

Results for First Three Quarters of Fiscal 2020, ending September 30, 2020

August 2020

FinTech Global Incorporated

Mothers Stock Code: 8789

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

• FinTech, in *katakana* script and English letters (registration 5113746), FinTech Global, in English letters (registration 5811521) and in *katakana* script (registration 5811522), and FGI (registration 5113748) are registered trademarks of FinTech Global Incorporated.

Index

Fiscal 2020 First Three Quarters Consolidated Business Summary	2
Fiscal 2020 First Three Quarters Consolidated Performance	3
Business Summary by Segment	4
Investment Banking Business—Revenues and gross profit by service	6
Change in Metsä Village Rental Method	7
Changes in Entertainment Service Business Results	8
Measures Taken at Metsä to Stop Spread of COVID-19	9
Activities to Draw Visitors	10
Trends in Balance of Investments and Loans (FGI, FGT total)	11
Changes in Assets under Management	12
Consolidated Balance Sheets	13
Consolidated Statements of Income	14
About Performance Estimate	15
Changes in Key Financial Data	16
Corporate Data	17

Fiscal 2020 First Three Quarters Business Summary

(Millions of yen)

	Fiscal 2019 First Three Quarters	Fiscal 2020 First Three Quarters	YOY Change Amount
Revenues	6,689	5,196	(1,492)
Gross profit	2,275	1,670	(605)
Operating income(loss)	(1,307)	(893)	+413
Ordinary income(loss)	(1,445)	(989)	+456
Profit/(loss) attributable to owners of the parent	(1,210)	(1,045)	+164
EBITDA	(831)	(337)	+494

Note: EBITDA is calculated by adding depreciation and amortization of goodwill to operating profit

Revenues

Lower revenues due to temporary park closure and delay in investment exits

- Moominvalley Park temporarily closed for 80 days due to COVID-19 pandemic.
- Effect of COVID-19 pandemic delayed investment exits in investment banking business. Aircraft asset management services favorable.

Gross profit

Effect of impairment loss on corporate investment significantly reduced.

- Impairment loss on corporate investment dropped to ¥18 million, compared with ¥366 million in the corresponding period a year ago.

Operating income (loss)

SGA expenses down 28%. Operating loss less deep.

- Metsä implemented management system to deal with drop in visitor count and made headway in tightening costs and securing capital to run the site.
- Metsä pre-opening costs and other one-time expenses no longer a factor, and expenses down in investment banking business as well.

Profit (loss) attributable to owners of parent

Posted extraordinary loss of ¥292 million, which includes fixed costs incurred during closure of Moominvalley Park.

Note that, Moomin Monogatari has reinforced its structure for continued business activities amid prolonged COVID-19 pandemic with support and cooperation of stakeholders, including licensees, shareholders and financial institutions

Quarterly Changes in Consolidated Performance

(Millions of yen)

	Fiscal 2019						Fiscal 2020				QOQ change	YOY change
	1Q	2Q	3Q	First three quarters	4Q	Full year	1Q	2Q	3Q	First three quarters	¥ change % change	¥ change % change
Revenues	1,020	2,257	3,411	6,689	2,486	9,175	2,209	2,060	926	5,196	(1,133) (55.0%)	(1,492) (22.3%)
Gross profit	455	495	1,324	2,275	669	2,944	696	604	1368	1,670	(235) (39.0%)	(605) (26.6%)
Operating income(loss)	(747)	(720)	160	(1,307)	(356)	(1,664)	(258)	(236)	(398)	(893)	(162) (-)	+413 (-)
Ordinary income(loss)	(804)	(762)	121	(1,445)	(404)	(1,850)	(297)	(263)	(428)	(989)	(165) (-)	+456 (-)
Profit/(loss) attributable to owners of the parent	(599)	(645)	34	(1,210)	(376)	(1,586)	(284)	(296)	(464)	(1,045)	(167) (-)	+164 (-)
EBITDA	(679)	(568)	416	(831)	(104)	(935)	(5)	(23)	(307)	(337)	(284) (-)	+494 (-)

Note: EBITDA is calculated by adding depreciation and amortization of goodwill to operating profit

Business Summary by Segment (1)

(Millions of yen)

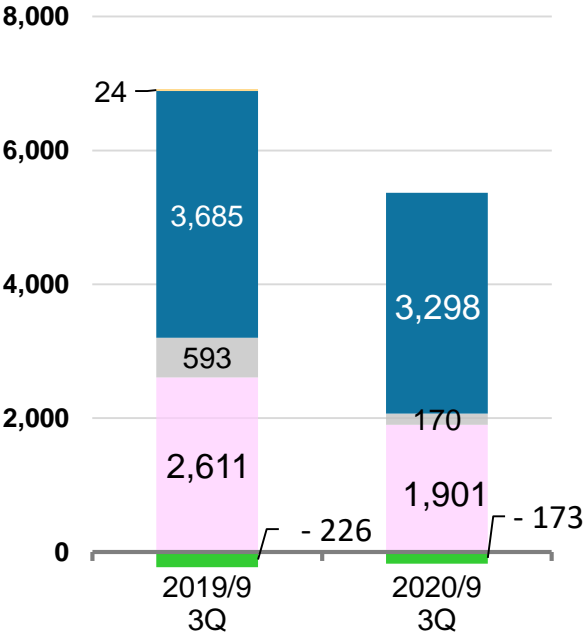
Reporting Segments		Fiscal 2019						Fiscal 2020				QOQ change	YOY change
		1Q	2Q	3Q	First three quarters	4Q		1Q	2Q	3Q	First three quarters		
Investment Banking Business	Revenue	405	975	1,230	2,611	782	3,393	555	849	497	1,901	(351)	(709)
	Gross Profit	249	130	466	846	293	1,139	316	403	325	1,045	(77)	+198
	Operating income	(128)	(276)	26	(378)	(100)	(478)	(71)	36	26	(8)	(9)	+369
Public Management Consulting Business	Revenue	182	263	148	593	79	673	64	62	43	170	(19)	(423)
	Gross Profit	88	149	78	316	47	364	33	34	25	93	(9)	(222)
	Operating income	10	65	(3)	72	6	79	(7)	(5)	(12)	(25)	(7)	(98)
Entertainment Service Business	Revenue	484	1,078	2,122	3,685	1,721	5,407	1,647	1,202	448	3,298	(754)	(387)
	Gross Profit	131	228	808	1,168	376	1,545	376	190	50	617	(140)	(551)
	Operating income	(392)	(299)	346	(345)	(78)	(423)	(18)	(142)	(253)	(414)	(111)	(68)
Others	Revenue	7	13	3	24	-	24	-	-	-	-	-	(24)
	Gross Profit	7	13	3	24	-	24	-	-	-	-	-	(24)
	Operating income	(4)	0	(8)	(12)	-	(12)	-	-	-	-	-	+12
Adjustment (Elimination of transactions among segments and corporate expenses)	Revenue	(60)	(73)	(93)	(226)	(97)	(324)	(57)	(54)	(62)	(173)	(8)	+53
	Gross Profit	(21)	(26)	(32)	(80)	(48)	(128)	(29)	(24)	(32)	(86)	(8)	(5)
	Operating income	(232)	(210)	(201)	(644)	(185)	(829)	(161)	(124)	(158)	(445)	(34)	+199
Amount Booked on Consolidated Statement of Income	Revenue	1,020	2,257	3,411	6,689	2,486	9,175	2,209	2,060	926	5,196	(1,133)	(1,492)
	Gross Profit	455	495	1,324	2,275	669	2,944	696	604	368	1,670	(235)	(605)
	Operating income	(747)	(720)	160	(1,307)	(356)	(1,664)	(258)	(236)	(398)	(893)	(162)	+413
Related issues		Metsä Village opened in November 2018	Moominvalley Park opened in March 2019			Geoplan Namtech and Adacotech removed from scope of consolidation			Moominvalley Park closed for 16 days	Moominvalley Park and Metsä Village closed temporarily for 80 days and 44 days, respectively			

