SOMPO

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Summary of Consolidated Financial Results for the six months ended September 30, 2026

Supplementary Information

November 19, 2026

Sompo Holdings, Inc.

（ Securities Code : 8630 ）

Summary of Consolidated Financial Results for the six months ended September 30, 2026
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1. Consolidated Financial Results for the six months ended September 30, 2026 (IFRS)

(1) Sompo Holdings, Inc.

Overview of Consolidated Financial Results for the six months ended September 30, 2026

(Billions of yen)

		Six months ended September 30, 2025 (April 1 to September 30, 2025)[Note1]	Six months ended September 30, 2026 (April 1 to September 30, 2026)[Note1]	Increase (Decrease)	Rate of change
					%
Insurance revenue	(1)	2,644	3,396	752	28.4
Domestic P&C insurance business	(2)	1,325	1,375	50	3.8
Overseas insurance business	(3)	1,180	1,877	697	59.1
Domestic life insurance business	(4)	129	129	0	0.2
Insurance service result	(5)	298	299	0	0.1
Finance result	(6)	198	31	(167)	(84.4)
Net income before tax	(7)	465	284	(181)	(39.0)
Net income attributable to owners of parent	(8)	360	213	(146)	(40.7)
Domestic P&C insurance business	(9)	143	125	(17)	(12.4)
Overseas insurance business	(10)	188	77	(111)	(59.1)
Domestic life insurance business	(11)	24	6	(17)	(72.3)
Nursing care business	(12)	4	6	1	39.8
Others, consolidation adjustments, etc.[Note2]	(13)	0	(1)	(2)	(577.9)
Adjusted consolidated profit[Note3]	(14)	247	273	26	10.5
Domestic P&C insurance business	(15)	113	132	18	16.4
Overseas insurance business	(16)	112	122	9	8.3
Domestic life insurance business	(17)	30	28	(1)	(3.5)
Nursing care business	(18)	5	6	1	34.2
Others, consolidation adjustments, etc.[Note2]	(19)	(14)	(17)	(2)	—

Notes)

1. Consolidation adjustments, such as elimination of dividends received, are included in net income of each business.
2. "Others, consolidation adjustments, etc." includes the profits and losses of other subsidiaries and associates, as well as adjustments made during the consolidation process that are not presented separately above.
3. The primary differences from net income attributable to owners of parent are market value fluctuations from financial markets and gains/losses on sale of securities.

Impact of natural disasters during the period

(Billions of yen)

		Six months ended September 30, 2025 (April 1 to September 30, 2025)	Six months ended September 30, 2026 (April 1 to September 30, 2026)	Increase (Decrease)
Net incurred loss from domestic natural disasters [Note1, 2]	(1)	31	56	25
Net incurred loss from overseas natural disasters [Note1, 3]	(2)	12	9	(3)

Notes)

1. This table represents figures for internal performance management.
2. Net incurred claims (excluding household earthquake insurance, before discounts and adjustments) from domestic natural disasters, recognized at Sompo Japan Insurance Inc. are stated.
3. Net incurred claims (before discounts and adjustments) from overseas natural disasters, recognized at the commercial and reinsurance businesses at Sompo International are stated.

(2) Sompo Holdings, Inc.

Summary of Results of Operations

(Billions of yen)

		Six months ended September 30, 2025 (April 1 to September 30, 2025)	Six months ended September 30, 2026 (April 1 to September 30, 2026)	Increase (Decrease)	Rate of change
					%
Insurance service result:	(1)	298	299	0	0.1
(+) Insurance revenue	(2)	2,644	3,396	752	28.4
(-) Insurance service expenses:	(3)	2,178	2,932	753	34.6
Incurred claims, etc.	(4)	1,539	2,130	591	38.4
Other insurance service expenses	(5)	663	818	154	23.3
Gains and losses on onerous contracts	(6)	(23)	(16)	7	―
(+) Income or expenses from reinsurance contracts held	(7)	(166)	(165)	1	―
Finance result:	(8)	198	31	(167)	(84.4)
(+) Interest income	(9)	51	57	5	11.3
(+) Other investment gains and losses:	(10)	278	54	(223)	(80.4)
Dividend income	(11)	21	19	(1)	(8.0)
Gains and losses on sales	(12)	(27)	(46)	(19)	―
FVTPL/Foreign exchange gains and losses, etc.	(13)	284	81	(202)	(71.4)
(-) Expenses related to investment	(14)	6	8	1	27.1
(+) Insurance finance gains and losses	(15)	(124)	(72)	51	―
Other income and expenses	(16)	(32)	(46)	(14)	―
Net income before tax	(17)	465	284	(181)	(39.0)
(-) Income tax expenses	(18)	103	68	(34)	(33.3)
Net income	(19)	362	215	(146)	(40.6)
Net income attributable to owners of parent	(20)	360	213	(146)	(40.7)
Adjusted consolidated profit	(21)	247	273	26	10.5

