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FY2026 Q3 Financial Results Presentation

**Achieved record-high results for the first nine months
CFD and financial revenue drove growth, with OTC FX recovering in Q3**

October 30, 2026
GMO Financial Holdings, Inc.

Unauthorized Access Incident within the GMO Internet Group

Please accept our sincere apologies for the concern caused by the unauthorized access incident involving “Onamae.com Desktop Cloud” provided by GMO Internet, Inc. (Securities Code: 4784), a fellow member of the GMO Internet Group.

- **Impact on the Trading Systems of the Company's Consolidated Subsidiaries**

The trading systems are built and operated in an environment independent of “Onamae.com Desktop Cloud,” a virtual private server service provided by GMO Internet, Inc. As of October 30, 2026, no direct impact on the trading systems and no unauthorized activity in customer accounts have been identified in connection with this incident.

- **Recent Customer Trends**

In connection with this incident, users who had been running FX automated trading tools and similar tools on this server were affected by unauthorized transactions. Following this, GMO CLICK Securities, GMO Gaika, and GMO Coin, where no such unauthorized transactions have been identified, have also seen account closures and withdrawals increase compared with normal levels, while the number of new account openings has declined.

- **Impact on the Company's Consolidated Results from Q4 FY2026 Onward**

The Company will continue to closely monitor the impact of trends in customer assets and trading value on its revenue. The number of accounts, the balance of customer assets, and other figures as of the end of October 2026 will be announced in the “October 2026 Monthly Disclosure (Preliminary),” scheduled for release in early November.

Agenda

- 01 Financial Summary**
- 02 Business Overview
- 03 Appendix

Executive Summary

- Operating revenue reached JPY 44.50 billion and operating profit JPY 16.06 billion, achieving record-high results for the first nine months
- CFD revenue and financial revenue remained at high levels, while OTC FX profitability improved significantly in Q3 alone

FY26 Q3 Highlights

- **Securities & FX Business**

OTC FX: In Q3, profitability improved significantly amid higher volatility in the foreign exchange market, narrowing the revenue decline for the first nine months

CFD: Q3 revenue was below first-half levels but increased significantly year on year, driving overall earnings

Financial Revenue: In addition to growth in investment income on customer deposits driven by rising interest rates, margin trading income remained solid, supporting overall revenue

- **Crypto Asset Business**

Revenue and profit declined year on year amid weak market conditions, while domestic trading value share continued to trend upward

- **Enhancement of Shareholder Returns** (Introduced a dividend payout ratio of 65% or more and a DOE floor of 10%)

In light of the dividend amount calculated based on the 65% dividend payout ratio exceeding the DOE floor of 10%, the Company has revised its dividend forecast upward. The dividend per share for Q3 FY2026 has been increased to JPY 20.23 (up JPY 5.78 each for Q3 and Q4, or JPY 11.56 for the full year, from the forecast announced in July 2026).

Q3 FY2026 (Jan–Sep) | Earnings Summary (YoY)

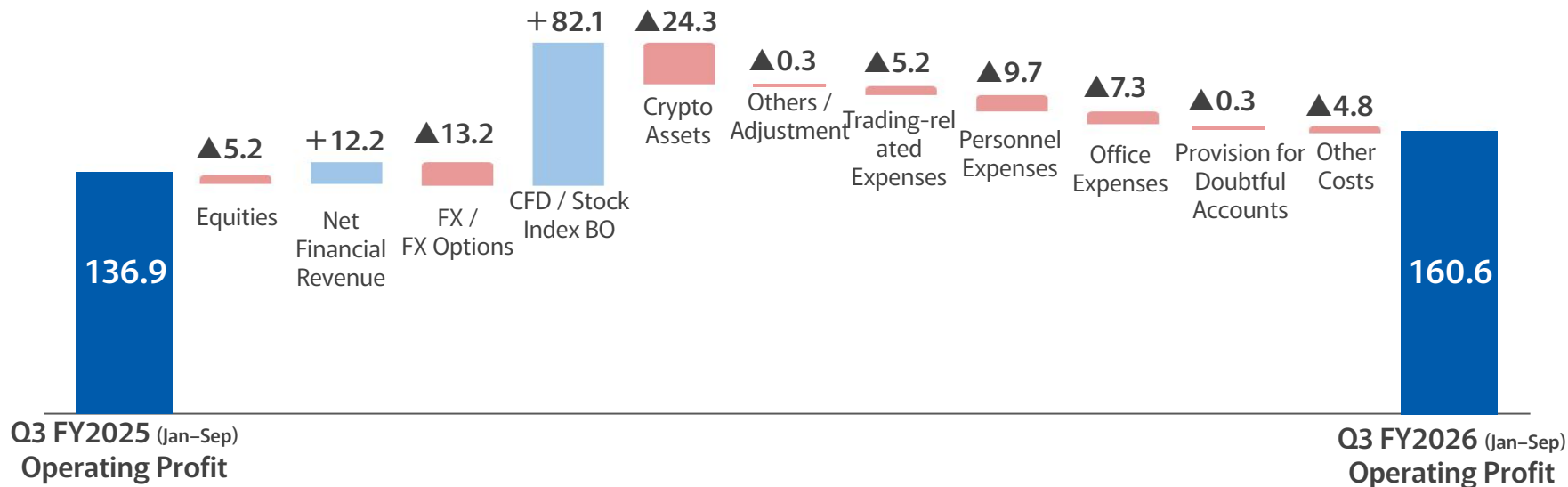
Strong CFD and financial revenue drove record-high results for the first nine months

(JPY mn)	Q3'25 (Jan–Sep)	Q3'26 (Jan–Sep)	YoY	
			Change	% Change
Operating Revenue	38,413	44,507	+6,094	+15.9%
Net Operating Revenue	35,546	40,677	+5,131	+14.4%
Operating Profit	13,691	16,065	+2,374	+17.3%
(Operating Margin)	35.6%	36.1%	–	+0.5pt
Ordinary Profit	12,855	15,990	+3,135	+24.4%
Net Profit	8,910	10,531	+1,620	+18.2%

Q3 FY2026 (Jan–Sep) | Operating Profit Change (YoY)

Strong CFD revenue offset lower crypto revenue and higher costs, lifting profit
Financial revenue continued to grow, while the decline in OTC FX revenue narrowed

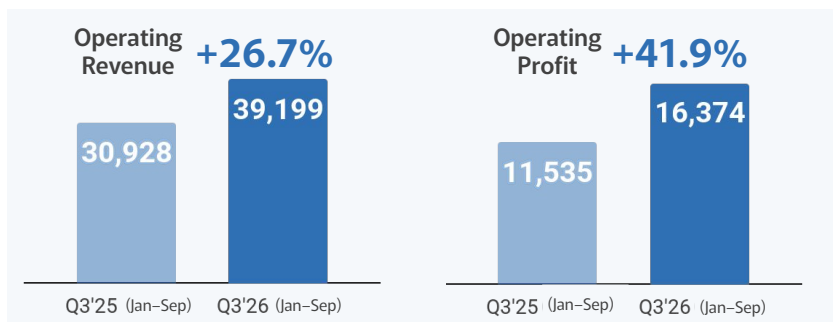
(JPY 100 mn)



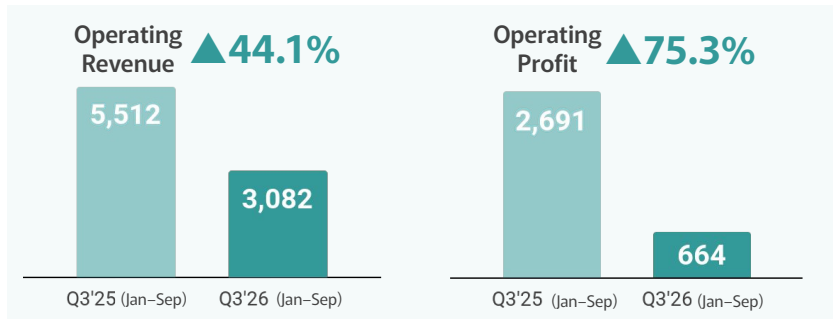
*Figures are rounded down to the nearest displayed unit.

Q3 FY2026 (Jan–Sep) | Segment Breakdown (YoY)

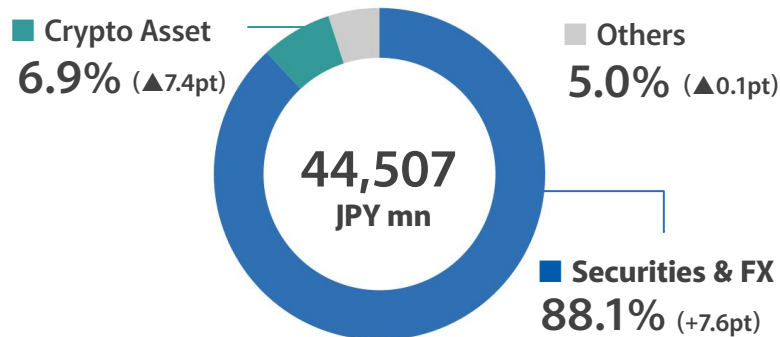
■ Securities & FX Business (JPY mn)



■ Crypto Asset Business (JPY mn)

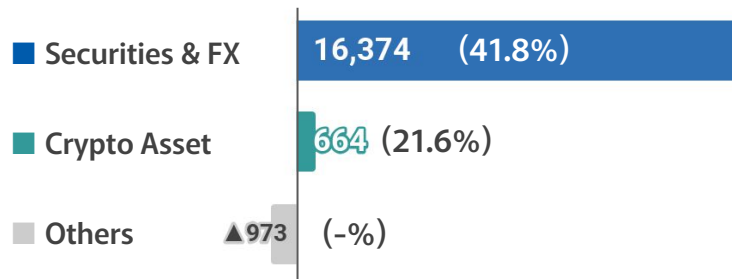


Operating Revenue Breakdown



*Percentages are rounded to the nearest displayed unit.

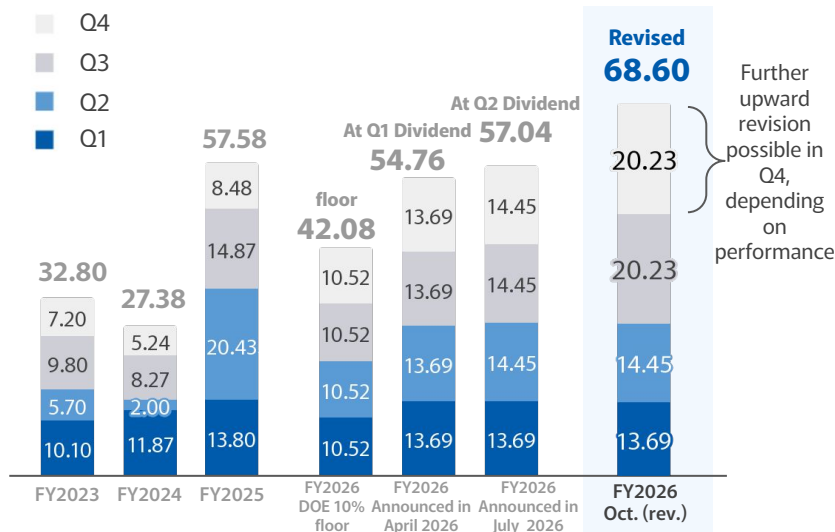
Operating Profit (OPM) (JPY mn)



Shareholder Returns | Dividends

Dividend forecast revised upward, with the Q3'26 dividend per share increased to JPY 20.23
The annual dividend forecast of JPY 68.60 exceeds the previous fiscal year's record-high JPY 57.58

DPS Trend & Forecast (JPY)



*The minimum dividend per share of JPY 42.08 is calculated based on 10% of consolidated shareholders' equity at the end of the previous fiscal year.

