

Financial Results Briefing for Q2 FY2026



**OP exceeded plans by 4%; making steady
progress towards ¥100.0 bn by FY2030 or FY2031**

**May 15, 2026
85th Investor Meeting**

(Note) This is a transcript of the Japanese-language financial results meeting. Contents have been edited to ensure accuracy and comprehension. In case of any discrepancy, the Japanese-language meeting will prevail.

Mr. Ainoura: I would like to start the financial results briefing for Q2 FY2026. Myself and Mr. Muramatsu, Executive Vice President, will be explaining the earnings summary and growth strategy. Mr. Muramatsu will then explain sustainability and financial strategy. Both of our presentations will take 30 to 40 minutes after which the Q&A session will follow.

The contents of this document is based on generally recognized economic and social conditions, as well as certain assumptions judged to reasonable by GMO Payment Gateway as of May 15, 2026.
Note that the contents are subject to change without prior notice in the event of changes in the business environment, etc.

Abbreviations used in this document is as follows (Please refer to IR Introduction slide 1.2 or page 5 for an explanation of each company's business overview):

GMO-PG	: GMO Payment Gateway
GMO-EP	: GMO Epsilon
GMO-RP	: GMO Reserve Plus (formerly GMO Medical Reservation Technology)
GMO-PS	: GMO Payment Service
GMO-FG	: GMO Financial Gate
GMO-CAS	: GMO Card System
GMO Enpay	: GMO Enpay
Merchandise EC	: Apparel, food/beverage, cosmetic/health food, delivery/newspaper, daily goods/office supplies and CtoC, etc.
Non-merchandise EC	: Digital content/telecommunication, utility, travel/ticket, insurance, membership fees/services, etc.
PF	: Platform
MSB	: Money Service Business
BaaS	: Banking as a Service
GMP	: Global major players
PSP	: Payment Service Provider

- 1. Earnings Summary**
- 2. Growth Strategy**
- 3. Sustainability and Financial Strategy**
- 4. Financial Highlights and Reference Materials**

1. Earnings Summary

Starting with the earnings summary.

1.1 Summary of Consolidated Results

Q2 OP grew 26.9% YoY and exceeded the 1H plan by 4.0%

(¥ mil)	1H FY2025 Actual	1H FY2026 Actual	% YoY	1H FY2026 Guidance (achievement %)	Q2 FY2026 Actual (% YoY)
Revenue	40,757	46,084	+13.1%	44,131 (104.4%)	23,592 (+15.3%)
Gross profit	27,540	30,500	+10.7%	29,650 (102.9%)	15,335 (+10.2%)
Operating Profit	15,314	18,792	+22.7%	18,070 (104.0%)	10,230 (+26.9%)
Pre-tax Profit	15,752	18,867	+19.8%	17,348 (108.8%)	10,052 (+23.1%)
Profit attributable to owners of parent	9,849	12,042	+22.3%	10,890 (110.6%)	6,892 (+30.4%)

		Operating Stores**2/IDs*1 End-Q2 FY2026		Consol. TRX Volume End-Q2 FY2026**13		Consol. TRX Value Q2 FY2026*1	
KPI (% YoY)	Online payment	171,257 stores	(+5.0%)	≒ 1.70 bn	(-5.6%)	≒ ¥3.4 trn	(+0.5%)
	CP payment	456,703 IDs	(+11.1%)	≒ 0.39 bn	(+24.8%)	≒ ¥2.4 trn	(+18.8%)
	Consol.	—	—	≒ 2.10 bn	(-1.1%)	≒ ¥5.8 trn	(+7.4%)

*1 The figure for operating stores is for GMO-PG and GMO-EP. The figures for GMO-FG is the number of active IDs which includes terminal-free but excludes GMO-PG's GMO Cashless Platform.

Figures for transaction volume and value disclosed the sum total of payment methods that can be continuously tracked on the system. Online payment figures are the sum totals for GMO-PG, GMO-EP, GMO-PS. CP payment figures are the sum totals for GMO-FG and GMO-PG's GMO Cashless Platform.

*2 The standards for recognition of the number of operating stores has been revised from Q4 FY2023. Figures exclude a specific case and fincode byGMO. If included, the number of operating stores for the same period would be 829,062 IDs, up 10.9% YoY.

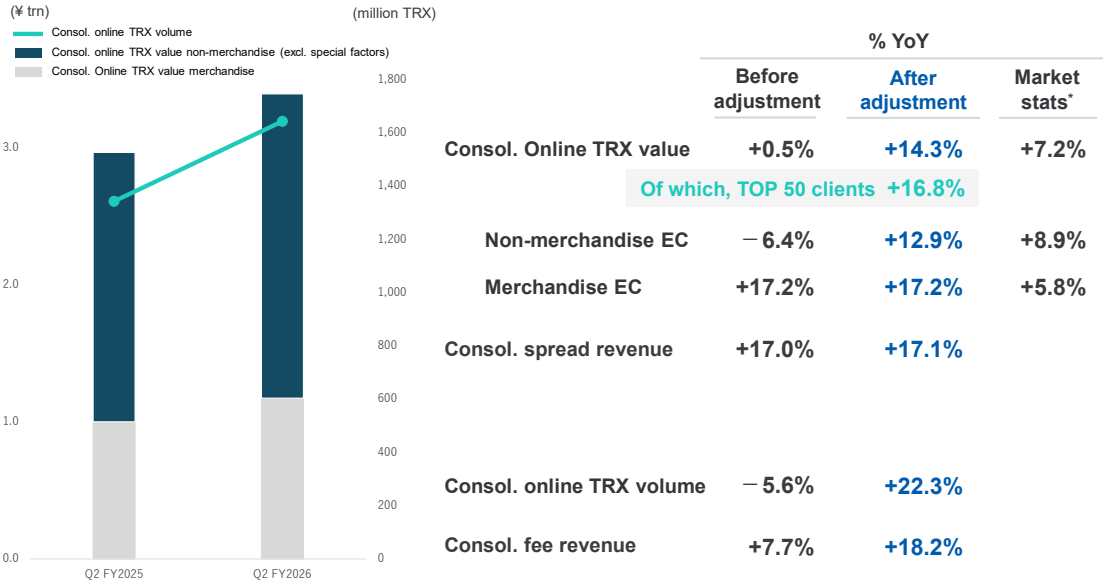
*3 TRX volume is calculated based on fee revenue standard, which in the case of online consists of multiple (1 to 3) transactions per payment including authorization (tentative sales proceeds) and actual sales proceeds. CP transaction volume is based on one transaction per payment.

Revenue guidance for 1H FY2026 was ¥44.1 bn versus the actual of ¥46.0 bn, a guidance beat of 104%. Operating profit guidance was ¥18.0 bn and actual came in at ¥18.7 bn, up 22.7% YoY and 4.0% higher than guidance. Q2 (Apr. to Jun. quarter) OP grew 26.9% YoY, the first time to achieve over ¥10.0 bn for the 3-month period, although this is still insufficient. This is the result of initiatives that we have been mentioning from before.

1.2 TRX Value/Volume and Revenue Excluding Impact of Specific Merchant (Q2)

Adjusted online GMV grew at approx. double the market driven by large-scale merchants

Consol. online TRX value and volume, spread and fee revenues excluding special factors (impact of specific merchant)

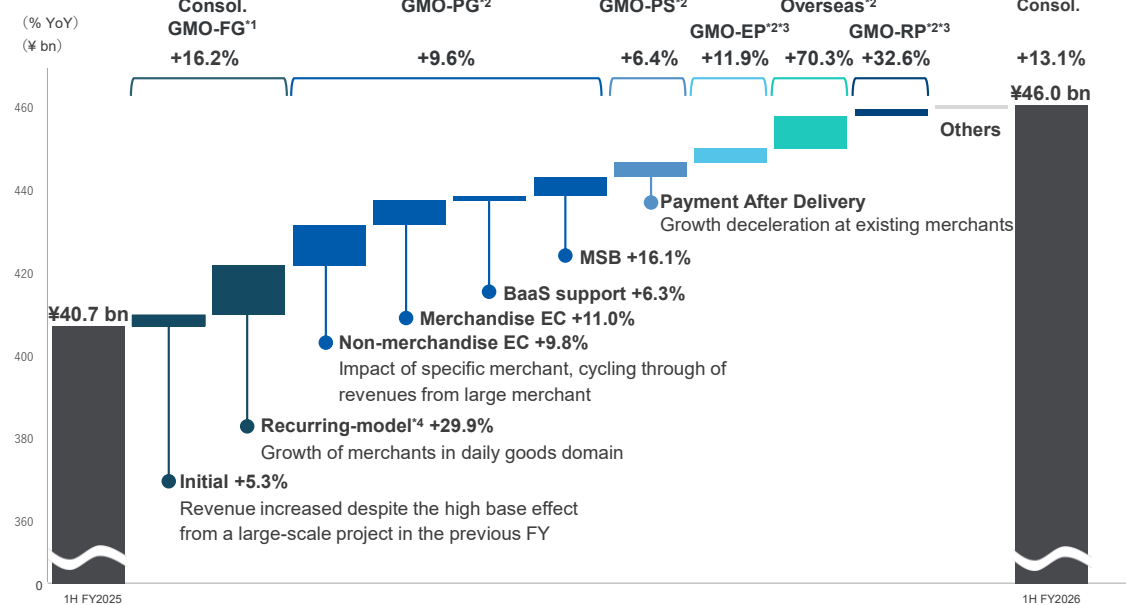


* Figures are aggregated into merchandise and non-merchandise using household expenses for internet usage statistics from Ministry of Internal Affairs and Communications' "Family Income and Expenditure Survey."

This slide shows the TRX value, TRX volume and revenue excluding the impact from a specific merchant. The market growth was around 7.2% for online EC which compares to our GMV growth of 14.3%. This means we grew at twice the market growth rate excluding the impact of the specific merchant that exited last year. In particular, the top 50 merchants grew 16.8% YoY which is why we used the expression “driven by large-scale merchants”. The reason for being able to acquire large-scale and high growth merchants is due to the well-established competitive advantage of systems capability and customer support. Also, the ability to provide liquidity is another strength as seen in Early Payment growing 30%.

1.3 Waterfall Chart of Consol. Revenue (1H)

Revenue growth rate exceeded plans by 4.8%pts thanks to FG's recurring-model revenue and strong overseas



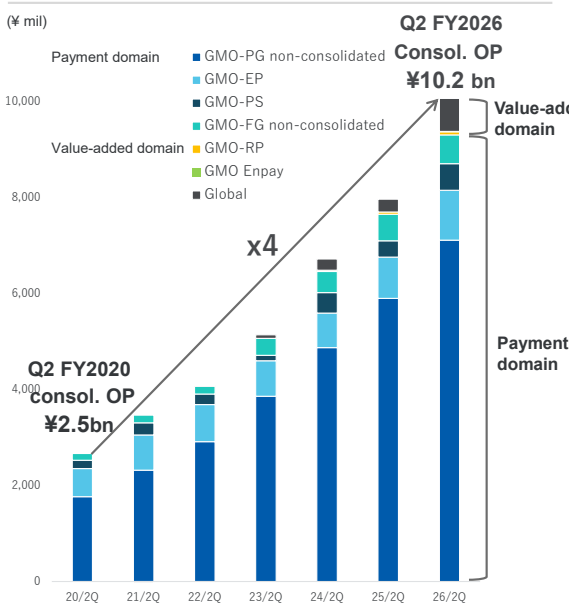
¹ Figures are taken from GMO-FG's consolidated financial results. Consol. GMO-FG includes GMO-FG, GMO-CAS and GMO-DATA.
² Revenue figures for each of the companies are stated before consolidated adjustments.
³ GMO-RP, formerly a subsidiary of GMO-EP has been transitioned to a direct consolidated accounting into GMO-PG from FY2026.
⁴ Recurring-model revenue is the sum total of stock, fee and spread and excludes initial which mostly consists of terminal sales.

This slide is a waterfall chart of consolidated revenue. GMO-FG's recurring-model revenue grew 29.9% YoY and overseas companies recorded strong growth as well as GMO-RP.

1.4 Drivers of OP Growth (Q2)

Payment domain OP increased 4-fold over 6 years thanks to the feedback effect from value-added domain

OP of each consolidated subsidiary (Q2)*



1. Improved profitability of payments

- Stock-type business (scale benefit as the No.1 PSP)
- Larger project sizes (re-bundling)
- Productivity improvements driven by AI

	Q2 FY2020	Q2 FY2026	Change
OP	¥2.7 bn	¥9.3 bn	+¥6.6 bn
OP margin	35%	42%	+7pt

Strengthen MOAT, feedback loops

2. Value added domains turns profitable/profit creation

	Q2 FY2020	Q2 FY2026	Change
OP	¥30 mil	¥780 mil	+¥750 mil

* Figures are before consolidation adjustments. BaaS support and Instant Salary byGMO are included in the payment domain (GMO-PG non-consolidated) .

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This slide explains the drivers of OP growth. OP has grown four-fold in the six years from 2020, which puts the CAGR at 25.99%. This means we have delivered on our growth rate commitments. The reasons for the four-fold increase are growth in stock-type businesses, enlarging the project sizes and benefits from AI and other initiatives. AI was adopted quite early on and we started fully utilizing AI from 2021 in every division, leading to efficiencies . In fact, the headcount has hardly increased over the past 4 or 5 years. The OP per employee in 2020 was ¥17 mil and I expect this to increase close to ¥40 mil in FY2026. This means efficiency alone led to the more-than-doubling of OP per employee. As a result of keeping headcount unchanged and raising productivity, the cost-of-sales ratio and SG&A ratio declined. I believe that the fast-paced growth enabled us to benefit from economies of scale. I also believe that the cost of sales to process one transaction has declined.

2. Growth Strategy

Moving on the growth strategy.

3.1 Drivers to Achieve OP ¥100.0 bn in FY2030 or FY2031

Initiatives progressing for each drivers/factors towards OP ¥100.0 bn

	Payment Domain*					Value-Add domain*				
FY2030 or FY2031 OP target	FY2025 OP	Market expansion	Share expansion	Profitability improvement						
¥100.0 bn	=	30.0bn	×	1.6	×	1.6	×	1.1	+	15.0bn
FY2026 OP target	=	30.0bn	×	1.08	×	1.08	×	1.02	+	α
				▶2.2		▶2.3		▶2.4		▶2.5

* Payment domain covers :GMO-PG non-consol. (excluded BaaS support, Salary Fintech services), GMO-EP non-consol., and GMO-PS, GMO-FG consol.
Value-added domain covers: BaaS support, global, GMO-RP, Salary FinTech, GMO Enpay, etc.

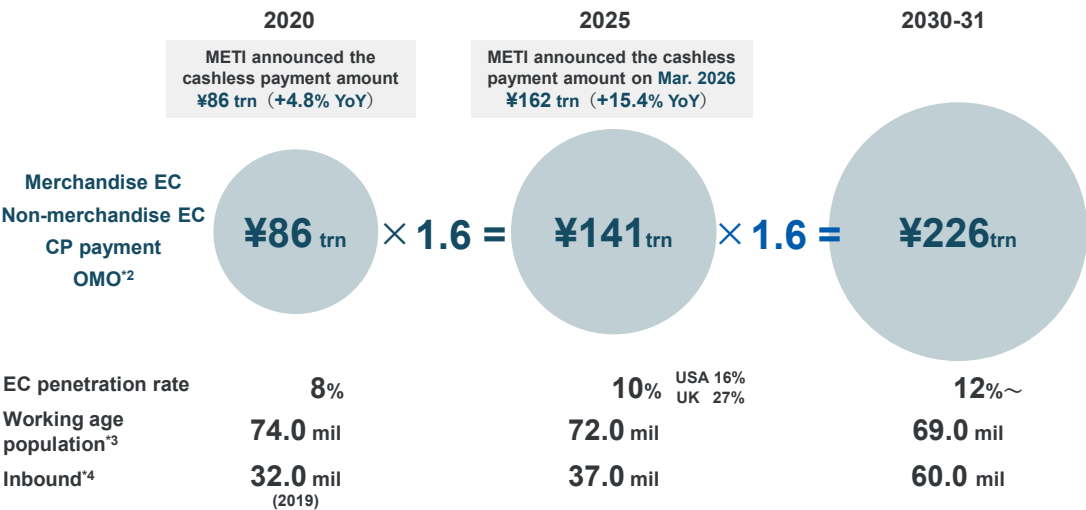
This shows the equation of how we intend to achieve the OP target of ¥100.0 bn by 2030 or 2031. First, we multiply 2025 OP of ¥30.0 bn with market expansion over 5 or 6 years. This works to be 8% or 1.08 x 1.08 repeated six times to get 1.6. Market share expansion is the same 1.6 multiplier and profitability is 1.1x. Then add the ¥15.0 bn OP to be generated by the value-added domain. The FY2026 OP guidance is ¥37.6 bn and we are progressing on track as per this equation.

