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May 15, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)



Company name: Procrea Holdings, Inc.

Listing: Tokyo Stock Exchange

Securities code: 7384

URL: <https://www.procrea-hd.co.jp>

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Scheduled date of annual general meeting of shareholders: June 25, 2026

Scheduled date to commence dividend payments: June 26, 2026

Scheduled date to file annual securities report: June 18, 2026

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

Representative Director and President
General Manager of Management Planning Department

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	95,278	12.5	6,557	169.6	3,783	208.3
March 31, 2025	84,674	10.1	2,432	(40.5)	1,227	(56.4)

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 6,002 million [-%]
For the fiscal year ended March 31, 2025: ¥ (7,613) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2026	133.47	-	2.3	0.1	6.8
March 31, 2025	43.20	-	0.7	0.0	2.8

Reference: Share of profit (loss) of entities accounted for using equity method

For the fiscal year ended March 31, 2026: ¥ - million

For the fiscal year ended March 31, 2025: ¥ - million

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	5,845,495	162,761	2.7	5,748.20
March 31, 2025	6,061,642	158,303	2.6	5,573.53

Reference: Equity

As of March 31, 2026: ¥ 162,761 million

As of March 31, 2025: ¥ 158,303 million

(Note) “Capital adequacy ratio” is calculated by dividing net assets at the end of the period by total assets at the end of the period.

“Capital adequacy ratio” stated above is not calculated based on the public notice of capital adequacy ratio.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Fiscal year ended March 31, 2026	(207,861)	(118,823)	(1,673)	1,151,360
March 31, 2025	470,259	(190,550)	(1,436)	1,479,717

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	25.00	-	25.00	50.00	1,430	115.7	0.8
Fiscal year ended March 31, 2026	-	25.00	-	25.00	50.00	1,430	37.4	0.8
Fiscal year ending March 31, 2027 (Forecast)	-	50.00	-	50.00	100.00		40.4	

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	5,200	13.7	2,900	(10.3)	102.41
Full year	11,300	72.3	7,000	85.0	247.21

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Changes in accounting policies, changes in accounting estimates, and restatement
- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
 - (ii) Changes in accounting policies due to other reasons: None
 - (iii) Changes in accounting estimates: None
 - (iv) Restatement: None

(3) Number of issued shares (common shares)

- (i) Total number of issued shares at the end of the period (including treasury shares)

As of March 31, 2026	28,658,957 shares
As of March 31, 2025	28,658,957 shares

- (ii) Number of treasury shares at the end of the period

As of March 31, 2026	343,768 shares
As of March 31, 2025	256,187 shares

- (iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	28,346,571 shares
Fiscal Year ended March 31, 2025	28,408,237 shares

(Note)The No. of treasury stock includes the Company's shares held by Share Benefit Trust (288 thousand shares As of March 31, 2026, 204 thousand shares As of March 31, 2025).

[Reference] Overview of non-consolidated financial results**1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)****(1) Non-consolidated operating results**

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended								
March 31, 2026	2,501	8.6	1,609	40.5	1,613	40.5	1,748	28.7
March 31, 2025	2,301	(13.5)	1,145	(19.8)	1,148	(20.0)	1,358	(22.8)

	Basic earnings per share		Diluted earnings per share	
	Yen		Yen	
Fiscal year ended				
March 31, 2026	61.67		-	
March 31, 2025	47.82		-	

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of				
March 31, 2026	119,449	117,573	98.4	4,152.30
March 31, 2025	119,161	117,281	98.4	4,129.22

Reference: Equity

As of March 31, 2026: ¥ 117,573 million

As of March 31, 2025: ¥ 117,281 million

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

* Proper use of earnings forecasts, and other special matters

The above estimates are based on information that is available at this moment and assumptions of factors that have an influence on future results of operations. Actual results may differ materially from these estimates, depending on future events.

