



DeCurret

December 26, 2025
DeCurret DCP Inc.

PRESS RELEASE

Kyushu Financial Group, Higo Bank, and Kagoshima Bank Joint Study on the Utilization of Digital Currency

DeCurret DCP Inc. (Headquarters: Chiyoda-ku, Tokyo; Representative Director, Chairman and President, CEO: Satoshi Murabayashi; hereinafter “DeCurret DCP”) has partnered with The Higo Bank, Ltd. (President: Yoshihisa Kasahara; hereinafter “Higo Bank”), a subsidiary of Kyushu Financial Group, Inc. (President: Yoshihisa Kasahara; hereinafter “Kyushu Financial Group”), and The Kagoshima Bank, Ltd. (President: Akihisa Koriyama; hereinafter: Kagoshima Bank) have commenced joint discussions to handle the tokenized deposits* “Digital Currency DCJPY,” utilizing the “DCJPY Network” provided by DeCurret DCP. This marks the first such initiative by a regional financial institution in the Kyushu region.

1. Background for the Joint Study

Kyushu Financial Group has been participating in the Digital Currency Forum, for which we serve as the secretariat, since August 2022. This participation aims to explore the potential use of digital currencies, with the goals of tackling various social issues through advanced technologies and services, revitalizing the regional economy, and promoting digital transformation (DX).

Furthermore, Higo Bank and Kagoshima Bank invested in DeCurret Holdings, Inc. in September 2024 and have continued discussions regarding this exploration.

2. Joint Review Content and Joint Review Framework

Kyushu Financial Group, Higo Bank, Kagoshima Bank, and DeCurret DCP will proceed with “exploring the implementation of tokenized deposits at regional institutions.”

To commence this exploration, we will establish an effective joint study framework by welcoming seconded personnel from Kagoshima Bank starting October 2025 and from Higo Bank starting November 2025.

Going forward, DeCurret DCP will support the Kyushu Financial Group, Higo Bank, and Kagoshima Bank in their broad-ranging studies, including the creation of new value within the regional economy, and in establishing future mechanisms for regional economic circulation, through the utilization of the “DCJPY Network.”

* Tokenized Deposits: Conventional bank deposits enhanced through the use of blockchain and other technologies, often referred to as “deposit tokens,” with adoption expanding globally.

■会社概要

Company name : DeCurret DCP Inc.

URL : <https://www.decurret-dcp.com>

Head Office : 2-10-2 Fujimi, Chiyoda-ku, Tokyo

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

Business Description : Digital currency business

Electronic Payment Services Operators - Director of the Kanto
Finance Bureau No. 92