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Notice concerning transfer of allowance for doubtful accounts and changes to full-year performance outlooks for fiscal 2008

Tokyo, August 13, 2008—FinTech Global Incorporated (hereinafter, "the Company") recently booked an allowance for doubtful accounts under selling, general and administrative expenses, and hereby provides background information on the transfer of funds. The Company also revised the full-year forecasts announced previously on May 12, 2008, for consolidated and non-consolidated performance in fiscal 2008, ending September 30, 2008, and provides notice of revised expectations below.

Particulars

1. Booking of Allowance for Doubtful Accounts and Background Information

Having considered the recoverability of funds loaned to a special purpose company involved in a real estate development project in Osaka (hereafter, "the Project"), the Company decided to book an allowance for doubtful accounts of ¥1,000 million under selling, general and administrative expenses, applicable to consolidated and non-consolidated accounts, to cover the ¥1,000 million extended to the Project.

Conditions in the real estate market have become increasingly more uncertain than Project participants initially assumed, largely because amendment of the Building Standards Law has made it tougher to obtain building permits, which in turn has postponed the planned completion dates of many construction projects. As a result, Project participants other than the Company are likely to discontinue their involvement. The Company is currently reviewing its plan to raise the earning capacity of the Project, but given the challenges that exist in the market, management decided to establish a reserve for possible losses in the event the funds become uncollectable.

2. Revised Performance Forecasts for Fiscal 2008

(October 1, 2007 – September 30, 2008)

(1) Consolidated (Millions of yen, %)

	Net Revenue	Operating Income	Ordinary Profit	Net Income (Loss)
Previous estimate (A)	15,626	5,024	4,768	614
New estimate (B)	14,940	3,281	2,680	(798)
Change (B-A)	-685	(1,743)	(2,087)	(1,413)
Increase/ (Decrease) (%)	(4.4)	(34.7)	(43.8)	—
Reference: Fiscal 2007 full-year results	16,914	6,286	5,951	1,767

(2) Non-Consolidated (Millions of yen, %)

	Net Revenue	Operating Income	Ordinary Profit	Net Income (Loss)
Previous estimate (A)	5,412	1,158	1,119	364
New estimate (B)	5,537	227	222	(219)
Change (B-A)	124	-931	-897	-583
Increase/ (Decrease) (%)	2.3	(80.3)	(80.1)	—
Reference: Fiscal 2007 full-year results	7,287	4,230	3,731	1,806

(3) Reasons for Revised Performance Forecasts

Consolidated Performance

In the foreign exchange margin business, undertaken by subsidiary FX Online Japan, Co., Ltd. (FXO), heightened competition caused transaction volume to stall temporarily in the third quarter, and despite efforts to attract clients by actively reinforcing services, including a reduction in the spread on seven major currency pairs, implemented on May 27, 2008, the subsidiary's inability to achieve its third-quarter revenue target will be a major reason for lower consolidated full-year results for the Group.

As an aside, the spread reductions and several marketing campaigns did eventually have a positive impact and may enable FXO to achieve its initial target for the fourth quarter.

Management does not expect operating income or ordinary profit to reach original full-year targets and is braced for a net loss, owing to the aforementioned potential for lower net revenue due to FXO's diminished contribution as well as the transfer from allowance for doubtful accounts to selling, general and administrative expenses applicable to the non-consolidated books.

Non-Consolidated Performance

The Company has taken an additional amount to the ¥1,268 million booked at the interim settlement as allowance for doubtful accounts under selling, general and administrative expenses on an uncollected investment by a subsidiary in a hospital restructuring business. This is due to the lower market value of the stock used to secure the investment, and the extra amount is based on the market value at June 30, 2008.

As a result of the above extra amount, the ¥1,000 million described in 1. above and net changes in allowance for other loans, the Company booked a total of ¥1,232 million as allowance for doubtful accounts for the third-quarter.

Consequently, the Company is unlikely to achieve the targets set for non-consolidated operating income, ordinary profit and net income.

3. Year-End Dividend Expectations

If the Company can achieve a certain level of performance, a performance-based component is added to the stable component, which is equivalent to 20% of non-consolidated net income anticipated at the beginning of the fiscal year, for a year-end dividend that ensures a non-consolidated payout ratio of 40%. The formula for calculating year-end dividends is explained on page 8 of "Summary of Consolidated Financial Statements for Fiscal 2007 (Complete version)," announced on November 14, 2007.

In consideration of the aforementioned full-year forecasts, management plans to pay only the stable component, as described in the financial report of November 14, 2007, and maintain the year-end dividend at ¥165 per share for fiscal 2008.

Note: Cautionary Statement regarding Consolidated Forecasts

The performance forecasts outlined above are based on information available to management of the Company as of the date on which this news release was posted. A number of factors could cause actual results to differ greatly from expectations.