

## Start of Handling Business Funds with Tama Shinkin Bank through the Reverse Mortgage Guarantee Business

&Do Holdings Co., Ltd. (headquarters: Chiyoda-ku, Tokyo; Chairman and CEO: Masahiro Ando; hereinafter, “&Do HLD” or the “Company”), which operates a nationwide real estate business under the HOUSE DO brand, hereby announces that consolidated subsidiary Financial Do Co., Ltd. (headquarters: Kyoto, Kyoto Prefecture; President and CEO: Kazuaki Tomita; hereinafter, “FinancialDo”) has begun handling real estate collateral valuation and debt guarantee services for business funds under the “Tamashin Reverse Mortgage Loan” (hereinafter, “the Product”) in partnership with Tama Shinkin Bank (headquarters: Tachikawa City, Tokyo; Chairman: Masahiko Kanai; hereinafter, “the Bank”), effective April 1, 2026.

In Japan, where the population is aging, reverse mortgages are attracting attention as one of the measures to address concerns about the increasing need for retirement funds in the future.

For households with no intention of leaving their home as an inheritance—such as couples without children or those whose children live independently far away and will not return to their hometown—reverse mortgages allow homeowners to continue living in their home while converting it into cash, which can be used for hobbies, travel, purchasing a car, or medical and nursing care expenses. As such, they are also highlighted as an effective means of financing to enrich life in old age in the new “Basic Plan for Housing Life (National Plan)” currently under review by the Ministry of Land, Infrastructure, Transport and Tourism.

Since November 2023, the Bank has been offering the Product, for which the Company and FinancialDo provide real estate collateral valuation and debt guarantee services, addressing new funding needs among the elderly population. Against this backdrop, in response to numerous requests from sole proprietors and corporate managers to use the Product not only for living expenses in old age but also as business funds, the Bank—committed to facilitating regional finance and addressing and improving customers’ management challenges—has commenced the handling of business-use funds.

Going forward, the Group will continue to collaborate with numerous financial institutions to meet the diverse needs of seniors through its reverse mortgage guarantee business, and contribute to the revitalization of the Japanese economy by providing new options for real estate utilization.

### ■ Tama Shinkin Bank Company Profile

Name	Tama Shinkin Bank
Headquarters	3-4 Midori-cho, Tachikawa City, Tokyo, Japan
Representative	Chairman Masahiko Kanai
Established	December 26, 1933
Stores	80
Deposits and installment savings	¥3,335.6 billion (as of December 31, 2025)
Loans outstanding	¥1,207.0 billion (as of December 31, 2025)
WEB	<a href="https://www.tamashin.jp/index.html">https://www.tamashin.jp/index.html</a>

## ■ Financial Do Co., Ltd.

Name	FinancialDo Co., Ltd.
Headquarters	670 Tearaimizu-cho, Nakagyo-ku, Kyoto-shi, Kyoto, Japan
Tokyo Branch	17F, Marunouchi Trust Tower North, 1-8-1 Marunouchi, Chiyoda-ku, Tokyo, Japan
Representative	Kazuaki Tomita, President
Established	February 20, 2012
Business Activities	Finance Business, Investment and Commercial Real Estate Consulting Business
Capital	¥99 million (as of June 30, 2024)
Leniencies, Approval, and Registration	Real estate broker's licenses: MLIT (2) No. 9544 Money lenders' registry: Director-General of the Kinki Finance Bureau (3) No.00818
URL	<a href="https://www.financialdo.co.jp/">https://www.financialdo.co.jp/</a>

## ■ &Do Holdings Co., Ltd.

Name	&Do Holdings Co., Ltd.
Headquarters	17F, Marunouchi Trust Tower North, 1-8-1 Marunouchi, Chiyoda-ku, Tokyo, Japan
Head Office	670 Tearaimizu-cho, Nakagyo-ku, Kyoto-shi, Kyoto, Japan
Representative	Masahiro Ando, Chairman and CEO Masahide Tominaga, President
Established	January 2009 (founded in 1991)
Stores	733 stores (as of end of February, 2025) (Directory Managed Stores 27, Franchised Stores 706, In preparation 98)
Business Activities	Franchisee Business, House-Leaseback Business, Real Estate Finance Business, and Real Estate Buying and Selling Business and
Capital	¥3,468 million (as of June 30, 2025)
Annual Turnover	¥64.73 billion (consolidated group total, as of June 30, 2025)
URL	<a href="https://www.housedo.co.jp/and-do/en/">https://www.housedo.co.jp/and-do/en/</a>

---

### Contact Us

&Do Holdings Co., Ltd. Corporate Planning Dept.    Public and Investor Relations  
TEL : +81-3-5220-7230    FAX : +81-3-5220-2159    E-MAIL : [pr@housedo.co.jp](mailto:pr@housedo.co.jp)

(Note) This English translation is reference only. This English version is not an official translation of the original Japanese document. In case where any differences occur between the English and the original Japanese version, the Japanese version shall prevail. This translation is subject to change without notice. &Do Holdings Co., Ltd. and its subsidiaries shall individually or jointly accept no responsibility for this translation or for direct, indirect or any other form of damage arising from the translation.