



CONSOLIDATED FINANCIAL SUMMARY FOR THE FISCAL YEAR ENDED MARCH 31, 2026

(In accordance with IFRS® Accounting Standards as issued by the International Accounting Standards Board (“IFRS Accounting Standards”))

May 14, 2026

Company name : Sony Financial Group Inc. URL : https://www.sonyfg.co.jp/index_en.html
 Representative : Toshihide Endo, Representative Corporate Executive Officer
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(Amounts of less than one million yen are truncated.)

1. Consolidated Financial Highlights for the Fiscal Year Ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results (Percentages indicate year on year changes.)

	Operating revenues		Operating profit (loss)		Profit (loss) before income taxes		Profit (loss) attributable to owners of the parent		Comprehensive income (loss)	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal Year ended March 31, 2026	1,017,555	10.0	(9,148)	—	(11,450)	—	(8,690)	—	(96,594)	—
March 31, 2025	925,311		132,346		130,526		74,172		(41,401)	

	Adjusted net income*		Basic earnings (loss) per share	Diluted earnings (loss) per share	Return on equity attributable to owners of parent	Ratio of profit (loss) before income taxes to total assets
	Millions of yen	%	Yen	Yen	%	%
Fiscal Year ended March 31, 2026	105,128	71.4	(1.25)	(1.25)	(0.9)	(0.1)
March 31, 2025	61,337		10.37	10.37	6.8	0.6

Reference: Share of profit (loss) of investments accounted for using the equity method

For the fiscal year ended March 31, 2026: ¥(35) million

For the fiscal year ended March 31, 2025: ¥63 million

Note: On August 8, 2025, Sony Financial Group Inc. (the “Company”) conducted a 7,149,358,214-for-435,100,266 stock split of its common stock. The above figures for basic earnings (loss) per share and diluted earnings (loss) per share are calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2025.

(2) Consolidated financial position

	Total Assets	Total equity	Equity attributable to owners of the parent	Ratio of equity attributable to owners of the parent	Equity attributable to owners of parent per share
As of	Millions of yen	Millions of yen	Millions of yen	%	Yen
March 31, 2026	20,775,505	907,675	907,651	4.4	135.30
March 31, 2025	21,072,869	1,073,730	1,073,730	5.1	150.19

Note: On August 8, 2025, the Company conducted a 7,149,358,214-for-435,100,266 stock split of its common stock. The above figures for equity attributable to owners of parent per share are calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2025.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of the fiscal year
As of	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(717,443)	(30,096)	13,458	483,463
March 31, 2025	352,247	(26,646)	(22,378)	1,216,277

2. Forecast for Consolidated Results for the Fiscal Year Ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year on year changes.)

	Operating revenues		Operating profit (loss)		Profit (loss) before income taxes		Profit (loss) attributable to owners of the parent		Adjusted net income*	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal Year ending March 31, 2027	1,050,000	3.2	(18,000)	—	(20,000)	—	(16,000)	—	110,000	4.6

Note: The Company plans to apply IFRS Accounting Standards for the year ending March 31, 2027. Accordingly, the forecast for the consolidated results for the year ending March 31, 2027 have been prepared in accordance with IFRS Accounting Standards.

While such consolidated financial forecasts are also presented in this document, the assumptions underlying the forecasts, forward-looking statements, and other related information are provided in “Consolidated Financial Summary For The Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)” announced today.

* The adjusted net income excludes the impact of temporary gains and losses. The Company considers this metric to represent businesses’ sustainable earning power and to facilitate assessment, from a management-level perspective, of long-term business expansion through the cycle of investments and returns across the entire group. While the adjusted net income is not presented in accordance with IFRS Accounting Standards, the Company believes that these disclosures provide useful information to investors. For the calculation formula and reconciliations for adjusted net income, please refer to “FY2025 Financial Results” (the presentation material for the earnings announcement) disclosed on the same date as this document on the website of the Company.

