

Results for Fiscal 2014, ended September 30, 2014

November 2014

FinTech Global Incorporated

Mothers Stock Code: 8789

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

Fiscal 2014 Performance Highlights

Fiscal 2014 Business Overview

- Business expansion hinged on three areas: investment banking business (full year), corporate investments (full year) and real estate business (third and fourth quarters)
Also promoted integrated business activities, encompassing such pursuits as asset management linked to corporate investments, arrangements for renewable energy projects, and support for the development of local industry.
- Exited large investments (Second quarter)
Orchestrated exits from investment business limited partnerships with equity stakes in excellent, unlisted companies.
- Acquired real estate and construction companies (in second quarter) to build up better life support business catering to individuals.
→ Adds depth to existing services for individuals through real estate brokerage and sales.
- Raised funds through exercise of rights to newly issued share warrants (second and third quarters)
All rights to share warrants with option to revise exercise price issued in March 2014 were exercised in May, generating ¥1,833 million.
- Arbitration involving reinsurance company settled out-of-court and business dissolved (third and fourth quarters)
→ Arbitration proceedings, which hung over Crane Reinsurance like a cloud, finally wrapped up out-of-court and the business was dissolved.

*Better Life Support Business:
Business segment hinging on real estate services for individuals to support better lifestyles.

Fiscal 2014 Performance Highlights (Consolidated)

(Millions of yen)	Fiscal 2013	Fiscal 2014	YOY Change
Revenue	1,603	3,911	2,307
Gross profit	1,468	2,398	929
Operating income (loss)	(31)	555	587
Ordinary income	88	684	596
Net income	182	923	740

■ Business Overview

✓ 【Revenue, Gross Profit】

- In the investment banking business, interest in arrangement services to facilitate renewable energy-related projects was favorable. Revenue of ¥1,206 million from large investment exits in FGI's portfolio contributed significantly to the overall total.
- Revenue from real estate and construction businesses, through subsidiaries that came under consolidation in the second quarter, contributed ¥2,072 million.
- Cost of sales grew ¥1,378 million year-on-year, owing to the addition of cost of sales recorded by the newly consolidated real estate and construction subsidiaries.

✓ 【SG&A, Operating Income, Ordinary Income】

- Higher selling, general and administrative expenses reflects increase in number of subsidiaries (real estate and construction related).
- Gain of ¥157 million on foreign exchange booked under nonoperating income (dollar-denominated equity stake in venture fund).

✓ 【Extraordinary Profit, Net Income】

- Booked gain of ¥178 million on negative goodwill generated through acquisition of shares in Okayama Corporation under extraordinary profit.
- Booked gain of ¥105 million on sale of fixed assets (low-utilization construction-use temporary materials depot) operated by Okayama Corporation

Business Summary by Segment

(Note) Revenue includes inter-segment transactions.

(Millions of yen)		Fiscal 2013	Fiscal 2014	YOY Change	Principal Consolidated Subsidiaries	
1	Investment Banking Business	Revenue	952	1,776	824	FinTech Global Incorporated(FGI)
		Operating income	724	1,369	644	FinTech Global Asset Management Inc.(FAM)
2	Real Estate Business	Revenue	505	1,093	587	Better Life Support Co., Ltd. (BELS) Unihouse Co.,Ltd, Better Life House Co.,Ltd. Jonan Development Co.,Ltd., Three Oak Co.,Ltd.
		Operating income (loss)	26	(32)	(58)	
3	Construction Business	Revenue	-	979	979	Okayama Corporation
		Operating income (loss)	-	17	17	
4	Others	Revenue	151	74	(76)	Public Management Consulting Corporation(PMC)
		Operating income (loss)	(224)	(28)	196	Crane Reinsurance Limited(Crane)
	Adjustment	Revenue	(5)	(13)	(7)	
	Operating income (loss)	(557)	(770)	(212)		
	Amount Booked on Consolidated Statement of Income	Revenue	1,603	3,911	2,307	
		Operating income (loss)	(31)	555	587	

1

• Orchestrated exits from investment business limited partnerships with equity stakes in excellent, unlisted companies. Collaboration with leading EPC provider proved successful, spurring favorable interest in arrangements for renewable energy-related projects. Dramatic increase in number of deals for arrangement services as well as higher fee income.

2

• The homeowner services division continued to be a performance driver in employee welfare services, despite sluggish revenue from the rental and corporate housing division, mainly due to improved business conditions at client companies. Homeowner services introduced at the beginning of fiscal 2014 at a major corporate client with some 430,000 employees were popular, generating a higher number of service contracts than expected, and interest in these services should continue in the future.

• The real estate brokerage business aggressively expanded its advertising budget. Also launched approach to employees with a high contract ratio. In the real estate sales business, more land was purchased for homes, with some sales contributing to fiscal 2014 revenue (property available for sale at year-end valued at ¥221 million, property for sale in progress valued at ¥609 million).

3

• The construction business is enjoying a favorable shift in order activity, with order value between March and September 2014 reaching ¥986 million. Thorough revenue management should underpin profitability.

4

• In the public accounting business, the business environment benefited from direction by the Ministry of Internal Affairs and Communications on development of a public accounting system for local governments and from progress on comprehensive management plans for public facilities. At the same time, however, requests for consultations stalled because many local governments continued to take a wait-and-see approach pending final details on the standard system set by the ministry.

