

**UNOFFICIAL TRANSLATION**

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May 20, 2026

**Sompo Holdings, Inc.****Summary of Consolidated Financial Results for the fiscal year ended March 31, 2026  
[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 hold general meeting of stockholders: June 22, 2026  
 Scheduled date to file Securities Report: June 17, 2026  
 Scheduled date to start payment of dividends: June 23, 2026  
 Supplementary information for financial statements: Yes  
 Schedule for investor meeting: Yes (intended for institutional investors and analysts)

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

**1. Consolidated Financial Results for the fiscal year ended March 31, 2026 (April 1, 2025 to March 31, 2026)****(1) Consolidated Results of Operations**

Note) Percentages are changes from 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      | %      |
| Fiscal year ended March 31, 2026 | 5,372,921         | 6.1 | 843,226               | 155.3  | 642,955         | 162.2  | 640,086                                     | 163.3  | 1,336,035            | 247.9  |
| Fiscal year ended March 31, 2025 | 5,065,520         | 4.7 | 330,279               | (46.3) | 245,210         | (53.9) | 243,132                                     | (54.1) | 384,075              | (69.4) |

|                                  | Basic earnings per share | Diluted earnings per share | Ratio of net income to equity attributable to owners of parent | Ratio of net income before tax to total assets |
|----------------------------------|--------------------------|----------------------------|--|--|
|                                  | yen                      | yen                        | %  | %  |
| Fiscal year ended March 31, 2026 | 701.03                   | 701.03                     | 13.7   | 4.9  |
| Fiscal year ended March 31, 2025 | 250.90                   | 250.90                     | 5.8  | 2.0  |

Reference) Investment gains and losses on the equity method: Fiscal year ended March 31 2026: 3,571 million yen  
 Fiscal year ended March 31 2025: (24,749) million yen

**(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 | Equity attributable to owners of parent per share |
|----------------------|-----------------|-----------------|---|--|---|
|                      | millions of yen | millions of yen | millions of yen                         | %  | yen   |
| As of March 31, 2026 | 18,603,704      | 5,291,009       | 5,167,823                               | 27.8   | 5,791.94  |
| As of March 31, 2025 | 15,890,039      | 4,226,153       | 4,205,192                               | 26.5   | 4,474.77  |

**(3) Consolidated Cash Flows**

|                                  | Cash flows from operating activities | Cash flows from investing activities | Cash flows from financing activities | Cash and cash equivalents at the end of the period |
|----------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|
|                                  | millions of yen                      | millions of yen                      | millions of yen                      | millions of yen                                    |
| Fiscal year ended March 31, 2026 | 706,419                              | (232,914)                            | (412,697)                            | 1,134,996  |
| Fiscal year ended March 31, 2025 | 573,009                              | (272,236)                            | (481,660)                            | 1,027,628  |

## 2. Dividends

|  | Dividends per share |                    |                   |                 |        | Total annual dividends | Dividend payout ratio (Consolidated) | Ratio of dividends to equity attributable to owners of parent (Consolidated) |
|--|---------------------|--------------------|-------------------|-----------------|--------|------------------------|--------------------------------------|--|
|  | First quarter-end   | Second quarter-end | Third quarter-end | Fiscal year-end | Annual |                        |                                      |  |
|  | yen                 | yen                | yen               | yen             | yen    | millions of yen        | %                                    | %  |
| Fiscal year ended March 31, 2025             | —                   | 56.00              | —                 | 76.00           | 132.00 | 125,968                | 52.6                                 | 3.1  |
| Fiscal year ended March 31, 2026             | —                   | 75.00              | —                 | 75.00           | 150.00 | 135,606                | 21.4                                 | 2.9  |
| Fiscal year ending March 31, 2027 (Forecast) | —                   | 100.00             | —                 | 100.00          | 200.00 |                        | 36.4                                 |  |

## 3. Forecasts 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                   |

(Notes)

- (1) Significant changes in the scope of consolidation during the fiscal year ended March 31, 2026: Yes  
 Increase: 1 (Company Name : Aspen Insurance Holdings Limited)
- (2) Changes in accounting policies and changes in accounting estimates  
 (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 estimates: None
- (3) Number of shares outstanding (Common stock):  
 (a) Total shares outstanding including treasury stock:  
     As of March 31, 2026 934,228,767 shares  
     As of March 31, 2025 990,482,067 shares  
 (b) Treasury stock:  
     As of March 31, 2026 41,985,747 shares  
     As of March 31, 2025 50,727,779 shares  
 (c) Average number of shares outstanding:  
     For the fiscal year ended March 31, 2026 913,054,464 shares  
     For the fiscal year ended March 31, 2025 969,003,237 shares

\* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

\* Notes for using forecasted information, 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.

For the assumptions underlying the forecast and notes on the use of the forecasts, please refer to 1. (3) Outlook for the fiscal year ending March 31, 2027 on page 3 of the appendix.

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## 1. Overview of Results of Operations

### (1) Overview of Results of Operations for the Fiscal Year Ended March 31, 2026

The global economy grew at a moderate pace in the fiscal year ended March 31, 2026, led by the U.S. economy which was supported by robust consumer spending.

The Japanese economy continued to recover gradually, supported by improvement in corporate earnings as well as stable labor market and income conditions. However, many uncertainties remain about the economic outlook, including the situation in the Middle East, developments in U.S. trade policy, and the impact of associated financial/capital market fluctuations on the economy.