* Notes

(1) Significant changes in the scope of consolidation during the period : None

(2) Changes in accounting policies and accounting estimates:

(i) Changes in accounting policies required by IFRS Accounting Standards : None

(ii) Changes in accounting policies due to other reasons : None

(iii) Changes in accounting estimates : None

(3) Number of issued shares (common stock):

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

As of March 31, 2026: 6,770,358,214 shares

As of March 31, 2025: 7,149,358,214 shares

2. Number of treasury shares at the end of the period

As of March 31, 2026: 61,911,026 shares

As of March 31, 2025: — shares

3. Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Fiscal year ended March 31, 2026: 6,970,461,811 shares

Fiscal year ended March 31, 2025: 7,149,358,214 shares

Notes: 1. The Company conducted a 7,149,358,214-for-435,100,266 stock split of its common stock on August 8, 2025.

The above figures for the number of issued shares (common stock) are calculated on the assumption that the stock split had been conducted at the beginning of the fiscal year ended March 31, 2025.

2. The number of treasury shares deducted in calculating the number of treasury shares at the end of the period and the average number of shares outstanding during the period includes the Company’s shares held by the share-granting ESOP trust.

* The consolidated financial summary is exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters:

Forward-looking statements made in this document, including earnings forecasts, are based on information currently available and certain assumptions which are deemed rational by the Company. The Company offers no assurance that these statements will be realized. Actual results may differ substantially due to various factors.

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1. Overview of Operating Results

(1) Overview of Operating Results

The results of Sony Financial Group (“Sony FG”) for the fiscal year ended March 31, 2026 are as follows.

Consolidated profit (loss) before income taxes was a loss of ¥11.4 billion (profit of ¥130.5 billion in the previous fiscal year), due to a decrease in profit (loss) before income taxes from the life insurance business, despite an increase in profit before income taxes from the non-life insurance and the banking businesses.

Profit (loss) attributable to owners of the parent was a loss of ¥8.6 billion (profit of ¥74.1 billion in the previous fiscal year).

Profit (loss) before income taxes by business segment is as described below.

(Billions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026	YoY change	
Profit (loss) before income taxes	130.5	(11.4)	(141.9)	—
Life insurance business	112.1	(41.8)	(153.9)	—
Non-life insurance business	4.4	14.8	+10.4	+235.5%
Banking business	16.3	18.3	+1.9	11.9%

Life insurance business:

Profit (loss) before income taxes was a loss of ¥41.8 billion (profit of ¥112.1 billion in the previous fiscal year), due to a deterioration in gains (losses) on sales of securities resulting from sales of bonds for the purpose of rebalancing based on the ALM (asset-liability management) approach, despite a decrease in interest expenses on repurchase agreement transactions and an increase in contractual service margin (CSM) amortization.

Non-life insurance business:

Profit before income taxes increased 235.5% compared with the previous fiscal year (“year on year”), to ¥14.8 billion, due to a reduction in loss components related to fire insurance and lower insurance claims incurred, mainly resulting from a decrease in natural disasters.

Banking business:

Profit before income taxes increased 11.9% year on year, to ¥18.3 billion, due to an increase in net interest income, despite an increase in operating expenses, mainly system-related expenses.

(2) Overview of Financial Position

As of March 31, 2026, total assets amounted to ¥20,775.5 billion, a decrease of 1.4% from March 31, 2025. Major components of assets included securities of ¥15,184.1 billion, a decrease of 0.4%, and loans of ¥3,695.7 billion, a decrease of 2.4% from March 31, 2025.

Total liabilities were ¥19,867.8 billion, a decrease of 0.7% from March 31, 2025. Major components of liabilities included insurance contract liabilities of ¥12,749.7 billion, a decrease of 0.9%, and deposits in the banking business of ¥4,600.1 billion, an increase of 8.4% from March 31, 2025.

Total equity amounted to ¥907.6 billion, a decrease of 15.5% from March 31, 2025.

(3) Overview of Cash Flows

Cash flows for the fiscal year ended March 31, 2026 were as follows.

