



Premium Group Co., Ltd.

TSE Prime Section: 7199

Financial Results Presentation for 1H of FY Ending March 31, 2026

November 14, 2025



01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

05 Auto Mobility Segment

06 Car Premium Club

07 Other Progress

08 Appendix



01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

05 Auto Mobility Segment

06 Car Premium Club

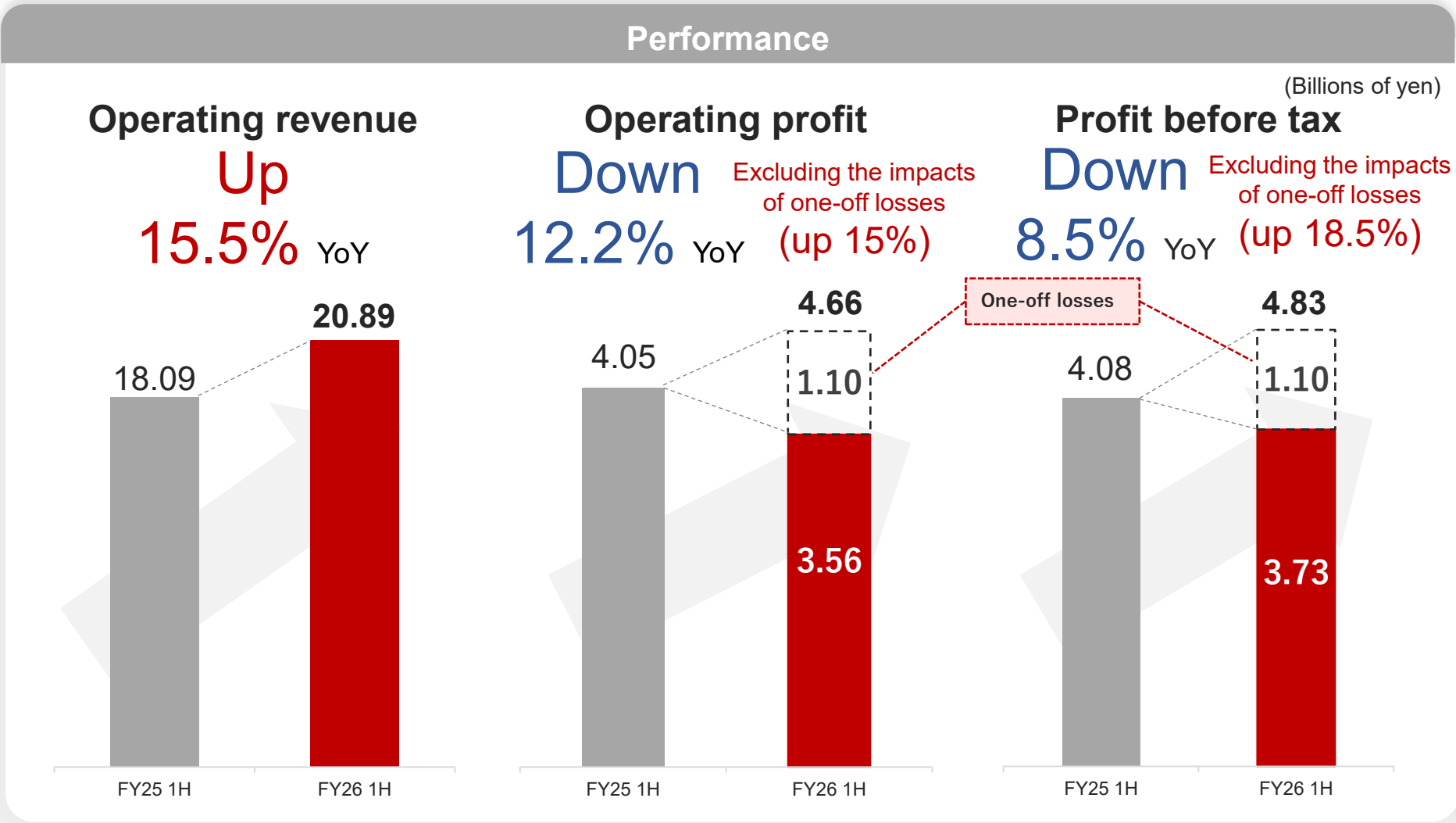
07 Other Progress

08 Appendix

Highlights from 1H of FY Ending March 31, 2026 (1)



- Operating profit and profit before tax were down YoY due to increased costs from the parallel operation of legacy and new systems, but remained broadly in line with earnings forecasts.
- **System support costs** are expected to **decrease significantly** from Q3 onwards, following the full transition back to the legacy system.
- Although the Finance segment was temporarily affected by system support, the **Automobile Warranty** and **Auto Mobility** segments performed well.



Future expected earnings (deferred revenue)

Whole Group
¥65.7 billion
Up 12.1% YoY

Finance
¥56.0 billion
Up 11.6% YoY

Automobile warranty
¥8.8 billion
Up 13.9% YoY

Software business / Car Premium Club membership fee
¥0.9 billion
Up 26.1% YoY

Highlights from 1H of FY Ending March 31, 2026 (2)

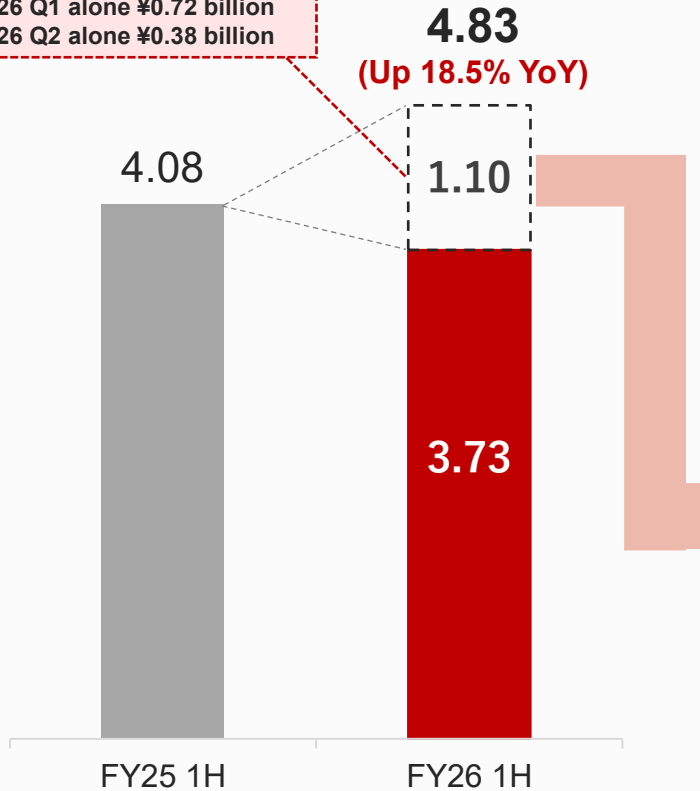


- The system failure caused profit before tax through Q2 to **decline by ¥1.1 billion**.
- The **reversal of allowance for doubtful accounts** was ¥0.64 billion against the full-year target of ¥0.71 billion, showing progress in the normalization of receivables **beyond the plan**.
- We have filed a claim for damages against the external vendors involved in the core system change, as outlined on the following page.

Profit before tax for Q2 FY26
(excluding one-off impacts)

(Billions of yen)

One-off impacts
FY26 Q1 alone ¥0.72 billion
FY26 Q2 alone ¥0.38 billion



Impacts due to system failure

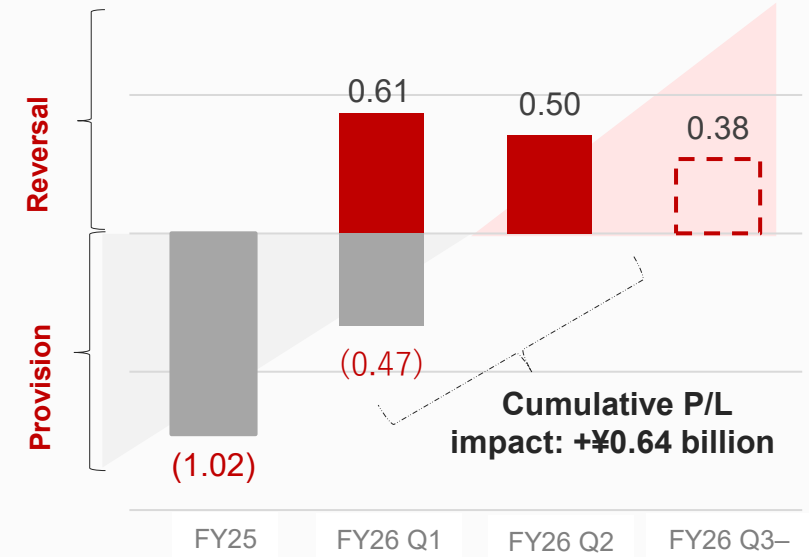
(Billions of yen)

Support costs due to system failure	FY26 (Target)	FY26 1H (Results)
System support costs	1.66	1.35
Outsourcing expenses	0.26	0.12
Abandonment of uncollected loan-related ancillary fee revenue*1	—	0.27
Allowance for doubtful accounts*2	(0.71)	(0.64)
Total (impact on profit before tax)	1.21	1.10

- ✓ Abandonment of uncollected loan-related ancillary fee revenue are expected to exceed the forecast, but will be covered by the reversal of allowance for doubtful accounts and profits from core businesses.

Trend in allowance for doubtful accounts (impact of system failure)

(Billions of yen)



- ✓ Reversal of allowance for doubtful accounts totaled ¥640 million in 1H.
- ✓ Revised the forecast for the reversal of the allowance for doubtful accounts to ¥1.02 billion, aiming to **reverse the full amount (¥1.02 billion)** of the previous fiscal year's allowance during FY2026.

(Note) For the detailed impact of the system failure on the results for FY2025, please refer to [page 5 of the financial results presentation](#) for FY2025.

*1. Normally, out of the various fees charged to customers, those incurred due to system failure are borne by the Company (negative impact on operating revenue).

In the first quarter of the fiscal year ending March 2026, the amount of these costs was insignificant (or negligible), so they are included under "Outsourcing Expenses, etc." (or "External Subcontracting Expenses, etc.") combined with outsourcing expenses.

*2. The amount of allowance for doubtful accounts on this page is only the amount that occurred as a result of the system failure and does not correspond to the financial accounting items (positive impact on operating revenue).

