

UNOFFICIAL TRANSLATION

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February 13, 2026

Sompo Holdings, Inc.**Summary of Consolidated Financial Results for the nine months ended December 31, 2025
[Under IFRS]**

Company Name: Sompo Holdings, Inc.
 Listed on: Tokyo Stock Exchange
 Securities Code: 8630
 URL: [https:// www.sompo-hd.com/en/](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 nine months ended December 31, 2025 (April 1 to December 31, 2025)**(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	%
Nine months ended December 31, 2025	3,986,261	3.6	677,848	118.8	520,605	106.3	518,351	106.6	1,120,234	121.5
Nine months ended December 31, 2024	3,847,025	—	309,822	—	252,394	—	250,885	—	505,858	—

	Basic earnings per share	Diluted earnings per share
	yen	yen
Nine months ended December 31, 2025	564.40	564.40
Nine months ended December 31, 2024	257.07	257.07

(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 December 31, 2025	16,747,327	5,038,426	5,012,695	29.9
As of March 31, 2025	15,890,039	4,226,153	4,205,192	26.5

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, 2025	—	56.00	—	76.00	132.00
Fiscal year ending March 31, 2026	—	75.00	—		
Fiscal year ending March 31, 2026 (Forecast)				75.00	150.00

Note) Revisions to the latest announced dividends forecasts: None

3. Forecast of Consolidated Financial Results for the fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026)

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	580,000	138.6	634.22

Note) Revisions to the latest announced forecasts of financial results: Yes

(Notes)

(1) Significant changes in the scope of consolidation during the nine months ended December 31, 2025: None

(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 December 31, 2025 934,228,767 shares

As of March 31, 2025 990,482,067 shares

(b) Treasury stock:

As of December 31, 2025 31,639,195 shares

As of March 31, 2025 50,727,779 shares

(c) Average number of shares outstanding:

For the nine months ended December 31, 2025 918,400,770 shares

For the nine months ended December 31, 2024 975,925,792 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	2
(1) Overview of Results of Operations for the Nine Months Ended December 31, 2025	2
(2) Overview of Financial Position as of December 31, 2025	2
2. Condensed Quarterly Consolidated Financial Statements and Major Notes	3
(1) Condensed Quarterly Consolidated Statement of Financial Position	3
(2) Condensed Quarterly Consolidated Statement of Income and Condensed Quarterly Consolidated Statement of Comprehensive Income	4
(3) Notes to Condensed Quarterly Consolidated Financial Statements	6
(Applicable financial reporting framework)	6
(Segment information)	6
(Notes in case of significant changes in equity attributable to owners of parent)	7
(Notes on going-concern assumption)	7
(Notes on cash flows)	7

1. Overview of Results of Operations

(1) Overview of Results of Operations for the Nine Months Ended December 31, 2025

Overall, the global economy grew at a moderate pace in the third quarter of fiscal year ending March 31, despite weakness in some areas due to the impact of trade policies, etc. of various countries. However, downside risks remain, including challenges in international trade, slowdown in consumption and capital expenditure due to future uncertainty.

The Japanese economy continued to recover gradually supported by improvement in labor market and income levels, despite some weakness in corporate earnings improvement. However, it is necessary to closely monitor the impact of continuing inflation, policies of the U.S. and Chinese governments, financial/capital market fluctuations, etc. on the economy.

Under these circumstances, the consolidated financial results of Sompo Holdings Group ("SOMPO HOLDINGS") for the nine months ended December 31, 2025 were as follows:

Insurance service result increased by 184.8 billion yen to 389.9 billion yen compared to the same period last year, the components of which were insurance revenue of 3,986.2 billion yen, insurance service expenses of 3,336.9 billion yen, and income or expenses from reinsurance contracts held of (259.3) billion yen. Finance result increased by 165.4 billion yen to 343.0 billion yen compared to the same period last year, the components of which were investment gains and losses of 547.0 billion yen and insurance finance gains and losses of (203.9) 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 677.8 billion yen, an increase of 368.0 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 518.3 billion yen, an increase of 267.4 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 amounted to 2,027.8 billion yen, an increase of 58.6 billion yen from the same period last year. The domestic P&C insurance business posted net income attributable to owners of parent of 207.1 billion yen, an increase of 130.5 billion yen from the same period last year.

(b) Overseas insurance business

In the overseas insurance business, insurance revenue amounted to 1,806.8 billion yen, an increase of 82.0 billion yen from the same period last year. Net income attributable to owners of parent increased by 108.3 billion yen to a net income of 247.4 billion yen compared to the same period last year.

(c) Domestic life insurance business

In the domestic life insurance business, insurance revenue amounted to 194.4 billion yen, an increase of 4.2 billion yen from the same period last year. The domestic life insurance business posted net income attributable to owners of parent of 52.9 billion yen, an increase of 8.0 billion yen from the same period last year.

(d) Nursing care business

Other revenue increased by 3.3 billion yen to 138.6 billion yen compared to the same period last year. Net income attributable to owners of parent increased by 2.5 billion yen to a net income of 8.0 billion yen compared to the same period last year.

(2) Overview of Financial Position as of December 31, 2025

Total assets as of December 31, 2025 amounted to 16,747.3 billion yen on a consolidated basis, an increase of 857.2 billion yen from March 31, 2025. Total equity as of December 31, 2025 amounted to 5,038.4 billion yen on a consolidated basis, an increase of 812.2 billion yen from March 31, 2025.