2.2.1 Market Expansion
(excerpt from FY2025 financial results briefing material)

Payment Gateway				Value-Add Company
FY2025 OP	Market Expansion	Share expansion	Profitability Improvement	
30.0%	1.6	1.6 × 1.1		15.0%

EC & Cashless Market forecast to expand by 1.6x

Market sizes of EC & cashless payment markets^{*1}



^{*1} Based on GMO-PG's estimates as of the time of FY2025 financial results briefing (Nov. 2025) and referencing Ministry of Economy, Trade and Industry's "2024 Ratio of Cashless Payment Among the Total Amount Paid by Consumers Calculated." The EC/Cashless payment market size was ¥162 trillion based on METI's announcement on "2025 Ratio of Cashless Payment Among the Total Amount Paid by Consumers Calculated." announced in March 2026.

^{*2} OMO: Online Merges with Offline

^{*3} Ministry of Health, Labor and Welfare's "Analysis of the Labour Economy 2022: Challenges in Promoting Labour Mobility Through Support for Worker's Proactive Career Development"

^{*4} Figures for 2020 and 2025 are excerpts from Japan National Tourism Organization's "Visitor Arrivals in Japan (Dec. 2024 and annual estimates). Figures for 2030 are excerpted from The New Tourism Nation Promotion. Basic Plan by the Ministry of Land, Infrastructure, Transport and Tourism.

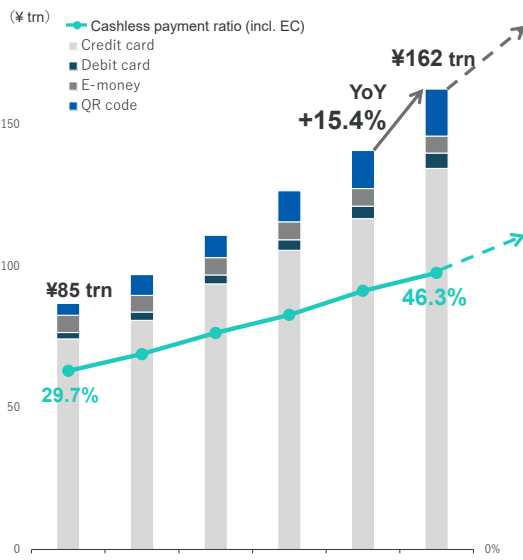
This slide is the same one presented in November 2025 at the full year results meeting. In November, I mentioned that the 2025 cashless market GMV was ¥141 trillion. The recent announcement by METI put the figure at ¥162 trillion for 2025. In other words, TAM is expanding and market is growing steadily. Yesterday, I went to the Shibuya station building and was surprised at the level of consumption by inbound tourists, proliferation of self-checkout counters and EC migration. No doubt that inflation is also a reason for the market expansion, but these factors underlie the steady growth of the cashless market in my view. The equity market is focused on AI and semiconductor names, but I believe that our addressable market should show similar growth potential as AI and semiconductor industry.

2.2.2 Market Expansion

FY2025 OP	Market Expansion	Share expansion	Profitability improvement	Value-Add Contribution
30.0%	1.6	1.6 × 1.1	+	15.0%

Contribute to market expansion by driving cashless migration in infrastructure domain

Cashless (incl. EC) market and penetration rate
(announced March 2026)^{*1}



Market trends and our initiatives

2025 QR code payment amount up **23.9% YoY**

GCP^{*2} transaction value
Up **24.7% YoY**

National tax smartphone
app payment



2025 credit card contactless NFC payment penetration **56%^{*3}**

March 2026 stera transit
Commenced transit use
for **11** Kanto region-based
rail operators



Promoting cashless in domains related to daily life

GMO-FG
16 merchants out of the top
30 merchants in GMV ranking
are related to lifestyle sectors



^{*1} Figures in the graph use the "international Comparison Index" and based on METI's "on "2025 Ratio of Cashless Payment Among the Total Amount Paid by Consumers Calculated". The payment ratio based on Domestic Index is 58.0%.
^{*2} GCP stands for GMO Cashless Platform.
^{*3} Based on METI's "Study Group on Promotion of Cashless Payment - Contactless NFC penetration rate (by volume) of Visa in the CP domain".

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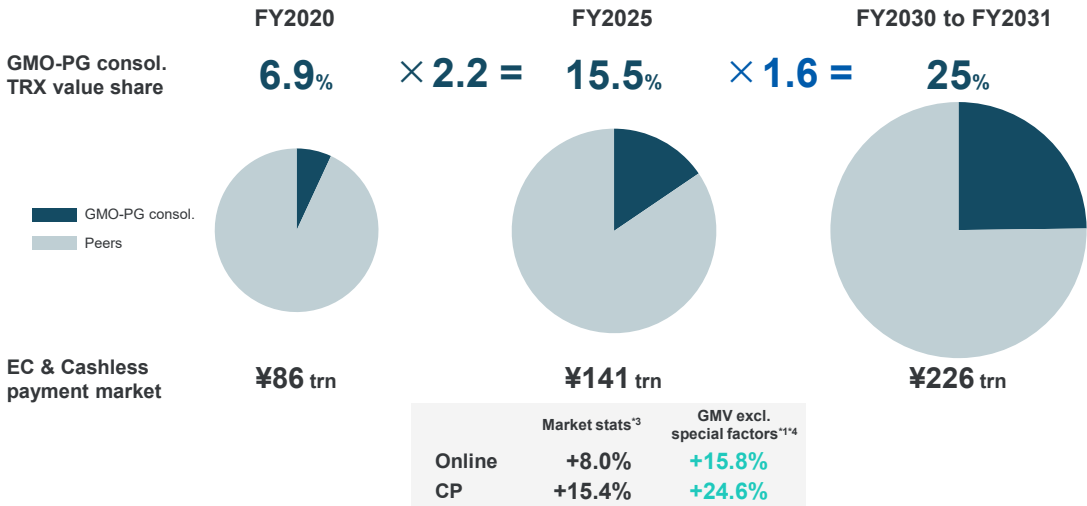
This slide shows the cashless migration in the infrastructure domain, which is one aspect of market expansion. This is also growing steadily, with QR codes growing 23.9% YoY. Also, credit card contactless NFC payment used for rail/metro is also steadily increasing at 56%. The number of merchants in the domains related to daily life has also significantly increased, driving cashless adoption. This shows how we ourselves are contributing to drive cashless penetration in the market, albeit in a small way.

2.3.1 Share Expansion
(excerpt from FY2025 financial results briefing material)

Payment Gateway				
FY2025 CP	Market expansion	Share expansion	Profitability improvements	Value-added contribution
30.0bn ×	1.6	1.6	1.1	+ 15.0bn

Online GMV*¹ grew twice as fast as the market; CP exceeded market growth by 9%pts.

GMO-PG consolidated transaction value share of EC & cashless payment market*²

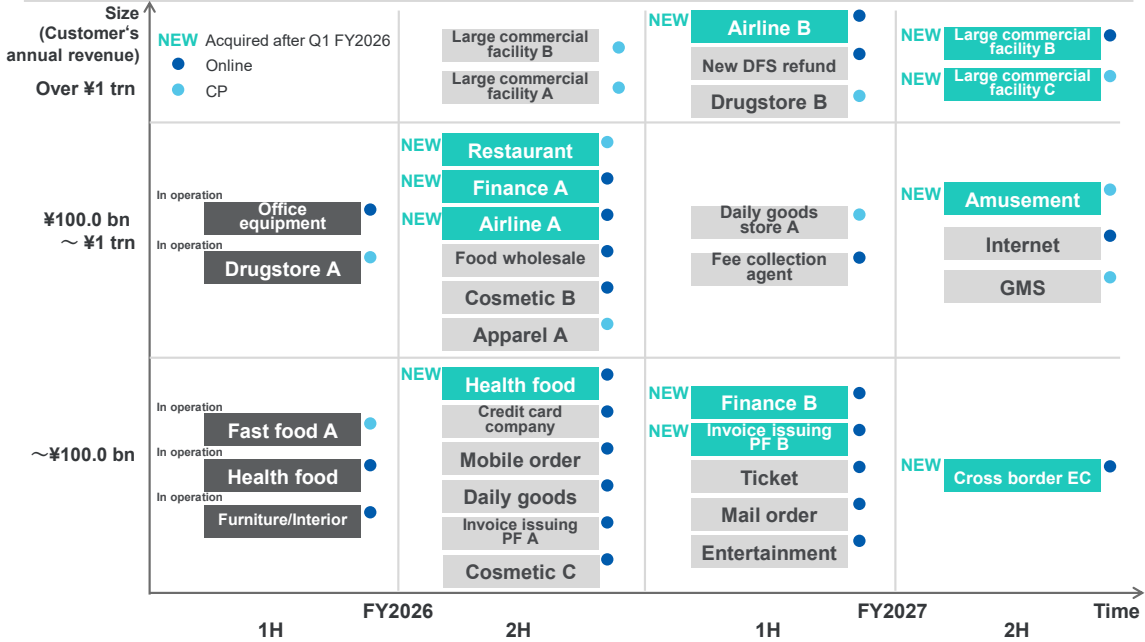


*¹ Special factors refer to online payment GMV excluding the impact from a specific merchant and local government project.
*² Based on GMO-PG's estimates as of the time of FY2025 financial results briefing (Nov. 2025) and referencing Ministry of Economy, Trade and Industry's "2024 Ratio of Cashless Payment Among the Total Amount Paid by Consumers Calculated." The EC/Cashless payment market size was ¥162 trillion based on METI's announcement on "2025 Ratio of Cashless Payment Among the Total Amount Paid by Consumers Calculated." announced in March 2026.
*³ Figure for EC market is adding the expenditures made using the internet per household based on Ministry of Internal Affairs and Communication's "Family Income and Expenditure Survey." Figures for CP market present the 2025 growth rate of EC/cashless market announced by METI.
*⁴ Figures show the sum of past 12 months. CP includes figures for GMO-FG and GMO-PG's GMO Cashless Platform.

Next is on market share expansion. Our online GMV has grown at double the rate of the market and CP GMV has exceeded market growth by 9% pts. Both online and CP are growing above expectations.

Progress in acquiring new large projects for online and CP

Online payment (GMO-PG/GMO-PS) and CP payment (GMO-FG) large-scale projects: Projects with firm indication



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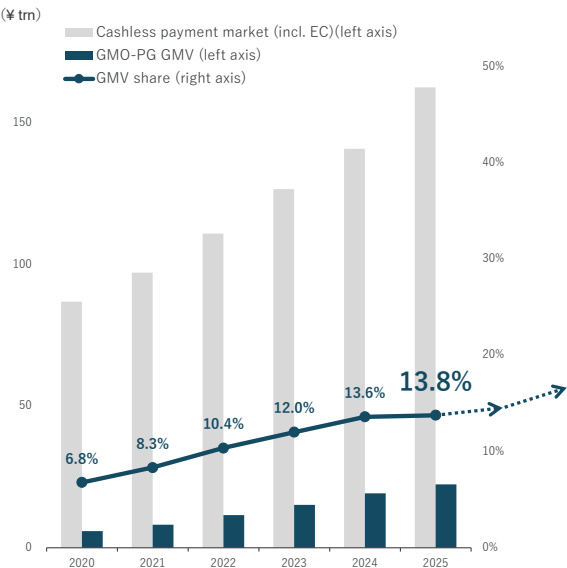
This shows examples of where we have switched large-scale customers away from competitors and/or acquired large-scale projects, although the names of customers are not shown. Those projects acquired after February are marked with a “New” sign. I think you can glean the steady progress we are making in acquiring large-scale projects from this slide. During 2H FY2026, there are eleven new projects, most of them are large-scale. Note that the FY2026 OP guidance of ¥37 bn/¥38 bn is generated from projects acquired two years ago.

Have a look at the left side. This shows projects that have started operations by March 2026 or during 1H FY2026. Projects expected to be operational in 2H are shown in the next column and they number in the teens. Furthermore, there are ten projects that are expected to start operations during 1H FY2027. And finally, there are 6 projects expected to start operations in 2H FY2027, as of now.

What I would like you to take away from this slide is that all projects are for large-scale customers, and the development work is underway for all these projects. Sales is focusing on acquiring projects and the systems division carries out the development work. Of course, the corporate planning division is involved in project planning. This testifies that the organization has the capacity to handle many projects in tandem. The other takeaway is that these projects contribute to revenue and profits in FY2027 and FY2028 and beyond.

Using cashless to support infrastructure surround train station

GMV share of cashless payment market (incl. EC)*1*2



*1 METT's "2025 Ratio of Cashless Payment Among the Total Amount Paid by Consumers Calculated."
*2 GMV share for 2025 is calculated by dividing the FY2025 TRX value ¥22.4 trillion with 2025 cashless payment amount of ¥162.7 trillion announced on March 31, 2026.
*3 Japan Council of Shopping Centers' "SC sales statistics survey report 2025 – Annual" and "White Paper on SC"

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Product offering to commercial facilities and expansion in adoption

Product

Omni channel
QR code (GCP)

Domestic SC annual revenue* **¥33 trn**

Nos. of SCs in Japan*
Over 3,000 facilities

Apr 2026
Takanawa Gateway City clinic zone
Providing seamless support from reservation to payment (GMO-RP/EP/FG)

Feb 2026
JR East Group
Installed approx. **12,000** payment terminals at station bldg. facilities covering approx. **160** stores (GMO-FG)

Ekinaka
Food court
Outlet
Large shopping center

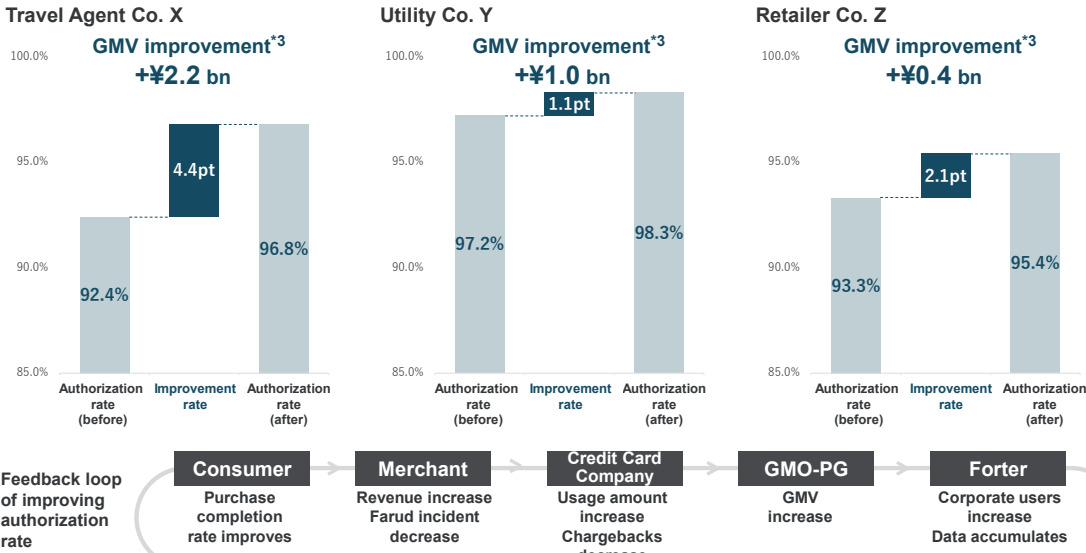
Medical
Education

Facility

This is another good story. I have been saying for two years to get involved in infrastructure domain, and have given strong instruction to sales to strengthen proposal sales to infrastructure sectors. Thanks to these efforts, projects such as commercial facilities in station buildings of JR East and the Takanawa Gateway City were acquired to which we provided payment terminals. This is an omni-channel payment and increases GMVs for online and CP payments, driving forward cashless migration.

