Sompo Holdings, Inc. (consolidated)

Consolidated basis solvency margin ratio

(Millions of yen, %)

Category		As of March 31, 2025	As of March 31, 2026	Increase (Decrease)
Tier 1 Qualifying Capital (B)-(C)	(A)	-	5,703,191	-
Tier 1 Qualifying Capital before deductions and limits	(B)	-	6,406,329	-
Tier 1 Unlimited Financial Instruments		-	(97,860)	-
Tier 1 Limited Financial Instruments		-	-	-
Tier 1 Capital Elements other than Financial Instruments		-	6,504,189	-
Deductions from Tier 1 Qualifying Capital	(C)	-	703,138	-
Tier 2 Qualifying Capital (E)-(F)-(G)	(D)	-	571,058	-
Tier 2 Qualifying Capital before deductions and limits	(E)	-	571,058	-
Tier 2 Financial Instruments		-	426,239	-
Tier 2 Capital Elements other than Financial Instruments		-	144,818	-
Deductions from Tier 2 Qualifying Capital	(F)	-	-	-
Deduction for Tier 2 Qualifying Capital in excess of the limit	(G)	-	-	-
Total Qualifying Capital (A)+(D)	①	-	6,274,249	-
Life Insurance Risk	(a)	-	586,665	-
Non-Life Insurance Risk	(b)	-	738,486	-
Catastrophe Risk	(c)	-	900,914	-
Market Risk	(d)	-	2,150,975	-
Credit Risk	(e)	-	399,848	-
Operational Risk	(f)	-	165,926	-
Management action effects in excess of the limit	(g)	-	-	-
Diversification effects	(h)	-	1,559,148	-
Capital requirement for non-insurance business	(i)	-	57,479	-
Capital Requirement (before tax effects) (a)+(b)+(c)+(d)+(e)+(f)+(g)-(h)+(i)	(j)	-	3,441,149	-
Tax effects on capital requirement	(k)	-	652,371	-
Capital Requirement (after tax effects) (j)-(k)	②	-	2,788,777	-
Solvency Margin Ratio ①／②		-	224.9%	-

Note)

Solvency Margin Ratio is a ratio calculated in accordance with the provisions of Articles 210-11-3 (Capital, Reserve Used for Requirement for Soundness Regarding Insurance Holding Company) and 210-11-4 (Amount Equivalent to Risk Not Normally Predictable Regarding Insurance Holding Company) of the Regulations for Enforcement of the Insurance Business Act, as well as the Public Notice on the Solvency Margin Ratio.

Figures for the end of fiscal year 2024 and associated year-on-year changes are not disclosed, owing to the adoption of the new evaluation framework of this ratio based on the economic value of assets and liabilities, effective from the end of fiscal year 2025.

Sompo Japan Insurance Inc. (consolidated)

Consolidated basis solvency margin ratio

(Millions of yen, %)

Category		As of March 31, 2025	As of March 31, 2026	Increase (Decrease)
Tier 1 Qualifying Capital (B)-(C)	(A)	-	3,946,749	-
Tier 1 Qualifying Capital before deductions and limits	(B)	-	4,519,699	-
Tier 1 Unlimited Financial Instruments		-	167,500	-
Tier 1 Limited Financial Instruments		-	-	-
Tier 1 Capital Elements other than Financial Instruments		-	4,352,199	-
Deductions from Tier 1 Qualifying Capital	(C)	-	572,950	-
Tier 2 Qualifying Capital (E)-(F)-(G)	(D)	-	567,071	-
Tier 2 Qualifying Capital before deductions and limits	(E)	-	567,071	-
Tier 2 Financial Instruments		-	426,239	-
Tier 2 Capital Elements other than Financial Instruments		-	140,832	-
Deductions from Tier 2 Qualifying Capital	(F)	-	-	-
Deduction for Tier 2 Qualifying Capital in excess of the limit	(G)	-	-	-
Total Qualifying Capital (A)+(D)	①	-	4,513,821	-
Life Insurance Risk	(a)	-	51,899	-
Non-Life Insurance Risk	(b)	-	738,486	-
Catastrophe Risk	(c)	-	900,480	-
Market Risk	(d)	-	1,841,310	-
Credit Risk	(e)	-	381,703	-
Operational Risk	(f)	-	150,790	-
Management action effects in excess of the limit	(g)	-	-	-
Diversification effects	(h)	-	1,178,604	-
Capital requirement for non-insurance business	(i)	-	9,279	-
Capital Requirement (before tax effects) (a)+(b)+(c)+(d)+(e)+(f)+(g)-(h)+(i)	(j)	-	2,895,344	-
Tax effects on capital requirement	(k)	-	517,182	-
Capital Requirement (after tax effects) (j)-(k)	②	-	2,378,161	-
Solvency Margin Ratio ①／②		-	189.8%	-

