Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

Summary of Financial Statements for the First Three Quarters of Fiscal 2026 (Under Japanese GAAP)

August 12, 2026

Company name:	FinTech Global Incorporated
Listing:	Tokyo Stock Exchange
Securities code:	8789
URL:	https://www.fgi.co.jp/en/
Representative:	Nobumitsu Tamai, President and Chief Executive Officer
Inquiries:	Takashi Senda, Executive Vice President, Senior Executive Officer
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Scheduled date to commence dividend payments:	—
Preparation of supplementary material on financial results:	Yes
Holding of financial results briefing:	No

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

1. Consolidated financial results for the first three quarters of fiscal 2026 (from October 1, 2025 to June 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Revenues		Operating income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
First three quarters of fiscal 2026	12,948	25.0	4,076	42.4	3,871	38.9	4,437	177.7
First three quarters of fiscal 2025	10,358	8.1	2,862	29.8	2,788	32.2	1,597	(2.9)

Note: Comprehensive income For the first three quarters of fiscal 2026: ¥4,673 million [195.2%]
For the first three quarters of fiscal 2025: ¥1,583 million [(15.9)%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
First three quarters of fiscal 2026	23.08	22.91
First three quarters of fiscal 2025	8.19	8.13

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of June 30, 2026	27,721	15,782	53.5
As of September 30, 2025	26,994	12,042	40.3

Reference: Equity

As of June 30,2026: ¥14,829 million

As of September 30,2025: ¥10,869 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal 2025	—	0.00	—	3.00	3.00
Fiscal 2026	—	0.00	—		
Fiscal 2026 (Forecast)				5.00	5.00

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

3. Consolidated financial forecasts for fiscal 2026 (October 1, 2025 – September 30, 2026)

(Percentages indicate year-on-year changes.)

	Revenues		Operating income		Ordinary profit		Profit attributable to owners of parent		EPS
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Fiscal 2026	15,500	7.4	4,200	23.3	4,000	23.4	4,600	116.8	23.92

Notes: Change from the latest consolidated financial forecasts: None

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

(Number of newly consolidated subsidiaries) One (Company name) FinTech Global Trust Co., Ltd.

(Number of newly excluded subsidiaries) Three

(Company name) Moomin Monogatari Ltd.

Hanno Local Resource Utilization LLC

Metsa Series 2 Investment Limited Liability Partnership

(2) Adoption of accounting treatment specific to the preparation of consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of June 30, 2026	201,321,700 shares
As of September 30, 2025	201,321,700 shares

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

As of June 30, 2026	8,790,653 shares
As of September 30, 2025	9,026,320 shares

(iii) Average number of shares outstanding during the period

(cumulative from the beginning of the fiscal year)

First three quarters of fiscal 2026	192,275,000 shares
First three quarters of fiscal 2025	195,106,137 shares

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

* Proper use of earnings forecasts, and other special matters

(Caution regarding forward-looking statements)

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

(Method of obtaining supplementary results materials)

Supplementary materials on financial results are available for viewing on the FGI website as of August 12, 2026.

Consolidated Financial Statements and Important Notes
(1) Consolidated Balance Sheets

(Unit: Thousands of yen)

	As of September 30,2025	As of June 30, 2026
Assets		
Current assets		
Cash and time deposits	6,632,789	7,624,374
Notes and accounts receivable - trade, and contract assets	1,532,846	2,192,537
Operational investment securities	830,199	3,086,791
Loans receivable, trade	569,765	343,515
Real estate for sale	4,102,649	6,178,668
Other	2,041,829	1,579,842
Allowance for doubtful accounts	(112,220)	(322,800)
Total current assets	15,597,859	20,682,929
Non-current assets		
Property, plant and equipment		
Assets for lease	3,295,574	2,648,380
Accumulated depreciation	(51,067)	(101,512)
Assets for lease, net	3,244,507	2,546,868
Other	5,784,770	2,069,929
Total property, plant and equipment	9,029,277	4,616,798
Intangible fixed assets		
Goodwill	60,005	78,531
Other	75,319	100,513
Total intangible fixed assets	135,324	179,045
Investments and other assets		
Investment in securities	1,173,976	1,379,167
Deferred tax assets	137,492	11,178
Other	954,641	870,835
Allowance for doubtful accounts	(34,443)	(17,999)
Total investments and other assets	2,231,667	2,243,181
Total non-current assets	11,396,270	7,039,024
Total assets	26,994,129	27,721,953