Improve authorization rate*¹ using accumulated date, thereby improving merchant's revenue which expands GMO-PG's GMV

Case examples of authorization rate improvements using fraud detection service Forter *²



*¹ Credit card authorization rate is the ratio of payments that are ultimately authorized (transaction completed) against the number of credit card payment requests
*² Fraud detection service based on transaction data on a global scale. The improvement in authorization is on average 10% points for corporate users in Japan. The degree of improvement may be smaller if authorization rates were already high prior to implementation.
*³ Figures are estimates by multiplying the authorization rate and reduction in cart-drop off rate with annual credit card GMV of FY2025.

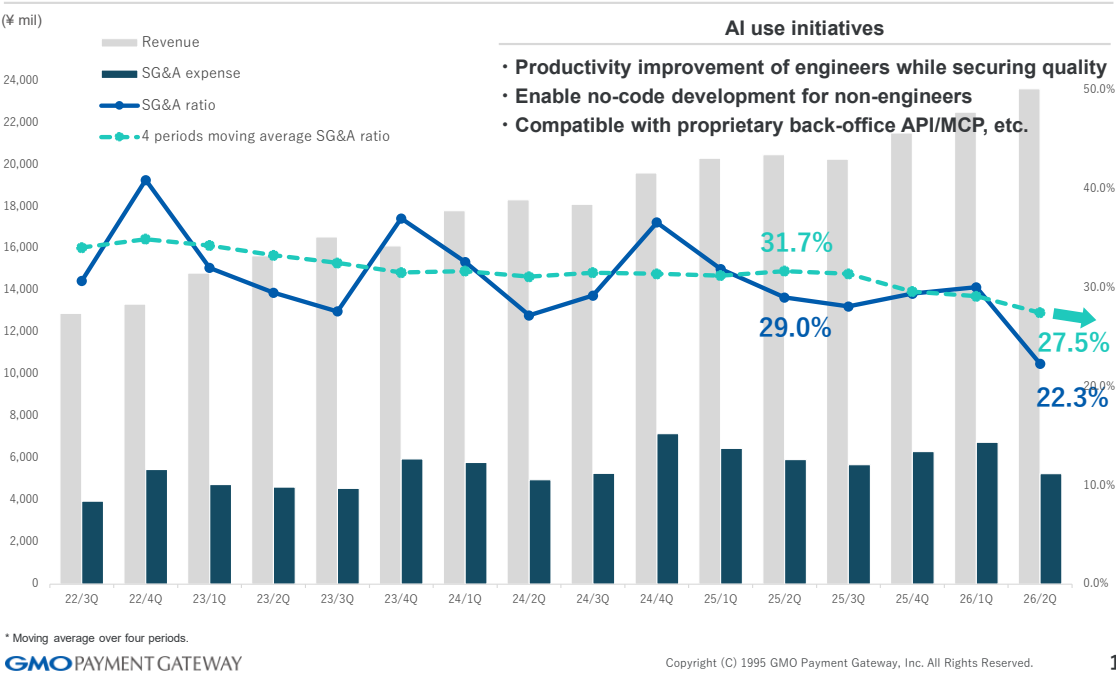
This slide shows one example of how to expand market share. We have attempted to use AI to analyze a huge amount of data to discover how to raise authorization rates when customers make a purchase. This slide shows the results of three cases. One case is a travel agent company X which saw authorization rates improve by 4.4% points which contributed ¥2.2 bn to GMV. The utility company Y saw authorization rates improve 1.1% points, and retailer co. Z saw a 2.1% point improvement. A certain amount of data accumulation is needed for analysis to improve the customer's authorization rate, which increases the customer's revenue. Being the first to provide such a service helps in switching customers away from competitors as well as acquiring new projects.

2.4 Profitability Improvement

Financial Overview					Value-Add
FY2025 OP	Market expansion	Share expansion	Profitability improvement		
30.0bn	× 1.6	× 1.6	× 1.1	+	15.0bn

SG&A ratio* declines by 4.2%pts in a single year by scale leverage and AI usage

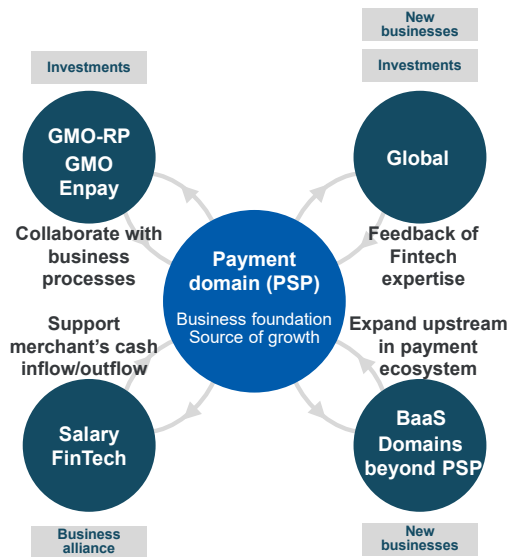
Consol. SG&A to revenue ratio (quarterly trend)



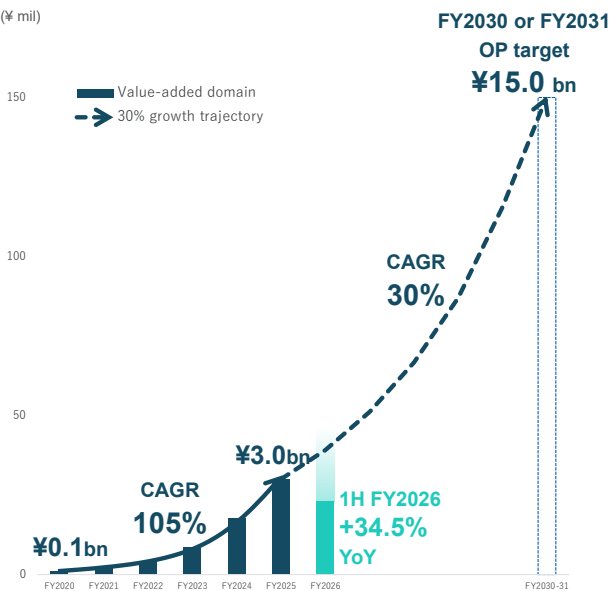
This slide shows that SG&A ratio declined by 4.2% points in a single year by utilizing AI and other initiatives. Scale leverage is finally appearing because we have finally reached the current scale of business and market position. The decline in the cost of processing one transaction lowers both the cost of sales and SG&A. I believe the economy of scale is working. This is only possible if a system capable of unlocking scale merit is used. In other words, the Systems Division configured a system that can use cutting edge technology to drive efficiency at a certain scale, which resulted in the 4% point reduction. Note that this presumes that the data accumulated reaches a certain scale, too.

Progress on track to achieve OP ¥15.0 bn by FY2030 or FY2031

Feedback to payment domain/strengthen MOAT



OP of value-added domain: actual and target

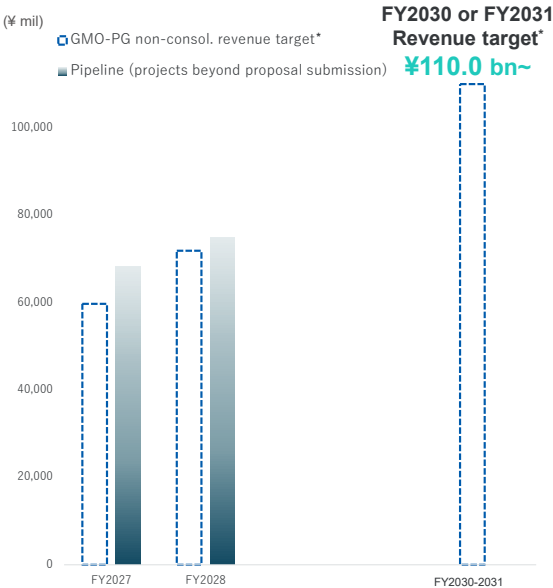


Moving to the value-added domain. Value-added domain does not refer to businesses that are completely unrelated to payment. Businesses in the value-added domain have a strong affinity with the PSP business. Another condition for businesses in value-added domain is that it must have positive feedback to PSP business and strengthen our moat. These two factors is the basis of deciding whether to undertake a value-added business. Progress is on track and on schedule.

2.6 GMO-PG Non-consolidated: Online Payment

Building up pipeline to for FY2027/FY2028 to achieve mid-term target

Pipeline progress for FY2027/FY2028
(projects beyond proposal submission)



* Excludes salary FinTech.

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Issues and Responses

Issue	• SME domain growth rates underperform
Response	• Launched dedicated team of new acquisitions • Formed “product sales x account sales” structure • Seek non-merchandise EC partners

Progress on initiatives for next year’s growth
(project with firm indications and higher)

Market expansion	26/2Q	Onboarded Visa's Click To Pay on payment PF		NEW	
	26/3Q	Provide card payment processing capabilities for "Bakuraku Invoice Issuance" in collaboration with LayerX		NEW	
Share expansion	2H FY2026		FY2027	Beyond FY2028	
	Food wholesale		Fee collection agent	Fast food B	NEW
	Credit card company		Mail order	EPCO	NEW
			Cosmetic		
	Mobile order		Internet		
	Large commercial facility		Ticket		
	Airline A		Airline B	NEW	
	Finance A		Finance B	NEW	
	Finance A		Cross border EC	NEW	

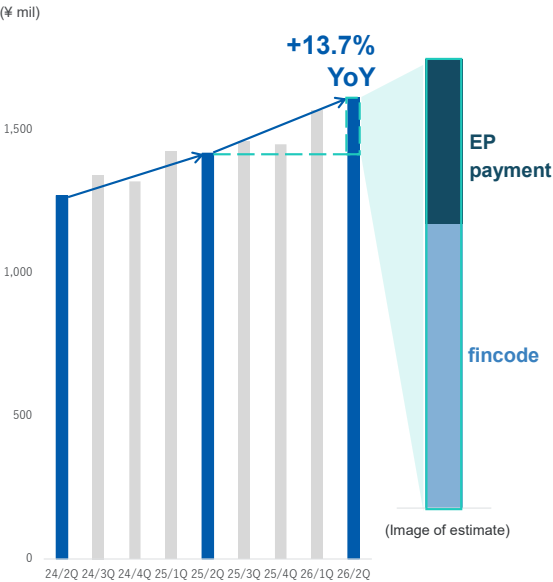
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This slide is on GMO-PG’s online payment business. Please see the bar chart on the left side of the slide. The bars with dotted lines are targets; the blue colored bars show the sum of projects beyond a certain sales stage. You can see that the forecast for the sum of projects stacks up higher than revenue forecast. The right side of the slide shows those projects expected to start operations from 2H FY2026, FY2027 and from FY2028 and beyond. The development work has already begun. One advantage of a stock-type business is that it enables us to track each project’s progress and update the numbers based on the latest sales feedback. This is the kind of project management used to gain visibility on the pipeline and to update our strategy. Fortunately, the pipeline outlook is bright for FY2027 and FY2028.

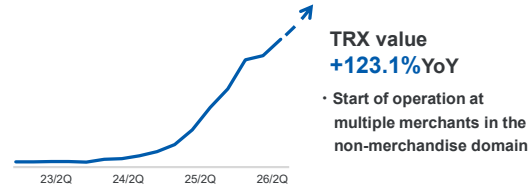
Revenue grew 13.7% driven by expansion of fincode byGMO

GMO-EP revenue (quarterly trend)



Progress during 1H

- EP payment
 - Boosting stock revenue from initiatives on rate revision
- fincode byGMO
 - Strengthen sales of credit card payment of invoices
 - Mar 2026 Full scale operation started for CSS collaborative project



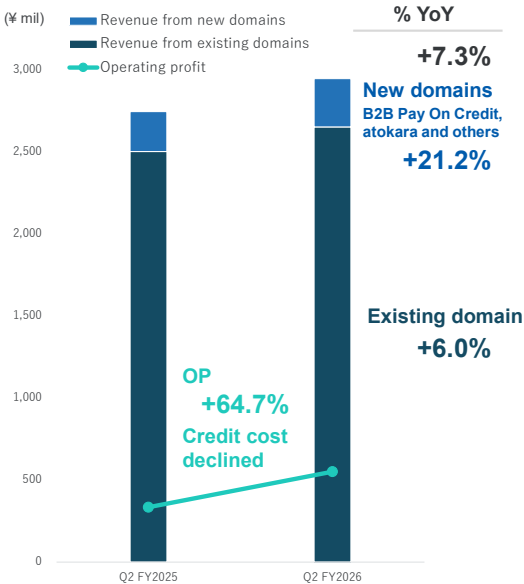
In operation		To be operational	
25/4Q	SME support PF	26/3Q	Mobile order
26/1Q	Medical	26/3Q	DX support PF
26/2Q	Education-related PF	26/3Q	Shuttle service

This slide talks about GMO-EP. fincode byGMO, a payment system targeting startups, is growing strongly and is firmly on a growth trajectory. fincode has been adopted in Mizuho Bank's B2B platform which is further contributing to growth.

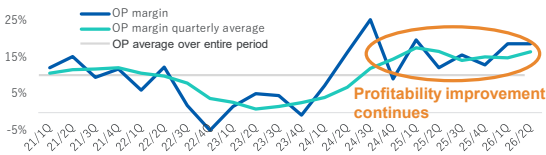
2.8 GMO-PS : Payment After Delivery

OP increased 64.7% from decrease in credit costs; building pipeline to return to growth

GMO-PS revenue and OP (Q2)



GMO-PS OP margin trend (quarterly)



- Strengthen operation of credit collection structure
- Building an AI data base to autogenerate credit logic that aligns with risk profile of each case

Pipeline of projects to become operational

- Collaboration with BtoB platform and early onboarding of projects

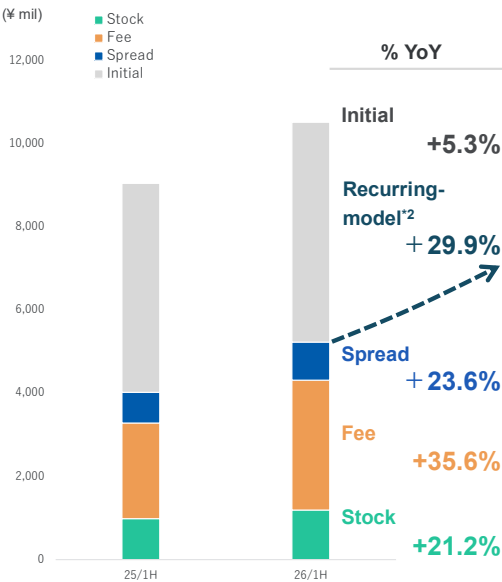
Payment After Delivery		B2B Pay On Credit	
26/2/Q	Cosmetic A Just started	26/3/Q	Invoice issue Just started
26/3/Q	Residential facility equipment	26/3/Q	Food wholesale
26/3/Q	Health food	26/4/Q	Public dues
26/3/Q	Food NEW	26/4/Q	Manufacturing wholesaler
26/4/Q	Cosmetic B NEW	26/4/Q	DIY store NEW

Moving to GMO-PS which offers Payment After Delivery. The structure for credit collection has been significantly strengthened, which has contributed to raising profitability. As a result, OP grew 64.7% YoY. In addition, the B2B Pay On Credit service grew 21%. In short, the business has finally returned to a growth trajectory.

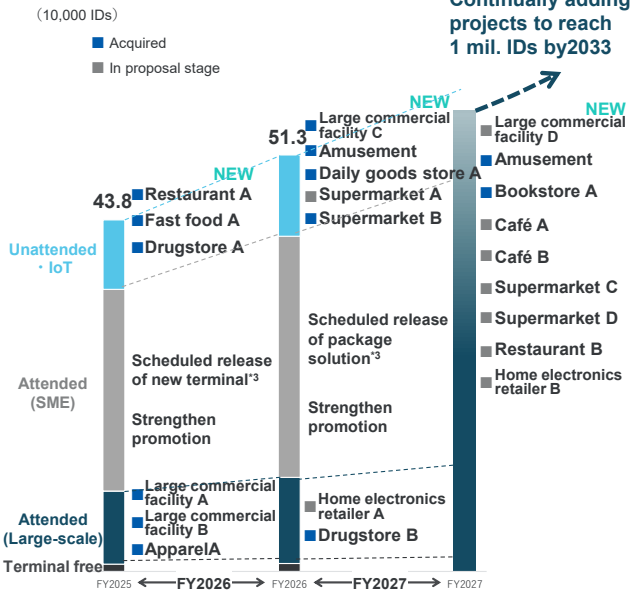
2.9 Consolidated GMO-FG : CP Payment

Stacking up projects of commercial facilities and restaurant to achieve net increase of 60~70K IDs annually

Consol. GMO-FG revenue by business model*1 (1H)



Project pipeline and increasing IDs



*1 Figures are taken from GMO-FG's financial performance. *2 Recurring-model revenue is the sum total of stock, fee and spread and excludes initial which mostly consists of terminal sales.

