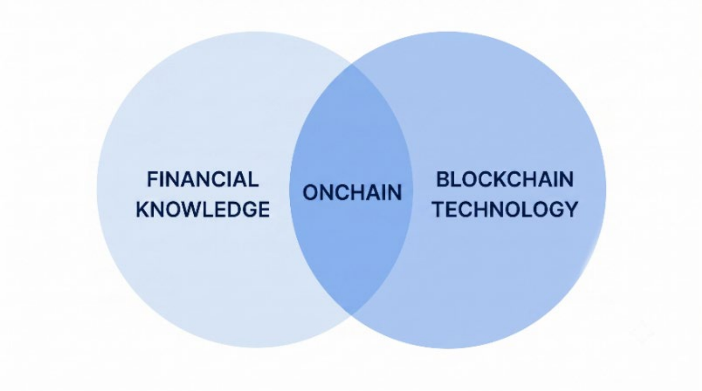
MONEX GROUP

Announcement of the Establishment of the Monex Laboratory for On-chain Finance

Tokyo, August 5, 2026 – Monex Group, Inc. ("the Company", headquarters: Minato-ku, Tokyo; Representative Executive Officer & CEO: Yuko Seimei) today announced the establishment of the Monex Laboratory for On-chain Finance (the "Laboratory"), a new organization dedicated to researching global standards for on-chain finance and promoting its real-world implementation.

■**the Monex Laboratory for On-chain Finance** https://www.monex-onchain.jp *Japanese Only



Advances in blockchain and related technologies are beginning to reshape the very structure of global financial markets, extending far beyond cryptocurrencies and the broader Web3 ecosystem. In the United States, initiatives to tokenize securities and migrate financial assets onto blockchain networks are rapidly gaining momentum, bringing the prospect of shorter settlement cycles, more efficient market infrastructure, and the creation of innovative financial products. These developments are paving the way for a new financial ecosystem that is no longer constrained by the assumptions of traditional market infrastructure. Momentum is also building in Japan. The Japanese government's Basic Policy on Economic and Fiscal Management and Reform 2026 ("Basic Policy 2026") explicitly identifies the promotion of on-chain finance as a national policy priority, reflecting growing efforts to modernize the country's financial infrastructure. As a result, the digitalization and on-chain adoption of a wide range of financial assets are expected to accelerate in the years ahead.

Looking ahead, we believe that tokenized securities, crypto assets, stablecoins, and other digital assets will become increasingly interconnected through next-generation financial infrastructure, enabling the creation of more efficient financial products and innovative services. Recognizing this transformation at an early stage, the Company has steadily built expertise across two key financial domains: crypto assets and securities. Since welcoming Coincheck, Inc. into the Group in 2018, we have accumulated extensive knowledge of blockchain technology through a wide range of businesses, including cryptocurrency exchange services, Initial Exchange Offerings (IEOs), and staking services, while contributing to the development of Japan's crypto asset market. In addition, Next Finance Tech Co., Ltd, which joined the Coincheck Group N.V. in 2025, has been advancing blockchain-based financial transactions through initiatives such as participating as a validator on the Canton Network.

In our securities business, Monex, Inc. has continuously delivered innovative technology-driven financial services since its founding and has played a leading role in the development of Japan's online brokerage industry. As the tokenization of securities is expected to gain traction in Japan, we believe that combining our expertise in traditional capital markets with our deep knowledge of blockchain technology will provide a significant competitive advantage in supporting market development, regulatory frameworks, and next-generation financial services.

The Laboratory will bring together the technologies, expertise, customer base, and business capabilities of companies across the Group, together with the product structuring capabilities of Monex Asset Management, Inc. It will continuously monitor and analyze global regulatory developments and technological innovation, while envisioning the future of on-chain finance with due consideration to Japan's legal and regulatory framework as well as its market environment. Through these efforts, the Laboratory will support financial institutions, startups, and other organizations across the entire value chain—from service design and business development to commercialization and real-world implementation—helping accelerate the evolution of Japan's next-generation financial ecosystem.

◆Primary Research Areas

・Research on global-standard on-chain financial infrastructure and the legal and regulatory frameworks required for its implementation
・Research on the structuring and distribution of tokenized assets and real-world assets (RWAs)
・Research on the utilization of stablecoins

◆Organization

Director of the Laboratory: Masamichi Matsushima, Monex Group, Inc.
Members(planned):
・Yo Nakagawa, Senior Executive Director, Monex Group, Inc.
・Atsushi Mandai, Executive Director, Monex Group, Inc.
・Wataru Miyamoto, Monex Group, Inc.
・Yusuke Otsuka, Co-Founder / Head of Ecosystem, Coincheck, Inc.
・Soichiro Tokuriki, Co-Founder CEO, Next Finance Tech Co., Ltd.
・Hajime Sato, Managing Director, Monex Asset Management, Inc.
・Junya Matsuoka, Executive Director, Corporate Planning Department, Monex, Inc.
・Akio Sanechika, Executive Director, Head of Products Division, Monex, Inc.

◆Overview of the Monex Laboratory for On-chain Finance:

Name	Monex Laboratory for On-chain Finance
Date of Establishment	August 5, 2026
Established by	Monex Group, Inc.
Director	Masamichi Matsushima
Purpose	To research global standards for on-chain finance and promote its real-world implementation
Primary Activities	Research on on-chain financial infrastructure and legal frameworks; research on the structuring and utilization of tokenized assets and stablecoins; and other related initiatives

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