FGI FinTech Global Incorporated

The firm of innovative financing

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

August 2026

FinTech Global Incorporated
TSE Standard Market Stock Code: 8789
https://www.fgi.co.jp/en/

Contents

Summary

- **Higher revenues and income for first three quarters of fiscal 2026, ending September 30, 2026**

Results driven by private equity investment into business succession projects and by truck operating lease activities

Revenues	**¥12.9 billion (Q3 YTD, +25% YoY)**
Operating income	**¥4 billion (Q3 YTD, +42% YoY)**
Profit attributable to owners of parent	**¥4.4 billion (Q3 YTD, +178% YoY)**

- **No change to full-year performance forecast**

Results posted for first three quarters of fiscal 2026 demonstrate high rate of progress toward targets stated in current full-year consolidated performance forecast. However, taking into account that recognition of revenues related to recovery of investment in some large projects might be booked in the following fiscal year and that various expenses are trending higher, management has decided to stick with current forecast.

- **Establish Aviation Business Group** (as of July 1, 2026)

Anticipating wider aircraft-related leasing demand, FGI established Aviation Business Group within Investment Banking Division and strengthen operating structure.

- **Share repurchase limit set at largest scale to date*** (Resolved at Board of Directors' meeting on August 12, 2026)

Maximum total acquisition cost set at ¥1 billion and maximum total number of shares to be acquired set at 9.1 million
Proportion of total number of shares issued, excluding treasury stock: Approximately 4.73%

*Both maximum total acquisition cost and maximum number of shares to be acquired exceed past records for share buybacks.

Consolidated Performance

(Millions of yen)

	Fiscal 2025 First Three Quarters	Fiscal 2026 First Three Quarters	YOY Change (Amount)	YOY Change (Percentage)	Fiscal 2026 Full Year (Forecast)	Progress toward goal
Revenues	10,358	12,948	+2,590	+25.0%	15,500	83.5%
Gross profit	6,782	8,573	+1,791	+26.4%	–	–
Operating income	2,862	4,076	+1,214	+42.4%	4,200	97.1%
Ordinary profit	2,788	3,871	+1,083	+38.9%	4,000	96.8%
Profit attributable to owners of parent	1,597	4,437	+2,839	+177.7%	4,600	96.5%
EBITDA	3,222	4,461	+1,239	+38.5%		
EPS (yen)	8.19	23.08	+14.89	–		
ROE	21.4%	46.0%	+24.7 pt	–		

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

ROE (annualized): (Quarterly profit attributable to owners of parent × 4/3) ÷ Average equity at beginning of fiscal year and end of third quarter

* If calculated by simply subtracting the difference between extraordinary gains and extraordinary losses from quarterly profit attributable to owners of parent, the result is 34.7%.

Revenues

Despite the absence of third-quarter revenues from Entertainment Services, paralleling the removal of Moomin Monogatari from the scope of consolidation, FGI posted a 25.0% 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 26.4%, fueled by high profit margin private equity investment and sales of products associated with truck operating leases.

Operating income

Surged 42.4%, despite 14.7% increase in selling, general and administrative expenses to ¥4,496 million, as expense burden fully absorbed by higher gross profit.

Profit attributable to owners of parent

Profit attributable to owners of parent skyrocketed 177.7%, reflecting net impact of ¥1,556 million in extraordinary income and ¥463 million in extraordinary loss, paralleling transfer of some Moomin Monogatari shares held by FGI in second quarter.

Quarterly Changes in Consolidated Performance

(Millions of yen)

	Fiscal 2025						Fiscal 2026				YOY Q3	YOY Q3 YTD
	Q1	Q2	Q3	First Three Quarters	Q4	Full year	Q1	Q2	Q3	First Three Quarters	¥ change % change	¥ change % change
Revenues	3,876	2,920	3,561	10,358	4,074	14,432	4,237	3,773	4,937	12,948	1,376 38.6%	2,590 25.0%
Gross profit	2,436	1,857	2,487	6,782	2,086	8,869	2,994	2,612	2,966	8,573	479 19.3%	1,791 26.4%
Operating income	1,211	548	1,102	2,862	543	3,406	1,449	1,104	1,523	4,076	420 38.2%	1,214 42.4%
Ordinary profit	1,153	558	1,076	2,788	454	3,242	1,333	1,024	1,513	3,871	436 40.6%	1,083 38.9%
Profit attributable to owners of parent	851	439	306	1,597	524	2,121	1,007	2,185	1,245	4,437	938 306.1%	2,839 177.7%
EBITDA	1,325	671	1,225	3,222	691	3,913	1,594	1,255	1,611	4,461	386 31.6%	1,239 38.5%

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

Business Summary by Segment (1)

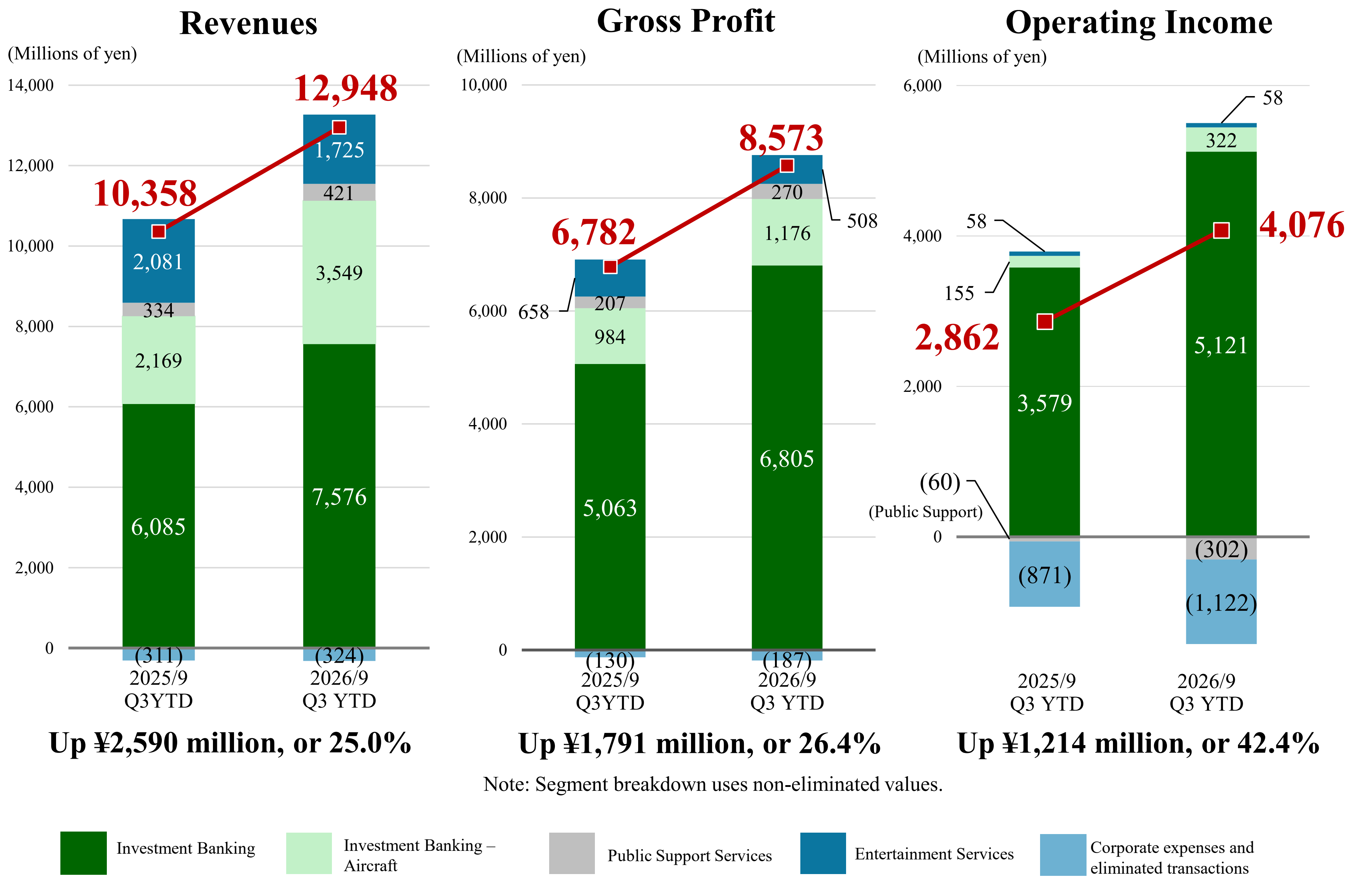
- ✓ Investment Banking revenues for first three quarters jumped 24.5%, and segment income soared 43.1%.
- ✓ Investment Banking — Aircraft posted increase in revenues and income in third quarter, buoyed by sale of aircraft.
- ✓ No third-quarter results booked for Entertainment Services due to removal of subsidiaries, including Moomin Monogatari, from scope of consolidation.