Highlights from 1H of FY Ending March 31, 2026 (3)

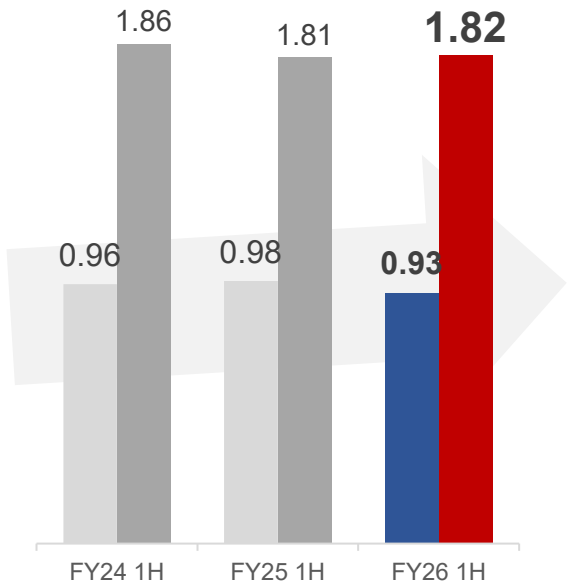


- Both the number of new vehicles sold and the number of used passenger vehicles registered increased slightly YoY.
- Although the growth rate in the **total volume of new loans** will temporarily decline due to the impact of the **suspension of new applications** during the complete switchback to the old system, a **decrease in sales resources** due to enhancements to collection operations, and the **prioritization of securing gross profit**, the growth trend will remain intact for the full year.

Market*

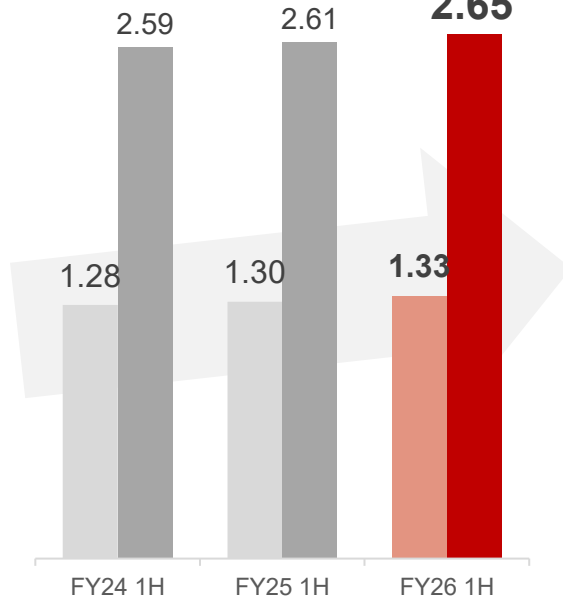
Number of new vehicles sold

YoY change
Q2 alone 1H
Down 4.4% **Up 0.6%**



Number of used passenger vehicles registered

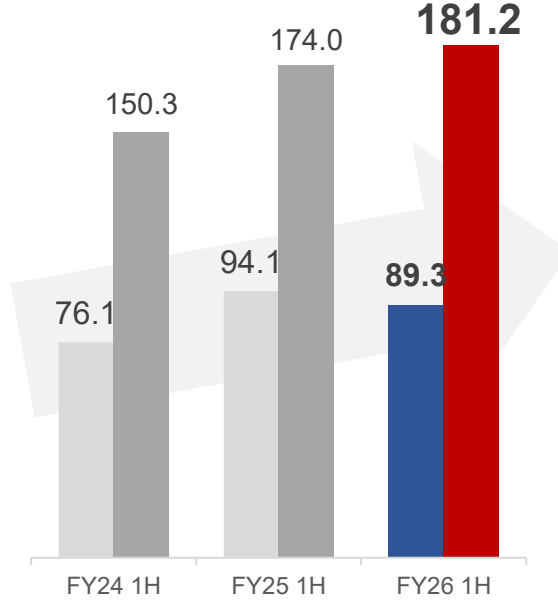
(Millions of units)
YoY change
Q2 alone 1H
Up 2.4% **Up 1.5%**



KPIs

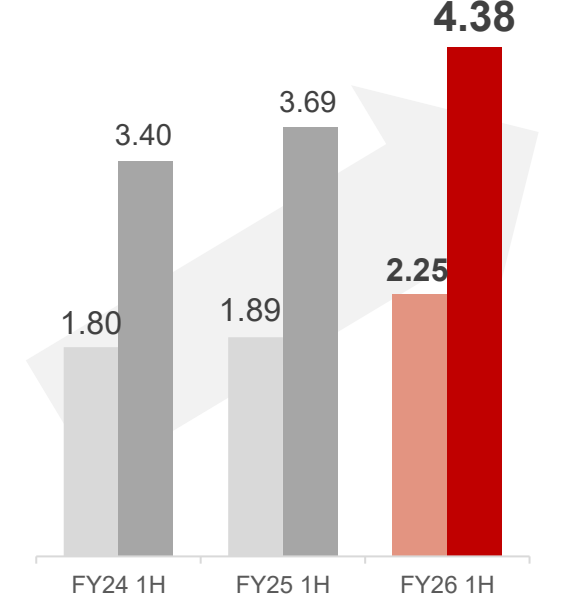
Total volume of new loans

YoY change
Q2 alone 1H
Down 5.1% **Up 4.1%**



Total volume of automobile warranties

(Billions of yen)
YoY change
Q2 alone 1H
Up 19.4% **Up 18.7%**



* Figures for number of vehicles include light motor vehicles. Source: Statistical data from both Japan Automobile Dealers Association and Japan Light Motor Vehicle and Motorcycle Association