1. Revenue for each segment includes intersegment revenue and transfers.
2. The ¥(445) million operating loss for the first three quarters of fiscal 2020, under adjustment, includes intersegment elimination (¥174 million in the first three quarters of fiscal 2020) as well as corporate expenses (¥(619) million in the same period) that are not allocated to any reporting segment. Corporate expenses are general and administrative expenses not associated with any reporting segment, mainly because it is difficult to justifiably allocate such expenses to any particular reporting segment.

Business Summary by Segment (2)

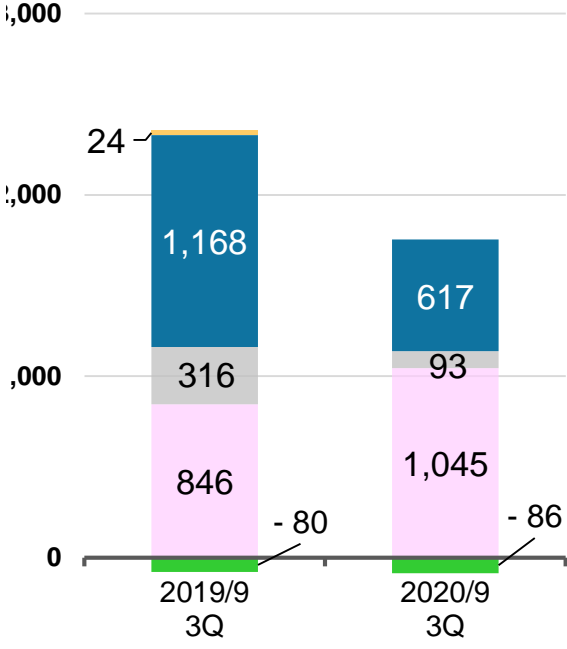
Revenues

(Millions of yen)



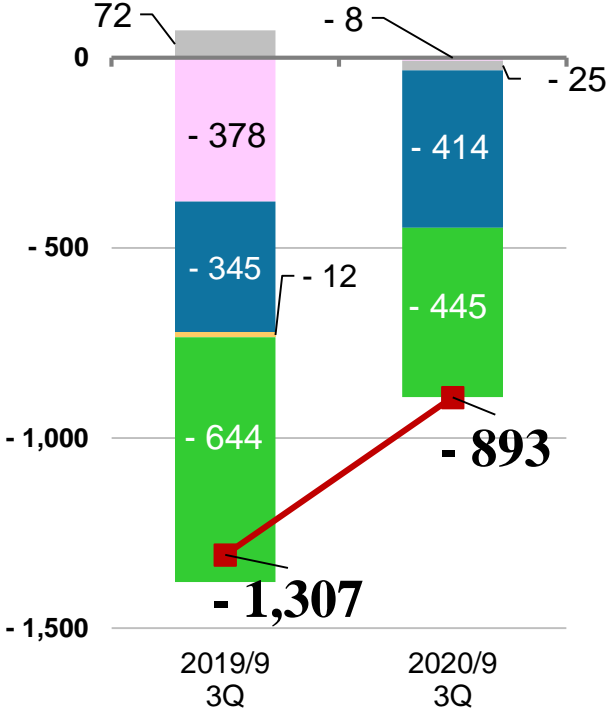
6,689
5,196
Down 22.3%

Gross Profit



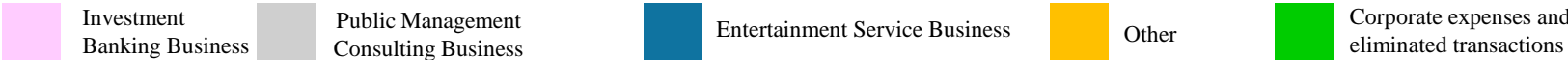
2,275
1,670
Down 26.6%

Operating Income (loss)



Fixed expenses of ¥292 million incurred during temporarily closure of Moominvalley Park booked as extraordinary loss

