

Premium Group Co., Ltd.

TSE Prime Section: 7199

Financial Results Presentation for FY Ended March 31, 2025

May 15, 2025



- 01 Financial Highlights**
- 02 Summary of Financial Results**
- 03 Finance Segment**
- 04 Automobile Warranty Segment**
- 05 Auto Mobility Services Segment**
- 06 Car Premium Club**
- 07 Earnings and Dividend Forecast
for FY Ending March 31, 2026**
- 08 Other Progress**
- 09 Appendix**

01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

05 Auto Mobility Services Segment

06 Car Premium Club

07 Earnings and Dividend Forecast
for FY Ending March 31, 2026

08 Other Progress

09 Appendix

Highlights from FY Ended March 31, 2025 (1)



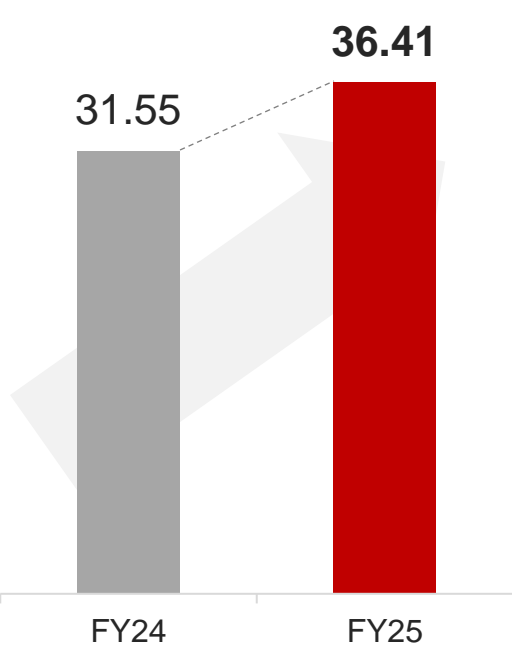
- Although the impact of the system failure at our subsidiary exceeded our expectations and profit before tax did not reach our forecast, we secured an increase in both revenue and profit
- Significant growth in both operating profit and profit before tax, **up more than 30% YoY** (Excluding one-off costs)
- Stable growth in operating revenue driven by **increased membership of the Car Premium Club**. Future expected earnings build up steadily.

Performance

(Billions of yen)

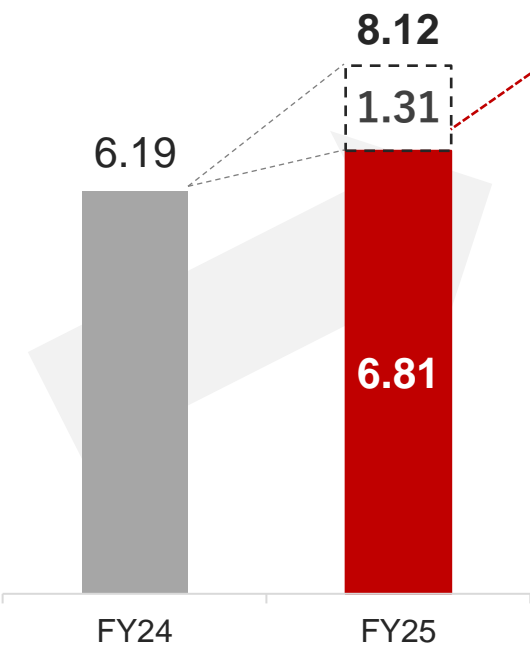
Operating revenue

Up 15.4%
YoY



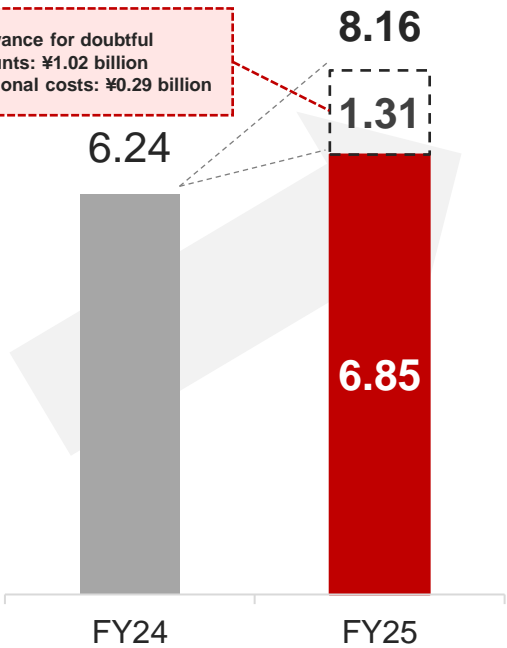
Operating profit

Up 10.0% (Up 31.1%)
YoY
Excluding one-off losses



Profit before tax

Up 9.8% (Up 30.8%)
YoY
Excluding one-off losses



Future expected earnings (deferred revenue)

Whole Group

¥62.2 billion
Up 16.1% YoY

Finance

¥53.3 billion
Up 16.6% YoY

Automobile warranty

¥8.1 billion
Up 12.1% YoY

Software business / Car Premium Club membership fee deferral

¥0.8 billion
Up 23.0% YoY

(*) A general term for Car Premium Dealer, the Group's membership organization for automobile dealerships and Car Premium Garage, the Group's membership organization for automobile maintenance facilities.

Highlights from FY Ended March 31, 2025 (2) (Impacts Due to System Failure)



- The impact of a system failure at our subsidiary on profit before tax was **¥1.31 billion** for FY2025 and is expected to be **¥1.21 billion** for FY2026
- The **total amount of additional costs** incurred due to the system failure is expected to be **all** of the following. System issues, such as incorrect billing to customers, **were generally resolved**

(1) Allowance for doubtful accounts (receivables not covered by insurance)

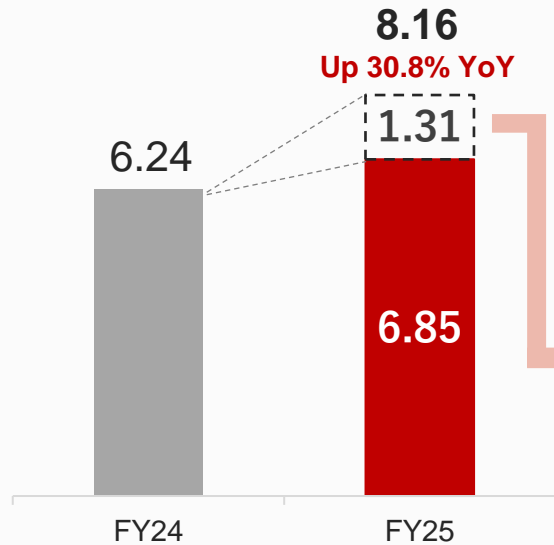
1. Data inconsistencies in a core system caused delays in receivables collection, resulting in the recording of an additional allowance for doubtful accounts of **¥1.02 billion** which was more than expected ^{*1}
2. The majority **will be recovered** in FY2026 and a portion of the allowance for doubtful accounts **will be reversed**^{*2} in FY2026, totaling **¥0.71 billion**
3. Our core products of auto loans are **all covered by insurance**; thus, there is **no impact on the allowance for doubtful accounts (PL)**

(2) System Policy for FY2026

1. Establish a fail-safe system^{*1}: **Operate** the old and new systems **simultaneously**
2. System re-development: Engage external IT advisors to begin re-development
3. System investment amount: **Additional costs of ¥1.66 billion** and **additional re-development investment of ¥2.08 billion**

Profit before taxes for FY25 (excluding one-off losses)

(Billions of yen)



Breakdown of impacts

(Billions of yen)

	FY25	FY26
Additional costs due to system failure		
(1) Allowance for doubtful accounts	1.02	(0.71)
Forfeiture of sales due to various expenses ^{*2}	0.09	-
Outsourcing expenses	0.02	0.26
Additional system costs	0.18	1.66
Total (impact on profit before tax)	1.31	1.21
(2) Additional system investment (assets)	-	2.08

Additional system costs in FY26

Former system

Maintenance and depreciation

¥0.42 billion

New system

Maintenance and depreciation

¥1.05 billion

Other shared management expenses

¥0.19 billion

^{*1} A mechanism designed to ensure and maintain functionality without having to shut down the entire system in the event of a system failure or error

^{*2} Various fees that would normally be charged to the customer, but that cannot be charged due to a system failure and must be borne by the Company.

Highlights from FY Ended March 31, 2025 (3)



- New vehicle sales in Q4 were up by double digits YoY, but domestic supply was sluggish, and the used vehicle market remained unchanged from Q3
- Total volume of new loans continues to grow at double digits driven by **improved operating rates at Car Premium Dealers** and **increased transactions at major dealerships**
- Total volume of automobile warranties remained strong, **up 30% YoY** for high-margin **products developed in-house**, despite weaker volumes at major OEMs

Market*1

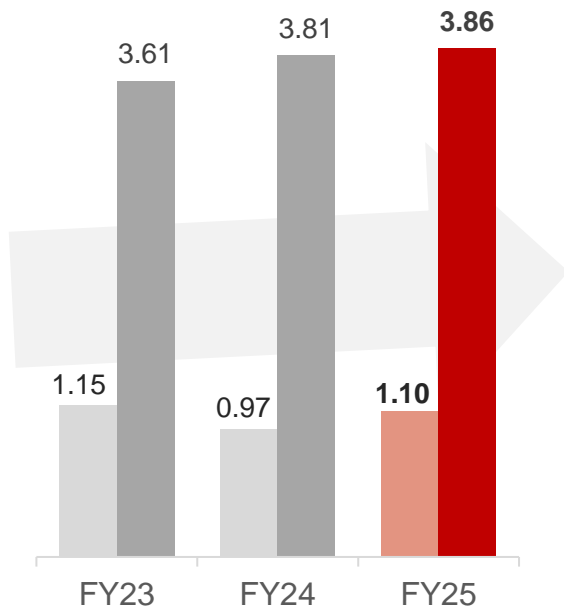
(Millions of units)

Number of new vehicles sold

YoY change

Q4 alone
Up 14.0%

Full-year
Up 1.4%

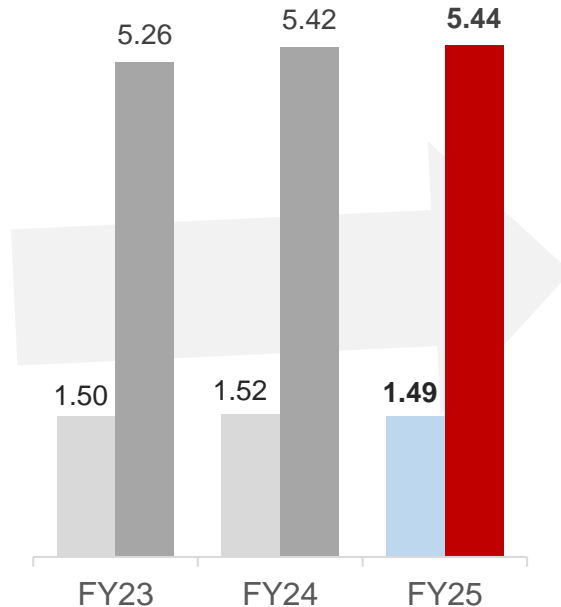


Number of used passenger vehicles registered

YoY change

Q4 alone
Down 1.7%

Full-year
Up 0.3%



KPIs

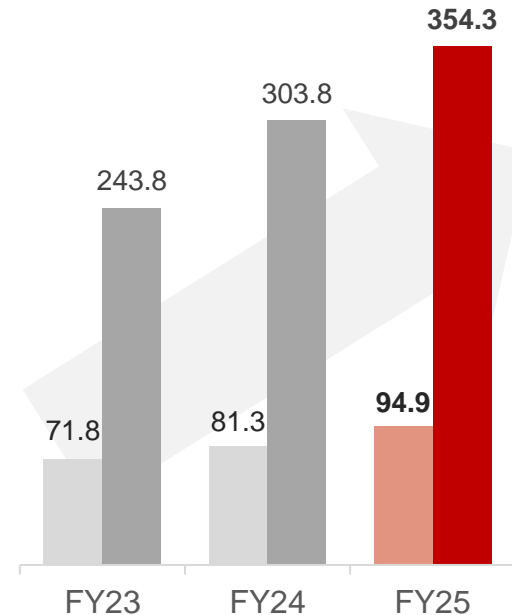
(Billions of yen)

