



Summary of Consolidated Financial Statements for the First Quarter FY2026 (Based on IFRS)

February 12, 2026

Name of listed company: GMO Financial Gate, Inc

Exchange: Tokyo Stock Exchange

Stock code: 4051

URL: <https://gmo-fq.com/>

Representative: Kentaro Suqiyama, President & Chief Executive Officer

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Scheduled date of commencement for dividend payment

Supplemental materials prepared for financial results : Yes

Information meeting arranged related to financial results : Yes (for institutional investors and analysts) a

(Amounts rounded down to the nearest one million yen)

1. Consolidated Financial Statements for the First Quarter of FY2026 (From October 1, 2025 to December 31, 2025)

(1) Consolidated Financial Statements (Cumulative)

(Percentages represent year-on-year % change)

	Revenue		Operating profit		Profit before income taxes		Profit		Profit attributable to owners of parent		Total comprehensive income	
	Mil.Yen	%	Mil.Yen	%	Mil.Yen	%	Mil.Yen	%	Mil.Yen	%	Mil.Yen	%
FY 2026	4,942	7.8	954	15.3	951	14.8	653	9.3	644	7.0	653	9.3
FY 2025	4,584	1.9	827	69.1	829	70.5	598	81.4	602	90.1	598	81.4

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
FY 2026	78.11	77.95
FY 2025	72.71	72.55

(2) Consolidated Financial Position

	Total assets	Total equity	Total equity attributable to owners of parent	Ratio of total equity attributable to owners of parent to total assets
FY 2026	Mil.Yen 16,191	Mil.Yen 6,333	Mil.Yen 6,086	% 37.6
FY 2025	13,832	6,494	6,256	45.2

2. Dividends

	Annual Dividend				
	End of Q1	End of Q2	End of Q3	End of Q4	Total
FY 2025	Yen —	Yen 0.00	Yen —	Yen 99.00	Yen 99.00
FY 2026	0.00				
FY 2026 (forecast))		0.00	0.00	125.00	125.00

3. Consolidated Financial Forecast for the Fiscal Year Ending September 2026 (October 1, 2025 to September 30, 2026)

(Percentages represent quarter-on-quarter / year-on-year % change)

	Revenue		Operating profit		Profit before income taxes		Profit		Profit attributable to owners of parent		Basic earnings per share
	Mil.Yen	%	Mil.Yen	%	Mil.Yen	%	Mil.Yen	%	Mil.Yen	%	Yen
Q2											
FY2026(Cumulative)	8,639	△4.5	1,388	0.4	1,379	△0.0	907	△11.2	914	△11.7	110.72
FY2026(Full year)	19,730	10.1	2,800	25.5	2,782	25.1	1,874	16.6	1,870	14.6	226.54

(Note) Revision to most recently released dividend forecast: No

Translation

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Notes:

(1) Changes of important subsidiaries during the period : No

Number of new subsidiaries - (Name) Number of excluded subsidiaries: - (Name)

(2) Changes in the accounting policy / changes in the accounting estimation

[1] Changes in accounting policy required by IFRS : No

[2] Changes in accounting policy other than [1] : No

[3] Changes in accounting estimations : No

(3) Number of shares issued (common stock)

[1] Number of shares issued at the end of the term
(including treasury stock)

Q1 FY2026	8,339,480	FY2025	8,339,480
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[2] Number of treasury shares at the end of the term

Q1 FY2026	84,686	FY2025	84,686
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[3] Average number of shares during the term

Q1 FY2026	8,254,794	Q1 FY2025	8,290,535
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(Notes) 1. The number of treasury shares at the end of the term includes the Company's shares held by Board Benefit Trust

* Financial statements are not subject the review by certified public accountants or financial statement auditors.

* Explanation of the appropriate use of forecasts and other special notes

The forward-looking statements, including business results forecasts, contained in this document are based on information available to the company at the time of preparation and on certain assumptions deemed reasonable by the company. Forward-looking statements are not intended as a promise of actual results by the company. Actual results may differ materially due to a variety of factors. For more regarding assumptions related to earnings forecasts and precautions concerning the use of earnings forecasts, see 1. Qualitative Information Regarding Results for the Period (3) Future outlook

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1. Overview of Operating Results, etc.

(1) Overview of operating results for the fiscal year ended December 31, 2025

Forward-looking statements in this document reflect GMO Financial Gate Group (GMO-FG) judgements as of the end of the cumulative consolidated first quarter of the fiscal year ending September 2026.

