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For General Release

Information Services International-Dentsu, Ltd.

ISiD Sets up “Fino Lab,” Japan’s First FinTech Industry Base, in the Otemachi Area in Collaboration with Mitsubishi Estate and Dentsu

Supporting the growth of FinTech startups and accelerating the creation of ecosystems that transcend corporate and industry boundaries

Information Services International-Dentsu, Ltd. (TOKYO: 4812) (Head office: Minato-ku, Tokyo; President & CEO: Setsuo Kamai; “ISiD”) will open The FinTech Center of Tokyo Fino Lab (“Fino Lab”), Japan’s first FinTech industry base to support and accelerate the growth of FinTech startup companies, in collaboration with Mitsubishi Estate Co., Ltd. (Head office: Chiyoda-ku, Tokyo; President & Representative Director: Hirotaka Sugiyama) and Dentsu Inc. (Head office: Minato-ku, Tokyo; President & CEO: Tadashi Ishii), on February 1, 2016.

Fino Lab will be a collaborative venue where FinTech startup companies and professionals from various industries supporting their growth can gather, as well as conducting these activities themselves, leading to its name. The lab will be located in the Otemachi area, which is core to the Tokyo Global Financial Center concept, with ISiD conducting overall activities. Specifically, we aim to discover promising startup companies, provide an environment and resources that they can concentrate on service development, conduct specialist mentoring, hold various types of events to foster the formation of an open community, and create opportunities for matching with investors and customers in Japan and overseas.

To manage Fino Lab, we will cooperate closely with Finovators^{*1}, representing a gathering of individual volunteers who are professionals in various fields related to FinTech (such as attorneys, investors, entrepreneurs and finance professionals), which is scheduled for establishment in January 2016 (Founder & President: Masakazu Masujima). Acting on a *pro bono*^{*2} basis, highly ambitious individuals with a high degree of specialization will provide mentoring necessary to the growth of startup companies in a variety of areas, including finance, licensing, security and overseas development. Accordingly, the lab will foster an atmosphere of open collaboration going beyond the boundaries of specific companies and industries.

■Background and Objectives ■

In Europe, the United States and other advanced countries, startup companies are garnering investor support to steadily roll out new financial services from a consumer perspective and are having a definite impact on the market. Prominent financial institutions are incorporating such services by acquiring these companies or entering into tie-ups with them, and governments are proactively proposing support measures. In other words, the formations of such ecosystems to foster financial innovation are becoming a source of global financial competitiveness.

Although FinTech is currently attracting a great deal of attention in Japan, compared with other leading countries it is lagging in the provision of environments that encourage the creation and growth of startups, putting it several years behind the international curve. Cultivating and encouraging financial innovation by bringing together diverse stakeholders to form the ecosystems necessary for the creation and growth of startups is essential, as well as being important from the perspective of reinforcing Japan's international competitiveness over the medium to long term.

For some time, ISiD has been attentive to FinTech trends in the financial service markets of Europe and the United States, and we launched the Financial Innovation Business Conference (FIBC), Japan's first FinTech pitch contest, in 2012. In 2015, we began investing in and providing operational support for promising startup companies as part of an effort to accelerate initiatives in this field. Through the establishment and operation of Fino Lab, we aim to provide a venue that will be core to financial open innovation in Japan and contribute to the formation of a FinTech ecosystem.

■Overviews■

Name : THE FINTECH CENTER of TOKYO, FINOLAB
Website : <http://finolab.jp/>
Location : Tokyo bank association building 14F Marunouchi 1-3-1, Chiyoda-ku, Tokyo
Businesses : Holding events (such as seminars and matchmaking events) to support startup companies in the FinTech sector, providing mentoring through experts both within and outside the company, creating presentation and matchmaking opportunities with investors and customers in Japan and overseas, and promoting collaborative research among FinTech startups and participating companies.



*1 Finovators: A *pro bono* group of professionals seeking financial innovation in Japan has gathered to form an seeking to contribute to the formation of an ecosystem. This group is scheduled to register Fino Lab as a corporation in January 2016. All members, including the president, will participate on a voluntary basis and plan to provide mentoring to startup companies and take part in proposal activities aimed at the public sector. In addition to people from the legal field, members include consultants, investors, technologists and managers of FinTech mega ventures.

*2 Pro bono activities: Activities that contribute to society, provided by volunteers using their specialized knowledge and professional skills.

Related News:

- ISID Invests in Liquid Inc., a Biometric Authentication Services Company

~Second investment in FinTech startups~ (December 25, 2015)

http://www.isid.co.jp/english/news/pdf/20151225_Liquid.pdf

ISID Supports Business Development at FinTech Startup Companies

~As the first case, cooperating with Capy on service to prevent fraudulent logins and full-fledged

http://www.isid.co.jp/english/news/pdf/20151216_Capy.pdf

ISID Decides to Host the FIBC2016 Financial Innovation Business Conference

~Calling for Participation from Overseas Presenters at FinTech Pitch Contest~ (December 2, 2015)

http://www.isid.co.jp/english/news/pdf/20151202_FIBC.pdf

Overview of ISID:

Company Name:	Information Services International-Dentsu, Ltd. (ISID)
Representative:	Setsuo Kamai, President, CEO & COO
Headquarters:	2-17-1, Konan, Minato-ku, Tokyo, 108-0075 Japan
Website:	http://www.isid.co.jp/english/
Establishment:	1975
Capital:	JPY 8,180.5 million
Employees (consolidated basis):	2,559 (as of December 31, 2015)
Net Sales (consolidated basis):	JPY 56,771 million (fiscal year ended December 2015) ※9months due to change in our fiscal year-end
Business domain:	Since its establishment in 1975, ISID has provided comprehensive services as a business partner for its clients, from consulting services to system planning, design, development, operations and maintenance support. ISID aims to be an “IT Solution Innovator” and is proactively deploying businesses in various fields, including solutions for financial institutions, product development solutions, group management and consolidated accounting solutions, HRM(personnel, payroll and performance management), ERP, marketing, and cloud-based services.

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Note: Company and product names in this release are the trademark or registered trademark of each company respectively.