Changes in Investment in Securities, Trade, Real Estate for Sale and Others

- **Investment in securities, trade**

Buoyed by exits on large investments, year-end balance grew ¥701 million over fiscal 2013.

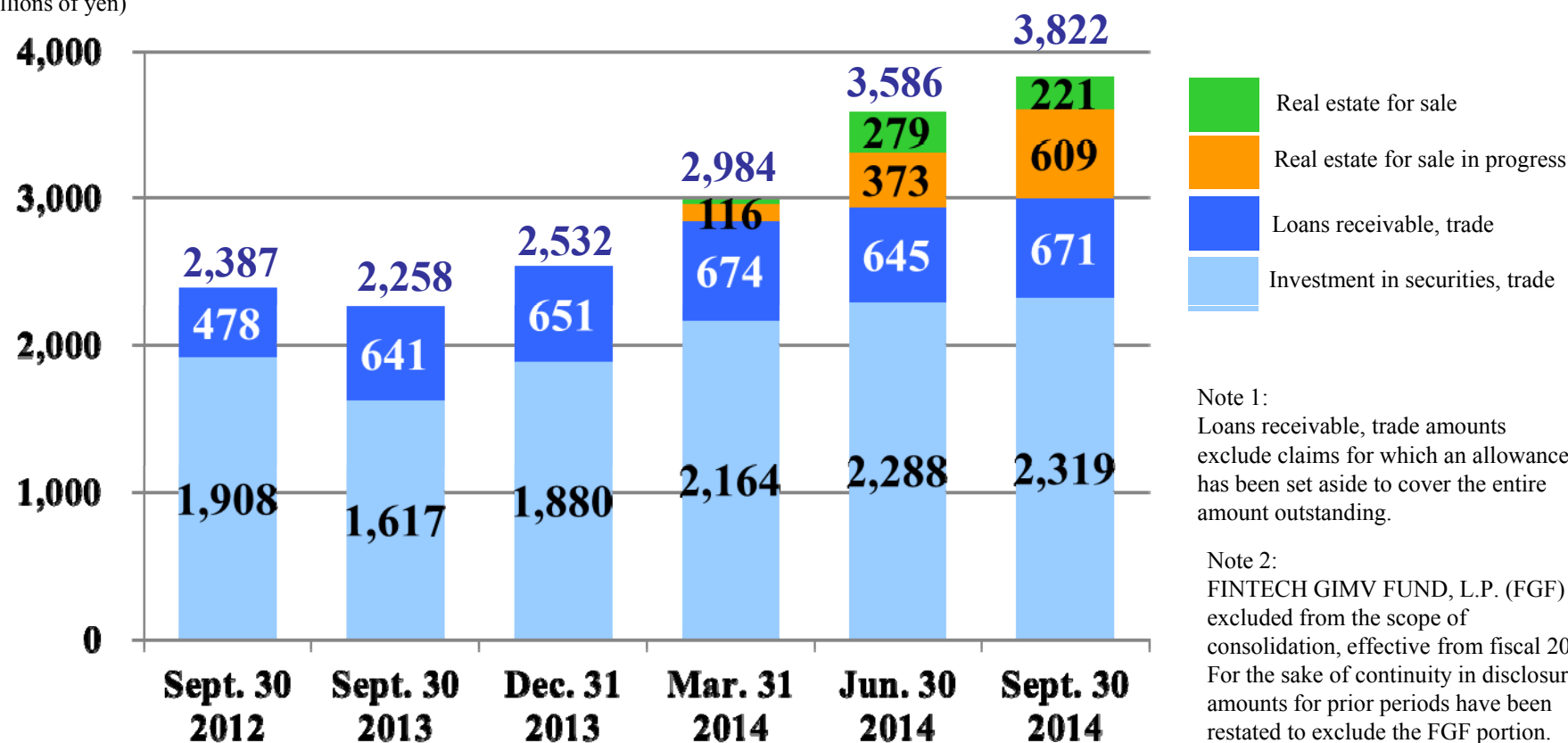
Invested in many growth companies in Japan and abroad. Hold major stake in FGF—a fund emphasizing IT and life-science companies—and in Moomin Monogatari, Ltd., a portfolio company handling the Moomin theme park project.

Investment amount also boosted by foreign exchange gains because FGF is a dollar-denominated fund.

- **Land purchased for homes, leading to increase in real estate for sale and real estate for sale in progress**

Real estate companies involved in home development and sales were turned into subsidiaries in March 2014. More land will be acquired for detached homes.

