

**Premium Group Co., Ltd.**

**TSE Prime Section: 7199**

# **Financial Results Presentation for Q3 of FY Ending March 31, 2026**

**February 10, 2026**



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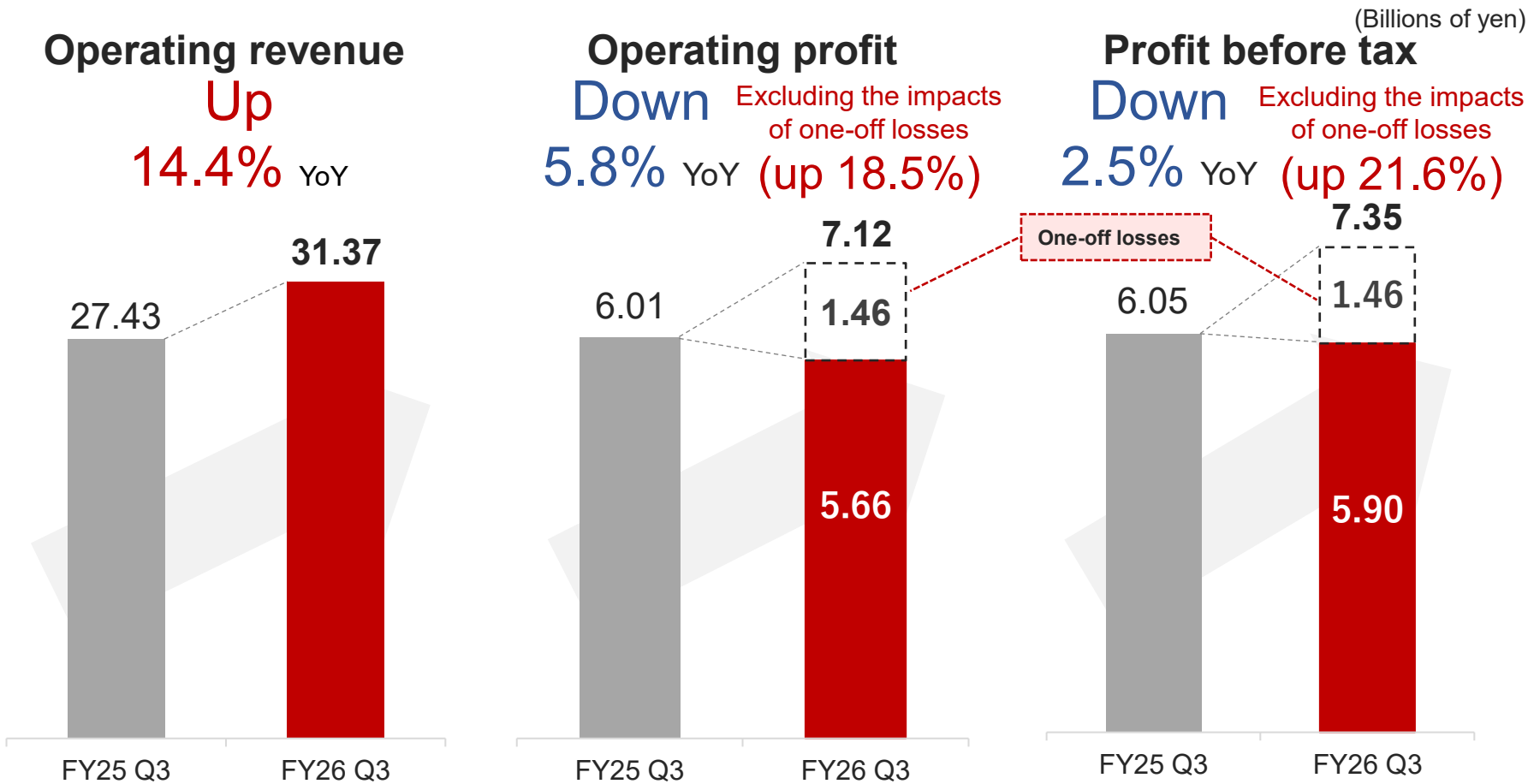
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# Financial Results Highlights from Q3 of FY Ending March 31, 2026



- Although **operating profit and profit before tax** came in lower than the previous Q3 YTD, both did return to **year-on-year growth in Q3 alone** (profit before tax was up 9.9% in Q3 alone).  
In Q4, we are also set to see an increase year on year, with **profit before tax expected to reach a record high**.
- On the other hand, support costs due to the system failure exceeded expectations, and accordingly, we have revised our full-year forecast (See pages 6 and 7 for details).

## Performance



## Future expected earnings (deferred revenue)

**Whole Group**  
**¥66.3 billion**  
Up 9.3% YoY

**Finance**  
**¥56.3 billion**  
Up 8.5% YoY

**Automobile warranty**  
**¥9.0 billion**  
Up 13.0% YoY

**Software business / Car  
Premium Club membership fee**  
**¥1.0 billion**  
Up 21.4% YoY



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# Full-Year Forecast (Revised Downward)



- The **operating revenue forecast remains unchanged** from the initial plan, and we continue to see steady revenue growth.
- Although **profit before tax** is forecast to **increase by 24.1% or more year on year, marking the highest profit ever**, we have **revised our performance forecast to a decrease of between 3.3% and 5.6% compared to the plan**.
- The **annual dividend will remain unchanged from the initial plan**, and we will also initiate **share buybacks** to enhance shareholder returns, with a **total return ratio** of approximately **50%** expected.
- The **main factors** that led to the **revision** are the **following two points**: 1) support costs due to system failure and 2) the delay in the recognition of revenue, etc.

(Millions of yen)

FY2025		FY2026					
	Full-year performance	Full-year forecast (Initial targets)	YoY change (Initial targets)	Full-year forecast (Revised)	YoY change (Revised)	Difference from initial target	% change from initial target
Operating revenue	36,409	42,000	+15.4%	42,000	+15.4%	0	0
Profit before tax	6,851	9,000	+31.4%	8,500 to 8,700	+24.1% to +27.1%	(500) (300)	(5.6%) (3.3%)
Profit attributable to owners of parent	4,651	6,100	+31.1%	5,800 to 5,900	+24.7% to +26.8%	(300) (200)	(4.9%) (3.3%)
Basic earnings per share (yen)	122.61	160.79	+31.1%	150.70 to 153.30	+22.9% to +25.0%	(10.09) (7.49)	(6.3%) (4.7%)
Annual dividend (yen)	40	54	—	54	—	0	0

Main factors for change from initial plan

## (1) Support costs due to system failure

Forfeiture of sales due to various expenses: (¥0.5 billion)  
 Reversal of allowance for doubtful accounts: +¥0.1 billion  
 Outsourcing expenses: +¥0.1 billion

**Profit before tax: (¥0.3 billion)**

## (2) Delay in recognition of revenue, etc.

Delay in recognition of revenue: (¥0.7 billion)  
 Profit increase from core businesses: +¥0.5 billion

**Profit before tax: (¥0.2 billion)**

Losses as of Q3: (¥0.5 billion)

# Full-Year Forecast (Revised Downward) and Status of System Failure



- The support costs due to system failure totaled **1.46 billion yen** (+ 0.25 billion yen vs. target) in Q3 YTD
- As for the **reversal of the allowance for doubtful accounts**, we achieved the initial target of ¥0.71 billion in Q3.
- The **core system** has been **operating stably** since the rollback to the old system. For the new system, Premium Group Co., Ltd. has changed vendors and is **focusing on reconstruction**

## Profit before tax for Q3 FY26 (excluding one-off impacts)

(Billions of yen)

One-off losses  
FY26 Q1 alone ¥0.72 billion  
FY26 Q2 alone ¥0.38 billion  
FY26 Q3 alone ¥0.35 billion

**7.35**  
(+21.6% YoY)

6.05

1.46

5.90

FY25 Q3

FY26 Q3

## Impacts due to system failure

(Billions of yen)

Support costs due to system failure	FY26 (Target)	FY26 Q3 (Results)	FY26 (Forecast)
System support costs	1.66	1.55	1.66
Outsourcing expenses	0.26	0.14	0.21
Forfeiture of sales due to various expenses*1	—	0.48	0.50
Allowance for doubtful accounts*2	(0.71)	(0.71)	(0.83)
<b>Total (impact on profit before tax)</b>	<b>1.21</b>	<b>1.46</b>	<b>1.54</b>

✓ Costs in Q4 are expected to decrease to approximately 0.1 billion yen

✓ Full-year costs are expected to be +1.54 billion yen (+0.33 billion yen vs. target)

## Current status of system failure and our response

### ■ Current status

- **Completed all procedures to correct incorrect billing and credit information**
- **Completed reversion to the former system and all operations are now running stably**

### ■ Future response

- **No new malfunctions have occurred**, and we continue to provide customer support for issues arising from the previous event
- **Currently working on a redevelopment project with a new external vendor**
- **In the process of filing a claim for damages against the former external vendors**

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

\*1. Out of the various fees charged to customers, those incurred due to system failure are borne by the Company. In FY2026 Q1, the amount of these expenses was small, so they were combined with outsourcing expenses and stated as "outsourcing expenses, etc."

