

For Immediate Release

FINAL RESULT ANNOUNCED FOR JAPAN FINANCIAL INNOVATION AWARD 2022
 ~ GRAND PRIX AWARDED TO The Hokkoku Bank, Ltd. ~

TOKYO, Mar. 10, 2022 - FINOLAB Inc. and FINOVATORS - have inaugurated "Japan Financial Innovation Award 2022 (JFIA2022)" and announced Grand Prix and Category Excellence for the respective category on Mar. 9 at "Future Frontier Fes by FINOLAB (4F)."

JFIA2022 is inaugurated in the Year 2020 to promote innovative initiatives in financial area by adopting information technology and to share best practices in the industry, and expects to further expand open innovation beyond corporate groups and business sectors. JFIA2022 consists for 3 categories, including Startup, Financial Institution, and Collaboration. FINOLAB, the FinTech Center of Japan, administrated the evaluation process by extracting about 500 innovative initiatives from press releases during the year 2021. 5 category winners were selected by the group of professionals, FINOVATORS, based on the judgement on innovation, growth, and transformation and announced on Mar. 9. And after further evaluation, Grand Prix and Category Excellence for each category was announced during the 4F.



JFIA 2022 Grand Prix and Category Excellence : <https://jfia.tokyo/>

Award	Company	Initiative (Press Release)	Remarks
Grand Prix	The HOKKOKU Bank.	Japan's first full-banking system in the public cloud started operation at Hokkoku Bank https://www.hokkokubank.co.jp/english/news/pdf/20210506.pdf	In addition to their drastic decision to adopt their core banking system on public cloud environment, they devoted themselves to digitally transform their business operation. And their overall approach was highly evaluated by the judge panel.
Financial Institution Category Excellence	MUFG Bank, Ltd.	Introducing integrated wealth building service "Money Canvas." https://www.bk.mufg.jp/news/news2021/pdf/news0902_2.pdf	Their effort to overcome traditional group boundary for providing integrated asset management service was the key reason for the award.
Collaboration Category Excellence	SBI Sumishin Net Bank, Ltd. YAMADA HOLDINGS Co.,Ltd.	The launch of Yamada NEOBANK, supporting "whole life." https://www.netbk.co.jp/contents/company/press/2021/corp_news_20210621.html	The bank implementing BaaS (Banking as a Service) for the home electronics mass retailer showed us the new model of collaboration.

* The Category Excellence for startup was "not applicable" this year.

JFIA 2022 Winners

Category	Company	Initiative (Some are Only in Japanese)
Startup	Siiibo Securities Co., Ltd.	Siiibo, obtaining First-class financial instruments business operator license. -Unique platform to specialized in private placement bonds as a securities firm. https://prtimes.jp/main/html/rd/p/000000011.000045441.html
	Moneytree KK.	Moneytree introducing financial data analytic tool "LINK Intelligence." https://getmoneytree.com/press-release-jp/202104-link-intelligence
	Credit Engine, Inc.	Credit Engine to introduce online factoring system "CE Factoring." for financial Institutions and business firms. https://creditengine.jp/news/2021/09/news-cefactoring
	hokan, Inc.	Hokan to automate renewal judgement of insurance contracts. https://prtimes.jp/main/html/rd/p/000000063.000028337.html
	Kyash Inc.	Smart phone payment company Kyash to enter into wholesale fund transfer. https://www.kyash.co/press-release/20211223
Financial Institution	Seven Bank, Ltd.	Launching International Money Transfer Service "Sendy" Through Smartphone App ~Started overseas remittance to Vietnam ~ https://www.sevenbank.co.jp/corp/news/2021/pdf/2021032901_en.pdf
	The Hokkoku Bank.	Japan's first full-banking system in the public cloud started operation at Hokkoku Bank https://www.hokkokubank.co.jp/english/news/pdf/20210506.pdf
	Mitsui Sumitomo Insurance Co., Ltd.	~ Speedy insurance payment for major disasters~ Introducing "digital search for flood disaster" using AI drone and chat bot. https://www.ms-ins.com/news/fy2021/pdf/0712_1.pdf
	MUFG Bank, Ltd.	Introducing integrated wealth building service "Money Canvas." https://www.bk.mufg.jp/news/news2021/pdf/news0902_2.pdf
	Sumitomo Mitsui Banking Corporation	Launching "SMBC digital safety box." https://www.smbc.co.jp/news/j602399_01.html
Collaboration	SBI Sumishin Net Bank, Ltd. YAMADA HOLDINGS Co.,Ltd.	The launch of Yamada NEOBANK, supporting "whole life." https://www.netbk.co.jp/contents/company/press/2021/corp_news_20210621.html
	Global Mobility Service Inc. APLUS Co., Ltd.	Global Mobility Service and APLUS expand new car loan throughout Japan -Utilizing FinTech to realize financial inclusion for foreigners who work diligently- https://news.global-mobility-service.com/en/assets/20210716_Aplus_en.pdf
	Crezit Holdings, Inc. ACOM CO., LTD.	Crezit and ACOM partnering to introduce "Credit as a Service(CaaS)" and to generate new business. https://www.sompo-japan.co.jp/-/media/SJNK/files/news/2021/20210823_1.pdf?la=ja-JP
	Infcurion, Inc.	Infcurion Launches "Wallet Station" for "LaLaQ" partnered with Kiraboshi

	Kiraboshi Tech, Inc.	Tech Inc. https://assets.ctfassets.net/tb7n53plo58o/kJFxZU6j90jhwU2Pr9D9/7632ba298c840899ed76d3154205d3bb/11242021_infcurion_WalletStation_for_LaLaO.pdf
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(In order of announced Order)

■About FINOLAB Inc.

Address : Otemachi 1-6-1, Chiyoda-ku Tokyo

Representative : CEO, Chie Ito

Founded : 2019-07-11

Capital : JPY 300 Million

Business Domain : Promoting FinTech initiatives of Members, including startups and corporates, and expand FinTech ecosystem in Japan.

Web : <https://finolab.co.jp/>

■About FINOLAB Community

The Fintech Center of Tokyo, FINOLAB is a membership community and an office space located in the heart of international financial district in Tokyo) to promote FinTech ecosystem. Launched in Feb. 2016 by Mitsubishi Estate and Dentsu Group as the first FinTech Center in Japan. Consists of 47 Startup Members, 2 Associations and 23 Corporate Members (As of Mar. 2022).

<https://finolab.tokyo/>

■About FINOVATORS, General Incorporated Association

Non-profit organization, with a group of pro-bono experts (Layer, Investor, Consultant, Analyst, Engineer, Entrepreneur, Banker, Public Sector Specialist, etc.) for supporting startups. Driving health innovation ecosystem in Japan by activities based on global and future vision, not limited to any organization or business area. <http://finovators.org/>

【Inquiry for this release】

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