FY2026 Dividend Policy

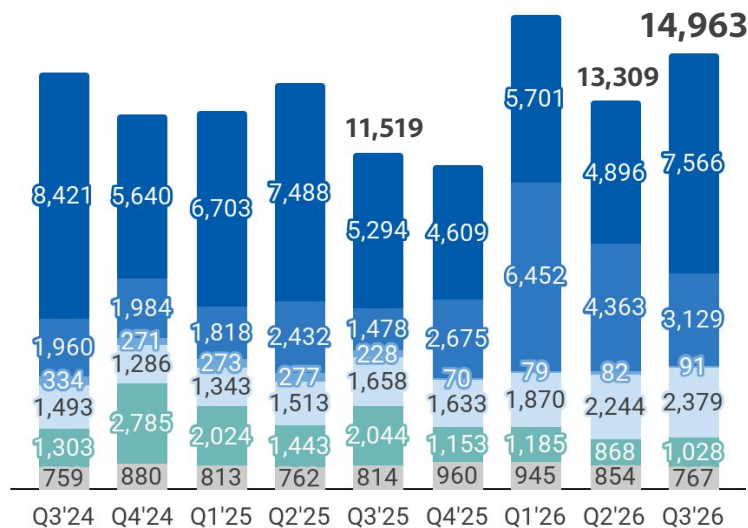
Introduced a DOE floor of 10%, setting the minimum annual DPS at JPY 42.08; targeting a payout ratio of 65% or more of net income attributable to owners of parent, with quarterly dividends

The dividend amount based on the 65% payout ratio for Q3 FY2026 exceeded the DOE floor by JPY 11.56, with the excess allocated equally to Q3 and Q4 at JPY 5.78 each

	Actual		Declared	Forecast	
	Q1	Q2	Q3	Q4	Annual
FY2026					
DOE 10% Floor	10.52	10.52	10.52	10.52	42.08
Announced Apr. 2026	13.69	13.69	13.69	13.69	54.76
Announced Jul. 2026	—	14.45	14.45	14.45	57.04
Announced Oct. 2026	—	—	20.23	20.23	68.60
vs. DOE 10% Floor	+3.17	+3.93	+9.71	+9.71	+26.52

Quarterly Trends | Operating Revenue by Segment / Product

(JPY mn)

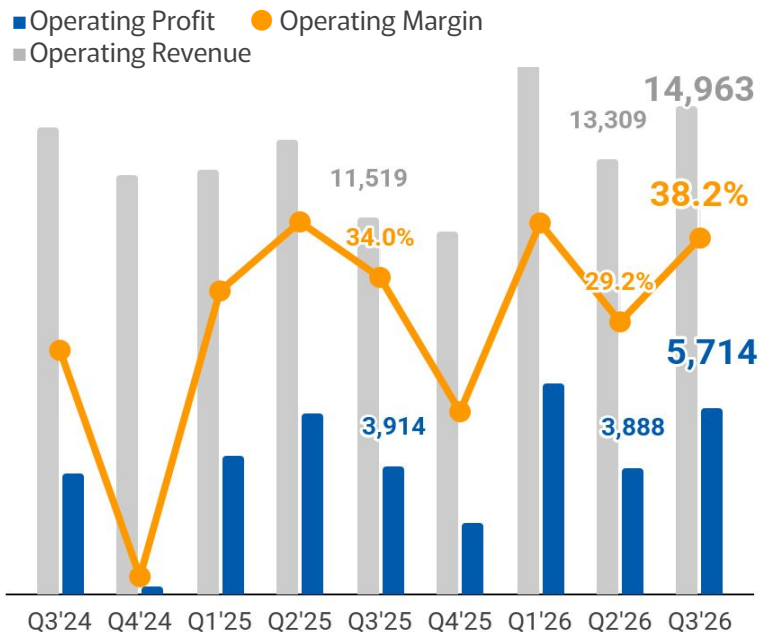


CFD and financial revenue remained at high levels
OTC FX revenue also improved amid higher volatility

	Q3'25 (Jan-Sep)	Q3'26 (Jan-Sep)	% Change
FX/FX Options	19,486	18,164	▲6.8%
CFD/Stock Index BO	5,729	13,944	+143.4%
Equities etc.	778	253	▲67.5%
Fin. Revenue	4,515	6,495	+43.8%
Crypto Assets	5,512	3,082	▲44.1%
Others	2,390	2,568	+7.4%
Total	38,413	44,507	+15.9%

Quarterly Trends | Operating Profit / Operating Margin

(JPY mn)



Operating revenue and operating profit increased significantly, driven by improved OTC FX profitability

Operating Profit

QoQ

+47.0%

Q3 YoY

+46.0%

Quarterly Trends | SG&A Expenses

(JPY mn)

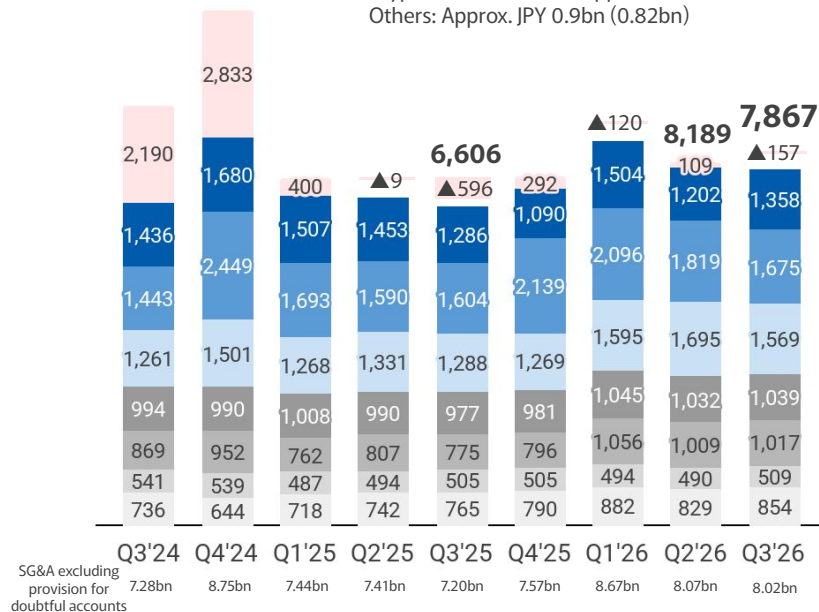
Q4 FY2026 Fcst. (Q3 actual)

Approx. JPY 8.5bn (7.86bn)

Securities & FX Business: Approx. JPY 6.7bn (6.20bn)

Crypto Asset Business: Approx. JPY 0.9bn (0.82bn)

Others: Approx. JPY 0.9bn (0.82bn)



*Forecast excludes provision for doubtful accounts.

SG&A expenses progressed largely as expected

	Q3'25 (Jan-Sep)	Q3'26 (Jan-Sep)	% Change
Provision for Doubtful Accounts	▲206	▲168	—
Trading-related Expenses (excl. Advertising Expenses)	4,247	4,065	▲4.3%
Advertising Expenses	4,888	5,591	+14.4%
Personnel Expenses	3,888	4,860	+25.0%
Real Estate Expenses	2,977	3,117	+4.7%
Office Expenses	2,345	3,083	+31.5%
Depreciation	1,487	1,494	+0.5%
Other Expenses	2,226	2,566	+15.3%
Total	21,855	24,612	+12.6%

Agenda

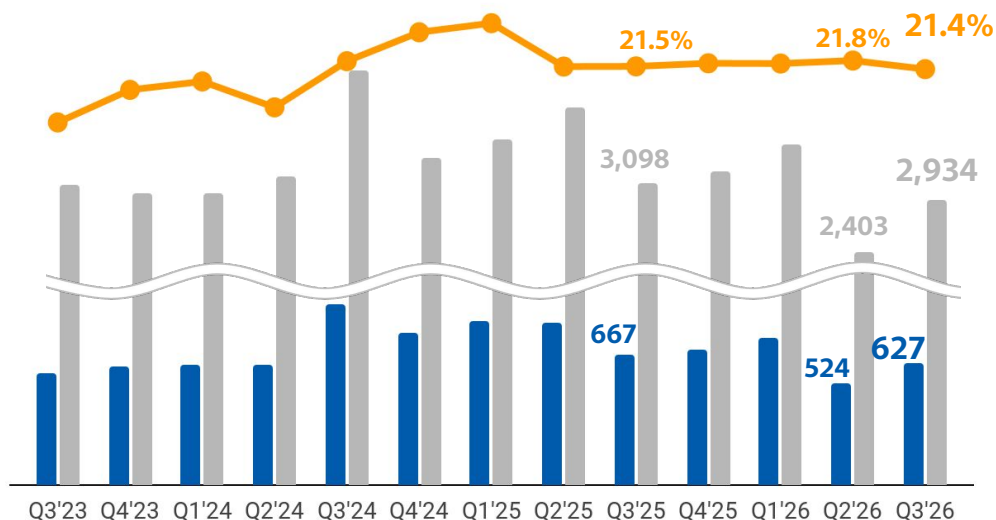
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Securities & FX | Domestic OTC FX Trading Value Share Trends



(JPY tn)

■ Trading Value ● Domestic Trading Value Share
■ Total Industry Trading Value



Q3'26
Trading Value Share

21.4%

Trading value share remained stable

[Initiatives to Stimulate Trading Activity]

GMO CLICK: Reduced spreads (5 currency pairs)
GMO Gaika: Reduced spreads (12 currency pairs for small-lot trading)
GMO Coin: Enhanced swap points (2 currency pairs)

Source: FFAJ OTC FX Monthly Report; compiled by the Company.

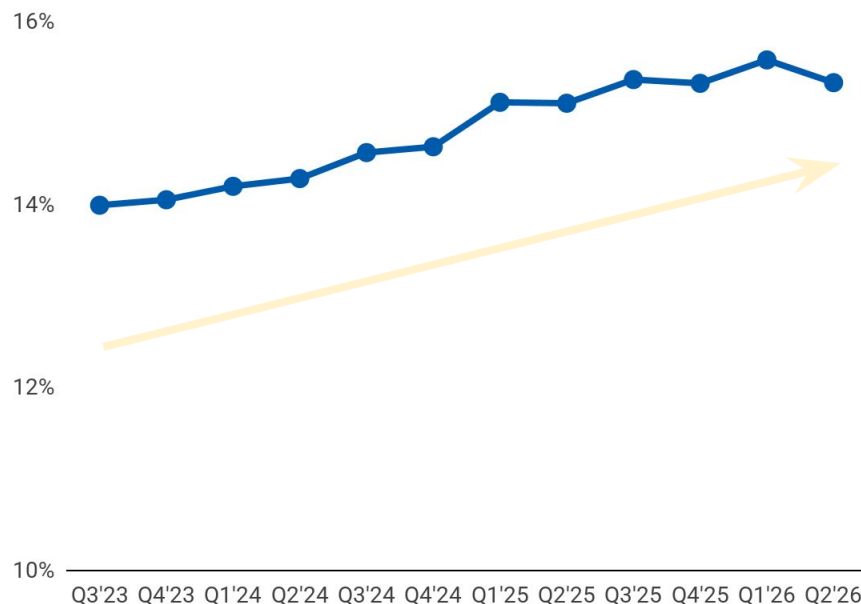
*Trading Value represents the combined total of GMO CLICK Securities, GMO Gaika, and GMO Coin. GMO Coin figures through August 2023 are those of FX PRIME by GMO (merged into GMO Coin in September 2023).

*Domestic trading value share is calculated using figures published by the FFAJ as total market figures.

*Total Industry Trading Value is shown at half scale in the chart for visibility, with actual values also displayed.

Securities & FX | OTC FX Quarterly Active Traders (QAU) Share

GMOCLICK SEC SECURITIES GMO 外貨 GMO Coin



Q2'26 QAU Share

Over **15%**

Remained above 15% despite a slight decline

[Initiatives to Expand the Customer Base]

GMO CLICK: Implemented a campaign to encourage new FX account openings and trading through the common ID "1 Account"

Prepared by the Company based on "Quarterly Statistical Data" published by the Financial Futures Association of Japan.

