

Results for First Quarter of Fiscal 2013, ending September 30, 2013

February 2013

FinTech Global Incorporated

Mothers Stock Code: 8789

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

Fiscal 2013 First Quarter Consolidated Performance

| (Millions of yen) | Fiscal 2012 First Quarter | Fiscal 2013 First Quarter | YOY Change | Fiscal 2012 Full Year |
|-------------------|------------------------------|------------------------------|------------|--------------------------|
| Revenue | 721 | 243 | (478) | 2,038 |
| Gross profit | 318 | 208 | (110) | 908 |
| Operating loss | (134) | (249) | (115) | (974) |
| Ordinary loss | (134) | (217) | (82) | (915) |
| Net loss | (129) | (148) | (18) | (1,274) |

 Overall Business Status and Performance Summary

- ✓ Large deals, including the sale of stock in investment portfolio companies, scheduled for first quarter pushed back. Arrangements to support real estate development securitization and renewable energy-related projects remain at formation stage, so results from investment banking business and principal investment business reflect this. Pursuit of new businesses prompting many parallel deals. Example: Business alliance with Finland investment bank Septem Partners Oy. Actively promoting cross-border operations.
- ✓ FinTech Asset Management Incorporated invited external investors to participate in financing scheme to support business succession at mid-sized, well-established company, and then, as general partner for associated fund, contributed capital along with FGI. Investment returns expected in the second quarter. FAM also expanded balance of assets under management with new requests for real estate asset management services.

 Group Realignment

- ✓ Through partial transfer of operations and business alliance, Public Management Consulting Corporation will redirect focus into public accounting consultations. Reduced costs should underpin return to profitability in fiscal 2013. Gain on transfer of business (¥66 million) booked under extraordinary profit.
- ✓ FINTECH GIMV FUND, L.P., no longer deemed to be under effective control of FGI and thus outside definition of subsidiary, leading to exclusion from scope of consolidation. From first quarter, FGI no longer books equity of investors outside the FGI Group on consolidated financial statements but rather an amount equivalent to FGI's portion of the funds overall equity.
- ✓ Subsequent to end of first quarter, on January 28, 2013, decision made to sell all shares in FinTech Global Securities, Inc. (FGS). Investment banking business of FGS transferred to FGI, where closer contact to principal investment business will foster growth. Expect to book extraordinary profit of about ¥40 million in second quarter.

Business Summary by Segment

※Revenues are including the amount of inter-segment transactions.

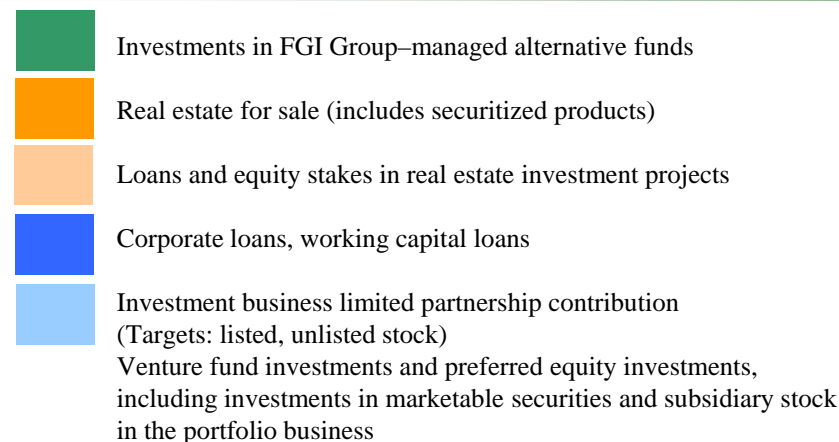
| (Thousands of yen) | | Fiscal 2012 First Quarter | | Fiscal 2013 First Quarter | | YOY Change | | Principal Consolidated Subsidiaries |
|--------------------|--|------------------------------|----------------------------|------------------------------|----------------------------|------------------|----------------------------|--|
| | | Revenues | Operating income (loss) | Revenues | Operating income (loss) | Revenues | Operating income (loss) | |
| 1 | Investment Banking Business | 72,078 | (9,455) | 16,995 | (16,468) | (55,083) | (7,013) | FinTech Global Securities, Inc. (FGS) |
| 2 | Asset Management Business | 73,388 | (69,527) | 49,416 | 4,695 | (23,972) | 74,222 | FinTech Global Asset Management Inc. (FAM) FGI Capital Partners, Inc. (FGICP) |
| 3 | Principal Investment Business | 443,348 | 74,695 | 10,734 | 8,887 | (432,614) | (65,807) | FinTech Global Incorporated |
| 4 | Portfolio Business | 122,197 | (35,958) | 124,226 | (42,149) | 2,029 | (6,190) | Beter Life Support Co., Ltd. (BELS) Crane Reinsurance Limited |
| 5 | Public Finance-Related Business | 45,206 | (41,582) | 45,185 | (3,536) | (20) | 38,045 | Public Management Consulting Corporation (PMC) |
| | Total | 756,220 | (81,829) | 246,558 | (48,572) | (509,661) | 33,256 | |
| | Adjustment | (34,350) | (52,402) | (3,143) | (201,089) | 31,206 | (148,687) | |
| | Amount Booked on Quarterly Consolidated Statement of Income | 721,870 | (134,231) | 243,415 | (249,662) | (478,455) | (115,430) | |

