

# ***NEWS RELEASE***

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## **Aozora Announces Investment in Chinese Fintech Company Beijing Zhongguancun Kejin Technology Co., Ltd.**

Aozora Bank, Ltd. (President and CEO: Shinsuke Baba; Head Office: Tokyo) ('Aozora' or 'the Bank') announced its investment in China Fintech L.P., a target fund\* organized by Mercuria Investment Co., Ltd. (CEO: Toshihiro Toyoshima; Head Office: Tokyo) ("Mercuria") for Beijing Zhongguancun Kejin Technology Co., Ltd. (President: Zhao Guoqing; Head Office: Beijing, China) ("Zhongkejin").

Zhongkejin is a fintech company developing comprehensive financial services for retail customers in China. Established in 2015, it deployed a team of engineers to develop over 400 proprietary fintech-related systems and perform maintenance on risk management systems and infrastructure necessary for financial licenses. Since starting full-fledged operations in 2017, its online consumer finance business is rapidly expanding, and it plans to begin development of a series of financial services including insurance, auto finance, and banking operations, some of which are already underway.

Mercuria established the target fund after increasing its stake in Zhongkejin, and Aozora has now invested in the fund.

Zhongkejin prides itself on combining technology and licenses to respond to the ever growing small-fund needs in China and is expected to continue growing. The Bank, together with Mercuria, will pursue the potential of Fintech in Asian countries through its investment in the target fund as a strategic partner in domestic and overseas markets.

Aozora will make ongoing efforts to provide high value-added solutions for its customers while building upon its specialized and differentiated services as the "Primary Secondary Bank; the partner of choice" by further leveraging its core competencies.

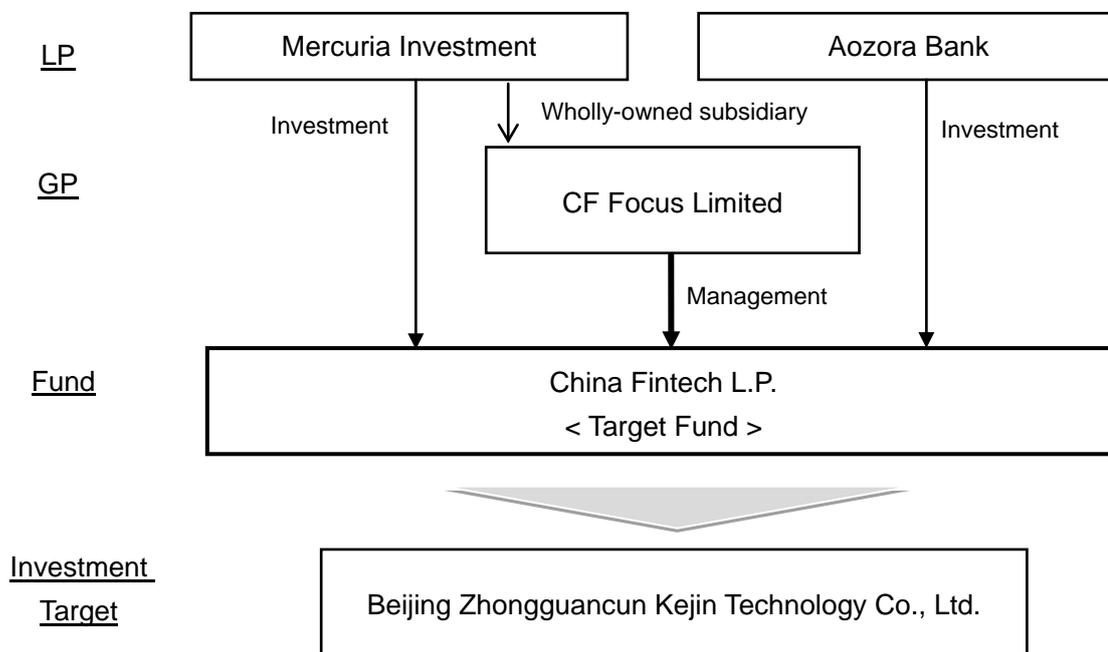
<Mercuria Investment Co., Ltd.>

Mercuria is an investment management company established in 2005. Listed on the TSE 1 (7190), it focuses its investments on businesses with growth potential and highly profitable assets. It manages its various investments with a “cross-border” philosophy, prizing out-of-the-box thinking and an international perspective. It has long history of corporate and real-estate investments in China.

<Overview of the Fund>

Name : China Fintech L.P.  
Organization : October 3, 2018  
Capital : JPY1.35B  
General Partner : CF Focus Limited (wholly-owned subsidiary of Mercuria)  
Limited Partner : Mercuria, Aozora  
Term : 10 years (to be extended if necessary)

<Scheme>



(\*) Target fund: A fund where an investment target is already determined

Media inquiries: Atsuhiko Goto, Business Strategy Division 03-6752-1217