Total volume of new loans*2

YoY change

Q4 alone
Up 16.8%

Full-year
Up 16.6%

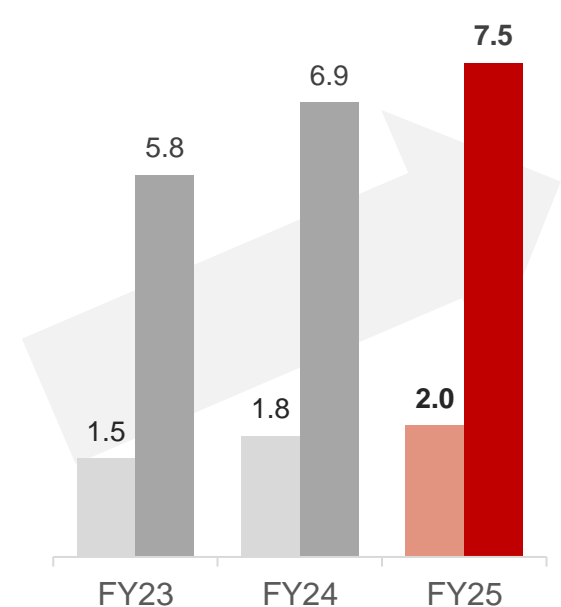


Total volume of automobile warranties

YoY change

Q4 alone
Up 8.7%

Full-year
Up 9.3%



*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

*2 The figures for total volume of new loans for Q3 have been retroactively revised due to the partial resolution of the system failure that occurred since November 2024.

01 Financial Highlights

02 Summary of Financial Results

03 Finance Segment

04 Automobile Warranty Segment

05 Auto Mobility Services Segment

06 Car Premium Club

07 Earnings and Dividend Forecast
for FY Ending March 31, 2026

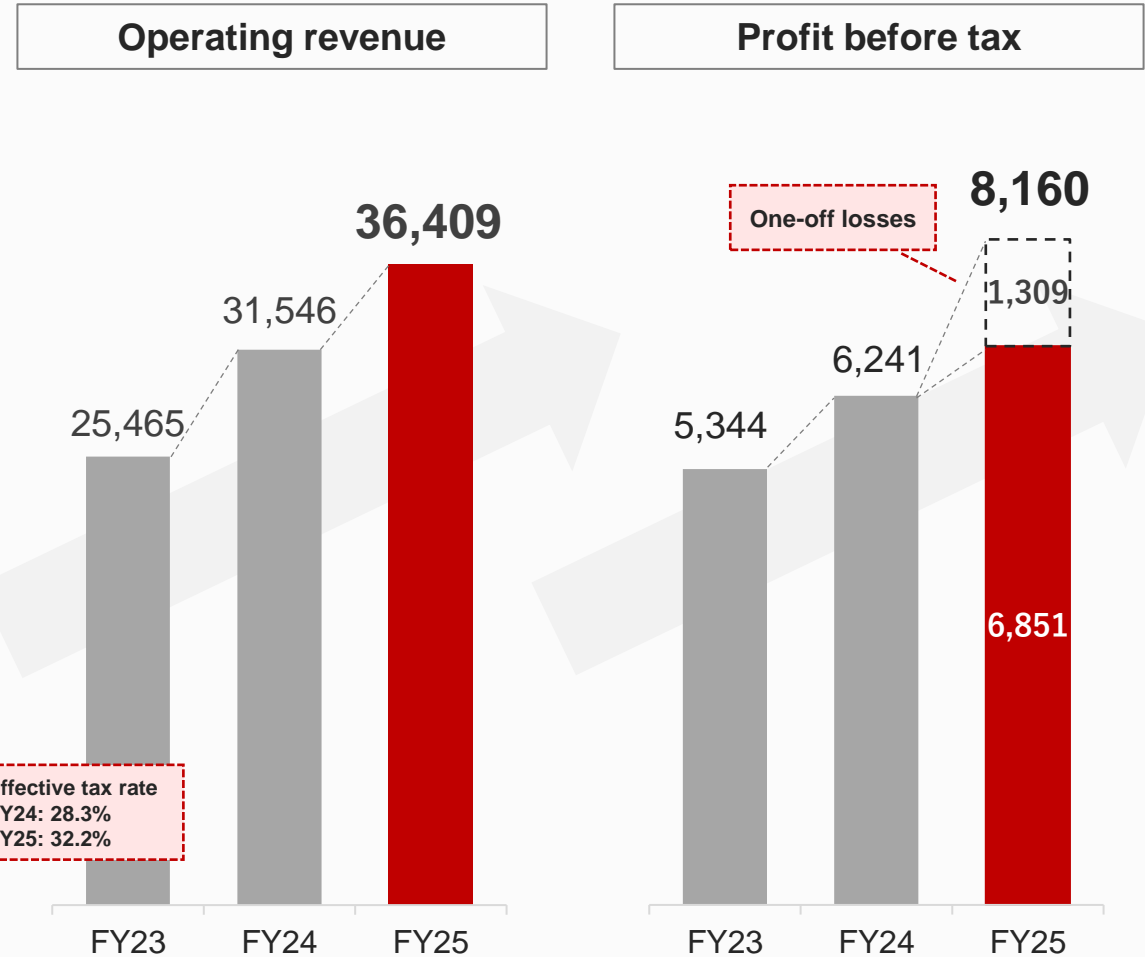
08 Other Progress

09 Appendix

Consolidated Performance

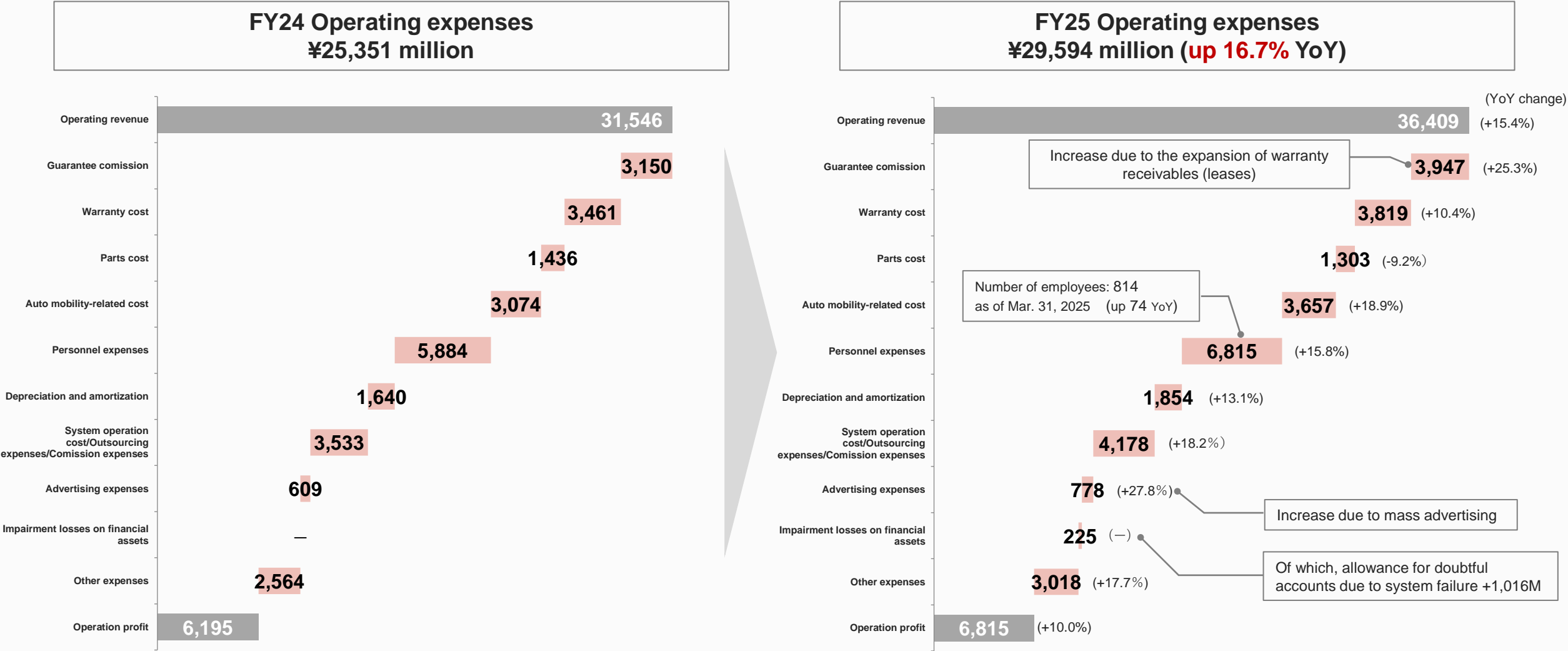
- Revenue and profit both up for the eight consecutive fiscal year thanks to the accumulation of loan receivables/automobile warranties
- Profit before tax fell below the forecast due to the impacts of system failure, but excluding these one-off losses it was actually up 30.8% YoY to ¥8.16 billion

	FY24	FY25	YoY change
Operating revenue	31,546	36,409	+15.4%
Operating expenses	25,351	29,594	+16.7%
Operating profit	6,195	6,815	+10.0%
Profit before tax	6,241	6,851	+9.8%
Profit before tax [Excluding one-off losses]	[6,241]	[8,160]	[+30.8%]
Profit attributable to owners of parent	4,608	4,651	+0.9%
Basic earnings per share (yen)	119.39	122.61	+2.7%



Operating Expenses (Breakdown)

- With one-off losses from the failure of a core system, operating expenses increased by 16.7% YoY, exceeding the increase in operating revenue of 15.4% YoY
- Excluding one-off losses, operating expenses **increased 11.9%** YoY to ¥28.4 billion, reflecting continued cost efficiency



Note: Since it is a preliminary value, we will promptly notify you on our website when any corrections or changes occur.

(*) For FY2024 and prior , this was recorded as impairment gains on financial assets (a component of operating revenue). However, due to the increase in the allowance for doubtful accounts not covered by insurance (see page 5), in FY2025, this is recorded as impairment losses on financial assets (a component of operating expenses).

