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Summary of
Consolidated Financial Results
for the three months ended June 30, 2026

Supplementary Information

August 14, 2026

Sompo Holdings, Inc.

（ Securities Code : 8630 ）

Summary of Consolidated Financial Results for the three months ended June 30, 2026
Contents of Supplementary Information

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

(1) Sompo Holdings, Inc.

Overview of Consolidated Financial Results for the three months ended June 30, 2026

(Billions of yen)

			Three months ended June 30, 2025 (April 1 to June 30, 2025)(Note1)	Three months ended June 30, 2026 (April 1 to June 30, 2026)(Note1)	Increase (Decrease)	Rate of change
						%
Insurance revenue		(1)	1,263	1,616	353	28.0
	Domestic P&C insurance business	(2)	645	651	6	1.0
	Overseas insurance business	(3)	562	894	331	59.0
	Domestic life insurance business	(4)	64	64	0	0.3
Insurance service result		(5)	98	121	23	23.9
Finance result		(6)	66	146	79	120.2
Net income before tax		(7)	150	240	89	59.3
Net income attributable to owners of parent		(8)	118	181	62	52.8
	Domestic P&C insurance business	(9)	32	70	37	116.9
	Overseas insurance business	(10)	76	92	16	21.5
	Domestic life insurance business	(11)	5	14	9	168.2
	Nursing care business	(12)	1	2	1	52.8
	Others, consolidation adjustments, etc.(Note2)	(13)	2	0	(2)	(96.1)

Notes)

1. Consolidation adjustments, such as elimination of dividends received, are included in net income of each business.
2. "Others, consolidation adjustments, etc." includes the profits and losses of other subsidiaries and associates, as well as adjustments made during the consolidation process that are not presented separately above.

(Reference) SOMPO HOLDINGS' Numerical Management Targets

(Billions 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)	Increase (Decrease)	Rate of change
					%
Adjusted consolidated profit		99	119	19	20.0
	Domestic P&C insurance business	34	44	9	29.2
	Overseas insurance business	54	68	14	26.9

(2) Sompo Holdings, Inc.

Summary of Results of Operations

(Billions 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)	Increase (Decrease)	Rate of change
						%
Insurance service result:		(1)	98	121	23	23.9
(+)	Insurance revenue	(2)	1,263	1,616	353	28.0
(-)	Insurance service expenses:	(3)	1,115	1,402	287	25.8
	Incurred claims, etc.	(4)	799	1,043	243	30.4
	Other insurance service expenses	(5)	327	366	39	12.1
	Gains and losses on onerous contracts	(6)	(11)	(7)	4	—
(+)	Income or expenses from reinsurance contracts held	(7)	(50)	(92)	(42)	—
Finance result:		(8)	66	146	79	120.2
(+)	Interest income	(9)	25	28	3	14.0
(+)	Other investment gains and losses:	(10)	113	174	61	53.8
	Dividend income	(11)	18	16	(2)	(12.7)
	Gains and losses on sales	(12)	(13)	(19)	(5)	—
	FVTPL/Foreign exchange gains and losses, etc.	(13)	108	177	68	63.6
(-)	Expenses related to investment	(14)	2	4	1	35.2
(+)	Insurance finance gains and losses	(15)	(69)	(53)	16	—
Other income and expenses		(16)	(13)	(27)	(13)	—
Net income before tax		(17)	150	240	89	59.3
(-)	Income tax expenses	(18)	31	58	26	85.5
Net income		(19)	119	181	62	52.4
Net income attributable to owners of parent		(20)	118	181	62	52.8

Note) FVTPL stands for Fair Value Through Profit or Loss, and financial assets classified in the FVTPL category are measured at fair value through profit or loss. (Same for following tables)

(3) Summary of results of operations of major businesses

(i) Domestic P&C insurance business (of which, Sompo Japan Insurance Inc.)

(Billions 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)	Increase (Decrease)	Rate of change
							%
Insurance service result:			(1)	21	32	11	53.0
	(+)	Insurance revenue	(2)	626	650	24	3.9
	(-)	Insurance service expenses:	(3)	564	573	9	1.6
		Incurred claims, etc.	(4)	380	383	3	1.0
		Other insurance service expenses	(5)	192	197	5	3.0
		Gains and losses on onerous contracts	(6)	(7)	(7)	(0)	–
	(+)	Income or expenses from reinsurance contracts held	(7)	(40)	(44)	(3)	–
Finance result:			(8)	29	69	39	133.4
	(+)	Interest income	(9)	8	8	0	9.1
	(+)	Other investment gains and losses:	(10)	29	73	43	147.8
		Dividend income	(11)	18	16	(2)	(12.3)
		Gains and losses on sales	(12)	(4)	(7)	(2)	–
		FVTPL/Foreign exchange gains and losses, etc.	(13)	15	64	48	308.4
	(-)	Expenses related to investment	(14)	1	1	0	8.6
	(+)	Insurance finance gains and losses	(15)	(6)	(10)	(4)	–
Other income and expenses			(16)	(7)	(5)	1	–
Net income before tax			(17)	43	96	52	121.8
(-) Income tax expenses			(18)	10	25	15	138.6
Net income			(19)	32	70	37	116.1