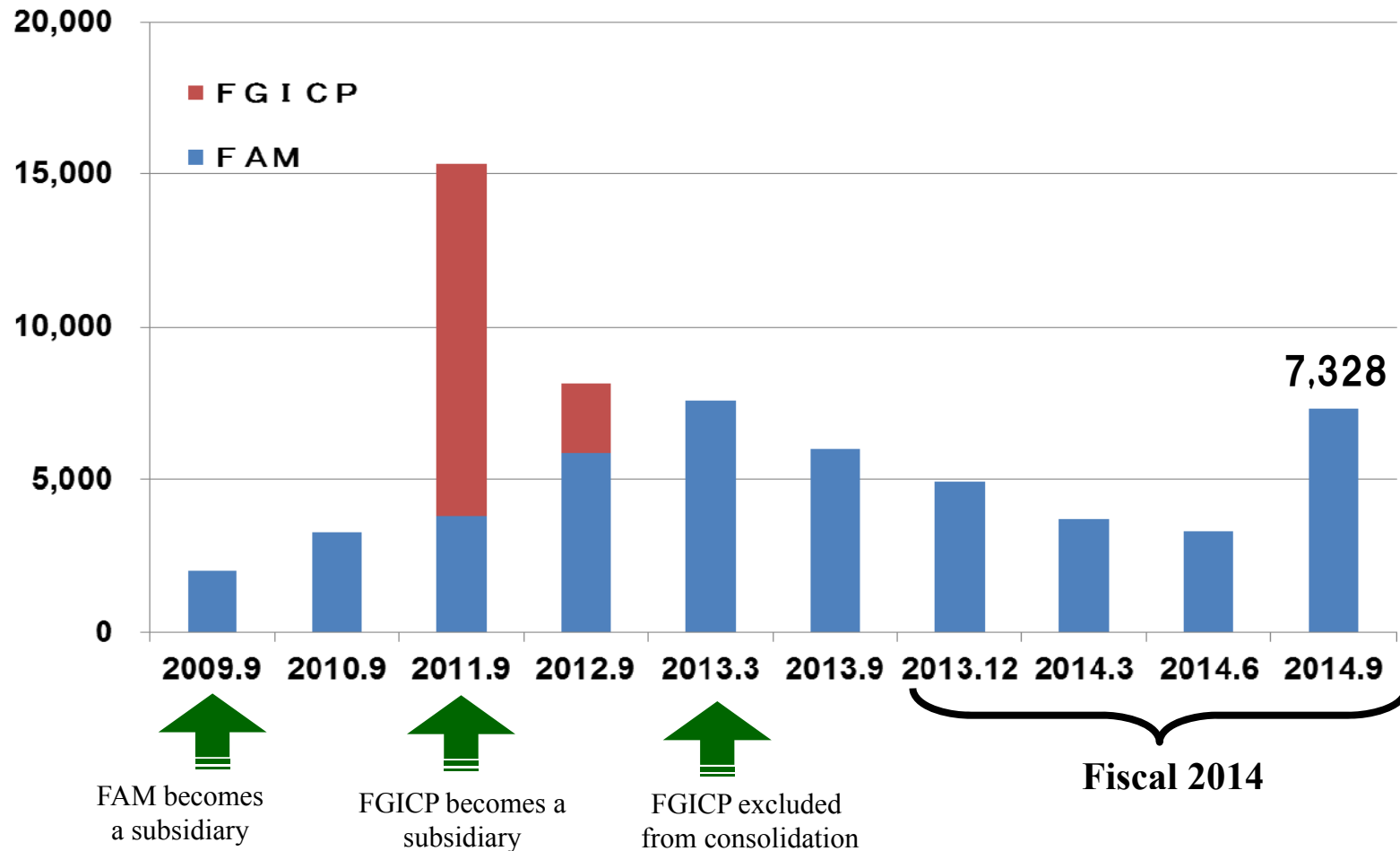
(Millions of yen)



Changes in the FGI Group's Balance of Assets under Management

In the fourth quarter of fiscal 2014, assets under management expanded with the addition of land for a housing project currently in development. Along with newly requested services for management of assets associated with housing for seniors, this should generate steady income from asset management services.

(Millions of yen)



Note: The net assets—\$26 million as of June 30, 2014—of FINTECH GIMV FUND (FGF), a fund in FGI's investment portfolio, are excluded.

Consolidated Balance Sheets

(Thousands of yen)

Assets		Fiscal 2013	Fiscal 2014	Change
Current assets		4,148,573	6,591,999	2,443,426
	Cash and time deposits	1,644,879	2,034,917	390,038
1	Notes and accounts receivable, trade	110,261	255,142	144,880
	Completed construction contracts, accounts receivable	—	247,275	247,275
2	Investments in securities, trade	1,617,268	2,319,357	702,089
	Loans receivable, trade	826,118	857,021	30,903
3	Real estate for sale	—	221,332	221,332
	Real estate for sale in progress	—	609,460	609,460
	Other current assets	149,578	331,519	181,941
	Allowance for doubtful assets	(199,533)	(284,028)	(84,495)
Noncurrent assets		622,164	860,247	238,082
	Property, plant and equipment	130,167	121,373	(8,793)
	Intangible fixed assets	201,864	164,331	(37,532)
	Investments and other assets	290,133	574,541	284,408
Total assets		4,770,738	7,452,246	2,681,508

1 Booking and increase due to consolidation of Okayama Corporation

2 Increase reflects investment in fund targeting corporate investment, investment in companies related to Moomin theme park businesses, investment in FGF venture fund, and exchange rate fluctuations on dollar-denominated investments

3 Increase due to acquisition of land for homes in the real estate business, and additional loans

4 Drop in loss reserve on insurance policies following settlement of arbitration

5 Exercise of share warrants led to increase of ¥1,039 million in common stock and increase of ¥916 million in additional paid-in capital

