CONSOLIDATED FINANCIAL SUMMARY
FOR THE NINE MONTHS ENDED DECEMBER 31, 2025
(Under Japanese GAAP)

February 13, 2026

Company name	: Sony Financial Group Inc.
Stock exchange listing	: Tokyo Stock Exchange
Securities code	: 8729
URL	: https://www.sonyfg.co.jp/index_en.html
Representative	: Toshihide Endo, Representative Corporate Executive Officer
Contact	: Takumi Sai, Executive Officer
Scheduled date to commence dividend payment	: -
Preparation of supplementary materials on financial results	: Yes
Holding of financial results briefing	: Yes (for investors and analysts)

(Amounts of less than one million yen are truncated.)

1. Consolidated Financial Highlights for the Nine Months Ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results

	Ordinary revenues		Ordinary profit		Profit attributable to owners of the parent	
Nine months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
December 31, 2025	2,559,603	10.0	98,635	82.6	67,149	83.9
December 31, 2024	2,326,645	0.6	54,004	28.4	36,519	37.1

Note: Comprehensive income For the nine months ended December 31, 2025: ¥51,881 million 62.2 %
For the nine months ended December 31, 2024: ¥31,993 million ― %

	Basic earnings per share*1	Diluted earnings per share*2
Nine months ended	Yen	Yen
December 31, 2025	9.52	―
December 31, 2024	5.11	―

*1 Sony Financial Group Inc. (the “Company”) conducted a 435,100,266-for-7,149,358,214 stock split of its common stock on August 8, 2025. The above figures for basic earnings per share are calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2025.

*2 Diluted earnings per share for the nine months ended December 31, 2024 is not shown since, although dilutive shares existed, the Company's shares are not listed and the average share price during the period cannot be determined.
Diluted earnings per share for the nine months ended December 31, 2025 is not shown since, although dilutive shares existed, they did not have a dilutive effect.

(2) Consolidated financial condition

	Total Assets	Total Net Assets	Net Asset Ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	24,511,199	664,755	2.7
As of March 31, 2025	23,370,923	669,754	2.9

Note: Net assets attributable to shareholders As of December 31, 2025: ¥664,577 million
As of March 31, 2025: ¥669,738 million

2. Dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	—	—	—	—	—
Fiscal year ending March 31, 2026	—	—	—		
Fiscal year ending March 31, 2026 (Forecast)				3.80	3.80

Note: Revisions to the forecast of dividends most recently announced: Yes

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

	Ordinary profit		Profit attributable to owners of the parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
For the year ending March 31, 2026	79,000	76.0	50,000	(36.5)	7.09

Notes: 1. Revisions to the forecast for the fiscal year ending March 31, 2026 most recently announced: Yes

2. The Company has been repurchasing its own shares based on the resolution of the Board of Directors held on August 8, 2025. The forecast for consolidated results regarding "Basic earnings per share" reflects the number of treasury shares as of the end of December 2025.

3. The Company conducted a 435,100,266-for-7,149,358,214 stock split of its common stock on August 8, 2025. The above figures for basic earnings per share are calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2026.

* The ordinary revenues from the life insurance business, which constitutes the bulk of Sony Financial Group ("Sony FG")'s operations, include investment income in separate accounts, and the percentage of investment income in separate accounts to ordinary revenues tends to be relatively high compared to peer companies. It is difficult to forecast future investment revenues because separate accounts are significantly affected by market fluctuations and other factors. Furthermore, the results and risks of asset management in separate accounts attribute to policyholders mainly in variable insurance and variable annuities, differing in nature from assets in the general account. Therefore, the Company does not disclose forecasts on ordinary revenues.