01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

05 Auto Mobility Segment

06 Car Premium Club

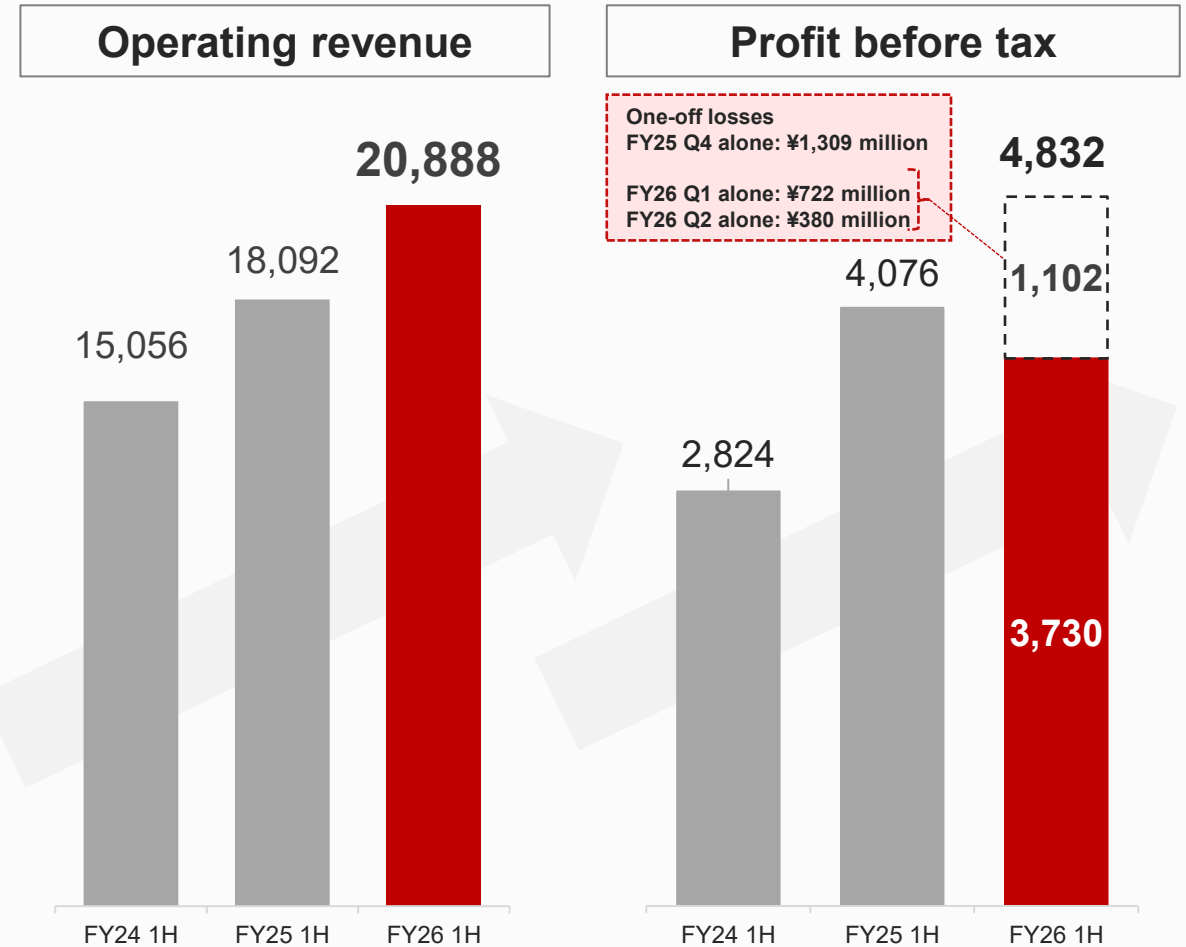
07 Other Progress

08 Appendix

Consolidated Performance

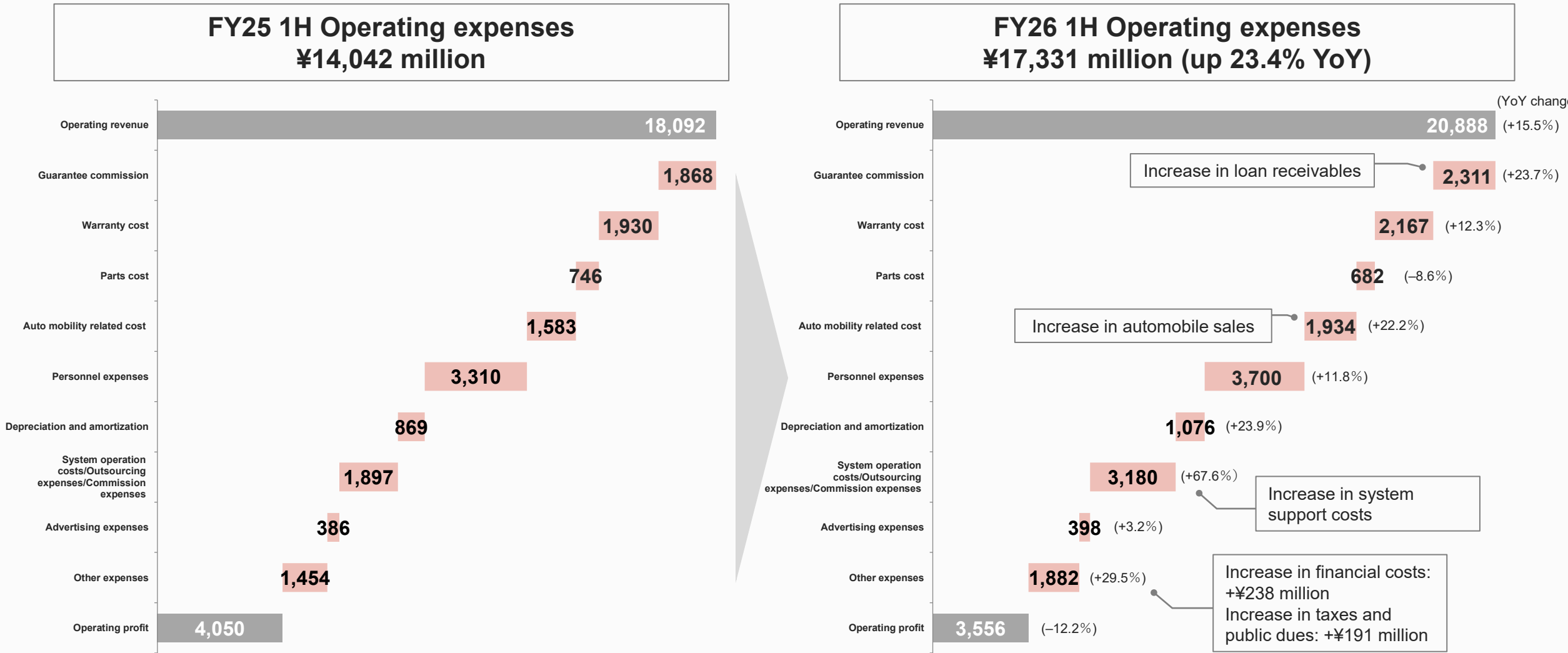
- Operating revenue, operating profit, and profit before tax are generally progressing **as planned**.
- The growth rate of **operating expenses** has been contained compared to Q1 (Q1: 27.1% to Q2: 23.4%), and is expected to **decrease** further **from Q3 onward**.
- The **impacts of one-off losses are decreasing** (¥1.31 billion in Q4 alone of FY2025, ¥0.72 billion in Q1 alone of FY2026, and ¥0.38 billion in Q2 alone of FY2026).

	FY25 1H	FY26 1H	YoY change
Operating revenue	18,092	20,888	+15.5%
Operating expenses	14,042	17,331	+23.4%
Operating profit	4,050	3,556	(12.2%)
Profit before tax	4,076	3,730	(8.5%)
Profit before tax [Excluding the impacts of one-off losses]	[4,076]	[4,832]	[+18.5%]
Profit attributable to owners of parent	2,771	2,589	(6.6%)
Basic earnings per share (yen)	73.09	67.75	(7.3%)



Operating Expenses (Breakdown)

Excluding system support costs, etc., **operating expenses increased 13.0%** YoY to ¥15.9 billion, and **efforts to improve cost efficiency will continue.**

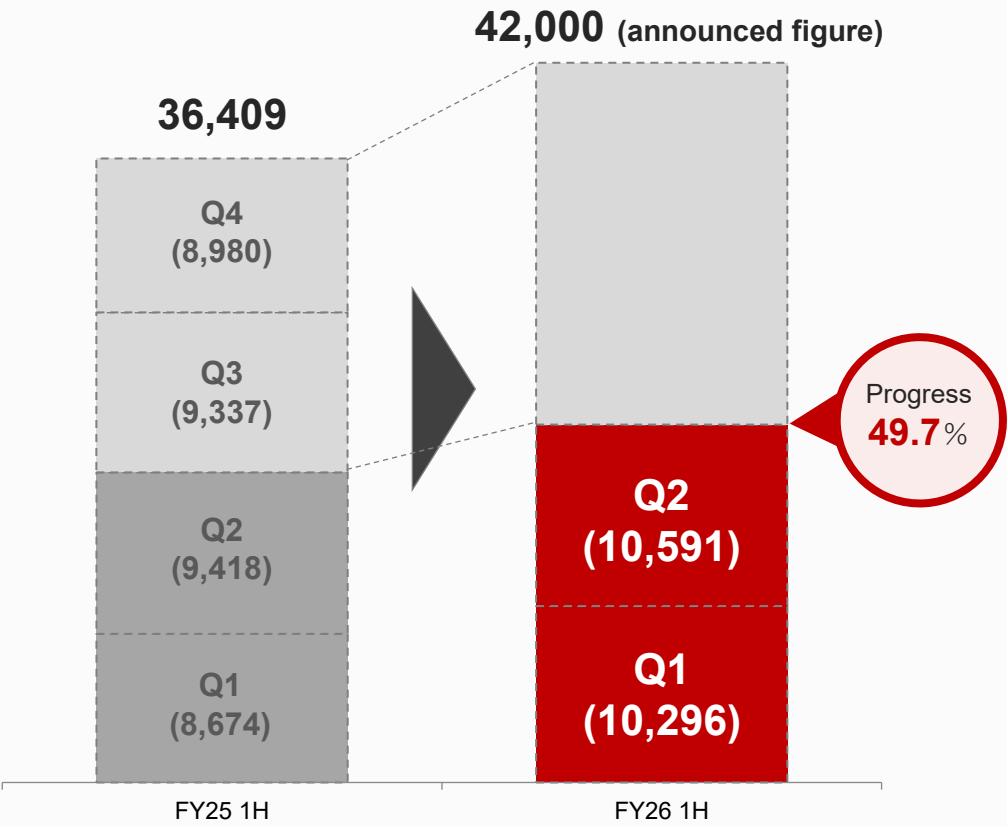


Notes: The item of impairment losses on financial assets appearing in the financial results presentation for FY2025 has been omitted from this presentation as it did not occur in FY2025 and in Q2 of FY2026.

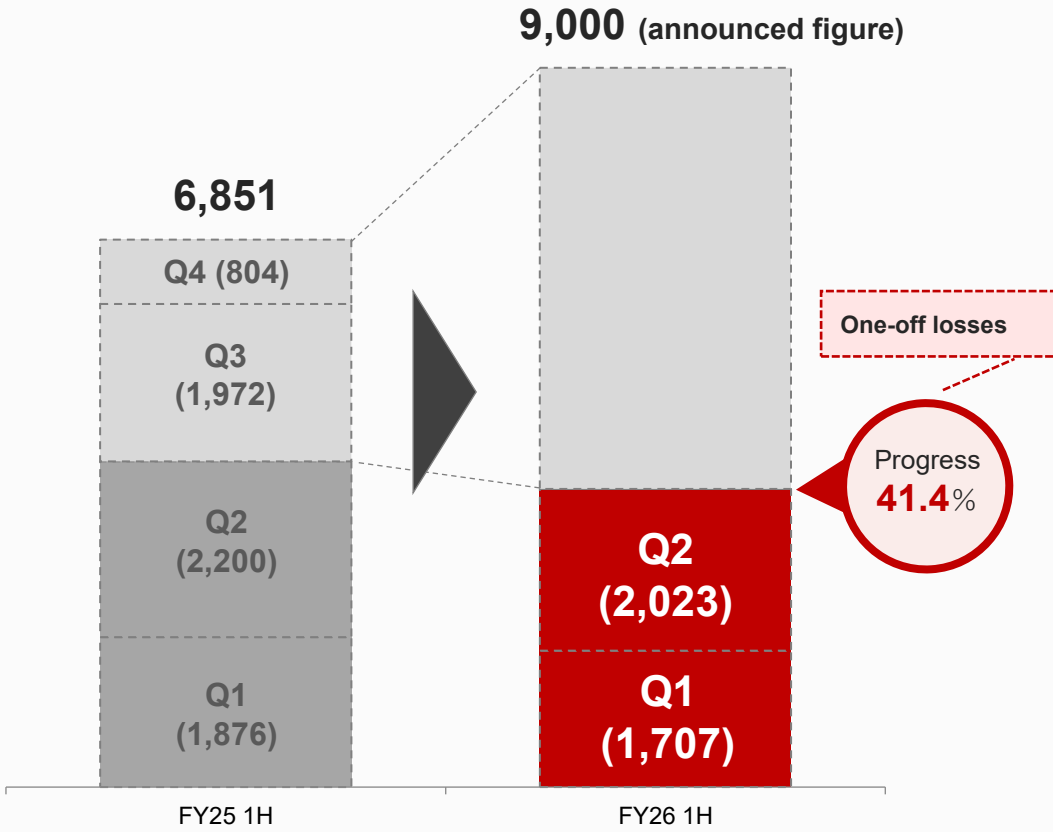
Full-Year Performance Outlook

- System support costs were incurred unevenly in 1H. Although the progress in profit before tax will temporarily slow down compared to FY2025, a **recovery** is expected from **Q3 onward**, and **full-year progress should be generally in line with the plan**.
- The excess amount of system support costs should be fully covered by the reversal of allowance for doubtful accounts and the profitability of core businesses.

Operating revenue



Profit before tax





01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

05 Auto Mobility Segment

06 Car Premium Club

07 Other Progress

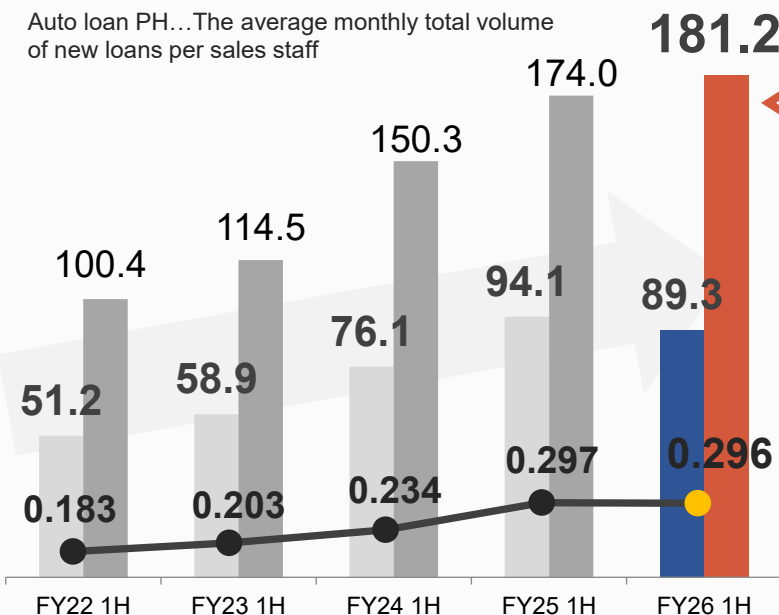
08 Appendix

- Although the growth rate in the total volume of new loans will temporarily decline due to the **impact** of the **suspension of new applications** during the complete switchback to the old system, **priority response to collections**, and the **prioritization of securing gross profit**, the **growth trend will remain intact for the full year**.
- Regarding delinquent receivables, we prioritized the approach to **initial delinquencies** (3 months or less), which have been **largely normalized**. From **Q3 onwards**, we will focus on the collection of delinquencies of 4 months or more, **aiming to reduce the outstanding delinquency ratio**.