(Millions of yen)

Reporting Segments		Fiscal 2025						Fiscal 2026				YOY Q3	YOY Q3 YTD
		Q1	Q2	Q3	First Three Quarters	Q4	Full year	Q1	Q2	Q3	First Three Quarters	¥ change	¥ change
Investment Banking	Revenues	2,297	1,519	2,268	6,085	1,671	7,757	2,476	2,427	2,672	7,576	404	1,490
	Gross profit	1,761	1,329	1,973	5,063	1,383	6,446	2,273	2,198	2,333	6,805	360	1,742
	Segment income	1,344	765	1,468	3,579	803	4,382	1,714	1,658	1,748	5,121	279	1,541
Investment Banking – Aircraft	Revenues	696	798	674	2,169	1,668	3,837	729	655	2,164	3,549	1,490	1,380
	Gross profit	315	376	292	984	484	1,468	340	278	557	1,176	264	192
	Segment income/(loss)	54	93	8	155	217	373	47	0	274	322	265	166
Public Support Services	Revenues	125	123	84	334	168	502	156	160	105	421	20	87
	Gross profit	74	71	60	207	131	338	99	89	81	270	20	63
	Segment income/(loss)	(8)	(9)	(41)	(60)	6	(54)	(84)	(107)	(110)	(302)	(68)	(242)
Entertainment Services	Revenues	863	604	613	2,081	777	2,859	1,055	669	—	1,725	(613)	(355)
	Gross profit	338	140	179	658	233	891	393	115	—	508	(179)	(149)
	Segment income/(loss)	159	(61)	(39)	58	(29)	29	158	(99)	—	58	39	(0)
Adjustment (Elimination of transactions among segments and corporate expenses)	Revenues	(106)	(125)	(79)	(311)	(212)	(523)	(180)	(138)	(5)	(324)	74	(12)
	Gross profit	(52)	(59)	(18)	(130)	(145)	(276)	(111)	(70)	(5)	(187)	13	(56)
	Segment income/(loss)	(339)	(238)	(293)	(871)	(453)	(1,325)	(386)	(347)	(389)	(1,122)	(95)	(251)
Amount booked on Consolidated Statement of Income	Revenues	3,876	2,920	3,561	10,358	4,074	14,432	4,237	3,773	4,937	12,948	1,376	2,590
	Gross profit	2,436	1,857	2,487	6,782	2,086	8,869	2,994	2,612	2,966	8,573	479	1,791
	Operating income/(loss)	1,211	548	1,102	2,862	543	3,406	1,449	1,104	1,523	4,076	420	1,214

- 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 ¥(1,122) million segment income for the first three quarters of fiscal 2026, under adjustment, include intersegment elimination (¥196 million in the first three quarters of fiscal 2026) as well as corporate expenses (¥(1,319) 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)



Up ¥2,590 million, or 25.0%

Up ¥1,791 million, or 26.4%

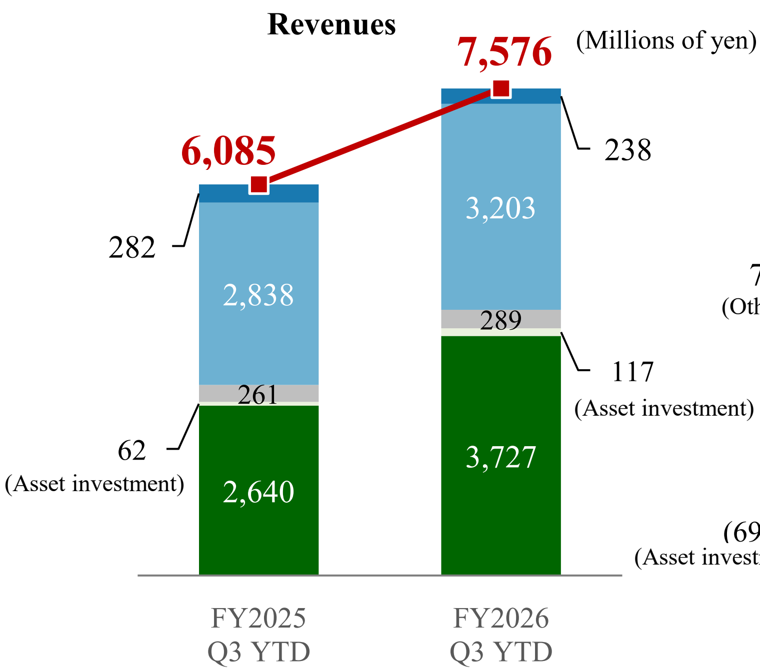
Up ¥1,214 million, or 42.4%

Note: Segment breakdown uses non-eliminated values.

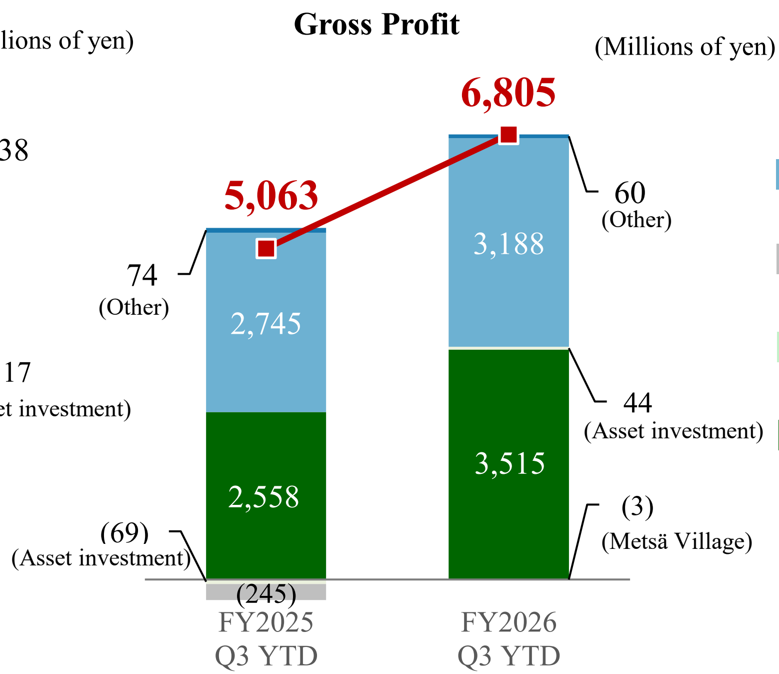
Investment Banking - Revenues and Gross Profit by Service

Revenues from arrangement services, including involvement in arranging truck operating leases, were favorable, more than doubling year on year. Complemented recovery of investments into two large business succession projects and underpinned higher segment revenues and income.