*QAU share (share of quarterly unique active traders) is calculated on a combined basis for GMO CLICK Securities, GMO Gaika, and GMO Coin, using figures published by the FFAJ as total market figures.

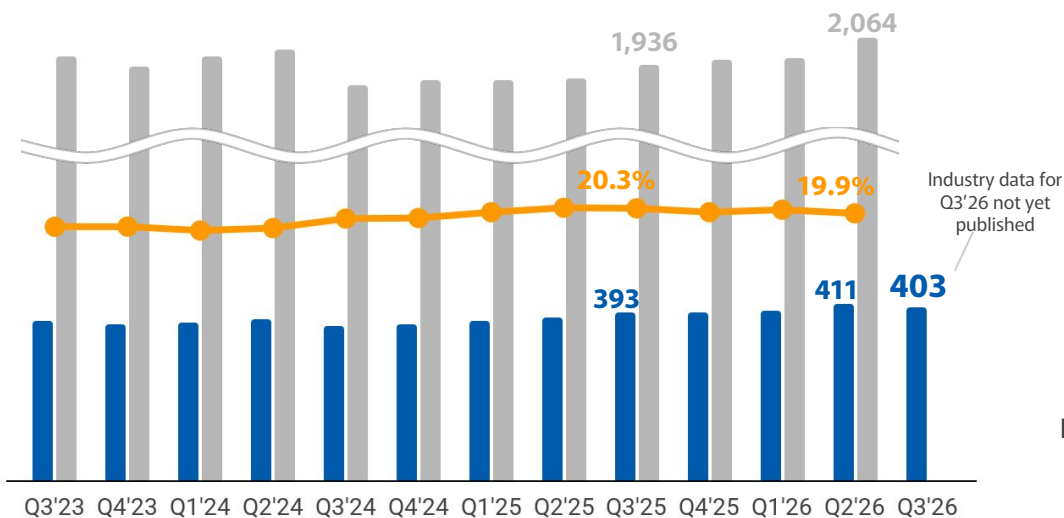
Securities & FX | OTC FX Customer Margin Balance Trends





(JPY bn)

■ Margin Balance
 ● Margin Balance Share
 ■ Total Industry Margin Balance



YoY at Quarter-End

+2.6%

GMO CLICK Securities: +JPY 4.25bn
 GMO Gaika: +JPY 6.70bn
 GMO Coin: ▲JPY 0.55bn

Decreased from the end of the previous quarter, due in part to sharp market movements associated with the currency intervention

Prepared by the Company based on "Quarterly Statistical Data" published by the Financial Futures Association of Japan (latest quarter, Jul.-Sep. 2026, not yet published).

*Margin Balance is shown on a combined basis for GMO CLICK Securities, GMO Gaika, and GMO Coin. GMO Coin figures through August 2023 are those of FX PRIME byGMO (merged into GMO Coin in September 2023).

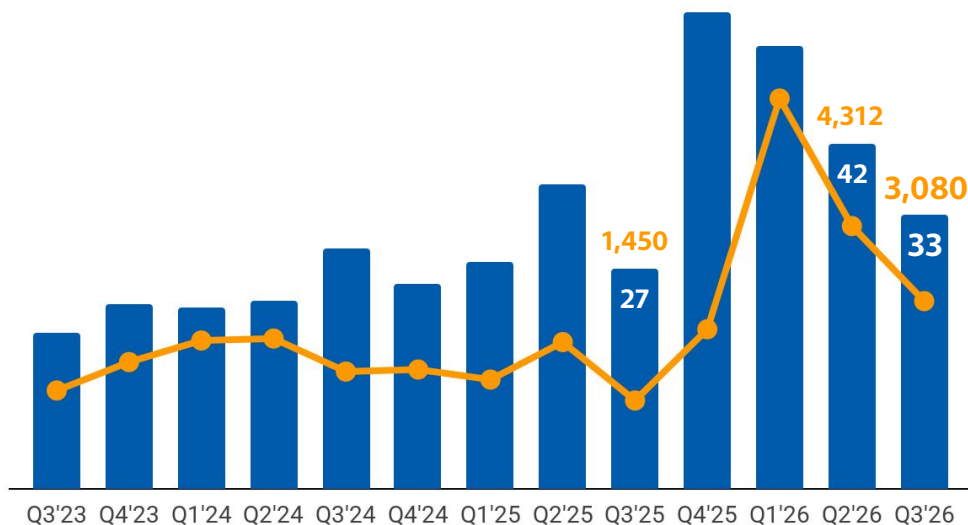
*Margin Balance share is calculated using figures published by the FFAJ as total market figures.

*Total Industry Margin Balance is shown at half scale in the chart for visibility, with actual values also displayed.

Securities & FX | CFD Trading Value & Revenue Trends



■ Trading Value (JPY tn) ● Revenue (JPY mn)



*Revenue represents CFD revenue based on the Company's consolidated statements of income.

Q3 YoY

Trading Value

+24.8%

Revenue

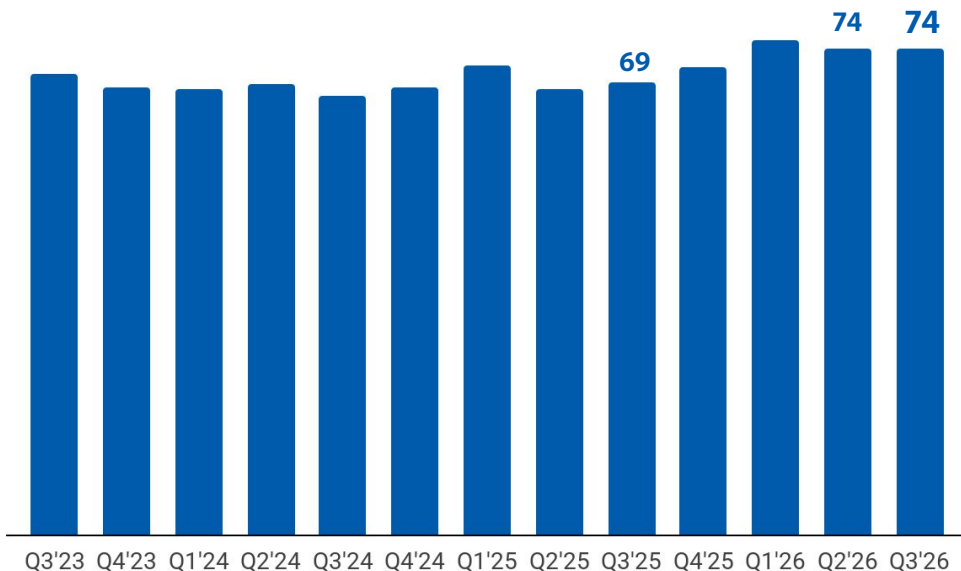
+112.4%

Revenue more than doubled year on year, but declined quarter on quarter due to lower trading value and changes in the sales mix

Securities & FX | CFD Customer Margin Balance Trends

GMOCLICKSEC SECURITIES GMO外貨

(JPY bn)



YoY at Quarter-End

+7.4%

Remained flat at a high level

[Initiatives to Improve Convenience]

GMO Gaika: Added three JPY-denominated precious metals CFDs (Gold/JPY, Silver/JPY, and Platinum/JPY) to the commodity CFD lineup (from August 2026)

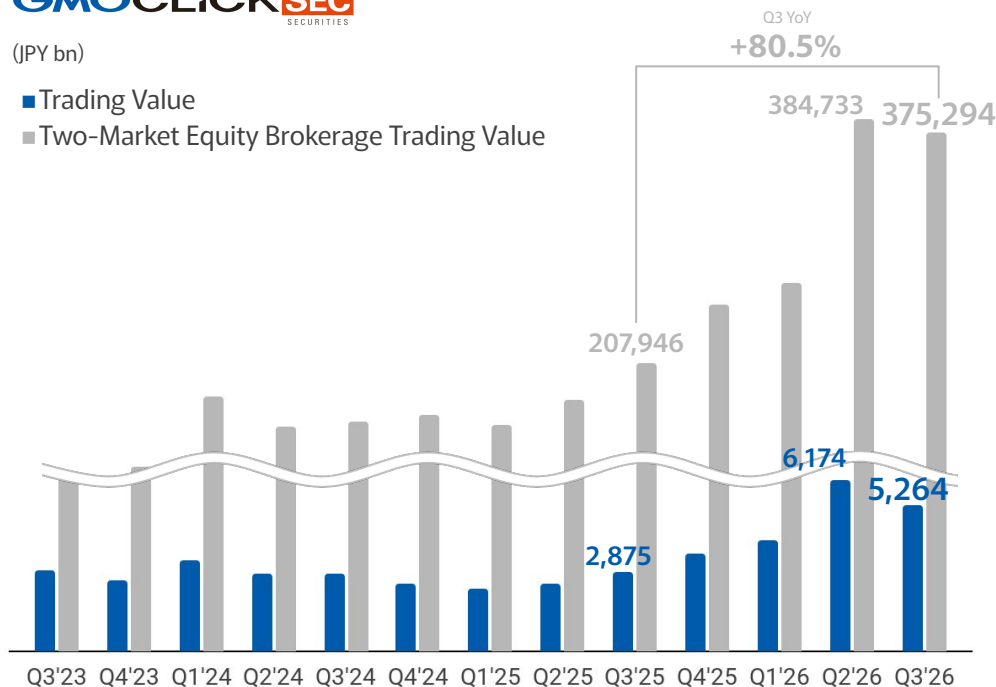
Securities & FX | Equities Trading Value Trends



(JPY bn)

■ Trading Value

■ Two-Market Equity Brokerage Trading Value



Q3 YoY
+83.1%

Year on year, trading value grew faster than the market

Quarter on quarter, trading value decreased, driven mainly by lower margin trading value, while the overall market dipped only slightly, resulting in a lower market share

Q3'26 Trading Val. Share: 1.4%
(Q2'26: 1.6%)

Compiled by the Company based on data published by Japan Exchange Group.

*Two-market equity brokerage trading value is shown at 1/20 scale on the chart for visibility alongside the Company's figures, with actual values also displayed.

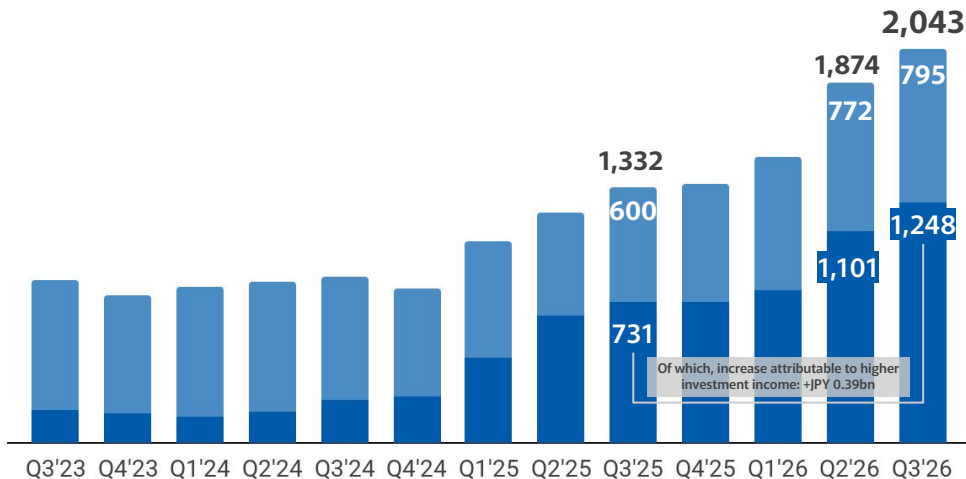
*Trading value share is calculated using figures published by Japan Exchange Group as total market figures.