Total volume of new loans

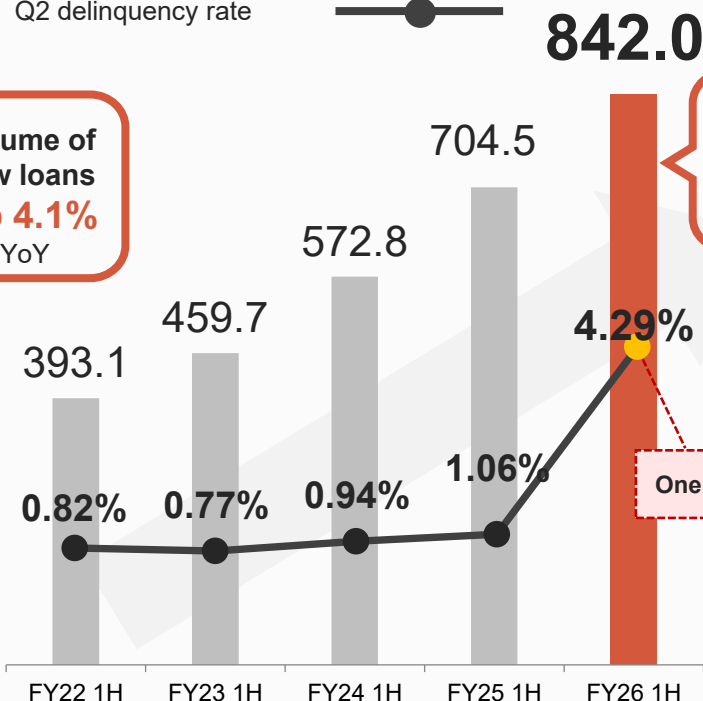
Q2 total volume of new loans
1H total volume of new loans
Q2 alone auto loan PH

Auto loan PH...The average monthly total volume of new loans per sales staff

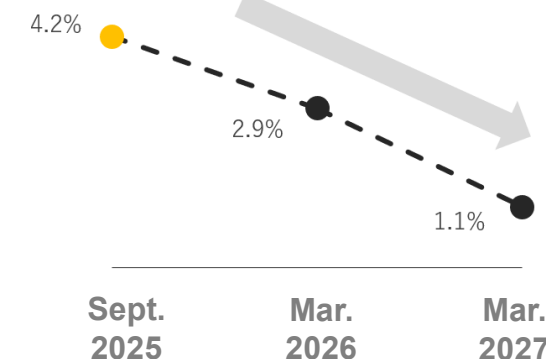


Loan receivables

Q2 loan receivables
Q2 delinquency rate



Delinquency rate trend (Illustrative)



- ✓ Although it will **take time** for the delinquency rate to return to normal, the **path to normalization is already in place**.
- ✓ We did not need to file an insurance claim; thus, there was **no impact on insurance expenses**.

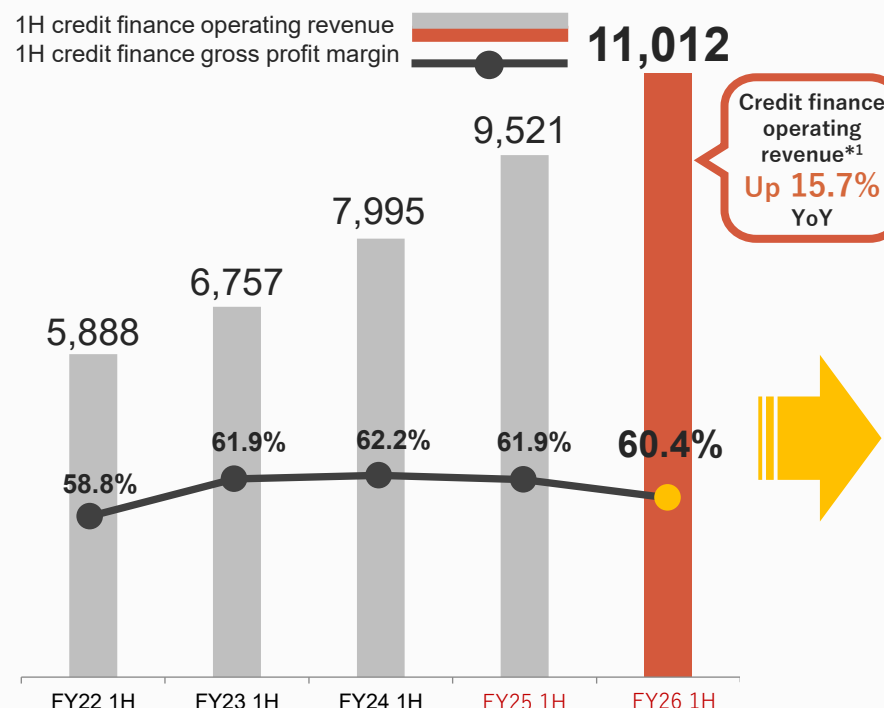
Notes: 1. "Total volume of new loans" refers to the total amount of credit and lease contracts newly signed in the period. The figures are inclusive of the total volume of new loans of products other than automotive credit financing (Ecology Credit, etc.), and are the actual results of Premium Co., Ltd.

2. "Loan receivables" refers to the total amount of credit and lease contracts that has not been repaid or for which the warranty period has not elapsed from the end of the period. The figures are inclusive of the receivables balance of products other than automotive credit financing (Ecology Credit, etc.), and are the actual results of Premium Co., Ltd.

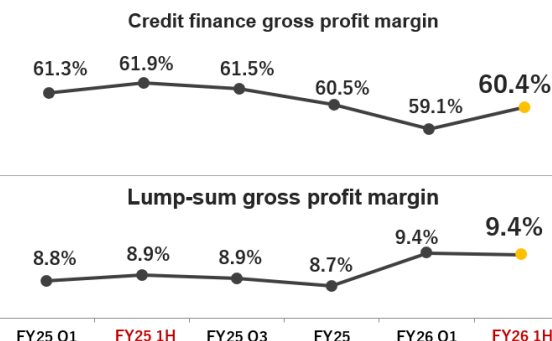
3. "Delinquency rate" refers to the total amount of receivables that are more than 3 months in arrears and special loan receivables (with judicial intervention), expressed as a percentage of the loan and lease receivables at the end of the period.

- Operating revenue maintained **double-digit growth**, despite a temporary decline in the volume of new loans. Steady growth continues.
- The impacts of an increase in delinquencies due to the system failure caused a delay in the recognition of revenue of ¥0.28 billion. By clearing delinquencies caused by the system failure, we expect to gradually monetize this ¥0.28 billion.
- Due to the effect of interest rate hikes, the lump-sum gross profit margin on the total volume of new loans has improved significantly.**

	FY25 1H	FY26 1H	YoY change
Operating revenue	10,245	11,787	+15.0%
Operating profit	3,020	1,998	(33.9%)
Profit before tax	3,011	1,967	(34.7%)
Profit before tax [Excluding the impacts of one-off losses]	[3,011]	[3,468]	[+1.9%]



Gross profit margin trends



- ✓ The credit gross profit margin*2 has recovered to the level at the end of the previous fiscal year and is expected to **continue improving**.
- ✓ The lump-sum gross profit margin*3 on the total volume of new loans has **improved significantly** due to the effect of interest rate hikes.

Factors behind the decline in profit

- Delay in recognition of revenue (¥0.28 billion)
- Profit before tax: ¥3,347 million (up 11.1% YoY), after considering this impact.

*1 Represents the total of operating revenue related to credit finance.

*2 Calculated by dividing operating profit related to credit finance by operating revenue related to credit finance. Furthermore, operating expenses at the time of calculation of credit finance gross profit margin are comprised of expenses directly incurred in order to acquire loan receivables (interest rates, guarantee fees, personnel costs, rent, etc.).

*3. This metric represents the upfront gross profit, calculated by subtracting various fees from customer fees and dividing by transaction volume. It applies only to partner loans and is disclosed temporarily to highlight the impact of interest rate hikes.



01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

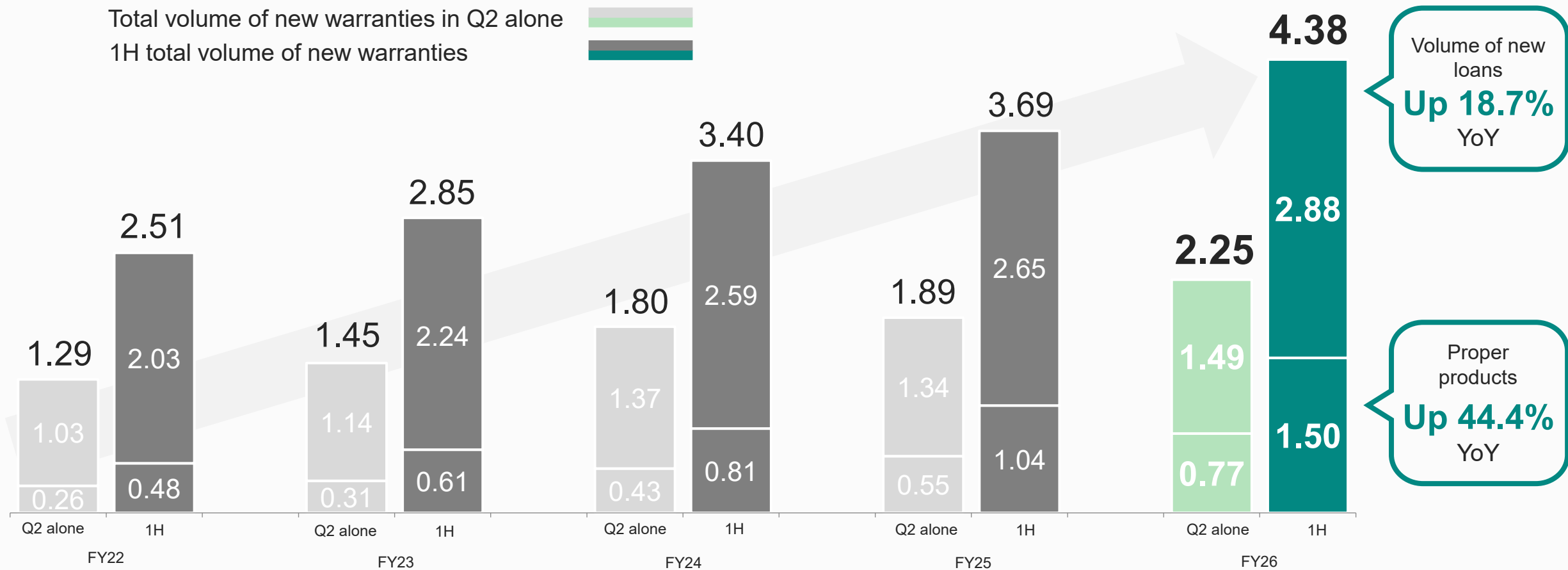
05 Auto Mobility Segment

06 Car Premium Club

07 Other Progress

08 Appendix

- While the number of used passenger vehicles registered was flat, the total volume of new warranties grew significantly, **up 18.7% YoY**, and the cumulative number of automobiles covered under our warranties **broke through the 2 million mark**, maintaining strong growth
- Proper products** remained at a **high level, up 44.4% YoY**. The growth rate of **OEM warranties improved** amid changes in how each network store set its warranty product offerings

