Confidential

XXXXXX

Digital Currency Forum

Agenda

1. Who we are

DeCurret DCP Inc. – Company history

Started operations in 2018; began first commercial use in 2024

2018	Jan.	**Founded "DeCurret Inc." as a joint venture funded by 19 leading Japanese companies**
2019	Mar.	Registered as a Cryptoasset Exchange Service Provider
2020	Feb.	**Entered the Deposit Tokens business and conducted the first PoC**
	Jun.	Started a study group on digital currencies
	Dec.	Launched the Digital Currency Forum
2022	Jul.	**Obtained a patent for a two-layered platform of Deposit Tokens**
2024	Aug.	**Started the first commercial use of the DCJPY Network**

DeCurret DCP Inc. – Shareholder composition

The number of shareholders has increased from 19 at founding to 43, with broad corporate participation.

Bank

MUFG Bank, Ltd.
Sumitomo Mitsui Banking Corporation
JAPAN POST BANK Co., Ltd.
SBI Holdings, Inc.
The Higo Bank, Ltd.
The Shizuoka Bank, Ltd.
The Kagoshima Bank, Ltd.
GMO Financial Holdings, Inc.

Securities

Nomura Holdings, Inc.
Matsui Securities Co., Ltd.
Daiwa Securities Group Inc.

Trading

Mitsubishi Corporation
ITOCHU Corporation

IT

Hitachi, Ltd.
TIS Inc.
NSD Co., Ltd.
Fujitsu Limited
ITOCHU Techno-Solutions Corporation

Telecommunications

NTT Corporation
Internet Initiative Japan Inc.
KDDI Corporation
OPTAGE Inc.
QTnet, Inc.
ENECOM Co., Ltd.

Transportation & Infrastructure

East Japan Railway Company
Mitsui Fudosan Co., Ltd.
Chubu Electric Power Co., Inc.
Hankyu Hanshin Holdings, Inc.

Insurance

Tokio Marine & Nichido Fire Insurance Co., Ltd.
SOMPO Light Vortex Inc.
Nippon Life Insurance Company
Sumitomo Life Insurance Company
Dai-ichi Life Insurance Company, Limited
Daido Life Insurance Company
Mitsui Sumitomo Insurance Co., Ltd.
Meiji Yasuda Life Insurance Company