Under these circumstances, the consolidated financial results of Sompo Holdings Group ("SOMPO HOLDINGS") for the fiscal year ended March 31, 2026 were as follows:

Insurance service result increased by 284.1 billion yen to 588.2 billion yen compared to the previous fiscal year, the components of which were insurance revenue of 5,372.9 billion yen, insurance service expenses of 4,459.7 billion yen and income or expenses from reinsurance contracts held of (324.9) billion yen. Finance result increased by 225.1 billion yen to 344.9 billion yen compared to the previous fiscal year, the components of which were investment gains and losses of 582.9 billion yen and insurance finance gains and losses of (238.0) 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 843.2 billion yen, an increase of 512.9 billion yen from the previous fiscal year. The Company posted net income attributable to owners of parent, net of income tax expenses and others, of 640.0 billion yen, an increase of 396.9 billion yen from the previous fiscal 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 2,730.5 billion yen, an increase of 96.0 billion yen from the previous fiscal year. The domestic P&C insurance business posted net income attributable to owners of parent of 268.1 billion yen, an increase of 209.7 billion yen from the previous fiscal year.

#### (b) Overseas insurance business

In the overseas insurance business, insurance revenue amounted to 2,441.1 billion yen, an increase of 213.4 billion yen from the previous fiscal year. Net income attributable to owners of parent increased by 116.7 billion yen to a net income of 294.4 billion yen compared to the previous fiscal year.

#### (c) Domestic life insurance business

In the domestic life insurance business, insurance revenue amounted to 258.7 billion yen, an increase of 3.9 billion yen from the previous fiscal year. The domestic life insurance business posted net income attributable to owners of parent of 68.6 billion yen, an increase of 38.7 billion yen from the previous fiscal year.

#### (d) Nursing care business

Other revenue increased by 4.8 billion yen to 186.2 billion yen compared to the previous fiscal year. Net income attributable to owners of parent increased by 2.6 billion yen to a net income of 7.9 billion yen compared to the previous fiscal year.

### (2) Overview of Financial Position as of March 31, 2026

Total assets as of March 31, 2026 amounted to 18,603.7 billion yen on a consolidated basis, an increase of 2,713.6 billion yen from March 31, 2025. Total equity as of March 31, 2026 amounted to 5,291.0 billion yen on a consolidated basis, an increase of 1,064.8 billion yen from March 31, 2025.

Cash flows for the fiscal year ended March 31, 2026 were as follows:

Cash flows from operating activities resulted in a net inflow of 706.4 billion yen, an increase of 133.4 billion yen from the previous fiscal year.

Cash flows from investing activities resulted in a net inflow of (232.9) billion yen, an increase of 39.3 billion yen from the previous fiscal year.

Cash flows from financing activities resulted in a net inflow of (412.6) billion yen, an increase of 68.9 billion yen from the previous fiscal year.

As a result, cash and cash equivalents at the end of the period were 1,134.9 billion yen, an increase of 107.3 billion yen from the end of the previous fiscal year.

### (3) Outlook for the Fiscal Year Ending March 31, 2027

For the fiscal year ending March 31, 2027, the Company is forecasting net income attributable to owners of parent of 490.0 billion yen, based on the following assumptions:

- Assumptions for insurance revenue are based on the Company's own projections based on extrapolation from past trends and other factors.
- The Company is forecasting 110.0 billion yen for net incurred losses (excluding household earthquake insurance, before discounts and adjustments) of Sompo Japan Insurance Inc. in the domestic P&C insurance business due to domestic natural disasters that occur in the fiscal year ending March 31, 2027.
- The Company assumes no major change in market interest rates, exchange rates and stock prices from their levels at March 31, 2026.

The above forecasts were prepared based on information available as of the date of this release. Accordingly, actual results may differ materially from projections depending on various factors.

## **2. Basic Approach to Selection of Accounting Standard**

For the purpose of enhancing the global comparability of financial information, etc., SOMPO HOLDINGS has adopted International Financial Reporting Standards (IFRS) to the consolidated financial statements, starting from the Annual Securities Report for the fiscal year ended March 31, 2025.

### 3. Consolidated Financial Statements and Major Notes

#### (1) Consolidated Statement of Financial Position

(Millions of yen)

|  | As of March 31, 2025 | As of March 31, 2026 |
|--|----------------------|----------------------|
| <b>Assets</b>  |                      |                      |
| Cash and cash equivalents                            | 1,027,628            | 1,134,996            |
| Reverse-repo and similar securities lending          | —                    | 36,065               |
| Derivative assets                                    | 9,519                | 5,654                |
| Investment securities                                | 11,068,996           | 12,451,875           |
| Loans and advances                                   | 508,363              | 545,958              |
| Reinsurance contract assets                          | 1,209,313            | 2,194,887            |
| Insurance contract assets                            | 16,294               | 57,345               |
| Investments in associates                            | 42,175               | 42,869               |
| Property and equipment                               | 619,769              | 646,548              |
| Goodwill and intangible assets                       | 535,795              | 599,080              |
| Retirement benefit assets                            | 687                  | 1,266                |
| Deferred tax assets                                  | 81,919               | 119,458              |
| Other assets   | 769,576              | 767,698              |
| <b>Total assets</b>                                  | <b>15,890,039</b>    | <b>18,603,704</b>    |
| <b>Liabilities</b>                                   |                      |                      |
| Repo and similar securities borrowings               | 139,832              | 3,078                |
| Derivative liabilities                               | 5,410                | 16,421               |
| Insurance contract liabilities                       | 9,343,635            | 10,737,677           |
| Reinsurance contract liabilities                     | 1,235                | 91,164               |
| Bonds issued and borrowings                          | 691,201              | 744,946              |
| Retirement benefit liabilities                       | 28,338               | 14,659               |
| Current tax liabilities                              | 113,725              | 129,718              |
| Deferred tax liabilities                             | 544,491              | 710,731              |
| Provisions   | 4,302                | 4,474                |
| Other liabilities                                    | 791,711              | 859,821              |
| <b>Total liabilities</b>                             | <b>11,663,885</b>    | <b>13,312,694</b>    |
| <b>Equity</b>  |                      |                      |
| Share capital  | 100,045              | 100,045              |
| Capital surplus                                      | 32,733               | (187,445)            |
| Retained earnings                                    | 3,521,076            | 4,344,319            |
| Treasury stocks                                      | (188,418)            | (197,905)            |
| Other equity components                              | 739,755              | 1,108,810            |
| <b>Total equity attributable to owners of parent</b> | <b>4,205,192</b>     | <b>5,167,823</b>     |
| Non-controlling interests                            | 20,961               | 123,185              |
| <b>Total equity</b>                                  | <b>4,226,153</b>     | <b>5,291,009</b>     |
| <b>Total liabilities and equity</b>                  | <b>15,890,039</b>    | <b>18,603,704</b>    |