Cash flows from operating activities decreased by ¥1,069.6 billion year-on-year, resulting in net cash outflows of ¥717.4 billion.

Cash flows from investing activities decreased by ¥3.4 billion year-on-year, resulting in net cash outflows of ¥30.0 billion.

Cash flows from financing activities increased by ¥35.8 billion year-on-year, resulting in net cash inflows of ¥13.4 billion.

As a result, cash and cash equivalents at the end of the period decreased by ¥732.8 billion year-on-year, to ¥483.4 billion.

2. Basic Policy Regarding the Selection of Accounting Standards

From the perspective of enhancing the international comparability of financial information in the capital markets and presenting management performance indicators that are appropriate for Sony FG's long-term management perspective, Sony FG has been voluntarily disclosing consolidated financial results prepared in accordance with IFRS Accounting Standards on a reference basis.

Furthermore, from fiscal year 2026 (the fiscal year ending March 31, 2027), Sony FG will formally adopt IFRS Accounting Standards for the preparation of its consolidated financial statements.

3. Consolidated Financial Statements

(1) Consolidated Statements of Financial Position

(Millions of yen)

	As of April 1, 2024	As of March 31, 2025	As of March 31, 2026
Assets			
Cash and cash equivalents	913,814	1,216,277	483,463
Derivative assets	27,564	51,356	231,032
Other financial assets	349,354	406,476	524,361
Securities	15,606,970	15,251,457	15,184,147
Insurance contract assets	56,974	47,715	45,128
Reinsurance contract assets	32,645	30,953	274,892
Loans	3,591,295	3,785,144	3,695,766
Investments in associates	4,904	3,079	3,242
Tangible fixed assets	14,162	13,335	14,067
Investment property	72,632	72,654	73,977
Right-of-use assets	76,287	76,290	74,739
Intangible assets	66,489	75,766	81,528
Goodwill	10,834	10,834	10,834
Deferred tax assets	2,738	3,189	64,016
Other assets	53,635	28,338	14,307
Total assets	20,880,304	21,072,869	20,775,505
Liabilities			
Deposits in the banking business	3,845,606	4,243,962	4,600,113
Call money	209,410	192,278	175,094
Payables under repurchase agreements	938,854	1,230,050	395,306
Collateral for securities lending transactions	566,039	290,988	654,797
Derivative liabilities	17,005	22,744	50,231
Other financial liabilities	100,722	133,650	160,342
Current tax liabilities	10,049	5,902	12,399
Insurance contract liabilities	13,102,320	12,869,425	12,749,724
Reinsurance contract liabilities	—	—	126
Investment contract liabilities	60,392	62,771	58,847
Bonds payable and borrowed money	703,633	761,370	837,295
Lease liabilities	87,505	88,046	86,192
Defined benefit liabilities	38,402	38,018	37,047
Deferred tax liabilities	39,516	8,549	2,524
Other liabilities	46,081	51,379	47,785
Total liabilities	19,765,540	19,999,138	19,867,829
Net assets			
Common stock	20,029	20,029	20,029
Capital surplus	196,026	196,394	136,732
Retained earnings	2,196,625	2,270,354	2,261,857
Treasury stock	—	—	(9,822)
Accumulated other comprehensive income	(1,297,917)	(1,413,047)	(1,501,145)
Equity attributable to owners of the parent	1,114,763	1,073,730	907,651
Non-controlling interests	—	—	24
Total equity	1,114,763	1,073,730	907,675
Total liabilities and equity	20,880,304	21,072,869	20,775,505

