Consolidated Financial Results for the Second Quarter (First Half) of the Fiscal Year Ending March 31, 2027 [IFRS]

November 10, 2026

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Stock Code 7199 URL https://www.premium-group.co.jp/en/
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Scheduled date of commencement of dividend payment: December 3, 2026
Preparation of supplementary material for financial results: Yes
Holding of financial results meeting: Yes (for institutional investors and analysts)

(Amounts are rounded to the nearest million yen.)

1. Consolidated Financial Results for the Second Quarter (First Half) of the Fiscal Year Ending March 31, 2027 (April 1, 2026 to September 30, 2026)

(1) Consolidated Operating Results (fiscal year to date) (% change from the same period of the previous fiscal year)

	Operating revenue		Operating profit		Profit before tax		Profit		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Million yen	%
First half of fiscal year ending March 31, 2027	24,465	17.1	4,591	29.1	4,867	30.5	3,291	27.0	3,305	27.6
First half of fiscal year ended March 31, 2026	20,888	15.5	3,556	(12.2)	3,730	(8.5)	2,592	(6.5)	2,589	(6.6)

	Total comprehensive income		Basic earnings per share	Diluted earnings per share
	Million yen	%	Yen	Yen
First half of fiscal year ending March 31, 2027	3,175	17.8	85.26	85.08
First half of fiscal year ended March 31, 2026	2,696	(6.3)	67.75	67.54

(2) Consolidated Financial Position

	Total assets	Total equity	Equity attributable to owners of the parent	Equity attributable to owners of the parent ratio
	Million yen	Million yen	Million yen	%
First half of fiscal year ending March 31, 2027	209,524	26,937	26,901	12.8
Fiscal year ended March 31, 2026	198,965	25,295	25,270	12.7

2. Dividends

	Annual dividend				
	First quarter	Second quarter	Third quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	27.00	-	27.00	54.00
Fiscal year ending March 31, 2027	-	32.00			
Fiscal year ending March 31, 2027 (forecast)			-	32.00	64.00

(Note) Revisions to dividends forecast most recently announced: None

3. Forecasts of Consolidated Financial Results for the Fiscal Year Ending March 31, 2027 (April 1, 2026 to March 31, 2027)

(% change from the previous fiscal year)

	Operating revenue		Profit before tax		Profit		Profit attributable to owners of the parent		Basic earnings per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	51,000	15.8	10,600	23.0	6,900	13.6	6,900	13.7	178.74

(Note) Revisions to financial forecast most recently announced: None

* Notes

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

(2) Changes in accounting policies and accounting estimates

1) Changes in accounting policies required by IFRS : None
2) Changes in accounting policies for other reasons : None
3) Changes in accounting estimates : None

(3) Number of shares issued and outstanding (common stock)

1) Number of shares issued and outstanding at end of period (including treasury shares)	First half of fiscal year ending March 31, 2027	40,762,864 shares	Fiscal year ended March 31, 2026	40,710,663 shares
2) Number of treasury shares at end of period	First half of fiscal year ending March 31, 2027	2,026,134 shares	Fiscal year ended March 31, 2026	1,825,234 shares
3) Average number of shares during period (first half)	First half of fiscal year ending March 31, 2027	38,758,886 shares	First half of fiscal year ended March 31, 2026	38,212,612 shares

* Second-quarter (first half) financial results are not subject to review by a certified public accountant or auditing firm.

* Note to ensure appropriate use of forecasts and other remarks

1. For additional information on financial results, also refer to the explanatory materials on financial results and the semiannual securities report released today.
   Financial results explanatory materials (EN): https://ir.premium-group.co.jp/en/library/presentation.html
   Semiannual securities report (JP): https://ir.premium-group.co.jp/ja/library/securities.html

2. The forecasts above are based on information currently available and certain assumptions deemed reasonable by the Company as of the date of release of this document. Actual future results may differ from forecasts figures due to various factors.