| | |
|---|---|
| 1 | Emphasis on financial arrangements, including deals to support real estate development securitization and renewable energy projects. Efforts to package transactions continue. Key sources of revenue are fees on financial advisory services and arrangements, such as those to support business rehabilitation. |
| 2 | FAM steadily increased its assets under management, reflecting new requests for real estate asset management services. Executed joint investment as a general partner for a fund built from contributions placed by outside investors and the FGI Group to be used as leveraged buyout financing for a mid-sized, well-established company faced with business succession issues. FGI Capital Partners, Ltd. (FGICP), was unable to expand its balance of assets under management because the backlash against independent fund managers precipitated by last year's scandal involving AIJ Investment Advisors remained strong, and investors, particularly pension funds, were reluctant to entrust any independent fund manager with new funds for investment. |
| 3 | FGI invested in a fund packaged by FAM and in a company that provides applications for smart-phones. Large investment portfolio exits planned for the first quarter were pushed back and may take place in the second quarter or later. Discussions on timing are still in progress. |
| 4 | Better Life Support Co., Ltd. (BELS) maintained favorable revenue growth, reflecting successful advertising and promotional campaigns by the homeowner services division and emerging signs of interest in personal rental support services, which the rental services division has been emphasizing. Crane Reinsurance Limited (Crane Re) issued no bills for the first quarter of fiscal 2013 and booked earned premiums, claims paid and costs for the first quarter based on bills issued up to the previous term. On January 4, 2013, Crane Re received a notice of arbitration filed by Hardy Underwriting Limited and others seeking payment of ¥1,455 million, based on a reinsurance agreement concluded in 2008. Crane Re has asked for data and explanations to substantiate said claims for payment, and it is the company's intention to emphasize in the arbitration proceedings its determination of an amount that fairly reflects its payment obligation. Losses that could arise if the claimed amount is recognized in full have already been booked on consolidated statements in prior terms. |
| 5 | On December 12, 2012, PMC transferred public accounting business activities related mainly to the development and sale of packaged public accounting software for municipal corporations to SystemD, Inc. The two companies also formed a business alliance that will provide a certain level of revenue to PMC from royalties on public accounting systems and facilitate joint marketing activities. The transfer and alliance will resolve cost concerns by making software development and maintenance more efficient and enable PMC to direct its resources into the core business of public accounting consultations. These factors, complemented by income from the sale of public accounting systems purchased by SystemD, should support PMC's return to a profitability in fiscal 2013. |

