Premium Group Co., Ltd. TSE Prime Market: 7199

Financial Results Presentation for 1H of FY Ending March 31, 2027

November 10, 2026



01 Financial Highlights

02 Summary of Financial Results

03 Summary of Financial Results by Segment

04 Appendix

Notes: 1. For a detailed description of business, please refer to the company information materials available on our IR website.

2. The financial results presentation for the first half of the fiscal year ending March 31, 2027 is scheduled to be held on Friday, November 13, 2026 JST. A video of the results briefing will be posted on our IR website following the event.



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Financial Results Highlights

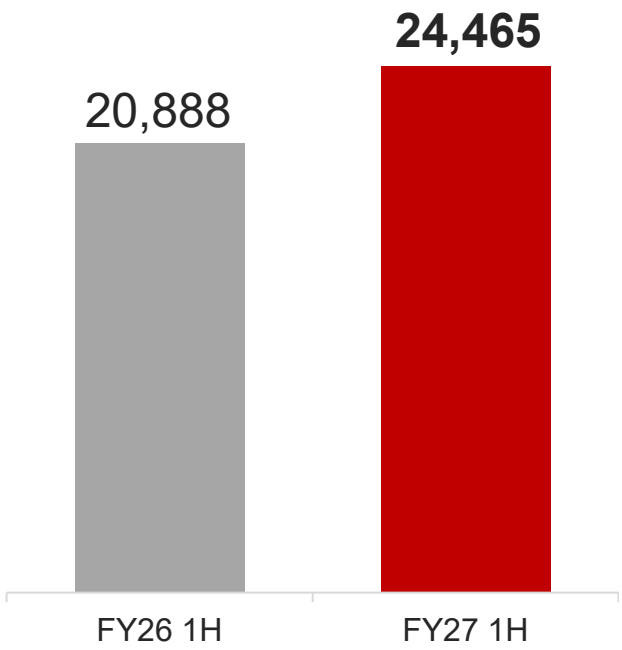
- **Operating revenue grew 17.1% YoY, driven by strong performance in the Service segment*.**
- **Despite continued increases in warranty costs and interest expenses due to rising interest rates, operating profit and profit before tax both increased year-on-year, mainly due to factors such as a decrease in response costs related to the system failure in the previous fiscal year.**

Performance

(Millions of yen)

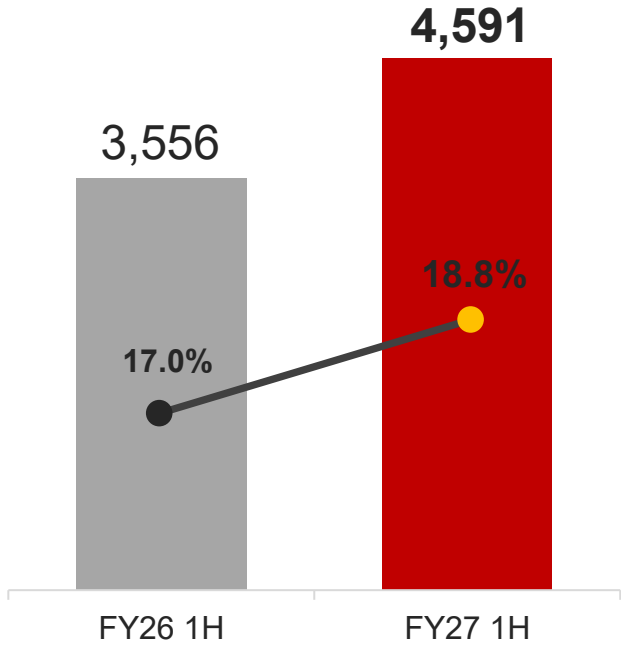
Operating revenue

Up 17.1% YoY



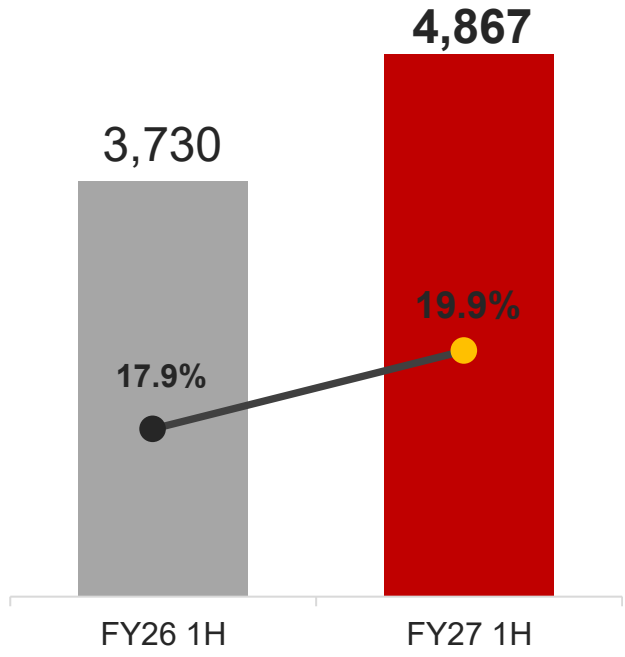
Operating profit (Profit margin)

Up 29.1% YoY



Profit before tax (Profit margin)

Up 30.5% YoY



(Note) The "Future expected earnings" data that was included up to Q3 of FY2026 has been moved to the Appendix page. Future expected earnings refers to recurring revenue expected to be recognized in the future based on contracts and other agreements already in place.
* For information regarding the Service segment, please refer to "Changes to Reporting Segments" on page 6.

Financial Results Highlights (Market and KPIs)

- While the number of new vehicles sold maintained positive growth due to a rebound from the previous year's slump, the number of used passenger vehicles registered continued to fall below the previous year's level, showing a slight downward trend.
- Under a policy of prioritizing quality over quantity by thoroughly raising interest rates, total volume of new loans grew YoY and total volume of new warranties posted double-digit growth.
- Car Premium Club memberships increased significantly by +1,770 stores year-on-year, further advancing the expansion of our membership base.

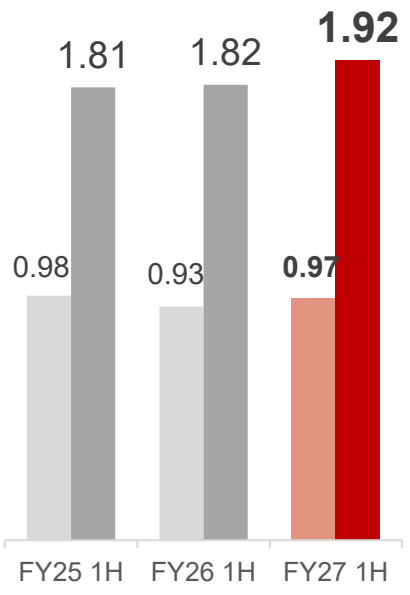
Domestic market*

(Millions of units)

Number of new vehicles sold

YoY change

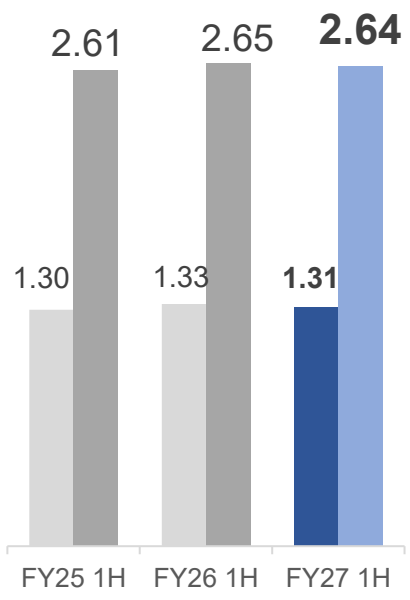
Q2 alone: Up 3.4%
1H: Up 5.4%



Number of registered used vehicles

YoY change

Q2 alone: Down 1.2%
1H: Down 0.7%



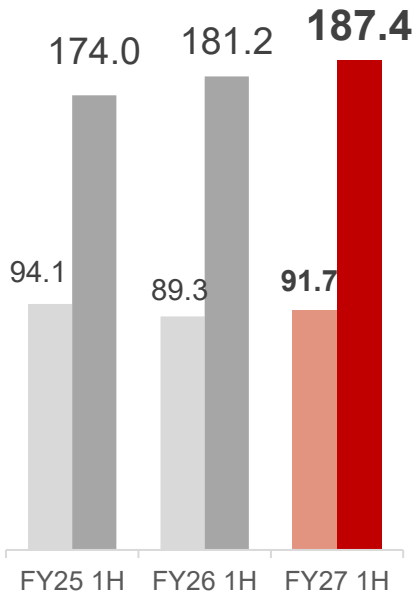
KPIs

(Billions of yen and stores)

