



Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 5, 2025

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 to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

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 Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	21,545	8.4	3,881	22.6	2,704	15.8
June 30, 2024	19,868	17.1	3,165	190.9	2,334	145.1

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 5,228 million [-%]
Three months ended June 30, 2024: ¥ (656) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	95.21	-
June 30, 2024	82.18	-

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	6,209,474	162,835	2.6
March 31, 2025	6,061,642	158,303	2.6

(Reference) Equity: As of June 30, 2025: ¥ 162,835 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.

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	25.00	-	25.00	50.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		25.00	-	25.00	50.00

(Note) Revision to the forecast for dividends announced most recently: None

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(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, 2025	2,700	(46.5)	1,800	(51.6)	63.37
Full year	5,000	105.5	3,200	160.7	112.66

(Note) Revision to the financial results forecast announced most recently: None

* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

June 30, 2025: 28,658,957 shares

March 31, 2025: 28,658,957 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 250,311 shares

March 31, 2025: 256,187 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 28,403,077 shares

Three months ended June 30, 2024: 28,403,255 shares

(Note)The No. of treasury stock includes the Company's shares held by Share Benefit Trust (197 thousand shares As of June 30, 2025,204 thousand shares As of March 31, 2025).

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* 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.

Quarterly Consolidated Financial Statements and Primary Notes
Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	1,481,761	1,659,885
Call loans and bills bought	-	30,000
Monetary claims bought	5,929	5,933
Money held in trust	1,999	2,000
Trading securities	10	-
Securities	929,528	926,017
Loans and bills discounted	3,507,783	3,453,896
Foreign exchanges	3,327	3,104
Lease receivables and investments in leases	34,274	34,324
Other assets	34,558	36,170
Tangible fixed assets	29,473	29,162
Intangible fixed assets	10,784	10,244
Retirement benefit asset	9,021	8,956
Deferred tax assets	14,085	12,105
Customers' liabilities for acceptances and guarantees	20,286	19,312
Allowance for loan losses	(21,178)	(21,609)
Allowance for investment loss	(3)	(29)
Total assets	6,061,642	6,209,474
Liabilities		
Deposits	5,024,233	5,080,089
Negotiable certificates of deposit	238,706	290,307
Call money and bills sold	2,305	1,572
Cash collateral received for securities lent	150,596	247,069
Borrowed money	417,760	354,788
Foreign exchanges	38	20
Other liabilities	46,081	51,257
Provision for bonuses	1,086	37
Provision for bonuses for directors (and other officers)	43	11
Retirement benefit liability	138	141
Provision for retirement benefits for directors (and other officers)	5	3
Provision for stocks payment	466	475
Provision for reimbursement of deposits	158	121
Deferred tax liabilities for land revaluation	1,430	1,430
Acceptances and guarantees	20,286	19,312
Total liabilities	5,903,339	6,046,639

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	20,000	20,000
Capital surplus	28,151	28,150
Retained earnings	124,018	126,008
Treasury shares	(608)	(590)
Total shareholders' equity	171,561	173,569
Valuation difference on available-for-sale securities	(17,326)	(14,831)
Deferred gains or losses on hedges	1,244	1,307
Revaluation reserve for land	2,217	2,217
Remeasurements of defined benefit plans	606	573
Total accumulated other comprehensive income	(13,257)	(10,733)
Total net assets	158,303	162,835
Total liabilities and net assets	6,061,642	6,209,474

Quarterly Consolidated Statements of Income and Comprehensive Income
Quarterly Consolidated Statement of Income
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	19,868	21,545
Interest income	10,675	13,536
Interest on loans and discounts	8,728	10,117
Interest and dividends on securities	1,432	1,384
Fees and commissions	3,187	2,884
Other ordinary income	16	20
Other income	5,989	5,104
Ordinary expenses	16,703	17,664
Interest expenses	305	2,596
Interest on deposits	204	1,977
Fees and commissions payments	1,287	1,124
Other ordinary expenses	346	79
General and administrative expenses	10,846	10,476
Other expenses	3,917	3,386
Ordinary profit	3,165	3,881
Extraordinary income	8	0
Gain on disposal of non-current assets	8	0
Extraordinary losses	108	26
Loss on disposal of non-current assets	103	26
Impairment losses	5	-
Profit before income taxes	3,065	3,855
Income taxes - current	601	342
Income taxes - deferred	129	808
Total income taxes	730	1,150
Profit	2,334	2,704
Profit attributable to owners of parent	2,334	2,704

Quarterly Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2025

	(Millions of yen)	
	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	2,334	2,704
Other comprehensive income	(2,990)	2,523
Valuation difference on available-for-sale securities	(3,253)	2,494
Deferred gains or losses on hedges	290	62
Remeasurements of defined benefit plans, net of tax	(28)	(33)
Comprehensive income	(656)	5,228
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(656)	5,228