- 01 Financial Highlights
- 02 Summary of Financial Results
- 03 Finance Segment**
- 04 Automobile Warranty Segment
- 05 Auto Mobility Services Segment
- 06 Car Premium Club
- 07 Earnings and Dividend Forecast
for FY Ending March 31, 2026
- 08 Other Progress
- 09 Appendix

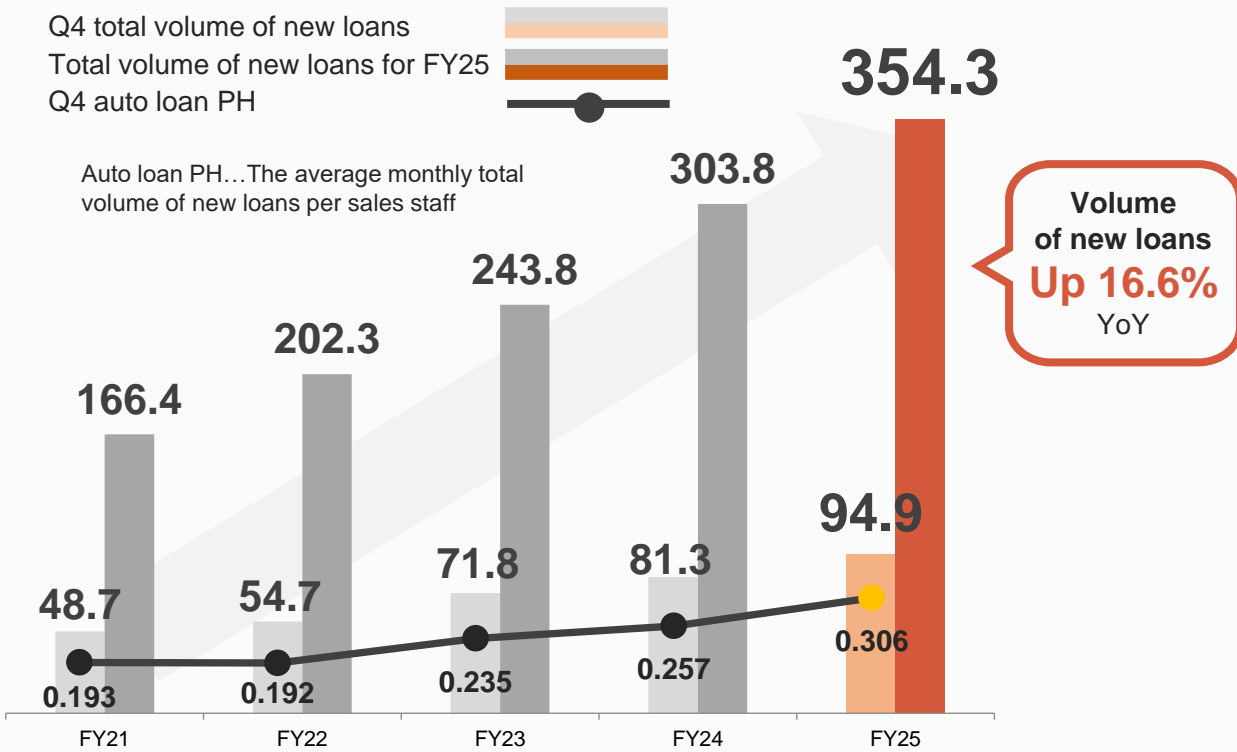
Total Volume of New Loans/Loan Receivables

(Billions of yen)

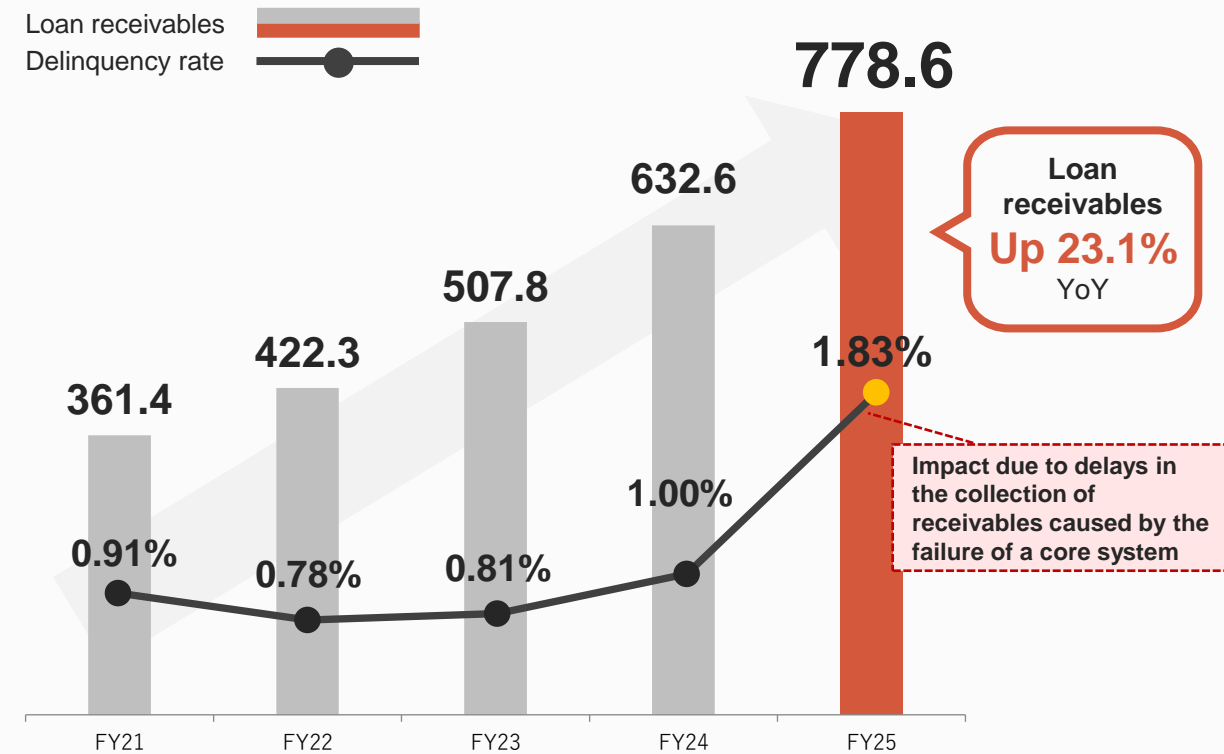


- Total volume of new loans continues to grow at double digits (up 16.6% YoY) driven by the **growth of Car Premium Dealers**
- Maintained double-digit growth in loan receivables (up 23.1% YoY)
- A failure in a core system caused delays in the collection of receivables, **temporarily** increasing the delinquency rate, expected to be **resolved in FY2026**

Total volume of new loans*



Loan receivables



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.

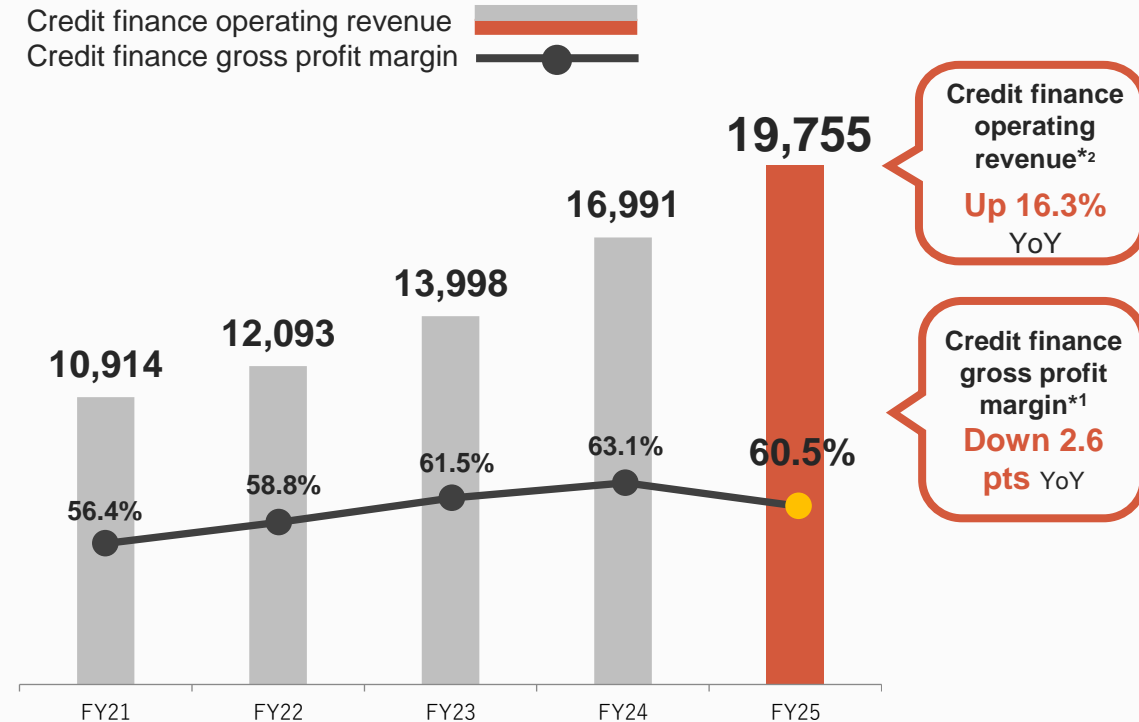
2. "Loan receivables" refers to the total amount of credit and lease contracts that has not been repaid or for which the warranty period has not elapsed from the end of the period. The figures are inclusive of the receivables balance of products other than automotive credit financing (Ecology Credit,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

(*) The figures for the volume of new loans for the third quarter have been retroactively adjusted due to the partial resolution of a system glitch that had been occurring since November 2024.

- The increase in the long-term prime rate in Q4 was large (from 1.85% to 2.20%, up 0.35%), resulting in a time lag in **passing on higher rates to customer interest rates**. We hiked all interest rates from March to April 2025, and therefore, expect a recovery in gross profit margin in FY2026
- Although profit before tax declined due to losses incurred in connection with the failure of a core system, profit before tax excluding one-off losses **increased** significantly by **24.1%**

	FY24	FY25	YoY change
Operating revenue	17,810	20,151	+13.1%
Operating profit	4,699	4,570	-2.7%
Profit before tax	4,704	4,526	-3.8%
Profit before tax [Excluding one-off losses]	[4,704]	[5,835]	[+24.1%]

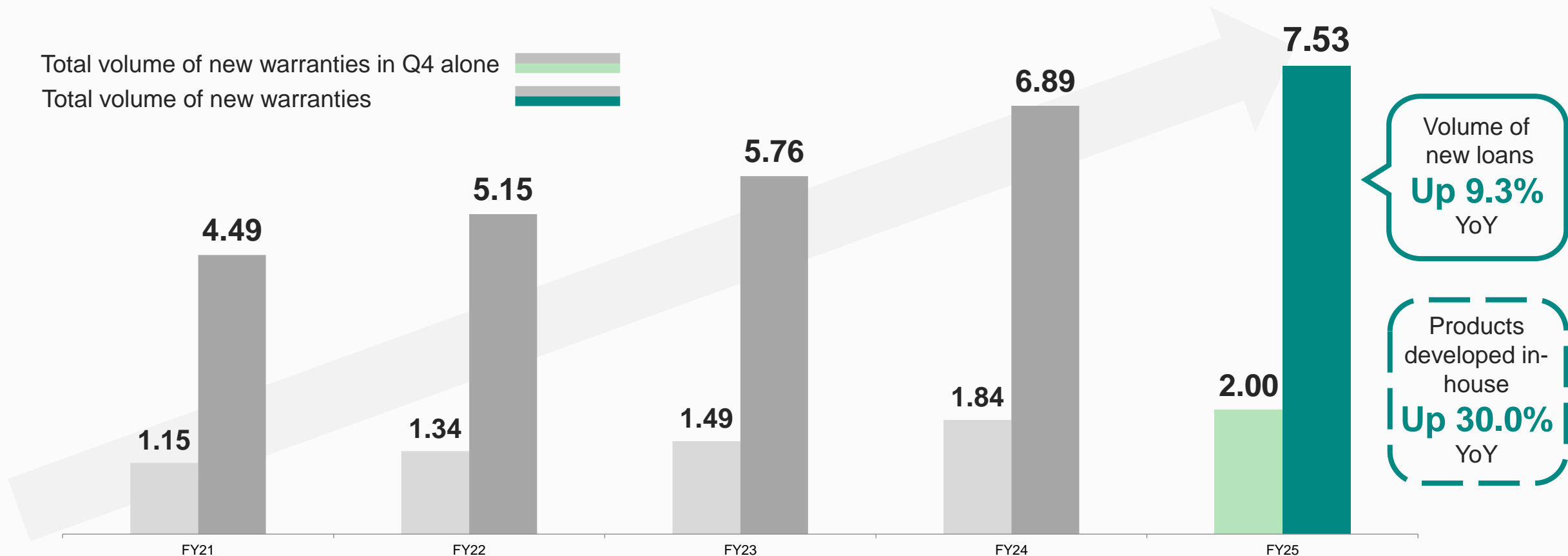


*1. Credit finance gross profit margin is calculated by dividing operating profit related to credit finance by operating revenue related to credit finance. Furthermore, operating expenses at the time of calculation of credit finance gross profit margin are comprised of expenses directly incurred in order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

*2. Credit finance operating revenue represents the total of operating revenue related to credit finance.

