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**Summary of Financial Statements
For the First quarter of Fiscal 2012**

February 9, 2012

Company Name: FinTech Global Incorporated

(Code Number: 8789 TSE Mothers)

(URL: <http://www.fgi.co.jp/>)

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Responsible: President and Chief Executive Officer

Name: Nobumitsu Tamai

For Inquiries: Managing Director and Executive Officer
Head of Business Management Department

Name: Seigo Washimoto

Scheduled date for filing of securities report: February 14, 2012

Scheduled date of commencement of dividend payment: —

Preparation of explanatory materials for quarterly financial results: Yes

Information meetings arranged related to quarterly financial results: None

(Rounded down to the nearest million)

1. Overview of the financial conditions and business results for the first quarter of fiscal 2012.
(October 1, 2011 – December 31, 2011)

(1) Business results

(The percentage in the table indicates YOY changes.)

	Revenues		Operating income		Ordinary profit		Net income/(loss)	
	Million Yen	%	Million Yen	%	Million Yen	%	Million Yen	%
First quarter of fiscal 2012	721	(23.5)	(134)	-	(134)	-	(129)	-
First quarter of fiscal 2011	943	(46.4)	(117)	-	(147)	-	(100)	-

(Note) Comprehensive income:

(114) million (—)% for the first quarter of fiscal 2012

(152) million (—)% for the first quarter of fiscal 2011

	Net income/(loss) per share	Net income/(loss) per share (diluted)
	Yen	Yen
First quarter of fiscal 2012	(109.03)	-
First quarter of fiscal 2011	(83.22)	-

(2) Consolidated financial position

	Total assets	Net assets	Shareholders' equity ratio
	Million Yen	Million Yen	%
First quarter of fiscal 2012	7,103	4,636	49.5
Full-fiscal 2011	7,682	4,870	48.9

(Reference) Shareholders' equity: 3,518 million yen for the first quarter of fiscal 2012
3,756 million yen for the fiscal 2011

2. Dividends

	Dividends per share				
	The end of the first quarter	The end of the second quarter	The end of the third quarter	The end of the fiscal year	Total
Fiscal 2011 (Actual)	Yen —	Yen 0.00	Yen —	Yen 100.00	Yen 100.00
Fiscal 2012 (Actual)	—				
Fiscal 2012 (Estimates)		0.00	—	100.00	100.00

(Note) 1 Revision of the dividends forecast for this quarter: None

3. Performance forecast for the full-fiscal 2012 (October 1, 2011-September 30, 2012)

(The percentage in the table indicates YOY changes.)

	Revenues		Operating income		Ordinary profit		Net income	
	Million Yen	%	Million Yen	%	Million Yen	%	Million Yen	%
Interim period of Fiscal 2012	—	—	—	—	—	—	—	—
Full-fiscal 2012	3,560	(49.1)	80	(93.7)	150	(87.7)	280	(80.1)

	Net income per share
Interim period of Fiscal 2012	Yen —
Full-fiscal 2012	234.59

(Note) Revision of Performance forecasts for the full-fiscal 2012 on this quarter: None

4. Others

(1) Transfer of the principal consolidated subsidiary during the term

(Transfer of specified subsidiary with change of scope of consolidation.): N/A

(2) Adoption of simplified and special accounting policies for quarterly financial statements: Applicable

(3) Changes in accounting policies

1. Changes due to changes in accounting standard: Applicable
2. Other changes in accounting standard: N/A
3. Changes in accounting estimates: N/A
4. Restatement of corrections: N/A

(4) Number of shares issued (common stock)

1. Number of shares issued (including treasury stocks): 1,209,243 shares for the first quarter of fiscal 2012
1,209,043 shares for the fiscal 2011
2. Number of treasury shares: — shares for the first quarter of fiscal 2012
— shares for the fiscal 2011
3. The average number of shares issued during the first quarter:
1,191,671 shares for the first quarter of fiscal 2012
1,208,135 shares for the first quarter of fiscal 2011

*Implementation status of quarterly review processes

This summary of financial statements is not subject to quarterly review procedures based upon the Financial Instruments and Exchange Act. Thus, at the time of disclosure of the financial statements, the quarterly financial statement review procedures based upon the Financial Instruments and Exchange Act, have not been completed.

* Information concerning proper use of forward-looking statements and other special instructions

Forward-looking statements in this material are based on data available to management as of Feb. 9, 2012 and certain assumptions which are believed to be rational. Actual results may differ from these estimates due to unforeseen factors.

