FGI

FinTech Global Incorporated

The firm of innovative financing

Results for Fiscal 2026, Ended September 30, 2026

November 2026

FinTech Global Incorporated
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Summary ・・・

Summary

Achieved higher revenues and income for sixth consecutive year despite certain revenue-dampening situation. Will position fiscal 2027 as year to solidify foundation for growth and reinforce management structure and corporate governance.

Fiscal 2026 (Actual)

Investment Banking Business was driver of growth, extending increase in revenues and income for sixth straight year
Operating income: ¥4.4 billion (+28% year on year) **Year-end dividend: ¥5, up ¥2**

- Steady progress in private equity investment into companies struggling with business succession issues, as well as aircraft leasing and truck operating lease activities.
- With companies in entertainment segment excluded from scope of consolidation, ¥4.4 billion in property, plant and equipment and ¥5.6 billion in interest-bearing debt moved off-balance sheet. Equity ratio rose 11.9 points year on year, to 52.2%.
- Total dividends amounted to ¥943 million, for payout ratio of 21.5%. Shareholder return ratio, including treasury stock repurchase (total: ¥685 million), was 36.4%.

Fiscal 2027 (Outlook)

Despite revenue drop due to exclusion of entertainment segment companies from consolidation, operating income and ordinary profit should hold steady at fiscal 2026 levels
Bracing for final profit of ¥2.5 billion (-44% year on year), but aim to keep dividend at ¥5 per share for sustained return to shareholders

- Private equity investment into business succession projects—a core pursuit—should maintain high earnings trajectory,
- In aircraft leasing, anticipate earnings boost through formation of new leasing arrangements and sale of aircraft. However, in truck operating lease business, earnings could decrease, reflecting steps to strengthen management structure as well as delay in formation of some arrangements.
- Expect decrease in revenues due to exclusion of companies in entertainment segment from scope of consolidation. No extraordinary income or losses likely in fiscal 2027 as exclusion from scope of consolidation occurred in fiscal 2026.
- Will reinforce management structure and corporate governance to solidify operational/organizational foundation that supports rapidly growing businesses and enhances oversight capabilities. Will appoint new representative director in December 2026 and clarify business execution and supervision roles.

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Fiscal 2026: Full-Year Performance and Business Summary

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Consolidated Performance Highlights

(Millions of yen)

	Fiscal 2025	Fiscal 2026	YOY Change (Amount)	YOY Change (Percentage)
Revenues	14,432	16,495	+2,062	+14.3%
Gross profit	8,869	11,065	+2,196	+24.8%
Operating income	3,406	4,362	+955	+28.1%
Ordinary profit	3,242	4,099	+857	+26.4%
Profit attributable to owners of the parent	2,121	4,473	+2,351	+110.8%
EBITDA	3,913	4,834	+920	+23.5%
EPS (yen)	10.91	23.30	+12.40	—
ROE	20.8%	35.6%	+14.8 pt	—

EBITDA: Operating income + Depreciation costs and amortization of goodwill included in cost of revenue and selling, general and administrative expenses

ROE: (Profit attributable to owners of parent) ÷ Average equity at beginning of fiscal year and end of fiscal year

* If calculated by simply subtracting the difference between extraordinary income and extraordinary losses from full-year profit attributable to owners of parent, the result is 29.5%.

Revenues

No revenues were recorded under Entertainment Services from the third quarter onward, paralleling the removal of Moomin Monogatari from the scope of consolidation. Nevertheless, FGI posted a 14.3% year-on-year increase in consolidated revenues, thanks to higher revenues from arrangements for truck operating leases, fund management and private equity investment into companies central to business succession projects, as well as the sale of aircraft leased assets.

Gross profit

Jumped 24.8%, fueled by high profit margin private equity investment and sales of products associated with truck operating leases.

Operating income
Ordinary profit

Selling, general and administrative expenses rose 22.7%, to ¥6,703 million, reflecting increase in personnel expenses and other fixed costs as well as allowance for doubtful accounts related to receivables from truck operating lease funds. But higher gross profit absorbed heavier SG&A burden, leading to 28.1% surge in operating income.

Profit attributable to owners of the parent

Income taxes shrank, paralleling the booking of extraordinary income of ¥1,556 million and extraordinary loss of ¥463 million, following partial transfer of shares in Moomin Monogatari, and realization of loss on sale for tax purposes. Also booked extraordinary loss of ¥335 million on solar power project. Profit attributable to owners of the parent soared 110.8%.

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Gaps Between Actual Full-Year Performance and Revised Forecast
(Announced May 12, 2026)

(Millions of yen)

	Progress toward Revised Forecast	Fiscal 2026	YOY Change (Amount)	YOY Change (Percentage)
Revenues	15,500	16,495	+995	+6.4%
Operating income	4,200	4,362	+162	+3.9%
Ordinary profit	4,000	4,099	+99	+2.5%
Profit attributable to owners of the parent	4,600	4,473	(127)	(2.8%)

Variance drivers

Revenues

Recovery of private equity investment into business succession projects exceeded revised forecast. Although sale of investment interests in truck operating lease funds slowed in fourth quarter, investment interests still exceeded expectations, leading to increase in revenues from arrangements and associated activities.

Operating income

Booked ¥709 million as provision of allowance for doubtful accounts related to truck operating lease business under SG&A, but impact absorbed by higher gross profit, leading to operating income above revised forecast.

Profit attributable to owners of the parent

Came in below revised forecast, owing to extraordinary loss of ¥335 million related to solar power project.

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Quarterly Changes in Consolidated Performance

(Millions of yen)

	Fiscal 2025					Fiscal 2026					YOY Q4	YOY Q4 YTD
	Q1	Q2	Q3	Q4	Full year	Q1	Q2	Q3	Q4	Full year	¥ change % change	¥ change % change
Revenues	3,876	2,920	3,561	4,074	14,432	4,237	3,773	4,937	3,546	16,495	(527) (13.0%)	2,062 14.3%
Gross profit	2,436	1,857	2,487	2,086	8,869	2,994	2,612	2,966	2,492	11,065	405 19.4%	2,196 24.8%
Operating income	1,211	548	1,102	543	3,406	1,449	1,104	1,523	285	4,362	(258) (47.5%)	955 28.1%
Ordinary profit	1,153	558	1,076	454	3,242	1,333	1,024	1,513	228	4,099	(226) (49.8%)	857 26.4%
Profit attributable to owners of the parent	851	439	306	524	2,121	1,007	2,185	1,245	36	4,473	(488) (93.1%)	2,351 110.8%
EBITDA	1,325	671	1,225	691	3,913	1,594	1,255	1,611	372	4,834	(318) (46.1%)	920 23.5%

Note: EBITDA is calculated by returning depreciation costs and amortization of goodwill included in cost of revenue and selling, general and administrative expenses back to operating income.

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Business Summary by Segment (1)

- ✓ In Investment Banking, segment revenues climbed 30.6% and segment income jumped 33.5%, year on year.
- ✓ In Investment Banking–Aircraft, segment revenues and income grew, owing to higher earnings from leasing activities. (Fiscal 2026 fourth-quarter revenues and income down year on year, as results in fourth quarter of fiscal 2025 buoyed by aircraft sales.)
- ✓ In Public Support Services, business expansion fueled revenues, but upfront investment into renewable energy facility development caused segment loss to deepen.

(Millions of yen)

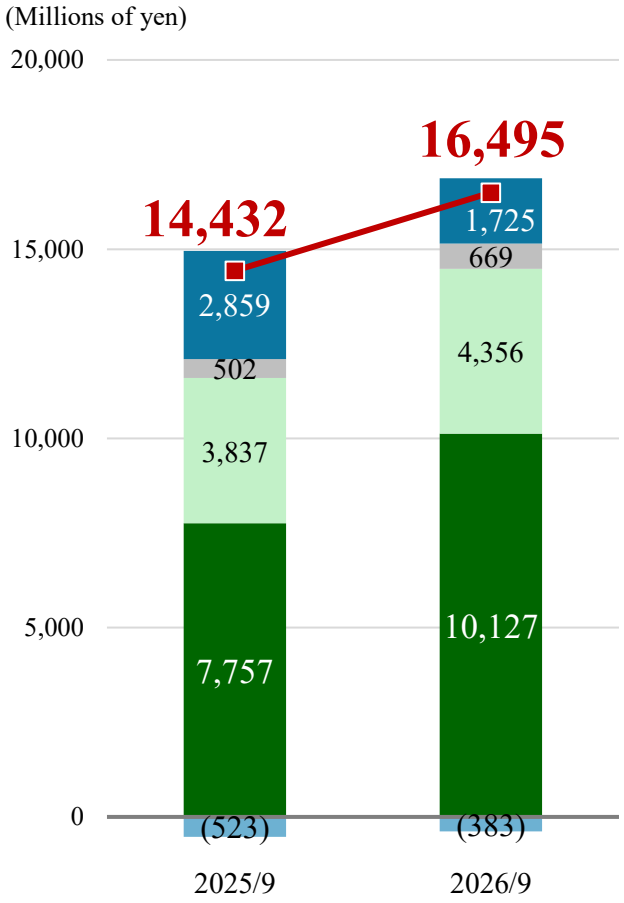
Reporting Segments		Fiscal 2025					Fiscal 2026					YOY Q4	YOY Q4 YTD
		Q1	Q2	Q3	Q4	Full year	Q1	Q2	Q3	Q4	Full year	¥ change	¥ change
Investment Banking	Revenue	2,297	1,519	2,268	1,671	7,757	2,476	2,427	2,672	2,551 ✓	10,127	879 ✓	2,370
	Gross Profit	1,761	1,329	1,973	1,383	6,446	2,273	2,198	2,333	2,061 ✓	8,866	678 ✓	2,420
	Segment income	1,344	765	1,468	803	4,382	1,714	1,658	1,748	729 ✓	5,851	(73) ✓	1,468
Investment Banking – Aircraft	Revenue	696	798	674	1,668	3,837	729	655	2,164	806 ✓	4,356	(862) ✓	518
	Gross Profit	315	376	292	484	1,468	340	278	557	347 ✓	1,523	(136) ✓	55
	Segment income/(loss)	54	93	8	217	373	47	0	274	62 ✓	384	(155) ✓	11
Public Support Services	Revenue	125	123	84	168	502	156	160	105	247 ✓	669	79 ✓	166
	Gross Profit	74	71	60	131	338	99	89	81	126 ✓	397	(4) ✓	58
	Segment income/(loss)	(8)	(9)	(41)	6	(54)	(84)	(107)	(110)	(31) ✓	(334)	(37) ✓	(280)
Entertainment Services	Revenue	863	604	613	777	2,859	1,055	669	—	—	1,725	(777)	(1,133)
	Gross Profit	338	140	179	233	891	393	115	—	—	508	(233)	(382)
	Segment income/(loss)	159	(61)	(39)	(29)	29	158	(99)	—	—	58	29	29
Adjustment (Elimination of transactions among segments and corporate expenses)	Revenue	(106)	(125)	(79)	(212)	(523)	(180)	(138)	(5)	(58)	(383)	153	140
	Gross Profit	(52)	(59)	(18)	(145)	(276)	(111)	(70)	(5)	(43)	(230)	102	45
	Segment income/(loss)	(339)	(238)	(293)	(453)	(1,325)	(386)	(347)	(389)	(474)	(1,597)	(21)	(272)
Amount Booked on Consolidated Statement of Income	Revenue	3,876	2,920	3,561	4,074	14,432	4,237	3,773	4,937	3,546	16,495	(527)	2,062
	Gross Profit	2,436	1,857	2,487	2,086	8,869	2,994	2,612	2,966	2,492	11,065	405	2,196
	Operating income/(loss)	1,211	548	1,102	543	3,406	1,449	1,104	1,523	285	4,362	(258)	955