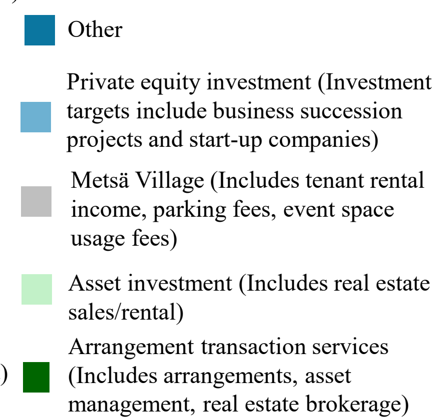
Private equity investment	Exited private equity investment into large business succession project formed in previous fiscal year and another formed in third quarter of current fiscal year. Also exited investment into small-to-medium-sized business succession project. Recovery of investments contributed to year-on-year increases of 12.9% in revenues and 16.1% 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, revenues soared 41.1% year on year, and gross profit jumped 37.4% 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, meaning all existing projects have sold out. Asset investment revenues rebounded to ¥117 million, after falling into negative range—at ¥95 million—as of second-quarter end, with improvement attributed to recognition of financial results for third project fund and fee income associated with sale of trust real estate in first project formed in 2019.
Metsä Village	Number of visitors to Metsä hovered around 563,000, up 8.1% over three-quarter total a year ago. Recorded increase in income from parking fees and from 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 ¥1,490 million, or 24.5%



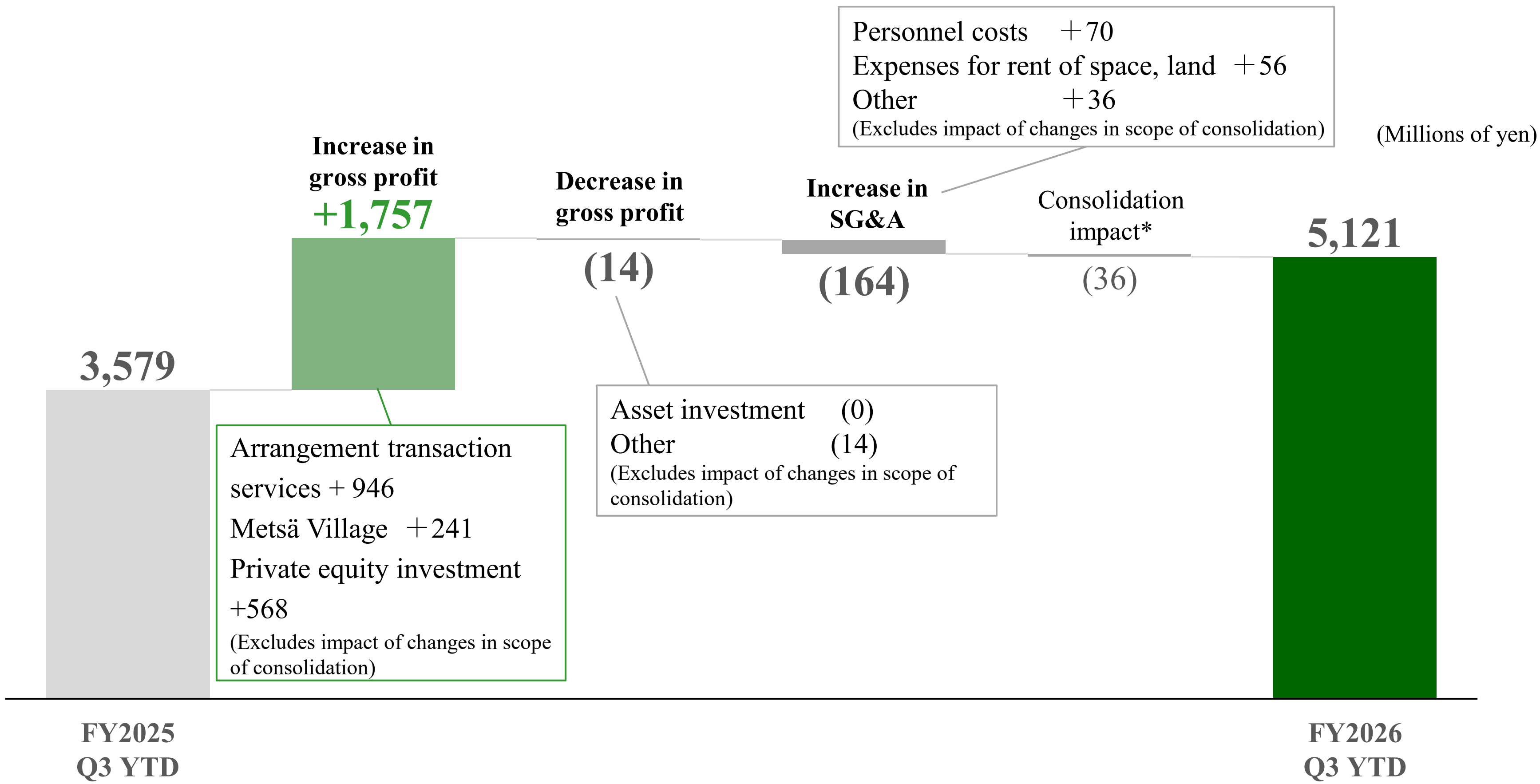
Up ¥1,742 million, or 34.4%



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

Investment Banking - Segment Income

Selling, general and administrative expenses rose 13.5% year on year, but this increase was fully absorbed by higher gross profit, and segment income thus surged 43.1%.
(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

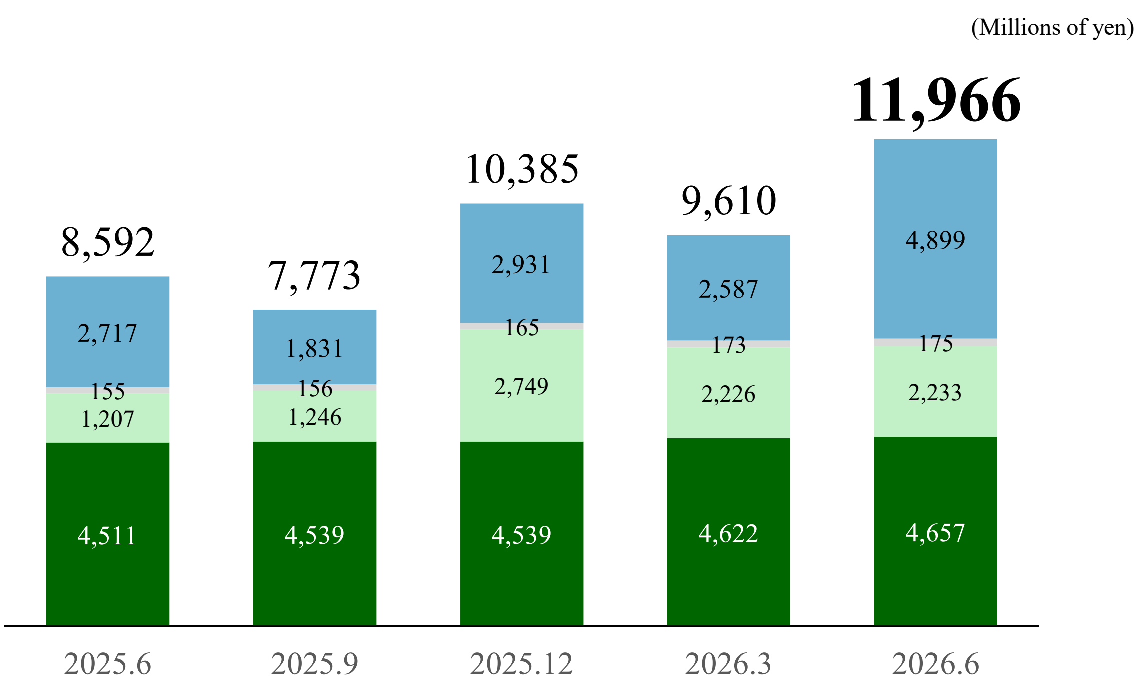
Investment Banking - Trends in Balance of Investments and Loans

Increasing in principal investment, Balance of investments and loans up 24.5%, compared with level at the second quarter in fiscal 2026

(Factors behind changes in third quarter of fiscal 2026)

- **Principal investment:** See next page
- **Corporate loans:** Increased, owing to loans to subsidiaries related to renewable energy business.

