

Results for First Two Quarters of Fiscal 2026, ending September 30, 2026

May 2026

FinTech Global Incorporated
TSE Standard Market Stock Code: 8789

<https://www.fgi.co.jp/en/>

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Summary

Full-year performance forecast revised, mainly in light of partial transfer of shares in Moomin Monogatari

- **Partial transfer of shares in Moomin Monogatari free of charge. Moomin Monogatari and other subsidiaries removed from scope of consolidation.**

Following transfer of Moomin Monogatari shares, FGI booked extraordinary income of ¥1,556 million and extraordinary loss of ¥463 million.

Assets and liabilities associated with Moominvalley Park moved off-balance sheet.

- **Revised full-year performance forecast**

Revenues likely to come in 14.8% below initial forecast, mainly owing to removal of Moomin Monogatari from scope of consolidation, but favorable Investment Banking performance will keep FGI on track to original operating income and ordinary profit targets.

Anticipate final profit to exceed initial target by 70.4%, reflecting impact of net extraordinary income and decrease in corporate taxes.

- **First two quarters of fiscal 2026 delivered higher revenues and higher income**

Recovery of investment into large project and favorable progress on truck operating lease arrangements underpinned increases in revenues and income.

Investment Banking

In private equity investment activities, recovered investment into large business succession project.

In truck operating lease business, realized higher revenues, mainly from arrangement services.

As a result, segment posted higher revenues and higher income.

Investment Banking – Aircraft

Revenues and income came in lower, due to sluggish demand for technical services. Aircraft operating lease sales were up.

Public Support Services

Revenues were up, fueled by favorable sales of projects to facilitate administrative planning. However, segment loss worsened, owing to upfront investment in solar power plant development project and efforts to reinforce staffing to meet demand for outsourcing services to support public facility management.

Entertainment Services

Revenues benefited from higher guest count, underpinned by enhanced event content and other visitor-attracting measures, and from higher spending per guest. But heavy cost burden led to lower income.

Revisions to Consolidated Performance Forecast (Disclosed on May 12, 2026)

(Millions of yen)

| | Fiscal 2026 Initial Forecast | Fiscal 2026 Revised Forecast | Difference (¥) | Difference (%) | Fiscal 2026 First Two Quarters (Actual) | First Two Quarters Progress toward Revised Forecast | Fiscal 2025 (Actual) |
|------------------------------------------------|---------------------------------|---------------------------------|-------------------|-------------------|--------------------------------------------------|-----------------------------------------------------------|-------------------------|
| Revenues | 18,200 | 15,500 | (2,700) | -14.8% | 8,011 | 51.7% | 14,432 |
| Operating income | 4,200 | 4,200 | 0 | 0% | 2,553 | 60.8% | 3,406 |
| Ordinary profit | 4,000 | 4,000 | 0 | 0% | 2,358 | 59.0% | 3,242 |
| Profit attributable to owners of the parent | 2,700 | 4,600 | +1,900 | 70.4% | 3,192 | 69.4% | 2,121 |

Revenues

Despite strong performances by core private equity investment into business succession projects and truck operating lease business, predicting revenues 14.8% below initial forecast, mainly due to removal of Moomin Monogatari from scope of consolidation.

| | |
|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Private equity investment into business succession projects | Large project formed in fiscal 2025 reaches point of investment recovery. Have already formed new large project in third quarter. Expect to achieve initial target through investment exits before fiscal 2026 year-end. |
| Truck operating lease arrangements | Fund formation and product sales moving at pace exceeding initial expectations. |
| Aircraft technical services | Revenues from aircraft inspections continue to chart downward. |
| Aircraft operating lease business | Project formation and aircraft sales below initial targets. |
| Small-lot real estate products | 2026 Tax System Reform Outline put kibosh on plans to create new products. |
| Entertainment services | Moomin Monogatari business results not included in consolidated performance from third quarter due to company's removal from scope of consolidation. |

Operating income Ordinary profit

Due to strong Investment Banking performance, forecast remains unchanged.

Expect only limited impact on profits from exclusion of subsidiaries from scope of consolidation and from certain businesses unlikely to meet revenue targets. Moreover, anticipate favorable revenues from arrangement activity in highly profitable truck operating lease business. Therefore, no need to revise forecast.

Profit attributable to owners of the parent

Anticipate final profit to exceed initial target by 70.4%.

Upward forecast reflects extraordinary income of ¥1,556 million and extraordinary loss of ¥463 million booked following changes, notably, transfer of Moomin Monogatari shares, and also boost due to decrease in corporate taxes, paralleling transfer of said shares and other events.

Consolidated Performance

(Millions of yen)

| | Fiscal 2025 First Two Quarters | Fiscal 2026 First Two Quarters | YOY Change (Amount) | YOY Change (Percentage) |
|------------------------------------------------|-----------------------------------|-----------------------------------|------------------------|----------------------------|
| Revenues | 6,797 | 8,011 | +1,214 | +17.9% |
| Gross profit | 4,294 | 5,606 | +1,312 | +30.6% |
| Operating income | 1,759 | 2,553 | +793 | +45.1% |
| Ordinary profit | 1,711 | 2,358 | +646 | +37.8% |
| Profit attributable to owners of the parent | 1,291 | 3,192 | +1,901 | +147.3% |
| EBITDA | 1,997 | 2,849 | +852 | +42.7% |
| EPS (yen) | 6.60 | 16.61 | +10.01 | — |
| ROE | 26.2% | * 52.1% | +25.9 pt | — |

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

ROE (annualized): Calculated by multiplying quarterly profit attributable to owners of the parent by two

*If extraordinary income and loss were not factored into profit attributable to owners of parent, ROE for first two quarters of fiscal 2026 would be 34.3%.

Revenues

Revenues increased 17.9%, supported by favorable results from private equity investments into business succession projects, from arrangements and fund management associated with truck operating leases, and from Entertainment Services.

Gross profit

Jumped 30.6%, fueled by high profit margin private equity investment and sales of products associated with truck operating leases.

Operating income

Surged 45.1%, despite 20.5% increase in selling, general and administrative expenses to ¥3,053 million, as expense burden fully absorbed by higher gross profit.

Profit attributable to owners of the parent

Soared 147.3%, reflecting extraordinary income and extraordinary loss booked following transfer of Moomin Monogatari shares.

- Extraordinary income: ¥1,556 million in gain on sale of non-current assets
- Extraordinary loss: ¥263 million in loss on sale of shares of subsidiaries and associates, and ¥200 million in provision of allowance for doubtful accounts.

Quarterly Changes in Consolidated Performance

(Millions of yen)

| | Fiscal 2025 | | | | | | Fiscal 2026 | | | YOY Q2 | YOY Q2 YTD |
|----------------------------------------------------|-------------|-------|--------------------|-------|-------|-----------|-------------|-------|--------------------|-------------------|-------------------|
| | Q1 | Q2 | First Two Quarters | Q3 | Q4 | Full year | Q1 | Q2 | First Two Quarters | ¥ change % change | ¥ change % change |
| Revenues | 3,876 | 2,920 | 6,797 | 3,561 | 4,074 | 14,432 | 4,237 | 3,773 | 8,011 | 853 29.2% | 1,214 17.9% |
| Gross profit | 2,436 | 1,857 | 4,294 | 2,487 | 2,086 | 8,869 | 2,994 | 2,612 | 5,606 | 754 40.6% | 1,312 30.6% |
| Operating income | 1,211 | 548 | 1,759 | 1,102 | 543 | 3,406 | 1,449 | 1,104 | 2,553 | 555 101.2% | 793 45.1% |
| Ordinary profit | 1,153 | 558 | 1,711 | 1,076 | 454 | 3,242 | 1,333 | 1,024 | 2,358 | 466 83.6% | 646 37.8% |
| Profit attributable to owners of the parent | 851 | 439 | 1,291 | 306 | 524 | 2,121 | 1,007 | 2,185 | 3,192 | 1,745 397.2% | 1,901 147.3% |
| EBITDA | 1,325 | 671 | 1,997 | 1,225 | 691 | 3,913 | 1,594 | 1,254 | 2,849 | 583 86.9% | 852 42.7% |

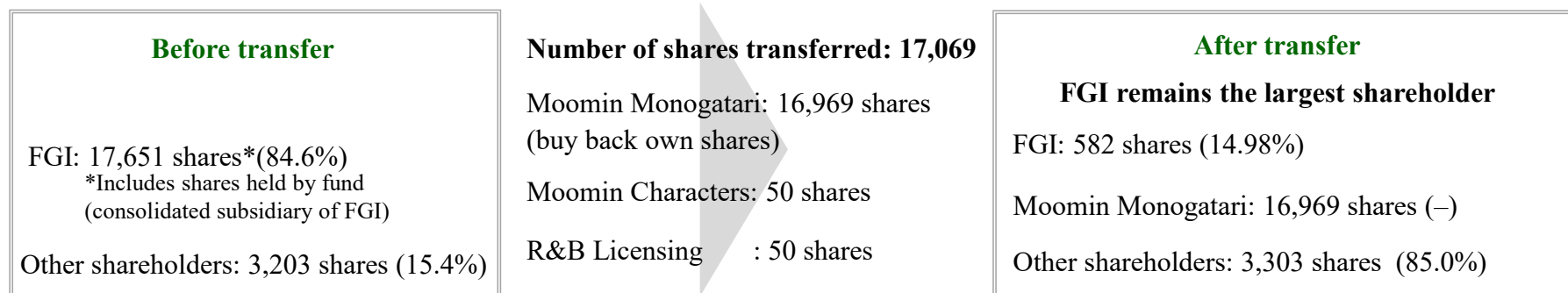
Note: *EBITDA is calculated by returning depreciation costs and amortization of goodwill included in cost of revenue and selling, general and administrative expenses back to segment income/(loss).

Partial Transfer of Shares in Moomin Monogatari

Partial transfer of shares in Moomin Monogatari free of charge. Company removed from scope of consolidation.

On March 26, 2026, some shares held by FGI and a fund—a consolidated subsidiary of FGI—were transferred to Moomin Monogatari free of charge through share buyback. The combined percentage of voting rights held by FGI and the fund decreased to 14.98%.