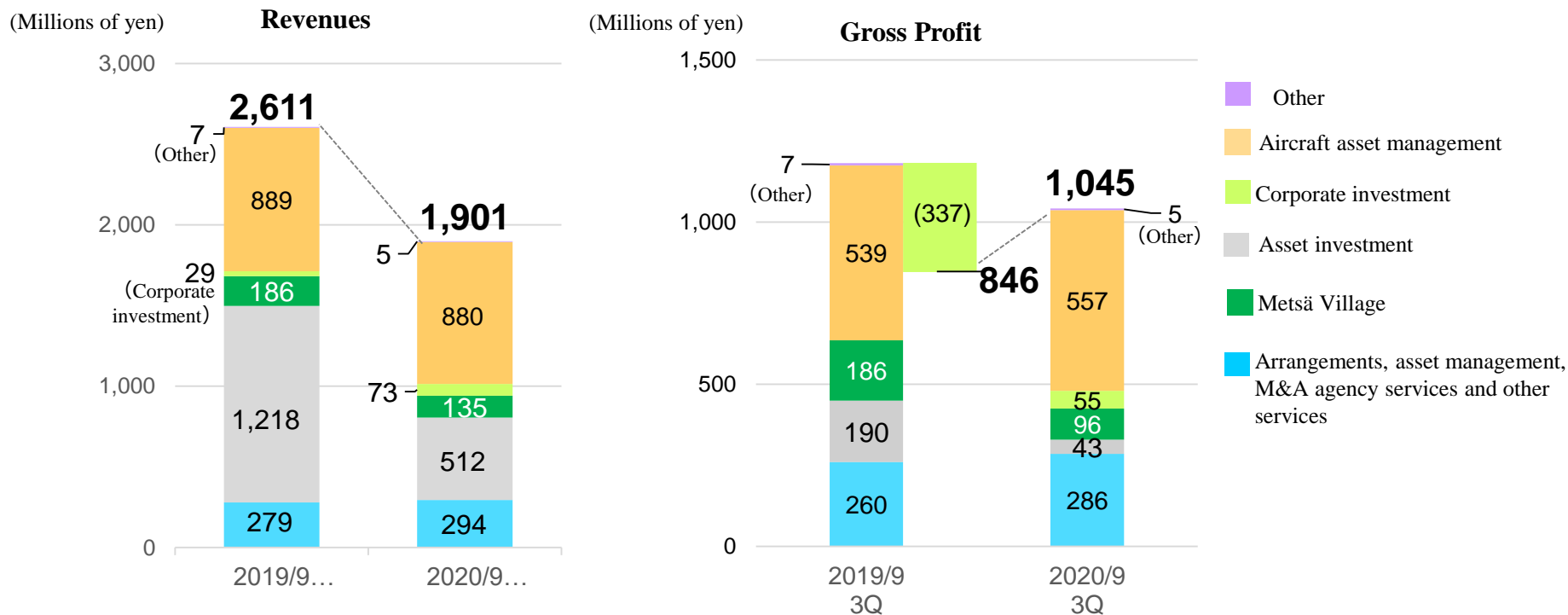
Note: Segment breakdown uses non-eliminated values.



Investment Banking Business—Revenues and gross profit by service

Closed real estate deals for which asset management services had been provided and posted increase in service revenues. Aircraft asset management moving in favorable direction. Corporate investment impairment loss no longer a factor, leading to 23.5% year-on-year increase in gross profit.

- **Arrangements:** Executed real estate M&A deals, and posted revenues from performance fees and trust beneficiary rights agency services.
- **Asset investment:** Exited real estate M&A deals connected to aforementioned agency services but expect to post investment revenue in fourth quarter. Progress on other deals is delayed.
- **Metsä Village:** Decrease due to introduction of free parking on weekdays, in effect since November 2019.
- **Corporate investment:** Impact from impairment loss on fund investment in third quarter of fiscal 2019 no longer a factor. Investment exit activity in second quarter, contributing to higher revenues and gross profit.
- **Aircraft asset management:** Favorable results despite significant COVID-19 pandemic impact.

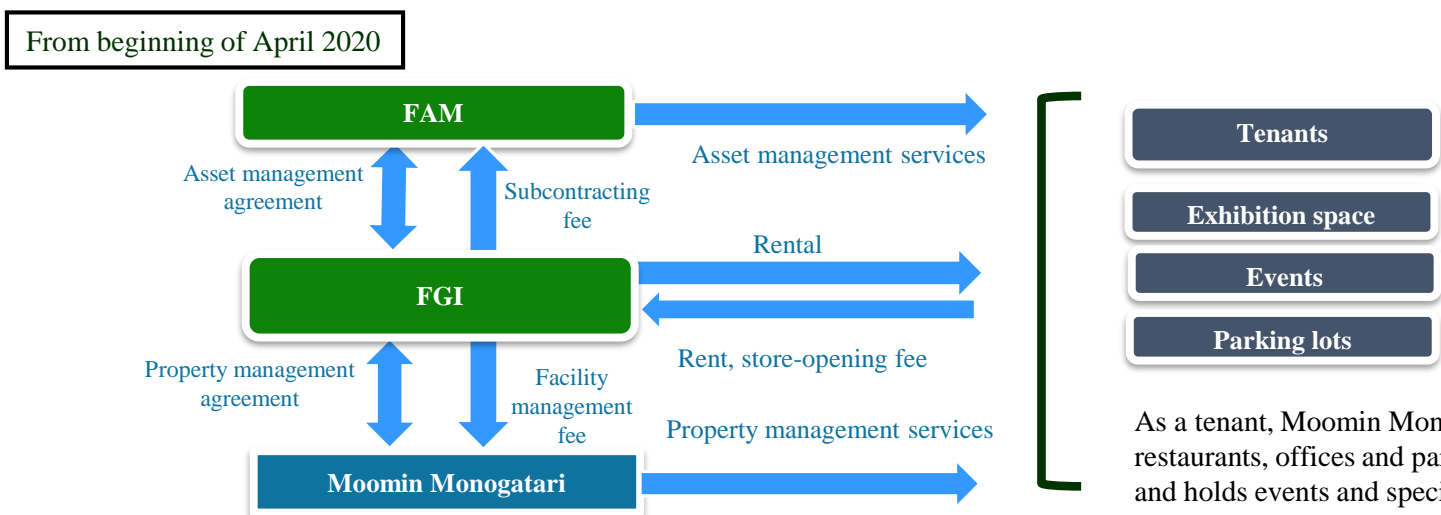
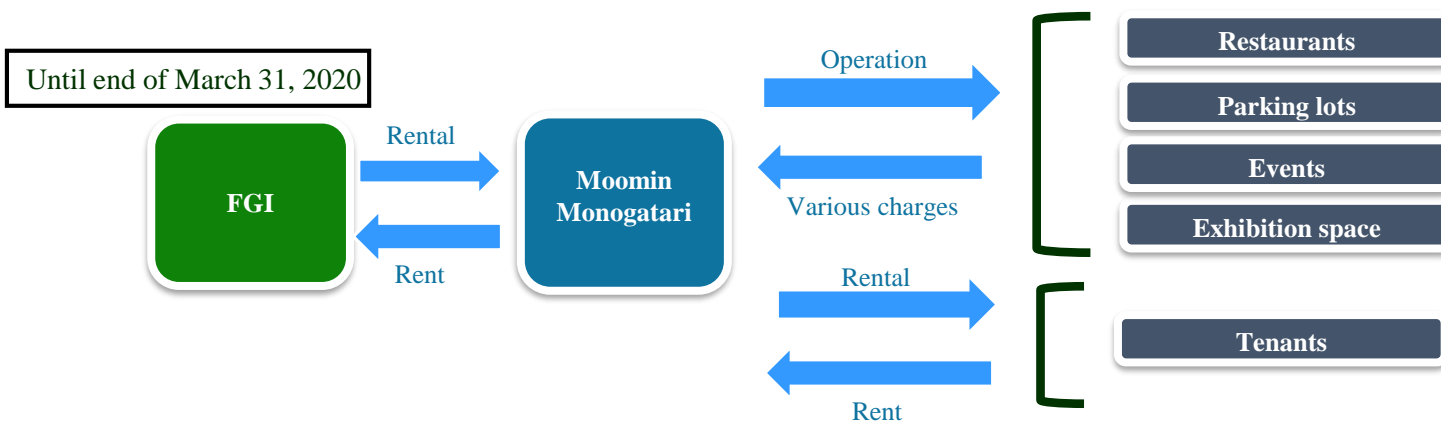


