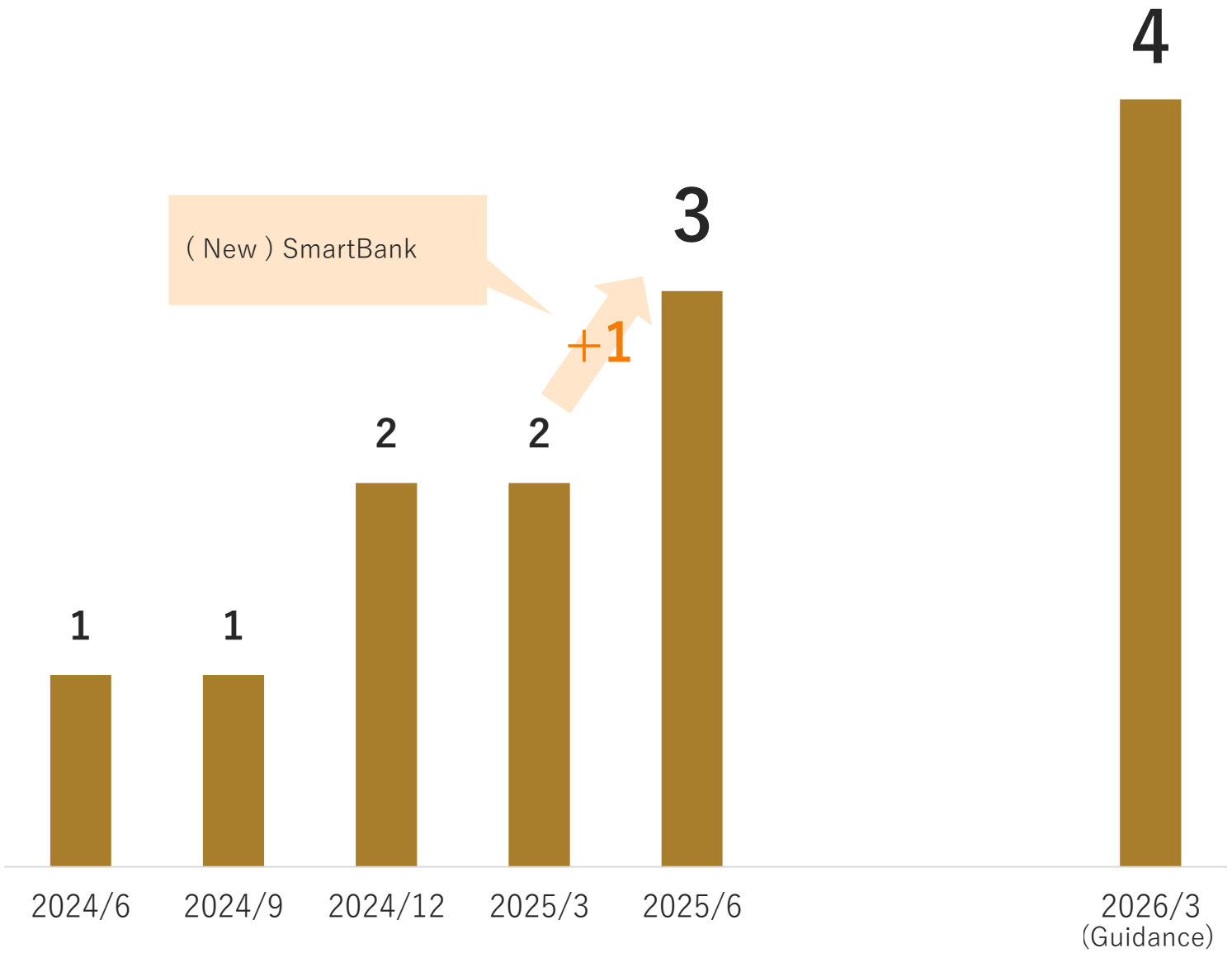
Comprehensively built core systems required for lending operations, from user-facing apps to back-office systems.

We provide ① full scope of the system, ② partial features via API , and ③ BPO services that use the system.



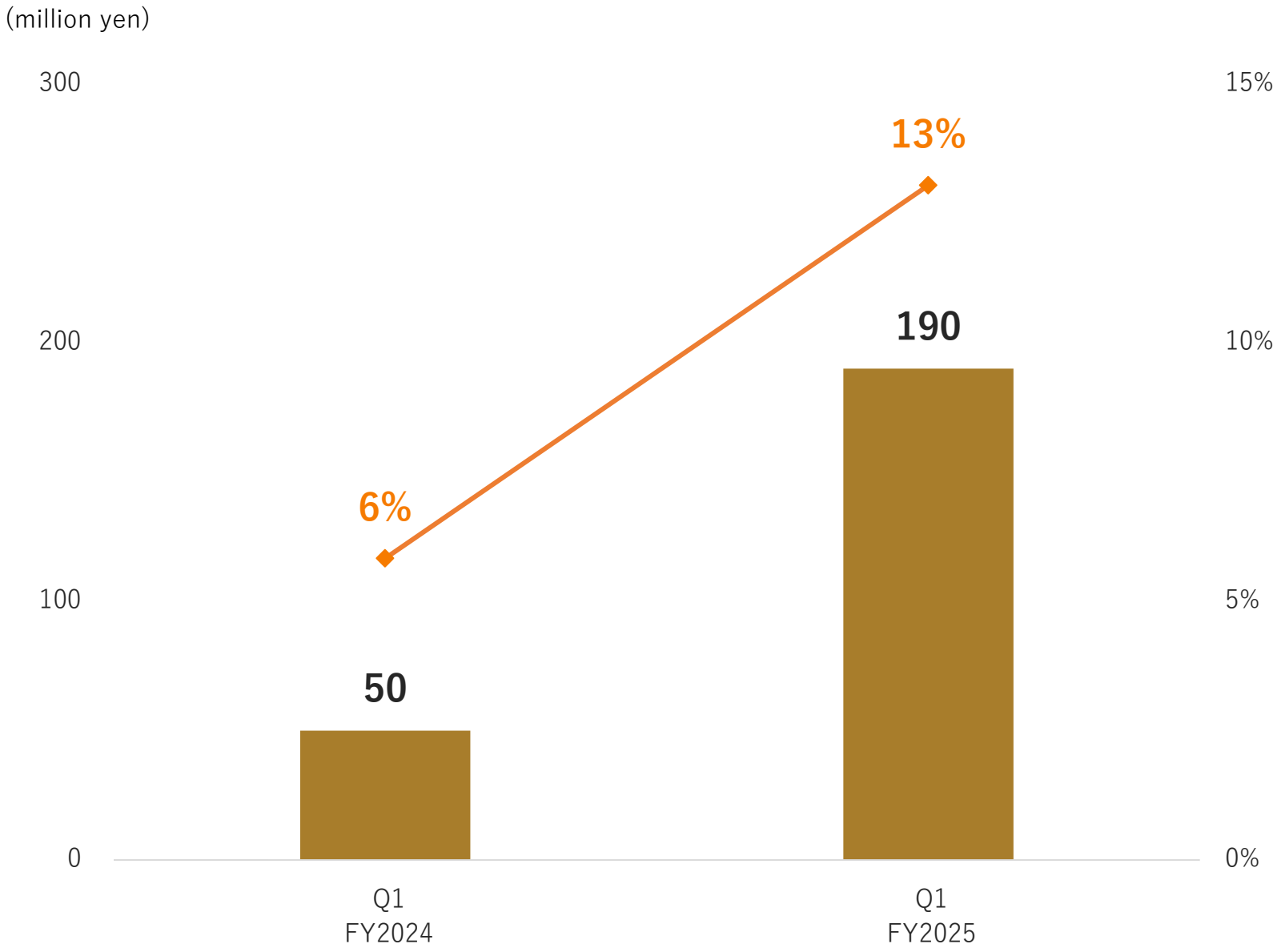
of Credit Infra Partners

During the quarter, SmartBank adopted Credit Infrastructure Crest.



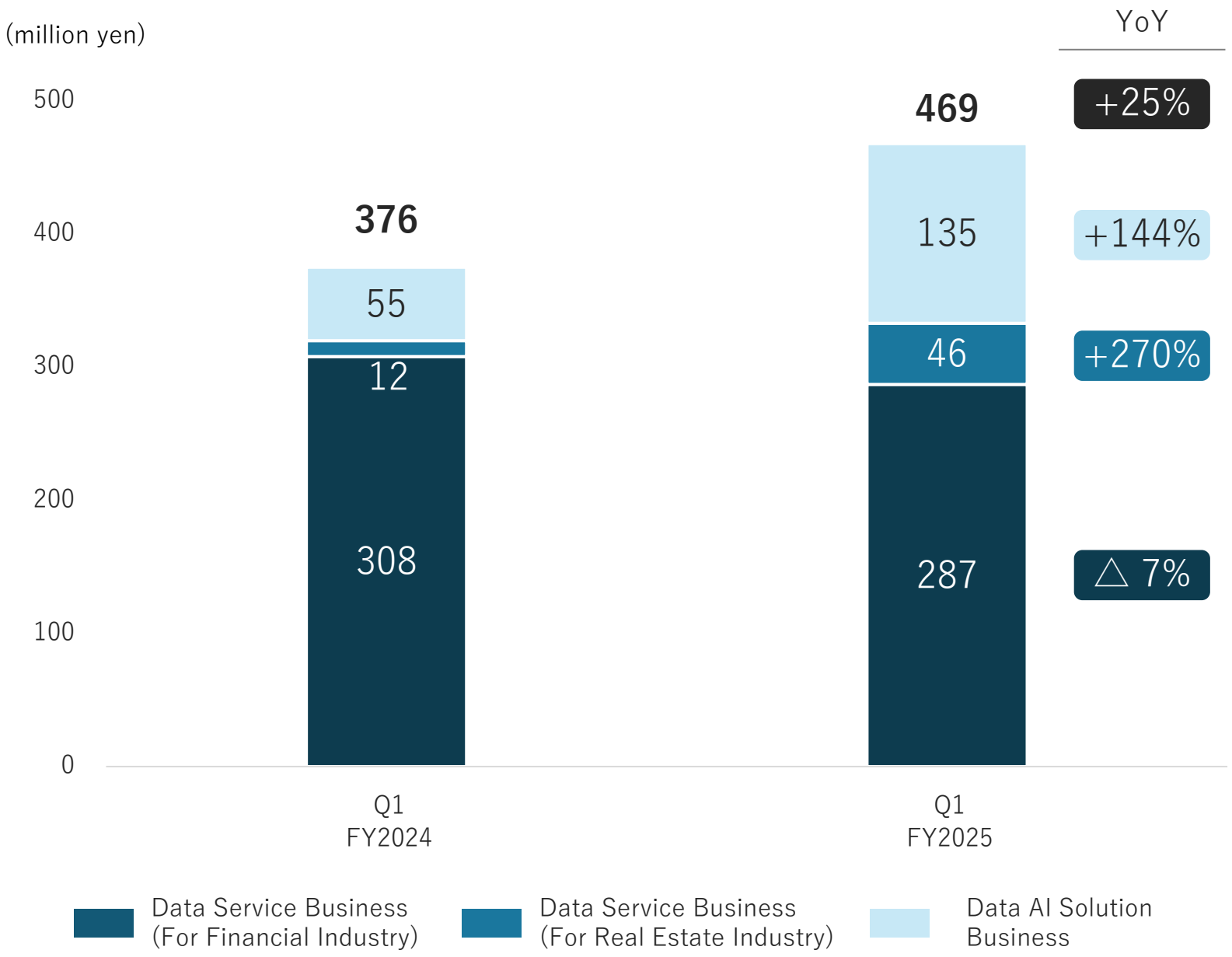
Operating Margin

Profitability improved significantly as business scale expanded.