Moomin Monogatari shareholder composition before and after share transfer (Ratio of voting rights in parentheses)



Future involvement in Metsä

FGI remains committed to enhancing the value of Moomin Monogatari and Metsä Village and will strive to utilize improved value in future securitization of Metsä Village real estate

- Increase corporate value of Moomin Monogatari as part of private equity investment business.
- Realize large-scale value enhancement across entire Metsä site from both infrastructure and service perspectives.

Support large-scale development from infrastructure perspective

- Encourage additional development at Metsä Village, such as accommodations and hot spring facilities, with capital investment of more than ¥1 billion. Aiming for opening some time in 2027.
- Real estate adjacent to Metsä Village purchased in January 2026. Looking into approach that will raise value of whole area, including newly acquired property.

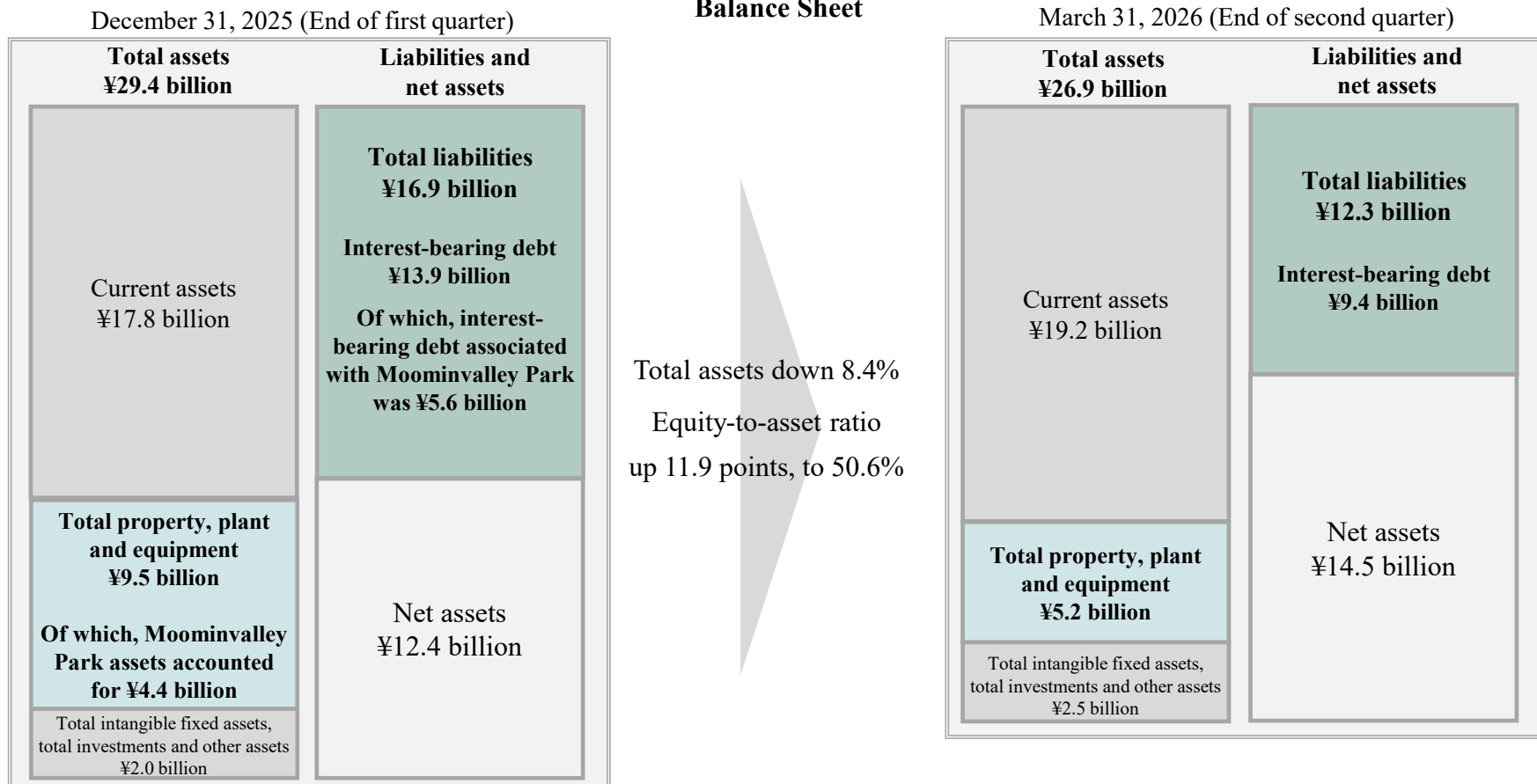
Reinforce services

- Blend nature, community engagement and charity benefits and enable visitors to connect with Nordic culture to create even more unique experiential value
- Expand community of loyal Metsä friends through messaging via metsä media, an owned media platform using the official Metsä LINE subscriber base of about 160,000 members.

Assets and liabilities associated with Moominvalley Park moved off-balance sheet

- Assets and liabilities moved off-balance sheet included ¥4.4 billion in non-current assets and ¥5.6 billion in interest-bearing debt (as of December 31, 2025)
- Asset efficiency increased, and impairment risk on property, plant and equipment in particular decreased
- Drop in interest-bearing debt created borrowing capacity to accelerate implementation of growth strategy

Consolidated Balance Sheet



Business Summary by Segment (1)

Investment Banking revenues for first two quarters jumped 28.5%, and segment income soared 59.8%. (Millions of yen)

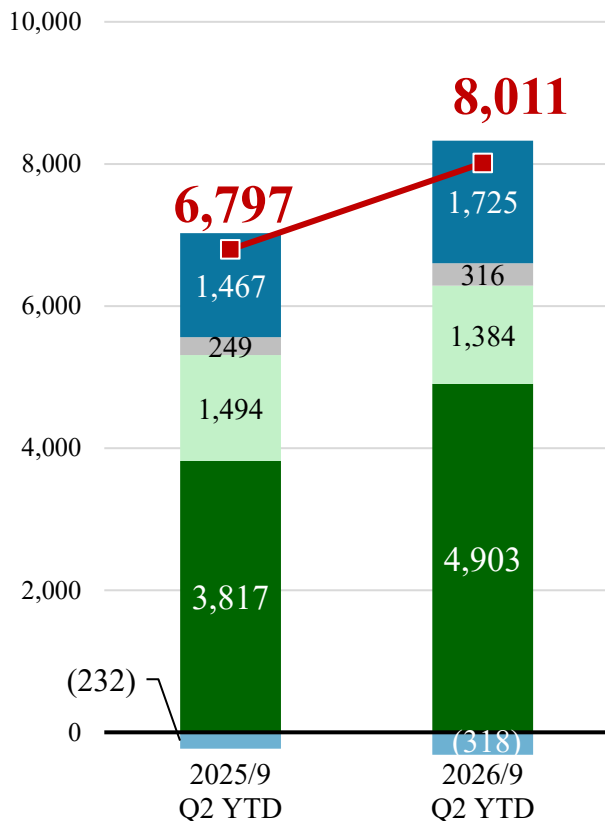
| Reporting Segments | | Fiscal 2025 | | | | | | Fiscal 2026 | | | YOY Q2 | YOY Q2 YTD |
|--------------------------------------------------------------------------------|-------------------------|-------------|-------|--------------------|-------|-------|-----------|-------------|-------|--------------------|----------|------------|
| | | Q1 | Q2 | First Two Quarters | Q3 | Q4 | Full year | Q1 | Q2 | First Two Quarters | ¥ change | ¥ change |
| Investment Banking | Revenues | 2,297 | 1,519 | 3,817 | 2,268 | 1,671 | 7,757 | 2,476 | 2,427 | ✓ 4,903 | 908 | ✓ 1,086 |
| | Gross profit | 1,761 | 1,329 | 3,090 | 1,973 | 1,383 | 6,446 | 2,273 | 2,198 | ✓ 4,472 | 869 | ✓ 1,381 |
| | Segment income | 1,344 | 765 | 2,110 | 1,468 | 803 | 4,382 | 1,714 | 1,658 | ✓ 3,372 | 892 | ✓ 1,261 |
| Investment Banking – Aircraft | Revenues | 696 | 798 | 1,494 | 674 | 1,668 | 3,837 | 729 | 655 | 1,384 | (142) | (110) |
| | Gross profit | 315 | 376 | 691 | 292 | 484 | 1,468 | 340 | 278 | 619 | (97) | (72) |
| | Segment income | 54 | 93 | 147 | 8 | 217 | 373 | 47 | 0 | 48 | (92) | (99) |
| Public Support Services | Revenues | 125 | 123 | 249 | 84 | 168 | 502 | 156 | 160 | 316 | 36 | 67 |
| | Gross profit | 74 | 71 | 146 | 60 | 131 | 338 | 99 | 89 | 189 | 17 | 42 |
| | Segment income/(loss) | (8) | (9) | (18) | (41) | 6 | (54) | (84) | (107) | (192) | (97) | (174) |
| Entertainment Services | Revenues | 863 | 604 | 1,467 | 613 | 777 | 2,859 | 1,055 | 669 | 1,725 | 65 | 257 |
| | Gross profit | 338 | 140 | 478 | 179 | 233 | 891 | 393 | 115 | 508 | (24) | 30 |
| | Segment income/(loss) | 159 | (61) | 97 | (39) | (29) | 29 | 158 | (99) | 58 | (37) | (39) |
| Adjustment (Elimination of transactions among segments and corporate expenses) | Revenues | (106) | (125) | (232) | (79) | (212) | (523) | (180) | (138) | (318) | (13) | (86) |
| | Gross profit | (52) | (59) | (112) | (18) | (145) | (276) | (111) | (70) | (182) | (10) | (70) |
| | Segment income/(loss) | (339) | (238) | (577) | (293) | (453) | (1,325) | (386) | (347) | (733) | (109) | (155) |
| Amount Booked on Consolidated Statement of Income | Revenues | 3,876 | 2,920 | 6,797 | 3,561 | 4,074 | 14,432 | 4,237 | 3,773 | 8,011 | 853 | 1,214 |
| | Gross profit | 2,436 | 1,857 | 4,294 | 2,487 | 2,086 | 8,869 | 2,994 | 2,612 | 5,606 | 754 | 1,312 |
| | Operating income/(loss) | 1,211 | 548 | 1,759 | 1,102 | 543 | 3,406 | 1,449 | 1,104 | 2,553 | 555 | 793 |