Note: Intersegment transactions use non-eliminated values.

Change in Metsä Village Rental Method

Shift from master lease system to direct renting to tenants. Accelerate trend toward improved value.

Moomin Monogatari ran the commercial facilities of Metsä Village under a master lease agreement with FGI and subleased space to tenants. However, seeking a better system that would support efforts to boost value through facility development and heightened appeal and promote smooth exit of investments at a later date, in April 2020, FGI shifted to a subcontracting system wherein the Company rents Metsä Village space directly to tenants and then outsources asset management responsibilities to FinTech Asset Management and property management responsibilities to Moomin Monogatari.



As a tenant, Moomin Monogatari rents restaurants, offices and parking lot spaces and holds events and special exhibitions.

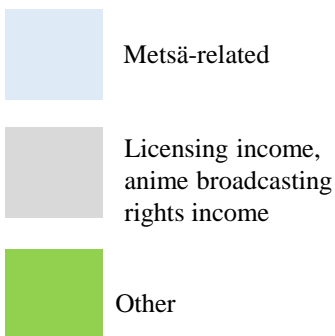
Changes in Entertainment Service Business Results (Quarterly)

Moominvalley Park closed temporarily—80 days in second and third quarters—to help stop spread of COVID-19

- **Metsä-related:** Moominvalley Park closed for 16 days in second quarter and 64 days in third quarter (27 days of operation between June 4 – 30). Revenues for first three quarters of fiscal 2020 fell 17.3% over corresponding period a year ago, to ¥2,232 million. Operating division and administrative division each worked to reduce costs given lower revenue status.
- **Licensing-related:** Opening of Moominvalley Park piqued interest in using Moomin characters under license, leading to 23 new contracts since October 2019. Closure of large commercial facilities, which are key sales channels for licensees to market their merchandise, had negative impact, but situation countered by efforts to strengthen product categories and sales routes with future demand potential, such as online channels. Revenues hit ¥1,065 million, up 13.9% over the corresponding first three quarters of fiscal 2019.

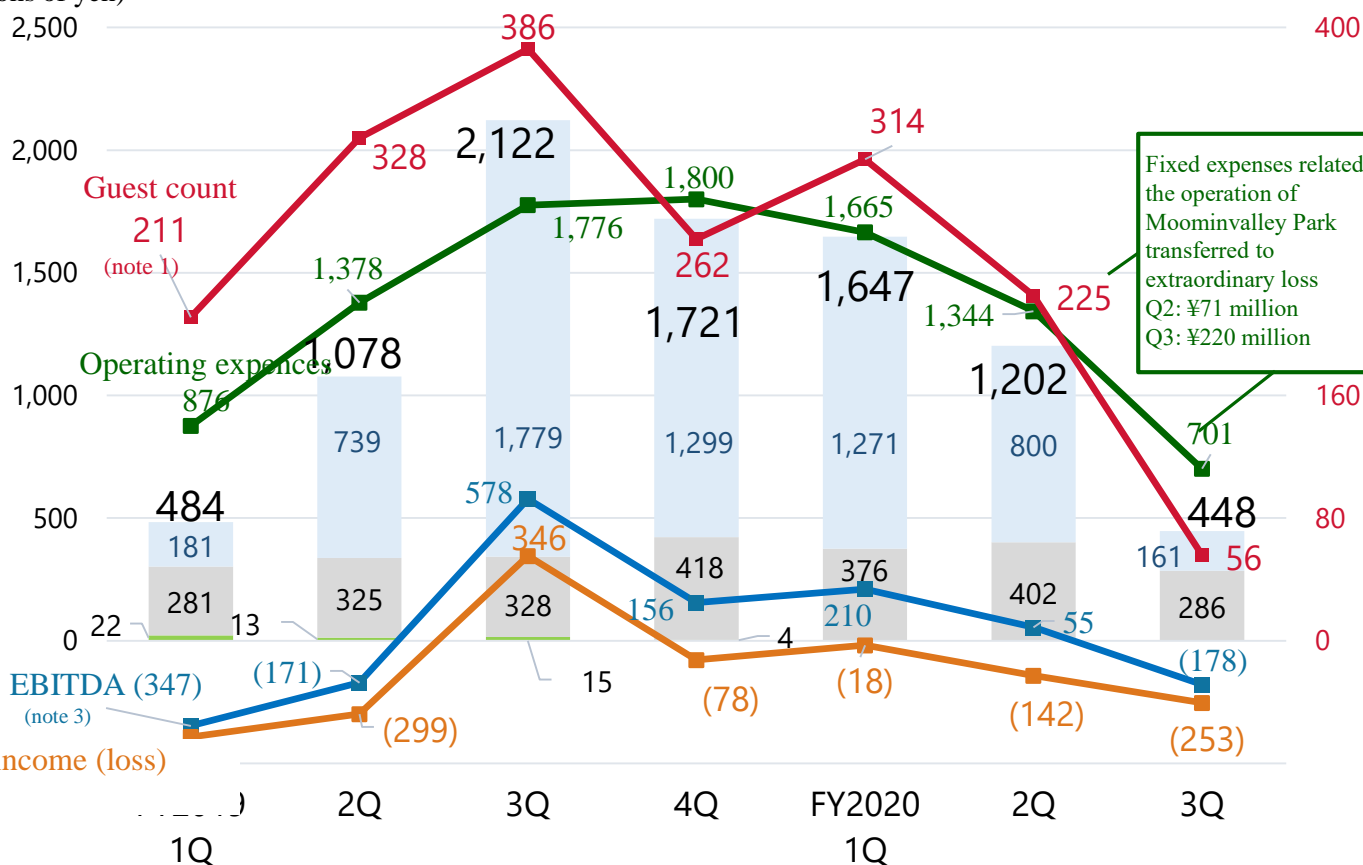
Revenues

(note 2)



(Millions of yen)

(Thousands of people)



Fixed expenses related to the operation of Moominvalley Park transferred to extraordinary loss
 Q2: ¥71 million
 Q3: ¥220 million

- Notes:
1. In first quarter of fiscal 2019, there were 52 days of operation. Does not include pre-opening event.
 2. Revenues are based on non-eliminated intersegment transactions.
 3. EBITDA is calculated by adding depreciation and amortization of goodwill included in cost of revenue and selling, general and administrative expenses to operating profit.