*3 The number of center-connected IDs are increasing that do not contribute to initial revenue.

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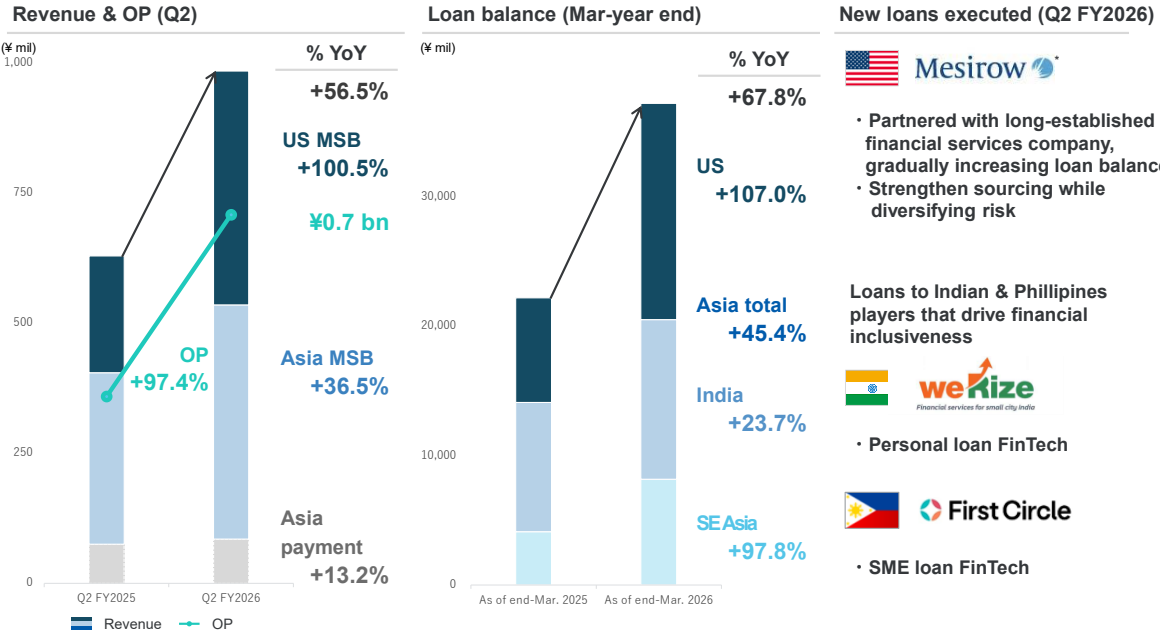
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Next is GMO-FG's CP payment business. The business is growing healthily judging from the 29.9% YoY growth of recurring-model revenue. In addition, large-scale projects are in the pipeline that should contribute in FY2027 and FY2028. GMO-FG is being able to both reap the benefits of past efforts as well as sow the seeds for future growth, at the same time.

I will hand over to Mr. Muramatsu, Executive Vice President to explain the global business.

Revenue increased 56.5% from building up prime credit portfolio



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Mr. Muramatsu: This slide explains the global MSB and payment business. Global business is on the growth path to achieve one-third of the ¥15.0 bn OP target from value-added domain. Q2 profit was approximately ¥0.7 bn, up 97% YoY making steady progress towards achieving the mid-term target of ¥4 bn to ¥5 bn. By region, US MSB grew rapidly, with revenue nearly doubling YoY. In Asia, the loan balance in SE Asia grew 98%. Business continues to expand in the three key regions of Japan, US and Asia.

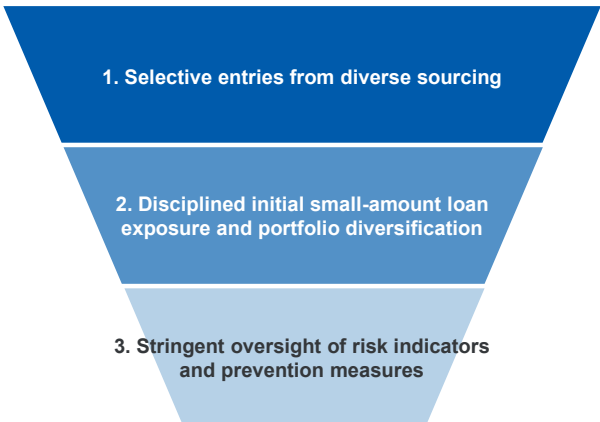
The highlight is that this growth is underpinned by prime quality assets. The average interest rate on lending is high at 11.5% while loss ratio is controlled below 0.5%. I believe we have built a portfolio that is low risk and high return.

Payment Gateway					Payment Gateway
FT2008	Market	Share	Profitability		
OP	Capitalization	equity	Improvement		
30.0bn	× 1.6	× 1.6	× 1.1	+	15.0bn

Loss ratio controlled to 0.5% through multiple layers of risk mitigation

Credit management of overseas lending

Features of security



Annual loss ratio*2 **0.5%**

Interest charged **11.5%** (weighted average)

- Structuring by team of financial experts
- Optimize to each region's legal systems/business practices and business characteristics
- Triple-layer preparedness of preventative measures, credit monitoring, responses to potential troubled debt
- Locally sourced personnel and **Tier 1 VC network**
- Leverage our FinTech business acumen
 - ✓ Credit experience in PSP/BNPL/Earned wage access businesses
- Start with small amount, increase loans only to prime borrowers
- Diversify by region and sector
- **Loan period within 2 years in principle/Make agile loan turnover**
- Monthly monitoring by local team and independent division
- Include debt covenants; surveillance of pre-breach warnings triggers
- Secure soundness through oversight of debt classification
- **Secured loan ratio 95%*1, guarantees attached**
- Manage risk volume against capital

*1 Based on number of borrowers.

*2 The figure shows the ratio of losses recorded for the entire period since commencement of overseas lending to total loans since commencement of overseas lending (annualized).

The loan book at the end of the term reached ¥37.0 bn with a loss ratio under 0.5%, securing a high credit quality. The reason for the high credit quality is the organizational structure put in place, with the key feature being debt structuring capability thanks to the dedicated team consisting of experts in structured finance and finance. Also, the triple-layer of preparedness is another key, consisting of preventative measures, credit monitoring and responses to potential troubled debt. Having said this, the most important point at the outset is to have a stringent vetting process for potential borrowers. This is done through employees based locally in US, India and Asia to conduct local sourcing as well as referrals from the network of Tier 1 venture capitals. It goes without saying that FinTech expertise gained from our own business in Japan also improves the due diligence process.

On top of this, loans begin with a small amount and diversified. Loan period is within 2 years, in principle. We also actively reshuffle the portfolio.

Credit monitoring is also stringently carried out through debt classification and regular monitoring to assess loan quality.

Secured loan ratio is 95% and securing guarantees is also strongly encouraged. Unlike the recent press on the risks of private credit, our lending is completely different in terms of security of principal and credit quality.

A “Circular FinTech R&D” that strengthens the domestic business and generates revenue



Loan case (global FinTech business)



* Investment recovery completed.
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Returns

Business expertise and product generation

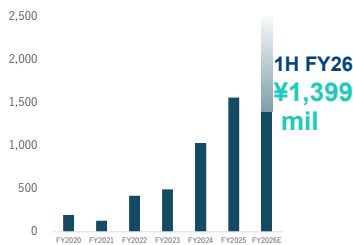
Launched Instant Salary byGMO in 2021

Expanded BNPL line-up

Preparation for Agentic commerce

(¥ mil)

OP from Global business



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I would like to reiterate the significance of global business. Global business enables us to gather global expertise to strengthen and expand businesses adjacent to PSP, while generating OP of ¥1.3 bn in a half-year period. I believe the global business is the foundation for innovation by linking Japan with the rest of the world. Taking a bird’s eye view, providing liquidity to growth-stage FinTech players contributes to the sustainable growth of the recipient country. This business also has the benefit of R&D while generating revenues. Taking a long-term perspective, the global business is the lead-up to expand our TAM overseas. Some examples are stated on the bottom part of the slide. The salary prepayment service, or Early Wage Access (EWA), came from a company sourced 9 years ago in the US to which we extended loans based on strong growth outlook. Similar services are spreading across Asia with several startups being formed, which we are looking to support. We also offer EWA service in Japan and I can foresee the possibility of linking services for a pan-Asia coverage. In addition, an agentic commerce provider, which fuses EC and AI, has been sourced from the loan provider network and we have made an equity investment into this company. I believe this will be a strong basis to prepare us when AI takes root in Japan. This is the significance behind global business. We will continue to grow this business while exercising discipline.

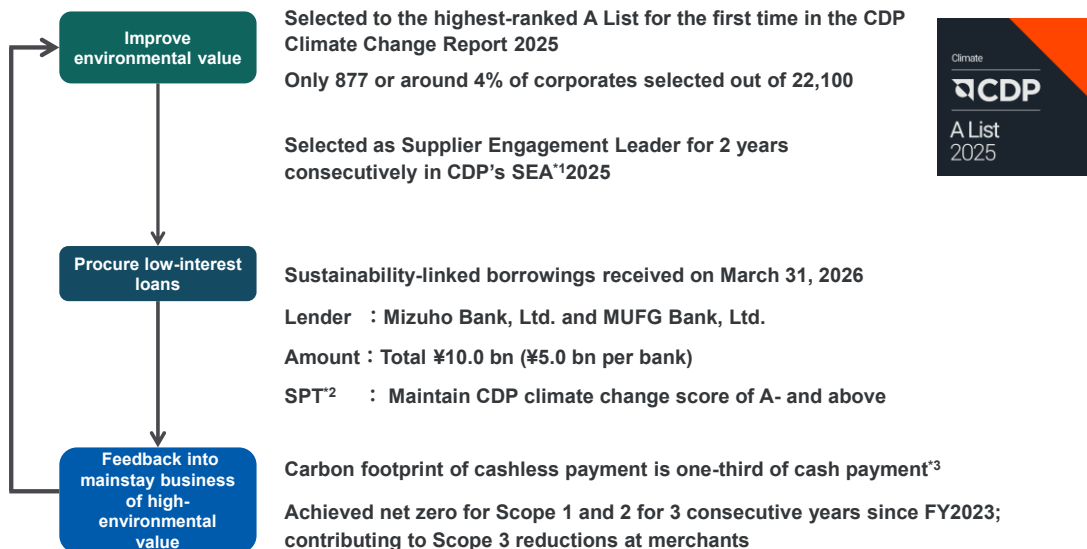
3. Sustainability and Financial Strategy

Moving on to sustainability and financial strategy.

3.1 Sustainability

Convert environmental value to low-cost funds to feedback into mainline business to drive growth

The sustainability feedback loop



*1 SEA stands for Sustainability Engagement Assessment. *2 Sustainability Performance Target is where borrowing terms fluctuate according to achievement of sustainability targets.

*3 Payments Association Japan's "Cashless Roadmap 2023."

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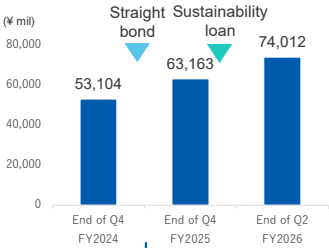
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Sustainability is not just a principle. Sustainability is a management lever that can lower the cost of capital and contribute to grow the mainline business. The 2025 scoring by CDP selected us into the highest-ranked A list, which testifies to the improvements made in environmental value. As a result, we secured a low-interest rate loan of ¥10.0 bn which will be used to grow the payments business which has a low environmental footprint, which in turn raises environmental value and contributes to social sustainability. This virtuous cycle will help accelerate the company's growth.

Financial strategy that supports the PSP/FinTech business

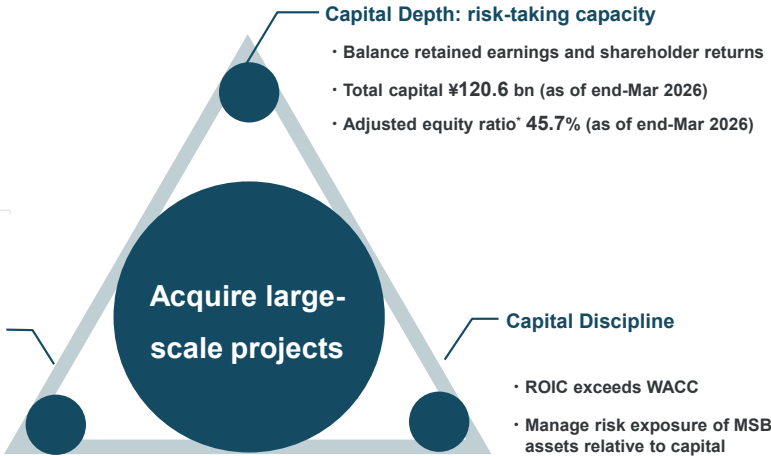
Financial strategy based on balancing 3 aspects

Interest bearing debt (incl. corporate bonds)



Securing Liquidity

- Diversified fund procurement/ low & fixed rate procurement
- Liquidity required for payment business
- Funds for MSB business that feedbacks to payment business

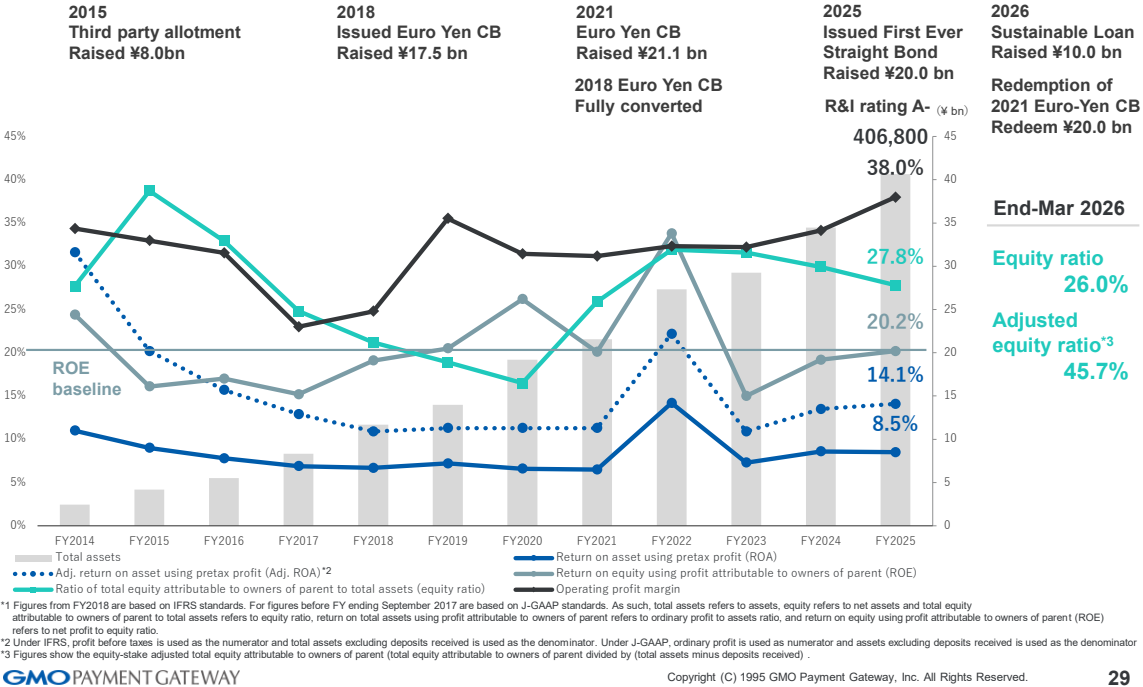


* Figures show the equity-stake adjusted Total equity attributable to owners of parent (total equity attributable to owners of parent divided by (total assets minus deposits received)) .

This slide gives an overview of the financial strategy. There are many retail sectors that can grow more if cash or liquidity were available. However, one of the challenges in the Japanese payment market is the long payment cycle. I have re-acknowledged the role the PSP industry can play in providing liquidity. We can leverage the strength of procuring funds to acquire large-scale projects and provide services that help the merchant's growth. As a result, interest-bearing debt has been increasing as shown on the slide. We will look at the capital base of around ¥120.0bn and the equity ratio of 46% in balancing the debt leverage. Balancing the three points on the triangle shown on the slide will help strengthen the moat while winning large-scale projects to achieve the OP target of ¥100.0 bn. The financial strategy aims to balance procuring funds competitively and shareholder returns.