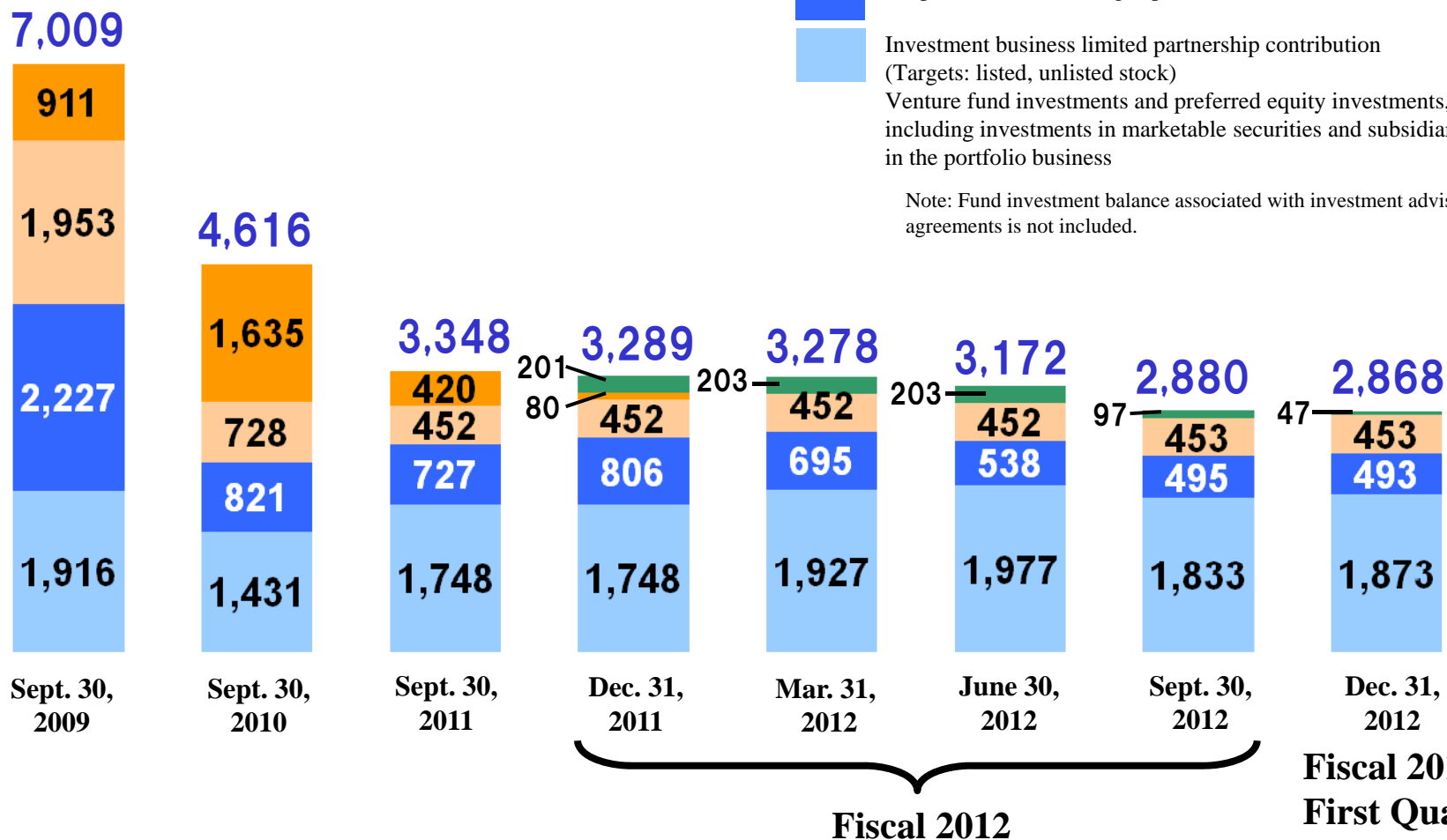
Changes in the Principal Investment Portfolio

(Millions of yen; amounts exclude claims for which an allowance has been set aside to cover the entire amount outstanding)

