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The formal press release document is in Japanese.

Summary of Non-Consolidated Financial Statements
For the First Quarter of Fiscal 2007

February 15, 2007

Company Name FinTech Global Incorporated (Code Number：8789 TSE Mothers)
（URL http://www.fgi.co.jp/）

Responsible for inquiries: President, Representative Director Name: Nobumitsu Tamai TEL：(03) 5733－2121
Director, Finance Manager Name: Takeshi Sugimoto

1. Matters concerning the preparation of the quarterly financial statements, etc.
   (1) Standards for preparing the quarterly financial statements : Standards for preparing non-consolidated financial statements for the interim period
   (2) Existence of non-existence of a change in the accounting methods from the latest fiscal year : Yes
   Changes are shown in “Changes in Significant Items Regarding the Preparation of Quarterly Consolidated Financial Statements.”
   (3) Involvement of an accounting auditor : Yes
   With respect to the quarterly consolidated financial statements, the procedure for the statement of opinions was carried out based on the “Standards for Stating Opinions about Quarterly Financial Statements” which are provided in the attachment to the Handling of Regulations Concerning the Timely Disclosure of Corporate Information on an Issuer of Listed Securities of the Tokyo Stock Exchange.

2. Overview of the financial conditions and business results for the first quarter of fiscal 2007 (October 1, 2006 – December 31, 2006)
   (1) Business results (Unit: Millions of yen)

	Net revenue		Operating income		Ordinary profit		Net income	
	Million Yen	%	Million Yen	%	Million Yen	%	Million Yen	%
First quarter of fiscal 2007	2,198	(112.1)	1,589	(117.5)	1,336	(88.9)	757	(82.5)
First quarter of fiscal 2006	1,036	(695.8)	731	(9,802.5)	707	(9,476.5)	414	(10,815.7)
(Reference) Full-fiscal 2006	7,544	(206.2)	5,815	(252.5)	5,480	(241.7)	3,234	(247.6)

	Net income per share
	Yen
First quarter of fiscal 2007	639 79
First quarter of fiscal 2006	2,017 60
(Reference) Full-fiscal 2006	14,349 40

(Note) (1) Average number of shares outstanding: First quarter of fiscal 2007: 1,183,687 shares
First quarter of fiscal 2006: 205,618 shares
Full-fiscal 2006: 225,419 shares
The Company conducted a 5-for-1 stock split on October 1, 2006.

(2) The percentage in the table indicates YOY changes.

(2) Consolidated financial position (Unit: Millions of yen)

	Total assets	Net assets	Shareholders' equity ratio	Net assets per share
			%	Yen
First quarter of fiscal 2007	61,459	24,492	39.9	20,644.13
First quarter of fiscal 2006	29,439	4,994	17.0	24,089.76
(Reference) Full-fiscal 2006	58,595	24,896	42.5	105,215.93

(Note) The Company conducted a 5-for-1 stock split on October 1, 2006. Assuming that the share split was effected at the beginning of the previous fiscal year, the per-share information can be summarized as follows:

First quarter of fiscal 2007: 20,644.13 Yen

First quarter of fiscal 2006: 4,817.95 Yen

Full-fiscal 2006: 21,043.18 Yen

3. Performance estimated for fiscal 2007 (From October 1, 2006 to September 30, 2007)

(Units: Millions of yen)

	Net revenue	Ordinary profit	Net income
Interim period	5,040	3,400	1,847
Full fiscal year	10,800	7,685	4,204

Reference: Net income per share for the full fiscal year is expected to be ¥3.543.74

Performance estimates are based on data available to management as of February 15, 2007. Actual results may differ from these estimates due to unforeseen factors, including changing economic conditions.

4. Dividends

(Units: Yen)

Cash dividends	Cash dividends per share					
	First quarter	Interim	Third quarter	End of year	Other	Full-year
Fiscal 2006	—	—	—	5,000.00	—	5,000.00
Fiscal 2007 (Actual results)	—	—	—	—	—	—
Fiscal 2007 (Forecast)	—	550.00	—	750.00	—	1,300.00

(Note) The Company conducted a 5-for-1 stock split on October 1, 2006.

5. Quarterly financial statements

(1) Quarterly balance sheets

Item	Note	End of first quarter of the previous fiscal year (December 31, 2005) Amount (Thousand of yen)		(%)	End of first quarter of the current fiscal year (December 31, 2006) Amount (Thousand of yen)		(%)	Previous fiscal year Brief Balance Sheets (September 30, 2006) Amount (Thousand of yen)		(%)
(Assets)										
I Current Assets										
1. Cash and time deposits	*1	12,133,094			12,772,671			10,139,618		
2. Accounts receivable, trade		2,189			18,154			7,120		
3. Investment in securities, trade		332,772			438,654			439,512		
4. Inventory		817			711			1,717		
5. Loans receivable, trade	※1・6	16,253,000			35,178,589			36,066,589		
6. Other current assets		173,773			1,951,736			991,961		
Allowance for doubtful accounts		—			△108,199			△108,199		
Total current assets			28,895,646	98.2		50,252,318	81.8		47,538,319	81.1
II Fixed Assets										
1. Property, plant and equipment	*4									
(1) Building		53,584			19,356			45,923		
(2) Furniture and equipment		12,380	65,964	0.2	14,258	33,614	0.0	14,658	60,581	0.1
2. Intangible fixed assets			1,189	0.0		7,329	0.0		5,949	0.0
3. Investments and other assets										
(1) Stock of affiliate companies		—			10,655,316			10,620,816		
(2) Other		480,084			510,766			369,470		
Allowance for doubtful accounts		△3,690	476,394	1.6	—	11,166,082	18.2	—	10,990,286	18.8
Total fixed assets			543,547	1.8		11,207,026	18.2		11,056,818	18.9
Total assets			29,439,193	100.0		61,459,344	100.0		58,595,137	100.0