3.3 Major Consolidated Financial Indicators*1

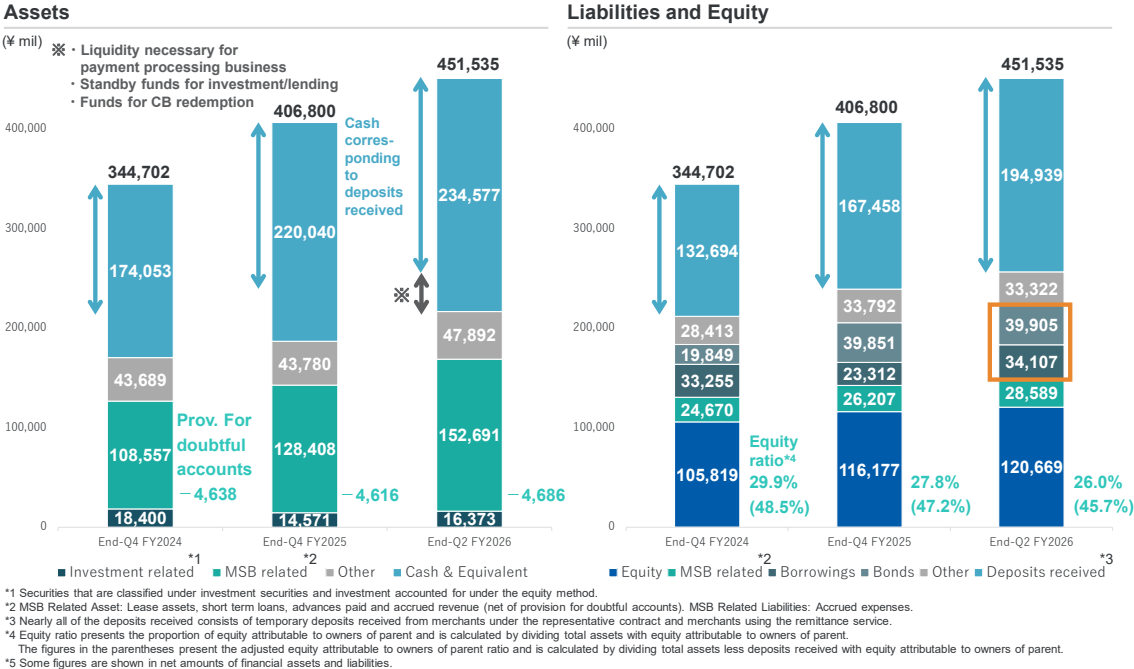
Managing businesses while balancing profitability, capital efficiency and capital base



This shows the trend of equity ratio, ROE and ROA and the major debt funding events over a ten-year period and illustrates how we have maintained financial soundness.

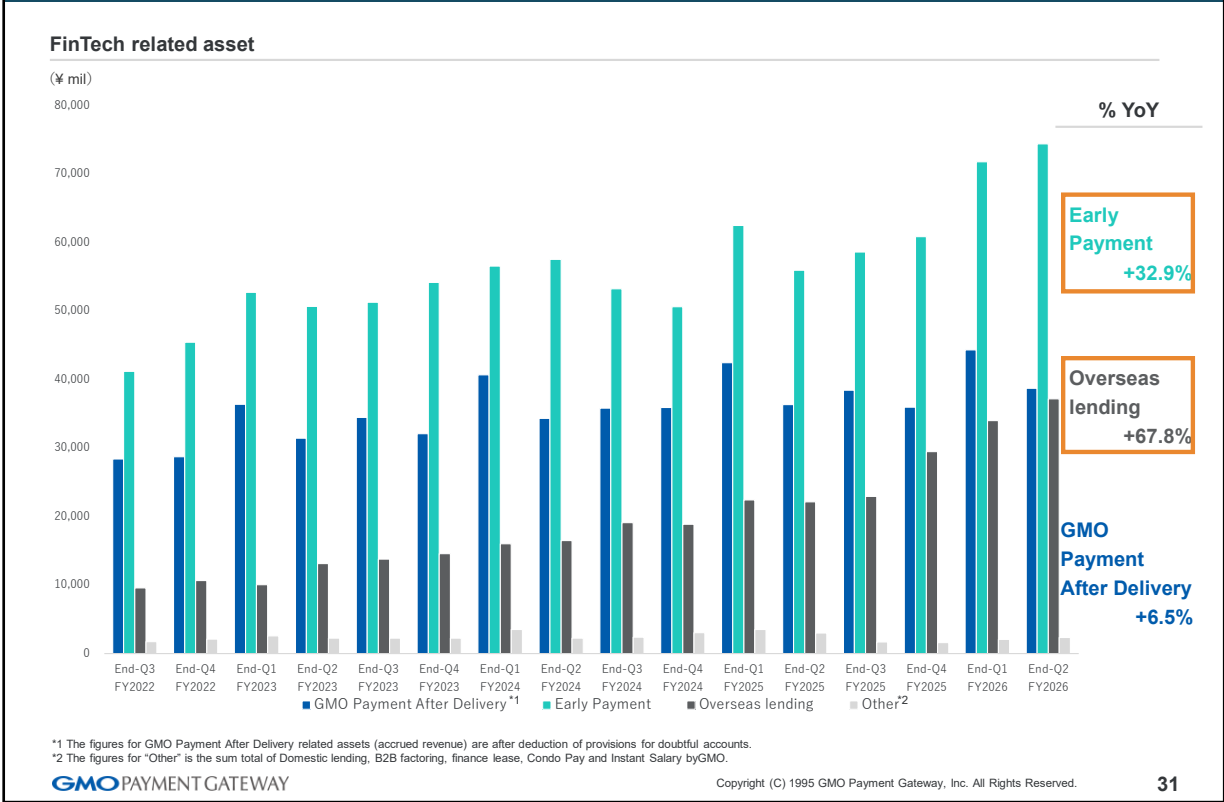
3.4 Consolidated Balance Sheet

Funded the increase in MSB-related assets using sustainability loan



This slide shows the balance sheet for the past two years. The orange box on the right side shows the interest-bearing debt that includes the ¥10.0 bn sustainability loan.

3.5 FinTech Related Asset (Quarterly)

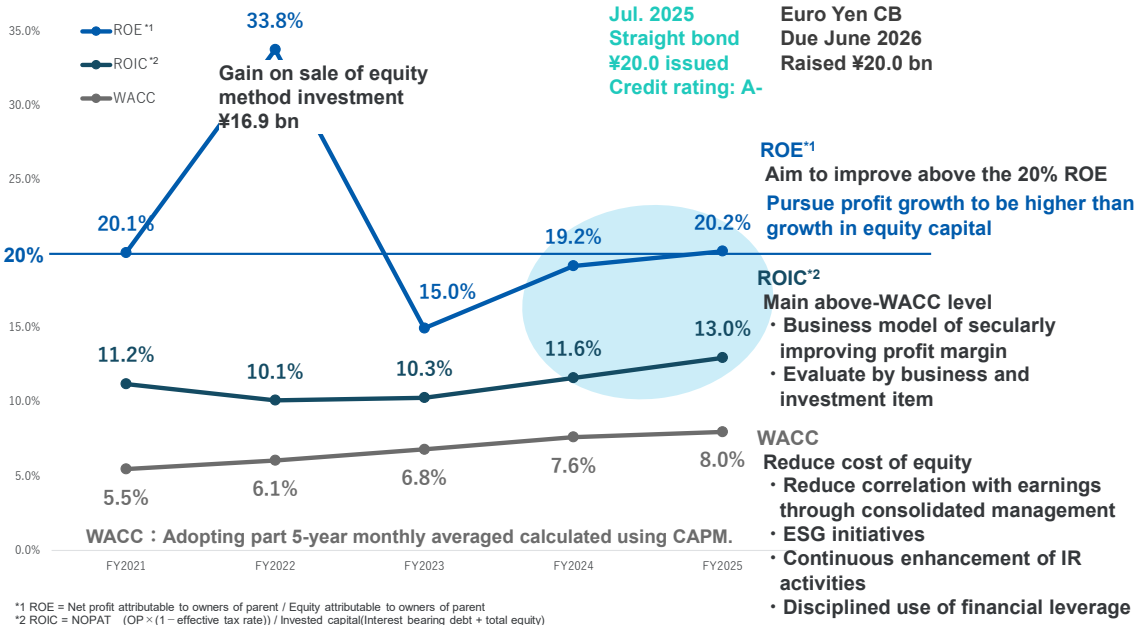


This slide shows the use of proceeds from funding. Exercising strict ROIC discipline, the funds have been deployed for Early Payment, which helps acquire large-scale projects and complements the PSP business; Payment After Delivery for rebundling services and overseas lending and investment. Funds are deployed into these services while being cognizant of the balance to help accelerate OP growth.

3.6 Capital Efficiency (excerpt from FY2025 financial results briefing material)

ROIC improved by 1.4%pts, ROE by 1.0%pts from improved capital efficiency across businesses and on a consolidated basis

Annual trend of ROE^{*1} / ROIC^{*2} / WACC



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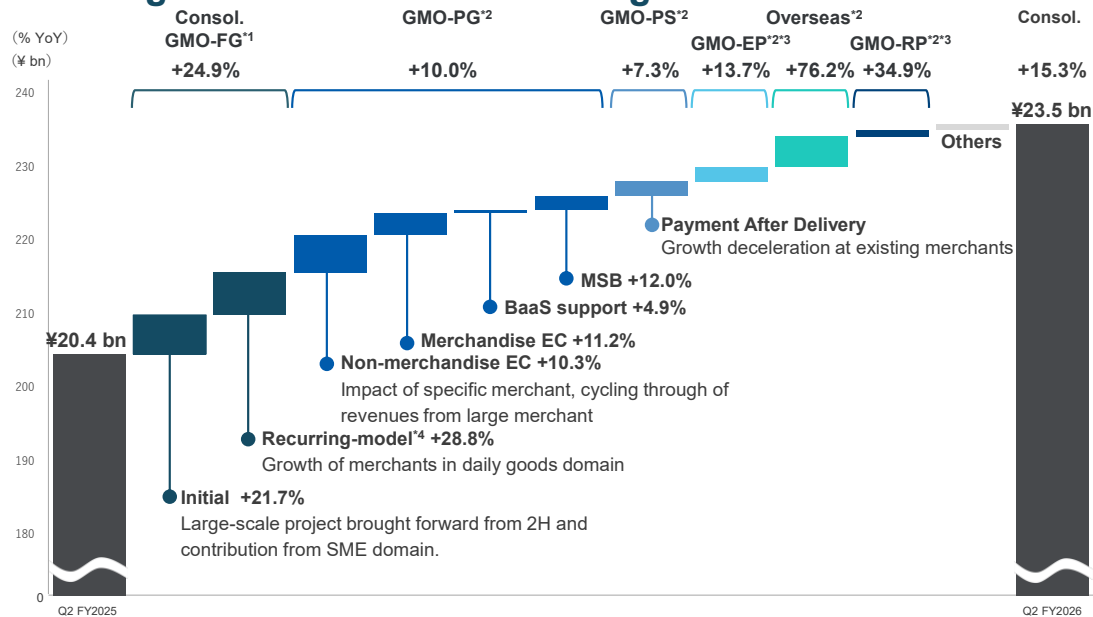
This slide is an excerpt from the FY2025 presentation material. The prerequisite is for ROIC to exceed WACC. The initiatives explained so far have been carried out accordingly, as the results demonstrate. We intend to maintain these levels as we progress towards the OP target of ¥100.0 bn.
This ends my presentation, thank you for your attention.

Mr. Ainoura: Thank you very much.

4. Financial Highlights and Reference Materials

4.1 Waterfall Chart of Consol. Revenue (Q2)

Revenue exceeded plans by 6.6%pts driven by GMO-FG's recurring-model revenue and strong overseas



*1 Figures are taken from GMO-FG's consolidated financial results. Consol. GMO-FG includes GMO-FG, GMO-CAS and GMO-DATA.

*2 Revenue figures for each of the companies are stated before consolidated adjustments.

*3 GMO-RP, formerly a subsidiary of GMO-EP has been transitioned to a direct consolidated accounting into GMO-PG from FY2026.

*4 Recurring-model revenue is the sum total of stock, fee and spread and excludes initial which mostly consists of terminal sales.

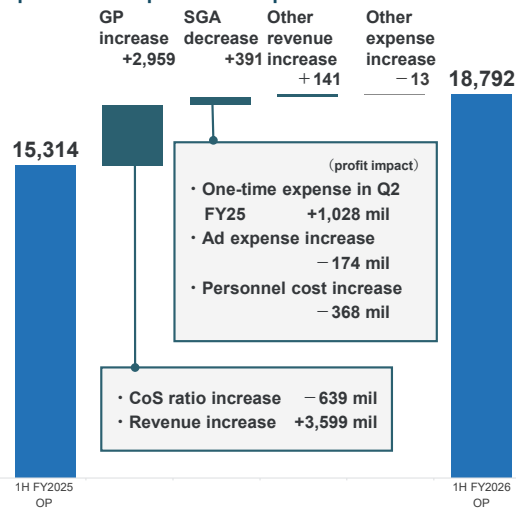
4.2.1 Waterfall Chart for Consol. OP and Pre-tax Profit (Semi-annual)

OP increased 22.7% from absence of one-time expense last year and higher personnel costs, etc.

OP waterfall chart*

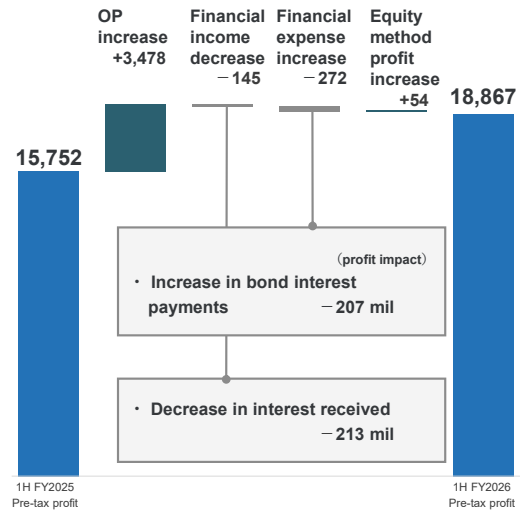
% YoY +22.7% (¥ mil)

OP growth is 23.0% YoY excluding impact of one-time expense and impact from a specific merchant



Pre-tax profit waterfall chart*

% YoY +19.8% (¥ mil)



* The "+" and "-" sign denote the direction of the impact to operating profit and pretax profit.

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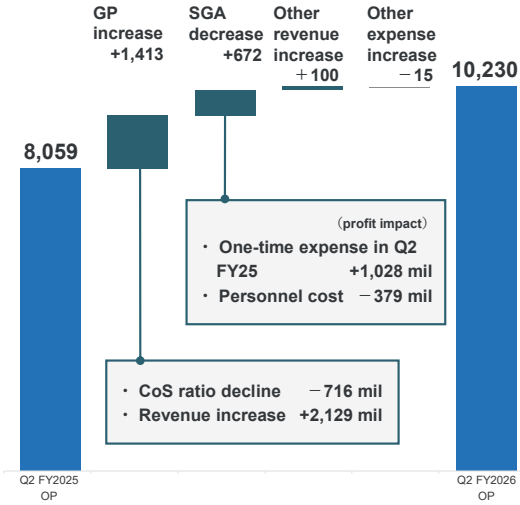
4.2.2 Waterfall Chart for Consol. OP and Pre-tax Profit (Q2)

OP increased 26.9% from absence of one-time expense in Q2 FY2025 and higher personnel costs, etc.