## (2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income

## Consolidated Statement of Income

(Millions of yen)

|  | Fiscal year ended<br>March 31, 2025<br>(April 1, 2024 to<br>March 31, 2025) | Fiscal year ended<br>March 31, 2026<br>(April 1, 2025 to<br>March 31, 2026) |
|--|---|---|
| Insurance revenue                                  | 5,065,520   | 5,372,921   |
| Insurance service expenses                         | 4,401,125   | 4,459,715   |
| Income or expenses from reinsurance contracts held | (360,232)   | (324,914)   |
| Insurance service result                           | 304,162   | 588,290   |
| Interest income                                    | 105,817   | 106,582   |
| Other investment gains and losses                  | 235,852   | 491,052   |
| Expenses related to investment                     | 14,501  | 14,668  |
| Investment gains and losses                        | 327,168   | 582,966   |
| Insurance finance expenses, net                    | 272,708   | 305,419   |
| Reinsurance finance income, net                    | 65,274  | 67,360  |
| Insurance finance gains and losses                 | (207,434)   | (238,059)   |
| Finance result                                     | 119,734   | 344,907   |
| Other revenue                                      | 220,689   | 228,575   |
| Administrative expenses                            | 91,390  | 141,916   |
| Other finance expenses                             | 18,026  | 24,547  |
| Other income                                       | 17,464  | 27,506  |
| Other expenses                                     | 197,605   | 183,162   |
| Investment gains and losses on the equity method   | (24,749)  | 3,571   |
| Other income and expenses                          | (93,617)  | (89,972)  |
| Net income before tax                              | 330,279   | 843,226   |
| Income tax expenses                                | 85,068  | 200,270   |
| Net income   | 245,210   | 642,955   |
| Net income attributable to:                        |   |   |
| Owners of parent                                   | 243,132   | 640,086   |
| Non-controlling interests                          | 2,078   | 2,868   |
| Earnings per share                                 |   |   |
| Earnings per share - Basic                         | 250.90 yen  | 701.03 yen  |
| Earnings per share - Diluted                       | 250.90 yen  | 701.03 yen  |

## Consolidated Statement of Comprehensive Income

|  | (Millions of yen)   |   |
|--|---|---|
|  | Fiscal year ended<br>March 31, 2025<br>(April 1, 2024 to<br>March 31, 2025) | Fiscal year ended<br>March 31, 2026<br>(April 1, 2025 to<br>March 31, 2026) |
| Net income   | 245,210   | 642,955   |
| Other comprehensive income   |   |   |
| Items that will not be reclassified to profit or loss:                               |   |   |
| Investments in equity instruments  | 27,141  | 433,962   |
| Remeasurements of defined benefit plans  | (8,155)   | 4,577   |
| Share of other comprehensive income of associates accounted for by the equity method | 217   | (357)   |
| Total of items that will not be reclassified to profit or loss                       | 19,203  | 438,183   |
| Items that may be reclassified subsequently to profit or loss:                       |   |   |
| Investments in debt instruments  | (228,833)   | (292,473)   |
| Cash flow hedges   | —   | (503)   |
| Translation difference related to foreign operations                                 | (25,730)  | 159,375   |
| Changes on insurance contracts due to changes in discount rates                      | 375,113   | 388,845   |
| Changes on reinsurance contracts due to changes in discount rates                    | (345)   | (3)   |
| Share of other comprehensive income of associates accounted for by the equity method | (542)   | (343)   |
| Total of items that may be reclassified subsequently to profit or loss               | 119,661   | 254,897   |
| Other comprehensive income   | 138,864   | 693,080   |
| Comprehensive income   | 384,075   | 1,336,035   |
| Comprehensive income attributable to:  |   |   |
| Owners of parent   | 381,260   | 1,328,436   |
| Non-controlling interests  | 2,815   | 7,598   |