		End of first quarter of the previous fiscal year (December 31, 2005)			End of first quarter of the current fiscal year (December 31, 2006)			Previous fiscal year brief balance sheets (September 30, 2006)		
Item	Note	Amount (Thousands of yen)		(%)	Amount (Thousands of yen)		(%)	Amount (Thousands of yen)		(%)
(Liabilities)										
Ⅰ Current Liabilities										
1. Accounts payable, trade		40,713			24,805			39,489		
2. Short-term debt		1,597,000			26,100,600			4,386,500		
3. Bank loans, trade	*1	5,090,500			—			3,094,325		
4. Long-term debt due withinone year	*1	40,192			987,246			173,056		
5. Income taxes payable		304,441			556,837			2,167,434		
6. Accrued bonus		12,004			30,000			80,000		
7. Other current liabilities		289,876			1,623,493			1,515,326		
Total current liabilities			7,374,727	25.0		29,322,981	47.7		11,456,131	19.5
Ⅱ Long-term Liabilities										
1. Bonds with warrants		17,000,000			—			20,000,000		
2. Long-term debt	*1・6	44,174			7,621,738			2,216,492		
3. Accrued retirement benefits		2,745			4,310			4,335		
4. Other long-term liabilities		22,800			17,910			21,775		
Total long-term liabilities			17,069,719	58.0		7,643,958	12.4		22,242,602	38.0
Total liabilities			24,444,447	83.0		36,966,940	60.1		33,698,733	57.5
(Shareholders’ Equity)										
Ⅰ Common Stock			2,053,935	7.0		—	—		—	—
Ⅱ Additional Paid-in Capital										
Capital reserve		1,851,900			—			—		
Total additional paid-in capital			1,851,900	6.3		—	—		—	—
Ⅲ Retained Earnings										
Unappropriated profit		1,089,650			—			—		
Total retained earnings			1,089,650	3.7		—	—		—	—
Ⅳ Treasury Stocks			△739	△0.0		—	—		—	—
Total shareholders’ equity			4,994,746	17.0		—	—		—	—
Total liabilities and shareholders’ equity			29,439,193	100.0		—	—		—	—

Item	Note	End of first quarter of the current fiscal year (December 31, 2006) Amount (Thousands of yen)		(%)	End of first quarter of the current fiscal year (December 31, 2006) Amount (Thousands of yen)		(%)	Previous fiscal year Brief Balance Sheets (September 30, 2006) Amount (Thousands of yen)		(%)
(Net Assets)										
I Shareholders' Equity										
1. Common stock			—	—		10,650,771	17.3		10,624,769	18.1
2. Additional paid-in capital										
Capital reserve		—			10,351,900			10,351,900		
Total additional paid-in capital			—	—		10,351,900	16.9		10,351,900	17.7
3. Retained earnings										
Other retained earnings										
Retained earnings carried forward		—			3,480,242			3,906,045		
Total retained earnings			—	—		3,480,242	5.7		3,906,045	6.7
Total shareholders' equity			—	—		24,482,913	39.9		24,882,715	42.5
II Profits or Losses from Appraisals and Effects of Exchange rate, etc.										
Other appraisal profits or losses on marketable securities			—	—		9,489	0.0		13,688	0.0
Total profits or losses from appraisals and effects of exchange rate, etc.			—	—		9,489	0.0		13,688	0.0
Total net assets			—	—		24,492,403	39.9		24,896,403	42.5
Total liabilities and net assets			—	—		61,459,344	100.0		58,595,137	100.0

(2) Quarterly statement of income

Item	Note	First quarter of the previous fiscal year (From October 1, 2005 to December 31, 2005) Amount (Thousands of yen)		(%)	Fiscal quarter of the current fiscal year (From October 1, 2006 to December 31, 2006) Amount (Thousands of yen)		(%)	Previous fiscal year Brief Statement of Income (From October 1, 2005 to September 30, 2006) Amount (Thousands of yen)		(%)
Ⅰ Net Revenue			1,036,520	100.0		2,198,268	100.0		7,544,427	100.0
Ⅱ Cost of Revenue			75,976	7.3		152,959	7.0		431,256	5.7
Gross profit			960,543	92.7		2,045,309	93.0		7,113,171	94.3
Ⅲ Selling, General and Admnistrative Expenses			229,484	22.2		455,505	20.7		1,297,778	17.2
Operating income			731,059	70.5		1,589,804	72.3		5,815,392	77.1
Ⅳ Other Income	*1		2,042	0.2		6,708	0.3		14,566	0.2
Ⅴ Other Expenses	*2		25,559	2.4		260,138	11.8		349,578	4.7
Ordinary profit			707,541	68.3		1,336,374	60.8		5,480,380	72.6
Ⅵ Extraordinary Loss			—	—		39,770	1.8		—	—
Income before taxes			707,541	68.3		1,296,604	59.0		5,480,380	72.6
Income taxes	*4	292,687			539,297			2,450,597		
Income tax adjustment		—	292,687	28.3	—	539,297	24.5	△204,844	2,245,752	29.8
Net income			414,854	40.0		757,306	34.5		3,234,627	42.8
Profit brought forward from the previous term			674,796			—			—	
Unappropriated profit			1,089,650			—			—	

(3) Quarterly statements of shareholders’ equity

First quarter of the current fiscal year (From October 1, 2006 to December 31, 2006)

	Shareholders’ equity				Profits or losses from appraisals and effects of exchange rates, etc.	Total net assets
	Common stock	Additional paid-in capital	Retained earnings	Total shareholders’ equity	Other aappraisal profits or losses on securities	
		Capital reserve	Other retained earnings			
			Retained earnings carried forward			
Blance at September 30, 2006 (Thousandsof yen)	10,624,769	10,351,900	3,906,045	24,882,715	13,688	24,896,403
Amount of changes during the first quarter of fiscal 2007						
Issuance of common stock	26,001	—	—	26,001	—	26,001
Divedends	—	—	△1,183,110	△1,183,110	—	△1,183,110
Net income	—	—	757,306	757,306	—	757,306
Amount of changes except for shareholders’ equity during the first quarter of fiscal 2007 (Net)	—	—	—	—	△4,199	△4,199
Total amount of changes during the first quarter of fiscal 2007 (Thousands of yen)	26,001	—	△425,803	△399,801	△4,199	△404,000
Balance at December 31, 2006 (Thousands of yen)	10,650,771	10,351,900	3,480,242	24,482,913	9,489	24,492,403

