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Consolidated Financial Results for the First Three Quarters of Fiscal 2025 (Under Japanese GAAP)

August 8, 2025

Company name: FinTech Global Incorporated
 Listing: Tokyo Stock Exchange
 Securities code: 8789
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 Scheduled date to commence dividend payments: —
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: No

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the first three quarters of fiscal 2025 (from October 1, 2024 to June 30, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Revenues		Operating income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
First three quarters of fiscal 2025	10,358	8.1	2,862	29.8	2,788	32.2	1,597	(2.9)
First three quarters of fiscal 2024	9,578	38.6	2,206	93.0	2,108	94.4	1,644	110.4

Note: Comprehensive income For the first three quarters of fiscal 2025: ¥1,583 million [(15.9)%]
 For the first three quarters of fiscal 2024: ¥1,883 million [74.5%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
First three quarters of fiscal 2025	8.19	8.13
First three quarters of fiscal 2024	8.22	8.17

Note: The amount for the first three quarters of fiscal 2024 reflects the significant revisions to the initial allocation of acquisition costs due to the finalization of the provisional accounting treatment for the business combination at the end of fiscal 2024.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
First three quarters of fiscal 2025	25,969	11,498	40.1
Fiscal 2024	20,669	10,752	46.1

Reference: Equity

For the first three quarters of fiscal 2025: ¥10,403 million
 For fiscal 2024: ¥9,530 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal 2024	—	0.00	—	1.50	1.50
Fiscal 2025	—	0.00	—		
Fiscal 2025 (Forecast)				3.00	3.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial forecasts for fiscal 2025 (October 1, 2024 – September 30, 2025)

(Percentages indicate year-on-year changes.)

	Revenues		Operating income		Ordinary profit		Profit attributable to owners of the parent		EPS
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Fiscal 2025	14,000	1.4	3,200	24.5	3,100	26.0	2,000	19.3	10.28

Note: Change from the latest consolidated financial forecasts: Yes

*** Notes**

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of accounting treatment specific to the preparation of consolidated financial statements: None
- (3) Changes in accounting policies, changes in accounting estimates, and restatement
- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: Yes
 - (ii) Changes in accounting policies due to other reasons: None
 - (iii) Changes in accounting estimates: None
 - (iv) Restatement: None

(4) Number of issued shares (common shares)

- (i) Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2025	201,321,700 shares
As of September 30, 2024	201,321,700 shares

- (ii) Number of treasury shares at the end of the period

As of June 30, 2025	7,788,420 shares
As of September 30, 2024	5,434,320 shares

- (iii) Average number of shares outstanding during the period

(cumulative from the beginning of the fiscal year)

First three quarters of fiscal 2025	195,106,137 shares
First three quarters of fiscal 2024	200,190,947 shares

- * Review of the Japanese-language originals of the attached consolidated financial statements by certified public accountants or an audit firm: None

- * Proper use of earnings forecasts, and other special matters

(Caution regarding forward-looking statements)

The forward-looking statements included in this summary of financial statements are based on the assumptions, forecasts, and plans of FinTech Global Incorporated (hereafter, “FGI” and “the Company”) as of the date on which this document is made public. The Company’s actual results may differ substantially from such statements due to various risks and uncertainties.

(Impact of acquiring treasury stock)

On May 9, 2025, the Board of Directors of the Company approved a resolution to repurchase its own shares pursuant to Article 156 of the Companies Act, which is applicable in lieu of Article 165, Paragraph 3 of this act. As a result, the “EPS” in the above article 3, “Consolidated financial forecasts for fiscal 2025” is described taking into consideration the impact of this treasury stock acquisition.

(Method of obtaining supplementary results materials)

Supplementary material on financial results are available on August 8, 2025.