- Segment structure changed, effective from fiscal 2026, so segment information for fiscal 2025 restated under new allocation structure.
- Revenues for each segment includes intersegment revenue and transfers.
- The ¥(1,597) million segment income in fiscal 2026, under Adjustment, includes intersegment elimination (¥262 million in fiscal 2026) as well as corporate expenses (¥(1,860) 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.

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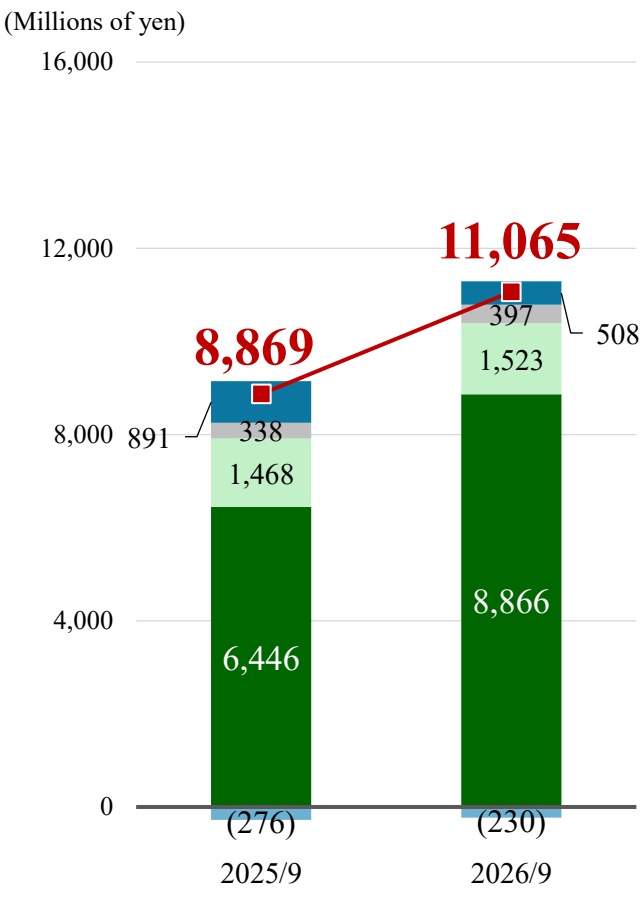
Business Summary by Segment (2)

Revenues



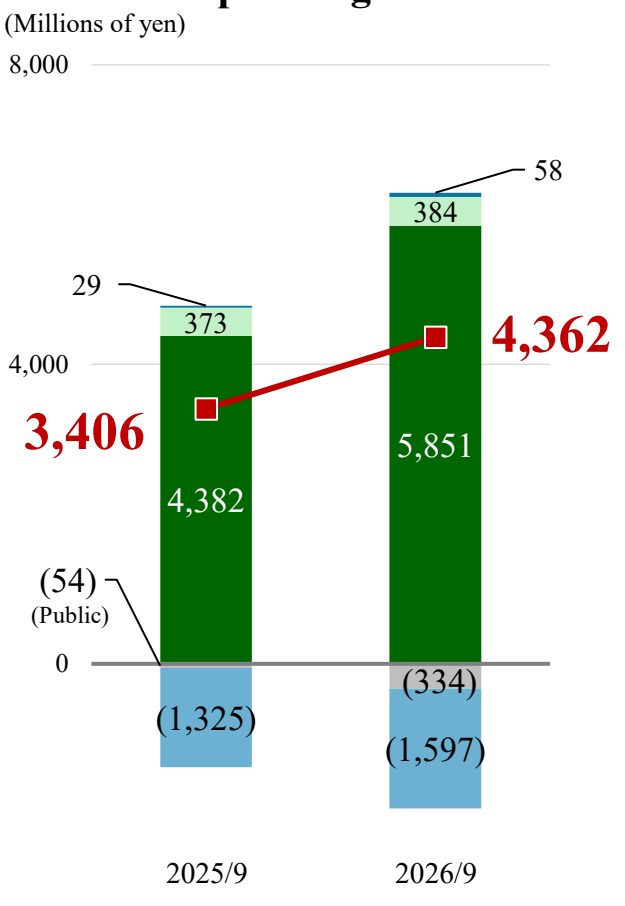
Up ¥2,062 million, or 14.3%

Gross Profit



Up ¥2,196 million, or 24.8%

Operating Income



Up ¥955 million, or 28.1%

Note: Segment breakdown uses non-eliminated values.

Investment Banking Business

Investment Banking Business—Aircraft

Public Support Service Business

Entertainment Service Business

Corporate expenses and eliminated transactions

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Investment Banking Business—Revenues and gross profit by service

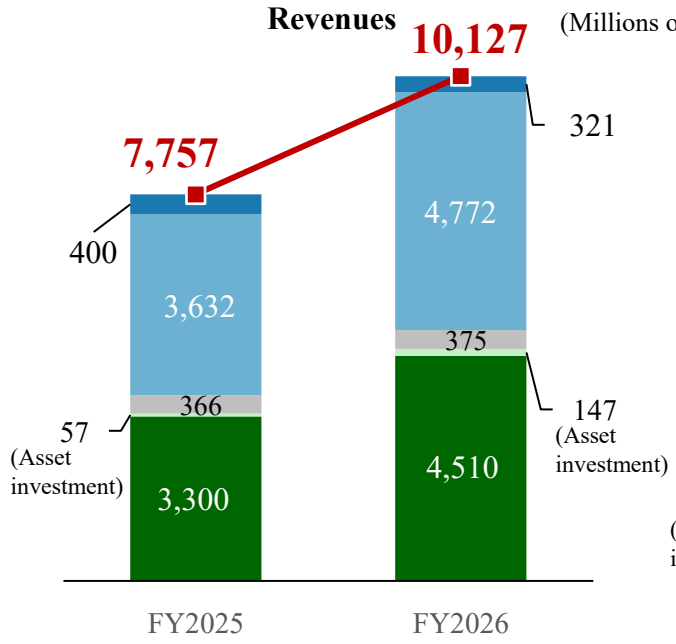
Favorable results, underpinned by recovery of investment into two large business succession deals along with a more than twofold year-on-year increase in revenues mainly from arrangements for truck operating leases.

Private equity investment: Exited large business succession deal formed in fiscal 2025 as well as another large project formed in third quarter. Also exited investment for facilitate small-to-medium-sized business succession project. Recovery of investments contributed to year-on-year increases of 31.4% in revenues and 34.4% in gross profit.

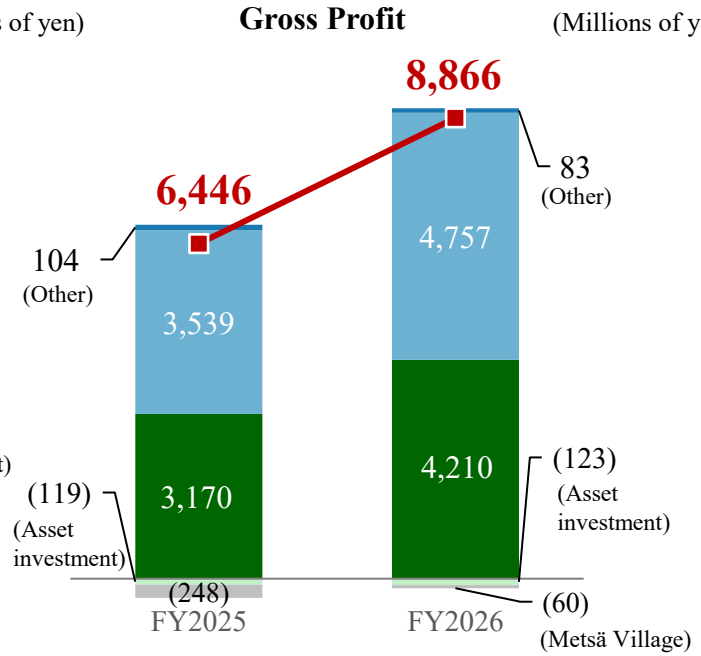
Arrangement transaction services: Owing to more-than-double year-on-year improvement in fee income on arrangement services associated with truck operating leases in addition to revenue from arrangement transaction services associated with large business succession projects formed in the previous fiscal year, revenues soared 36.6% year on year, and gross profit jumped 32.8% year on year.