Previous fiscal year (From October 1, 2005 to September 30, 2006)

	Shareholders’ equity					Profits or losses from appraisals and effects of exchange rates, etc.	Total net assets
	Common stock	Additional paid-in capital	Retained earnings	Toreasury stock	Total shareholders’ equity	Other aappraisal profits or losses on marketable securities	
		Capital reserve	Other retained earnings				
			Retained earnings carried forward				
Blance at September 30, 2005 (Thousandsof yen)	1,303,735	1,101,900	1,043,805	—	3,449,440	—	3,449,440
Amount of changes during the fiscal 2006							
Issuance of common stock	9,321,034	9,250,000	—	—	18,571,034	—	18,571,034
Dividends	—	—	△369,009	—	△369,009	—	△369,009
Net income	—	—	3,234,627	—	3,234,627	—	3,234,627
Purchase of treasury stock	—	—	—	△3,379	△3,379	—	△3,379
Extinguishments of treasury stock	—	—	△3,379	3,379	—	—	—
Amount of changes except for shareholders’ equity during the fiscal 2006 (Net)	—	—	—	—	—	13,688	13,688
Total amount of changes during the fiscal 2006 (Thousands of yen)	9,321,034	9,250,000	2,862,239	—	21,433,274	13,688	21,446,963
Balance at September 30, 2006 (Thousands of yen)	10,624,769	10,351,900	3,906,045	—	24,882,715	13,688	24,896,403

Material Items to Form the Basis of Quarterly Non-consolidated Financial Statements

Item	First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)	Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)
1. Bases and methods of valuation of assets	Securities (1) Stocks of subsidiaries and affiliates are stated at cost using the moving-average cost method. (2) Marketable securities with fair market value --- Marketable securities with no fair market value are stated at cost. The cost is determined by the moving-average method. However, investments in silent partnerships are based on the actual cost method. Details are shown in "(2) Accounting treatment of investment securities, trade (investments in silent partnerships) of (9) Other material items for preparation of financial statements."	Securities (1) Stocks of subsidiaries and affiliates Same as at left (2) Marketable securities with fair market value are stated at fair value. Unrealized holding gains and losses, net of the related tax effect, are recorded as an accumulated comprehensive income until realized. Marketable securities with no fair market value Same as at left	Securities (1) Stocks of subsidiaries and affiliates Same as at left (2) Marketable securities with fair market value Same as at left Marketable securities with no fair market value Same as at left
2. Bases and methods of valuation of derivatives	All derivatives are stated at fair value.	Same as at left	Same as at left
3. Bases and methods of valuation of inventory	Inventory is stated at cost. Cost of work in process is determined by valuing each item individually.	Same as at left	Same as at left
4. Depreciation of fixed assets	(1) Property, plant and equipment are stated at cost. Depreciation is computed using the declining balance method. Useful lives for major fixed assets are as follows: Buildings: 8-15 years Tools, furniture and equipment: 4-20 years (2) Intangible fixed assets are stated using the straight-line method. Software for in-house use is accounted for with the straight line method over usable life (three to five years). (3) Long-term prepaid expenses Long-term prepaid expenses are amortized on a straight line basis.	(1) Property, plant and equipment are stated at cost. Depreciation is computed using the declining balance method. Useful lives for major fixed assets are as follows: Buildings: 8-15 years Tools, furniture and equipment: 3-20 years (2) Intangible fixed assets Same as at left (3) Long-term prepaid expenses Same as at left	(1) Property, plant and equipment Same as at left (2) Intangible fixed assets Same as at left (3) Long-term prepaid expenses Same as at left
5.**Deferred assets**	Stock issue costs and bond issue costs are recorded as expenses when paid.	Stock distribution costs are recorded as expenses when paid.	Stock distribution costs and bond issue costs are recorded as expenses when paid.

Item	First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)	Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)
6. Allowance for Doubtful Accounts	(1) Allowance for doubtful accounts In preparation for possible bad debt losses on receivables, the Company records the estimated amount of potentially uncollectible bad debts based on the actual bad debt loss ratio for general debts and considers the individual ease of collecting special debts, such as potentially bad debts.	(1) Allowance for doubtful accounts Same as at left	(1) Allowance for doubtful accounts Same as at left
	(2) Accrued bonus In preparation for bonus payments to employees, the estimated amount of payment is recorded.	(2) Accrued bonus Same as at left	(2) Accrued bonus Same as at left
	(3) Accrued retirement benefits The Company has a defined benefit plan. Accrued retirement benefits are provided at amounts which would be required to be paid if all the eligible employees voluntarily terminated their employment at the balance sheet date. The simple method is applied because the number of employees covered by retirement benefit reserve is less than 300.	(3) Accrued retirement benefits Same as at left	(3) Accrued retirement benefits Same as at left
7.Leases	Finance leases, except for those leases under which the ownership of the leased assets is considered to be transferred to the lessee, are accounted for in the same manner as operating leases.	Same as at left	Same as at left
8. Methods of hedge accounting	(1) Methods of hedge accounting For interest rate swaps that meet the requirements for special treatment, special accounting treatment is adopted.	(1) Methods of hedge Same as at left	(1) Methods of hedge Same as at left
	(2) Hedging vehicles and hedged items a Hedging vehicles Interest rate swaps b Hedged items Borrowings	(2) Hedging vehicles and hedged items Same as at left	(2) Hedging vehicles and hedged items Same as at left
	(3) Hedging policy Interest rate swaps are used to avoid fluctuations of market interest rates.	(3) Hedging policy Same as at left	(3) Hedging policy Same as at left
	(4) Methods of hedge efficacy assessment Efficacy assessment for interest rate swaps is omitted, as they meet the requirements for special treatment.	(4) Methods of hedge efficacy assessment Same as at left	(4) Methods of hedge efficacy assessment Same as at left

