

Results for First Three Quarters of Fiscal Year ending September 30th, 2009

August 2009

FinTech Global Incorporated

Mothers Stock Code:8789

<http://www.fgi.co.jp/>

The industry trends and analyses, as well as business outlook, strategies and other forward-looking statements, described in these materials are based on information currently available to management of the FinTech Global Group. The future operating environment could, however, be significantly different than it is now due to various factors, and next-stage strategies, performance results and other events may therefore differ from the content presented in these materials.

Fiscal 2009 Q3 Year-to-Date Summary

Revenue and Income(Consolidated)

(Unit: Million yen)

	FY2009			FY2008
	1Q	2Q (Accumulated)	3Q (Accumulated)	3Q (Accumulated)
<i>Revenue</i>	842	2,047	3,763	11,052
<i>Operating Income</i>	-1,800	-19,625	-19,552	1,245
<i>Ordinary Profit</i>	-2,318	-20,484	-20,354	611
<i>Net Income</i>	-2,107	-14,169	-11,227	-1,513

FY2009 Third Quarter Group Company Results

Non-Consolidated Results of Group
Companies before consolidated adjustments

Unit: Million yen

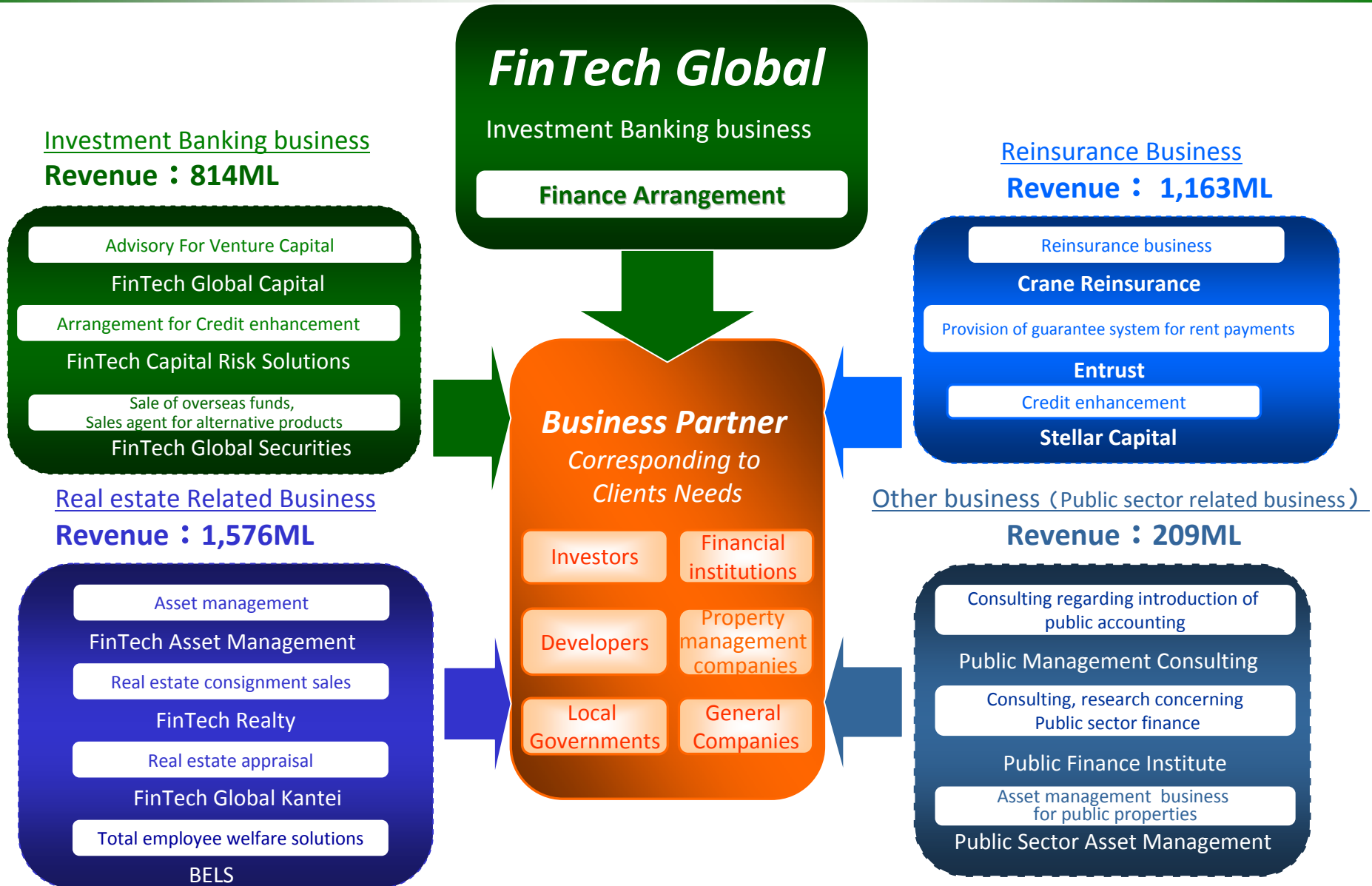
FGS	FY2008		FY2009		
	3Q	4Q	1Q	2Q	3Q
Revenue	39	26	12	43	16
Ordinary profit	5	△ 9	△ 32	12	△ 8
<p>Cross transactional sales relating to an offshore fund. Developed closer relationships with both onshore and offshore investors.</p>					
Stellar Capital	FY2008		FY2009		
	3Q	4Q	1Q	2Q	3Q
Revenue	24	40	15	15	9
Ordinary profit	79	△ 223	△ 379	△ 290	△ 17
<p>Disposal of loss making investment assets completed by Q2. Currently considering business restructuring utilizing strong connections with European financial institutions .</p>					
Crane Reinsurance	FY2008		FY2009		
	3Q	4Q	1Q	2Q	3Q
Revenue	* △ 22	* △ 164	* △ 7	37	180
Ordinary profit	89	△ 279	△ 108	△ 145	60
<p>Disposal of loss making investment assets completed by Q2. Insurance revenue under Reinsurance Agreement with Hardy Underwriting Bermuda has been steadily increasing.</p>					