Measures Taken at Metsä to Stop Spread of COVID-19

Took measures to stop spread of COVID-19 while cutting costs, procuring capital. Prepared for prolonged impact on business.

Item	Details
Finances/cost control	<ul style="list-style-type: none"> In addition to cost-cutting based on initial budget, promote further cost reduction. Moomin Monogatari utilized institutional loans and borrowed ¥300 million. Loans extended by financial institutions to Moomin Monogatari and local special purpose company came with support measures, including repayment deferral. Expect pandemic to have prolonged impact on business, and talks in progress with lenders for flexible conditions on future repayment schedule. Moomin Monogatari asked stakeholders for support and understanding. <ul style="list-style-type: none"> FGI: ¥400 million in financial support and rent payment relief (implemented) Moomin Characters: A licensee, company will give full cooperation to ensure that business activities continue going forward. City of Hanno, Saitama Prefecture: Extended and enhanced acceptance of products supplied by Moomin Monogatari under <i>furusato nozei</i> (“hometown tax” donation) system.
Tenants	<ul style="list-style-type: none"> Tenants at Metsä Village were excused from paying some of their rent during site closure.
Employees	<ul style="list-style-type: none"> Staff who operate facilities laid off during temporary site closure. Applied for employment adjustment subsidy (about ¥60 million on application basis). Will begin receiving financial assistance in fourth quarter.
COVID-19 response	<ul style="list-style-type: none"> Ensure “Three Cs” avoidance (closed spaces, crowded places, close-contact settings). Formulated “Peace of Mind Declaration.” Stop spread of COVID-19.



Temperature check with thermography upon entering site
Admission to site restricted once certain level of capacity reached



Service counter lines and seating spaced to maintain social distancing
Plexiglass dividers installed in areas, such as service counters, where people are face-to-face
Enhanced cashless payment structure



Inside windows and doors opened to improve ventilation
Heightened cleaning and disinfecting protocols as well as garbage collection

Moominvalley Park
“Peace of Mind Declaration”

ムーミンバレーパーク 安心宣言
—私たちは、以下を遵守することを誓います—

<p>1 三密を徹底的に回避します</p> <ul style="list-style-type: none"> ・密の回避 ・三密防止の意識啓発 (必ずで済む限りは不要です) ・トイレ、換気扇の稼働停止 ・緊急事態宣言時 ・営業時間短縮 <p>2 感染防止の対策を行います</p> <ul style="list-style-type: none"> ・換気扇の定期的な点検 ・密閉する必要のない換気 ・定期的な換気扇の清掃 ・密閉した換気扇からの換気 ・換気扇の清掃 ・換気扇の清掃 ・換気扇の清掃 <p>3 安全のための設備にします</p> <ul style="list-style-type: none"> ・換気扇の定期的な点検 ・換気扇の定期的な点検 ・換気扇の定期的な点検 <p>4 安心に利用した工夫をします</p> <ul style="list-style-type: none"> ・トイレ、換気扇の稼働停止 ・換気扇の定期的な点検 ・換気扇の定期的な点検 	<p>5 行いませぬ、行わずに</p> <ul style="list-style-type: none"> ・密での子供の遊(17以下等) ・換気扇の定期的な点検 <p>6 努力を断りません</p> <ul style="list-style-type: none"> ・三密防止の意識啓発 ・換気扇の定期的な点検 <p>7 感染化リスクに配慮します</p> <ul style="list-style-type: none"> ・換気扇の定期的な点検 ・換気扇の定期的な点検 <p>8 新しい働き方導入の努力をします</p> <ul style="list-style-type: none"> ・換気扇の定期的な点検 ・換気扇の定期的な点検 <p>9 その他</p> <ul style="list-style-type: none"> ・換気扇の定期的な点検 ・換気扇の定期的な点検
--	--

宣言日：2020年5月28日
表：ムーミンバレーパーク
印刷用紙：ムーミンバレーパーク (https://moominvalley.com/) 配布済み

* Saitama Prefecture recommended businesses use “Sai-no-Kuni New Lifestyle Peace of Mind Declaration” for creating guidelines to stop spread of COVID-19

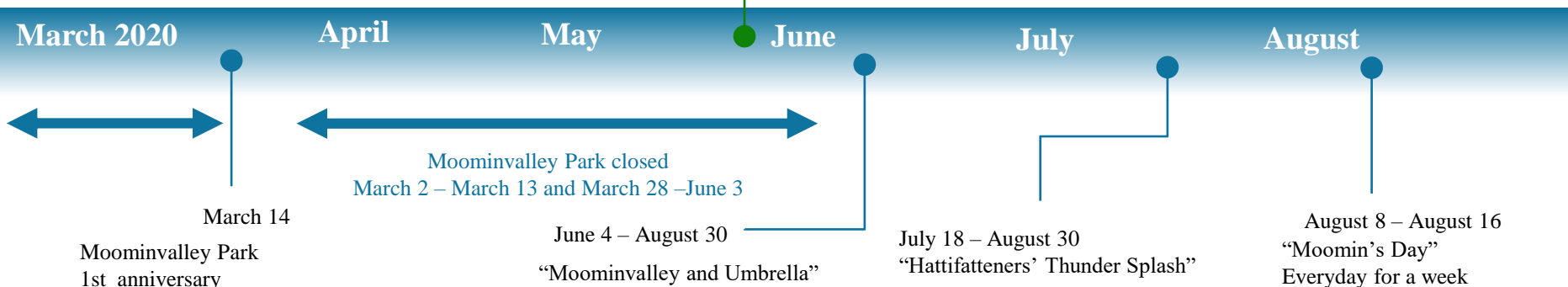
Activities to Draw Visitors

Once operations resumed, events brimming with appeal were launched
Metsä Umbrella Sky Design Project 2020 on now!