Total volume of new loans

YoY change

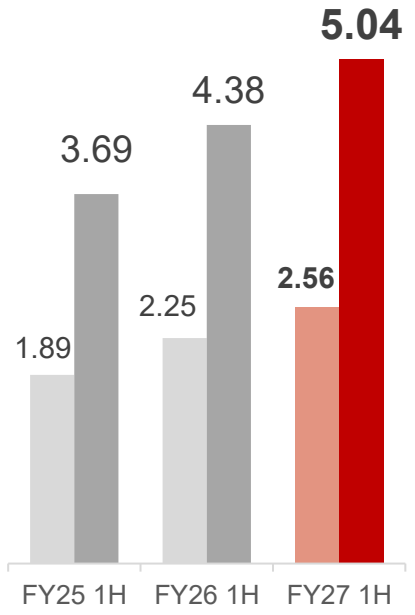
Q2 alone: Up 2.7%
1H: Up 3.5%



Total volume of new warranties

YoY change

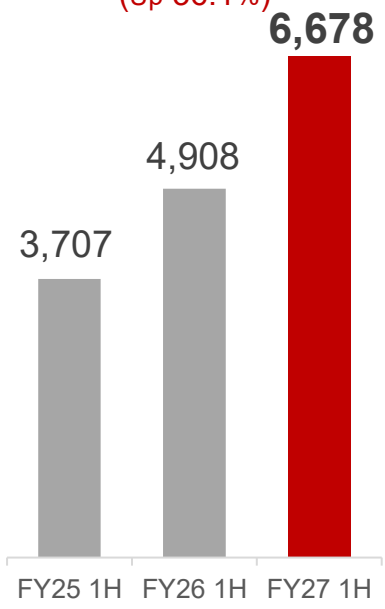
Q2 alone: Up 13.8%
1H: Up 15.0%



Car Premium Club memberships (at end of period)

YoY change

Up 1,770 stores (Up 36.1%)



* 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

Financial Results Highlights (Changes to Reporting Segments)

- Following the integration of our four major subsidiaries in July 2026, we transitioned to an integrated management structure with a shared and common customer base.
  To align our management structure with external disclosures, we have reorganized our reporting segments as follows, effective from Q2.
- This change modifies the disclosure classification and has no impact on consolidated results or full-year forecasts.

Changes are indicated with underlines.

Previous segment	Applicable businesses
Finance	Auto credit Servicer operations Overseas finance*
Automobile Warranty	Domestic automobile warranty Overseas automobile warranty*
Auto Mobility Services	Operation of membership organization Automobile wholesale Subscription-based sales (leasing) Software sales Automotive parts sales Operation of automobile maintenance facilities

New segment	Applicable businesses
Finance	Auto credit
Service	Servicer operations Domestic automobile warranty Operation of membership organization Automobile wholesale Subscription-based sales (leasing) Software sales Automotive parts sales Operation of automobile maintenance facilities

Note: For details regarding the reasons for the change, please refer to the disclosure released on the same date.

* Each overseas business is excluded from the reporting segments taking into account its current scale.

Finance segment: Pursues financial returns based on credit and interest rate risks.
Service segment: Non-financial business domain centered on service provision and customer services.

Financial Results Highlights (Performance by Segment)

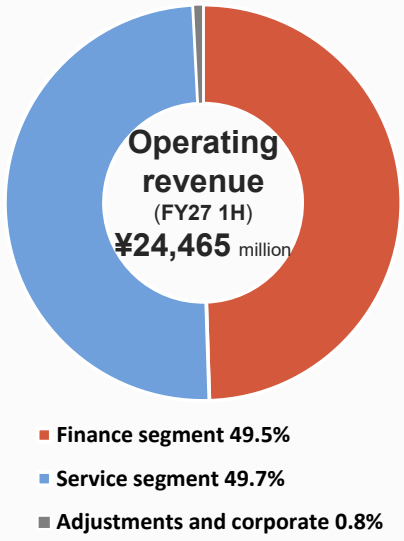
- **Operating revenue for both businesses achieved double-digit growth, with composition ratios of approximately 50%, forming a well-balanced business portfolio.**
- **The Finance segment prioritized profit margins and promoted interest rate hikes, achieving significant profit growth partly due to the improvement of the impact from the previous fiscal year.**
- **The Service segment secured profit growth through significant expansion in operating revenue, despite a decline in profit margins due to factors such as rising costs.**

(Millions of yen)

New segments	Finance		Service		Adjustments and corporate		Consolidated total	
	FY27 1H	YoY change	FY27 1H	YoY change	FY27 1H	YoY change	FY27 1H	YoY change
Operating revenue	12,109	+12.6%	12,159	+22.9%	197	(17.5%)	24,465	+17.1%
Operating profit	2,432	+93.5%	2,298	+5.4%	(138)	(214.8%)	4,591	+29.1%
Profit margin	20.1%	+8.4pts	18.9%	(3.1pts)	—	—	18.8%	+1.7pts

Note: Please refer to the Appendix for a summary of financial results by both new and previous segments.

Operating revenue mix





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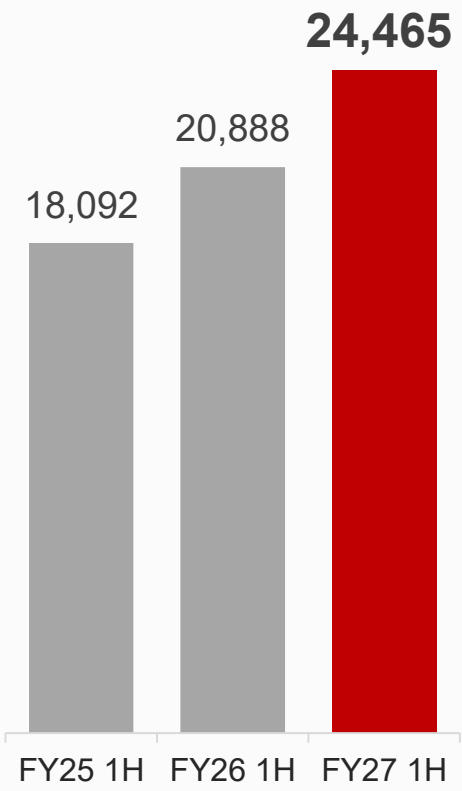
Consolidated Performance

(Millions of yen)

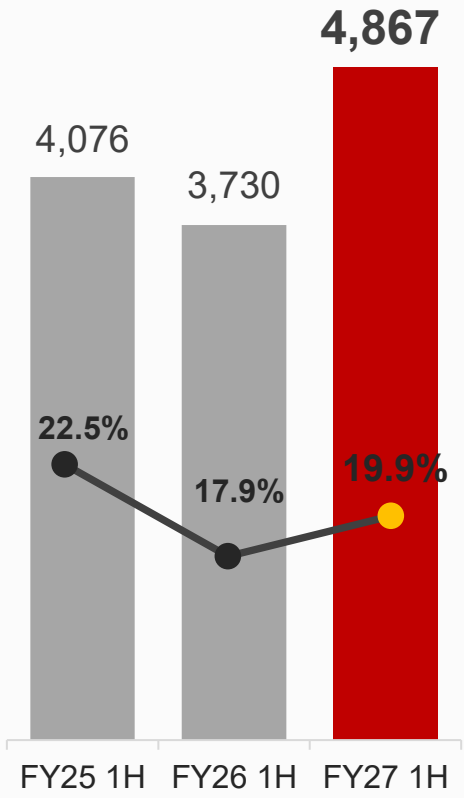
- **While operating revenue increased by 17.1%, operating expenses rose by only 14.7%, with revenue growth outpacing expense growth, contributing to profit growth.**
- **Despite higher warranty costs and interest expenses, profit margin before tax reached approximately 20%.**

	FY26 1H	FY27 1H	YoY change
Operating revenue	20,888	24,465	+17.1%
Operating expenses	17,331	19,874	+14.7%
Operating profit	3,556	4,591	+29.1%
Profit before tax	3,730	4,867	+30.5%
Profit attributable to owners of parent	2,589	3,305	+27.6%
Basic earnings per share (yen)	67.75	85.26	+25.8%

Operating revenue



Profit before tax (profit margin)