Consolidated Financial Statements and Important Notes

(1) Consolidated Balance Sheets

	(Unit: Thousands of yen)	
	Fiscal 2024 (As of September 30, 2024)	First Three Quarters of Fiscal 2025 (As of June 30, 2025)
Assets		
Current assets		
Cash and time deposits	5,789,907	6,852,909
Notes and accounts receivable - trade, and contract assets	950,434	1,574,680
Operational investment securities	1,560,437	1,831,782
Loans receivable, trade	522,565	772,215
Real estate for sale	4,046,834	4,018,567
Merchandise	142,275	152,534
Other	1,119,460	2,210,049
Allowance for doubtful accounts	(104,667)	(616,866)
Total current assets	14,027,246	16,795,873
Noncurrent assets		
Property, plant and equipment		
Buildings and structures	5,206,093	5,226,317
Accumulated depreciation	(1,031,449)	(1,167,932)
Buildings and structures, net	4,174,643	4,058,385
Other	1,086,273	3,154,683
Total property, plant and equipment	5,260,917	7,213,068
Intangible fixed assets		
Goodwill	88,105	63,681
Other	93,313	77,185
Total intangible fixed assets	181,418	140,867
Investments and other assets		
Investments in securities	533,513	951,464
Long-term loans receivable	8,340	2,091
Deferred tax assets	127,745	101,256
Other	564,956	799,732
Allowance for doubtful accounts	(34,458)	(34,446)
Total investments and other assets	1,200,096	1,820,097
Total noncurrent assets	6,642,432	9,174,033
Total assets	20,669,679	25,969,906

	(Unit: Thousands of yen)	
	Fiscal 2024 (As of September 30, 2024)	First Three Quarters of Fiscal 2025 (As of June 30, 2025)
Liabilities		
Current liabilities		
Accounts payable, trade	241,273	268,670
Short-term loans payable	781,186	4,032,102
Current portion of bonds payable	—	100,000
Current portion of long-term loans payable	5,998,872	6,024,917
Income taxes payable	326,067	256,299
Lease obligations	32,914	32,515
Accrued employee bonuses	322,024	267,663
Other	1,085,810	1,324,755
Total current liabilities	8,788,148	12,306,923
Noncurrent liabilities		
Bonds payable	—	100,000
Long-term loans payable	638,535	1,404,958
Lease obligations	21,074	33,833
Deferred tax liabilities	22,636	140,266
Retirement benefit liability	153,433	189,280
Other	293,302	296,019
Total noncurrent liabilities	1,128,982	2,164,359
Total liabilities	9,917,131	14,471,283
Net assets		
Shareholders' equity		
Common stock	5,373,336	5,373,336
Capital surplus	968,668	970,600
Retained earnings	3,470,851	4,776,952
Treasury shares	(446,226)	(764,599)
Total shareholders' equity	9,366,630	10,356,290
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	22,516	(53,194)
Foreign currency translation adjustment	141,795	100,852
Total accumulated other comprehensive income	164,312	47,658
Stock acquisition rights	103,108	102,125
Non-controlling interests	1,118,496	992,550
Total net assets	10,752,548	11,498,623
Total liabilities and net assets	20,669,679	25,969,906

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
Consolidated Statements of Income

	(Unit: Thousands of yen)	
	First Three Quarters of Fiscal 2024 (From October 1, 2023 to June 30, 2024)	First Three Quarters of Fiscal 2025 (From October 1, 2024 to June 30, 2025)
Revenues	9,578,972	10,358,735
Cost of revenues	3,989,291	3,576,389
Gross profit	5,589,681	6,782,345
Selling, general and administrative expenses	3,383,580	3,919,679
Operating income	2,206,100	2,862,666
Non-operating income		
Interest income	11,104	23,273
Dividend income	3,217	47,303
Foreign exchange gains	5,123	6,641
Share of profit of entities accounted for using equity method	27,857	18,340
Surrender value of insurance policies	—	14,356
Other	7,793	2,255
Total non-operating income	55,096	112,169
Non-operating expenses		
Interest expense	127,054	112,313
Loss on valuation of investment securities	14,970	0
Interest expenses on bonds	—	167
Commission expenses	9,480	70,605
Other	1,244	3,725
Total non-operating expenses	152,749	186,811
Ordinary profit	2,108,447	2,788,024
Extraordinary income		
Gain on bargain purchase	241,431	—
Gain on reversal of share acquisition rights	511	8,162
Total extraordinary income	241,943	8,162
Extraordinary losses		
Provision of allowance for doubtful accounts	—	505,128
Total extraordinary losses	—	505,128
Profit before income taxes	2,350,390	2,291,057
Income taxes - current	501,366	400,353
Income taxes - deferred	(26,946)	145,353
Total income taxes	474,420	545,706
Profit	1,875,970	1,745,351
Profit attributable to non-controlling interests	231,334	147,590
Profit attributable to owners of the parent	1,644,636	1,597,761

