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August 14, 2026

Sompo Holdings, Inc.

Summary of Consolidated Financial Results for the three months ended June 30, 2026 [Under IFRS]

Company Name: Sompo Holdings, Inc.
Listed on: Tokyo Stock Exchange
Securities Code: 8630
URL: https:// www.sompo-hd.com/en/
Representative: Mikio Okumura, Group CEO, President and Representative Executive Officer
Scheduled date to start payment of dividends: —
Supplementary information for financial statements: Yes
Schedule for investor meeting: None

Note) Amounts less than one million yen are rounded down.

1. Consolidated Financial Results for the three months ended June 30, 2026 (April 1 to June 30, 2026)

(1) Consolidated Results of Operations (accumulated)

Note) Percentages are changes from corresponding period of previous fiscal year.

	Insurance revenue		Net income before tax		Net income		Net income attributable to owners of parent		Comprehensive income	
	millions of yen	%	millions of yen	%	millions of yen	%	millions of yen	%	millions of yen	%
Three months ended June 30, 2026	1,616,982	28.0	240,331	59.3	181,908	52.4	181,168	52.8	221,234	(17.1)
Three months ended June 30, 2025	1,263,583	1.2	150,820	(13.4)	119,333	(16.6)	118,593	(16.9)	266,753	(16.7)

	Basic earnings per share	Diluted earnings per share
	yen	yen
Three months ended June 30, 2026	203.14	203.14
Three months ended June 30, 2025	127.41	127.41

(2) Consolidated Financial Position

	Total assets	Total equity	Equity attributable to owners of parent	Ratio of equity attributable to owners of parent to total assets
	millions of yen	millions of yen	millions of yen	%
As of June 30, 2026	18,890,276	5,422,341	5,300,207	28.1
As of March 31, 2026	18,603,704	5,291,009	5,167,823	27.8

2. Dividends

	Dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Annual
	yen	yen	yen	yen	yen
Fiscal year ended March 31, 2026	—	75.00	—	75.00	150.00
Fiscal year ending March 31, 2027	—				
Fiscal year ending March 31, 2027 (Forecast)		100.00	—	100.00	200.00

Note) Revisions to the latest announced dividends forecasts: None

3. Forecast of Consolidated Financial Results for the fiscal year ending March 31, 2027 (April 1, 2026 to March 31, 2027)

Note) Percentage is change from previous fiscal year.

	Net income attributable to owners of parent		Basic earnings per share
	millions of yen	%	yen
Full year	490,000	(23.4)	549.17

Note) Revisions to the latest announced forecasts of financial results: None

(Notes)

(1) Significant changes in the scope of consolidation during the three months ended June 30, 2026: Yes

Increase: 1 (Company Name：Sompo Life Re Ltd.)

(2) Changes in accounting policies and changes in accounting estimations

(a) Changes in accounting policies required by IFRS: None

(b) Changes in accounting policies due to reasons other than the above: None

(c) Changes in accounting estimations: None

(3) Number of shares outstanding (Common stock):

(a) Total shares outstanding including treasury stock:

As of June 30, 2026	934,228,767	shares
As of March 31, 2026	934,228,767	shares

(b) Treasury stock:

As of June 30, 2026	45,087,578	shares
As of March 31, 2026	41,985,747	shares

(c) Average number of shares outstanding:

For the three months ended June 30, 2026	891,805,374	shares
For the three months ended June 30, 2025	930,777,738	shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: Yes (voluntary)

* Notes for using forecasts of financial results, etc.

The forecasts included in this document are based on the currently available information and certain assumptions that we believe reasonable. Accordingly, the actual results, etc. may differ materially from those projected herein depending on various factors.

Contents of Appendix

1. Overview of Results of Operations

(1) Overview of Results of Operations for the Three Months Ended June 30, 2026

Overall, the global economy maintained positive momentum in the first quarter of fiscal year ending March 31, led by the U.S. economy which continued to grow at a moderate pace, etc. while economic recovery was delayed in some countries. Downside risks remain, such as a slowdown in the AI market which has underpinned the global economy.