- Segment structure changed, effective from fiscal 2026, so segment information for fiscal 2025 restated under new allocation structure.
- Revenues for each segment includes intersegment revenues and transfers.
- The ¥(733) million segment loss for the first two quarters of fiscal 2026, under adjustment, includes intersegment elimination (¥137 million in the first two quarters of fiscal 2026) as well as corporate expenses ¥(871) 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

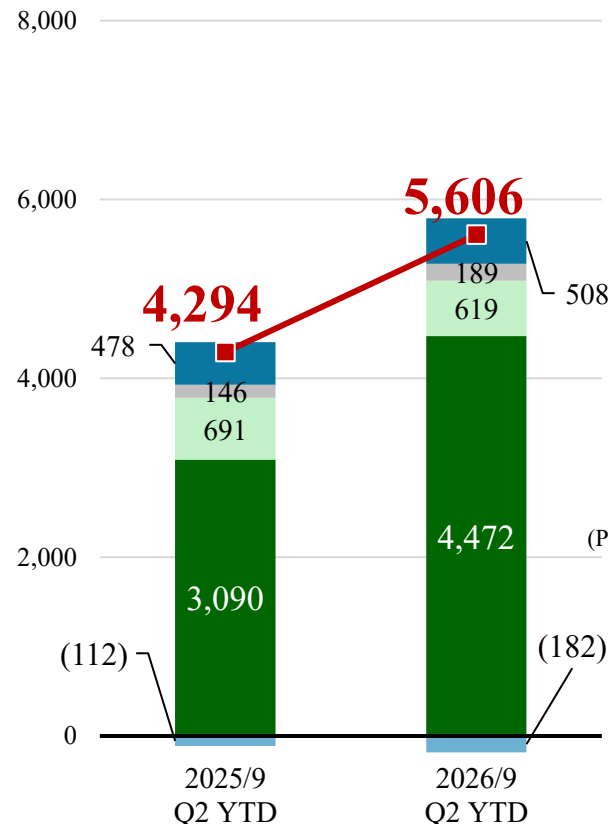
(Millions of yen)



Up ¥1,214 million, or 17.9%

Gross Profit

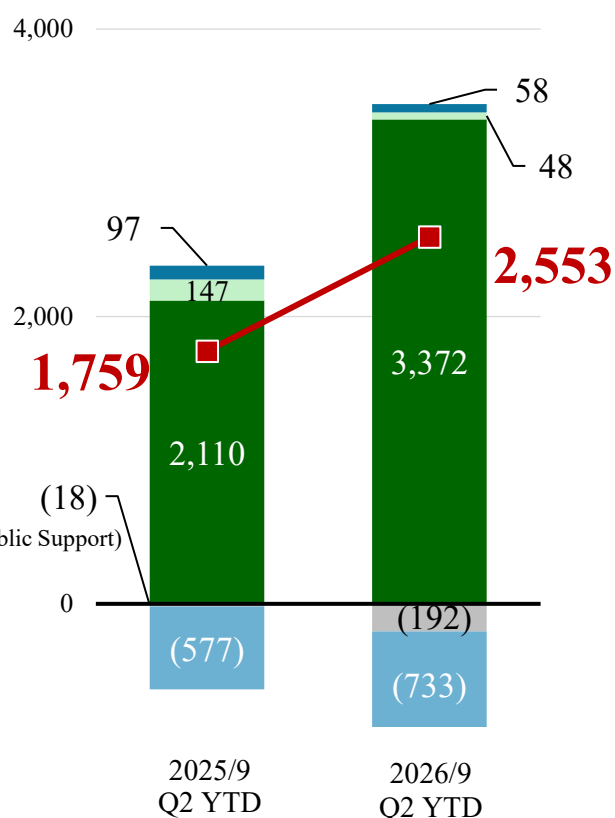
(Millions of yen)



Up ¥1,312 million, or 30.6%

Operating Income

(Millions of yen)



Up ¥793 million, or 45.1%

Note: Segment breakdown uses non-eliminated values.

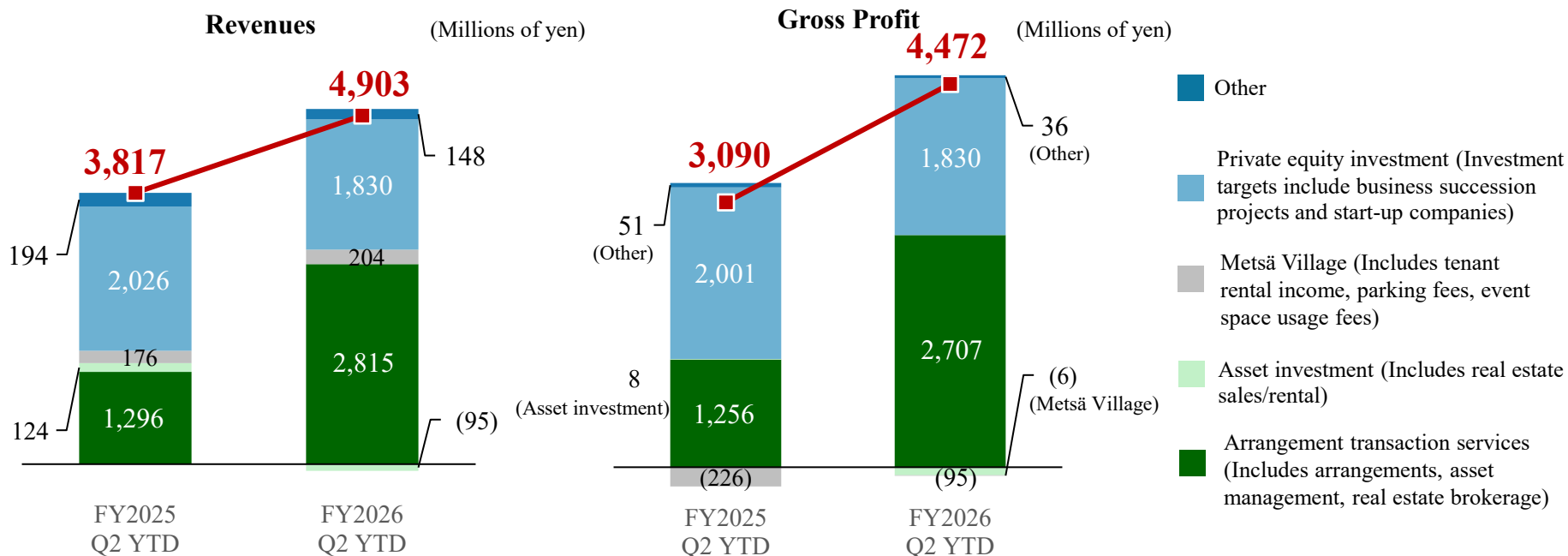


Investment Banking - Revenues and Gross Profit by Service

Higher segment revenues and income, reflecting recovery of investment into large project and favorable arrangement activity associated with truck operating leases

- Private equity investment
- Arrangement transaction services
- Asset investment
- Metsä Village

Recovery of investment into large business succession project and small project exit activity kept revenues at high level. Owing to more-than-double year-on-year improvement in fee income on arrangements associated with truck operating leases and other fund management services and complemented by revenues from arrangement transaction services on large business succession projects, revenues surged 117% year on year and gross profit soared 115% year on year. Small-lot real estate products in third project sold out in October 2025, and those in fourth project sold out in April 2026, meaning all existing projects are now sold out. While fund's financial result for third project was to be incorporated after distribution and therefore not included in revenues for first two quarters of fiscal 2026, fourth project, which opened for subscription in September 2025, included initial formation costs, which were booked, thus leading to negative revenues. (Revenues from arrangement transaction services provided at time of product formation for fourth project were booked in fiscal 2025.) Revenues improved, reflecting higher rental income following acquisition of adjacent property and higher income from parking fees and other sources paralleling growth in guest count. Increased revenues from rental of various facilities to Group companies. Impact of ¥200 million loss associated with renovation of some Metsä Village facilities in fiscal 2025 eliminated, lightening negative revenue and gross profit levels.



Up ¥1,086 million, or 28.5%

Up ¥1,381 million, or 44.7%

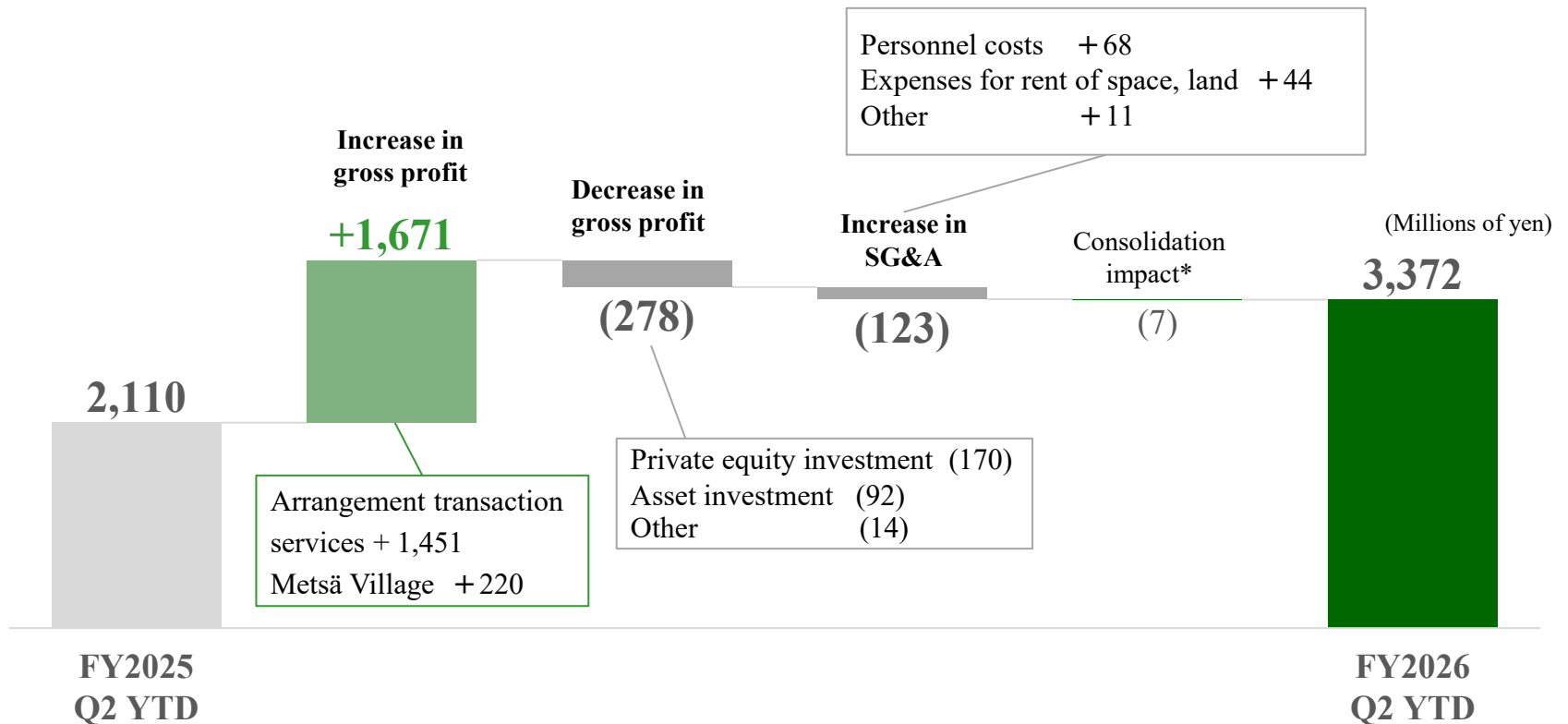
Note: Intersegment transactions use non-eliminated values.