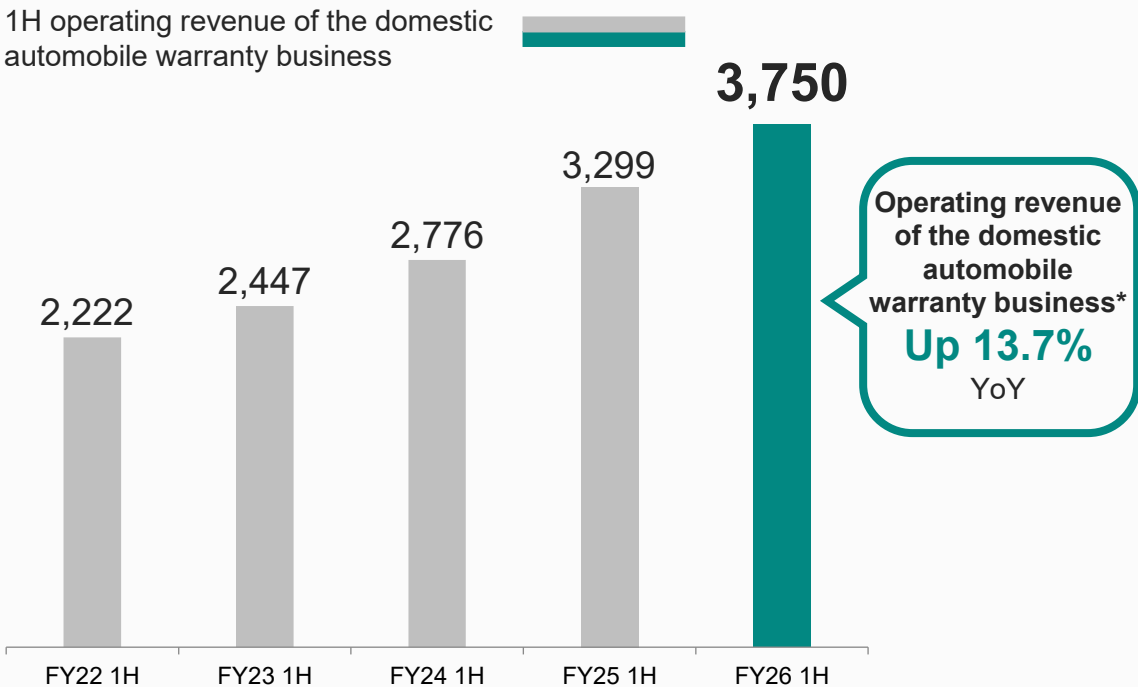


Notes: 1. "Total volume of new warranties" refers to the total amount of warranty contracts newly signed in the period.
 2. The bottom row of the bar graph represents proper products and the top row represents OEM warranties.
 3. Total volume of new warranties for FY2024 has been retroactively revised in part due to a change in accounting policies.

- Operating revenue is trending steadily, recording double digit growth.
- Although the number of warranty repairs increased due to the effects of the extreme heat, the operating profit margin continued to rise thanks to continued **cost-cutting efforts**.
In addition, progress was made in **reducing operating expenses**, which also contributed to the profit margin, **increasing** profit before tax by **31.5%** compared to FY2025.

	FY25 1H	FY26 1H	YoY change
Operating revenue	3,398	3,860	+13.6%
Operating profit	475	599	+26.0%
Profit before tax	522	686	+31.5%

1H operating revenue of the domestic
automobile warranty business



* The operating revenue of the domestic automobile warranty business excludes the results of the overseas business.



01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

05 Auto Mobility Segment

06 Car Premium Club

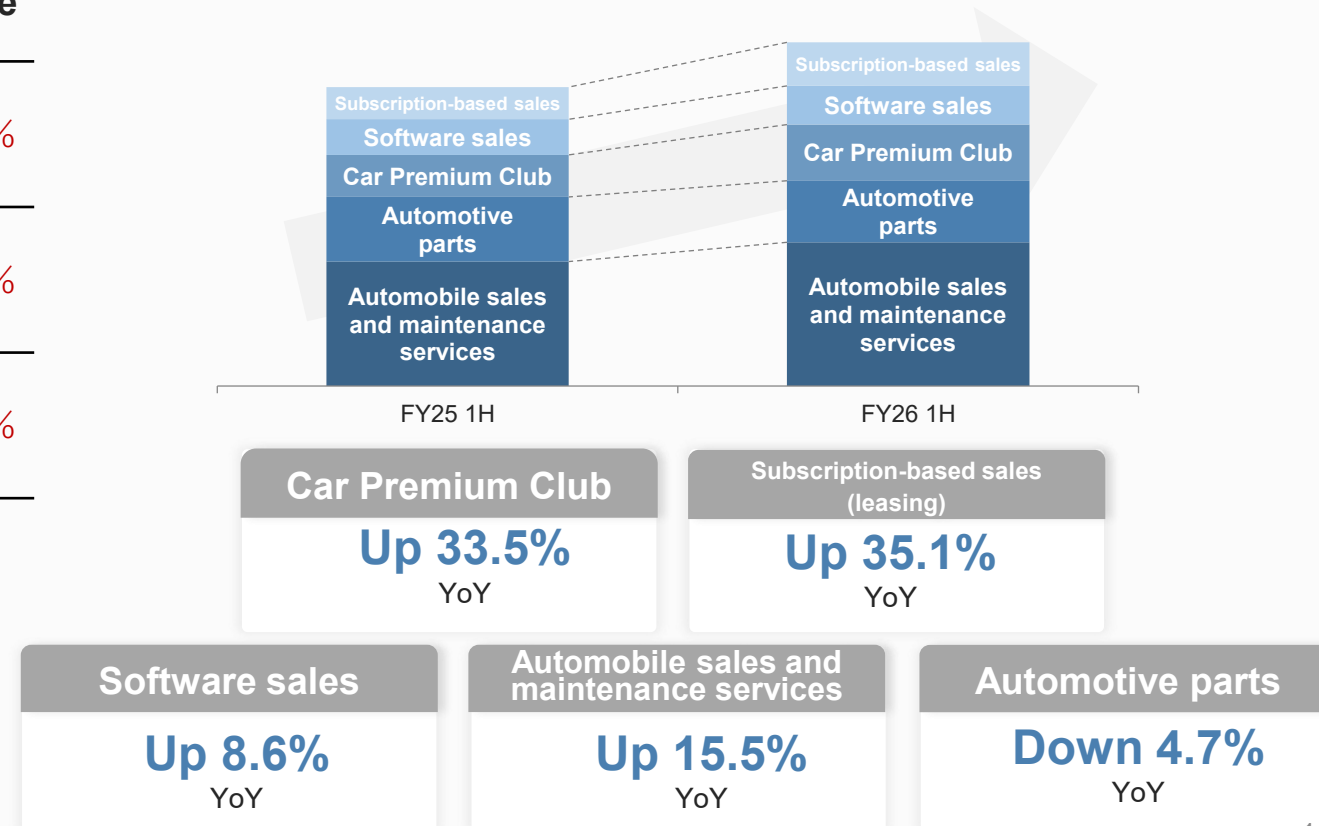
07 Other Progress

08 Appendix

- Each core business has grown steadily and **profit before tax** was strong, **up 46.1% YoY**
- **Car Premium Club** and **subscription-based sales (leasing)** continued to perform well, generating **stable operating revenue**
- Software sales rose as the **time lag** between order and delivery was **resolved**, resulting in increases in both operating revenue and profit
- In terms of vehicle sales, gross profit per unit increased on improved inventory turnover and thorough pricing measures

	FY25 1H	FY26 1H	YoY change
Operating revenue	4,441	5,104	+14.9%
Operating profit	582	839	+44.1%
Profit before tax	574	839	+46.1%

Auto Mobility Segment Operating Revenue

Up 14.9% YoY



01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

05 Auto Mobility Segment

06 Car Premium Club

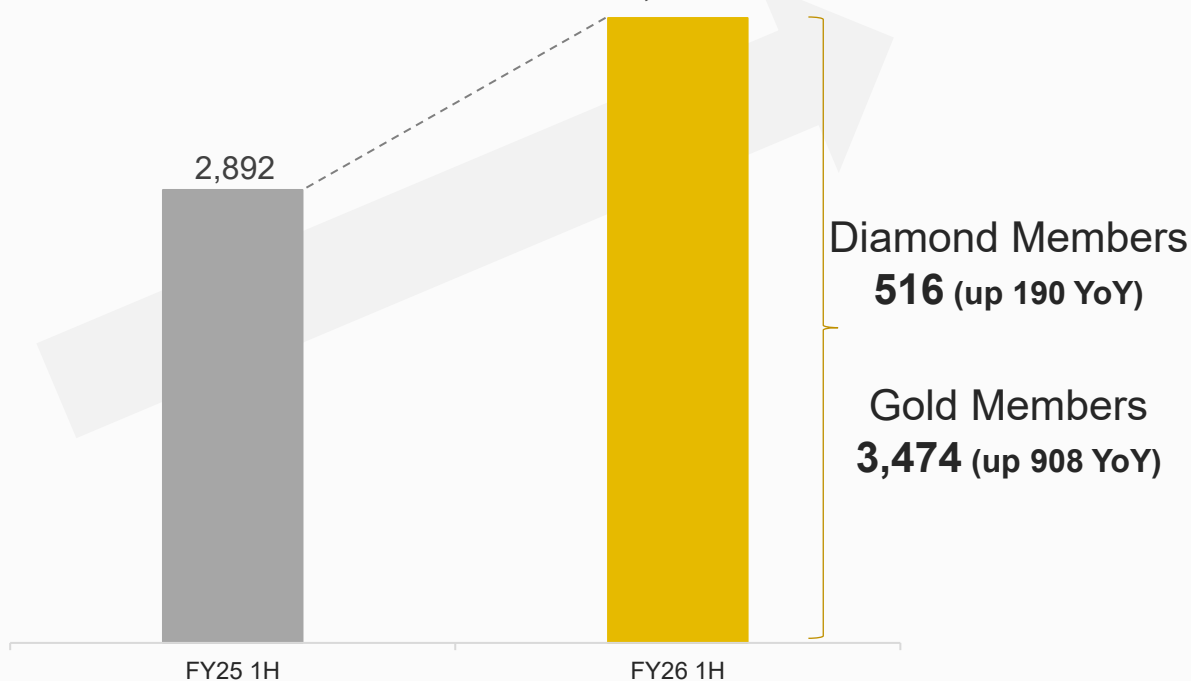
07 Other Progress

08 Appendix

- Car Premium Dealer saw robust growth in **Diamond memberships, up 190 companies**, and **Gold memberships, up 908 companies**, both YoY
- Car Premium Garage is currently preparing to expand its extensive product lineup to increase customer numbers