(2) Consolidated Statements of Income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Insurance revenue	622,911	678,731
Insurance service expenses	(453,342)	(489,581)
Net expenses from reinsurance contracts	1,774	(3,617)
Insurance service result	171,343	185,531
Fee and commission income	6,268	6,609
Fee and commission expense	(9,821)	(11,157)
Net fee and commission income	(3,553)	(4,547)
Interest income	262,563	295,265
Interest expenses	(79,399)	(79,408)
Net interest income	183,163	215,857
Investment gains and losses	5,944	16,122
Impairment loss on financial assets	74	(114)
Insurance finance gains and losses, net	(152,663)	(366,869)
Reinsurance finance gains and losses, net	62	20,819
Insurance finance gains and losses	(152,600)	(346,049)
Finance result	36,582	(114,184)
Selling, general, and administrative expenses	(99,994)	(106,821)
Other operating revenue	33,620	37,392
Other operating expenses	(5,653)	(6,518)
Operating profit (loss)	132,346	(9,148)
Share of profit (loss) of investments accounted for using the equity method	63	(35)
Other investing income	5	—
Profit (loss) before financing and income taxes	132,415	(9,183)
Financing expenses	(1,888)	(2,267)
Profit (loss) before income taxes	130,526	(11,450)
Income tax expense	(56,354)	2,758
Profit (loss)	74,172	(8,691)
Profit (loss) attributable to		
Owners of the parent	74,172	(8,690)
Non-controlling interests	—	(0)
Earnings (loss) per share		
Basic earnings (loss) per share	10.37 yen	(1.25) yen
Diluted earnings (loss) per share	10.37 yen	(1.25) yen

(3) Consolidated Statements of Comprehensive Income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit (loss)	74,172	(8,691)
Other comprehensive income,		
Items that will not be reclassified to profit (loss)		
Remeasurement of defined benefit pension plans	(443)	194
Changes in equity instruments measured at fair value through other comprehensive income	(997)	2,257
Total	(1,441)	2,452
Items that may be reclassified subsequently to profit (loss)		
Changes in debt instruments measured at fair value through other comprehensive income	(681,514)	(690,663)
Insurance finance gains and losses, net	568,096	605,573
Reinsurance finance gains and losses, net	(713)	(5,264)
Total	(114,132)	(90,355)
Total other comprehensive income (loss)	(115,573)	(87,903)
Comprehensive income (loss)	(41,401)	(96,594)
Comprehensive income (loss) attributable to		
Owners of the parent	(41,401)	(96,594)
Non-controlling interests	—	(0)

(4) Consolidated Statements of Changes in Stockholders' Equity

(Millions of yen)

	Fiscal year ended March 31, 2025				
	Common stock	Capital surplus	Retained earnings	Accumulated other comprehensive income (losses)	
				Remeasurement of defined benefit pension plans	Changes in equity instruments measured at fair value through other comprehensive income
Balance at the beginning of current period	20,029	196,026	2,196,625	—	(3,948)
Comprehensive income (loss)					
Profit	—	—	74,172	—	—
Other comprehensive income (loss)	—	—	—	(443)	(997)
Total comprehensive income (loss)	—	—	74,172	(443)	(997)
Transfer to retained earnings	—	—	(443)	443	—
Stock-based compensation	—	368	—	—	—
Other	—	—	—	—	—
Total	—	368	73,728	—	(997)
Balance at the end of current period	20,029	196,394	2,270,354	—	(4,946)

	Fiscal year ended March 31, 2025					
	Accumulated other comprehensive income (losses)				Equity attributable to owners of the parent	Total equity
	Changes in debt instruments measured at fair value through other comprehensive income	Insurance finance gains and losses, net	Reinsurance finance gains and losses, net	Accumulated other comprehensive income (losses)		
Balance at the beginning of current period	(664,942)	(628,974)	(52)	(1,297,917)	1,114,763	1,114,763
Comprehensive income (loss)						
Profit	—	—	—	—	74,172	74,172
Other comprehensive income (loss)	(681,514)	568,096	(713)	(115,573)	(115,573)	(115,573)
Total comprehensive income (loss)	(681,514)	568,096	(713)	(115,573)	(41,401)	(41,401)
Transfer to retained earnings	—	—	—	443	—	—
Stock-based compensation	—	—	—	—	368	368
Other	—	—	—	—	—	—
Total	(681,514)	568,096	(713)	(115,130)	(41,033)	(41,033)
Balance at the end of current period	(1,346,457)	(60,877)	(766)	(1,413,047)	1,073,730	1,073,730