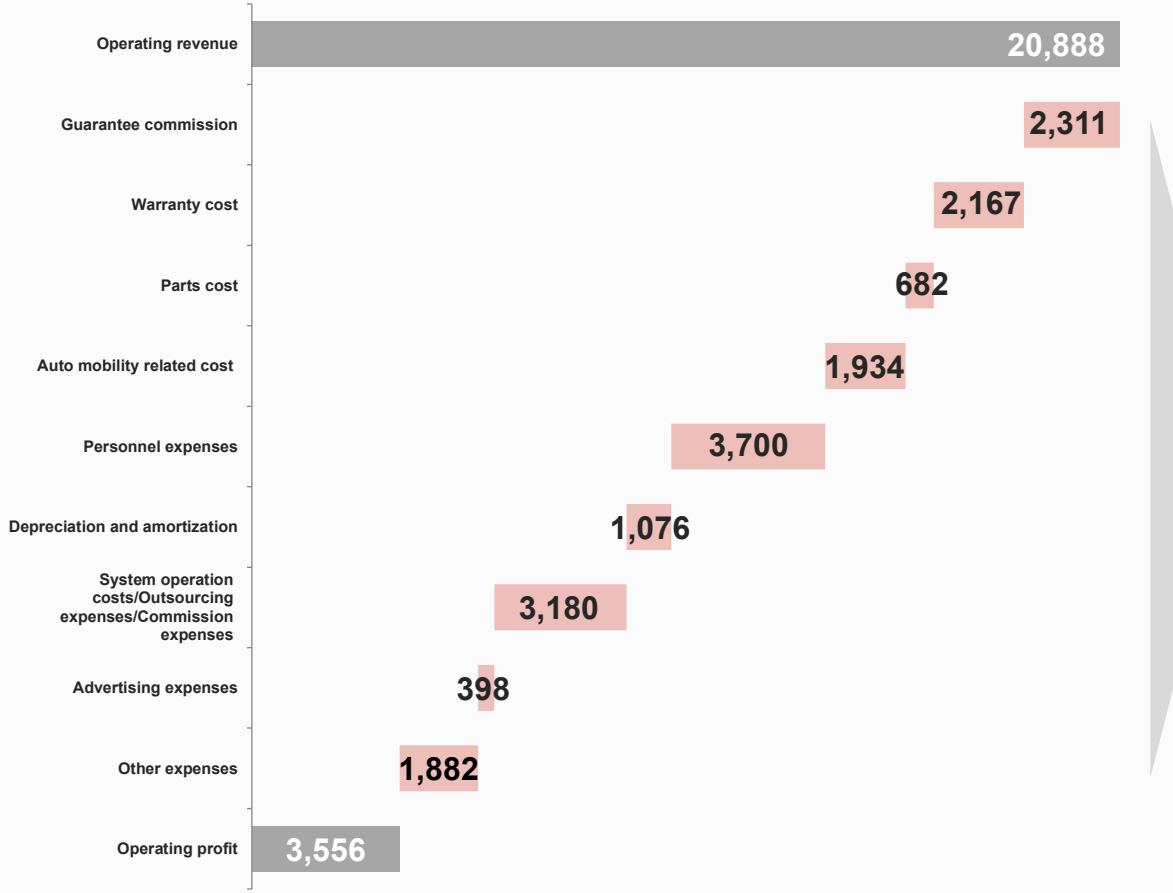


Operating Expenses (Breakdown)

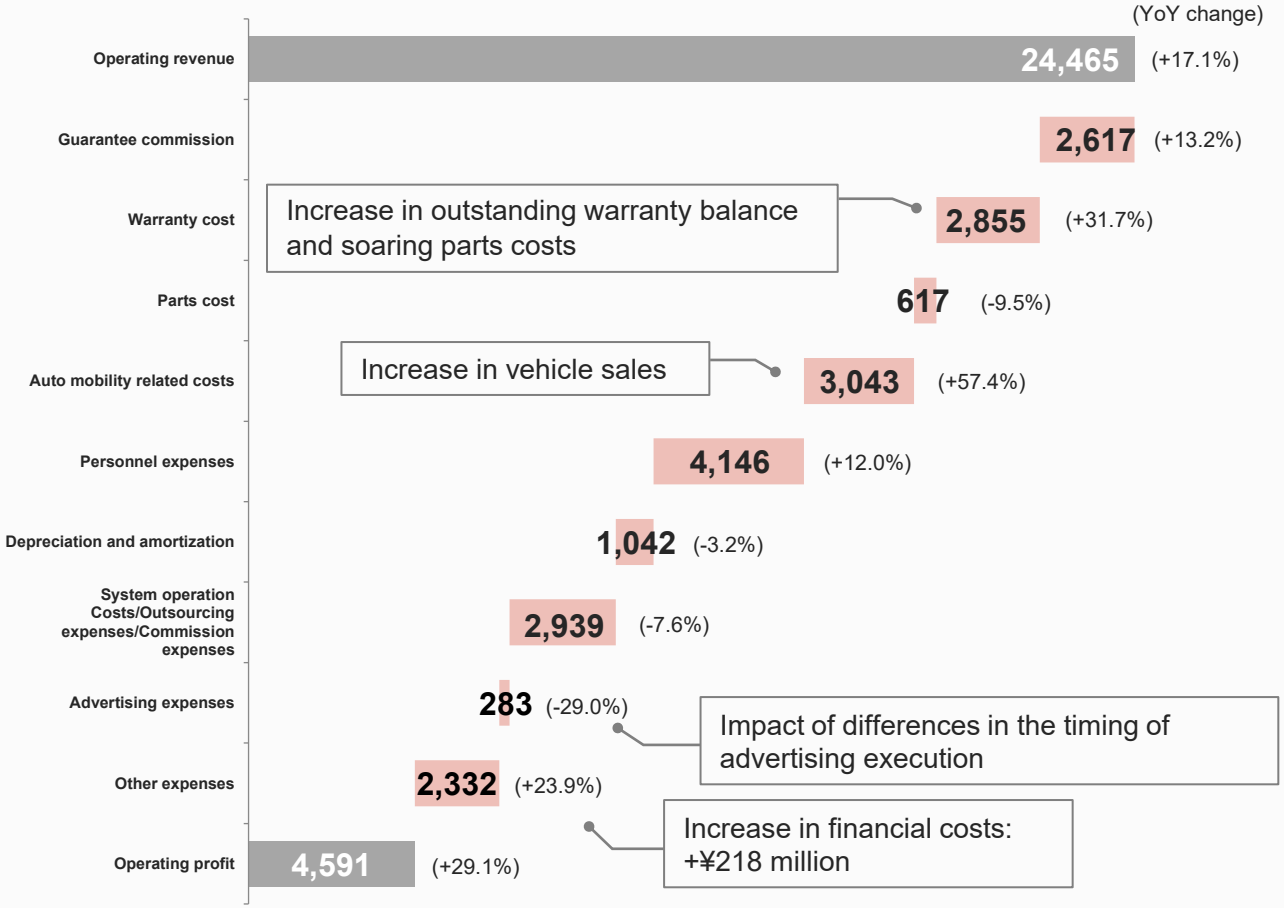
(Millions of yen)

- **Despite an increase in costs due to the expansion of vehicle sales and soaring warranty costs, cost optimization progressed, and the growth rate of operating expenses was +14.7%.**

FY26 1H Operating expenses ¥17,331 million



FY27 1H Operating expenses ¥19,874 million (up 14.7% YoY)