Revenue by Business

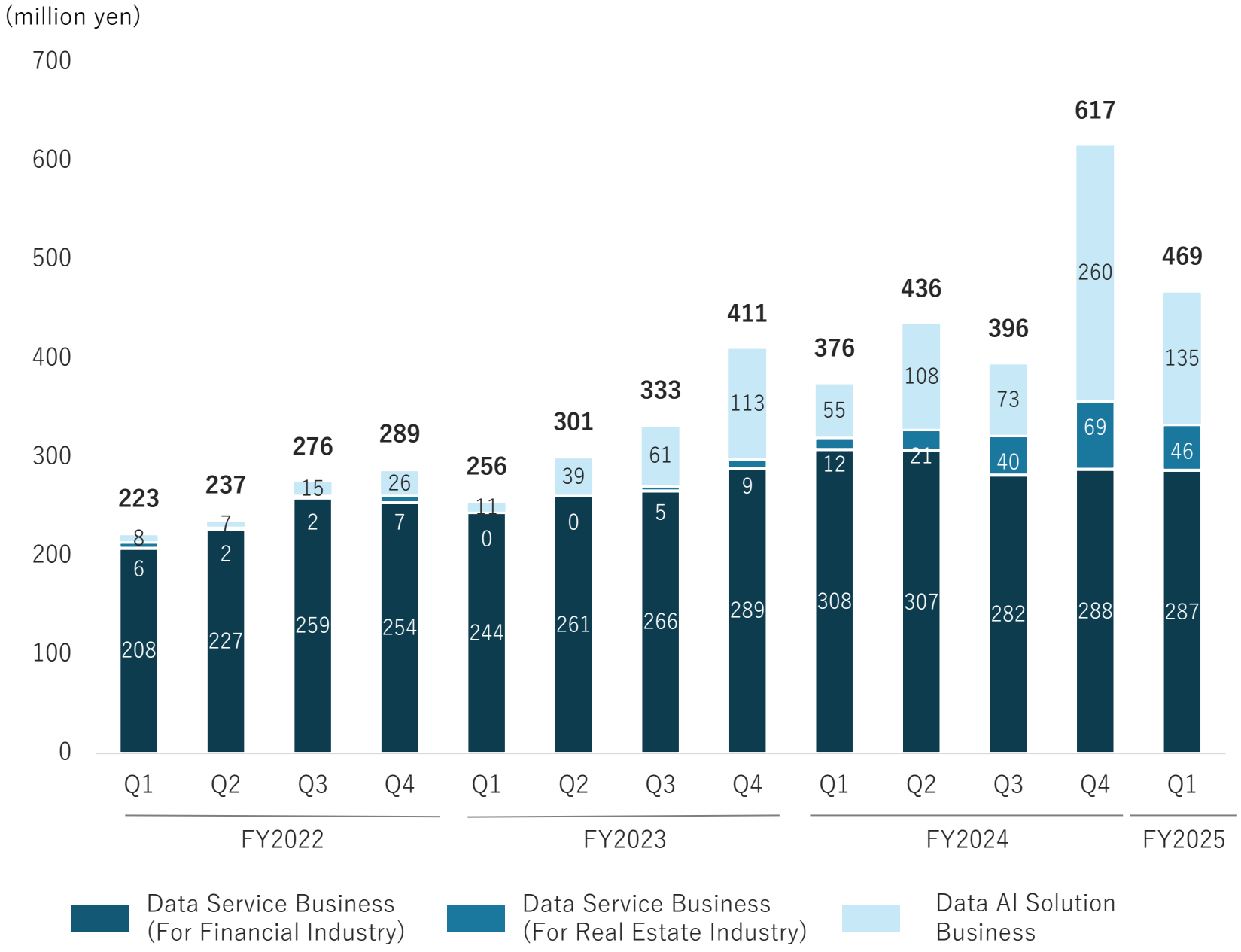
In addition to significant growth of Data AI Solution due to multiple generative AI projects, the launch of a new data service for the real estate industry led to **revenue of 469 million yen +25% YoY.**



- "Data License" business has been renamed "Data Service".
- "Alterna Data" and "Macro Data" have been integrated into "Data Service (for Financial Industry)".

Big Data Analytics

Revenue by Business

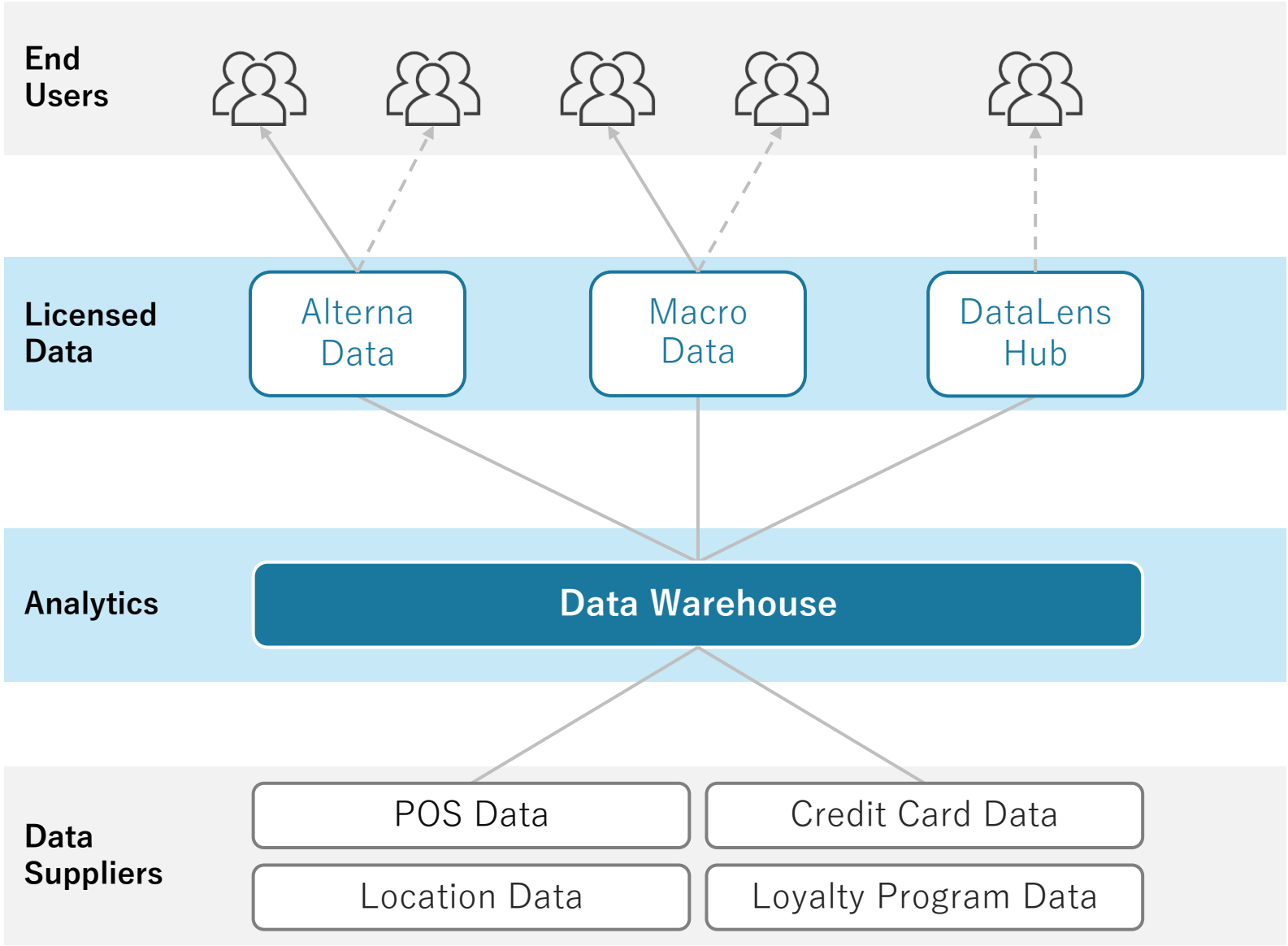


Data Service Strategy

Data Service tailored to specific industries, based on a wide variety of data.

For financial industry, we will continue to enhance data variety.

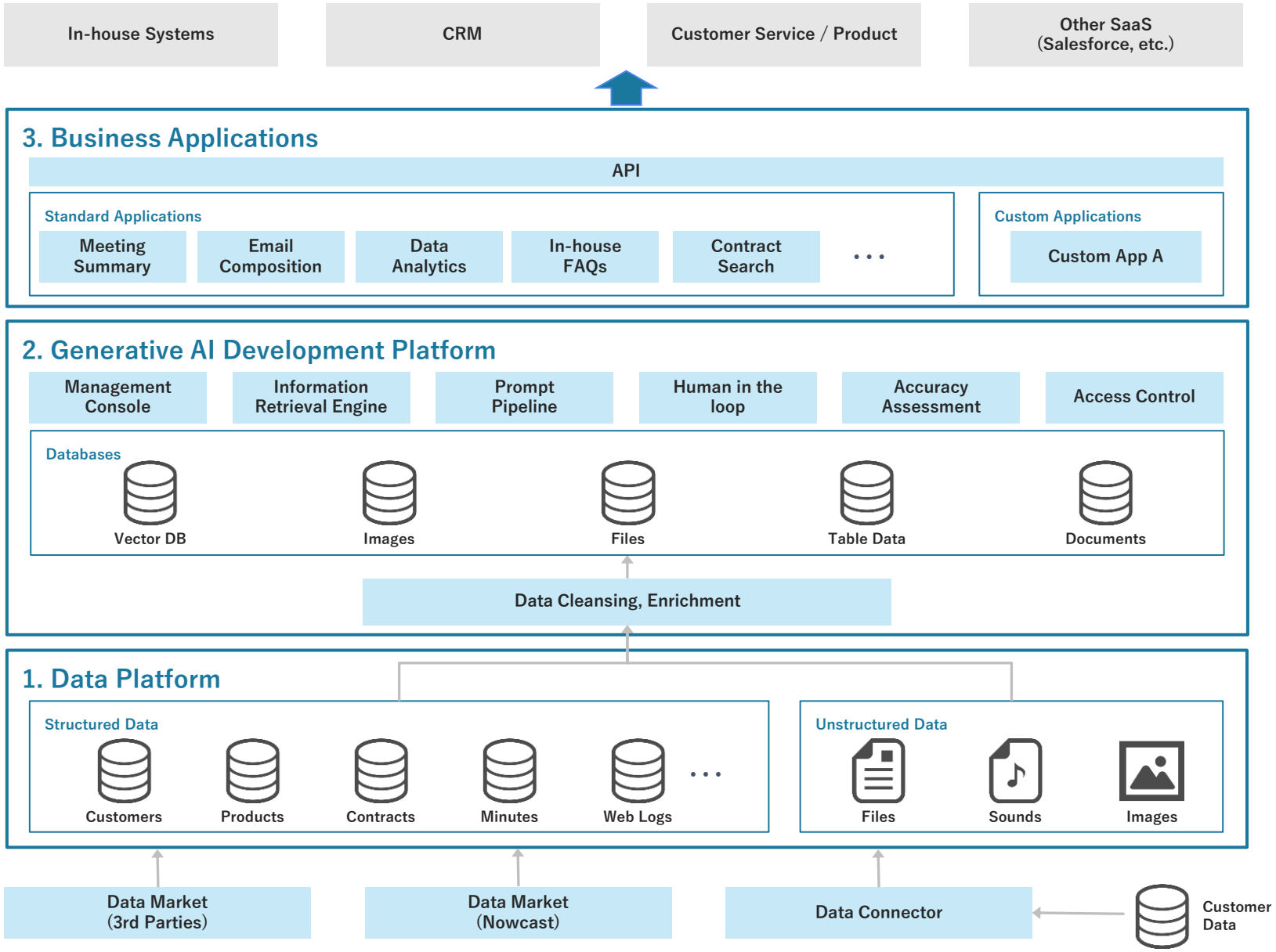
For real estate industry, we will focus on acquiring initial customers of DataLensHub.



Data AI Solution Strategy

Focus: 1. data platform development for large enterprises utilizing Snowflake and other tools, and 2/3. development of industry-specific business applications based on generative AI development platform.