(Unit: Thousands of yen)

	As of September 30, 2025	As of June 30, 2026
Liabilities		
Current liabilities		
Accounts payable - trade	330,693	230,141
Short-term loans payable	3,414,679	2,822,863
Current portion of bonds payable	100,000	196,000
Current portion of long-term loans payable	5,960,439	1,008,380
Income taxes payable	205,333	220,576
Lease obligations	30,052	73,843
Accrued employee bonuses	382,987	200,443
Other	1,816,022	1,483,516
Total current liabilities	12,240,207	6,235,766
Non-current liabilities		
Bonds payable	100,000	204,000
Long-term loans payable	2,068,376	4,486,945
Lease liabilities	28,445	318,846
Deferred tax liabilities	17,218	119,853
Retirement benefit liability	203,126	220,633
Other	294,580	353,606
Total non-current liabilities	2,711,747	5,703,885
Total liabilities	14,951,955	11,939,652
Net assets		
Shareholders' equity		
Common stock	5,373,336	5,373,336
Capital surplus	969,796	963,222
Retained earnings	5,301,178	9,117,620
Treasury stock	(906,942)	(886,970)
Total shareholders' equity	10,737,368	14,567,208
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	5,149	85,931
Foreign currency translation adjustment	127,200	176,162
Total accumulated other comprehensive income	132,349	262,093
Share acquisition rights	98,259	105,942
Non-controlling interests	1,074,196	847,056
Total net assets	12,042,174	15,782,301
Total liabilities and net assets	26,994,129	27,721,953

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

Consolidated Statements of Income

(Unit: Thousands of yen)

	First Three Quarters of Fiscal 2025 (From October 1, 2024 to June 30, 2025)	First Three Quarters of Fiscal 2026 (From October 1, 2025 to June 30, 2026)
Revenues	10,358,735	12,948,949
Cost of revenues	3,576,389	4,375,284
Gross profit	6,782,345	8,573,664
Selling, general and administrative expenses	3,919,679	4,496,860
Operating income	2,862,666	4,076,803
Non-operating income		
Interest income	23,273	19,204
Dividend income	47,303	49,047
Foreign exchange gains	6,641	－
Share of profit of entities accounted for using equity method	18,340	19,967
Other	16,611	8,516
Total non-operating income	112,169	96,735
Non-operating expenses		
Interest expenses	112,313	197,651
Interest expenses on bonds	167	2,566
Foreign exchange losses	－	22,959
Commission expenses	70,605	71,175
Other	3,725	7,997
Total non-operating expenses	186,811	302,350
Ordinary profit	2,788,024	3,871,188
Extraordinary income		
Gain on sale of non-current assets	－	1,556,309
Gain on reversal of share acquisition rights	8,162	－
Total extraordinary income	8,162	1,556,309
Extraordinary losses		
Loss on sale of shares of subsidiaries and associates	－	263,327
Provision of allowance for doubtful accounts	505,128	200,556
Total extraordinary losses	505,128	463,884
Profit before income taxes	2,291,057	4,963,614
Income taxes - current	400,353	287,589
Income taxes - deferred	145,353	194,347
Total income taxes	545,706	481,936
Profit	1,745,351	4,481,677
Profit attributable to non-controlling interests	147,590	44,143
Profit attributable to owners of parent	1,597,761	4,437,533