OP waterfall chart*

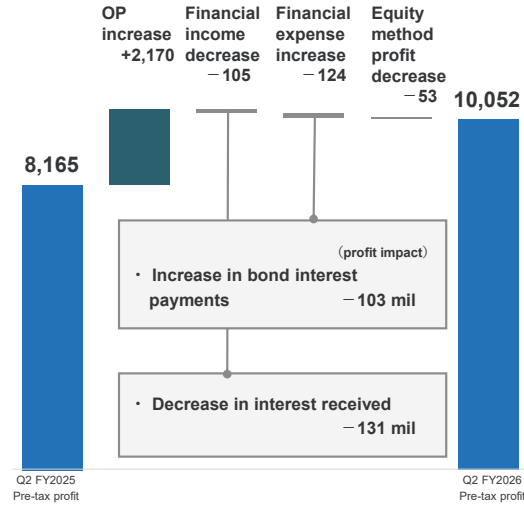
% YoY +26.9% (¥ mil)

OP growth is 20.0% YoY adjusting for one-time expense and impact of a specific merchant



Pre-tax profit waterfall chart*

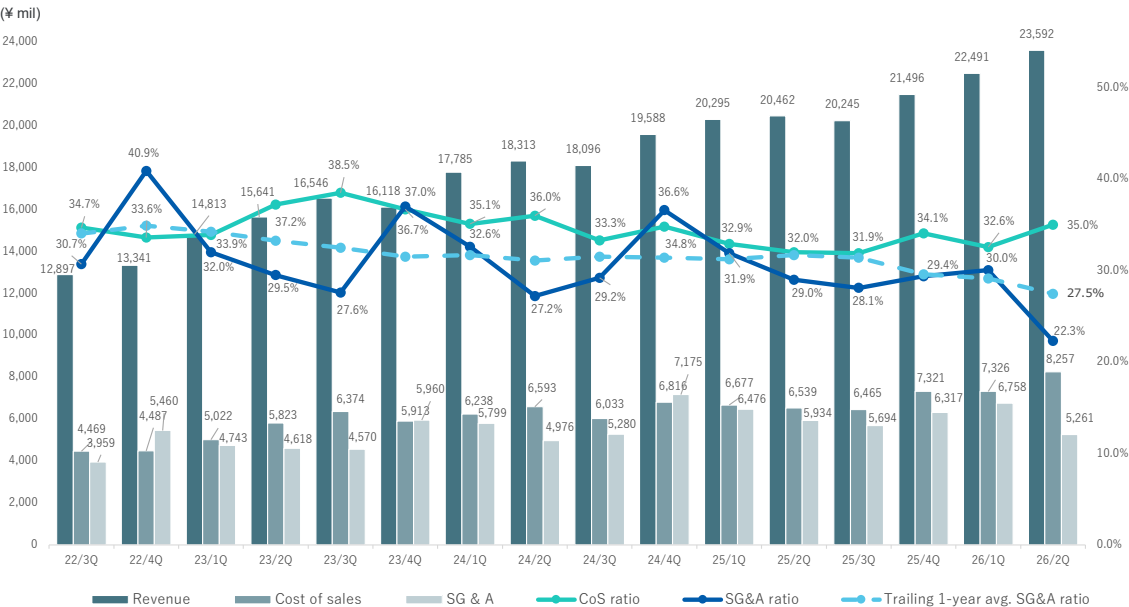
% YoY +23.1% (¥ mil)



* The "+" and "-" sign denote the direction of the impact to operating profit and pretax profit.

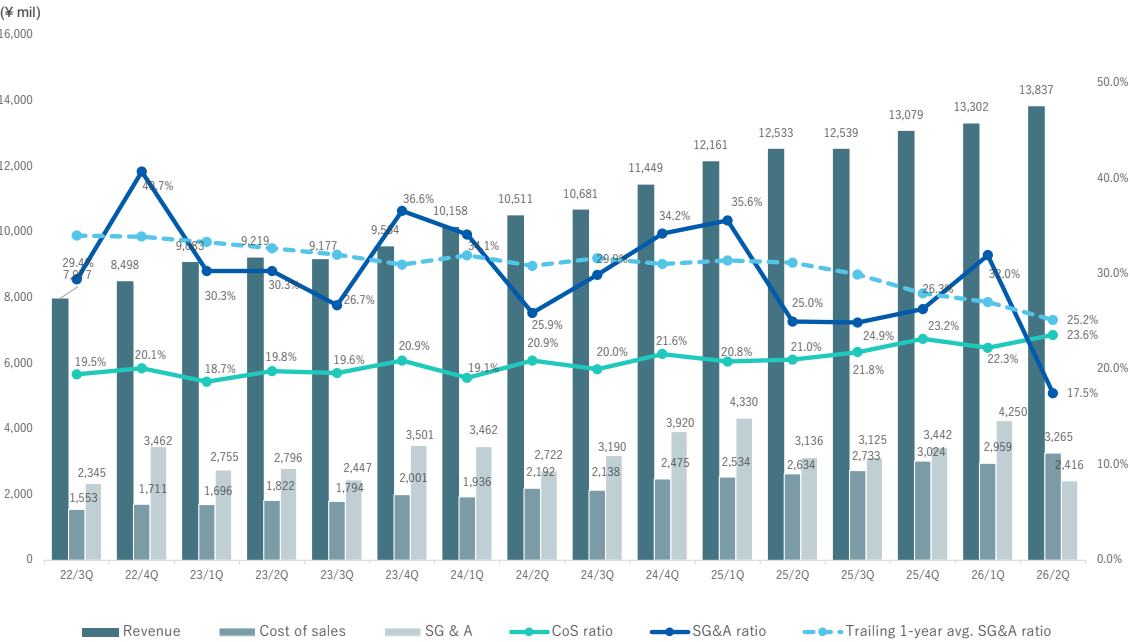
4.3.1 Consolidated CoS and SG&A Ratio (Quarterly)

CoS ratio fluctuates depending on revenue mix



4.3.2 CoS/SGA Ratio of GMO-PG & GMO-EP (Quarterly)

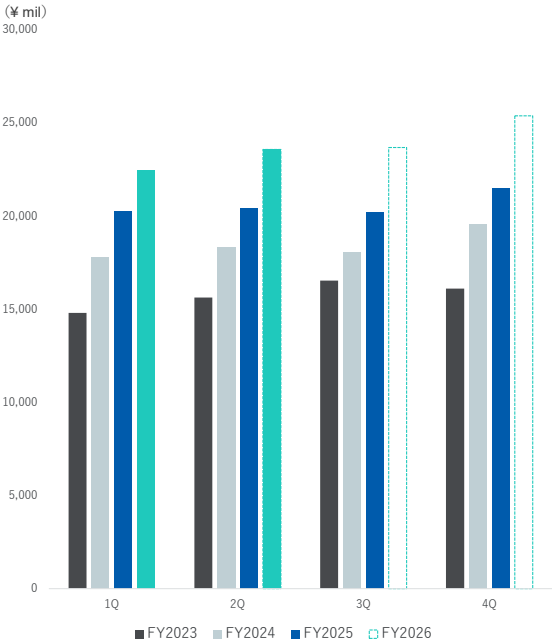
CoS ratio trending stably for online payment business



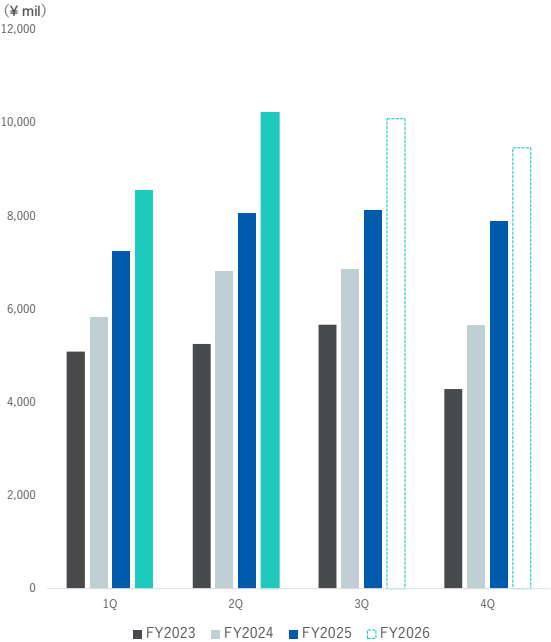
* Figures presented are before consolidation adjustments.

4.4 Consolidated Revenue and Operating Profit (Quarterly)

Consolidated revenue



Consolidated operating profit



* Figures for consolidated revenue and operating profit for Q3 to Q4 FY2026 are based on the guidance.

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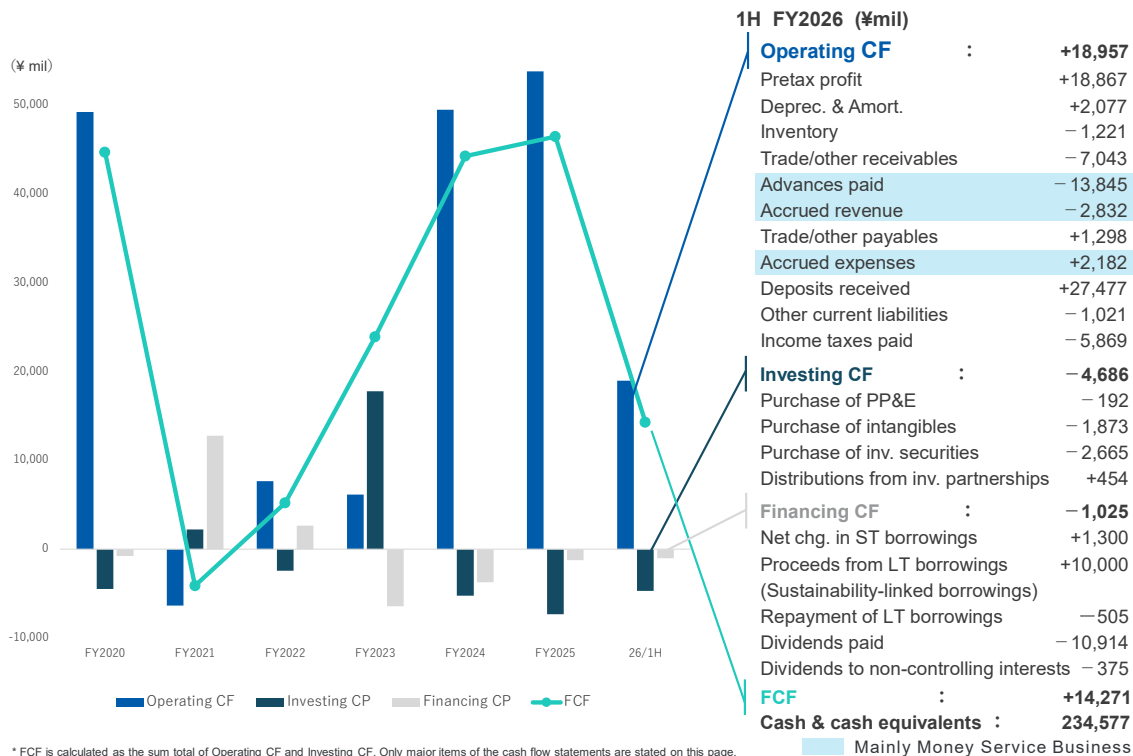
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4.5 Consolidated EBITDA* and EBITDA Margin (Quarterly)



* Figures are the sum of operating profit and depreciation.

4.6.1 Consolidated Cash Flow Statement

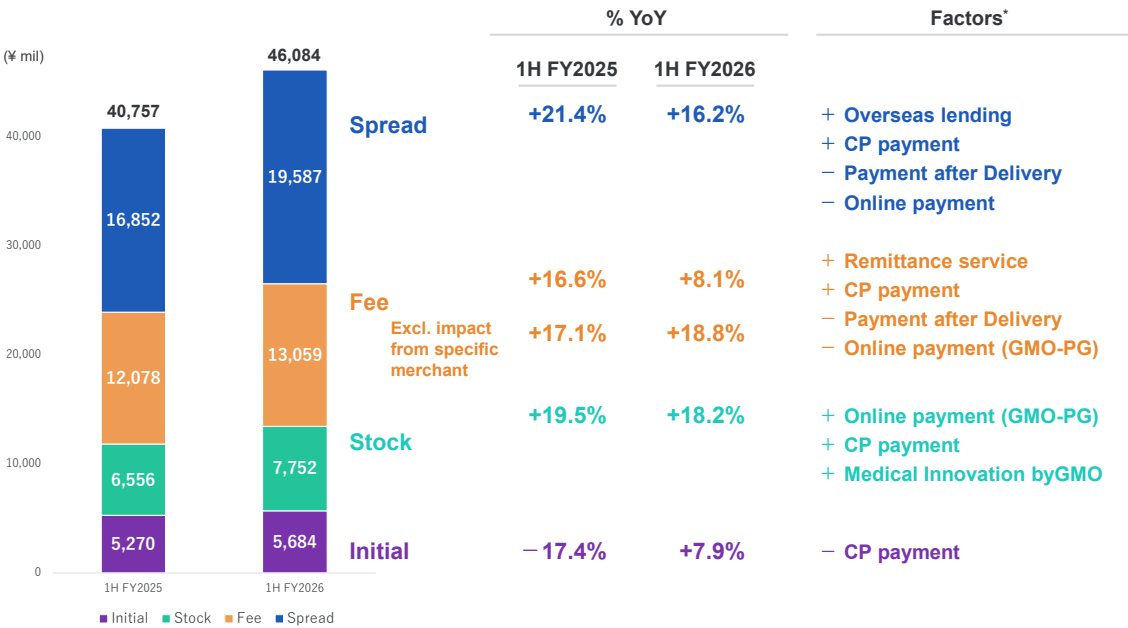


4.6.2 Major Factors Affecting Consolidated Cash Flow Statement

Related liabilities & assets		Impact from business expansion	
Payment Processing Business			
Sales proceeds of merchants under the Representative Contract	Deposits received (liability)	Liability ▲	Operating CF ▲
Yearly fluctuations can be large as annual TRX value of trillions of yen can be carried over to the following year			
Money Service Business			
Early Payment service	Advances paid (asset)	Asset ▲	Operating CF ▼
Payment After Delivery service	Accrued revenue (asset)	Asset ▲	Operating CF ▼
	Accrued expense (liability)	Liability ▲	Operating CF ▲

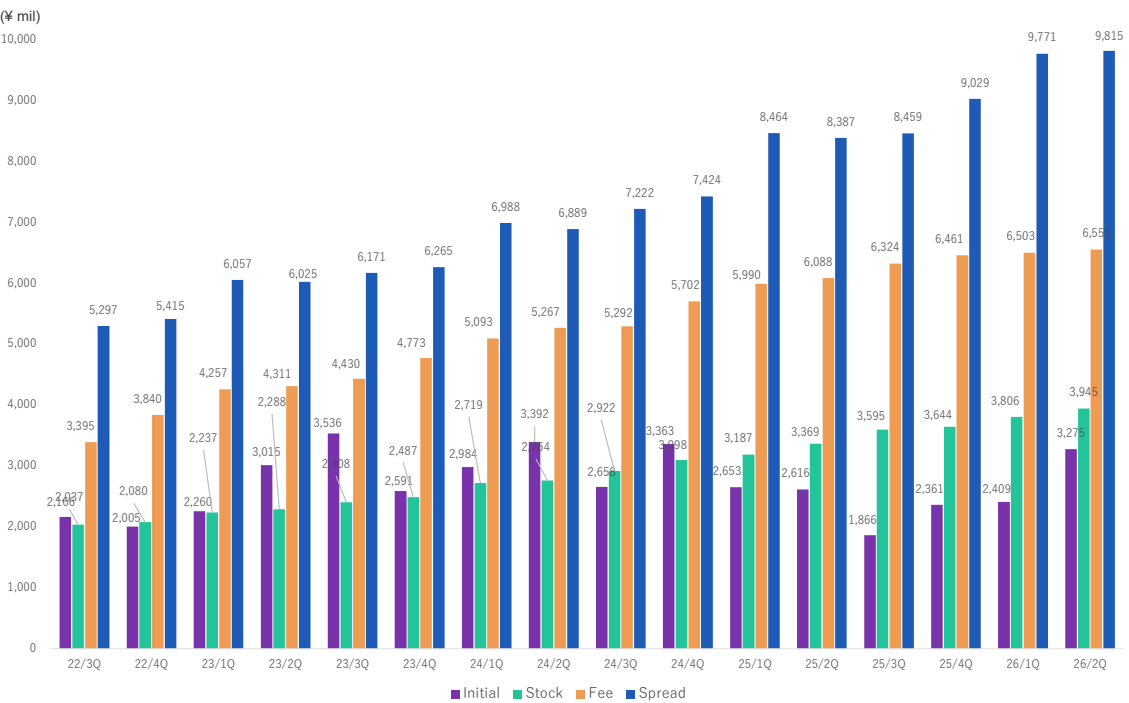
4.7.1 Revenue by Business Model

Fee revenue grew 18.8% excluding impact of a specific merchant



* The "+" and "-" denotes a growth rate higher or lower than the consolidated revenue growth of 13.1%, respectively.