Entrust	FY2008		FY2009		
	3Q	4Q	1Q	2Q	3Q
Revenue	127	189	200	244	208
Ordinary profit	30	38	32	41	13
<p>Strong growth in number of new contracts made. Revenue and profit lower than previous period.</p>					
Public Management Consulting	FY2008		FY2009		
	3Q	4Q	1Q	2Q	3Q
Revenue	—	79	58	93	56
Ordinary profit	—	4	△ 9	△ 5	△ 29
<p>Delays in timing of contracts received in line with drop in tax revenues of local governments. Retain largest market share.</p>					
BELS	FY2008		FY2009		
	3Q	4Q	1Q	2Q	3Q
Revenue	—	—	129	153	157
Ordinary profit	—	—	0	12	20
<p>Support services for house purchase experienced growth despite the real estate downturn.</p>					

*BELS became a consolidated subsidiary in the first quarter of fiscal 2009. The company's fiscal year-end is June 30, so only its results for the six months from July through December 2008 are included in FGI's consolidated settlement for the first half of fiscal 2009.

* Due to the partial cancelation of reinsurance contract, the revenue has been revised.

Consolidated Business Activities at a Glance



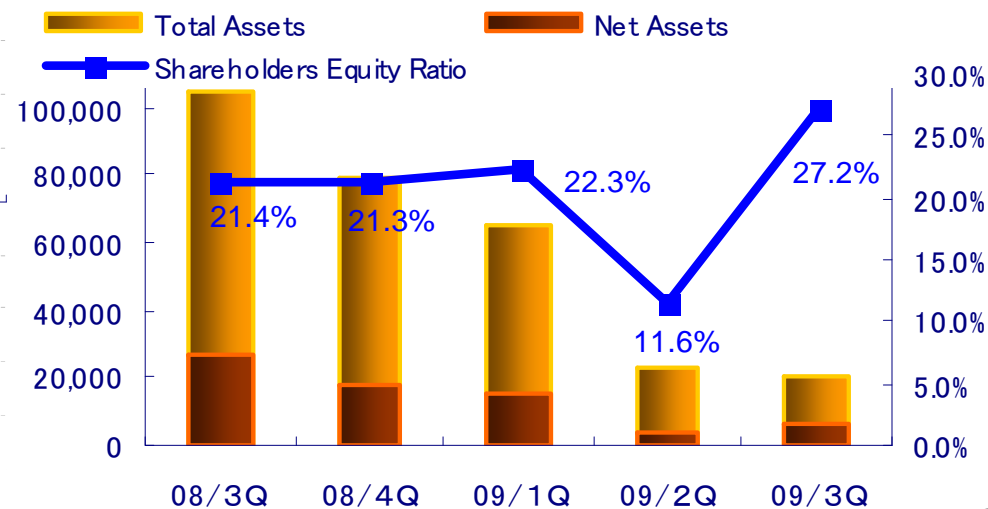
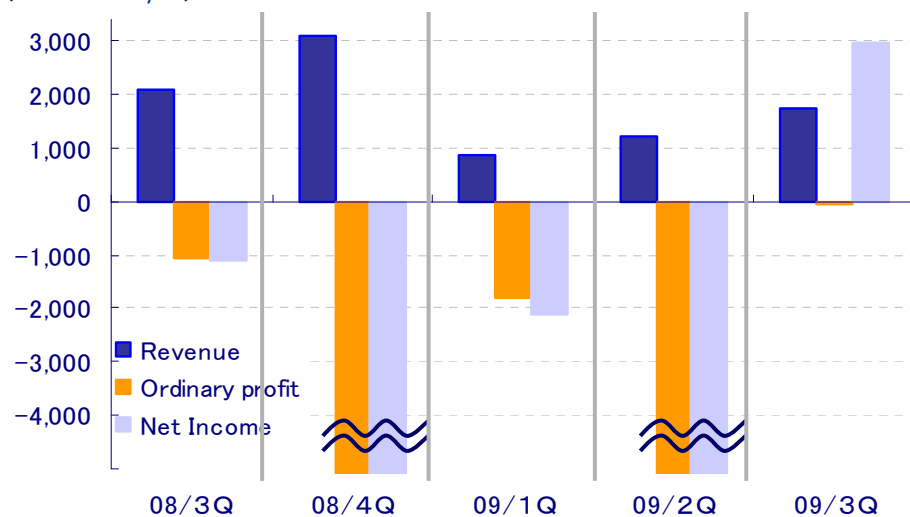
Highlights from the third Quarter of Fiscal 2009 : Results and Financial Index

Consolidated (Unit: Million yen)		FY2008		FY2009		
		3Q	4Q	1Q	2Q	3Q
PL	Revenue	2,090	3,113	842	1,204	1,716
	Operating Income	-1,067	-9,485	-1,800	-17,825	-66
	Net Income	-1,097	-5,647	-2,107	-12,061	2,941
BS	Total net assets	26,359	17,426	15,049	3,213	6,433
	Total assets	105,048	79,021	65,802	22,643	20,425
Accounting Index	Shareholder's equity Ratio	21.4%	21.3%	22.3%	11.6%	27.2%
	*Debt Equity Ratio	1.84	2.14	1.72	5.42	1.71

* Debt After deduction include Non-recourse Loans

(Unit: Million yen)

(Unit: Million yen)



Highlights from the third Quarter of Fiscal 2009 “Three Priorities”

Restore profitability

Activities in third quarter 2009

Existing markets

- Provided debt restructuring and financial arrangements to existing clients
- Business Alliances with Listed Companies, Intrace, Logicom, Shin Nihon Tatemono

Cultivate new demand from existing markets

- Acquired Asset management company(FinTech Asset Management Inc)

Create next-generation marketing platforms

- Set up the Public Finance Institute, Public Sector Asset Management
Aggressively promoted activities in the realm of Public Finance business together with a subsidiary, Public Management Consulting
- Implemented principal finance aggressively as the new approach to ensure revenue, resulting in approximately JPY 1.7billion of commitments, which together with a JPY 600million repayment of debt, led to a JPY 2.5billion reduction in cash equivalent.