Others

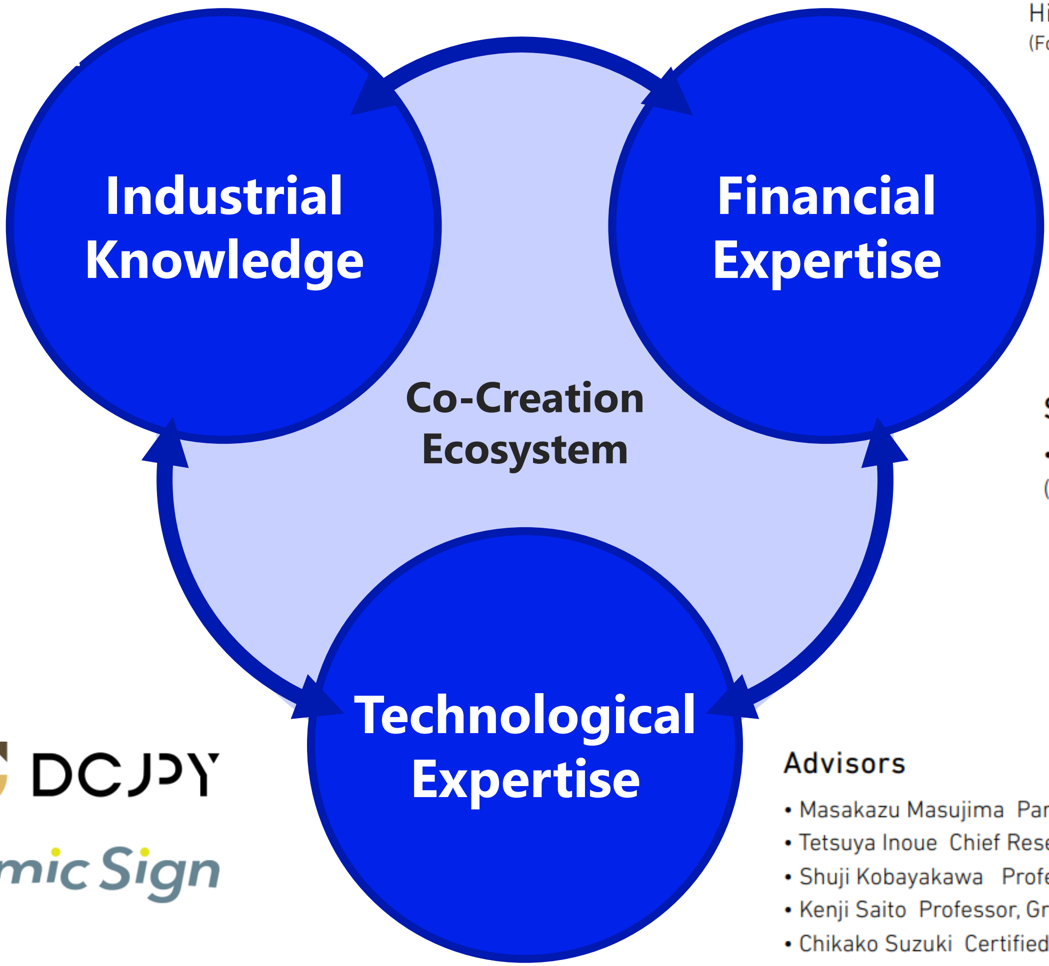
Dentsu Group Inc.
Bic Camera Inc.
SECOM Co., Ltd.
Yamato Holdings Co., Ltd.
ABeam Consulting Ltd.
TOPPAN Holdings Inc.

Introducing Digital Currency Forum

Driving Japan's digital economy and enabling new value creation

100 leading firms across different sectors

(including 3 mega banks, Local government)



DCJPY

Amic Sign

Chairperson

Hiromi Yamaoka, Director, Future Corporation
(Former Head of the Payment and Settlement Systems Department, Bank of Japan)

Observers

- Financial Services Agency, Japan
- Ministry of Internal Affairs and Communications, Japan
- Ministry of Finance, Japan
- Ministry of Economy, Trade and Industry, Japan
- Bank of Japan

Senior Advisor

- Toshihide Endo
(Former Commissioner of Financial Services Agency)

