March 23, 2020

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
(TEL. +81-3-5288-5691)

Notice of Entering into Committed Credit Line Agreements

Financial Products Group Co., Ltd. (FPG) announced that it had decided to enter into the Committed Credit Line Agreements detailed below on March 23, 2020.

1.Outline of the Agreements

FPG has decided to enter into the committed credit line agreements with financial institutions to allow for the flexible procurement of funds for its Lease Arrangement Business as well as for Fractional Ownership Investment in its Real Estate Business.

Effective March 24, 2020, FPG will enter into a new committed credit line agreement arranged by MUFG Bank, Ltd. for the period through March 26, 2021, for a funding facility of 18.58 billion yen(3.45 billion yen denominated in Japanese yen, 10 billion yen denominated in either US dollars or Japanese yen, and 5.13 billion yen denominated in US dollars) to succeed the existing committed credit line agreement of 15.45 billion yen (5.45 billion yen denominated in Japanese yen and 10 billion yen denominated in either US dollars or Japanese yen) entered into in March 2019 which is to expire.

Also, effective March 31, 2020, FPG will enter into a new committed credit line agreement arranged by Sumitomo Mitsui Banking Corporation for the period through March 31, 2021, for a funding facility of 12.75 billion yen to succeed the existing committed credit line agreement of 12.75 billion yen entered into in March 2019 which is to expire.

The FPG Group intends to increase its future earnings by utilizing the funding facilities in the above mentioned agreements.

(Reference)

Changes in the total amount of the FPG Group's funding facilities.

With this round of agreements, as of April 1, 2020(start date of committed credit line agreement arranged by Sumitomo Mitsui Banking Corporation as described the above), the total amount of funding facilities including committed credit line agreements and overdraft agreements will reach 144.9 billion yen.

	Total amount of funding facilities
As of end FY 9/2019 (September 30, 2019)	140.6 billion yen
As of end FY 9/2018 (September 30, 2018)	105.7 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. Future Prospects

There is no change to the earnings forecast for FY 9/2020 resulting from these agreements.