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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/
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.

Contents of Appendix

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
Assets		
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
Total assets	15,890,039	18,603,704
Liabilities		
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
Total liabilities	11,663,885	13,312,694
Equity		
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
Total equity attributable to owners of parent	4,205,192	5,167,823
Non-controlling interests	20,961	123,185
Total equity	4,226,153	5,291,009
Total liabilities and equity	15,890,039	18,603,704

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

Consolidated Statement of Income

(Millions of yen)

	Fiscal year ended March 31, 2025 (April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (April 1, 2025 to 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 March 31, 2025 (April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (April 1, 2025 to 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						
					Other equity components		
	Share capital	Capital surplus	Retained earnings	Treasury stocks	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							
					Other equity components			
	Share capital	Capital surplus	Retained earnings	Treasury stocks	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 March 31, 2025 (April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (April 1, 2025 to 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 March 31, 2025 (April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (April 1, 2025 to 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 (Note 2)	Total	Adjustments (Note 4)	Amounts on the consolidated financial statements
	Domestic P&C insurance business	Overseas insurance business	Domestic life insurance business	Nursing care business	Total				
Revenue (Note 1)									
Revenue from external customers	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 (Note 2)	Total	Adjustments (Note 4)	Amounts on the consolidated financial statements
	Domestic P&C insurance business	Overseas insurance business	Domestic life insurance business	Nursing care business	Total				
Revenue (Note 1)									
Revenue from external customers	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 March 31, 2025 (April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (April 1, 2025 to 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 March 31, 2025 (April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (April 1, 2025 to 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 March 31, 2025	Fiscal year ended 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: - 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	Sompo 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: Fixed rate of 5.411% per annum From and including April 22, 2036 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 (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 Sompo 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