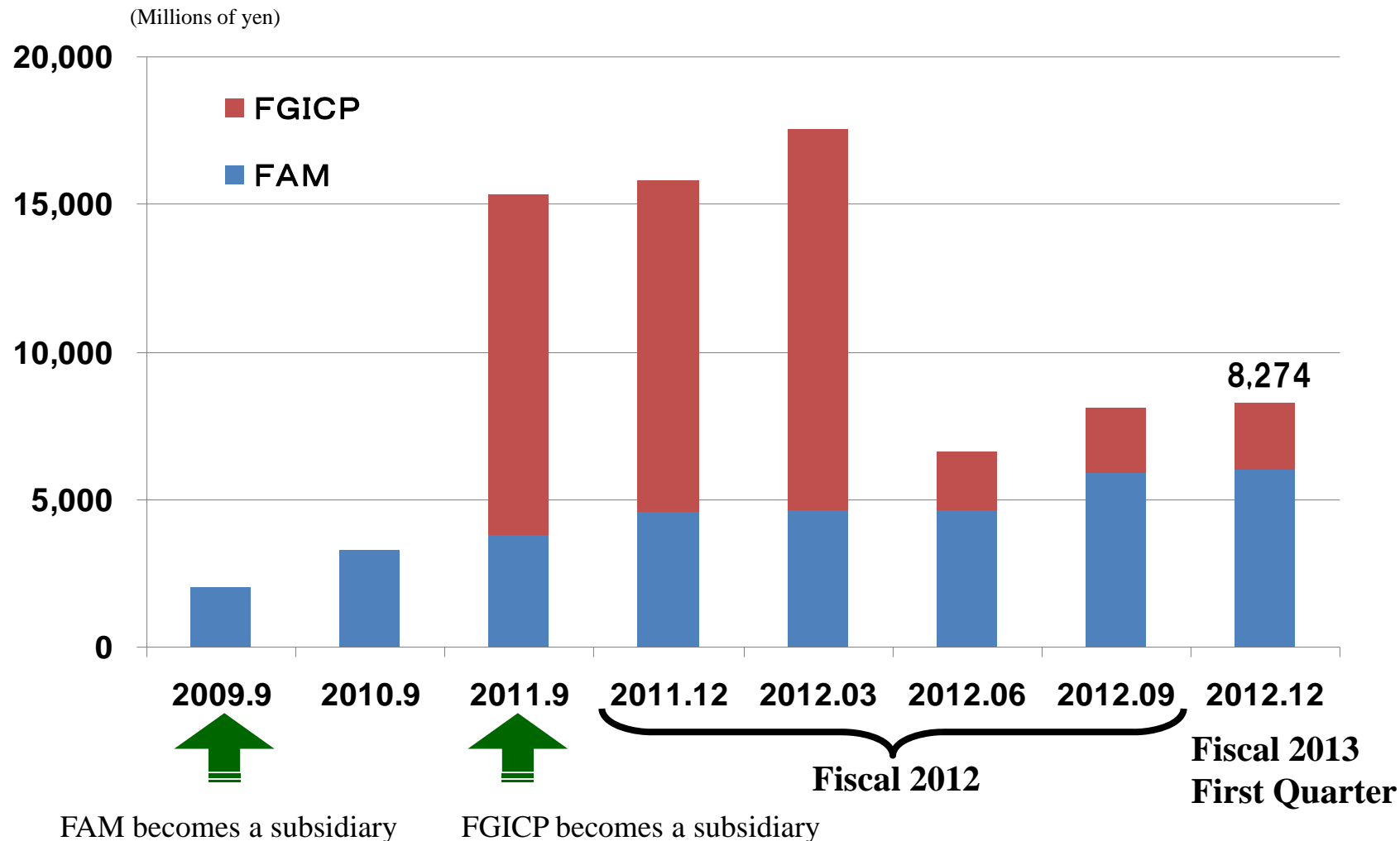
FINTECH GIMV FUND,L.P. (FGF) is excluded from the scope of consolidation, effective from the first quarter of fiscal 2013. For the sake of continuity in disclosure, amounts for prior periods have been restated to exclude the FGF portions.



Note: Fund investment balance associated with investment advisory agreements is not included.



Changes in the FGI Group's Assets under Management Balance



Amounts from the first quarter of fiscal 2013 and for prior periods have been restated to exclude the FGF portions. As of Sep. 30th 2012, FGF's net assets of \$28 million have been excluded.