Financial results for the cumulative consolidated first quarter of the fiscal year ending September 2026 (October 1, 2025 to December 31, 2025) are as follows:

(Unit: Thousand Yen)

	Three months ended December 31, 2024	Three months ended December 31, 2025	YoY Change (%)
Revenue	4,584,394	4,942,846	7.8
Operating profit	827,998	954,695	15.3
Profit before income taxes	829,554	951,333	14.8
Profit attributable to owners of parent	602,830	644,807	7.0

a. Revenue

Revenue reached ¥4,942,846 thousand (up 7.8% YoY).

During the three months ended December 31, 2025, the use of cashless payments increased, driven by greater adoption of our cashless platform by merchants in industries and business categories frequently used in life necessities and higher spending associated with the year-end holiday season sales campaign. As a result, the use of our offline cashless payment platform expanded, and the transaction volume and Gross Merchandise Value (GMV), the Company's primary KPIs, showed strong growth.

Recurring-model revenue showed steady growth in stock and fee revenues, supported by sustained growth in payment activity in the life necessities domain, including household goods stores, large commercial facilities, and drugstores, and also by our ability to capture the surge in demand during the year-end holiday season sales campaign. Spread revenue achieved stronger-than-expected sales growth due to steady progress in acquiring small and medium-sized merchants (SMEs) and merchants in the leisure and amusement sector.

Sales of payment terminals, which account for most of initial revenue, achieved growth primarily through projects for large-scale commercial facilities and SMEs. However, this was insufficient to offset the impact of large projects for household goods stores recorded in the three months ended December 31, 2024.

Revenue by business model for the three months ended December 31, 2025 is as follows. Recurring-model revenue consists of stock, fee and spread revenues, and figures in parenthesis represent a breakdown of recurring-model revenue.

(Unit: Thousand Yen)

	Fiscal year ended December 31, 2024	Fiscal year ended December 31, 2025	YoY Change (%)
Recurring-model	2,017,762	2,643,288	31.0
Stock	(476,494)	(572,314)	(20.1)
Fee	(1,163,448)	(1,604,648)	(37.9)
Spread	(377,819)	(466,325)	(23.4)
Initial	2,566,631	2,299,558	△10.4
Total	4,584,394	4,942,846	7.8

b. Operating profit

Operating profit reached ¥954,695 thousand (up 15.3% YoY).

Compared to the three months ended December 31, 2024, the positives were an increase in higher margin recurring-model revenue due to an increase in the number of payments processed and GMV, whereas the negatives included a decrease in profitable development revenue. Progress toward our operating profit plans remains on track for both the first half and the full year.

c. Profit before income taxes

Profit before income taxes reached ¥951,933 thousand (up 14.8% YoY).

(2) Overview of financial position as of December 31, 2025

[1] Overview of assets, liabilities and net assets

(Assets)

As of December 31, 2025, current assets increased ¥2,269,702 thousand from September 30, 2025 to ¥13,122,353 thousand. This was mainly due to increases in merchandise of ¥1,003,829 thousand, in cash and cash equivalents of ¥727,668 thousand and in other current assets of ¥518,676 thousand. The increase in merchandise is due to strategic stockpiling in preparation for deliveries associated with upcoming large projects. Non-current assets increased ¥88,901 thousand from September 30, 2025 to ¥3,068,733 thousand mainly due to an increase in goodwill and intangible assets despite decreases in deferred tax assets of ¥121,246 thousand and in property, plant and equipment of ¥36,187 thousand.

As a result, total assets increased ¥2,358,603 thousand from September 30, 2025 to ¥16,191,086 thousand.

(Liabilities)

As of December 31, 2025, current liabilities increased ¥2,521,436 thousand from September 30, 2025 to ¥7,807,913 thousand. This was mainly due to an increase in borrowings of ¥3,000,000 thousand, which was undertaken to ensure financial stability and maintain adequate liquidity in anticipation of working capital needs related mainly to expected future terminal purchases. Non-current liabilities decreased ¥2,171 thousand from September 30, 2025 to ¥2,049,488 thousand mainly due to decreases in deferred tax liabilities of ¥1,424 thousand and in other financial liabilities of ¥846 thousand.

As a result, total liabilities increased ¥2,519,265 thousand from September 30, 2025 to ¥9,857,401 thousand.

(Net assets)

As of December 31, 2025, total net assets decreased ¥160,661 thousand from September 30, 2025 to ¥6,333,685 thousand. This was mainly because retained earnings decreased ¥817,224 thousand due to distribution of dividend from surplus despite an increase in retained earnings of ¥653,915 thousand due to recording of profit attributable to owners of parent.

