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November 19, 2026

Sompo Holdings, Inc.

Summary of Consolidated Financial Results for the six months ended September 30, 2026 [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 27, 2026
Scheduled date to start payment of dividends: December 7, 2026
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, 2026 (April 1 to September 30, 2026)

(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, 2026	3,396,713	28.4	284,060	(39.0)	215,099	(40.6)	213,830	(40.7)	312,503	(59.1)
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

	Basic earnings per share	Diluted earnings per share
	yen	yen
Six months ended September 30, 2026	240.67	240.66
Six months ended September 30, 2025	389.96	389.96

(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, 2026	18,564,391	5,469,570	5,349,787	28.8
As of March 31, 2026	18,603,704	5,291,009	5,167,823	27.8

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, 2026	—	75.00	—	75.00	150.00
Fiscal year ending March 31, 2027	—	100.00			
Fiscal year ending March 31, 2027 (Forecast)			—	100.00	200.00

Note) Revisions to the latest announced dividends forecasts: None

3. Forecast of Consolidated Financial Results for the fiscal year ending March 31, 2027 (April 1, 2026 to March 31, 2027)

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	460,000	(28.1)	521.19

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, 2026: Yes
Increase: 1 (Company Name : Sompo Life Re Ltd.)

(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, 2026 934,228,767 shares
As of March 31, 2026 934,228,767 shares
(b) Treasury stock:
As of September 30, 2026 51,634,329 shares
As of March 31, 2026 41,985,747 shares
(c) Average number of shares outstanding:
For the six months ended September 30, 2026 888,477,817 shares
For the six months ended September 30, 2025 924,253,404 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, 2026	As of September 30, 2026
Assets		
Cash and cash equivalents	1,134,996	1,025,118
Reverse-repo and similar securities lending	36,065	24,244
Derivative assets	5,654	8,859
Investment securities	12,451,875	12,690,730
Loans and advances	545,958	568,298
Reinsurance contract assets	2,194,887	2,055,434
Insurance contract assets	57,345	30,677
Investments in associates	42,869	40,464
Property and equipment	646,548	634,720
Goodwill and intangible assets	599,080	581,020
Retirement benefit assets	1,266	1,374
Deferred tax assets	119,458	104,961
Other assets	767,698	798,485
Total assets	18,603,704	18,564,391
Liabilities		
Repo and similar securities borrowings	3,078	60,286
Derivative liabilities	16,421	11,079
Insurance contract liabilities	10,737,677	10,541,218
Reinsurance contract liabilities	91,164	68,396
Bonds issued and borrowings	744,946	743,801
Retirement benefit liabilities	14,659	16,086
Current tax liabilities	129,718	56,920
Deferred tax liabilities	710,731	728,441
Provisions	4,474	4,516
Other liabilities	859,821	864,071
Total liabilities	13,312,694	13,094,821
Equity		
Share capital	100,045	100,045
Capital surplus	(187,445)	(188,407)
Retained earnings	4,344,319	4,580,200
Treasury stocks	(197,905)	(263,090)
Other equity components	1,108,810	1,121,039
Total equity attributable to owners of parent	5,167,823	5,349,787
Non-controlling interests	123,185	119,782
Total equity	5,291,009	5,469,570
Total liabilities and equity	18,603,704	18,564,391

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, 2025 (April 1 to September 30, 2025)	Six months ended September 30, 2026 (April 1 to September 30, 2026)
Insurance revenue	2,644,451	3,396,713
Insurance service expenses	2,178,950	2,932,254
Income or expenses from reinsurance contracts held	(166,720)	(165,278)
Insurance service result	298,780	299,180
Interest income	51,465	57,264
Other investment gains and losses	278,156	54,642
Expenses related to investment	6,490	8,248
Investment gains and losses	323,131	103,659
Insurance finance expenses, net	166,959	85,040
Reinsurance finance income, net	42,521	12,392
Insurance finance gains and losses	(124,437)	(72,647)
Finance result	198,693	31,011
Other revenue	110,259	113,561
Administrative expenses	58,458	77,529
Other finance expenses	11,512	13,419
Other income	13,962	25,739
Other expenses	90,915	94,052
Investment gains and losses on the equity method	4,562	(430)
Other income and expenses	(32,101)	(46,130)
Net income before tax	465,372	284,060
Income tax expenses	103,363	68,961
Net income	362,009	215,099
Net income attributable to:		
Owners of parent	360,428	213,830
Non-controlling interests	1,580	1,269
Earnings per share		
Earnings per share - Basic	389.96 yen	240.67 yen
Earnings per share - Diluted	389.96 yen	240.66 yen