Consolidated Balance Sheets

Assets

| | Fiscal 2012 | Fiscal 2013 First Quarter | Change |
|----------------------------------|------------------|------------------------------|------------------------|
| Current Assets | 5,722,554 | 4,549,117 | (1,173,437) |
| Cash and deposits | 2,522,754 | 1,917,012 | (605,742) ¹ |
| Accounts receivable, trade | 132,127 | 149,247 | 17,119 |
| Investments in securities, trade | 2,400,089 | 1,900,683 | (499,406) ¹ |
| Deferred tax assets | 7,089 | 8,763 | 1,674 |
| Loans receivable, trade | 2,480,482 | 2,473,700 | (6,782) |
| Other current assets | 205,914 | 118,708 | (87,205) |
| Allowance for doubtful assets | (2,025,903) | (2,018,998) | 6,904 |
| Noncurrent assets | 695,386 | 640,967 | (54,419) |
| Property, plant and equipment | 151,253 | 145,519 | (5,733) |
| Intangible assets | 280,177 | 237,478 | (42,699) |
| Investments and other assets | 263,955 | 257,969 | (5,986) |
| Total assets | 6,417,941 | 5,190,084 | (1,227,856) |

(Thousands of yen)

Liabilities

| | Fiscal 2012 | Fiscal 2013 First Quarter | Change |
|-----------------------------------|------------------|------------------------------|----------------|
| Current liabilities | 807,893 | 877,295 | 69,402 |
| Short-term loans payables | 40,000 | 40,000 | 0 |
| Deposits received | 474,164 | 484,007 | 9,843 |
| Accrued liabilities | 136,695 | 178,191 | 41,495 |
| Other | 157,033 | 175,096 | 18,063 |
| Noncurrent liabilities | 1,977,386 | 1,968,828 | (8,557) |
| Bonds payables | 56,000 | 56,000 | 0 |
| Reserve for contract of insurance | 1,648,449 | 1,677,919 | 29,469 |
| Other | 272,936 | 234,909 | (38,027) |
| Total liabilities | 2,785,279 | 2,846,124 | 60,844 |

Net Assets

| | | | |
|---|------------------|------------------|--------------------|
| Shareholders' equity | 2,543,061 | 2,297,695 | (245,365) |
| Common stock | 2,312,517 | 2,312,517 | 0 |
| Additional paid-in capital | 5,183 | 5,183 | 0 |
| Retained earnings | 277,772 | 32,407 | (245,365) |
| Treasury Stock | (52,412) | (52,412) | 0 |
| Other comprehensive income | (180,749) | (345) | 180,403 |
| Valuation difference on available-for-sale securities | (2,333) | (345) | 1,987 |
| Foreign currency translation adjustments | (178,416) | 0 | 178,416 |
| Stock acquisition rights | 18,005 | 18,055 | 50 |
| Minority interests | 1,252,344 | 28,554 | (1,223,789) |
| Total net assets | 3,632,661 | 2,343,960 | (1,288,701) |
| Total liabilities and net assets | 6,417,941 | 5,190,084 | (1,227,856) |

1

Decrease in accounts resulting mainly from exclusion of FGF from consolidation.

2

Exclusion of FGF from consolidation allows recovery of negative amount in foreign currency translation adjustments resulting from.

3

Decrease in minority interests resulting from exclusion of FGF from consolidation.