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



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.
Does not include receivables provided for in allowance for doubtful accounts, but all subsidiary loans are booked.

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.

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

New investments into private equity funds associated with business succession projects and progress on recovery of investments into funds pushed balance of investments 89.3% above level recorded at end of second quarter

1 **New investments (includes additional investments)**

Operational investment securities — Increased with investments into large business succession projects

Investments in securities — Increased mainly through subscription to third-party allotment of shares by subsidiary Public Management Consulting

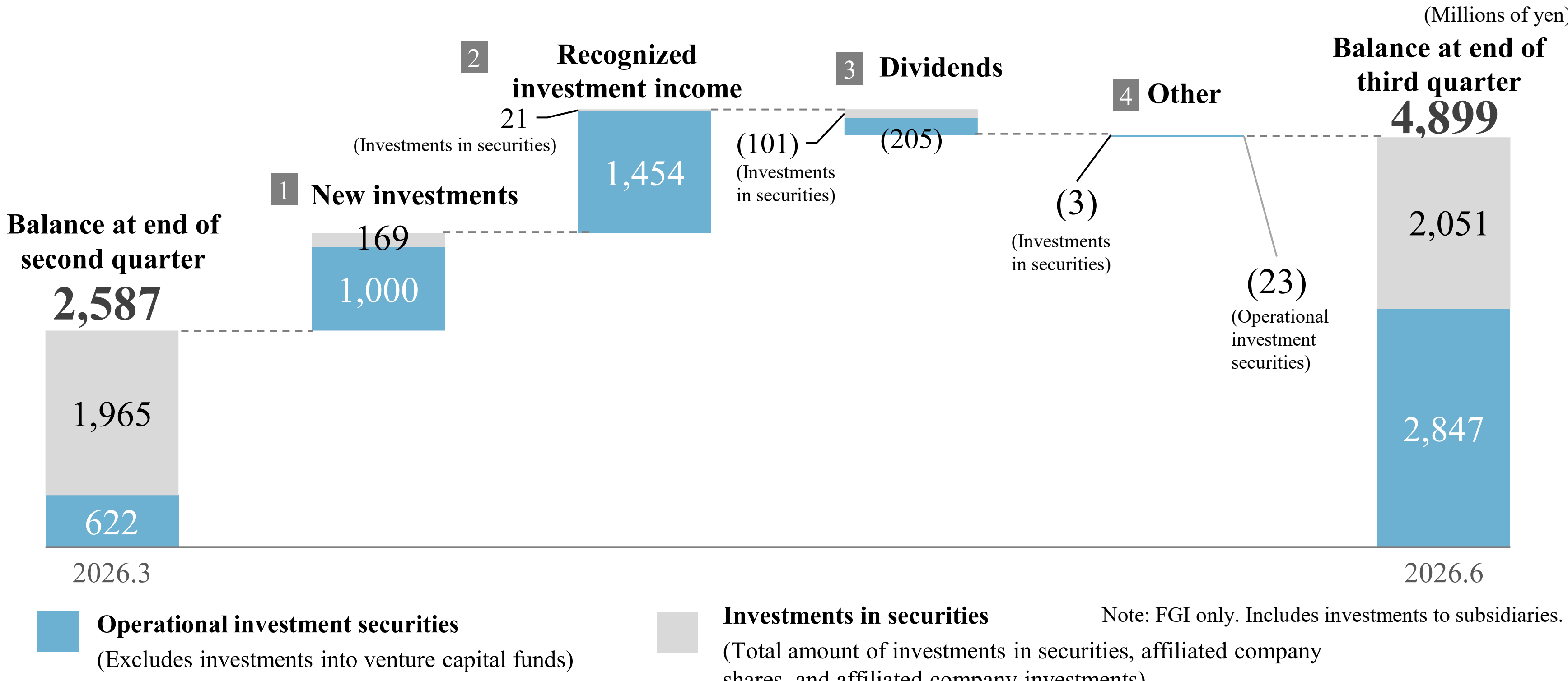
2 **Recognized investment income**

Increase reflects recognition of income on several business succession projects, including the large project noted above.

3 **Dividends**

Operational investment securities — Received dividends from business succession projects

Investments in securities — Received dividends following sale of trust real estate from subsidiary special purpose company operating first small-lot real estate product project

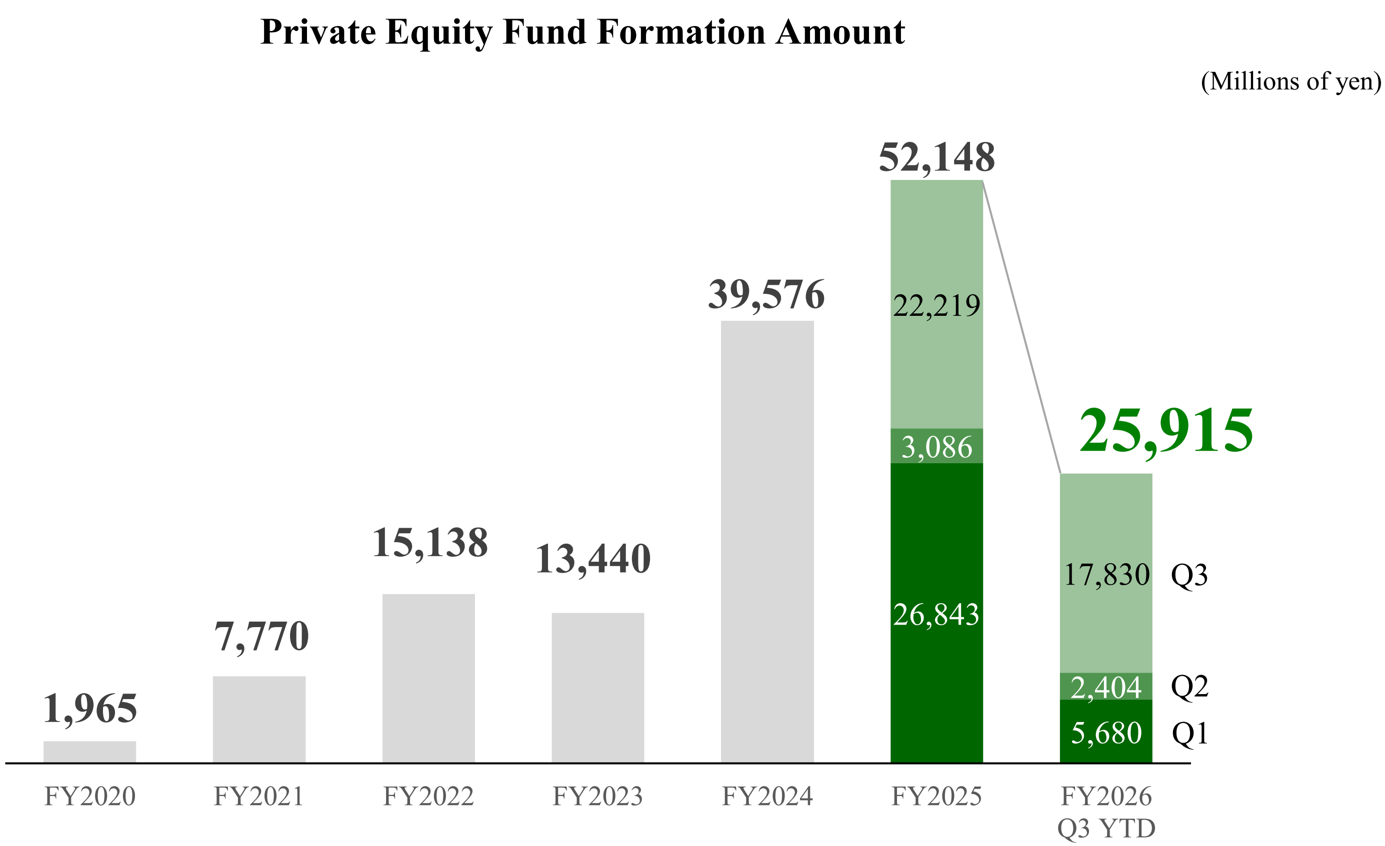


Note: FGI only. Includes investments to subsidiaries.