- 01 Financial Highlights
- 02 Summary of Financial Results
- 03 Finance Segment
- 04 Automobile Warranty Segment**
- 05 Auto Mobility Services Segment
- 06 Car Premium Club
- 07 Earnings and Dividend Forecast
for FY Ending March 31, 2026
- 08 Other Progress
- 09 Appendix

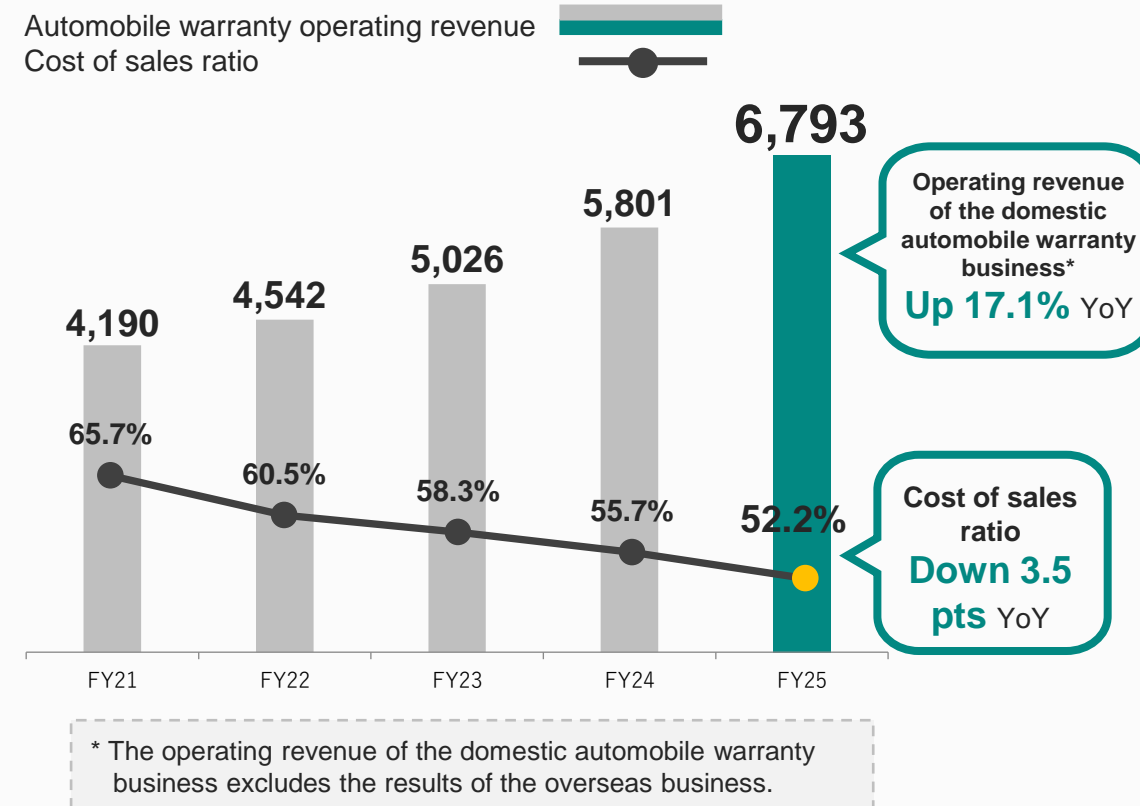
- Double-digit growth in FY2024 due to the effect of warranty fee hikes; steady growth in the number of transactions in FY2025 despite the absence of the effect of price hikes
- Despite sluggish sales at major OEMs, the total volume of new warranties grew by 9.3% YoY
- Our high margin **products developed in-house** continue growing, **up 30.0% YoY**, and we are continuing to make steady progress in restructuring our product portfolio



Notes: 1. "Total volume of new warranties" refers to the total amount of warranty contracts newly signed in the period.
 2. The aggregation criteria for volume of certain products were reviewed in Q3 of FY2022. Figures presented here were calculated using the new criteria.
 3. Total volume of automobile warranties for FY2024 has been retroactively revised in part due to a change in accounting policies.

- The increased number of Car Premium Club network stores has **increased the share** of our high-margin **products developed in-house**, contributing to the bottom line
- Cost reduction** was achieved by strongly **encouraging the use of the company's network garages** and increasing the use of used parts
- Profit before tax continues to grow at a high rate
- Overseas automobile warranty businesses (Thailand, Indonesia, and the Philippines) continue to see **double-digit growth** in volume

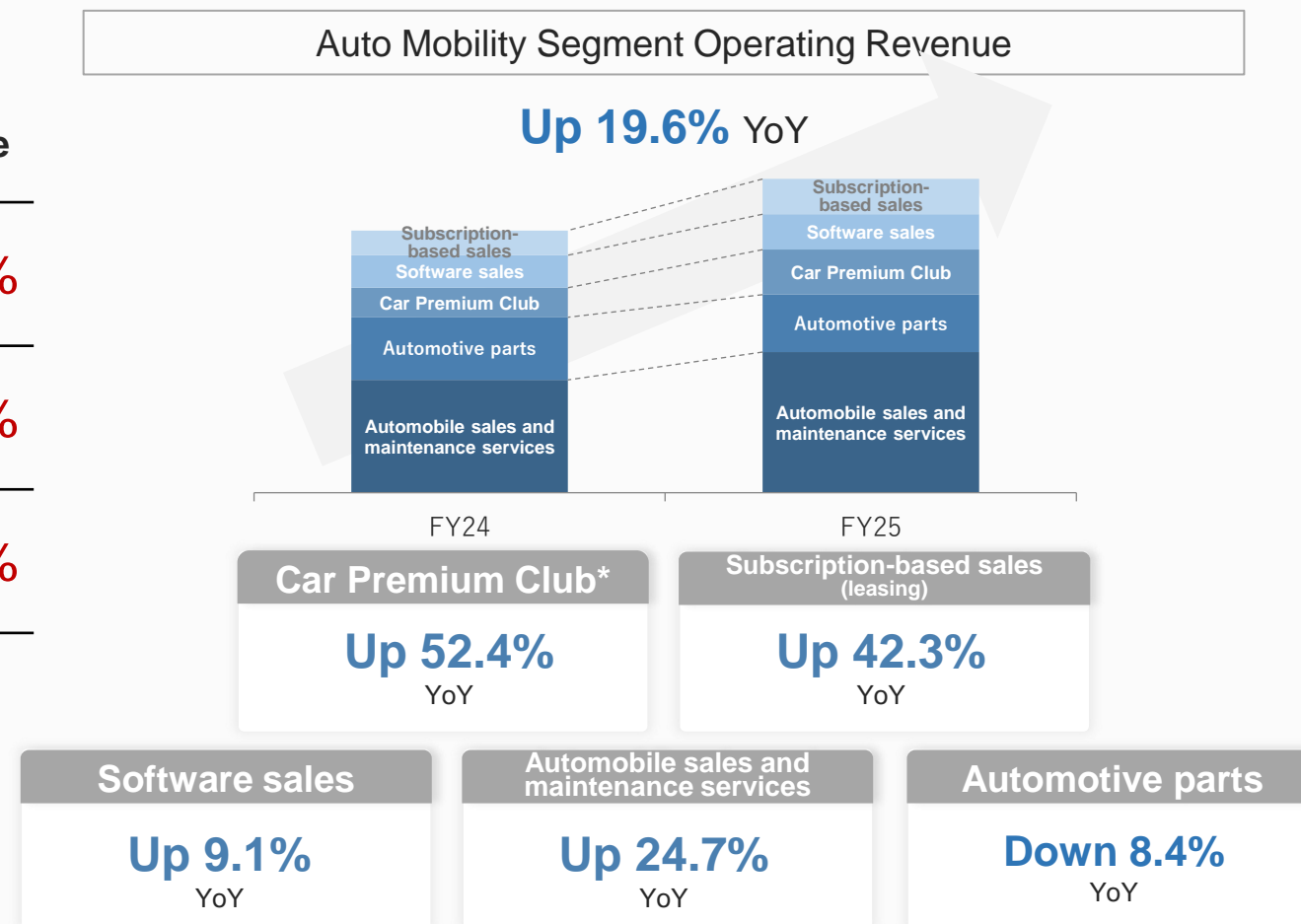
	FY24	FY25	YoY change
Operating revenue	5,990	6,986	+16.6%
Operating profit	774	1,122	+44.9%
Profit before tax	843	1,227	+45.5%



- 01 Financial Highlights
- 02 Summary of Financial Results
- 03 Finance Segment
- 04 Automobile Warranty Segment
- 05 Auto Mobility Services Segment**
- 06 Car Premium Club
- 07 Earnings and Dividend Forecast
for FY Ending March 31, 2026
- 08 Other Progress
- 09 Appendix

- Car Premium Club is growing steadily and profit before tax was strong, **up 58.3% YoY**
- Increased membership and the **price revision** of the Car Premium Club membership fee secured stable revenue
- Seeking to grow each segment, including automotive credit and warranty businesses, using synergistic effects through expansion of services and greater visibility of the Car Premium brand

	FY24	FY25	YoY change
Operating revenue	7,735	9,254	+19.6%
Operating profit	757	1,174	+55.0%
Profit before tax	734	1,161	+58.3%



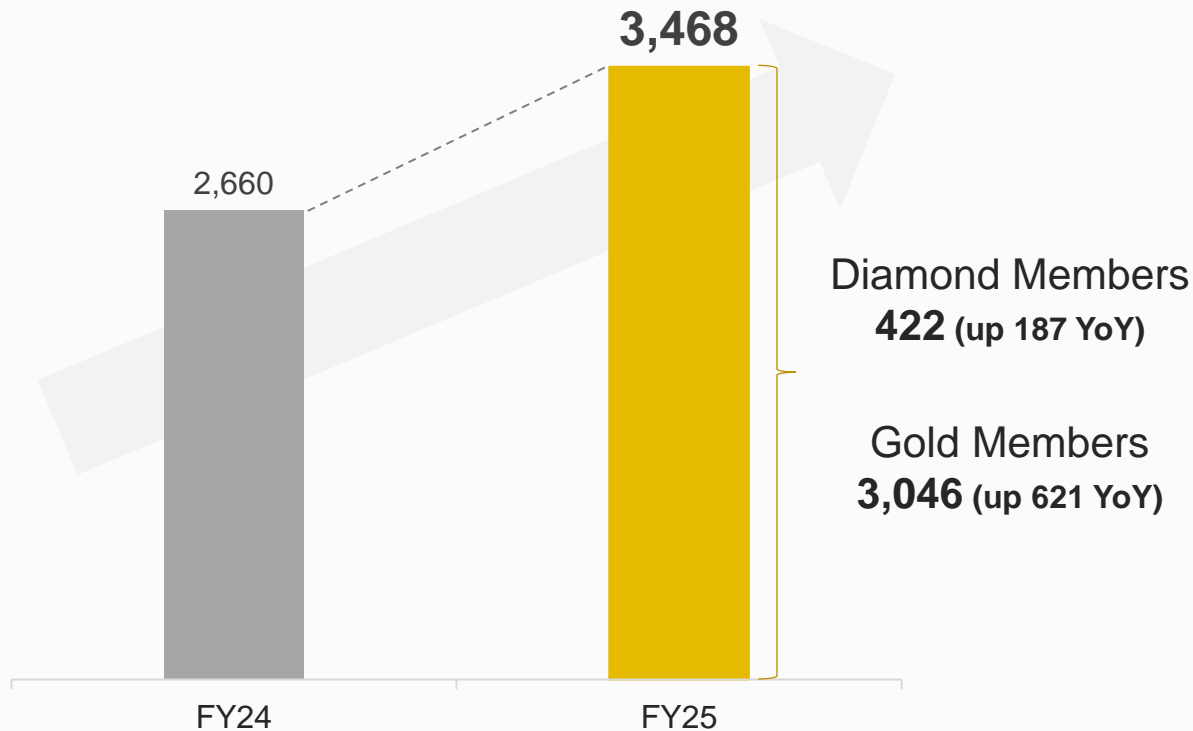
(*) Revenue from membership fees for Car Premier Dealer, the Group's membership organization for automobile dealerships and Car Premier Garage, the Group's membership organization for automobile maintenance facilities.