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1. Summary of business results

(1) Summary of business results during the period under review

During the first half of this consolidated fiscal year under review (April 1, 2026 to September 30, 2026), the Japanese economy exhibited resilience, with employment and income conditions improving due to factors such as the shift to positive real wage growth following the widespread implementation of high-level wage increases. However, the persistence of high prices weighed on personal consumption, and coupled with fluctuations in financial and capital markets, including additional interest rate hikes by the Bank of Japan, the economic recovery paused in some areas and remained moderate. Looking ahead, we must remain vigilant regarding the risks of upward pressure on energy prices due to the escalating tensions in the Middle East, as well as the impact that rising domestic interest rates may have on the real economy and personal consumption through corporate financing and household loan burdens. In such an economic environment, in the used car market, which is the main target of the Group, the number of domestic used car registrations for ordinary passenger vehicles, compact passenger vehicles, and mini four-wheeled passenger vehicles combined from April 2026 to September 2026 was 2,635,666 (down 0.7% year-on-year), slightly below the results of the previous year. (Source: Statistical data from the Japan Automobile Dealers Association and the Japan Mini Vehicle Association)

Based on the assumption of strict compliance tailored to changes in the external business environment, including regulatory changes, our Group seeks to realize our mission of "We contribute to building a richer society by providing the best finance and services to people around the world" and "We will develop and nurture enriched human capital who consistently approach their work with a positive mindset and diligently build upon every process." To this end, we provide a comprehensive line of auto mobility services that can be utilized in various processes related to "cars," in addition to credit and automobile warranty services, to our major client base of automobile dealers and automobile maintenance facilities. By doing so, we are expanding our business touchpoints, accelerating the growth of our business and earnings, and challenging ourselves with various initiatives to realize a new growth model.

The status of the first half of the current consolidated fiscal year is as follows. Operating revenue by segment is presented as external revenue, excluding inter-segment revenue. Starting from the first half of the current consolidated fiscal year, we have changed our reportable segments. Accordingly, segment information for the six months ended September 30, 2025, has been recalculated to the extent practicable using the same method as the current period, and the segment information has been restated. Details of the changes are described in "2. Summary Interim Consolidated Financial Statements and Major Notes (6) Notes on the Summary Interim Consolidated Financial Statements (Segment information)."

In the Finance Business, while we prioritized securing profit margins by thoroughly reviewing interest rates in line with market trends, the steady increase in paid members (Car Premium Club members) at automobile dealers contributed to the results. As a result, credit volume exceeded that of the same period of the previous year, and operating revenue was 12,109 million yen (up 12.6% year-on-year). In addition, the delinquency rate, which had increased due to the impact of the system failure that occurred two fiscal years ago, is declining steadily and is moving toward normalization. Furthermore, due to the subsiding of response costs associated with the failure, operating profit was 2,432 million yen (up 93.5% year-on-year).

In the Service Business, the increase in membership fee revenue (up 40.7% year-on-year) due to the continuous increase in paid members (Car Premium Club members) at automobile dealers and automobile maintenance facilities, as well as the strengthening of our customer base, contributed to the results, with operating revenue at 12,159 million yen (up 22.9% year-on-year) and operating profit at 2,298 million yen (up 5.5% year-on-year). Regarding domestic warranty services, while revenue grew due to a steady increase in new warranties (up 15.0% year-on-year), gross profit decreased compared to the same period of the previous year (down 3.3% year-on-year) due to soaring parts costs and labor charges. Going forward, we aim to recover our profit margins promptly by promoting cost reduction through the further utilization of our network of maintenance facilities, including those that are paid members, and by strengthening our in-house parts procurement capabilities.

Operating expenses were 19,874 million yen (up 14.7% year-on-year) as an increase in various expenses related to business expansion and rising market interest rates was partially offset by the subsiding of response costs associated with the system failure in the previous fiscal year.

As a result of the above, for the first half of the current consolidated fiscal year, operating revenue was 24,465 million yen (up 17.1% year-on-year), operating profit was 4,591 million yen (up 29.1% year-on-year), profit before tax for the period was 4,867 million yen (up 30.5% year-on-year), and profit for the period attributable to owners of the parent was 3,305 million yen (up 27.6% year-on-year).

(2) Summary of financial position during the period under review

1) Status of assets, liabilities and equity

(Assets)

Total assets at the end of the first half of the current consolidated fiscal year stood at 209,524 million yen, an increase of 10,559 million yen from the end of the previous consolidated fiscal year. This was due mainly to increases of 6,446 million yen in financial receivables and 5,365 million yen in cash and cash equivalents, as well as decreases of 1,678 million yen in other assets, 533 million yen in insurance assets, and 349 million yen in property, plant and equipment.