Asset investment: Small-lot real estate products in third project sold out in October 2025, and those in fourth project sold out in April 2026. Booked revenue paralleling recognition of financial results for third project fund and revenues associated with sale of entrusted real estate in first project, which was formed in 2019. Recognition of financial results for fourth project fund expected in fiscal 2027. Real estate valuation loss of ¥198 million pulled gross profit into negative territory, that is, a gross loss of ¥123 million.

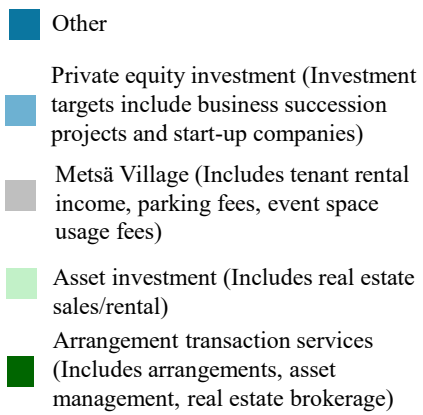
Metsä Village: Number of visitors to Metsä site hovered around 712,000, up 4.2% year on year. Recorded revenues, mainly from parking fees and rent paid by tenants.
Complemented by rental revenue generated at property purchased adjacent to site in second quarter and revenue from facilities leased to Moomin Monogatari.
Gross profit improved as impact of ¥200 million loss associated with renovation of some Metsä Village facilities in fiscal 2025 was eliminated.



Up ¥2,370 million, or 30.6%



Up ¥2,420 million, or 37.5%



Notes: 1. Intersegment transactions use non-eliminated values.
2. Due to change in reporting segments as of fiscal 2026, amounts for fiscal 2025 are presented using revised classification method.

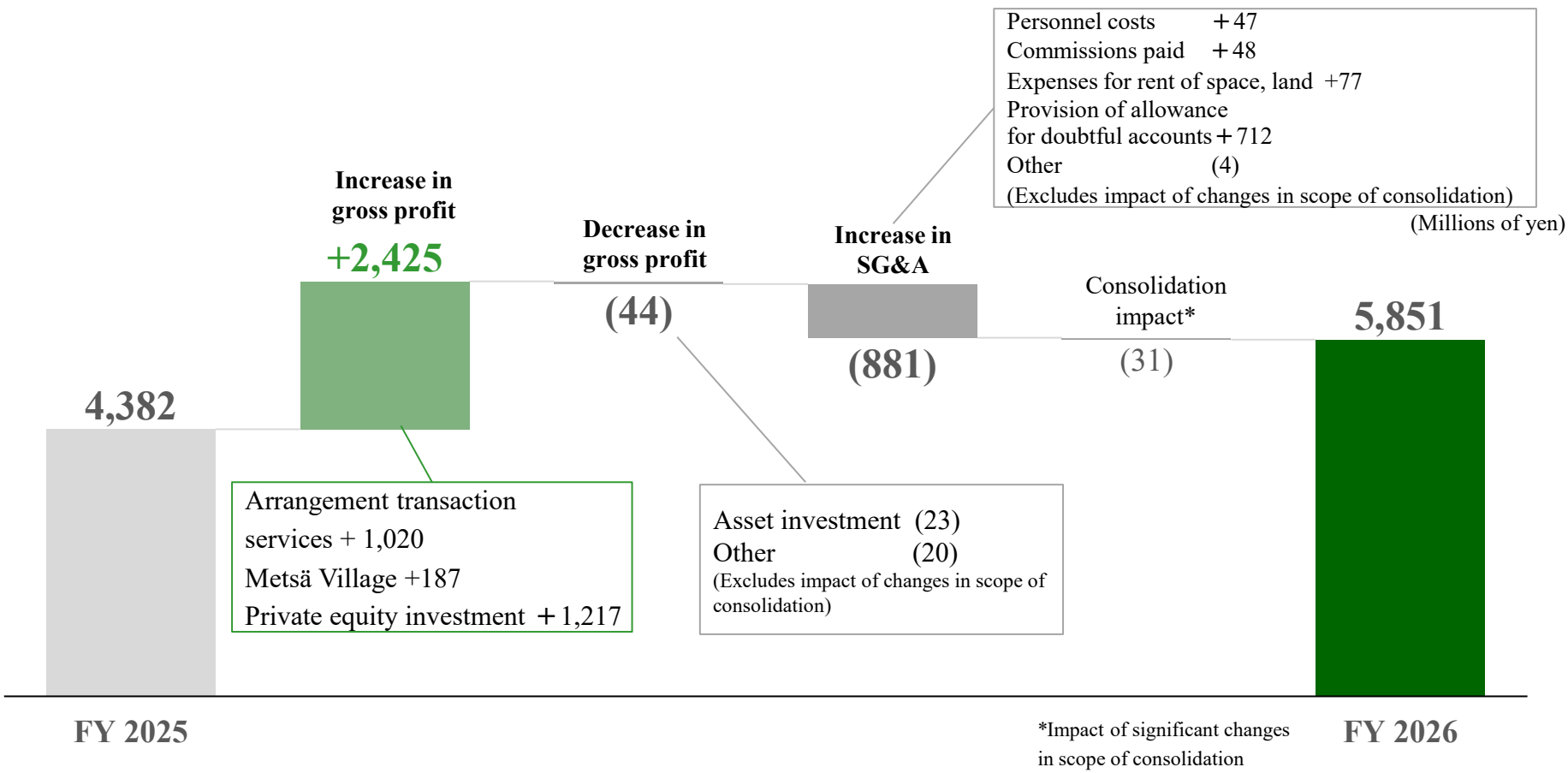
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Investment Banking Business—Segment income

Selling, general and administrative expenses rose 46.1% year on year, but this increase was fully absorbed by higher gross profit, and segment income thus surged 33.5%.

(SG&A expenses)

- Higher personnel costs due to salary increases (from April 2025) and efforts to reinforce staffing levels.
- Expenses for rent of space, land increased following office expansion in October 2025.
- Booked allowance for doubtful accounts related to trade receivables under truck operating lease funds.



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Trends in Balance of Investments and Loans

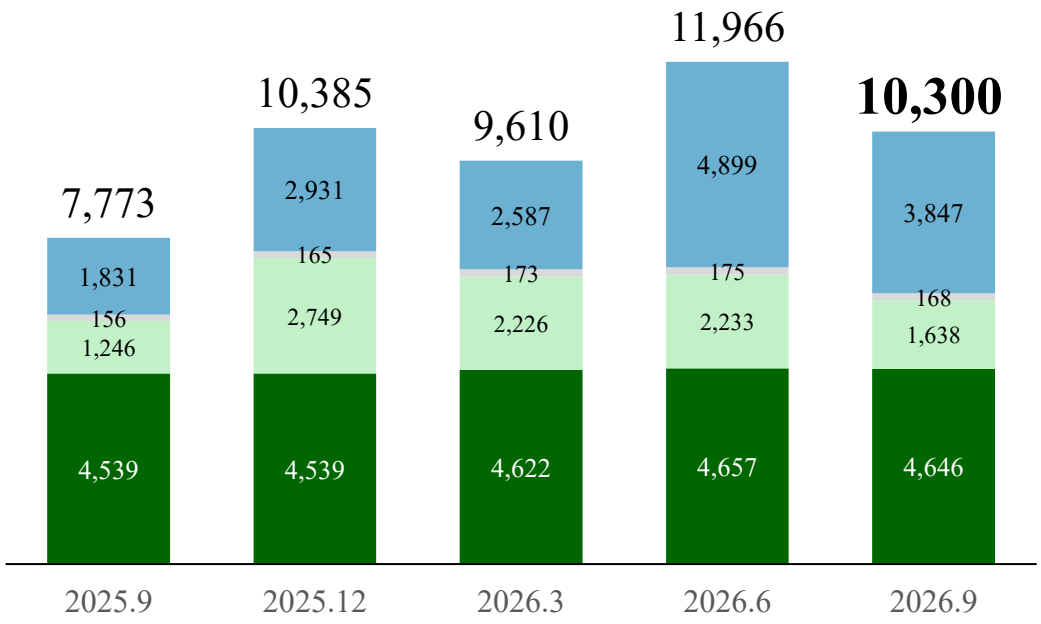
Decrease in principal investment and corporate loans. Balance of investments and loans down 13.9%, compared with level at end of third quarter in fiscal 2026

(Factors of change in fourth quarter of fiscal 2026)

- Principal investment: See next page.
- Corporate loans: Decreased, owing to the collection of loans to subsidiaries involved in renewable energy business.

Total Investments and Loans (FGI only. Includes investments and loans to subsidiaries.)

(Millions of yen)



Principal investment
(Includes business succession projects)
Total of operational investment securities, investments in securities, equity in affiliated companies, and investments in capital to affiliated companies but excluding investments into venture capital funds.

Venture capital fund
(Investment in one fund.)

Corporate loans
Total of business loans and loans to subsidiaries.
Excludes receivables for which a full allowance for doubtful accounts has been provided. However, loans to subsidiaries are recorded on the books before deducting the allowance.

