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November 14, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (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 to file semi-annual securities report: November 20, 2025

Scheduled date to commence dividend payments: December 10, 2025

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 six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	43,183	13.0	4,572	(9.5)	3,234	(13.1)
September 30, 2024	38,208	11.6	5,053	180.7	3,722	127.3

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 8,410 million [460.6%]

For the six months ended September 30, 2024: ¥ 1,500 million [329.7%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2025	113.93	-
September 30, 2024	131.02	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	6,116,691	165,860	2.7
March 31, 2025	6,061,642	158,303	2.6

Reference: Equity

As of September 30, 2025: ¥ 165,860 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. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal 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	-	25.00			
Fiscal year ending March 31, 2026 (Forecast)			-	25.00	50.00

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

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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
Full year	5,000	105.5	3,200	160.7	112.66

Note: Revisions to the financial result forecast most recently announced: None

* 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 September 30, 2025	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 September 30, 2025	357,059 shares
As of March 31, 2025	256,187 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	28,387,673 shares
Six months ended September 30, 2024	28,406,631 shares

Note: The No. of treasury stock includes the Company's shares held by Share Benefit Trust (303 thousand shares As of September 30, 2025, 204 thousand shares As of March 31, 2025).

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(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	%
Six months ended									
September 30, 2025		2,400	9.0	1,932	22.1	1,935	22.0	2,007	18.1
September 30, 2024		2,200	(14.1)	1,582	(18.7)	1,585	(18.7)	1,699	(21.1)

	Basic earnings per share
Six months ended	Yen
September 30, 2025	70.72
September 30, 2024	59.84

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	120,361	118,485	98.4
March 31, 2025	119,161	117,281	98.4

Reference: Equity

As of September 30, 2025: ¥ 118,485 million

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

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

1. 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.

2.Procrea Holdings falls under the category of “Specified Business Corporation” under Article 18-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2025.

Semi-annual Consolidated Financial Statements and Primary Notes
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	1,481,761	1,596,465
Call loans and bills bought	-	10,000
Monetary claims bought	5,929	5,687
Money held in trust	1,999	2,002
Trading securities	10	-
Securities	929,528	909,069
Loans and bills discounted	3,507,783	3,464,730
Foreign exchanges	3,327	2,860
Lease receivables and investments in leases	34,274	34,284
Other assets	34,558	34,578
Tangible fixed assets	29,473	29,056
Intangible fixed assets	10,784	9,600
Retirement benefit asset	9,021	8,935
Deferred tax assets	14,085	11,170
Customers' liabilities for acceptances and guarantees	20,286	20,045
Allowance for loan losses	(21,178)	(21,767)
Allowance for investment loss	(3)	(29)
Total assets	6,061,642	6,116,691
Liabilities		
Deposits	5,024,233	5,004,355
Negotiable certificates of deposit	238,706	299,191
Call money and bills sold	2,305	872
Cash collateral received for securities lent	150,596	239,868
Borrowed money	417,760	332,393
Foreign exchanges	38	13
Other liabilities	46,081	50,892
Provision for bonuses	1,086	1,055
Provision for bonuses for directors (and other officers)	43	23
Retirement benefit liability	138	144
Provision for retirement benefits for directors (and other officers)	5	4
Provision for stocks payment	466	410
Provision for reimbursement of deposits	158	126
Deferred tax liabilities for land revaluation	1,430	1,430
Acceptances and guarantees	20,286	20,045
Total liabilities	5,903,339	5,950,830

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	20,000	20,000
Capital surplus	28,151	28,150
Retained earnings	124,018	126,538
Treasury shares	(608)	(747)
Total shareholders' equity	171,561	173,941
Valuation difference on available-for-sale securities	(17,326)	(12,775)
Deferred gains or losses on hedges	1,244	1,936
Revaluation reserve for land	2,217	2,217
Remeasurements of defined benefit plans	606	540
Total accumulated other comprehensive income	(13,257)	(8,081)
Total net assets	158,303	165,860
Total liabilities and net assets	6,061,642	6,116,691

Semi-annual Consolidated Statements of Income and Comprehensive Income
Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	38,208	43,183
Interest income	21,922	28,045
Interest on loans and discounts	17,676	20,812
Interest and dividends on securities	2,888	3,060
Fees and commissions	6,616	5,924
Other ordinary income	116	229
Other income	9,553	8,984
Ordinary expenses	33,154	38,611
Interest expenses	920	5,589
Interest on deposits	645	4,135
Fees and commissions payments	3,288	3,037
Other ordinary expenses	632	1,828
General and administrative expenses	21,247	20,852
Other expenses	7,065	7,303
Ordinary profit	5,053	4,572
Extraordinary income	9	0
Gain on disposal of non-current assets	9	0
Extraordinary losses	147	86
Loss on disposal of non-current assets	142	86
Impairment losses	5	-
Profit before income taxes	4,915	4,486
Income taxes - current	1,208	654
Income taxes - deferred	(14)	597
Total income taxes	1,193	1,252
Profit	3,722	3,234
Profit attributable to owners of parent	3,722	3,234