2. Condensed Quarterly Consolidated Financial Statements and Major Notes

(1) Condensed Quarterly Consolidated Statement of Financial Position

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and cash equivalents	1,027,628	1,367,549
Reverse-repo and similar securities lending	—	32,953
Derivative assets	9,519	2,454
Investment securities	11,068,996	11,488,326
Loans and advances	508,363	531,708
Reinsurance contract assets	1,209,313	1,328,939
Insurance contract assets	16,294	14,466
Investments in associates	42,175	44,457
Property and equipment	619,769	617,990
Goodwill and intangible assets	535,795	520,904
Retirement benefit assets	687	767
Deferred tax assets	81,919	82,533
Other assets	769,576	714,275
Total assets	15,890,039	16,747,327
Liabilities		
Repo and similar securities borrowings	139,832	24,874
Derivative liabilities	5,410	15,073
Insurance contract liabilities	9,343,635	9,356,182
Reinsurance contract liabilities	1,235	15,228
Bonds issued and borrowings	691,201	693,843
Retirement benefit liabilities	28,338	32,429
Current tax liabilities	113,725	153,518
Deferred tax liabilities	544,491	650,987
Provisions	4,302	4,410
Other liabilities	791,711	762,352
Total liabilities	11,663,885	11,708,901
Equity		
Share capital	100,045	100,045
Capital surplus	32,733	(187,109)
Retained earnings	3,521,076	4,175,387
Treasury stocks	(188,418)	(138,963)
Other equity components	739,755	1,063,335
Total equity attributable to owners of parent	4,205,192	5,012,695
Non-controlling interests	20,961	25,730
Total equity	4,226,153	5,038,426
Total liabilities and equity	15,890,039	16,747,327

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

Condensed Quarterly Consolidated Statement of Income

Nine months ended December 31, 2025

	(Millions of yen)	
	Nine months ended December 31, 2024 (April 1 to December 31, 2024)	Nine months ended December 31, 2025 (April 1 to December 31, 2025)
Insurance revenue	3,847,025	3,986,261
Insurance service expenses	3,344,692	3,336,962
Income or expenses from reinsurance contracts held	(297,266)	(259,373)
Insurance service result	205,066	389,925
Interest income	80,223	79,056
Other investment gains and losses	246,799	477,884
Expenses related to investment	9,914	9,922
Investment gains and losses	317,107	547,018
Insurance finance expenses, net	184,585	270,702
Reinsurance finance income, net	45,095	66,719
Insurance finance gains and losses	(139,489)	(203,983)
Finance result	177,617	343,035
Other revenue	163,286	166,631
Administrative expenses	69,249	96,734
Other finance expenses	12,752	17,576
Other income	10,518	18,764
Other expenses	145,772	131,695
Investment gains and losses on the equity method	(18,890)	5,496
Other income and expenses	(72,861)	(55,112)
Net income before tax	309,822	677,848
Income tax expenses	57,428	157,242
Net income	252,394	520,605
Net income attributable to:		
Owners of parent	250,885	518,351
Non-controlling interests	1,508	2,253
Earnings per share		
Earnings per share - Basic	257.07 yen	564.40 yen
Earnings per share - Diluted	257.07 yen	564.40 yen

Condensed Quarterly Consolidated Statement of Comprehensive Income

Nine months ended December 31, 2025

	(Millions of yen)	
	Nine months ended December 31, 2024 (April 1 to December 31, 2024)	Nine months ended December 31, 2025 (April 1 to December 31, 2025)
Net income	252,394	520,605
Other comprehensive income		
Items that will not be reclassified to profit or loss:		
Investments in equity instruments	78,463	419,736
Remeasurements of defined benefit plans	274	170
Share of other comprehensive income of associates accounted for by the equity method	(104)	(35)
Total of items that will not be reclassified to profit or loss	78,634	419,870
Items that may be reclassified subsequently to profit or loss:		
Investments in debt instruments	(162,111)	(222,547)
Translation difference related to foreign operations	68,381	111,601
Changes on insurance contracts due to changes in discount rates	268,436	291,129
Changes on reinsurance contracts due to changes in discount rates	(557)	(418)
Share of other comprehensive income of associates accounted for by the equity method	681	(7)
Total of items that may be reclassified subsequently to profit or loss	174,830	179,758
Other comprehensive income	253,464	599,629
Comprehensive income	505,858	1,120,234
Comprehensive income attributable to:		
Owners of parent	503,146	1,115,897
Non-controlling interests	2,712	4,336

(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:

Nine months ended December 31, 2024 (April 1 to December 31, 2024)

(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	1,937,361	1,719,496	190,167	135,378	3,982,404	27,801	4,010,205	106	4,010,311
Internal revenue or transfers between segments	31,896	5,256	—	0	37,153	19,607	56,760	(56,760)	—
Total	1,969,258	1,724,752	190,167	135,378	4,019,557	47,408	4,066,966	(56,654)	4,010,311
Segment income (loss)	76,653	139,112	44,939	5,521	266,226	(15,341)	250,885	—	250,885

- (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 106 million yen, and the elimination of intercompany transactions between segments amounting to (56,760) million yen.

Nine months ended December 31, 2025 (April 1 to December 31, 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	1,992,773	1,799,040	194,447	138,690	4,124,952	27,797	4,152,749	142	4,152,892
Internal revenue or transfers between segments	35,102	7,805	—	9	42,916	20,583	63,499	(63,499)	—
Total	2,027,875	1,806,845	194,447	138,699	4,167,868	48,381	4,216,249	(63,357)	4,152,892
Segment income	207,166	247,437	52,983	8,054	515,641	2,709	518,351	—	518,351

- (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 142 million yen, and the elimination of intercompany transactions between segments amounting to (63,499) million yen.

(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 nine months ended December 31, 2025. Depreciation and amortization for the nine months ended December 31, 2025 are as follows:

	(Millions of yen)	
	Nine months ended December 31, 2024 (April 1 to December 31, 2024)	Nine months ended December 31, 2025 (April 1 to December 31, 2025)
Depreciation and amortization	77,104	80,020