* Notes

(1) Significant changes in 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 and accounting estimates and restatements

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

(ii) Changes in accounting policies other than the above: None

(iii) Changes in accounting estimates: None

(iv) Restatements: None

(4) Number of issued shares (common stock):

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

As of December 31, 2025: 7,149,358,214 shares

As of March 31, 2025: 7,149,358,214 shares

2. Number of treasury shares at the end of the period

As of December 31, 2025: 360,976,349 shares

As of March 31, 2025: － share

3. Average number of shares outstanding during the period

Nine months ended December 31, 2025: 7,051,848,987 shares

Nine months ended December 31, 2024: 7,149,358,214 shares

Note: The Company conducted a 435,100,266-for-7,149,358,214 stock split of its common stock on August 8, 2025.
The above figures for the number of issued shares (common stock) are calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2025.

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: Yes (voluntary)

* Proper use of earnings forecasts, and other special matters:

Forward-looking statements made in this document, including earnings forecasts, are based on current obtained information and certain assumptions which are deemed rational by the Company. The Company offers no assurance that these statements will be realized. Actual results may differ substantially due to various factors.

(Appendix)

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1. Overview of Operating Results

(1) Overview of Operating Results

The results of Sony FG for the nine months ended December 31, 2025 are as follows.

Consolidated ordinary revenues increased 10.0%, compared with the same period of the previous fiscal year (“year on year” or “YoY”), to ¥2,559.6 billion, due to an increase in ordinary revenues from the life insurance, the non-life insurance and the banking businesses. Consolidated ordinary profit increased 82.6% year on year, to ¥98.6 billion, due to an increase in ordinary profit from the life insurance and the non-life insurance businesses, whereas ordinary profit from the banking business decreased. Profit attributable to owners of the parent increased 83.9% year on year, to ¥67.1 billion.

Ordinary revenues and ordinary profit by business segment are as described below.

(Billions of yen)

		For the nine months ended December 31, 2024 (FY24.3Q (9M))	**For the nine months ended December 31, 2025 (FY25.3Q (9M))**	YoY change	
Ordinary Revenues		2,326.6	**2,559.6**	+232.9	+10.0%
	Life insurance business	2,105.7	**2,311.6**	+205.8	+9.8%
	Non-life insurance business	124.2	**140.9**	+16.6	+13.4%
	Banking business	86.8	**95.5**	+8.7	+10.0%
Ordinary Profit		54.0	**98.6**	+44.6	+82.6%
	Life insurance business	32.9	**77.7**	+44.7	+135.9%
	Non-life insurance business	5.2	**10.4**	+5.1	+97.7%
	Banking business	17.9	**13.2**	(4.7)	(26.4)%

Life insurance business:

Ordinary revenues increased 9.8% year on year, to ¥2,311.6 billion, due to increased investment income in separate accounts. Ordinary profit increased 135.9% year on year, to ¥77.7 billion, mainly due to the recognition of temporary gains (losses) associated with the partial ceding of the in-force block of U.S. dollar-denominated whole life insurance, as well as improved gains (losses) reflecting market fluctuations, such as foreign exchange gains (losses). This increase was partially offset by deteriorated gains (losses) on sale of securities in the general account resulting from the sale of bonds for the purpose of rebalancing based on the ALM (asset-liability management) approach.

The breakdown is as follows:

(Billions of yen)

		FY24.3Q (9M)	**FY25.3Q (9M)**	YoY change
Ordinary Profit		32.9	**77.7**	+44.7
	Temporary gains (losses) on ceded in-force insurance contracts	—	**109.9**	+109.9
	Gains (losses) on sales of securities	(39.3)	**(134.5)**	(95.2)
	Others	72.2	**102.3**	+30.0

Non-life insurance business:

Ordinary revenues increased 13.4% year on year, to ¥140.9 billion, due to a steady increase in net premiums written centered on mainstay auto insurance. Ordinary profit increased 97.7% year on year, to ¥10.4 billion, due to a decrease in the loss ratio mainly resulting from a decrease in natural disasters.

Banking business:

Ordinary revenues increased 10.0% year on year, to ¥95.5 billion and ordinary profit decreased 26.4%, to ¥13.2 billion, due to a decrease in service revenues from mortgage loans and an increase in general and administrative expenses, while there was an increase in interest income such as interest income on loans and interest income and dividends on securities.

