

January 8, 2021

### Preliminary Monthly Report for December 2020

Money Partners Group today released the following data for consolidated performance in December 2020. Operating revenues and foreign exchange margin deposits are preliminary figures that may change when financial statements are released.

Period	FY3/20											
	2019									2020		
	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar
Operating revenues (Million yen)	436	430	438	446	552	397	411	293	432	506	450	1,077
Foreign exchange trading volume (Currency in millions)	64,962	85,708	73,679	70,709	121,698	72,241	69,676	43,497	45,475	60,432	87,717	163,604
Customer accounts (Accounts)	331,528	332,653	333,795	334,878	335,861	336,996	337,918	338,691	339,443	339,790	340,014	340,483
Foreign exchange margin deposits (Million yen)	64,226	63,060	64,426	64,422	63,282	63,293	64,021	63,383	63,183	69,788	66,290	65,510
General customers	57,695	58,098	58,594	58,474	59,231	58,929	59,250	58,536	58,072	64,763	61,596	62,895
Financial companies (B-to-B)	6,531	4,961	5,831	5,948	4,050	4,363	4,770	4,847	5,111	5,025	4,693	2,614
Manepa Card accounts (Accounts)	152,808	153,899	155,079	156,330	157,321	158,101	158,861	159,676	160,307	161,324	162,167	162,655

Period	FY3/21											
	2020									2021		
	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar
Operating revenues (Million yen)	407	303	318	282	309	310	273	355	495			
Foreign exchange trading volume (Currency in millions)	82,072	92,851	106,893	75,910	85,460	82,287	60,129	75,348	71,190			
Customer accounts (Accounts)	340,605	340,735	340,825	340,830	340,840	340,768	341,218	341,138	341,086			
Foreign exchange margin deposits (Million yen)	62,460	62,004	61,807	62,331	62,751	65,155	62,104	61,812	61,175			
General customers	60,227	59,654	59,267	60,022	60,364	63,044	60,121	59,849	59,365			
Financial companies (B-to-B)	2,232	2,350	2,539	2,309	2,386	2,111	1,982	1,963	1,809			
Manepa Card accounts (Accounts)	162,828	163,034	163,058	163,086	163,138	163,159	163,034	162,996	162,802			

- (Notes) 1. Foreign exchange trading volume is the sum of customer transactions in each currency in units using the base currency. Trading volume has not been converted into yen.
2. The number of customer accounts and balance of foreign exchange margin deposits are as of the end of the month.
3. Money Partners started contract-for-difference (CFD) trading in August 2011. Margin deposits, trading volume and trading revenues in CFD are included in foreign exchange margin deposits, foreign exchange trading volume and operating revenues, respectively.
4. The foreign exchange margin deposits are presented separately by transactions from general customers and transactions from financial institutions that are B-to-B customers.
5. Effective July 27, 2020, our consolidated subsidiary COINAGE, Inc. started a physical bitcoin sales office as a crypto-asset exchange, and "Operating revenue" includes the company's figures from July 2020.

### <Overview of December>

In December, the U.S. dollar/yen rate began trading in the lower 104 yen range, and weaker-than-expected November ISM Manufacturing Index led to a dominant U.S. dollar selling.

However, on the 2nd, the news that the UK approved the COVID-19 vaccine made by a major US pharmaceutical company, and the news was well received, and as the yen weakened against the euro and other cross-yen currencies, the dollar also gained momentum, reaching a high of the upper 104 yen range. After that, while there was uncertainty of the additional economic measures discussions in the U.S., the dollar-yen exchange rate's topside was suppressed, and the dollar-yen exchange rate continued to move slightly around 104 yen.

On the 14th, European currencies rose following the ongoing trade negotiations between the United Kingdom and the European Union, and the U.S. dollar sold well, falling to the mid-103 yen level. Furthermore, Fed Chairman Powell's dovish comments at the FOMC meeting on the 16th accelerated dollar selling, and on the 17th the dollar temporarily hit a low of the higher 102 yen range. On the 24th, it was announced that the UK and the EU had reached an agreement on a trade deal, but with the Christmas vacations, there was little movement and the yen ended the month in the upper 103 yen range.

On the other hand, the European and Oceanian currencies, which are the main currencies handled other than the U.S. dollar/yen, remained generally strong relative to the yen and the U.S. dollar. The fluctuation rate of the foreign exchange rate declined significantly from the previous month for the U.S. dollar/yen and the Australian dollar/yen, resulting in an entire weak level.

Under these circumstances, the volume of foreign exchange transactions declined 6% from the previous month to 71.1 billion currency units.

Meanwhile, operating profits rose 39% to 495 million yen due to an increase in system development-related sales, despite a significant increase in swap revenues resulting from changes in swap coverage methods from the second half of the previous month and changes in short-term interest rates due to year-end factors amid the continued impact of lower interest rates from the market turmoil caused by the new Corona.

In addition, margin deposits received for foreign exchange transactions decreased by 637 million yen to 61.175 billion yen due to decreases in both general customers and financial institutions.