Shrink risk assets

Activities in third quarter 2009

- Focused on disposal of booked allowance for doubtful assets
- Disposal of collateral shares for Investment in Hospital Restructuring Business.
(Marubeni fraud case)

Reinforce cash flow

Activities in third quarter 2009

- Purchase and cancellation of Euroyen Convertible bonds: ¥4,060 million was cancelled on April 17th, 2009, for a ¥2,820 million gain on redemption of bonds, which was booked in the third quarter. ¥8.1 billion (par value) of the Euroyen issue remains outstanding.

Highlights from the third Quarter of Fiscal 2009

Aggressively promoted activities in the realm of public finance related business

■ Established 2 subsidiaries related to Public finance business:

Public Finance Institute("PFI"), and Public Sector Asset Management("PAM")

Public Finance Institute Ltd., will conduct surveys and research with an emphasis on public sector financing and offer related consultations, and Public Sector Asset Management Ltd., will provide asset management services involving public assets.

As members of FGI group, they will pursue full-scale development of the public sector–related business—financial services and solutions involving public assets held by local authorities, and support public sector accounting system reform and measures for sound public finance.

Acquired asset management company, entry into asset management business

■ Started FinTech Asset Management ("FAM")

FAM provides asset management service such as "value up" of investment transactions, management administration, management of investment funds and portfolios, reporting, acquisition of properties, and exit.

Along with other members of FGI Group, FinTech Asset Management will augment Group know-how and reinforce structured finance and arrangement capabilities. Clients will also benefit through the enhanced convenience of one-stop access to services.

Breakdown of Consolidated Investments and Loans, Property for Sale, and Debt Guarantees, and Reserve Status

Unit: Million yen

	Loans receivable, trade	Investments in securities, trade	Investment in property for sale	Total	Debt guarantees (Note*)
Balance sheet value, investment value and value of debt guarantees	11,600	5,783	6,444	23,828	2,269
Allowance for doubtful accounts	7,362	4,550	—	11,912	—
Valuation loss (Accumulated)	—	—	1,384	1,384	—
Allowance for losses on debt guarantees	—	—	—	—	798
Net amount	4,238	1,233	5,059	10,531	1,471

The company booked an allowance for doubtful assets regarding loan receivable, trade relating to a real estate transaction in 3Q. The company focused on the disposal of collateral shares of Hospital Restructuring Business Investment. (Marubeni fraud case)

The amount of increase in allowance for doubtful assets was 28million yen in 3Q.

Note: Excludes rent guarantees by Entrust.

Financial Highlights

Consolidated Balance Sheet

(Thousands of yen, %)

Assets	Fiscal 2009 2Q (at March 31,2009)		Fiscal 2009 3Q (at June 30,2009)	
Current assets	1 20,105,954	88.8	19,035,299	93.2
Cash and deposits	5,864,782		3,369,617	
Accounts receivable, trade	647,372		423,095	
Trading securities	115,888		176,959	
Investments in securities, trade	5,595,942		5,783,519	
Inventory	6,573,711		6,764,829	
Loans receivable, trade	11,707,744		11,600,807	
Short term loans	–		1,029,709	
Accrued account	157,085		502,281	
Other	1,328,417		1,299,798	
Allowance for doubtful accounts	△11,884,991		△11,915,319	
Fixed assets	2,537,351	11.2	1,390,195	6.8
Property, plant and equipment	259,516	1.1	238,100	1.2
Intangible fixed assets	680,189	3.0	660,089	3.2
Investments and other assets	2 1,597,644	7.1	492,005	2.4
Total assets	22,643,306	100.0	20,425,494	100.0