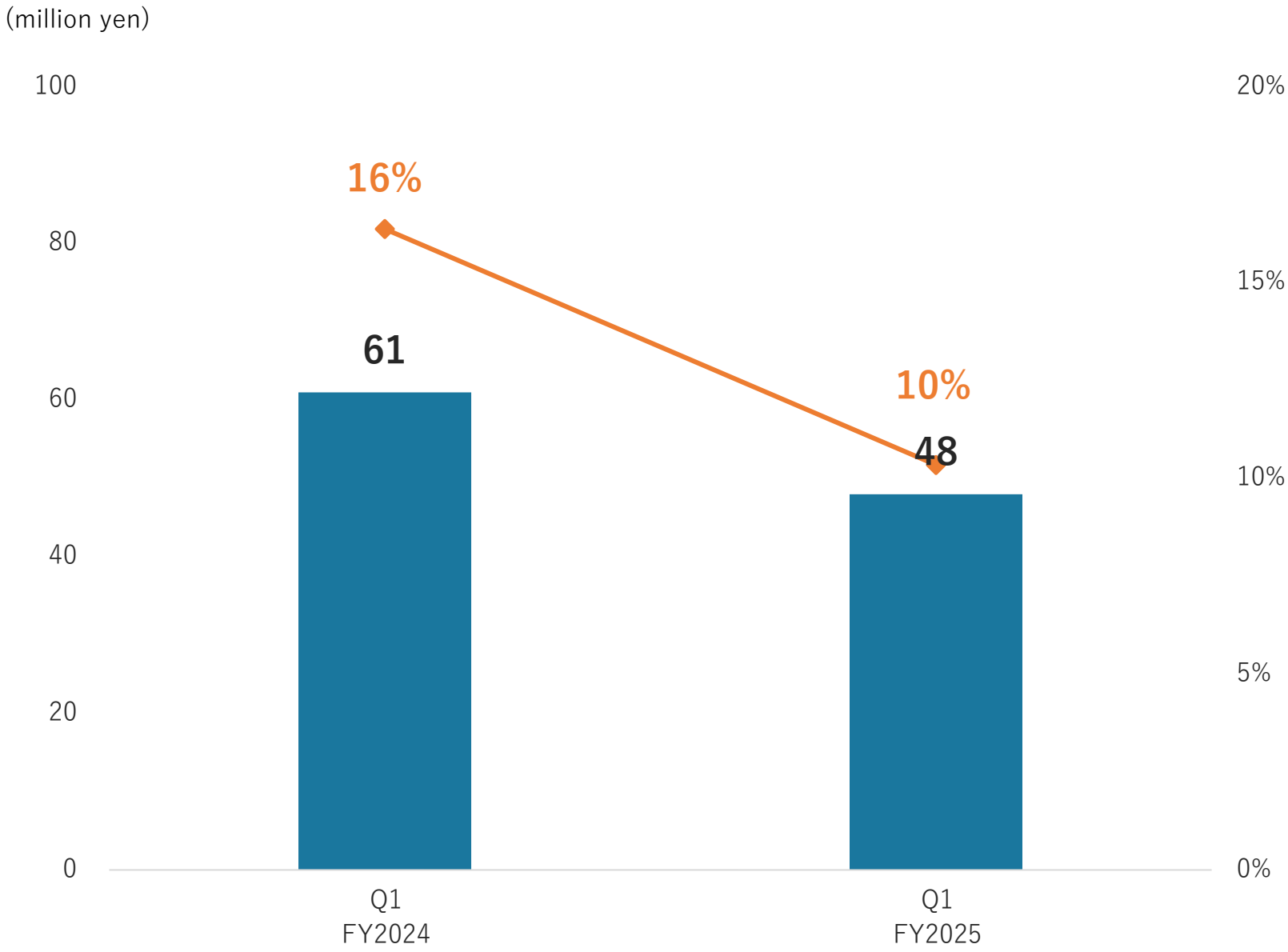
We aim to focus on industries such as asset management and brokerage to build expertise.



Operating Margin

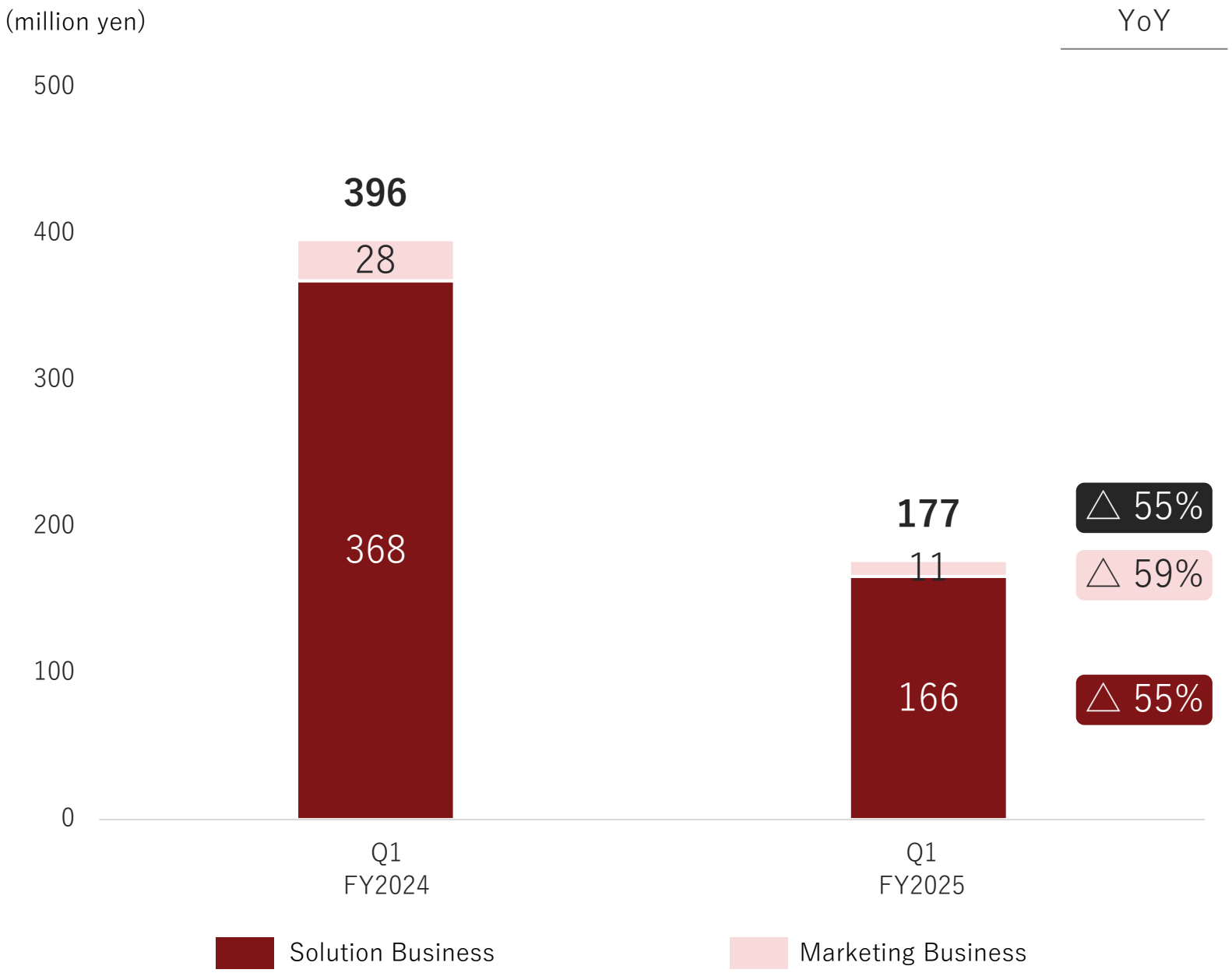
Profitability temporarily declined following a staff expansion to support our rapidly growing Data Service (For Real Estate) and Data AI Solution.

Revenue will concentrate in H2 due to increased one-off revenue, with profitability improving accordingly.



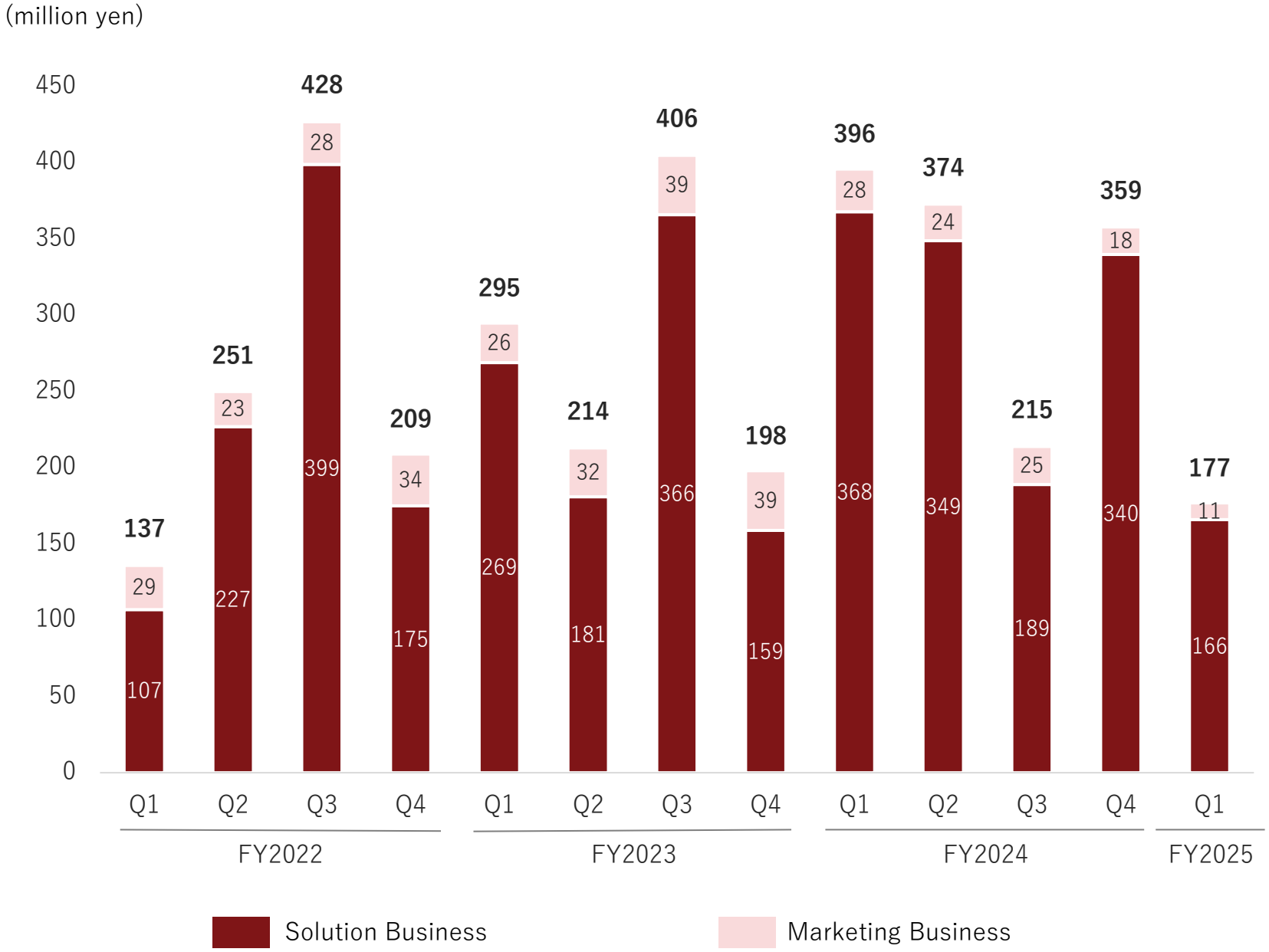
Revenue by Business

Due to the reversal effect of large one-off revenue recorded in the previous fiscal year, revenue decreased by 55% yoy to 177 million yen.



Revenue by Business

Solution Business has a high proportion of one-off revenue, so there are fluctuations depending on the timing of project implementation.



