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Notes

(1) Significant changes in the scope of consolidation 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 estimation : No
- [4] Application of special accounting treatment in the preparation of interim consolidated financial statements : No

(3) Number of shares issued (common stock)

[1] Number of shares issued at the end of the term (including treasury stock)	Q2 of FY2026	8,339,480	FY2025	8,339,480
[2] Number of treasury stock at the end of the term	Q2 of FY2026	82,806	FY2025	84,686
[3] Average number of shares during the term	Q2 of FY2026	8,255,496	Q2 of FY2025	8,272,572

(Note) The number of treasury stock at the end of the term includes the Company's shares held by Board Benefit Trust (BBT and J-ESOP).

* Financial Statements for the Second Quarter (Interim) are not subject to the review by certified public accountants or an audit firm

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

The forward-looking statements, including business results forecast, 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 details regarding assumptions related to financial forecast and precautions concerning the use of financial forecast, see "1. Overview of Operating Results, etc., (3) Overview of consolidated financial forecast and other forward-looking information" on page 4 of the attachment.

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1. Overview of Operating Results, etc.

(1) Overview of operating results for the first six months of the fiscal year ending September 2026

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

Financial results for the first six months of the fiscal year ending September 2026 (October 1, 2025 to March 31, 2026) are as follows.

(Unit: Thousand yen)

	Six months ended March 31, 2025	Six months ended March 31, 2026	YoY Change (%)
Revenue	9,046,196	10,515,437	16.2
Operating profit	1,382,864	1,559,824	12.8
Profit before income taxes	1,379,388	1,550,260	12.4
Profit attributable to owners of parent	1,034,854	1,049,934	1.5

a. Revenue

Revenue reached ¥10,515,437 thousand (up 16.2% YoY).

During the six months ended March 31, 2026, driven by continued adoption of our cashless platform by merchants in industries and business categories frequently used in daily life, the transaction volume and Gross Merchandise Value (GMV) showed strong growth. Although seasonal factors tended to weigh on GMV growth in the three months ended March 31, 2026 compared to the three months ended December 31, 2025, as seen in prior years, continued expansion in payment activity in the life necessities domain led to an increase in both the transaction volume and GMV compared to the six months ended March 31, 2025.

Recurring-model revenue showed steady growth in stock and fee revenues, supported by the commencement of full-scale operation at newly onboarded large commercial facilities as well as by sustained growth in payment activity in the life necessities domain, including household goods stores and drugstores. Spread revenue showed significant growth due to steady progress in acquiring merchants in a wide range of industries and business categories, including small and medium-sized merchants (SMEs) and merchants in the leisure and amusement sector and coin parking lots.

Sales of payment terminals, which account for most of initial revenue, showed an increase compared to the six months ended March 31, 2025, driven by the pull-forward into the three months ended March 31, 2026 of a large project for drugstores originally scheduled for delivery in the three months ending June 30, 2026, as well as by steady progress in merchant acquisition supported by successful promotional initiatives targeting SMEs.

Revenue by business model for the six months ended March 31, 2026 is as follows. Recurring-model revenue consists of stock, fee and spread revenues, and figures in parenthesis represent a breakdown of recurring-model revenue.

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(Unit: Thousand yen)

	Six months ended March 31, 2025	Six months ended March 31, 2026	YoY Change (%)
Recurring-model	4,025,838	5,228,728	29.9
Stock	(986,580)	(1,195,982)	(21.2)
Fee	(2,301,558)	(3,120,885)	(35.6)
Spread	(737,699)	(911,860)	(23.6)
Initial	5,020,358	5,286,708	5.3
Total	9,046,196	10,515,437	16.2

b. Operating profit

Operating profit reached ¥1,559,824 thousand (up 12.8% YoY).

Compared to the six months ended March 31, 2025, the positive factor included an increase in higher margin recurring-model revenue due to an increase in the transaction volume and GMV, whereas the negative factor included a decrease in profitable software development sales. Progress toward our full-year operating profit plan remains on track.

c. Profit before income taxes

Profit before income taxes reached ¥1,550,260 thousand (up 12.4% YoY).