The Japanese economy continued to recover gradually, supported by improvement in corporate earnings and labor market conditions, recovery in consumer spending, etc. However, we need to continue close monitoring of the situation in the Middle East, persistent inflation, and the impact of associated financial/capital market fluctuations, etc. on the economy.

Under these circumstances, the consolidated financial results of Sompo Holdings Group ("SOMPO HOLDINGS") for the three months ended June 30, 2026 were as follows:

Insurance service result increased by 23.4 billion yen to 121.5 billion yen compared to the same period last year, the components of which were insurance revenue of 1,616.9 billion yen, insurance service expenses of 1,402.8 billion yen, and income or expenses from reinsurance contracts held of (92.6) billion yen. Finance result increased by 79.8 billion yen to 146.3 billion yen compared to the same period last year, the components of which were investment gains and losses of 199.5 billion yen and insurance finance gains and losses of (53.1) billion yen.

As a result of the foregoing, Sompo Holdings, Inc. ("the Company") reported net income before tax, calculated as sum of insurance service result, finance result and other income and expenses, of 240.3 billion yen, an increase of 89.5 billion yen from the same period last year. The Company posted net income attributable to owners of parent, net of income tax expenses and others, of 181.1 billion yen, an increase of 62.5 billion yen from the same period last year.

Business results for each of the SOMPO HOLDINGS’ reportable segments were as follows:

(a) Domestic P&C insurance business

In the domestic P&C insurance business, insurance revenue and other revenues amounted to 656.6 billion yen, an increase of 11.5 billion yen from the same period last year. The domestic P&C insurance business posted net income attributable to owners of parent of 70.4 billion yen, an increase of 37.9 billion yen from the same period last year.

(b) Overseas insurance business

In the overseas insurance business, insurance revenue amounted to 894.7 billion yen, an increase of 331.8 billion yen from the same period last year. Net income attributable to owners of parent increased by 16.3 billion yen to a net income of 92.8 billion yen compared to the same period last year.

(c) Domestic life insurance business

In the domestic life insurance business, insurance revenue amounted to 64.4 billion yen, an increase of 0.1 billion yen from the same period last year. The domestic life insurance business posted net income attributable to owners of parent of 14.9 billion yen, an increase of 9.3 billion yen from the same period last year.

(d) Nursing care business

Other revenue increased by 1.2 billion yen to 46.7 billion yen compared to the same period last year. Net income attributable to owners of parent increased by 1.0 billion yen to a net income of 2.8 billion yen compared to the same period last year.

(2) Overview of Financial Position as of June 30, 2026

Total assets as of June 30, 2026 amounted to 18,890.2 billion yen on a consolidated basis, an increase of 286.5 billion yen from March 31, 2026. Total equity as of June 30, 2026 amounted to 5,422.3 billion yen on a consolidated basis, an increase of 131.3 billion yen from March 31, 2026.

2. Condensed Quarterly Consolidated Financial Statements and Major Notes

(1) Condensed Quarterly Consolidated Statement of Financial Position

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and cash equivalents	1,134,996	1,189,661
Reverse-repo and similar securities lending	36,065	25,201
Derivative assets	5,654	16,121
Investment securities	12,451,875	12,674,076
Loans and advances	545,958	548,402
Reinsurance contract assets	2,194,887	2,133,049
Insurance contract assets	57,345	42,536
Investments in associates	42,869	44,035
Property and equipment	646,548	644,857
Goodwill and intangible assets	599,080	595,981
Retirement benefit assets	1,266	1,280
Deferred tax assets	119,458	115,229
Other assets	767,698	859,841
Total assets	18,603,704	18,890,276
Liabilities		
Repo and similar securities borrowings	3,078	1,017
Derivative liabilities	16,421	17,401
Insurance contract liabilities	10,737,677	10,800,014
Reinsurance contract liabilities	91,164	44,401
Bonds issued and borrowings	744,946	955,484
Retirement benefit liabilities	14,659	15,549
Current tax liabilities	129,718	62,417
Deferred tax liabilities	710,731	698,552
Provisions	4,474	4,495
Other liabilities	859,821	868,601
Total liabilities	13,312,694	13,467,935
Equity		
Share capital	100,045	100,045
Capital surplus	(187,445)	(188,340)
Retained earnings	4,344,319	4,501,274
Treasury stocks	(197,905)	(218,156)
Other equity components	1,108,810	1,105,383
Total equity attributable to owners of parent	5,167,823	5,300,207
Non-controlling interests	123,185	122,133
Total equity	5,291,009	5,422,341
Total liabilities and equity	18,603,704	18,890,276