Consolidated Statement of Comprehensive Income

(Unit: Thousands of yen)

	First Three Quarters of Fiscal 2025 (From October 1, 2024 to June 30, 2025)	First Three Quarters of Fiscal 2026 (From October 1, 2025 to June 30, 2026)
Profit	1,745,351	4,481,677
Other comprehensive income		
Valuation difference on available-for-sale securities	(82,906)	98,523
Foreign currency translation adjustment	(80,016)	93,021
Share of other comprehensive income of entities accounted for using equity method	871	618
Total other comprehensive income	(162,051)	192,163
Comprehensive income	1,583,299	4,673,840
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,481,107	4,567,278
Comprehensive income attributable to non-controlling interests	102,192	106,562

(3) Notes to Consolidated Financial Statements

(Changes in accounting policies)

Not applicable.

(Segment Information)

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

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

(Thousands of yen)

	Reporting Segments					Adjustment (Note 1)	Consolidated (Note 2)
	Investment Banking	Investment Banking - Aircraft	Public Support Services	Entertainment Services	Total		
Revenues							
Revenues to third party	6,004,111	2,169,106	312,674	1,872,842	10,358,735	—	10,358,735
Intersegment revenues and transfers	81,398	250	21,400	208,575	311,624	(311,624)	—
Total	6,085,510	2,169,356	334,074	2,081,418	10,670,359	(311,624)	10,358,735
Segment income (loss)	3,579,786	155,964	(60,399)	58,631	3,733,982	(871,315)	2,862,666

Notes:

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

II. Nine months ended June 30, 2026 (October 1, 2025 to June 30, 2026)

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

(Thousands of yen)

	Reporting Segments					Adjustment (Note 1)	Consolidated (Note 2)
	Investment Banking	Investment Banking - Aircraft	Public Support Services	Entertainment Services	Total		
Revenues							
Revenues to third party	7,501,668	3,549,489	406,293	1,491,498	12,948,949	—	12,948,949
Intersegment revenues and transfers	74,503	400	15,300	234,171	324,375	(324,375)	—
Total	7,576,171	3,549,889	421,593	1,725,669	13,273,324	(324,375)	12,948,949
Segment income (loss)	5,121,359	322,780	(302,966)	58,356	5,199,530	(1,122,726)	4,076,803

Notes:

1. Adjustment of segment income (loss), at ¥ (1,122,726) thousand, includes elimination of transactions among segments of ¥196,708 thousand and corporate expenses of ¥ (1,319,435) thousand, which are not allocatable to reporting segments. Corporate expenses are mainly general and administrative expenses, which do not belong to any reporting segments.
2. Segment income (loss) is reconciled with operating income in the consolidated statements.

2. Changes in reporting segments

Effective from the first quarter of fiscal 2026, FGI reports its business activities under four reporting segments — Investment Banking, Investment Banking – Aircraft, Public Support Services and Entertainment Services, instead of the three reporting segments — Investment Banking Business, Public Management Consulting Business and Entertainment Service Business — used previously.

(1) New: Investment Banking – Aircraft

In the two years since FGI launched the business model for the aircraft leasing business, the business increased in importance not only quantitatively but also qualitatively within the Investment Banking Business. Previously, operations were integrated, emphasizing synergies with the Investment Banking Business. However, from the first quarter of fiscal 2026, FGI enhanced its governance structure to include a decision-making system based on independent budgeting and performance management. In addition, aircraft leasing revenues, such as gain on aircraft sales, differ from investment income from other investment banking business, resulting in large discrepancies in indicators, such as cost rates.

Given these factors, the aviation business, including aircraft leasing, was split off from the Investment Banking Business and established separately as Investment Banking – Aircraft to more clearly reflect the division of management and enhance transparency of consolidated financial statements.