Financing for Private Equity Funds to Facilitate Business Succession Projects

Aggregate private equity fund formation amount (≒ investment amount) as of fiscal 2026 third-quarter end reached ¥25.9 billion, down 50.3% year on year, thanks to formation of large fund in third quarter.

- Formed one new large project in third quarter and recovered part of investment during this quarter. Expect to recover the rest of the investment in the fourth quarter and in the next fiscal year.



Investment Banking - Revenues from Business Succession Projects

Revenues for first three quarters of fiscal 2026 came to ¥4.9 billion, up 14.5% year on year, owing to recovery of investment into large project. Anticipate full-year revenues to hit ¥6.1 billion, up 18% over fiscal 2025.

- Recovered portion of investment made into large project formed in third quarter and also exited several small and medium-sized projects.
- See fourth-quarter revenues reaching ¥1.2 billion, fueled mainly by recovery of a portion of investment into large project.
- However, the portion of revenues from this project initially expected to be booked in fiscal 2026 may be delayed to fiscal 2027, so estimated full-year revenues from business succession projects revised to ¥6.1 billion from ¥6.3 billion announced on May 12, 2026.

(Amounts less than 100 million yen are rounded down)

Revenues (Aggregate private equity investment associated with business succession projects and income fees from arrangement transaction services)

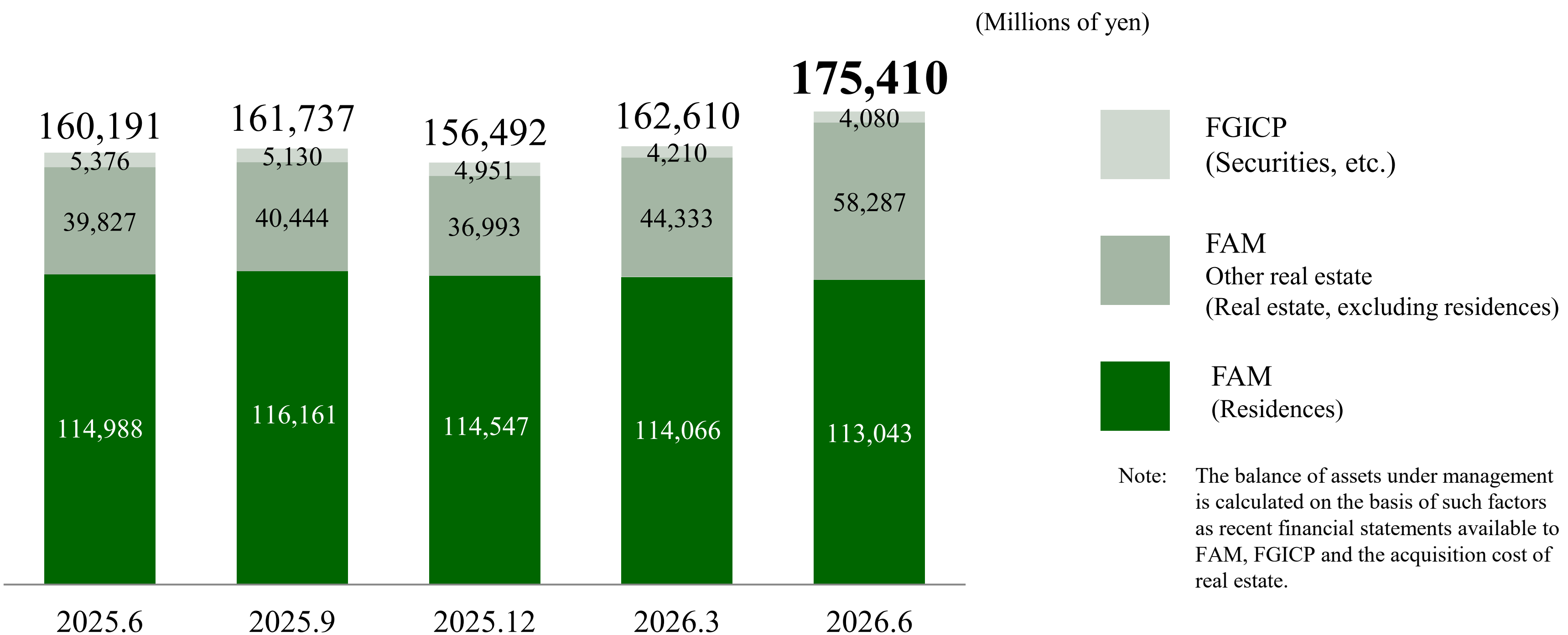
	Fiscal 2025 Actual	Fiscal 2026 Actual or forecast (Announced February 12, 2026)	Fiscal 2026 Actual or forecast (Announced May 12, 2026)	Fiscal 2026 Actual or forecast (Announced August 12, 2026)
Q1 (Actual)	16	20	20	20
Q2 (Actual)	9	—	14	14
Q3 (Actual)	17	—	—	14
Q4 (Actual)	9	—	—	—
Q2～Q4 (Forecast)	—	6	—	—
Q3～Q4 (Forecast)	—	—	28	—
Q4 (Forecast)	—	—	—	12
Full Year (Actual or forecast)	**52**	**27**	**63**	**61**

Investment Banking - Changes in Assets under Management

Balance of assets under management edged up7.9% from the end of second quarter on March 31, 2026, to ¥175.4 billion.

- **Residences:** Decreased, paralleling progress in sales of small-lot real estate products as well as sale of trust real estate in first project (formed in 2019). Investments into other residential properties also down as returns were realized.
- **Other real estate:** Increased, owing to new real estate assets entrusted to FAM in connection with a large business succession project formed in third quarter.

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



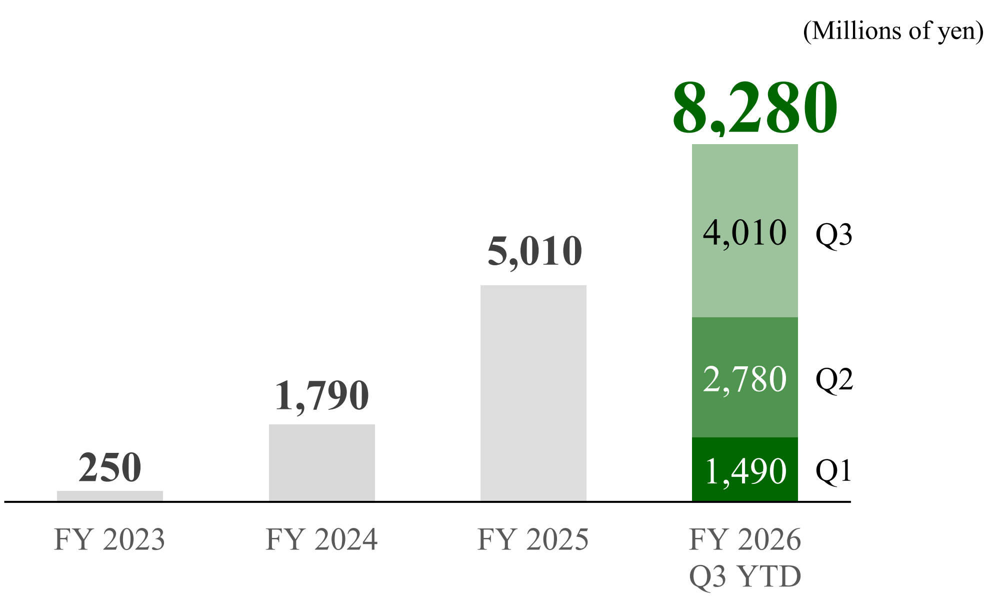
Note: The balance of assets under management is calculated on the basis of such factors as recent financial statements available to FAM, FGICP and the acquisition cost of real estate.

Investment Banking - Truck Operating Lease Business

Three-quarter aggregate sales of investment interests hit ¥8,280 million, or 165% 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 three quarters more than doubled over level recorded in corresponding period a year ago.