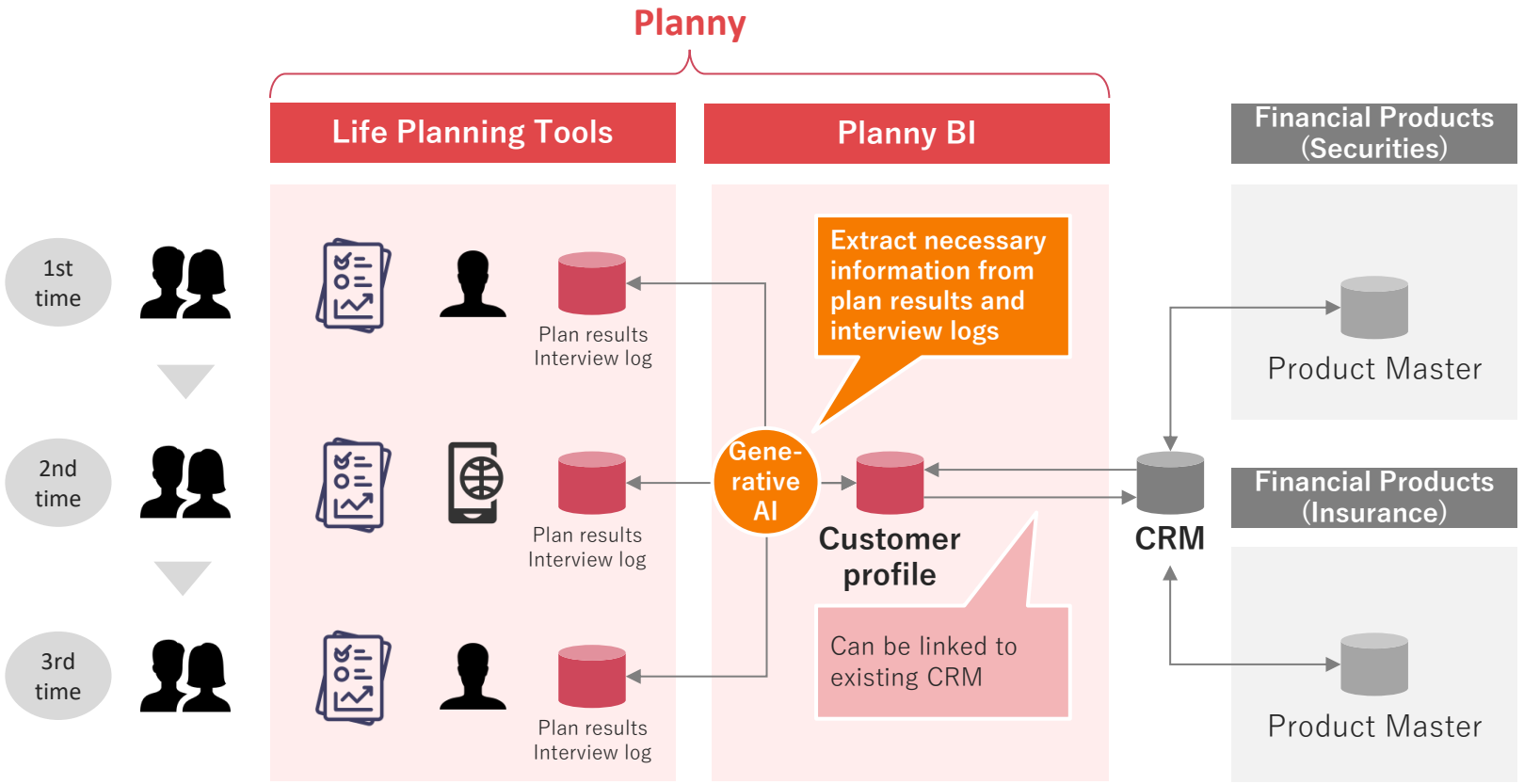
Enhancement of Planny

BI features added for "Planny," our sales support SaaS for financial industry which focuses on life planning.

Qualitative information from customer meetings is converted into data using generative AI, enabling integration with existing CRM.

New Features of Life Planning Service “Planny”

- Drawing on accumulated information from customer life plan, mortgage, and inheritance simulations—along with qualitative data from client meetings—our generative AI extracts key details and convert them into a customer profile.
- This transforms the platform beyond a simple simulation tool, evolving it into a comprehensive advisory platform for the entire organization that can accumulate and utilize customers' qualitative information as structured data.



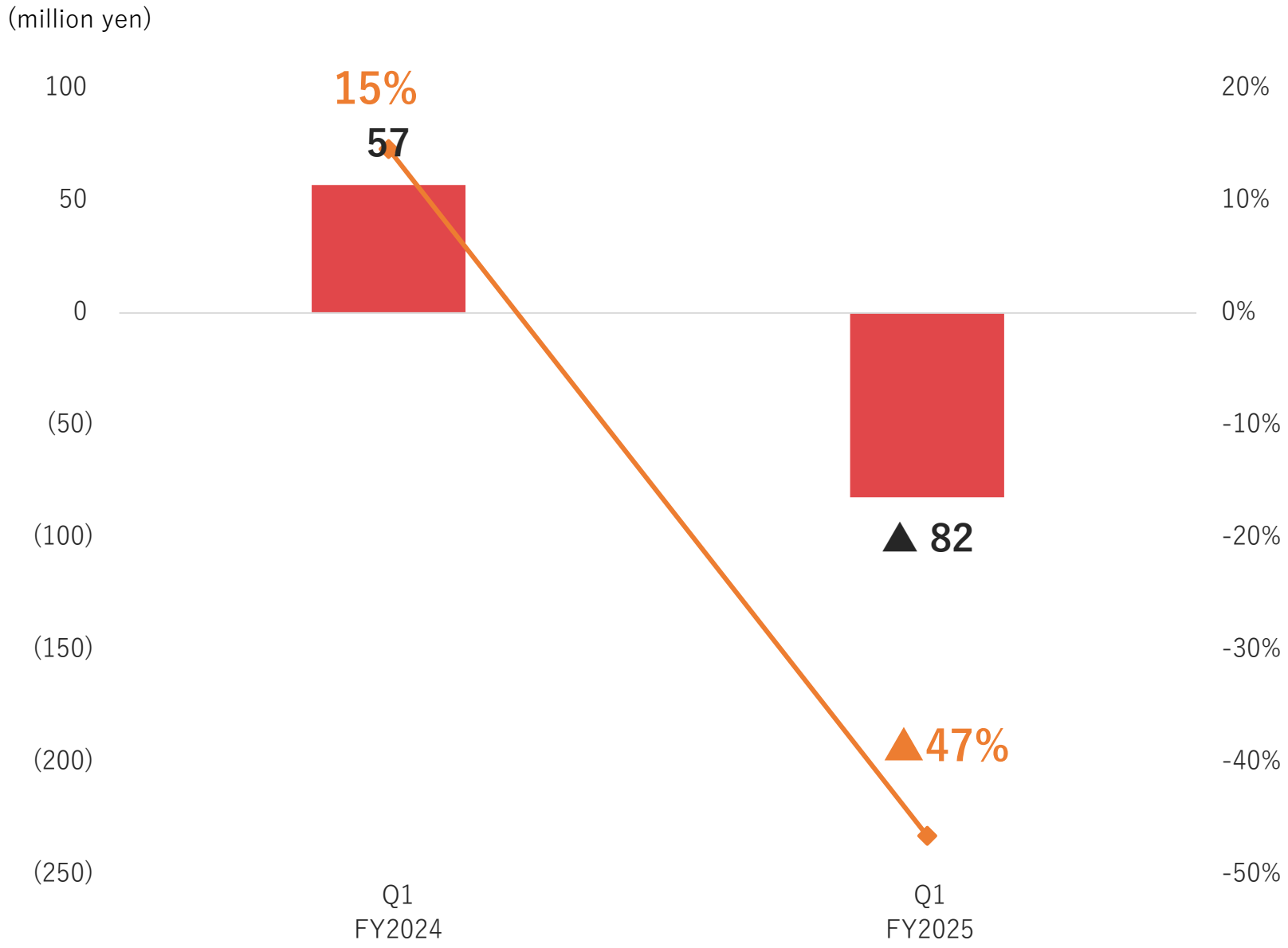
Consulting tool with extensive simulation options

Information gathered is automatically converted into customer profile

Linking with master data for securities and insurance products to support appropriate product selection

Operating Margin

Due to low one-off revenue, a loss was recorded for the quarter.



EARNINGS GUIDANCE FY2025

SUMMARY OF FY2025 EARNINGS GUIDANCE

Group

- Aim to mark the 5th consecutive year of over 40% revenue growth rate, **+43% at 110 hundred million yen**.
- Growth will be driven by new businesses, including Data Service for the real estate industry, Data AI Solution, and Credit Infrastructure.
- Aim to achieve **our mid-term target of an EBITDA margin[1] exceeding 20%.**

Financial Infrastructure

- Expect **revenue growth of +47%**.
- Aim to significantly increase our partner count **from 32 to 49**.
- Brokerage: focus on supporting direct sales business of AM and discretionary investment for IFAs.
- Insurance: focus on supporting digital sales for major non-life insurance companies and providing a package for smaller companies

Big Data Analytics

- Expect **strong growth of +56%**, driven by revenue contributions from new businesses.
- Data Service: expand offerings for the real estate industry.
- Data AI Solution: focus on building data infrastructure for large firms and tailored apps based on our data AI development platform.

Fintech Shift

- Expect revenue growth of **+12%**.
- Acquire solution business from financial institutions and pursue cross-selling opportunities within the group.

1. EBITDA = Operating income + Depreciation and amortization + Stock-based compensation expense ± Other adjustments

Guidance Highlights

Revenue growth is expected to continue to exceed 40%, **forecasting +43%**.

Profitability aims to achieve **the mid-term target of 20% EBITDA margin**.

(¥million)

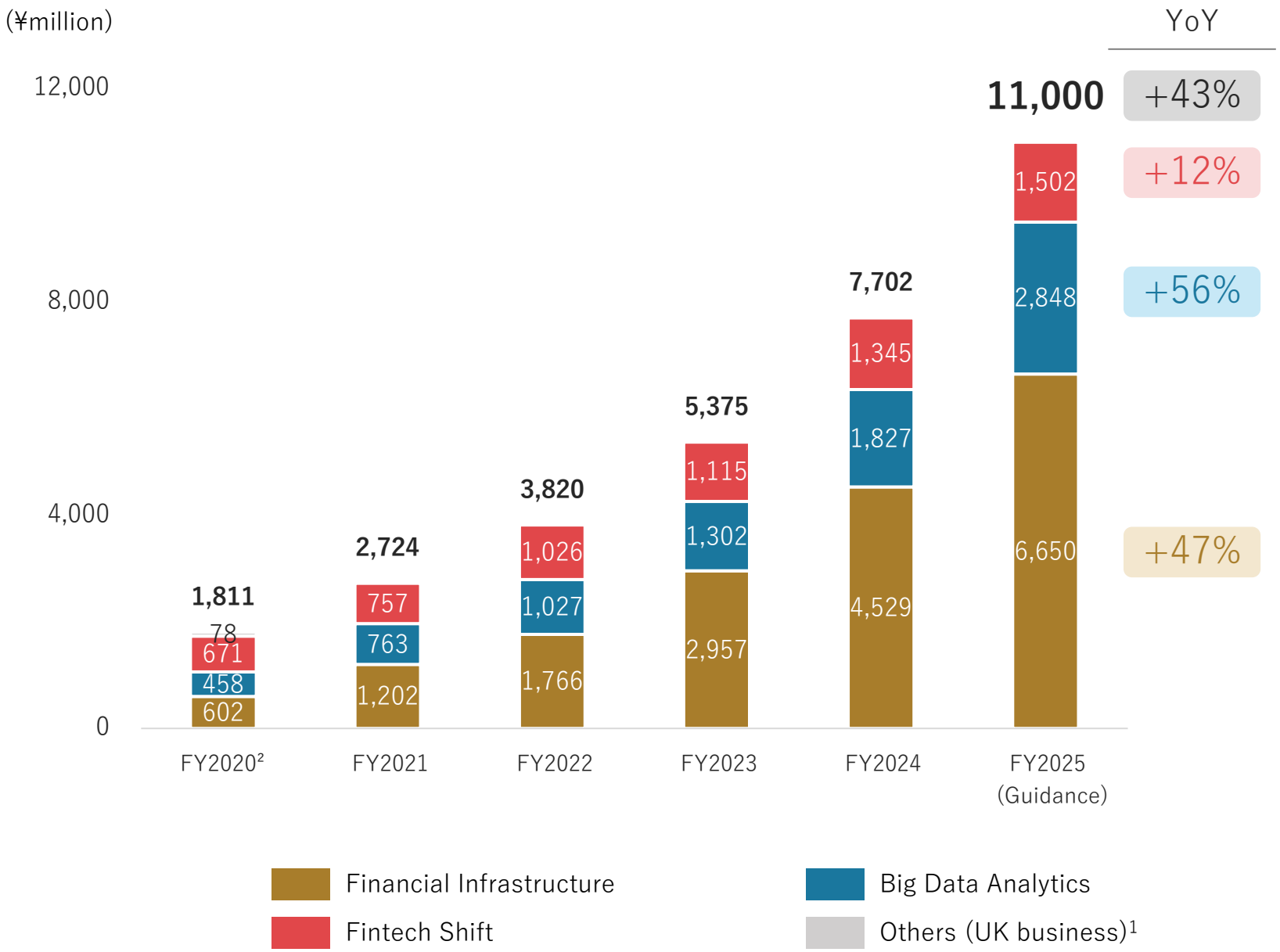
	FY2025 Guidance	FY2024 Results	YoY
Revenue	**11,000**	**7,702**	**43%**
COGS	3,680	2,569	43%
Gross Profit	**7,320**	**5,133**	**43%**
vs Revenue	67%	67%	-
Adj. SG&A Expense[1]	5,080	3,946	29%
vs Revenue	46%	51%	-
EBITDA[2]	**2,240**	**1,187**	**89%**
vs Revenue	20%	15%	-
Depreciation + Stock-based Compensation Expense	370	236	56%
vs Revenue	3%	3%	-
Operating Income	**1,870**	**950**	**97%**
vs Revenue	17%	12%	-
Net Income Attributable to Owners of Parent	**1,210**	**659**	**83%**
vs Revenue	11%	9%	-

1. Adj. SG&A expense = SG&A expense - Depreciation and amortization - Stock-based compensation expense ± Other adjustments
2. EBITDA = Operating income + Depreciation and amortization + Stock-based compensation expense ± Other adjustments

Revenue Guidance by Segment

With new businesses ramping up, Big Data Analytics and Financial Infrastructure are expected to grow significantly.

