Translation

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

August 13, 2026

Name of listed company: GMO Financial Gate, Inc Exchange: Tokyo Stock Exchange

Stock code: 4051 URL: https://gmo-fg.com/

Representative: Kentaro Sugiyama, President & Chief Executive Officer

Contact: Tomoki Tamai, Director, Corporate Support Division Executive Officer Tel: +81-3-6416-3881

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)

(Amounts rounded down to the nearest one million yen)

1. Consolidated Financial Statements for the Third Quarter of FY2026 (From October 1, 2025 to June 30, 2026)

(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	%
Q3 FY2026	16,172	22.6	2,239	23.6	2,220	23.1	1,518	13.7	1,502	11.2	1,518	13.7
Q3 FY2025	13,192	△3.0	1,812	27.9	1,803	28.2	1,335	36.4	1,351	44.5	1,335	36.4

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Q3 FY2026	182.03	181.68
Q3 FY2025	163.48	163.13

(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
	Mil.Yen	Mil.Yen	Mil.Yen	%
Q3 FY2026	17,177	7,203	6,949	40.5
FY2025	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
	Yen	Yen	Yen	Yen	Yen
FY2025	—	0.00	—	99.00	99.00
FY2026	0.00	0.00	0.00		
FY2026 (forecast)				125.00	125.00

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

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

(Percentages represent 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
FY2026 (Full year)	19,730	10.1	2,800	25.5	2,782	25.1	1,874	16.6	1,870	14.6	226.50

(Note) Revision to the most recently released financial forecast: No

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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 estimations : No

(3) Number of shares issued (common stock)

[1] Number of shares issued at the end of the term (including treasury stock)	Q3 FY2026	8,339,480	FY2025	8,339,480
[2] Number of treasury shares at the end of the term	Q3 FY2026	82,806	FY2025	84,686
[3] Average number of shares during the term	Q3 FY2026	8,255,888	Q3 FY2025	8,266,652

(Notes) 1. The number of treasury shares at the end of the term includes the Company's shares held by Board Benefit Trust (BBT and J-ESOP).

* Review of the accompanying quarterly consolidated financial statements by certified public accountants or an audit firm: Yes (voluntary)

* 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 Attached Materials.

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1. Overview of Operating Results, etc.

(1) Overview of operating results for the nine months ended June 30, 2026

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

Financial results for the cumulative consolidated third quarter of the fiscal year ending September 2026 (October 1, 2025 to June 30, 2026) are as follows:

(Unit: Thousand Yen)

	Nine months ended June 30, 2025	Nine months ended June 30, 2026	YoY Change (%)
Revenue	13,192,153	16,172,181	22.6
Operating profit	1,812,171	2,239,128	23.6
Profit before income taxes	1,803,486	2,220,108	23.1
Profit attributable to owners of parent	1,351,419	1,502,800	11.2

a. Revenue

Revenue reached ¥16,172,181 thousand (up 22.6% YoY).

During the nine months ended June 30, 2026, the adoption of our cashless platform continued to expand among merchants in industries and business categories frequently used in daily life, and the full-scale operation of large commercial facilities also contributed. As a result, the transaction volume and Gross Merchandise Value (GMV), the Company's primary KPIs, showed steady growth.

In recurring-model revenue, stock and fee revenues expanded steadily, supported by the continued full-scale operation of large commercial facilities and sustained growth in payment activity at merchants in the life necessities domain such as household goods stores and drugstores. Spread revenue achieved solid growth in line with the expansion of GMV.

Sales of payment terminals, which account for most of initial revenue, increased compared to the nine months ended June 30, 2025, driven by continued terminal deliveries to large commercial facilities and steady progress in acquiring small and medium-sized merchants (SMEs).

Revenue by business model for the nine months ended June 30, 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.