Sales of investment interests



■ 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

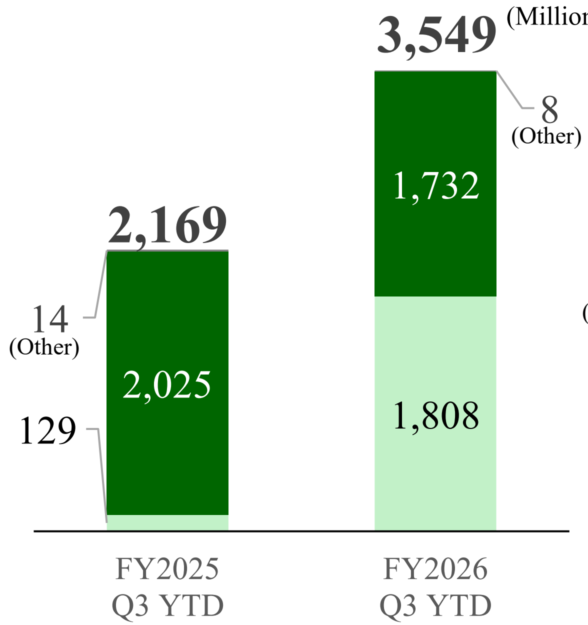
Investment Banking - Aircraft

Revenues from technical services down, owing to trickle-down impact associated with shortage of aircraft, but revenues from aircraft leasing business up, buoyed by sales 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.

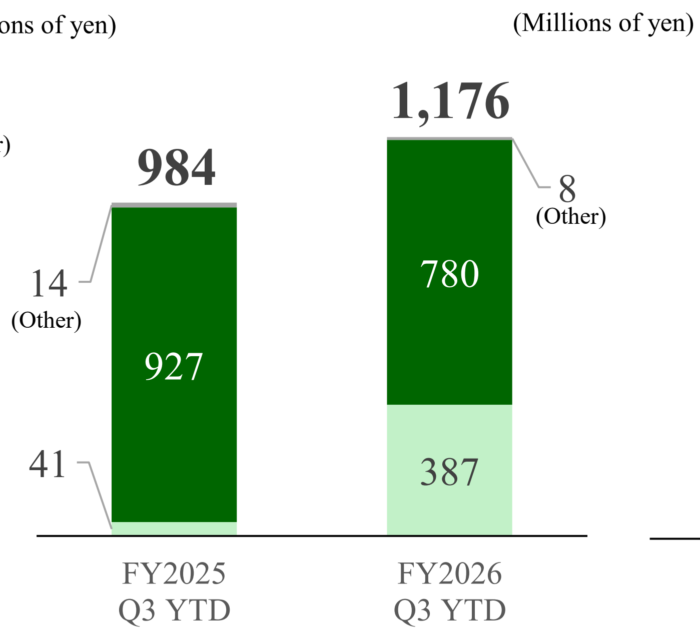
Aircraft leasing: Revenues expanded significantly over corresponding period a year ago, buoyed by sale of aircraft leased assets under leasing agreements to investors. Also formed new leaseback contracts, and acquired assets for lease. The above factors resulted in a ¥617 million decrease from the end of March 2026 in assets for lease (net), to ¥2,546 million, as of the end of June 2026.

Revenues



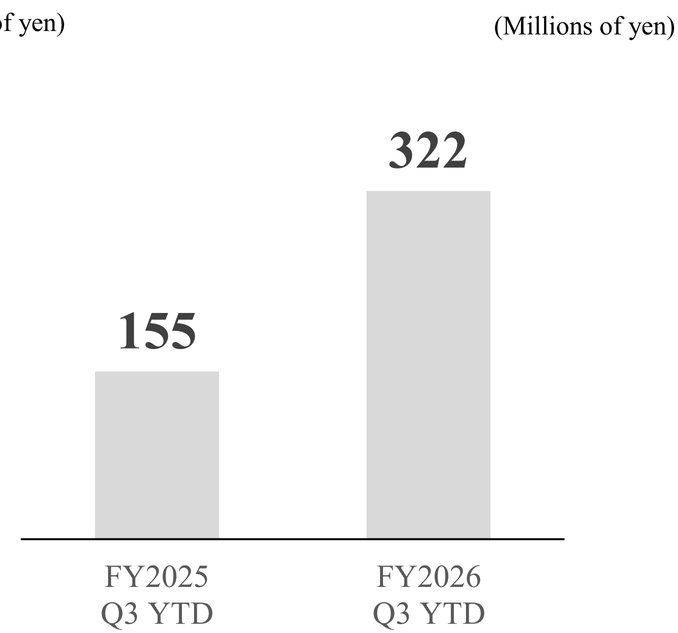
Up ¥1,380 million, or 63.6%

Gross Profit



Up ¥192 million, or 19.5%

Segment Income



Up ¥166 million, or 107.0%

Technical services Aircraft leasing Other

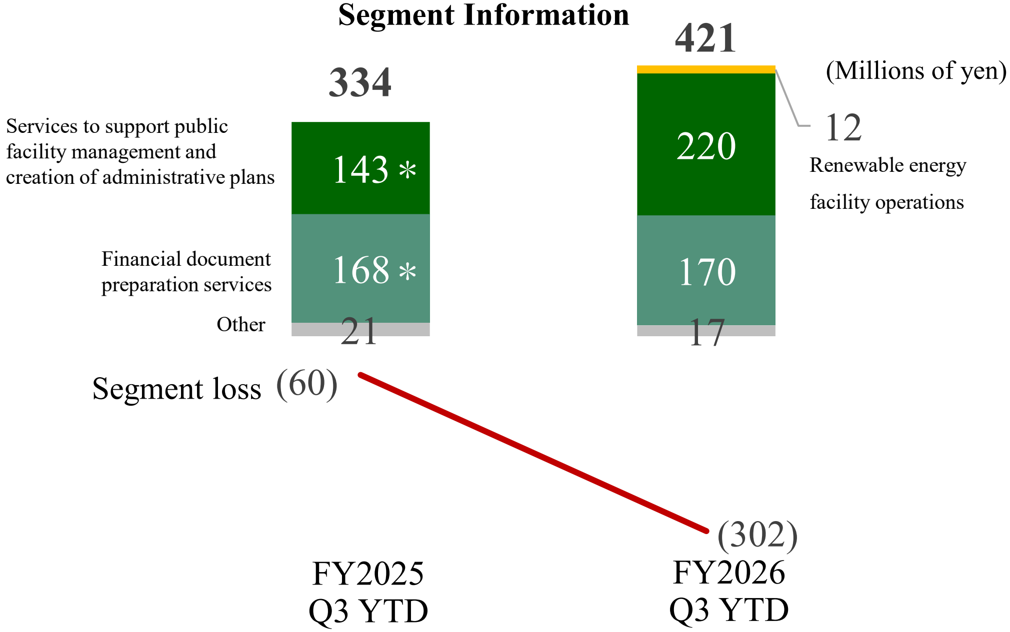
Public Support Services

Revenues increased with business expansion, but segment loss deepened, mainly due to human capital investment

Requests for services to support financial document preparation, public facilities management and creation of administrative plans
- Revenues associated with financial document preparation as well as public facility management and administrative planning both increased.
- In June 2026, contracted by Fukui Prefecture to provide technical support services for public facility management. (See next page)
- Personnel expenses and recruitment costs increased, owing to hiring of staff with expertise in public facility management and administrative planning, and for fulfilling outsourcing contracts.

Development and operation of renewable energy facilities
- Facilities in the solar power plant project have gradually been coming online since April 2026. Booked revenues from sale of electricity.
- As of June 30, 2026, five of the 10 power plants are in operation, and the remaining five plants should go into operation by the end of fiscal 2026.
- Personnel expenses, initial costs and depreciation expenses, incurred to equip power plants, remained a burden, causing selling, general and administrative expenses and cost of revenue to rise.