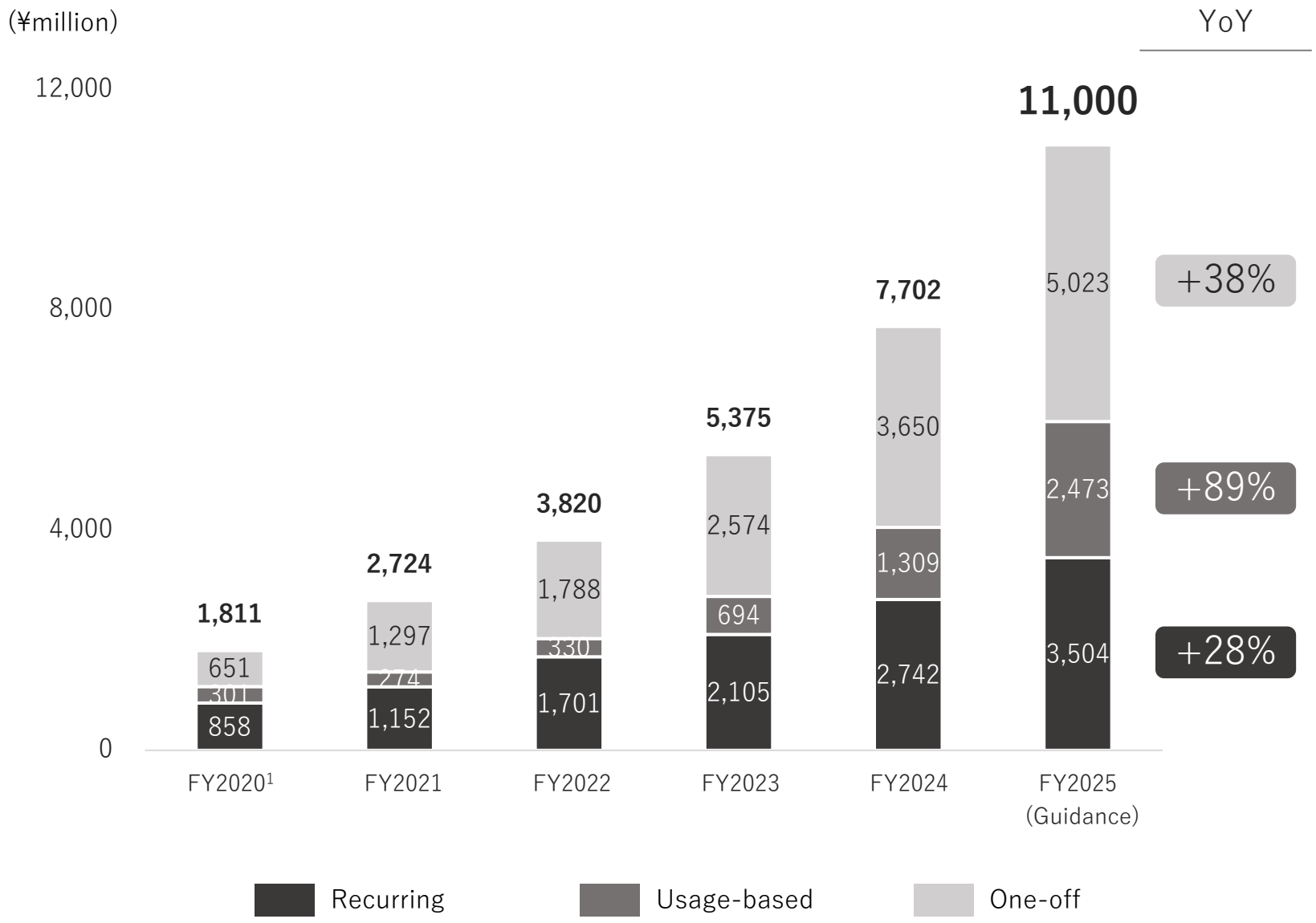
In Big Data Analytics, Data AI Solution and Data Service for real estate industry will drive growth, while in Financial Infrastructure, Credit Infrastructure will lead the expansion.



1. Revenue in UK business exited in the consolidated fiscal year 2020.
2. Financial results for FY2020 (April 2020 to March 2021) are unaudited.

Revenue Guidance by Type

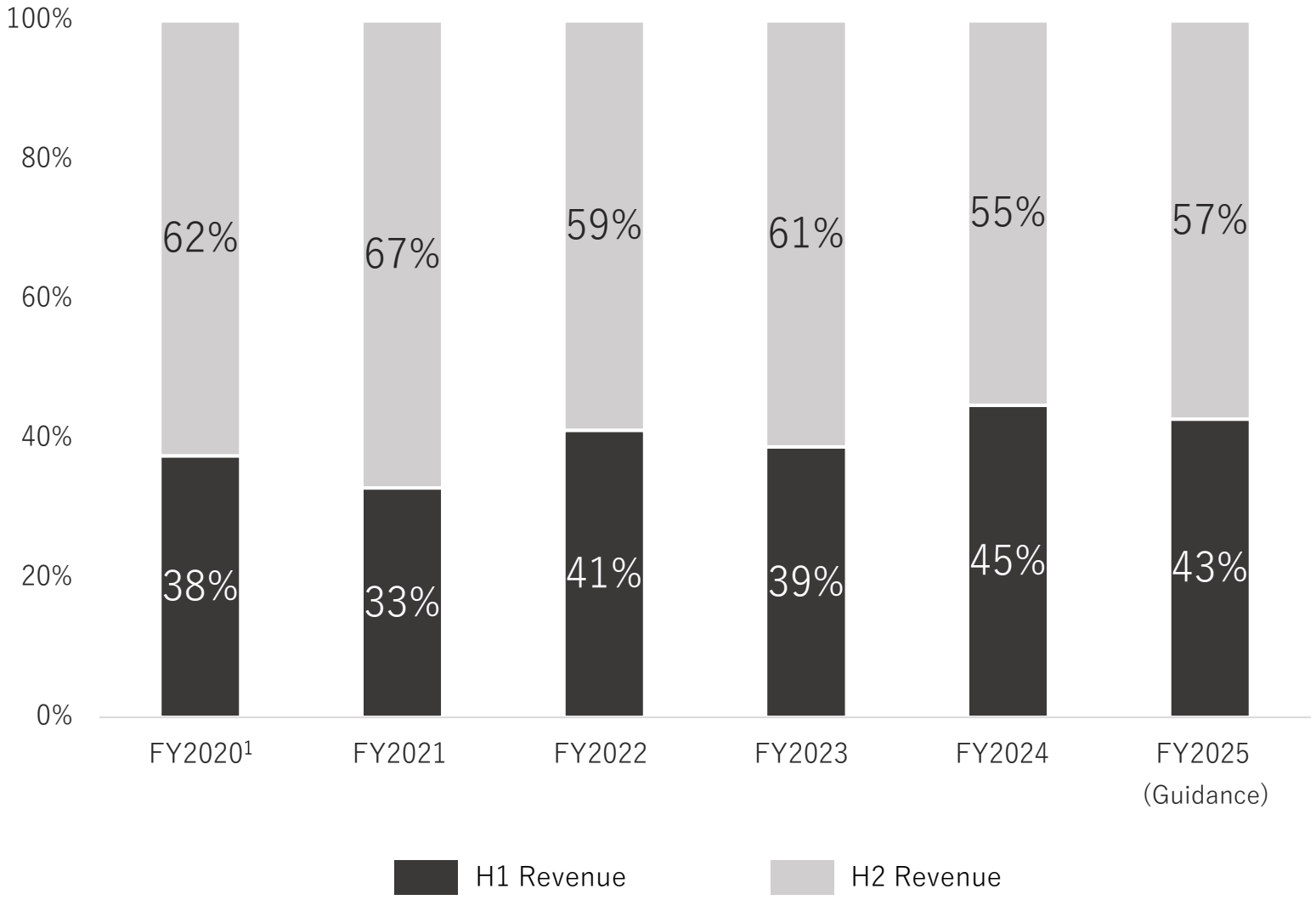
Continuous revenue streams, including recurring revenue and usage-based revenue, are expected to grow by +28% and 89% respectively.



1. Financial results for FY2020 (April 2020 to March 2021) are unaudited.

Seasonality

Revenue is expected to concentrate in the second half of FY2025, similar to previous years.

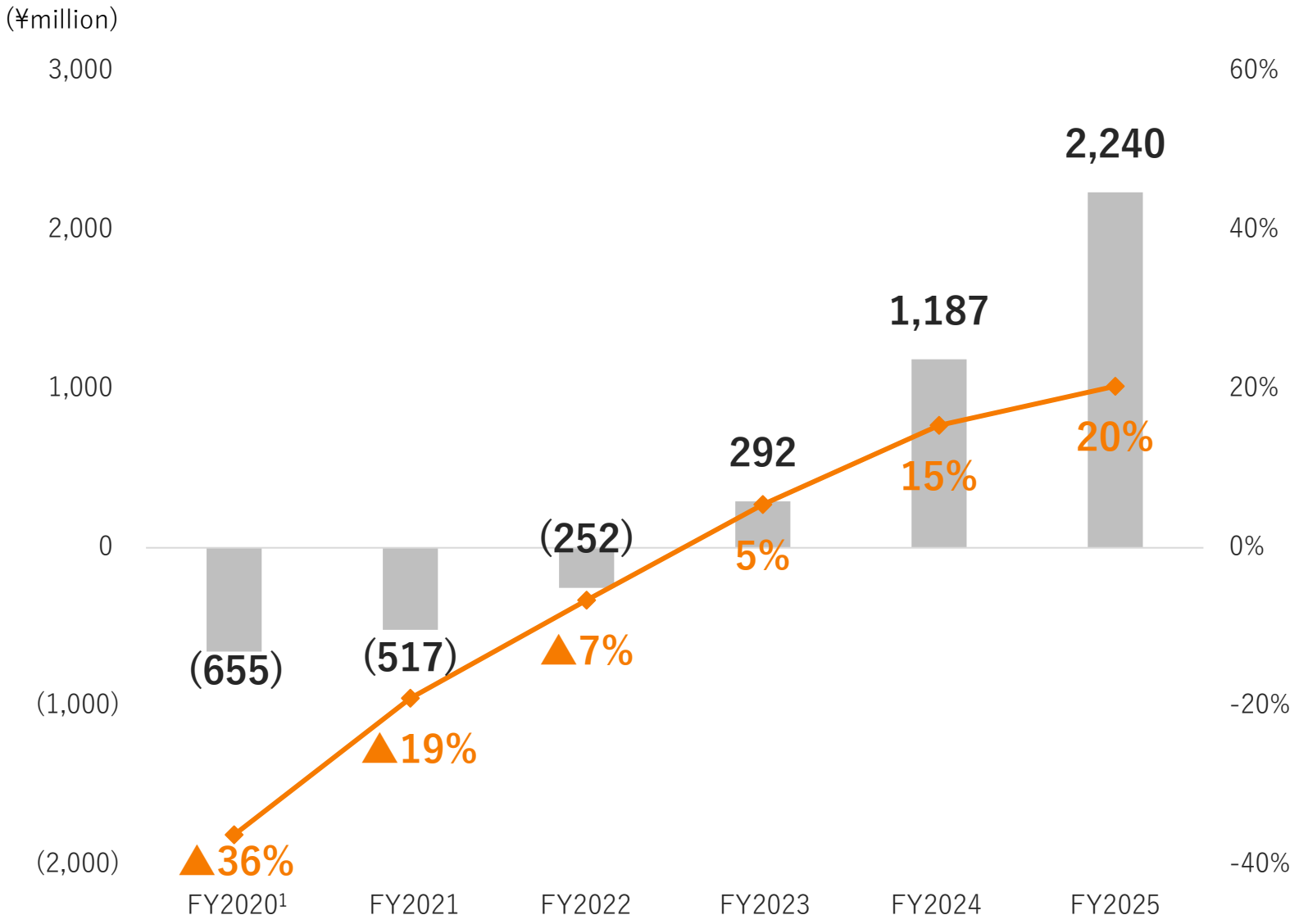


1. Financial results for FY2020 (April 2020 to March 2021) are unaudited.

EBITDA Guidance

As Revenue continues to expand, SG&A ratio is expected to decrease, leading to **an 89% YoY increase in EBITDA to 2,240 million yen**.