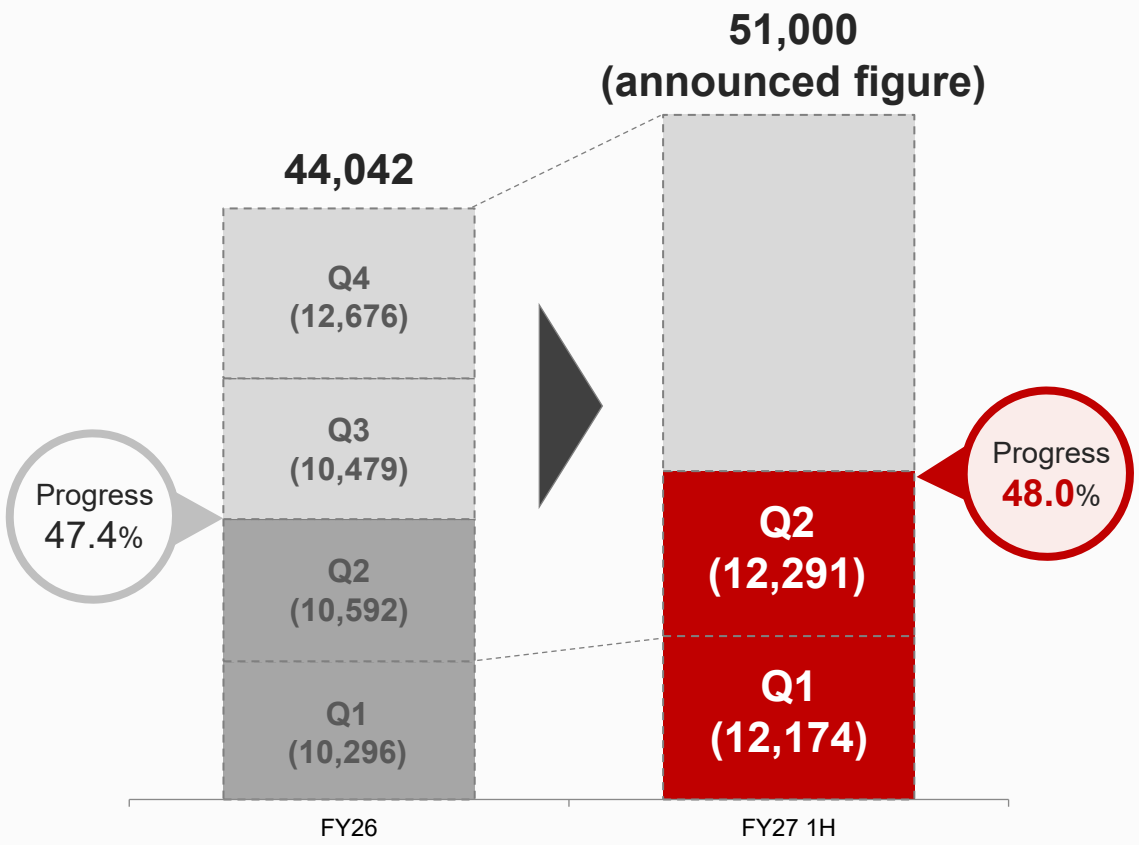


Full-Year Performance Outlook

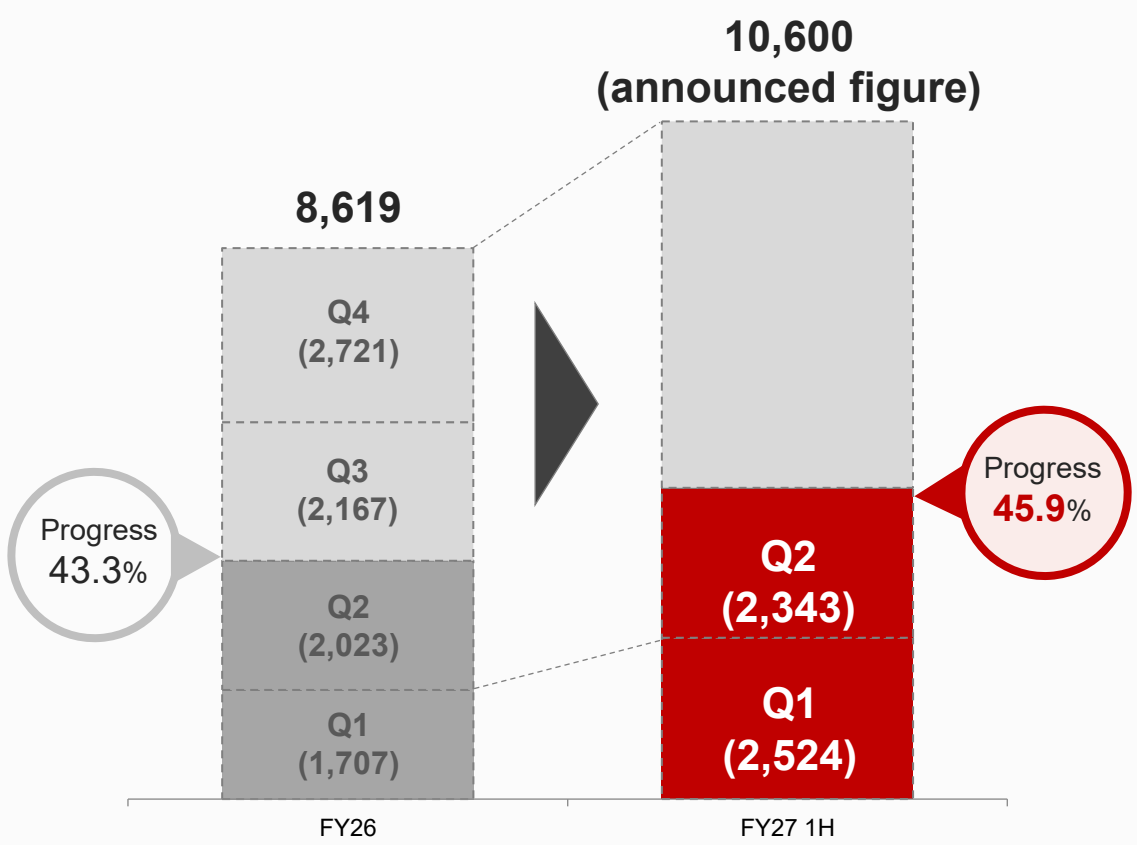
(Millions of yen)

- The progress rate of operating revenue stood at 48.0%, indicating performance is largely as planned.
- The progress rate for profit before tax was 45.9%, in line with expectations, and based primarily on further earnings growth in H2, we expect to achieve the full-year target.

Operating revenue



Profit before tax





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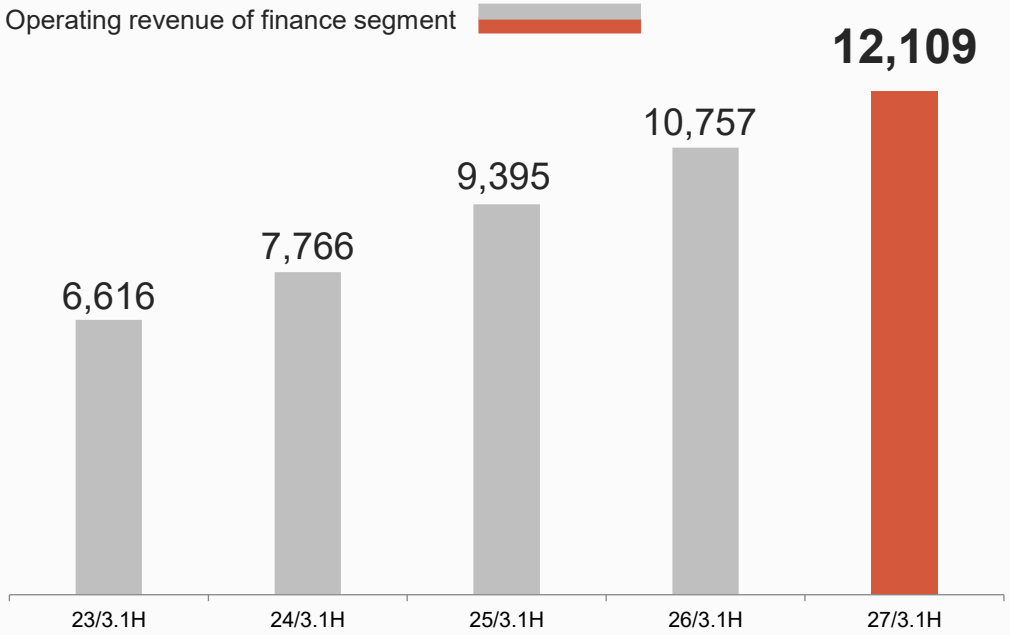
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Finance Segment Performance

(Millions of yen)

- From Q2, the auto credit business is presented based on the new segment criteria.
- Operating revenue is solid at +12.6% YoY. By raising interest rates in response to market interest rates, we secure a spread and aim for further revenue expansion.
- In terms of profit, we achieved a significant increase in profit due to factors such as the recovery effect of delinquent receivables from the system failure in the previous fiscal year.

	FY26 1H	FY27 1H	YoY change
Operating revenue	10,757	12,109	+12.6%
Operating profit [Profit margin]	1,257 [11.7%]	2,432 [20.1%]	+93.5% [+8.4pts]
Profit before tax	1,208	2,386	+97.6%



Note: Due to changes in reporting segments, figures for prior fiscal years have been recalculated using the new classifications. Note that figures for FY2025 and earlier are based in part on estimates.

Note: In light of the impacts it could have on related parties, we have refrained from disclosing certain numerical information from Q4 of FY2026 onwards.

Finance

Total Volume of New Loans/Loan Receivables

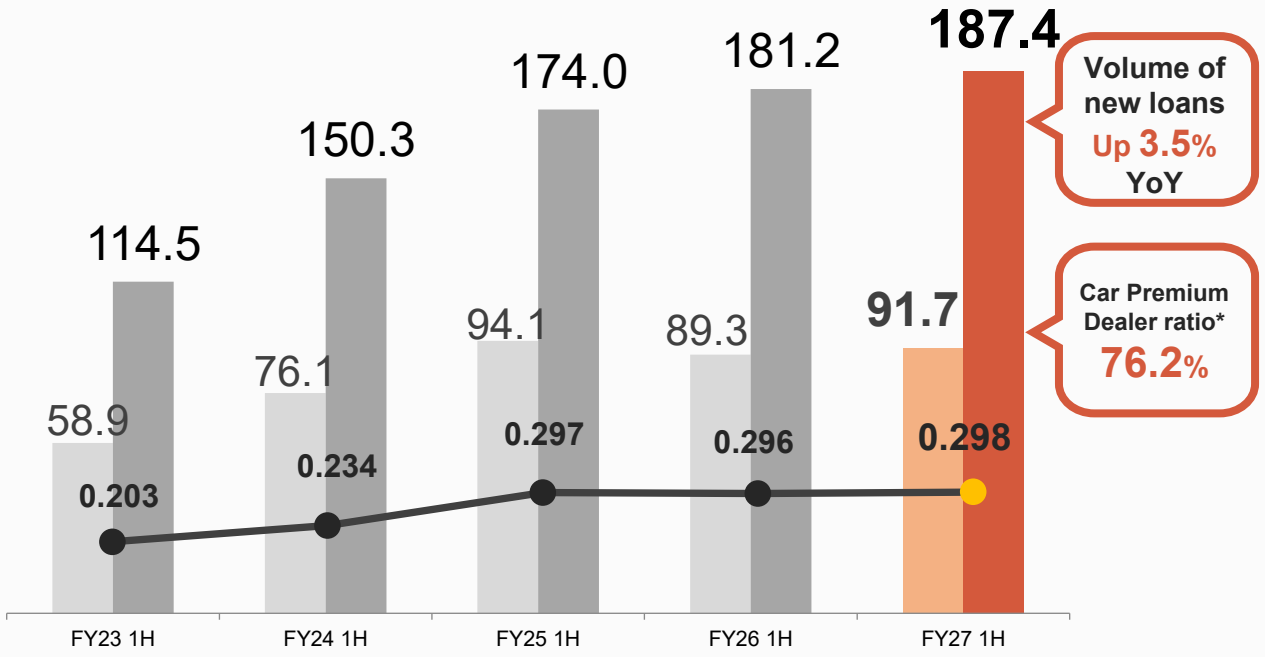
(Billions of yen)

- Under a policy of **prioritizing quality over quantity** by thoroughly raising interest rates, **total volume of new loans** still **grew +3.5%** YoY.
- **Loan receivables** steadily increased by **+11.5%** YoY, and we intend to further expand this based on the recent growth in the volume of new loans.
- **Delinquency rate** steadily declined to **2.20%** (4.29% in the same period of the previous year), **progressing as planned toward normalization**.