(Liabilities)

Total liabilities at the end of the first half of the current consolidated fiscal year stood at 182,587 million yen, an increase of 8,916 million yen from the end of the previous consolidated fiscal year. This was due mainly to increases of 9,647 million yen in bonds and borrowings and 687 million yen in deferred warranty revenue, as well as a decrease of 1,595 million yen in other financial liabilities.

(Equity)

Total equity at the end of the first half of the current consolidated fiscal year stood at 26,937 million yen, an increase of 1,642 million yen from the end of the previous consolidated fiscal year. This was due mainly to increases of 2,255 million yen in retained earnings and 631 million yen in treasury shares. Equity attributable to owners of the parent increased by 1,631 million yen from the end of the previous consolidated fiscal year to 26,901 million yen.

2) Status of cash flows

During the first half of the current consolidated fiscal year, cash flows from operating activities resulted in a net inflow of 720 million yen (compared with a net outflow of 12,765 million yen in the same period of the previous consolidated fiscal year), cash flows from investing activities resulted in a net outflow of 2,820 million yen (compared with a net outflow of 467 million yen in the same period of the previous consolidated fiscal year), and cash flows from financing activities resulted in a net inflow of 7,491 million yen (compared with a net inflow of 20,226 million yen in the same period of the previous consolidated fiscal year). As a result, cash and cash equivalents (hereinafter "funds") at the end of the first half of the current consolidated fiscal year stood at 31,476 million yen.

The status of each cash flow and its contributing factors during the first half of the current consolidated fiscal year are as follows.

(Cash flows from operating activities)

Funds provided by operating activities during the first half of the consolidated fiscal year under review totaled 720 million yen. Major cash inflows included profit before tax of 4,867 million yen and a decrease of 2,229 million yen in other assets, while major cash outflows included an increase of 6,136 million yen in financial receivables and a decrease of 1,195 million yen in other financial liabilities.

(Cash flows from investing activities)

Funds used in investing activities during the first half of the consolidated fiscal year under review totaled 2,820 million yen. Major cash inflows from investing activities included proceeds of 233 million yen from the acquisition of subsidiaries, while major cash outflows included payments of 2,000 million yen for time deposits, 444 million yen for loans receivable, and 299 million yen for the purchase of intangible assets.

(Cash flows from financing activities)

Funds provided by financing activities during the first half of the consolidated fiscal year under review totaled 7,491 million yen. Major cash inflows from financing activities included proceeds of 13,208 million yen from long-term borrowings and 8,460 million yen from the issuance of bonds; major cash outflows included 12,062 million yen for the repayment of long-term borrowings and 1,050 million yen for dividend payments.

Regarding the bonds, the Company issued domestic publicly offered bonds (for institutional and individual investors) for the first time, aimed at diversifying financing methods and securing long-term, stable funds. Details are as follows.

(Millions of yen)

Issue	Date of issuance	Total issue amount	Interest rate (%)	Collateral	Maturity date
1st Unsecured Bonds	July 16, 2026	6,500	2.536	Unsecured	July 13, 2029
2nd Unsecured Bonds	August 3, 2026	2,000	2.536	Unsecured	August 3, 2029

(3) Explanation of forward-looking information, including consolidated earnings forecasts

Consolidated earnings forecasts are based on information currently available. Actual results may differ from forecasts due to various factors in the future. Full-year earnings forecasts published in the Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 [IFRS] on May 11, 2026, remain unchanged at this time.

2. Summary Interim Consolidated Financial Statements and Major Notes

(1) Summary Interim Consolidated Statement of Financial Position

(Millions of yen)

	Previous consolidated fiscal year (March 31, 2026)	First half of this consolidated fiscal year (September 30, 2026)
Assets		
Cash and cash equivalents	26,111	31,476
Financial receivables	91,122	97,568
Other financial assets	10,150	11,484
Property, plant and equipment	5,046	4,697
Intangible assets	8,697	8,663
Goodwill	4,197	4,313
Investments accounted for using the equity method	4,894	4,557
Deferred tax assets	424	653
Insurance assets	32,681	32,149
Other assets	15,642	13,964
Total assets	198,965	209,524
Liabilities		
Financial guarantee contracts	56,913	57,533
Deferred warranty revenue	9,247	9,934
Bonds and borrowings	85,009	94,656
Other financial liabilities	13,390	11,795
Provisions	468	495
Income taxes payable	1,716	1,092
Deferred tax liabilities	899	1,234
Other liabilities	6,028	5,848
Total liabilities	173,670	182,587
Equity		
Equity attributable to owners of the parent		
Share capital	1,817	1,873
Capital surplus	2,574	2,655
Retained earnings	22,204	24,459
Treasury shares	(2,303)	(2,934)
Other components of equity	977	848
Total equity attributable to owners of the parent	25,270	26,901
Non-controlling interests	24	36
Total equity	25,295	26,937
Total liabilities and equity	198,965	209,524