Metsä Village closed
April 8 – May 24

May 22 – August 30
“Forest and Lake and Umbrella”



Opened “A Little Girl Who Gained Courage – From Friends of Moominvalley” at Emma’s Theater

Revised ticket content and prices
(Summary of revisions)

- Added facilities available for access on one-day pass
- Discounts on advance tickets
- Annual passport goes on sale (on official Moomin site, until August 9)



Complementing “Forest and Lake and Umbrella” event at Metsä Village, installation of about 2,000 colorful umbrellas hangs above footpath for about 300m



Mist bathes visitors and Hattifatteners under the umbrella display in this fun event to beat the summer heat.



Moomin’s Day, which is also Tove Jansson’s birthday (August 9), is celebrated with a variety of activities.

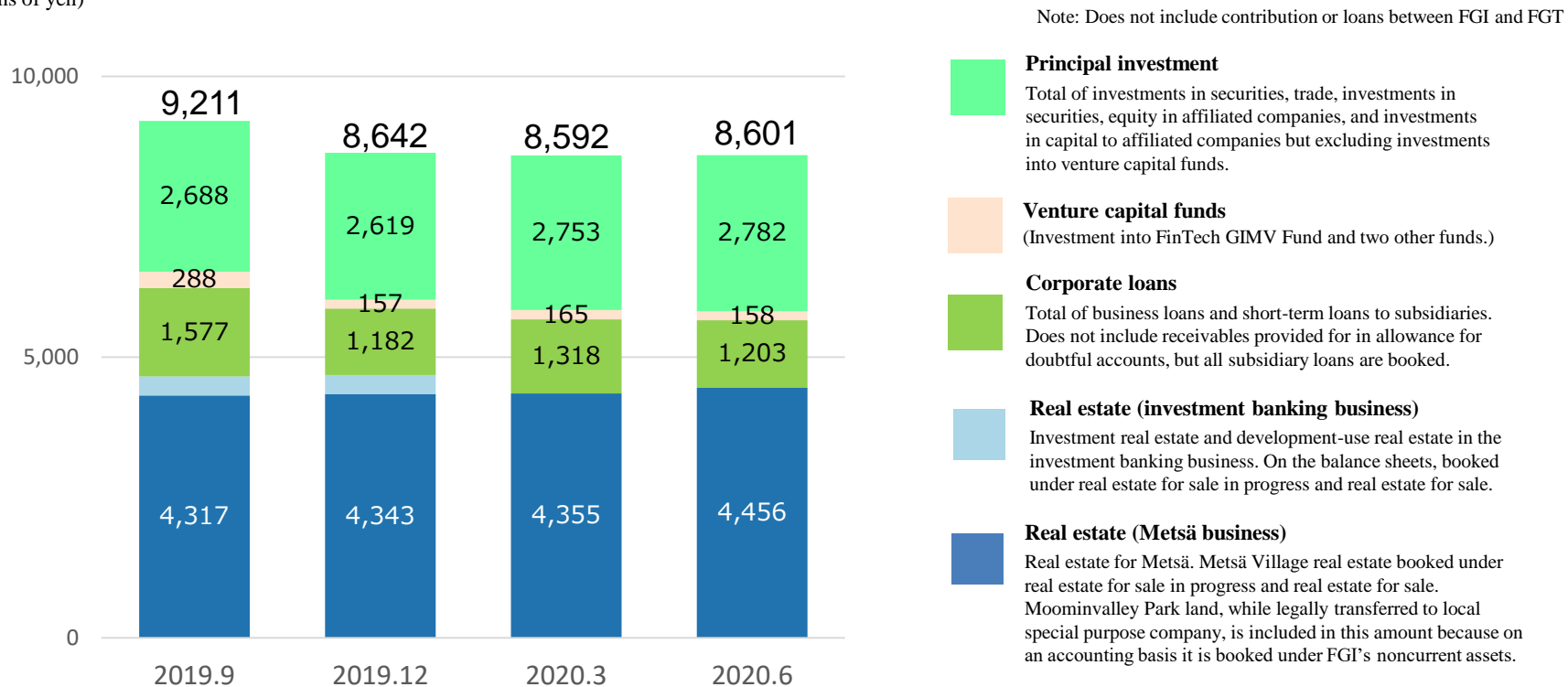
Trends in Balance of Investments and Loans (FGI, FGT total)

Key Components of Change in Third Quarter (April 2020 – June 2020) of Fiscal 2020

- Principal investment: New investment into growth company. Increased balance.
- Venture capital funds: Impact of evaluation loss on FGF investment and exchange rates led to decrease.
- Corporate investment: Partial recovery of loan to feed working capital at affiliated company.
Partial recovery of loan to subsidiary special purpose company with capital stake in SGI.
- Real estate (Metsä): FGI acquired parking lot lease assets from Moomin Monogatari following change in rental method at Metsä Village.

Total Investments and Loans by FGI and FinTech Global Trading (FGT) (including investments in subsidiaries)

(Millions of yen)