Consolidated Statements of Comprehensive Income

(Unit: Thousands of yen)

	First Three Quarters of Fiscal 2024 (From October 1, 2023 to June 30, 2024)	First Three Quarters of Fiscal 2025 (From October 1, 2024 to June 30, 2025)
Profit	1,875,970	1,745,351
Other comprehensive income (loss)		
Valuation difference on available-for-sale securities	(34,322)	(82,906)
Foreign currency translation adjustment	41,637	(80,016)
Share of other comprehensive income of entities accounted for using equity method	—	871
Total other comprehensive income (loss)	7,315	(162,051)
Comprehensive income	1,883,286	1,583,299
Comprehensive income attributable to		
Owners of the parent	1,636,908	1,481,107
Non-controlling interests	246,378	102,192

(3) Notes to Consolidated Financial Statements

(Changes in Accounting Policies Due to Revisions of Accounting Standards)

(Application of the Accounting Standard for Current Income Taxes, etc.)

We have adopted the Accounting Standard for Current Income Taxes (ASBJ Statement No.27, October 28, 2022; hereinafter, the “Amended Accounting Standard 2022”), etc. from the beginning of fiscal 2025.

The amendment to the classification for recording current income taxes (taxation on other comprehensive income) follows the transitional treatment prescribed in the proviso of paragraph 20-3 of the Amended Accounting Standard 2022 and the transitional treatment prescribed in the proviso of paragraph 65-2(2) of the Implementation Guidance on Tax Effect Accounting (ASBJ Guidance No.28, October 28, 2022; hereinafter, the “Amended Implementation Guidance 2022”). This change in accounting policies has no impact on the consolidated financial statements for the first three quarters of fiscal 2025.

In addition, for the amendment related to the revised accounting treatment in consolidated financial statements when gains or losses on sale of shares in subsidiaries resulting from transactions between consolidated companies are deferred for tax purposes, the group has adopted the Amended Implementation Guidance 2022 from the beginning of fiscal 2025. As this change in accounting policies was applied retrospectively, the consolidated financial statements for the first three quarters of fiscal 2024 and the consolidated financial statements for fiscal 2024 have been restated retrospectively. This change in accounting policies has no impact on the consolidated financial statements for the first three quarters of fiscal 2024 and the consolidated financial statements for fiscal 2024.

(Segment Information)

I. Nine months ended June 30, 2024 (October 1, 2023 to June 30, 2024)

1. Information about the amount of revenues, profits or losses pursuant to each reporting segment

(Thousands of yen)

	Reporting Segments				Adjustment (Note 1)	Consolidated (Note 2)
	Investment Banking Business	Public Management Consulting Business	Entertainment Service Business	Total		
Revenues						
Revenues to third party	7,601,197	304,642	1,673,132	9,578,972	—	9,578,972
Inter-segment revenues and transfers	142,201	9,000	127,427	278,629	(278,629)	—
Total	7,743,398	313,642	1,800,560	9,857,601	(278,629)	9,578,972
Segment income (loss)	3,077,956	(16,036)	(198,778)	2,863,142	(657,041)	2,206,100

Notes:

1. Adjustment of segment income (loss), at ¥ (657,041) thousand, includes elimination of transactions among segments of ¥208,282 thousand and corporate expenses of ¥ (865,323) thousand, which are not allocatable to reporting segments. Corporate expenses are mainly general and administrative expenses, which do not belong to any reporting segments.
2. Segment income (loss) is reconciled with operating income in the consolidated statements.