## (3) Consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

|                                       | Equity attributable to owners of parent |                 |                   |                 |                                  |  |                                 |
|---------------------------------------|---|-----------------|-------------------|-----------------|----------------------------------|--|---------------------------------|
|                                       | Share capital                           | Capital surplus | Retained earnings | Treasury stocks | Other equity components          |  |                                 |
|                                       |   |                 |                   |                 | Investment in equity instruments | Remeasurement of defined benefit plans | Investments in debt instruments |
| Beginning balance                     | 100,045                                 | 33,156          | 3,120,777         | (4,125)         | 1,109,491                        | —                                      | (199,198)                       |
| Effect due to hyperinflation          |   |                 | 4,976             |                 |                                  |  |                                 |
| Beginning balance (adjusted)          | 100,045                                 | 33,156          | 3,125,753         | (4,125)         | 1,109,491                        | —                                      | (199,198)                       |
| Comprehensive income                  |   |                 |                   |                 |                                  |  |                                 |
| Net income                            |   |                 | 243,132           |                 |                                  |  |                                 |
| Other comprehensive income            |   |                 |                   |                 | 27,358                           | (8,199)                                | (228,833)                       |
| Total comprehensive income            | —                                       | —               | 243,132           | —               | 27,358                           | (8,199)                                | (228,833)                       |
| Transactions with owners, etc.        |   |                 |                   |                 |                                  |  |                                 |
| Dividends                             |   |                 | (103,915)         |                 |                                  |  |                                 |
| Acquisition of treasury stocks        |   | (48)            |                   | (186,125)       |                                  |  |                                 |
| Sale of treasury stocks               |   | (411)           |                   | 1,832           |                                  |  |                                 |
| Share-based payment transactions      |   | 36              |                   |                 |                                  |  |                                 |
| Reclassification to retained earnings |   |                 | 256,105           |                 | (264,305)                        | 8,199                                  |                                 |
| Others                                |   |                 |                   |                 | (33)                             |  |                                 |
| Total transactions with owners, etc.  | —                                       | (423)           | 152,190           | (184,292)       | (264,339)                        | 8,199                                  | —                               |
| Ending balance                        | 100,045                                 | 32,733          | 3,521,076         | (188,418)       | 872,510                          | —                                      | (428,032)                       |

|                                       | Equity attributable to owners of parent              |   |   |           |           | Non-controlling interests | Total equity |
|---------------------------------------|--|---|---|-----------|-----------|---------------------------|--------------|
|                                       | Other equity components                              |   |   |           | Total     |                           |              |
|                                       | Translation difference related to foreign operations | Changes on insurance contracts due to changes in discount rates | Changes on reinsurance contracts due to changes in discount rates | Total     |           |                           |              |
| Beginning balance                     | 172,923  | (224,962)   | (486)   | 857,767   | 4,107,621 | 19,576                    | 4,127,198    |
| Effect due to hyperinflation          |  |   |   | —         | 4,976     |                           | 4,976        |
| Beginning balance (adjusted)          | 172,923  | (224,962)   | (486)   | 857,767   | 4,112,597 | 19,576                    | 4,132,174    |
| Comprehensive income                  |  |   |   |           |           |                           |              |
| Net income                            |  |   |   | —         | 243,132   | 2,078                     | 245,210      |
| Other comprehensive income            | (26,965)   | 375,113   | (345)   | 138,127   | 138,127   | 737                       | 138,864      |
| Total comprehensive income            | (26,965)   | 375,113   | (345)   | 138,127   | 381,260   | 2,815                     | 384,075      |
| Transactions with owners, etc.        |  |   |   |           |           |                           |              |
| Dividends                             |  |   |   | —         | (103,915) | (1,588)                   | (105,504)    |
| Acquisition of treasury stocks        |  |   |   | —         | (186,173) |                           | (186,173)    |
| Sale of treasury stocks               |  |   |   | —         | 1,421     |                           | 1,421        |
| Share-based payment transactions      |  |   |   | —         | 36        |                           | 36           |
| Reclassification to retained earnings |  |   |   | (256,105) | —         |                           | —            |
| Others                                |  |   |   | (33)      | (33)      | 157                       | 123          |
| Total transactions with owners, etc.  | —  | —   | —   | (256,139) | (288,665) | (1,431)                   | (290,096)    |
| Ending balance                        | 145,957  | 150,151   | (831)   | 739,755   | 4,205,192 | 20,961                    | 4,226,153    |

For the fiscal year ended March 31, 2026

(Millions of yen)

|                                       | Equity attributable to owners of parent |                 |                   |                 |                                  |  |                                 |                  |
|---------------------------------------|---|-----------------|-------------------|-----------------|----------------------------------|--|---------------------------------|------------------|
|                                       | Share capital                           | Capital surplus | Retained earnings | Treasury stocks | Other equity components          |  |                                 |                  |
|                                       |   |                 |                   |                 | Investment in equity instruments | Remeasurement of defined benefit plans | Investments in debt instruments | Cash flow hedges |
| Beginning balance                     | 100,045                                 | 32,733          | 3,521,076         | (188,418)       | 872,510                          | —                                      | (428,032)                       | —                |
| Effect due to hyperinflation          |   |                 | 3,974             |                 |                                  |  |                                 |                  |
| Beginning balance (adjusted)          | 100,045                                 | 32,733          | 3,525,051         | (188,418)       | 872,510                          | —                                      | (428,032)                       | —                |
| Comprehensive income                  |   |                 |                   |                 |                                  |  |                                 |                  |
| Net income                            |   |                 | 640,086           |                 |                                  |  |                                 |                  |
| Other comprehensive income            |   |                 |                   |                 | 433,605                          | 4,578                                  | (292,473)                       | (503)            |
| Total comprehensive income            | —                                       | —               | 640,086           | —               | 433,605                          | 4,578                                  | (292,473)                       | (503)            |
| Transactions with owners, etc.        |   |                 |                   |                 |                                  |  |                                 |                  |
| Dividends                             |   |                 | (140,113)         |                 |                                  |  |                                 |                  |
| Acquisition of treasury stocks        |   | (75)            |                   | (229,290)       |                                  |  |                                 |                  |
| Sale of treasury stocks               |   | 0               |                   | 181             |                                  |  |                                 |                  |
| Cancellation of treasury stocks       |   | (219,622)       |                   | 219,622         |                                  |  |                                 |                  |
| Share-based payment transactions      |   | (328)           |                   |                 |                                  |  |                                 |                  |
| Changes in the scope of consolidation |   |                 |                   |                 |                                  |  |                                 |                  |
| Reclassification to retained earnings |   |                 | 319,295           |                 | (314,717)                        | (4,578)                                |                                 |                  |
| Others                                |   | (153)           |                   |                 |                                  |  |                                 |                  |
| Total transactions with owners, etc.  | —                                       | (220,179)       | 179,181           | (9,486)         | (314,717)                        | (4,578)                                | —                               | —                |
| Ending balance                        | 100,045                                 | (187,445)       | 4,344,319         | (197,905)       | 991,399                          | —                                      | (720,506)                       | (503)            |

