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The official press release is in Japanese.

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Notice concerning Differences between Expected and Actual Full-Year Consolidated Results for Fiscal 2011

Tokyo, November 14, 2011—Actual consolidated results for the fiscal year ended September 30, 2011 for FinTech Global Incorporated (hereafter, "FGI" and "the Company") differ from the consolidated performance forecast announced on March 11, 2011, as described below:

Particulars

1. Differences between expected and actual full-year consolidated results for fiscal 2011, ended September 30, 2011

(Millions of yen, %)

	Net revenue	Operating income	Ordinary profit	Net income	Net income per share (Yen)
Previously announced (A)	5,620	1,420	1,370	1,260	1,042.69
Actual (B)	6,988	1,276	1,220	1,404	1,168.69
Change (B-A)	1,368	(143)	(149)	144	—
Increase/(Decrease) (%)	24.3	(10.1)	(10.9)	11.4	—
Reference: Fiscal 2010	3,465	(2,506)	(2,604)	(2,172)	(1,798.88)

2. Reasons

In fiscal 2011, the FGI Group emphasized its principal finance business, that is, investment in companies with high-level technical capabilities, excellent marketing strategies and latent growth potential. The Group also achieved favorable progress in businesses involving various financial services, namely financial advisory services delivering solutions fine-tuned to customer needs as well as financial arrangement operations and asset management services providing optimum investment strategies for investors. Of note, a special purpose company for real estate investment and loans that was to provide interest income from corporate support activities was consolidated and proceeds from the sale of buildings added to net revenue.

Crane Reinsurance Limited, a company in FGI's consolidated investment portfolio, reinforced its loss reserve, paralleling higher earned premiums, while boosting premium income, mainly through the addition of new policies. This pushed revenue above the previously announced target. The impact on operating income, however, was minimal.

Consolidated operating income and ordinary profit came in slightly less than anticipated, largely because the Company built up its allowance for doubtful accounts as a precaution, given economic trends, to cover certain outstanding claims. However, consolidated net income surpassed expectations, as the prospect of a decrease in rent allowed management to abandon plans to relocate the head office and the extraordinary loss associated with such a move, which had been factored into the net income target, was thereby averted. The Company recorded a reversal of allowance for doubtful accounts, which also buoyed the bottom line.

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