Note)

Solvency Margin Ratio is a ratio calculated in accordance with the provisions of Articles 86 (Capital, Funds, Reserves, etc. Used for Requirement for Soundness) and 87 (Amount Equivalent to Risk Not Normally Predictable) of the Regulations for Enforcement of the Insurance Business Act, as well as the Public Notice on the Solvency Margin Ratio.

Figures for the end of fiscal year 2024 and associated year-on-year changes are not disclosed, owing to the adoption of the new evaluation framework of this ratio based on the economic value of assets and liabilities, effective from the end of fiscal year 2025.

Sompo Japan Insurance Inc. (non-consolidated)

Non-consolidated basis solvency margin ratio

(Millions of yen, %)

Category		As of March 31, 2025	As of March 31, 2026	Increase (Decrease)
Tier 1 Qualifying Capital (B)-(C)	(A)	-	3,304,718	-
Tier 1 Qualifying Capital before deductions and limits	(B)	-	3,561,858	-
Tier 1 Unlimited Financial Instruments		-	167,500	-
Tier 1 Limited Financial Instruments		-	-	-
Tier 1 Capital Elements other than Financial Instruments		-	3,394,358	-
Deductions from Tier 1 Qualifying Capital	(C)	-	257,139	-
Tier 2 Qualifying Capital (E)-(F)-(G)	(D)	-	490,371	-
Tier 2 Qualifying Capital before deductions and limits	(E)	-	490,371	-
Tier 2 Financial Instruments		-	427,000	-
Tier 2 Capital Elements other than Financial Instruments		-	63,371	-
Deductions from Tier 2 Qualifying Capital	(F)	-	-	-
Deduction for Tier 2 Qualifying Capital in excess of the limit	(G)	-	-	-
Total Qualifying Capital (A)+(D)	①	-	3,795,090	-
Life Insurance Risk	(a)	-	51,899	-
Non-Life Insurance Risk	(b)	-	326,845	-
Catastrophe Risk	(c)	-	444,548	-
Market Risk	(d)	-	2,332,860	-
Credit Risk	(e)	-	77,728	-
Operational Risk	(f)	-	69,644	-
Management action effects in excess of the limit	(g)	-	-	-
Diversification effects	(h)	-	602,801	-
Capital requirement for non-insurance business	(i)	-	-	-
Capital Requirement (before tax effects) (a)+(b)+(c)+(d)+(e)+(f)+(g)-(h)+(i)	(j)	-	2,700,725	-
Tax effects on capital requirement	(k)	-	602,802	-
Capital Requirement (after tax effects) (j)-(k)	②	-	2,097,923	-
Solvency Margin Ratio ①／②		-	180.8%	-

Note)

Solvency Margin Ratio is a ratio calculated in accordance with the provisions of Articles 86 (Capital, Funds, Reserves, etc. Used for Requirement for Soundness) and 87 (Amount Equivalent to Risk Not Normally Predictable) of the Regulations for Enforcement of the Insurance Business Act, as well as the Public Notice on the Solvency Margin Ratio.

Figures for the end of fiscal year 2024 and associated year-on-year changes are not disclosed, owing to the adoption of the new evaluation framework of this ratio based on the economic value of assets and liabilities, effective from the end of fiscal year 2025.