FPG
Financial Products Group

September 22, 2017

Company: Financial Products Group Co., Ltd.
Representative: Hisanaga Tanimura, CEO & Founder
(Code 7148 on the First Section of the Tokyo Stock Exchange)
Inquiries: Kenji Kubode, Managing Executive Officer and
General Manager of Accounting Department
（TEL. +81-3-5288-5691）

Notification of the Conclusion of Committed Credit Line Agreements

Please be advised that on September 22, 2017 Financial Products Group Co., Ltd. (FPG) decided to enter into the Committed Credit Line Agreements detailed below.

1． Background to the Agreements

FPG has decided to enter into Committed Credit Line Agreements with financial institutions as described below to allow us to flexibly procure funds for our Tax Lease Arrangement Business as well as for small-lot real estate investment products in our Real Estate Related Business.

(i) With regard to the Committed Credit Line Agreement of 19.9 billion yen entered into in September 2016 and arranged by Sumitomo Mitsui Banking Corporation, we have decided to enter into a new Committed Credit Line Agreement for a funding facility of 19.1 billion yen as of September 27, 2017.

(ii) With regard to the Committed Credit Line Agreement of 13 billion yen entered into in September 2016 and arranged by Mizuho Bank Ltd., we have decided to enter into a new Committed Credit Line Agreement for a funding facility of 13 billion yen as of September 29, 2017.

(iii) With regard to the Committed Credit Line Agreement of 2.8 billion yen entered into in September 2016 and arranged by Chiba Bank Ltd., we have decided to enter into a new Committed Credit Line Agreement for a funding facility of 2.8 billion yen as of September 27, 2017.

(iv) With regard to the Committed Credit Line Agreement of 3.4 billion yen entered into in September 2016 and arranged by Yokohama Bank Ltd., (see note below), we have decided to enter into a new Committed Credit Line Agreement for a funding facility of 4 billion yen as of September 25, 2017.

(Note) Initially the agreement was for a funding facility of 1.4 billion yen, however this was increased to 3.4 billion yen in August 2017.

It is the aim of this Group to expand our future earnings by making use of the funding facilities in the above-mentioned agreements.

（Reference）

Movements in the total amount of the Group's funding facilities

With this round of agreements, the total amount of our funding facilities is scheduled to increase to 109 billion yen as of October 2, 2017; this is based on the Group's committed credit line agreements as well as overdraft agreements and similar agreements.

	Total amount of funding facilities
As of end FY 9/2016 (September 30, 2016)	84.9 billion yen
As of end FY 9/2015 (September 30, 2015)	74.4 billion yen

※1 The amounts above are the total amounts of funding facilities based on committed credit line agreements, overdraft agreements and similar agreements. Note that in addition to the figures above, group members also have individual borrowings with various financial institutions, meaning that the total funding facilities listed above do not indicate the upper limit of the funds the Group can raise.

※2 The total amount of funding facilities as of October 2, 2017 describes the total amount at such date, including the agreements being concluded at the present time. Also from this date all of these agreements shall be effective for the full amount of the funding facilities.

2. Summary of Committed Credit Line Agreements

(i) Committed Credit Line Agreement arranged by Sumitomo Mitsui Banking Corporation

Use of funds	Acquisition funds for silent partnership investments paid for in advance by FPG for use in our Tax Lease Arrangement Business, or for refinancing funds borrowed under previous agreements.
Lenders	Sumitomo Mitsui Banking Corp. Sumitomo Mitsui Trust Bank Ltd. AEON Bank, Ltd. Shoko Chukin Bank Ltd. Tokyo Tomin Bank Ltd. Tsukuba Bank Ltd. Senshu Ikeda Bank Ltd. Mie Bank Ltd.
Arranger & Agent	Sumitomo Mitsui Banking Corp.
Co-arranger	Sumitomo Mitsui Trust Bank Ltd.
Funding facility amount	Total amount: 19.1 billion yen
Date of conclusion of the agreement	September 27, 2017
Commitment duration	September 29 2017 - September 28 2018
Financial covenants & provisions	The following financial covenants and provisions apply to this Agreement: (1) The total amount shown in the Net Assets Section of the Consolidated Balance Sheet as of the end of each business year (from the business year ending September 30, 2017 onwards) must be maintained at an amount equivalent to at least 75% of the total amount shown in the Net Assets Section of the Consolidated Balance Sheet for the business year ended September 30, 2016. (2) The Ordinary Profit & Loss amount shown in the Consolidated Income Statements as of the end of each business year (from the business year ending September 30, 2017 onwards) shall not be a loss.