Liabilities		Fiscal 2013	Fiscal 2014	Change
Current liabilities		419,295	1,459,524	1,040,229
1	Notes and accounts payable, trade	26,945	254,826	227,881
	Accounts payable for construction contracts	—	65,396	65,396
3	Short-term loans payable	26,000	628,100	602,100
	Deposits received	72,192	187,038	114,845
	Other current liabilities	294,157	324,163	30,006
Noncurrent liabilities		1,635,207	457,877	(1,177,329)
	Bonds payable	40,000	24,000	(16,000)
3	Long-term loans payable	—	226,591	226,591
	Net defined benefit liability	109,966	148,926	38,960
	Deferred tax liability	64,919	45,797	(19,122)
4	Loss reserve on insurance policies	1,406,936	—	(1,406,936)
	Other noncurrent liabilities	13,384	12,562	(822)
Total liabilities		2,054,502	1,917,402	(137,099)

Net assets

Shareholders' equity		2,689,274	5,507,738	2,818,464
5	Common stock	2,312,517	3,351,561	1,039,043
	Additional paid-in capital	12,490	929,373	916,883
	Retained earnings	364,359	1,226,803	862,443
	Treasury stock	(92)	—	92
	Accumulated other comprehensive income	—	(573)	(573)
	Subscription rights to shares	2,050	4,168	2,117
	Minority interests	25,824	23,510	(2,313)
Total net assets		2,717,149	5,534,844	2,817,694
Total liabilities and net assets		4,770,738	7,452,246	2,681,508

Consolidated Statement of Income

	Fiscal 2013	Fiscal 2014	(Thousands of yen) Change
Revenue	1,603,491	3,911,305	2,307,813
Cost of revenue	135,152	1,513,286	1,378,133
Gross profit	1,468,338	2,398,018	929,679
Selling, general and administrative	1,500,070	1,842,451	342,380
Operating income/(loss)	(31,732)	555,567	587,299
Other income	134,774	165,607	30,833
Other expenses	15,007	36,296	21,289
Ordinary profit	88,035	684,878	596,843
Extraordinary profit	113,762	284,087	170,325
Extraordinary loss	16,307	20,990	4,682
Income before income taxes	185,490	947,975	762,485
Income taxes	6,084	14,942	8,857
Income before minority interests	179,405	933,033	753,627
Minority interests/(loss)	(3,514)	9,213	12,728
Net income	182,920	923,819	740,898

1 Second-quarter exits delivered a quick ¥1.2 billion boost to revenue. In the third quarter, the consolidation of Okayama Corporation caused a significant increase in both revenue and cost of revenues (Okayama revenue: ¥979 million, cost of revenue: ¥896 million).

2 Booked ¥157 million in foreign exchange gains, mainly because the venture funds in which FGI invests are dollar-denominated.

3 Booked gain of ¥178 million on negative goodwill derived from acquisition of shares in Okayama Corporation and proceeds of ¥105 million through sale of fixed assets held by this company.

**Basic Strategies and Performance
Forecast for Fiscal 2015**

Full-Year Performance Forecast for Fiscal 2015

(Millions of yen)	Fiscal 2014 Actual	Fiscal 2015 Forecast	Change
Revenue	3,911	7,900	3,988
Operating income	555	1,250	694
Ordinary income	684	1,200	515
Net income	923	1,100	177

Key Assumptions in Performance Forecast (by Segment)

◆ Investment Banking Business (including financial arrangements and arrangements to promote projects)

- Will focus on projects that form the foundation of a “community,” providing assistance to local governments in their pursuit of healthier financial positions, offering arrangements for renewable energy businesses, and promoting activities that spur regional revitalization, such as redevelopment of regional urban centers and support for local industry.
- In arrangements for renewable energy businesses, will embrace opportunity to work with leading EPC (engineering, procurement and construction) providers to package arrangements for renewable energy businesses, and also accelerate development of principal financing incidental to such projects. Expect this favorable backdrop for arrangement services to represent core revenue contribution.

◆ Investment Banking Business (corporate investment)

- Will continue to pursue joint ventures with overseas companies, provide R&D support for new drugs and therapies in the field of life sciences, and participate in projects to develop leading-edge ITC and electronics technology.
- May exit several life-science investments, including large deals.

