Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

August 14, 2026

Summary of Consolidated Financial Statements for Q3 FY2026 (IFRS)

Company name: GMO Payment Gateway, Inc.
Listing: Tokyo Stock Exchange
Securities code: 3769
URL: https://www.gmo-pg.com/en/ir/
Representative: Issei Ainoura — President & Chief Executive Officer
Inquiries: Ryu Muramatsu — Director, Executive Vice President
Telephone: +81-3-3464-0182
Scheduled date to commence dividend payments: -
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes (for institutional investors and analysts)

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the nine months ended June 30, 2026 (from October 1, 2025 to June 30, 2026)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Revenue		Operating profit		Profit before income taxes		Profit		Profit attributable to owners of parent		Total comprehensive income	
Nine months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	69,728	14.3	29,112	24.2	29,028	21.3	19,694	22.1	18,981	21.8	24,120	45.9
June 30, 2025	61,002	12.6	23,444	20.1	23,938	9.4	16,135	9.8	15,587	9.4	16,528	△13.0

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
June 30, 2026	249.98	247.27
June 30, 2025	205.50	203.15

(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
As of	Millions of yen	Millions of yen	Millions of yen	%
June 30, 2026	429,773	128,692	125,078	29.1
September 30, 2025	406,800	116,177	113,013	27.8

2. Cash dividends

	Annual dividend				
	End of Q1	End of Q2	End of Q3	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended September 30, 2025	0.00	0.00	0.00	144.00	144.00
Fiscal year ending September 30, 2026	0.00	0.00	0.00		
Fiscal year ending September 30, 2026 (Forecast)				170.00	170.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. **Consolidated financial result forecasts for the fiscal year ending September 30, 2026(from October 1, 2025 to September 30, 2026)**

(Percentages indicate year-on-year changes.)

	Revenue		Operating profit		Profit before income tax		Profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	93,235	13.0	37,639	20.1	36,119	13.2	24,284	7.7	23,406	7.2	308.58

Note: Revisions to the forecast of financial results most recently announced: None

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies ( )

Excluded: - companies ( )

(2) Changes in accounting policies and changes in accounting estimates

(i) Changes in accounting policies required by IFRS: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(3) Number of issued shares (ordinary shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2026	76,557,545 shares
As of September 30, 2025	76,557,545 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2026	614,597 shares
As of September 30, 2025	703,877 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended June 30, 2026	75,932,931 shares
Nine months ended June 30, 2025	75,851,340 shares

Note: Number of treasury shares at the end of the term above include the shares attributed to the directors' remuneration board incentive plan trust and J-ESOP (698,305 shares for FY2025; 608,900 shares for Q3 FY2026.)

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: Yes(voluntary)

* Proper use of earnings forecasts, and other special matters

1. The above forecasts are outlooks based on information currently available and include various uncertain factors. Actual performance may differ substantially from the forecasts due to changes in business conditions and other factors. For the assumption on which financial forecasts are based and matters to be considered in using financial forecasts, please refer to "(3) Earnings forecasts" under "1. Overview of Operating Results and Others" on page 10 of the attachment.
2. Results Presentation for Investors and Analysts to be held on August 14 2026. Supporting materials and a video of the presentation will be made available promptly on the company's website after the event.
3. Amounts of line items and other matters presented in the Company's condensed quarterly consolidated financial statements were previously stated in thousands of yen but have been changed to being stated in millions of yen from the first quarter of the current fiscal year and the first quarter of the current cumulative consolidated period. To facilitate comparison, figures for the previous fiscal year and the third quarter of the previous cumulative consolidated period have also been adjusted to being presented in millions of yen.

Table of contents of attachments

1．Overview of Operating Results and Others

（1）Consolidated operating results for the quarter

Forward-looking statements in the document are based on the judgement of GMO Payment Gateway, Inc. (GMO-PG or the Company) and its consolidated subsidiaries at the end of the quarter under review.

① Consolidated operating results

Cumulative financial results for the consolidated third quarter FY2026 (October 1, 2025 to June 30, 2026) are as follows.