[2] Overview of cash flows

As of December 31, 2025, cash and cash equivalents ("cash") increased ¥727,668 thousand from September 30, 2025 to ¥4,984,944 thousand.

A summary of cash flows from each activity for the three months ended December 31, 2025 is as follows.

(Cash flows from operating activities)

Net cash used in operating activities was ¥1,000,414 thousand (net cash used of ¥149,426 thousand for the three months ended December 31, 2024) mainly because cash decreased due to an increase in inventory of ¥1,003,829 thousand, an increase in deposits received of ¥515,537 thousand, and a decrease in other liabilities of ¥383,380 thousand while cash increased due to recording of profit before income taxes of ¥951,933 thousand.

(Cash flows from investing activities)

Net cash used in investing activities was ¥420,992 thousand (net cash used of ¥225,901 thousand for the three months ended December 31, 2024) mainly because cash decreased due to purchase of intangible assets of ¥289,938 thousand and payments associated with a business combination of ¥128,400 thousand.

(Cash flows from financing activities)

Net cash provided in financing activities was ¥2,149,075 thousand (net cash used of ¥1,031,827 thousand for the three months ended December 31, 2024) mainly because cash increased due to an increase in short term borrowings of ¥3,000,000 thousand while cash decreased due to payment of dividends of ¥814,653 thousand.

(3) Overview of consolidated financial forecast and other forward-looking information

There is no change in the consolidated financial forecast for the fiscal year ending September 30, 2026 from those previously released on November 13, 2025 at this point. In the offline cashless payment market in which the Group operates, the trend of increase in cashless payments continued due to government-led promotion and diversifying payment methods. As a result, the government's target of achieving a 40% cashless payment ratio in Japan by 2025 is expected to be fulfilled ahead of schedule, with steady momentum toward the long-term goal of reaching 80%. Under such an environment, the Group aims to continue medium and long-term growth in revenue and operating profit by focusing on sales of payment terminals meeting the needs of merchants, enhancement of payment processing centers, and acquisition of new merchants and alliance partners.

The consolidated financial forecast for the fiscal year ending September 30, 2026 is revenue of ¥19,730 million (up 10.1% YoY), operating profit of ¥2,800 million (up 25.5% YoY), profit before income taxes of ¥2,782 million (up 25.1% YoY), profit of ¥1,874 million (up 16.6% YoY) and profit attributable to owners of parent of ¥1,870 million (up 14.6% YoY).

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2. Condensed Quarterly Consolidated Financial Statements and Major Notes

(1) Condensed quarterly consolidated balance sheet

	(Unit: Thousand yen)	
	FY2025 (September 30, 2025)	FY2026 (December 31, 2025)
Assets		
Current assets		
Cash and cash equivalents	4,257,275	4,984,944
Trade accounts receivable	2,484,263	2,501,756
Merchandise	3,197,593	4,201,422
Income Taxes Receivable	15,987	15,992
Other financial assets	12,928	14,958
Other current assets	884,602	1,403,278
Total current assets	10,852,651	13,122,353
Non-current assets		
Property, plant and equipment	329,906	293,718
Goodwill and intangible assets	1,867,607	2,113,806
Other financial assets	275,230	278,505
Deferred tax assets	486,588	365,341
Other non-current assets	20,499	17,360
Total non-current assets	2,979,832	3,068,733
Total Assets	13,832,483	16,191,086

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(Unit: Thousand yen)

	FY2025 (September 30, 2025)	FY2026 (December 31, 2025)
Liabilities and Net Assets		
Liabilities		
Current liabilities		
Trade and other payables	3,193,306	3,343,288
Borrowings		3,000,000
Other financial liabilities	129,633	99,818
Income taxes payable	292,786	150,751
Provisions	497,000	423,000
Other current liabilities	1,173,749	791,055
Total current liabilities	5,286,476	7,807,913
Non-current liabilities		
Long term borrowings	2,000,000	2,000,000
Other financial liabilities	10,863	10,017
Provisions	29,416	29,516
Deferred tax liabilities	1,424	0
Other non-current liabilities	9,954	9,954
Total non-current liabilities	2,051,659	2,049,488
Total liabilities	7,338,136	9,857,401
Equity		
Capital stock	1,638,680	1,638,680
Capital surplus	1,810,440	1,813,087
Retained earnings	3,418,390	3,245,973
Treasury stock	△611,391	△611,391
Total equity attributable to owners of parent	6,256,119	6,086,348
Non-controlling interests	238,227	247,336
Total equity	6,494,347	6,333,685
Total liabilities and equity	13,832,483	16,191,086