Investment Banking - Segment Income

Selling, general and administrative expenses rose 12.3% year on year, but this increase was fully absorbed by higher gross profit, and segment income thus surged 59.8%.

(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.



*Impact of changes in scope of consolidation

Investment Banking - Trends in Balance of Investments and Loans

Balance of investments and loans fell 7.5% from the end of the first quarter on December 31, 2025, reflecting progress on recovery of investments.

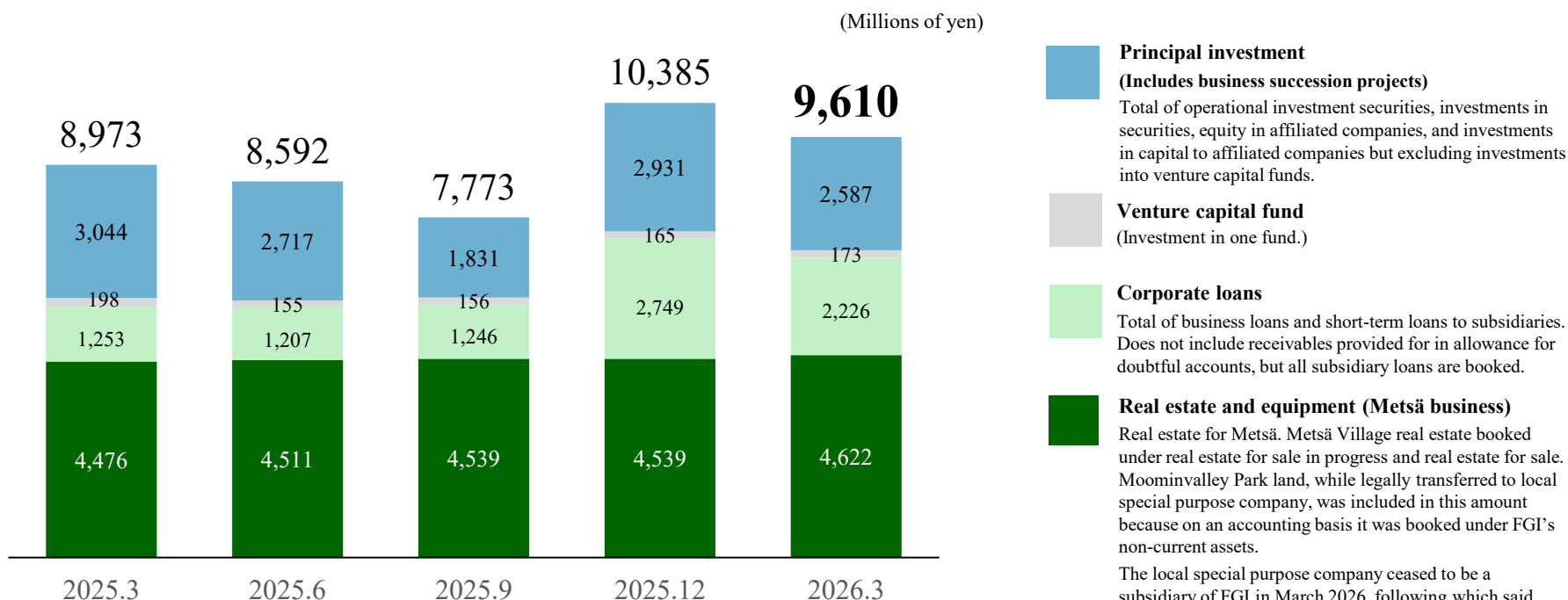
(Factors behind changes in second quarter of fiscal 2026)

Principal investment: See next page

Corporate loans: Decreased, reflecting progress on recovery of loans receivable, trade.

Real estate and equipment (Metsä): Despite sale of Moominvalley Park real estate, increased due to acquisition of adjacent property and lease of all-weather tent for Emma's Theatre.

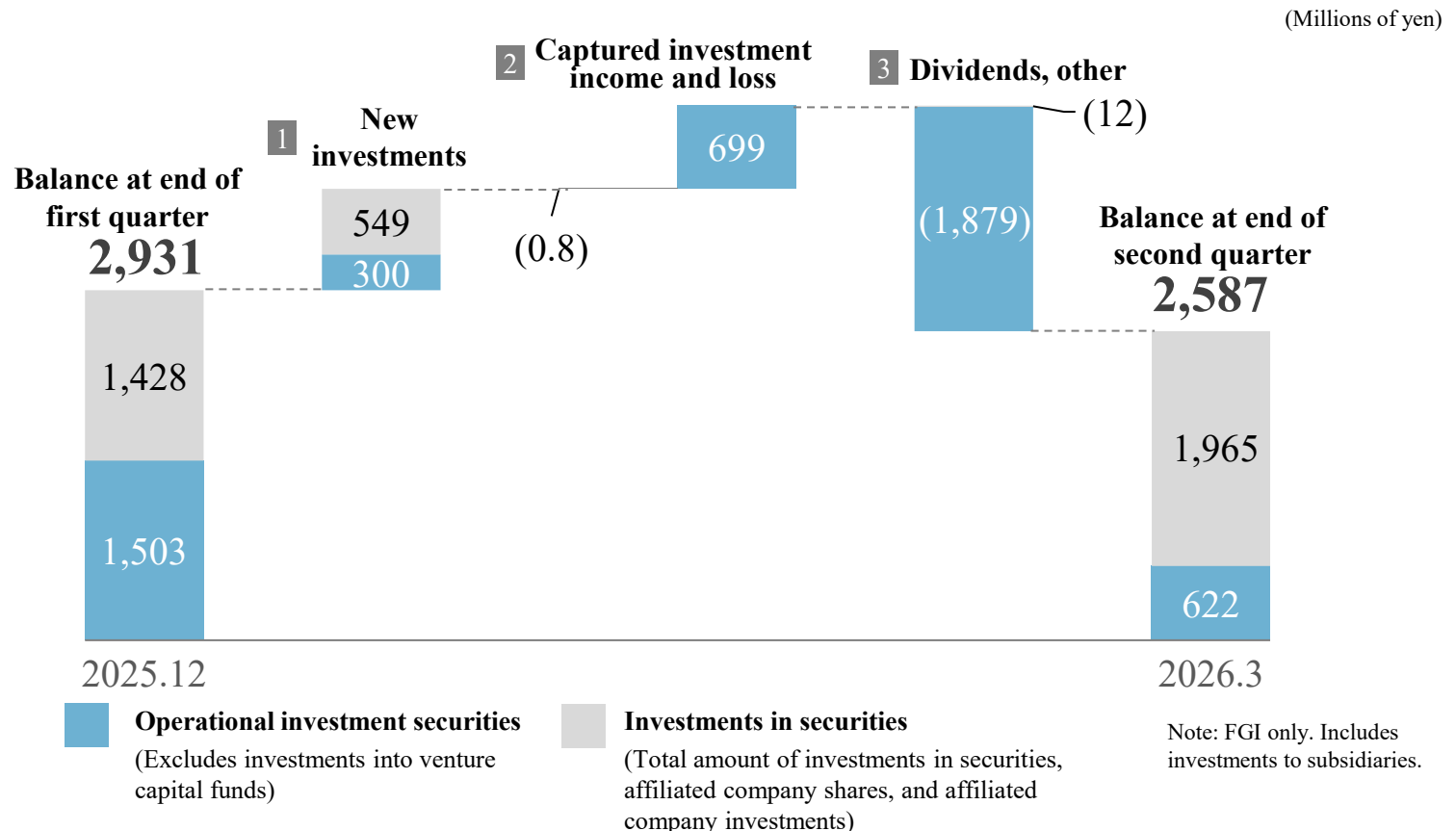
Total Investments and Loans (FGI only. Includes investments and loans to subsidiaries.)



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

Marked progress on recovery of investments into private equity funds associated with business succession projects. Balance of investments down 11.7% from the end of the first quarter on December 31, 2025, owing to receipt of dividends

- 1 Invested in three more business succession projects, leading to increase in operational investment securities
Acquired shares in trust company, and turned company into subsidiary. Shares of subsidiaries and associates increased.
- 2 Captured investment income through exits from multiple business succession projects, including large project formed in previous fiscal year, leading to increase.
- 3 Received dividends from business succession projects.