(ii) Committed Credit Line Agreement arranged by Mizuho Bank Ltd.

Use of funds	Acquisition funds for silent partnership investments paid for in advance by FPG for use in our Tax Lease Arrangement Business, or for refinancing funds borrowed under previous agreements.
Lenders	Mizuho Bank, Ltd. Hokuetsu Bank, Ltd. Shizuoka Bank, Ltd. Ashikaga Bank Ltd. Shinsei Bank, Ltd. Gunma Bank, Ltd. Keiyo Bank, Ltd. Tokushima Bank, Ltd. Hiroshima Bank, Ltd. Fukuho Bank, Ltd.
Arranger & Agent	Mizuho Bank Ltd.
Funding facility amount	Total amount: 13 billion yen
Date of conclusion of the agreement	September 29, 2017
Commitment duration	September 29 2017 - September 28 2018
Financial covenants & provisions	The following financial covenants and provisions apply to this Agreement: (1) The total amount shown in the Net Assets Section of the Consolidated Balance Sheet as of the last date of each fiscal year (from the fiscal year ending September 30, 2017 onwards) must be maintained at an amount equivalent to at least 75% of the total amount shown in the Net Assets Section of the Consolidated Balance Sheet for the last date of the fiscal year ended September 2016. (2) The Ordinary Profit & Loss amount shown in the Consolidated Income Statements as of the end of each fiscal year (from the fiscal year ending September 30, 2017 onwards) shall not be a loss.

(iii) Committed Credit Line Agreement arranged by Chiba Bank Ltd.

Use of funds	Acquisition funds for silent partnership investments paid for in advance by FPG for use in our Tax Lease Arrangement Business, funds for the acquisition of aircraft for our projects, or for refinancing funds borrowed under previous agreements.
Lenders	Chiba Bank, Ltd. Aomori Bank, Ltd. 77 Bank, Ltd. Chugoku Bank, Ltd. Toho Bank, Ltd.
Arranger & Agent	Chiba Bank, Ltd.
Funding facility amount	Total amount: 2.8 billion yen
Date of conclusion of the Agreement	September 27, 2017
Commitment duration	October 2,2017 - September 28, 2018
Financial covenants & provisions	The following financial covenants and provisions apply to this Agreement: (1) The total amount shown in the Net Assets Section of the Consolidated Balance Sheet as of the last date of each fiscal year (from the fiscal year ending September 30, 2017 onwards) must be maintained at an amount equivalent to at least 75% of whichever is greater of (a) or (b); where (a) is the total amount shown in the Net Assets Section of the Consolidated Balance Sheet for the last date of the fiscal year immediately preceding the fiscal year in question, and (b) is the last date of the fiscal year ended September 2016. (2) The Ordinary Profit & Loss amount shown in the Consolidated Income Statements as of the end of each fiscal year (from the business year ending September 30, 2017 onwards) shall not be a loss.

(iv) Committed Credit Line Agreement arranged by Yokohama Bank Ltd.

Use of funds	Acquisition funds for silent partnership investments paid for in advance by FPG for use in our Tax Lease Arrangement Business, funds for the acquisition of aircraft for our projects (including funds to be sub-loaned to subsidiaries), or funds for the acquisition of real estate for use in our Real Estate Related Business.
Lenders	Yokohama Bank, Ltd. Yamaguchi Bank, Ltd. Higashi-Nippon Bank, Ltd. Bank of Saga, Ltd. Hokuriku Bank, Ltd.
Arranger & Agent	Yokohama Bank, Ltd.
Funding facility amount	Total amount: 4 billion yen
Date of conclusion of the Agreement	September 25, 2017
Commitment duration	September 29 2017 - September 28 2018
Financial covenants & provisions	The following financial covenants and provisions apply to this Agreement: (1) As of the last day of each fiscal year, the amount in the Net Assets Section of the Consolidated Balance Sheet must be maintained at an amount of at least 75% of the amount for the fiscal year ended September 2016. (2) The Ordinary Profit & Loss amount shown in the Consolidated Income Statements at the end of each fiscal year shall not be a loss.

３． Future Prospects

There is no change to the earnings forecast for FY 9/2017 resulting from these agreements.