Consolidated Statements of Income

| (Thousands of yen) | Fiscal 2012 First Quarter | Fiscal 2013 First Quarter | Change | Fiscal 2012 |
|---|------------------------------|------------------------------|-----------|-------------|
| Revenues | 721,870 | 243,415 | (478,455) | 6,988,197 |
| Cost of revenues | 403,040 | 34,942 | (368,097) | 3,479,193 |
| Gross profit/(loss) | 318,830 | 208,472 | (110,357) | 3,509,003 |
| Selling, general and administrative | 453,061 | 458,134 | 5,072 | 2,232,314 |
| Operating income/(loss) | (134,231) | (249,662) | (115,430) | 1,276,688 |
| Other income | 4,054 | 32,503 ¹ | 28,449 | 13,940 |
| Other expenses | 4,498 | 295 | (4,203) | 69,728 |
| Ordinary profit/(loss) | (134,674) | (217,453) | (82,778) | 1,220,900 |
| Extraordinary profit | 866 | 68,062 ² | 67,195 | 589,628 |
| Extraordinary loss | 8,364 | 767 | (7,597) | 398,839 |
| Income/(Loss) before income taxes | (142,173) | (150,158) | (7,985) | 1,411,689 |
| Income taxes | 3,673 | (2,237) | (5,910) | 61,432 |
| Income/(Loss) before minority interests | (145,846) | (147,921) | (2,074) | 1,350,257 |
| Minority Interests/(loss) | (15,917) ³ | 651 | 16,568 | (53,789) |
| Net income/(loss) | (129,929) | (148,572) | (18,643) | 1,404,046 |

¹ Recognized a net foreign exchange gain of ¥28 million as a component of other income.

² Gain of ¥66 million on transfer of PMC(Public Management Consulting Inc.)'s business

³ Decrease in minority interests /(loss) resulting from exclusion of FGF from consolidation.

Reference Materials

- **Quarterly Non-Consolidated Financial Statements (Balance Sheets and Statements of Income)**
- **Changes in Financial Indicators (Consolidated)**
- **Summary of Subsidiary Results**

Quarterly Non-Consolidated Balance Sheets

(Thousands of yen)

| Assets | | | | Liabilities | | | |
|-------------------------------------|------------------|------------------------------|--------------------|---|------------------|------------------------------|------------------|
| | Fiscal 2012 | Fiscal 2013 First Quarter | Change | | Fiscal 2012 | Fiscal 2013 First Quarter | Change |
| Current Assets | 1,993,193 | 2,684,975 | 691,782 | Current liabilities | 1,731,948 | 1,678,232 | (53,715) |
| Cash and deposits | 557,319 | 283,498 | (273,820) | Short-term debt | 1,219,684 | 1,108,384 | (111,300) |
| Accounts receivable, trade | 6,090 | 6,690 | 600 | Accrued expenses | 28,636 | 77,966 | 49,330 |
| Investments in securities, trade | 846,977 | 1,866,847 | 1,019,870 | Deposits received | 454,880 | 468,939 | 14,058 |
| Loans receivable, trade | 2,496,441 | 2,489,659 | (6,782) | Other | 28,746 | 22,941 | (5,804) |
| Short-term loans receivable | 67,527 | 17,441 | (50,086) | Noncurrent Liabilities | 74,716 | 62,313 | (12,403) |
| Accrued income | 136 | 1,907 | 1,771 | Accrued retirement benefits | 28,394 | 31,201 | 2,806 |
| Other | 46,828 | 37,676 | (9,151) | Other | 46,322 | 31,112 | (15,210) |
| Allowance for doubtful accounts | (2,028,127) | (2,018,745) | 9,381 | Total liabilities | 1,806,665 | 1,740,546 | (66,118) |
| Noncurrent assets | 2,487,118 | 1,447,359 | (1,039,759) | Net Assets | | | |
| Property, plant and equipment | 137,500 | 132,869 | (4,631) | Shareholders' equity | 2,655,642 | 2,374,079 | (281,562) |
| Intangible assets | 5,838 | 4,904 | (933) | Common stock | 2,312,517 | 2,312,517 | 0 |
| Investments and other assets | 2,343,780 | 1,309,585 | (1,034,194) | Additional paid-in capital | 14 | 14 | 0 |
| Total assets | 4,480,312 | 4,132,335 | (347,977) | Retained earnings | 343,109 | 61,546 | (281,562) |
| | | | | Valuation and translation adjustments | 0 | (345) | (345) |
| | | | | Stock acquisition rights | 18,005 | 18,055 | 50 |
| | | | | Total net assets | 2,673,647 | 2,391,789 | (281,858) |
| | | | | Total liabilities and net assets | 4,480,312 | 4,132,335 | (347,977) |