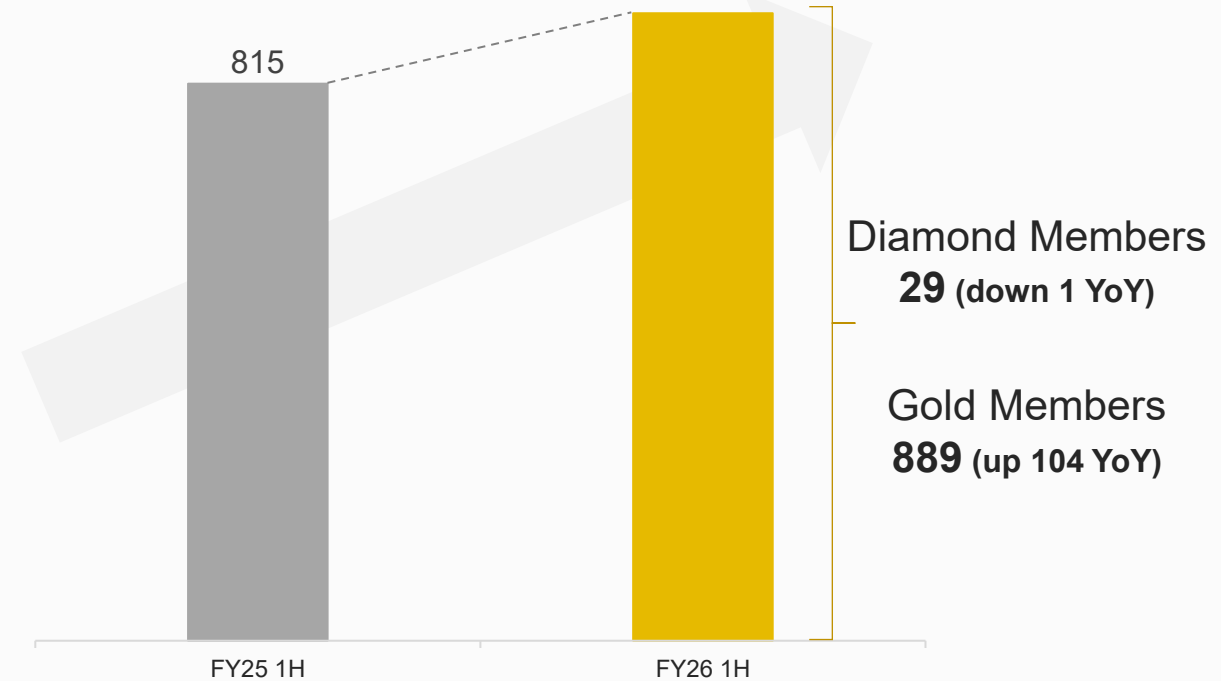
Car Premium Dealer (automobile dealers)

Up 1,098 YoY
3,990



Car Premium Garage (maintenance facilities)

Up 103 YoY
918





01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

05 Auto Mobility Segment

06 Car Premium Club

07 Other Progress

08 Appendix

Other Progress



About Our **Next** Medium-Term Management Plan

- ✓ We aim to promote a growth strategy centered on **Mobility, Finance and IT**
- ✓ We **aim for a compound annual growth rate (CAGR)** of profit before tax **between 20% and 30%**
- ✓ We plan to **formulate** the new plan for the **four-year period** from FY2027 to FY2030
- ✓ We intend to **announce** the new plan around the **financial results presentation for FY2026**.

Regarding claims for damages

- ✓ We recognize that the **root cause** of this system failure is attributable to various problems in the execution of business, including **program defects** caused by the **two external vendors** contracted for core system renewal.
- ✓ In order to pursue responsibility for this incident, we have filed a **claim for damages** against the external vendors for damages caused by breach of contract and illegal acts.

Topics



Signed a joint venture agreement with BIKE O & COMPANY, Ltd.

- Utilizing Bike O's brand power and store management knowledge, as well as our know-how from our Car Premium membership business, we will together **develop and verify next-generation business models**

▶Click [here](#) for release



Business development with ITOCHU Corporation

- Announced capital and business alliance on August 8, 2025
- **Launched a dedicated team** to maximize synergies by combining the strengths of both companies
- **Began** to identify and consider possibilities for collaboration with a focus on business strategy and overseas expansion

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Publication of Integrated Report 2025 (Japanese/English)

- Published Integrated Report 2025 on **November 10 (English version also released at the same time)**
- Features expanded explanations of initiatives for long-term vision and medium-term vision

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01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

05 Auto Mobility Segment

06 Car Premium Club

07 Other Progress

08 Appendix

Company Profile



Name	Premium Group Co., Ltd.
Securities Code / Exchange	7199 / Prime Market of Tokyo Stock Exchange
Established	May 25, 2015 Note: 2007: Established Premium Co., Ltd. (Former name: G-ONE Credit Services Co., Ltd.)
Head Office	The Okura Prestige Tower, 2-10-4 Toranomom, Minato-ku, Tokyo
President and Representative Director	Yohichi Shibata
Number of Issued Shares	40,675,902 (As of September 30, 2025)
Capital	¥1,794 million (non-consolidated: as of September 30, 2025)
Number of Employees	850 (consolidated: as of September 30, 2025) (Note) Number of persons employed by the Group excluding temporary workers
Description of Business	Businesses in Japan and overseas* • Finance • Automobile warranty • Auto mobility • Car Premium (building a membership organization of automobile dealers and garages) * Overseas (Thailand, Indonesia, Philippines)

Description of Business



- Premium Group is an auto mobility company offering customers a vibrant car life alongside our network of car dealers and garages.

Business Segment

Finance segment

Main business

- Auto credit
- Ecology credit
- Shopping credit
- Collection Agency

Main business partners

- Automobile dealer

Automobile warranty segment

Main business

- Automobile warranty
- Overseas expansion of automobile warranty (Thailand, Indonesia, Philippines)

Main business partners

- Automobile dealers and garages

Auto Mobility

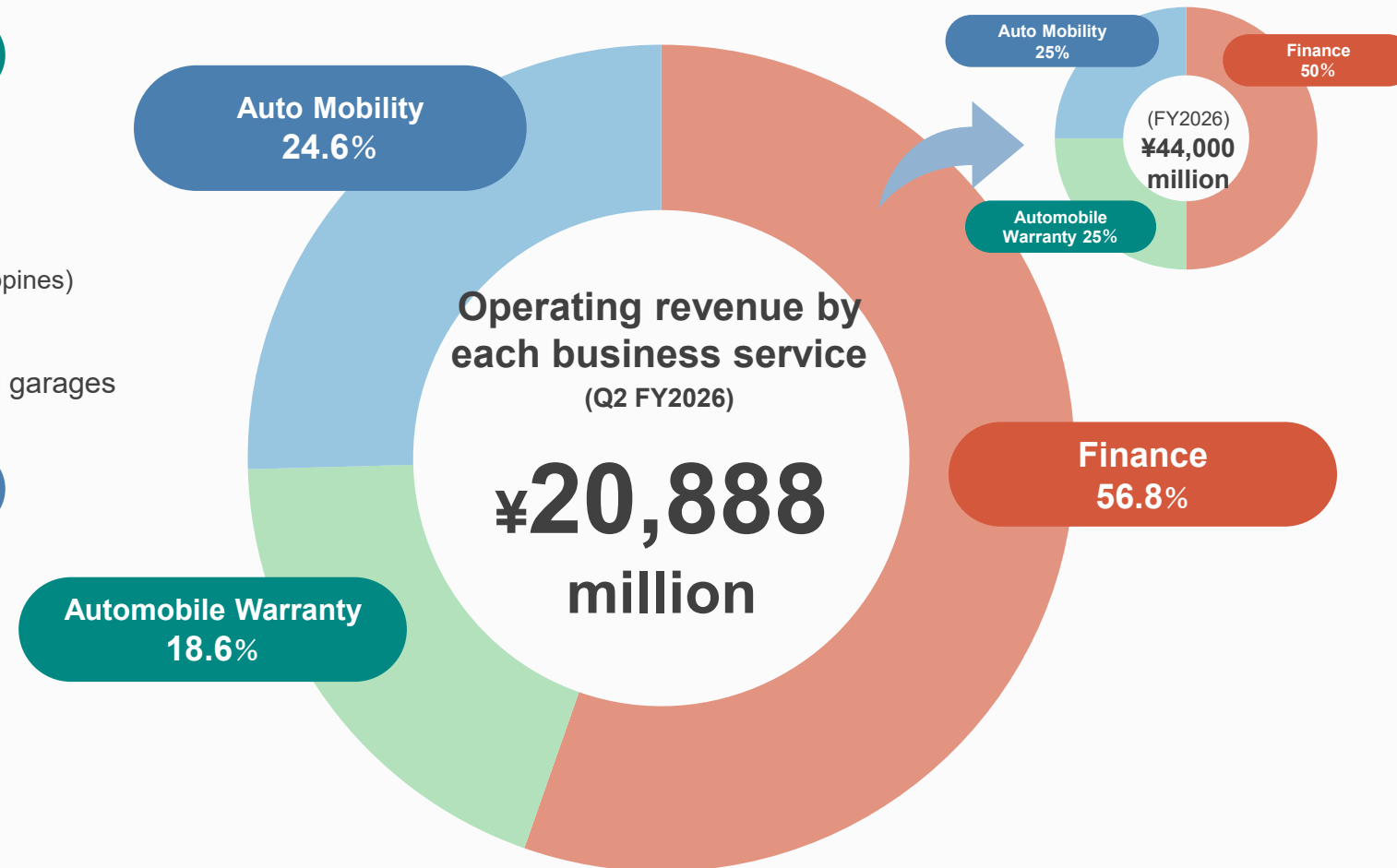
Main business

- Operation of Car Premium Club membership organization
- Automobile wholesaling
- Sales of software
- Automobile leasing
- Operation of garages
- Sales of used parts to domestic and overseas

