

# Earnings Summary for 9M FYE Dec. 2025

Based on Japanese GAAP



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SBI Insurance Group Co., Ltd.

Securities Code: TSE 7326    Announced on February 12, 2026

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All three items - ordinary income, ordinary profit, and profit attributable to owners of parent - reached record highs for the first nine months.

## SBI Insurance Group Co., Ltd.

### Earnings Summary for the Nine Months Ended December 31, 2025

(Based on Japanese GAAP)

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025	YoY change (9M)
Ordinary income	87,842	104,872	19.4%
Ordinary profit	7,350	10,571	43.8%
Profit attributable to owners of parent	1,868	2,902	55.3%

Ordinary income increased across all three segments.  
 The share of the life insurance business rose by 4.2 percentage points,  
 primarily driven by steady growth in the number of policies in force.

### Ordinary Income by Segment

(Millions of yen)

	Nine months ended December 31, 2024		Nine months ended December 31, 2025		YoY change (9M)
	Income	Share	Income	Share	
Non-life insurance	30,131	34.2%	34,568	32.9%	14.7%
Life insurance	33,146	37.7%	43,967	41.9%	32.6%
Small-amount and shortterm insurance	24,718	28.1%	26,463	25.2%	7.1%

Segment profit increased across all three segments, supported by revenue growth. In the small-amount and short-term insurance business, segment profit increased significantly.

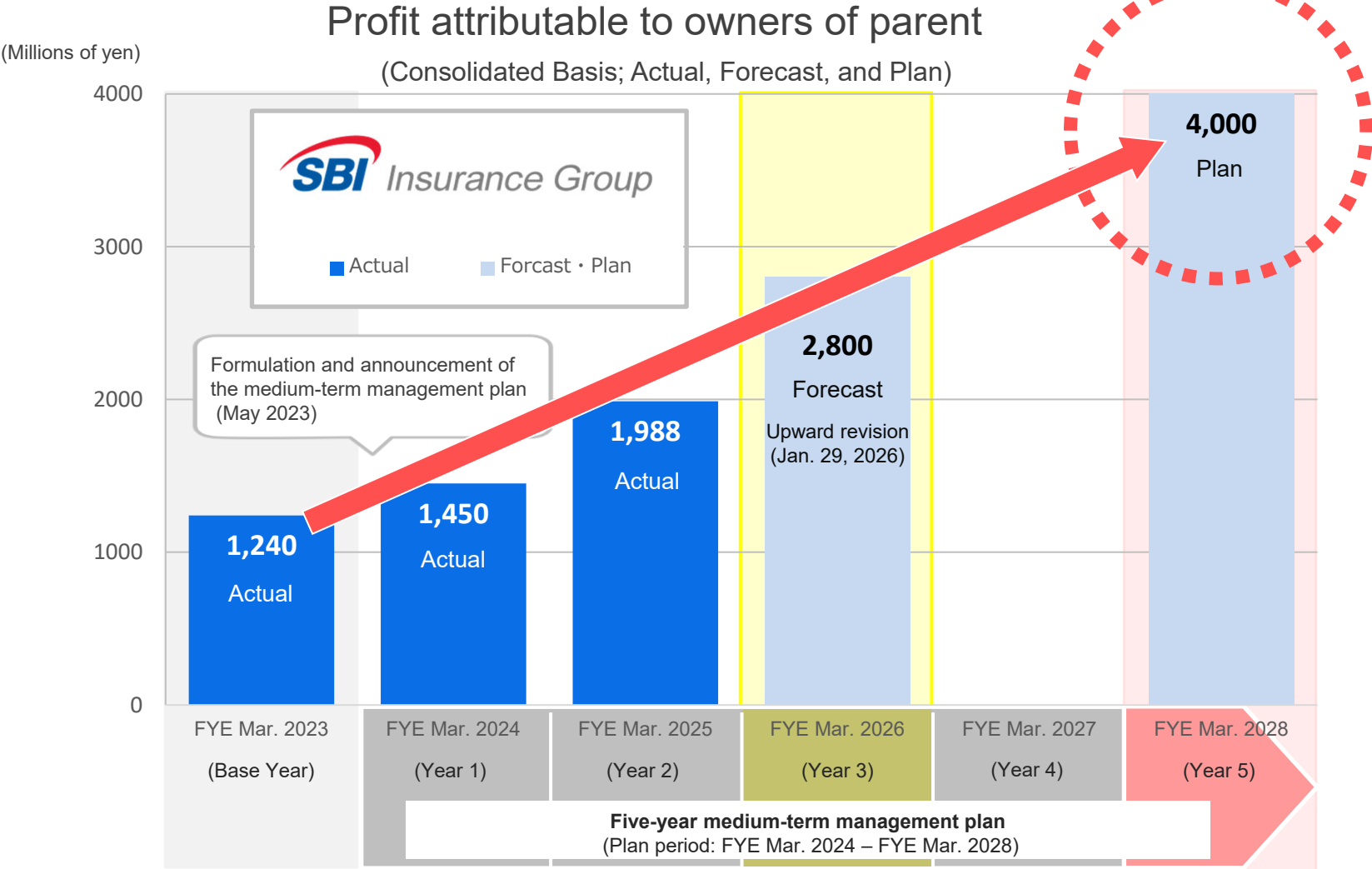
### Segment Profit (Loss)

