TOKIO MARINE

Supplemental Information for Summary Report for the three months ended June 30, 2026

August 12, 2026

TOKIO MARINE HOLDINGS, INC.

(Securities Code Number 8766)

Inspiring Confidence. Accelerating Progress.

Note: This document has been translated from 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.

1. Key figures of consolidated results

(1) Tokio Marine Holdings, Inc. (consolidated)

(Yen in million)

	Three months ended June 30, 2025	Three months ended June 30, 2026	Increase (Decrease)	Rate of change
Insurance revenue and revenue from Solution business	1,905,610	2,118,750	213,139	11.2%
Insurance service result	315,288	351,684	36,395	11.5
Finance result	122,183	154,078	31,894	26.1
Net income attributable to owners of the parent	255,959	264,300	8,340	3.3
Adjusted net income	271,061	261,351	(9,709)	(3.6)

(2) Insurance revenue and revenue from Solution business

(Yen in million)

	Three months ended June 30, 2025	Three months ended June 30, 2026	Increase (Decrease)	Rate of change
Insurance revenue and revenue from Solution business	1,905,610	2,118,750	213,139	11.2%
Japan insurance business	809,417	832,754	23,336	2.9
Japan P&C insurance	743,600	767,689	24,089	3.2
Japan Life insurance	65,817	65,065	(752)	(1.1)
International insurance business	1,031,248	1,225,818	194,570	18.9
Solution business	82,827	71,616	(11,211)	(13.5)
Consolidation adjustments, etc.	(17,883)	(11,439)	6,443	-

(3) Net income attributable to owners of the parent

(Yen in million)

	Three months ended June 30, 2025	Three months ended June 30, 2026	Increase (Decrease)	Rate of change
Net income attributable to owners of the parent	255,959	264,300	8,340	3.3%
Japan insurance business	103,688	114,383	10,695	10.3
Japan P&C insurance	93,102	73,728	(19,374)	(20.8)
Japan Life insurance	10,586	40,655	30,069	284.0
International insurance business	148,132	149,097	965	0.7
Solution business	2,926	1,477	(1,449)	(49.5)
Consolidation adjustments, etc.	1,211	(658)	(1,869)	(154.3)

(4) Adjusted net income

(Yen in million)

	Three months ended June 30, 2025	Three months ended June 30, 2026	Increase (Decrease)	Rate of change
Adjusted net income	271,061	261,351	(9,709)	(3.6)%
Japan insurance business	116,133	98,820	(17,313)	(14.9)
Japan P&C insurance	97,559	77,238	(20,321)	(20.8)
Japan Life insurance	18,573	21,581	3,008	16.2
International insurance business	150,527	164,333	13,805	9.2
Solution business	2,928	1,477	(1,451)	(49.6)
Consolidation adjustments, etc.	1,471	(3,278)	(4,750)	(322.8)

(5) Net incurred losses related to natural catastrophe

(Yen in million)

	Three months ended June 30, 2025	Three months ended June 30, 2026	Increase (Decrease)	Rate of change
Net incurred losses related to natural catastrophe (before tax)	18,081	23,696	5,614	31.1%
Japan	4,052	14,741	10,688	263.8
International	14,028	8,955	(5,073)	(36.2)

2. Key figures of Japan insurance business

(1) Key figures of Japan P&C insurance

(Yen in millions)

		Three months ended June 30, 2025	Three months ended June 30, 2026	Increase (Decrease)
Insurance service result	Insurance revenue	743,600	767,689	24,089
	Insurance service expenses	(596,916)	(637,884)	(40,967)
	Income or expenses from reinsurance contracts held	(53,554)	(48,612)	4,942
	Insurance service result	93,128	81,192	(11,936)
Finance result	Interest income	16,640	18,517	1,876
	Other investment gains and losses	23,887	23,215	(671)
	Investment expenses	(4,971)	(4,011)	959
	Insurance finance expenses (net)	(2,708)	(12,805)	(10,096)
	Reinsurance finance income (net)	(279)	335	615
	Finance result	32,568	25,251	(7,316)
Net income attributable to owners of the parent		93,102	73,728	(19,374)
Adjusted net income		97,559	77,238	(20,321)

Loss ratio	59.3%	61.6%	2.2
Expense ratio	27.3	27.2	(0.1)
Combined ratio	86.6	88.7	2.1

(Note) Loss ratio, Expense ratio and Combined ratio are presented on a private sector basis.

