

News Release

2025.11.26

【Shinoken Group】 First in the Real Estate Industry: Collaborating with JAPAN POST BANK and DeCurret DCP to Launch PoC for Digital Currency (JAPAN POST BANK's Tokenized Deposits)

Shinoken Group Co., Ltd. (Tokyo headquarters: Minato-ku, Tokyo, President and Representative Director: Takashi Tamaki, hereinafter referred to as "our group"), as a company dedicated to solving social issues, supports office workers in alleviating future anxieties by providing asset-building opportunities. The Group offers comprehensive services ranging from planning, development, and construction to sales of investment property and rental management. To further advance PropTech, our group is pleased to announce the signing of basic agreement for collaboration regarding the utilization of digital currency (Japan Post Bank's tokenized deposits) (hereinafter referred to as "Tokenized Deposits") with JAPAN POST BANK Co., Ltd. (Head Office: Chiyoda-ku, Tokyo, President & CEO, Representative Executive Officer Member of the Board of Directors: Takayuki Kasama) and DeCurret DCP Inc. (Head Office: Chiyoda-ku, Tokyo, Representative Director, Chairman and President, CEO: Satoshi Murabayashi).

By transforming customers' "lifestyle history" into a new asset, data, our group aims to create new value within our business domains. Furthermore, as a first initiative in the real estate industry, our group will commence a Proof of Concept (PoC) utilizing "Tokenized Deposits."



■ What are Tokenized Deposits?

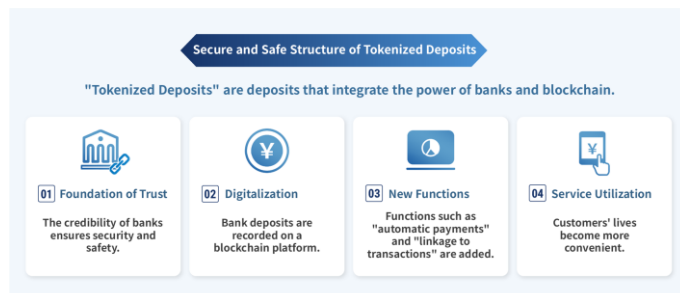
"Tokenized Deposits" that our group is considering utilizing are bank deposits converted into tokens. They offer the same security and safety as bank deposits while leveraging technologies such as blockchain to provide convenient digital access. By linking transaction records and contract terms, they enable diverse range of services, such as controlling and automating fund flows.

While Proof of Concept (PoC) trials for various industries are currently underway, our group is the first* to conduct a PoC utilizing tokenized deposits in the real estate industry.

(Types of Digital Currency)

Item	Type		Value Backing	Issuer
Digital Currency	Central Bank Digital Currency	CBDC	Value guaranteed by the central bank	Central Bank
	Commercial Bank Deposit Token	DCJPY, etc.	Bank Deposits (1JPY=1DCJPY)	Commercial Banks (JAPAN POST BANK, etc.)
	Stablecoin	USDC, etc.	Government bonds, deposits, etc.	Private companies, etc.

(Mechanism of Tokenized Deposits)