- 01 Financial Highlights
- 02 Summary of Financial Results
- 03 Finance Segment
- 04 Automobile Warranty Segment
- 05 Auto Mobility Services Segment
- 06 Car Premium Club**
- 07 Earnings and Dividend Forecast
for FY Ending March 31, 2026
- 08 Other Progress
- 09 Appendix

- For Car Premium Dealer, we focused on **preventing turnover and acquiring new members**, and as a result, membership numbers are steadily increasing
- The number of Diamond members **increased by 187** through strong upselling efforts, and the number of Car Premium Anshin Shops* now stands at more than 300 companies nationwide
- The number of Car Premium Garages is also growing steadily, with the total membership of Car Premium Club reaching 4,326 nationwide, as we seek to create the largest network in Japan

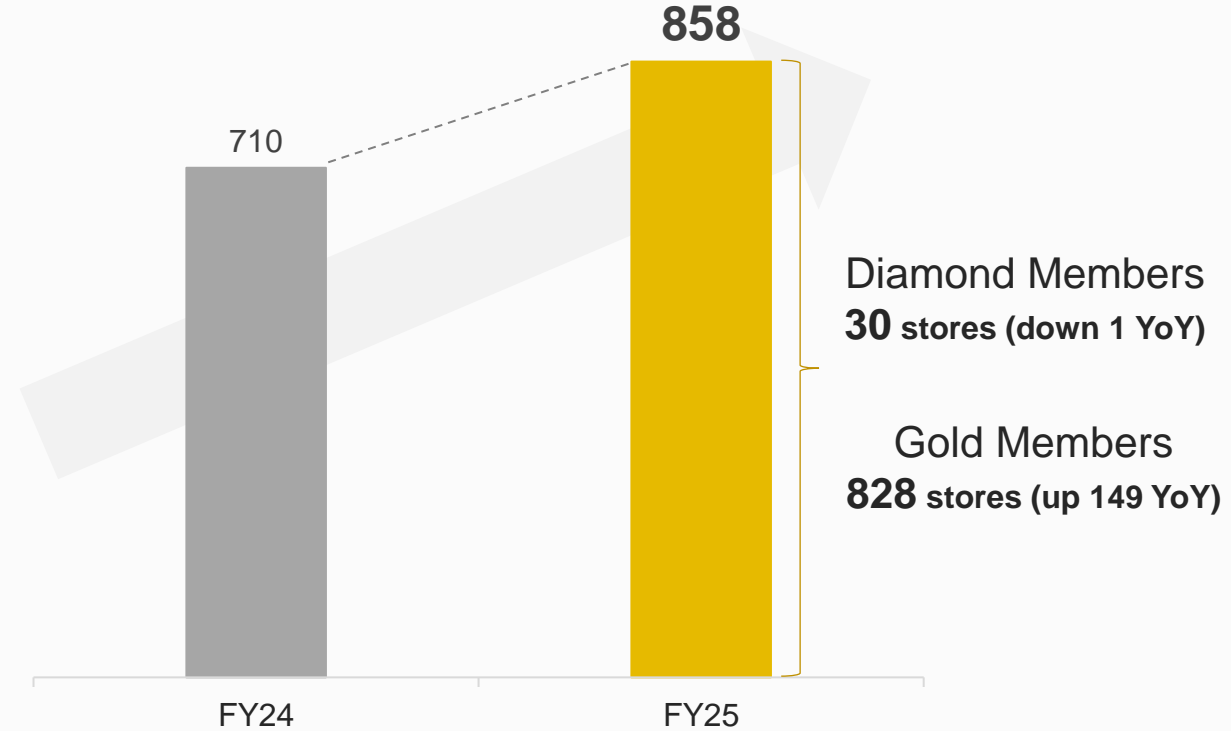
Car Premium Dealer (automobile dealers)

Up 808 YoY



Car Premium Garage (maintenance facilities)

Up 148 YoY



- 01 Financial Highlights
- 02 Summary of Financial Results
- 03 Finance Segment
- 04 Automobile Warranty Segment
- 05 Auto Mobility Services Segment
- 06 Car Premium Club
- 07 Earnings and Dividend Forecast
for FY Ending March 31, 2026**
- 08 Other Progress
- 09 Appendix

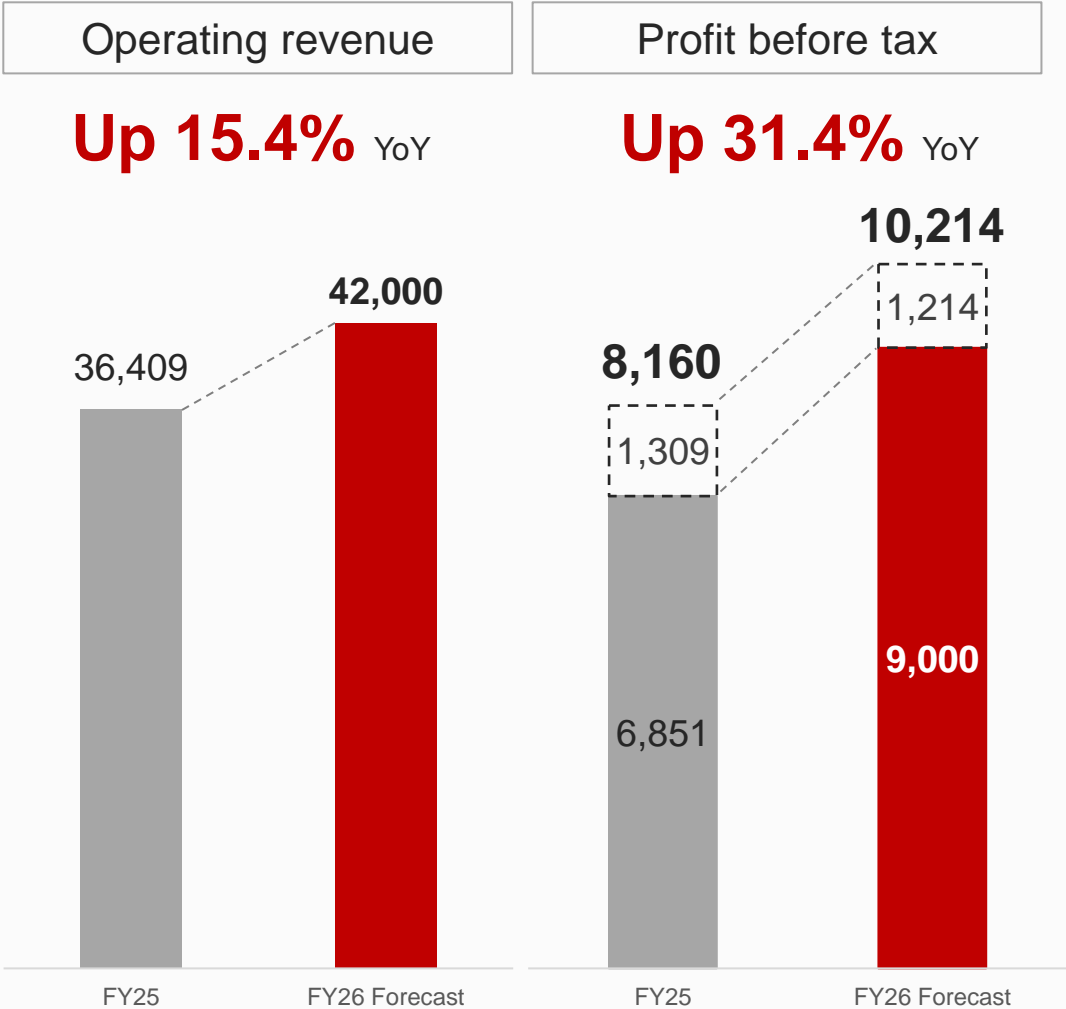
Earnings and Dividend Forecast for FY Ending March 31, 2026

(Graph/table unit: Millions of yen)



- Even after additional system costs of ¥1.92 billion, we expect to achieve a **ninth consecutive year of increased revenue, profit and dividends**
- The annual dividend **will be increased to ¥54, marking an increase of ¥14, with a dividend payout ratio of 33.9%**
- The next Medium-Term Management Plan (scheduled to cover FY2027 to FY2029) will be formulated in FY2026

	FY25	Forecast for FY26		
			YoY net change	YoY change
Operating revenue	36,409	42,000	+5,591	+15.4%
Profit before tax	6,851	9,000	+2,149	+31.4%
Profit attributable to owners of parent	4,651	6,100	+1,449	+31.1%
Basic earnings per share (yen)	122.61	160.79	+38.18	+31.1%
Annual dividend (yen)	40	54	+14	—



Notes: The above consolidated performance forecast was prepared based on information that can be obtained by the Company and on certain assumptions judged to be reasonable as of the publication date of this document. Actual figures may differ from the forecast due to various factors.
(*) The breakdown of 1.92 billion yen is the sum of 1.66 billion yen in additional system costs and 0.26 billion yen in outsourcing costs. (See page 5).

- 01 Financial Highlights
- 02 Summary of Financial Results
- 03 Finance Segment
- 04 Automobile Warranty Segment
- 05 Auto Mobility Services Segment
- 06 Car Premium Club
- 07 Earnings and Dividend Forecast
for FY Ending March 31, 2026
- 08 Other Progress**
- 09 Appendix

Other Progress



(Unit: companies/stores)

Medium-Term Management Plan (MTP)* Progress (Second Year)

▶ Click [here](#) for details of Medium-Term Management Plan, ONE & ONLY 2026

(Millions of yen)	FY25 plan	FY25 results	Rate of achievement
Operating revenue	36,000	36,409	101.1%
Profit before tax	7,800	6,851	87.8%
Profit before tax [Excluding one-off losses]	[7,800]	[8,160]	[104.6%]

Topics



Jointly with ITOCHU Corporation
Strengthened our auto loan business
in Thailand

- Received a third-party allotment of new shares from Eastern Commercial Leasing p.l.c. (hereinafter "ECL"), in which we have invested since 2016
- ITOCHU Corporation also subscribed to this third-party allotment, which resulted in two Japanese companies acquiring the majority stake in ECL

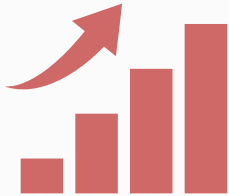
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Set greenhouse gas (GHG) emissions
reduction targets

- To achieve carbon neutrality by 2050, we will reduce our greenhouse gas (GHG) emissions by 58.8% by FY2035 compared to FY2024