(Unit: Thousand Yen)

	Nine months ended June 30, 2025	Nine months ended June 30, 2026	YoY Change (%)
Recurring-model	6,425,135	8,143,052	26.7
Stock	(1,539,676)	(1,866,152)	(21.2)
Fee	(3,748,363)	(4,869,496)	(29.9)
Spread	(1,137,095)	(1,407,403)	(23.8)
Initial	6,767,017	8,029,128	18.7
Total	13,192,153	16,172,181	22.6

b. Operating profit

Operating profit reached ¥2,239,128 thousand (up 23.6% YoY).

Compared to the nine months ended June 30, 2025, the positives were an increase in higher margin recurring-model revenue driven by growth in the number of payments processed and GMV, as well as an increase in initial revenue from large commercial facilities and SMEs, whereas the negatives included a decrease in profitable development revenue. Progress toward our full-year operating profit plan remains on track.

c. Profit before income taxes

Profit before income taxes reached ¥2,220,108 thousand (up 23.1% YoY).

(2) Overview of financial position as of June 30, 2026

[1] Overview of assets, liabilities and net assets

(Assets)

As of June 30, 2026, current assets increased ¥2,912,921 thousand from September 30, 2025 to ¥13,765,572 thousand. This was mainly due to increases in merchandise of ¥1,335,197 thousand, in cash and cash equivalents of ¥882,221 thousand and in other current assets of ¥514,910 thousand. The increase in merchandise is due to strategic stockpiling in preparation for deliveries associated with upcoming large projects. Non-current assets increased ¥431,922 thousand from September 30, 2025 to ¥3,411,754 thousand mainly due to an increase in goodwill and intangible assets of ¥571,675 thousand despite a decrease in property, plant and equipment of ¥110,265 thousand.

As a result, total assets increased ¥3,344,844 thousand from September 30, 2025 to ¥17,177,327 thousand.

(Liabilities)

As of June 30, 2026, current liabilities increased ¥2,639,439 thousand from September 30, 2025 to ¥7,925,916 thousand. This was mainly due to an increase in borrowings of ¥2,400,000 thousand. Non-current liabilities decreased ¥3,670 thousand from September 30, 2025 to ¥2,047,989 thousand mainly due to decreases in other financial liabilities of ¥2,545 thousand and in deferred tax liabilities of ¥1,424 thousand.

As a result, total liabilities increased ¥2,635,769 thousand from September 30, 2025 to ¥9,973,905 thousand.

(Net assets)

As of June 30, 2026, total net assets increased ¥709,075 thousand from September 30, 2025 to ¥7,203,422 thousand. This was mainly due to recording of profit of ¥1,518,358 thousand despite a decrease of ¥817,224 thousand due to distribution of dividend from surplus.

[2] Overview of cash flows

As of June 30, 2026, cash and cash equivalents (“cash”) increased ¥882,221 thousand from September 30, 2025 to ¥5,139,497 thousand.

A summary of cash flows from each activity for the nine months ended June 30, 2026 is as follows.

(Cash flows from operating activities)

Net cash provided by operating activities was ¥489,691 thousand (net cash provided of ¥996,453 thousand for the nine months ended June 30, 2025) mainly because cash decreased due to an increase in merchandise of ¥1,335,197 thousand, income taxes paid of ¥582,688 thousand, an increase in other assets of ¥506,580 thousand, and an increase in trade accounts receivable of ¥196,330 thousand while cash increased due to recording of profit before income taxes of ¥2,220,108 thousand, recording of depreciation of ¥556,414 thousand, and an increase in trade and other payables of ¥318,729 thousand.

(Cash flows from investing activities)

Net cash used in investing activities was ¥1,080,138 thousand (net cash used of ¥738,579 thousand for the nine months ended June 30, 2025) mainly because cash decreased due to purchase of intangible assets of ¥946,168 thousand.