(2) Overview of financial position as of March 31, 2026

[1] Overview of assets, liabilities and net assets

(Assets)

As of March 31, 2026, current assets increased ¥2,968,356 thousand from September 30, 2025 to ¥13,821,007 thousand. This was mainly due to increases in merchandise of ¥1,225,026 thousand, in cash and cash equivalents of ¥901,147 thousand and in trade accounts receivable of ¥535,898 thousand. The increase in merchandise is due to strategic stockpiling in preparation for deliveries associated with upcoming large projects. Non-current assets increased ¥372,354 thousand from September 30, 2025 to ¥3,352,186 thousand mainly due to an increase in goodwill and intangible assets of ¥483,280 thousand despite a decrease in property, plant and equipment of ¥75,163 thousand.

As a result, total assets increased ¥3,340,710 thousand from September 30, 2025 to ¥17,173,194 thousand.

(Liabilities)

As of March 31, 2026, current liabilities increased ¥3,091,233 thousand from September 30, 2025 to ¥8,377,710 thousand. This was mainly due to increases in borrowings of ¥2,400,000 thousand and in trade and other payables of ¥744,143 thousand. Non-current liabilities decreased ¥1,495 thousand from September 30, 2025 to ¥2,050,164 thousand mainly due to a decrease in other financial liabilities of ¥1,695 thousand.

As a result, total liabilities increased ¥3,089,738 thousand from September 30, 2025 to ¥10,427,874 thousand.

(Net assets)

As of March 31, 2026, total net assets increased ¥250,972 thousand from September 30, 2025 to ¥6,745,319 thousand, mainly due to the recording of profit of ¥1,062,902 thousand despite a decrease of ¥817,224 thousand due to distribution of dividend from surplus.

[2] Overview of cash flows

As of March 31, 2026, cash and cash equivalents (“cash”) increased ¥901,147 thousand from September 30, 2025 to ¥5,158,423 thousand.

A summary of cash flows from each activity for the six months ended March 31, 2026 is as follows.

(Cash flows from operating activities)

Net cash provided by operating activities was ¥119,073 thousand (net cash provided of ¥510,200 thousand for the six months ended March 31, 2025) mainly because cash increased due to the recording of profit before income taxes of ¥1,550,260 thousand and an increase in trade and other payables of ¥687,970 thousand while cash decreased due to an increase in merchandise of ¥1,225,026 thousand, an increase in trade accounts receivable of ¥535,898 thousand, and an increase in other assets of ¥318,935 thousand.

(Cash flows from investing activities)

Net cash used in investing activities was ¥726,446 thousand (net cash used of ¥391,620 thousand for the six months ended March 31, 2025) mainly because cash decreased due to purchase of intangible assets of ¥593,576 thousand.

(Cash flows from financing activities)

Net cash provided by financing activities was ¥1,508,520 thousand (net cash used of ¥1,056,647 thousand for the six months ended March 31, 2025) mainly because cash increased due to an increase in short-term borrowings of ¥2,400,000 thousand while cash decreased due to payment of dividends of ¥819,303 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. In the offline cashless payment market in which the Group operates, the trend toward 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 was achieved, 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 acquisitions of new merchants and alliance partners, as well as by expanding the payment ecosystem we are building (the domain built around the offline cashless payment platform, including peripheral functions such as DX solutions for stores) to maximize the value provided to merchants.

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 Interim Consolidated Financial Statements and Major Notes

(1) Condensed interim consolidated statement of financial position

	(Unit: Thousand yen)	
	FY2025 (September 30, 2025)	First six months of FY2026 (March 31, 2026)
Assets		
Current assets		
Cash and cash equivalents	4,257,275	5,158,423
Trade accounts receivable	2,484,263	3,020,162
Merchandise	3,197,593	4,422,619
Income taxes receivable	15,987	—
Other financial assets	12,928	10,389
Other current assets	884,602	1,209,413
Total current assets	10,852,651	13,821,007
Non-current assets		
Property, plant and equipment	329,906	254,743
Goodwill and intangible assets	1,867,607	2,350,888
Other financial assets	275,230	280,305
Deferred tax assets	486,588	451,625
Other non-current assets	20,499	14,624
Total non-current assets	2,979,832	3,352,186
Total assets	13,832,483	17,173,194