Securities & FX | Financial Revenue Trends



(JPY mn)

- Other (incl. segregated trust account income)
- Margin Trading Income



Q3 YoY

+53.4%

Investment income on segregated trust assets increased due to higher interest rates, and financial revenue reached a record high

Securities & FX | Status of Receivables at Thai Securities

- The outstanding balance of receivables under agreed repayment contracts stood at approximately JPY 6.8 billion as of the end of September 2026. Due to delays in the collection of large receivables scheduled for the second half and the occurrence of lawsuits, among other factors, it has become difficult to achieve the collection plan announced in February 2025 (recovering more than 90% of the approximately JPY 11.0 billion in principal during 2026).
- However, the receivables are secured by collateral, and there is no immediate need to record a provision for doubtful accounts.
- Going forward, the Company will primarily pursue reliable recovery of the receivables through sales of pledged shares in light of market conditions, as well as through the enforcement of mortgages, while remaining flexible based on the status of receivables and collection at fiscal year-end.

■ As of the End of Sep. 2026 (JPY mn)

Receivables * **6,840**

Coverage Ratio **214.7 %**

Allowance for Doubtful
Accounts **680**

**Maximum Risk
Exposure** **6,160**

Collateral Breakdown

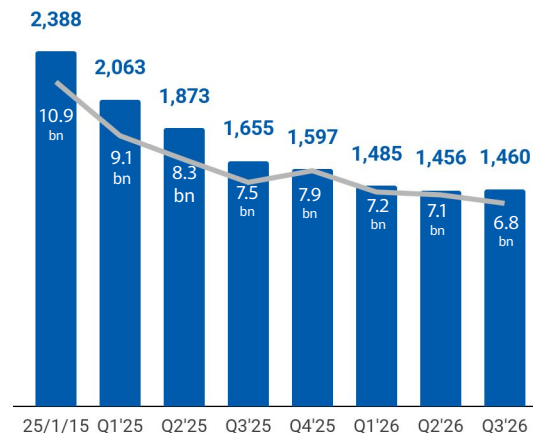
Stocks 10,431

Real Estate 4,084

Corporate
Bonds 168

Total **14,685**

■ Receivables under Agreed Repayment Contracts (THB bn)



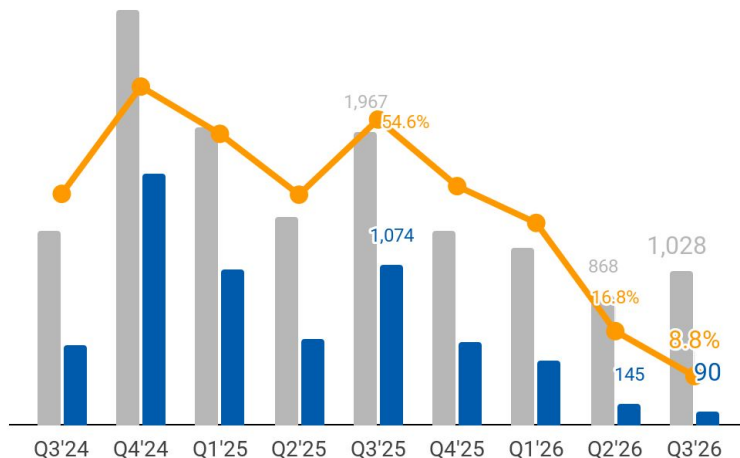
*Some receivables under agreed repayment contracts are classified as bankruptcy/reorganization claims and doubtful receivables.

Crypto Asset | Performance Trends

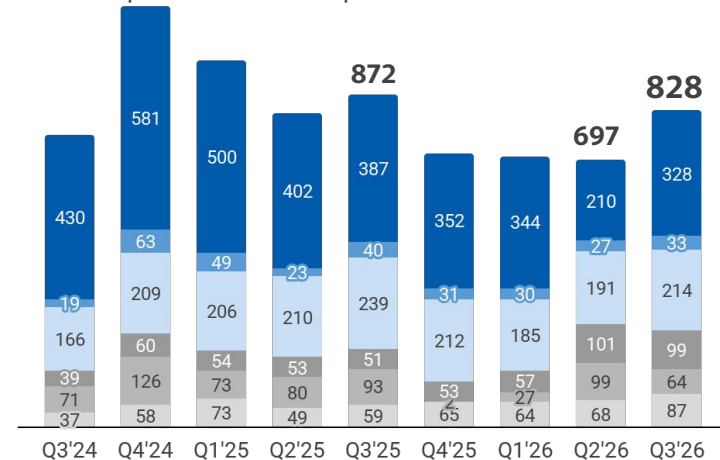
Market conditions showed signs of improvement, and revenue increased quarter on quarter on higher trading value, while profit declined, partly due to a temporary increase in funding-related costs associated with the shift to external borrowing

(JPY mn)

■ Operating Revenue ■ Operating Profit ● Operating Margin



■ Trading-related Expenses (excl. Advertising Expenses)
 ■ Advertising Expenses ■ Personnel Expenses ■ Real Estate Expenses
 ■ Office Expenses ■ Other Expenses



*In Q4 FY2025, the accounting treatment for the customer-borne portion of staking operation fees was changed from Company expenses to advances paid by the Company. This change affects operating revenue and expenses, with no impact on operating profit. Although the change was recorded collectively in Q4 FY2025, the graph on this page reflects the impact on an incurred-quarter basis for comparability.

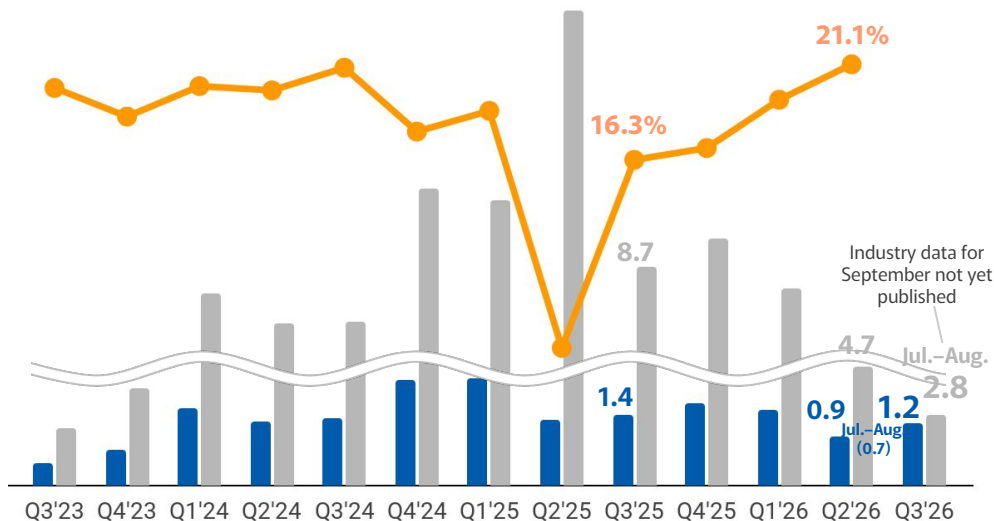
*As a result of, among other things, a revision to the expense allocation method between the Crypto Asset segment and the FX segment at GMO Coin, Inc. in June 2026, Q2'26 includes a portion of expenses attributable to Q1'26

Crypto Asset | Trading Value Trends

GMO Coin

(JPY tn)

■ GMO Coin Trading Value ■ Total Industry Trading Value
● Domestic Trading Value Share



Prepared by the Company based on "Statistical Information" published by the Japan Virtual and Crypto assets Exchange Association.

*GMO Coin trading value is based on monthly figures reported to the Japan Virtual and Crypto assets Exchange Association.

*Trading value share is calculated using figures published by the Association as total market figures.

*Total industry trading value is shown at half scale in the chart for visibility, with actual values also displayed.

Q3 YoY

▲ **12.2%**

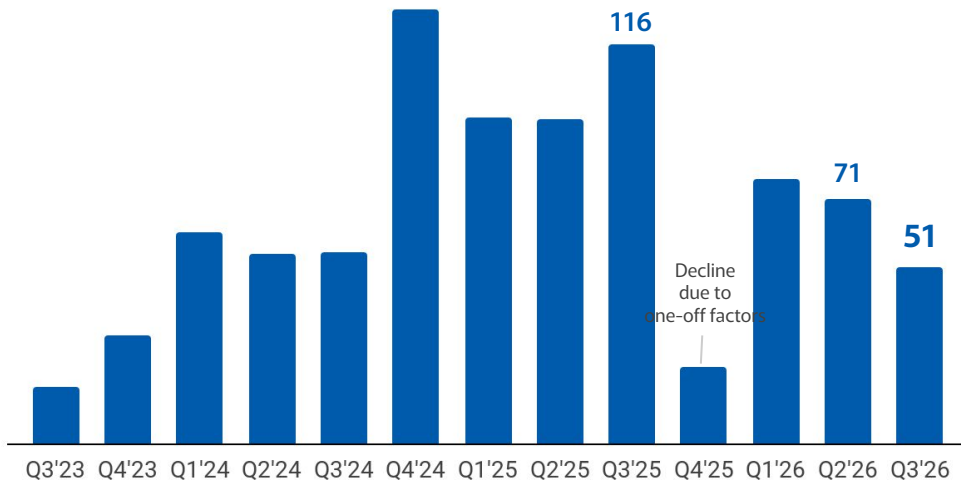
Decreased year on year but recovered
quarter on quarter
Trading value share continued to trend
upward
(27.5% for Jul.-Aug.)

[Initiatives to Improve Convenience]
Launched the "Crypto Asset Collateral" service,
allowing customers to use their crypto asset holdings
as collateral in place of cash margin

Crypto Asset | Staking Revenue Trends

GMO Coin

(JPY mn)

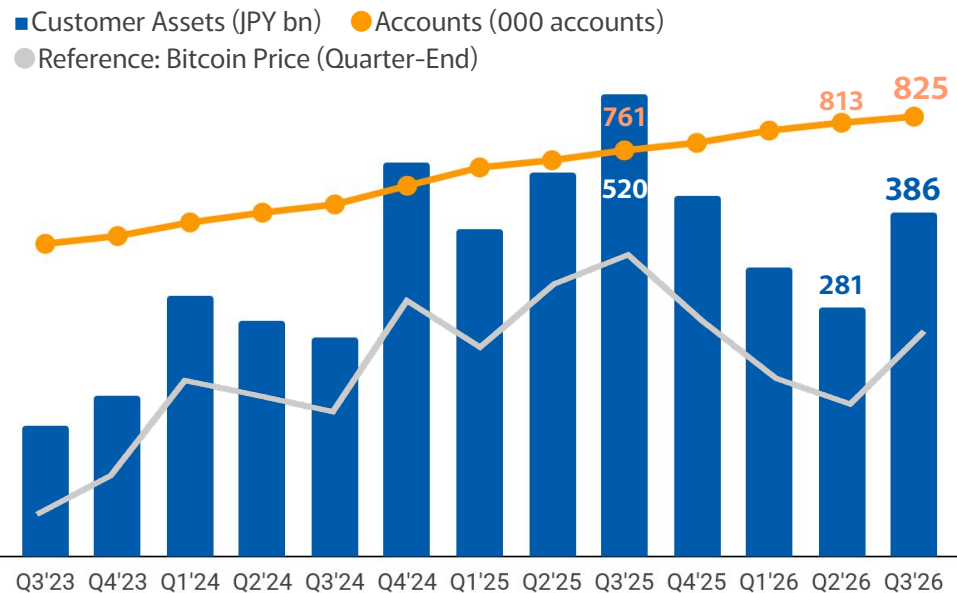


Q3 YoY

▲55.8%

Trended downward due to competitive pressure on rates, lower rewards (yields), and fee rebates associated with campaigns to promote usage

Crypto Asset | Account & Customer Asset Trends



*Bitcoin price (at each quarter-end) is based on the closing mid-rate quoted by GMO Coin.

