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The official press release is in Japanese.

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Notice concerning decrease in capital stock and legal capital surplus and appropriation of retained earnings

Tokyo, November 12, 2010—FinTech Global Incorporated (hereafter, “the Company”) hereby gives notice that the Board of Directors resolved at its meeting on this day to put forward at the general meeting of shareholders on December 21, 2010, a proposal to reduce capital stock and legal capital surplus and to appropriate retained earnings. Details are provided below.

Particulars

1. Summary of decrease in capital stock and legal capital surplus and appropriation of retained earnings

(1) Background and purpose

A huge loss carried forward has appeared, and management reckons that it will take a considerable amount of time to eliminate this loss with anticipated periodic income. Therefore, seeking to cover the loss carried forward and strengthen the financial position of the Company while also securing greater flexibility in its capital policy, including profit sharing, management will implement a reduction of capital stock and legal capital

surplus, in accordance with Article 447, Paragraph 1 of the Company Law and Article 448, Paragraph 1 of the same law. Other capital surplus, which will increase through this process, will be transferred to retained earnings brought forward, in accordance with Article 452 of the Company Law, and the loss carried forward will be wiped out.

Of note, the intended capital reduction will not involve a refund to shareholders, and the number of shares held by shareholders will not be affected since the number of total shares outstanding will not change. While the value of capital stock and legal capital surplus will decrease, retained earnings brought forward will increase by the same amount, thereby precluding any change in net assets. Net assets per share will not be affected, either.

(2) Outline of decrease in capital stock and legal capital surplus

I) Amount of capital stock to be reduced

Capital stock of ¥10,764,317,950 as of September 30, 2010, will be reduced by ¥8,454,298,746, with said amount transferred to other capital surplus.

ii, Amount of legal capital surplus to be reduced

Legal capital surplus of ¥ 10,351,900,000 as of September 30, 2010, will be reduced to zero, with the entire reduction amount transferred to other capital surplus.

iii, Method

Only the value of capital stock and legal capital surplus will decrease, leaving the number of total shares outstanding unchanged.

iv, Effective date

January 25, 2011 (planned)

(3) Outline of appropriation of retained earnings

The entire amount of other capital surplus—¥18,806,198,746—generated through reduction of capital stock and legal capital surplus will be transferred to retained earnings brought forward and subsequently appropriated to offset the loss carried forward. As a result, the balance of retained earnings brought forward will be zero. The anticipated date for appropriation of retained earnings is January 25, 2011.

(4) Capital structure after appropriation of retained earnings

If plans to reduce capital stock and legal capital surplus and appropriation of retained earnings are implemented, net assets (shareholders' equity) on the Company's non-consolidated financial statements will comprise the following content.

(Yen)

	As of September 30, 2010	Increase (decrease) in capital stock and legal capital surplus	Appropriation of retained earnings	By January 25, 2011
Capital stock	10,764,317,950	(8,454,298,746)	0	2,310,019,204
Legal capital surplus	10,351,900,000	(10,351,900,000)	0	0
Other capital surplus	0	18,806,198,746	(18,806,198,746)	0
Retained earnings brought forward	(18,806,198,746)	0	18,806,198,746	0
Stock acquisition rights	21,811,860	0	0	21,811,860
Total net assets ⁶	2,331,831,064	0	0	2,331,831,064

(5) Schedule

Resolution by the Board of Directors	November 12, 2010
Shareholder approval at the general shareholders' meeting	December 21, 2010 (planned)
Announcement allowing creditors to submit objections	December 24, 2010 (planned)
Deadline for creditors' objections	January 24, 2011 (planned)
Effective date for capital reduction	January 25, 2011 (planned)

2. Outlook

The proposed decrease in capital stock and legal capital surplus and appropriation of retained earnings represent transfers between accounts under net assets. Implementation will have no impact on the value of underlying assets or business performance, neither on a consolidated basis nor a non-consolidated basis.

Note: The forward-looking aspects of this press release are contingent upon approval of the resolution by shareholders at the general shareholders' meeting scheduled for December 21, 2010.