

October 18, 2022  
FISCO Decentralized Application Platform Ltd.

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## FDAP Begins Accepting 20th Round FSCC Lending

— 19th Round Final Lending Rate of 5.45% —

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FISCO Decentralized Application Platform Ltd. (Head Office: Kishiwada, Osaka; President and CEO: Shuichi Shiromaru; “FDAP”) hereby announces that it has started the 20th round of FSCC lending applications.

### ■ Information about Lending Application

A smart contract has been implemented for this application on the Ethereum blockchain, which is made to prevent counterfeiting. The holders of FISCO Coins (“FSCC”) will be able to receive the lending payments by lending the FSCC through a smart contract.

This application is being designed and developed as a decentralized application (“DApps” \*1) with the assumption that the specifications, etc. of the application will be changed in the future through a decision made by participants in the FSCC community.

(\*1) Stands for “Decentralized applications” (an application with no central authority and decentralized management). A decentralized, administrator-free application that uses blockchains.

### ● Overview of Application Functions

- Lending applications for FISCO Coin (FSCC)
- Confirmation of smart contract (contract details)
- Return of FSCC that are lent and payment of lending payments
- Cancellation of automatic renewal for smart contract

### ● Date for beginning of services and link to application website

October 18, 2022 (Tuesday) 9:00 am

Link to application website (Japanese): <https://fiscocoin.com/lending/>

### ● 20th round of acceptance of lending applications

Acceptance of applications for the 20th round of lending will be from October 18, 2022 at 9:00 am to November 15 at 8:59 am. The total amount of lending payments to be paid in the 20th round is expected to be ¥450,000. The lending payments paid to each lender will be calculated based on the total amount lent and amount lent by each lender. As a result, the lending payments paid to each lender will be greater when the total amount lent is low; conversely, the lending payments paid to each lender will be smaller when the total amount lent is large. The final lending payments rate in the 19th round was 5.45%.

## News Release

FDAP aims to expand the range of use of FSCC and create new business that utilizes the concepts of DApps and DeFi (Decentralized Finance \*2).

(\*2) Stands for Decentralized Finance. DApps in the field of finance. It offers services such as cryptocurrency exchanges with no central authority, derivatives and lending, making it one of the most talked about fields.

### 【Overview of FISCO Decentralized Application Platform Ltd.】

Head Office: 2-18-15 Araki Cho, Kishiwada, Osaka, Japan

Establishment date: September 12, 2017

Capital: ¥75 million (as of December 31, 2021)

President and CEO: Shuichi Shiromaru

Business activities: Operation including cryptocurrencies, development and operation, etc. of applications