(Unit: Million Yen)

	Q3 FY2025 (From October 1, 2024 to June 30, 2025)	Q3 FY2026 (From October 1, 2025 to June 30, 2026)	Rate of change (%)
Revenue	61,002	69,728	14.3
Operating profit	23,444	29,112	24.2
Profit before income taxes	23,938	29,028	21.3
Profit attributable to owners of parent	15,587	18,981	21.8

ａ．Revenue

Revenue reached ¥69,728 mil, up 14.3% YoY. The transactions for the sum of online billing, recurring billing, Card Present (CP) payment and GMO Payment After Delivery decreased by 2.2% YoY on a volume basis and increased by 7.3% YoY on a value basis. As a result, the Payment Processing Business revenue reached ¥51,837 mil (up 13.7% YoY), Money Service Business (MSB) revenue was ¥16,688 mil (up 17.6% YoY) and Payment Enhancement Business revenue was ¥1,388 mil (up 3.9% YoY). For details, please refer to page 5 of "② Results by segment" found under "(1) Consolidated operating results" of "1. Overview of Operating Results and Others".

The revenue breakdown by business model is as follows. Revenues trended strongly despite the impact from the in-housing of payment processing by a specific merchant.

(Unit: Million Yen)

Business model	Q3 FY2025 (From October 1, 2024 to June 30, 2025)	Q3 FY2026 (From October 1, 2025 to June 30, 2026)	Rate of change (%)
Initial (Initial revenue)	7,136	8,516	19.3
Stock (Fixed revenue)	10,151	11,712	15.4
Fee (Transaction processing revenue)	18,402	19,677	6.9
Spread (Merchant acquiring service revenue)	25,311	29,820	17.8
Total	61,002	69,728	14.3

b． Operating profit

Operating profit reached ¥29,112 mil, up by 24.2% YoY, making steady progress towards achieving the full year earnings forecast for FY2026.

By segment, Payment Processing Business segment profit (operating profit) was ¥26,114 mil, up 17.8% YoY; Money Service Business segment profit (operating profit) stood at ¥5,799 mil, up 40.5% YoY; Payment Enhancement Business segment profit (operating profit) of ¥335 mil (down 4.2% YoY). For details, please refer to page 5 of "② Results by segment" found under "(1) Consolidated operating results" of "1. Overview of Operating Results and Others".

c． Profit before income taxes

As a result of a. and b. as explained above, profit before income taxes reached ¥29,028 mil, up 21.3％ YoY.

② Results by segment

Performance by reportable segment is explained below.

(Unit: Million Yen)

Segment	Q3 FY2025 (From October 1, 2024 to June 30, 2025)	Q3 FY2026 (From October 1, 2025 to June 30, 2026)	Rate of change (%)
Payment Processing Business			
Revenue	45,575	51,837	13.7
Segment profit (△=loss)	22,173	26,114	17.8
Money Service Business			
Revenue	14,191	16,688	17.6
Segment profit (△=loss)	4,127	5,799	40.5
Payment Enhancement Business			
Revenue	1,336	1,388	3.9
Segment profit (△=loss)	350	335	△4.2
Adjustments			
Revenue	△100	△185	—
Segment profit (△=loss)	△3,206	△3,135	—
Total			
Revenue	61,002	69,728	14.3
Segment profit (△=loss)	23,444	29,112	24.2

ａ． Payment Processing Business

The Payment Processing Business focusses on expanding payment processing services for online billing, recurring billing, and CP payments and, providing Banking as a Service (BaaS) support to financial institutions and business operators. In the online billing and recurring billing domain, efforts focused on acquiring large and medium-to-small sized merchants across various industries as well as expanding services of GMO-PG and its consolidated subsidiaries to a wide range of non-EC merchants, given the backdrop of the steadily expanding cashless payment market.

In the third quarter under review, online payment revenues grew by 10.7% YoY at GMO Payment Gateway non-consolidated from the solid trends in payments in daily goods sectors such as food and beverage sector, travel/ticket sector and utility sector despite the in-housing of payment processing by a specific merchant from last fiscal year and other factors. GMO Epsilon Inc.'s fincode byGMO trended favorably with transaction value growing 46.5% YoY.