Note) FVTPL stands for Fair Value Through Profit or Loss, and financial assets classified in the FVTPL category are measured at fair value through profit or loss. (Same for following tables)

(3) Summary of results of operations of major businesses

(i) Domestic P&C insurance business (of which, Sompo Japan Insurance Inc.)

(Billions of yen)

		Six months ended September 30, 2025 (April 1 to September 30, 2025)	Six months ended September 30, 2026 (April 1 to September 30, 2026)	Increase (Decrease)	Rate of change
					%
Insurance service result:	(1)	106	137	30	29.0
(+) Insurance revenue	(2)	1,324	1,374	49	3.8
(-) Insurance service expenses:	(3)	1,116	1,155	39	3.5
Incurred claims, etc.	(4)	753	781	28	3.8
Other insurance service expenses	(5)	382	393	10	2.7
Gains and losses on onerous contracts	(6)	(19)	(19)	0	—
(+) Income or expenses from reinsurance contracts held	(7)	(101)	(81)	20	—
Finance result:	(8)	95	33	(62)	(65.2)
(+) Interest income	(9)	16	17	1	6.9
(+) Other investment gains and losses:	(10)	98	36	(61)	(63.1)
Dividend income	(11)	21	19	(1)	(7.9)
Gains and losses on sales	(12)	(6)	(15)	(8)	—
FVTPL/Foreign exchange gains and losses, etc.	(13)	83	31	(51)	(62.0)
(-) Expenses related to investment	(14)	2	2	0	5.2
(+) Insurance finance gains and losses	(15)	(16)	(18)	(1)	—
Other income and expenses	(16)	(11)	(13)	(2)	—
Net income before tax	(17)	190	157	(33)	(17.6)
(-) Income tax expenses	(18)	47	42	(5)	(11.3)
Net income	(19)	143	115	(28)	(19.6)
Adjusted profit(Note)	(20)	113	130	17	15.2

Note) The primary differences from net income are market value fluctuations from financial markets and gains/losses on sale of securities.

(ii) Overseas insurance business (of which, Sompo International Holdings Ltd. (Consolidated))

(Billions of yen)

		Six months ended September 30, 2025 (April 1 to September 30, 2025)	Six months ended September 30, 2026 (April 1 to September 30, 2026)	Increase (Decrease)	Rate of change
					%
Insurance service result:	(1)	151	121	(30)	(19.9)
(+) Insurance revenue	(2)	1,175	1,872	696	59.3
(-) Insurance service expenses:	(3)	951	1,657	706	74.2
Incurred claims, etc.	(4)	724	1,281	557	77.0
Other insurance service expenses	(5)	232	373	140	60.5
Gains and losses on onerous contracts	(6)	(5)	2	8	—
(+) Income or expenses from reinsurance contracts held	(7)	(72)	(92)	(20)	—
Finance result:	(8)	108	26	(82)	(75.8)
(+) Interest income	(9)	6	8	2	36.1
(+) Other investment gains and losses:	(10)	180	38	(141)	(78.6)
FVTPL/Foreign exchange gains and losses, etc.	(11)	180	38	(141)	(78.6)
(-) Expenses related to investment	(12)	4	5	1	36.0
(+) Insurance finance gains and losses	(13)	(73)	(14)	58	—
Other income and expenses	(14)	(23)	(47)	(23)	—
Net income before tax	(15)	236	100	(136)	(57.5)
(-) Income tax expenses	(16)	45	23	(22)	(48.5)
Net income	(17)	191	77	(114)	(59.7)
Net income attributable to owners of parent	(18)	189	75	(113)	(60.0)
Adjusted profit(Note)	(19)	111	121	10	9.3

Note) The primary differences from net income attributable to owners of parent are market value fluctuations from financial markets and gains/losses on sale of securities.