◆ Real Estate and Construction Businesses

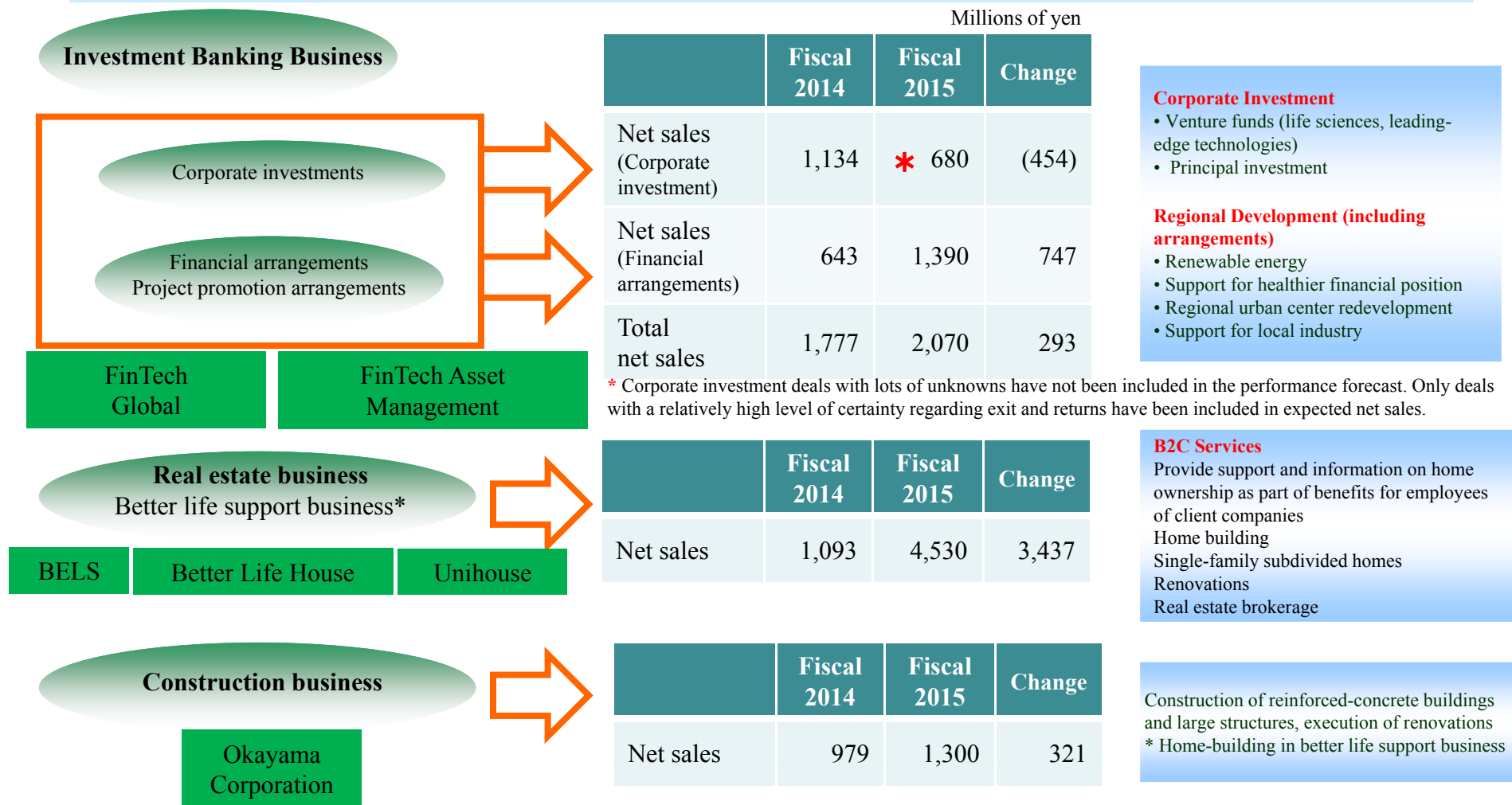
- Plan to step up purchases of subdivided land for single-family detached homes. Will expand personnel-oriented sales to employees of excellent corporations to which subsidiary BELS provides employee welfare services. Expect real estate brokerage and real estate sales to post huge increases in revenue and profit.
- Anticipate synergy effect in construction business, between construction of homes in the better life support business and interest from existing excellent corporate clients. This should lead to stable revenue and profit.

◆ Higher selling, general and administrative expenses reflect increase in personnel costs on additional staffing in line with business expansion.

Forward-looking statements, such as performance forecasts, are based on information available to management and on certain reasonable assumptions. Please note that various factors beyond management’s control could cause actual results and other developments to be very different than expected.

Business Expansion by Segment in Fiscal 2015

Will diversify projects for participation, with a focus on four core operations: corporate investment activity and financial arrangements in the investment banking business, the real estate business, and the construction business. Will also develop business-to-consumer (B2C) services for individuals.



Forward-looking statements, such as performance forecasts, are based on information available to management and on certain reasonable assumptions. Please note that various factors beyond management's control could cause actual results and other developments to be very different than expected.

Year-End Dividends

- **Year-end dividend for fiscal 2014**

- ✓ **Dividend per share: ¥ 0.5 Total amount of dividends: ¥ 73,598,400**

- (Effective date for dividend distribution: December 22, 2014)**

- ✓ While adhering to a dividend policy that emphasizes the return of profits to shareholders, management seeks to maintain sufficient internal reserves to quickly and reliably take advantage of opportunities that reinforce and further expand the Company's business foundation. In determining dividends, management must therefore take a comprehensive view that includes corporate performance and future business development. After thorough consideration of such factors as fiscal 2014 results, performance forecasts, internal reserve status and future business expansion plans, management has decided to maintain dividends at ¥0.5 per share.

- Note: The year-end dividend for fiscal 2014 will be presented for approval at the Annual General Shareholders' Meeting on December 19, 2014, and implemented thereafter.

- **Year-end dividend for fiscal 2015**

- ✓ The year-end dividend for fiscal 2015 will likely be ¥0.6 per share, with the payout ratio on a par with that in fiscal 2014. This reflects management's commitment to emphasize return of profits to shareholders while carefully watching performance trends and demand for funds associated with business expansion and maintaining sufficient internal reserves.