(ii) Overseas insurance business (of which, Sompo International Holdings Ltd. (Consolidated))

(Billions 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)	Increase (Decrease)	Rate of change
						%
Insurance service result:		(1)	55	68	13	24.1
(+)	Insurance revenue	(2)	560	891	331	59.2
(-)	Insurance service expenses:	(3)	495	767	272	54.9
	Incurred claims, etc.	(4)	389	623	234	60.4
	Other insurance service expenses	(5)	110	143	32	29.1
	Gains and losses on onerous contracts	(6)	(4)	0	5	—
(+)	Income or expenses from reinsurance contracts held	(7)	(9)	(55)	(45)	—
Finance result:		(8)	48	70	22	45.3
(+)	Interest income	(9)	3	4	1	49.8
(+)	Other investment gains and losses:	(10)	94	86	(8)	(8.6)
	FVTPL/Foreign exchange gains and losses, etc.	(11)	94	86	(8)	(8.6)
(-)	Expenses related to investment	(12)	1	2	0	50.0
(+)	Insurance finance gains and losses	(13)	(47)	(17)	29	—
Other income and expenses		(14)	(9)	(22)	(13)	—
Net income before tax		(15)	95	117	21	23.1
(-)	Income tax expenses	(16)	17	24	6	34.9
Net income		(17)	77	92	15	20.4
Net income attributable to owners of parent		(18)	76	92	15	20.6

(iii) Domestic life insurance business (of which, Sompo Himawari Life Insurance Inc.)

(Billions 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)	Increase (Decrease)	Rate of change
					%
Insurance service result:	(1)	20	18	(1)	(8.1)
(+) Insurance revenue	(2)	64	64	0	0.3
(-) Insurance service expenses:	(3)	44	45	1	3.9
Incurred claims, etc.	(4)	24	25	1	4.2
Other insurance service expenses	(5)	19	20	1	5.1
Gains and losses on onerous contracts	(6)	0	(0)	(0)	(102.5)
(+) Income or expenses from reinsurance contracts held	(7)	(0)	(0)	(0)	–
Finance result:	(8)	(11)	3	15	–
(+) Interest income	(9)	13	15	1	9.3
(+) Other investment gains and losses:	(10)	(9)	13	22	–
Gains and losses on sales	(11)	(8)	(11)	(2)	–
FVTPL/Foreign exchange gains and losses, etc.	(12)	(0)	24	25	–
(+) Insurance finance gains and losses	(13)	(15)	(24)	(8)	–
Other income and expenses	(14)	(0)	(0)	0	–
Net income before tax	(15)	7	21	13	176.4
(-) Income tax expenses	(16)	2	6	4	179.4
Net income	(17)	5	15	9	175.1
New CSM	(18)	13	10	(2)	(19.5)

		As of March 31, 2026	As of June 30, 2026	Increase (Decrease)	Rate of change
CSM balance	(19)	653	639	(13)	(2.1)

Note) CSM stands for Contractual Service Margin and represents the unearned profit that will be recognized in the future as insurance services are provided.

2. Supplementary Explanation (IFRS-related)

< Adjusted consolidated profit >

Adjusted consolidated profit	**Adjusted profit by business segment** (Note 1)	Base profit		IFRS net income
		Adjustment items	Market value fluctuations from financial markets	- Market value fluctuations of investment assets under FVTPL (Note 2) - Foreign exchange fluctuations in FVOCI financial instruments - Change in insurance liabilities due to discount rate fluctuations, etc. - Gains/losses arising from onerous contacts of variable insurance - Gains/losses on derivatives for hedging (stock futures, interest rate swaps, etc.)
			Temporary gains/ losses	- Gains/losses on sale of securities (Note 3) - Expected credit loss related to investment assets (impairment) - Impairment loss on goodwill arising from business investment (Note 4) - Temporary expenses not affecting business activities (e.g. reorganization costs; specific definition is approved by the Board of Directors of Sompo Holdings)
			Other adjustments	- Amortization of other intangible assets arising from M&A (expenses recognized as consolidation adjustment item of Sompo Holdings) - Management fee paid to Sompo Holdings (expenses recognized as consolidation adjustment item of Sompo Holdings)
	+			
	Non-business profit/losses	Profit and loss of Sompo Holdings (non-consolidated) and some subsidiaries, adjustment of tax effect on a consolidated basis, amortization of other intangible assets arising from M&A, business investment, etc. and others are recorded.		

Notes)
1. Adjusted profit by business segment of the overseas insurance business is measured for the January to December accounting period (adjusted consolidated profit is for the April to March accounting period).
2. Mutual funds. In addition, stocks and bonds, etc. held in the overseas insurance business, excluding non-traditional assets.
3. Some adjustment made to the scope of exclusion for the domestic P&C insurance and overseas insurance businesses.
4. Includes impairment losses (reversal) on tangible fixed assets and leases in the nursing care business.