(iii) Domestic life insurance business

(Billions of yen)

		Six months ended September 30, 2025 (April 1 to September 30, 2025)	Six months ended September 30, 2026 (April 1 to September 30, 2026)	Increase (Decrease)	Rate of change
					%
Insurance service result:	(1)	41	38	(3)	(8.2)
(+) Insurance revenue	(2)	129	129	0	0.2
(-) Insurance service expenses:	(3)	87	90	3	4.0
Incurred claims, etc.	(4)	47	49	2	5.7
Other insurance service expenses	(5)	39	40	1	3.4
Gains and losses on onerous contracts	(6)	0	0	(0)	(67.1)
(+) Income or expenses from reinsurance contracts held	(7)	(0)	(0)	(0)	—
Finance result:	(8)	(7)	(27)	(20)	—
(+) Interest income	(9)	28	30	2	8.9
(+) Other investment gains and losses:	(10)	(1)	(18)	(17)	—
Gains and losses on sales	(11)	(20)	(30)	(10)	—
FVTPL/Foreign exchange gains and losses, etc.	(12)	18	11	(7)	(37.3)
(+) Insurance finance gains and losses	(13)	(34)	(39)	(5)	—
Other income and expenses	(14)	(0)	(1)	(0)	—
Net income before tax	(15)	33	9	(24)	(71.6)
(-) Income tax expenses	(16)	9	2	(6)	(70.0)
Net income	(17)	24	6	(17)	(72.3)
Adjusted profit[Note1]	(18)	30	28	(1)	(3.5)
New CSM[Note2]	(19)	28	21	(6)	(23.9)

		As of March 31, 2026	As of September 30, 2026	Increase (Decrease)	Rate of change
CSM balance[Note2]	(20)	653	628	(24)	(3.7)

Notes)

1. The primary differences from net income are market value fluctuations from financial markets and gains/losses on sale of securities.
2. CSM stands for Contractual Service Margin and represents the unearned profit that will be recognized in the future as insurance services are provided.

2. Forecasts for the Fiscal Year Ending March 31, 2027 (April 1, 2026 to March 31, 2027) (IFRS)

Sompo Holdings, Inc. (Consolidated)

(Billions of yen)

		Fiscal year ended March 31, 2026 Result[Note1]	Fiscal year ending March 31, 2027 Original forecast (A)[Note1]	Fiscal year ending March 31, 2027 Revised forecast (B)[Note1]	Increase (Decrease) (B)-(A)
Insurance revenue:	(1)	5,372	6,410	6,700	290
Domestic P&C insurance business	(2)	2,657	2,730	2,760	30
Overseas insurance business	(3)	2,441	3,380	3,640	260
Domestic life insurance business	(4)	258	270	270	—
Net income attributable to owners of parent:	(5)	640	490	460	(30)
Domestic P&C insurance business	(6)	267	140	180	40
Overseas insurance business	(7)	294	291	240	(51)
Domestic life insurance business	(8)	68	57	38	(18)
Nursing care business	(9)	7	11	12	1
Others, consolidation adjustments, etc. [Note2]	(10)	1	(9)	(11)	(1)
Adjusted consolidated profit:	(11)	535	500	540	40
Domestic P&C insurance business	(12)	219	180	230	50
Overseas insurance business	(13)	265	280	280	—
Domestic life insurance business	(14)	61	61	61	—
Nursing care business	(15)	10	13	14	1
Others, consolidation adjustments, etc. [Note2]	(16)	(21)	(34)	(45)	(11)

Notes)
1. Consolidation adjustments, such as elimination of dividends received, are included in net income of each business.
2. "Others, consolidation adjustments, etc." includes the profits and losses of other subsidiaries and associates, as well as adjustments made during the consolidation process that are not presented separately above.