YoY at Quarter-End

Accounts

+63k accounts

Customer Assets

▲25.7%

The customer base continued to expand steadily
Customer assets increased significantly from the end of the previous quarter, driven by a recovery in crypto asset prices, led by Bitcoin

Others | Small-Amount and Short-Term Insurance

The advertisement is for a new death insurance product from GMO Internet Group. It features a blue background with a pattern of small, stylized human figures. At the top, a white banner reads '新商品販売開始' (New product launch). Below this, the text '安心の GMO INTERNET GROUP' (Peace of mind from GMO INTERNET GROUP) is displayed. The main title '死亡保険' (Death Insurance) is written in large, bold white characters. To the left of the main title, there are two yellow boxes: the top one says '男性 40代' (Male, 40s) and the bottom one says '保険金 100万円' (Insurance amount 100 million yen). To the right of these boxes, the monthly premium '月額 220円' (Monthly premium 220 yen) is prominently displayed in large yellow characters. At the bottom, the company name 'GMO 少額短期保険株式会社' (GMO Small Amount Short-Term Insurance Co., Ltd.) is written in white.

October 13, 2026

Launch of New Product "Life Insurance"

The first original product since joining the
GMO Internet Group

A simple design focused on death benefit
coverage, with online applications available
through "1 Account"

Continuing to promote the development of
new products

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Vision & Growth Strategy | Toward Sustainable Growth

Actively investing in high-growth sectors with significant potential for technology utilization, aiming to create No.1 platforms and achieve sustainable growth

Business Portfolio Diversification

GMOCLICKSEC
SECURITIES
GMO外貨 **GMOCoin**

**Maximize Earnings
from Core Businesses**

Pursue synergies and operational efficiency, build a strong customer base, and generate resources for future growth



GMO Office Support
ヘルステックONE **1 アカウント**
by GMO

**Invest in New
Businesses**

Pursue affordability and convenience to create new value and drive growth in high-growth sectors

Q3 FY2026 (Jul–Sep) | Earnings Summary (QoQ)

(JPY mn)	Q2'26	Q3'26	QoQ	
	(Apr–Jun)	(Jul–Sep)	Change	% Change
Operating Revenue	13,309	14,963	+1,654	+12.4%
Net Operating Revenue	12,078	13,581	+1,503	+12.4%
Operating Profit	3,888	5,714	+1,826	+47.0%
(Operating Margin)	29.2%	38.2%	–	+9.0pt
Ordinary Profit	3,825	5,729	+1,903	+49.7%
Net Profit	2,318	4,006	+1,688	+72.8%

Q3 FY2026 (Jul–Sep) | Segment Breakdown (QoQ)

Figures in parentheses are QoQ changes

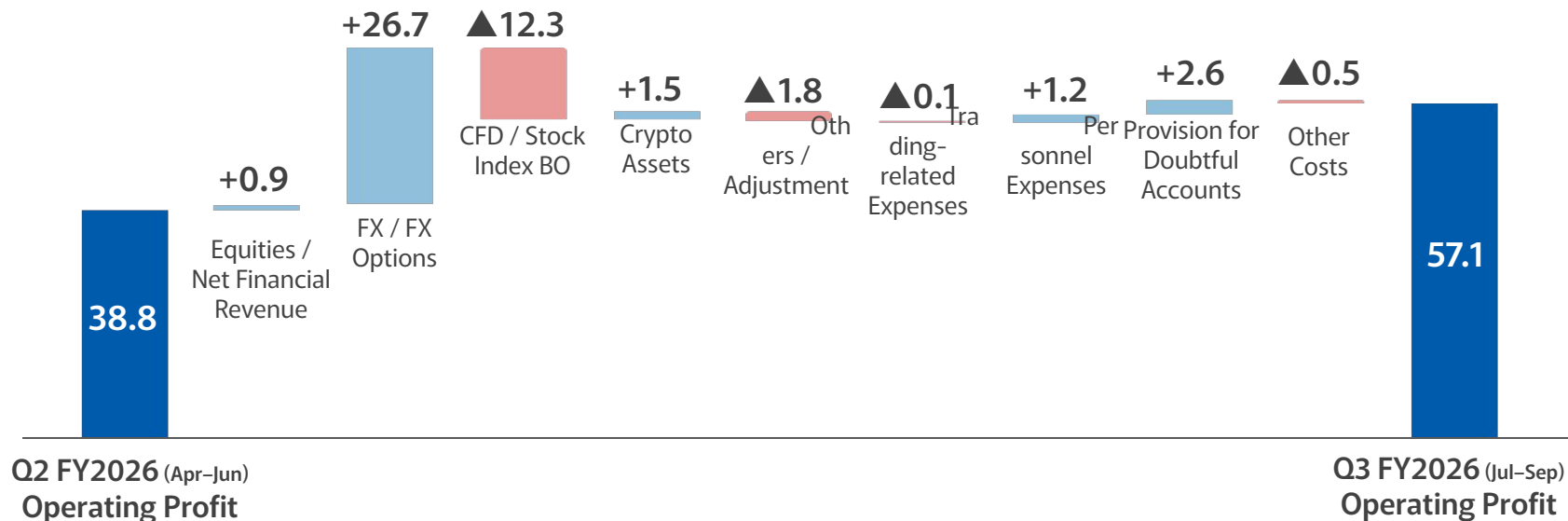
(JPY mn)

		Q2'26 (Apr–Jun)	Q3'26 (Jul–Sep)	
Securities & FX	Operating Revenue	11,729	13,208	(+12.6%)
	Operating Profit	4,028	5,957	(+47.9%)
	(Operating Margin)	34.3%	45.1%	(+10.8pt)
Crypto Asset	Operating Revenue	868	1,028	(+18.4%)
	Operating Profit	145	90	(▲38.2%)
	(Operating Margin)	16.8%	8.8%	(▲8.0pt)

Q3 FY2026 (Jul-Sep) | Operating Profit Change (QoQ)

The recovery in OTC FX far outweighed the pullback in CFD revenue, lifting profit

(JPY 100 mn)



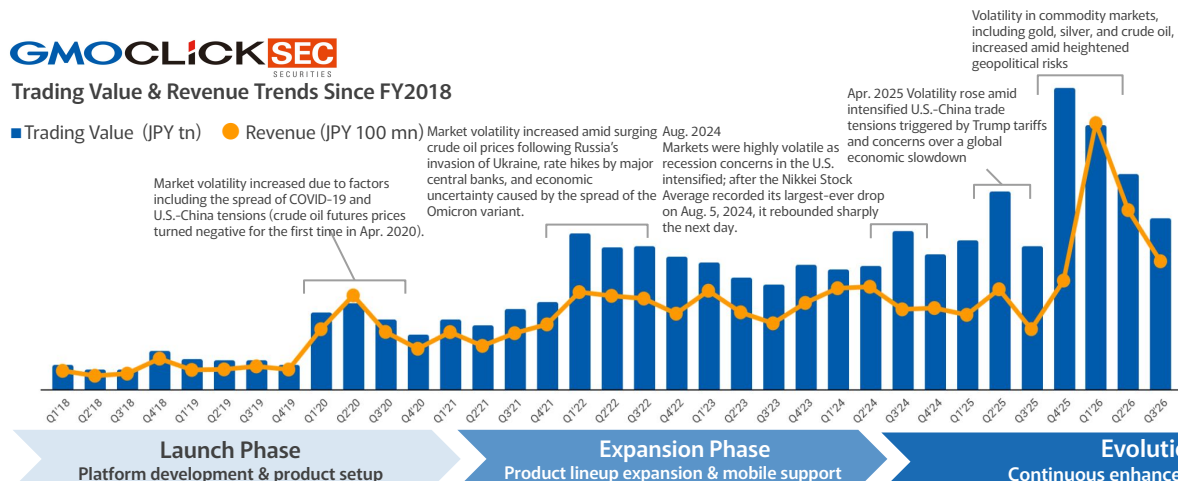
Securities & FX | History of CFD Business

- In April 2010, GMO CLICK Securities launched a CFD trading service using Japan's first in-house developed trading system
- The Company has continuously expanded its product lineup and enhanced trading tools, while steadily increasing margin balance and the number of active traders, achieving growth in trading activity and revenue during periods of active market conditions



Trading Value & Revenue Trends Since FY2018

■ Trading Value (JPY tn) ● Revenue (JPY 100 mn)



2010/4 : Launched CFD trading services (stock index futures CFDs)
 2010/7 : Added commodity futures CFDs (gold, crude oil, etc.)
 2011/5 : Added major Asian and European stock index products
 2011/8 : Major revamp of CFD trading interface
 2011/11 : Launched "Platinum Chart CFD"
 2011/11 : Major product lineup overhaul; gradually shifted to no-expiry products

2014/12 : Launched foreign equity CFD trading
 2015/4 : Released "CFDroid" mobile app
 2015/6 : Released "iClickCFD" mobile app
 2016/1 : Added two products, including natural gas
 2016/3 : Launched overseas ETF CFD trading
 2016/8 : Added six leveraged ETF/ETN products
 2018/3 : Released rich-client trading tool "Hatchukun CFD"

2020/12 : Unified legacy mobile apps and launched "GMO Click CFD" with fully redesigned functionality and UI/UX. Continued enhancing features including charts and technical indicators
 2021/9 : Added seven products, including equity-related instruments
 2022/4 : Added nine semiconductor-related products
 2023/9 : Lowered minimum trade size to support small-lot trading

2023/10 : Added five agricultural commodity CFDs, including wheat
 2023/11 : Added three commodity products, including gasoline
 2023/12 : Added 12 index-related products
 2024/6 : Added Apple Watch support for "GMO Click CFD"
 2024/9 : Added 10 U.S. equity products, achieving full Dow coverage
 2026/4 : Resumed offering "Platinum Spot"
 2026/6 : Added three JPY-denominated precious metals CFDs



No.1 Share in Domestic
OTC CFD Trading Value
12 consec. yrs No.1

(2014–2025)

150+ Products
Access to diverse
global asset classes



Mobile & PC
Continuously
evolving,
user-friendly tools



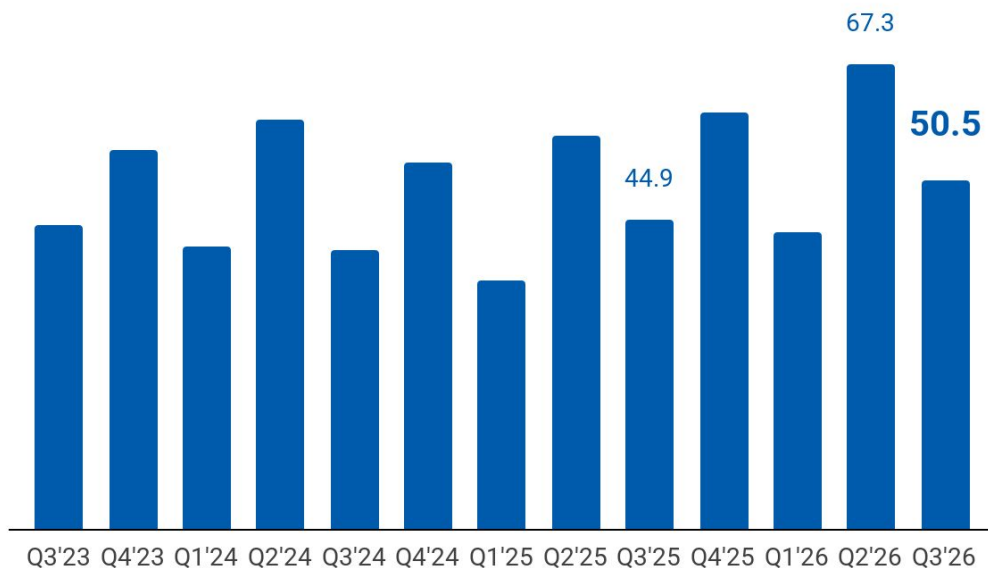
Small-Lot Trading
Available
Product design
tailored to diverse
customer needs



*Domestic OTC CFD trading value share is calculated based on statistics published by the JSDA and the Japan Commodity Futures Industry Association (Jan. 2014–Dec. 2025). Coverage includes OTC securities CFDs (individual equities, stock indices, bonds, and other securities) and OTC commodity CFDs (energy, precious metals, and agricultural products).