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



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# Market and KPIs for Q3 FY2026

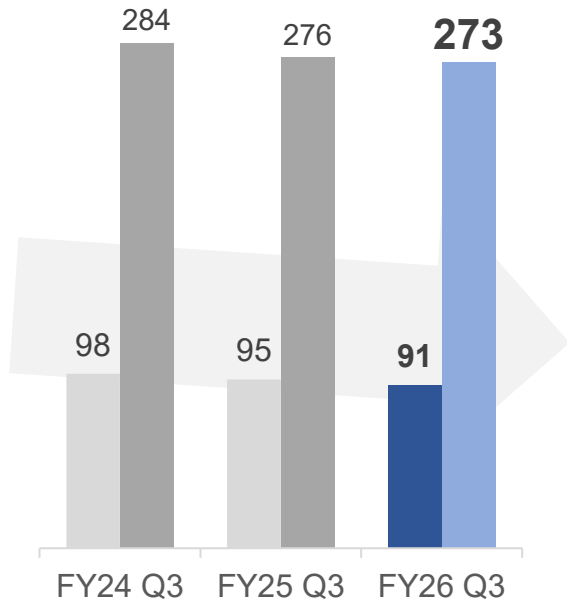


- Sales of both new and used passenger vehicles in Q3 alone fell year on year. Sales of used passenger vehicles Q3 YTD were at the same level as the previous nine-month period, while the overall market remained at a standstill.
- **Total volume of new loans** shifted to a recovery trend, although the impact of Q2 remains\*<sup>1</sup>. We expect a **further recovery from Q4 onwards**.
- **Total volume of automobile warranties remained strong** thanks to greater sales promotions of proprietary products and new acquisitions of OEM products.

## Market\*<sub>2</sub>

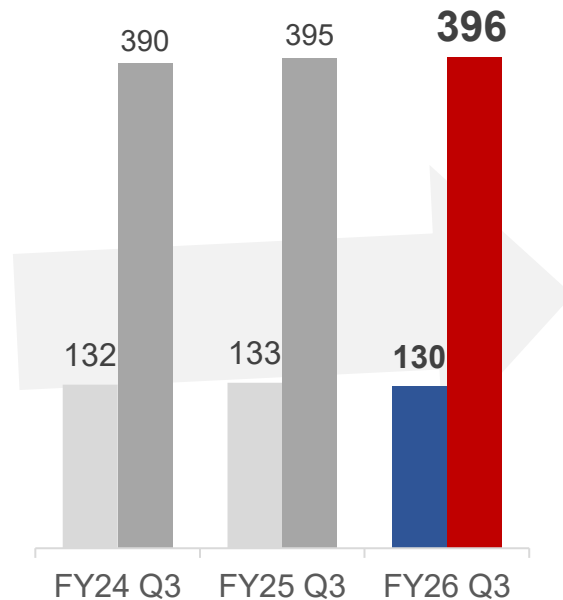
### Number of new vehicles sold

YoY change  
Q3 alone Q3 YTD  
**Down 3.7%** **Down 0.9%**



### Number of used passenger vehicles registered

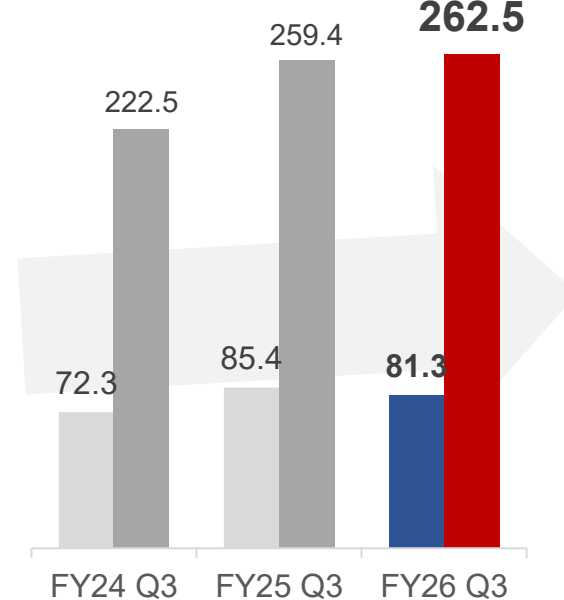
(Millions of units)  
YoY change  
Q3 alone Q3 YTD  
**Down 2.2%** **Up 0.2%**



## KPIs

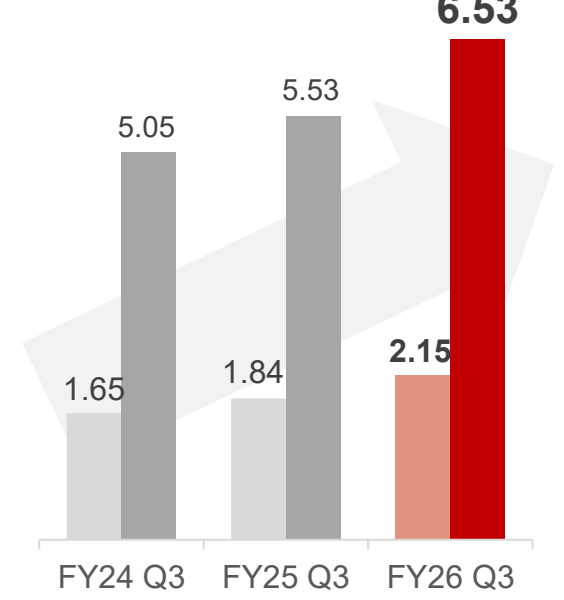
### Total volume of new loans\*<sub>3</sub>

YoY change  
Q3 alone Q3 YTD  
**Down 4.8%** **Up 1.2%**



### Total volume of automobile warranties

(Billions of yen)  
YoY change  
Q3 alone Q3 YTD  
**Up 16.6%** **Up 18.0%**



\*<sup>1</sup>. Impacts of the suspension of new applications during the complete switchback to the old system that occurred in Q2, a decrease in sales resources due to enhancements to collection operations, and the prioritization of securing gross profit.

\*<sup>2</sup>. 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

\*<sup>3</sup>. Total volume of new loans for FY2025 Q3 has been partially revised.



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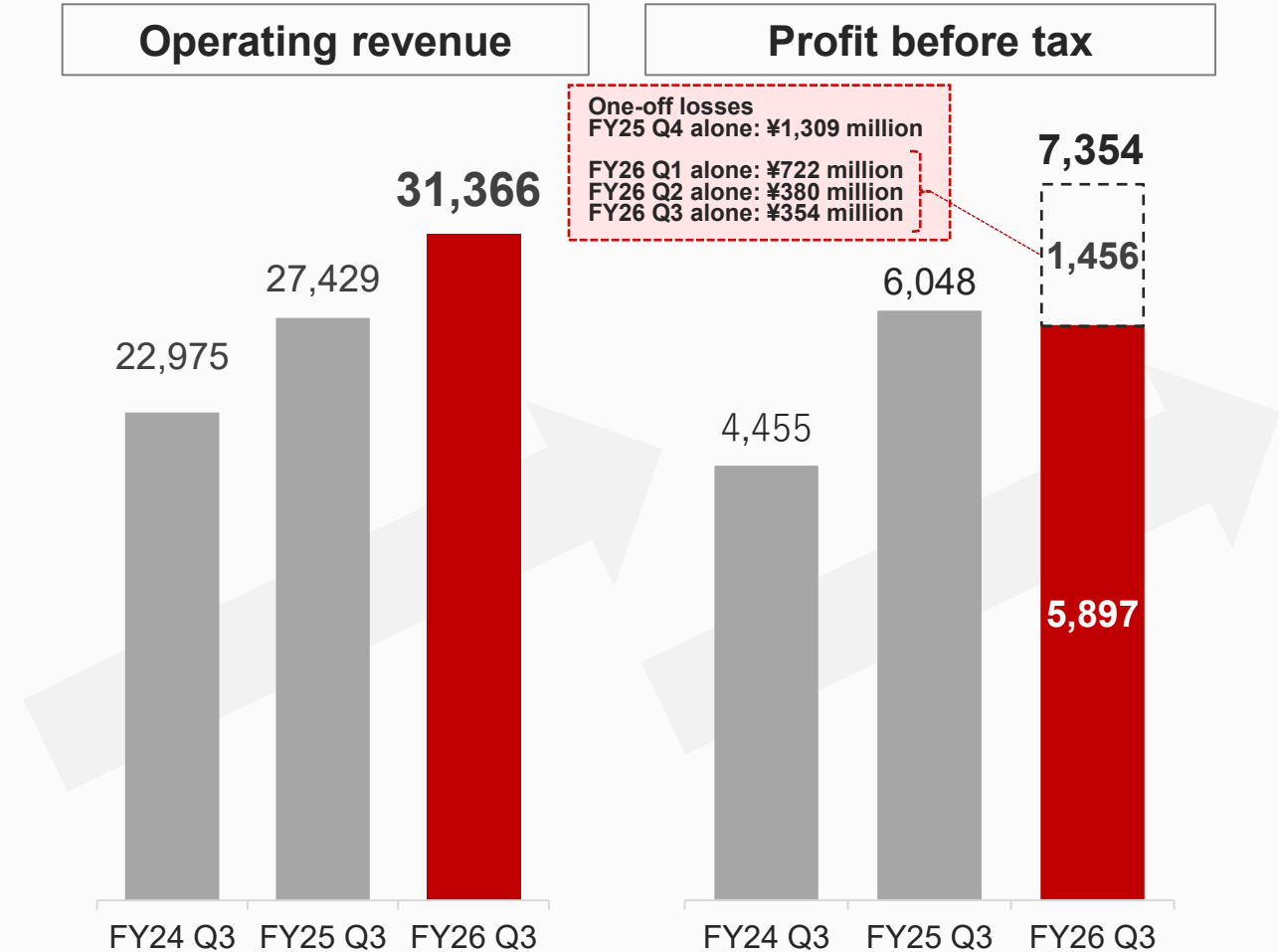
# Consolidated Performance

