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November 13, 2025

Summary of Consolidated Financial Statements for Fiscal Year Ended September 2025 (FY2025, 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 of annual general meeting of shareholders: December 14, 2025
Scheduled date to commence dividend payments: December 16, 2025
Scheduled date to file annual securities report: December 12, 2025
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 fiscal year ended September 30, 2025 (from October 1, 2024 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Revenue		Operating profit		Profit before income taxes		Profit		Profit attributable to owners of parent		Total comprehensive income	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	82,499	11.8	31,340	24.4	31,911	16.0	22,538	17.2	21,829	16.7	20,450	14.3
September 30, 2024	73,785	16.9	25,187	24.0	27,504	33.3	19,235	39.2	18,705	38.8	17,898	1.3

	Basic earnings per share	Diluted earnings per share	Return on equity using profit attributable to owners of parent	Return on assets using profit before taxes	Operating profit margin
Fiscal year ended	Yen	Yen	%	%	%
September 30, 2025	287.79	284.43	20.2	8.5	38.0
September 30, 2024	246.62	243.85	19.2	8.6	34.1

Reference: Share of profit (loss) of investments accounted for using equity method
Fiscal year ended September 30, 2025: ¥ 399 million
Fiscal year ended September 30, 2024: ¥ 181 million

(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	Total equity attributable to owners of parent per share
As of	Millions of yen	Millions of yen	Millions of yen	%	Yen
September 30, 2025	406,800	116,177	113,013	27.8	1,489.88
September 30, 2024	344,702	105,819	102,895	29.9	1,356.60

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Closing balance of cash and cash equivalents
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
September 30, 2025	53,759	△7,328	△1,242	220,040
September 30, 2024	49,472	△5,231	△3,728	174,053

2. Cash dividends

	Annual dividend					Total Dividend Amount	Dividend Payout ratio (consolidated)	Ratio of dividends to equity (consolidated)
	End of Q1	End of Q2	End of Q3	Year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended September 30, 2024	0.00	0.00	0.00	124.00	124.00	9,492	50.3	9.6
Fiscal year ended September 30, 2025	0.00	0.00	0.00	144.00	144.00	11,023	50.0	10.1
Fiscal year ending September 30, 2026 (Forecast)	0.00	0.00	0.00	170.00	170.00		55.1	

Note: Breakdown of FY2024 year-end dividend :

Ordinary dividend 116.00 yen

Special dividend 8.00 yen

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
Six months ending March 31, 2026	44,131	8.3	18,070	18.0	17,348	10.1	11,302	10.1	10,890	10.6	143.57
Full year	93,235	13.0	37,639	20.1	36,119	13.2	24,284	7.7	23,406	7.2	308.58

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 companies (enpay Inc.)

Excluded: - companies ( )

Note: The company has been renamed GMO Enpay, Inc. as of February 20, 2025.

(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 September 30, 2025	76,557,545 shares
As of September 30, 2024	76,557,545 shares

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

As of September 30, 2025	703,877 shares
As of September 30, 2024	709,877 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended September 30, 2025	75,851,927 shares
Fiscal Year ended September 30, 2024	75,846,071 shares

Note: Number of treasury shares at the end of the term above include the shares attributed to the directors' remuneration Board Incentive Plan (BIP) trust and J-ESOP (704,305 shares for FY2024; 698,305 shares for FY2025.)

[Reference] Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended September 30, 2025 (from October 1, 2024 to September 30, 2025)

(1) Non-consolidated operating eesults (Percentages indicate year-on-year changes.)

	Revenue		Operating profit		Ordinary profit		Net Profit	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	44,566	18.7	21,817	23.5	29,405	47.8	22,117	57.3
September 30, 2024	37,558	17.1	17,660	16.1	19,892	9.0	14,063	70.0

	Earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
September 30, 2025	291.59	285.41
September 30, 2024	185.42	180.78

(2) Non-consolidated financial position

	Total assets	Total net assets	Equity ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
September 30, 2025	293,947	70,846	24.1	933.99
September 30, 2024	231,353	58,443	25.3	770.54

Reference: Equity

As of September 30, 2025: ¥ 70,846 million

As of September 30, 2024: ¥ 58,443 million

Note: Non-consolidated financial results are based on J-GAAP standards.

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* 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 “(5) Earning forecast” under “1. Qualitative Information on Consolidated Financial Statements for the Fiscal Year” on page 10 of the attachment.
2. Results Presentation for Investors and Analysts to be held on November 13, 2025. Supporting materials and a video of the presentation will be made available promptly on the company's website after the event.