|                                       | Equity attributable to owners of parent              |   |   |           |           | Non-controlling interests | Total equity |
|---------------------------------------|--|---|---|-----------|-----------|---------------------------|--------------|
|                                       | Other equity components                              |   |   |           | Total     |                           |              |
|                                       | Translation difference related to foreign operations | Changes on insurance contracts due to changes in discount rates | Changes on reinsurance contracts due to changes in discount rates | Total     |           |                           |              |
| Beginning balance                     | 145,957  | 150,151   | (831)   | 739,755   | 4,205,192 | 20,961                    | 4,226,153    |
| Effect due to hyperinflation          |  |   |   | —         | 3,974     |                           | 3,974        |
| Beginning balance (adjusted)          | 145,957  | 150,151   | (831)   | 739,755   | 4,209,166 | 20,961                    | 4,230,127    |
| Comprehensive income                  |  |   |   |           |           |                           |              |
| Net income                            |  |   |   | —         | 640,086   | 2,868                     | 642,955      |
| Other comprehensive income            | 154,301  | 388,845   | (3)   | 688,349   | 688,349   | 4,730                     | 693,080      |
| Total comprehensive income            | 154,301  | 388,845   | (3)   | 688,349   | 1,328,436 | 7,598                     | 1,336,035    |
| Transactions with owners, etc.        |  |   |   |           |           |                           |              |
| Dividends                             |  |   |   | —         | (140,113) | (2,508)                   | (142,622)    |
| Acquisition of treasury stocks        |  |   |   | —         | (229,366) |                           | (229,366)    |
| Sale of treasury stocks               |  |   |   | —         | 181       |                           | 181          |
| Cancellation of treasury stocks       |  |   |   | —         | —         |                           | —            |
| Share-based payment transactions      |  |   |   | —         | (328)     |                           | (328)        |
| Changes in the scope of consolidation |  |   |   | —         | —         | 96,925                    | 96,925       |
| Reclassification to retained earnings |  |   |   | (319,295) | —         |                           | —            |
| Others                                |  |   |   | —         | (153)     | 209                       | 56           |
| Total transactions with owners, etc.  | —  | —   | —   | (319,295) | (369,779) | 94,625                    | (275,153)    |
| Ending balance                        | 300,259  | 538,996   | (835)   | 1,108,810 | 5,167,823 | 123,185                   | 5,291,009    |

## (4) Consolidated Statement of Cash Flows

|  | (Millions of yen)   |   |
|--|---|---|
|  | Fiscal year ended<br>March 31, 2025<br>(April 1, 2024 to<br>March 31, 2025) | Fiscal year ended<br>March 31, 2026<br>(April 1, 2025 to<br>March 31, 2026) |
| Cash flows from operating activities:                                  |   |   |
| Net income before tax  | 330,279   | 843,226   |
| Depreciation and amortization  | 103,363   | 107,286   |
| Impairment losses  | 3,329   | 6,283   |
| Investment losses (gains)  | (341,824)   | (597,635)   |
| Other finance expenses   | 17,987  | 24,547  |
| Investment losses (gains) on the equity method                         | 24,749  | (3,571)   |
| Increase (decrease) in insurance contract liabilities                  | 253,556   | 206,890   |
| Decrease (increase) in reinsurance contract assets                     | 7,091   | (85,818)  |
| Increase (decrease) in retirement benefit liabilities                  | (5,514)   | (7,305)   |
| Increase (decrease) in provisions                                      | 66  | 81  |
| Others   | (26,829)  | 39,810  |
| Subtotal   | 366,256   | 533,793   |
| Interest received  | 327,883   | 381,951   |
| Dividends received   | 54,107  | 50,030  |
| Interest paid  | (18,407)  | (24,857)  |
| Tax expenses paid  | (156,832)   | (234,498)   |
| Net cash provided by (used in) operating activities                    | 573,009   | 706,419   |
| Cash flows from investing activities:                                  |   |   |
| Net decrease (increase) in reverse-repo and similar securities lending | —   | (36,065)  |
| Purchase of investment securities                                      | (2,088,689)   | (3,221,759)   |
| Proceeds from sales and redemption of investment securities            | 2,142,404   | 3,602,763   |
| Net decrease (increase) in deposits                                    | (34,358)  | (23,628)  |
| Payments for loans receivable  | (111,095)   | (120,812)   |
| Collection of loans receivable   | 129,923   | 116,787   |
| Net increase (decrease) in repo and similar securities borrowings      | (232,117)   | (136,753)   |
| Purchase of property and equipment                                     | (25,357)  | (34,772)  |
| Proceeds from sale of property and equipment                           | 2,523   | 4,191   |
| Purchase of intangible assets  | (32,425)  | (25,194)  |
| Proceeds from sale of intangible assets                                | 195   | 12  |
| Payments for acquisition of subsidiaries                               | —   | (300,345)   |
| Proceeds from sale of subsidiaries                                     | 7,506   | —   |
| Payments for sale of subsidiaries                                      | (2,226)   | —   |
| Others   | (28,517)  | (57,336)  |
| Net cash provided by (used in) investing activities                    | (272,236)   | (232,914)   |