EBITDA margin aims to reach 20%, which is the mid-term target.



1. Financial results for FY2020 (April 2020 to March 2021) are unaudited.

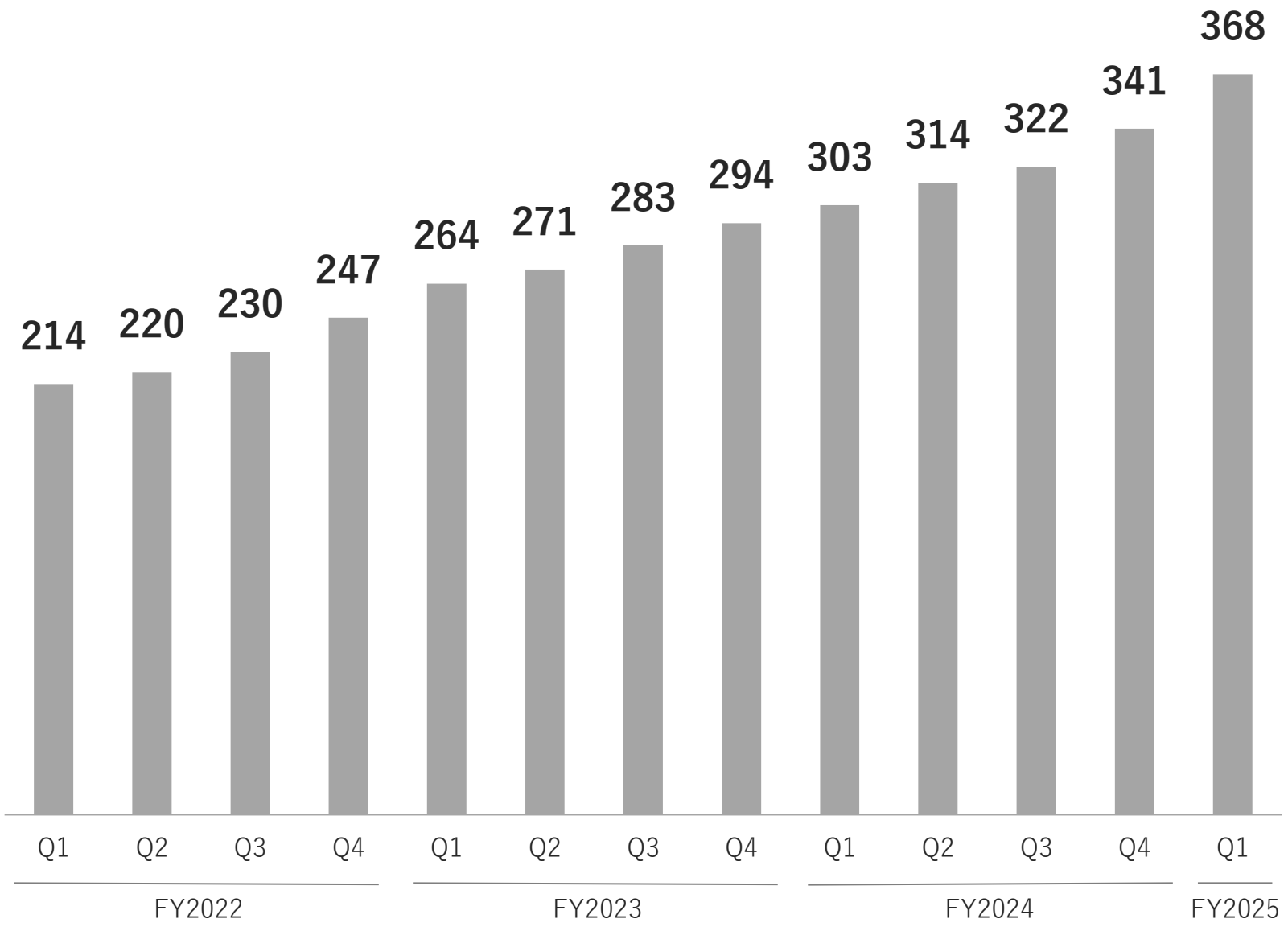
APPENDIX

Corporate Structure

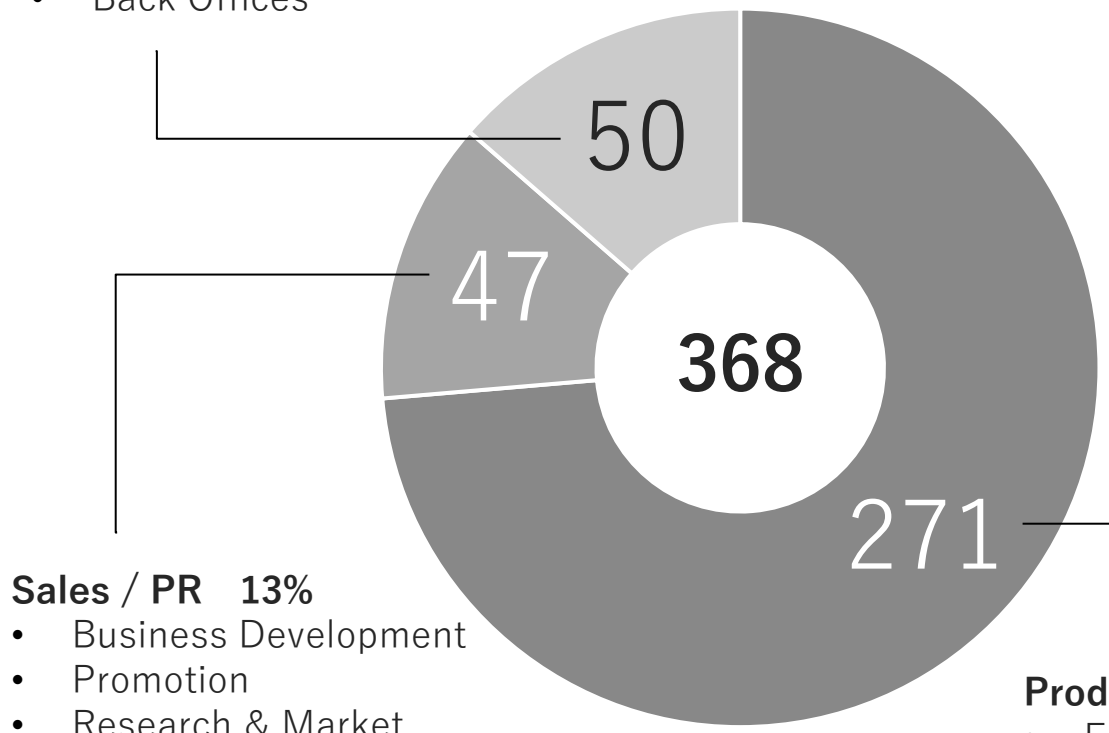
Entity	Ownership	Number of Employees[1]	Business	Segment
FINATEXT HOLDINGS	-	24	• Group holding company	
Finatext	100%	140	• Software development for financial institutions and group enterprises	Financial Infrastructure / Fintech Shift
Nowcast	100%	69	• Big Data Analytics service to institutional investors and government	Big Data Analytics
Smartplus	85%	38	• Brokerage company	Financial Infrastructure
Smartplus SSI	93%	2	• Small amount and short-term insurance company	Financial Infrastructure
Smartplus Credit	100%	0	• Lender	Financial Infrastructure
Teqnological	70%	4	• Offshore outsourcing bridge	Fintech Shift
Teqnological Asia	72% (50.4%[2])	91	• Offshore development for group companies in Vietnam	Fintech Shift

1. Number of full-time employees as of June 30, 2025.
2. Indirect ownership ratio by Finatext Holdings Ltd.

Number of Employees



Staff Composition



Operations/Administration 14%
- Financial Operations
- Back Offices

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

Product 74%
- Engineer
- Project Management
- Designer
- Web Director

1. Number of full-time employees as of June 30, 2025.

Revenue Type

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

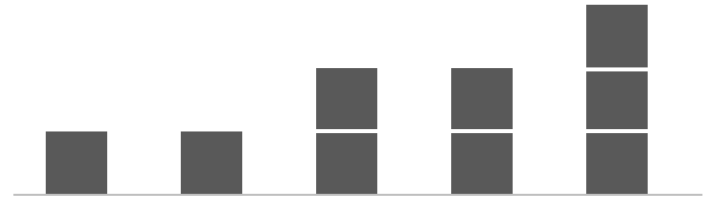
1 One-off

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



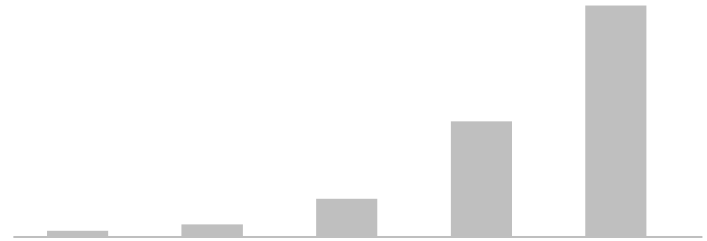
2 Recurring

- Recurring revenue received monthly from existing partners for operations



3 Usage-based

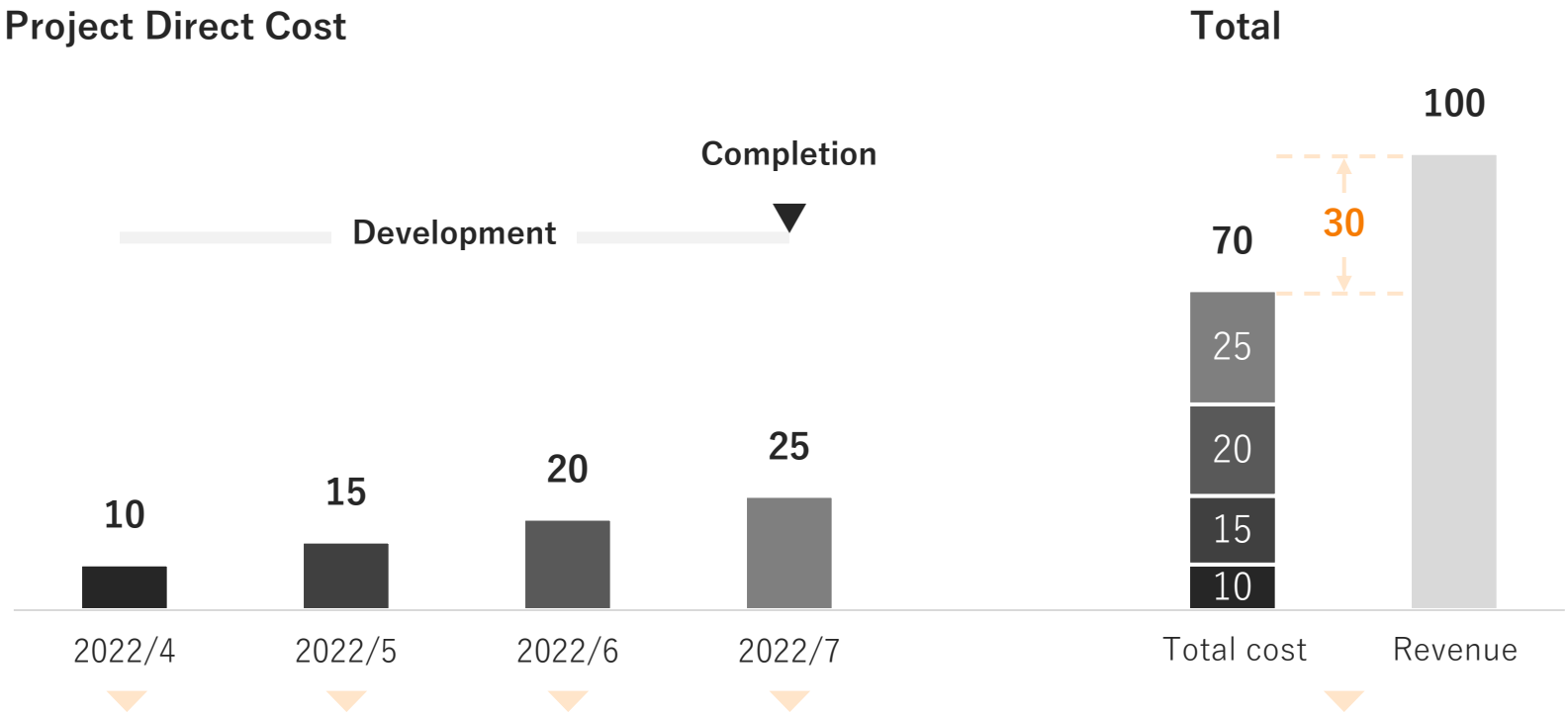
- Usage-based revenue according to AUM and insurance premium income



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**

Business Overview

We started business of Fintech Shift in 2014.