(Profit Attributable to Owners of Parent)

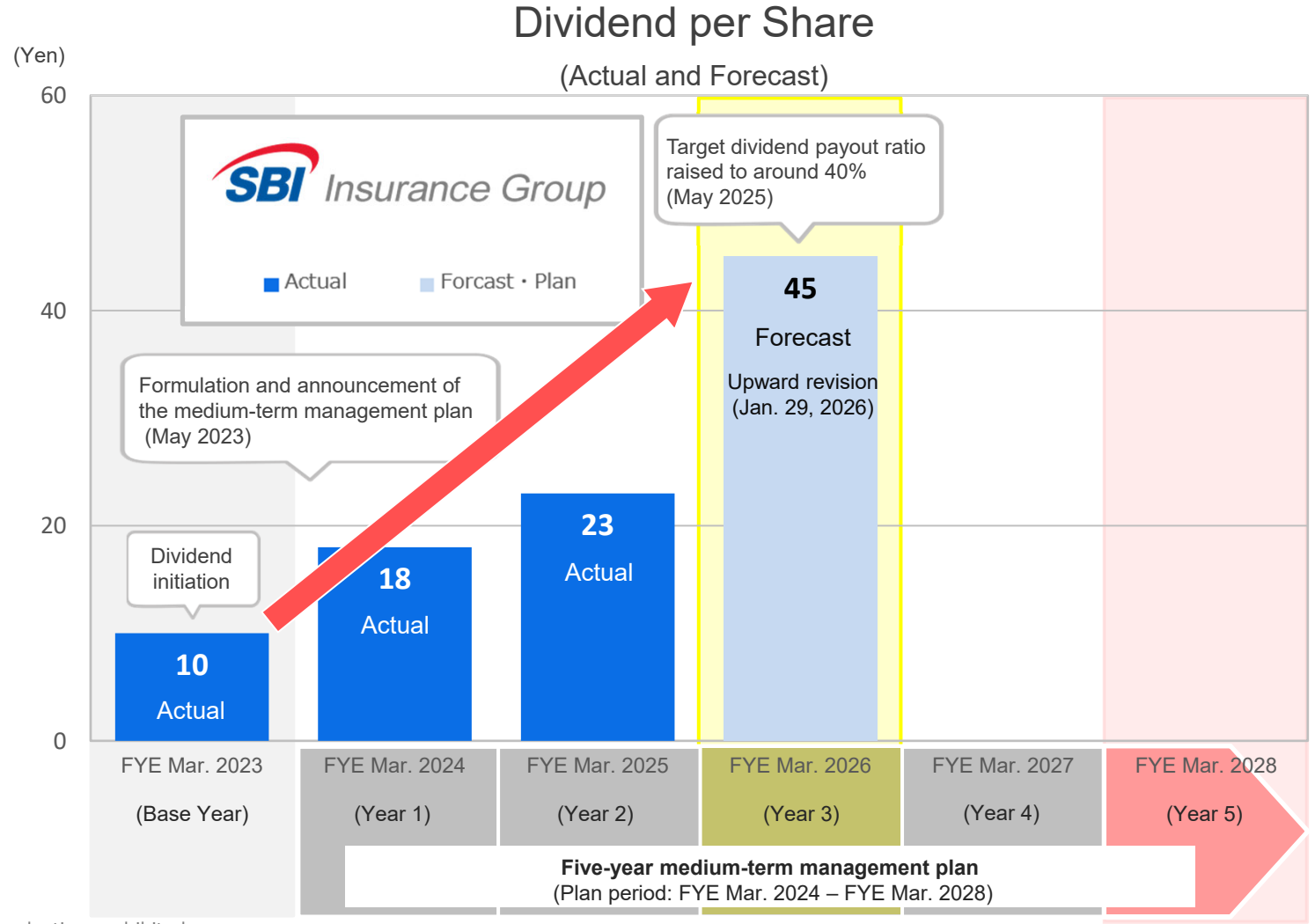
(Millions of yen)

	Nine months ended December 31, 2024		Nine months ended December 31, 2025		YoY change (9M)
	Profit	Share	Profit	Share	
Non-life insurance	1,576	67.7%	2,089	60.0%	32.5%
Life insurance	629	27.0%	692	20.0%	10.1%
Small-amount and shortterm insurance	123	5.3%	693	20.0%	463.1%

On track to achieve the FYE Mar. 2028 target of ¥4.0 billion in profit attributable to owners of the parent under the medium-term management plan.



Targeting strong earnings and dividend growth through  
“Target profit growth × Target dividend payout ratio (around 40%)”



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