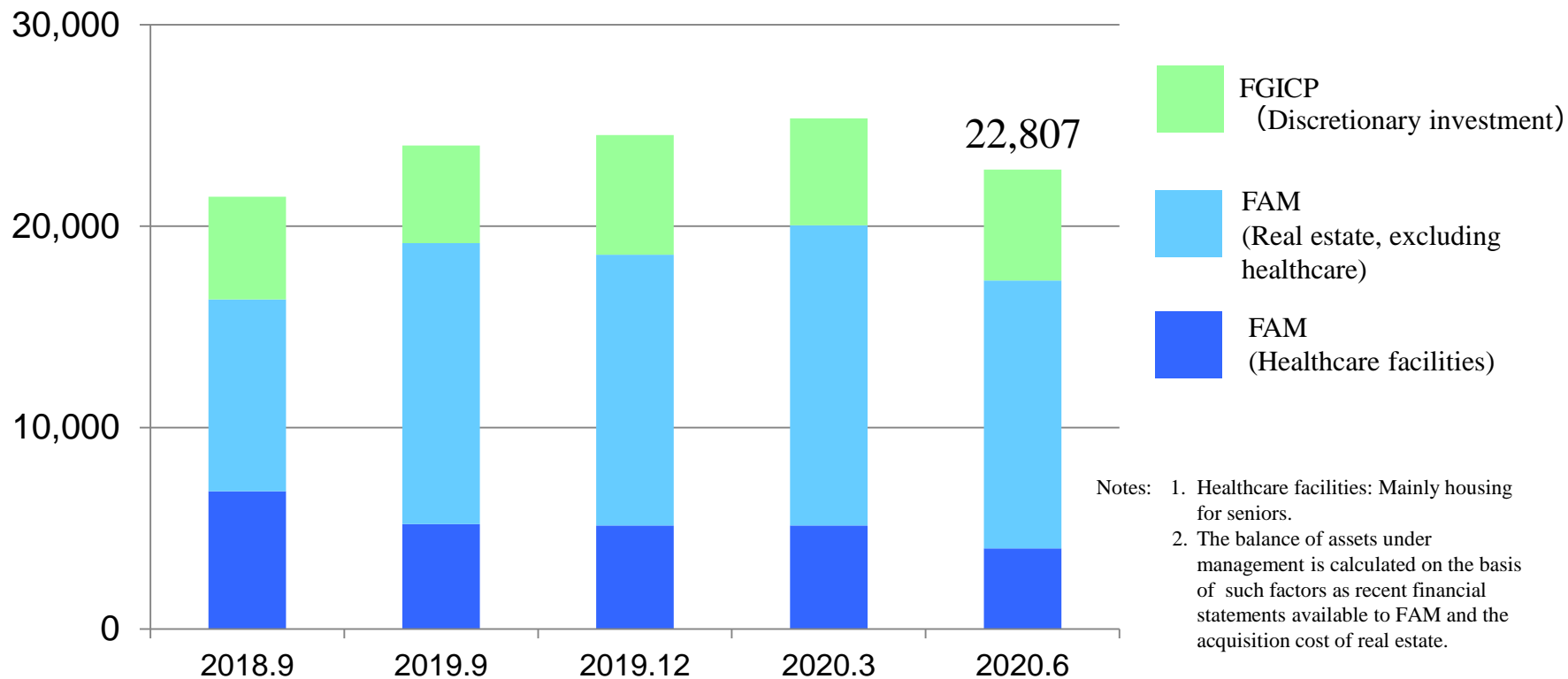
Changes in Assets under Management

Executed third-quarter exit of real estate M&A deal* formed by FGI in second quarter and into which FGI contributed capital as well as investment deal for healthcare facility. Consequently, FAM's balance of assets under management decreased.

•*Real estate M&As

Undertaken to sell/purchase shares in a corporation where principal assets are primarily real estate, compared with typical M&As where the purpose is to sell/purchase a business in a company. The target of sale/purchase is not just the real estate held by the corporation but rather to shift assets and liabilities other than real estate held by the corporation from the seller (former shareholder(s) to the buyer (new shareholders) through the sale/purchase of shares in the corporation.

(Millions of yen)



Notes: 1. Healthcare facilities: Mainly housing for seniors.
2. The balance of assets under management is calculated on the basis of such factors as recent financial statements available to FAM and the acquisition cost of real estate.

Consolidated Balance Sheets

(Thousands of yen)

Assets	Fiscal 2019	Fiscal 2020	Change
		First Three Quarters	
Current assets	10,438,589	8,861,461	(1,577,127)
Cash and time deposits	2,533,187	2,022,051	(511,136)
Accounts receivable, trade	727,499	497,819	(229,679)
1 Investments in securities, trade	1,359,941	1,268,465	(91,476)
Loans receivable, trade	548,625	518,287	(30,337)
2 Real estate for sale	4,211,988	3,997,927	(214,061)
Merchandise	208,577	300,816	92,238
3 Other	948,410	349,185	(599,225)
Allowance for doubtful accounts	(99,641)	(93,091)	6,549
Noncurrent assets	8,586,424	8,060,716	(525,707)
4 Property, plant and equipment	7,283,853	6,873,423	(410,429)
Intangible fixed assets	724,929	656,616	(68,313)
Investments and other assets	577,641	530,677	(46,964)
Total assets	19,025,014	16,922,178	(2,102,835)

1 New investments into two growth companies and real estate M&A deals, but posted decrease due to distribution of profit received paralleling exit by venture capital fund FGF from investment in drug-discovery company that had been target of investment activity and also due to sale of real estate trust beneficiary rights on SPC subsidiary.

2 Decreased due to asset investment (real estate development) exit activity

3 Accrued consumption tax decreased, owing to consumption tax refund.

4 Decreased, despite investment to enhance content at Moominvalley Park, due to depreciation of buildings and internal and external features.

5 Decreased due to repayment of loans paralleling asset investment (real estate development) exit activity

6 Although Moomin Monogatari borrowed funds from external sources for working capital, a portion of SPC's institution-extended loans was repaid, leading to a decrease.

Liabilities	Fiscal 2019	Fiscal 2020	Change
		First Three Quarters	
Current liabilities	3,010,093	2,568,011	(442,081)
Accounts payable, trade	213,256	138,422	(74,833)
5 Short-term loans payable	373,904	121,459	(252,444)
Current portion of long-term loans payable	752,968	762,968	10,000
Income taxes payable	98,999	54,502	(44,497)
Accrued employee bonuses	157,244	134,885	(22,358)
Other	1,413,720	1,355,773	(57,946)
Noncurrent liabilities	7,141,750	6,873,446	(268,304)
6 Long-term loans payable	6,086,260	5,998,254	(88,006)
Net defined benefit liability	94,633	105,000	10,366
Other	960,856	770,191	(190,665)
Total liabilities	10,151,843	9,441,457	(710,386)

Net Assets

Shareholders' equity	7,480,064	6,434,700	(1,045,364)
Common stock	6,461,911	6,462,062	151
Additional paid-in capital	5,015,924	5,016,132	208
Retained earnings	(3,997,770)	(5,043,494)	(1,045,723)
Accumulated other comprehensive income	(33,493)	(44,643)	(11,149)
Stock acquisition rights	65,837	63,104	(2,733)
Non-controlling interests	1,360,762	1,027,560	(333,201)
Total net assets	8,873,170	7,480,720	(1,392,449)
Total liabilities and net assets	19,025,014	16,922,178	(2,102,835)