Item	First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)	Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)
9. Other material items for the preparation of quarterly nonconsolidated financial statements (Nonconsolidated financial statements)	(1) Accounting for consumption tax and others Consumption tax and local consumption tax are accounted for using the tax exclusion method. Suspense consumption tax paid and suspense consumption tax received are balanced out and shown in “other current liabilities” in current liabilities. (2) Investments in securities, trade Investments in the capital of silent partnerships (Tokumei Kumiai) Investments in securities, trade investments in the capital of silent partnerships (tokumei kumiai) are stated at cost, adjusted for equity in earnings and losses of the partnership. The adjustments are recognized as “Net revenue’’. (3) Methods for allocating financing costs __________	(1) Accounting for consumption tax and others Same as at left (2) Investments in securities, trade Investments in the capital of silent partnerships (Tokumei Kumiai) Same as at left (3) Methods for allocating financing costs Financing costs are recorded as either financing costs associated with operating revenues or as other financing costs. In allocating such costs, total assets are split into assets pertaining to business transactions and other assets. Financing costs in proportion to assets pertaining to business transactions are included in cost of revenue and the remaining costs are included in other expenses.	(1) Accounting for consumption tax and others Consumption tax and local consumption tax are accounted for using the tax exclusion method. (2) Investments in securities, trade Investments in the capital of silent partnerships (Tokumei Kumiai) Same as at left (3) Methods for allocating financing costs __________

Changes in Significant Items Regarding the Preparation of Quarterly Non-consolidated Financial Statements

First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)	Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)
(Impairment Loss on Fixed Assets) On August 9, 2002, the Business Accounting Council of Japan issued ‘‘Accounting Standard for Impairment of Fixed Assets’’ and on October 31, 2003, the Accounting Standards Board of Japan issued “Implementation Guidance for Accounting Standard for Impairment of Fixed Assets’’. These standards require that fixed assets be reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. An impairment loss shall be recognized in the statement of income by reducing the carrying amount of impaired assets or a group of assets to the recoverable amount to be measured as the higher of net selling price or value in use. The Company has applied this new standard for the first quarter ended December 31, 2005. The application of the new standard had no impact on the Company’s results of business.	―――	(Impairment Loss on Fixed Assets) On August 9, 2002, the Business Accounting Council of Japan issued “Accounting Standard for Impairment of Fixed Assets’’ and on October 31, 2003, the Accounting Standards Board of Japan issued ‘‘Implementation Guidance for Accounting Standard for Impairment of Fixed Assets’’. These standards require that fixed assets be reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. An impairment loss shall be recognized in the statement of income by reducing the carrying amount of impaired assets or a group of assets to the recoverable amount to be measured as the higher of net selling price or value in use. The Company has applied this new standard for the year ended September 30, 2006. The application of the new standard had no impact on the Company’s results of business.
―――	―――	(Net Assets of Balance Sheet) The “Accounting Standards for Net Assets of Balance Sheet’’ and the ‘‘Guideline for Application of Accounting Standards for Net Assets of Balance Sheet’’ announced on December 9, 2005, have been applied from fiscal year ended September 30, 2006. Total amount of shareholders’ equity as of September 30, 2006, would have been ¥24,896,403 thousand if calculated in accordance with the accounting standards applied until the fiscal year ended September 30, 2005.
―――	In regard to financing costs, the Company had included procurement costs of funds specific to individual investments or financing in cost of revenue and other procurement costs in other expenses up to and including fiscal 2005. Because the other procurement cost of funds has assumed a larger share of financing costs, the Company shall allocate financing costs, effective from the first quarter of fiscal 2007. In allocating such costs, total assets are split into assets pertaining to business transactions and other assets. Financing costs in proportion to assets pertaining to business transactions are included in cost of revenue and the remaining costs are included in other expenses. Paralleling this, the Company divides the former bank loans, trade into short-term debt and long-term debt, depending upon the duration of the repayment period. Due to this change, non-consolidated operating profit for the first quarter of fiscal 2007 was ¥46,548 thousand less than if the amount had been calculated by the method previously applied. Ordinary profit, however, was not affected. The change caused current liabilities to decrease by ¥790,000 thousand and long-term liabilities to increase by the same amount.	―――

Changes in Disclosure Methods

First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)
———	(Related to quarterly balance sheets) Stock of affiliate companies was included in other under investments and advances at the end of the first quarter of fiscal 2006. But at end of first quarter of fiscal 2007, the amount was reclassified because it exceeded 5% of total assets. Stock of affiliate companies, at December 31, 2005, amounted to ¥175,816 thousand.

Notes Related to Quarterly Non-consolidated Balance Sheets

<table>
<tr><th>At the end of the first quarter of fiscal 2006
(December 31, 2005)</th><th>At the end of the first quarter of fiscal 2007
(December 31, 2006)</th><th>At the end of fiscal 2006
(September 30, 2006)</th></tr>
<tr>
<td>*1 Pledged assets and secured debts
(1) Hypothecated assets
Cash and time deposits ¥189,000 thousand
Corresponding debts
Bank loans, trade ¥325,500 thousand