(Millions of yen)

	Fiscal year ended March 31, 2026					
	Common stock	Capital surplus	Retained earnings	Treasury stock	Accumulated other comprehensive income (losses)	
					Remeasurement of defined benefit pension plans	Changes in equity instruments measured at fair value through other comprehensive income
Balance at the beginning of current period	20,029	196,394	2,270,354	—	—	(4,946)
Comprehensive income (loss)						
Profit	—	—	(8,690)	—	—	—
Other comprehensive income (loss)	—	—	—	—	194	2,257
Total comprehensive income (loss)	—	—	(8,690)	—	194	2,257
Acquisition of treasury stocks	—	—	—	(69,954)	—	—
Cancellation of treasury shares	—	(60,131)	—	60,131	—	—
Transfer to retained earnings	—	—	194	—	(194)	—
Stock-based compensation	—	469	—	—	—	—
Other	—	—	—	—	—	—
Total	—	(59,662)	(8,496)	(9,822)	—	2,257
Balance at the end of current period	20,029	136,732	2,261,857	(9,822)	—	(2,688)

	Fiscal year ended March 31, 2026						
	Accumulated other comprehensive income (losses)				Equity attributable to owners of the parent	Non-controlling interests	Total equity
	Changes in debt instruments measured at fair value through other comprehensive income	Insurance finance gains and losses, net	Reinsurance finance gains and losses, net	Accumulated other comprehensive income (losses)			
Balance at the beginning of current period	(1,346,457)	(60,877)	(766)	(1,413,047)	1,073,730	—	1,073,730
Comprehensive income (loss)							
Profit	—	—	—	—	(8,690)	(0)	(8,691)
Other comprehensive income (loss)	(690,663)	605,573	(5,264)	(87,903)	(87,903)	—	(87,903)
Total comprehensive income (loss)	(690,663)	605,573	(5,264)	(87,903)	(96,594)	(0)	(96,594)
Acquisition of treasury stocks	—	—	—	—	(69,954)	—	(69,954)
Cancellation of treasury shares	—	—	—	—	—	—	—
Transfer to retained earnings	—	—	—	(194)	—	—	—
Stock-based compensation	—	—	—	—	469	—	469
Other	—	—	—	—	—	25	25
Total	(690,663)	605,573	(5,264)	(88,097)	(166,078)	24	(166,054)
Balance at the end of current period	(2,037,121)	544,695	(6,031)	(1,501,145)	907,651	24	907,675

(5) Consolidated Statements of Cash Flows

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from operating activities:		
Operating profit (loss)	132,346	(9,148)
Depreciation and amortization	28,494	31,131
Impairment losses	1,645	140
Loss (gain) related to non-current assets	178	568
Dividend income	(41,122)	(39,656)
Interest income	(258,225)	(295,132)
Interest expense	93,763	107,238
Net decrease (increase) in securities	(617,101)	(901,568)
Net decrease (increase) in loans	(193,849)	89,378
Net increase (decrease) in deposits in the banking business	401,014	358,090
Net increase (decrease) in borrowings	17,363	10,259
Net increase (decrease) in bonds payable	50,404	(30,555)
Net increase (decrease) in call money	(17,131)	(17,183)
Net decrease (increase) in derivatives	(18,053)	(152,189)
Increase (decrease) in collateral for financial instruments	(46,818)	78,696
Increase (decrease) in cash collateral received for repurchase agreements and securities lending transactions	16,146	(470,936)
Increase (decrease) in assets and liabilities related to insurance contracts	564,281	734,965
Increase (decrease) in assets and liabilities related to reinsurance contracts	687	(251,220)
Increase (decrease) in retirement benefit assets and liabilities	(1,593)	(1,409)
Decrease (increase) in other financial assets	(8,375)	(136,605)
Increase (decrease) in other financial liabilities	29,474	(29,047)
Other	6,750	(2,896)
Subtotal	140,280	(927,080)
Dividends received	41,214	39,846
Interest received	254,366	290,622
Interest paid	(91,476)	(106,616)
Income taxes paid or refunded	7,862	(14,215)
Cash flows from operating activities	352,247	(717,443)
Cash flows from investing activities:		
Payments for acquisition of tangible fixed assets	(901)	(2,914)
Payments for acquisition of investment property	(1,201)	(2,819)
Payments for acquisition of intangible assets	(24,437)	(24,158)
Other	(106)	(204)
Cash flows from investing activities	(26,646)	(30,096)