Non-Consolidated Statements of Income

(Thousands of yen)

| | Fiscal 2012 First Quarter | Fiscal 2013 First Quarter | Change | Fiscal 2012 |
|-------------------------------------|------------------------------|------------------------------|-----------|-------------|
| Revenues | 345,502 | 67,040 | (278,461) | 4,474,381 |
| Cost of revenues | 205,693 | 1,741 | (203,951) | 1,840,575 |
| Gross profit/(loss) | 139,808 | 65,299 | (74,509) | 2,633,805 |
| Selling, general and administrative | 151,155 | 232,073 | 80,917 | 1,372,350 |
| Operating income/(loss) | (11,346) | (166,774) | (155,427) | 1,261,455 |
| Other income | 3,266 | 6,302 | 3,035 | 14,352 |
| Other expenses | 537 | 983 | 446 | 30,875 |
| Ordinary profit/(loss) | (8,617) | (161,455) | (152,838) | 1,244,931 |
| Extraordinary profit | 866 | 1,707 | 840 | 496,433 |
| Extraordinary loss | 8,214 | 587 | (7,627) | 176,484 |
| Income/(Loss) before income taxes | (15,965) | (160,336) | (144,370) | 1,564,879 |
| Income taxes | 302 | 302 | 0 | 1,210 |
| Net income/(loss) | (16,268) | (160,638) | (144,370) | 1,563,669 |

Changes in Key Financial Data

| Fiscal Year | | Fiscal 2008 | Fiscal 2009 | Fiscal 2010 | Fiscal 2011 | Fiscal 2012 | First quarter Fiscal 2013 |
|--|-------------------|-------------|-------------|-------------|-------------|-------------|---------------------------|
| Net revenues | (millions of yen) | 14,165 | 10,385 | 3,465 | 6,988 | 2,038 | 243 |
| Gross profit | (millions of yen) | 8,314 | (7,326) | 935 | 3,509 | 908 | 208 |
| Ordinary income (loss) | (millions of yen) | (9,114) | (21,197) | (2,604) | 1,220 | (915) | (217) |
| Net income (loss) | (millions of yen) | (7,160) | (12,091) | (2,172) | 1,404 | (1,274) | (148) |
| Net assets | (millions of yen) | 17,426 | 5,447 | 3,164 | 4,870 | 3,632 | 2,343 |
| Total assets | (millions of yen) | 79,021 | 15,766 | 7,352 | 7,682 | 6,417 | 5,190 |
| Net assets per share | (yen) | 13,912 | 3,851 | 2,025 | 3,152 | 1,982 | 1,928 |
| Net income (loss) per share | (yen) | (5,937) | (10,008) | (1,799) | 1,169 | 1,070 | (125) |
| Diluted net income (loss) per share | (yen) | — | — | — | 1,168 | — | — |
| Equity to total asset ratio | (%) | 21 | 30 | 33 | 49 | 37 | 44 |
| Equity to net income ratio | (%) | (34) | (113) | (61) | 45 | 42 | — |
| Price earning ratio(PER) | (times) | — | — | — | 3 | — | — |
| Cash flow from operating activities | (millions of yen) | 13,155 | 8,333 | 626 | 1,953 | 959 | — |
| Cash flow from investing activities | (millions of yen) | (12,099) | 7,687 | (2,281) | (631) | 80 | — |
| Cash flow from financing activities | (millions of yen) | (6,743) | (19,674) | (3,376) | (413) | (233) | — |
| Cash and cash equivalents at the end of the fiscal year | (millions of yen) | 9,500 | 5,811 | 829 | 1,711 | 2,522 | — |
| Number of employees (consolidated)(part-time employee) | (employees) | 112(7) | 117(16) | 72(13) | 70(16) | 60(19) | 61(16) |
| Number of employees (non-consolidated)(part-time employee) | (employees) | 83(5) | 50(5) | 40(2) | 15(2) | 20(3) | 27(4) |