Segment Information

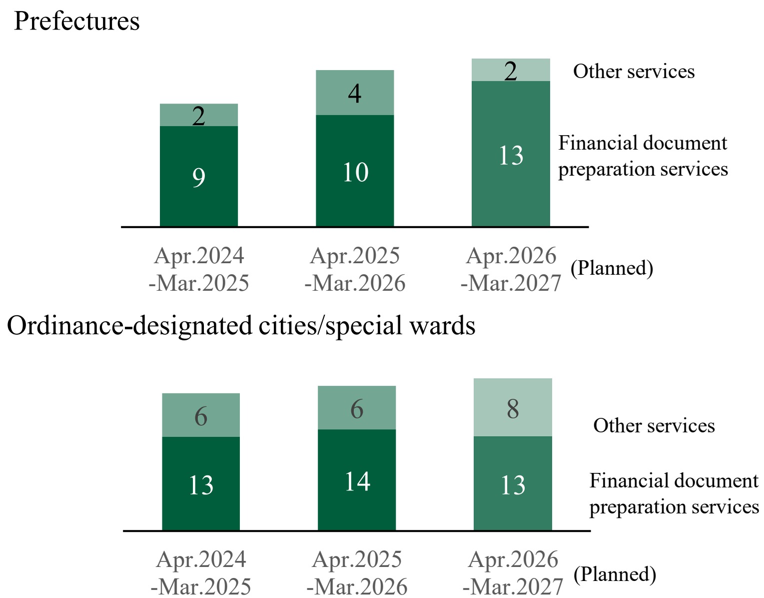


Revenues : Up ¥87 million, or 26.2%
Segment loss : Worsened by 242 million

(Note) Revenues include intersegment revenues and transfers.

*Breakdown of segment information revised due to discovery of error in presentation materials disclosed on August 8, 2025, for first three quarters of fiscal 2025.

Number of Large Local Governments on Service Contracts

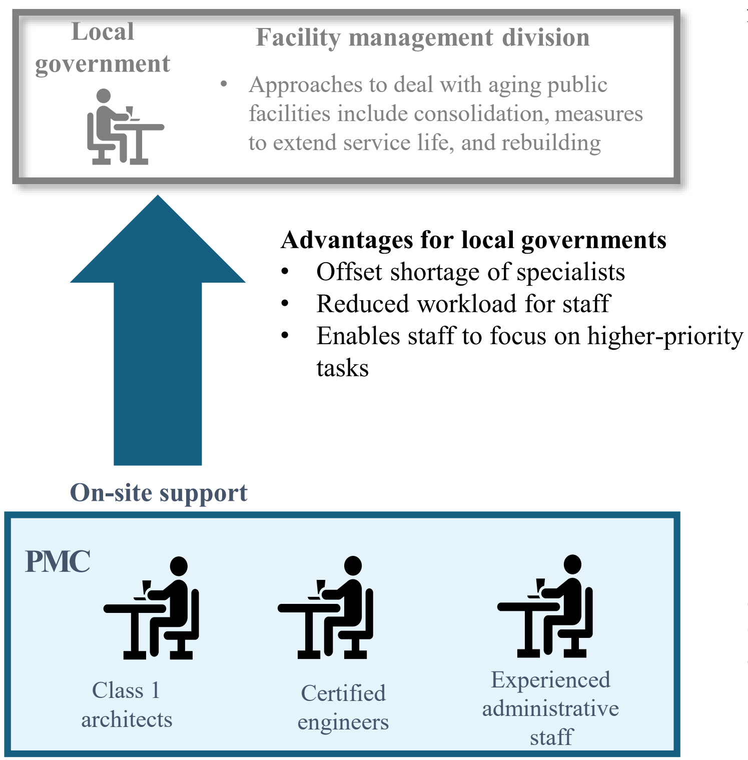


Public Support Services – Promoting outsourcing business

In June 2026, PMC was contracted by Fukui Prefecture to provide technical support services for public facility management. Staff with specialized expertise began providing operational support to the Fukui Prefectural Government.

- Local governments facing shortage of staff with architectural expertise to manage aging public facilities. To address this issue, PMC established system where professionals, including licensed architects, provide on-site support.
- Likely many local governments struggling with same issue, and PMC aims to expand outsourcing horizontally to meet demand.

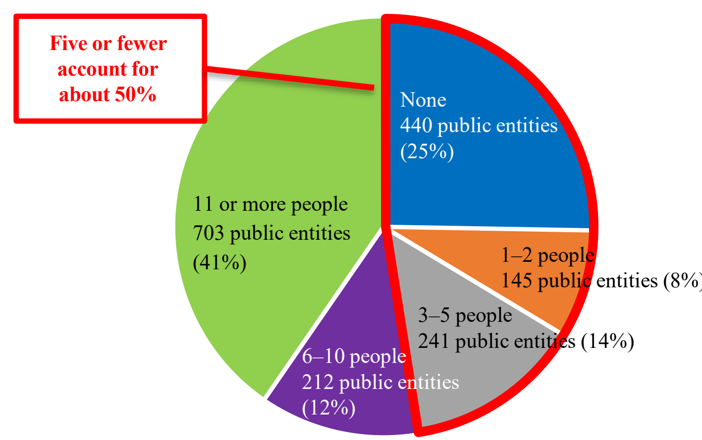
Outsourcing Concept



Reference: Number of technical staff employed by cities, towns and villages in Japan

Local government public entities with five or fewer technical staff members account for about 50% of total

Number of technical staff employed by cities, towns and villages in Japan



*Compiled by Ministry of Land, Infrastructure, Transport and Tourism based on results of Survey on Staffing Levels of Local Public Bodies, conducted by Japan's Ministry of Internal Affairs and Communications on April 1, 2024. Survey examines staffing levels in general administrative departments.
*Technical staff is defined as civil engineers and architectural engineers.

Source: "Countermeasures for aging infrastructure"
43rd National and Local Systems Working Group, Ministry of Land, Infrastructure, Transport and Tourism (April 11, 2025)

Repurchase of Own Shares

Share repurchase limit set at largest scale to date*
Goal is to improve capital efficiency and enhance shareholder returns while striking balance with growth investment

- After comprehensively evaluating the Company’s current stock price levels, trends in business performance, financial status and other factors, Board of Directors decided at meeting on August 12, 2026, to set share repurchase limits for total amount and number of shares to be repurchased at largest scale to date*.

  * “Largest scale to date” refers to a comparison of the maximum acquisition price and maximum number of shares to be acquired in this transaction with the Company’s past treasury stock repurchase records. These figures represent maximum limits set under the repurchase framework and do not reflect actual repurchase results.

- Course of action to improve capital efficiency and enhance shareholder returns and to enable the Company to leverage repurchased shares under flexible capital policies—including M&A and the issuance of restricted stock (as compensation)—tailored to the business environment.