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(2) Condensed quarterly consolidated statements of income and comprehensive income

Condensed quarterly consolidated statement of income

(Q1 cumulative)

(Unit: Thousand Yen)

	End of FY2024 (October 1, 2024 to December 31, 2024)	End of FY2025 (October 1, 2024 to December 31, 2025)
Revenue	4,584,394	4,942,846
Cost of goods sold	△2,994,230	△3,142,437
Gross profit	1,590,163	1,800,409
Selling, general and administrative expense	△784,480	△914,298
Other income	22,514	68,852
Other expenses	△198	△268
Operating profit	827,998	954,695
Financial income	6,106	3,873
Financial expenses	△4,550	△6,635
Profit before taxes	829,554	951,933
Income tax expense	△231,340	△298,018
Profit	598,213	653,915
Profit attributable to		
Owners of parent	602,830	644,807
Non-controlling interests	△4,617	9,108
Profit	598,213	653,915
Earnings per share (Yen/share)		
Basic earnings per share	72.71	78.11
Diluted earnings per share	72.55	77.95

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Condensed quarterly consolidated statement of comprehensive income

(Q1 cumulative)

	(Unit: Thousand Yen)	
	End of FY2024 (October 1, 2024 to December 31, 2024)	End of FY2025 (October 1, 2025 to December 31, 2025)
Profit	598,213	653,915
Other comprehensive income		
Items that will not be reclassified to profit or loss		
Financial assets measured at fair value through other comprehensive income	—	—
Total items that will not be reclassified to profit or loss	—	—
Other comprehensive income after income taxes	—	—
Comprehensive income	598,213	653,915
Comprehensive income attributable to		
Owners of parent	602,830	644,807
Non-controlling interests	△4,617	9,108
Total	598,213	653,915

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(3) Condensed quarterly consolidated statement of changes in equity

For the three months ended December 31, 2024

	(Unit: Thousand Yen)						
	Capital	Capital surplus	Retained earnings	Treasury stock	Profit attributable to owners of parent	Profit attributable to non-controlling shareholder	Total Assets
Balance at beginning of period	1,638,680	1,810,751	2,302,216	△123,703	5,627,943	262,695	5,890,639
Profit	—	—	602,830	—	602,830	△4,617	598,213
Total comprehensive income	—	—	602,830	—	602,830	△4,617	598,213
Purchase of treasury stock	—	△998	—	△499,523	△500,521	—	△500,521
Dividends	—	—	△515,856	—	△515,856	—	△515,856
Stock-based compensation transactions	—	3,892	—	—	3,892	—	3,892
Total transactions with owners	—	2,894	△515,856	△499,523	△1,012,485	—	△1,012,485
As of December 31, 2024	1,638,680	1,813,645	2,389,190	△623,227	5,218,289	258,078	5,476,367

Current fiscal year (October 1, 2025 to December 31, 2025)

	(Unit: Thousand Yen)						
	Capital	Capital surplus	Retained earnings	Treasury stock	Profit attributable to owners of parent	Profit attributable to non-controlling shareholder	Total Assets
Balance at beginning of period	1,638,680	1,810,440	3,418,390	△611,391	6,256,119	238,227	6,494,347
Profit	—	—	644,807	—	644,807	9,108	653,915
Total comprehensive income	—	—	644,807	—	644,807	9,108	653,915
Dividends	—	—	△817,224	—	△817,224	—	△817,224
Stock-Based Compensation Transactions	—	2,647	—	—	2,647	—	2,647
Total transactions with owners	—	2,647	△817,224	—	△814,577	—	△814,577
As of September 30, 2025	1,638,680	1,813,087	3,245,973	△611,391	6,086,348	247,336	6,333,685

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(4) Consolidated statement of cash flows