Reference Materials①

- **Fiscal 2014 Investment Portfolio (Selected investments)**

Fiscal 2014 Investment Portfolio (Selected investments)

■ Principal Investment by FGI

Toranomon Ham K.K. 【Investment since June 2014】

Toranomon Ham K.K., has been granted the exclusive sales license in Japan for the HoneyBaked brand by The Original HoneyBaked Ham Company. HoneyBaked, one of the largest, most popular and long-standing ham brands in the US, started in Michigan, US in 1957, and solo operates over 400 stores of café style retail outlets throughout the US under The HoneyBaked Ham Company & Café brand. The cafés supply HoneyBaked products for gifts and home parties, as well as serving a variety of HoneyBaked sandwiches. Toranomon Ham K.K. is a partnership of FGI and Paul Kraft. FGI will contribute to sustainable development for Toranomon Ham K.K. by business support.

HONEYBAKED HAM
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Adacotech Incorporated 【Investment since April 2012】

Adacotech develops applications for HLAC/CHLAC (higher-order local autocorrelation/cubic higher-order local autocorrelation)—technology developed by the National Institute of Advanced Industrial Science and Technology that uses digital data, such as still pictures and streaming video, to identify irregularities—and turns these applications into businesses. The scope of applications is wide, and inquiries are growing for use in security operations, production facility defect recognition, and medical and nursing care. FGI took an investment position from the start of business and is supporting operations, mainly through the placement of directors at the company and assistance in building a business platform.

Fiscal 2014 Investment Portfolio (Selected investments)

■ Principal Investment by FGI

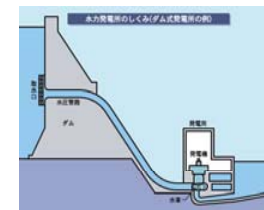
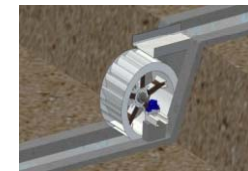
Moomin Monogatari 【Investment since November 2013】

Moomin Monogatari entered into a license agreement with Bulls Presstjänst AB, Oy Moomin Characters Ltd's exclusive licensing agent, which gives the company an exclusive right to run Moomin theme parks in Japan. FGI will support Moomin Monogatari by providing the required business infrastructure, by selecting and procuring necessary professionals for design, construction and operation of the facilities, and by arranging financing.



Mirai Energy Partners Co., Ltd. 【Investment since September 2013】

Mirai Energy Partners is engaged in joint improvement projects—business empowerment projects—at mid-sized hydroelectric plants operated by domestic hydroelectric power providers. Special purpose companies established with providers acquire power generation assets and then promote feed-in-tariff projects involving these providers through schemes to utilize capital from domestic and international investors in investment and loans. FGI took a 20% stake in Mirai Energy through a third-party allocation of shares and uses its expertise mainly to source deals, invite potential investors and raise funds.



Fiscal 2014 Investment Portfolio (Selected investments)

■ Venture Capital Investments (Investments of FinTech GIMV FUND, L.P.)

Alvine Pharmaceuticals, Inc. 【Investment since Dec. 2012】



Alvine Pharmaceuticals develops therapeutic agents for celiac disease, which is an autoimmune disorder caused by gluten. The effectiveness of treatment with Alvine was confirmed through human trials of ALV-003, a medication under development by Alvine.

ScaleMP, Inc. 【Investment since Dec. 2012】



ScaleMP develops a technique which virtualizes high-end computers. This virtualization technique provides high-performance and facilitates reduction of TCO, total cost of ownership, total cost related to implementation and maintenance of computer systems.

mofiria Corporation 【Investment since Mar. 2011】



Seeking to realize a society that is safe, secure and enjoyable, Mofiria develops, manufactures and markets identification systems using finger vein authentication technology to deliver compact, fast yet accurate authentication, and comfort in the operability of mobile devices.

Histogenics Corporation 【Investment since July 2012】



This company is involved in the business of regenerative medicine for neocartilage replacement to repair articular damage to the knee caused by sports injuries, accidents or other orthopedic conditions.

SFJ Pharmaceuticals Inc. 【Investment since Feb. 2010】



The company provides a financially advantageous and creative alternative approach to partnering in Japan. To date, the company has partnered with several major pharmaceutical companies, including Eisai Co., Ltd., under a collaborative development agreement.

RI Co., Ltd. 【Investment since Mar. 2009】



Established in 2005, RI is one of Japan's very few utility software makers. It has successfully cultivated sales channels to corporate customers, culminating in software installation at 1,000 companies with 40,000 licenses sold.