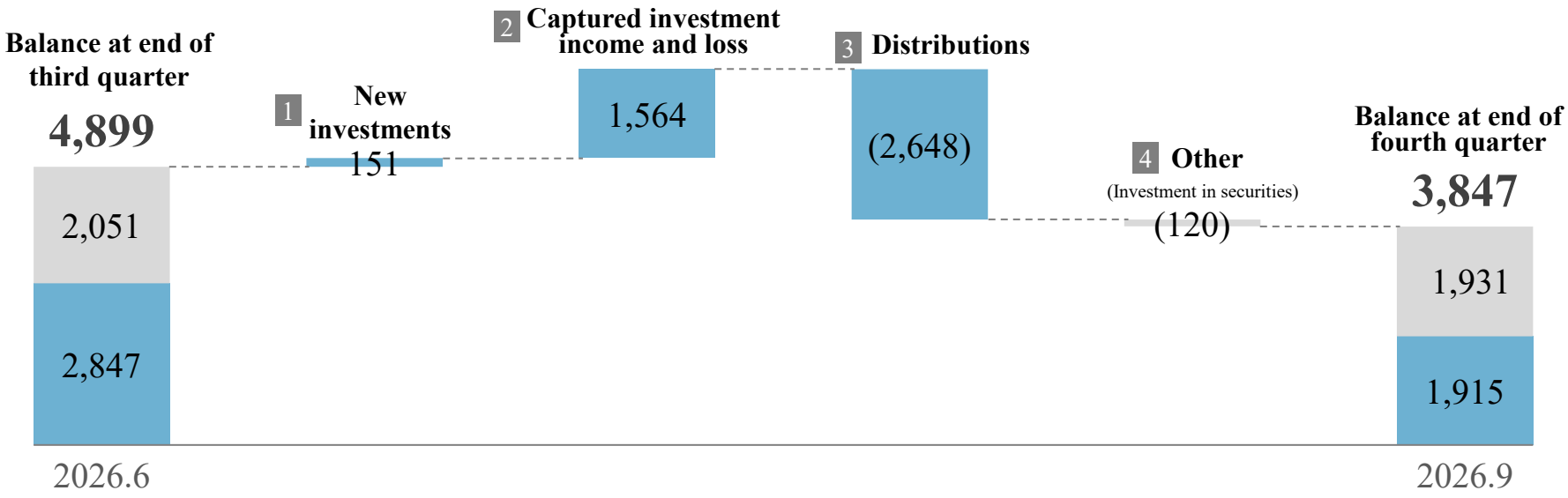
Real estate and equipment (Metsä business)
Real estate for Metsä, and equipment lease receivables. Metsä Village real estate booked under real estate for sale in progress and real estate for sale.

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Trends in Balance of Investments and Loans (Breakdown of Changes in Principal Investment)

1. Increased with investments into new business succession projects.
2. Increase reflects recognition of income on several business succession projects, including investment into large project in third quarter.
3. Final distribution carried out for multiple business succession deals into which FGI invested during fiscal 2026. With regard to large deal executed in third quarter, provisional distribution carried out in fourth quarter, with final distribution scheduled for sometime in fiscal 2027.
4. Investments in securities rose ¥73 million, reflecting higher stock prices on stocks held, but affiliated company investments decreased ¥198 million, owing to recognition of subsidiary special purpose company real estate valuation loss.

(Millions of yen)



Operational investment securities
(excluding investments into venture capital funds)

Investments in securities
(total amount of investments in securities, affiliated company shares, and affiliated company investments)

Note: FGI only. Includes investments to subsidiaries.

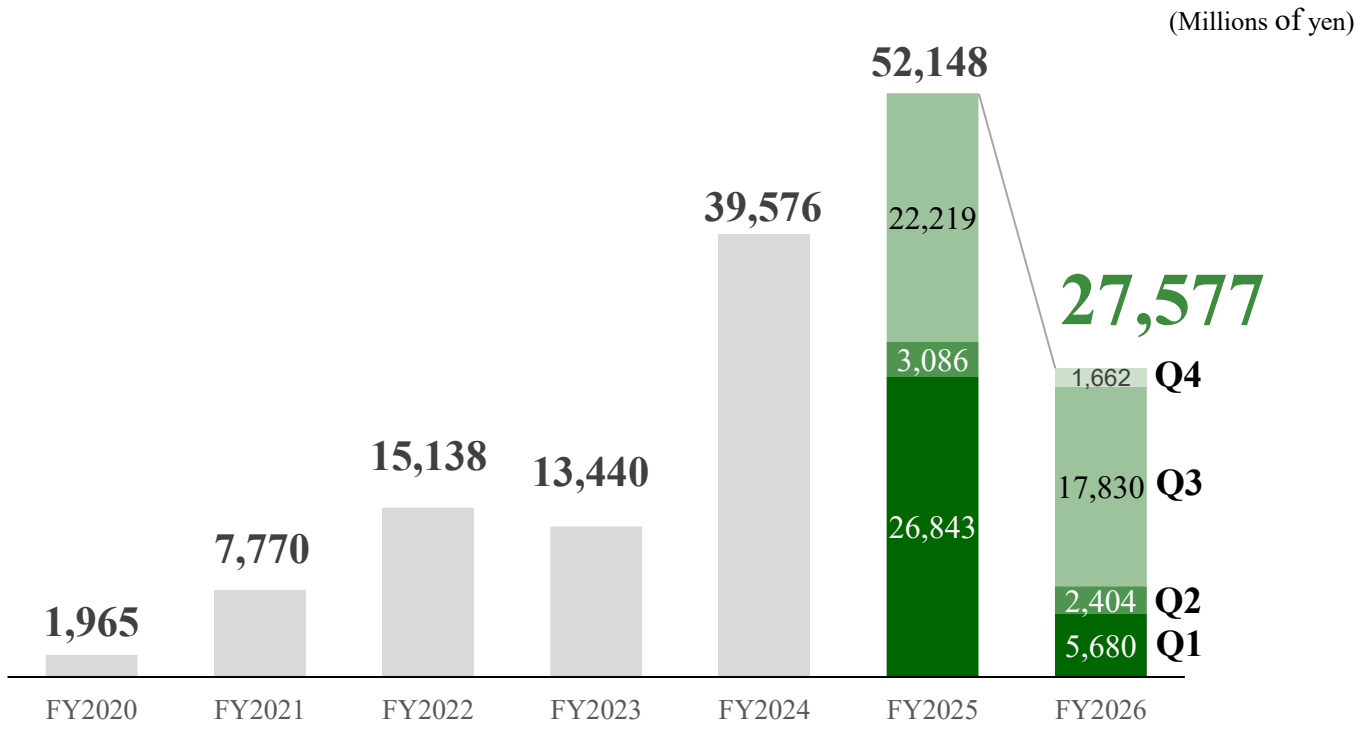
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Financing for Private Equity Funds to Facilitate Business Succession Projects

Aggregate private equity fund formation amount (≒ investment amount) in fiscal 2026 down 47.1% year on year, to ¥27,577 million.

- Formed one new project in fourth quarter.
- In fiscal 2026, FGI formed five small- and medium-sized deals and one large deal.

Private Equity Fund Formation Amount



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Revenues from Business Succession Projects

Recovered investment in two large projects

Full-year revenues from business succession projects reached ¥6.5 billion, up 25% year on year

Recovered investment in a large project formed in fiscal 2025 in first and second quarters.

Also recovered most of investment in large project formed in third quarter, during third and fourth quarters.

In addition, exited several small and medium-sized projects, bringing full-year revenues from business succession projects to ¥6.5 billion, up 25% over fiscal 2025.

(Unit: Hundred million yen)

	Revenues (Aggregate private equity investment associated with business succession projects and income fees from arrangement transaction services)		
	Fiscal 2025 Actual	Fiscal 2026 Actual or forecast (Announced August 12, 2026)	Fiscal 2026 Actual
Q1 (Actual)	16	20	20
Q2 (Actual)	9	14	14
Q3 (Actual)	17	14	14
Q4 (Actual)	9	—	16
Q4 (Forecast)	—	12	—
Full Year (Actual or forecast)	**52**	**61**	**65**

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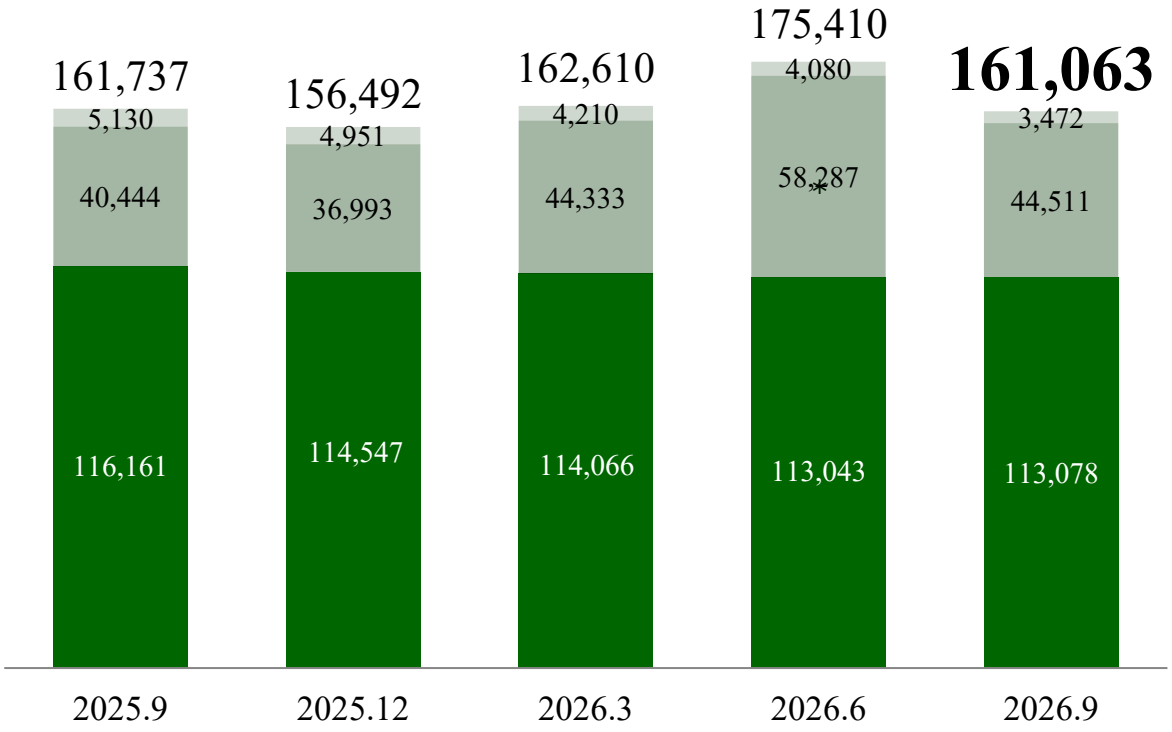
Changes in Assets under Management

Balance of assets under management fell 8.2% from the level at end of third quarter on June 30, 2026, to ¥161.0 billion.