(Millions of yen)

|   | Fiscal year ended<br>March 31, 2025<br>(April 1, 2024 to<br>March 31, 2025) | Fiscal year ended<br>March 31, 2026<br>(April 1, 2025 to<br>March 31, 2026) |
|---|---|---|
| Cash flows from financing activities:                             |   |   |
| Net increase (decrease) in repo and similar securities borrowings | (155,078)   | —   |
| Proceeds from borrowings  | 6,570   | 9,141   |
| Repayments of borrowings  | (5,583)   | (10,863)  |
| Proceeds from sale of treasury stocks                             | 577   | 0   |
| Acquisition of treasury stocks                                    | (186,125)   | (229,290)   |
| Dividends paid  | (103,794)   | (140,017)   |
| Dividends paid to non-controlling interests                       | (254)   | (1,908)   |
| Others  | (37,972)  | (39,758)  |
| Net cash provided by (used in) financing activities               | (481,660)   | (412,697)   |
| Translation difference on cash and cash equivalents               | (8,224)   | 46,559  |
| Net increase (decrease) in cash and cash equivalents              | (189,111)   | 107,368   |
| Beginning balance of cash and cash equivalents                    | 1,216,739   | 1,027,628   |
| Ending balance of cash and cash equivalents                       | 1,027,628   | 1,134,996   |

(5) Notes to the Consolidated Financial Statements  
(Notes on going-concern assumption)

None.

## (Segment information)

## 1. Summary of reportable segments

The business segments of SOMPO HOLDINGS are the components of SOMPO HOLDINGS for which discrete financial statements are available and operating results are periodically reviewed by the board of directors to make decisions about resources to be allocated to the segment and to assess its performance.

The Group companies develop comprehensive strategies for their operations individually as an independent management unit and roll out their businesses under the group-wide management policy.

Therefore, SOMPO HOLDINGS is composed of business segments, which are comprised of each group company as a minimum unit, and there are four reportable segments, namely "Domestic P&C insurance business," "Overseas insurance business," "Domestic life insurance business," and "Nursing care business." The Company, digital-related business, asset management business and other businesses that are not covered by the reportable segments are included in "Others."

"Domestic P&C insurance business" mainly engages in underwriting of property and casualty insurance, investment, and related activities in Japan; "Overseas insurance business" mainly engages in underwriting of property and casualty insurance and investment activities overseas; "Domestic life insurance business" mainly engages in underwriting of life insurance and investment activities in Japan, and "Nursing care business" mainly engages in providing nursing care and nursing care-related services.

## 2. Measurement basis of revenue, income or loss and other items for each reporting segment

The accounting methods of reportable business segments are those used in the preparation of the consolidated financial statements. Income or loss of reportable segments is based on net income attributable to owners of parent. Intercompany revenues between segments are based on the price of transactions between third parties and others.

## 3. Information on the amounts of revenue, income or loss and other items by reportable segment

For the fiscal year ended March 31, 2025 (April 1, 2024 to March 31, 2025)

(Millions of yen)

|   | Reportable segments                      |                                   |  |                          |            | Others<br>(Note 2) | Total      | Adjustments<br>(Note 4) | Amounts on<br>the<br>consolidated<br>financial<br>statements |
|---|--|-----------------------------------|--|--------------------------|------------|--------------------|------------|-------------------------|--|
|   | Domestic<br>P&C<br>insurance<br>business | Overseas<br>insurance<br>business | Domestic life<br>insurance<br>business | Nursing care<br>business | Total      |                    |            |                         |  |
| Revenue (Note 1)  |  |                                   |  |                          |            |                    |            |                         |  |
| Revenue from external customers                             | 2,590,896                                | 2,219,907                         | 254,716                                | 181,364                  | 5,246,885  | 39,184             | 5,286,069  | 140                     | 5,286,210  |
| Internal revenue or transfers between segments              | 43,581                                   | 7,796                             | —                                      | 3                        | 51,382     | 26,830             | 78,212     | (78,212)                | —  |
| Total   | 2,634,478                                | 2,227,704                         | 254,716                                | 181,368                  | 5,298,267  | 66,015             | 5,364,282  | (78,072)                | 5,286,210  |
| Segment income (loss)                                       | 58,338                                   | 177,771                           | 29,876                                 | 5,303                    | 271,289    | (27,551)           | 243,737    | (605)                   | 243,132  |
| Other items   |  |                                   |  |                          |            |                    |            |                         |  |
| Interest income   | 31,132                                   | 18,102                            | 56,470                                 | 81                       | 105,787    | 30                 | 105,817    | —                       | 105,817  |
| Interest expense  | 6,911                                    | 6,444                             | 476                                    | 3,790                    | 17,622     | 365                | 17,987     | —                       | 17,987   |
| Depreciation and amortization (Note 3)                      | 53,125                                   | 18,284                            | 3,684                                  | 26,316                   | 101,411    | 1,952              | 103,363    | —                       | 103,363  |
| Investment gains and losses on the equity method            | 147                                      | (111)                             | —                                      | —                        | 36         | (24,786)           | (24,749)   | —                       | (24,749)   |
| Impairment losses   | 861                                      | —                                 | —                                      | 2,420                    | 3,282      | 47                 | 3,329      | —                       | 3,329  |
| Income tax expenses   | 15,049                                   | 36,624                            | 28,649                                 | 2,918                    | 83,240     | 1,828              | 85,068     | —                       | 85,068   |
| Investment in associates accounted for by the equity method | 2,667                                    | 14,505                            | —                                      | —                        | 17,172     | 25,002             | 42,175     | —                       | 42,175   |
| Capital expenditures (Note 3)                               | 40,138                                   | 25,692                            | 3,174                                  | 23,447                   | 92,453     | 1,524              | 93,978     | —                       | 93,978   |
| Segment assets  | 6,311,943                                | 5,243,189                         | 3,392,431                              | 429,136                  | 15,376,700 | 513,338            | 15,890,039 | —                       | 15,890,039   |

(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 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. Depreciation and amortization as well as capital expenditures include amount related to right-of-use assets.