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	(Unit: Thousand yen)	
	FY2025 (September 30, 2025)	Q2 of FY2026 (March 31, 2026)
Liabilities and Equity		
Liabilities		
Current liabilities		
Trade and other payables	3,193,306	3,937,450
Borrowings	—	2,400,000
Other financial liabilities	129,633	61,038
Income taxes payable	292,786	425,625
Provisions	497,000	436,600
Other current liabilities	1,173,749	1,116,995
Total current liabilities	<u>5,286,476</u>	<u>8,377,710</u>
Non-current liabilities		
Long-term borrowings	2,000,000	2,000,000
Other financial liabilities	10,863	9,168
Provisions	29,416	29,616
Deferred tax liabilities	1,424	1,424
Other non-current liabilities	9,954	9,954
Total non-current liabilities	<u>2,051,659</u>	<u>2,050,164</u>
Total liabilities	<u>7,338,136</u>	<u>10,427,874</u>
Equity		
Capital stock	1,638,680	1,638,680
Capital surplus	1,810,440	1,803,757
Retained earnings	3,418,390	3,651,100
Treasury stock	△611,391	△599,414
Total equity attributable to owners of parent	<u>6,256,119</u>	<u>6,494,123</u>
Non-controlling interests	238,227	251,195
Total equity	<u>6,494,347</u>	<u>6,745,319</u>
Total liabilities and equity	<u>13,832,483</u>	<u>17,173,194</u>

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

Condensed interim consolidated statement of income

(Unit: Thousand yen)

	Q2 of FY2025 (October 1, 2024 to March 31, 2025)	Q2 of FY2026 (October 1, 2025 to March 31, 2026)
Revenue	9,046,196	10,515,437
Cost of goods sold	△5,647,354	△6,874,960
Gross profit	3,398,842	3,640,476
Selling, general and administrative expenses	△2,038,170	△2,235,801
Other income	22,514	155,652
Other expenses	△322	△503
Operating profit	1,382,864	1,559,824
Financial income	5,714	10,578
Financial expenses	△9,190	△20,142
Profit before income taxes	1,379,388	1,550,260
Income tax expense	△357,808	△487,358
Profit	1,021,579	1,062,902
Profit attributable to		
Owners of parent	1,034,854	1,049,934
Non-controlling interests	△13,274	12,968
Profit	1,021,579	1,062,902
Earnings per share (Yen)		
Basic earnings per share	125.09	127.18
Diluted earnings per share	124.82	126.93

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Condensed interim consolidated statement of comprehensive income

(Unit: Thousand yen)

	First six months of FY2025 (October 1, 2024 to March 31, 2025)	First six months of FY2026 (October 1, 2025 to March 31, 2026)
Profit	1,021,579	1,062,902
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, net of tax	—	—
Comprehensive income	1,021,579	1,062,902
Comprehensive income attributable to		
Owners of parent	1,034,854	1,049,934
Non-controlling interests	△13,274	12,968
Total	1,021,579	1,062,902

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(3) Condensed interim consolidated statement of changes in equity

First six months of the fiscal year ended September 30, 2025

(Unit: Thousand yen)

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total equity attributable to owners of parent	Non-controlling interests	Total equity
Balance at October 1, 2024	1,638,680	1,810,751	2,302,216	△123,703	5,627,943	262,695	5,890,639
Profit	—	—	1,034,854	—	1,034,854	△13,274	1,021,579
Comprehensive income	—	—	1,034,854	—	1,034,854	△13,274	1,021,579
Acquisition of treasury stock	—	△998	—	△499,523	△500,521	—	△500,521
Dividends	—	—	△515,856	—	△515,856	—	△515,856
Stock-based compensation transactions	—	△5,105	—	11,977	6,872	—	6,872
Total transactions with owners	—	△6,103	△515,856	△487,545	△1,009,506	—	△1,009,506
Balance at March 31, 2025	1,638,680	1,804,647	2,821,214	△611,249	5,653,292	249,421	5,902,713