Residences	Fourth quarter saw no new assets entrusted nor any investment exit activity, leaving the balance of residence-related assets under management nearly unchanged.
Other real estate	Real estate entrusted to FAM under business succession deals in fiscal 2026 decreased because the entrusted properties were sold.

*The above balance is an aggregate amount comprising assets under investment management and investment advisory contracts with FAM and investment management contracts with FGICP.

(Millions of yen)



Note: The balance of assets under management is calculated on the basis of such factors as recent financial statements available to FAM, FGICP and the acquisition cost of real estate.

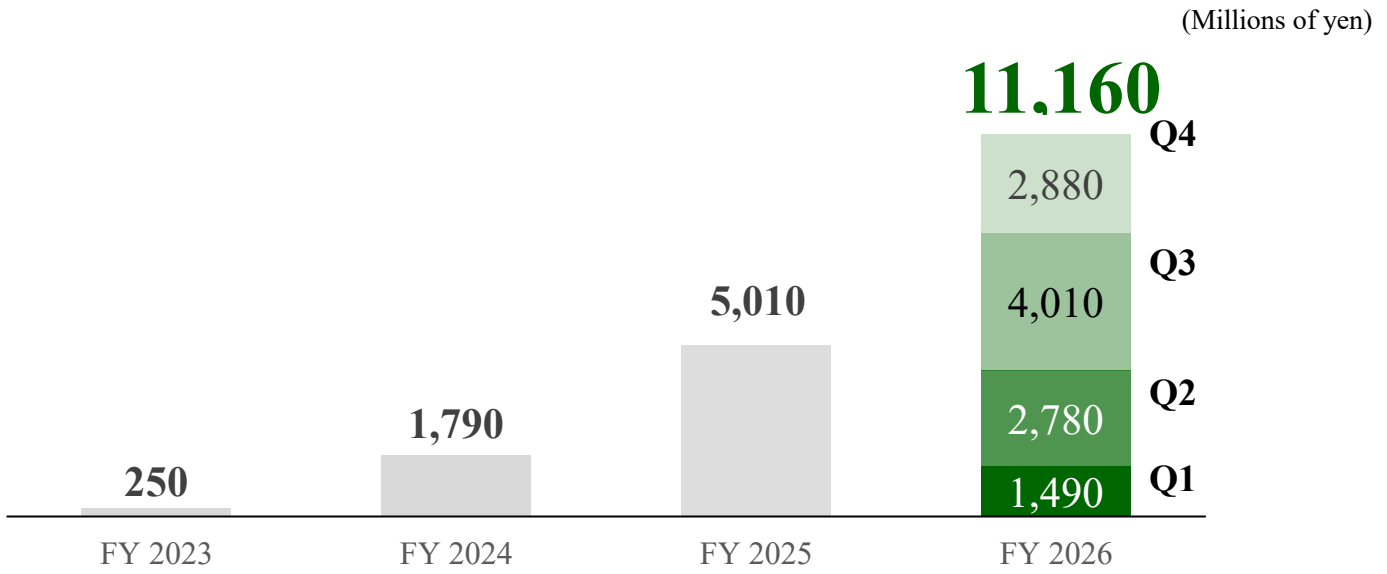
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Investment Banking Business — Truck operating lease business

Full-year sales of investment interests reached ¥11,160 million, up 122.8% year on year
Fourth quarter sales slowed because fund formation and new placements involving a certain operator were suspended

- With growing demand for vehicles and heightened need to improve financial footing, especially among transport companies, leaseback demand for pre-owned, large commercial heavy-duty vehicles is rapidly expanding. Consequently, efforts to secure target vehicles for funds arranged by FGI are progressing well.
- Number of contracts with business partners who introduce investment products to their clients has increased, contributing to expansion of investor base.
- Sale of investment interests in truck operating lease funds was steady, but FGI formed no new arrangements nor were any new placements invited into funds in which a certain company—AI storm Co., Ltd.—is or would be the operator that sells and then leases back the underlying assets. This action was taken because registered title for vehicles had not been properly transferred to funds already set up and involving AI storm as operator. Sales thus slowed in fourth quarter.
- Revenues from arrangements and other services provided by FGI Group companies involved in truck operating lease business for the full year more than doubled over level recorded in the previous full year.

Sales of investment interests



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Investment Banking - Aircraft

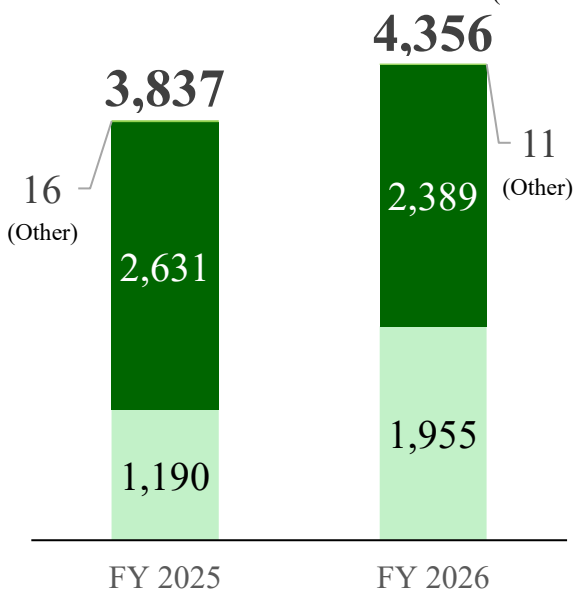
Revenues from technical services down, owing to trickle-down impact associated with shortage of aircraft.
Revenues from aircraft leasing business up, buoyed by sale of aircraft, underpinning increase in segment revenues and income.

Technical services: Revenues associated with inspections at end of contract and return of leased aircraft were down amid poor demand environment caused by ongoing shortage of aircraft in airline industry that prompted airline companies to extend existing leasing contracts.

Aircraft leasing: Leasing revenues expanded, owing to wider availability of assets for lease through acquisition. Complemented by sale of aircraft.

Revenues

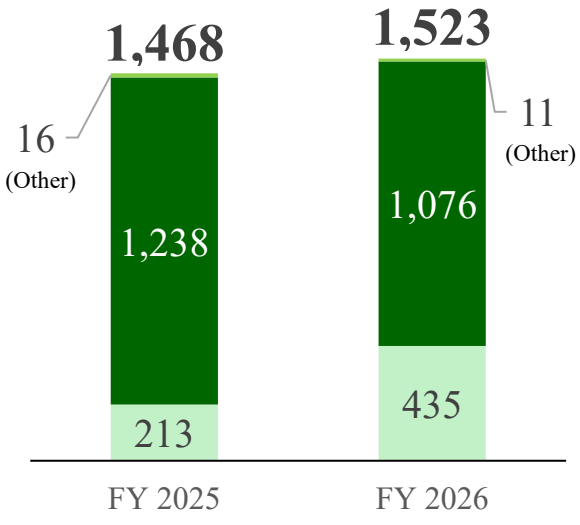
(Millions of yen)



Up ¥518 million, or 13.5%

Gross Profit

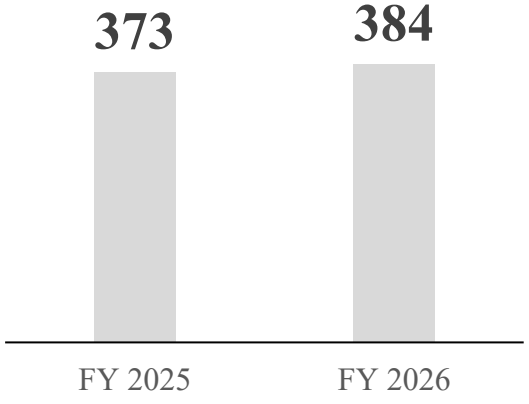
(Millions of yen)



Up ¥55 million, or 3.8%

Segment Income

(Millions of yen)



Up ¥11 million, or 3.1%

Technical services | Aircraft leasing | Other

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Public Support Services

Public Management Consulting Corporation (PMC)
Public Electric Power Company, Incorporated
Solar 2025 Spring LLC, Solar 2026 Autumn LLC

Revenues increased with business expansion, but development of renewable energy facilities and heavier burden of upfront investment, including personnel recruitment, caused segment loss to deepen