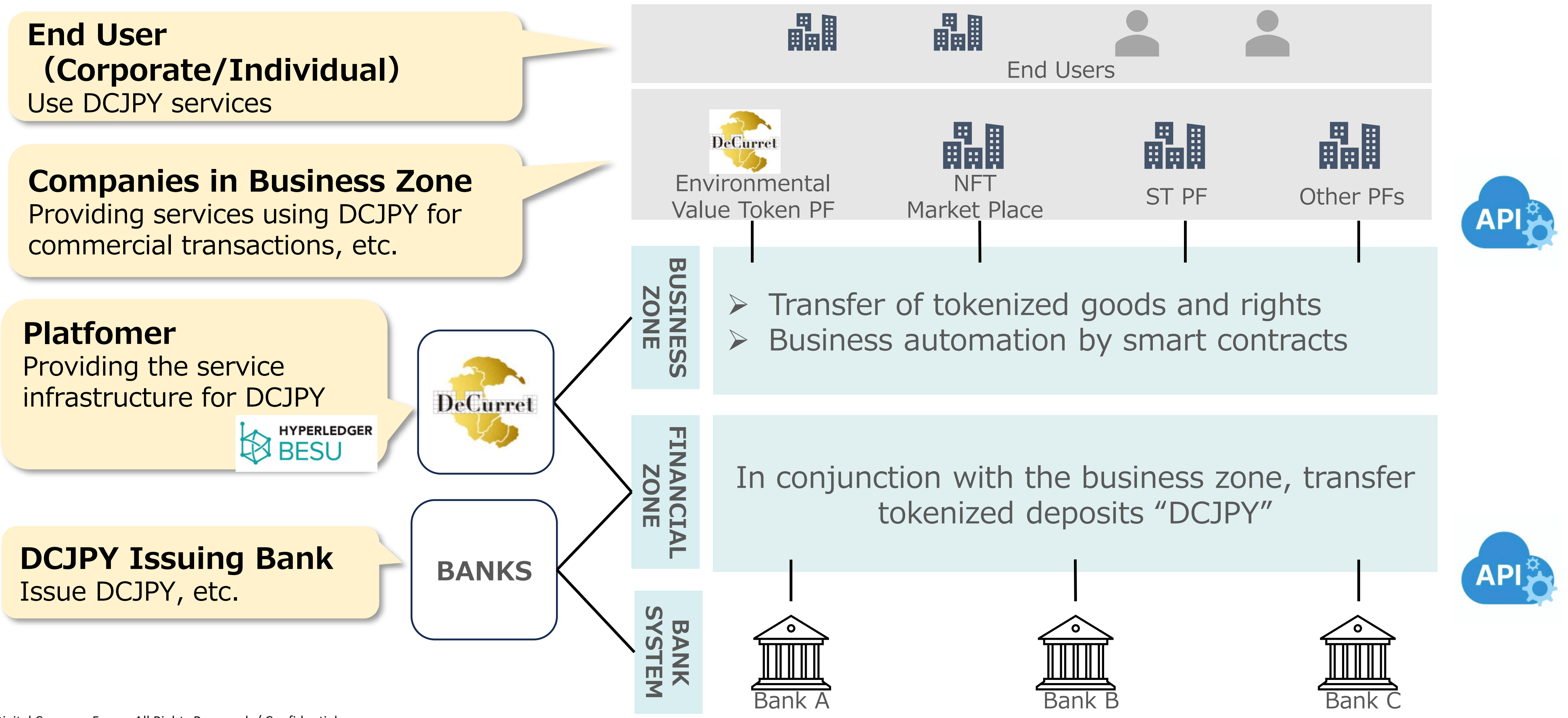
Advisors

- Masakazu Masujima Partner, Mori Hamada & Matsumoto
- Tetsuya Inoue Chief Researcher, Nomura Research Institute, Ltd.
- Shuji Kobayakawa Professor, School of Political Science and Economics Meiji University
- Kenji Saito Professor, Graduate School of Business and Finance Waseda University
- Chikako Suzuki Certified public accountant

2. What is DCJPY

DCJPY | Tokenized Deposits with a 2-Layered Platform

DCJPY platform is a 2-layered platform; ‘Business Zone’ where the tokenized assets are transferred, and ‘Financial Zone’ where DCJPY is transferred in conjunction with the transfer of the tokenized assets in the Business Zone.



Japan Post Bank is considering issuing DCJPY in 2026

Through the synergy of both companies, we aim to make new payment experiences and financial services more accessible — bringing fresh energy to local economies.

Japan Post Bank

The largest customer base of any Japanese bank
120 Million ordinary deposit accounts ※1

×

Most Extensive and stable deposit base in Japan
¥192 trillion in deposits,
centered on retail banking customers ※1

×

Nationwide network covering every corner of the country
Network of **approx. 24,000** post offices ※1

DeCurret DCJPY

DCJPY = Bank Deposit
Tokenizes bank deposit itself

×

Covered by Deposit Insurance
DCJPY is considered as settlement deposit and users are under protection※ 2

×

Various Business Models and Use Cases
Provides Business Zone for network participants

※ 1 Excerpted from the public materials released by Japan Post Bank on May 15, 2024.