Main business partners

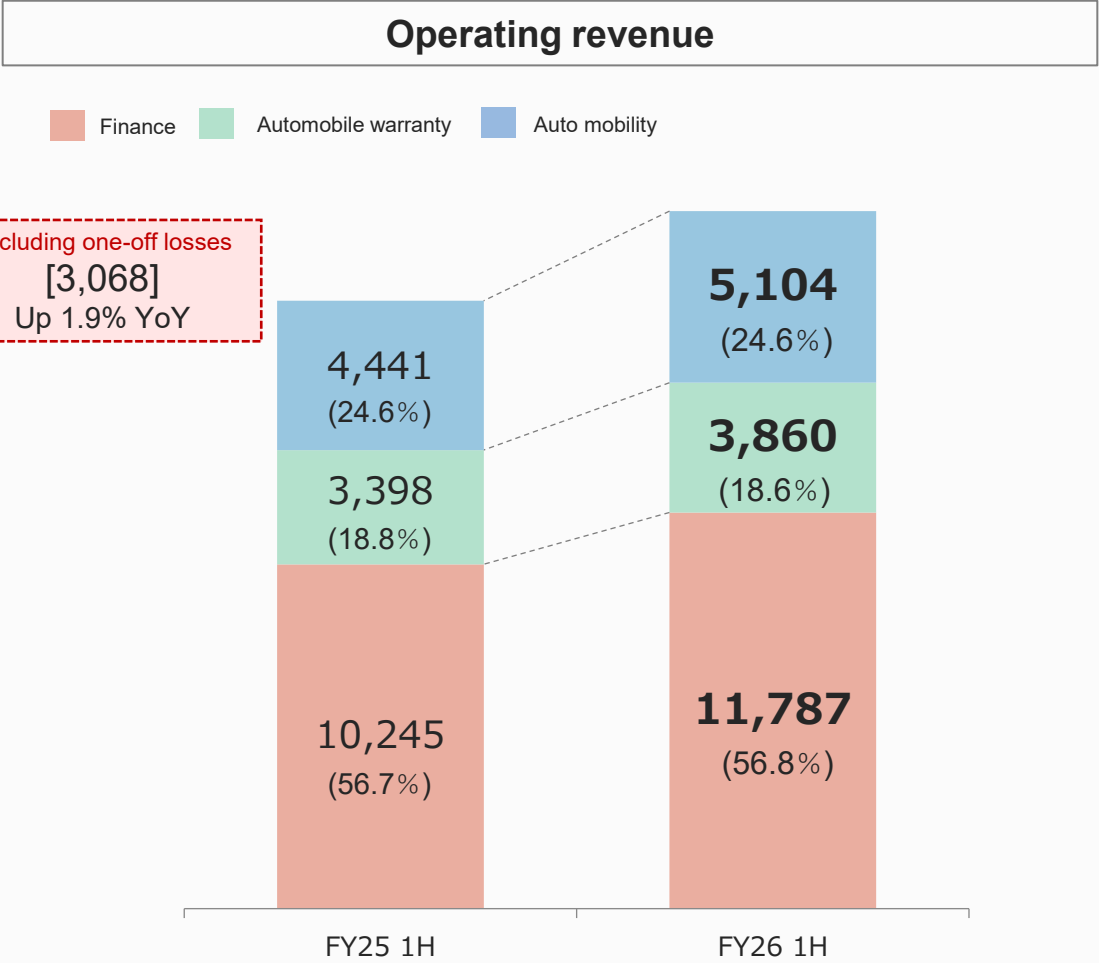
- Automobile dealers and garages

Portfolio by Segment



Performance by Segment

	Q2 FY2026		
	Operating revenue	Operating profit	Profit before tax
Finance segment	11,787 Up 15.0% YoY	1,998 Down 33.9% YoY	1,967 Down 34.7% YoY
Automobile warranty segment	3,860 Up 13.6% YoY	599 Up 26.0% YoY	686 Up 31.5% YoY
Auto mobility segment	5,104 Up 14.9% YoY	839 Up 44.1% YoY	839 Up 46.1% YoY



seeking to become the **ONE & ONLY** auto mobility company

vs. FY2023: 204-255%

The diagram illustrates the N-STEP business ecosystem. At the center is the N-STEP logo. Surrounding it are various services for businesses, including HR, Finance, Legal, and Marketing. The outer ring shows the flow of users: Online users (top left), In-person users (bottom left), and Online users (bottom right). The top right section highlights 'Vehicle inspection / Body work Maintenance' with 1,500 companies. The bottom left section highlights 'Buyback / Sale' with 5,000 companies. The diagram is labeled 'N-STEP' and 'Services for businesses'.

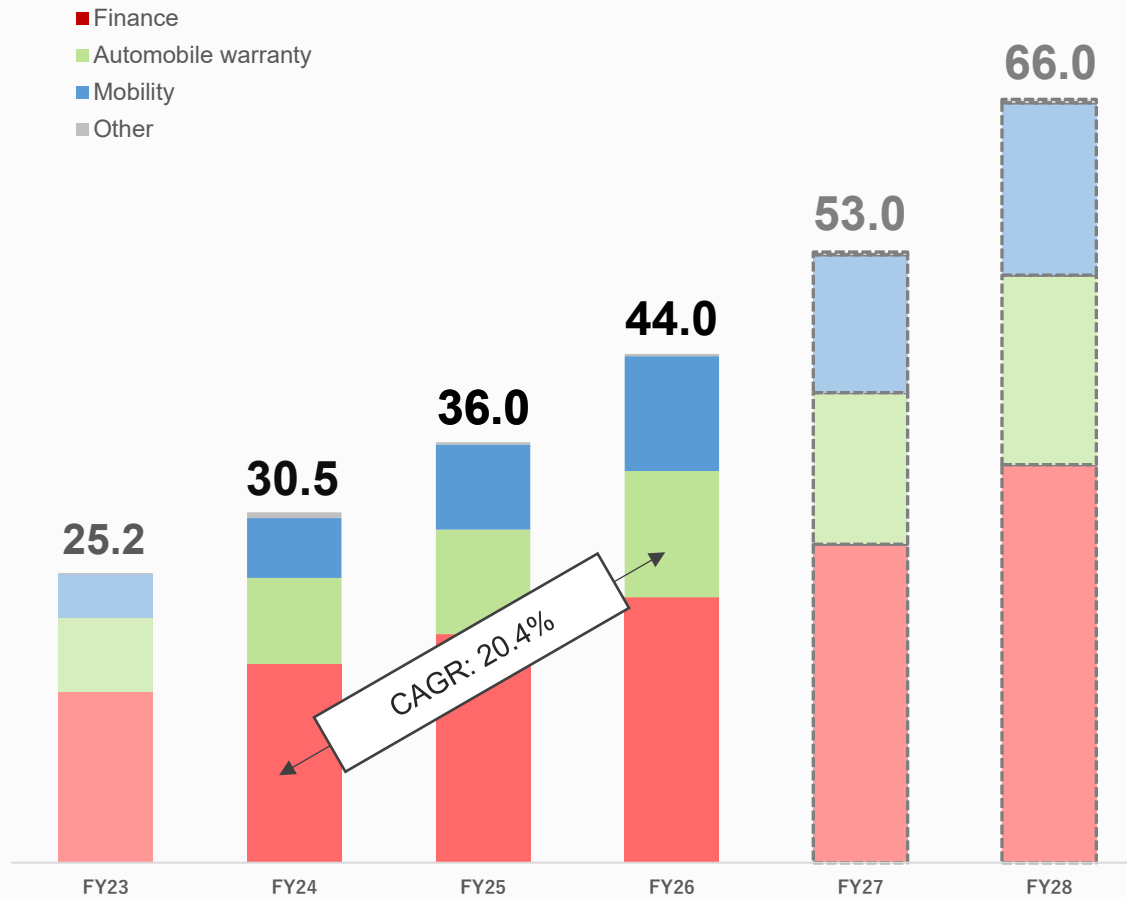
Medium-Term Management Plan: Numerical Targets

—Management Indicators—



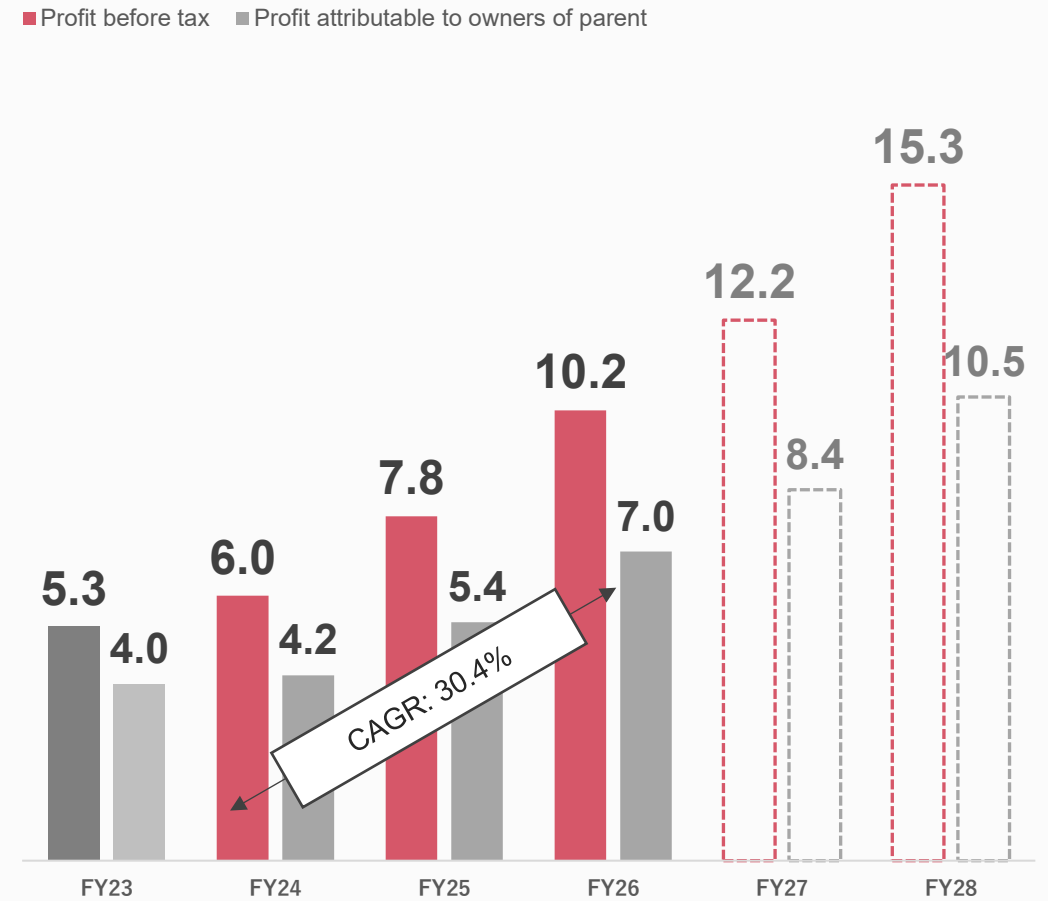
Operating revenue

(Billions of yen)



Profit before tax / Profit attributable to owners of parent

(Billions of yen)



(FY24 Q3) Released Car Premium Anshin Shop



- Launched Car Premium Anshin Shop, a program that allows customers to access products and services with peace of mind, on Jan. 29, 2024

What is Car Premium Anshin Shop?