In the CP domain during the third quarter under review, initial revenues increased from the continuation of payment terminal deliveries to a major commercial facility and steady progress in acquiring merchants in the small-to-medium sized enterprises (SMEs). Recurring-model revenue grew above plans from continued full-scale operation at a major commercial facility, in addition to continued growth in payment activities at various sectors related to daily life.

Furthermore, revenues from Banking as a Service (BaaS) support service trended solidly against plans by capturing the expansion of cashless payments and digital transformation (DX) needs at financial institutions and business operators.

As a result of the above, segment revenue reached ¥51,837 mil, up by 13.7% YoY. Segment profit (operating profit) was ¥26,114 mil, up by 17.8% YoY from the solid trends in high-gross margin online payment and recurring-model revenues in the CP domain, as well as the low-base effect caused by the one-off expenses recorded in the previous fiscal year.

ｂ． Money Service Business

Money Service Business (MSB) consists of Early Payment service to help merchants improve their cash flow; Transaction Lending service, a loan service for merchants; Lending service to overseas FinTech operators with the view to potential for strategic business synergies; Remittance service; Instant Salary byGMO, an earned wage access service, Invoice Card Pay byGMO, which enables credit card payments for B2B invoices, and others. The consolidated subsidiary GMO Payment Service, Inc. provides services such as GMO Payment After Delivery, GMO B2B Pay On Credit, a B2B deferred payment service and "atokara," a BNPL payment service which caters to installment and CP transactions offered jointly with Sumitomo Mitsui Card Company, Ltd.

During the third quarter under review, revenue for the lending service to overseas FinTech operators increased by 67.6% YoY by executing loans to new borrowers in North America, India and Southeast Asia as well as increasing loans to existing borrowers, although the BNPL service revenue grew by a moderate 5.9% YoY. Furthermore, revenues increased at remittance service, Instant Salary byGMO and Invoice Card Pay byGMO driven by favorable trends in transaction volume.

As a result, segment revenue reached ¥16,688 mil, up 17.6% YoY and segment profit (operating profit) was ¥5,799 mil, an increase of 40.5% YoY thanks to improved credit screening accuracy and strengthened collection operations framework that kept default rate at a low level resulting in credit-related costs being controlled for the Payment After Delivery service, as well as growth in lending service to overseas FinTech operators while maintaining credit quality.

c． Payment Enhancement Business

Payment Enhancement Business comprises of online advertising service to support the revenue growth at merchants and “Medical Kakumei byGMO,” a reservation management system exclusively for medical institutions to enable operational efficiency at medical reception counters, provided by the consolidated subsidiary GMO Reserve Plus Co.,Ltd.

In the third quarter under review, demand increased for services offered by GMO Reserve Plus Co.,Ltd., such as smartphone-based app to make reservations, fill out medical questionnaires, complete reception and payment as well as the service to consolidate multiple patient registration cards from medical institutions on a smartphone, resulting in a continuing favorable trend of revenue growth of 32.0% YoY. However, online advertising service was adversely affected by changes in internet advertising market conditions.

As a result of the above, segment revenue was ¥1,388 mil, up 3.9% YoY and segment profit (operating profit) was ¥335 mil, down 4.2% YoY.

Note that the security enhancement service, formerly recorded in Payment Enhancement Business segment, has been reclassified to the Payment Processing Business segment from the cumulative period to the third quarter FY2026 to reflect the actual status of transactions.

The table below shows the companies providing the various businesses/services by segment.

Segment	Major service	Major companies of the service
Payment Processing Business	Payment processing service (online billing and recurring billing)	GMO Payment Gateway, Inc. GMO Epsilon, Inc. (consolidated subsidiary)
	Payment processing service (CP)	GMO Financial Gate, Inc. (consolidated subsidiary)
Money Service Business	GMO Payment After Delivery	GMO Payment Service, Inc. (consolidated subsidiary)
	GMO B2B Pay on Credit	GMO Payment Service, Inc. (consolidated subsidiary)
	Remittance service	GMO Payment Gateway, Inc. GMO Epsilon, Inc. (consolidated subsidiary)
	Transaction Lending	GMO Payment Gateway, Inc. GMO Epsilon, Inc. (consolidated subsidiary)
	Overseas Lending	GMO Payment Gateway, Inc. GMO-Z.COM PAYMENT GATEWAY PTE. LTD. (consolidated subsidiary) GMO-Z.com PAYMENT GATEWAY USA, Inc. (consolidated subsidiary) GMO-Z.COM PAYMENT GATEWAY INDIA CREDIT FUND 1 (consolidated subsidiary)
	Early Payment service	GMO Payment Gateway, Inc. GMO Epsilon, Inc. (consolidated subsidiary)
	Instant Salary byGMO	GMO Payment Gateway, Inc.
	Invoice Card Pay byGMO	GMO Payment Gateway, Inc.
Payment Enhancement Business	Online Advertising service	GMO Payment Gateway, Inc.
	Medical Kakumei byGMO	GMO Reserve Plus Co.,Ltd. (consolidated subsidiary)

