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October 30, 2026

Consolidated Financial Results for the Nine Months Ended September 30, 2026 (Under Japanese GAAP)

Company name: GMO Financial Holdings, Inc.
Listing: Tokyo Stock Exchange
Securities code: 7177
URL: https://www.gmofh.com/
Representative: Hideyuki Takashima, Representative Executive Officer, Chairman, President and CEO
Inquiries: Tatsuki Yamamoto, Senior Executive Officer, CFO
Telephone: +81-3-6221-0183

Scheduled date to commence dividend payments: December 18, 2026
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes (For analysts and institutional investors only / webcast only)

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

1. Consolidated financial results for the nine months ended September 30, 2026 (from January 1, 2026 to September 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Operating revenue		Net operating revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Nine months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	44,507	15.9	40,677	14.4	16,065	17.3	15,990	24.4	10,531	18.2
September 30, 2025	38,413	(5.0)	35,546	(4.8)	13,691	57.7	12,855	61.1	8,910	153.9

Note: Comprehensive income For the nine months ended September 30, 2026: ¥ 9,990 million [15.3%]
For the nine months ended September 30, 2025: ¥ 8,665 million [121.1%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
September 30, 2026	89.25	-
September 30, 2025	75.52	-

Note: Diluted earnings per share for the nine months ended September 30, 2026 is not presented because there are no potential shares with dilutive effect. Diluted earnings per share for the nine months ended September 30, 2025 is not presented because there are no potential shares.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	1,415,100	58,852	4.2
December 31, 2025	1,406,809	53,017	3.8

Reference: Equity
As of September 30, 2026: ¥ 58,819 million
As of December 31, 2025: ¥ 52,846 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended December 31, 2025	13.80	20.43	14.87	8.48	57.58
Fiscal year ending December 31, 2026	13.69	14.45	20.23		
Fiscal year ending December 31, 2026 (Forecast)				20.23	68.60

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

3. Consolidated financial result forecasts for the fiscal year ending December 31, 2026 (from January 1, 2026 to December 31, 2026)

The principal businesses of the Company and its consolidated subsidiaries, namely the Securities & FX business and the Crypto Asset business, are significantly affected by economic and market conditions. Therefore, it is difficult to prepare consolidated financial forecasts. Accordingly, the Company does not disclose consolidated financial forecasts. To provide investors with supplementary information, the Company discloses on a monthly basis key operating indicators that have a significant impact on its financial results, including FX trading value, equity brokerage trading value, CFD trading value, crypto asset trading value, and the number of customer accounts, as well as operating revenue.

*** Notes**

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

Newly included: 1 company(GMO Small Amount and Short Term Insurance Company, Inc.)

Excluded: - companies( )

Note: GMO Small Amount and Short Term Insurance Company, Inc. was renamed from LASHIC Small Amount and Short Term Insurance Company, Inc. on March 27, 2026.

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

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

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of September 30, 2026	122,091,903 shares
As of December 31, 2025	122,091,903 shares

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

As of September 30, 2026	4,102,599 shares
As of December 31, 2025	4,102,585 shares

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

Nine months ended September 30, 2026	117,989,307 shares
Nine months ended September 30, 2025	117,989,346 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The Company's basic policy is to provide continuous and stable quarterly dividend payments. Under this policy, the Company has set a dividend payout ratio of at least 65% of profit attributable to owners of parent and, in addition, has set a consolidated dividend on equity ratio (DOE) floor of 10%. Based on this policy, the Company forecasts an annual dividend of ¥68.60 per share for the fiscal year ending December 31, 2026, and will pay dividends on a quarterly basis. For further details, please refer to the "Notice Regarding Preliminary Consolidated Financial Results for the Third Quarter of the Fiscal Year Ending December 31, 2026 and Revision to Dividend Forecast (Dividend Increase)" disclosed on October 22, 2026.

The Company plans to hold a live-streamed financial results briefing on October 30, 2026. A video recording of the briefing will be made available on the Company's website promptly after the event.