(2) Assets for pledges are shown as follows:
“Creation of pledges”
<table>
<tr><th>Class of Asset</th><th>Book Value</th><th>Amount of Corresponding Debts</th></tr>
<tr><td>Loans receivable, trade</td><td>¥1,455,000 thousand</td><td>Bank loans, trade ¥1,333,000 thousand</td></tr>
</table></td>
<td>*1 Pledged assets and secured debts
(1) Hypothecated assets
(Thousands of yen)
<table>
<tr><td>Loans receivable, trade</td><td>¥815,000</td></tr>
<tr><td>Liabilities related to pledged assets:</td><td></td></tr>
<tr><td>Long-term debt matured within one year</td><td>¥495,000</td></tr>
<tr><td>Long-term debt</td><td>¥150,000</td></tr>
<tr><td>Total</td><td>¥645,000</td></tr>
</table>
(2) ――――――</td>
<td>*1 Pledged assets and secured debts
(1) Hypothecated assets
(Thousands of yen)
<table>
<tr><td>Cash and time deposits</td><td>¥189,000</td></tr>
<tr><td>Loans receivable, trade</td><td>¥815,000</td></tr>
<tr><td>Total</td><td>¥1,004,000</td></tr>
<tr><td>Liabilities related to pledged assets:</td><td></td></tr>
<tr><td>Bank loans, trade</td><td>¥961,700</td></tr>
</table>
(2) ――――――</td>
</tr>
<tr>
<td>2. Loan Commitment Line Contract
In its principal finance operations, the Company is committed to provide loans to a customer. The outstanding balance of this commitment as of December 31, 2005 was as follows:
(Thousands of yen)
<table>
<tr><td>Total committed loans</td><td>¥2, 000,000</td></tr>
<tr><td>Executed amount</td><td>---</td></tr>
<tr><td>Unused amount</td><td>¥2, 000,000</td></tr>
</table></td>
<td>2. Loan Commitment Line Contract
In its principal finance operations, the Company is committed to provide loans to a customer. The outstanding balance of this commitment as of December 31, 2006 was as follows:
(Thousands of yen)
<table>
<tr><td>Total committed loans</td><td>¥10,120,000</td></tr>
<tr><td>Executed amount</td><td>375,000</td></tr>
<tr><td>Unused amount</td><td>¥9,745,000</td></tr>
</table>
In the above committed loan facility agreements, full amounts are not necessarily loaned because the Company lends out funds by considering the purpose to which the funds are to be put and the credit standing of the prospective borrowers.</td>
<td>2. Loan Commitment Line Contract
In its principal finance operations, the Company is committed to provide loans to a customer. The outstanding balance of this commitment as of September 30, 2006 was as follows:
(Thousands of yen)
<table>
<tr><td>Total committed loans</td><td>¥7,000,000</td></tr>
<tr><td>Executed amount</td><td>195,000</td></tr>
<tr><td>Unused amount</td><td>¥6,805,000</td></tr>
</table>
In the above committed loan facility agreements, full amounts are not necessarily loaned because the Company lends out funds by considering the purpose to which the funds are to be put and the credit standing of the prospective borrowers.</td>
</tr>
<tr>
<td>3 ――――――</td>
<td>3 ――――――</td>
<td>3. Investment Commitment Line Contract
The Company is committed to provide investments in its principal finance operations. The outstanding balance as of September 30, 2006 was as follows:
(Thousands of yen)
<table>
<tr><td>Total committed investment</td><td>¥4,800,000</td></tr>
<tr><td>Executed amount</td><td>—</td></tr>
<tr><td>Unused amount</td><td>¥4,800,000</td></tr>
</table>
In the above committed investment agreement, full amounts are not necessarily loaned because the Company lends out funds subject to the purpose for use of funds as well as the credit standing of the prospective borrowers.</td>
</tr>
</table>

At the end of the first quarter of fiscal 2006 (December 31, 2005)	At the end of the first quarter of fiscal 2007 (December 31, 2006)	At the end of fiscal 2006 (September 30, 2006)
*4. Accumulated depreciation charges of property, plant and equipment Building: ¥9,009 thousand Furniture and equipment: ¥9,790 thousand	*4. Accumulated depreciation charges of property, plant and equipment Building: ¥6,343 thousand Furniture and equipment:¥13,080 thousand	*4. Accumulated depreciation charges of property, plant and equipment Building: ¥16,950 thousand Furniture and equipment: ¥12,530 thousand
5. ————	5. Credit-Line Contract The Company has executed a commitment-line contract with its banks to make appropriation for a fund for investments and loans. The credit line under this contract and the unexercised balance are as follows, as of September 30, 2006: (Thousands of yen) Credit line ¥4,000,000 Loans payable 1,000,000 Unexercised Balance ¥3,000,000	5. Credit-Line Contract The Company has executed a commitment-line contract with its banks to make appropriation for a fund for investments and loans. The credit line under this contract and the unexercised balance are as follows, as of September 30, 2006: (Thousands of yen) Credit line ¥4,000,000 Loans payable --- Unexercised Balance ¥4,000,000
*6 ———	*6 Principal assets and liabilities at the end of the first quarter of fiscal 2007 that have been treated as financial transactions on the books are presented below. Loans receivable, trade: ¥4,612,000 thousand Long-term debt :¥3,257,000 thousand	*6 ———

Notes Related to Quarterly Non-consolidated Statements of Income

First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)	Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)
*1 Important other income Interest income: ¥22 thousand Proceeds from managing investment partnerships: ¥1,870 thousand	*1 Important other income Interest income: ¥4,959 thousand	*1 Important other income Interest income: ¥6,726 thousand
*2. Important other expenses Interest expenses: ¥3,716 thousand Stock issue costs: ¥9,645 thousand Bond issue expenses: ¥11,741 thousand Unrealized loss on derivative instruments: ¥403 thousand	*2. Important other expenses Interest expenses: ¥48,466 thousand Stock distribution costs: ¥2,170 thousand Loss on redemption of bonds with stock acquisition rights : ¥200,000 thousand	*2. Important other expenses Interest expenses: ¥78,432 thousand Unrealized loss on derivative instruments: ¥1,341 thousand Stock distribution costs: ¥112,675 thousand Bond issue costs: ¥18,092 thousand Fees for syndicated loans: ¥86,575 thousand Loss on redemption of bonds with stock acquisition rights : ¥50,000 thousand
3. Actual depreciation charges Property, plant and equipment:¥3,112 thousand Intangible fixed assets: ¥93 thousand	3. Actual depreciation charges Property, plant and equipment:¥ 2,976 thousand Intangible fixed assets: ¥460 thousand	3. Actual depreciation charges Property, plant and equipment:¥ 13,792 thousand Intangible fixed assets: ¥868 thousand
*4. Tax effect accounting based on the simple method is applied to tax costs for the first quarter. Therefore, the amount of adjustment of corporation tax, etc, is included in “income taxes.”	*4. Same as at left	*4. Same as at left

Notes Related to Non-consolidated Statements of Changes in Shareholders' Equity

<u>For the first quarter of fiscal 2007 (From October 2006 to December 31, 2006)</u>
Treasury stock
There are no applicable amounts.

