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November 19, 2025

Sompo Holdings, Inc.

Summary of Consolidated Financial Results for the six months ended September 30, 2025 [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 file Semi-annual Securities Report: November 28, 2025
Scheduled date to start payment of dividends: December 5, 2025
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 six months ended September 30, 2025 (April 1 to September 30, 2025)

(1) Consolidated Results of Operations

Note) Percentages are changes from corresponding period of 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	%
Six months ended September 30, 2025	2,644,451	2.5	465,372	109.4	362,009	97.1	360,428	97.4	763,993	409.3
Six months ended September 30, 2024	2,580,943	—	222,228	—	183,688	—	182,577	—	150,007	—

	Basic earnings per share	Diluted earnings per share
	yen	yen
Six months ended September 30, 2025	389.96	389.96
Six months ended September 30, 2024	185.93	185.93

(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
	millions of yen	millions of yen	millions of yen	%
As of September 30, 2025	16,356,544	4,797,646	4,774,915	29.2
As of March 31, 2025	15,890,039	4,226,153	4,205,192	26.5

2. Dividends

	Dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Annual
	yen	yen	yen	yen	yen
Fiscal year ended March 31, 2025	—	56.00	—	76.00	132.00
Fiscal year ending March 31, 2026	—	75.00			
Fiscal year ending March 31, 2026 (Forecast)			—	75.00	150.00

Note) Revisions to the latest announced dividends forecasts: None

3. Forecast of Consolidated Financial Results for the fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026)

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	540,000	122.1	591.68

Note) Revisions to the latest announced forecasts of financial results: Yes

(Notes)

(1) Significant changes in the scope of consolidation during the six months ended September 30, 2025: None

(2) Changes in accounting policies and changes in accounting estimations

(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 estimations: None

(3) Number of shares outstanding (Common stock):

(a) Total shares outstanding including treasury stock:

As of September 30, 2025	934,228,767 shares
As of March 31, 2025	990,482,067 shares

(b) Treasury stock:

As of September 30, 2025	21,573,753 shares
As of March 31, 2025	50,727,779 shares

(c) Average number of shares outstanding:

For the six months ended September 30, 2025	924,253,404 shares
For the six months ended September 30, 2024	981,926,955 shares

* This summary is not subject to interim audits by a certified public accountant or an incorporated accounting firm.

* Notes for using forecasts of financial results, 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.

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Condensed Interim Consolidated Financial Statements and Major Notes

1. Condensed Interim Consolidated Statement of Financial Position

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and cash equivalents	1,027,628	1,199,449
Reverse-repo and similar securities lending	—	11,935
Derivative assets	9,519	4,642
Investment securities	11,068,996	11,375,949
Loans and advances	508,363	511,893
Reinsurance contract assets	1,209,313	1,184,920
Insurance contract assets	16,294	23,737
Investments in associates	42,175	43,990
Property and equipment	619,769	615,423
Goodwill and intangible assets	535,795	521,957
Retirement benefit assets	687	747
Deferred tax assets	81,919	73,868
Other assets	769,576	788,026
Total assets	15,890,039	16,356,544
Liabilities		
Repo and similar securities borrowings	139,832	44,351
Derivative liabilities	5,410	7,609
Insurance contract liabilities	9,343,635	9,110,608
Reinsurance contract liabilities	1,235	11,617
Bonds issued and borrowings	691,201	689,856
Retirement benefit liabilities	28,338	30,807
Current tax liabilities	113,725	177,369
Deferred tax liabilities	544,491	611,005
Provisions	4,302	4,368
Other liabilities	791,711	871,303
Total liabilities	11,663,885	11,558,898
Equity		
Share capital	100,045	100,045
Capital surplus	32,733	(187,017)
Retained earnings	3,521,076	4,061,474
Treasury stocks	(188,418)	(90,611)
Other equity components	739,755	891,024
Total equity attributable to owners of parent	4,205,192	4,774,915
Non-controlling interests	20,961	22,731
Total equity	4,226,153	4,797,646
Total liabilities and equity	15,890,039	16,356,544

2. Condensed Interim Consolidated Statement of Income and Condensed Interim Consolidated Statement of Comprehensive Income

Condensed Interim Consolidated Statement of Income

(Millions of yen)

	Six months ended September 30, 2024 (April 1 to September 30, 2024)	Six months ended September 30, 2025 (April 1 to September 30, 2025)
Insurance revenue	2,580,943	2,644,451
Insurance service expenses	2,169,375	2,178,950
Income or expenses from reinsurance contracts held	(249,669)	(166,720)
Insurance service result	161,898	298,780
Interest income	53,093	51,465
Other investment gains and losses	177,501	278,156
Expenses related to investment	6,187	6,490
Investment gains and losses	224,408	323,131
Insurance finance expenses, net	181,641	166,959
Reinsurance finance income, net	51,173	42,521
Insurance finance gains and losses	(130,467)	(124,437)
Finance result	93,940	198,693
Other revenue	107,594	110,259
Administrative expenses	47,270	58,458
Other finance expenses	8,676	11,512
Other income	8,277	13,962
Other expenses	93,379	90,915
Investment gains and losses on the equity method	(156)	4,562
Other income and expenses	(33,611)	(32,101)
Net income before tax	222,228	465,372
Income tax expenses	38,540	103,363
Net income	183,688	362,009
Net income attributable to:		
Owners of parent	182,577	360,428
Non-controlling interests	1,110	1,580
Earnings per share		
Earnings per share - Basic	185.93 yen	389.96 yen
Earnings per share - Diluted	185.93 yen	389.96 yen