[Reference]

Sales of business-related equities

	FY2026 Forecasts	Three months ended June 30, 2026	Progress
Sales of business-related equities	430,000	235,391	54.7%

Tokio Marine & Nichido Fire Insurance Co., Ltd. (non-consolidated)

	Three months ended June 30, 2025	Three months ended June 30, 2026	Increase (Decrease)
Insurance revenue	692,593	716,139	23,546
Net income	88,018	69,709	(18,308)
Adjusted net income	92,397	73,175	(19,222)

Loss ratio	59.6%	61.8%	2.2
Voluntary automobile	62.0	62.6	0.6
Fire and allied lines	43.7	44.6	0.9
Expense ratio	26.5	26.6	0.1
Combined ratio	86.1	88.4	2.3

(Note) Loss ratio, Expense ratio and Combined ratio are presented on a private sector basis.

Net incurred losses related to natural catastrophe (before tax)	4,052	13,565	9,513

(2) Key figures of Japan Life insurance

(Yen in millions)

		Three months ended June 30, 2025	Three months ended June 30, 2026	Increase (Decrease)
Insurance service result	Insurance revenue	65,817	65,065	(752)
	Insurance service expenses	(40,460)	(41,231)	(771)
	Income or expenses from reinsurance contracts held	1,227	4,875	3,648
	Insurance service result	26,584	28,708	2,124
Finance result	Interest income	22,682	23,117	435
	Other investment gains and losses	5,559	96,336	90,777
	Investment expenses	(955)	(723)	231
	Insurance finance expenses (net)	(43,467)	(98,606)	(55,138)
	Reinsurance finance income (net)	3,877	8,264	4,387
	Finance result	(12,303)	28,389	40,692
Net income attributable to owners of the parent		10,586	40,655	30,069
Adjusted net income		18,573	21,581	3,008

New Business CSM	15,066	11,769	(3,297)
CSM release	23,690	25,732	2,042

	As of March 31, 2026	As of June 30, 2026	Increase (Decrease)
CSM	1,149,767	1,147,070	(2,697)

(Note) New Business CSM, CSM release and CSM are shown net of reinsurance.
CSM:Contractual Service Margin.

3. Key figures of International insurance business

(Yen in millions)

		Three months ended June 30, 2025	Three months ended June 30, 2026	Increase (Decrease)
Insurance service result	Insurance revenue	1,031,248	1,225,818	194,570
	Insurance service expenses	(784,257)	(916,940)	(132,683)
	Income or expenses from reinsurance contracts held	(51,415)	(67,094)	(15,679)
	Insurance service result	195,575	241,783	46,208
Finance result	Interest income	152,124	163,218	11,094
	Other investment gains and losses	97,049	112,635	15,585
	Investment expenses	(12,589)	(13,474)	(885)
	Insurance finance expenses (net)	(150,660)	(174,093)	(23,432)
	Reinsurance finance income (net)	14,904	9,225	(5,678)
	Finance result	100,828	97,511	(3,316)
Net income attributable to owners of the parent		148,132	149,097	965
Adjusted net income		150,527	164,333	13,805

Loss ratio	59.3%	59.5%	0.1
Expense ratio	29.6	29.3	(0.3)
Combined ratio	88.9	88.8	(0.1)

(Note) Loss ratio, Expense ratio and Combined ratio are presented based on our equity share.

Glossary of terminology

- **Insurance revenue and revenue from Solution business**
  A top-line indicator representing the sum of Insurance revenue from Japan insurance business and International insurance business, and revenue from Solution business

- **Adjusted net income**
  Adjusted net income = Net income attributable to owners of the parent - Capital gains/losses(*1) - ALM(*2) and hedge related gains/losses(*3) - Business investment related gains/losses(*4)
  *1 Capital gains/losses: Realized and unrealized gains/losses, expected credit losses and other related items arising primarily from financial instruments (excluding ALM and hedge related gains/losses)
  *2 ALM: Asset Liability Management
  *3 ALM and hedge related gains/losses: Realized and unrealized gains/losses arising from bonds and derivative transactions held for ALM purposes
  *4 Business investment related gains/losses: Amortization of intangible assets, impairment losses on goodwill and intangible assets and other related items associated with business investments

- **Net incurred losses related to natural catastrophe**
  Net incurred losses from natural catastrophes during the current fiscal year, excluding net incurred losses related to earthquake insurance under the Law concerning Earthquake Insurance (before discounting)

- **L/R (Loss ratio)**
  L/R = (Incurred claims + Ceded reinsurance results) / Insurance revenue

- **E/R (Expense ratio)**
  E/R = (Acquisition costs + Maintenance costs) / Insurance revenue
  * Acquisition costs and maintenance costs are included in Insurance service expenses and Administrative expenses in the consolidated statements of income.

- **C/R (Combined ratio)**
  C/R = L/R + E/R