(2) Overview of Financial Conditions

As of December 31, 2025, total assets amounted to ¥24,511.1 billion, increased 4.9% from March 31, 2025. Among major components of assets, securities, mostly government bonds, amounted to ¥18,808.0 billion, increased 7.3% from March 31, 2025. Loans amounted to ¥3,851.5 billion, decreased 1.2%.

Total liabilities were ¥23,846.4 billion, increased 5.0% from March 31, 2025. Major components of liabilities included policy reserves and others of ¥16,604.1 billion, increased 4.9%, and deposits totaled ¥4,491.4 billion, increased 5.8%.

Total net assets were ¥664.7 billion, decreased 0.7% from March 31, 2025. This included net unrealized gains (losses) on available-for-sale securities, net of taxes, which decreased by ¥15.0 billion, to ¥88.1 billion.

2. Consolidated Financial Statements and Main Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	956,268	700,233
Call loans and bills bought	260,008	307,142
Monetary claims purchased	27,416	51,324
Money held in trust	39,917	37,959
Securities	17,528,295	18,808,073
Loans	3,899,036	3,851,557
Tangible fixed assets	104,694	104,874
Intangible fixed assets	76,612	79,536
Due from reinsurers	20,029	49,770
Foreign exchanges	2,183	11,417
Other assets	298,736	345,603
Net defined benefit asset	10,146	10,433
Deferred tax assets	149,340	155,113
Reserve for possible loan losses	(1,764)	(1,841)
Total assets	23,370,923	24,511,199
Liabilities		
Policy reserves and others	15,834,196	16,604,109
Reserve for outstanding claims	116,280	118,070
Policy reserves	15,714,794	16,482,948
Reserve for policyholders' dividends	3,121	3,090
Due to agencies	3,865	3,227
Due to reinsurers	5,360	12,834
Deposits	4,243,962	4,491,451
Call money and bills sold	192,278	221,998
Payables under repurchase agreements	1,230,050	882,379
Collateral for securities lending transactions	290,988	691,680
Borrowed money	499,020	455,248
Foreign exchanges	1,440	1,430
Bonds payable	110,500	200,500
Other liabilities	237,680	229,669
Reserve for employees' bonuses	5,990	3,301
Net defined benefit liability	38,018	37,810
Reserve under the special laws	4,398	7,434
Reserve for price fluctuations	4,398	7,434
Liabilities from application of equity method	3,414	3,366
Total liabilities	22,701,168	23,846,444

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Shareholders' equity		
Common stock	20,029	20,029
Capital surplus	191,259	191,259
Retained earnings	531,737	598,887
Treasury stock	—	(57,040)
Total shareholders' equity	743,026	753,135
Accumulated other comprehensive income		
Net unrealized gains (losses) on available-for-sale securities, net of taxes	(73,110)	(88,152)
Net deferred gains (losses) on hedging instruments, net of taxes	290	275
Land revaluation, net of taxes	(2,720)	(2,720)
Remeasurements of defined benefit plans, net of taxes	2,252	2,040
Total accumulated other comprehensive income	(73,287)	(88,557)
Subscription rights to shares	16	152
Non-controlling interests	—	25
Total net assets	669,754	664,755
Total liabilities and net assets	23,370,923	24,511,199

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

(Consolidated Statements of Income)

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary revenues	2,326,645	2,559,603
Ordinary revenues from the life insurance business	2,102,916	2,309,260
Income from insurance premiums	1,390,469	1,417,882
Insurance premiums	1,370,690	1,364,245
Investment income	660,750	847,498
Interest income and dividends	171,088	169,444
Income from money held in trust, net	0	0
Gains on sale of securities	1,136	—
Gains on redemption of securities	0	7
Foreign exchange gains, net	75,555	88,945
Gains on separate accounts, net	412,963	589,086
Other ordinary income	51,697	43,879
Ordinary revenues from the non-life insurance business	124,247	140,948
Underwriting income	123,074	139,318
Net premiums written	122,982	139,216
Interest and dividends on deposits of premiums	91	102
Investment income	1,129	1,552
Interest income and dividends	1,221	1,654
Transfer to interest and dividends on deposits of premiums	(91)	(102)
Other ordinary income	43	77
Ordinary revenues from the banking business	86,817	95,525
Interest income	71,318	86,626
Interest income on loans	25,713	36,449
Interest income and dividends on securities	39,970	44,408
Fees and commissions	11,666	7,320
Other operating income	1,343	73
Other ordinary income	2,488	1,504
Other	12,663	13,869
Other ordinary income	12,663	13,869

