PRESS RELEASE

August 31, 2026
&Do Holdings Co., Ltd.
(Code No.3457/TSE Prime Market)
Financial Do Co., Ltd.

Notice of Alliance with Asahi Shinkin Bank for a "Credit Line-Type Guarantee" Program

—Promoting business support through interest-only monthly payments and lump-sum repayments at maturity—

&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, announces on August 31, 2026 that its consolidated subsidiary Financial Do Co., Ltd. (hereinafter, "Financial Do") entered into an alliance with Asahi Shinkin Bank (head office: Taito-ku, Tokyo; Chairman: Yasuhiro Ito; hereinafter, the "Bank"). Under this alliance, Financial Do will provide real estate collateral valuation and debt guarantee services in connection with the Bank's credit line-type guarantee for businesses, scheduled to launch in October 2026.

Japan's economy is often described as reaching a turning point heading toward "healthy inflation" under which prices rise as the country escapes deflation. At the same time, however, many companies and sole proprietors face rising costs—such as higher raw-material and energy prices and increasing labor expenses—while being unable to fully pass those costs on through higher selling prices. In addition, heavier repayment burdens for COVID-pandemic-era financing have further increased funding needs among corporate customers and individual proprietors. Under these conditions, utilization volume has been rising for the reverse mortgage guarantee services offered by the Company and Financial Do, which are notable for permitting broadly unrestricted fund usage (excluding speculative purposes). In response, the Company recognized the need for a new financial guarantee service for corporate customers and individual proprietors. To support their sustainable growth and stabilize business performance, the Company determined to begin offering services for a credit line-type guarantee for businesses that leverage real estate to help improve borrowers' financial foundations.

The credit line-type guarantee for businesses program targets corporate customers and individual proprietors, with the aim of supporting business growth, continuity, succession, and turnaround efforts. Permitted uses of funds cover a broad range of business purposes, including working capital, capital expenditures, and refinancing. Principal is paid via lump-sum repayment at maturity, with monthly payments limited to interest; in contrast with standard amortizing loans (equal installments of principal and interest), this structure can reduce borrowers' monthly repayment burdens and is expected to improve cash flow. As a result, financial institutions can expect that leveraging this program will help expand financing demand from customers they have previously been unable to reach.

Moving forward, the Company and Financial Do will continue enhancing their product lineups for the senior market—where demand is growing—through offerings such as reverse mortgage guarantees, while also providing real-estate-based services for corporate customers and individual proprietors, including the credit line-type guarantee for businesses program, thereby contributing to the revitalization of the Japanese economy.

■Overview of Asahi Shinkin Bank

Name	Asahi Shinkin Bank
Head office	2-8-2 Taito, Taito-ku, Tokyo, Japan
Representative	Yasuhiro Ito, President
Founded	August 3, 1923

Deposits	¥2,156.5 billion (as of March 31, 2026)
Loans	¥1,521.1 billion (as of March 31, 2026)
URL	https://www.asahi-shinkin.co.jp/

■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, 2026)
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	https://www.financialdo.co.jp/

■ &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 July, 2026) (Directly Managed Stores 25, Franchised Stores 708, including 97 in preparation)
Business Activities	Franchisee Business, Real Estate Buying and Selling Business, Finance Business and House-Leaseback Business
Capital	¥3,471 million (as of June 30, 2026)
Annual Turnover	¥49.61 billion (consolidated group total, as of June 30, 2026)
URL	https://www.housedo.co.jp/and-do/en/

Contact Us

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