Consolidated Statement of Income

	(Thousands of yen)							
	Fiscal 2019 First Three Quarters	Ratio to Revenues	Fiscal 2020 First Three Quarters	Ratio to Revenues	YoY Change Amount	YoY Change Ratio		
Revenues	1	6,689,057	100.0%	5,196,677	100.0%	(1,492,380)	△ 22.3%	
Cost of revenues		4,413,854	66.0%	3,526,593	67.9%	(887,261)	△ 20.1%	
Gross profit		2,275,203	34.0%	1,670,084	32.1%	(605,119)	△ 26.6%	
Selling, general and administrative expenses	2	3,582,887	53.6%	2,563,881	49.3%	(1,019,006)	(28.4)%	
Operating income/(loss)		(1,307,684)	(19.5)%	(893,796)	(17.2)%	413,887	—	
Other income		10,852	0.2%	24,449	0.5%	13,597	125.3%	
Other expenses		148,947	2.2%	119,886	2.3%	(29,061)	(19.5)%	
Ordinary profit/(loss)		(1,445,779)	(21.6)%	(989,233)	(19.0)%	456,546	—	
Extraordinary profit		182,556	2.7%	5,672	0.1%	(176,883)	(96.9)%	
Extraordinary loss		32,076	0.5%	3	295,386	5.7%	263,310	820.9%
Income before income taxes		(1,295,300)	(19.4)%	(1,278,947)	(24.6)%	16,352	—	
Income taxes		56,552	0.8%	46,753	0.9%	(9,798)	(17.3)%	
Profit /(loss)		(1,351,852)	(20.2)%	(1,325,701)	(25.5)%	26,151	—	
Profit /(loss) attributable to non-controlling interests		(141,430)	(2.1)%	(279,977)	(5.4)%	(138,547)	—	
Profit /(loss) attributable to owners of parent		(1,210,422)	(18.1)%	(1,045,723)	(20.1)%	164,698	—	

1

Revenues and cos of revenues from operation of Moominvalley Park, which did not open until March 16, 2019, that is, during the second quarter of fiscal 2019, were factored in from the start of the term, but revenues and cost of revenues decline owing to temporary closure due to the spread of COVID-19 as well as a delay of investment and a decrease in the number of subsidiaries. Valuation loss on impairment of corporate investments dropped to ¥18 million as of June 30, 2020, compared with ¥366 million a year earlier.

2

Burden of costs incurred in preparation for Metsä opening no longer a factor, and other one-time costs also gone. Personnel expenses reduced. Decrease in number of subsidiaries under consolidation as of fourth quarter of 2019, affecting 28.4% drop in SG&A expenses for first three quarters of fiscal 2020 year on year.

3

Booked ¥292 million in fixed expenses (including personnel expenses and depreciation expenses) during temporary closure of Moominvalley Park as loss due to temporary closure.

About Performance Forecast

Consolidated performance forecast will be disclosed after careful tracking of progress on investments tapped for exit and the effect of COVID-19 on Metsä business

As to Metsä business, Moominvalley Park resumed operations on June 4, 2020, but from July through August, the rate of new COVID-19 cases accelerated again in Japan. The current situation makes it impossible to predict the kind of results that Metsä will achieve in the immediate future. Uncertainty also affects the investment exit environment in the investment banking business. FGI had tapped certain investments to exit in fiscal 2020 and was working toward this even before COVID-19 emerged, but at the present time, it is unclear whether or not exit plans will go forward.



The consolidated performance forecast for fiscal 2020, ending September 30, 2020, has not been determined yet because of the difficulty in making realistic predictions at the present time. An update will be provided as soon as the situation allows a better picture of performance direction.

Changes in Key Financial Data (Consolidated Basis)

		Fiscal 2015	Fiscal 2016	Fiscal 2017	Fiscal 2018	Fiscal 2019	First Three Quarters Fiscal 2020
Revenues	(millions of yen)	5,429	7,485	7,182	3,689	9,175	5,196
Gross profit	(millions of yen)	2,495	1,496	1,626	2,261	2,944	1,670
Operating income/(loss)	(millions of yen)	115	(1,031)	(1,319)	(1,072)	(1,664)	(893)
Ordinary income (loss)	(millions of yen)	237	(1,369)	(1,341)	(1,227)	(1,850)	(989)
Profit /(loss) attributable to owners of parent	(millions of yen)	224	(1,384)	(1,358)	(820)	(1,586)	(1,045)
Net assets	(millions of yen)	7,879	6,312	5,326	8,551	8,873	7,480
Total assets	(millions of yen)	11,958	10,975	12,932	14,016	19,025	16,922
Net assets per share	(yen)	48.31	38.66	29.64	39.31	37.03	31.77
Net income (loss) per share	(yen)	1.48	(8.56)	(8.39)	(4.79)	(8.08)	(5.20)
Diluted net income (loss) per share	(yen)	1.47	—	—	—	—	—
Equity to total asset ratio	(%)	65.4	57.0	37.1	52.2	39.1	37.8
Equity to net income ratio	(%)	3.4	(19.7)	(24.6)	(13.5)	(21.5)	—
Price earning ratio (PER)	(times)	84.7	—	—	—	—	—
Cash flow from operating activities	(millions of yen)	(1,791)	(1,305)	(1,153)	(2,978)	(2,604)	—
Cash flow from investing activities	(millions of yen)	(644)	(302)	(1,026)	(2,008)	(4,543)	—
Cash flow from financing activities	(millions of yen)	4,761	(751)	2,937	5,771	5,710	—
Cash and cash equivalents at the end of the fiscal year	(millions of yen)	4,612	2,240	2,969	3,847	2,513	—
Number of employees(consolidated) (part-time employees)	(employees)	117(8)	114(20)	143(27)	156(42)	167(262)	150(247)
Number of employees(non-consolidated)(part-time employees)	(employees)	38(3)	45(8)	40(6)	38(5)	39(5)	29(4)

Corporate Data: FinTech Global Incorporated

Head office	Meguro Central Square 15th Floor, 3-1-1, Kamiosaki, Shinagawa-ku, Tokyo 141-0021
Establishment	December 7, 1994
Representative	Nobumitsu Tamai, President and Chief Executive Officer
Data of listing	June 8, 2005
Securities Code	8789 (TSE Mothers)
Fiscal year-end	September 30
Main business	I. Investment banking business II. Public management consulting business III. Entertainment service business
Number of issued shares	201,114,600 shares (As of June 30, 2020)
Minimum trading unit	100
Capital stock	¥6,462 million (As of June 30, 2020)
Net assets (consolidated)	¥7,480 million (As of June 30, 2020)
Major shareholders (As of March 31, 2020)	Nobumitsu Tamai 10,095,500 shares (5.02%) CAT-MY Co., Ltd 10,000,000 shares (4.97%)
Number of employees	Consolidated: 150 (As of June 30, 2020, excludes temporary staff)

•FinTech, in *katakana* script and English letters (registration 5113746), FinTech Global, in English letters (registration 5811521) and in *katakana* script (registration 5811522), and FGI (registration 5113748) are registered trademarks of FinTech Global Incorporated.

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.