Consolidated Financial Statements and Primary Notes

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,481,761	1,152,093
Call loans and bills bought	-	20,000
Monetary claims bought	5,929	5,555
Money held in trust	1,999	2,000
Trading securities	10	4
Securities	929,528	1,039,108
Loans and bills discounted	3,507,783	3,495,123
Foreign exchanges	3,327	3,300
Lease receivables and investments in leases	34,274	34,228
Other assets	34,558	36,947
Tangible fixed assets	29,473	28,563
Buildings, net	10,968	10,899
Land	12,623	12,131
Construction in progress	40	599
Other tangible fixed assets	5,840	4,932
Intangible fixed assets	10,784	9,632
Software	10,601	8,415
Other intangible fixed assets	182	1,216
Retirement benefit asset	9,021	11,505
Deferred tax assets	14,085	12,005
Customers' liabilities for acceptances and guarantees	20,286	17,758
Allowance for loan losses	(21,178)	(22,300)
Allowance for investment loss	(3)	(30)
Total assets	6,061,642	5,845,495
Liabilities		
Deposits	5,024,233	5,051,663
Negotiable certificates of deposit	238,706	254,895
Call money and bills sold	2,305	1,834
Cash collateral received for securities lent	150,596	106,735
Borrowed money	417,760	196,959
Foreign exchanges	38	50
Other liabilities	46,081	49,612
Provision for bonuses	1,086	1,073
Provision for bonuses for directors (and other officers)	43	48
Retirement benefit liability	138	128
Provision for retirement benefits for directors (and other officers)	5	6
Provision for stockshares	466	455
Provision for reimbursement of deposits	158	95
Deferred tax liabilities for land revaluation	1,430	1,414
Acceptances and guarantees	20,286	17,758
Total liabilities	5,903,339	5,682,733

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	28,151	28,150
Retained earnings	124,018	126,407
Treasury shares	(608)	(722)
Total shareholders' equity	171,561	173,835
Valuation difference on available-for-sale securities	(17,326)	(18,582)
Deferred gains or losses on hedges	1,244	3,448
Revaluation reserve for land	2,217	2,182
Remeasurements of defined benefit plans	606	1,877
Total accumulated other comprehensive income	(13,257)	(11,073)
Total net assets	158,303	162,761
Total liabilities and net assets	6,061,642	5,845,495

Consolidated Statements of Income and Comprehensive Income
 Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	84,674	95,278
Interest income	47,434	61,395
Interest on loans and discounts	36,606	42,980
Interest and dividends on securities	6,791	9,753
Interest on call loans and bills bought	382	1,398
Interest on deposits with banks	3,642	7,255
Other interest income	10	6
Fees and commissions	12,649	12,248
Other ordinary income	205	1,409
Other income	24,384	20,224
Recoveries of written off receivables	40	2
Other	24,344	20,222
Ordinary expenses	82,242	88,721
Interest expenses	3,898	11,988
Interest on deposits	2,879	9,180
Interest on negotiable certificates of deposit	185	717
Interest on call money and bills sold	138	25
Interest expenses on cash collateral received for securities lent	254	935
Interest on borrowings and rediscounts	166	263
Other interest expenses	273	867
Fees and commissions payments	7,002	6,639
Other ordinary expenses	11,293	11,758
General and administrative expenses	45,047	41,618
Other expenses	15,000	16,716
Provision of allowance for loan losses	1,342	3,749
Other	13,658	12,967
Ordinary profit	2,432	6,557
Extraordinary income	1,204	47
Gain on disposal of non-current assets	34	47
Gain on revision of retirement benefit plan	1,169	-
Extraordinary losses	902	797
Loss on disposal of non-current assets	604	314
Impairment losses	298	482
Profit before income taxes	2,733	5,807
Income taxes - current	1,104	948
Income taxes - deferred	401	1,075
Total income taxes	1,506	2,024
Profit	1,227	3,783
Profit attributable to owners of parent	1,227	3,783

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	1,227	3,783
Other comprehensive income	(8,841)	2,218
Valuation difference on available-for-sale securities	(9,255)	(1,256)
Deferred gains or losses on hedges	1,003	2,204
Revaluation reserve for land	(41)	-
Remeasurements of defined benefit plans, net of tax	(548)	1,270
Comprehensive income	(7,613)	6,002
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(7,613)	6,002

Consolidated Statement of Changes in Equity
For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,000	28,151	124,218	(608)	171,761
Changes during period					
Dividends of surplus			(1,430)		(1,430)
Profit attributable to owners of parent			1,227		1,227
Purchase of treasury shares				(20)	(20)
Disposal of treasury shares		(0)		20	20
Reversal of revaluation reserve for land			3		3
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	(199)	(0)	(199)
Balance at end of period	20,000	28,151	124,018	(608)	171,561