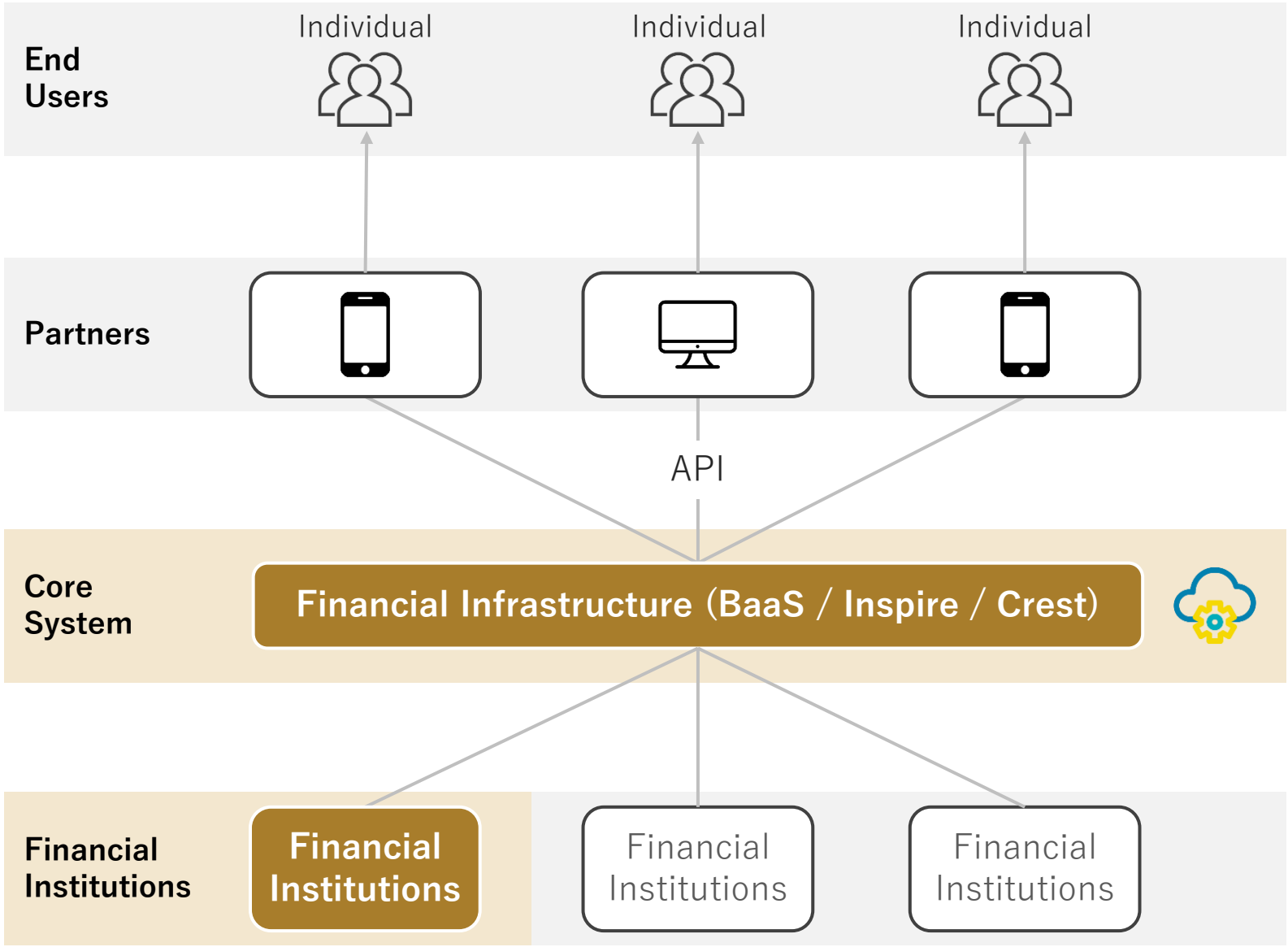
After entering into the field of Big Data Analytics in 2016, we started our current core business, Financial Infrastructure, in 2018.

	Overview	Example
Fintech Shift (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

Overview

Develop next-generation cloud-native core systems that provide necessary business infrastructure for offering financial services.

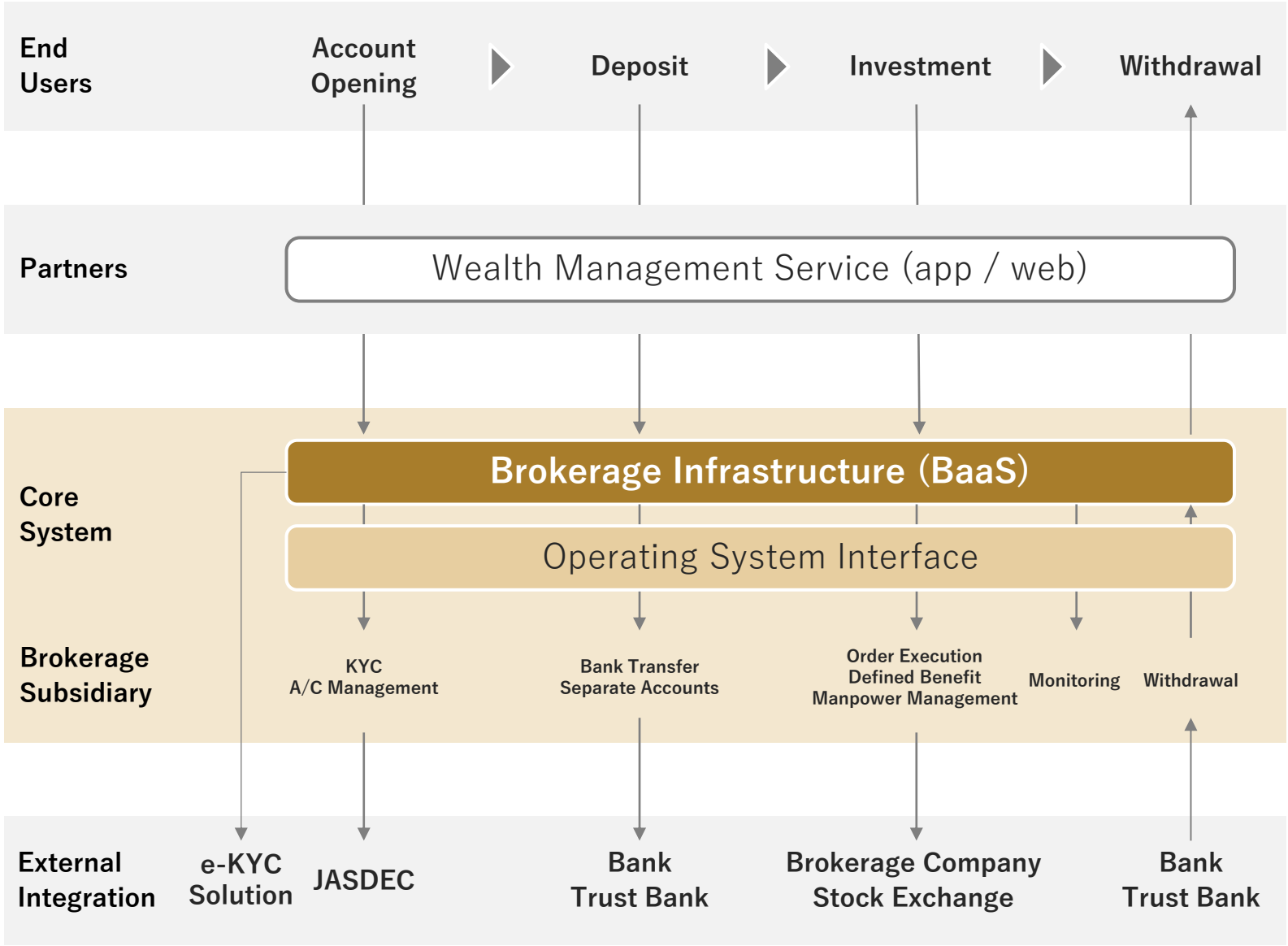
Currently offer 3 solutions: ①“**BaaS**” for asset management services, ②“**Inspire**” for insurance services, and ③“**Crest**” for lending services.



①BaaS

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.



①BaaS Service

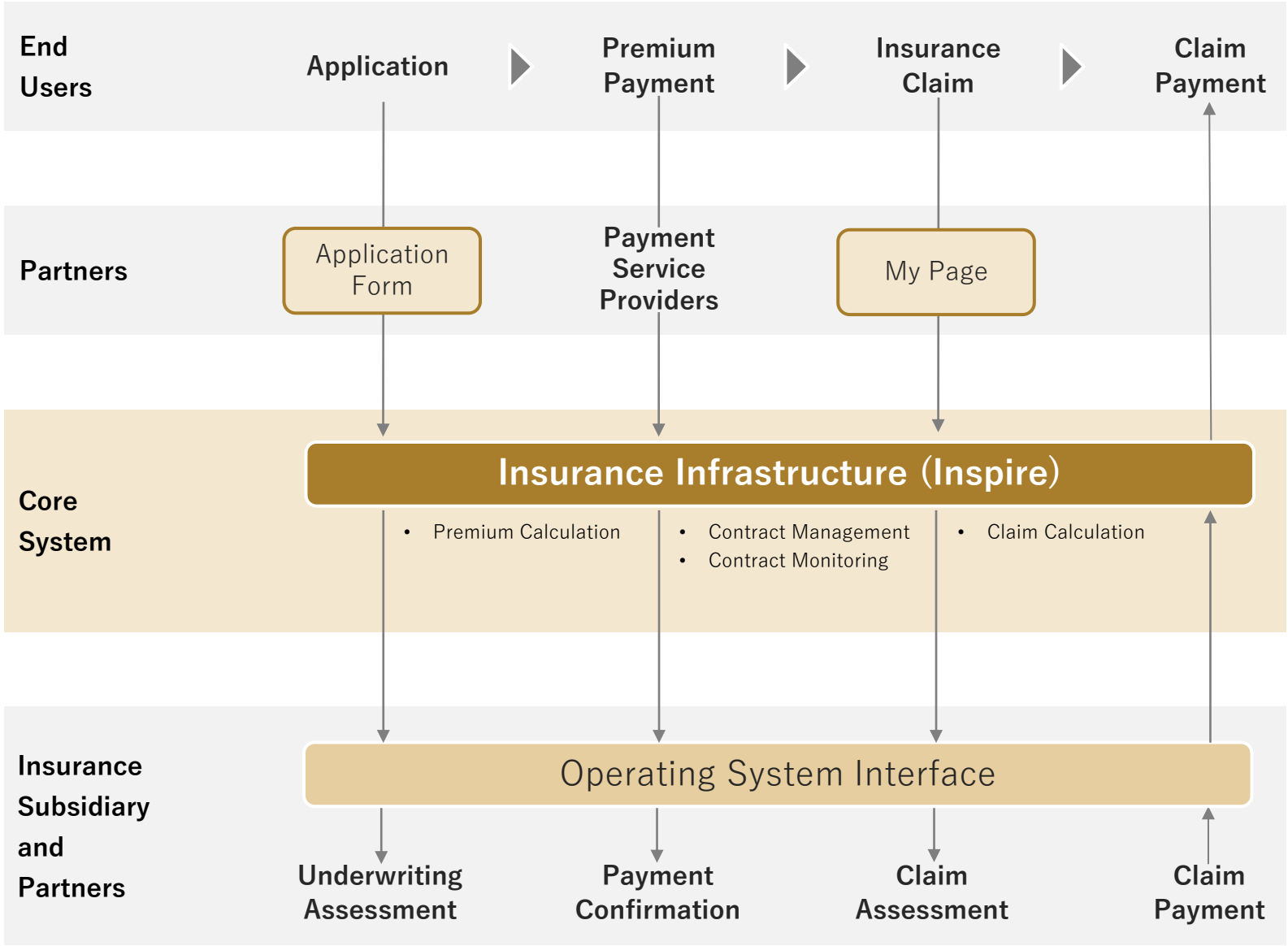
As of the end of this quarter, 21 services were in operation.