Reference Materials②

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

Quarterly Non-Consolidated Balance Sheets

(Thousands of yen)

Assets	Fiscal 2013	Fiscal 2014	Change
Current Assets	2,833,305	4,837,705	2,004,399
Cash and time deposits	472,887	1,172,656	699,769
Accounts receivable, trade	1,360	205,826	204,466
Investment securities, trade	1,613,125	2,313,509	700,384
Loan receivable, trade	847,078	877,981	30,903
Short-term loans, receivable	20,177	443,504	423,326
Other current assets	98,965	104,211	5,246
Allowance for doubtful assets	(220,288)	(279,984)	(59,696)
Noncurrent assets	1,151,754	905,930	(245,823)
Property, plant and equipment	118,958	107,451	(11,507)
Intangible fixed assets	3,046	1,961	(1,084)
Investments and other assets	1,029,749	796,517	(233,231)
Total assets	3,985,060	5,743,636	1,758,575

Liabilities	Fiscal 2013	Fiscal 2014	Change
Current liabilities	383,983	548,909	164,926
Account payable-trade	350	46,938	46,588
Short-term loans payable	265,100	265,100	0
Current portion of long-term debt	26,833	25,525	(1,308)
Deposits received	55,359	163,728	108,368
Others	36,690	47,617	10,926
Long-term liabilities	936,869	100,095	(836,774)
Long-term loans payable	841,684	—	(841,684)
Provision for retirement benefits	56,962	69,925	12,963
Others	38,222	30,169	(8,052)
Total liabilities	1,320,852	649,004	(671,848)
Net assets			
Share holders' equity	2,662,156	5,091,706	2,429,549
Capital stock	2,312,517	3,351,561	1,039,043
Additional paid-in capital	14	916,784	916,769
Retained earnings	349,624	823,361	473,736
Valuation difference on available-for-sale securities	—	(1,243)	(1,243)
Subscription rights to shares	2,050	4,168	2,117
Total net assets	2,664,207	5,094,631	2,430,423
Total liabilities and net assets	3,985,060	5,743,636	1,758,575

Non-Consolidated Statement of Income

(Thousands of yen)

	Fiscal 2013	Fiscal 2014	Change
Revenue	916,513	1,623,991	707,478
Cost of revenue	8,723	256,681	247,957
Gross profit	907,789	1,367,309	459,520
Selling, general and administrative expenses	718,703	917,548	198,844
Operating income	189,085	449,761	260,676
Other income	39,245	209,323	170,078
Other expenses	3,571	87,857	84,285
Ordinary income	224,759	571,228	346,469
Extraordinary profit	30,773	3,888	(26,884)
Extraordinary loss	134,362	104,890	(29,471)
Income before income taxes	121,170	470,227	349,056
Income taxes	(6,268)	(63,971)	(57,703)
Net income	127,439	534,199	406,759

Summary of Subsidiary Results

(Millions of yen)

FinTech Asset Management (FAM)	Fiscal 2013			Fiscal 2014		
	1st half	2nd half	Full year	1st half	2nd half	Full year
Revenue	118	73	191	179	86	265
Gross profit	117	73	191	179	80	260
Ordinary income (loss)	36	(7)	29	105	21	126

Crane Reinsurance (Note 5)	Fiscal 2013			Fiscal 2014		
	1st half	2nd half	Full year	1st half	2nd half	Full year
Revenue	—	—	—	—	—	—
Gross profit	9	17	27	174	0	174
Ordinary income (loss)	(19)	(105)	(124)	39	0	39

Unihouse (Notes 1, 3)	Fiscal 2014
	3Q, 4Q (Apr 2014 ~Sept 2014)
Revenue	39
Gross profit	39
Ordinary income (loss)	(63)

Jonan Development (Notes 1, 4)	Fiscal 2014
	3Q, 4Q (Apr 2014 ~Sept 2014)
Revenue	152
Gross profit	152
Ordinary income	23

Better Life Support	Fiscal 2013			Fiscal 2014		
	1st half	2nd half	Full year	1st half	2nd half	Full year
Revenue	248	256	505	209	233	442
Gross profit	207	216	424	169	192	362
Ordinary income (loss)	2	3	5	(9)	13	3

Better Life House (Note 1)	Fiscal 2014
	3Q, 4Q (Apr 2014 ~Sept.2014)
Revenue	20
Gross profit	17
Ordinary income (loss)	(11)

Three Oak (Note 1)	Fiscal 2014
	3Q, 4Q (Apr 2014 ~Sept 2014)
Revenue	321
Gross profit	30
Ordinary income	8

Okayama Corporation (Note 2)	Fiscal 2014
	3Q, 4Q (Mar 2014 ~Sept 2014)
Revenue	979
Gross profit	83
Ordinary income	26

- Notes:
1. The performances of these companies are included in consolidated results from April 2014.
 2. The performance of this company is included in consolidated results from March 2014.
 3. On June 30, 2014, operations, including trade name, of Jonan Development (formerly, Unihouse) were transferred to Unihouse Holdings, and the trade name was changed to Unihouse.
 4. Unihouse changed its name to Jonan Development on June 30, 2014.
 5. Liquidation completed on August 15, 2014.