2. Information about impairment loss on noncurrent assets or goodwill, etc. pursuant to each reporting segment

(Significant gain on bargain purchase)

Gain on bargain purchase was recognized in the Investment Banking Business segment as the Company acquired shares of Pcon home service Incorporated and consolidated it as a subsidiary company from the first two quarters of the current fiscal year. The recorded amount of gain on bargain purchase resulting from this event is ¥241,431 thousand. The amount reflects the significant revisions to the initial allocation of acquisition costs due to the finalization of the provisional accounting treatment for the business combination. Note that gain on bargain purchase is not included in segment income as it is extraordinary income.

II. Nine months ended June 30, 2025 (October 1, 2024 to June 30, 2025)

1. Information about the amount of revenues, profits or losses pursuant to each reporting segment

(Thousands of yen)

	Reporting Segments				Adjustment (Note 1)	Consolidated (Note 2)
	Investment Banking Business	Public Management Consulting Business	Entertainment Service Business	Total		
Revenues						
Revenues to third party	8,173,218	312,674	1,872,842	10,358,735	—	10,358,735
Inter-segment revenues and transfers	81,398	21,400	208,575	311,374	(311,374)	—
Total	8,254,616	334,074	2,081,418	10,670,109	(311,374)	10,358,735
Segment income (loss)	3,735,750	(60,399)	58,631	3,733,982	(871,315)	2,862,666

Notes:

1. Adjustment of segment income (loss), at ¥ (871,315) thousand, includes elimination of transactions among segments of ¥162,755 thousand and corporate expenses of ¥ (1,034,071) thousand, which are not allocatable to reporting segments. Corporate expenses are mainly general and administrative expenses, which do not belong to any reporting segments.
2. Segment income (loss) is reconciled with operating income in the consolidated statements.

2. Information about impairment loss on noncurrent assets or goodwill, etc. pursuant to each reporting segment

Not applicable.

(Significant Change in Shareholders' Equity)

For the nine months ended June 30, 2024 (From October 1, 2023 to June 30, 2024)

1. Cash dividends paid

Not applicable.

2. Significant changes in shareholders' equity

Not applicable.

For the nine months ended June 30, 2025 (From October 1, 2024 to June 30, 2025)

1. Cash dividends paid

Resolution	Type of shares	Total dividends (Thousands of yen)	Dividends per share (yen)	Record date	Effective date	Source of dividends
December 19, 2024 Ordinary General Meeting of Shareholders	Common shares	293,831	1.5	September 30, 2024	December 20, 2024	Retained earnings

2. Significant changes in shareholders' equity

(Disposal of treasury shares)

FGI has disposed 759,900 shares as restricted stock compensation on January 24, 2025. As a result, the amount of "Capital surplus" has increased by ¥26,512 thousand and the amount of "Treasury shares" has decreased by ¥62,395 thousand for the first three quarters of fiscal 2025.

(Repurchase of treasury shares)

FGI has completed the repurchase of 2,350,400 shares in accordance with the Board of Directors' resolution on February 12, 2025. In addition, FGI has completed the repurchase of 763,600 shares in accordance with the Board of Directors' resolution on May 9, 2025. As a result, the amount of "Treasury shares" has increased by ¥380,768 thousand for the first three quarters of fiscal 2025.

As a result of these transactions, including Change in ownership interest of parent due to transactions with non-controlling interests, "Capital surplus" and "Treasury shares" amounted to ¥970,600 thousand and ¥764,599 thousand respectively at the end of the first three quarters of fiscal 2025.

(Assumption of Going Concern)

Not applicable.

(Consolidated statements of cash flows)

Consolidated statements of cash flows were not prepared for the first three quarters of fiscal 2025. "Depreciation" (including amortization of intangible fixed assets other than goodwill) and "Amortization of goodwill" for the first three quarters of the fiscal 2024 and 2025 were as follows:

	(Thousands of yen)	
	First Three Quarters of Fiscal 2024 (From October 1, 2023 to June 30, 2024)	First Three Quarters of Fiscal 2025 (From October 1, 2024 to June 30, 2025)
Depreciation	331,426	340,306
Amortization of goodwill	19,023	19,143

(Significant subsequent event)

Not applicable.