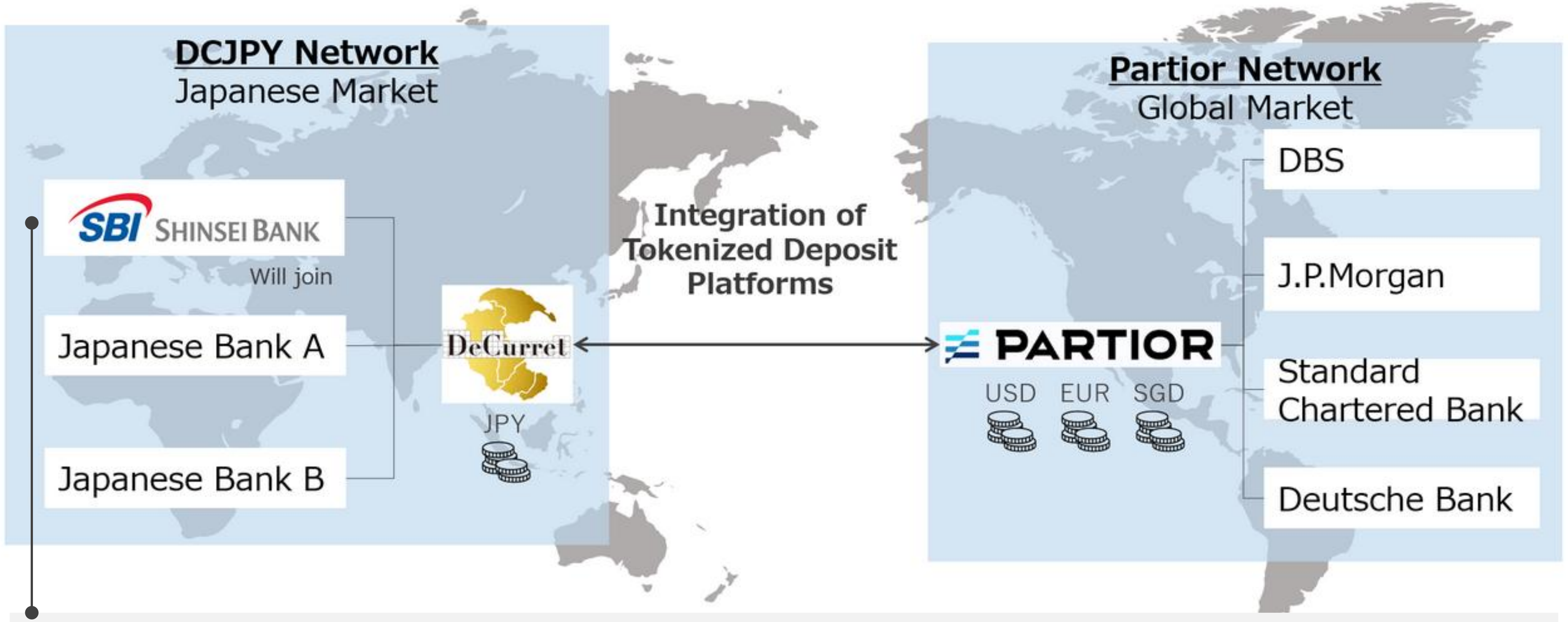
※ 2 It was clarified in the first DCJPY project, that DCJPY is treated as a bank deposit and is covered under the deposit insurance system.

https://www.decurret-dcp.com/en/pressrelease/pr-20250901.html

Shinsei Bank aiming to be the first JPY settlement bank on Partior by 2026

On September 16h, 2025, Partior, SBI Shinsei Bank,and DeCurret DCP, have signed a Memorandum of Understanding to build a strategic partnership framework.

- Partior : Will obtain a JPY Settlement Bank, who provides JPY liquidity to the network.
- SBI Shinsei Bank : Will provide real-time and 24/7 multi-currency clearing and settlement to their clients
- DeCurret DCP : Will serve as a central hub for Japanese banks to connect with Partior network



SBI Shinsei Bank, part of the SBI Group, positions itself as Japan's "fourth megabank" and is actively exploring tokenized deposits to advance global financial settlement.

https://www.decurret-dcp.com/en/pressrelease/pr-20250901.html

3. Past PoC Cases