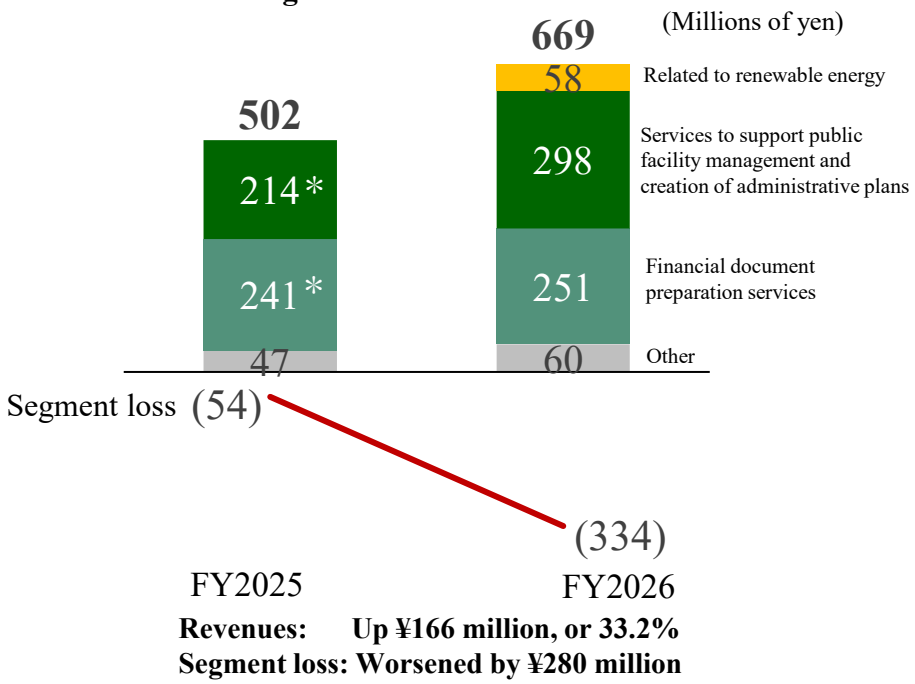
Requests for services to support financial document preparation, public facilities management and creation of administrative plans

- Posted higher revenues driven by requests from large local governments, such as prefectures, to prepare financial documents
- Local governments are being called upon to revise their comprehensive management plans for public facilities to reflect changing socioeconomic conditions—notably, population decline and rising construction costs driven by skyrocketing cost of materials—and the effort requires a level of specialized expertise that many local governments lack. This situation has prompted an increase in inquiries for services provided by PMC that can help local governments formulate the necessary plans. In addition, the company launched outsourcing services whereby staff with professional certification, such as first-class architects, provide on-site public facility management support. Fukui Prefecture is PMC's first client for these services.
- Taking a robust approach to hiring, emphasizing net-new recruitment of people with specific expertise. Personnel and recruitment expenses increased.

Renewable energy–related activities

- Facilities in the solar power project have gradually been coming online since March 2026. As of August, all 10 locations are operational, and revenues from the sale of electricity are being booked.
- Marked increase in personnel expenses, initial costs and depreciation expenses incurred to equip these facilities.
- In September 2026, initiated refinancing of the solar power plant project, anticipating capital participation from third parties, to take the project off the balance sheet.
- Recorded extraordinary loss of ¥335 million due to write-down of book value (not included in segment profit/loss)

Segment Information

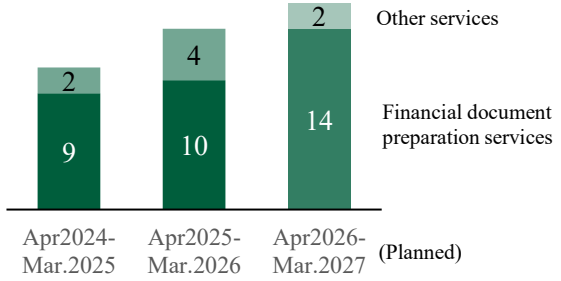


Revenues: Up ¥166 million, or 33.2%
Segment loss: Worsened by ¥280 million

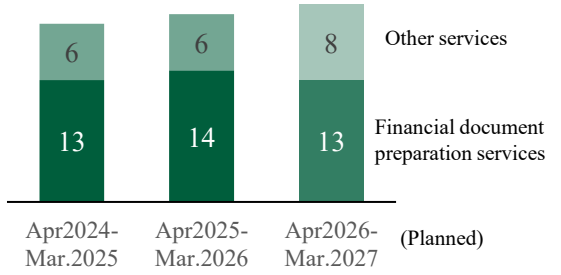
(Note) Revenues include intersegment revenues and transfers.
*Breakdown of segment information revised due to discovery of error in presentation materials disclosed on November 7, 2025, for fiscal 2025.

Number of Large Local Governments on Service Contracts

Prefectures



Ordinance-designated cities/special wards



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Consolidated Balance Sheets

(Thousands of yen)

	Assets	Fiscal 2025	Fiscal 2026	Change
	Current assets	15,597,859	20,708,159	5,110,300
	Cash and time deposits	6,632,789	8,350,825	1,718,035
1	Notes and accounts receivable - trade, and contract assets	1,532,846	2,881,612	1,348,766
	Operational investment securities	830,199	2,147,062	1,316,863
	Loans receivable, trade	569,765	424,965	(144,800)
2	Real estate for sale	4,102,649	5,981,371	1,878,721
	Other	2,041,829	1,968,259	(73,569)
3	Allowance for doubtful accounts	(112,220)	(1,045,937)	(933,717)
	Non-current assets	11,396,270	6,677,735	(4,718,534)
	Property, plant and equipment	9,029,277	4,297,643	(4,731,634)
4	Buildings and structures, net	4,032,705	144,423	(3,888,281)
	Machinery and equipment, net	206,408	1,134,997	928,589
	Tools, furniture and fixtures, net	235,913	158,644	(77,269)
	Assets for lease, net	3,244,507	2,512,900	(731,606)
4	Land	747,995	131,662	(616,332)
	Construction in progress	500,790	180,736	(320,053)
	Other, net	60,957	34,277	(26,679)
	Intangible fixed assets	135,324	173,006	37,681
	Investments and other assets	2,231,667	2,207,085	(24,582)
	Total assets	26,994,129	27,385,895	391,765

	Liabilities	Fiscal 2025	Fiscal 2026	Change
	Current liabilities	12,240,207	5,502,867	(6,737,340)
	Accounts payable-trade	330,693	322,797	(7,895)
5	Short-term loans payable	3,414,679	1,941,468	(1,473,211)
	Current portion of bonds payable	100,000	292,000	192,000
4	Current portion of long-term loans payable	5,960,439	1,037,038	(4,923,401)
	Income taxes payable	205,333	57,341	(147,991)
	Lease obligations	30,052	72,271	42,219
	Accrued employee bonuses	382,987	292,911	(90,075)
	Other	1,816,022	1,487,037	(328,984)
	Noncurrent liabilities	2,711,747	6,589,698	3,877,950
	Bonds payable	100,000	360,000	260,000
6	Long-term loans payable	2,068,376	5,067,746	2,999,369
	Lease obligations	28,445	301,602	273,156
	Deferred tax liabilities	17,218	87,253	70,035
	Retirement benefit liability	203,126	232,315	29,189
	Other	294,580	540,780	246,200
	Total liabilities	14,951,955	12,092,566	(2,859,389)

	Net Assets			
	Shareholders' equity	10,737,368	13,975,658	3,238,290
	Common stock	5,373,336	5,373,336	-
	Capital surplus	969,796	960,875	(8,920)
	Retained earnings	5,301,178	9,153,765	3,852,586
7	Treasury stock	(906,942)	(1,512,318)	(605,375)
	Accumulated other comprehensive income	132,349	313,321	180,971
	Share acquisition rights	98,259	103,987	5,727
	Non-controlling interests	1,074,196	900,362	(173,834)
	Total net assets	12,042,174	15,293,329	3,251,155
	Total liabilities and net assets	26,994,129	27,385,895	391,765

1. Trade receivables increased, owing to truck operating lease arrangements.
2. Consolidated subsidiary acquired real estate for sale, driving this line item up.
3. Increased due to provision of allowance for doubtful accounts related to receivables from truck operating lease funds.
4. Moominvalley Park land and buildings and structures, as well as loans for development decreased, due to removal of Moomin Monogatari and Hanno Local Resource Utilization from scope of consolidation.
5. Increased because proceeds from sale of aircraft lease assets used to repay loan to acquire said assets, with portion of remaining debt refinanced into long-term loans payable
6. Increased, reflecting loans taken to acquire trust company as well as loans payable by subsidiary's property-holding SPC and SPC solar power facility owner.
7. Acquired treasury stock.

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Consolidated Statements of Income

(Thousands of yen)

		Fiscal 2025	Ratio to Revenues	Fiscal 2026	Ratio to Revenues	YoY Change Amount	YoY Change Ratio
Revenues		14,432,830	100.0%	16,495,428	100.0%	2,062,597	14.3%
Cost of revenues		5,563,741	38.5%	5,429,726	32.9%	(134,015)	(2.4)%
Gross profit		8,869,088	61.5%	11,065,701	67.1%	2,196,613	24.8%
Selling, general and administrative expenses	1	5,462,792	37.8%	6,703,513	40.6%	1,240,721	22.7%
Operating income		3,406,296	23.6%	4,362,188	26.4%	955,892	28.1%
Other income		125,531	0.9%	121,794	0.7%	(3,736)	(3.0)%
Other expenses		289,541	2.0%	384,556	2.3%	95,014	32.8%
Ordinary profit		3,242,285	22.5%	4,099,426	24.9%	857,140	26.4%
Extraordinary income	2	11,886	0.1%	1,557,369	9.4%	1,545,482	—
Extraordinary losses	3	485,818	3.4%	799,000	4.8%	313,182	64.5%
Income before income taxes		2,768,354	19.2%	4,857,795	29.4%	2,089,440	75.5%
Income taxes		455,036	3.2%	292,514	1.8%	(162,522)	(35.7)%
Profit		2,313,317	16.0%	4,565,281	27.7%	2,251,963	97.3%
Profit attributable to non-controlling interests	4	191,330	1.3%	91,602	0.6%	(99,728)	(52.1)%
Profit attributable to owners of parent		2,121,987	14.7%	4,473,679	27.1%	2,351,691	110.8%

1 Increased, reflecting higher fixed costs, including personnel costs, which rose due to salary increases* and efforts to reinforce staffing levels, and rent-related expenses, which rose due to expanded office space. Other factors included booking of allowance for doubtful accounts as provision related to receivables from truck operating lease funds.
*Since April 2025, salaries of full-time employees at FGI up average of approximately 30% along with higher starting salaries for university graduates.