Securities & FX | Securities Lending Balance Trends

(JPY bn)



Remained stable

Recent balance (Oct. 23)
: JPY 74.0bn

Securities & FX | Status of Receivables at Thai Securities

- The outstanding balance of receivables under agreed repayment contracts stood at approximately JPY 6.8 billion as of the end of September 2026. Due to delays in the collection of large receivables scheduled for the second half and the occurrence of lawsuits, among other factors, it has become difficult to achieve the collection plan announced in February 2025 (recovering more than 90% of the approximately JPY 11.0 billion in principal during 2026).
- However, the receivables are secured by collateral, and there is no immediate need to record a provision for doubtful accounts.
- Going forward, the Company will primarily pursue reliable recovery of the receivables through sales of pledged shares in light of market conditions, as well as through the enforcement of mortgages, while remaining flexible based on the status of receivables and collection at fiscal year-end.

■ Status of All Receivables and Collateral

(JPY mn)

Item		Receivables under Agreed Repayment Contracts*	Other Non-performing Receivables
Balance		6,840	17,614
Collateral	Equities	10,431	—
	Real Estate	4,084	—
	Corporate Bonds	168	—
	Total	14,685	—
Coverage Ratio		214.7%	—
Allowance for Doubtful Accounts		680	17,614
Method for Recording Allowance for Doubtful Accounts		Allowance is recorded for each debtor based on the amount obtained by deducting the collateral valuation from the loan balance, regardless of delinquency status.	
Collateral Valuation Method		Equities: Number of pledged shares multiplied by the quarter-end share price Real estate: Appraised value by an SEC-registered real estate appraiser multiplied by a prescribed haircut Other: Face value	
Maximum Risk Exposure		(Receivables under agreed repayment contracts – allowance for doubtful accounts related to agreed repayment contracts + collateral value for other non-performing receivables) 6,160	

*Some receivables under agreed repayment contracts are classified as bankruptcy/reorganization claims and doubtful receivables.

■ Receivables under Agreed Repayment Contracts by Coverage Ratio

Coverage Ratio	Balance	Allowance for Doubtful Accounts
0–100%	1,275	669
100%–150%	718	11
150%–200%	223	—
200%–	4,623	—
Total	6,840	680

*All figures in Japanese yen are converted at the exchange rate as of Sep. 30, 2026.

Reference

Share price decline rates at the time of forced sales of pledged shares over the past two fiscal years

Maximum: ▲79.3% Average: ▲47.0% Minimum: ▲11.4%

Crypto Asset | Changes in the Regulatory Environment

- The Act Partially Amending the Financial Instruments and Exchange Act and the Payment Services Act was enacted and promulgated in July 2026, marking the full-scale development of a regulatory framework to enhance user protection and market integrity for crypto assets
- The Company will closely monitor regulatory developments and respond appropriately, contributing to the development of a sound and open crypto asset market

July 15 Enacted / July 23 Promulgated

- The Act Partially Amending the Financial Instruments and Exchange Act and the Payment Services Act was enacted on July 15, 2026, and promulgated on July 23, 2026

Second Half of 2026 onward Development of Detailed Regulations

- Reserve funds will be required as compensation resources in the event of unauthorized outflows of crypto assets
- The specific reserve ratio, which is expected to have a significant impact on business operations, will be stipulated by Cabinet Office Order, taking into account the balance of crypto assets under management and security standards

Within One Year After Promulgation Revised Act Scheduled to Take Effect

- The regulatory framework for crypto asset exchange service providers will be transferred from the Payment Services Act to the Financial Instruments and Exchange Act
- Strengthening user protection and improving market transparency and integrity

2028 onward Tax Reform (Expected)

- Eligible crypto assets are expected to transition from the current comprehensive taxation system (maximum 55%) to a flat 20% separate self-assessment taxation system
- Some expectation for increased crypto asset trading as a result of improvements to the tax environment

*The timing of enforcement, scope of application, and other details of the regulatory framework are subject to change depending on future developments in laws, regulations, and the tax system.

Quarterly Trends | P/L

	FY2025					FY2026					(JPY mn) Q3 YTD (Jan-Sep)	
	Q1	Q2	Q3	Q4	Full-year	Q1	Q2	Q3	Q4	Full-year	Change	% Change
Operating Revenue	12,977	13,916	11,519	11,104	49,518	16,234	13,309	14,963	-	-	6,094	15.9%
Commission Received	1,298	1,048	1,099	864	4,310	785	647	714	-	-	▲1,297	▲37.7%
Net Trading Income	9,610	10,634	8,022	7,792	36,059	12,730	9,632	11,051	-	-	5,148	18.2%
Financial Revenue	1,366	1,555	1,705	1,682	6,309	1,920	2,307	2,459	-	-	2,060	44.5%
Other Operating Revenue	35	38	27	10	111	10	10	10	-	-	▲70	▲69.9%
Other Sales	667	640	664	754	2,726	788	710	726	-	-	253	12.8%
Financial Expenses	708	725	794	816	3,045	965	1,016	1,153	-	-	906	40.7%
Cost of Sales	200	233	204	246	884	252	214	228	-	-	56	8.8%
Net Operating Revenue	12,067	12,958	10,520	10,041	45,587	15,017	12,078	13,581	-	-	5,131	14.4%
Selling, General and Administrative Expenses	7,846	7,402	6,606	7,865	29,721	8,555	8,189	7,867	-	-	2,756	12.6%
Operating Profit	4,221	5,555	3,914	2,175	15,866	6,462	3,888	5,714	-	-	2,374	17.3%
Non-operating Income	79	148	▲60	47	214	292	31	158	-	-	315	188.3%
Non-operating Expenses	730	219	52	▲179	823	319	94	144	-	-	▲445	▲44.4%
Ordinary Profit	3,569	5,484	3,800	2,402	15,257	6,435	3,825	5,729	-	-	3,135	24.4%
Extraordinary Income	5	5	5	▲6	9	-	-	-	-	-	▲16	-
Extraordinary Losses	0	41	134	79	255	79	203	125	-	-	232	132.0%
Profit Before Income Taxes	3,575	5,448	3,672	2,316	15,012	6,356	3,622	5,603	-	-	2,886	22.7%
Income Taxes	1,087	1,827	1,025	820	4,760	2,263	1,349	1,630	-	-	1,302	33.1%
Profit Attributable to Owners of Parent	2,504	3,707	2,698	1,537	10,448	4,205	2,318	4,006	-	-	1,620	18.2%

Quarterly Trends | Results by Segment / Product

												(JPY mn)	
	FY2025					FY2026					Q3 YTD (Jan-Sep)		
	Q1	Q2	Q3	Q4	Full-year	Q1	Q2	Q3	Q4	Full-year	Change	% Change	
Securities & FX Business													
Operating Revenue	10,285	11,833	8,810	9,196	40,125	14,261	11,729	13,208	-	-	8,271	26.7%	
Equities / ETFs, etc.*	273	277	228	70	849	79	82	91	-	-	▲525	▲67.5%	
Exchange-traded FX / CFD	114	96	82	134	428	133	97	96	-	-	33	11.5%	
OTC FX / FX Options	6,703	7,488	5,294	4,609	24,096	5,701	4,896	7,566	-	-	▲1,321	▲6.8%	
CFDs / Stock Index Binary Options	1,818	2,432	1,478	2,675	8,405	6,452	4,363	3,129	-	-	8,214	143.4%	
Financial Revenue	1,343	1,513	1,658	1,633	6,149	1,870	2,244	2,379	-	-	1,979	43.8%	
Others	31	25	67	71	196	24	45	▲55	-	-	▲109	▲88.1%	
Operating Profit	3,246	5,167	3,122	1,884	13,420	6,388	4,028	5,957	-	-	4,838	41.9%	
Crypto Asset Business													
Operating Revenue	2,024	1,443	2,044	1,153	6,666	1,185	868	1,028	-	-	▲2,430	▲44.1%	
Operating Profit	1,040	576	1,074	555	3,246	428	145	90	-	-	▲2,026	▲75.3%	
Others													
Operating Revenue	670	639	664	754	2,729	788	710	726	-	-	250	12.7%	
Operating Profit	▲64	▲188	▲283	▲264	▲800	▲354	▲285	▲332	-	-	▲436	-	

*Equities / ETFs, etc. include brokerage commissions and other fees related to transactions in equities / ETFs, etc.; fees for handling offerings, secondary distributions, and solicitations for sales to professional investors; and other fees related to investment trusts.

Quarterly Trends | SG&A Expenses

											(JPY mn)	
	FY2025					FY2026					Q3 YTD (Jan-Sep)	
	Q1	Q2	Q3	Q4	Full-year	Q1	Q2	Q3	Q4	Full-year	Change	% Change
Trading-related Expenses	3,200	3,044	2,890	3,229	12,365	3,601	3,021	3,033	-	-	521	5.7%
(of which, Advertising Expenses)	1,693	1,590	1,604	2,139	7,028	2,096	1,819	1,675	-	-	703	14.4%
Personnel Expenses	1,268	1,331	1,288	1,269	5,157	1,595	1,695	1,569	-	-	972	25.0%
Real Estate Expenses	1,008	990	977	981	3,958	1,045	1,032	1,039	-	-	140	4.7%
Office Expenses	762	807	775	796	3,142	1,056	1,009	1,017	-	-	737	31.5%
Depreciation	487	494	505	505	1,993	494	490	509	-	-	6	0.5%
Taxes and Dues	367	394	423	440	1,626	523	477	483	-	-	298	25.2%
Provision of Allowance for Doubtful Accounts	400	▲9	▲596	292	86	▲120	109	▲157	-	-	37	-
Amortization of Goodwill	268	267	268	268	1,072	273	273	273	-	-	16	2.0%
Other Expenses	83	79	73	81	318	85	78	98	-	-	25	10.7%
Selling, General and Administrative Expenses	7,846	7,402	6,606	7,865	29,721	8,555	8,189	7,867	-	-	2,756	12.6%