(Millions of yen)



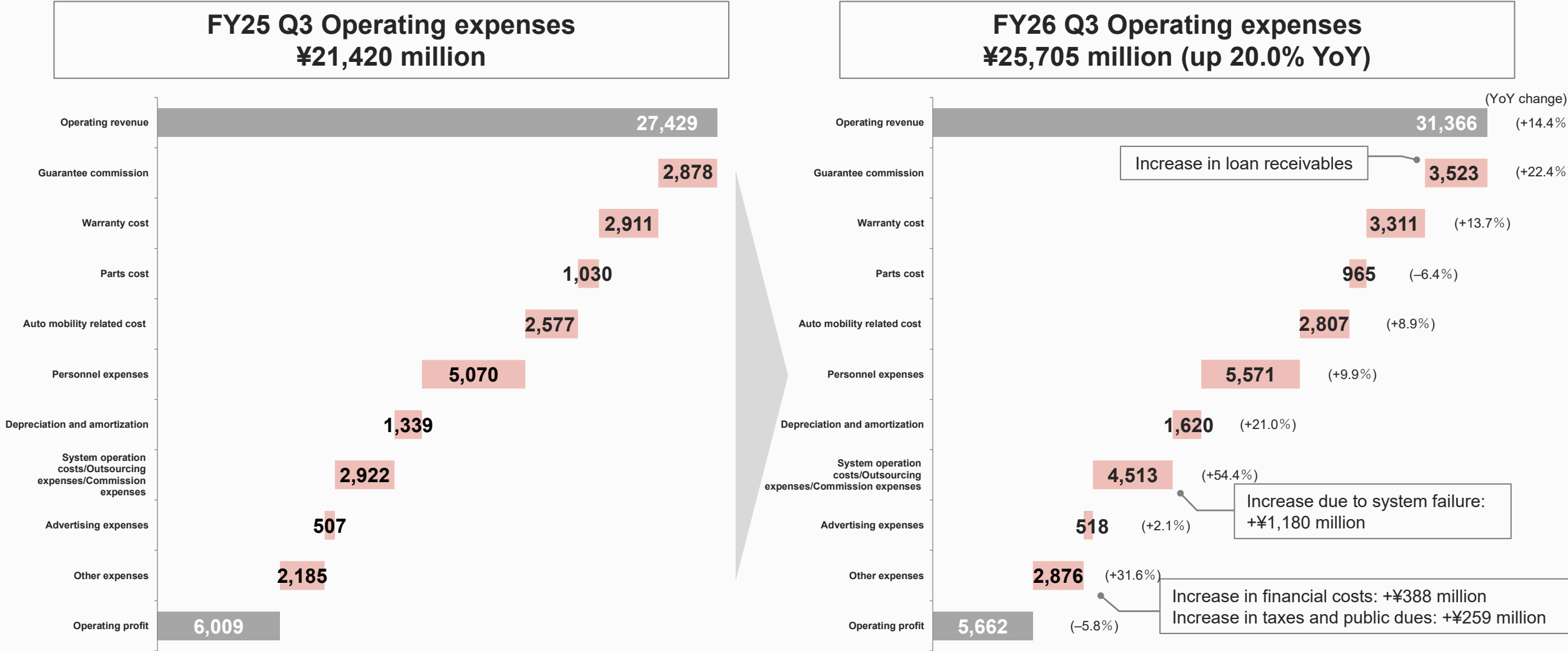
- **Operating revenue** is progressing **as planned**.
- We made steady progress in our efforts to reduce **operating expenses** (YoY change Q1: 27.1% → Q2: 23.4% → Q3: 20.0%).
- Excluding one-off losses, **profit before tax increased by 21.6%** year on year.

	FY25 Q3	FY26 Q3	YoY change
Operating revenue	27,429	31,366	+14.4%
Operating expenses	21,420	25,705	+20.0%
Operating profit	6,009	5,662	(5.8%)
Profit before tax	6,048	5,897	(2.5%)
Profit before tax [Excluding the impacts of one-off losses]	[6,048]	[7,354]	[+21.6%]
Profit attributable to owners of parent	4,111	4,061	(1.2%)
Basic earnings per share (yen)	108.39	105.52	(2.7%)



# Operating Expenses (Breakdown)

- Excluding system support costs, etc., **operating expenses increased 12.1% YoY to ¥24.0 billion**, and efforts to **reduce operating expenses will continue**.



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



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- **Total volume of new loans shifted to a recovery trend**, although the impact of Q2 remains\*1. We will return to a structure where we can focus on sales activities, strengthen member acquisition and follow-up with network stores, aiming for a rapid recovery.
- The **delinquency rate** peaked in Q2 and is **currently returning to normal**. (Q2:4.29% to Q3:4.08%)

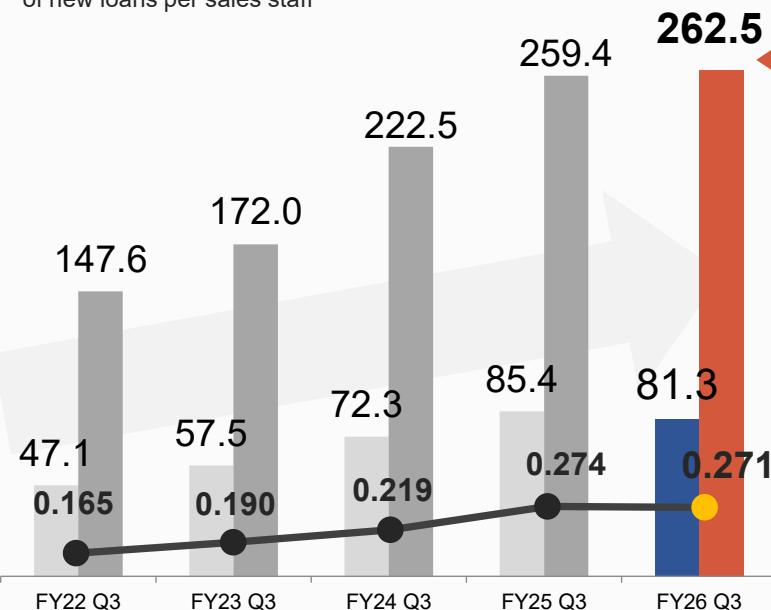
## Total volume of new loans

Total volume of new loans (Q3 alone)

Total volume of new loans (Q3 YTD)

Auto PH (Q3 alone)

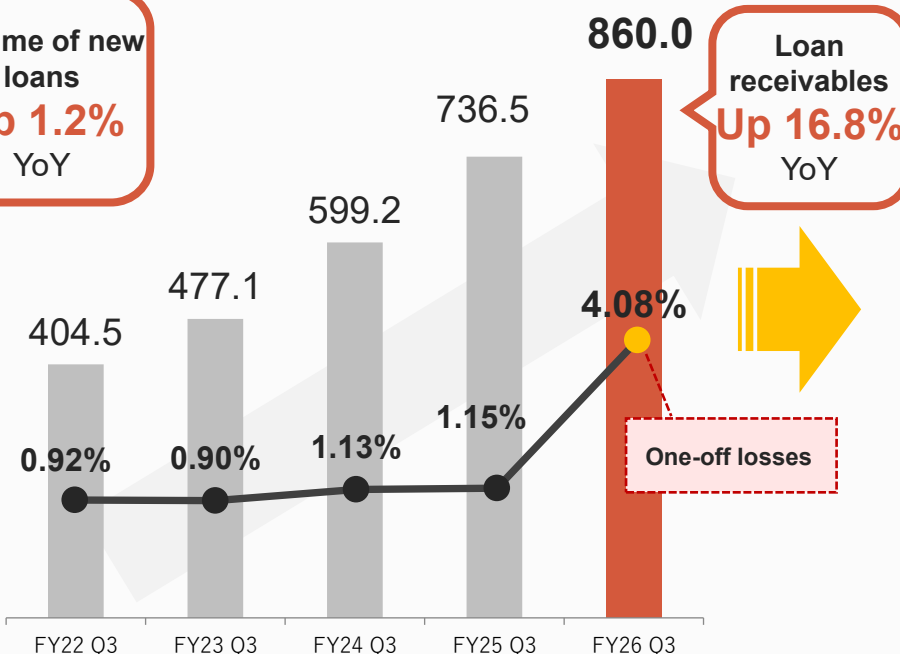
Auto loan PH...The average monthly total volume of new loans per sales staff