（２） Consolidated financial position for the quarter

① Assets, liabilities and equity

ａ． Assets

Total assets at the end of the consolidated third quarter increased by ¥22,973 mil from the end of the previous fiscal year to reach ¥429,773 mil. This is mainly due to the increase in trade and other receivables of ¥11,714 mil, advances paid ¥15,052 mil, accrued revenues of ¥2,594 mil, inventory of ¥1,331 mil and other financial assets of ¥5,780 mil., despite the decrease in cash and cash equivalents of ¥14,559 mil.

ｂ． Liabilities

Balance of liabilities at the end of the consolidated third quarter under review increased by ¥10,458 mil from the end of the previous consolidated fiscal year to reach ¥301,080 mil. This is mainly due to the increase in accrued expenses of ¥2,443 mil, deposits received of ¥21,886 mil, and borrowings of ¥10,642 mil, which were partially offset by the decrease in corporate bonds of ¥19,918 mil, other financial liabilities of ¥1,838 mil, income taxes payable of ¥1,628 mil and other liabilities of ¥1,662 mil.

ｃ． Equity

Equity balance at the end of the consolidated third quarter under review increased by ¥12,515 mil from the end of the previous consolidated fiscal year to reach ¥128,692 mil. This was mainly due to the increase in quarterly profit of ¥19,694 mil and other comprehensive income of ¥4,425 mil., which was partially offset by the decrease in retained earnings for dividend payment of ¥10,921 mil.

② Status of cash flow

Cash and cash equivalents (“funds”) at the end of the consolidated third quarter under review decreased by ¥14,559 mil compared to the balance at the start of the term, to reach ¥205,480 mil. The state of cashflow over the third quarter under review is discussed below.

ａ． Cash flow from operating activities

Net funds provided by operating activities during the consolidated third quarter under review amounted to ¥13,893 mil, which compared to ¥34,018 mil in net funds acquired in the same period of the previous year. This resulted from cash outflows from (i) increase in trade and other receivables of ¥9,654 mil, (ii) increase in advances paid of ¥15,052 mil, (iii) increase in accrued revenues of ¥2,594 mil, (iv) income tax payments of ¥11,004 mil, which was offset by cash inflows of (i) quarterly profit before income tax of ¥29,028 mil, (ii) depreciation and amortization of ¥3,178 mil, (iii) increase in accrued expense of ¥2,323 mil and (iv) increase in deposits received of ¥21,882 mil.

ｂ． Cash flow from investing activities

Net funds used by investing activities during the consolidated third quarter under review totaled ¥8,568 mil, compared to the net funds used of ¥6,761 mil during the same period of the previous year. This resulted from cash outflows from purchase of intangible assets of ¥2,843 mil. purchase of investment securities of ¥5,194 mil.

ｃ． Cash flow from financing activities

Net funds used by financing activities over the consolidated third quarter under review totaled ¥21,378 mil which compares to net funds used of ¥16,086 mil during the same period of the previous year. This is mainly due to cash inflows from net increase in long term borrowings of ¥10,000 mil which was offset by cash outflows from (i) redemption of bonds of ¥20,000 mil and (ii) dividend payout of ¥10,916 mil.

