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February 6, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: Procrea Holdings, Inc.

Listing: Tokyo Stock Exchange

Securities code: 7384

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

Representative: Susumu Narita

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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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(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	%
Nine months ended December 31, 2025	67,878	9.3	7,528	(0.9)	4,735	(19.8)
December 31, 2024	62,072	13.6	7,601	96.0	5,908	89.7

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 9,011 million [-%]

For the nine months ended December 31, 2024: ¥ (951) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	166.97	-
December 31, 2024	207.99	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	6,121,897	165,745	2.7
March 31, 2025	6,061,642	158,303	2.6

Reference: Equity

As of December 31, 2025: ¥ 165,745 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: Revisions to the forecast of cash dividends most recently announced: 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) 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

- (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

(4) Number of issued shares (common shares)

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

As of December 31, 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 December 31, 2025	357,568 shares
As of March 31, 2025	256,187 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	28,358,930 shares
Nine months ended December 31, 2024	28,408,422 shares

(Note) The No. of treasury stock includes the Company's shares held by Share Benefit Trust (303 thousand shares As of December 31, 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 December 31, 2025
Assets		
Cash and due from banks	1,481,761	1,544,457
Call loans and bills bought	-	30,000
Monetary claims bought	5,929	6,014
Money held in trust	1,999	2,002
Trading securities	10	-
Securities	929,528	938,095
Loans and bills discounted	3,507,783	3,467,853
Foreign exchanges	3,327	2,463
Lease receivables and investments in leases	34,274	35,075
Other assets	34,558	41,539
Tangible fixed assets	29,473	29,196
Intangible fixed assets	10,784	9,766
Retirement benefit asset	9,021	8,886
Deferred tax assets	14,085	11,044
Customers' liabilities for acceptances and guarantees	20,286	18,491
Allowance for loan losses	(21,178)	(22,961)
Allowance for investment loss	(3)	(29)
Total assets	6,061,642	6,121,897
Liabilities		
Deposits	5,024,233	5,061,823
Negotiable certificates of deposit	238,706	319,353
Call money and bills sold	2,305	737
Cash collateral received for securities lent	150,596	238,140
Borrowed money	417,760	280,601
Foreign exchanges	38	43
Other liabilities	46,081	34,740
Provision for bonuses	1,086	57
Provision for bonuses for directors (and other officers)	43	36
Retirement benefit liability	138	147
Provision for retirement benefits for directors (and other officers)	5	5
Provision for stocks payment	466	433
Provision for reimbursement of deposits	158	111
Deferred tax liabilities for land revaluation	1,430	1,428
Acceptances and guarantees	20,286	18,491
Total liabilities	5,903,339	5,956,152

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	20,000	20,000
Capital surplus	28,151	28,150
Retained earnings	124,018	127,328
Treasury shares	(608)	(747)
Total shareholders' equity	171,561	174,731
Valuation difference on available-for-sale securities	(17,326)	(14,632)
Deferred gains or losses on hedges	1,244	2,925
Revaluation reserve for land	2,217	2,212
Remeasurements of defined benefit plans	606	507
Total accumulated other comprehensive income	(13,257)	(8,986)
Total net assets	158,303	165,745
Total liabilities and net assets	6,061,642	6,121,897

Quarterly Consolidated Statements of Income and Comprehensive Income
Quarterly Consolidated Statement of Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	62,072	67,878
Interest income	33,902	42,490
Interest on loans and discounts	27,049	31,832
Interest and dividends on securities	4,450	4,490
Fees and commissions	9,663	9,018
Other ordinary income	193	993
Other income	18,313	15,375
Ordinary expenses	54,471	60,349
Interest expenses	2,159	8,452
Interest on deposits	1,588	6,383
Fees and commissions payments	5,224	4,880
Other ordinary expenses	4,662	4,291
General and administrative expenses	32,537	31,038
Other expenses	9,886	11,687
Ordinary profit	7,601	7,528
Extraordinary income	1,193	0
Gain on disposal of non-current assets	24	0
Gain on revision of retirement benefit plan	1,169	-
Extraordinary losses	438	359
Loss on disposal of non-current assets	246	167
Impairment losses	191	191
Profit before income taxes	8,356	7,170
Income taxes - current	1,892	1,329
Income taxes - deferred	555	1,105
Total income taxes	2,447	2,434
Profit	5,908	4,735
Profit attributable to owners of parent	5,908	4,735

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

	(Millions of yen)	
	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	5,908	4,735
Other comprehensive income	(6,860)	4,275
Valuation difference on available-for-sale securities	(7,647)	2,693
Deferred gains or losses on hedges	440	1,680
Remeasurements of defined benefit plans, net of tax	346	(98)
Comprehensive income	(951)	9,011
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(951)	9,011