<u>For the full-fiscal 2006 (From October 2005 to September 30, 2006)</u>
Treasury Stock
(Thousands of shares)

	Number of shares at September 30, 2006	Increase in number of shares during the period	Decrease in number of shares during the period	Number of shares at September 30, 2006
Number of shares issued				
Common stock	—	3.79	3.79	—

(Summary of reasons for changes)
The increase in number of shares comes from the following:
Through purchase of odd-lot shares 3.79 shares
The decrease in number of shares comes from the following:
A decrease through retirement of treasury stock 3.79 shares

Leases

First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)

Finance leases, except for those leases under which the ownership of the leased assets is considered to be transferred to the lessee, were accounted for in the same manner as operating leases and were composed of the following as of December 31, 2005:

1. Assumed acquisition costs, assumed accumulated depreciations, and assumed balance

(Thousands of yen)

	Assumed acquisition costs	Assumed accumulated depreciations	Assumed balance
Buildings	¥1,938	¥387	¥1,550
Tools, Furniture and equipment	11,235	2,247	8,988
Total	¥13,174	¥2,634	¥10,539

2. The scheduled maturities of future lease payments of such lease contracts as of December 31, 2005, were as follows:

	(Thousands of yen)
Within one year	¥ 2,499
More than one year	8,296
	¥ 10,796

3. Lease expenses and implied depreciation and interest expense for the year ended September 30, 2006 were as follows:

	(Thousand of yen)
Lease expenses	¥ 746
Implied depreciation	658
Implied interest expenses	140

4. Assumed depreciation was calculated using the straight-line method over the lease term with no residual value.

5. Differences between total lease expenses and assumed acquisition costs of the leased assets comprise assumed interest expenses. Assumed interest expenses are allocated to each period using the interest method over the lease term.

First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)

Finance leases, except for those leases under which the ownership of the leased assets is considered to be transferred to the lessee, were accounted for in the same manner as operating leases and were composed of the following as of December 31, 2006:

1. Assumed acquisition costs, assumed accumulated depreciations, and assumed balance

(Thousands of yen)

	Assumed acquisition costs	Assumed accumulated depreciations	Assumed balance
Buildings	¥ 1,938	¥ 775	¥ 1,163
Tools, Furniture and equipment	11,235	4,494	6,741
Total	¥13,174	¥5,269	¥7,904

2. The scheduled maturities of future lease payments of such lease contracts as of December 31, 2006, were as follows:

	(Thousands of yen)
Within one year	¥ 2,628
More than one year	5,667
	¥ 8,296

3. Lease expenses and implied depreciation and interest expense for the year ended September 30, 2006 were as follows:

	(Thousand of yen)
Lease expenses	¥ 746
Implied depreciation	658
Implied interest expenses	109

4. Same as at left

5. Same as at left

Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)

Finance leases, except for those leases under which the ownership of the leased assets is considered to be transferred to the lessee, were accounted for in the same manner as operating leases and were composed of the following as of September 30, 2006:

1. Assumed acquisition costs, assumed accumulated depreciations, and assumed balance

(Thousands of yen)

	Assumed acquisition costs	Assumed accumulated depreciations	Assumed balance
Buildings	¥ 1,938	¥ 678	¥ 1,260
Tools, Furniture and equipment	11,235	3,932	7,303
Total	¥13,174	¥4,610	¥8,563

2. The scheduled maturities of future lease payments of such lease contracts as of September 30, 2006 were as follows:

	(Thousands of yen)
Within one year	¥ 2,595
More than one year	6,337
	¥ 8,932

3. Lease expenses and implied depreciation and interest expense for the year ended September 30, 2006 were as follows:

	(Thousand of yen)
Lease expenses	¥2,984
Implied depreciation	2,634
Implied interest expenses	515

4. Same as at left

5. Same as at left

Investments in Securities

First Quarter of Fiscal 2006 (As of December 31, 2005)
There are no marketable securities in shares of subsidiaries and affiliates

First Quarter of Fiscal 2007 (As of December 31, 2006)
There are no marketable securities in shares of subsidiaries and affiliates

Full-fiscal 2006 (As of September 30, 2006)

There are no marketable securities in shares of subsidiaries and affiliates

(Per Share Information)

The statement of per share information is omitted because quarterly consolidated financial statements and annual consolidated financial statements are prepared.