（３） Earnings forecast

GMO-PG and its consolidated subsidiaries are positioned primarily within the BtoC E-Commerce (EC) market, where there is a large potential for expansion given the low EC penetration rate compared to European/US countries. The merchandise domain is expected to continue to expand on the back of large business operators expanding their sales channel and the changes in consumption behavior, despite the low growth in the small-scale EC operator segment. The non-merchandise services domain is expected to sustain stable growth from the progress in online migration of payments for services in sectors closely related to daily life such as public utilities, taxes/public dues and medical expenses. In addition, the scope of the EC market itself is expanding, driven by the online migration of inter-company transactions (B2B) and inter-consumer transactions (C2C).

The CP domain, where the consolidated subsidiary GMO Financial Gate, Inc. is positioned, is undergoing an acceleration in cashless adoption of various payment methods including credit cards. In addition, new business opportunities are emerging from structural changes in society such as the decrease in productive age demographic and reduction of infrastructure cost related to cash payments, which is also expanding the business scope of the Group.

The business environment for the fiscal year ending September 2026 (FY2026) is marked by uncertainty in private sector consumption due to inflationary pressures arising from Middle East conflict and trends in resource prices as well as the tightening purse strings of households, despite moves by corporates to raise wages and the wealth effect from a rising equity market.

Given this business environment, we will pursue the priority initiatives such as acquiring large-scale, growth-oriented merchants, enter new business domains, work to acquire large-scale projects, build out industry-specific platforms that provide “payment＋α” solutions, provide BaaS support services to financial institutions and business operators and promote the next generation payment platform of ‘stera’.

The consolidated earnings forecast for FY2026 is revenue ¥93,235 mil (up 13.0% YoY), operating profit of ¥37,639 mil (up 20.1% YoY), profit before income taxes of ¥36,119 mil (up 13.2% YoY) and profit of ¥24,284 mil (up 7.7% YoY) and profit attributable to owners of parent of ¥23,406 mil (up 7.2% YoY).

2．Condensed Consolidated Financial Statements and Major Notes

（１）Condensed consolidated balance sheet

(Unit: Million Yen)

	Notes	FY2025 (September 30, 2025)	Q3 FY2026 (June 30, 2026)
Assets			
Current assets			
Cash and cash equivalents		220,040	205,480
Trade and other receivables	③	24,137	27,768
Advances paid		65,785	80,838
Accrued revenue		37,659	40,253
Inventories		3,210	4,541
Other financial assets		786	510
Other current assets		1,317	1,628
Total current assets		352,935	361,021
Non-current assets			
Property, plant and equipment		3,348	3,043
Goodwill and other intangible assets		13,772	14,378
Investments accounted for using equity method		5,266	6,006
Trade and other receivables	③	13,037	21,120
Other financial assets		15,069	21,126
Deferred Tax Assets		3,092	2,828
Other non-current assets		277	247
Total non-current assets		53,864	68,752
Total assets		406,800	429,773

(Unit: Million Yen)

	Notes	FY2025 (September 30, 2025)	Q3 FY2026 (June 30, 2026)
Liabilities and equity			
Liabilities			
Current liabilities			
Trade and other payables		9,023	9,631
Accrued expenses		28,931	31,375
Deposits received		167,458	189,345
Corporate bonds		19,935	—
Borrowings		13,410	14,780
Other financial liabilities		752	495
Income taxes payable, etc.		5,750	4,121
Provisions		888	800
Other current liabilities		9,428	8,180
Total current liabilities		255,578	258,731
Non-current liabilities			
Corporate bonds		19,916	19,933
Borrowings		9,902	19,175
Other financial liabilities		2,990	1,408
Provisions		131	131
Deferred tax liabilities		31	43
Other non-current liabilities		2,071	1,656
Total non-current liabilities		35,043	42,349
Total liabilities		290,622	301,080
Equity			
Capital stock		13,323	13,323
Capital surplus		14,939	14,720
Retained earnings		75,385	83,503
Treasury stock		△1,074	△1,274
Other items of equity		10,439	14,806
Total equity attributable to owners of parent		113,013	125,078
Non-controlling interests		3,164	3,613
Total equity		116,177	128,692
Total liabilities and equity		406,800	429,773

（２） Condensed consolidated statement of income and statement of comprehensive income

Condensed consolidated statement of income

(Unit: Million Yen)