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary expenses	2,272,640	2,460,967
Ordinary expenses from the life insurance business	2,074,172	2,235,748
Insurance claims and other payments	841,107	1,048,065
Insurance claims	109,275	114,767
Annuity payments	16,479	17,192
Insurance benefits	187,673	184,218
Surrender payments	513,458	498,269
Other payments	6,048	4,308
Provision for policy reserves and others	933,110	759,498
Provision for policy reserves	933,110	759,498
Interest portion of reserve for policyholders' dividends	0	0
Investment expenses	82,052	198,036
Interest expenses	26,307	18,240
Losses on trading securities, net	56	—
Losses on sale of securities	40,468	134,564
Losses on derivatives, net	11,794	41,259
Operating expenses	153,111	164,045
Other ordinary expenses	64,791	66,102
Ordinary expenses from the non-life insurance business	118,306	129,832
Underwriting expenses	88,930	97,790
Net claims paid	68,535	76,471
Loss adjustment expenses	8,069	9,203
Net commission and brokerage fees	940	856
Provision for reserve for outstanding claims	4,782	2,602
Provision for underwriting reserves	6,602	8,654
Investment expenses	0	8
Operating, general and administrative expenses	29,369	32,019
Other ordinary expenses	5	14

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary expenses from the banking business	67,053	81,095
Interest expenses	29,999	39,202
Interest expenses on deposits	23,832	31,228
Fees and commissions	14,796	15,447
Other operating expenses	2,402	3,074
General and administrative expenses	19,731	23,019
Other ordinary expenses	124	351
Other	13,108	14,291
Other ordinary expenses	13,108	14,291
Ordinary profit	54,004	98,635
Extraordinary gains	33	366
National subsidies	33	149
Gains on disposal of fixed assets	—	215
Gain on reversal of share acquisition rights	—	1
Extraordinary losses	3,205	4,185
Losses on disposal of fixed assets	42	434
Impairment losses	41	5
Provision for reserve under the special laws	3,121	3,036
Provision for reserve for price fluctuations	3,121	3,036
Other extraordinary losses	—	709
Provision for reserve for policyholders' dividends	22	160
Income before income taxes	50,810	94,656
Income taxes - current	18,294	26,428
Income taxes - deferred	(4,003)	1,077
Total income taxes	14,290	27,505
Profit	36,519	67,150
Profit attributable to non-controlling interests	1	1
Profit attributable to owners of the parent	36,519	67,149

(Consolidated Statements of Comprehensive Income)

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	36,519	67,150
Other comprehensive income		
Net unrealized gains (losses) on available-for-sale securities, net of taxes	(4,201)	(15,042)
Net deferred gains (losses) on hedging instruments, net of taxes	(48)	(15)
Remeasurements of defined benefit plans, net of taxes	(276)	(212)
Total other comprehensive income	(4,525)	(15,269)
Comprehensive income	31,993	51,881
(Details)		
Comprehensive income attributable to owners of the parent	31,993	51,879
Comprehensive income attributable to non-controlling interests	―	1

(3) Notes to Consolidated Financial Statements

Consolidated Financial Statements have been prepared in accordance with Article 4, Paragraph 1 of Standards for the Preparation of Quarterly Financial Statements (the "Standards") of Tokyo Stock Exchange Inc. and accounting principles for quarterly financial statements generally accepted in Japan, applying the provisions for the omission of disclosures as set forth in Article 4, Paragraph 2 of the Standards.