Non-FIs (Embedded Investment)	Asset Managers (Direct Sales)	IFAs (Discretionary Investment Management)	
Saison Pocket (Credit Saison)	US ETF Wrap (GCI AM)	Japan Asset Management	CS Assets
Wealth Wing (ANA X)	N Direct (Nissay AM)	Innovation IFA Consulting	Financial Standard
Korekabu (Seven Bank)	Saison-to-tsuzuku (Saison AM)	Hoken No Madoguchi Group	Snowball
	mattoco + (Mitsubishi UFJ AM)	Amber Asset Management	IFA Leading
	Bayview Investment Trust (Bayview AM)	Value Management	LIFE-D
		Prudent Japan FS	JTG Securities
		REAL LIFE	

②Inspire

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.



②Inspire Client

As of the end of this quarter, there were 13 clients, including our small amount short-term insurance subsidiary.

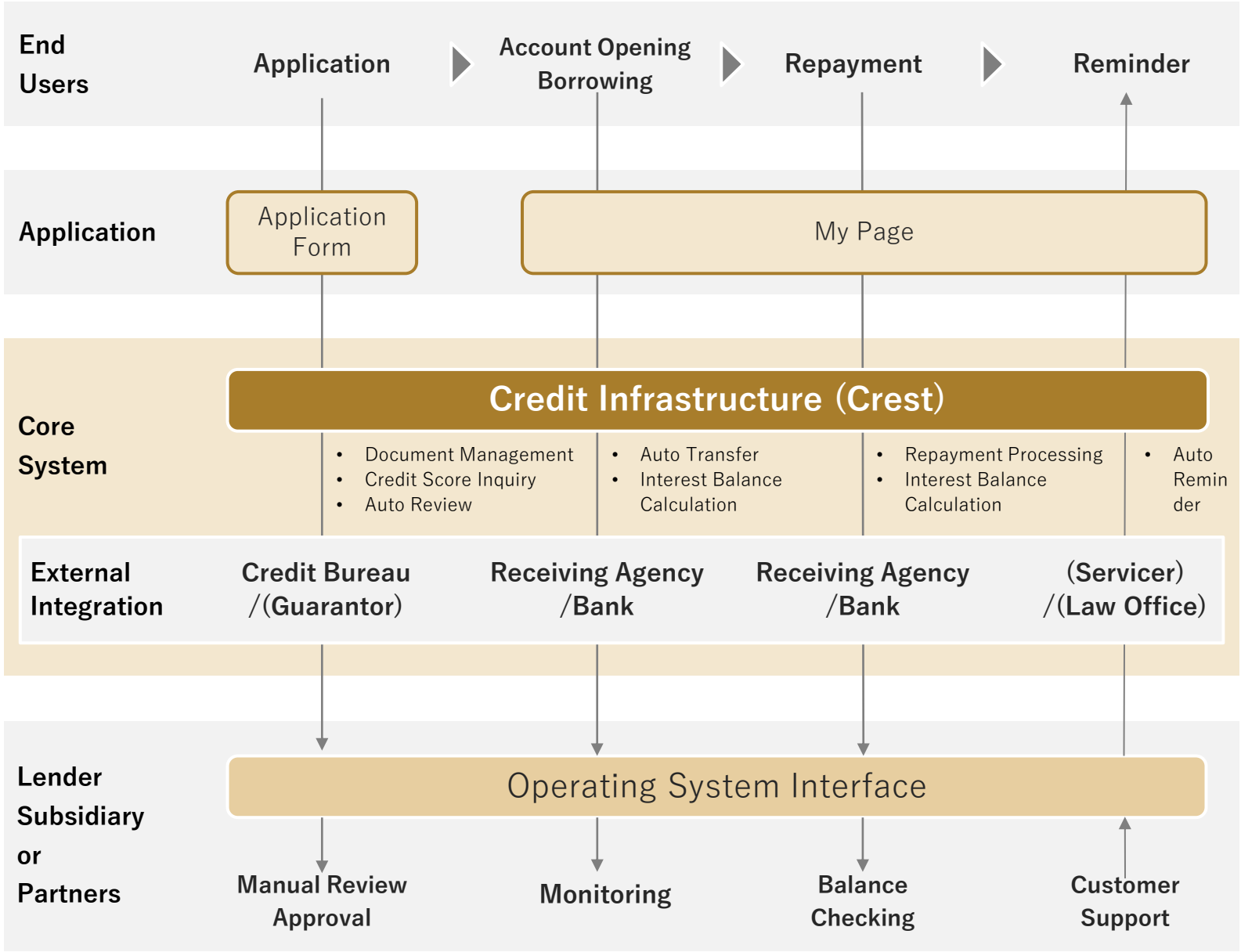
Support a wide range of insurance products from small amount short-term insurance to non-life insurance, from individuals to business entities.

1. Aioi Nissay Dowa Insurance
2. Epos Small Amount Short-Term Insurance
3. Nissay Plus Small Amount Short-Term Insurance
4. Smart Plus Small Amount Short-Term Insurance
5. Mitsui Sumitomo Insurance
6. MUFG Bank
7. Tokio Marine & Nichido Fire Insurance
8. MST Insurance Service
9. Kyoei Fire and Marine Insurance
10. Nisshin Fire and Marine Insurance
11. Meiji Yasuda General Insurance
12. Yamada Small Amount Short-Term Insurance
13. With Small Amount Short-Term Insurance

③Crest

"Crest" provides a suite of business processes needed in a lending business, all on an API basis.

It manages diverse external collaborations in the cloud, thus enabling the swift and cost-efficient launch of new services and DX of existing services.



Data Service for Financial Industry

For financial industry, we offer “Alterna Data” and macroeconomic analysis Data Service such as “Nikkei CPI NOW”, “JCB Consumption NOW” and “HRog Wage NOW”.

	Data Service for Corporate Analysis	Data Service for Macroeconomic Research
Overview	AlternaData	日経CPINOW JCB消費NOW HRog賃金Now
Overview	• Provide insights for corporate analysis, such as sales, product unit prices, and customer unit prices	• Offer price indices, consumption indices, and wage indices with higher frequency and faster reporting than official statistics
Data Partners	• Nikkei • True Data • KDDI • CCC Marketing • BCN • HRog etc.	• Nikkei • JCB • HRog
Data	• POS data • Location data • Loyalty card data • Credit card data • Job posting data • Electronic receipt data • TV commercials data	• POS data • Credit card data • Job posting data

Data Service for Real Estate Industry

For the real estate industry, we provide “DataLensHub”.

A solution that improves the efficiency of operations such as commercial leasing and store development in the commercial real estate industry using big data and generative AI.

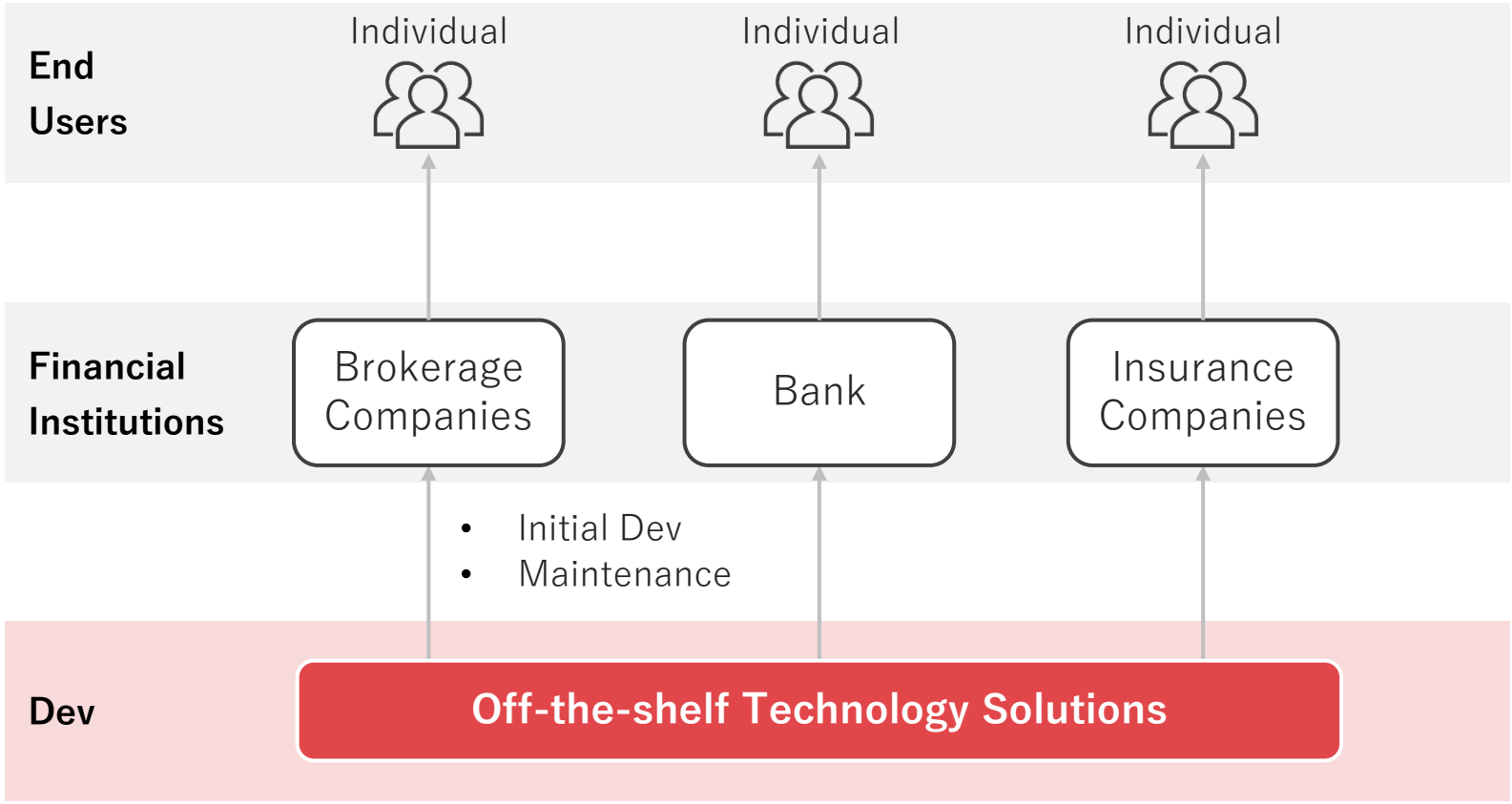
DataLensHub
POWERED BY FINATEXT GROUP

	DataLens Commercial Leasing	DataLens Trade Area Analysis	DataLens Store Development
Overview	• A service that uses external data to extract tenant's intentions and tendencies for store openings	• A service that uses external data to analyze consumer needs within a trade area	• A store development DX tool that combines generative AI with trade area analysis features
Target	• Real estate developers operating large commercial facilities	• Store operators such as restaurants and fitness studios • Real estate developers	• Store operators considering new store openings
Features	• Possible to build a dedicated CRM platform by combining customers' internal data on stores and brands with external data	• Enable purchase trend analysis in potential store locations and sales forecasting for new stores and renovations by combining multiple data	• Streamline decision-making process of store openings, by combining features of trade area analysis and a property information management tool powered by generative AI
Data	Intent Data / Store Opening Data / Job Posting Data / Location Data / . . .		

FINATEXT HOLDINGS

Overview

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



Customers (Published)

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



Reinvent Finance as a Service