	Notes	Q3 FY2025 (From October 1, 2024 to June 30, 2025)	Q3 FY2026 (From October 1, 2025 to June 30, 2026)
Revenue		61,002	69,728
(of which, interest income※)		10,357	11,825
Cost of revenue		△19,682	△23,704
Gross profit		41,319	46,024
Other income		271	435
Selling, general and administrative expenses		△18,105	△17,304
Other expense		△41	△42
Operating profit		23,444	29,112
Financial income		639	524
Financial expense		△461	△884
Equity method investment gains or loss		316	275
Profit before income taxes		23,938	29,028
Income tax expenses		△7,803	△9,334
Quarterly Profit		16,135	19,694
Profit attributable to:			
Owners of parent		15,587	18,981
Non-controlling interests		547	712
Quarterly Profit		16,135	19,694
Earnings per share (Yen/share)			
Basic earnings per share		205.50	249.98
Diluted earnings per share		203.15	247.27

(※) The figure presents the interest income calculated using the effective interest method as per IFRS 9 Financial Instruments.

Condensed consolidated statement of comprehensive income

(Unit: Million Yen)

	Notes	Q3 FY2025 (From October 1, 2024 to June 30, 2025)	Q3 FY2026 (From October 1, 2025 to June 30, 2026)
Quarterly Profit		16,135	19,694
Other comprehensive income			
Items that will not be reclassified to profit or loss			
Fair value of financial assets measured through other comprehensive income		43	62
Shares of other comprehensive income of equity method affiliates		△124	33
Total of Items that will not be reclassified to profit or loss		△81	96
Items that will be reclassified to profit or loss			
Exchange differences on translation of foreign operations		474	4,329
Total of items that will be reclassified to profit or loss		474	4,329
Other comprehensive income after income taxes		392	4,425
Comprehensive income		16,528	24,120
Comprehensive income attributable to			
Owners of parent		15,979	23,406
Non-controlling interests		548	714
Total		16,528	24,120

（３） Condensed consolidated statement of changes in equity

Previous consolidated third quarter (From October 1, 2024 to June 30, 2025)

(Unit: Million Yen)

	Notes	Capital stock	Capital surplus	Retained earnings	Treasury stock	Other items of equity	Total equity attributable to owners of parent	Non-controlling interests	Total Equity
Balance as of October 1, 2024		13,323	15,202	62,712	△1,116	12,774	102,895	2,924	105,819
Quarterly profit		－	－	15,587	－	－	15,587	547	16,135
Other comprehensive income		－	－	－	－	392	392	0	392
Comprehensive income		－	－	15,587	－	392	15,979	548	16,528
Dividends		－	－	△9,403	－	－	△9,403	－	△9,403
Dividends paid to non-controlling interests		－	－	－	－	－	－	△224	△224
Transfer from other items of equity to retained earnings		－	－	125	－	△125	－	－	－
Share awards		－	△34	－	42	－	7	－	7
Changes in the interest in controlled subsidiary		－	△246	－	－	－	△246	△244	△490
Total transactions with owners		－	△280	△9,278	42	△125	△9,642	△469	△10,111
Balance as of June 30 2025		13,323	14,921	69,021	△1,074	13,041	109,232	3,003	112,235

Current consolidated third quarter (From October 1, 2025 to June 30, 2026)

(Unit: Million Yen)

	Notes	Capital stock	Capital surplus	Retained earnings	Treasury stock	Other items of equity	Total equity attributable to owners of parent	Non-controlling interests	Total Equity
Balance as of October 1, 2025		13,323	14,939	75,385	△1,074	10,439	113,013	3,164	116,177
Quarterly profit		－	－	18,981	－	－	18,981	712	19,694
Other comprehensive income		－	－	－	－	4,424	4,424	1	4,425
Comprehensive income		－	－	18,981	－	4,424	23,406	714	24,120
Purchase of treasury shares		－	－	－	△1	－	△1	－	△1
Dividends		－	－	△10,921	－	－	△10,921	－	△10,921
Dividends paid to non-controlling interests		－	－	－	－	－	－	△375	△375
Transfer from other items of equity to retained earnings		－	－	56	－	△56	－	－	－
Share awards		－	160	－	△198	－	△38	－	△38
Changes in the interest in controlled subsidiary		－	△231	－	－	－	△231	110	△120
Other Increases/decreases		－	△148	－	－	－	△148	－	△148
Total transactions with owners		－	△219	△10,864	△199	△56	△11,340	△264	△11,605
Balance as of June 30, 2026		13,323	14,720	83,503	△1,274	14,806	125,078	3,613	128,692