(Note in the event of significant changes in shareholders' equity)

(Repurchase of shares of common stock)

The Company repurchased 360,976,349 shares of its own common stock during the nine months ended December 31, 2025, based on the resolution approved at the meeting of its Board of Directors held on August 8, 2025. As a result, treasury stock increased by 57,040 million yen during this period.

(Going Concern Assumption)

Not applicable.

(Additional information)

At the life insurance subsidiary, held-to-maturity bonds in the category of individual participating insurance and annuity insurance products (amount recorded in the consolidated balance sheets as of the time of change: ¥793,331 million) were reclassified as available-for-sale securities during the nine months ended December 31, 2025. This change was made to enable more agile execution of bond replacements and so forth for the purpose of ALM (asset-liability management). After the reclassification, a portion of such bonds was sold.

As a result of this change, as of December 30, 2025, securities decreased by ¥104,694 million, deferred tax assets increased by ¥30,288 million, and net unrealized gains (losses) on available-for-sale securities, net of taxes decreased by ¥74,406 million.

(Notes on Segment Information)

1. Information on ordinary revenues and profit (loss) by each reportable segment

Nine months ended December 31, 2024

(Millions of yen)

	Reportable Segments				Other[*1]	Total
	Life insurance business	Non-life insurance business	Banking business	Total		
Ordinary revenues [*2]						
(1) External customers	2,102,916	124,247	86,817	2,313,981	12,663	2,326,645
(2) Intersegment	2,816	21	20	2,858	0	2,858
Total	2,105,733	124,268	86,838	2,316,840	12,663	2,329,504
Segment profit (loss)	32,952	5,278	17,950	56,181	(468)	55,712

*1 "Other" represents the nursing care business and the venture capital business, which are business segments not included in reportable segments.

*2 Ordinary revenues stated herein are equivalent to net sales of an ordinary company.

Nine months ended December 31, 2025

(Millions of yen)

	Reportable Segments				Other[*1]	Total
	Life insurance business	Non-life insurance business	Banking business	Total		
Ordinary revenues [*2]						
(1) External customers	2,309,260	140,948	95,525	2,545,734	13,869	2,559,603
(2) Intersegment	2,356	18	35	2,409	1	2,410
Total	2,311,616	140,966	95,560	2,548,144	13,870	2,562,014
Segment profit (loss)	77,727	10,436	13,212	101,376	(458)	100,917

*1 "Other" represents the nursing care business and the venture capital business, which are business segments not included in reportable segments.

*2 Ordinary revenues stated herein are equivalent to net sales of an ordinary company.

2. Difference between total profit of reportable segments and amounts in the consolidated statements of income and main details of these differences

(Matter relating to difference adjustment)

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Totals of reportable segments	56,181	101,376
Other	(468)	(458)
Amount not allocated to reportable segments	(1,707)	(2,281)
Ordinary profit in consolidated statements of income	54,004	98,635

* Mainly holding company (company submitting consolidated financial statements) profit (loss).

(Notes on Consolidated Statements of Cash Flows)

Consolidated statements of cash flows have not been prepared for the nine months ended December 31, 2024 and 2025. Depreciation and amortization (including amortization of intangible fixed assets other than goodwill) and amortization of goodwill for the nine months ended December 31, 2024 and 2025 are as follows:

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation and amortization and depreciation of real estate for rent and others	13,383	15,160
Amortization of goodwill	135	135

(Subsequent Events)

(Introduction of performance-linked stock compensation plan and stock compensation plan)

The Company hereby announces that, at the Board of Directors meeting held on February 13, 2026, the Company resolved to introduce a performance-linked stock compensation plan, whereby shares of its common stock are delivered after the vesting of performance share units (PSUs) (the “PSU Plan”), and a stock compensation plan, whereby shares of its common stock are delivered after the vesting of restricted stock units (RSUs) (the “RSU Plan”; collectively with the PSU Plan, the “Deferred Delivery Plans”) for certain executives (the “Eligible Persons”) of the Company and its subsidiaries (collectively with the Company, the “Eligible Companies”).