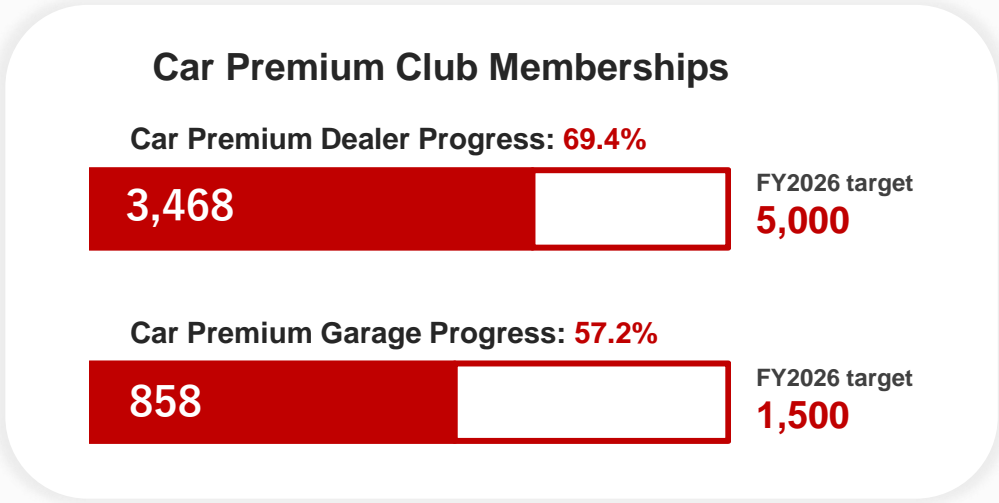
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Fourth consecutive year of
increasing employees' salary

- Raised the starting salaries for new graduate hires for the third consecutive year (by ¥15,000)
- Strengthened human capital management through an overall base pay increase of 4.2%

▶Click [here](#) for release(*in Japanese) 23



- 01 Financial Highlights
- 02 Summary of Financial Results
- 03 Finance Segment
- 04 Automobile Warranty Segment
- 05 Auto Mobility Services Segment
- 06 Car Premium Club
- 07 Earnings and Dividend Forecast
for FY Ending March 31, 2026
- 08 Other Progress
- 09 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	40,540,170 (As of March 31, 2025)
Capital	¥1,683 million (non-consolidated: as of March 31, 2025)
Number of Employees	814 (consolidated; as of March 31, 2025) (Note) Number of persons employed by the Group excluding temporary workers
Description of Business	Businesses in Japan and overseas* <ul style="list-style-type: none">• 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

- Used car 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

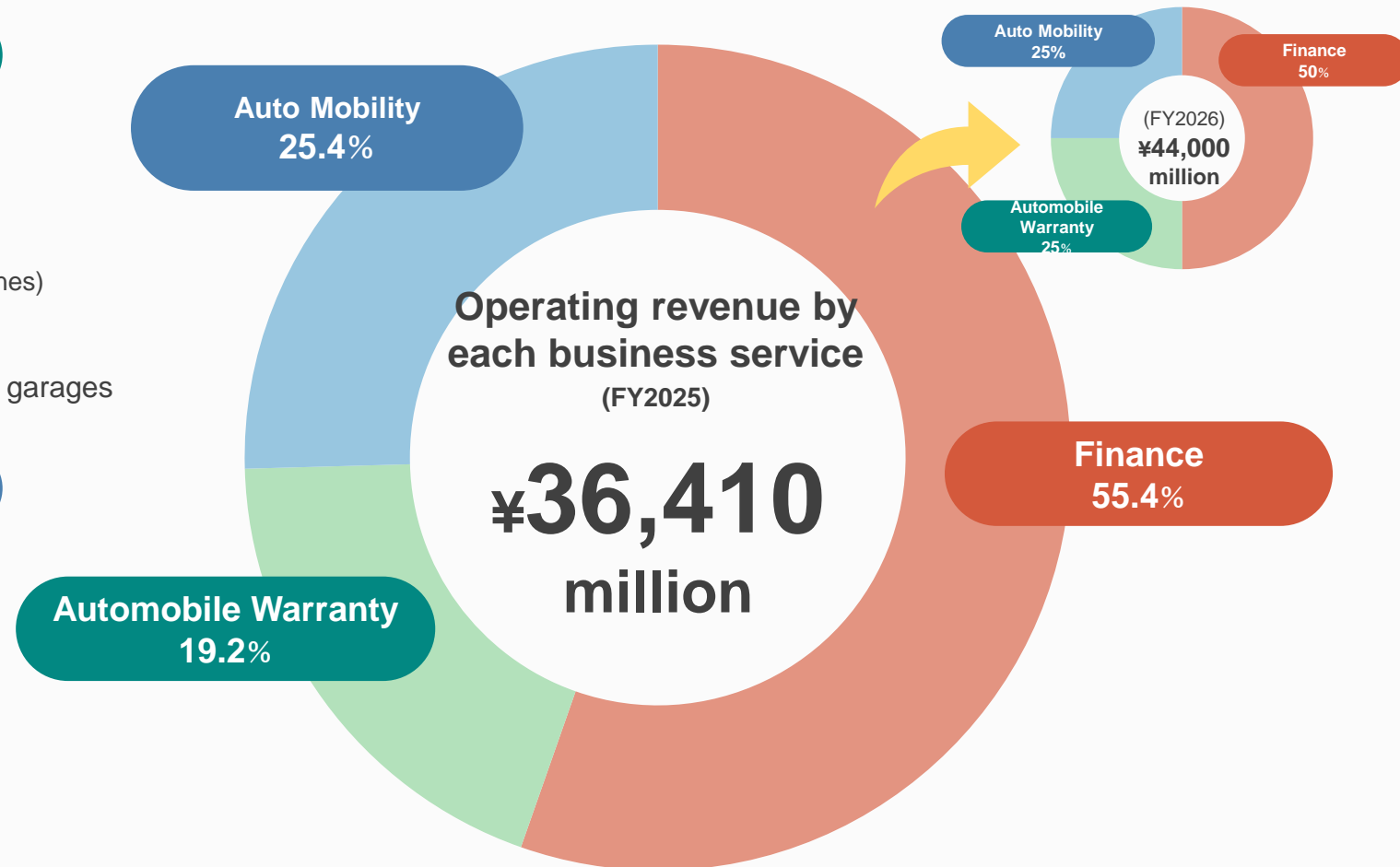
Main business

- 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



Our DX Strategy



- In September 2024, we revamped our DX strategy first formulated in May 2021. In April 2025, we were **selected as a “DX Stock” for the first time** in recognition of this strategy and our results.
- We aim to strengthen the foundation for promoting DX by developing DX talent, building organizations, updating IT core systems, and strengthening information security, while also creating new businesses in response to next-generation mobility services such as CASE and MaaS.

DX Vision

Create a “premium” car life together with end users and mobility providers as a digital platform comprised of teams where every individual shines

DX Overview and Medium-Term Management Plan

Medium-Term Management Plan



Car Premium

- Expanding the Car Premium Club
- Establishing the Car Premium brand
- Strengthening the ability to attract customers in-person/online



Finance segment

- Expanding Car Premium Dealers
- Increasing transaction volume per network store



Automobile Warranty

- Expanding third-party warranties market
- Expanding sales focused on products developed in-house
- Reducing repair costs



Auto Mobility

- Enhancing mobility services
- Expanding scale of each auto mobility business
- Developing differentiated products

DX Action

DX Vision

Core Business Strategy

- Enhance management efficiency of mobility providers and provide peace of mind and convenience to end users
- Employee well-being
- Achieve next-generation mobility services (CASE/MaaS)

Organization

- Hybrid approach using specialized organization for promoting DX that reports directly to senior management and a project team with members from Group companies established at major subsidiaries

Training

- Define and train the talent required for DX at the Premium Group

Foundation

- Data consolidation, agile development, full cloud adoption and Zero Trust

Investment Policy / Progress Indicators

Core Business Strategy

1

Enhance management efficiency of mobility providers and provide peace of mind and convenience to end users

- **Build an environment** where mobility providers above a certain threshold (hereinafter collectively referred to as 'B') and individuals interested in purchasing or repairing used cars (hereinafter collectively referred to as 'C') **can enjoy all types of mobility services** on a mobility platform offered by Car Premium.
- Aim to maximize business opportunities by providing a mechanism to match B and C on a platform, whether in-person or online.

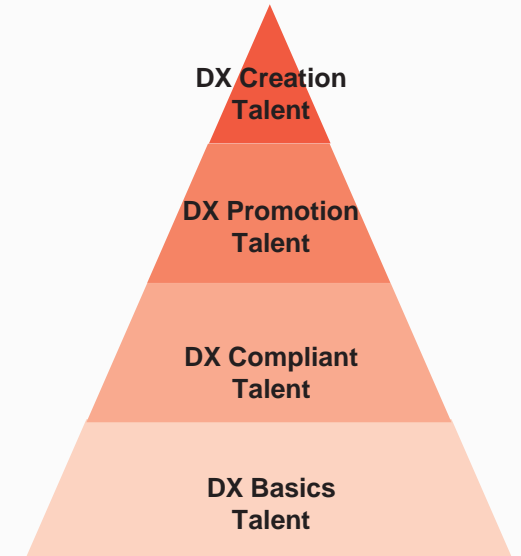
2

Increase employee well-being

- **Assist work styles with individuality** by liberating employees from constraints
- Save labor, automate, and streamline operations through digitalization, including the use of AI
- **Enable quick decision-making using business intelligence (BI) software**
- Reduce operational and maintenance burden by **moving away from legacy systems** to quickly reflect business needs

Develop/train DX talent

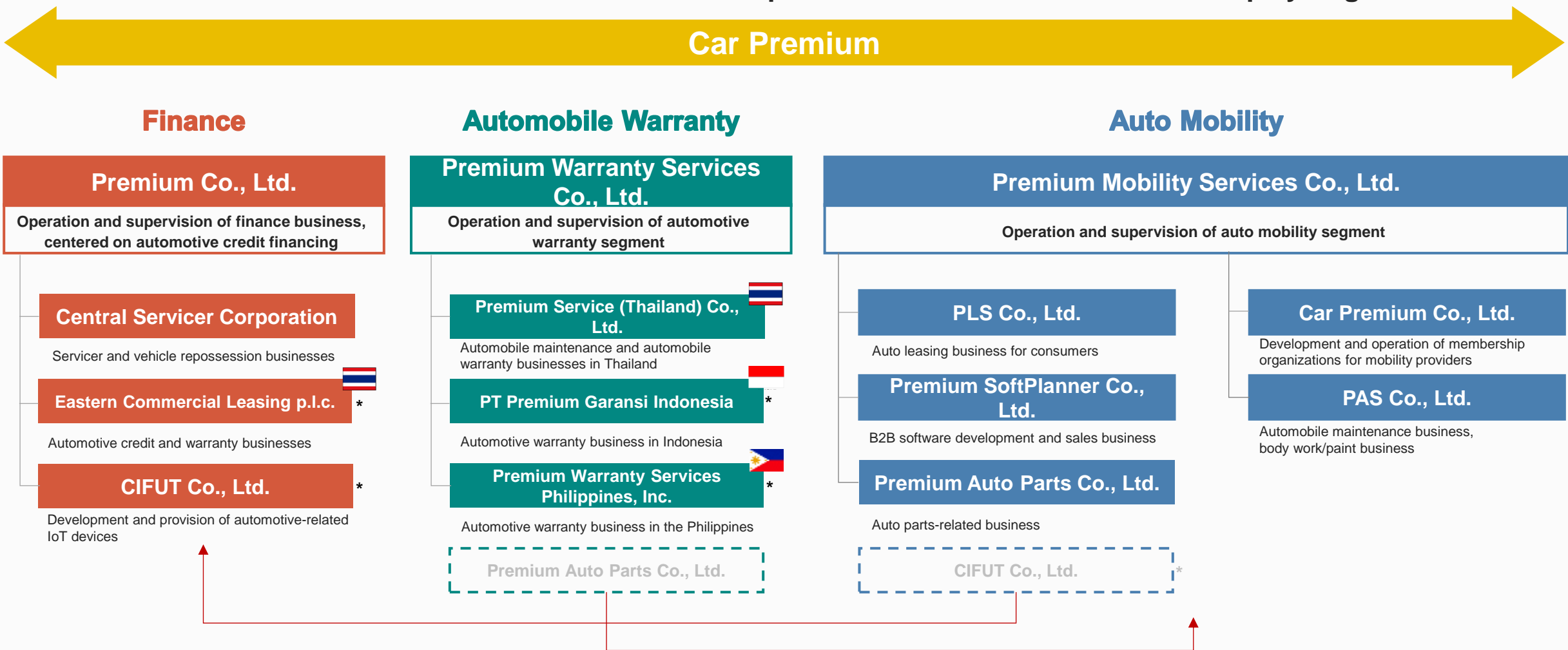
Promote training by defining the human resources required for DX promoted by the Premium Group in four stages to foster the right mindset, expanding training and evaluation systems to acquire the necessary skill sets at each level, and building the organization.