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from financing activities:		
Proceeds from borrowings	10,010	1,270
Repayments of borrowings	(10,048)	(5,049)
Proceeds from issuance of bonds	—	100,000
Redemption of bonds	(10,000)	—
Repayments of lease liabilities	(12,337)	(12,830)
Purchase of treasury stock	—	(69,954)
Dividends paid	(2)	(2)
Other	—	25
Cash flows from financing activities	(22,378)	13,458
Effect of exchange rate changes on cash and cash equivalents	(759)	1,268
Net increase (decrease) in cash and cash equivalents	302,462	(732,813)
Cash and cash equivalents at beginning of the period	913,814	1,216,277
Cash and cash equivalents at end of the period	1,216,277	483,463

(Going concern assumption)

Not applicable.

(Basis of preparation)

(1) Framework for financial reporting

The Company has disclosed its consolidated financial statements in accordance with IFRS Accounting Standards starting from the second quarter of the current consolidated fiscal year. The transition date to IFRS Accounting Standards is April 1, 2024, and IFRS 1 First-time Adoption of International Financial Reporting Standards (“IFRS 1”) has been applied.

(2) Early adoption of new standards

Sony FG has early adopted IFRS 18 “Presentation and Disclosure in Financial Statements” (issued in April 2024).

(Business segment)

(1) Overview of reportable segments

Sony FG’s reportable segments are components with separate financial information available, which are regularly reviewed by the Board of Directors to make decisions about the allocation of resources and to assess performance.

The Company is a financial holding company that directly owns Sony Life Insurance Co., Ltd., Sony Assurance Inc., Sony Bank Inc., Sony Lifecare Inc., and Sony Financial Ventures Inc., and is responsible for managing these subsidiaries. The subsidiaries operate under industry-specific regulatory environments such as the Insurance Business Act and the Banking Act, and each subsidiary develops its own business strategies and operates accordingly.

Accordingly, the Company’s segments are organized by service of its subsidiaries, and the three reportable segments are “life insurance business”, “non-life insurance business”, and “banking business.”

- (i) The life insurance business engages in life insurance operations and consists of Sony Life Insurance Co., Ltd. and its subsidiary Sony Life Communications Co., Ltd.
- (ii) The non-life insurance business engages in non-life insurance operations and consists of Sony Assurance Inc.
- (iii) The banking business engages in banking and related operations and consists of Sony Bank Inc. and three equity-method affiliates, totaling four companies.

(2) Basis of measurement for revenue, profit, assets, liabilities and other items by reportable segment

The accounting treatments applied to the reportable segments are substantially the same as those adopted in the preparation of the consolidated financial statements.

Intersegment revenues are determined based on prevailing market prices.

(3) Information on revenues, profit, assets and other items by each reportable segment

(Millions of yen)