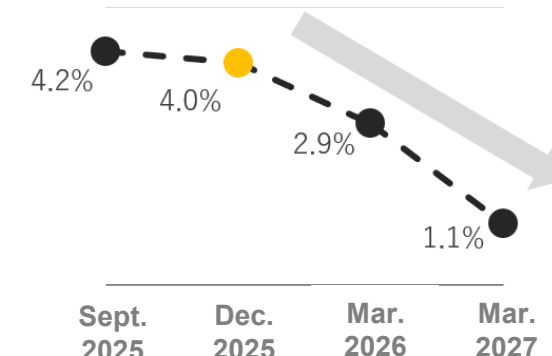
## Loan receivables

Loan receivables

Delinquency rate

Volume of new loans  
Up 1.2%  
YoY

## Delinquency rate trend (Illustrative)



✓ **Although it will take time, the path to normalization is already in place.**

✓ **We did not need to file an insurance claim; thus, there was no impact on insurance expenses.**

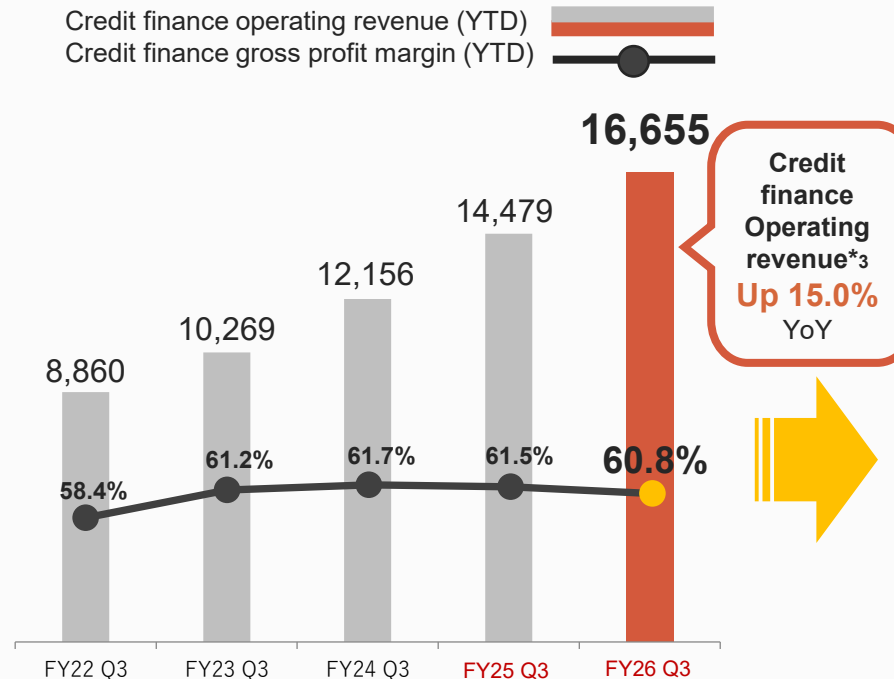
Notes: 1. "Total volume of new loans" refers to the total amount of credit and lease contracts newly signed in the period. The figures are inclusive of the total volume of new loans of products other than automotive credit financing (Ecology Credit, etc.), and are the actual results of Premium Co., Ltd.  
 2. "Loan receivables" refers to the total amount of credit and lease contracts that has not been repaid or for which the warranty period has not elapsed from the end of the period. The figures are inclusive of the receivables balance of products other than automotive credit financing (Ecology Credit, etc.), and are the actual results of Premium Co., Ltd.  
 3. "Delinquency rate" refers to the total amount of receivables that are more than 3 months in arrears and special loan receivables (with judicial intervention), expressed as a percentage of the loan and lease receivables at the end of the period.

\* Impacts of the suspension of new applications during the complete switchback to the old system that occurred in Q2, a decrease in sales resources due to enhancements to collection operations, and the prioritization of securing gross profit.

- **Operating revenue grew by double digits** on the back of a stable revenue base.
- The **delay\*1 in recognition of revenue** due to the system failure will result in an increase to **(¥0.46 billion)**, but is expected to be **recorded as revenue** as delinquencies are resolved.
- As a result of the interest rate hikes, the **total gross profit margin on new loan volume\*2** was **stable at an elevated level**.

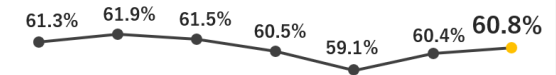
	FY25 Q3	FY26 Q3	YoY change
Operating revenue	15,464	17,733	+14.7%
Operating profit	4,335	3,164	(27.0%)
Profit before tax	4,285	3,126	(27.0%)
Profit before tax [Excluding the impacts of one-off losses]	[4,285]	[4,583]	[+6.9%]

Credit finance operating revenue (YTD)  
Credit finance gross profit margin (YTD)

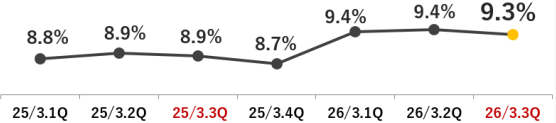


### Gross profit margin

#### Credit finance gross profit margin



#### Total gross profit margin



- ✓ **Credit finance gross profit margin\*4** recovered to the level at the end of the previous fiscal year and will **continue to improve going forward**.
- ✓ **Total gross profit margin on new loan volume improved significantly** as a result of interest rate hikes.

### Factors behind the decline in profit

- Delay in recognition of revenue (¥0.46 billion)
- Taking this impact into account, profit before tax was ¥5,043 million (up 17.7% year on year).

\*1. Revenue cannot be temporarily recognized due to the impact of an increase in delinquencies caused by the system failure. It will be recorded as revenue as the delinquencies are resolved.

\*2. Obtained by dividing the total gross profit (customer fees minus various commissions) by the volume of new loans. The total gross profit margin is an indicator that only covers affiliated loans. (Temporary description to clarify the effect of interest rate hikes.)

\*3 Represents the total of operating revenue related to credit finance.

\*4 Calculated by dividing operating profit related to credit finance by operating revenue related to credit finance. Furthermore, operating expenses at the time of calculation of credit finance gross profit margin are comprised of expenses directly incurred in order to acquire loan receivables (interest rates, guarantee fees, personnel costs, rent, etc.).