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	3,722	3,234
Other comprehensive income	(2,221)	5,176
Valuation difference on available-for-sale securities	(2,300)	4,550
Deferred gains or losses on hedges	136	691
Remeasurements of defined benefit plans, net of tax	(57)	(66)
Comprehensive income	1,500	8,410
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,500	8,410

Semi-annual Consolidated Statement of Changes in Equity
For the six months ended September 30, 2024

(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			(715)		(715)
Profit attributable to owners of parent			3,722		3,722
Purchase of treasury shares				(3)	(3)
Disposal of treasury shares		(0)		19	19
Reversal of revaluation reserve for land			2		2
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	3,009	16	3,025
Balance at end of period	20,000	28,151	127,227	(591)	174,786

	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						(715)
Profit attributable to owners of parent						3,722
Purchase of treasury shares						(3)
Disposal of treasury shares						19
Reversal of revaluation reserve for land						2
Net changes in items other than shareholders' equity	(2,300)	136	(2)	(57)	(2,223)	(2,223)
Total changes during period	(2,300)	136	(2)	(57)	(2,223)	801
Balance at end of period	(10,371)	376	2,260	1,097	(6,636)	168,150

For the six months ended September 30, 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	124,018	(608)	171,561
Changes during period					
Dividends of surplus			(715)		(715)
Profit attributable to owners of parent			3,234		3,234
Purchase of treasury shares				(239)	(239)
Disposal of treasury shares		(0)		101	100
Reversal of revaluation reserve for land					
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	2,519	(138)	2,380
Balance at end of period	20,000	28,150	126,538	(747)	173,941

	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						(715)
Profit attributable to owners of parent						3,234
Purchase of treasury shares						(239)
Disposal of treasury shares						100
Reversal of revaluation reserve for land						-
Net changes in items other than shareholders' equity	4,550	691		(66)	5,176	5,176
Total changes during period	4,550	691	-	(66)	5,176	7,556
Balance at end of period	(12,775)	1,936	2,217	540	(8,081)	165,860

Semi-annual Non-consolidated Financial Statements and Primary Notes

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Current assets		
Cash and deposits	2,656	4,006
Prepaid expenses	0	6
Other	262	111
Total current assets	2,919	4,124
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	6
Total investments and other assets	116,240	116,236
Total non-current assets	116,241	116,236
Total assets	119,161	120,361
Liabilities		
Current liabilities		
Accrued expenses	5	2
Income taxes payable	1	0
Provision for bonuses	35	19
Provision for bonuses for directors (and other officers)	7	8
Provision for share awards	-	7
Other	50	52
Total current liabilities	100	91
Non-current liabilities		
Long-term borrowings	1,000	1,000
Long-term accounts payable - other	692	693
Long-term deposits received	87	90
Total non-current liabilities	1,779	1,784
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	3,900
Total retained earnings	2,608	3,900
Treasury shares	(859)	(947)
Total shareholders' equity	117,281	118,485
Total net assets	117,281	118,485
Total liabilities and net assets	119,161	120,361

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Operating revenue		
Dividends from subsidiaries and associates	2,100	2,300
Commissions from subsidiaries and associates	100	100
Total operating revenue	2,200	2,400
Operating expenses		
Selling, general and administrative expenses	617	468
Total operating expenses	617	468
Operating profit	1,582	1,932
Non-operating income		
Miscellaneous income	5	6
Total non-operating income	5	6
Non-operating expenses		
Interest expenses	2	2
Miscellaneous losses	0	0
Total non-operating expenses	2	2
Ordinary profit	1,585	1,935
Profit before income taxes	1,585	1,935
Income taxes - current	(114)	(77)
Income taxes - deferred	(0)	4
Total income taxes	(114)	(72)
Profit	1,699	2,007

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(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					(715)	(715)
Profit					1,699	1,699
Purchase of treasury shares						
Disposal of treasury shares			(0)	(0)		
Total changes during period	-	-	(0)	(0)	984	984
Balance at end of period	20,000	5,000	90,532	95,532	3,664	3,664

	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		(715)	(715)
Profit		1,699	1,699
Purchase of treasury shares	(3)	(3)	(3)
Disposal of treasury shares	44	44	44
Total changes during period	41	1,025	1,025
Balance at end of period	(842)	118,354	118,354

For the six months ended September 30, 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	2,608	2,608
Changes during period						
Dividends of surplus					(715)	(715)
Profit					2,007	2,007
Purchase of treasury shares						
Disposal of treasury shares			(0)	(0)		
Total changes during period	-	-	(0)	(0)	1,292	1,292
Balance at end of period	20,000	5,000	90,532	95,532	3,900	3,900

	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		(715)	(715)
Profit		2,007	2,007
Purchase of treasury shares	(239)	(239)	(239)
Disposal of treasury shares	151	151	151
Total changes during period	(88)	1,204	1,204
Balance at end of period	(947)	118,485	118,485