An outlet that provides services that guarantee “peace of mind” so that all customers fully understand and agree with the details of their transaction.

- ✓Fulfillment of the Company's standard
- ✓Peace of mind guarantee/ consent with terms of service
- ✓Car Premium inspections



- ✓ Provision of Anshin Service
- ✓ Display of top rankings on Car Premium website

カープレミアクラブ
Gold Members

カープレミアクラブ
Diamond Members

Details of peace of mind guarantee and services



Guaranteed peace of mind
when purchasing a vehicle



Guaranteed peace of mind
after vehicle maintenance



We will provide accurate and detailed explanations so that customers fully understand and accept their purchase/work order.



We will provide a transparent document containing the details and costs of work.



We will carry out a Car Premium inspection before delivery for greater peace of mind.

Car Premium will pay up to **¥300,000** to repair any defects within 14 days after purchasing a vehicle

Car Premium will pay up to **¥300,000** to repair any defects within 14 days after maintenance work

Car Premium Dealer auto loan share*₁

Up 23.5 pts YoY

65.4%

Maintaining strong growth underpinned by the **increase in paid memberships**

Number of sales staff

Down 3 YoY

96

Not planning to increase sales staff significantly but **rising PH***₂ (establishing mechanisms and making sales activities more efficient)

AI credit screening rate

Down 0.9 pts YoY

37.3%

Further increase screening **accuracy** to reduce screening time and standardize screening decisions

*1. The percentage of Car Premium Dealers (membership organization for automobile dealers) as a share of the Company's auto loan volume.

*2 PH (per head) is the average monthly total volume of new loans per sales staff. In the second quarter of the fiscal year ending March 2026, PH decreased due to a decline in sales resources, which was necessary to reinforce debt collection operations following the system failure.

	FY2025 (As of March 31, 2025)	FY2026.Q1 (As of June 30, 2025)	FY2026.Q2 (As of September 30, 2025)	Compared to the end of previous period	QoQ
Assets					
Cash and cash equivalents	17,159	22,989	24,160	+40.8%	+5.1%
Financing receivables	74,719	77,542	78,990	+5.7%	+1.9%
Other financial assets	8,366	8,434	8,813	+5.3%	+4.5%
Property, plant and equipment	5,396	5,389	5,064	△6.2%	△6.0%
Intangible assets	9,201	9,071	8,933	△2.9%	△1.5%
Goodwill	3,958	3,958	3,958	+0.0%	+0.0%
Investments accounted for using equity method	4,085	4,159	4,427	+8.4%	+6.4%
Deferred tax assets	50	121	196	+289.8%	+61.8%
Insurance assets	42,130	47,540	39,925	△5.2%	△16.0%
Other assets	19,924	17,342	14,478	△27.3%	△16.5%
Total assets	184,988	196,545	188,943	+2.1%	△3.9%
Liabilities					
Financial guarantee contracts	81,245	77,128	63,515	△21.8%	△17.6%
Deferred warranty revenue	8,055	8,451	8,822	+9.5%	+4.4%
Borrowings	51,188	70,495	70,781	+38.3%	+0.4%
Other financial liabilities	16,686	13,320	14,565	△12.7%	+9.3%
Provisions	436	524	495	+13.4%	△5.6%
Income taxes payable	1,821	290	947	△48.0%	+226.2%
Deferred tax liabilities	836	1,114	1,270	+51.9%	+13.9%
Other liabilities	5,773	5,764	5,656	△2.0%	△1.9%
Total liabilities	166,039	177,086	166,051	+0.0%	△6.2%
Equity					
Equity attributable to owners of parent					
Share capital	1,700	1,700	1,794	+5.5%	+5.5%
Capital surplus	1,585	1,610	2,540	+60.2%	+57.7%
Retained earnings	17,949	18,403	19,778	+10.2%	+7.5%
Treasury shares	△ 3,046	△ 3,043	△ 2,052	△32.6%	△32.6%
Other components of equity	734	769	812	+10.6%	+5.6%
Total equity attributable to owners of parent	18,923	19,440	22,871	+20.9%	+17.7%
Non-controlling interests	26	20	21	△18.3%	+4.4%
Total equity	18,948	19,460	22,892	+20.8%	+17.6%
Total liabilities and equity	184,988	196,545	188,943	+2.1%	△3.9%

P/L (Consolidated Cumulative Period)

(Millions of yen)



(April 1 - September 30)	FY2025.Q1-Q2	FY2026.Q1-Q2	YoY
	(April 1, 2024 - September 30, 2024)	(April 1, 2025 - September 30, 2025)	
Operating revenue	18,092	20,888	+15.5%
Operating expenses	14,042	17,331	+23.4%
Operating profit	4,050	3,556	△12.2%
Share of profit of investments accounted for using equity method	42	78	+87.9%
Other finance income	33	132	+307.5%
Other finance costs	48	36	△25.0%
Profit (loss) before tax	4,076	3,730	△8.5%
Income tax expense	1,304	1,139	△12.7%
Profit (loss)	2,772	2,592	△6.5%
Profit (loss) attributable to:			
Owners of parent	2,771	2,589	△6.6%
Non-controlling interests	1	3	+260.4%

P/L (Consolidated Cumulative Period)

(Millions of yen)



(April 1 - September 30)	FY2025.Q1-Q2 (April 1, 2024 - September 30, 2024)	FY2026.Q1-Q2 (April 1, 2025 - September 30, 2025)	YoY
Operating revenue			
Finance income	8,488	9,887	+16.5%
Warranty revenue	3,346	3,811	+13.9%
Automobility-related sales	2,966	3,529	+19.0%
Other commission sales	1,485	1,434	△3.4%
Automotive parts sales	957	913	△4.6%
Impairment gain on financial assets	459	771	+67.9%
Revenue from the exercise of insurance policies	164	255	+55.3%
Other	227	288	+26.5%
Total	18,092	20,888	+15.5%

(April 1 - September 30)	FY2025.Q1-Q2 (April 1, 2024 - September 30, 2024)	FY2026.Q1-Q2 (April 1, 2025 - September 30, 2025)	YoY
Operating expenses			
Finance costs	229	467	+104.1%
Warranty cost	1,930	2,167	+12.3%
Automobility-related costs	1,583	1,934	+22.2%
Guarantee commission	1,868	2,311	+23.7%
Cost of automotive parts external sales	746	682	△8.6%
Employee benefit expenses	3,220	3,620	+12.4%
Depreciation	869	1,076	+23.9%
Commission expenses	703	788	+12.1%
Taxes and dues	510	701	+37.5%
System operation costs	501	1,206	+140.8%
Outsourcing expenses	429	713	+66.0%
Other operating expenses	1,455	1,667	+14.5%
Total	14,042	17,331	+23.4%

P/L (Consolidated Accounting Period)

(July 1 - September 30)	FY2025.Q2 (July 1, 2024 - September 30, 2024)	FY2026.Q1 (April 1, 2025 - July 30, 2025)	FY2026.Q2 (July 1, 2025 - September 30, 2025)	YoY	QoQ
Operating revenue	9,418	10,296	10,592	+12.5%	+2.9%
Operating expenses	7,190	8,711	8,620	+19.9%	△1.0%
Operating profit	2,228	1,585	1,971	△11.5%	+24.4%
Share of profit of investments accounted for using equity method	24	29	49	+103.0%	+73.3%
Other finance income	△ 12	108	25	△302.7%	△77.2%
Other finance costs	40	14	23	△44.2%	+64.0%
Profit (loss) before tax	2,200	1,707	2,023	△8.0%	+18.5%
Income tax expense	704	491	647	△8.0%	+31.7%
Profit (loss)	1,496	1,216	1,376	△8.0%	+13.1%
Profit (loss) attributable to:					
Owners of parent	1,497	1,214	1,375	△8.2%	+13.2%
Non-controlling interests	△ 2	2	1	△153.1%	△53.4%

P/L (Consolidated Accounting Period)

(Millions of yen)



(July 1 - September 30)	FY2025.Q2 (July 1, 2024 - September 30, 2024)	FY2026.Q1 (April 1, 2025 - July 30, 2025)	FY2026.Q2 (July 1, 2025 - September 30, 2025)	YoY	QoQ
Operating revenue					
Finance income	4,342	5,020	4,867	+12.1%	△3.0%
Warranty revenue	1,700	1,864	1,946	+14.5%	+4.4%
Automobility-related sales	1,473	1,724	1,805	+22.5%	+4.7%
Other commission sales	760	705	729	△4.0%	+3.4%
Automotive parts sales	510	442	472	△7.4%	+6.9%
Impairment gain on financial assets	312	322	448	+43.8%	+39.0%
Revenue from the exercise of insurance policies	164	-	255	+55.3%	-
Other	157	219	69	△56.1%	△68.4%
Total	9,418	10,296	10,592	+12.5%	+2.9%
(July 1 - September 30)	FY2025.Q2 (July 1, 2024 - September 30, 2024)	FY2026.Q1 (April 1, 2025 - July 30, 2025)	FY2026.Q2 (July 1, 2025 - September 30, 2025)	YoY	QoQ
Operating expenses					
Finance costs	117	229	238	+102.4%	+3.6%
Warranty cost	1,044	977	1,190	+13.9%	+21.8%
Automobility-related costs	766	1,020	914	+19.3%	△10.4%
Guarantee commission	960	1,153	1,158	+20.7%	+0.4%
Cost of automotive parts external sales	406	328	354	△12.8%	+8.0%
Employee benefit expenses	1,625	1,796	1,824	+12.2%	+1.5%
Depreciation	416	534	542	+30.3%	+1.5%
Commission expenses	360	358	430	+19.3%	+20.2%
Taxes and dues	252	357	343	+36.2%	△3.9%
System operation costs	257	663	542	+110.6%	△18.3%
Outsourcing expenses	228	357	356	+56.3%	△0.4%
Other operating expenses	757	937	729	△3.7%	△22.2%
Total	7,190	8,711	8,620	+19.9%	△1.0%



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