

## FinTech Global Incorporated

### Overview of Results on Evaluation of Board of Directors' Effectiveness

Tokyo, December 22, 2025—The Board of Directors at FinTech Global Incorporated (hereafter, “FGI” and “the Company”) analyzed and evaluated its effectiveness in fiscal 2025, the period from October 1, 2024 through September 30, 2025. An overview of the results is presented below.

#### 1. Evaluation process

In September 2025, seven directors, including those serving on the Audit and Supervisory Committee, were asked to evaluate the effectiveness of the Company’s Board of Directors through an online questionnaire and duly submitted their responses using the web-based format. To raise the objectivity of the process for evaluating board effectiveness, the Company drew on advice from an external organization in executing this evaluation.

Period subject to evaluation	Fiscal 2025 (October 2024 – September 2025)
Question topics	<ol style="list-style-type: none"><li>1. Composition of the Board of Directors</li><li>2. Operation of the Board of Directors</li><li>3. Discussions by the Board of Directors</li><li>4. Monitoring function of the Board of Directors</li><li>5. Performance of outside directors, including members of the Audit and Supervisory Committee</li><li>6. Support structure for directors, including members of the Audit and Supervisory Committee</li><li>7. Training</li><li>8. Dialogue with shareholders (investors)</li><li>9. Initiatives by each director</li><li>10. Overall assessment</li></ol>
Implementation method	<p>Anonymous questionnaire</p> <p>30 questions with answers rated on scale of one to five plus 10 free-comment questions (40 questions in total)</p> <p>To ensure anonymity, completed questionnaires were submitted directly to the designated external organization, and comments were collected and analyzed by this external organization. The Board of Directors explored issues, based on an analysis of questionnaire responses.</p>

#### 2. Overview of evaluation results and issues to address

Based on an average rating of 4.2 (same as in previous year) on the multiple-choice section of the questionnaire and from free comments and discussions, the Board of Directors analyzed and evaluated its effectiveness and confirmed that the board’s effectiveness is generally maintained as described below.

- i. The previous year’s evaluation revealed dissatisfaction with the number of items on the Board of Directors’ meeting agenda, but revised criteria for putting proposals forward for discussion by the Board of Directors led to an improvement on how meetings are run.

- Feedback on dialogue with investors was also viewed more favorably.
- ii. FGI received high marks vis-à-vis the client companies of the external organization for Board of Directors composition, internal control systems, management oversight by outside directors, and communication between internal and outside directors.

That said, an analysis of questionnaire responses also revealed points worth further discussion, primarily those presented below, and the Board of Directors looked into how current approaches might be enhanced toward this end.

- i. Composition of the Board of Directors  
One director suggested the inclusion of people with skills different from those of current members of the board.
- ii. Operation of the Board of Directors  
One director felt that reports should focus on the main points, and another director wanted materials to be provided more quickly.
- iii. Discussions on management strategies and operating plans  
Since 2022, there has been a consensus among members of the board regarding the need to formulate a medium-term management plan, but the results from this year's evaluation did not reverse the downward trend seen last year in the perception of effectiveness in discussing management strategies and operating plans. However, a promising track record for the truck operating lease and aircraft leasing businesses, launched in recent years, along with in-depth discussions on each initiative at management meetings attended by executive officers, have generated momentum for formulating a medium-term management plan. Management is keen to keep this momentum going.
- iv. Nomination of directors, and succession plans for CEO and other executives  
This is another topic that has long been recognized as an issue in effectiveness evaluations. One director felt a succession plan was necessary from the perspective of responding to unforeseen circumstances. However, with no concrete discussions to formulate such a plan, it remains positioned as a medium- to long-term issue requiring attention.
- v. Support structure for directors  
Internal and outside directors were divided in their evaluation of the support structure for directors, with outside directors giving low marks to the personnel system for providing information and supporting activities and the system for coordinating with the internal audit department. That said, explanations by the Board of Directors' Office ahead of board meetings were deemed to be conducted appropriately.

Given the above evaluation results, the Board of Directors will strive to further improve its effectiveness by engaging in activities in each area where it acknowledges the existence of an issue requiring attention and by enriching the discussion process.

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