

July 26, 2019

TOKYO SHOKO RESEARCH, LTD. (TSR)
JSOL Corporation

TOKYO SHOKO RESEARCH and JSOL Announces Joint Research Project Aimed at Providing Financial Institutions with Improved AI-based Solutions for Predicting Corporate Growth and Deterioration

Tokyo, Japan - July 26, 2019 - TOKYO SHOKO RESEARCH, LTD. (hereinafter referred to as “TSR”) and JSOL Co., Ltd. (hereinafter referred to as “JSOL”) entered into a joint research agreement aimed at providing services to financial institutions.

By leveraging TSR's proprietary corporate credit data with JSOL's AI-based capabilities, the joint effort will make it possible to assess the spillover effects that may arise from growing or deteriorating companies in a business network by analyzing both individual companies and their network.

Through this joint research, TSR and JSOL ultimately aims to launch a service where financial institutions will be able to make more informed business decisions by analyzing real-time data of multi-organizational relationships to predict and monitor corporate growth and deterioration.

Background:

In recent years, work associated with the assessment of corporate credit worthiness has been a major issue for financial institutions. In order for financial institutions to speedily make decisions and operate, it becomes necessary to have system in place that can predict the growth and deterioration of their business partners in real-time, as well as accurately detecting their current business conditions.

In order to realize such a system, JSOL has built a service that enables real-time detection of corporate financial performances by utilizing and analyzing the deposit and withdrawal data possessed by financial institutions.

To further enhance the accuracy of the current service, TSR and JSOL has teamed up to combine the corporate credit information of TSR, which is one of the largest credit survey companies in Japan, with the service that JSOL has built, to build a new corporate valuation model and deploy it in as a service.

Looking ahead:

In an effort to further improve the accuracy of corporate ratings, the two companies aim to:

- Support financial institutions with tasks associated with improving their business operations and credit ratings through the use of AI
- Develop a cross-field DDX (* 1) platform which covers through the fields of finance and economics

(* 1) DDX (Data Driven Digital Transformation) refers to the creation of new services and business

models by utilizing data collected from the real world to transform customer experiences both online and offline.

About TOKYO SHOKO RESEARCH:

(Head office: Chiyoda-ku, Tokyo, Representative: Mitsuo Kawahara, President and CEO)

TSR is the only partner company of Dun & Bradstreet (D&B) in Japan, the world's largest corporate information provider, and provides approximately 330 million corporate information worldwide, in addition to TSR's 8.4 million corporate database, which is the largest in Japan.

About JSOL Corporation:

(Head office: Chuo-ku, Tokyo, Representative: Masatoshi Maekawa, President and CEO)

<https://www.jsol.co.jp/english/>

JSOL Corporation is an ICT service coordinator offering consistent line of services from ICT consulting to system framework creation and management, providing customers from various industries such as production and distribution, service, and finance, a means to maximize their IT investments.

In January of 2009, following a business and capital alliance with NTT DATA, the company name was changed to JSOL. It has evolved as a member of the NTT DATA Group and SMBC Group to allow an even wider range of needs to be met.

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Contact Information:

General customers

TOKYO SHOKO RESEARCH, LTD.

TEL:+81 (0) 3-6910-3111

JSOL Corporation, Digital Innovation Business Unit: Mashiko

TEL:+81 (0) 80-3494-0730 E-Mail: mashiko.eri@jsol.co.jp

Media:

TOKYO SHOKO RESEARCH, LTD., Public Relations: Saito

TEL:+81 (0) 3-6910-3126

JSOL Corporation, Corporate Management Section: Shinkai

TEL:+81 (0) 90-4847-3065 E-Mail:webinfo@jsol.co.jp