Segments in FY2025



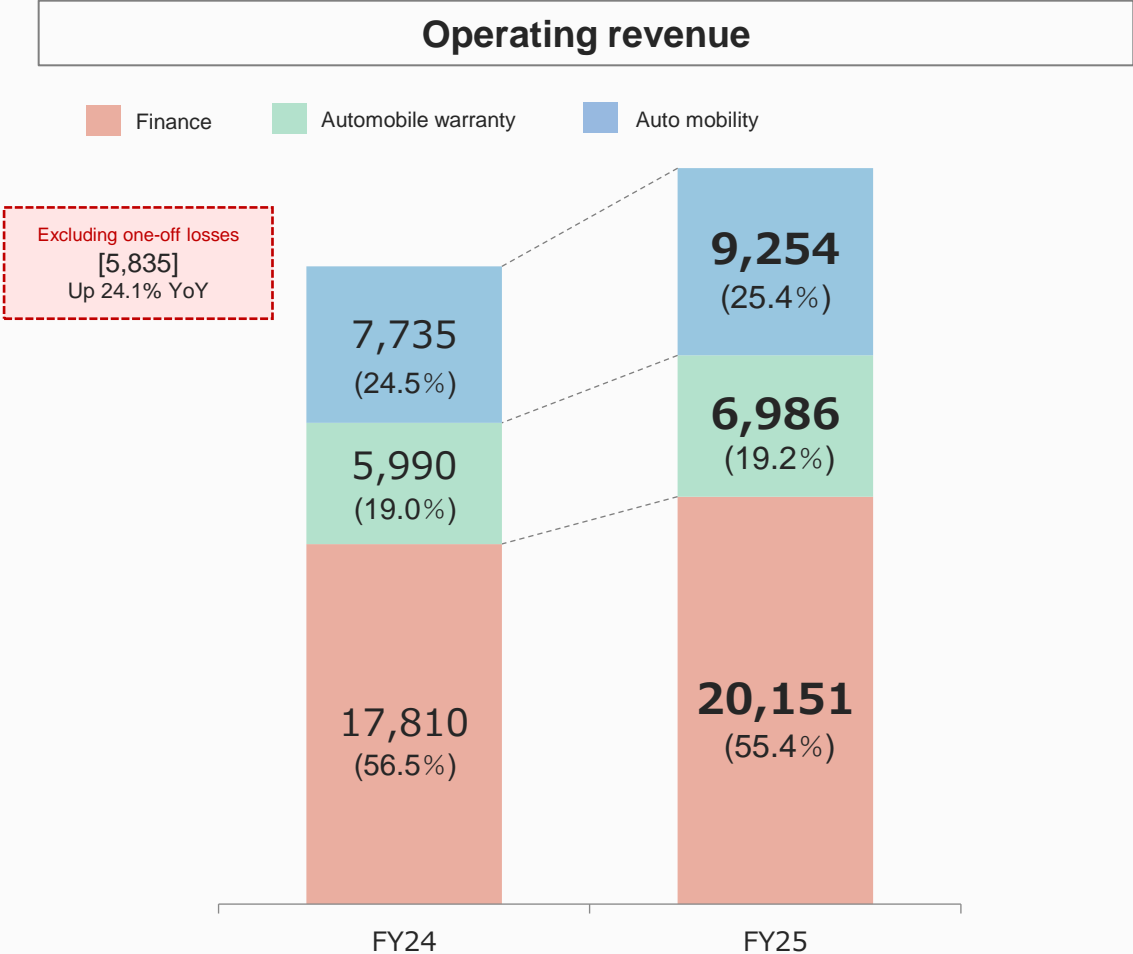
- Premium Auto Parts Co., Ltd., which was under the automobile warranty segment, was transferred to the auto mobility segment.
- CIFUT Co., Ltd., which was the under auto mobility segment, was transferred to the finance segment.
- The Car Premium business model will continue to underpin our efforts to create further Group synergies.



Performance by Segment

- Operating revenue for each segment was **up double digits** as a result of the **steady growth**
- In the Finance segment, expenses increased due to the impacts from the failure of a core system, and profit before tax declined by 3.8% YoY to ¥4,526 million
Excluding one-off losses, profit before tax for the segment totaled **¥5,835 million**, **up 24.1% YoY**
- Growth in the Automobile Warranty and Auto Mobility segments resulted in **higher revenue and profit**

	FY2025		
	Operating revenue	Operating profit	Profit before tax
Finance segment	20,151 Up 13.1% YoY	4,570 Down 2.7% YoY	4,526 Down 3.8% YoY
Automobile warranty segment	6,986 Up 16.6% YoY	1,122 Up 44.9% YoY	1,227 Up 45.5% YoY
Auto mobility segment	9,254 Up 19.6% YoY	1,174 Up 55.0% YoY	1,161 Up 58.3% YoY



Note: Segment classification was changed from FY2025. Profits and losses for each segment in FY2024 is reflected only to the extent practicable.

Summary of New Medium-Term Management Plan ONE & ONLY 2026



Medium-Term Vision

Establishing the Car Premium business model,

seeking to become the ONE & ONLY auto mobility company

Numerical Targets (FY2026)

Operating revenue

¥44.0 billion

vs. FY2023: **+74.6%**

Profit before tax

¥10.2 billion

vs. FY2023: **+91.0%**

Profit attributable to
owners of parent

¥7.0 billion

vs. FY2023: **+75.0%**

ROE

30%

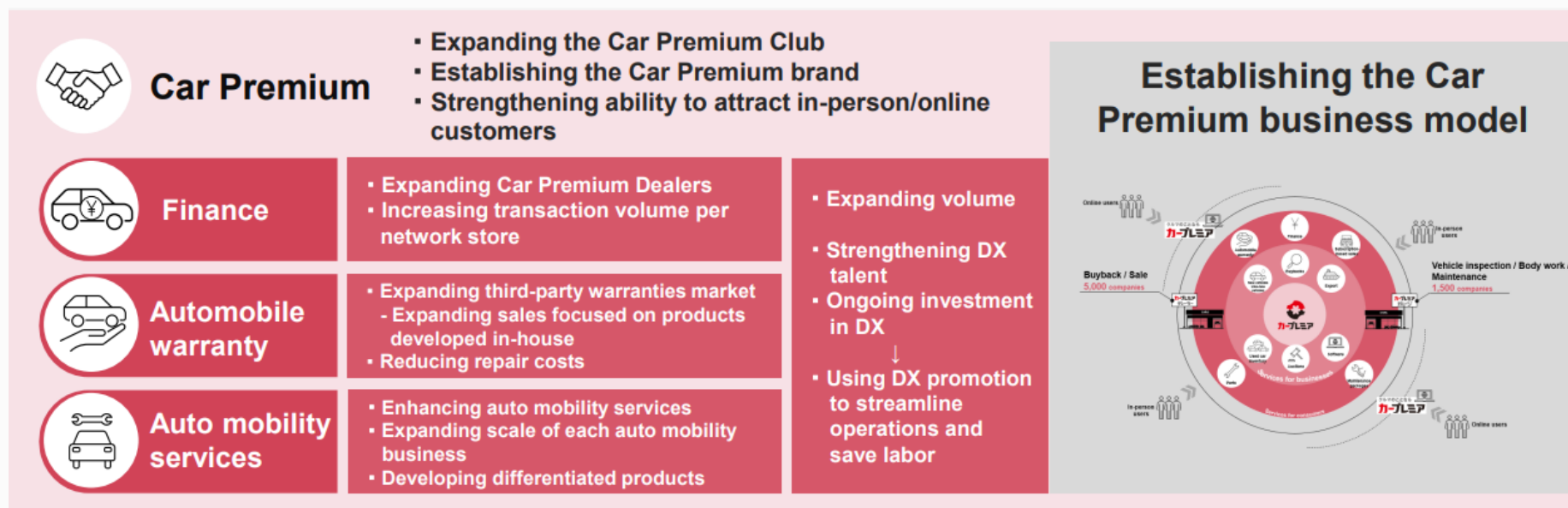
FY2023 results: **34.7%**

Market cap

¥140–175 billion

vs. FY2023: **204-255%**

Key Issues



Medium-Term Management Plan: Numerical Targets

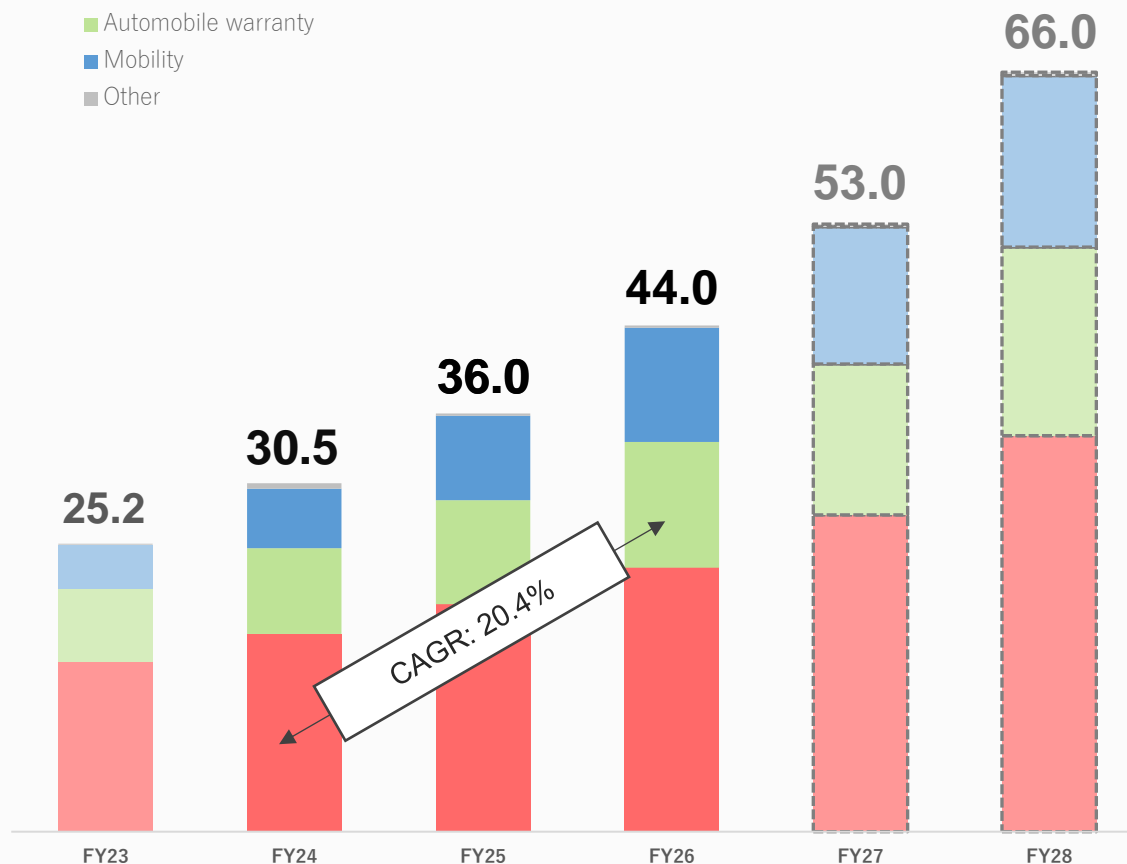
—Management Indicators—



Operating revenue

(Billions of yen)