Condensed Interim Consolidated Statement of Comprehensive Income

(Millions of yen)

	Six months ended September 30, 2024 (April 1 to September 30, 2024)	Six months ended September 30, 2025 (April 1 to September 30, 2025)
Net income	183,688	362,009
Other comprehensive income		
Items that will not be reclassified to profit or loss:		
Investments in equity instruments	(40,772)	324,458
Remeasurements of defined benefit plans	112	149
Share of other comprehensive income of associates accounted for by the equity method	543	(175)
Total of items that will not be reclassified to profit or loss	(40,116)	324,432
Items that may be reclassified subsequently to profit or loss:		
Investments in debt instruments	(95,379)	(125,549)
Translation difference related to foreign operations	(92,738)	7,722
Changes on insurance contracts due to changes in discount rates	194,925	195,938
Changes on reinsurance contracts due to changes in discount rates	(59)	26
Share of other comprehensive income of associates accounted for by the equity method	(312)	(586)
Total of items that may be reclassified subsequently to profit or loss	6,435	77,551
Other comprehensive income	(33,680)	401,983
Comprehensive income	150,007	763,993
Comprehensive income attributable to:		
Owners of parent	147,082	761,594
Non-controlling interests	2,924	2,398

3. Condensed Interim Consolidated Statement of Changes in Equity

Six months ended September 30, 2024 (April 1 to September 30, 2024)

(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			3,724				
Beginning balance (adjusted)	100,045	33,156	3,124,502	(4,125)	1,109,491	—	(199,198)
Comprehensive income							
Net income			182,577				
Other comprehensive income					(40,229)	115	(95,379)
Total comprehensive income	—	—	182,577	—	(40,229)	115	(95,379)
Transactions with owners, etc.							
Dividends			(49,491)				
Acquisition of treasury stocks				(61,173)			
Sale of treasury stocks		(411)		1,831			
Share-based payment transactions		(365)					
Reclassification to retained earnings			138,123		(138,007)	(115)	
Others					(33)		
Total transactions with owners, etc.	—	(776)	88,631	(59,341)	(138,041)	(115)	—
Ending balance	100,045	32,379	3,395,711	(63,467)	931,220	—	(294,577)

	Equity attributable to owners of parent					Non-controlling interests	Total equity
	Other equity components						
	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	Total		
Beginning balance	172,923	(224,962)	(486)	857,767	4,107,621	19,576	4,127,198
Effect due to hyperinflation				—	3,724		3,724
Beginning balance (adjusted)	172,923	(224,962)	(486)	857,767	4,111,346	19,576	4,130,923
Comprehensive income							
Net income				—	182,577	1,110	183,688
Other comprehensive income	(94,867)	194,925	(59)	(35,495)	(35,495)	1,814	(33,680)
Total comprehensive income	(94,867)	194,925	(59)	(35,495)	147,082	2,924	150,007
Transactions with owners, etc.							
Dividends				—	(49,491)	(1,587)	(51,079)
Acquisition of treasury stocks				—	(61,173)		(61,173)
Sale of treasury stocks				—	1,420		1,420
Share-based payment transactions				—	(365)		(365)
Reclassification to retained earnings				(138,123)	—		—
Others				(33)	(33)	1,300	1,266
Total transactions with owners, etc.	—	—	—	(138,157)	(109,643)	(287)	(109,931)
Ending balance	78,055	(30,037)	(545)	684,115	4,148,785	22,213	4,170,999

Six months ended September 30, 2025 (April 1 to September 30, 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	32,733	3,521,076	(188,418)	872,510	—	(428,032)
Effect due to hyperinflation			1,616				
Beginning balance (adjusted)	100,045	32,733	3,522,693	(188,418)	872,510	—	(428,032)
Comprehensive income							
Net income			360,428				
Other comprehensive income					324,282	149	(125,549)
Total comprehensive income	—	—	360,428	—	324,282	149	(125,549)
Transactions with owners, etc.							
Dividends			(71,544)				
Acquisition of treasury stocks		(32)		(121,980)			
Sale of treasury stocks		0		165			
Cancellation of treasury stocks		(219,622)		219,622			
Share-based payment transactions		(96)					
Reclassification to retained earnings			249,896		(249,746)	(149)	
Others		(0)					
Total transactions with owners, etc.	—	(219,751)	178,352	97,807	(249,746)	(149)	—
Ending balance	100,045	(187,017)	4,061,474	(90,611)	947,046	—	(553,582)

	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				—	1,616		1,616
Beginning balance (adjusted)	145,957	150,151	(831)	739,755	4,206,809	20,961	4,227,770
Comprehensive income							
Net income				—	360,428	1,580	362,009
Other comprehensive income	6,317	195,938	26	401,166	401,166	817	401,983
Total comprehensive income	6,317	195,938	26	401,166	761,594	2,398	763,993
Transactions with owners, etc.							
Dividends				—	(71,544)	(823)	(72,368)
Acquisition of treasury stocks				—	(122,012)		(122,012)
Sale of treasury stocks				—	165		165
Cancellation of treasury stocks				—	—		—
Share-based payment transactions				—	(96)		(96)
Reclassification to retained earnings				(249,896)	—		—
Others				—	(0)	195	194
Total transactions with owners, etc.	—	—	—	(249,896)	(193,488)	(628)	(194,116)
Ending balance	152,275	346,089	(805)	891,024	4,774,915	22,731	4,797,646

4. Notes on Going-Concern Assumption

None.