January 30, 2019

Company: Financial Products Group Co., Ltd.
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# Notice of Entering into Committed Credit Line Agreement

Financial Products Group Co., Ltd. (FPG) announced that it had decided to enter into the Committed Credit Line Agreement detailed below on January 30, 2019.

## 1.Background of the Agreement

FPG has decided to enter into committed credit line agreements with financial institutions for flexible procurement of project funds for its Lease Arrangement Business. FPG will enter into a new committed credit line agreement with Mizuho Bank for a funding facility of 10 billion yen to arrange lease business projects for aircraft.

FPG group intends to increase corporate value and expand its future earnings sustainably by making use of the funding facility in the above agreement.

(Reference)

Developments in the total amount of FPG group's funding facilities

With this round of agreements, the total amount of funding facilities including committed credit line agreements and overdraft agreements is scheduled to be 122.0 billion yen as of February 4, 2019.

| | Total amount of funding facilities |
|---|---|
| As of end FY 9/2018 (September 30, 2018) | 105.7 billion yen |
| As of end FY 9/2017 (September 30, 2017) | 106.2 billion yen |

* The amounts above are the total amounts of funding facilities based on committed credit line agreements and overdraft 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 FPG can raise.

2.Summary of Committed Credit Line Agreement

Committed credit line agreement arranged by Mizuho Bank Ltd.

| | |
|---|---|
| Use of funds | Funds of lease projects for aircraft for projects in Lease Arrangement Business. |
| Lenders | Mizuho Bank, Ltd. |
| Funding facility amount | Total amount: 10 billion yen (denominated in either US dollars or Japanese) |
| Date of conclusion of the agreement | January 31, 2019 |
| Commitment duration | February 4, 2019 - February 4, 2020 |
| Financial covenants & provisions | The following financial covenants and provisions apply to this agreement:<br>(1) The total amount shown in the Net Assets Section of the Consolidated Balance Sheet at the end of each fiscal year (from the business year ending September 30, 2019 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, 2018.<br>(2) The Ordinary Profit & Loss amount shown in the Consolidated Income Statements at the end of each business year (from the business year ending September 30, 2019 onwards) shall not be a loss. |

3.Future Prospects

There is no change to the earnings forecast for FY 9/2019 resulting from this agreement.