Financing for Private Equity Funds to Facilitate Business Succession Projects

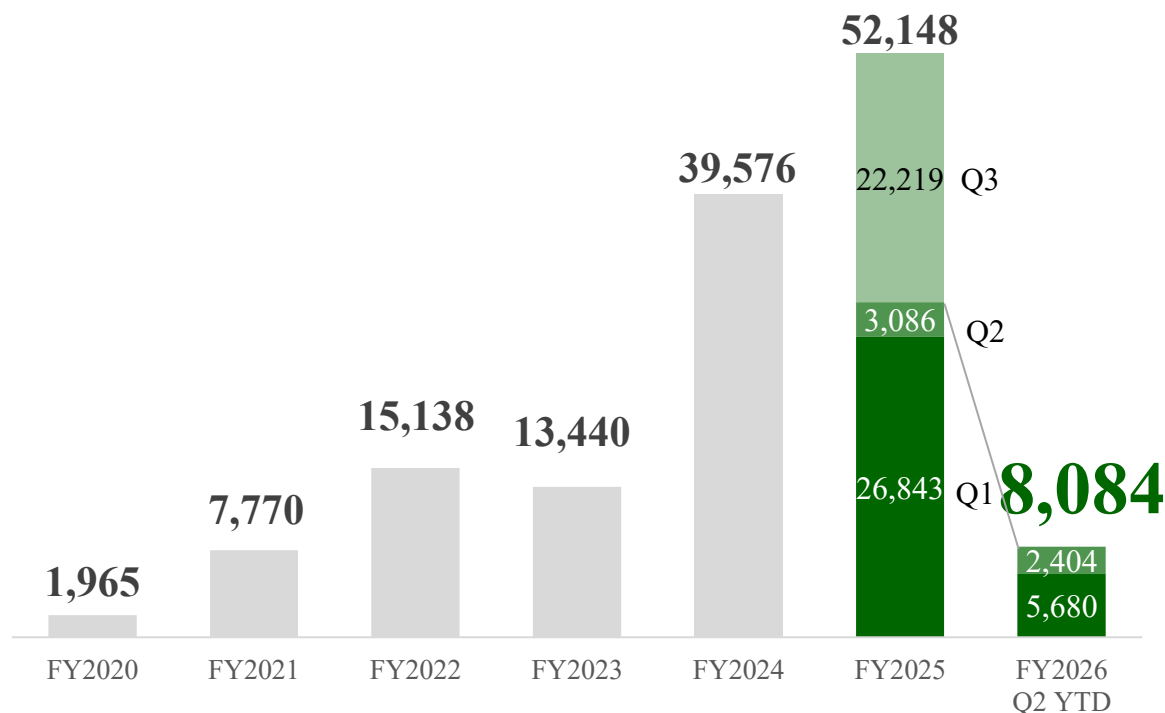
Aggregate private equity fund formation amount (≡ investment amount) as of fiscal 2026 second-quarter end reached ¥8.0 billion, down 73.0% from first two quarters of fiscal 2025.

Third quarter will see formation of new large fund.

- Three funds, totaling ¥2.4 billion, formed in second quarter. Steadily accumulating small and medium-sized deals.
- Large fund formed since beginning of third quarter. Anticipate exit during fiscal 2026.

Private Equity Fund Formation Amount

(Millions of yen)



Investment Banking - Revenues from Business Succession Projects

Revenues for first two quarters of fiscal 2026 came to ¥1.4 billion.

Anticipate revenues of ¥2.8 billion in third quarter or later.

- Regarding large fund into which FGI invested in previous fiscal year, portion of investment was recovered in first quarter, and investment fully recovered in second quarter.
- Anticipate revenues of ¥2.8 billion in third quarter or later, driven by recovery of investments into projects made as of second quarter and from a large project formed in third quarter.

(Unit: Hundred million yen)

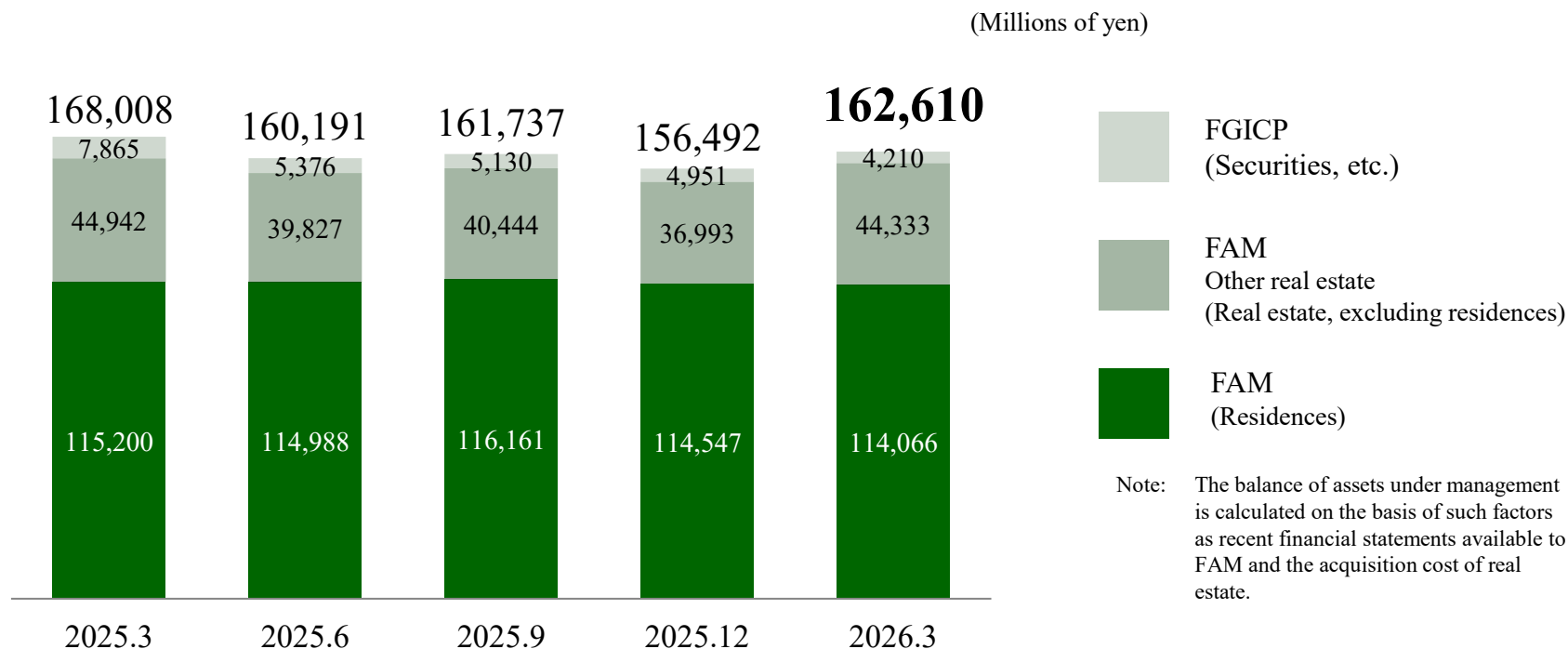
| | Revenues | | |
|-------------------------------------------|-----------------------|--------------------------------------------------------------------|---------------------------------------------------------------|
| | Fiscal 2025 Actual | Fiscal 2026 Actual or forecast (Announced February 12, 2026) | Fiscal 2026 Actual or forecast (Announced May 12, 2026) |
| Q1 (Actual) | 16 | 20 | 20 |
| Q2 (Actual) | 9 | — | 14 |
| Q3 (Actual) | 17 | — | — |
| Q4 (Actual) | 9 | — | — |
| Q2~Q4 (Forecast) | — | 6 | — |
| Q3~Q4 (Forecast) | — | — | 28 |
| Full Year (Actual or forecast) | 52 | 27 | 63 |

Investment Banking - Changes in Assets under Management

Balance of assets under management edged up 3.9% from the end of first quarter on December 31, 2025, to ¥162.6 billion.

- Residences:** In asset management, assets under management for small-lot real estate products decreased paralleling progress in sales.
- Other real estate:** Other real estate assets under management increased due to new transactions connected to business succession projects and progress made in acquiring target assets for asset management of solar power plant development project contracted in previous fiscal year.

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



Investment Banking - Truck Operating Lease Business

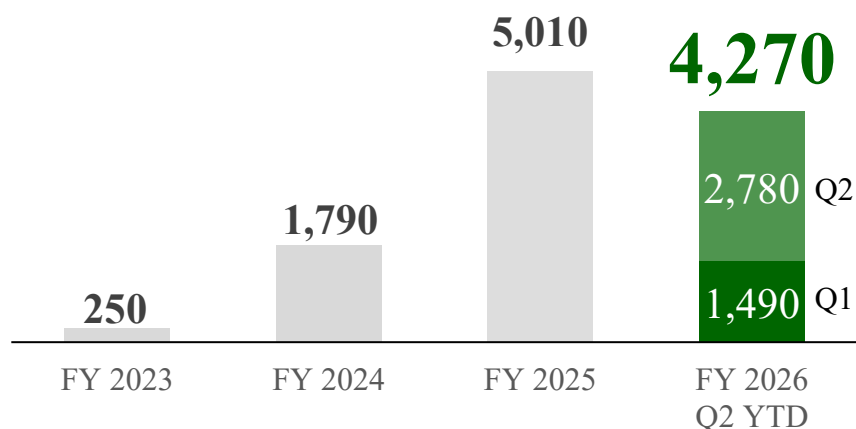
Two-quarter aggregate sales of investment interests hit ¥4,270 million, or 85% of fiscal 2025 full-year results.

- 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.
- Revenues from arrangements and other services provided by FGI Group companies involved in truck operating lease business in first two quarters more than doubled over level recorded in corresponding period a year ago.

Sales of investment interests

Aggregate sales topped ¥10 billion, settling at ¥11.3 billion

(Millions of yen)



■ Business content

Arrangement and formation of funds by companies under FGI Group umbrella using investor capital to own or lease vehicles and ensure seamless execution from sale of investment interests to fund operation and sale of assets, generating profits at formation, sale of investment units, operation and sale of assets.