(Cash flows from financing activities)

Net cash provided by financing activities was ¥1,472,669 thousand (net cash used of ¥1,095,905 thousand for the nine months ended June 30, 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 ¥819,326 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, supported by 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 has been achieved, with steady momentum toward the government's 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, as well as by maximizing the value provided to merchants through the expansion of the payment ecosystem the Group builds (a domain centered on our offline cashless payment platform and including peripheral functions such as DX solutions for stores).

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)	Q3 FY2026 (June 30, 2026)
Assets		
Current assets		
Cash and cash equivalents	4,257,275	5,139,497
Trade accounts receivable	2,484,263	2,680,594
Merchandise	3,197,593	4,532,790
Income Taxes Receivable	15,987	—
Other financial assets	12,928	13,177
Other current assets	884,602	1,399,513
Total current assets	10,852,651	13,765,572
Non-current assets		
Property, plant and equipment	329,906	219,641
Goodwill and intangible assets	1,867,607	2,439,283
Other financial assets	275,230	281,827
Deferred tax assets	486,588	458,832
Other non-current assets	20,499	12,169
Total non-current assets	2,979,832	3,411,754
Total Assets	13,832,483	17,177,327

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(Unit: Thousand Yen)

	FY2025 (September 30, 2025)	Q3 FY2026 (June 30, 2026)
Liabilities and Net Assets		
Liabilities		
Current liabilities		
Trade and other payables	3,193,306	3,470,966
Borrowings	―	2,400,000
Other financial liabilities	129,633	27,011
Income taxes payable	292,786	340,840
Provisions	497,000	436,600
Other current liabilities	1,173,749	1,250,497
Total current liabilities	5,286,476	7,925,916
Non-current liabilities		
Long term borrowings	2,000,000	2,000,000
Other financial liabilities	10,863	8,318
Provisions	29,416	29,716
Deferred tax liabilities	1,424	0
Other non-current liabilities	9,954	9,954
Total non-current liabilities	2,051,659	2,047,989
Total liabilities	7,338,136	9,973,905
Equity		
Capital stock	1,638,680	1,638,680
Capital surplus	1,810,440	1,806,404
Retained earnings	3,418,390	4,103,967
Treasury stock	△611,391	△599,414
Total equity attributable to owners of parent	6,256,119	6,949,637
Non-controlling interests	238,227	253,784
Total equity	6,494,347	7,203,422
Total liabilities and equity	13,832,483	17,177,327

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

Condensed quarterly consolidated statement of income

(Q3 cumulative)

(Unit: Thousand Yen)

	Q3 FY2025 (October 1, 2024 to June 30, 2025)	Q3 FY2026 (October 1, 2025 to June 30, 2026)
Revenue	13,192,153	16,172,181
Cost of goods sold	△8,226,229	△10,543,220
Gross profit	4,965,924	5,628,961
Selling, general and administrative expense	△3,146,633	△3,544,941
Other income	22,803	155,674
Other expenses	△29,922	△566
Operating profit	1,812,171	2,239,128
Financial income	5,277	12,984
Financial expenses	△13,962	△32,004
Profit before taxes	1,803,486	2,220,108
Income tax expense	△468,327	△701,750
Profit	1,335,159	1,518,358
Profit attributable to		
Owners of parent	1,351,419	1,502,800
Non-controlling interests	△16,260	15,557
Profit	1,335,159	1,518,358
Earnings per share (Yen/share)		
Basic earnings per share	163.48	182.03
Diluted earnings per share	163.13	181.68

Condensed quarterly consolidated statement of comprehensive income

(Q3 cumulative)

(Unit: Thousand Yen)

	Q3 FY2025 (October 1, 2024 to June 30, 2025)	Q3 FY2026 (October 1, 2025 to June 30, 2026)
Profit	1,335,159	1,518,358
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	1,335,159	1,518,358
Comprehensive income attributable to		
Owners of parent	1,351,419	1,502,800
Non-controlling interests	△16,260	15,557
Total	1,335,159	1,518,358