1. Purpose of introduction of the Deferred Delivery Plans

The Company has decided to introduce the Deferred Delivery Plans for the purpose of incentivizing the Eligible Persons to strive for the sustained enhancement of Sony Financial Group’s corporate value, as well as promoting greater value sharing with shareholders, through the grant of shares of the Company.

2.Overview of the Deferred Delivery Plans

(1) Eligible Persons for the Deferred Delivery Plans

The Eligible Persons are directors and corporate executive officers of the Company, and directors of its subsidiaries that are designated by the Company as persons who receive the shares of the Company.

(2) Outline of the Deferred Delivery Plans

(i) PSU Plan

Under the PSU Plan, the Company will grant the Eligible Persons in advance the number of PSUs prescribed by the Company, and will deliver shares of common stock of the Company, in a number that is the same as the number of vested PSUs (the “Number of PSU Shares”) if, during the period prescribed in advance by the Company, the Eligible Persons hold the position of director, corporate executive officer or other executive, or of employees, of the Eligible Companies, upon the vesting of the number of PSUs determined by the Company’s Compensation Committee based on the calculation method separately decided by the Company’s Compensation Committee. the Company will calculate the number of PSUs based on the percentage achieved against numerical targets set by the Company (Note), within a range of 0% to 150%, and the number of PSUs held by the Eligible Persons. In addition, if the total number of issued shares of the Company increases or decreases due to stock consolidation or stock split (including gratis allotment of shares), the Company will adjust the Number of PSU Shares by multiplying it by the ratio of the consolidation or split.

Note: With respect to half of the PSUs to be granted, the number of PSUs to be vested shall be calculated by comparing (a) the Company’s total shareholder return and (b) the total shareholder returns of three competitors as well as the return in respect of the Tokyo Stock Price Index (dividend-inclusive TOPIX), pertaining to the monthly average for March in the fiscal year preceding the fiscal year in which the grant date of PSUs falls (with respect to the initial grant, the monthly average for February 2026), with the monthly average for March in the fiscal year preceding the fiscal year in which the vesting date falls. With respect to the remaining half of the PSUs, the number of PSUs to be vested will be calculated based on the Company’s return on equity, adjusted to exclude one-time factors, as of the end of the fiscal year preceding the vesting date, according to the degree of achievement of the 10% target return on equity.

(ii) RSU Plan

Under the RSU Plan, the Company will grant the Eligible Persons in advance the number of RSUs prescribed by the Company, and will deliver shares of common stock of the Company, in a number that is the same as the number of such RSUs (the “Number of RSU Shares”) if the RSUs vest due to loss by Eligible Persons of the position, at the Eligible Company, of director, corporate executive officer or other executive, or of employee. In addition, if the total number of issued shares of the Company increases or decreases due to stock consolidation or stock split (including gratis allotment of shares), the Company will adjust the Number of RSU Shares by multiplying it by the ratio of the consolidation or split.

(3) Method and timing of delivery of shares of the Company

The Company will, after the vesting of the PSUs and RSUs, and in the timeframe stipulated by the Company, deliver shares of common stock of the Company in the Number of PSU Shares and the Number of RSU Shares, pursuant to the decision of the Representative Corporate Executive Officer of the Company, by issuing new shares or disposing treasury stock, in exchange for in-kind contribution of the monetary compensation receivables against the Company that are provided by the Eligible Companies to the Eligible Persons (the Company will cumulatively assume the debt obligation owed to the Eligible Persons of its subsidiaries in relation to the monetary compensation receivables that are granted to such Eligible Persons of its subsidiaries). In addition, the amount to be paid per share of common stock of the Company that will be issued or disposed under the Deferred Delivery Plans shall be determined by the Company (i) based on the closing price of the common stock of the Company in the regular trading thereof on Tokyo Stock Exchange, Inc. on the trading day immediately preceding the date when the Representative Corporate Executive Officer of the Company makes a decision with respect to such issuance or disposal (or, if no transaction has been executed on such trading day, the closing price on the immediately preceding trading day) and (ii) at a price that is not especially favorable to the Eligible Persons and within such a range as is compliant with applicable laws and regulations.