■ Investment product characteristics

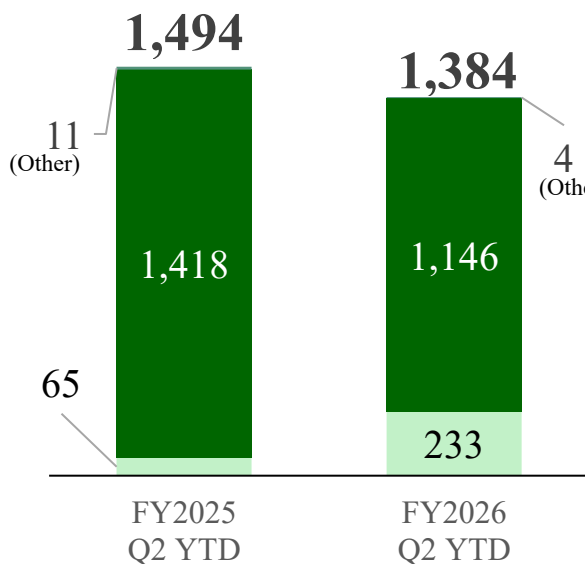
| | |
|----------------------------------|------------------------------------------------------------------|
| Useful life of target vehicles | 4–5 years |
| Economic life of target vehicles | 10–20 years |
| Lease period of target vehicles | 3–4 years |
| Exchange rate risk | None (Yen-denominated investment/yen-denominated redemption) |
| Capital efficiency | Partial repayment of principal possible during investment period |

Despite higher revenues from aircraft leasing operations, sluggish demand for technical services led to lower 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. Shortage of aviation fuel as well as skyrocketing prices, triggered by conflict in Middle East, having adverse impact on business results of airline companies. May see increase in return of leased aircraft in next fiscal year, which would lead to higher demand for inspections at time of return.
- Aircraft leasing:** Revenues were up, as buildup of assets for lease in fiscal 2025 (book value of ¥3,164 million at end of second quarter of fiscal 2026) due to higher lease income. Planning for new acquisitions and sale of aircraft in third quarter.

Revenues

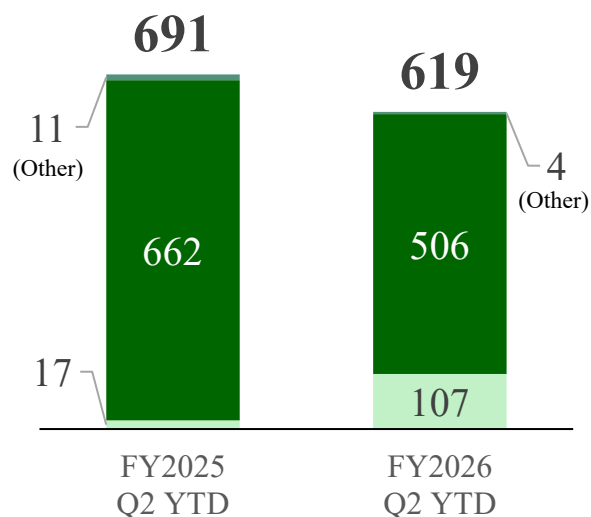
(Millions of yen)



Down ¥110 million, or 7.4%

Gross Profit

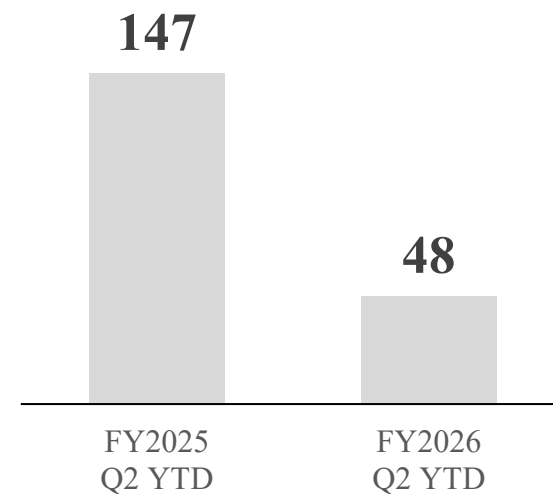
(Millions of yen)



Down ¥72 million, or 10.4%

Segment Income

(Millions of yen)



Down ¥99 million, or (67.1%)



Revenues up but income worsened, owing to upfront investment associated with business expansion

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

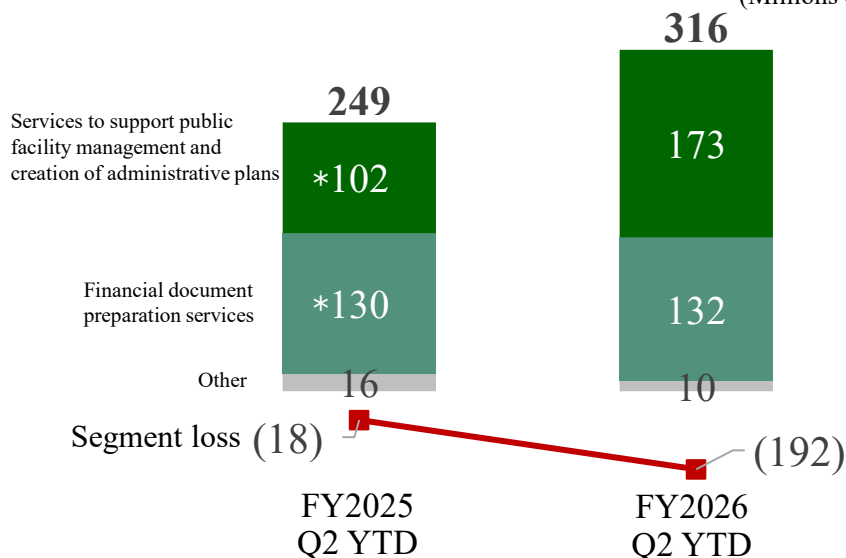
- Revenues associated with financial document preparation and public facility management and administrative planning both increased.
- Continued discussions with large municipalities on possibility of outsourcing public facility management. Recorded higher personnel costs and recruitment expenses, reflecting hiring of specialists, such as licensed architects, in preparation for start of services.

Development and operation of renewable energy facilities

- Of the 10 solar power plants under development, three began commercial operations at the end of March 2026, one plant began selling power in April, and one more plant is expected to start selling power in May.
- The remaining five plants concluded power purchase agreements in May. With this, signing of power purchase agreements for all plants under project umbrella is complete.
- No revenues from electricity sales were booked in second quarter, but burden of upfront investment, including personnel costs, continued.

Segment Information

(Millions of yen)

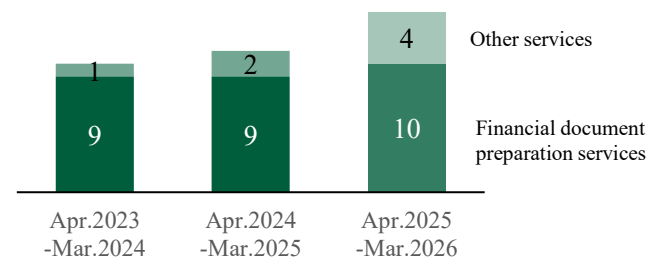


(Note) Revenues include intersegment revenues and transfers.

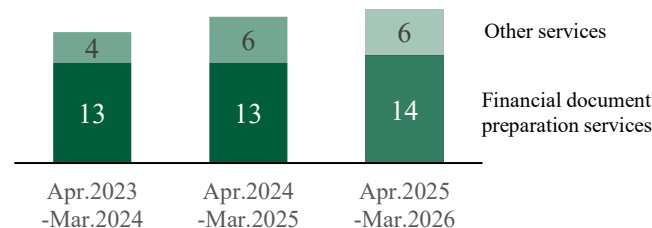
*Breakdown of segment information revised to due to discovery of error in presentation materials disclosed on May 9, 2025, for first two quarters of fiscal 2025.

Number of Large Local Governments on Service Contracts

Prefectures

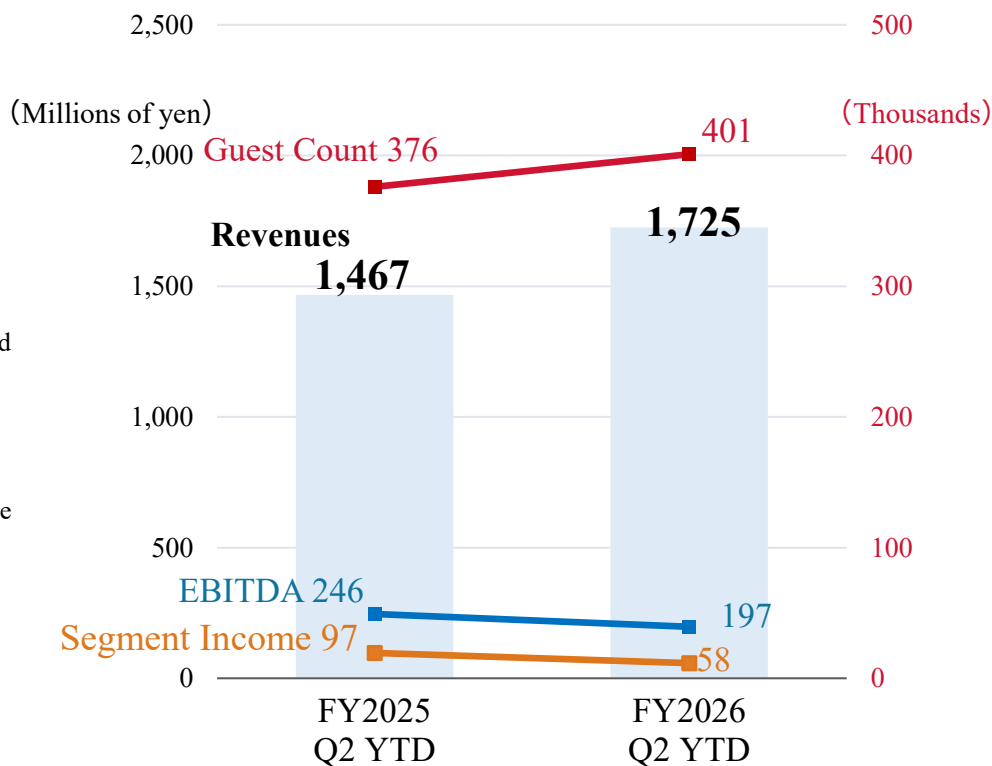


Ordinance-designated cities/special zones



Guest count grew, mainly due to crowd-drawing appeal of enhanced event content, and spending per guest increased, driving up revenues. But segment income declined as higher expenses overshadowed revenue improvement.