(2) Certain operations brought together and restructured under Public Support Services

The Public Management Consulting Business was seeing requests from local public entities increasingly shift from a focus on consulting services to operational outsourcing. In addition, going forward, FGI will be more committed to renewable energy facility development and management services, previously an internal division of the Investment Banking Business, that support power projects involving local governments. In light of these factors, FGI brought together public management consulting and renewable energy facility development and management services and restructured activities under Public Support Services.

(3) Segments renamed

FGI simplified segment names, changing Investment Banking Business to Investment Banking, and Entertainment Services Business to Entertainment Services.

Note, segment information for the first three quarters of fiscal 2025 has been restated to conform to the new segment breakdown.

(Significant Change in Shareholders' Equity)

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

1. Cash dividends paid

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

2. Significant changes in shareholders' equity

(Disposal of treasury shares)

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

(Repurchase of treasury shares)

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

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

For the nine months ended June 30, 2026(From October 1, 2025 to June 30, 2026)

1. Cash dividends paid

Resolution	Type of shares	Total dividends (Thousands of yen)	Dividends per share (Yen)	Record date	Effective date	Source of dividends
December 19, 2025 Ordinary General Meeting of Shareholders	Common shares	576,886	3	September 30, 2025	December 22, 2025	Retained earnings

2. Significant changes in shareholders' equity

(Disposal of treasury shares)

FGI disposed of 647,700 shares as restricted stock compensation on January 22, 2026. As a result, the amount of "Capital surplus" has increased by ¥24,030 thousand and the amount of "Treasury shares" has decreased by ¥65,352 thousand for the first three quarters of fiscal 2026.

In addition, during the first three quarters of fiscal 2026, FGI has disposed of 28,000 shares due to the exercise of share acquisition rights. As a result, the amount of "Capital surplus" has decreased by ¥337 thousand and the amount of "Treasury shares" has decreased by ¥2,825 thousand for the first three quarters of fiscal 2026.

As a result of these transactions, including repurchase of treasury shares and change in ownership interest of parent due to transactions with non-controlling interests, "Capital surplus" and "Treasury shares" amounted to ¥963,222 thousand and ¥886,970 thousand respectively at the end of the first three quarters of fiscal 2026.

(Assumption of Going Concern)

Not applicable.

(Quarterly consolidated statements of cash flows)

Quarterly consolidated statements of cash flows were not prepared for the first three quarters of fiscal 2026.
"Depreciation" (including amortization of intangible fixed assets other than goodwill) and "Amortization of goodwill" for the first three quarters of fiscal 2025 and fiscal 2026 were as follows:

(Thousands of yen)

	First Three Quarters of Fiscal 2025 (From October 1, 2024 to June 30, 2025)	**First Three Quarters of Fiscal 2026** (From October 1, 2025 to June 30, 2026)
Depreciation	340,306	362,055
Amortization of goodwill	19,143	22,897

(Subsequent Events)

(Repurchase of treasury shares)

The Company resolved at a meeting of the Board of Directors held on August 12, 2026, to acquire treasury stock in accordance with Article 156, Paragraph 1 of the Companies Act of Japan, as applied pursuant to Article 165, Paragraph 3 of the same Act.

(1) Reason for repurchasing own shares

FGI's policy on repurchasing its own shares is to take a flexible approach in response to market conditions, including stock prices, while striking a balance with growth investment.

After comprehensively evaluating the Company's current stock price levels, trends in business performance, financial status and other factors, the Board of Directors decided that the Company will repurchase shares as a 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.

(2) Details regarding the resolution on the repurchase of treasury shares

(i) Type of shares to be repurchased: Common stock of FGI
(ii) Total number of shares to be repurchased: 9,100,000 shares (maximum)
(iii) Total purchase price of shares to be repurchased: 1,000,000,000 yen (maximum)
(iv) Period of share repurchase: From August 13, 2026 to April 30, 2027
(v) Method of repurchase: Market purchase on the Tokyo Stock Exchange