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(8,070)	240	2,262	1,154	(4,412)	167,348
Changes during period						
Dividends of surplus						(1,430)
Profit attributable to owners of parent						1,227
Purchase of treasury shares						(20)
Disposal of treasury shares						20
Reversal of revaluation reserve for land						3
Net changes in items other than shareholders' equity	(9,255)	1,003	(44)	(548)	(8,844)	(8,844)
Total changes during period	(9,255)	1,003	(44)	(548)	(8,844)	(9,044)
Balance at end of period	(17,326)	1,244	2,217	606	(13,257)	158,303

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,000	28,151	124,018	(608)	171,561
Changes during period					
Dividends of surplus			(1,430)		(1,430)
Profit attributable to owners of parent			3,783		3,783
Purchase of treasury shares				(244)	(244)
Disposal of treasury shares		(0)		130	130
Reversal of revaluation reserve for land			35		35
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	2,388	(114)	2,274
Balance at end of period	20,000	28,150	126,407	(722)	173,835

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(17,326)	1,244	2,217	606	(13,257)	158,303
Changes during period						
Dividends of surplus						(1,430)
Profit attributable to owners of parent						3,783
Purchase of treasury shares						(244)
Disposal of treasury shares						130
Reversal of revaluation reserve for land						35
Net changes in items other than shareholders' equity	(1,256)	2,204	(35)	1,270	2,183	2,183
Total changes during period	(1,256)	2,204	(35)	1,270	2,183	4,457
Balance at end of period	(18,582)	3,448	2,182	1,877	(11,073)	162,761

Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	2,733	5,807
Depreciation	3,959	4,712
Impairment losses	298	482
Increase (decrease) in allowance for loan losses	193	1,122
Increase (decrease) in allowance for investment loss	(200)	27
Increase (decrease) in provision for bonuses	(263)	(12)
Increase (decrease) in provision for bonuses for directors (and other officers)	12	5
Decrease (increase) in retirement benefit asset	(948)	(2,483)
Increase (decrease) in retirement benefit liability	8	(9)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(0)	1
Increase (decrease) in provision for share awards	84	(11)
Increase (decrease) in provision for reimbursement of deposits	(99)	(63)
Interest income	(47,434)	(61,395)
Interest expenses	3,898	11,988
Loss (gain) related to securities	3,045	5,091
Loss (gain) on money held in trust	(1)	(3)
Foreign exchange losses (gains)	(29)	(40)
Loss (gain) on disposal of non-current assets	569	266
Net decrease (increase) in trading securities	5	6
Net decrease (increase) in loans and bills discounted	326,815	12,659
Net increase (decrease) in deposits	(22,691)	27,430
Net increase (decrease) in negotiable certificates of deposit	(45,434)	16,189
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(3,283)	(220,800)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	1,724	1,311
Net decrease (increase) in call loans	(1,037)	(19,625)
Net increase (decrease) in call money	(1,597)	(471)
Net increase (decrease) in cash collateral received for securities lent	150,596	(43,861)
Net decrease (increase) in foreign exchanges - assets	504	26
Net increase (decrease) in foreign exchanges - liabilities	2	11
Net decrease (increase) in lease receivables and investments in leases	90	45
Interest received	43,681	59,938
Interest paid	(3,153)	(10,490)
Other, net	57,043	5,742
Subtotal	469,091	(206,401)
Income taxes refund	2,015	-
Income taxes paid	(846)	(1,460)
Net cash provided by (used in) operating activities	470,259	(207,861)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(446,289)	(312,314)
Proceeds from sale of securities	157,376	83,485
Proceeds from redemption of securities	88,428	113,291
Increase in money held in trust	-	3
Decrease in money held in trust	17,767	-
Purchase of tangible fixed assets	(2,035)	(1,895)
Proceeds from sale of tangible fixed assets	186	189
Purchase of intangible fixed assets	(5,984)	(1,584)
Net cash provided by (used in) investing activities	(190,550)	(118,823)
Cash flows from financing activities		
Dividends paid	(1,430)	(1,430)
Purchase of treasury shares	(20)	(245)
Proceeds from sale of treasury shares	14	1
Net cash provided by (used in) financing activities	(1,436)	(1,673)
Effect of exchange rate change on cash and cash equivalents	(0)	1
Net increase (decrease) in cash and cash equivalents	278,271	(328,357)
Cash and cash equivalents at beginning of period	1,201,445	1,479,717
Cash and cash equivalents at end of period	1,479,717	1,151,360