Condensed Interim Consolidated Statement of Comprehensive Income

(Millions 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)
Net income	362,009	215,099
Other comprehensive income		
Items that will not be reclassified to profit or loss:		
Investments in equity instruments	324,458	137,128
Remeasurements of defined benefit plans	149	336
Share of other comprehensive income of associates accounted for by the equity method	(175)	355
Total of items that will not be reclassified to profit or loss	324,432	137,820
Items that may be reclassified subsequently to profit or loss:		
Investments in debt instruments	(125,549)	(116,379)
Cash flow hedges	—	2,102
Hedging cost	—	(4,312)
Translation difference related to foreign operations	7,722	(38,664)
Changes on insurance contracts due to changes in discount rates	195,938	118,186
Changes on reinsurance contracts due to changes in discount rates	26	(1,097)
Share of other comprehensive income of associates accounted for by the equity method	(586)	(252)
Total of items that may be reclassified subsequently to profit or loss	77,551	(40,417)
Other comprehensive income	401,983	97,403
Comprehensive income	763,993	312,503
Comprehensive income attributable to:		
Owners of parent	761,594	313,071
Non-controlling interests	2,398	(568)

3. Condensed Interim Consolidated Statement of Changes in Equity

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	Investments 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

Six months ended September 30, 2026 (April 1 to September 30, 2026)

(Millions of yen)

	Equity attributable to owners of parent							
					Other equity components			
	Share capital	Capital surplus	Retained earnings	Treasury stocks	Investments in equity instruments	Remeasurement of defined benefit plans	Investments in debt instruments	Cash flow hedges
Beginning balance	100,045	(187,445)	4,344,319	(197,905)	991,399	—	(720,506)	(503)
Effect due to hyperinflation			2,075					
Beginning balance (adjusted)	100,045	(187,445)	4,346,395	(197,905)	991,399	—	(720,506)	(503)
Comprehensive income								
Net income			213,830					
Other comprehensive income					137,484	336	(116,379)	2,102
Total comprehensive income	—	—	213,830	—	137,484	336	(116,379)	2,102
Transactions with owners, etc.								
Dividends			(67,037)					
Acquisition of treasury stocks		(3)		(65,879)				
Sale of treasury stocks		0		695				
Share-based payment transactions		(287)						
Reclassification to retained earnings			87,012		(86,676)	(336)		
Others		(670)						
Total transactions with owners, etc.	—	(961)	19,975	(65,184)	(86,676)	(336)	—	—
Ending balance	100,045	(188,407)	4,580,200	(263,090)	1,042,206	—	(836,885)	1,598

	Equity attributable to owners of parent					Total	Non-controlling interests	Total equity
	Other equity components							
	Hedging cost	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	—	300,259	538,996	(835)	1,108,810	5,167,823	123,185	5,291,009
Effect due to hyperinflation					—	2,075		2,075
Beginning balance (adjusted)	—	300,259	538,996	(835)	1,108,810	5,169,899	123,185	5,293,084
Comprehensive income								
Net income					—	213,830	1,269	215,099
Other comprehensive income	(4,312)	(37,079)	118,186	(1,097)	99,241	99,241	(1,838)	97,403
Total comprehensive income	(4,312)	(37,079)	118,186	(1,097)	99,241	313,071	(568)	312,503
Transactions with owners, etc.								
Dividends					—	(67,037)	(4,809)	(71,846)
Acquisition of treasury stocks					—	(65,883)		(65,883)
Sale of treasury stocks					—	695		695
Share-based payment transactions					—	(287)		(287)
Reclassification to retained earnings					(87,012)	—		—
Others					—	(670)	1,974	1,304
Total transactions with owners, etc.	—	—	—	—	(87,012)	(133,183)	(2,834)	(136,017)
Ending balance	(4,312)	263,180	657,183	(1,932)	1,121,039	5,349,787	119,782	5,469,570

4. Notes on Going-Concern Assumption

None.