(2) Condensed Quarterly Consolidated Statement of Income and Condensed Quarterly Consolidated Statement of Comprehensive Income

Condensed Quarterly Consolidated Statement of Income

Three months ended June 30, 2026

(Millions of yen)

	Three months ended June 30, 2025 (April 1 to June 30, 2025)	Three months ended June 30, 2026 (April 1 to June 30, 2026)
Insurance revenue	1,263,583	1,616,982
Insurance service expenses	1,115,213	1,402,800
Income or expenses from reinsurance contracts held	(50,282)	(92,643)
Insurance service result	98,086	121,538
Interest income	25,208	28,739
Other investment gains and losses	113,629	174,798
Expenses related to investment	2,976	4,025
Investment gains and losses	135,860	199,512
Insurance finance expenses, net	98,568	64,106
Reinsurance finance income, net	29,145	10,914
Insurance finance gains and losses	(69,423)	(53,191)
Finance result	66,437	146,320
Other revenue	54,471	55,757
Administrative expenses	26,694	36,848
Other finance expenses	5,351	8,448
Other income	5,861	8,017
Other expenses	45,260	46,527
Investment gains and losses on the equity method	3,270	521
Other income and expenses	(13,703)	(27,527)
Net income before tax	150,820	240,331
Income tax expenses	31,487	58,422
Net income	119,333	181,908
Net income attributable to:		
Owners of parent	118,593	181,168
Non-controlling interests	739	739
Earnings per share		
Earnings per share - Basic	127.41 yen	203.14 yen
Earnings per share - Diluted	127.41 yen	203.14 yen

Condensed Quarterly Consolidated Statement of Comprehensive Income

Three months ended June 30, 2026

(Millions of yen)

	Three months ended June 30, 2025 (April 1 to June 30, 2025)	Three months ended June 30, 2026 (April 1 to June 30, 2026)
Net income	119,333	181,908
Other comprehensive income		
Items that will not be reclassified to profit or loss:		
Investments in equity instruments	135,159	(20,544)
Remeasurements of defined benefit plans	131	341
Share of other comprehensive income of associates accounted for by the equity method	(29)	289
Total of items that will not be reclassified to profit or loss	135,261	(19,914)
Items that may be reclassified subsequently to profit or loss:		
Investments in debt instruments	(62,616)	(46,783)
Cash flow hedges	—	7,190
Hedging cost	—	(3,955)
Translation difference related to foreign operations	(42,646)	39,554
Changes on insurance contracts due to changes in discount rates	117,843	62,890
Changes on reinsurance contracts due to changes in discount rates	117	(92)
Share of other comprehensive income of associates accounted for by the equity method	(539)	435
Total of items that may be reclassified subsequently to profit or loss	12,158	59,239
Other comprehensive income	147,420	39,325
Comprehensive income	266,753	221,234
Comprehensive income attributable to:		
Owners of parent	265,496	218,904
Non-controlling interests	1,257	2,329

(3) Notes to Condensed Quarterly Consolidated Financial Statements

(Applicable financial reporting framework)

The condensed quarterly consolidated financial statements of the SOMPO HOLDINGS have been prepared in accordance with Article 5, Paragraph 2 of the Standards for Preparation of Quarterly Financial Statements of the Tokyo Stock Exchange, Inc., applying the provisions for reduced disclosures as set forth in Article 5, Paragraph 5 of the Standards and omitted some disclosures and notes required by the International Accounting Standards (IAS) 34 “Interim Financial Reporting.”