- 1** Implemented principal finance aggressively as the new approach to ensure revenue, resulting in approximately JPY 1.7billion of commitments, and repayment of debt JPY 600million creating a reduction of JPY 2.5billion in cash equivalents.
- 2** Stellar Capital's temporary holding at the time FGI purchased euroyen convertible bonds: ¥1,216 million, which was cancelled on April 17th, 2009.
- 3** Total financial institution borrowings, excluding SPC consolidated portions: ¥1401 million
 • Financial institution borrowings of two subsidiaries : ¥400 million
 • Financial institution borrowings of FGI: ¥1001 million
- 4** Bonds with stock acquisition rights: FGI purchased and cancelled a ¥4060 million portion in the third quarter.
- 5** Increased Total net assets: Shareholder's equity ratio improved 27.2% from 11.6%.

(Thousands of yen, %)

Liability	Fiscal 2009 2Q (at March 31,2009)		Fiscal 2009 3Q (at June 30,2009)	
Current liabilities	4,469,446	19.7	3,054,369	15.0
Short-term debt	885,125		250,000	
Long-term debt due within one year	845,000		841,250	
Allowance for loss on debt guarantees	1,162,351		798,746	
Other	1,576,969		1,164,373	
Long-term liabilities	14,960,564	66.1	10,937,476	53.5
4 Bonds with stock acquisition rights	12,160,000		8,100,000	
Long-term debt	2,475,000		2,410,000	
Other	325,564		427,476	
Total liabilities	19,430,010	85.8	13,991,846	68.5

Net assets	Fiscal 2009 2Q (at March 31,2009)		Fiscal 2009 3Q (at June 30,2009)	
Shareholders' equity	2,686,598	11.9	5,628,336	27.6
Common stock	10,764,317	47.5	10,764,317	52.7
Additional paid-in capital	10,351,900	45.7	10,351,900	50.7
Retained earnings	△ 18,429,619	△ 81.4	△15,487,881	△ 75.8
Valuation and translation adjustments	△ 56,996	△ 0.3	△70,073	△ 0.3
Stock acquisition rights	24,296	0.1	20,627	0.1
Minority interests	559,396	2.5	854,758	4.2
5 Total net assets	3,213,295	14.2	6,433,648	31.5

Total liabilities and net assets	22,643,306	100.0	20,425,494	100.0
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Consolidated Statement of Income

(Thousands of yen, %)

	3 quarters of Fiscal 2008 (Accumulated)		3 quarters of Fiscal 2009 (Accumulated)		Third quarter of Fiscal 2009 (April to June 2009)	
Revenue	11,052,185	100.0	3,763,700	100.0	1,716,412	100.0
Cost of revenue	1,715,681	15.5	11,511,671	305.9	828,891	48.3
Gross profit	9,336,504	84.5	△7,747,971	△ 205.9	887,520	51.7
Selling, general and administrative expenses	8,090,921	73.2	11,805,020	313.7	954,495	55.6
Operating income (loss)	1,245,582	11.3	△19,552,991	△ 519.5	△66,974	△ 3.9
Other income	151,259	1.4	88,161	2.3	98,549	5.7
Other expenses	784,953	7.1	889,568	23.6	41,661	2.4
Ordinary profit (loss)	611,887	5.5	△20,354,398	△ 540.8	△10,087	△ 0.6
Extraordinary profit	2,104	0.0	9,957,013	264.6	3,009,790	175.4
Extraordinary loss	235,484	2.1	131,325	3.5	29,042	1.7
Income (loss) before income taxes	297,455	2.7	△10,528,710	△ 279.7	2,970,660	173.1
Income (loss) tax adjustment	778,471	7.0	837,536	22.3	7,601	0.4
Minority interests	1,032,306	9.3	△138,839	△ 3.7	21,321	1.2
Net income (loss)	△ 1,513,322	△ 13.7	△11,227,408	△ 298.3	2,941,737	171.4

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Extraordinary profit : ¥4,060 million of EuroYen Convertible Bond was cancelled on April 17, 2009, for a ¥2,820 million gain on redemption of bonds.