2 Real estate transferred to Hanno Local Resource Utilization was booked as financing transaction in 2017, but because the company is no longer FGI subsidiary, transaction has been recategorized as a sale, resulting in a gain on sale of non-current assets of ¥1,556 million.

3 Booked ¥263 million in loss on sale of shares of subsidiaries and associates. With Moomin Monogatari and Hanno Local Resource Utilization LLC excluded from consolidation, FGI booked ¥200 million allowance for doubtful accounts as provision for possible impairment loss on receivables held against the two former subsidiaries.
In September 2026, initiated refinancing of solar power project with expectation of capital participation from third parties to achieve off-balance sheet treatment. Concurrently, book value written down, resulting in business restructuring loss of ¥335 million.

4 Decreased, mainly owing to lower profit from overseas subsidiary in aircraft business.

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Consolidated Statements of Cash Flows

Free cash flow turned positive, reaching ¥234 million, owing to higher income before income taxes. Any necessary funds going forward will be flexibly secured through loans from financial institutions and corporate bonds.

(Thousands of yen)

	Fiscal 2025		Fiscal 2026	Change
Cash flows from operating activities	**(664,713)**	1	**1,760,580**	**2,425,294**
Income before income taxes	2,768,354		4,857,795	2,089,440
Depreciation and amortization	481,498		439,861	(41,636)
Cost transfer resulting from sales of assets for lease	818,212		1,215,724	397,512
Increase (decrease) in allowance for doubtful accounts	7,497		959,306	951,809
Interest expenses	169,796		257,672	87,876
Loss on liquidation of business	—		335,116	335,116
Loss (gain) on sale of non-current assets	—	①	(1,556,309)	(1,556,309)
Decrease (increase) in trade receivables	(584,151)		(1,185,882)	(601,730)
Decrease (increase) in operational investment securities	676,329	②	(1,304,227)	(1,980,557)
Decrease(increase) in inventories	(77,745)		(1,852,247)	(1,774,501)
Decrease (increase) in accounts receivable - other	(335,308)		361,301	696,610
Purchase of assets for lease	(3,660,372)		(1,117,482)	2,542,889
Other	(928,825)		349,949	1,278,775
Cash flows from investing activities	**(1,590,653)**	2	**(1,526,507)**	**64,146**
Purchase of property, plant and equipment	(288,156)		(940,917)	(652,761)
Purchase of investment securities	(508,427)		(65,915)	442,511
Purchase of shares of subsidiaries resulting in change in scope of consolidation	—		(45,770)	(45,770)
Payments for sale of shares of subsidiaries resulting in change in scope of consolidation	—		(398,841)	(398,841)
Other	(794,070)		(75,062)	719,007

	Fiscal 2025		Fiscal 2026	Change
Cash flows from financing activities	**3,130,731**	3	**1,232,520**	**(1,898,210)**
Net increase (decrease) in short-term loans payable, net	2,633,493		(1,473,211)	(4,106,704)
Proceeds from long-term loans payable	2,004,492		4,973,507	2,969,015
Repayments of long-term loans payable	(613,082)		(1,252,893)	(639,810)
Proceeds from issuance of bonds	200,000		600,000	400,000
Redemption of bonds	—		(148,000)	(148,000)
Dividends paid	(273,603)		(541,318)	(267,714)
Dividends paid to non-controlling interests	(248,246)		(147,967)	100,278
Purchase of treasury shares	(528,967)		(685,163)	(156,196)
Other	(43,354)		(92,433)	(49,078)
Effect of exchange rate change on cash and cash equivalents	(33,825)		79,891	113,716
Net increase (decrease) in cash and cash equivalents	841,538		1,546,484	704,946
Cash and cash equivalents at the beginning of the period	5,674,906		6,442,667	767,761
Decrease in cash and cash equivalents resulting from exclusion of subsidiaries from consolidation	(73,776)		(36,312)	37,464
Cash and cash equivalents at the end of the period	6,442,667		7,952,839	1,510,171

1 **Operating cash flows:** Net income remained at high level but scope of inflow from operating activities was limited due to deduction of gain on sale of real estate and increase in operating assets.
(1) Loss (gain) on sale of non-current assets: Decreased due to gain on sale of property, plant and equipment recorded in connection with real estate transfer transaction with Hanno Local Resource Utilization.
(2) Increase in operating assets: Reflects higher trade receivables due to accounts receivable from truck operating lease arrangements; higher operational investment securities due to new investments in business succession projects; and higher inventories due to acquisition of real estate for sale by consolidated SPC.

2 **Investing activities:** Showed cash flow used position, owing to decrease in cash and cash equivalents resulting from solar power development, capital investment at Moominvalley Park, and removal of subsidiaries, including Moomin Monogatari, from scope of consolidation. Real estate transfer to local SPC recognized as revenue, but no income from sale of non-current assets generated because proceeds of sale were received in 2017.

3 **Financing activities:** Long-term loans payable increased due to loans taken to secure working capital and facilitate acquisition of trust company, alongside loans obtained by SPC with property holdings and SPC owner of solar power facilities, resulting in positive cash flows from financing activities.

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Fiscal 2027: Performance Forecast

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Consolidated Performance Forecast

Despite decrease in revenues due to exclusion of entertainment segment companies from scope of consolidation, FGI expects operating income and ordinary profit to remain at year-on-year par.

(Millions of yen)

(Millions of yen)	Fiscal 2026 Actual	Fiscal 2027 Forecast	YOY Change Amount	YOY Change Percentage
Revenues	**16,495**	**14,600**	**(1,895)**	**(11.5%)**
Operating income	**4,362**	**4,400**	**+37**	**+0.9%**
Ordinary profit	**4,099**	**4,100**	**+0**	**+0.0%**
Profit attributable to owners of the parent	**4,473**	**2,500**	**(1,973)**	**(44.1%)**
EPS (yen)	**23.30**	**13.41**	**(9.90)**	**—**

Business succession

Driven by tighter minimum tax regulations starting in 2027, current volume of business succession deals is rapidly increasing. Business succession market is unlikely to contract and should continue to present high demand.

Truck operating lease business

Demand from investors, operators, and end-users remains solid. Will strengthen management structure and continue current efforts. FGI will not form any deals involving AI storm as operator of underlying assets, which may lead to lower revenues.

Aircraft leasing

Leased helicopter demand is growing, especially for use in providing emergency medical services and disaster response. Will allocate more management resources to Aircraft Division to capture higher lease income from new deal formation as well as revenue from aircraft sales.

Exclusion of entertainment segment companies from scope of consolidation

No revenues or income (loss) from companies in this segment. (For reference, revenues reached ¥1,725 million in fiscal 2026, and segment income amounted to ¥58 million.) In addition, extraordinary income (loss) (net: ¥1,092 million) posted in fiscal 2026 will no longer affect FGI following companies' exclusion from scope of consolidation.

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Priority Strategies in Fiscal 2027

While expanding businesses that contribute to society, FGI will strengthen management structure and corporate governance to solidify operational/organizational foundation for rapidly growing businesses

Present solutions to local issues, such as business succession	Reinforce management structure and risk management response	Strengthen Aircraft Division
Use finance to drive business succession efforts Maximize potential of truck operating lease arrangements to support efforts of the small and medium-sized transport operators who underpin regional logistics Support regional embrace of renewable energy, hinging on efforts of local government	Enhance management capabilities in step with business expansion Strengthen investment and loan risk management and legal compliance frameworks	Strive for effective allocation of talent and capital Improve recurring (stock) and transactional (flow) revenue streams through asset accumulation and turnover Leverage connections with financially robust companies to sharpen competitive edge

Build more resilient corporate governance framework to support sustainable growth

Reinforce oversight capabilities of Board of Directors toward establishing high-level corporate governance, and lay foundation to support sustainable growth

Establish clear lines of execution and supervisory responsibility (change in representative director)

(To be formally approved at General Meeting of Shareholders, in December 2026, and Board of Directors' meeting that immediately follows)

- Current President and CEO—a position with representative authority—will transition to role of Chairman, which does not have representative authority. As chairman of the Board of Directors, the Chairman will supervise the management team through this corporate structure.
- The General Manager of the Investment Banking Division—a key driver of strong business performance—will be appointed as the new President and CEO

Establish nomination and compensation committee (possibly in 2027)

- Transitioning to structure where independent outside directors oversee management through executive nominations and compensation

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Return to Shareholders

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Return to Shareholders

Seek to maintain stable dividends and enrich return to shareholders through treasury stock buybacks while striking a balance with growth investment

Dividend per share

Fiscal 2026	**¥5, up ¥2**	Consolidated payout ratio:	**21.5%**
Fiscal 2027 (Planned)	**¥5**	Consolidated payout ratio:	**37.3%**