（４） Condensed consolidated statement of cash flows

(Unit: Million Yen)

	Notes	Q3 FY2025 (From October 1, 2024 to June 30, 2025)	Q3 FY2026 (From October 1, 2025 to June 30, 2026)
Net cash provided by (used in) operating activities			
Profit before income taxes		23,938	29,028
Depreciation & amortization		2,870	3,178
Financial income and expense (△=gain)		△177	359
Equity method investment gain/loss (△=increase)		△316	△275
Increase/Decrease in inventories (△=increase)		268	△1,331
In/Decrease in trade and other receivables (△=increase)		△2,054	△9,654
In/Decrease in advances paid (△=increase)		△2,738	△15,052
In/Decrease in accrued revenues (△=increase)		△2,550	△2,594
In/Decrease in trade payables (△=decrease)		△117	606
In/Decrease in accrued expenses (△=decrease)		2,800	2,323
In/Decrease in deposits received (△=decrease)		17,164	21,882
In/Decrease in other financial liabilities (△=decrease)		1,426	△1,409
In/Decrease in other current liabilities (△=decrease)		△295	△1,254
Other		31	△683
Subtotal		40,252	25,124
Interest and dividends received		789	329
Interest paid		△263	△556
Income taxes paid		△6,759	△11,004
Net cash provided by (used in) operating activities		34,018	13,893
Net cash provided by (used in) investing activities			
Purchase of property, plant and equipment		△265	△441
Purchase of intangible assets		△2,609	△2,843
Purchase of investment securities		△2,130	△5,194
Purchase of investments accounted for using equity method		△500	△700
Proceeds from distributions of investments partnerships		566	814
Payment for acquisition of subsidiary resulting in change of scope of consolidation		△1,718	—
Others		△104	△203
Net cash provided by (used in) investing activities		△6,761	△8,568

(Unit: Million Yen)

	Notes	Q3 FY2025 (From October 1, 2024 to June 30, 2025)	Q3 FY2026 (From October 1, 2025 to June 30, 2026)
Net cash provided by (used in) financing activities			
Net in/decrease in short-term borrowings (△=decrease)		△7,100	1,400
Proceeds from long-term borrowing		2,350	10,000
Repayment of long-term borrowings		△646	△757
Redemption of bonds		—	△20,000
Payment for acquisition of subsidiary		△499	—
Dividends paid		△9,398	△10,916
Dividends paid to non-controlling Interests		△224	△375
Other		△566	△728
Net cash provided by (used in) financing activities		△16,086	△21,378
Effect of exchange rate changes on cash and cash equivalents		405	1,493
Increase or decrease in cash and cash equivalents (△=decrease)		11,575	△14,559
Balance of cash and cash equivalents at the beginning of the period		174,053	220,040
Balance of cash and cash equivalents at the end of period		185,629	205,480

（５） Notes regarding the going concern assumptions

Not applicable.

（６） Notes regarding consolidated financial statement

① Basis of preparation

The consolidated financial statements (condensed quarterly consolidated financial condition, condensed quarterly consolidated profit and loss statement, condensed quarterly comprehensive income, condensed quarterly changes in equity, condensed quarterly cash flow statement and notes) of GMO-PG and its consolidated subsidiaries are compliant with Standards Used for Preparation of Quarterly Financial Statements Article 5-2 of Tokyo Stock Exchange, Inc. (excepting certain omissions stipulated under Article 5-5 of the same), and certain notes and disclosures have been omitted that are stipulated under International Accounting Standards (IAS) 34 (Interim Financial Reporting).

② Segment information

ａ． Overview of reportable segments

The reportable segments of GMO-PG and its consolidated subsidiaries are based on operational segments for which separate financial information is available and which the Board of Directors regularly reviews to determine the allocation of management resources and evaluate its business performance.