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(3) Condensed quarterly consolidated statement of changes in equity

For the nine months ended June 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 beginning of period	1,638,680	1,810,751	2,302,216	△123,703	5,627,943	262,695	5,890,639
Profit	—	—	1,351,419	—	1,351,419	△16,260	1,335,159
Total comprehensive income	—	—	1,351,419	—	1,351,419	△16,260	1,335,159
Purchase of treasury stock	—	△998	—	△499,665	△500,663	—	△500,663
Dividends	—	—	△515,856	—	△515,856	—	△515,856
Stock-base compensation transactions	—	△2,082	—	11,977	9,894	—	9,894
Total transactions with owners	—	△3,081	△515,856	△487,687	△1,006,626	—	△1,006,626
As of June 30, 2025	1,638,680	1,807,669	3,137,779	△611,391	5,972,737	246,435	6,219,173

For the nine months ended June 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 beginning of period	1,638,680	1,810,440	3,418,390	△611,391	6,256,119	238,227	6,494,347
Profit	—	—	1,502,800	—	1,502,800	15,557	1,518,358
Total comprehensive income	—	—	1,502,800	—	1,502,800	15,557	1,518,358
Dividends	—	—	△817,224	—	△817,224	—	△817,224
Stock-Based Compensation Transactions	—	△4,035	—	11,977	7,941	—	7,941
Total transactions with owners	—	△4,035	△817,224	11,977	△809,282	—	△809,282
As of June 30, 2026	1,638,680	1,806,404	4,103,967	△599,414	6,949,637	253,784	7,203,422

(4) Condensed quarterly consolidated statement of cash flows

(Unit: Thousand Yen)

	Q3 FY2025 (October 1, 2024 to June 30, 2025)	Q3 FY2026 (October 1, 2025 to June 30, 2026)
Cash flows from operating activities		
Profit before income taxes	1,803,486	2,220,108
Depreciation	464,244	556,414
Loss on disposal of fixed assets	0	―
Stock-Based Compensation Expenses	9,894	7,941
Change in provisions (△: decrease)	205,973	△60,400
Financial income/costs（△:profit）	8,684	19,020
Change in inventory（△:increase）	272,291	△1,335,197
Change in trade receivables and other receivables (△: increase)	1,259,073	△196,330
Change in trade payables and other payables (△: decrease)	△960,763	318,729
Change in other assets（△:increase）	△541,633	△506,580
Changes in other liabilities（△:decrease）	△673,758	76,194
Other	733	△4,993
Cash flows from operating activities	1,848,226	1,094,906
Interest and dividends received	2,887	6,386
Interest paid	△10,839	△28,913
Income taxes paid	△843,821	△582,688
Cash flows from operating activities	996,453	489,691
Cash flows from investing activities		
Purchase of property, plant and equipment	△127,907	△5,570
Purchase of intangible fixed assets	△563,517	△946,168
Payments for lease deposits	△47,155	―
Payments for business combinations	―	△128,400
Cash flows from investing activities	△738,579	△1,080,138
Cash flows from financing activities		
Proceeds from short term borrowing(△:decrease)	―	2,400,000
Repayment of lease liabilities	△72,470	△104,740
Expenditures for acquisition of treasury stock	△500,663	―
Payment of dividends	△516,520	△819,326
Other	△6,251	△3,263
Cash flows from financing activities	△1,095,905	1,472,669
Net increase in cash and cash equivalents(△:decrease)	△838,031	882,221
Cash and cash equivalents at the beginning of period	5,060,458	4,257,275
Cash and cash equivalents at the end of period	4,222,426	5,139,497

(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 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 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)	
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 amounts above were provisionally calculated as the allocation of the acquisition price had not been finalized as of the end of the three months ended December 31, 2025, and the allocation was finalized in the three months ended March 31, 2026. There was no change in the amounts as a result of the finalization of the provisional accounting.
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