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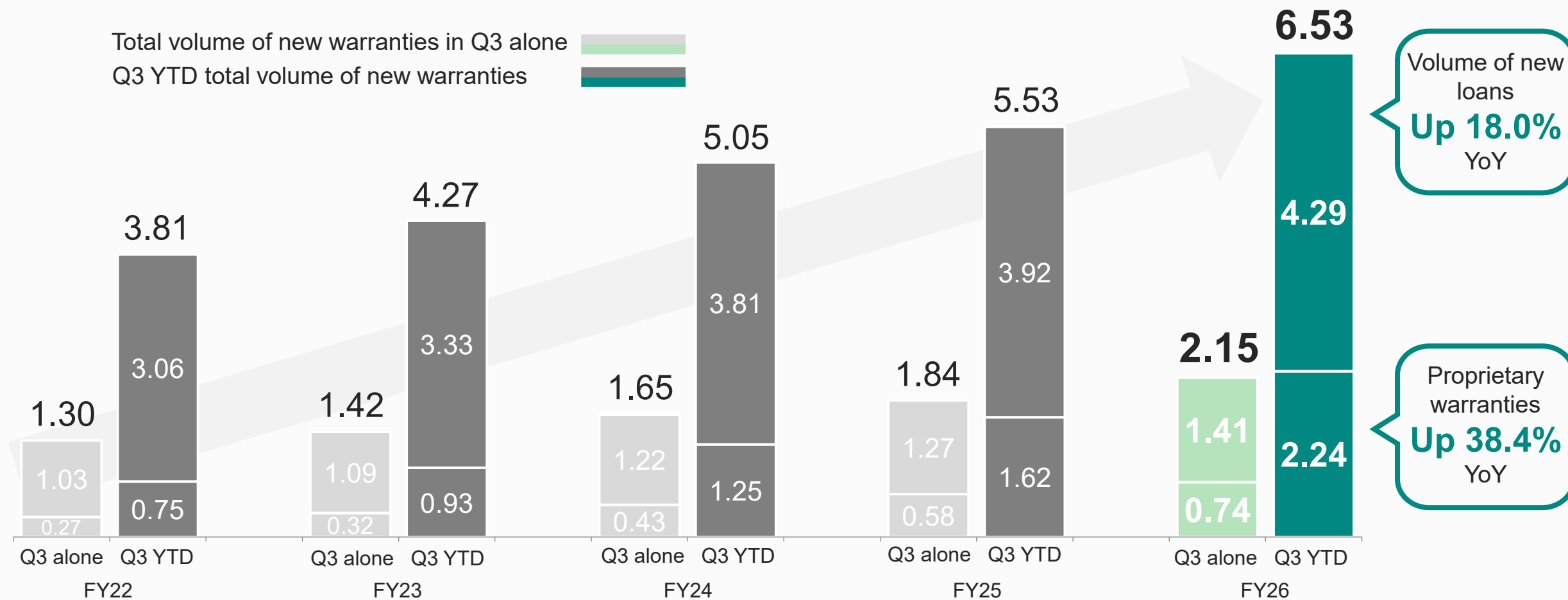
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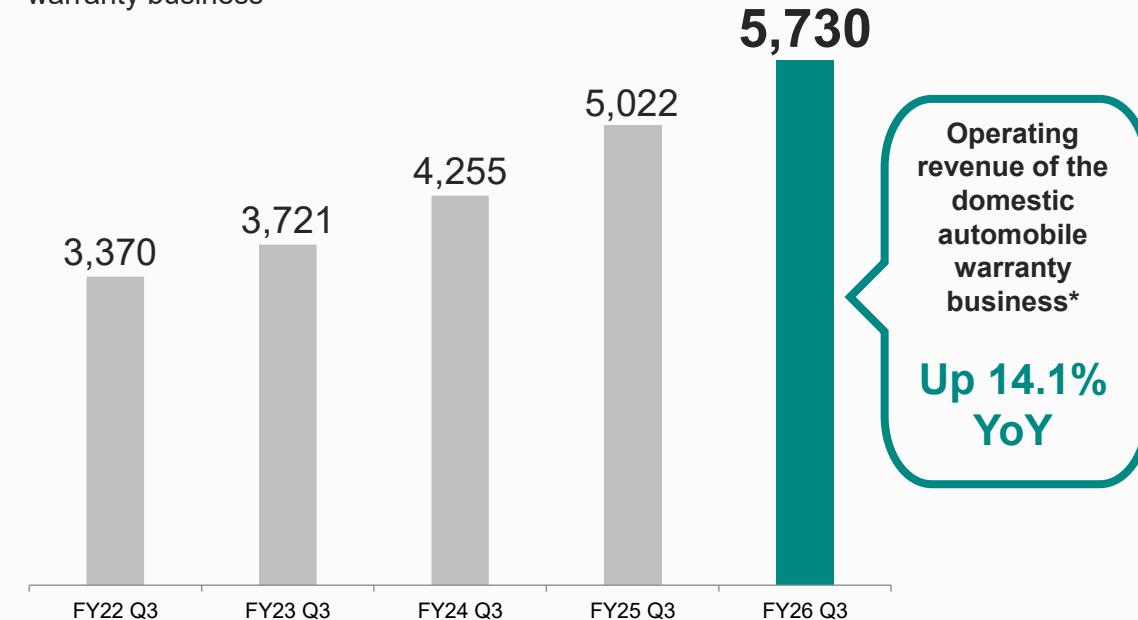
- While the number of used passenger vehicles registered remained stagnant, total volume of automobile warranties **increased by 18.0%** year on year, demonstrating strong growth throughout the fiscal year.
- Both proprietary warranties and OEM warranties** continue to **grow steadily**.



- Figures for both operating revenue and profit before tax continue to see **double-digit growth**.
- Profit before tax increased by 32%** year on year as a result of the **stable acquisition of automobile warranties** and ongoing efforts to **reduce costs**.

	FY25 Q3	FY26 Q3	YoY change
Operating revenue	5,169	5,904	+14.2%
Operating profit	768	978	+27.4%
Profit before tax	840	1,109	+32.0%

Q3 operating revenue of the domestic automobile warranty business



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



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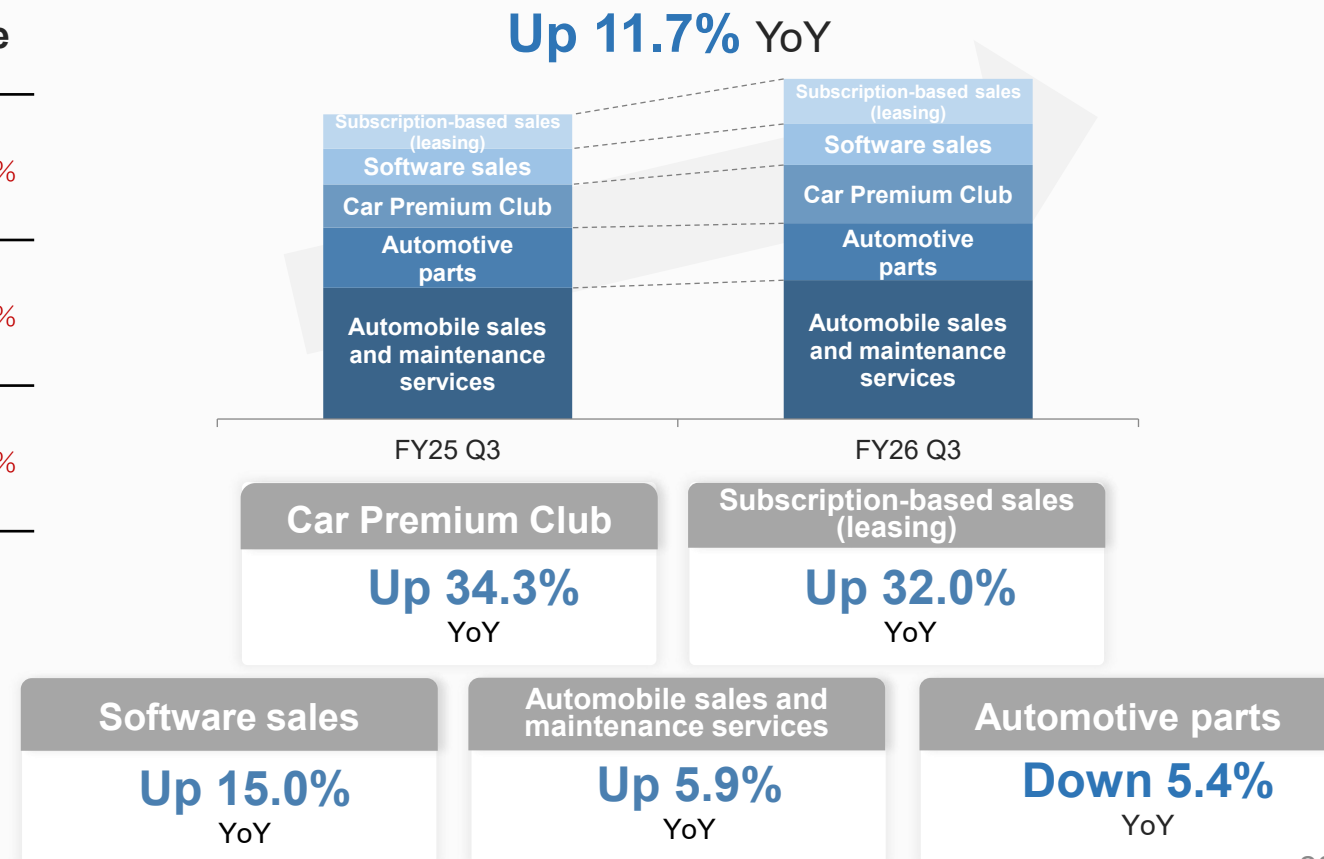
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- **Profit before tax increased by 51.6%** year on year, marking a **significant increase** higher than Q2.
- **Stable growth in Car Premium Club and subscription (leasing) services**, as well as the **reduction of operating expenses** across the entire Auto Mobility Services business contributed to the success.

	FY25 Q3	FY26 Q3	YoY change
Operating revenue	6,786	7,577	+11.7%
Operating profit	928	1,387	+49.5%
Profit before tax	916	1,389	+51.6%

## Auto Mobility Segment Operating Revenue





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- Car Premium Club's total membership now **exceeds 5,000 companies/stores**.
- Car Premium Dealer saw robust growth in **Diamond memberships, up 238 companies**, and **Gold memberships, up 1,084 companies**, both YoY
- We are moving ahead with efforts to enhance the product lineup of Car Premium Garage.