(2) Summary Interim Consolidated Statement of Profit and Loss

(Millions of yen)

	First half of the previous consolidated fiscal year (From April 1, 2025 to September 30, 2025)	First half of this consolidated fiscal year (From April 1, 2026 to September 30, 2026)
Operating revenue	20,888	24,465
Operating expenses	17,331	19,874
Operating profit	3,556	4,591
Share of profit of investments accounted for using the equity method	78	116
Gain on step acquisition	-	206
Other finance income	132	104
Other finance costs	36	150
Profit for the term before tax	3,730	4,867
Income tax expense	1,139	1,576
Profit for the term	2,592	3,291
Attributable to:		
Owners of the parent	2,589	3,305
Non-controlling interests	3	(14)
Profit for the term	2,592	3,291
Interim earnings per share attributable to owners of the parent		
Basic interim earnings per share (yen)	67.75	85.26
Diluted interim earnings per share (yen)	67.54	85.08

(3) Summary Interim Consolidated Statement of Comprehensive Income

(Millions of yen)

	First half of the previous consolidated fiscal year (From April 1, 2025 to September 30, 2025)	First half of this consolidated fiscal year (From April 1, 2026 to September 30, 2026)
Profit for the term	2,592	3,291
Other comprehensive income		
Items that may be reclassified to net profit or loss		
Exchange differences on translation of foreign operations	(4)	(17)
Share of other comprehensive income of investments accounted for using the equity method	108	(99)
Other comprehensive income (net of tax)	104	(116)
Comprehensive income for the term	2,696	3,175
Attributable to:		
Owners of the parent	2,701	3,200
Non-controlling interests	(5)	(25)
Comprehensive income for the term	2,696	3,175

(4) Summary Interim Consolidated Statement of Changes in Equity

(Millions of yen)

	Equity attributable to owners of the parent				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Other components of equity
					Share acquisition rights
Balance as of April 1, 2025	1,700	1,585	17,949	(3,046)	273
Comprehensive income for the term					
Profit for the term	-	-	2,589	-	-
Other comprehensive income	-	-	-	-	-
Total comprehensive income for the term	-	-	2,589	-	-
Transactions with owners, etc.					
Issue of new shares	93	129	-	-	(58)
Disposal of treasury shares	-	801	-	963	-
Dividends	-	-	(761)	-	-
Share-based payment transactions	-	25	-	31	24
Total transactions with owners, etc.	93	955	(761)	994	(34)
Balance as of September 30, 2025	1,794	2,540	19,778	(2,052)	239

(Millions of yen)

	Equity attributable to owners of the parent				Non-controlling interests	Total equity
	Other components of equity			Total		
	Share of other comprehensive income of investments accounted for using the equity method	Exchange differences on translation of foreign operations	Total			
Balance as of April 1, 2025	462	0	734	18,923	26	18,948
Comprehensive income for the term						
Profit for the term	-	-	-	2,589	3	2,592
Other comprehensive income	108	3	112	112	(7)	104
Total comprehensive income for the term	108	3	112	2,701	(5)	2,696
Transactions with owners, etc.						
Issue of new shares	-	-	(58)	165	-	165
Disposal of treasury shares	-	-	-	1,764	-	1,764
Dividends	-	-	-	(761)	-	(761)
Share-based payment transactions	-	-	24	80	-	80
Total transactions with owners, etc.	-	-	(34)	1,248	-	1,248
Balance as of September 30, 2025	570	3	812	22,871	21	22,892

(Millions of yen)

