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November 13, 2026

Consolidated Financial Results for the Six Months Ended September 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
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Scheduled date to file semi-annual securities report: November 19, 2026
Scheduled date to commence dividend payments: December 10, 2026
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 six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	51,204	18.5	5,203	13.8	4,156	28.5
September 30, 2025	43,183	13.0	4,572	(9.5)	3,234	(13.1)

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 6,021 million [(28.4) %]
For the six months ended September 30, 2025: ¥ 8,410 million [460.6%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	146.75	-
September 30, 2025	113.93	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	5,753,160	168,104	2.9
March 31, 2026	5,845,495	162,761	2.7

Reference: Equity
As of September 30, 2026: ¥ 168,104 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	-	50.00			
Fiscal year ending March 31, 2027 (Forecast)			-	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
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) 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

(3) Number of issued shares (common shares)

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

As of September 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 September 30, 2026	323,612 shares
As of March 31, 2026	343,768 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	28,323,413 shares
Six months ended September 30, 2025	28,387,673 shares

Note: The number of treasury stock includes the Company's shares held by Share Benefit Trust (265 thousand shares As of September 30, 2026, 288 thousand shares As of March 31, 2026).

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	3,500	45.8	2,995	55.0	2,993	54.6	3,073	53.1
September 30, 2025	2,400	9.0	1,932	22.1	1,935	22.0	2,007	18.1

	Basic earnings per share
Six months ended	Yen
September 30, 2026	108.50
September 30, 2025	70.72

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	121,802	119,999	98.5
March 31, 2026	119,449	117,573	98.4

Reference: Equity

As of September 30, 2026: ¥ 119,999 million

As of March 31, 2026: ¥ 117,573 million

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

1.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.

2.Procrea Holdings falls under the category of “Specified Business Corporation” under Article 18-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2026.

Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,152,093	1,246,787
Call loans and bills bought	20,000	10,000
Monetary claims bought	5,555	5,190
Money held in trust	2,000	2,007
Trading securities	4	-
Securities	1,039,108	824,512
Loans and bills discounted	3,495,123	3,533,439
Foreign exchanges	3,300	2,118
Lease receivables and investments in leases	34,228	33,617
Other assets	36,947	39,421
Tangible fixed assets	28,563	27,564
Intangible fixed assets	9,632	8,555
Retirement benefit asset	11,505	11,526
Deferred tax assets	12,005	12,523
Customers' liabilities for acceptances and guarantees	17,758	18,244
Allowance for loan losses	(22,300)	(22,349)
Allowance for investment loss	(30)	-
Total assets	5,845,495	5,753,160
Liabilities		
Deposits	5,051,663	5,004,321
Negotiable certificates of deposit	254,895	318,623
Call money and bills sold	1,834	-
Cash collateral received for securities lent	106,735	-
Borrowed money	196,959	181,095
Foreign exchanges	50	31
Other liabilities	49,612	59,594
Provision for bonuses	1,073	1,048
Provision for bonuses for directors (and other officers)	48	31
Retirement benefit liability	128	143
Provision for retirement benefits for directors (and other officers)	6	6
Provision for stocks payment	455	448
Provision for reimbursement of deposits	95	71
Deferred tax liabilities for land revaluation	1,414	1,396
Acceptances and guarantees	17,758	18,244
Total liabilities	5,682,733	5,585,056

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	28,150	28,150
Retained earnings	126,407	129,890
Treasury shares	(722)	(686)
Total shareholders' equity	173,835	177,354
Valuation difference on available-for-sale securities	(18,582)	(19,467)
Deferred gains or losses on hedges	3,448	6,274
Revaluation reserve for land	2,182	2,141
Remeasurements of defined benefit plans	1,877	1,802
Total accumulated other comprehensive income	(11,073)	(9,249)
Total net assets	162,761	168,104
Total liabilities and net assets	5,845,495	5,753,160

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	43,183	51,204
Interest income	28,045	35,451
Interest on loans and discounts	20,812	25,034
Interest and dividends on securities	3,060	4,406
Fees and commissions	5,924	6,245
Other ordinary income	229	27
Other income	8,984	9,479
Ordinary expenses	38,611	46,000
Interest expenses	5,589	8,535
Interest on deposits	4,135	7,310
Fees and commissions payments	3,037	3,176
Other ordinary expenses	1,828	6,114
General and administrative expenses	20,852	20,904
Other expenses	7,303	7,268
Ordinary profit	4,572	5,203
Extraordinary income	0	98
Gain on disposal of non-current assets	0	98
Extraordinary losses	86	602
Loss on disposal of non-current assets	86	42
Impairment losses	-	550
Other	-	9
Profit before income taxes	4,486	4,699
Income taxes - current	654	1,951
Income taxes - deferred	597	(1,409)
Total income taxes	1,252	542
Profit	3,234	4,156
Profit attributable to owners of parent	3,234	4,156

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	3,234	4,156
Other comprehensive income	5,176	1,865
Valuation difference on available-for-sale securities	4,550	(885)
Deferred gains or losses on hedges	691	2,825
Remeasurements of defined benefit plans, net of tax	(66)	(74)
Comprehensive income	8,410	6,021
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,410	6,021

Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,000	28,151	124,018	(608)	171,561
Changes during period					
Dividends of surplus			(715)		(715)
Profit attributable to owners of parent			3,234		3,234
Purchase of treasury shares				(239)	(239)
Disposal of treasury shares		(0)		101	100
Reversal of revaluation reserve for land					
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	2,519	(138)	2,380
Balance at end of period	20,000	28,150	126,538	(747)	173,941