## Car Premium Dealer (automobile dealers)

Up 1,322 YoY

4,412

3,090

Diamond Members  
**612** (up 238 YoY)

Gold Members  
**3,800** (up 1,084 YoY)

FY25 Q3

FY26 Q3

## Car Premium Garage (maintenance facilities)

Up 158 YoY

991

833

Diamond Members  
**29** (down 2 YoY)

Gold Members  
**962** (up 160 YoY)

FY25 Q3

FY26 Q3



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## Overview of Organizational Restructuring (Absorption-type Merger)

- ✓ Reorganize the three core businesses of Finance, Automobile Warranty, and auto mobility services as **"Business Divisions"** (Effective April 1, 2026)
- ✓ Absorption-type merger of four major subsidiaries with Premium Group Co., Ltd. as the surviving company (Effective July 1, 2026)

From **"Partial Optimization"** at the Operating Company Level to  
**"Total Optimization"** for the Whole Group

- ✓ Deepening of the **"Car Premium Economic Domain \*"** and realization of the 2030 Vision to become a **"one-and-only auto mobility company"**
- ✓ Promote innovation in customer experience (CX), concentration of management resources, and enhancement of group governance

▶Click [here](#) for release

## Topics



### Share buybacks (Disclosed on Feb. 10, 2026)

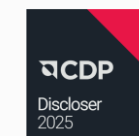
- Implementation is expected to result in a **total return ratio exceeding 50 %**
- While considering financial soundness, growth investment, and M&A, Premium Group Co., Ltd. will continue to promote the improvement of shareholder returns and capital efficiency



### Received new rating of A- from Japan Credit Rating Agency

- By obtaining an objective evaluation from a third-party organization regarding our business operations and financial condition, we aim to increase the transparency of our management and our external credibility, as well as diversify and improve the stability of our future fundraising methods.

▶Click [here](#) for release



### Earned a B score in the climate change category

- We improved our **score from D to B** in the Climate Change category of the 2025 CDP questionnaire conducted by the Carbon Disclosure Project (CDP), an international environmental non-profit organization.

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





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# Company Profile



Name	Premium Group Co., Ltd.
Securities Code / Exchange	7199 / Prime Market of Tokyo Stock Exchange
Established	May 25, 2015 <small>Note: 2007: Established Premium Co., Ltd. (Former name: G-ONE Credit Services Co., Ltd.)</small>
Head Office	The Okura Prestige Tower, 2-10-4 Toranomom, Minato-ku, Tokyo
President and Representative Director	Yohichi Shibata
Number of Issued Shares	40,687,302 (As of December 31, 2025)
Capital	¥1,801 million (non-consolidated: as of December 31, 2025)
Number of Employees	868 (consolidated: as of December 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"><li>• Finance</li><li>• Automobile warranty</li><li>• Auto mobility</li><li>• Car Premium (building a membership organization of automobile dealers and garages)</li></ul> <small>* Overseas (Thailand, Indonesia, Philippines)</small>

# 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

**Main business**

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

**Main business partners**

- Used car dealer

### Automobile warranty

**Main business**

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

**Main business partners**

- Automobile dealers and garages

### Auto Mobility

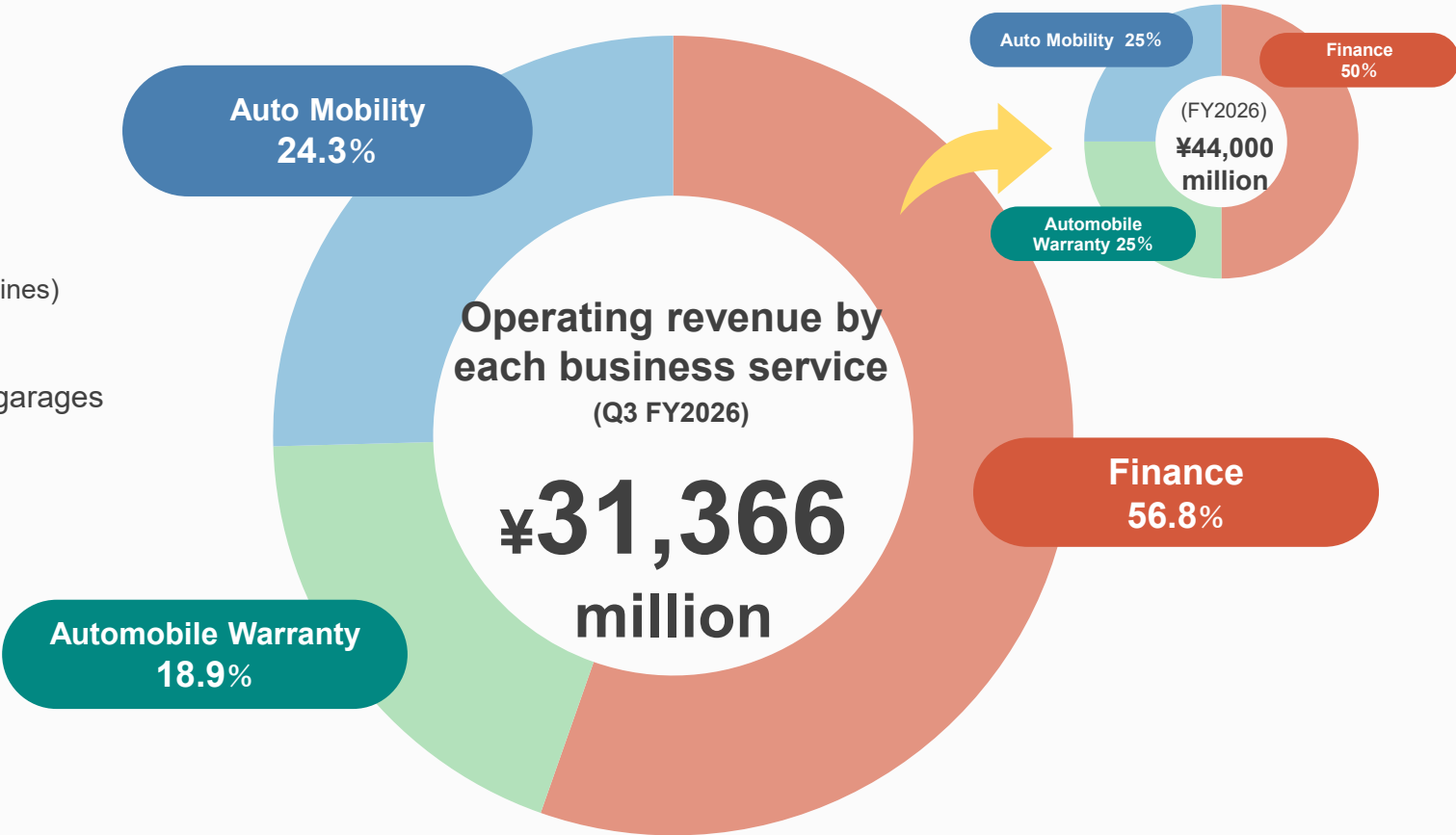
**Main business**

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

**Main business partners**

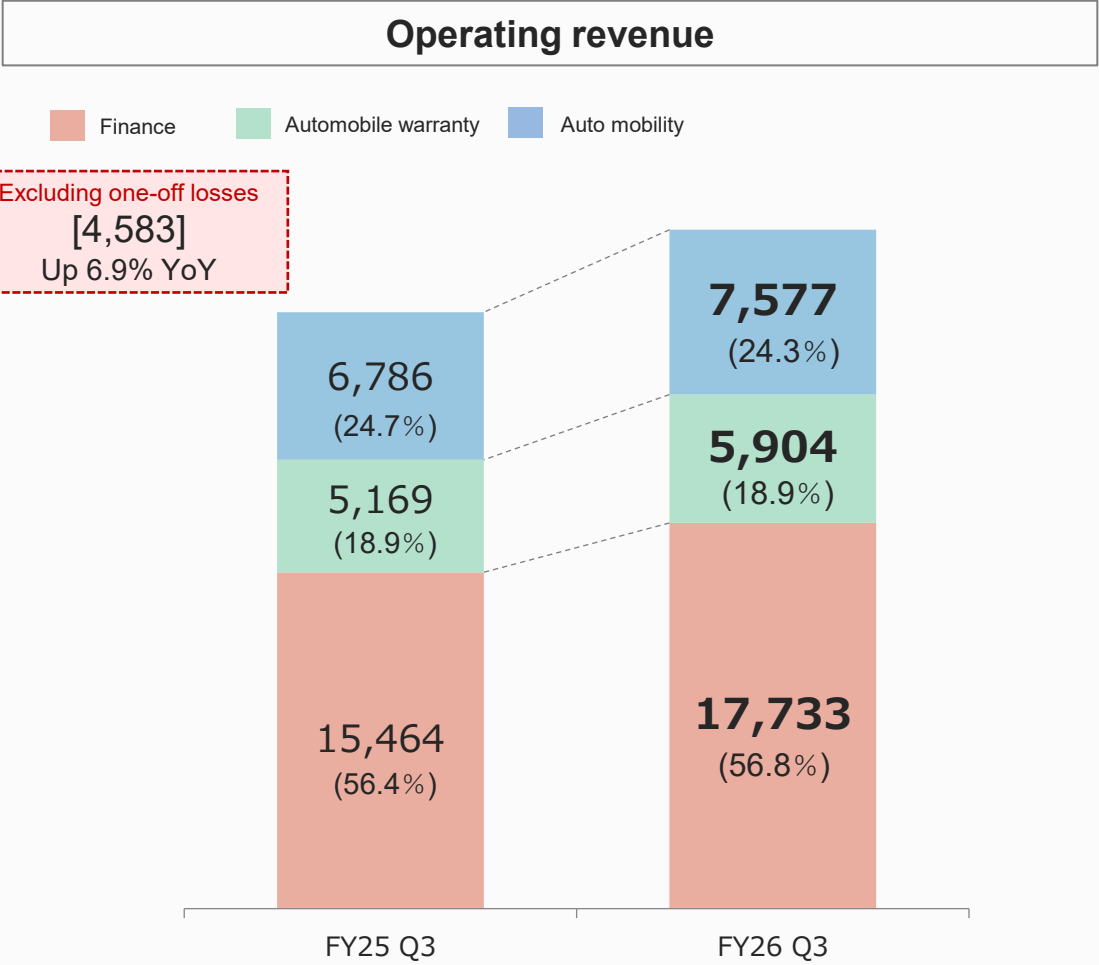
- Automobile dealers and garages

## Portfolio by Segment



# Performance by Segment

	Q3 FY2026		
	Operating revenue	Operating profit	Profit before tax
Finance segment	17,733 Up 14.7% YoY	3,164 Down 27.0% YoY	3,126 Down 27.0% YoY
Automobile warranty segment	5,904 Up 14.2% YoY	978 Up 27.4% YoY	1,109 Up 32.0% YoY
Auto mobility segment	7,577 Up 11.7% YoY	1,387 Up 49.5% YoY	1,389 Up 51.6% YoY