Total volume of new loans

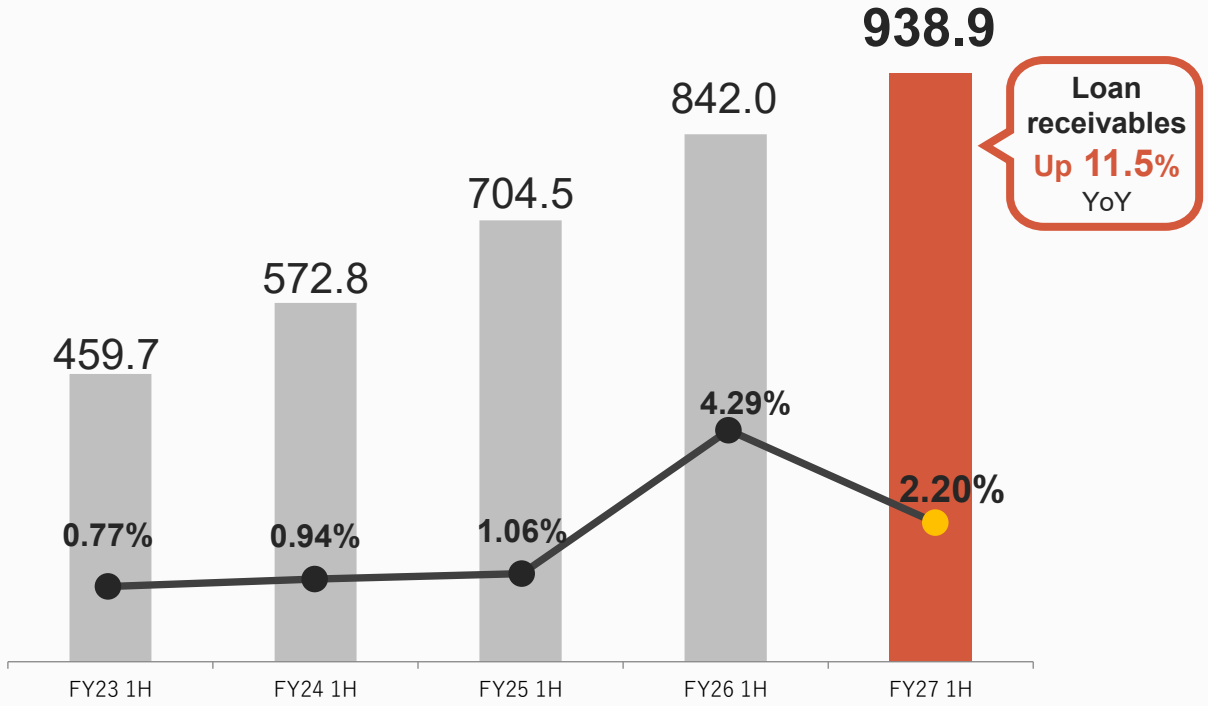
Total volume of new loans (Q2 alone)
Total volume of new loans (1H)
Auto loan PH

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



Loan receivables

Loan receivables
Delinquency rate



Notes: 1. “Total volume of new loans” refers to the total amount of credit contracts (including ecology credit) and lease guarantee contracts newly signed in the period.
2. “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 receivables at the end of the period.
*The “Car Premium Dealer ratio” is calculated based solely on auto credit transactions within the total volume of new loans.

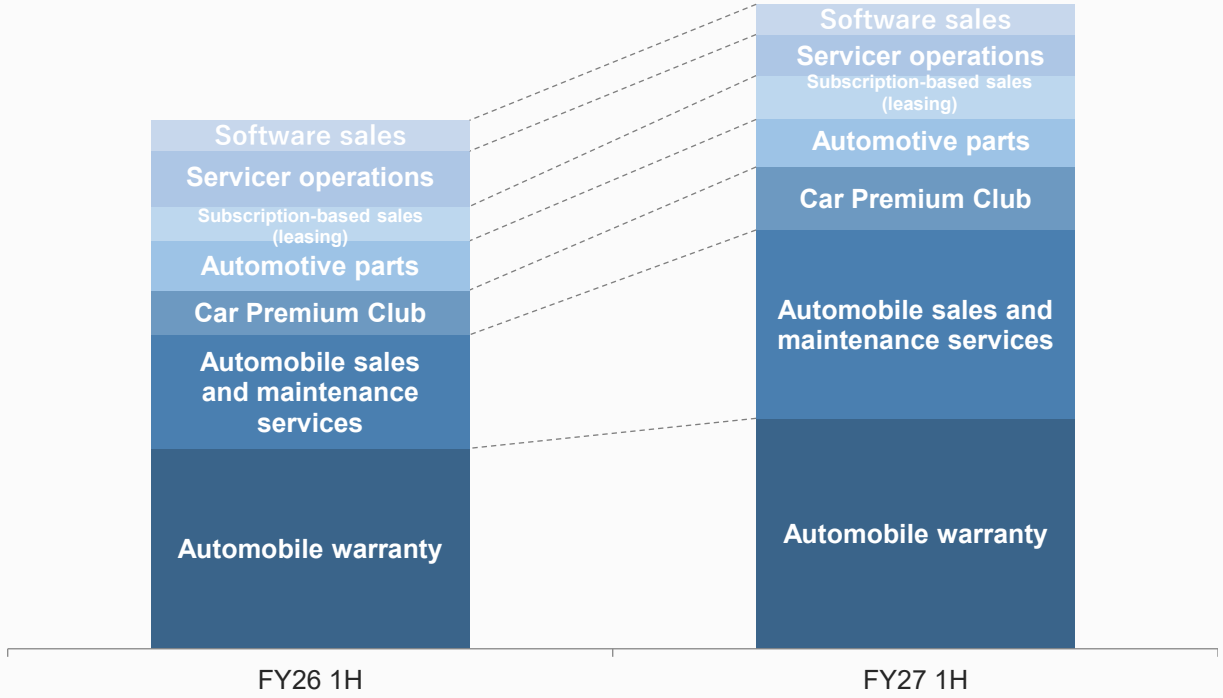
Service Segment Performance

(Millions of yen)

- From this Q2, figures are presented based on a new segment standard that integrates the domestic automobile warranty, mobility, and servicer operations businesses.
- Operating revenue grew by 22.9% YoY, driven by growth in Car Premium Club, vehicle sales, and subscription-based sales (leasing).
- Despite rising warranty costs and a decline in servicer operations revenue, the segment as a whole secured profit growth by offsetting these with significant revenue growth in other services.

	FY26 1H	FY27 1H	YoY change
Operating revenue	9,892	12,159	+22.9%
Operating profit [Profit margin]	2,179 [22.0%]	2,298 [18.9%]	+5.4% [(3.1pts)]
Profit before tax	2,313	2,377	+2.8%

Operating revenue of service segment



Notes: 1. Details regarding each business are provided on the following pages.
2. The graph shows only the primary operating revenue for each business. Miscellaneous income, various commissions, etc., are excluded.

