Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

August 5, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: Procrea Holdings, Inc.
Listing: Tokyo Stock Exchange
Securities code: 7384
URL: https://www.procrea-hd.co.jp
Representative: Keitaro Ishikawa — Representative Director and President
Inquiries: Koji Uemura — General Manager of Management Planning Department
Telephone: +81-17-777-5111
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	25,638	18.9	4,237	9.1	2,988	10.5
June 30, 2025	21,545	8.4	3,881	22.6	2,704	15.8

Note: Comprehensive income
For the three months ended June 30, 2026: ¥ 8,169 million [56.2%]
For the three months ended June 30, 2025: ¥ 5,228 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	105.53	-
June 30, 2025	95.21	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	5,873,723	170,218	2.8
March 31, 2026	5,845,495	162,761	2.7

Reference: Equity
As of June 30, 2026: ¥ 170,218 million
As of March 31, 2026: ¥ 162,761 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, 2026	-	25.00	-	25.00	50.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		50.00	-	50.00	100.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 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

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 June 30, 2026	28,658,957 shares
As of March 31, 2026	28,658,957 shares

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

As of June 30, 2026	341,935 shares
As of March 31, 2026	343,768 shares

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

Three months ended June 30, 2026	28,315,015 shares
Three months ended June 30, 2025	28,403,077 shares

(Note)The number of treasury stock includes the Company's shares held by Share Benefit Trust (285 thousand shares As of June 30, 2026, 288 thousand shares As of March 31, 2026).

* 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, 2026	As of June 30, 2026
Assets		
Cash and due from banks	1,152,093	1,413,057
Call loans and bills bought	20,000	20,000
Monetary claims bought	5,555	5,463
Money held in trust	2,000	2,003
Trading securities	4	7
Securities	1,039,108	848,082
Loans and bills discounted	3,495,123	3,457,403
Foreign exchanges	3,300	2,159
Lease receivables and investments in leases	34,228	34,086
Other assets	36,947	38,642
Tangible fixed assets	28,563	28,239
Intangible fixed assets	9,632	9,122
Retirement benefit asset	11,505	11,527
Deferred tax assets	12,005	9,819
Customers' liabilities for acceptances and guarantees	17,758	16,641
Allowance for loan losses	(22,300)	(22,532)
Allowance for investment loss	(30)	-
Total assets	5,845,495	5,873,723
Liabilities		
Deposits	5,051,663	5,123,769
Negotiable certificates of deposit	254,895	322,771
Call money and bills sold	1,834	-
Cash collateral received for securities lent	106,735	-
Borrowed money	196,959	181,697
Foreign exchanges	50	50
Other liabilities	49,612	56,410
Provision for bonuses	1,073	42
Provision for bonuses for directors (and other officers)	48	15
Retirement benefit liability	128	134
Provision for retirement benefits for directors (and other officers)	6	4
Provision for stocks payment	455	472
Provision for reimbursement of deposits	95	83
Deferred tax liabilities for land revaluation	1,414	1,410
Acceptances and guarantees	17,758	16,641
Total liabilities	5,682,733	5,703,505

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	28,150	28,150
Retained earnings	126,407	128,690
Treasury shares	(722)	(720)
Total shareholders' equity	173,835	176,120
Valuation difference on available-for-sale securities	(18,582)	(14,765)
Deferred gains or losses on hedges	3,448	4,851
Revaluation reserve for land	2,182	2,172
Remeasurements of defined benefit plans	1,877	1,839
Total accumulated other comprehensive income	(11,073)	(5,902)
Total net assets	162,761	170,218
Total liabilities and net assets	5,845,495	5,873,723

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	21,545	25,638
Interest income	13,536	16,765
Interest on loans and discounts	10,117	11,967
Interest and dividends on securities	1,384	2,100
Fees and commissions	2,884	3,071
Other ordinary income	20	16
Other income	5,104	5,784
Ordinary expenses	17,664	21,400
Interest expenses	2,596	3,907
Interest on deposits	1,977	3,294
Fees and commissions payments	1,124	1,419
Other ordinary expenses	79	2,292
General and administrative expenses	10,476	10,309
Other expenses	3,386	3,471
Ordinary profit	3,881	4,237
Extraordinary income	0	3
Gain on disposal of non-current assets	0	3
Extraordinary losses	26	32
Loss on disposal of non-current assets	26	29
Impairment losses	-	3
Profit before income taxes	3,855	4,208
Income taxes - current	342	1,422
Income taxes - deferred	808	(201)
Total income taxes	1,150	1,220
Profit	2,704	2,988
Profit attributable to owners of parent	2,704	2,988

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	2,704	2,988
Other comprehensive income	2,523	5,181
Valuation difference on available-for-sale securities	2,494	3,816
Deferred gains or losses on hedges	62	1,402
Remeasurements of defined benefit plans, net of tax	(33)	(37)
Comprehensive income	5,228	8,169
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	5,228	8,169