## 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

**30–39%**

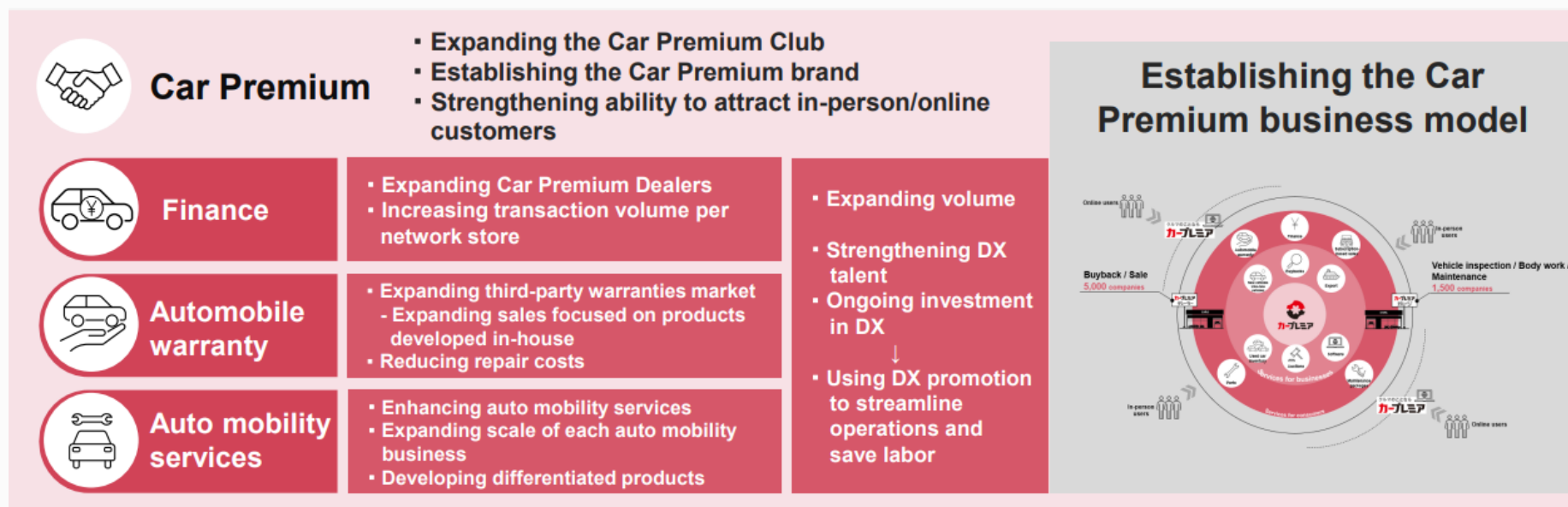
FY2023 results: **34.7%**

Market cap

**¥140–175 billion**

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

## Key Issues



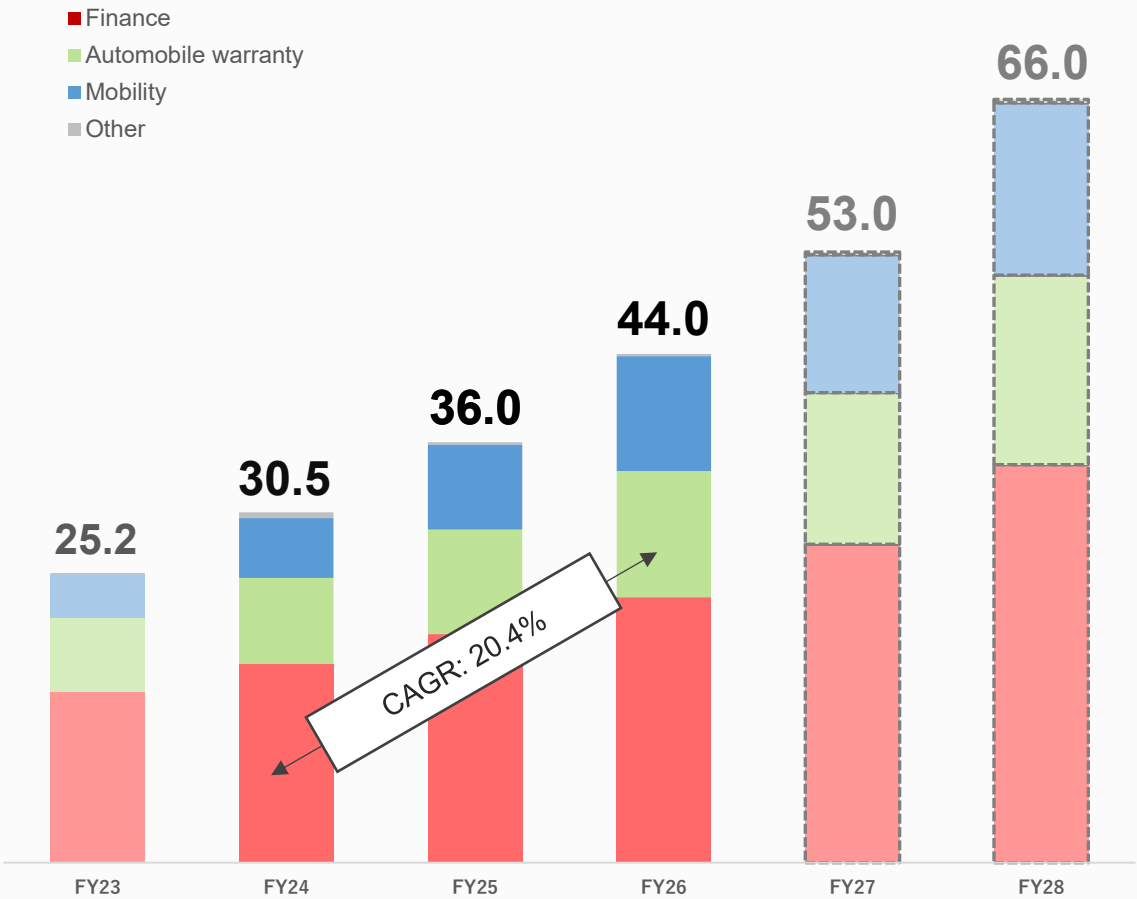
# Medium-Term Management Plan: Numerical Targets