Impact of natural disasters

(Billions of yen)

		Fiscal year ended March 31, 2026 Result	Fiscal year ending March 31, 2027 Original forecast (A)	Fiscal year ending March 31, 2027 Revised forecast (B)	Increase (Decrease) (B)-(A)
Net incurred loss from domestic natural disasters [Note1, 2]	(1)	56	110	80	(30)
Net incurred loss from overseas natural disasters [Note1, 3]	(2)	30	115	59	(56)

Notes)
1. This table represents figures for internal performance management.
2. Net incurred claims (excluding household earthquake insurance, before discounts and adjustments) from domestic natural disasters, recognized at Sompo Japan Insurance Inc. are stated.
3. Net incurred claims (before discounts and adjustments) from overseas natural disasters, recognized at the commercial and reinsurance businesses at Sompo International are stated.

Dividends

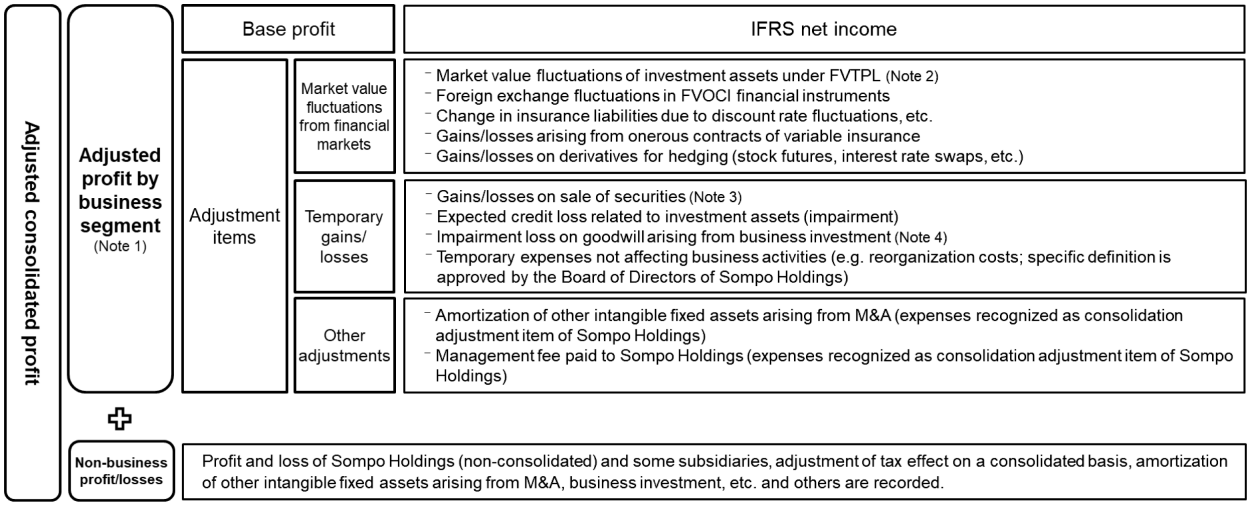
(Yen)

		Fiscal year ended March 31, 2026 Result	Fiscal year ending March 31, 2027 Original forecast (A)	Fiscal year ending March 31, 2027 Revised forecast (B)	Increase (Decrease) (B)-(A)
Dividends per share (annual)	(1)	150	200	200	—
Interim Dividends per share	(2)	75	100	100	—
Year-end Dividends per share	(3)	75	100	100	—

(Major assumptions of the forecasts of consolidated financial results)
- Assumptions for insurance revenue are based on the Company's own projections based on extrapolation from past trends and other factors.
- The Company assumes no major change in market interest rates, exchange rates and stock prices from their levels at September 30, 2026. The Company's consolidated forecasts were prepared based on information available as of the date of this report. Accordingly, actual results may differ materially from projections depending on various factors in the future.

3. Supplementary Explanation

< Adjusted consolidated profit >



Notes)
1. Adjusted profit by business segment of the overseas insurance business is measured for the January to December accounting period (adjusted consolidated profit is for the April to March accounting period).
2. Mutual funds. In addition, stocks and bonds, etc. held in the overseas insurance business, excluding non-traditional assets.
3. Some adjustment made to the scope of exclusion for the domestic P&C insurance and overseas insurance businesses.
4. Includes impairment losses (reversal) on tangible fixed assets and leases in the nursing care business.