4. 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 140 million yen, and the elimination of intercompany transactions between segments amounting to (78,212) million yen. Adjustments of segment income (loss) are solely elimination of intercompany transactions between segments.

Fiscal year ended March 31, 2026 (April 1, 2025 to March 31, 2026)

(Millions of yen)

|   | Reportable segments                      |                                   |  |                          |            | Others<br>(Note 2) | Total      | Adjustments<br>(Note 4) | Amounts on<br>the<br>consolidated<br>financial<br>statements |
|---|--|-----------------------------------|--|--------------------------|------------|--------------------|------------|-------------------------|--|
|   | Domestic<br>P&C<br>insurance<br>business | Overseas<br>insurance<br>business | Domestic life<br>insurance<br>business | Nursing care<br>business | Total      |                    |            |                         |  |
| Revenue (Note 1)  |  |                                   |  |                          |            |                    |            |                         |  |
| Revenue from external customers                             | 2,685,496                                | 2,428,717                         | 258,707                                | 186,207                  | 5,559,129  | 41,989             | 5,601,118  | 378                     | 5,601,496  |
| Internal revenue or transfers between segments              | 45,076                                   | 12,435                            | —                                      | 12                       | 57,524     | 27,644             | 85,168     | (85,168)                | —  |
| Total   | 2,730,572                                | 2,441,152                         | 258,707                                | 186,220                  | 5,616,653  | 69,633             | 5,686,286  | (84,789)                | 5,601,496  |
| Segment income  | 268,112                                  | 294,489                           | 68,605                                 | 7,951                    | 639,158    | 1,319              | 640,478    | (391)                   | 640,086  |
| Other items   |  |                                   |  |                          |            |                    |            |                         |  |
| Interest income   | 33,760                                   | 14,568                            | 58,087                                 | 106                      | 106,522    | 60                 | 106,582    | —                       | 106,582  |
| Interest expense  | 6,930                                    | 13,044                            | 346                                    | 3,701                    | 24,022     | 365                | 24,387     | —                       | 24,387   |
| Depreciation and amortization (Note 3)                      | 56,795                                   | 20,163                            | 2,206                                  | 26,079                   | 105,245    | 2,041              | 107,286    | —                       | 107,286  |
| Investment gains and losses on the equity method            | 77                                       | 1,788                             | —                                      | —                        | 1,865      | 1,706              | 3,571      | —                       | 3,571  |
| Impairment losses   | 8  | 2,013                             | —                                      | 4,061                    | 6,083      | 200                | 6,283      | —                       | 6,283  |
| Income Tax expenses   | 94,895                                   | 75,001                            | 27,066                                 | 4,057                    | 201,020    | (749)              | 200,270    | —                       | 200,270  |
| Investment in associates accounted for by the equity method | 2,711                                    | 15,244                            | —                                      | —                        | 17,956     | 24,912             | 42,869     | —                       | 42,869   |
| Capital expenditures (Note 3)                               | 34,155                                   | 30,018                            | 2,049                                  | 30,105                   | 96,328     | 3,130              | 99,458     | —                       | 99,458   |
| Segment assets  | 6,444,135                                | 8,164,339                         | 3,029,729                              | 431,191                  | 18,069,396 | 534,308            | 18,603,704 | —                       | 18,603,704   |

- (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 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. Depreciation and amortization as well as capital expenditures include amount related to right-of-use assets.
4. 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 378 million yen, and the elimination of intercompany transactions between segments amounting to (85,168) million yen. Adjustments of segment income are solely elimination of intercompany transactions between segments.

## 4. Information by products and services

(Millions of yen)

| Insurance revenue               | Fiscal year ended<br>March 31, 2025<br>(April 1, 2024 to<br>March 31, 2025) | Fiscal year ended<br>March 31, 2026<br>(April 1, 2025 to<br>March 31, 2026) |
|---------------------------------|---|---|
| P&C insurance business          |   |   |
| Fire                            | 1,057,846   | 1,093,695   |
| Marine                          | 191,381   | 193,809   |
| Personal accident               | 161,523   | 162,043   |
| Automobile                      | 1,328,861   | 1,412,948   |
| Compulsory automobile liability | 225,955   | 223,236   |
| Others (Note)                   | 1,845,236   | 2,028,481   |
| Life insurance business         |   |   |
| Individual insurance            | 243,420   | 247,722   |
| Individual annuities            | 1,245   | 1,109   |
| Group insurance                 | 10,050  | 9,875   |
| Group annuities                 | —   | —   |
| Total                           | 5,065,520   | 5,372,921   |

(Note) Others are mainly insurance revenue from the overseas insurance business including agricultural insurance, liability insurance and others.

## 5. Information by geographic area

## (1) Revenue

(Millions of yen)

|          | Fiscal year ended<br>March 31, 2025<br>(April 1, 2024 to<br>March 31, 2025) | Fiscal year ended<br>March 31, 2026<br>(April 1, 2025 to<br>March 31, 2026) |
|----------|---|---|
| Japan    | 3,034,937   | 3,139,014   |
| Overseas | 2,251,273   | 2,462,482   |
| Total    | 5,286,210   | 5,601,496   |

(Notes) 1. Geographic area is classified in line with the categories used for management purposes which are mainly based on the locations of customers.  
2. The total amount of insurance revenue and other revenue in the consolidated statement of income is presented. Other revenue primarily consists of revenue from the nursing care business, which is generated domestically.