***Reference Materials:
Non-Consolidated Financial Statement***

Non-Consolidated Balance Sheet

(Thousands of yen, %)

Assets	Fiscal 2009 2Q (at March 31,2009)		Fiscal 2009 3Q (at June 30,2009)	
Current assets	11,980,844	48.8	12,377,279	49.2
Cash and time deposits	773,592		806,740	
Accounts receivable, trade	224,339		267,615	
Investments in securities, trade	7,157,082		7,157,082	
Loans receivable, trade	11,717,904		11,610,967	
Short-term loans	625,000		795,000	
Property for Sale	2,868,988		3,060,328	
Other	504,023		600,008	
Allowance for doubtful accounts	△ 11,890,087		△ 11,920,463	
Fixed assets	12,549,369	51.2	12,767,453	50.8
Property, plant and equipment	206,257	0.8	193,819	0.8
Intangible fixed assets	19,211	0.1	17,830	0.1
Investments and other assets	12,323,901	50.2	12,555,804	49.9
Total assets	24,530,214	100.0	25,144,732	100.0

1 Short-term Debt: Increased Intergroup loans

(Thousands of yen, %)

Liabilities	Fiscal 2009 2Q (at March 31,2009)		Fiscal 2009 3Q (at June 30,2009)	
Current liabilities	6,903,637	28.1	9,070,306	36.1
Short-term debt	4,955,718		7,251,651	1
Long-term debt due within one year	765,000		761,250	
Other	1,182,919		1,057,405	
Long-term liabilities	12,330,603	50.3	8,229,937	32.7
Bonds with stock acquisition rights	12,160,000		8,100,000	
Long-term debt	135,000		90,000	
Other	35,603		39,937	
Total liabilities	18,234,240	74.3	17,300,244	68.8

Net assets	Fiscal 2009 2Q (at March 31,2009)		Fiscal 2009 3Q (at June 30,2009)	
Shareholders' equity	5,271,581	21.5	7,823,286	31.1
Common stock	10,764,317	43.9	10,764,317	42.8
Additional paid-in capital	10,351,900	42.2	10,351,900	41.2
Retained earnings	△ 15,844,636	△ 64.6	△ 13,292,931	△ 52.9
Valuation and translation adjustments	96	0.0	574	0.0
Stock acquisition rights	24,296	0.0	20,627	0.0
Total net assets	5,295,973	21.6	7,844,488	31.2

Total liabilities and net assets	24,530,214	100.0	25,144,732	100.0
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Non-Consolidated Statement of Income

(Thousands of yen, %)

	3 quarters of Fiscal 2008 (Accumulated)		3 quarters of Fiscal 2009 (Accumulated)		Third quarter of Fiscal 2009 (April to June 2009)	
Revenue	3,962,642	100.0	1,832,368	100.0	997,027	100.0
Cost of revenue	285,348	7.2	10,764,276	587.5	559,895	56.2
Gross profit	3,677,294	92.8	△8,931,907	△ 487.5	437,132	43.8
Selling, general and administrative expenses	4,304,742	108.6	10,131,313	552.9	701,811	70.4
Operating income (loss)	△ 627,448	△ 15.8	△19,063,220	△ 1,040.4	△264,679	△ 26.5
Other income	336,091	8.5	35,681	1.9	8,066	0.8
Other expenses	277,343	7.0	62,364	3.4	5,412	0.5
Ordinary profit (loss)	△ 568,700	△ 14.4	△19,089,903	△ 1,041.8	△262,025	△ 26.3
Extraordinary profit	0	0	9,937,268	542.3	2,849,950	285.8
Extraordinary loss	530,729	13.4	172,973	9.4	34,222	3.4
Income (loss) before income taxes	△ 1,099,430	△ 27.7	△9,325,608	△ 508.9	2,553,702	256.1
Income (loss) tax adjustment	△ 428,648	△ 10.8	683,576	37.3	1,996	0.2
Net income (loss)	△ 670,781	△ 16.9	△10,009,184	△ 546.2	2,551,705	255.9