(4) Events that would extinguish units, etc.

In the event that an Eligible Person commits particular misconduct as specified by the Company or otherwise falls under any other grounds specified by the Company, such Eligible Person shall forfeit all or part of unvested units. Furthermore, if, after the units have vested, the Company's Compensation Committee reasonably determines that certain conditions are met, such as a material deficiency is discovered in the financial reporting, and such deficiency affects the calculation of previously paid compensation and that such previously paid compensation was excessive, the Company may request the Eligible Person to return, without compensation, all or part of the common stock of the Company received in connection with such units, or the equivalent cash amount.

(5) Handling in the event of reorganization or other events

In the event of approval, at a shareholders' meeting of the Company (or by the Board of Directors of the Company if such approval at a shareholders' meeting of the Company is not required with respect to such reorganization), of matters regarding a proposal with respect to a merger agreement under which the Company is dissolved, a share exchange agreement or a share transfer plan under which the Company becomes a wholly-owned subsidiary, or any other reorganization, or if any other events stipulated by the Company occur, the Company may deliver shares of common stock of the Company, money or shares of the counterparty involved in such reorganization in the number or amount reasonably stipulated in accordance with a resolution of the Compensation Committee of the Company or a decision of the Representative Corporate Executive Officer of the Company.

(Introduction of share grant ESOP trust and disposal of treasury shares by third-party allotment)

The Company hereby announces that, at the Board of Directors meeting held on February 13, 2026, the Company resolved to introduce a stock grant plan utilizing the stock grant ESOP trust (the "ESOP Trust") (the "ESOP Plan") for employees in management positions who satisfy certain requirements (the "Eligible Employees") of the Company and its subsidiaries (collectively with the Company, the "Eligible Group Companies"), and, in connection with the introduction of the ESOP Plan, to dispose of treasury stocks through third-party allotment.

1. Purpose of introducing the ESOP Trust

The Company has decided to introduce the ESOP Plan for the purpose of incentivizing the Eligible Employees to strive for the sustained enhancement of Sony Financial Group's corporate value, as well as promoting greater value sharing with shareholders, through the grant of shares of the Company ("SFGI shares") to the Eligible Employees.

2. Overview of the ESOP Trust

The ESOP Plan is an employee incentive plan based on the ESOP scheme in the United States. The ESOP Plan is a scheme that delivers or pays SFGI shares acquired by the ESOP Trust and an amount of cash equivalent to the redemption value of SFGI shares ("SFGI Shares, etc.") to Eligible Employees, pursuant to the predetermined stock grant regulations. The funds for the acquisition of SFGI shares to be acquired by the trust will be fully contributed by each Eligible Group Companies, so no cost will be borne by the Eligible Employees.

The introduction of the ESOP Plan will provide the Eligible Employees with the opportunity to receive financial benefits from increases in price of SFGI shares. This is expected to promote proactive initiatives focused on enhancing corporate value over the medium to long term, while also improving engagement and retention through the diversification of incentives.

In connection with the introduction of the ESOP Plan, we have resolved to allocate 30,978,900 shares (4,999,994,460 yen in total) of treasury stock to the ESOP Trust.