	Equity attributable to owners of the parent				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Other components of equity
					Share acquisition rights
Balance as of April 1, 2026	1,817	2,574	22,204	(2,303)	251
Comprehensive income for the term					
Profit for the term	-	-	3,305	-	-
Other comprehensive income	-	-	-	-	-
Total comprehensive income for the term	-	-	3,305	-	-
Transactions with owners, etc.					
Issue of new shares	56	56	-	-	(31)
Purchase of treasury shares	-	(0)	-	(700)	-
Dividends	-	-	(1,050)	-	-
Changes due to business combinations	-	-	-	-	-
Share-based payment transactions	-	25	-	69	7
Total transactions with owners, etc.	56	81	(1,050)	(631)	(24)
Balance as of September 30, 2026	1,873	2,655	24,459	(2,934)	227

(Millions of yen)

	Equity attributable to owners of the parent					
	Other components of equity					
	Share of other comprehensive income of investments accounted for using the equity method	Exchange differences on translation of foreign operations	Total	Total	Non-controlling interests	Total equity
Balance as of April 1, 2026	725	2	977	25,270	24	25,295
Comprehensive income for the term						
Profit for the term	-	-	-	3,305	(14)	3,291
Other comprehensive income	(99)	(6)	(105)	(105)	(11)	(116)
Total comprehensive income for the term	(99)	(6)	(105)	3,200	(25)	3,175
Transactions with owners, etc.						
Issue of new shares	-	-	(31)	81	-	81
Purchase of treasury shares	-	-	-	(700)	-	(700)
Dividends	-	-	-	(1,050)	-	(1,050)
Changes due to business combinations	-	-	-	-	36	36
Share-based payment transactions	-	-	7	100	-	100
Total transactions with owners, etc.	-	-	(24)	(1,569)	36	(1,533)
Balance as of September 30, 2026	626	(4)	848	26,901	36	26,937

(5) Summary Interim Consolidated Statement of Cash Flows

(Millions of yen)

	First half of the previous consolidated fiscal year (From April 1, 2025 to September 30, 2025)	First half of this consolidated fiscal year (From April 1, 2026 to September 30, 2026)
Cash flows from operating activities		
Profit for the term before tax	3,730	4,867
Depreciation and amortization expense	1,076	1,042
Other loss (profit)	361	695
Decrease (increase) in financial receivables	(4,272)	(6,136)
Increase (decrease) in financial guarantee contracts	(17,730)	619
Decrease (increase) in other financial assets	(420)	1,027
Increase (decrease) in other financial liabilities	(1,600)	(1,195)
Decrease (increase) in other assets	7,687	2,229
Increase (decrease) in other liabilities	692	494
Share of loss (profit) of investments accounted for using the equity method	(78)	(116)
Loss (gain) on step acquisition	-	(206)
Other	(51)	106
Subtotal	(10,606)	3,426
Interest and dividends received	58	99
Interest paid	(443)	(779)
Income taxes paid	(1,775)	(2,043)
Income taxes refunded	1	17
Cash flows from (used in) operating activities	(12,765)	720
Cash flows from investing activities		
Payments for time deposits	-	(2,000)
Purchase of property, plant and equipment	(514)	(239)
Proceeds from sales of property, plant and equipment	342	91
Purchase of intangible assets	(203)	(299)
Payments for acquisition of investments accounted for using the equity method	(124)	-
Cash acquired on acquisition of subsidiaries	-	233
Payments for loans receivable	(113)	(444)
Payments for guarantee deposits	(55)	(285)
Proceeds from collection of guarantee deposits	153	130
Other	47	(8)
Cash flows from (used in) investing activities	(467)	(2,820)
Cash flows from financing activities		
Proceeds from short-term borrowings	1,500	259
Repayments of short-term borrowings	(1,500)	(221)
Proceeds from long-term borrowings	28,413	13,208
Repayments of long-term borrowings	(8,846)	(12,062)
Proceeds from issuance of bonds	-	8,460
Repayments of lease liabilities	(544)	(536)
Payments for purchase of treasury shares	-	(700)
Proceeds from disposal of treasury shares	1,764	-
Proceeds from exercise of share acquisition rights	145	86
Dividends paid	(760)	(1,050)
Other	54	47
Cash flows from (used in) financing activities	20,226	7,491
Net increase (decrease) in cash and cash equivalents	6,994	5,392
Cash and cash equivalents at beginning of period	17,147	26,099
Effect of exchange rate changes on cash and cash equivalents	7	(14)
Cash and cash equivalents at end of interim period	24,148	31,476

(6) Notes on the Summary Interim Consolidated Financial Statements

(Notes concerning the going-concern assumption)

Not applicable.