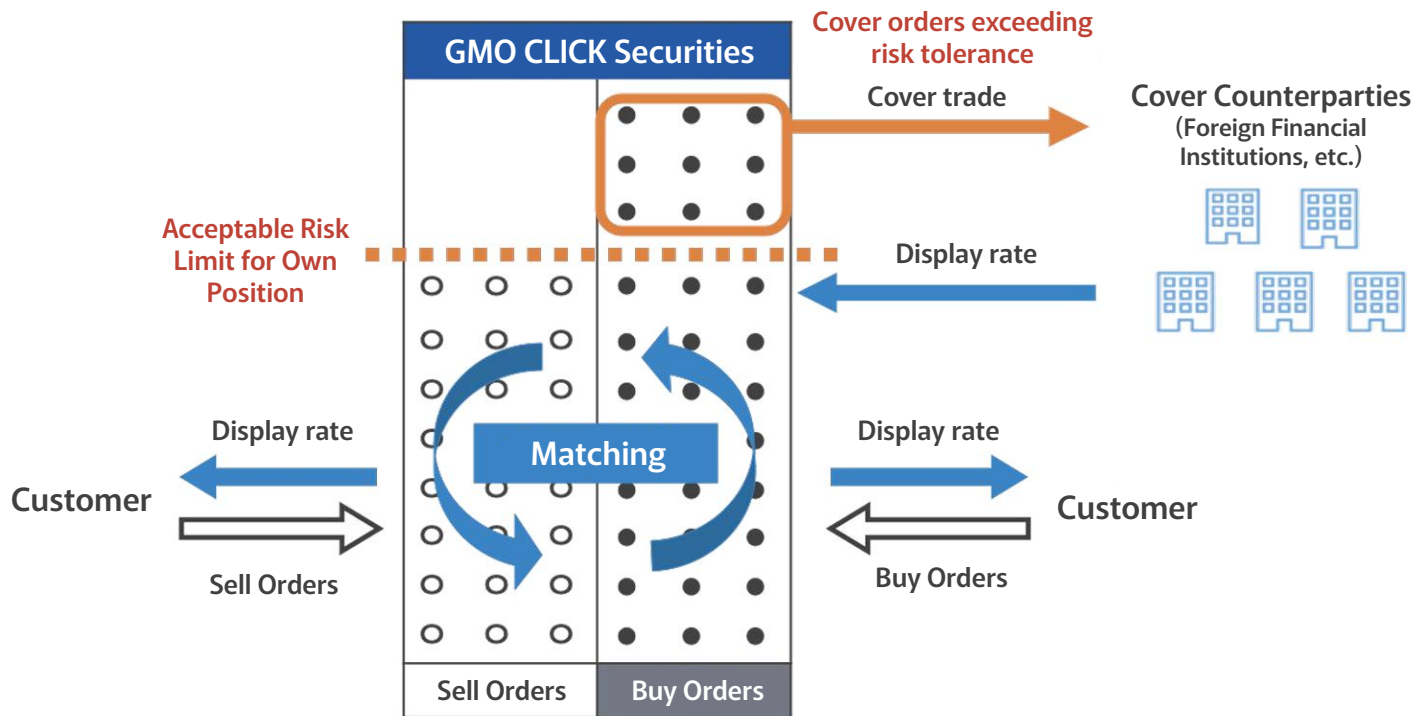
Quarterly Trends | Key KPIs

			FY2025				FY2026			
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
GMO CLICK Securities										
Equity	Cash & Margin Trading Value	(millions of yen)	2,273,384	2,432,020	2,875,901	3,539,526	4,044,878	6,174,020	5,264,914	-
	Number of Executed Equity Trades	(trades)	2,140,688	2,267,087	2,383,117	2,612,778	3,098,222	3,142,492	3,050,795	-
	Margin Trading Balance	(millions of yen)	111,825	100,375	104,403	107,495	122,081	141,246	139,945	-
	Number of Brokerage Accounts	(accounts)	539,767	544,173	549,370	556,001	565,573	573,560	580,227	-
OTC FX	OTC FX Trading Value	(100 millions of yen)	6,836,465	6,783,566	5,422,804	5,556,406	6,124,189	4,128,001	5,040,912	-
	OTC FX Trading Volume	(millions of currency units)	4,767,344	4,931,610	3,798,812	3,766,579	4,164,255	2,769,143	4,373,181	-
	OTC FX Margin Balance	(millions of yen)	255,248	260,573	269,111	268,880	269,288	277,731	273,363	-
	Number of OTC FX Accounts	(accounts)	850,319	856,646	862,968	870,198	879,334	887,463	894,553	-
CFD	CFD Trading Value	(100 millions of yen)	268,702	357,374	258,978	543,589	476,038	388,740	308,836	-
	CFD Margin Balance	(millions of yen)	70,016	66,332	67,234	69,183	72,996	71,775	71,501	-
	Number of CFD Accounts	(accounts)	214,413	218,229	222,172	227,393	234,799	240,387	245,030	-
Total	Total Customer Assets	(millions of yen)	1,322,817	1,365,045	1,204,131	1,217,022	1,255,462	1,283,624	1,326,004	-
GMO Gaika										
OTC FX	OTC FX Trading Value	(100 millions of yen)	1,575,046	1,525,944	1,218,158	1,370,381	1,447,949	1,044,849	1,181,542	-
	OTC FX Trading Volume	(millions of currency units)	1,192,420	1,195,777	927,856	1,027,467	1,101,366	776,043	889,784	-
	OTC FX Margin Balance	(millions of yen)	106,499	108,670	113,010	112,592	117,517	122,950	119,712	-
	Number of OTC FX Accounts	(accounts)	479,828	483,237	485,622	487,494	489,583	491,425	492,574	-
CFD	CFD Trading Value	(100 millions of yen)					69,721	35,204	28,077	-
	CFD Margin Balance	(millions of yen)					2,638	2,800	2,822	-
	Number of CFD Accounts	(accounts)					13,413	14,150	14,790	-
GMO Coin										
Crypto Asset	Crypto Asset Trading Value	(millions of yen)	2,145,921	1,312,000	1,431,679	1,667,875	1,530,518	999,537	1,257,246	-
	Exchange Trading Value	(millions of yen)	1,941,539	1,202,619	1,326,575	1,550,949	1,451,621	947,042	1,142,380	-
	OTC Trading Value	(millions of yen)	204,382	109,381	105,104	116,925	78,897	52,494	114,865	-
	Crypto Asset Customer Assets	(millions of yen)	369,226	431,980	520,564	405,205	325,025	281,145	386,770	-
	Number of Crypto Asset Accounts	(accounts)	729,806	743,412	761,918	775,971	799,081	813,769	825,207	-

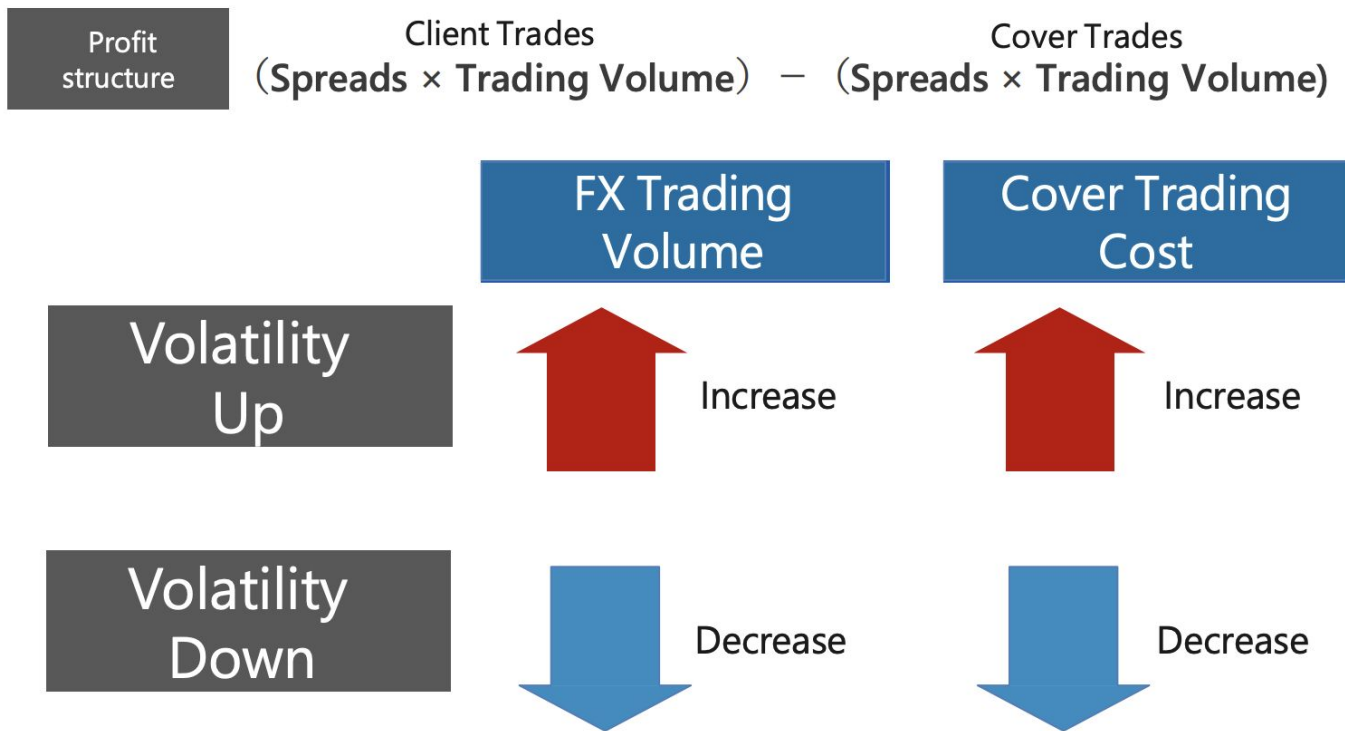
*GMO Coin trading value is aggregated from monthly figures reported to the Japan Virtual and Crypto assets Exchange Association.

Securities & FX | OTC FX Business Model

Pursuing efficient matching and rigorous risk management to hedge position



Securities & FX | Relationship Between Volatility and Revenue in OTC FX

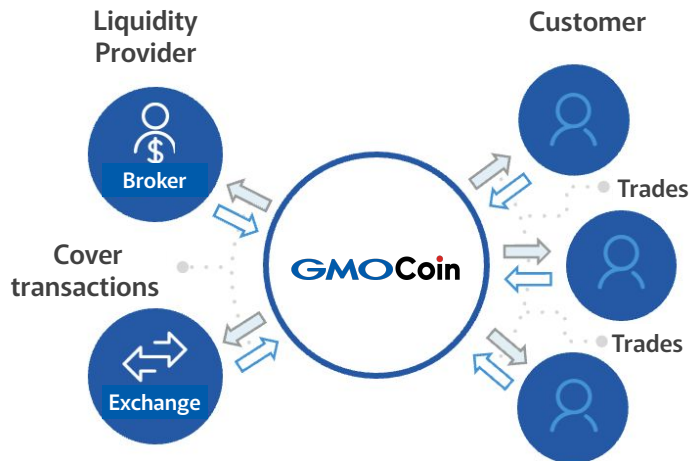


(These images are provided for illustrative purposes only)

Crypto Asset | Business Model

OTC Trading Model

GMO Coin acts as counterparty to customer trades, while positions are hedged through cover transactions.



Main revenue source: spread income
(difference between ask and bid)

Exchange Trading Model

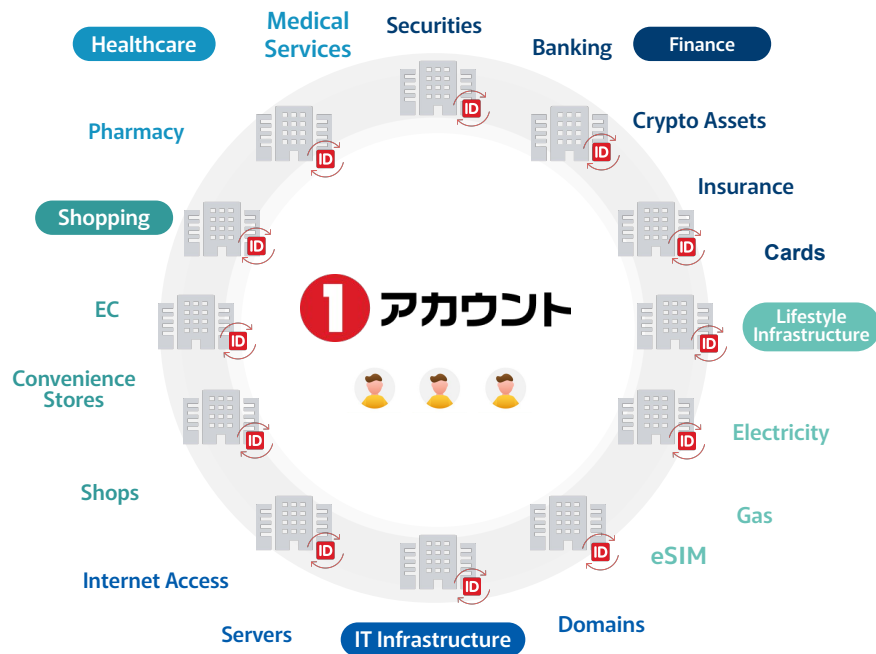
GMO Coin provides a marketplace for matching customer trades and earns transaction fees.



Main revenue source: transaction fees

Others | Ecosystem Built Around Common ID "1 Account"

By positioning "1 Account" as a hub connecting group services, the Group aims to achieve efficient customer acquisition and deliver a highly convenient user experience.