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of December 31, 2025	As of September 30, 2026
Assets		
Current assets		
Cash and deposits	138,894	107,346
Segregated deposits	537,644	540,136
Crypto asset under custody	360,426	354,867
Margin transaction assets	94,810	126,480
Loans secured by securities	12,940	6,077
Short-term guarantee deposits	69,294	86,958
Variation margin paid	115,378	120,664
Other	43,598	37,586
Allowance for doubtful accounts	(355)	(235)
Total current assets	1,372,631	1,379,883
Non-current assets		
Property, plant and equipment	1,300	1,416
Intangible assets		
Goodwill	8,133	7,403
Other	6,476	5,708
Total intangible assets	14,609	13,111
Investments and other assets		
Deferred tax assets	2,924	3,893
Other	34,716	35,043
Allowance for doubtful accounts	(19,372)	(18,247)
Total investments and other assets	18,267	20,688
Total non-current assets	34,177	35,217
Total assets	1,406,809	1,415,100
Liabilities		
Current liabilities		
Margin transaction liabilities	28,349	54,692
Borrowings secured by securities	9,602	12,119
Deposits received	71,934	71,445
Deposits received for crypto asset	360,426	354,867
Guarantee deposits received	584,409	593,584
Variation margin received	24,819	19,300
Short-term borrowings	138,900	110,900
Current portion of bonds payable	9,826	11,026
Current portion of long-term borrowings	12,785	32,105
Income taxes payable	2,681	3,513
Provision for bonuses	220	471
Provision for bonuses for directors (and other officers)	-	562
Other	28,513	30,997
Total current liabilities	1,272,470	1,295,586

(Millions of yen)

	As of December 31, 2025	As of September 30, 2026
Non-current liabilities		
Bonds payable	26,036	15,020
Long-term borrowings	53,780	43,834
Deferred tax liabilities	200	63
Retirement benefit liability	144	123
Reserve for contract of insurance	-	6
Provision for loss on liquidation of subsidiaries and associates	-	149
Other	276	280
Total non-current liabilities	80,437	59,477
Reserves under special laws		
Reserve for financial instruments transaction liabilities	884	1,183
Total reserves under special laws	884	1,183
Total liabilities	1,353,792	1,356,248
Net assets		
Shareholders' equity		
Share capital	705	705
Capital surplus	2,253	2,365
Retained earnings	48,977	55,187
Treasury shares	(2,297)	(2,297)
Total shareholders' equity	49,638	55,960
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	495	484
Deferred gains or losses on hedges	157	147
Foreign currency translation adjustment	2,554	2,227
Total accumulated other comprehensive income	3,207	2,858
Share acquisition rights	-	27
Non-controlling interests	170	4
Total net assets	53,017	58,852
Total liabilities and net assets	1,406,809	1,415,100

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Nine-Month Period

(Millions of yen)

	For the nine months ended September 30, 2025	For the nine months ended September 30, 2026
Operating revenue		
Commission received	3,446	2,148
Net trading income	28,266	33,414
Financial revenue	4,627	6,688
Other operating revenue	101	30
Other sales	1,972	2,225
Total operating revenue	38,413	44,507
Financial expenses	2,228	3,134
Cost of sales	638	695
Net operating revenue	35,546	40,677
Selling, general and administrative expenses		
Trading related expenses	9,135	9,657
Personnel expenses	3,888	4,860
Real estate expenses	2,977	3,117
Office expenses	2,345	3,083
Depreciation	1,487	1,494
Taxes and dues	1,186	1,484
Provision of allowance for doubtful accounts	(206)	(168)
Amortization of goodwill	804	820
Other	236	261
Total selling, general and administrative expenses	21,855	24,612
Operating profit	13,691	16,065
Non-operating income		
Interest income	32	115
Gain on investments in investment partnerships	9	120
Dividend income	58	64
Other	66	182
Total non-operating income	167	482
Non-operating expenses		
Foreign exchange losses	706	437
Loss on investments in investment partnerships	209	111
Bond issuance costs	24	-
Loss on derivatives	18	0
Other	44	8
Total non-operating expenses	1,003	557
Ordinary profit	12,855	15,990

(Millions of yen)

	For the nine months ended September 30, 2025	For the nine months ended September 30, 2026
Extraordinary income		
Reversal of reserve for financial instruments transaction liabilities	16	-
Other	0	-
Total extraordinary income	16	-
Extraordinary losses		
Provision of reserve for financial instruments transaction liabilities	-	299
Loss on valuation of investment securities	-	71
Loss on retirement of non-current assets	31	33
Loss on compensation for customer	143	-
Impairment losses	0	-
Other	-	2
Total extraordinary losses	175	408
Profit before income taxes	12,696	15,582
Income taxes - current	4,561	6,231
Income taxes - deferred	(621)	(988)
Total income taxes	3,940	5,243
Profit	8,755	10,339
Loss attributable to non-controlling interests	(155)	(191)
Profit attributable to owners of parent	8,910	10,531

Quarterly Consolidated Statement of Comprehensive Income

For the Nine-Month Period

(Millions of yen)

	For the nine months ended September 30, 2025	For the nine months ended September 30, 2026
Profit	8,755	10,339
Other comprehensive income		
Valuation difference on available-for-sale securities	27	(11)
Deferred gains or losses on hedges	48	(10)
Foreign currency translation adjustment	(165)	(326)
Total other comprehensive income	(89)	(348)
Comprehensive income	8,665	9,990
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,820	10,182
Comprehensive income attributable to non-controlling interests	(155)	(191)