Service

Car Premium Club

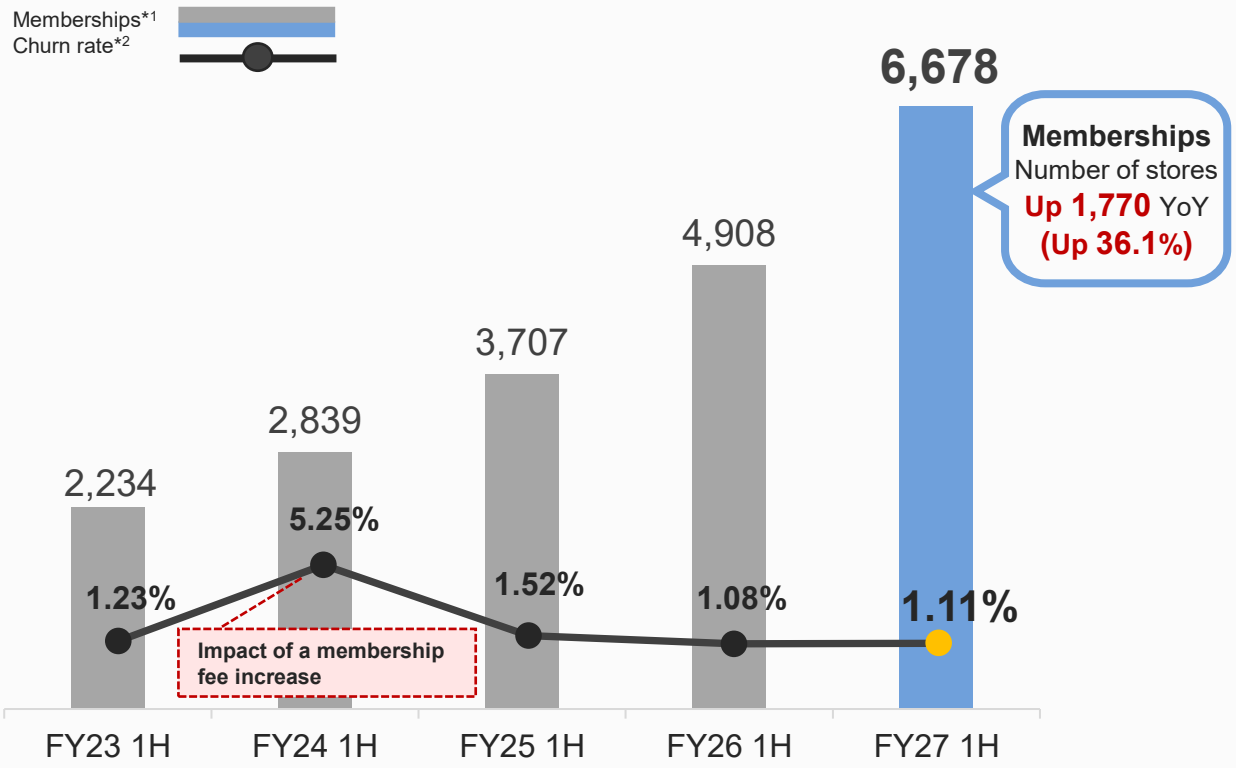
- **Membership** expanded to **6,678 stores** (**up 36.1%** YoY), and the **churn rate** remained low at **1.11%**.
- Driven by membership growth, **membership fee revenue increased by 40.7%** YoY, marking a **significant increase**.

(Millions of yen)

	FY26 1H	FY27 1H	YoY change
Membership fee revenue	832	1,170	+40.7%

Memberships/Churn rate

(Stores)



*1. "Memberships" refers to the total number of members for Car Premium Dealer (for dealers) and Car Premium Garage (for maintenance facilities).
*2. The "churn rate" is calculated as the average of monthly churn rates (number of cancellations in the month ÷ number of members at previous month's end).

Service

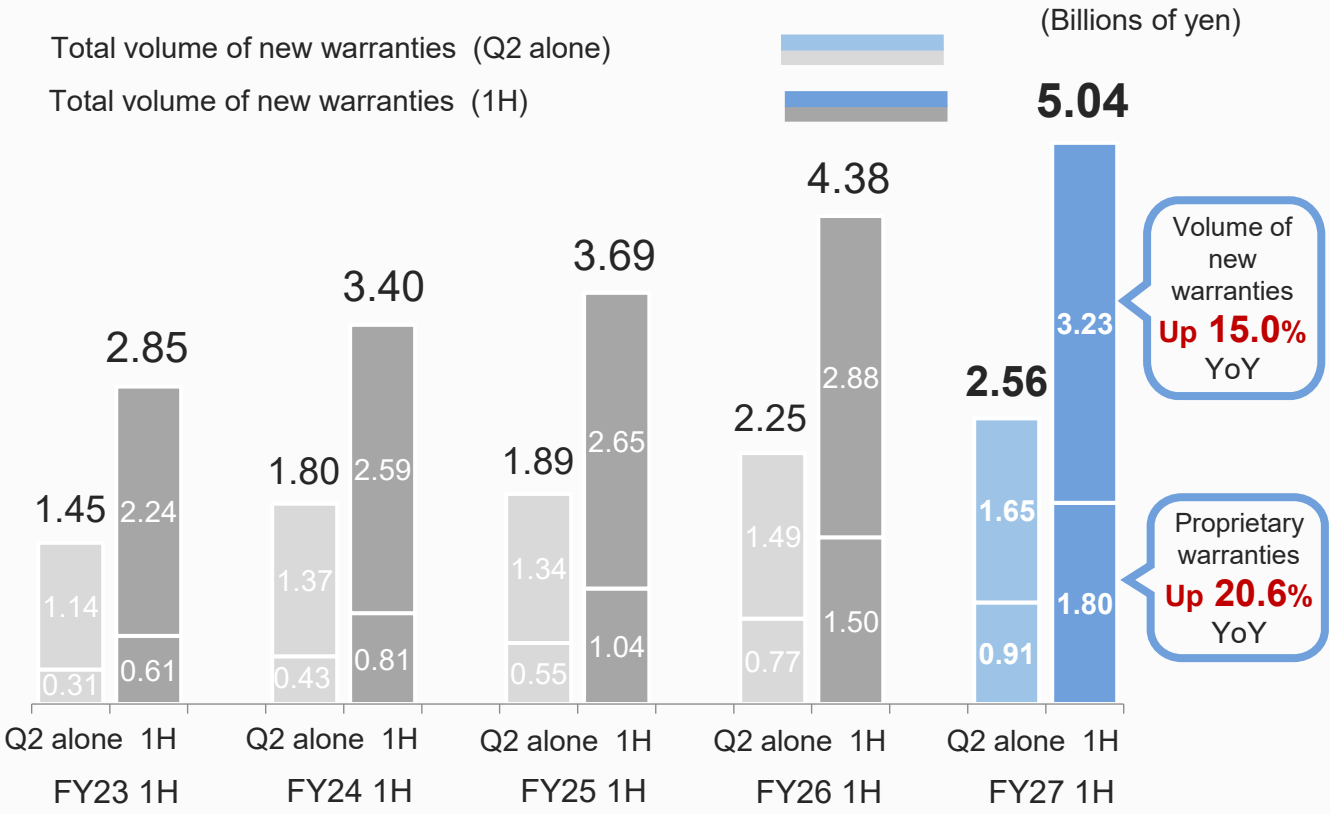
Domestic automobile warranty

- **Proprietary warranties** grew significantly by **+20.6%** YoY, and **new warranties** are **expanding** steadily.
- **Warranty revenue** grew **+15.0%** YoY, **achieving double-digit growth,** but gross profit declined 3.3% YoY due to rising parts and labor costs.
- **Garage strategy** *1 is being thoroughly **reviewed** to promote **cost control** and **profit improvement** from the second half **onward.**

(Millions of yen)

	FY26 1H	FY27 1H	YoY change
Revenue of domestic automobile warranty*2	3,723	4,281	+15.0%
Gross profit of domestic automobile warranty*2	1,539	1,488	(3.3%)

Total volume of new warranties



Notes: 1. The Garage Strategy refers to initiatives aimed at further leveraging our network of automobile maintenance facilities, including Car Premium Garage, and increasing in-house parts procurement.
2. Revenue of domestic automobile warranty and gross profit of domestic automobile warranty refer to the aggregate of revenue and direct costs arising from warranty transactions in Japan. Their scope of calculation differs from that of operating revenue in Japan (including various commissions, etc.) and operating profit in Japan reported for Q1 of FY2027.

Service

Other Businesses

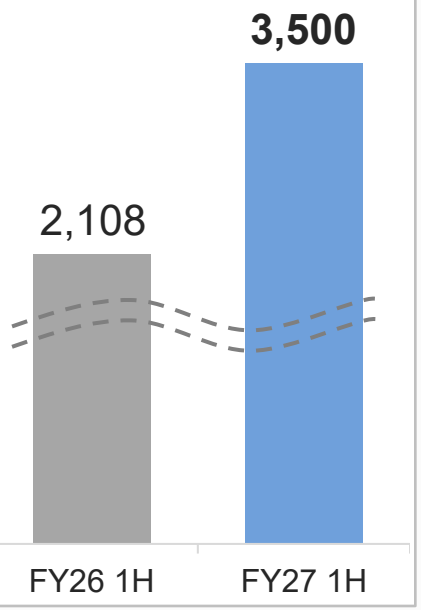
(Millions of yen)

- **Automobile sales and maintenance services** grew significantly by **+66.0%** YoY, driving revenue growth for the entire business.
- **Subscription-based sales (leasing)** grew by **+27.4%** YoY.
  While software and automotive parts saw a slight decline in the short term, we aim for positive growth for the full fiscal year.
- Servicer operations revenue fell 25.7% YoY, reflecting a pullback from strong results in the prior year and fewer new acquisitions of external receivables.