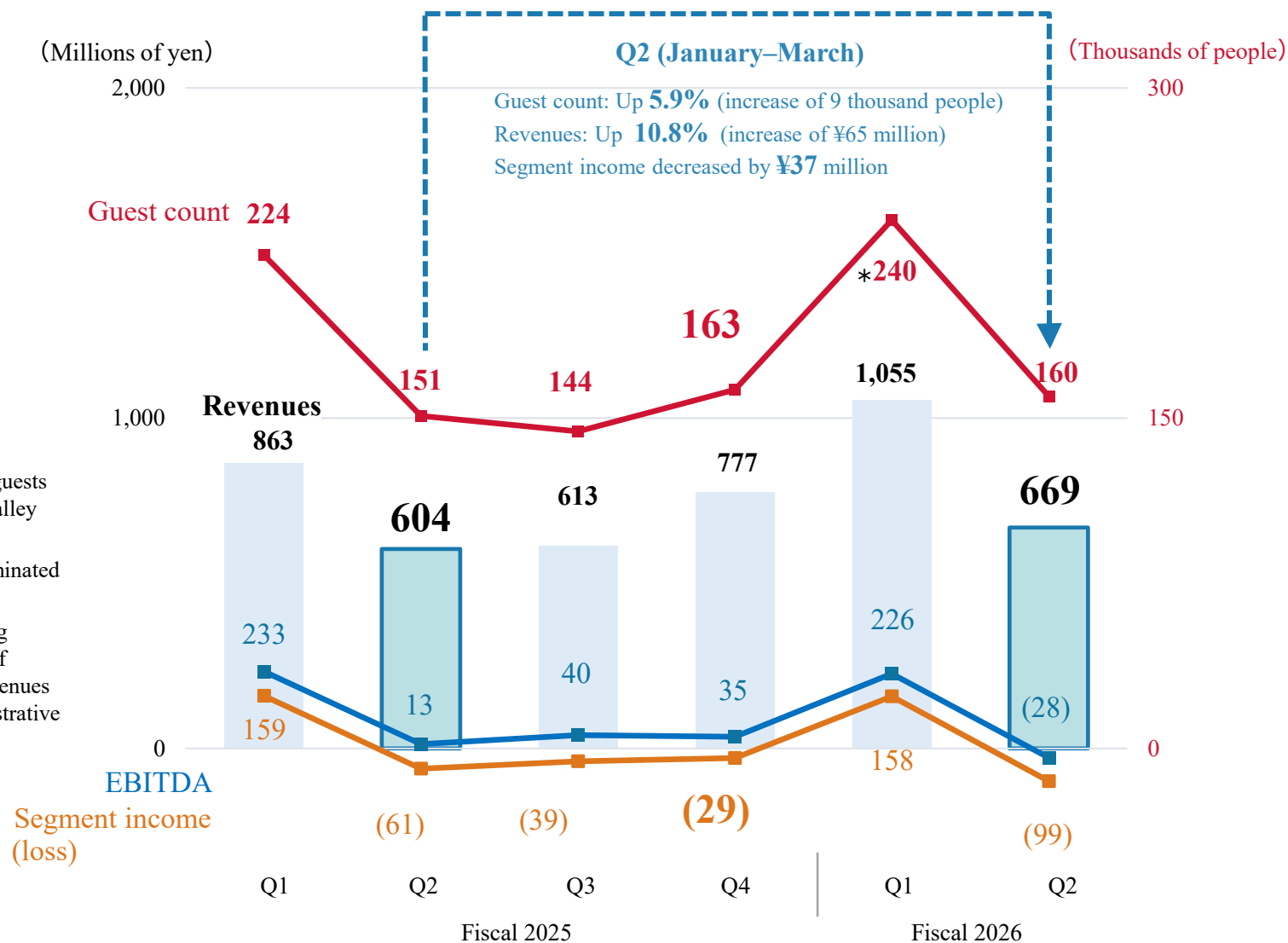
- Rolled out variety of visitor-attracting events and activities, including Christmas in Moominvalley event, installation of skating rink out on lake, and creation of wintery playground using snow machines to give visitors opportunity for fun in the snow. Ran annual Children’s Support Campaign from February 28 to April 5. Metsä guest count over first two quarters reached 401,000, or 6.8% higher than in corresponding period a year ago.
- Merchandise-oriented spending per guest improved, contributing to first-two-quarter revenues of ¥1,725 million, up 17.6% over the corresponding period a year ago.
- On expense front, more spent on personnel and events, compounded by costs associated with management of Hyper Museum Hanno and operation of free buses to Metsä. As a result, segment income for first two quarters tumbled 40.4% over corresponding period a year ago, to ¥58 million.
- Emma’s Theater renovated and reopened on March 14 as all-weather venue under a big tent. (Tent, leased by FGI from external provider, as well as sound and lighting equipment subleased to Moomin Monogatari.)



Notes:

1. Guest count is total number of guests at Metsä Village and Moominvalley Park.
2. Revenues are based on non-eliminated intersegment transactions.
3. EBITDA is calculated by adding depreciation and amortization of goodwill included in cost of revenues and selling, general and administrative expenses to operating income.

Entertainment Services (Quarterly Changes)



Notes:

1. Guest count is total number of guests at Metsä Village and Moominvalley Park.
2. Revenues are based on non-eliminated intersegment transactions.
3. EBITDA is calculated by adding depreciation and amortization of goodwill included in cost of revenues and selling, general and administrative expenses to operating income.

* First-quarter guest count revised to due to discovery of error in presentation materials disclosed on February 12, 2026, for first quarter of fiscal 2026.

Consolidated Balance Sheets

(Thousands of yen)

| Assets | As of September 30, 2025 | As of March 31, 2026 | Change |
|--------------------------------------------------------------|--------------------------------|-------------------------|--------------------|
| Current assets | 15,597,859 | 19,212,130 | 3,614,271 |
| Cash and time deposits | 6,632,789 | 8,450,827 | 1,818,037 |
| Notes and accounts receivable -trade, and contract assets | 1,532,846 | 2,346,442 | 813,596 |
| 1 Operational investment securities | 830,199 | 2,696,963 | 1,866,763 |
| Loans receivable trade | 569,765 | 411,865 | (157,900) |
| Real estate for sale | 4,102,649 | 4,419,268 | 316,619 |
| Merchandise | 139,147 | 8,205 | (130,941) |
| Other | 1,902,681 | 1,198,356 | (704,324) |
| Allowance for doubtful accounts | (112,220) | (319,799) | (207,579) |
| Noncurrent assets | 11,396,270 | 7,750,649 | (3,645,620) |
| Property, plant and equipment | 9,029,277 | 5,230,601 | (3,798,676) |
| 2 Buildings and structures, net | 4,032,705 | 152,344 | (3,880,361) |
| Tools, furniture and fixtures, net | 235,913 | 178,294 | (57,619) |
| Assets for lease, net | 3,244,507 | 3,164,166 | (80,340) |
| 2 Land | 747,995 | 337,835 | (410,160) |
| 3 Construction in progress | 500,790 | 998,838 | 498,047 |
| Other, net | 267,365 | 399,121 | 131,756 |
| Intangible fixed assets | 135,324 | 189,812 | 54,487 |
| Investments and other assets | 2,231,667 | 2,330,236 | 98,568 |
| Total assets | 26,994,129 | 26,962,780 | (31,349) |

1 Increased, reflecting investments into business succession projects, purchase of subsidiary shares and conversion of real estate purchased by consolidated SPC into trust beneficiary rights.

2 Reflects decrease in land and building assets at Moominvalley Park, mainly due to removal of Moomin Monogatari and local SPC from scope of consolidation.

3 Increased, with progress on solar power plant development project. (Three of 10 plants completed, with assets transferred to machinery and equipment under "Other, net").

4 Decreased, owing to removal of local SPC from scope of consolidation.

5 Increased, reflecting loans taken to supplement working capital and acquisition funds for a trust company and also reflecting consolidation of SPC with property holdings.

6 Decreased, due to removal of Moomin Monogatari from scope of consolidation.

| Liabilities | As of September 30, 2025 | As of March 31, 2026 | Change |
|-------------------------------------------------|--------------------------------|-------------------------|--------------------|
| Current liabilities | 12,240,207 | 6,853,565 | (5,386,642) |
| Accounts payable-trade | 330,693 | 509,907 | 179,213 |
| Short-term loans payable | 3,414,679 | 3,301,195 | (113,483) |
| Current portion of bonds payable | 100,000 | 196,000 | 96,000 |
| 4 Current portion of long-term loans payable | 5,960,439 | 928,964 | (5,031,475) |
| Income taxes payable | 205,333 | 248,169 | 42,836 |
| Lease obligations | 30,052 | 70,651 | 40,599 |
| Accrued employee bonuses | 382,987 | 264,863 | (118,123) |
| Other | 1,816,022 | 1,333,813 | (482,209) |
| Noncurrent liabilities | 2,711,747 | 5,541,913 | 2,830,165 |
| Bonds payable | 100,000 | 254,000 | 154,000 |
| 5 Long-term loans payable | 2,068,376 | 4,415,854 | 2,347,477 |
| Lease obligations | 28,445 | 294,531 | 266,085 |
| Deferred tax liabilities | 17,218 | 29,188 | 11,970 |
| Retirement benefit liability | 203,126 | 206,660 | 3,533 |
| Other | 294,580 | 341,678 | 47,098 |
| Total liabilities | 14,951,955 | 12,395,478 | (2,556,476) |

Net Assets

| | | | |
|---------------------------------------------------|-------------------|-------------------|------------------|
| Shareholders' equity | 10,737,368 | 13,350,128 | 2,612,759 |
| Common stock | 5,373,336 | 5,373,336 | - |
| Capital surplus | 969,796 | 993,488 | 23,692 |
| Retained earnings | 5,301,178 | 7,870,273 | 2,569,094 |
| Treasury stock | (906,942) | (886,970) | 19,972 |
| Accumulated other comprehensive income | 132,349 | 294,619 | 162,270 |
| Share acquisition rights | 98,259 | 102,861 | 4,601 |
| 6 Non-controlling interests | 1,074,196 | 819,692 | (254,503) |
| Total net assets | 12,042,174 | 14,567,301 | 2,525,127 |
| Total liabilities and net assets | 26,994,129 | 26,962,780 | (31,349) |