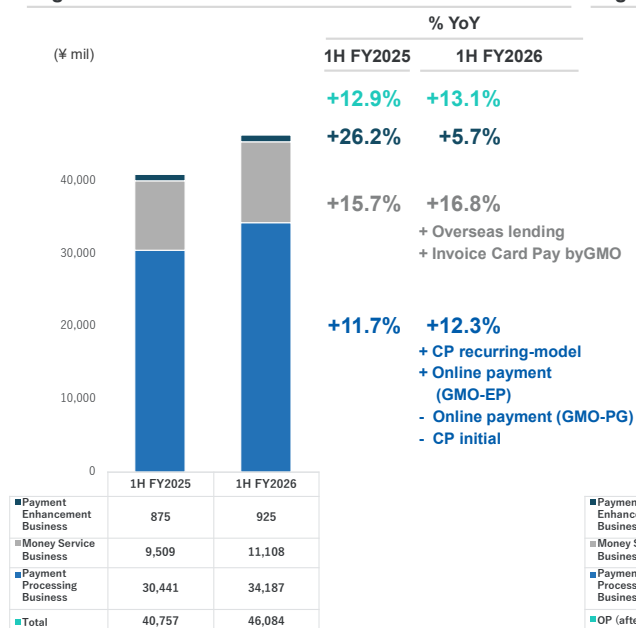
4.7.2 Consolidated Revenue by Business Model (Quarterly)



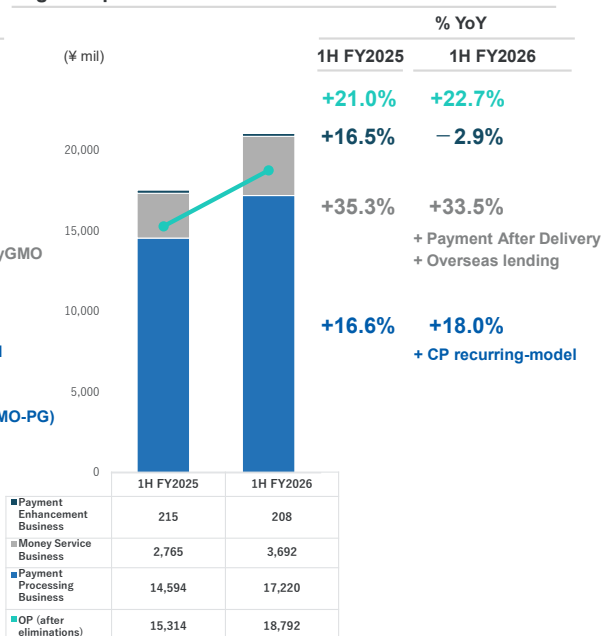
4.8.1 Consolidated Segment Performance (Semi-annual)

Money Service Business segment revenue grew 16.8% due to contribution from overseas lending

Segment revenue*



Segment profit/loss*



* Figures for consolidated revenue and consolidated operating profit are after inter-segment eliminations. The "+" and the "-" sign denotes that the growth rate is higher or lower, respectively, compared to the segment growth rate.

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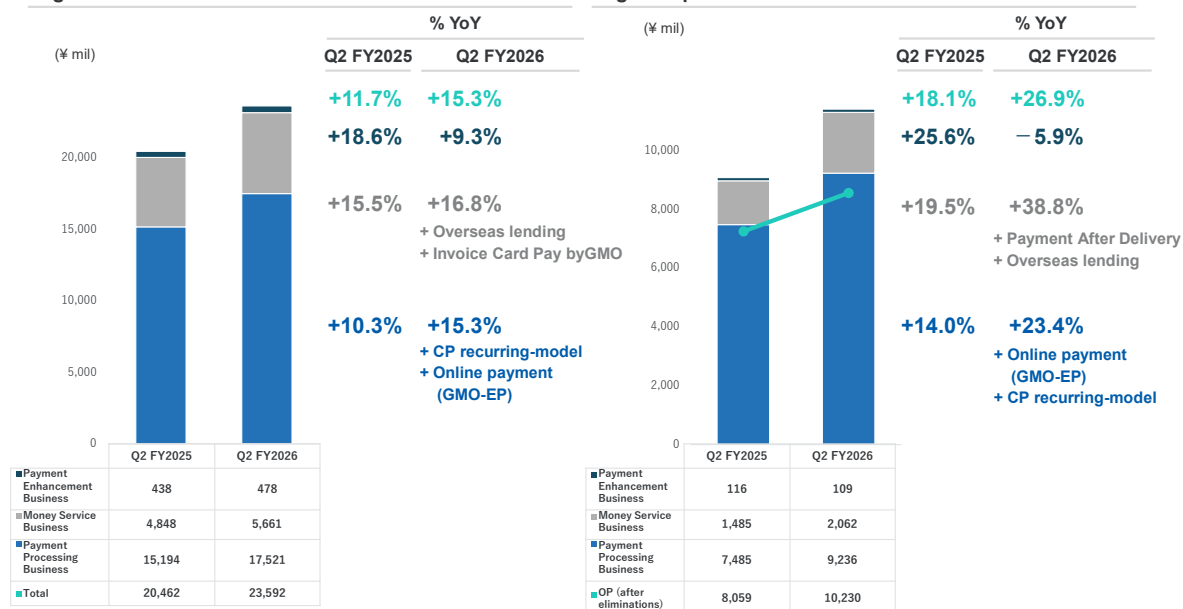
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4.8.2 Consolidated Segment Performance (Q2)

Money Service Business segment revenue grew 16.8% due to contribution from overseas lending

Segment revenue*

Segment profit/loss*



* Figures for consolidated revenue and consolidated operating profit are after inter-segment eliminations. The "+" and the "-" sign denotes that the growth rate is higher or lower, respectively, compared to the segment growth rate.

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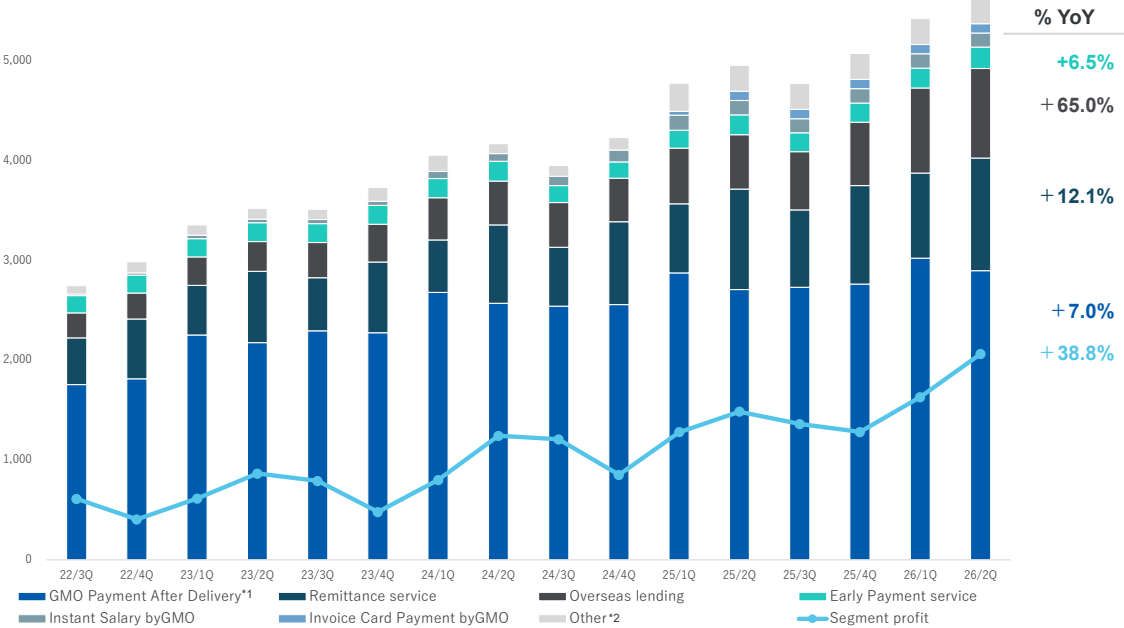
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4.9 FinTech Revenue and Profits (Quarterly)

FinTech revenues and profit

(¥ mil)



*1 Includes the impact of commission rate revisions to reflect the increase in CVS payment agency cost for Payment after Delivery from September 2022.

*2 The figures for "Other" is the sum total of Domestic lending, BtoB factoring, finance lease, B2B AR Guarantee, B2B Payment Guarantee, Condo Pay and e-pay sugumo

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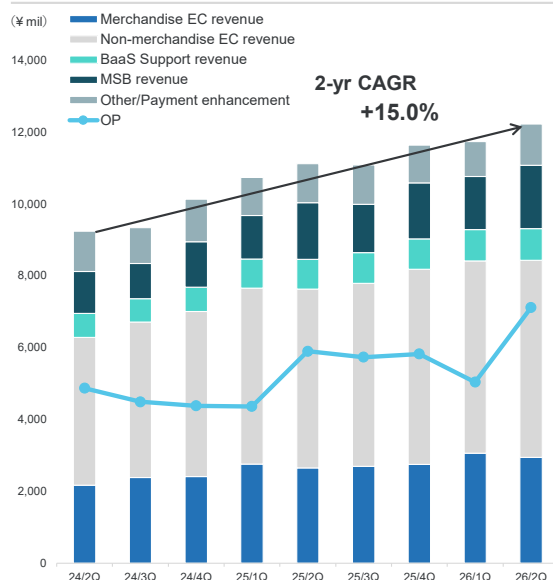
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4.10.1 GMO-PG Non-Consol. Performance (Quarterly)

Revenue grew 10.0% from the impact of cycling through of the contribution from a large merchant and the specific merchant impact

GMO-PG non-consolidated revenue & OP (quarterly)^{*1}



^{*1} Figures for revenue and operating profit are before consolidation adjustments.

^{*2} Figures for BaaS Support present the sum total of Ginko Pay and Processing PF.

^{*3} The YoY figures for Salary FinTech is calculated using the sum total of Instant Salary byGMO, salary related remittance service included in Remittance service, e-pay sugumo, etc.

The revenue recognition method for Instant Salary byGMO are changed from gross method to the net method for some of the schemes from Q1 FY2024, and to all schemes from Q1 FY2026.

The figures present the YoY numbers have been restated on a gross basis for the entire period.

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% YoY

	Q1 FY2026	Q2 FY2026
Revenue^{*1}	+9.3%	+10.0%
Online payment	+9.9%	+10.6%
Merchandise EC	+10.8%	+11.2%
Apparel	- 1.3%	+0.6%
Food/beverage	+20.6%	+18.7%
Cosmetic/Health food	+2.8%	+4.0%
Others	+13.9%	+14.0%
Non-merchandise EC	+9.4%	+10.3%
Digital content/telecom	+0.6%	+0.6%
Utility	+11.7%	+9.9%
Travel/ticket	+16.3%	+18.2%
Others	+13.6%	+15.5%
BaaS support^{*2}	+7.7%	+4.9%
Money Service Business	+21.4%	+12.0%
Remittance service	+23.3%	+12.1%
Early Payment service	+9.9%	+6.1%
Invoice Card Pay byGMO	+306.8%	+84.8%
Salary FinTech ^{*3}	+13.7%	+20.2%
Other/Payment enhancement	- 8.0%	+6.6%

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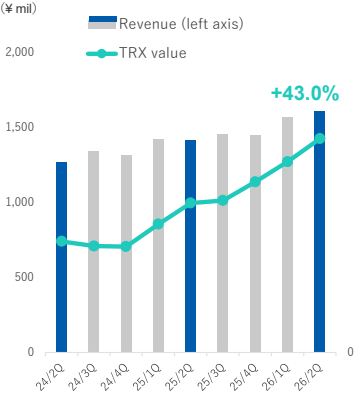
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4.10.2 Performance of GMO-EP, GMO-PS and GMO-FG (Quarterly)

EP was in line, PS' existing merchants decelerated, FG exceeded plans

GMO-EP (quarterly) *1*2

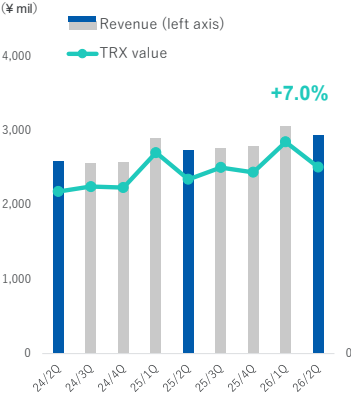
(% YoY)	2026/1Q	2026/2Q
Revenue	+10.2%	+13.7%
OP	+12.4%	+20.7%



Payment service to startups grew above plans

GMO-PS (quarterly)*2

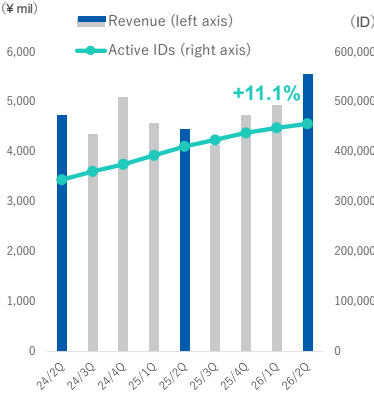
(% YoY)	2026/1Q	2026/2Q
Revenue	+5.5%	+7.3%
OP	+0.1%	+64.7%



Impact of growth deceleration at existing merchants

Consol. GMO-FG (quarterly)*3

(% YoY)	2026/1Q	2026/2Q
Revenue	+7.8%	+24.9%
OP	+7.0%	+9.1%



Start of operation of large merchant in daily goods domain ahead of schedule
Initial revenue +21.7%
Recurring-model revenue*4 +28.8%

*1 GMO-RP, formerly a subsidiary of GMO-EP has been transitioned to a direct consolidated accounting into GMO-PG from FY2026.

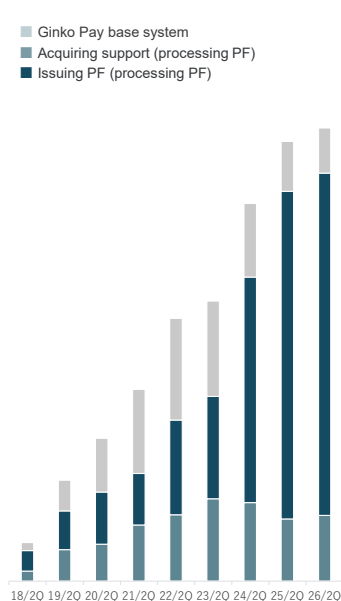
*2 Figures are before GMO-PG's consolidation adjustments.

*3 Figures are taken from GMO-FG's consolidated financial results. Figures up to FY2024 are based on JGAAP, figures from FY2025 are based on IFRS standards.

*4 Recurring-model revenue is the sum total of stock, fee and spread and excludes initial which mostly consists of terminal sales.

4.11 BaaS Support and CP Payment Revenues

Ginko Pay base system & processing PF revenue (Q2)^{*1}



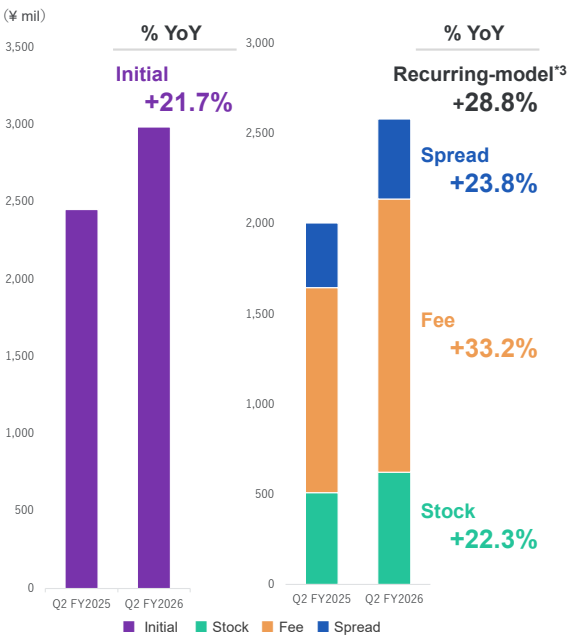
% YoY

Total
+4.9%

Ginko Pay
-10.0%

Processing PF
+6.6%

Consol. GMO-FG revenue by business model (Q2)^{*2}



^{*1} Figures include revenue received from business operators other than financial institutions for Ginko Pay and Processing PF.
^{*2} Figures are taken from GMO-FG's consolidated financial results.
^{*3} Recurring-model revenue is the sum total of stock, fee and spread and excludes initial which mostly consists of terminal sales.