	Fiscal year ended March 31, 2025						
	Reportable Segments				Other*1	Adjustments	Amounts in consolidated financial statements
	Life insurance business	Non-life insurance business	Banking business	Total			
Segment revenues							
External customers							
Insurance revenue	466,451	156,459	—	622,911	—	—	622,911
Fee and commission income	—	—	6,268	6,268	—	—	6,268
Interest income	181,523	1,659	79,380	262,563	—	—	262,563
Other operating revenue*2	16,979	139	383	17,502	16,064	—	33,567
Total	664,954	158,259	86,032	909,246	16,064	—	925,311
Intersegment	5,368	40	30	5,439	—	(5,439)	—
Total segment revenues	670,323	158,299	86,062	914,685	16,064	(5,439)	925,311
Segment profit	112,169	4,435	16,397	133,002	212	(2,688)	130,526
Segment assets	14,522,615	290,365	6,198,019	21,011,000	66,971	(5,102)	21,072,869
Other items							
Depreciation and amortization	17,563	5,421	1,775	24,760	2,180	458	27,399
Impairment losses	1,461	—	—	1,461	183	—	1,644
Share of profit (loss) of investments accounted for using the equity method	—	—	63	63	—	—	63
Investments in associates accounted for using the equity method	90	—	2,989	3,079	—	—	3,079
Increase in non-current assets*3	17,507	6,216	7,372	31,096	6,839	1,236	39,172

*1 “Other” represents the nursing care business and the venture capital business, which are business segments not included in reportable segments.

*2 Of “other operating revenue” presented in the consolidated statements of profit or loss, revenue that does not constitute segment revenue is excluded.

*3 “Non-current assets” consist of investment property, property, plant and equipment, right-of-use assets, goodwill and intangible assets.

(Millions of yen)

	Fiscal year ended March 31, 2026						
	Reportable Segments				Other*1	Adjustments	Amounts in consolidated financial statements
	Life insurance business	Non-life insurance business	Banking business	Total			
Segment revenues							
External customers							
Insurance revenue	498,626	180,104	—	678,731	—	—	678,731
Fee and commission income	—	—	6,609	6,609	—	—	6,609
Interest income	183,061	2,304	109,888	295,254	10	—	295,265
Other operating revenue*2	19,061	223	457	19,742	17,206	—	36,949
Total	700,750	182,632	116,954	1,000,337	17,217	—	1,017,555
Intersegment	5,064	21	51	5,137	4	(5,141)	—
Total segment revenues	705,814	182,654	117,006	1,005,474	17,222	(5,141)	1,017,555
Segment profit (loss)	(41,822)	14,881	18,350	(8,590)	373	(3,233)	(11,450)
Segment assets	14,362,576	302,600	6,039,059	20,704,236	67,332	3,935	20,775,505
Other items							
Depreciation and amortization	17,663	5,975	3,398	27,037	2,303	625	29,966
Impairment losses	25	93	—	118	21	—	140
Share of profit (loss) of investments accounted for using the equity method	(54)	—	18	(35)	—	—	(35)
Investments in associates accounted for using the equity method	233	—	3,008	3,242	—	—	3,242
Increase in non-current assets*3	22,907	9,276	4,784	36,968	2,350	669	39,989

*1 “Other” represents the nursing care business and the venture capital business, which are business segments not included in reportable segments.

*2 Of “other operating revenue” presented in the consolidated statements of profit or loss, revenue that does not constitute segment revenue is excluded.

*3 “Non-current assets” consist of investment property, property, plant and equipment, right-of-use assets, goodwill and intangible assets.

(4) Differences between the total of reportable segments and the amount in the consolidated financial statements, and the main components of such differences (matters related to reconciliation)

(i) Total income of reportable segments and profit (loss) before income taxes in the consolidated statements of income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Totals of reportable segments	133,002	(8,590)
Other	212	373
Adjustments for intersegment transactions	(27)	(1,231)
Amount not allocated to reportable segments*	(2,661)	(2,001)
Profit (loss) before income taxes in the consolidated financial statements of income	130,526	(11,450)

* Mainly holding company profit or loss.

(ii) Total assets of reportable segments and the amount of assets in the consolidated balance sheet

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Totals of reportable segments	21,011,000	20,704,236
Other	66,971	67,332
Adjustments for intersegment transactions	(184,160)	(222,915)
Amount not allocated to reportable segments*	179,057	226,851
Assets in the consolidated financial statements of financial position	21,072,869	20,775,505

* Mainly holding company assets.