Details of the Repurchase

Type of shares to be repurchased	Common stock of FinTech Global
Total number of shares to be repurchased	9,100,000 shares (maximum) (Proportion of the total number of shares issued excluding treasury stock: approximately 4.73%)
Total amount	1,000,000,000 yen (maximum)
Period	From August 13, 2026 to April 30,2027
Methods of repurchase	Market purchase on the Tokyo Stock Exchange

Historical Share Repurchase Results

Repurchase period	Total number of shares	Total amount (Amounts less than one million yen are rounded down)
May 12,2025～October 29,2025	2,500,000 shares	277 million yen
February 13,2025～February 26,2025	2,350,400 shares	299 million yen
August 13,2024～September 4,2024	1,848,900 shares	149 million yen
May 13,2024～June 20,2024	1,650,000 shares	148 million yen
February 19,2024～February 21,2024	1,957,400 shares	149 million yen

Consolidated Balance Sheets

(Thousands of yen)

	Assets	As of September 30, 2025	As of June 30, 2026	Change
	Current assets	15,597,859	20,682,929	5,085,070
	Cash and time deposits	6,632,789	7,624,374	991,584
	Notes and accounts receivable - trade, and contract assets	1,532,846	2,192,537	659,691
1	Operational investment securities	830,199	3,086,791	2,256,592
	Loans receivable trade	569,765	343,515	(226,250)
2	Real estate for sale	4,102,649	6,178,668	2,076,018
	Merchandise	139,147	524	(138,623)
	Other	1,902,681	1,579,317	(323,363)
	Allowance for doubtful accounts	(112,220)	(322,800)	(210,580)
	Noncurrent assets	11,396,270	7,039,024	(4,357,246)
	Property, plant and equipment	9,029,277	4,616,798	(4,412,479)
3	Buildings and structures, net	4,032,705	147,357	(3,885,347)
	Tools, furniture and fixtures, net	235,913	161,023	(74,890)
4	Assets for lease, net	3,244,507	2,546,868	(697,638)
3	Land	747,995	337,835	(410,160)
	Construction in progress	500,790	757,976	257,186
	Other, net	267,365	665,735	398,370
	Intangible fixed assets	135,324	179,045	43,720
	Investments and other assets	2,231,667	2,243,181	11,513
	Total assets	26,994,129	27,721,953	727,823

	Liabilities	As of September 30, 2025	As of June 30, 2026	Change
	Current liabilities	12,240,207	6,235,766	(6,004,441)
	Accounts payable-trade	330,693	230,141	(100,551)
	Short-term loans payable	3,414,679	2,822,863	(591,815)
	Current portion of bonds payable	100,000	196,000	96,000
3	Current portion of long-term loans payable	5,960,439	1,008,380	(4,952,059)
	Income taxes payable	205,333	220,576	15,243
	Lease obligations	30,052	73,843	43,791
	Accrued employee bonuses	382,987	200,443	(182,543)
	Other	1,816,022	1,483,516	(332,505)
	Noncurrent liabilities	2,711,747	5,703,885	2,992,138
	Bonds payable	100,000	204,000	104,000
5	Long-term loans payable	2,068,376	4,486,945	2,418,569
	Lease obligations	28,445	318,846	290,400
	Deferred tax liabilities	17,218	119,853	102,635
	Retirement benefit liability	203,126	220,633	17,506
	Other	294,580	353,606	59,026
	Total liabilities	14,951,955	11,939,652	(3,012,303)
	Net Assets			
	Shareholders' equity	10,737,368	14,567,208	3,829,839
	Common stock	5,373,336	5,373,336	-
	Capital surplus	969,796	963,222	(6,574)
	Retained earnings	5,301,178	9,117,620	3,816,441
	Treasury stock	(906,942)	(886,970)	19,972
	Accumulated other comprehensive income	132,349	262,093	129,744
	Share acquisition rights	98,259	105,942	7,682
6	Non-controlling interests	1,074,196	847,056	(227,139)
	Total net assets	12,042,174	15,782,301	3,740,126
	Total liabilities and net assets	26,994,129	27,721,953	727,823

1 Increased, despite transfer (see 2 below) from operational investment securities to real estate for sale, due to new investment into business succession projects and recognition of investment income.

2 Increased, with transfer of operational investment securities held as real estate trust beneficiary rights by special purpose company under consolidation to real estate for sale following change in sales policy.

3 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.

4 Balance decreased despite new purchases of aircraft lease assets, as decrease due to sale of already-owned assets overshadowed increase due to new purchases.

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.

Consolidated Statement of Income

(Thousands of yen)

		Fiscal 2025 First Three Quarters	Ratio to Revenues	Fiscal 2026 First Three Quarters	Ratio to Revenues	YoY Change Amount	YoY Change Ratio
Revenues		10,358,735	100.0%	12,948,949	100.0%	2,590,214	25.0%
Cost of revenues	1	3,576,389	34.5%	4,375,284	33.8%	798,895	22.3%
Gross profit		6,782,345	65.5%	8,573,664	66.2%	1,791,318	26.4%
Selling, general and administrative expenses	2	3,919,679	37.8%	4,496,860	34.7%	577,181	14.7%
Operating income		2,862,666	27.6%	4,076,803	31.5%	1,214,137	42.4%
Other income		112,169	1.1%	96,735	0.7%	(15,433)	(13.8)%
Other expenses		186,811	1.8%	302,350	2.3%	115,538	61.8%
Ordinary profit		2,788,024	26.9%	3,871,188	29.9%	1,083,164	38.9%
Extraordinary profit	3	8,162	0.1%	1,556,309	12.0%	1,548,147	—
Extraordinary loss	4	505,128	4.9%	463,884	3.6%	(41,244)	(8.2)%
Income before income taxes		2,291,057	22.1%	4,963,614	38.3%	2,672,556	116.7%
Income taxes		545,706	5.3%	481,936	3.7%	(63,769)	(11.7)%
Profit		1,745,351	16.8%	4,481,677	34.6%	2,736,326	156.8%
Profit attributable to non-controlling interests	5	147,590	1.4%	44,143	0.3%	(103,446)	(70.1)%
Profit attributable to owners of parent		1,597,761	15.4%	4,437,533	34.3%	2,839,772	177.7%

1
- Truck operating lease business: Increase in referral fees paid to business partners paralleling increase in amount of sales of investment interests .
- Aircraft leasing: Increase, due to sale of aircraft lease assets.
- Entertainment Services: Decrease, due to removal of Moomin Monogatari from scope of consolidation.

2
- Higher fixed costs, including personnel costs, which rose due to salary increases* and efforts to reinforce staffing levels, and rent-related expenses. Also, higher miscellaneous costs, paralleling business expansion.

*Since April 2025, have raised salaries of full-time employees at FGI average of 30% and also implemented higher starting salaries for university graduates.

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

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

Appendix

Changes in Key Financial Data

		Fiscal 2021	Fiscal 2022	Fiscal 2023	Fiscal 2024	Fiscal 2025	First Three Quarters Fiscal 2026
Revenues	(millions of yen)	8,107	9,301	9,302	13,807	14,432	12,948
Gross profit	(millions of yen)	3,370	3,990	5,111	7,355	8,869	8,573
Operating income	(millions of yen)	178	587	1,343	2,569	3,406	4,076
Ordinary profit	(millions of yen)	115	540	1,277	2,461	3,242	3,871
Profit attributable to owners of parent	(millions of yen)	130	176	1,603	1,675	2,121	4,437
Net assets	(millions of yen)	7,439	7,842	9,393	10,752	12,042	15,782
Total assets	(millions of yen)	16,457	17,933	19,123	20,669	26,994	27,721
Net assets per share	(yen)	31.47	32.72	41.19	48.66	56.53	77.02
Net income per share	(yen)	0.65	0.88	7.97	8.41	10.91	23.08
Diluted net income per share	(yen)	0.65	0.87	7.94	8.36	10.83	22.91
Equity to total asset ratio	(%)	38.5	36.7	43.4	46.1	40.3	53.5
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)	-
Cash flow from investing activities	(millions of yen)	(173)	(141)	766	(547)	(1,590)	-
Cash flow from financing activities	(millions of yen)	(360)	802	(538)	(790)	3,130	-
Cash and cash equivalents at the end of the fiscal year	(millions of yen)	2,379	2,375	2,868	5,674	6,442	-
Number of employees (consolidated) (part-time employees)	(employees)	149(209)	176(144)	153(169)	168(200)	220(219)	157(169)
Number of employees (non-consolidated)(part-time employees)	(employees)	28(4)	30(4)	26(6)	48(7)	65(10)	59(14)

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

Number of Employees

(employees)

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

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
Business activities of the Group	I. Investment banking II. Investment III. Asset management IV. Local issue solutions
Number of issued shares	201,321,700 shares (As of June 30, 2026)
Minimum trading unit	100
Capital stock	¥5,373 million (As of June 30, 2026)
Net assets (consolidated)	¥15,782 million (As of June 30, 2026)
Number of employees	Consolidated: 157 (As of June 30, 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 June 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 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)

* 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.

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

Investment Banking—Aircraft

100%

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.

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.