4.12.1 Operating Stores, TRX Volume and Value

Consol. TRX value reaches approx. ¥23.2 trn for the past 12 months

		Operating Stores ^{*1*2} /IDs ^{*2}	TRX Volume ^{*2*3}		TRX Value ^{*2}	
		End-Q2 FY2026	Q2 FY2026	Past 12 months	Q2 FY2026	Past 12 months
Consol.		-	2.10 bn	8.69 bn	¥5.8 trn	¥23.2 trn
	% YoY	-	- 1.1%	+7.0%	+7.4%	+10.2%
Online		171,257 stores	1.70 bn	7.13 bn	¥3.4 trn	¥13.6 trn
	% YoY	+5.0%	- 5.6%	+2.7%	+0.5%	+1.9%
CP ^{*2}		456,703 IDs	0.39 bn	1.55 bn	¥2.4 trn	¥9.6 trn
	% YoY	+11.1%	+24.8%	+32.5%	+18.8%	+24.6%

Proportion of representative contracts in online TRX value^{*4} : Approx. 55%

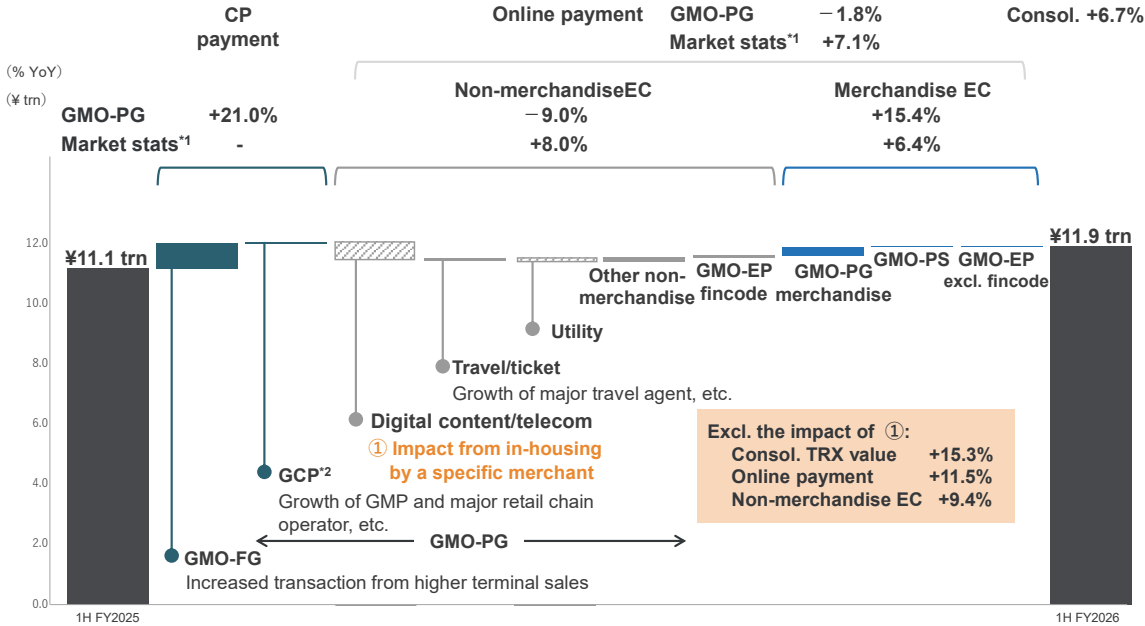
^{*1} The standards for calculating the number of operating stores has been revised from Q4 FY2023. Figures exclude an operating stores of a specific merchant and frcode byGMO. If included, operating stores would be 829,062 (up 10.9% YoY).

^{*2} The figure for operating stores is for GMO-PG and GMO-EP. The number of IDs are GMO-FG's figures and include terminal-free active IDs and exclude GMO-PG's GMO Cashless Platform. Figures for transaction volume and value disclosed the sum total of payment methods that can be continuously tracked on the system. Online payment figures are the sum totals for GMO-PG, GMO-EP, GMO-PS. CP payment figures are the sum totals for GMO-FG and GMO-PG's GMO Cashless Platform.

^{*3} Transaction volume is calculated based on fee revenue standards, which in the case of online consist of multiple (1 to 3) transactions per payment of a single authorization (tentative sales proceeds) or actual sales proceeds, and one transaction per payment in the case of CP. ^{*4} Annual average is shown in 5% increments.

4.12.2 Waterfall Chart of Consol. TRX Value (1H FY2026)

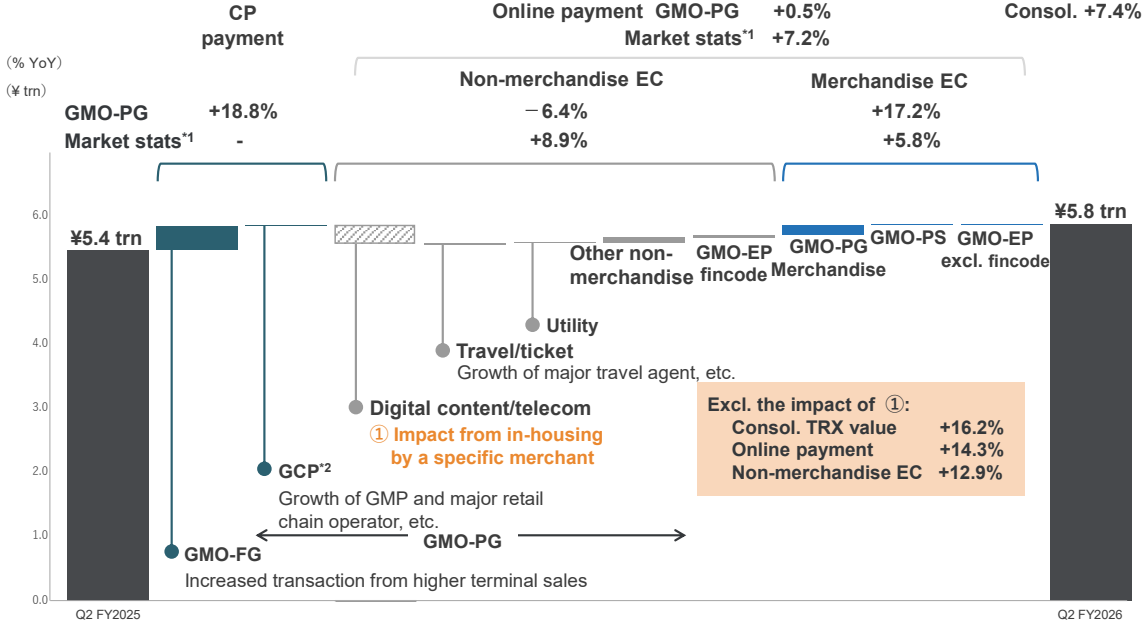
Consol. TRX value grew 15.3% excluding impact from specific merchant



*1 EC Market figures are categorized into merchandise and non-merchandise using the Internet expenditure amount per household based on Ministry of Internal Affairs and Communication's "Family Income and Expenditure Survey."
CP Payment market is based on Ministry of Economy, Trade and Industry's "Survey of Selected Service Industries" and this survey has ended as of December 2024. *2 GMO Cashless Platform.
*3 Figures for transaction volume and value disclosed the sum total of payment methods that can be continuously tracked on the system. From Q1 FY2026, figures are retroactively adjusted to reflect the increase in payment methods that can be continuously disclosed.

4.12.3 Waterfall Chart of Consol. TRX Value (Q2)

Consol. TRX value grew 16.2% excluding impact from specific merchant

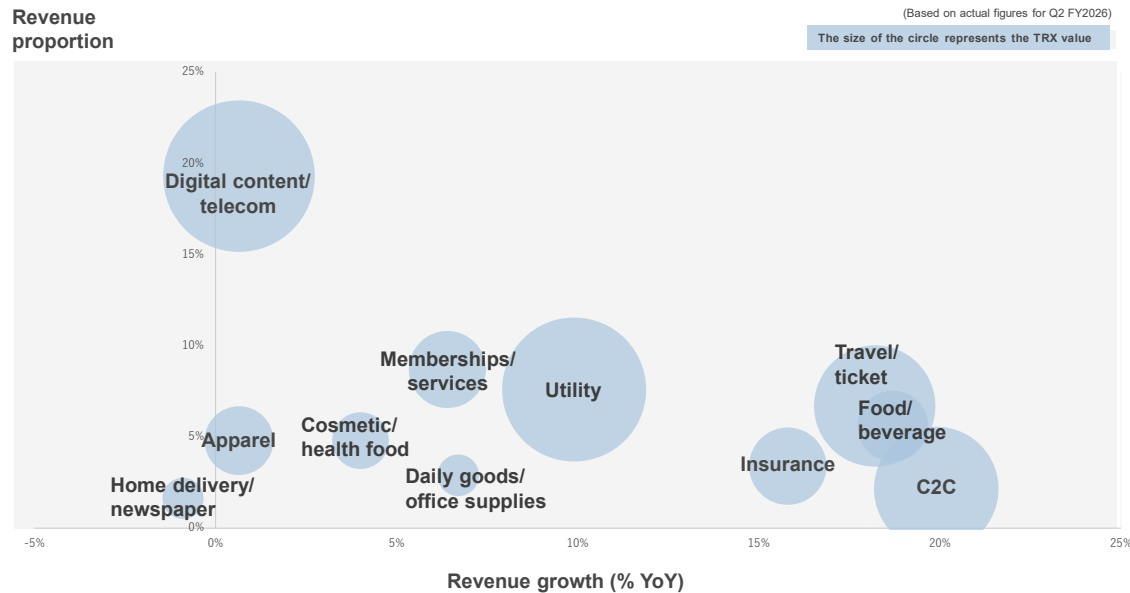


^{*1} EC Market figures are categorized into merchandise and non-merchandise using the Internet expenditure amount per household based on Ministry of Internal Affairs and Communication's "Family Income and Expenditure Survey."
CP Payment market is based on Ministry of Economy, Trade and Industry's "Survey of Selected Service Industries" and this survey has ended as of December 2024. ^{*2} GMO Cashless Platform.
^{*3} Figures for transaction volume and value disclosed the sum total of payment methods that can be continuously tracked on the system. From Q1 FY2026, figures are retroactively adjusted to reflect the increase in payment methods that can be continuously disclosed.

4.12.4 Distribution of Major Sectors

Balance both stability and growth through sector diversification

Revenue share by industry (vertical axis) & Revenue growth rate (horizontal axis)*



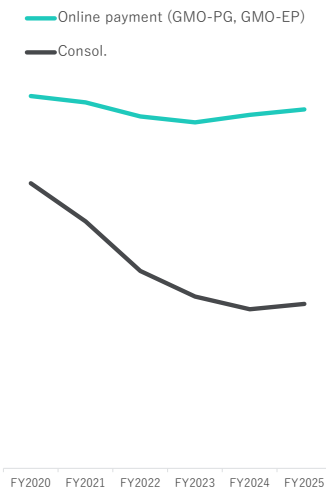
* Composed from TRX value by sector for the PG Multi-payment service.

4.13.1 Profitability Improvement
(excerpt from FY2025 financial results briefing material)

FY2025		FY2026		FY2027		FY2028	
OP	30.0	30.0	30.0	30.0	30.0	30.0	30.0
Market	1.6	1.6	1.6	1.6	1.6	1.6	1.6
Share	1.6	1.6	1.6	1.6	1.6	1.6	1.6
Profitability	1.1	1.1	1.1	1.1	1.1	1.1	1.1
Value-Add	15.0	15.0	15.0	15.0	15.0	15.0	15.0

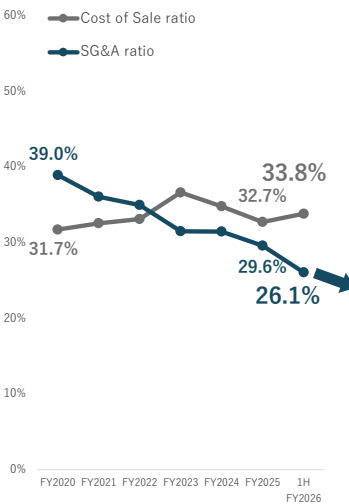
Aim for 5%pt. OP margin uplift from the three strategies (× 1.1)

Take rate of spread revenue*



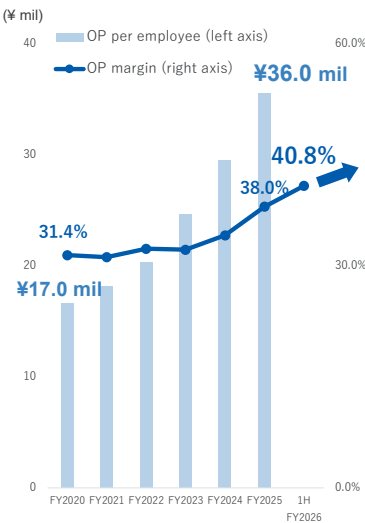
Maintain take rate level by strengthening market position

CoS and SGA to revenue ratio



Leverage operating leverage by scaling up businesses

OP margin & OP per employee



Improve productivity through AI deployment

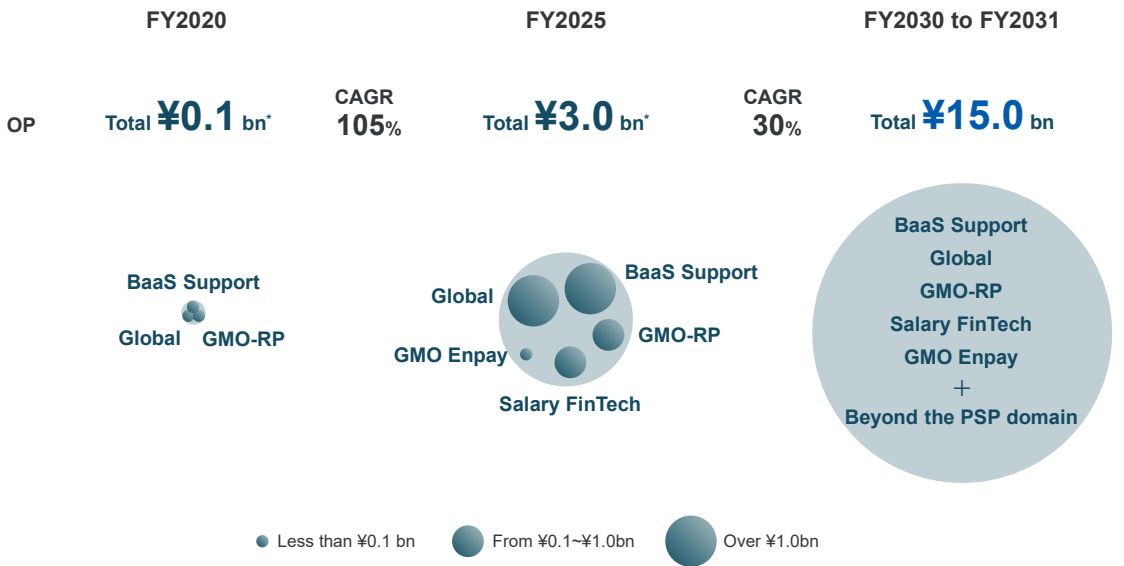
* Figures for online payment (GMO-PG, GMO-EP) is calculated by dividing spread revenue for online payments at GMO-PG and GMO-EP, by the online payment transaction value from merchants under the representative contracts for GMO-PG and GMO-EP.
Figures for "Consol." is calculated by dividing consolidated spread revenue by consolidated transaction value.
Spread revenue for online payment is the value of merchant discount rate after deducting the amount paid to payment method providers (i.e. net amount).

4.13.2 Value-Added Domains
(excerpt from FY2025 financial results briefing material)

Forecast Domain				FY2025 Target
FY2025 OP	Market expansion	Share expansion	Profitability improvement	
30.0bn ×	1.6 ×	1.6 ×	1.1 ×	15.0bn

Expand OP from value-added domain to ¥15.0 bn in FY2030 to FY2031

Operating profit target of the value-added domain



* Figures are before allocating corporate expenses.

Thank You Very Much

GMO PAYMENT GATEWAY

GMO Payment Gateway, Inc. (3769; Tokyo Stock Exchange Prime)

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