Subsequent Events

First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)	Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)
1. With regard to the first series of unsecured convertible bond-type bonds with stock acquisition rights valued at ¥18,500,000,000 issued on December 19, 2005, all rights have been exercised as of January 18, 2006. As a result, paid-in capital increased to ¥10,553,935,000, and the total number of shares outstanding amounted to 233,120.79 as of January 18, 2006. **(1) Class and number of shares issued** Common stock of 28,055.79 shares (including the purchase of fractional shares of 3.79) **(2) Total issue amount** ¥18,500,000,000 **(3) Capitalization** ¥9,250,000,000 **(4) Dividend accrual date of new shares** October 1, 2005	1 . Based on a resolution approved by the Board of Directors on January 22, 2007, the Company issued Euroyen-denominated convertible bonds with stock acquisition rights due in 2012. (1) Total bond issuing amount The sum of ¥22,170,000 thousand plus the principal amount of substitute bonds with stock acquisition rights issued with presentation of appropriate identification and compensation in the event original bond certificates with stock acquisition rights are lost, stolen or go missing. (2) Principal amount of each bond ¥10,000 thousand (3) Purchase amount for each bond 100% of principal amount (4) Issuing price (offer price) for bonds with stock acquisition rights 102.5% of principal amount (5) Closing date February 8, 2007 (London time) (6) Redemption at maturity The bonds will be redeemed at 100% of their principal amount at the time of maturity, February 8, 2012. (7) Advanced redemption i) Advanced redemption at the option of the Company or advanced redemption in accordance with the condition pertaining to clean-up redemption The Company may, having given not less than 30 nor more than 60 days' prior notice to holders of bonds with stock option rights regarding advance redemption for taxation reasons or in the view of organizational restructuring, redeem all of the bonds outstanding at 100% of their principal amount, if at any time before giving notice of advance redemption, the aggregate principal amount of outstanding bonds falls below 10% of the aggregate principal amount thereof at date of issue. ii) Redemption at the option of bondholders Any holder of bonds with stock acquisition rights is entitled, at the bondholder's option, to request the Company to redeem said bond on February 8, 2010 (the "Bondholders' Optional Redemption Date") at 100% of its principal amount. To exercise this option, the bondholder will deposit at the office of the paying agent a proper notice of redemption together with the certificate of said bond with stock acquisition rights. Such notice must be given not less than 30 nor more than 60 days prior to the relevant Bondholders' Optional Redemption Date.	**1.** On September 8, 2006, the Board of Directors of the Company approved ~~the~~ a stock split with no compensation, which became effective on October 1, 2006, so as to increase the liquidity of the Company's stock and to broaden the investors' base by reducing the equity price per share. **(1) Number of shares to be increased** 946,488 shares of common stock **(2) Method of stock split** The number of shares held by shareholders in the list of shareholders' lists as of September 30, 2006 was split using a ratio of 1-for-5. Assuming that the share split was executed at the beginning of the previous fiscal year, the per-share information can be summarized as follows: (Yen) As of and for the year ended September 30, 2005 Net asset per share ¥3,365.23 Net income per share ¥985.82 Net income (diluted) ¥952.56 As of and for the year ended September 30, 2006 Net assets per share ¥21,043.19 Net income per share ¥2,869.88 Net income (diluted) ¥2,484.37 **2.** On October 6, 2006, the Board of Directors of the Company approved the redemption before maturity of all the outstanding unsecured convertible bonds with warrants – 3rd at nominal value of ¥20 billion in aggregate in accordance with the redemption clause of the bonds and the subscription agreement. **(1) Reason for redemption before due date** The convertible bonds with warrants have a clause of advanced redemption. After comprehensively considering the balance between the potential dilution of equity value and the enhancement of financial status, the Company decided to redeem all the outstanding of the convertible bonds with warrants. **(2) Redeemed issue of bonds** The third issue of unsecured convertible bonds with warrants of FinTech Global Incorporated. **(3) Date of notice** On October 6, 2006 Under the subscription agreement, the Company and Goldman Sachs International agreed that the Company would not accept the request for conversion at and after noon on October 10, 2006. The conversion price before that time was ¥180,000. **(4) Date of redemption** November 6, 2006

First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)	Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)
	(8) Bond interest rate The bonds are not interest-bearing. (9) Type and number of shares to be issued by exercise of stock acquisition rights i) Type Common stock of the Company ii) Number The number of shares of common stock of the Company that are newly issued through the exercise of stock acquisition rights or alternatively converted into common stock of Company treasury stock shall be the aggregate principal amount of bonds related to exercised rights divided by the conversion price noted in (10) below. (10) Conversion price: ¥158,600 The conversion price will be adjusted by the following formula if, after issuing bonds with stock acquisition rights, the Company issues common stock of the Company or sells treasury stock, at a price below market value. In this formula, “number of outstanding shares” is the aggregate number of shares of common stock issued by the Company, excluding treasury stock. In this formula, “number of outstanding shares” is the aggregate number of shares of common stock issued by the Company, excluding shares held by the Company. $NCP = OCP \times \dfrac{N + \dfrac{\text{Number of shares to be issued or sold} \times \text{Issuing/selling price per share}}{\text{Market value}}}{N + \text{Number of shares to be issued or sold}}$ where: NCP = conversion price after adjustment OCP = conversion price before adjustment N = number of outstanding shares In addition, if the Company undertakes a stock split, including free distribution of shares, of common stock, or a consolidating shares or issues stock acquisition rights, including those incorporated in bonds with stock acquisition rights, for which holders may request an issue of common stock below the market value of the Company’s common stock, or if any other specified considerations appear, then the conversion price will be adjusted adequately.	**(5) Redeemed value** Total value of the outstanding convertible bonds with warrants as of November 6, 2006. The Company has not converted any of the convertible bonds with warrants issued into shares. **(6) Redeemed price** Amount of ¥101 for ¥100 face value. **(7) Underlying assets** Short-term debt will be appropriated for the underlying assets for advanced redemption. **(8) Expected decrease in annual interest expense due to decrease in bonds** Not applicable. 3. On October 6, 2006, the Board of Directors of the Company approved borrowing funds for appropriation of underlying assets for the advanced redemption of the convertible bonds with warrants issued on April 18, 2006, as follows: Lender: Nikko Citigroup Limited Amount of loan: ¥20,000,000,000 Date of loan : November 2, 2006 Date of repayment: February 28, 2007 Interest rate: 1.17438% (fixed) Method: Loan agreement Security: No security Guarantee: No guarantee Other covenant: Nothing 4. On December 20, 2006, the general meeting of shareholders of the Company approved a stock option plan, under which the board of directors of the Company was authorized, by its resolution, to have the Company issue warrants as follows: (1) Type and number of shares to be issued by the exercise of warrants The shares to be issued by the exercise of warrants shall be up to 5,000 ordinary shares. In case of stock split, the number of the target stock of unexercised warrants shall be calculated by the following formula. Fractions less than one share shall be rounded off. Number of shares after adjustment = Number of shares before adjustment x Ratio of stock split (or split-down) (2) Total number of warrants The number of the warrants to be issued shall be up to 5,000 (One share will be granted per warrant, subject to adjustment if necessary as prescribed in (1) above). (3) Issue value of warrants The warrants will be issued without compensation. (4) Paid-in value of exercise of warrants The paid-in value of the exercise of a warrant (‘‘Exercise Value’’) shall be calculated by the following method. The Exercise Value shall be the higher of the average of the closing prices of the Company’s ordinary shares transacted in the regular way at the Tokyo Stock Exchange of a month (excluding the days without transactions) before the month of the allotment day, or the closing price of the business day before the