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(17,326)	1,244	2,217	606	(13,257)	158,303
Changes during period						
Dividends of surplus						(715)
Profit attributable to owners of parent						3,234
Purchase of treasury shares						(239)
Disposal of treasury shares						100
Reversal of revaluation reserve for land						-
Net changes in items other than shareholders' equity	4,550	691		(66)	5,176	5,176
Total changes during period	4,550	691	-	(66)	5,176	7,556
Balance at end of period	(12,775)	1,936	2,217	540	(8,081)	165,860

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,000	28,150	126,407	(722)	173,835
Changes during period					
Dividends of surplus			(715)		(715)
Profit attributable to owners of parent			4,156		4,156
Purchase of treasury shares				(10)	(10)
Disposal of treasury shares		0		46	46
Reversal of revaluation reserve for land			41		41
Net changes in items other than shareholders' equity					
Total changes during period	-	0	3,482	35	3,518
Balance at end of period	20,000	28,150	129,890	(686)	177,354

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(18,582)	3,448	2,182	1,877	(11,073)	162,761
Changes during period						
Dividends of surplus						(715)
Profit attributable to owners of parent						4,156
Purchase of treasury shares						(10)
Disposal of treasury shares						46
Reversal of revaluation reserve for land						41
Net changes in items other than shareholders' equity	(885)	2,825	(41)	(74)	1,824	1,824
Total changes during period	(885)	2,825	(41)	(74)	1,824	5,342
Balance at end of period	(19,467)	6,274	2,141	1,802	(9,249)	168,104

Semi-annual Non-consolidated Financial Statements and Primary Notes

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Current assets		
Cash and deposits	2,982	5,402
Prepaid expenses	0	6
Other	230	157
Total current assets	3,214	5,566
Non-current assets		
Intangible assets		
Trademark right	0	0
Total intangible assets	0	0
Investments and other assets		
Shares of subsidiaries and associates	116,229	116,229
Deferred tax assets	5	5
Total investments and other assets	116,235	116,235
Total non-current assets	116,235	116,236
Total assets	119,449	121,802
Liabilities		
Current liabilities		
Current portion of long-term borrowings	-	1,000
Accrued expenses	2	2
Income taxes payable	1	0
Provision for bonuses	16	17
Provision for bonuses for directors (and other officers)	17	12
Provision for share awards	21	-
Other	52	51
Total current liabilities	111	1,084
Non-current liabilities		
Long-term borrowings	1,000	-
Long-term accounts payable - other	693	606
Long-term deposits received	71	77
Provision for share awards	-	34
Total non-current liabilities	1,764	718
Total liabilities	1,876	1,803
Net assets		
Shareholders' equity		
Share capital	20,000	20,000
Capital surplus		
Legal capital surplus	5,000	5,000
Other capital surplus	90,532	90,532
Total capital surplus	95,532	95,532
Retained earnings		
Other retained earnings		
Retained earnings brought forward	2,926	5,284
Total retained earnings	2,926	5,284
Treasury shares	(885)	(817)
Total shareholders' equity	117,573	119,999
Total net assets	117,573	119,999
Total liabilities and net assets	119,449	121,802

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Operating revenue		
Dividends from subsidiaries and associates	2,300	3,400
Commissions from subsidiaries and associates	100	100
Total operating revenue	2,400	3,500
Operating expenses		
Selling, general and administrative expenses	468	505
Total operating expenses	468	505
Operating profit	1,932	2,995
Non-operating income		
Miscellaneous income	6	4
Total non-operating income	6	4
Non-operating expenses		
Interest expenses	2	2
Miscellaneous losses	0	3
Total non-operating expenses	2	5
Ordinary profit	1,935	2,993
Profit before income taxes	1,935	2,993
Income taxes - current	(77)	(79)
Income taxes - deferred	4	(0)
Total income taxes	(72)	(79)
Profit	2,007	3,073

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity					
	Share capital	Capital surplus			Retained earnings	
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward	Total retained earnings
Balance at beginning of period	20,000	5,000	90,532	95,532	2,608	2,608
Changes during period						
Dividends of surplus					(715)	(715)
Profit					2,007	2,007
Purchase of treasury shares						
Disposal of treasury shares			(0)	(0)		
Total changes during period	-	-	(0)	(0)	1,292	1,292
Balance at end of period	20,000	5,000	90,532	95,532	3,900	3,900

	Shareholders' equity		Total net assets
	Treasury shares	Total shareholders' equity	
Balance at beginning of period	(859)	117,281	117,281
Changes during period			
Dividends of surplus		(715)	(715)
Profit		2,007	2,007
Purchase of treasury shares	(239)	(239)	(239)
Disposal of treasury shares	151	151	151
Total changes during period	(88)	1,204	1,204
Balance at end of period	(947)	118,485	118,485

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity					
	Share capital	Capital surplus			Retained earnings	
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward	Total retained earnings
Balance at beginning of period	20,000	5,000	90,532	95,532	2,926	2,926
Changes during period						
Dividends of surplus					(715)	(715)
Profit					3,073	3,073
Purchase of treasury shares						
Disposal of treasury shares			0	0		
Total changes during period	-	-	0	0	2,358	2,358
Balance at end of period	20,000	5,000	90,532	95,532	5,284	5,284

	Shareholders' equity		Total net assets
	Treasury shares	Total shareholders' equity	
Balance at beginning of period	(885)	117,573	117,573
Changes during period			
Dividends of surplus		(715)	(715)
Profit		3,073	3,073
Purchase of treasury shares	(10)	(10)	(10)
Disposal of treasury shares	78	78	78
Total changes during period	68	2,426	2,426
Balance at end of period	(817)	119,999	119,999