(Per share information)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit (loss) attributable to owners of the parent (millions of yen)	74,172	(8,690)
Basic weighted average number of ordinary shares (thousands of shares)	7,149,358	6,970,461
Effect of dilution:		
Restricted stock units (thousands of shares)	—	—
Grant performance share units (thousands of shares)	—	—
Stock options (thousands of shares)	—	—
Diluted weighted average number of ordinary shares (thousands of shares)	7,149,358	6,970,461
Basic earnings (loss) per share (yen)	10.37	(1.25)
Diluted earnings (loss) per share (yen)	10.37	(1.25)

Notes: 1. On August 8, 2025, the Company conducted a 7,149,358,214-for-435,100,266 stock split of its common stock. Basic earnings (loss) per share and diluted earnings (loss) per share are calculated based on the assumption that the stock split was conducted at the beginning of the previous fiscal year.

2. The basic weighted average number of ordinary shares used in the calculation of basic earnings (loss) per share and diluted earnings (loss) per share has been calculated after deducting the Company's shares held by the share-granting ESOP trust (the average number of shares during the period was 2,631,084 shares).

3. Diluted earnings per share for the previous consolidated fiscal year is not presented since, although dilutive shares existed, the Company's shares were not listed and the average share price during the period cannot be determined.

4. In the current fiscal year, restricted stock units of 267,330 thousand shares and grant performance share units of 239,925 thousand shares were antidilutive. In addition, stock options issued by the Company had no dilutive effect. Accordingly, these potential ordinary shares were excluded from the calculation of diluted earnings per share (loss).

(Subsequent event)

(Merger between consolidated subsidiaries)

Sony Lifecare Inc. (“SLC”), a consolidated subsidiary of the Company, resolved to carry out an absorption-type merger, with an effective date of April 1, 2027, in which Lifecare Design Inc., a consolidated subsidiary of both the Company and SLC, will be the surviving company, and Proud Life Inc., also a consolidated subsidiary of both the Company and SLC, will be the absorbed company.

1. Outline of the transaction

(1) Names of the companies involved in the business combination and their business activities

(Surviving company)

Name: Lifecare Design Inc.

Business activities: Planning, development and operation of fee-based nursing care homes

(Absorbed company)

Name: Proud Life Inc.

Business activities: Management, operation and planning of fee-based nursing care homes and other facilities

(2) Date of the business combination

April 1, 2027

(3) Legal form of the business combination

An absorption-type merger with Lifecare Design Inc. as the surviving company and Proud Life Inc. as the absorbed company

(4) Other matters related to the outline of the transaction

The purpose of this merger is to accelerate decision-making through the consolidation of management functions, strengthen sales capabilities through brand unification, and centralize governance and internal control.

2. Overview of the accounting treatment

The merger is a transaction under common control between consolidated subsidiaries of Sony FG and therefore falls outside the scope of IFRS 3 Business Combinations. Sony FG plans to account for the transaction using an accounting method based on the carrying amounts of the assets and liabilities transferred.

Cautionary Statement

Statements made in this material with respect to Sony FG's current plans, estimates, strategies and beliefs and other statements that are not historical facts are forward-looking statements about the future performance of Sony FG. Forward-looking statements include, but are not limited to, those statements using words such as "believe," "expect," "plans," "strategy," "prospects," "forecast," "estimate," "project," "anticipate," "aim," "intend," "seek," "may," "might," "could" or "should," and words of similar meaning in connection with a discussion of future operations, financial performance, events or conditions. From time to time, oral or written forward-looking statements may also be included in other materials released to the public. These statements are based on management's assumptions, judgments and beliefs in light of the information currently available to it. Sony FG cautions investors that a number of important risks and uncertainties could cause actual results to differ materially from those discussed in the forward-looking statements, and therefore investors should not place undue reliance on them. Investors also should not rely on any obligation of Sony FG to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. The information contained in this material does not constitute or form part of any offer for sale or subscription of or solicitation or invitation of any offer to buy or subscribe to any securities, nor shall it or any part of it form the basis of or be relied on in connection with any contract or commitment whatsoever in Japan or abroad.