GMO-PG and its consolidated subsidiaries have business divisions and subsidiaries according to the product and/or service, and each division/subsidiary carries out the respective business activities and formulates comprehensive strategies covering Japan and overseas.

Therefore, GMO-PG and its consolidated subsidiaries are comprised of products and services, as in the explanation above, that are grouped according to similarities in the product/services' characteristics and markets into the three reportable segments of Payment Processing Business, Money Service Business and Payment Enhancement Business.

The main products and services included in the reportable segments are as shown below:

Reportable Segment	Main products and services
Payment Processing Business	Mainly payment processing for online billing, recurring billing as well as payment processing service for CP payments.
Money Service Business	Mainly consists of GMO Payment After Delivery, GMO B2B Pay on Credit, money services such as Remittance, Transaction Lending to provide loans for growth, Overseas Lending, Early Payment service to improve merchant's cash cycle and the earned wage access service of Instant Salary byGMO, Invoice Card Pay byGMO to enable credit card payments for B2B invoices.
Payment Enhancement Business	Mainly consists of online advertising service aimed at increasing revenues at merchants, and Medical Kakumei byGMO, a reservation management system exclusively for medical institutions.

ｂ．Information on Reportable Segments

Accounting principles applied to the reportable segments are the same as those of consolidated financial statements. Performance of segments is as shown below. Note that income or loss for the reportable segments is reconciled as operating profit or loss. Intersegment transactions are based on equivalent prices of arm's length transactions.

Previous consolidated third quarter (From October 1, 2024 to June 30, 2025)

(Unit: Million yen)

	Payment Processing Business	Money Service Business	Payment Enhancement Business	Total	Adjustments (Note)	Consolidated
Revenues						
Sales to external customers	45,479	14,190	1,332	61,002	―	61,002
Intersegment revenue	96	0	3	100	△100	―
Total	45,575	14,191	1,336	61,103	△100	61,002
Segment profit (△=loss)	22,173	4,127	350	26,651	△3,206	23,444
Financial income	―	―	―	―	―	639
Financial expense	―	―	―	―	―	△461
Equity method investment gains (△=loss)	―	―	―	―	―	316
Quarterly profit before income taxes	―	―	―	―	―	23,938

（Note） Adjustment of segment profit of △¥3,206 mil consist of general corporate expenses not allocated to any reportable segment of △¥3,401 mil and elimination of intersegment transactions of ¥194 mil. General corporate expenses mainly consist of selling, general and administrative expenses not allocated to any reportable segment.

Current consolidated third quarter (From October 1, 2025 to June 30, 2026)

(Unit: Million yen)

	Payment Processing Business	Money Service Business	Payment Enhancement Business	Total	Adjustments (Note)	Consolidated
Revenues						
Sales to external customers	51,663	16,683	1,381	69,728	―	69,728
Intersegment revenue	174	4	6	185	△185	―
Total	51,837	16,688	1,388	69,914	△185	69,728
Segment profit (△=loss)	26,114	5,799	335	32,248	△3,135	29,112
Financial income	―	―	―	―	―	524
Financial expense	―	―	―	―	―	△884
Equity method investment gains (△=loss)	―	―	―	―	―	275
Quarterly profit before income taxes	―	―	―	―	―	29,028

（Note） Adjustment of segment profit of △¥3,135 mil consist of general corporate expenses not allocated to any reportable segment of △¥3,314 mil and elimination of intersegment transactions of ¥178 mil. General corporate expenses mainly consist of selling, general and administrative expenses not allocated to any reportable segment.

③ Trade and other receivables

Breakdown of trade and other receivables are as follows.

(Unit: Million Yen)

	FY2025 (September 30, 2025)	Q3 FY2026 (June 30, 2026)
Trade and other receivables	11,860	12,565
Operating loans	25,066	35,587
Other	603	1,069
Allowance for doubtful accounts	△357	△332
Total	37,174	48,889
Current assets	24,137	27,768
Non-current assets	13,037	21,120
Total	37,174	48,889

④ Related party transactions

Previous Q3 FY2025 (from October 1, 2024 to June 30, 2025)

No important related party transactions.

Current Q3 FY2026 (From October 1, 2025 to June 30, 2026)

No important related party transactions.