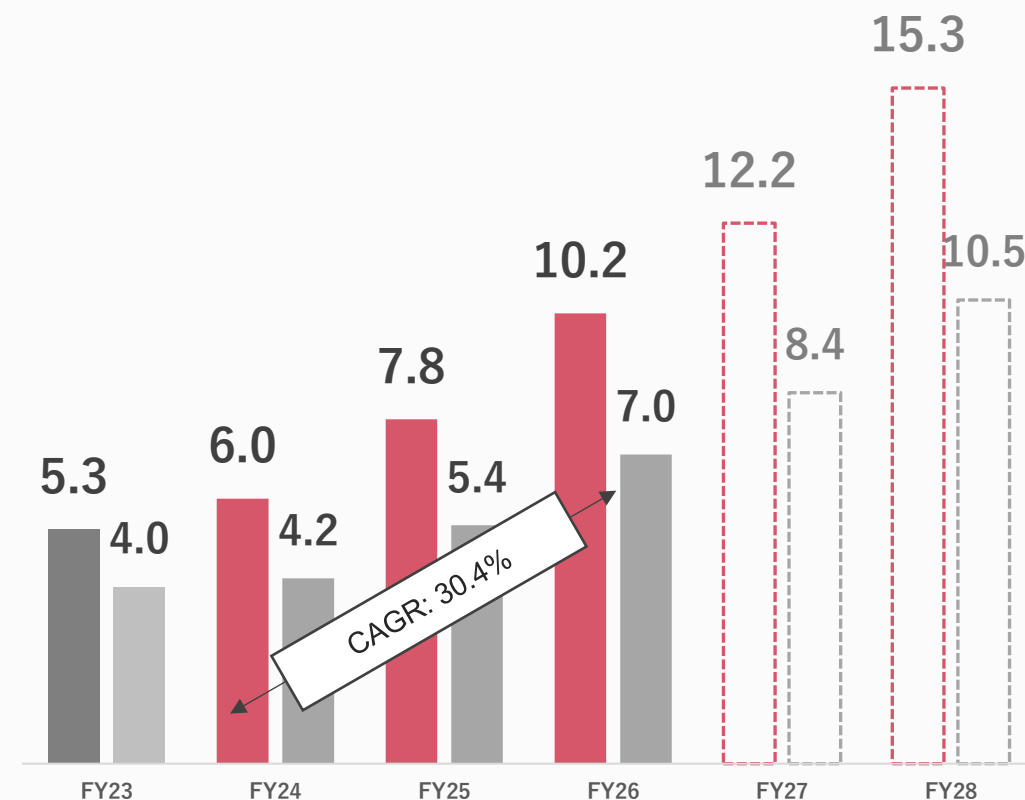
- Finance
- Automobile warranty
- Mobility
- Other



Profit before tax / Profit attributable to owners of parent

(Billions of yen)

- Profit before tax
- Profit attributable to owners of parent



(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 8.6 pts** YoY**48.1%**

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

Number of sales staff**Down 2** YoY*²**98**

Not planning to increase sales staff significantly but **rising PH***³
(establishing mechanisms and making sales activities more efficient)

AI credit screening rate**Down 2.5 pts** YoY**37.1%**

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 The change in the calculation method from Q2 FY2025 has been applied retroactively to the number of sales staff from FY2024.

*3 PH (per head) is the average monthly total volume of new loans per sales staff.

	FY2024 (As of March 31, 2024)	FY2025.Q3 (As of December 31, 2024)	FY2025 (As of March 31, 2025)	Compared to the end of previous period	QoQ
Assets					
Cash and cash equivalents	21,150	18,147	17,159	△18.9%	△5.4%
Financing receivables	56,419	66,467	74,719	+32.4%	+12.4%
Other financial assets	7,524	8,670	8,366	+11.2%	△3.5%
Property, plant and equipment	2,837	4,744	5,396	+90.2%	+13.7%
Intangible assets	8,914	9,182	9,201	+3.2%	+0.2%
Goodwill	3,958	3,958	3,958	+0.0%	+0.0%
Investments accounted for using equity method	3,173	3,447	4,085	+28.7%	+18.5%
Deferred tax assets	14	48	50	+270.1%	+4.2%
Insurance assets	6,893	9,490	42,130	+511.2%	+343.9%
Other assets	14,393	13,671	19,924	+38.4%	+45.7%
Total assets	125,274	137,826	184,988	+47.7%	+34.2%
Liabilities					
Financial guarantee contracts	45,726	51,871	81,245	+77.7%	+56.6%
Deferred warranty revenue	7,184	7,990	8,055	+12.1%	+0.8%
Borrowings	42,333	44,161	51,188	+20.9%	+15.9%
Other financial liabilities	8,063	8,543	16,686	+106.9%	+95.3%
Provisions	383	436	436	+13.7%	+0.0%
Income taxes payable	1,164	839	1,821	+56.3%	+116.9%
Deferred tax liabilities	1,236	1,604	836	△32.3%	△47.9%
Other liabilities	3,835	3,880	5,773	+50.6%	+48.8%
Total liabilities	109,923	119,324	166,039	+51.1%	+39.1%
Equity					
Equity attributable to owners of parent					
Share capital	1,700	1,700	1,700	+0.0%	+0.0%
Capital surplus	1,534	1,559	1,585	+3.3%	+1.7%
Retained earnings	14,626	17,409	17,949	+22.7%	+3.1%
Treasury shares	△ 3,109	△ 3,057	△ 3,046	△2.0%	△0.4%
Other components of equity	559	843	734	+31.3%	△12.9%
Total equity attributable to owners of parent	15,310	18,455	18,923	+23.6%	+2.5%
Non-controlling interests	40	47	26	△36.7%	△45.5%
Total equity	15,351	18,502	18,948	+23.4%	+2.4%
Total liabilities and equity	125,274	137,826	184,988	+47.7%	+34.2%

P/L (Consolidated Cumulative Period)

(Millions on yen)



(April 1 - March 31)	FY2024	FY2025	YoY
	(April 1, 2023 - March 31, 2024)	(April 1, 2024 - March 31, 2025)	
Operating revenue	31,546	36,409	+15.4%
Operating expenses	25,351	29,594	+16.7%
Operating profit	6,195	6,815	+10.0%
Share of profit of investments accounted for using equity method	119	22	△81.5%
Other finance income	13	61	+355.2%
Other finance costs	86	46	△45.9%
Profit (loss) before tax	6,241	6,851	+9.8%
Income tax expense	1,623	2,203	+35.7%
Profit (loss)	4,617	4,648	+0.7%
Profit (loss) attributable to:			
Owners of parent	4,608	4,651	+0.9%
Non-controlling interests	10	△ 3	△132.1%

P/L (Consolidated Cumulative Period/Operating Revenue/Operating Expenses)

(Millions on yen)



(April 1 - March 31)	FY2024 (April 1, 2023 - March 31, 2024)	FY2025 (April 1, 2024 - March 31, 2025)	YoY
Operating revenue			
Finance income	14,997	17,659	+17.8%
Warranty revenue	5,936	6,843	+15.3%
Automobility-related sales	5,085	6,423	+26.3%
Other commission sales	2,551	2,894	+13.4%
Automotive parts sales	1,846	1,690	△8.4%
Impairment gain on financial assets	491	-	-
Revenue from the exercise of insurance policies	290	364	+25.8%
Other	351	535	+52.6%
Total	31,546	36,409	+15.4%

(April 1 - March 31)	FY2024 (April 1, 2023 - March 31, 2024)	FY2025 (April 1, 2024 - March 31, 2025)	YoY
Operating expenses			
Finance costs	336	497	+48.2%
Warranty cost	3,461	3,819	+10.4%
Automobility-related costs	3,074	3,657	+18.9%
Guarantee commission	3,150	3,947	+25.3%
Cost of automotive parts external sales	1,436	1,303	△9.2%
Impairment losses on financial assets	-	225	-
Employee benefit expenses	5,647	6,629	+17.4%
Depreciation	1,640	1,854	+13.1%
Commission expenses	1,346	1,438	+6.8%
Taxes and dues	942	1,101	+16.8%
System operation costs	977	1,134	+16.1%
Outsourcing expenses	797	933	+17.0%
Other operating expenses	2,546	3,057	+20.1%
Total	25,351	29,594	+16.7%

P/L (Consolidated Accounting Period)

(October 1 - March 31)	FY2024.Q4 (January 1, 2024 - March 31, 2024)	FY2025.Q3 (October 1, 2024 - December 31, 2024)	FY2025.Q4 (January 1, 2025 - March 31, 2025)	YoY	QoQ
Operating revenue	8,571	9,337	8,980	+4.8%	△3.8%
Operating expenses	6,784	7,378	8,174	+20.5%	+10.8%
Operating profit	1,787	1,959	806	△54.9%	△58.9%
Share of profit of investments accounted for using equity method	7	△ 36	16	+147.2%	△145.4%
Other finance income	6	25	3	△45.3%	△86.6%
Other finance costs	13	△ 23	22	+62.5%	△191.9%
Profit (loss) before tax	1,786	1,972	804	△55.0%	△59.2%
Income tax expense	381	631	268	△29.7%	△57.6%
Profit (loss)	1,405	1,341	536	△61.9%	△60.0%
Profit (loss) attributable to:					
Owners of parent	1,404	1,340	540	△61.5%	△59.7%
Non-controlling interests	1	0	△ 4	△606.7%	△1482.2%

P/L (Consolidated Accounting Period/Operating Revenue/Operating Expenses)

(Millions on yen)



(October 1 - March 31)	FY2024.Q4 (January 1, 2024 - March 31, 2024)	FY2025.Q3 (October 1, 2024 - December 31, 2024)	FY2025.Q4 (January 1, 2025 - March 31, 2025)	YoY	QoQ
Operating revenue					
Finance income	3,968	4,486	4,686	+18.1%	+4.5%
Warranty revenue	1,581	1,747	1,751	+10.8%	+0.2%
Automobility-related sales	1,348	1,668	1,789	+32.8%	+7.3%
Other commission sales	693	819	590	△14.8%	△27.9%
Automotive parts sales	443	381	351	△20.7%	△7.8%
Impairment gain on financial assets	349	63	△ 523	△250.0%	△923.9%
Revenue from the exercise of insurance policies	153	-	200	+30.4%	-
Other	36	173	135	+270.9%	△21.8%
Total	8,571	9,337	8,980	+4.8%	△3.8%

(October 1 - March 31)	FY2024.Q4 (January 1, 2024 - March 31, 2024)	FY2025.Q3 (October 1, 2024 - December 31, 2024)	FY2025.Q4 (January 1, 2025 - March 31, 2025)	YoY	QoQ
Operating expenses					
Finance costs	108	124	145	+34.2%	+17.3%
Warranty cost	815	981	908	+11.3%	△7.5%
Automobility-related costs	795	994	1,080	+35.9%	+8.7%
Guarantee commission	847	1,011	1,069	+26.1%	+5.7%
Cost of automotive parts external sales	362	285	273	△24.7%	△4.2%
Impairment losses on financial assets	-	-	225	-	-
Employee benefit expenses	1,466	1,706	1,703	+16.2%	△0.2%
Depreciation	487	470	515	+5.8%	+9.6%
Commission expenses	351	376	359	+2.2%	△4.6%
Taxes and dues	235	269	322	+37.1%	+19.7%
System operation costs	243	279	354	+46.1%	+27.1%
Outsourcing expenses	213	224	280	+31.4%	+24.8%
Other operating expenses	863	660	941	+9.1%	+42.6%
Total	6,784	7,378	8,174	+20.5%	+10.8%



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