(Segment information)

(1) General information on reporting segments

The Group’s reporting segments consist of the Group’s constituent units for which separate financial information is available and is regularly reviewed by the Board of Directors in order to allocate management resources and evaluate business performance.

Prompted by the organizational restructuring of four major consolidated subsidiaries (Premium Co., Ltd., Premium Warranty Services Co., Ltd., Premium Mobility Services Co., Ltd., and Car Premium Co., Ltd.) effective July 1, 2026, the Group transitioned to an integrated business operation system with a shared partner dealer and customer base. Consequently, during the first half of the current fiscal year, the Group revised the management classifications used for decision-making on resource allocation and performance evaluation by the Board of Directors, which is the chief operating decision-maker (CODM). In line with this change, the three reporting segments used through the previous fiscal year—the "Finance Business," "Automobile Warranty Business," and "Auto Mobility Services Business"—have been reorganized into two reporting segments: the "Finance Business" and "Service Business," effective from the current interim period. As a result, the "Automobile Warranty Business" and "Auto Mobility Services Business" reporting segments were integrated into the "Service Business," and debt collection services, which were previously included in the "Finance Business," have been reclassified into the "Service Business." Regarding overseas operations, the Group plans to present them as an independent reporting segment in the medium to long term as the business expands. However, taking into account their scale during the first half of the current fiscal year, they have been aggregated into "Adjustments and Corporate."

A summary of each reporting segment is provided below.

The "Finance Business" consists mainly of the credit business, which provides financial services allowing customers to pay in installments when purchasing products and services.

The "Service Business" provides automobile warranty services, which offer free repairs and other services when customers purchase vehicles through Group partners and apply for warranty plans; various services necessary for operating the automobile distribution business (membership-based network business, auto leasing business, vehicle wholesaling, auto parts sales, software sales, etc.); and debt collection services.

The Group does not allocate assets and liabilities to the business segments used by the Board of Directors.

(2) Profit or loss by reporting segment

The Group’s figures for profit or loss by reporting segment are, in principle, prepared using the same accounting methods as those for the consolidated financial statements. “Adjustments and Corporate” mainly includes overseas operations and the elimination of intersegment transactions. Intersegment transaction prices are based on actual market prices.

First half of the previous consolidated fiscal year (From April 1, 2025 to September 30, 2025)

(Millions of yen)

	Reporting segment			Adjustments and Corporate	Consolidated
	Finance	Service	Total		
Revenues					
Revenues from external customers	10,757	9,892	20,649	239	20,888
Intersegment revenue	268	532	799	(799)	-
Total	11,024	10,424	21,448	(560)	20,888
Segment profit/loss					
Operating profit (loss)	1,257	2,179	3,436	120	3,556
Other items					
Finance income	8,888	1,218	10,106	(219)	9,887
(of which, interest income)	1,008	1,218	2,226	(7)	2,219
Interest expenses	237	230	467	-	467
Depreciation and amortization expense	716	339	1,055	21	1,076

First half of this consolidated fiscal year (From April 1, 2026 to September 30, 2026)

(Millions of yen)

	Reporting segment			Adjustments and Corporate	Consolidated
	Finance	Service	Total		
Revenues					
Revenues from external customers	12,109	12,159	24,268	197	24,465
Intersegment revenue	358	543	901	(901)	-
Total	12,467	12,702	25,169	(704)	24,465
Segment profit/loss					
Operating profit (loss)	2,432	2,298	4,729	(138)	4,591
Other items					
Finance income	9,960	1,240	11,200	(220)	10,980
(of which, interest income)	1,361	1,240	2,601	58	2,659
Interest expenses	347	339	686	(1)	685
Depreciation and amortization expense	636	374	1,010	32	1,042

Adjustments from operating profit to profit before tax

(Millions of yen)

	First half of the previous consolidated fiscal year (From April 1, 2025 to September 30, 2025)	First half of this consolidated fiscal year (From April 1, 2026 to September 30, 2026)
Operating profit	3,556	4,591
Share of profit of investments accounted for using the equity method	78	116
Gain on step acquisition	-	206
Other finance income	132	104
Other finance costs	36	150
Profit for the term before tax	3,730	4,867

(Important subsequent events)

Not applicable.