Automobile sales and maintenance services

Operating revenue

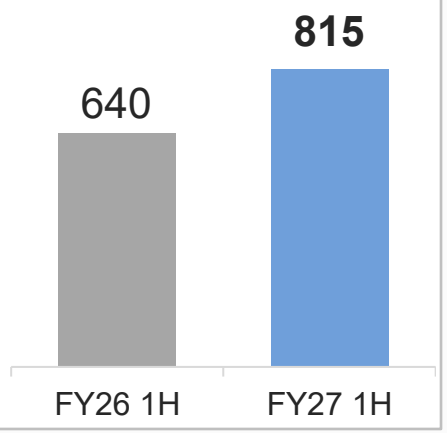
Up 66.0% YoY



Subscription-based sales (leasing)

Operating revenue

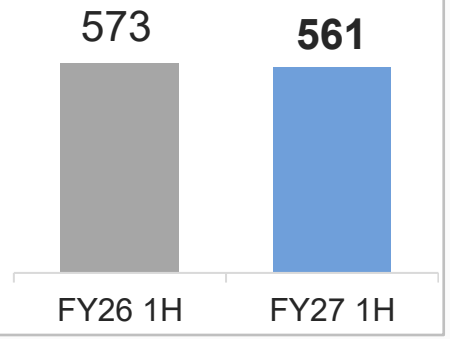
Up 27.4% YoY



Software sales

Operating revenue

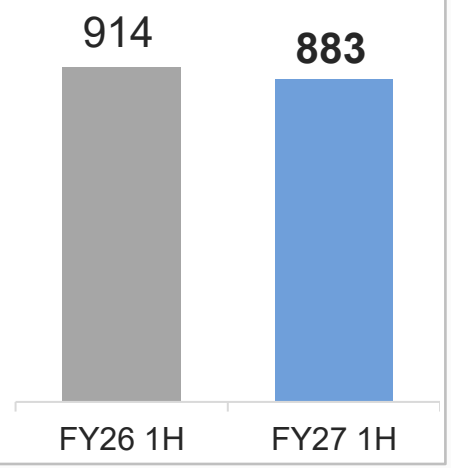
Down 2.1% YoY



Automotive parts

Operating revenue

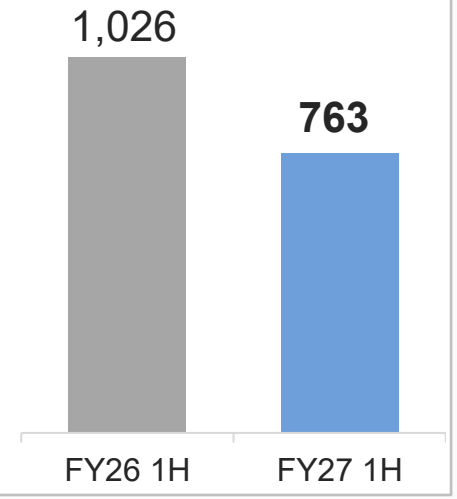
Down 3.4% YoY



Servicer operations

Operating revenue

Down 25.7% YoY





01 Financial Highlights

02 Summary of Financial Results

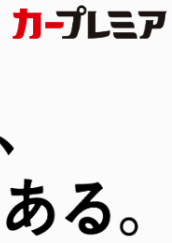
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Other Topics

Main Topics

Nationwide broadcast of new TV commercial begins



Our new TV commercial featuring actors Keita Machida and Yu Miyazaki began airing nationwide. The spot promotes brand awareness for "Car Premium," a service that alleviates anxieties surrounding the purchase of used cars, under the guiding principle: "Peace of mind has a system."

▶Click here for release

Publication of Integrated Report 2026 (Japanese/English)



The report details the new Medium-Term Management Plan called Change & Prove 2030, as well as the value-creation story driven by our unique auto mobility ecosystem.
It integrates financial and non-financial information to foster constructive dialogue with stakeholders.

▶Click here for release

Disclosure of ESG Data Book



With the aim of enhancing the transparency and comparability of sustainability information, we released a new ESG Data Book. This publication provides a systematic and comprehensive compilation of key data related to environmental, social, and governance (ESG).

▶Click here for the materials

Summary of Performance by New and Old Segments

New segments	FY26 Q1	FY26 Q2	FY26 Q3	FY26 Q4	FY27 Q1	FY27 Q2	FY27 1H YoY change
Finance							
Operating revenue	5,153	10,757	16,277	23,087	5,942	12,109	+12.6%
Operating profit	401	1,257	2,161	3,556	1,030	2,432	+93.5%
Profit before tax	383	1,208	2,074	3,425	999	2,386	+97.6%
Service							
Operating revenue	4,971	9,892	14,773	20,557	6,007	12,159	+22.9%
Operating profit	1,066	2,179	3,355	4,741	1,422	2,298	+5.4%
Profit before tax	1,134	2,313	3,543	4,945	1,487	2,377	+2.8%

Previous segments	FY26 Q1	FY26 Q2	FY26 Q3	FY26 Q4
Finance				
Operating revenue	5,797	11,787	17,733	24,801
Operating profit	843	1,998	3,164	4,735
Profit before tax	853	1,967	3,126	4,651
Automobile Warranty				
Operating revenue	1,889	3,860	5,904	8,010
Operating profit	358	599	978	1,334
Profit before tax	391	686	1,109	1,511
Auto Mobility Services				
Operating revenue	2,485	5,104	7,577	11,066
Operating profit	264	839	1,387	2,243
Profit before tax	262	839	1,389	2,228

■ Key changes in financial accounting for new and previous segments

(1) Finance segment

The main difference between the new and old segments is a decrease due to the reclassification of the servicer operations to the Service segment.

(2) Service segment

The new segment figures are primarily a consolidation of the former Automobile Warranty, Auto Mobility Services, and Servicer operations businesses.

(Note) Each overseas business is excluded from the reporting segments taking into account its current scale.

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 Toranomon, Minato-ku, Tokyo
President and Representative Director	Yohichi Shibata
Number of Issued Shares	40,762,864 (As of September 30, 2026)
Capital	¥1,873 million (non-consolidated: as of September 30, 2026)
Number of Employees	952 (consolidated; as of September 30, 2026) (Note) Number of persons employed by the Group excluding temporary workers
Description of Business	Businesses in Japan and overseas* ・Finance business (auto credit) ・ Service business (membership organization operation, automobile warranty, various mobility services, servicer operations) * Overseas (Thailand, Indonesia, Philippines, etc.)

Summary of Medium-Term Management Plan: Change & Prove 2030

Management's Numerical Targets (FY2030)

Operating revenue	Profit before tax	Profit attributable to owners of parent	P/E ratio	Market cap
¥84.0 billion vs. FY2026: +91%	¥21.0 billion vs. FY2026: +144%	¥14.0 billion vs. FY2026: +133%	22 times FY2026 results: 11 times	¥300.0 billion vs. FY2026: +343%

Materiality and KPIs

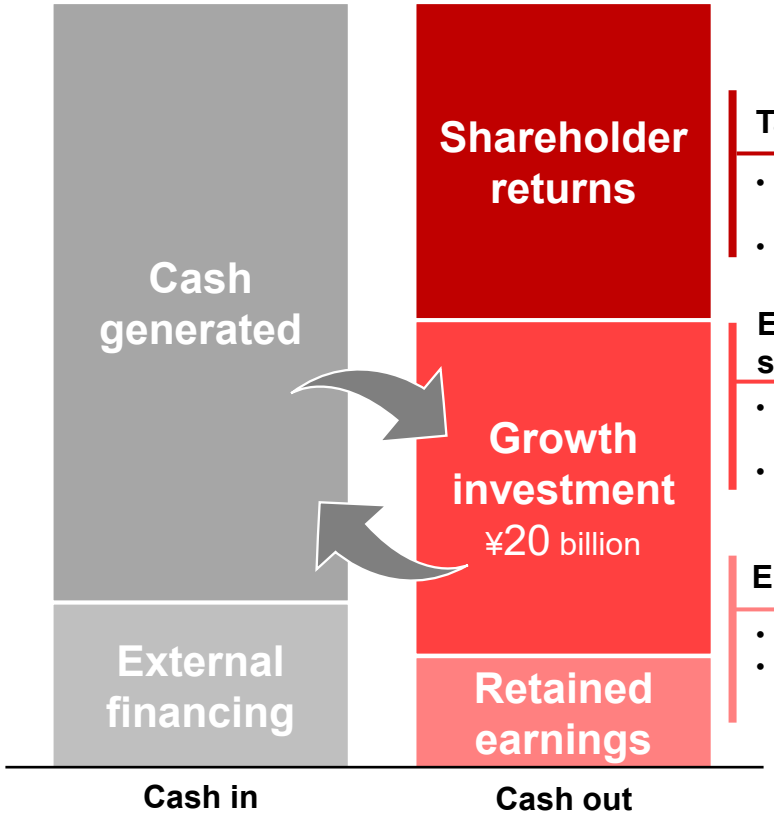
Key Issues	Vision 2030	Main KPIs	FY2030 targets
Strengthen Car Premium Membership organization Growth in both the membership organization's revenue and services	**Completing the Auto Mobility Ecosystem**	**Car Premium Club membership revenue** —Shift to recurring revenue—	¥5.0 billion
Essential infrastructure for businesses Support businesses with strong customer attraction and service capabilities	 **Change & Prove** Resolved for Change, Proof of Being One of a Kind.	**Churn rate** —Proof of stable ecosystem—	1.0% or less
Incorporate users into the ecosystem Toward a brand everyone knows and wants to use		**LTV of existing Diamond Members** —Proof of deep engagement per store—	2.5 times
IT enhancements and data strategies to support services Source of overwhelming differentiation within the industry			

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Financial Policy

Appropriately allocating cash generated over four years toward growth investments, shareholder returns, and ensuring financial soundness

■ Cash allocation



Targeting 50% total return ratio for FY30

- Continuing dividend increases (payout ratio over 30%)
- Planning to continue share buybacks