Summary of Subsidiary Results

(Millions of yen)

| FinTech Global Securiteis (FGS) | Fiscal 2011 | | | Fiscal 2012 | | | Fiscal 2013 |
|---------------------------------------|-------------|----------|--------------|-------------|-------------|--------------|----------------|
| | 1st half | 2nd half | Full year | 1st half | 2nd half | Full year | 1Q |
| Revenues | 309 | 138 | 448 | 119 | 45 | 165 | 15 |
| Gross profit (loss) | 306 | 138 | 445 | 119 | 45 | 165 | 15 |
| Ordinary profit (loss) | 150 | (56) | 93 | (42) | (66) | (109) | (17) |

| FinTech Asset Management (FAM) | Fiscal 2011 | | | Fiscal 2012 | | | Fiscal 2013 |
|--------------------------------------|-------------|-------------|--------------|-------------|----------|--------------|----------------|
| | 1st half | 2nd half | Full year | 1st half | 2nd half | Full year | 1Q |
| Revenues | 178 | 166 | 344 | 54 | 82 | 136 | 39 |
| Gross profit (loss) | 178 | 119 | 297 | 54 | 81 | 135 | 39 |
| Ordinary profit (loss) | 19 | (27) | (8) | (16) | (4) | (21) | (1) |

| FGI Capital Partners | Fiscal 2011 (2011.5~6) (*) | Fiscal 2012 | | | Fiscal 2013 |
|------------------------|----------------------------------|-------------|-------------|--------------|----------------|
| | | 1st half | 2nd half | Full year | 1Q |
| Revenues | 110 | 70 | 19 | 90 | 10 |
| Gross profit (loss) | 110 | 70 | 19 | 90 | 10 |
| Ordinary profit (loss) | (32) | (118) | (38) | (156) | (6) |

| Public Management Consulting | Fiscal 2011 | | | Fiscal 2012 | | | Fiscal 2013 |
|---------------------------------|-------------|-------------|--------------|-------------|----------|--------------|----------------|
| | 1st half | 2nd half | Full year | 1st half | 2nd half | Full year | 1Q |
| Revenues | 122 | 85 | 208 | 118 | 89 | 208 | 45 |
| Gross profit (loss) | 57 | 21 | 79 | 27 | 24 | 51 | 22 |
| Ordinary profit (loss) | 1 | (46) | (44) | (53) | (53) | (107) | (3) |

| Better Life Support | Fiscal 2011 | | | Fiscal 2012 | | | Fiscal 2013 |
|------------------------|-------------|----------|--------------|-------------|-------------|--------------|----------------|
| | 1st half | 2nd half | Full year | 1st half | 2nd half | Full year | 1Q |
| Revenues | 244 | 274 | 518 | 253 | 302 | 555 | 123 |
| Gross profit (loss) | 190 | 232 | 423 | 212 | 261 | 474 | 103 |
| Ordinary profit (loss) | 2 | 51 | 53 | 25 | 58 | 83 | 5 |

| Crane Reinsurance | Fiscal 2011 | | | Fiscal 2012 | | | Fiscal 2013 |
|------------------------|-------------|-------------|--------------|-------------|----------|--------------|----------------|
| | 1st half | 2nd half | Full year | 1st half | 2nd half | Full year | 1Q |
| Revenues | 618 | 789 | 1,408 | — | — | — | — |
| Gross profit (loss) | 134 | 18 | 153 | 7 | (396) | (388) | 5 |
| Ordinary profit (loss) | 125 | (15) | 110 | 8 | (428) | (420) | (18) |

Disclaimer

Certain statements made in these materials, including some management targets, may contain forward-looking statements which reflect management's views and assumptions. Management targets represent goals that management will strive to achieve through the successful implementation of business strategies for the FGI Group. The Group may not be successful in implementing its business strategies, and management may fail to achieve its targets. Management targets and other forward-looking statements involve current assumptions of future events as well as risks and uncertainties that could significantly affect expected results, including adverse economic conditions in Japan, the United States or other countries; declining real estate and/or stock prices; additional corporate bankruptcies or additional problems in business sectors to which Group companies lend; difficulties or delays in integrating businesses and achieving desired cost savings; increased competitive pressures; changes in laws and regulations applicable to the Group's businesses; and adverse changes in Japanese economic policies.

To the extent materials containing forward-looking statements remain in available documents, we have no obligation nor the intent to update such forward-looking statements.