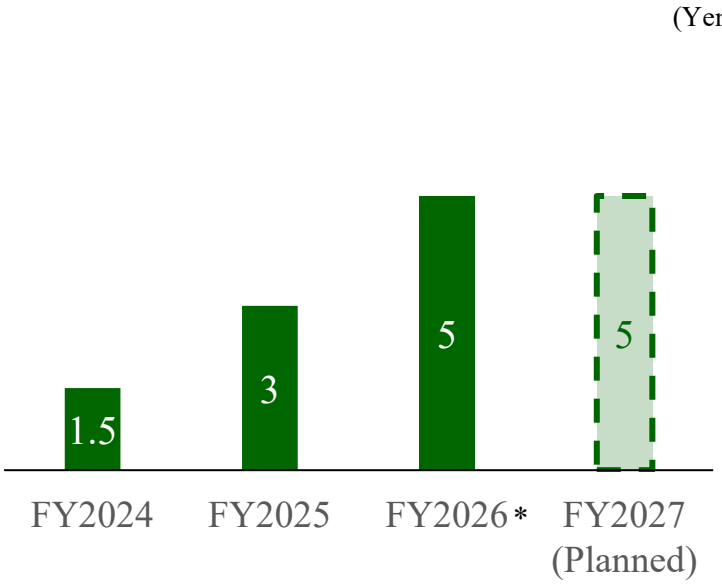
Treasury stock buyback

Fiscal 2026 Total amount: ¥685 million
(¥48 million in October 2025 and ¥636 million in August and September 2026*)

Total return ratio: **36.4%**

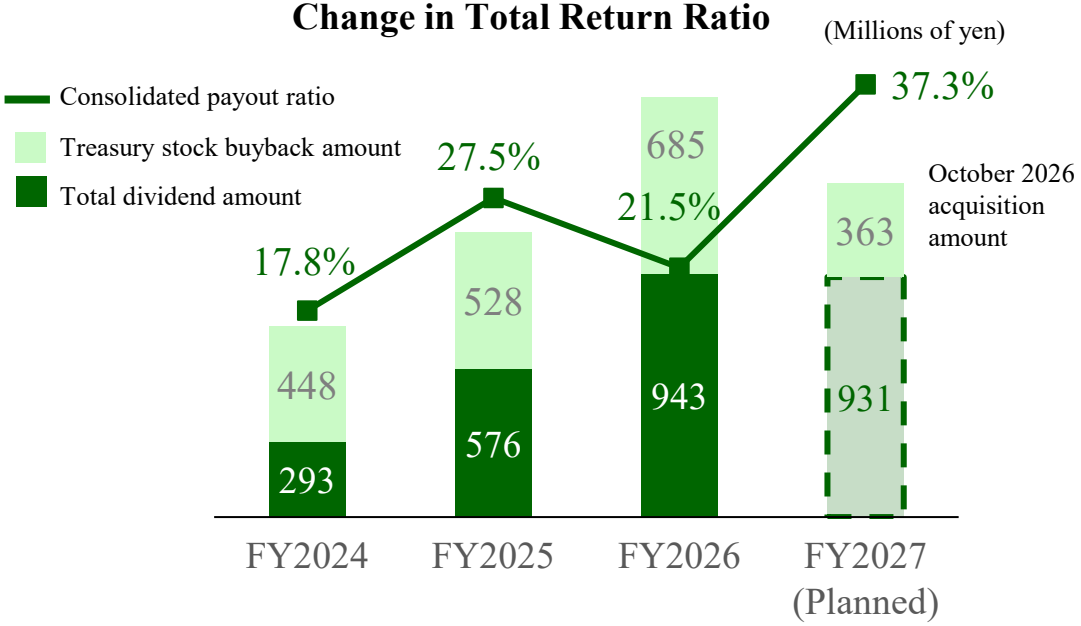
* Total acquisition amount under Board of Directors' resolution passed on August 12, 2026, was ¥999 million. Process completed in October 2026, with ¥363 million worth of shares repurchased.

Change in Dividend per Share



* Year-end dividend for fiscal 2026 to be approved at Ordinary General Meeting of Shareholders

Change in Total Return Ratio



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Appendix

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Changes in Key Financial Data

		Fiscal 2021	Fiscal 2022	Fiscal 2023	Fiscal 2024	Fiscal 2025	Fiscal 2026
Revenues	(millions of yen)	8,107	9,301	9,302	13,807	14,432	16,495
Gross profit	(millions of yen)	3,370	3,990	5,111	7,355	8,869	11,065
Operating income	(millions of yen)	178	587	1,343	2,569	3,406	4,362
Ordinary profit	(millions of yen)	115	540	1,277	2,461	3,242	4,099
Profit attributable to owners of parent	(millions of yen)	130	176	1,603	1,675	2,121	4,473
Net assets	(millions of yen)	7,439	7,842	9,393	10,752	12,042	15,293
Total assets	(millions of yen)	16,457	17,933	19,123	20,669	26,994	27,385
Net assets per share	(yen)	31.47	32.72	41.19	48.66	56.53	75.74
Net income per share	(yen)	0.65	0.88	7.97	8.41	10.91	23.30
Diluted net income per share	(yen)	0.65	0.87	7.94	8.36	10.83	23.13
Equity to total asset ratio	(%)	38.5	36.7	43.4	46.1	40.3	52.2
Equity to net income ratio	(%)	2.1	2.7	21.6	18.8	20.8	35.6
Price earning ratio (PER)	(times)	86.1	44.6	7.7	8.7	10.7	6.5
Cash flow from operating activities	(millions of yen)	747	(701)	615	4,055	(664)	1,760
Cash flow from investing activities	(millions of yen)	(173)	(141)	766	(547)	(1,590)	(1,526)
Cash flow from financing activities	(millions of yen)	(360)	802	(538)	(790)	3,130	1,232
Cash and cash equivalents at the end of the fiscal year	(millions of yen)	2,379	2,375	2,868	5,674	6,442	7,952
Number of employees (consolidated) (part-time employees)	(employees)	149 (209)	176 (144)	153 (169)	168 (200)	220 (219)	158 (138)
Number of employees (non-consolidated)(part-time employees)	(employees)	28 (4)	30 (4)	26 (6)	48 (7)	65 (10)	65 (13)

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Trends in Number of Consolidated Employees (Quarterly, by segment)

Number of Employees

Segment	Fiscal 2025				Fiscal 2026			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Investment Banking	47	45	52	54	52	51	54	55
Investment Banking – Aircraft	33	32	31	31	31	30	32	31
Public Support Services	17	17	17	33	38	37	41	40
Entertainment Services	55	60	71	70	70	8	0	0
Corporate	26	28	31	32	30	29	30	32
Total	178	182	202	220	221	155	157	158

Notes: 1. "Corporate" shows the number of employees in administrative departments at FGI that cannot be categorized into a specific reporting segment.
2. Reporting segments were restructured, effective from the first quarter of fiscal 2026. The new segment structure has been applied to the numbers presented in the table above for fiscal 2025.

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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
Date of listing	June 8, 2005
Securities code	8789 (TSE Standard Market)
Fiscal year-end	September 30
Main business	I. Investment banking II. Investment III. Asset management IV. Local issue solutions
Number of issued shares	201,321,700 shares (As of September 30, 2026)
Minimum trading unit	100
Capital stock	¥5,373 million (As of September 30, 2026)
Net assets (consolidated)	¥15,293 million (As of September 30, 2026)
Number of employees	Consolidated: 158 (As of September 30, 2026, excludes temporary staff)

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FGI Group Companies and Business Segments

(Major consolidated subsidiaries and affiliates)

(As of September 30, 2026)

Investment Banking

FGI
FinTech Global Incorporated
Investment and arrangements
(September-end fiscal year)

Ownership ratio, such as percentage of voting rights

50.1%

trinity japan
Trinity Japan co., ltd.
Support for risk-hedging arrangements
(June-end fiscal year)

100%

FAM
FinTech Asset Management Incorporated
Real estate investment management
(September-end fiscal year)

FGICP
FGI Capital Partners, Inc.
Securities management
(September-end fiscal year)

FGITR
FinTech Global Trust Co., Ltd.*
Trust services,
Real estate brokerage business
(March-end fiscal year)

Connecttech
Connecttech Incorporated
Real estate development, sales, brokerage, etc.
(September-end fiscal year)

* Turned into subsidiary on January 20, 2026. Deemed acquisition date March 31, 2026, and income statement to be included in consolidated performance from third quarter of fiscal 2026, ending September 30, 2026.

Investment Banking－Aircraft

100%

ac
aviner & co., inc.
Asset management/business investment in airline and energy sectors
(September-end fiscal year)

53.6%

SGI-Group B.V.
Holding company
(June-end fiscal year)

100%

SGI AVIATION
EFFICIENT AND SAFE AVIATION FOR A CONNECTED WORLD
SGI-Aviation Services B.V.
Aircraft asset management
(June-end fiscal year)

Public Support Services

95.0%

Public Management Consulting
Public Management Consulting Corporation
Public accounting/public facility management support
(September-end fiscal year)

100%

パブリック電力
Public Electric Power Company, Incorporated
Develop renewable energy power plants, produce and sell power, and operate facilities
(September-end fiscal year)

34.0%

geoplan Namtech
Geoplan Namtech Inc.
Planning and operation of infrastructure- and utilities-oriented information processing systems
(March-end fiscal year)
(Equity-method affiliate)

Entertainment Services

* With partial transfer of shares in Moomin Monogatari, Ltd., on March 26, 2026, Moomin Monogatari and Hanno Local Resource Utilization LLC were removed from the scope of consolidation, effective from the end of the second quarter of fiscal 2026.

* Provider of outsourced services for Metsä Village marketing, event planning and operation shifted from METSA Co., Ltd. to Moomin Monogatari, effective April 1, 2026. In addition, METSA removed from scope of consolidation, effective from third quarter of fiscal 2026.

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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.

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