

**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:  | <a href="https://www.sompo-hd.com/en/">https://www.sompo-hd.com/en/</a>  |  |
| 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 |
|-------------------------|-------------------------------|------------------------------|---|--|
| As of December 31, 2025 | millions of yen<br>16,747,327 | millions of yen<br>5,038,426 | millions of yen<br>5,012,695            | %<br>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        |
| Fiscal year ended March 31, 2025                | yen<br>—            | yen<br>56.00       | yen<br>—          | yen<br>76.00    | yen<br>132.00 |
| Fiscal year ending March 31, 2026               | —                   | 75.00              | —                 |                 |               |
| Fiscal year ending March 31, 2026<br>(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<br>attributable to owners of parent | Basic earnings<br>per share |
|-----------|--|-----------------------------|
|           | millions of 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.

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## 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 |
| <b>Assets</b>  |                      |                         |
| 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                 |
| <b>Total assets</b>                                  | <b>15,890,039</b>    | <b>16,747,327</b>       |
| <b>Liabilities</b>                                   |                      |                         |
| 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                 |
| <b>Total liabilities</b>                             | <b>11,663,885</b>    | <b>11,708,901</b>       |
| <b>Equity</b>  |                      |                         |
| 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               |
| <b>Total equity attributable to owners of parent</b> | <b>4,205,192</b>     | <b>5,012,695</b>        |
| Non-controlling interests                            | 20,961               | 25,730                  |
| <b>Total equity</b>                                  | <b>4,226,153</b>     | <b>5,038,426</b>        |
| <b>Total liabilities and equity</b>                  | <b>15,890,039</b>    | <b>16,747,327</b>       |

(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

|  | Nine months ended<br>December 31, 2024<br>(April 1 to<br>December 31, 2024) | Nine months ended<br>December 31, 2025<br>(April 1 to<br>December 31, 2025) | (Millions of yen) |
|--|---|---|-------------------|
| 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

|   | Nine months ended<br>December 31, 2024<br>(April 1 to<br>December 31, 2024) | Nine months ended<br>December 31, 2025<br>(April 1 to<br>December 31, 2025) | (Millions of yen) |
|---|---|---|-------------------|
| 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<br>associates accounted for by the equity method | (104)   | (35)  |                   |
| Total of items that will not be reclassified to<br>profit or loss                       | 78,634  | 419,870   |                   |
| Items that may be reclassified subsequently to<br>profit or loss:                       |   |   |                   |
| Investments in debt instruments   | (162,111)   | (222,547)   |                   |
| Translation difference related to foreign<br>operations                                 | 68,381  | 111,601   |                   |
| Changes on insurance contracts<br>due to changes in discount rates                      | 268,436   | 291,129   |                   |
| Changes on reinsurance contracts<br>due to changes in discount rates                    | (557)   | (418)   |                   |
| Share of other comprehensive income of<br>associates accounted for by the equity method | 681   | (7)   |                   |
| Total of items that may be reclassified<br>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)

|  |                  | Reportable segments                      |                                   |   |                          |               | Others<br>(Note 2) | Total           | Adjustments<br>(Note 3) | Amounts on<br>condensed<br>quarterly<br>consolidated<br>financial<br>statements |
|--|------------------|--|-----------------------------------|---|--------------------------|---------------|--------------------|-----------------|-------------------------|---|
|  |                  | Domestic<br>P&C<br>insurance<br>business | Overseas<br>insurance<br>business | Domestic<br>life<br>insurance<br>business | Nursing care<br>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)        | —                       |   |
| <b>Total</b>                                   | <b>1,969,258</b> | <b>1,724,752</b>                         | <b>190,167</b>                    | <b>135,378</b>                            | <b>4,019,557</b>         | <b>47,408</b> | <b>4,066,966</b>   | <b>(56,654)</b> | <b>4,010,311</b>        |   |
| 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)

|  |                  | Reportable segments                      |                                   |   |                          |               | Others<br>(Note 2) | Total           | Adjustments<br>(Note 3) | Amounts on<br>condensed<br>quarterly<br>consolidated<br>financial<br>statements |
|--|------------------|--|-----------------------------------|---|--------------------------|---------------|--------------------|-----------------|-------------------------|---|
|  |                  | Domestic<br>P&C<br>insurance<br>business | Overseas<br>insurance<br>business | Domestic<br>life<br>insurance<br>business | Nursing care<br>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)        | —                       |   |
| <b>Total</b>                                   | <b>2,027,875</b> | <b>1,806,845</b>                         | <b>194,447</b>                    | <b>138,699</b>                            | <b>4,167,868</b>         | <b>48,381</b> | <b>4,216,249</b>   | <b>(63,357)</b> | <b>4,152,892</b>        |   |
| 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<br>December 31, 2024<br>(April 1 to December 31, 2024) | Nine months ended<br>December 31, 2025<br>(April 1 to December 31, 2025) |
| Depreciation and amortization | 77,104   | 80,020   |