Non-consolidated Financial Statements and Primary Notes

Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Current assets		
Cash and deposits	2,656	2,982
Prepaid expenses	0	0
Other	262	230
Total current assets	2,919	3,214
Non-current assets		
Intangible assets		
Trademark right	0	0
Total intangible assets	0	0
Investments and other assets		
Shares of subsidiaries and associates	116,229	116,229
Deferred tax assets	11	5
Total investments and other assets	116,240	116,235
Total non-current assets	116,241	116,235
Total assets	119,161	119,449
Liabilities		
Current liabilities		
Accrued expenses	5	2
Income taxes payable	1	1
Provision for bonuses	35	16
Provision for bonuses for directors (and other officers)	7	17
Provision for share awards	-	21
Other	50	52
Total current liabilities	100	111
Non-current liabilities		
Long-term borrowings	1,000	1,000
Long-term accounts payable - other	692	693
Long-term deposits received	87	71
Total non-current liabilities	1,779	1,764
Total liabilities	1,879	1,876
Net assets		
Shareholders' equity		
Share capital	20,000	20,000
Capital surplus		
Legal capital surplus	5,000	5,000
Other capital surplus	90,532	90,532
Total capital surplus	95,532	95,532
Retained earnings		
Other retained earnings		
Retained earnings brought forward	2,608	2,926
Total retained earnings	2,608	2,926
Treasury shares	(859)	(885)
Total shareholders' equity	117,281	117,573
Total net assets	117,281	117,573
Total liabilities and net assets	119,161	119,449

Non-consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Operating revenue		
Dividends from subsidiaries and associates	2,100	2,300
Commissions from subsidiaries and associates	201	201
Total operating revenue	2,301	2,501
Operating expenses		
Selling, general and administrative expenses	1,155	891
Total operating expenses	1,155	891
Operating profit	1,145	1,609
Non-operating income		
Miscellaneous income	8	8
Total non-operating income	8	8
Non-operating expenses		
Interest expenses	3	3
Miscellaneous losses	0	1
Total non-operating expenses	4	5
Ordinary profit	1,148	1,613
Profit before income taxes	1,148	1,613
Income taxes - current	(215)	(140)
Income taxes - deferred	4	5
Total income taxes	(210)	(135)
Profit	1,358	1,748

Non-consolidated Statement of Changes in Equity
For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity					
	Share capital	Capital surplus			Retained earnings	
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward	Total retained earnings
Balance at beginning of period	20,000	5,000	90,532	95,532	2,680	2,680
Changes during period						
Dividends of surplus					(1,430)	(1,430)
Profit					1,358	1,358
Purchase of treasury shares						
Disposal of treasury shares			(0)	(0)		
Total changes during period	-	-	(0)	(0)	(71)	(71)
Balance at end of period	20,000	5,000	90,532	95,532	2,608	2,608

	Shareholders' equity		Total net assets
	Treasury shares	Total shareholders' equity	
Balance at beginning of period	(884)	117,328	117,328
Changes during period			
Dividends of surplus		(1,430)	(1,430)
Profit		1,358	1,358
Purchase of treasury shares	(20)	(20)	(20)
Disposal of treasury shares	45	45	45
Total changes during period	24	(47)	(47)
Balance at end of period	(859)	117,281	117,281

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity					
	Share capital	Capital surplus			Retained earnings	
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward	Total retained earnings
Balance at beginning of period	20,000	5,000	90,532	95,532	2,608	2,608
Changes during period						
Dividends of surplus					(1,430)	(1,430)
Profit					1,748	1,748
Purchase of treasury shares						
Disposal of treasury shares			(0)	(0)		
Total changes during period	-	-	(0)	(0)	317	317
Balance at end of period	20,000	5,000	90,532	95,532	2,926	2,926

	Shareholders' equity		Total net assets
	Treasury shares	Total shareholders' equity	
Balance at beginning of period	(859)	117,281	117,281
Changes during period			
Dividends of surplus		(1,430)	(1,430)
Profit		1,748	1,748
Purchase of treasury shares	(244)	(244)	(244)
Disposal of treasury shares	219	218	218
Total changes during period	(25)	291	291
Balance at end of period	(885)	117,573	117,573