Changes in Key Financial Data

Fiscal Year		Fiscal 2009	Fiscal 2010	Fiscal 2011	Fiscal 2012	Fiscal 2013	Fiscal 2014
Net Revenue	(millions of yen)	10,385	3,465	6,988	2,038	1,603	3,911
Gross profit	(millions of yen)	(7,326)	935	3,509	908	1,468	2,378
Ordinary income (loss)	(millions of yen)	(21,197)	(2,604)	1,220	(915)	88	684
Net income (loss)	(millions of yen)	(12,091)	(2,172)	1,404	(1,274)	182	923
Net assets	(millions of yen)	5,447	3,164	4,870	3,632	2,716	5,534
Total assets	(millions of yen)	15,766	7,352	7,682	6,417	4,770	7,452
Net assets per share	(yen)	38.51	20.25	31.52	19.82	22.23	37.41
Net income (loss) per share	(yen)	(100.08)	(17.99)	11.69	(10.70)	1.52	6.92
Diluted net income (loss) per share	(yen)	—	—	11.68	—	1.52	6.89
Equity to total asset ratio	(%)	29.5	33.3	48.9	36.8	56.4	73.9
Equity to net income ratio	(%)	(112.7)	(61.2)	45.3	(41.7)	7.2	22.5
Price earning ratio (PER)	(times)	—	—	2.6	—	21.9	9.2
Cash flow from operating activities	(millions of yen)	8,333	626	1,953	959	(464)	(2,208)
Cash flow from investing activities	(millions of yen)	7,687	(2,281)	(631)	80	85	509
Cash flow from financing activities	(millions of yen)	(19,674)	(3,376)	(413)	(233)	(128)	2,065
Cash and cash equivalents at the end of the fiscal year	(millions of yen)	5,811	829	1,711	2,522	1,644	2,024
Number of employees(consolidated)(part-time employee)	(employees)	117 (16)	72 (13)	70 (17)	60(19)	51(13)	109(7)
Number of employees(non-consolidated)(part-time employee)	(employees)	50 (5)	40 (2)	15 (2)	20(3)	26(3)	24(3)

FGI executed a stock split on April 1, 2014, that split each share into 100 shares. Consequently, net assets per share, net income (loss) per share and net income per share after adjustment for diluted shares have been calculated as if the aforementioned stock split had occurred at the beginning of fiscal 2009.

Corporate Data: FinTech Global Incorporated

Name	FinTech Global Incorporated	
Head Office	Toranomon Towers Office 19th Floor, 1-28, Toranomon 4-chome, Minato-ku, Tokyo 105-0001	
Establishment	December 7, 1994	
Date of listing	June 8, 2005 TSE Mothers (Code Number: 8789)	
Capital stock	¥3,351,561,543 Number of shares issued: 147,196,800 (as of Sept. 30, 2014)	
Net assets (consolidated)	¥5,534 million (as of Sept. 30, 2014)	
Total assets (consolidated)	¥7,452 million (as of Sept. 30, 2014)	
Board of directors	<p>Nobumitsu Tamai, President and CEO Robert Hirst, Chairman Seigo Washimoto, Member of the Board Toru Mitsuhashi, Member of the Board Hideyuki Yamanaka, Member of the Board</p>	<p>Koichi Ninomiya, Auditor (Full-time) Hiroshi Hagihara, Outside Auditor Toru Ohyama, Outside Auditor</p> <p>(As of Sept. 30, 2014)</p>
Major shareholders	<p>Nobumitsu Tamai Yuko Fujii Japan Securities Finance Co., Ltd. Tenderness Fund “T” Investment Limited Partnership Rakuten Securities, Inc.</p>	<p>20,095,500 shares (13.65 %) 5,201,400 shares (4.30 %) 3,872,600 shares (2.63 %) 3,749,100 shares (2.55 %) 1,998,600 shares (1.35 %)</p> <p>(As of Sept. 30,2014)</p>

Corporate Data: FinTech Global Incorporated

Number of employees	Consolidated: 111, Non-consolidated: 24 (As of September 2014, excluding part-time employees)	
Principal subsidiaries	<p>FinTech Asset Management Incorporated Better Life Support Co., Ltd. (BELS) Unihouse Co., Ltd. Better Life House Co., Ltd. Jonan Development Co., Ltd. Three Oak Co., Ltd. FinTech Global Kantei Co., Ltd. Okayama Corporation</p> <p>(As of September 30 2014)</p>	<p>FinTech Capital Risk Solutions Incorporated Public Finance Institute Ltd. Public Sector Asset Management Ltd. FinTech Global Trading Co., Ltd. Public Management Consulting Corporation</p> <p>Overseas subsidiaries: FinTech Global (Shanghai) Incorporated</p>
Main business	I. Investment banking business II. Real estate business III. Construction business	
Main bank	Mizuho Bank, Resona Bank, Sumitomo Mitsui Banking Corporation, Bank of Tokyo-Mitsubishi UFJ	
Legal registration	<p>FinTech Global Incorporated Financial Instruments and Exchange Business: (Second class, investment advisory and agency) Director General of the Kanto Regional Financial Bureau (Financial Instruments and Exchange) No. 1469 Money-Lending Business: Tokyo Governor (2) No. 31237 Building Lots and Buildings Transaction Business: Registration Number: Tokyo Governor (2) No. 88189</p>	<p>FinTech Asset Management Incorporated Financial Instruments and Exchange Business: (Investment management, investment advisory and agency) Director General of the Kanto Regional Financial Bureau (Financial Instruments and Exchange) No. 2014 Property Investment Management Registration: Comprehensive business, No. 74 Building Lots and Buildings Transaction Business: Registration Number: Tokyo Governor (2) No. 86357</p>

Disclaimer

Certain information 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.