(Segment information)

Information on the amounts of revenue and income or loss by reportable segment is as follows.

Three months ended June 30, 2025 (April 1 to June 30, 2025)

(Millions of yen)

	Reportable segments					Others (Note 2)	Total	Adjustments (Note 3)	Amounts on condensed quarterly consolidated financial statements
	Domestic P&C insurance business	Overseas insurance business	Domestic life insurance business	Nursing care business	Total				
Revenue (Note 1)									
Revenue from external customers	634,428	564,860	64,293	45,551	1,309,134	8,846	1,317,981	73	1,318,054
Internal revenue or transfers between segments	10,699	(2,000)	—	3	8,702	6,404	15,106	(15,106)	—
Total	645,127	562,860	64,293	45,554	1,317,837	15,251	1,333,088	(15,033)	1,318,054
Segment income	32,465	76,405	5,587	1,892	116,350	2,243	118,593	—	118,593

(Notes)
1. Revenue represents "Insurance revenue" for the insurance businesses, "Other revenue" for the other businesses, and the total amount of "Insurance revenue" and "Other revenue" for the condensed quarterly consolidated financial statements.
2. The category "Others" is a business segment not included in the reportable segments. It includes the Company (insurance holding company), extended warranty business, digital-related business, asset management business and other businesses.
3. Adjustments of revenue are mainly adjustments of other revenue related to domestic P&C insurance business, overseas insurance business and domestic life insurance business amounting to 73 million yen, and the elimination of intercompany transactions between segments amounting to (15,106) million yen.

Three months ended June 30, 2026 (April 1 to June 30, 2026)

(Millions of yen)

	Reportable segments					Others (Note 2)	Total	Adjustments (Note 3)	Amounts on condensed quarterly consolidated financial statements
	Domestic P&C insurance business	Overseas insurance business	Domestic life insurance business	Nursing care business	Total				
Revenue (Note 1)									
Revenue from external customers	645,125	892,458	64,486	46,758	1,648,828	23,911	1,672,740	—	1,672,740
Internal revenue or transfers between segments	11,524	2,252	—	3	13,780	3,907	17,688	(17,688)	—
Total	656,649	894,710	64,486	46,762	1,662,609	27,819	1,690,428	(17,688)	1,672,740
Segment income	70,402	92,800	14,984	2,893	181,080	87	181,168	—	181,168

(Notes)
1. Revenue represents the total amount of "Insurance revenue" and "Other revenue."
2. The category "Others" is a business segment not included in the reportable segments. It includes the Company (insurance holding company), other wellbeing and other businesses.
3. Adjustments of revenue are the elimination of intercompany transactions between segments amounting to (17,688) million yen.

(Matters related to changes in the method of classifying reportable segments)

Beginning from the first quarter of the fiscal year ending March 31, 2027, the Company reviewed the attribution of businesses, such as moving certain subsidiaries previously included in "Others" to "Domestic P&C insurance business," in order to ensure consistency with performance evaluation measures. The impact of this change on the segment information for the first quarter of the fiscal year ended March 31, 2026 is immaterial.

(Notes in case of significant changes in equity attributable to owners of parent)

None.

(Notes on going-concern assumption)

None.

(Notes on cash flows)

The Company has not prepared a condensed quarterly consolidated statement of cash flows for the three months ended June 30, 2026. Depreciation and amortization for the three months ended June 30, 2026 are as follows.

(Millions of yen)

	Three months ended June 30, 2025 (April 1 to June 30, 2025)	Three months ended June 30, 2026 (April 1 to June 30, 2026)
Depreciation and amortization	26,429	28,360