First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)	Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)
	(11) Aggregate number of new stock acquisition rights to be granted The sum of 2,217 stock acquisition rights plus the aggregate principal amount of substitute bonds with stock acquisition rights issued with presentation of appropriate identification and compensation in the event original bond certificates with stock acquisition rights are lost, stolen or go missing, divided by ¥10,000 thousand. (12) Period for exercise of stock acquisition rights The duration shall be from February 22, 2007, until January 25, 2012, at the end of the business hours of the agent offices where the exercise of stock acquisition rights is accepted. (13) Conditions for exercise of stock acquisition rights i) No partial exercise of stock acquisition rights is allowed. ii) Up to and including December 31, 2010, and in accordance with conditions for bonds with stock acquisition rights, respective bondholders may exercise stock acquisition rights only if, during the period from the first day of any calendar quarter and the last day of said quarter, the closing price of shares of the Company's common stock on any 20 trading days of 30 consecutive trading days ending on the last trading day of the quarter is more than 120% of the conversion price in effect on the last day of the preceding quarter. However, that no such calculation shall be made in the quarter ending December 31, 2010. In accordance with conditions for bonds with stock acquisition rights, respective bondholders may exercise stock acquisition rights at any time on or after January 1, 2011, if the closing price on at least one trading day is more than 120% of the conversion price in effect on said trading day. (14) Use of proceeds The net proceeds were to be used for the repayment of a bridging loan of ¥20,000,000 thousand from Nikko Citigroup Limited, with any remaining funds allocated to the Company's principal finance business. In fact, the bridging loan from Nikko Citigroup Limited was repaid in full on February 9, 2007. 2. At a meeting of the Company's Board of Directors on December 25, 2006, a resolution was made to acquire equity in FXOnline Japan Co., Ltd. ("FXOnline), and on January 16, 2007, the Company entered into a stock purchase agreement. A summary of the purchase of stock is presented below.	allotment day (if there is not such closing price, that of the nearest preceding day shall apply), multiplied by 1.05. Fractions less than 1 yen shall be rounded up. If the Company issues new shares or disposes of treasury stock at a price below the market price (except in the case of issuance of new shares due to the exercise of the warrants), the exercise value shall be adjusted by the following formula. Fractions less than 1 yen shall be rounded up. $$\text{(Exercise value after adjustment)} = \text{(Exercise value before adjustment)} \times \frac{\text{(Number of shares)} + \dfrac{\text{(Number of new shares to be issued)} \times \text{(Paid-in value per share)}}{\text{(Stock price before issuance of new shares)}}}{\text{(Number of shares outstanding)} + \text{(Number of new shares to be issued)}}$$ (5) Period for exercise of warrants From January 1, 2009 to November 30, 2016 (6) Conditions for exercise of warrants (i) Those who are entitled to the warrants shall be any of the directors, corporate auditors or employees of the Company or its subsidiaries at the time of the exercise of the warrants unless there are any reasonable grounds such as resignation due to the expiry of the term of duty and mandatory retirement. (ii) The contract for allotment of the warrants will not approve the exercise of the warrants by an heir, assignee, pledgor or anyone who succeeded to the warrants. (iii) The contract for allotment of the warrants may fix the maximum number of exercisable warrants or the maximum amount of the total issue value of the new shares to be issued due to the exercise of warrants each year (from January 1 to December 31) during the period for the exercise of the warrants. (7) Amounts of common stock and additional paid-in capital to be increased in case of issuance of new shares due to the exercise of warrants (i) The common stock amount to be increased due to the exercise of the warrants shall be half of the limit of the capital amount increase calculated in accordance with Article 40.1 of the Company Account Rules. Fractions less than 1 yen shall be rounded up. (ii) The amount of the additional paid-in capital to be increased in case of issuance of new shares due to the exercise of the warrants shall be the limit of the capital amount increase mentioned in (i) above minus the common stock amount increase calculated as mentioned in (i) above.

First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)	Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)
	(1) Reason for stock purchase The Company envisions a business future in which it will sell financial products designed by the FinTech Global Group to individual investors through a securities subsidiary and other agents. To extend its sales reach and its subscription base, the Company shall identify a way to access individual investors directly through online trading. However, the Company did not possess sufficient know-how nor the comprehensive technologies required to succeed in this business and planned to reinforce its capabilities through merger and acquisition. Amid a rapidly expanding market for foreign exchange margin trading, FXOnline, as a subsidiary of the Company, extends management know-how and technical expertise vital to information technology-intensive online trading for individual investors. The Company is confident that FXOnline will make a solid contribution to the Company's business foundation. (2) Details about new subsidiary (company name, address, representative, capital stock and operations) a) Company name: FXOnline Japan Co., Ltd. b) Address: Halifax Onarimon Building 8F 24-10, 3-chome Nishi-Shimbashi Minato-ku, Tokyo c) Representative: James D. Gow d) Capital stock: ¥400 million e) Operations: Foreign exchange margin trading (3) Primary source of acquired stock James D. Gow (4) Number of shares to be acquired, acquisition price and stockholdings before and after acquisition a) Number of shares held before transfer: 0 (Percentage of stockholdings: 0) b) Number of shares to be acquired: 3,499 (Number of shares with voting rights: 3,499; shareholding ratio: 49.99%) c) Acquisition price: ¥9,356 million The Company acquired 1,496 shares on January 31, 2007, after which but on the same date 350 shares of the acquired stock were transferred to Mizuho Capital Co., Ltd., and Mizuho Capital No. 2 Limited Partnership at the acquisition price. The Company expects to acquire the remaining 2,003 shares by March 31, 2007. Therefore, the status of stockholdings after transfer will be as follows: Number of shares: 3,149 shares (Number of voting rights: 3,149; shareholding	

First quarter of fiscal 2006 (From October 1, 2005 to December 31, 2005)	First quarter of fiscal 2007 (From October 1, 2006 to December 31, 2006)	Full-fiscal 2006 (From October 1, 2005 to September 30, 2006)
	ratio: 44.99%; final price after deducting price of transferred shares from acquisition price shown in (c) above: ¥8,420 million. (5) Methods to procure payment funds and payment thereof The Company intends to pay for part of the stock acquisition with internally generated funds and procure bank financing for the rest. The payment method will be by bank transfer.	