FinTech Global Incorporated and Consolidated Subsidiaries
As of and for the three months ended December 31, 2011

(1) Quarterly Consolidated Balance Sheets

(Thousands of yen)

	First Quarter of Fiscal 2012 (As of December 31, 2011)	Full-fiscal Year 2011 (As of September 30, 2011)
(Assets)		
Current assets		
Cash and time deposits	2,007,683	1,804,161
Accounts receivable, trade	122,729	125,682
Investments in securities, trade	2,345,022	2,002,744
Real estate for sale	80,979	420,531
Deferred tax assets	5,282	1,049
Loans receivable, trade	2,737,634	2,707,235
Accrued income	832,586	1,563,973
Other current assets	77,943	122,286
Allowance for doubtful assets	(2,040,306)	(2,091,453)
Total current assets	6,169,554	6,656,212
Fixed assets		
Property, plant and equipment	163,151	169,408
Intangible fixed assets		
Goodwill	447,853	473,509
Other intangible fixed assets	26,362	29,335
Total intangible fixed assets	474,215	502,844
Investments and other assets		
Investments in securities	76,052	84,033
Security Deposits	152,275	201,255
Others	68,670	68,740
Total investments and other assets	296,998	354,029
Total fixed assets	934,365	1,026,282
Total assets	7,103,919	7,682,494

	First Quarter of Fiscal 2012 (As of December 31, 2011)	Full-fiscal Year 2011 (As of September 30, 2011)
(Liabilities)		
Current liabilities		
Accounts payable, trade	38,521	24,356
Short-term debt	55,000	55,000
Long-term debt due within one year	82,004	81,837
Accrued liabilities	295,639	301,649
Accrued expenses	57,131	54,312
Income taxes payable	4,879	15,812
Deposits received	501,171	490,755
Accrued employee bonuses	25,660	26,251
Other current liabilities	38,340	126,567
Total current liabilities	1,098,348	1,176,541
Long-term liabilities		
Long-term debt	24,656	45,157
Deferred tax liabilities	78,098	74,123
Accrued retirement benefits	87,988	86,097
Reserve for insurance policy	1,109,212	1,286,699
Other long-term liabilities	68,715	142,985
Total long-term liabilities	1,368,670	1,635,063
Total liabilities	2,467,018	2,811,604
(Net assets)		
Shareholders' equity		
Common stock	2,312,517	2,312,384
Additional paid-in capital	5,183	5,183
Retained earnings	1,422,407	1,671,501
Treasury Stock	(52,412)	(52,412)
Total shareholders' equity	3,687,696	3,936,656
Total other comprehensive income		
Valuation difference on available-for-sale securities	2,025	(629)
Foreign currency translation adjustments	(170,799)	(179,243)
Total other comprehensive income	(168,773)	(179,872)
Stock acquisition rights	17,311	18,091
Minority interests	1,100,667	1,096,015
Total net assets	4,636,901	4,870,890
Total liabilities and net assets	7,103,919	7,682,494

(2) Quarterly Consolidated Statement of Income and Quarterly statements of comprehensive income
Quarterly Consolidated Statement of Income

(Thousands of yen)

	First Quarters of Fiscal 2011 (From October 1, 2010 to December 31, 2010)	First Quarters of Fiscal 2012 (From October 1, 2011 to December 31, 2011)
Revenues	943,849	721,870
Cost of revenues	570,413	403,040
Gross profit/(loss)	373,435	318,830
Selling, general and administrative expenses	491,147	453,061
Operating income/(loss)	(117,711)	(134,231)
Other income		
Interest income	1,222	1,516
Miscellaneous income	414	2,426
Others	552	111
Total other income	2,189	4,054
Other expenses		
Interest expense	22,435	2,945
Commission paid	855	—
Foreign exchange loss	8,244	1,393
Others	—	159
Total other expenses	31,536	4,498
Ordinary profit/(loss)	(147,058)	(134,674)
Extraordinary profit		
Reversal of provision for accrued bonuses	21,357	—
Reversal of allowance for doubtful assets	28,502	—
Profit from redemption of bonds	2,979	866
Others	990	—
Total extraordinary profit	53,829	866
Extraordinary loss		
Loss on valuation of investments in capital	3,797	—
Loss on liquidation of investments in capital	2,061	149
Loss on valuation of stocks of subsidiaries and affiliates	107	7,740
Special retirement expenses	9,641	—
Others	2,870	474
Total extraordinary loss	18,478	8,364
Income/(Loss) before income taxes	(111,707)	(142,173)
Income taxes	985	3,932
Income taxes adjustment	5,260	(258)
Total Income taxes	6,246	3,673

	First Quarters of Fiscal 2011 (From October 1, 2010 to December 31, 2010)	First Quarters of Fiscal 2012 (From October 1, 2011 to December 31, 2011)
Income/(Loss) before minority interests	(117,953)	(145,846)
Minority Interests/(loss)	(17,417)	(15,917)
Net income/(loss)	(100,536)	(129,929)

Quarterly statements of comprehensive income

(Thousands of yen)

	First Quarters of Fiscal 2011 (From October 1, 2010 to December 31, 2010)	First Quarters of Fiscal 2012 (From October 1, 2011 to December 31, 2011)
Income/(loss) before minority interests	(117,953)	(145,846)
Other comprehensive income		
Valuation difference on available-for-sale securities	—	7,443
Foreign currency translation adjustment	(34,851)	23,680
Total other comprehensive income	(34,851)	31,123
Comprehensive income	(152,805)	(114,723)
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	(116,376)	(118,830)
Comprehensive income attributable to minority interests	(36,428)	4,107