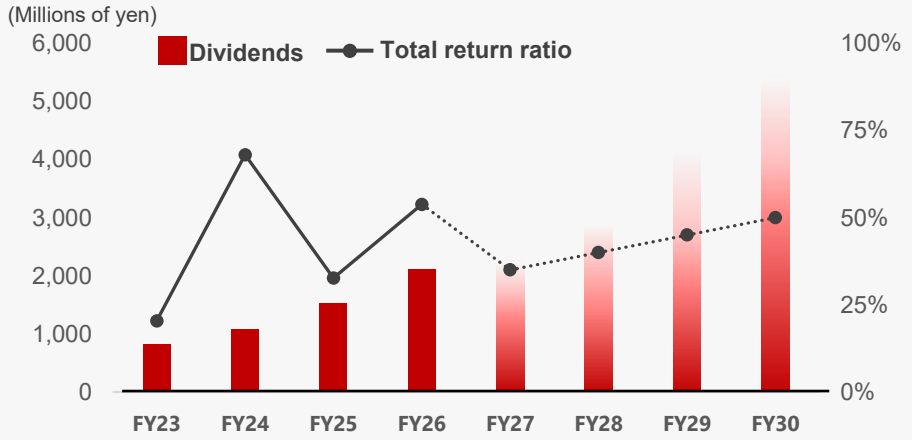
Expanding core businesses/investing in sustainable growth

- Investments in M&A and new businesses (domestic and overseas)
- Investments in DX and human resources, capital investment

Ensuring financial soundness

- Improving financial stability
- Achieving a higher rating

■ Shareholder returns



Other financial policies

Optimizing fundraising through enhanced direct sourcing

✓ Achieving an A+ rating

Timely cancellation of treasury shares

✓ Making dynamic decisions regarding share buybacks based on business environment and financial conditions

✓ Regularly cancelling shares exceeding 5% of the total issued shares

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Balance Sheet

(Millions of yen)

	FY2026 (As of March 31, 2026)	FY2027.Q2 (As of September 30, 2026)	Compared to the end of previous fiscal year
Assets			
Cash and cash equivalents	26,111	31,476	+20.5%
Financing receivables	91,122	97,568	+7.1%
Other financial assets	10,150	11,484	+13.1%
Property, plant and equipment	5,046	4,697	△6.9%
Intangible assets	8,697	8,663	△0.4%
Goodwill	4,197	4,313	+2.8%
Investments accounted for using equity method	4,894	4,557	△6.9%
Deferred tax assets	424	653	+53.8%
Insurance assets	32,681	32,149	△1.6%
Other assets	15,642	13,964	△10.7%
Total assets	198,965	209,524	+5.3%
Liabilities			
Financial guarantee contracts	56,913	57,533	+1.1%
Deferred warranty revenue	9,247	9,934	+7.4%
Borrowings	85,009	94,656	+11.3%
Other financial liabilities	13,390	11,795	△11.9%
Provisions	468	495	+5.7%
Income taxes payable	1,716	1,092	△36.4%
Deferred tax liabilities	899	1,234	+37.3%
Other liabilities	6,028	5,848	△3.0%
Total liabilities	173,670	182,587	+5.1%
Equity			
Equity attributable to owners of parent			
Share capital	1,817	1,873	+3.1%
Capital surplus	2,574	2,655	+3.1%
Retained earnings	22,204	24,459	+10.2%
Treasury shares	△ 2,303	△ 2,934	+27.4%
Other components of equity	977	848	△13.2%
Total equity attributable to owners of parent	25,270	26,901	+6.5%
Non-controlling interests	24	36	+46.8%
Total equity	25,295	26,937	+6.5%
Total liabilities and equity	198,965	209,524	+5.3%

Future expected earnings (deferred revenue)*

Whole Group

¥68.5 billion

Up 4.2% YoY

Finance*1

¥57.5 billion

Up 2.7% YoY

Automobile warranty*2

¥9.9 billion

Up 12.6% YoY

Software business / Car Premium Club membership fee*3

¥1.1 billion

Up 17.3% YoY

*1. Figures here are a portion of financial guarantee contracts.
*2. The same amount as deferred warranty revenue.
*3. Figures here are a portion of Other liabilities.

* Future expected earnings refers to recurring revenue expected to be recognized in the future based on contracts and other agreements already in place.

Profit and Loss Statement
(Consolidated Cumulative Period)

(Millions of yen)

Consolidated cumulative period	FY2026 Q1-Q2 (April 1, 2025 - September 30, 2025)	**FY2027 Q1-Q2 (April 1, 2026 - September 30, 2026)**	YoY
Operating revenue	20,888	24,465	+17.1%
Operating expenses	17,331	19,874	+14.7%
Operating profit	3,556	4,591	+29.1%
Share of profit of investments accounted for using equity method	78	116	+48.1%
Gain on step acquisition	-	206	-
Other finance income	132	104	△21.2%
Other finance costs	36	150	+314.0%
Profit (loss) before tax	3,730	4,867	+30.5%
Income tax expense	1,139	1,576	+38.4%
Profit (loss)	2,592	3,291	+27.0%
Profit (loss) attributable to:			
Owners of parent	2,589	3,305	+27.6%
Non-controlling interests	3	△ 14	△628.4%

Profit and Loss Statement

(Consolidated Cumulative Period / Operating Revenue and Expenses)

(Millions of yen)

Consolidated cumulative period	FY2026 Q1-Q2 (April 1, 2025 - September 30, 2025)	**FY2027 Q1-Q2 (April 1, 2026 - September 30, 2026)**	YoY
Operating revenue			
Finance income	9,887	10,980	+11.1%
Warranty revenue	3,811	4,468	+17.3%
Automobility-related sales	3,529	5,253	+48.9%
Other commission sales	1,434	1,863	+29.9%
Automotive parts sales	913	883	△3.3%
Impairment gain on financial assets	771	491	△36.3%
Revenue from the exercise of insurance policies	255	284	+11.3%
Other	288	243	△15.5%
Total	20,888	24,465	+17.1%

Consolidated cumulative period	FY2026 Q1-Q2 (April 1, 2025 - September 30, 2025)	**FY2027 Q1-Q2 (April 1, 2026 - September 30, 2026)**	YoY
Operating expenses			
Finance costs	467	685	+46.7%
Warranty cost	2,167	2,855	+31.7%
Automobility-related costs	1,934	3,043	+57.4%
Guarantee commission	2,311	2,617	+13.2%
Cost of automotive parts external sales	682	617	△9.5%
Employee benefit expenses	3,620	4,046	+11.8%
Depreciation	1,076	1,042	△3.2%
Commission expenses	788	1,032	+31.0%
Taxes and dues	701	801	+14.3%
System operation costs	1,206	719	△40.4%
Outsourcing expenses	713	745	+4.5%
Other operating expenses	1,667	1,672	+0.3%
Total	17,331	19,874	+14.7%

Profit and Loss Statement
(Consolidated Accounting Period)

(Millions of yen)

Consolidated accounting period	FY2027.Q1 (April 1, 2026 - June 30, 2026)	**FY2027.Q2 (July 1, 2026 - September 30, 2026)**	QoQ
Operating revenue	12,174	12,291	+1.0%
Operating expenses	9,661	10,213	+5.7%
Operating profit	2,514	2,078	△17.3%
Share of profit of investments accounted for using equity method	24	91	+278.6%
Gain on step acquisition	-	206	-
Other finance income	32	72	+124.3%
Other finance costs	46	104	+126.8%
Profit (loss) before tax	2,524	2,343	△7.1%
Income tax expense	780	797	+2.2%
Profit (loss)	1,744	1,547	△11.3%
Profit (loss) attributable to:			
Owners of parent	1,742	1,563	△10.3%
Non-controlling interests	2	△ 16	△805.7%

Profit and Loss Statement

(Consolidated Accounting Period / Operating Revenue and Expenses)

(Millions of yen)

Consolidated accounting period	FY2027.Q1 (April 1, 2026 - June 30, 2026)	**FY2027.Q2 (July 1, 2026 - September 30, 2026)**	QoQ
Operating revenue			
Finance income	5,403	5,577	+3.2%
Warranty revenue	2,304	2,164	△6.1%
Automobility-related sales	2,569	2,684	+4.5%
Other commission sales	930	933	+0.3%
Automotive parts sales	454	429	△5.5%
Impairment gain on financial assets	381	110	△71.0%
Revenue from the exercise of insurance policies	-	284	-
Other	133	110	△17.2%
Total	12,174	12,291	+1.0%

Consolidated accounting period	FY2027.Q1 (April 1, 2026 - June 30, 2026)	**FY2027.Q2 (July 1, 2026 - September 30, 2026)**	QoQ
Operating expenses			
Finance costs	336	349	+3.9%
Warranty cost	1,395	1,464	+5.0%
Automobility-related costs	1,551	1,492	△3.8%
Guarantee commission	1,291	1,326	+2.7%
Cost of automotive parts external sales	329	288	△12.6%
Employee benefit expenses	1,969	2,076	+5.4%
Depreciation	513	529	+3.1%
Commission expenses	444	589	+32.7%
Taxes and dues	374	427	+14.1%
System operation costs	335	383	+14.3%
Outsourcing expenses	349	396	+13.5%
Other operating expenses	775	894	+15.4%
Total	9,661	10,213	+5.7%



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