



February 17, 2026

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Notice Regarding Borrowing of Funds (Refinancing) under Overdraft Agreements

GMO Financial Gate, Inc. (the "Company") hereby announces that it has decided today to borrow funds (refinance) under an overdraft agreement, as detailed below.

1. Purpose of the Borrowing

The Company is executing this borrowing (refinancing) as described below because the repayment deadline for the loan funds announced in the "Notice Regarding Borrowing of Funds under Overdraft Agreements" dated November 25, 2025, will become due on February 27, 2026.

The purpose is to secure liquidity on hand to prepare for working capital needs arising from terminal purchases and other items, as well as to maintain and strengthen the stability of the Company's financial base.

2. Overview of the Borrowing

(1) Lenders	Sumitomo Mitsui Banking Corporation	Mizuho Bank, Ltd.	MUFG Bank, Ltd.
(2) Borrowing amounts	JPY 1.0 billion	JPY 1.0 billion	JPY 1.0 billion
(3) Drawdown date	February 27, 2026	February 27, 2026	February 27, 2026
(4) Interest rate	Base interest rate + spread	Base interest rate + spread	Base interest rate + spread
(5) Borrowing period	6 months	6 months	6 months
(6) Interest rate type	Floating	Floating	Floating
(7) Repayment method	Lump-sum repayment on the maturity date	Lump-sum repayment on the maturity date	Lump-sum repayment on the maturity date
(8) Security and guarantees	None	None	None

3. Impact on Financial Results

The impact of this borrowing on the Company's consolidated financial results for the fiscal year ending September 30, 2026 is expected to be immaterial. However, should any matter arise in the future that requires disclosure, the Company will make an announcement promptly.