3. Content of trust agreement

(1) Type of trust: Money trust other than a specified individually-operated money trust (third-party beneficiary trust)
(2) Purpose of trust: To grant incentives to the Eligible Employees
(3) Trustor: The Company
(4) Trustee: Mitsubishi UFJ Trust and Banking Corporation
(Co-trustee: The Master Trust Bank of Japan, Ltd.)
(5) Beneficiaries: The Eligible Employees satisfying beneficiary requirements
(6) Trust Administrator: Third party with no interest in the Eligible Companies (certified public accountant)
(7) Date of trust agreement: February 25, 2026 (planned)
(8) Trust period: February 25, 2026 to the end of September, 2029 (planned)
(9) Commencement date of the ESOP Plan: February 25, 2026 (planned)
(10) Exercise of voting rights: The voting rights shall not be exercised.
(11) Type of shares to be acquired: Common shares of the Company
(12) Amount of funds in trust: 5,002,994,460 yen
(13) Date of share acquisition: March 2, 2026
(14) Method of share acquisition: Acquired through a third-party allotment of treasury stock of the Company
(15) Rights holder for residual assets: The Company
(16) Residual assets: The Company, as a right holder for residual assets, can receive residual assets within the scope of the trust expense reserve, which is equivalent to the funds held in trust minus the cost of acquiring shares.

4. Outline of disposal of treasury stocks

(1) Date of disposal: March 2, 2026
(2) Class and number of shares to be disposed of: 30,978,900 shares of common stock
(3) Disposal price: 161.4 yen per share
(4) Total disposal amount: 4,999,994,460 yen
(5) Planned allottee: The Master Trust Bank of Japan, Ltd. (Stock Grant ESOP Trust Account)

(Repurchase of shares of common stock)

The Company has repurchased shares of its own common stock pursuant to Article 459, Paragraph 1 of the Companies Act of Japan and Article 36 of the Company's Articles of Incorporation, which was approved at the meeting of its Board of Directors held on August 8, 2025, as follows.

1. Reason for the repurchase

To flexibly repurchase its own shares for the purpose of mitigating the impact on the supply and demand of SFGI shares, and improving capital efficiency at the Company.

2. Details of the resolution on the facility for the repurchase of shares

(1) Class of shares for repurchase	: Common stock of the Company
(2) Total number of shares for repurchase	: 1 billion shares (maximum) (13.99% of total number of shares issued and outstanding (excluding treasury stock))
(3) Total purchase amount for repurchase of shares	: 100 billion yen (maximum)
(4) Period of repurchase	: September 29, 2025 to August 8, 2026
(5) Methods of repurchase	: Open market purchase through the Tokyo Stock Exchange based on a discretionary trading contract and purchase through the Tokyo Stock Exchange Trading Network Off-Auction Own Share Purchase Trading System (ToSTNeT-3)

3. Details of the repurchase executed

(1) Class of shares repurchased	: Common stock of the Company
(2) Total number of shares repurchased	: 66,304,100 shares
(3) Total amount of shares repurchased	: 10,637,000,560 yen
(4) Period of repurchase	: January 5, 2026 to February 13 , 2026
(5) Methods of repurchase	: Open market purchase through the Tokyo Stock Exchange based on a discretionary trading contract

The Company's scope of consolidation includes following companies.

Consolidated subsidiaries:	Sony Financial Group Inc.
	Sony Life Insurance Co., Ltd.
	Sony Life Communications Co., Ltd.
	Sony Assurance Inc.
	Sony Bank Inc.
	Sony Lifecare Inc.
	Lifecare Design Inc.
	Proud Life Inc.
	Sony Financial Ventures Inc.
	SFV・GB L.P.
	Sony Financial Ventures & Global Brain Inc.*3
	Sony Financial Ventures & Global Brain L.P.*1
Equity method affiliates:	BXJA I Holding KK
	SP.LINKS Inc.*2
	ETC Solutions, Inc.

*1 SFV・GB II L.P. was included in the scope of consolidation from the second quarter of the fiscal year ended March 31, 2025. SFV・GB II L.P. changed its trade name to "Sony Financial Ventures & Global Brain L.P." as of December 1, 2025.
*2 Sony Payment Services Inc. changed its trade name to "SP.LINKS Inc." as of October 1, 2025.
*3 Sony Financial Ventures & Global Brain Inc. was included in the scope of consolidation from the third quarter of the fiscal year ended March 31, 2026.

Cautionary Statement