An open ecosystem where companies across industries participate and co-create

Toward becoming the No.1 ID integration platform that accelerates business growth for partner companies

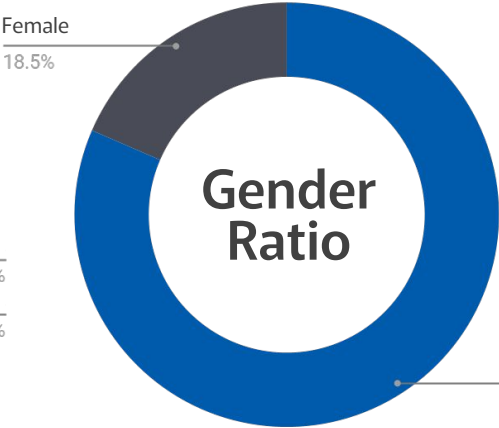
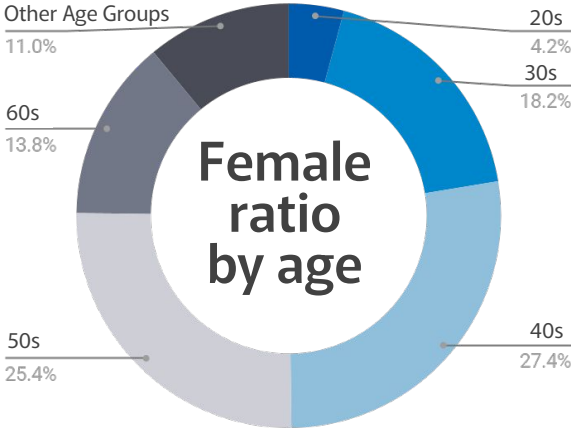
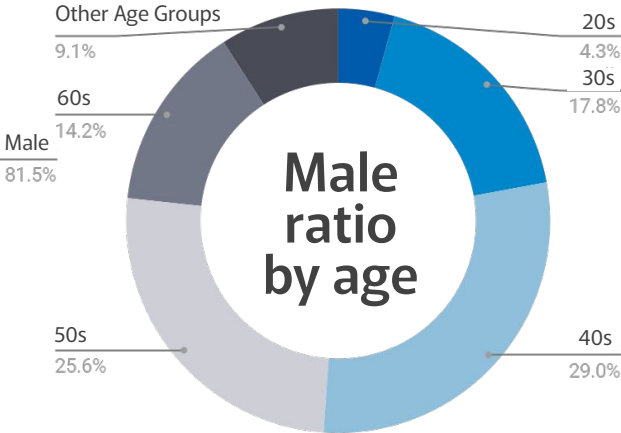
Partner companies to be expanded in phases

GMO INTERNET GROUP

External
Companies

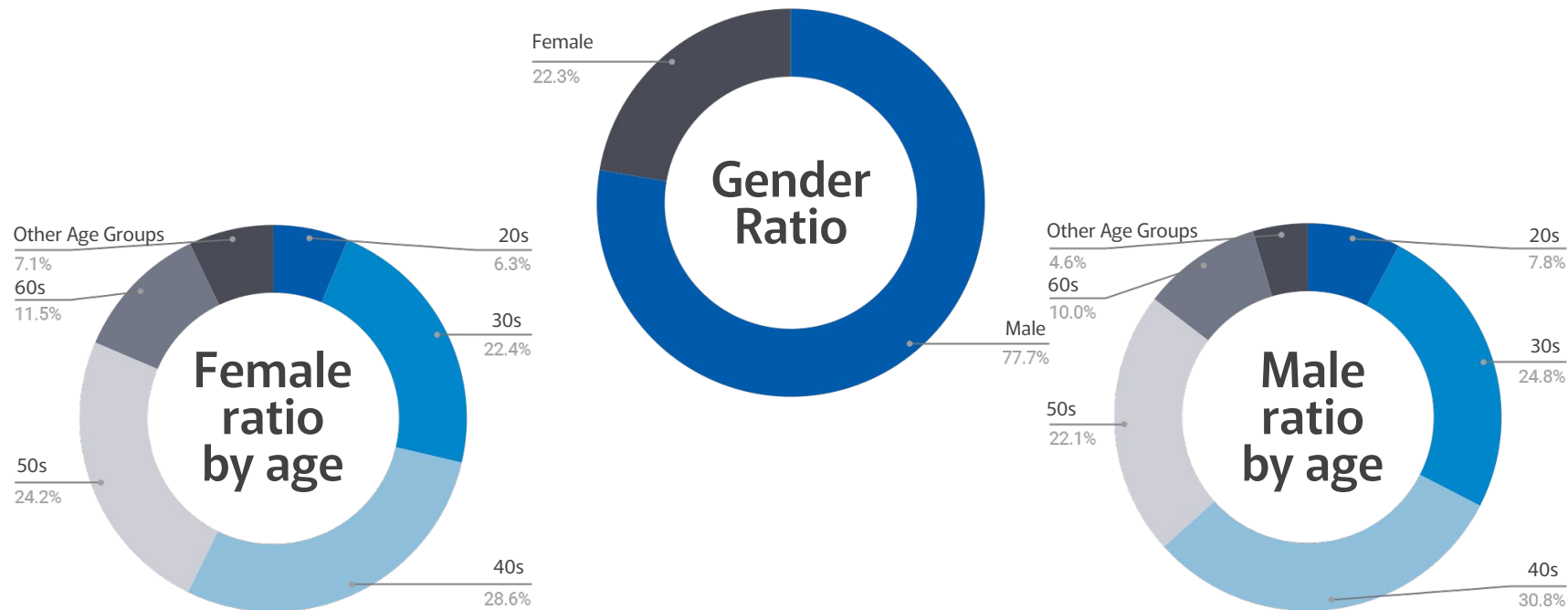


Customer Demographics | GMO CLICK Securities – Securities Trading Accounts



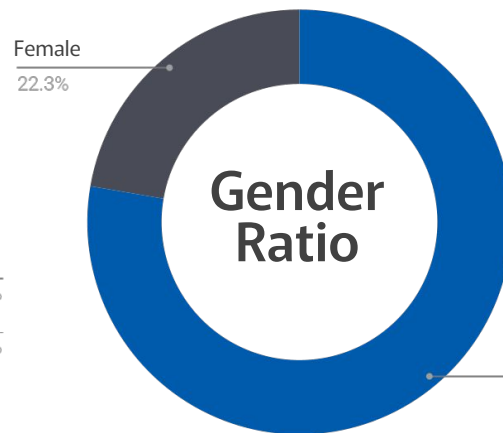
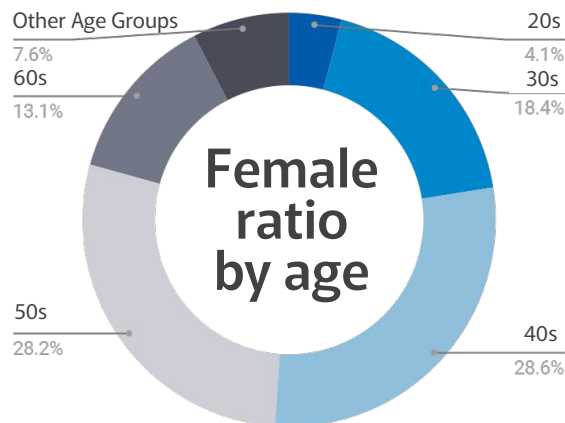
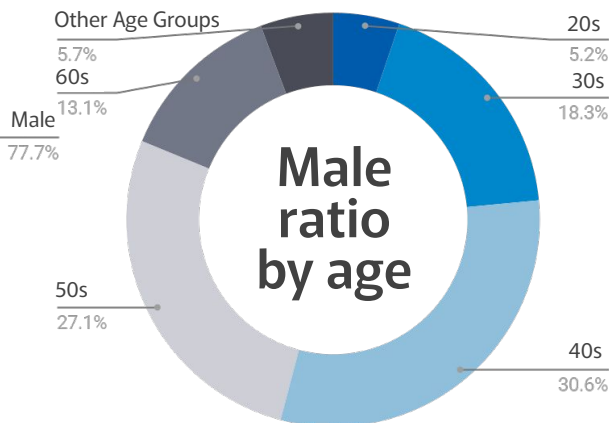
As of June 30, 2026

Customer Demographics | GMO CLICK Securities – FX Trading Accounts



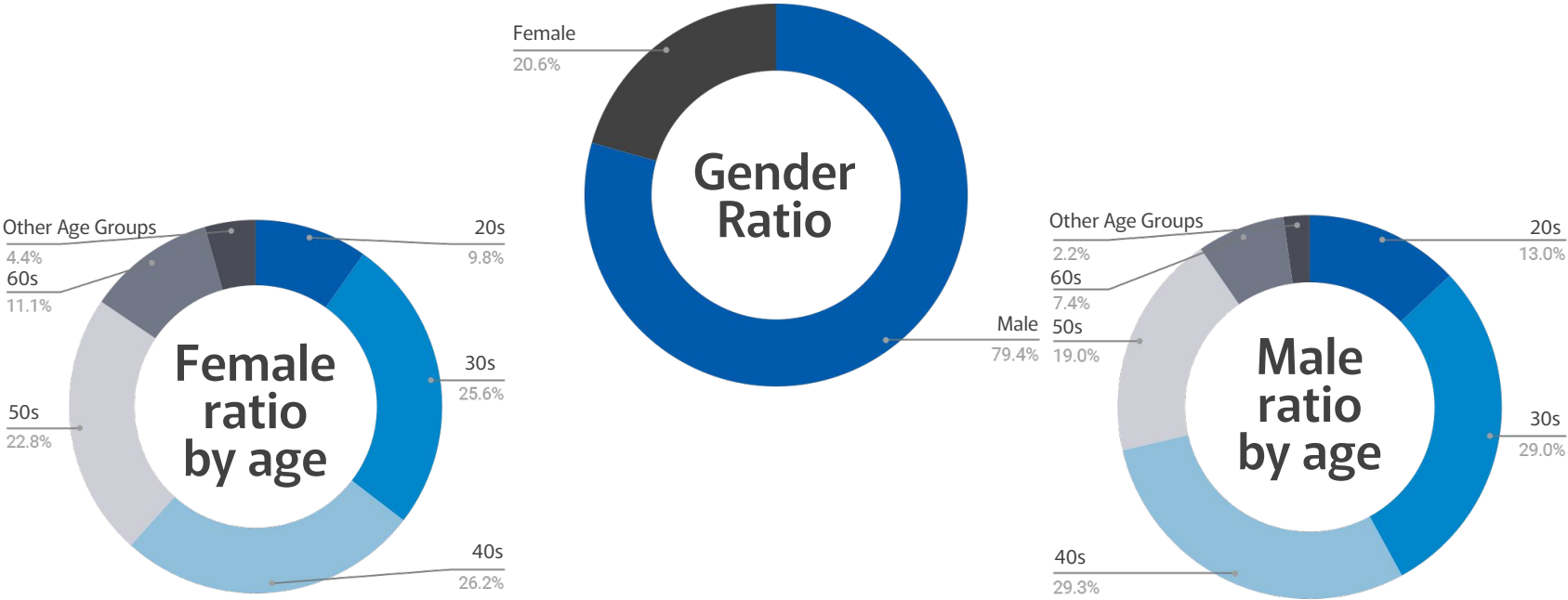
As of June 30, 2026

Customer Demographics | GMO Gaika



As of June 30, 2026

Customer Demographics | GMO Coin – Crypto Asset Accounts



As of June 30, 2026

Disclaimer and Forward-looking Statements

This document contains forward-looking statements, assumptions, forecasts, and plans based on information available as of Oct. 30, 2026. Actual results may differ materially from those described herein due to various risks and uncertainties, including changes in the global economy, competitive conditions, foreign exchange fluctuations, natural disasters, and other unpredictable factors. In addition, certain figures, including market share data, contain estimates calculated by the Company and may differ from figures published by third-party research organizations. The information contained in this material is provided solely for informational purposes and is not intended as a solicitation for investment. The Company assumes no liability whatsoever for any damages arising from the use of this information, regardless of the reason.