	(Unit: Thousand Yen)	
	End of FY2024 (October 1, 2024 to September 30, 2024)	End of FY2025 (October 1, 2025 to September 30, 2025)
Cash flows from operating activities		
Profit before income taxes	829,554	951,933
Depreciation	139,699	169,636
Stock-Based Compensation Expenses	3,892	2,647
Change in provisions (△: decrease)	61,000	△74,000
Financial income/costs (△:profit)	△1,555	2,761
Change in inventory (△:increase)	255,251	△1,003,829
Change in trade receivables and other receivables (△: increase)	979,711	△17,493
Change in trade payables and other payables (△: decrease)	△1,126,938	167,101
Change in other assets (△:increase)	△40,496	△515,537
Changes in other liabilities (△:decrease)	△739,775	△383,380
Other	△1,355	△3,912
Cash flows from operating activities	358,987	△704,071
Interest and dividends received	468	598
Interest paid	△3,526	△5,526
Income taxes paid	△505,355	△291,414
Cash flows from operating activities	△149,426	△1,000,414
Cash flows from investing activities		
Purchase of property, plant and equipment	△4,626	△2,654
Purchase of intangible fixed assets	△210,145	△289,938
Payments for lease deposits	△11,128	—
Payments for business combinations	—	△128,400
Cash flows from investing activities	△225,901	△420,992
Cash flows from financing activities		
Proceeds from short term borrowing(△:decrease)	—	3,000,000
Repayment of lease liabilities	△17,081	△34,907
Expenditures for acquisition of treasury stock	△500,521	—
Payment of dividends	△513,460	△814,653
Other	△764	△1,363
Cash flows from financing activities	△1,031,827	2,149,075
Net increase in cash and cash equivalents(△:decrease)	△1,407,154	727,668
Cash and cash equivalents at the beginning of period	5,060,458	4,257,275
Cash and cash equivalents at the end of period	3,653,303	4,984,944

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(5) Notes regarding condensed quarterly consolidated financial statements

The Group's condensed quarterly consolidated financial statements (condensed quarterly consolidated balance sheet, condensed quarterly consolidated statements of income, comprehensive income, changes in equity and cash flows, and notes) are prepared in accordance with Article 5, Paragraph 2 of Standard for the Preparation of Quarterly Financial Statements of the Tokyo Stock Exchange, Inc. (applying the omissions prescribed in Article 5, Paragraph 5 of the Standard) and omit certain disclosure items and notes required by IAS 34 *Interim Financial Reporting*.

(Notes regarding the going concern assumptions)

Not applicable

(Segment information)

The Group's segment consists of a single segment, face-to-face payment services only, and therefore segment information is omitted.

(Business combinations)

(Succession of the mobile order business through a company split (simplified absorption-type company split))

(1) Outline of the transaction, etc.

Through a series of transactions based on the agreement concluded on August 8, 2025 between the Company and TakeMe Co., Ltd. ("TakeMe"), effective October 1, 2025, we have succeeded the rights and obligations related to the restaurant operation support/mobile order business which is operated by TakeMe by way of an absorption-type company split ("Company Split"). Through the Company Split, we aim to further advance our cashless platform as well as seek to enhance the value of services offered to our member merchants and also drive our medium- to long-term corporate value.

(2) Summary of the Company Split

a. Outline of the Company Split

Splitting company: TakeMe Co., Ltd.

Business to be succeeded: Mobile order business operated by TakeMe

Business description: Provision of restaurant operation support/mobile ordering systems

b. Date of acquisition of control

October 1, 2025

c. Acquisition price

Cash: ¥128,400 thousand A

d. Acquisition-related cost

Selling, general and administrative expenses: ¥16,228 thousand

e. Fair value of assets and goodwill on the date of acquisition of control

	(Unit: Thousand Yen)	
	Date of acquisition of control (October 1, 2025)	
Other current assets	1,600	
Intangible assets (Note 2)	39,135	
Deferred tax assets	28,136	
Total assets	67,271	B
Goodwill (Note 3)	61,128	A - B

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- (Notes)
1. As of December 31, 2025, provisional amounts based on the best estimates currently available are presented as the fair value measurement of the assets acquired on the date of acquisition of control has not been finalized. Accordingly, if additional information regarding facts and circumstances that existed as of the date of acquisition of control becomes available and is evaluated, the allocation of the acquisition price to the assets acquired and the resulting goodwill may be revised within one year from the date of acquisition of control.
 2. Intangible assets include software of ¥29,977 thousand and customer-related assets of ¥9,157 thousand. Software and customer-related assets are intangible assets identified in the business combination, and their estimated useful lives are five years and 15 years, respectively. Software is measured based on assumptions including replacement costs and obsolescence rates while customer-related assets are measured based on assumptions including estimated future cash flows, discount rates, and future revenues estimated based on the attrition rates of existing customers.
 3. Goodwill reflects future excess earnings expected to be generated through future business development.

f. Revenue and profit of the acquired company

The disclosure is omitted as the impact on the condensed quarterly consolidated statement of income is insignificant.

(Significant subsequent events)

Not applicable