First six months of the fiscal year ending September 30, 2026

(Unit: Thousand yen)

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total equity attributable to owners of parent	Non-controlling interests	Total equity
Balance at October 1, 2025	1,638,680	1,810,440	3,418,390	△611,391	6,256,119	238,227	6,494,347
Profit	—	—	1,049,934	—	1,049,934	12,968	1,062,902
Comprehensive income	—	—	1,049,934	—	1,049,934	12,968	1,062,902
Dividends	—	—	△817,224	—	△817,224	—	△817,224
Stock-based compensation transactions	—	△6,682	—	11,977	5,294	—	5,294
Total transactions with owners	—	△6,682	△817,224	11,977	△811,930	—	△811,930
Balance at March 31, 2026	1,638,680	1,803,757	3,651,100	△599,414	6,494,123	251,195	6,745,319

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(4) Condensed interim consolidated statement of cash flows

(Unit: Thousand yen)

	Q2 of FY2025 (October 1, 2024 to March 31, 2025)	Q2 of FY2026 (October 1, 2025 to March 31, 2026)
Cash flows from operating activities		
Profit before income taxes	1,379,388	1,550,260
Depreciation	296,875	352,000
Stock-based compensation expenses	6,872	5,294
Change in provisions (Δ :decrease)	211,015	Δ 60,400
Financial income/expenses (Δ :income)	3,443	9,564
Change in merchandise (Δ :increase)	390,234	Δ 1,225,026
Change in trade accounts receivable (Δ :increase)	732,248	Δ 535,898
Change in trade and other payables (Δ :decrease)	Δ 1,066,822	687,970
Change in other assets (Δ :increase)	Δ 231,705	Δ 318,935
Changes in other liabilities (Δ :decrease)	Δ 703,756	Δ 40,772
Other	1,916	Δ 923
Subtotal	1,019,711	423,133
Interest and dividends received	2,328	5,503
Interest paid	Δ 7,163	Δ 18,148
Income taxes paid	Δ 504,675	Δ 291,414
Cash flows from operating activities	510,200	119,073
Cash flows from investing activities		
Purchase of property, plant and equipment	Δ 5,152	Δ 4,469
Purchase of intangible assets	Δ 339,312	Δ 593,576
Payments for lease deposits	Δ 47,155	—
Payments for business combinations	—	Δ 128,400
Cash flows from investing activities	Δ 391,620	Δ 726,446
Cash flows from financing activities		
Proceeds from short-term borrowings (Δ :decrease)	—	2,400,000
Repayment of lease liabilities	Δ 38,285	Δ 69,886
Acquisition of treasury stock	Δ 500,521	—
Payment of dividends	Δ 516,165	Δ 819,303
Other	Δ 1,674	Δ 2,289
Cash flows from financing activities	Δ 1,056,647	1,508,520
Change in cash and cash equivalents (Δ :decrease)	Δ 938,067	901,147
Cash and cash equivalents at the beginning of period	5,060,458	4,257,275
Cash and cash equivalents at the end of period	4,122,390	5,158,423

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(5) Notes regarding condensed interim consolidated financial statements

(Notes regarding the going concern assumptions)

Not applicable

(Segment information, etc.)

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

(Business combinations, etc.)

(Succession of the DX solution business for stores 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: DX solution business for stores operated by TakeMe

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

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)

	Acquisition date : October 1, 2025	
Intangible assets (Note) 2	39,135	
Deferred tax assets	28,136	
Total assets	67,271	B
Goodwill (Note) 3	61,128	A - B

(Notes) 1. The above amounts, which were provisionally calculated as of December 31, 2025 as the allocation of the acquisition costs was not completed, have been finalized as of March 31, 2026. There was no change in the amounts as a result of the finalization of the provisional accounting treatment.

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 interim consolidated statement of income is insignificant.

(Significant subsequent events)

Not applicable