Consolidated Statement of Income

(Thousands of yen)

| | Fiscal 2025 First two Quarters | Ratio to Revenues | Fiscal 2026 First two Quarters | Ratio to Revenues | YoY Change Amount | YoY Change Ratio | |
|--------------------------------------------------|--------------------------------------|----------------------|--------------------------------------|----------------------|----------------------|---------------------|---------|
| Revenues | 6,797,033 | 100.0% | 8,011,122 | 100.0% | 1,214,089 | 17.9% | |
| Cost of revenues | 1 | 2,502,500 | 36.8% | 2,404,420 | 30.0% | (98,079) | (3.9)% |
| Gross profit | 4,294,532 | 63.2% | 5,606,702 | 70.0% | 1,312,169 | 30.6% | |
| Selling, general and administrative expenses | 2 | 2,534,568 | 37.3% | 3,053,592 | 38.1% | 519,023 | 20.5% |
| Operating income | 1,759,964 | 25.9% | 2,553,110 | 31.9% | 793,145 | 45.1% | |
| Other income | 57,185 | 0.8% | 49,688 | 0.6% | (7,497) | (13.1)% | |
| Other expenses | 3 | 105,354 | 1.5% | 244,767 | 3.1% | 139,412 | 132.3% |
| Ordinary profit | 1,711,796 | 25.2% | 2,358,031 | 29.4% | 646,234 | 37.8% | |
| Extraordinary income | 8,162 | 0.1% | 1,556,309 | 19.4% | 1,548,147 | — | |
| Extraordinary loss | 4 | — | — | 463,884 | 5.8% | 463,884 | — |
| Income before income taxes | 1,719,958 | 25.3% | 3,450,456 | 43.1% | 1,730,498 | 100.6% | |
| Income taxes | 294,147 | 4.3% | 244,751 | 3.1% | (49,396) | (16.8)% | |
| Profit | 1,425,810 | 21.0% | 3,205,704 | 40.0% | 1,779,894 | 124.8% | |
| Profit attributable to non-controlling interests | 5 | 134,672 | 2.0% | 13,324 | 0.2% | (121,347) | (90.1)% |
| Profit attributable to owners of parent | 1,291,137 | 19.0% | 3,192,380 | 39.8% | 1,901,242 | 147.3% | |

1 Decreased, despite increased procurement costs for Entertainment Services paralleling increased revenues, as well as higher event expenses and costs incurred in operation of Hyper Museum Hanno (opened March 2025), because impact of ¥200 million loss associated with renovation of some Metsä Village facilities in fiscal 2025 no longer a factor affecting cost of revenues.

2 Higher fixed costs, including personnel costs, which rose due to salary increases and efforts to reinforce staffing levels, and rent-related expenses, which grew as office space increased, as well as higher miscellaneous costs, paralleling business expansion.

3 Higher interest expense and commission fees, paralleling increase in loans.

4 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 in provision of allowance for doubtful accounts for receivables held against the two former subsidiaries.

5 Decreased, owing to removal of Moomin Monogatari and local SPC from scope of consolidation.

Consolidated Statements of Cash Flows

**Aggressive growth investment led to negative free cash flow of ¥594 million.
Secured necessary funds through agile approach using loans from financial institutions**

(Thousands of yen)

| | Fiscal 2025 Q2 YTD | Fiscal 2026 Q2 YTD | Change |
|-------------------------------------------------------------------------------------------|-----------------------|-----------------------|------------------|
| Cash flows from operating activities | (781,302) | 1 739,958 | 1,521,261 |
| Profit before income taxes | 1,719,958 | 3,450,456 | 1,730,498 |
| Depreciation | 224,246 | 282,870 | 58,624 |
| Interest expenses | 65,820 | 143,439 | 77,619 |
| Gain on sale of property, plant and equipment | — | ① (1,556,309) | (1,556,309) |
| (Increase)/Decrease in trade receivables | (878,902) | (642,996) | 235,906 |
| (Increase)/Decrease in operational investment securities | (722,525) | ② (1,827,550) | (1,105,025) |
| (Increase)/Decrease in loans receivable | 96,900 | 157,900 | 61,000 |
| (Increase)/Decrease in inventories | (165,709) | (281,041) | (115,331) |
| Increase/(Decrease) in trade payable | 90,768 | 216,362 | 125,594 |
| Decrease/(increase) in accounts receivable - other | — | 367,187 | 367,187 |
| Purchase of assets for lease | (853,453) | (478,269) | 375,183 |
| Other | (358,404) | 907,908 | 1,266,313 |
| Cash flows from investing activities | (1,081,880) | 2 (1,334,518) | (252,637) |
| Purchase of investment securities | (502,465) | (56,026) | 446,439 |
| Purchase of non-current assets | (125,499) | (829,830) | (704,330) |
| Decrease (increase) in short-term loans receivable | (400,000) | — | 400,000 |
| 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 | (53,915) | (4,049) | 49,865 |

| | Fiscal 2025 Q2 YTD | Fiscal 2026 Q2 YTD | Change |
|--------------------------------------------------------------------|-----------------------|-----------------------|------------------|
| Cash flows from financing activities | 1,730,525 | 3 2,333,936 | 603,411 |
| Net increase (decrease) in short-term loans payable | 2,451,599 | (113,483) | (2,565,083) |
| Proceeds from long-term loans payable | 412,000 | 3,638,507 | 3,226,507 |
| Repayments of long-term borrowings | (281,824) | (681,145) | (399,321) |
| Proceeds from issuance of bonds | — | 300,000 | 300,000 |
| Redemption of bonds | — | (50,000) | (50,000) |
| Dividends paid | (273,276) | (540,806) | (267,529) |
| Purchase of treasury stock | (299,994) | (48,205) | 251,788 |
| Dividends paid to non-controlling interests | (252,319) | (147,967) | 104,352 |
| Other, net | (25,658) | (22,961) | 2,696 |
| Effect of exchange rate change on cash and cash equivalents | (52,889) | 78,565 | 131,454 |
| Net increase/(decrease) in cash and cash equivalents | (185,546) | 1,817,942 | 2,003,489 |
| Cash and cash equivalents at the beginning of the period | 5,674,906 | 6,442,667 | 767,761 |
| Cash and cash equivalents at the end of the period | 5,489,359 | 8,260,610 | 2,771,250 |

Cash flow from operating activities: High level of profit at the two-quarter mark, but positive margin limited due to deduction for gain on sale of property, plant and equipment—presented elsewhere as gain on sale of non-current assets—and acquisition of real estate by a consolidated special purpose company.

(1) Gain on sale of property, plant and equipment: When real estate transfer to local SPC was booked as sale, resulting capital gains adjusted to negative value.

(2) Increase in operational investment securities: Increase reflects new investments into business succession projects as well as conversion of real estate purchased by consolidated SPC into trust beneficiary rights.

Cash flow from investing activities: Showed cash flow used position, owing to decrease in cash and cash equivalents resulting from solar power plant 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.

Cash flow from financing activities: Showed cash flow provided position, reflecting increase in proceeds from long-term loans payable, largely comprising loans taken to supplement working capital and acquisition funds for trust company and also reflecting acquisition of real estate by consolidation of special purpose company.

Appendix

Changes in Key Financial Data

| | | Fiscal 2021 | Fiscal 2022 | Fiscal 2023 | Fiscal 2024 | Fiscal 2025 | First Two Quarters Fiscal 2026 |
|-------------------------------------------------------------|-------------------|-------------|-------------|-------------|-------------|-------------|--------------------------------|
| Revenues | (millions of yen) | 8,107 | 9,301 | 9,302 | 13,807 | 14,432 | 8,011 |
| Gross profit | (millions of yen) | 3,370 | 3,990 | 5,111 | 7,355 | 8,869 | 5,606 |
| Operating income | (millions of yen) | 178 | 587 | 1,343 | 2,569 | 3,406 | 2,553 |
| Ordinary profit | (millions of yen) | 115 | 540 | 1,277 | 2,461 | 3,242 | 2,358 |
| Profit attributable to owners of parent | (millions of yen) | 130 | 176 | 1,603 | 1,675 | 2,121 | 3,192 |
| Net assets | (millions of yen) | 7,439 | 7,842 | 9,393 | 10,752 | 12,042 | 14,567 |
| Total assets | (millions of yen) | 16,457 | 17,933 | 19,123 | 20,669 | 26,994 | 26,962 |
| Net assets per share | (yen) | 31.47 | 32.72 | 41.19 | 48.66 | 56.53 | 70.87 |
| Net income per share | (yen) | 0.65 | 0.88 | 7.97 | 8.41 | 10.91 | 16.61 |
| Diluted net income per share | (yen) | 0.65 | 0.87 | 7.94 | 8.36 | 10.83 | 16.49 |
| Equity to total asset ratio | (%) | 38.5 | 36.7 | 43.4 | 46.1 | 40.3 | 50.6 |
| Equity to net income ratio | (%) | 2.1 | 2.7 | 21.6 | 18.80 | 20.80 | - |
| Price earning ratio (PER) | (times) | 86.1 | 44.6 | 7.7 | 8.7 | 10.7 | - |
| Cash flow from operating activities | (millions of yen) | 747 | (701) | 615 | 4,055 | (664) | 739 |
| Cash flow from investing activities | (millions of yen) | (173) | (141) | 766 | (547) | (1,590) | (1,334) |
| Cash flow from financing activities | (millions of yen) | (360) | 802 | (538) | (790) | 3,130 | 2,333 |
| Cash and cash equivalents at the end of the fiscal year | (millions of yen) | 2,379 | 2,375 | 2,868 | 5,674 | 6,442 | 8,260 |
| Number of employees (consolidated) (part-time employees) | (employees) | 149 (209) | 176 (144) | 153 (169) | 168 (200) | 220 (219) | 155 (224) |
| Number of employees (non-consolidated)(part-time employees) | (employees) | 28 (4) | 30 (4) | 26 (6) | 48 (7) | 65 (10) | 55 (13) |

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

Number of Employees

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

- 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.

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 March 31, 2026) |
| Minimum trading unit | 100 |
| Capital stock | ¥5,373 million (As of March 31, 2026) |
| Net assets (consolidated) | ¥14,567 million (As of March 31, 2026) |
| Number of employees | Consolidated: 155 (As of March 31, 2026, 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.

FGI Group Companies and Business Segments

(Major consolidated subsidiaries and affiliates)

(As of April 30, 2026)

Investment Banking

FGI

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

50.1%

100%

trinity japan

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

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

*Turned into subsidiary on January 20, 2026. Deemed acquisition date was March 31, 2026, so only balance sheet used in preparing consolidated financial results for second quarter of fiscal 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%

100%

34.0%



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



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)

**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 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.

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.