■ Proof of Concept (PoC) and Schedule

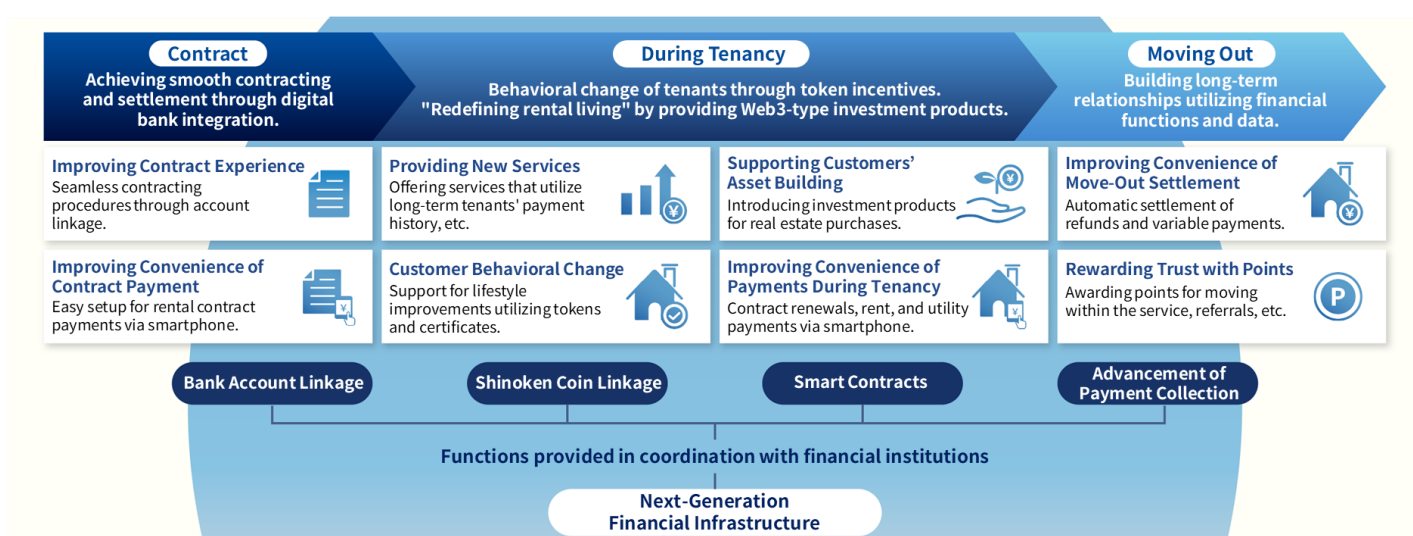
In this PoC, our group will verify the automation and efficiency of payments using tokenized deposits, using monthly rent payments in our rental property management business as the use case. The PoC aims for completion by the end of December 2025. Based on the results, our group will proceed with preparations for full-scale implementation starting in 2026.

■ Future Vision (New Lifestyle Value Transformed by Tokenized Deposits)

By using tokenized deposits, which enables instant settlement, a more flexible and convenient lifestyle will be realized. For example, customers will be able to freely set payment dates within a certain range according to their convenience, for rent, gas, and electricity, which were previously fixed. Furthermore, our group is considering awarding "Shinoken Coin" (our group's original points) based on lifestyle history, such as length of tenancy, payment history, and tenant referrals. The goal is to enable seamless use of accumulated Shinoken Coins across services provided by our group, such as future property searches.

Our group will create new services where "living in rental housing" itself leads to "asset building" that enriches future lives.

(Image of the Business Concept Utilizing Tokenized Deposits)



■ Future Outlook

Since its founding, our group has innovated real estate distribution, establishing mechanisms for apartment and condominium management for office workers anxious about their future. This PoC for tokenized deposits will further accelerate this innovation by integrating the new perspective of tokenized deposits, based on technologies such as blockchain, into our group's rental housing business, backed by proven experience. We believe that tokenized deposits offer more than just payment convenience; it signifies the creation of a new business model where the daily life of each customer transforms into value.

Through this challenge, our group is sincerely committed to delivering new value that meets our customers' expectations.

—About JAPAN POST BANK

Under its purpose, "Aiming for the happiness of customers and employees, contributing to the development of society and local communities," JAPAN POST BANK provides comprehensive financial services to a wide range of customers through its nationwide network of post offices.

Company Name : JAPAN POST BANK Co., Ltd.

Representative : Takayuki Kasama, President & CEO, Representative Executive Officer Member of the Board of Directors

Business : Deposits, Remittances, Investment Trusts, etc.

—About DeCurret DCP

DeCurret DCP Inc. contributes to building a prosperous society by digitizing the roles of all currencies and values. By establishing a platform that supports the issuance and operation of tokenized deposits (digital currency DCJPY), the company aims to solve various social issues. It also serves as the secretariat for the "Digital Currency Forum," established in December 2020.

Company Name : DeCurret DCP Inc.

Representative : Satoshi Murabayashi, Representative Director, Chairman and President, CEO

Business : Digital Currency Business, Electronic Payment Services Operators – Director of the Kanto Finance Bureau No.92

—About Shinoken Group

With the vision of being "A life support company for every generation across the world," our group, as a company dedicated to solving social issues, provides services that support customers' lives and lifetimes. These include safe and secure housing, life infrastructure such as energy supply, nursing care services, and after-school day services for children, young people, seniors, individuals with disabilities, and their families.

Company Name : Shinoken Group Co., Ltd.

Representative : Takashi Tamaki, President and Representative Director

Business : Management of group companies (Pure holding company)

*) According to research by our group, September 2025

A life support company for every generation across the world



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