## (2) Non-current assets

(Millions of yen)

|          | As of March 31, 2025 | As of March 31, 2026 |
|----------|----------------------|----------------------|
| Japan    | 938,772              | 935,804              |
| Overseas | 216,793              | 309,824              |
| Total    | 1,155,565            | 1,245,628            |

(Note) Geographic area is classified in line with the categories used for management purposes which are mainly based on the locations of subsidiaries.

## 6. Information by major customers

None.

## (Per share information)

## 1. Basic earnings per share

Basic earnings per share are calculated by dividing the net income attributable to the ordinary shareholders of the parent by the average number of ordinary shares outstanding during the year, excluding ordinary shares purchased and held as treasury shares by SOMPO HOLDINGS.

## 2. Diluted earnings per share

Diluted earnings per share are calculated by adjusting the average number of ordinary shares outstanding to assume conversion of all potential dilutive ordinary shares. SOMPO HOLDINGS' stock acquisition rights are included in the calculation of potential dilutive ordinary shares.

|   | Fiscal year ended<br>March 31, 2025 | Fiscal year ended<br>March 31, 2026 |
|---|-------------------------------------|-------------------------------------|
| Net income attributable to the ordinary shareholders of the parent (millions of yen)                              | 243,132                             | 640,086                             |
| Average number of ordinary shares for basic earnings per share (thousands of shares)                              | 969,003                             | 913,054                             |
| Dilutive effect:<br>- Stock acquisition rights (thousands of shares)  | 3                                   | 2                                   |
| Average number of ordinary shares for diluted earnings per share (thousands of shares)                            | 969,006                             | 913,057                             |
| Basic earnings per share (yen)  | 250.90                              | 701.03                              |
| Diluted earnings per share (yen)  | 250.90                              | 701.03                              |
| Summary of shares not included in the calculation of diluted earnings per share due to their anti-dilutive effect | —                                   | —                                   |

(Note) In the calculation of basic earnings per share and diluted earnings per share, the Company shares outstanding in the "Board Benefit Trust (BBT)" which are recognized as treasury stocks in equity are included in the treasury stocks deducted from the average number of ordinary shares outstanding.

The average number of ordinary shares of the treasury stock above mentioned is 1,614 thousand for the fiscal year ended March 31, 2025 and is 1,595 thousand for the fiscal year ended March 31, 2026.

## (Significant subsequent events)

## 1. The Issuance of a U.S. Dollar-Denominated Senior Unsecured Notes

On April 22, 2026, the Company issued a U.S. Dollar-Denominated Senior Unsecured Notes as follows.

|                          |   |
|--------------------------|---|
| 1. Issuer                | Sampo Holdings, Inc.  |
| 2. Type                  | U.S. Dollar-Denominated Senior Unsecured Notes (with Optional Redemption)   |
| 3. Principal Amount      | USD 1.3 billion   |
| 4. Offering Price        | 100% of principal amount  |
| 5. Interest Rate         | Until April 22, 2036:<br>Fixed rate of 5.411% per annum<br>From and including April 22, 2036<br>Applicable U.S. 1-year treasury yield +2.130% (initial spread +100bp)   |
| 6. Interest Payment Date | April 22 and October 22 of each year  |
| 7. Maturity Date         | April 22, 2037<br>(The Notes may be redeemed at the Company's option, subject to compliance with applicable regulatory requirements, including prior confirmation of the Commissioner of the Financial Services Agency of Japan, on April 22, 2036 or any Interest Payment Date thereafter)   |
| 8. Status of the Notes   | The Notes will rank pari passu with the Company's other unsecured and unsubordinated obligations; however, because holders of the Notes have recourse only to the Company, the Notes are structurally subordinated to the claims of creditors of each of the Company's subsidiaries   |
| 9. Offering              | The Notes are offered in overseas securities markets, including the United States, Europe and Asia. (The Notes are not offered or sold within the United States, except to "qualified institutional buyers" in reliance on the exemption from registration provided by Rule 144A under the United States Securities Act of 1933, as amended.) |
| 10. Governing Law        | The law of the State of New York  |
| 11. Listing              | Singapore Exchange Securities Trading Limited   |
| 12. Use of Proceeds      | The proceeds will be used to make a subordinated loan to Sampo Japan Insurance Inc.   |
| 13. Closing Date         | April 22, 2026  |

## 2. Acquisition of treasury stock

The Company passed a resolution setting out details of the Company's share buybacks to be conducted in accord with Article 156 of the Companies Act applied pursuant to Article 165, paragraph 3, of that Act at the Company's Board of Directors meeting on May 20, 2026.

### (1) Reason for share buybacks

While ensuring financial soundness and improving capital efficiency by investing in growth business fields, the Company upholds a shareholder return policy of paying a basic return (50% of adjusted consolidated profit (3-year average)) and, in principle, a supplementary return of 50% of the after-tax gains on the sale of strategic shareholding.

Furthermore, the Company will consider adjusting the capital level depending on risk and capital conditions, trends in business performance, and financial market environment. These shareholder return shall be provided by dividends and share buybacks.

In accordance with this shareholder return policy, the Company will conduct share buybacks as basic and supplementary return.

### (2) Details of share buybacks

|                            |                                  |
|----------------------------|----------------------------------|
| (a) Class of shares        | Common stock of the Company      |
| (b) Potential total number | 17,000,000 shares (upper limit)  |
| (c) Total price            | 69,000,000,000 yen (upper limit) |
| (d) Period                 | June 2, 2026 – November 18, 2026 |