## —Management Indicators—



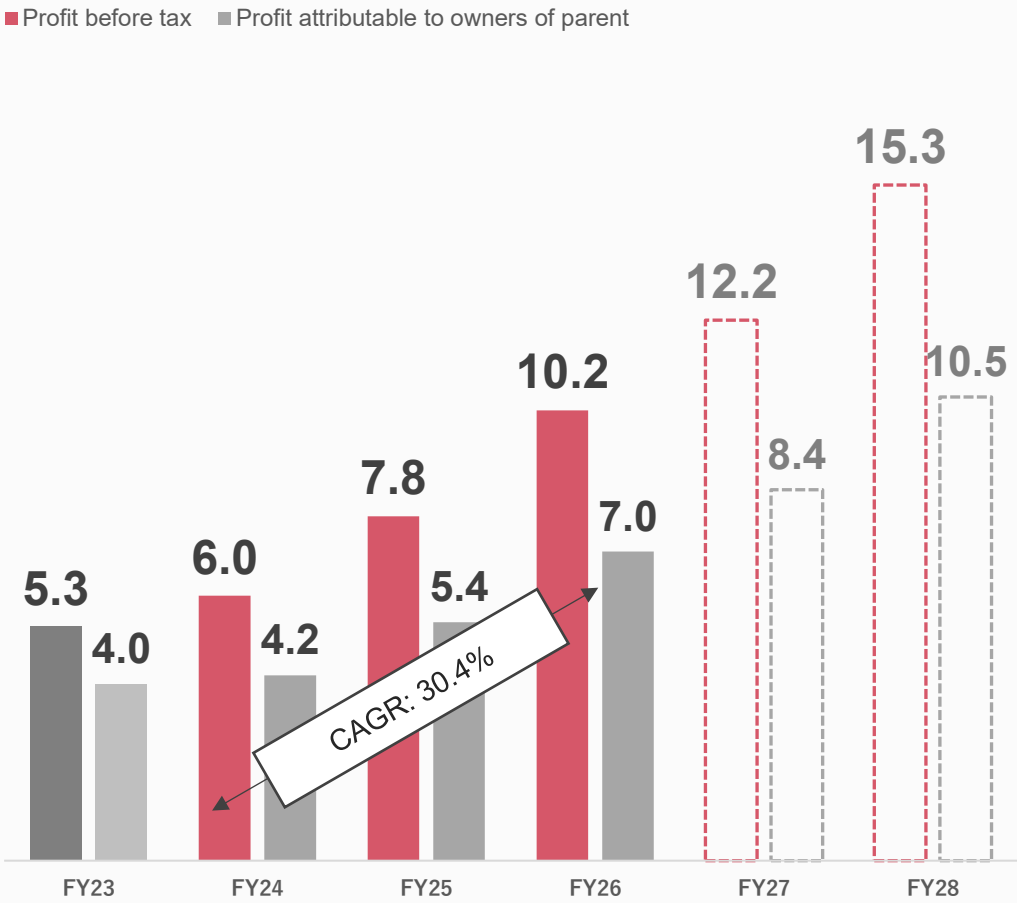
### Operating revenue

(Billions of yen)



### Profit before tax / Profit attributable to owners of parent

(Billions of yen)



# (FY24 Q3) Released Car Premium Anshin Shop



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

## What is Car Premium Anshin Shop?

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

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

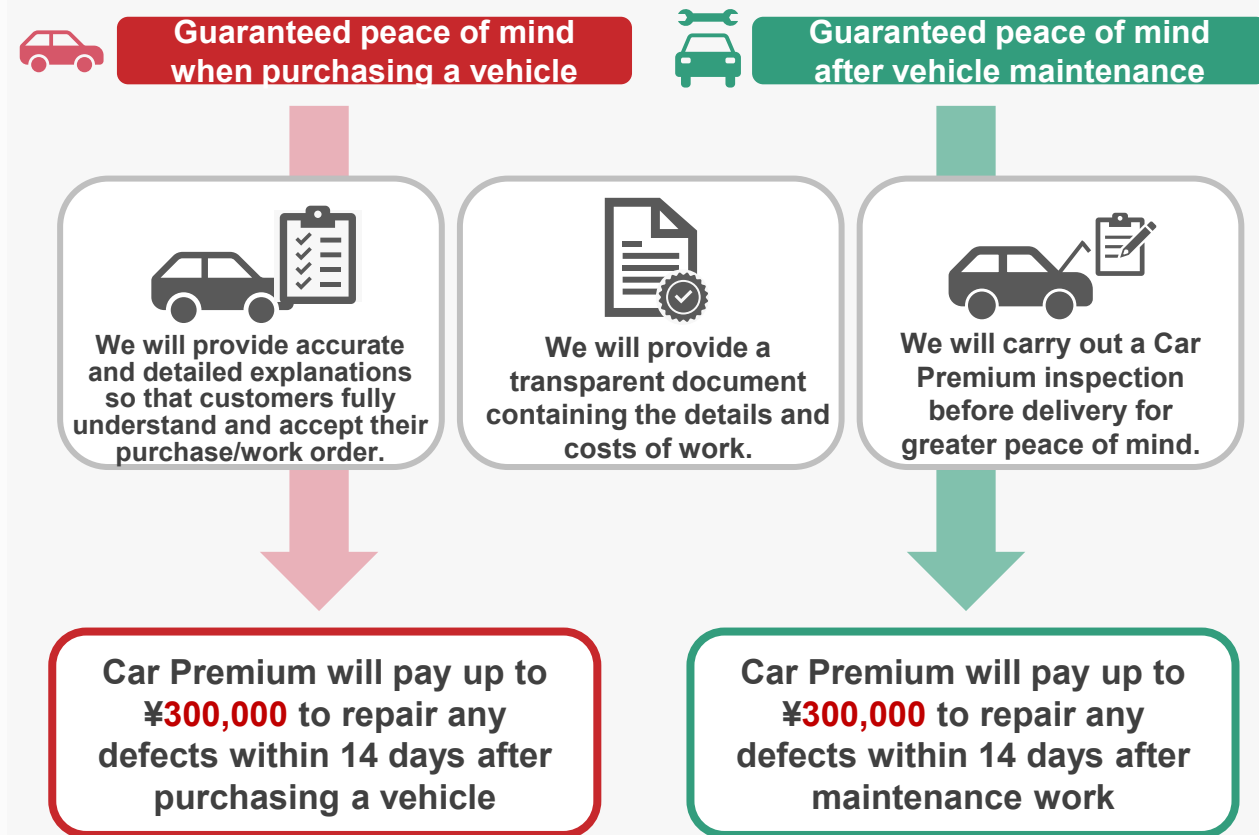


- ✓ Provision of Anshin Service
- ✓ Display of top rankings on Car Premium website

カープレミアクラブ  
Gold Members

カープレミアクラブ  
Diamond Members

## Details of peace of mind guarantee and services



Car Premium Dealer auto loan share\*<sub>1</sub>

Up 22.1 pts YoY

66.6%

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

## Number of sales staff

Down 3 YoY

95

Focusing on increasing sales staff PH\*<sub>2</sub> continuously (establishing mechanisms and making sales activities more efficient)

## AI credit screening rate

Down 1.9 pts YoY

36.6%

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

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

\*2 PH (per head) is the average monthly total volume of new loans per sales staff. In FY2026 Q2, PH decreased due to a decline in sales resources resulting from strengthening collection operations caused by the system failure.



	FY2025 (As of March 31, 2025)	FY2026.Q2 (As of September 30, 2025)	FY2026.Q3 (As of December 31, 2025)	Compared to the end of previous period	QoQ
<b>Assets</b>					
Cash and cash equivalents	17,159	24,160	29,004	+69.0%	+20.0%
Financing receivables	74,719	78,990	80,757	+8.1%	+2.2%
Other financial assets	8,366	8,813	9,862	+17.9%	+11.9%
Property, plant and equipment	5,396	5,064	4,895	△9.3%	△3.3%
Intangible assets	9,201	8,933	8,959	△2.6%	+0.3%
Goodwill	3,958	3,958	3,958	+0.0%	+0.0%
Investments accounted for using equity method	4,085	4,427	4,734	+15.9%	+6.9%
Deferred tax assets	50	196	382	+662.1%	+95.5%
Insurance assets	42,130	39,925	36,323	△13.8%	△9.0%
Other assets	19,924	14,478	12,149	△39.0%	△16.1%
<b>Total assets</b>	<b>184,988</b>	<b>188,943</b>	<b>191,022</b>	<b>+3.3%</b>	<b>+1.1%</b>
<b>Liabilities</b>					
Financial guarantee contracts	81,245	63,515	58,159	△28.4%	△8.4%
Deferred warranty revenue	8,055	8,822	9,027	+12.1%	+2.3%
Borrowings	51,188	70,781	80,645	+57.5%	+13.9%
Other financial liabilities	16,686	14,565	11,725	△29.7%	△19.5%
Provisions	436	495	466	+6.8%	△5.8%
Income taxes payable	1,821	947	817	△55.1%	△13.7%
Deferred tax liabilities	836	1,270	1,200	+43.5%	△5.5%
Other liabilities	5,773	5,656	5,457	△5.5%	△3.5%
<b>Total liabilities</b>	<b>166,039</b>	<b>166,051</b>	<b>167,494</b>	<b>+0.9%</b>	<b>+0.9%</b>
<b>Equity</b>					
Equity attributable to owners of parent					
Share capital	1,700	1,794	1,801	+5.9%	+0.4%
Capital surplus	1,585	2,540	2,547	+60.7%	+0.3%
Retained earnings	17,949	19,778	20,196	+12.5%	+2.1%
Treasury shares	△ 3,046	△ 2,052	△ 2,022	△33.6%	△1.5%
Other components of equity	734	812	982	+33.8%	+20.9%
<b>Total equity attributable to owners of parent</b>	<b>18,923</b>	<b>22,871</b>	<b>23,505</b>	<b>+24.2%</b>	<b>+2.8%</b>
Non-controlling interests	26	21	23	△10.3%	+9.9%
<b>Total equity</b>	<b>18,948</b>	<b>22,892</b>	<b>23,528</b>	<b>+24.2%</b>	<b>+2.8%</b>
<b>Total liabilities and equity</b>	<b>184,988</b>	<b>188,943</b>	<b>191,022</b>	<b>+3.3%</b>	<b>+1.1%</b>

# P/L (Consolidated Cumulative Period)

(Millions of yen)



(April 1 - December 31)	FY2025.Q1-Q3 (April 1, 2024 - December 31, 2024)	FY2026.Q1-Q3 (April 1, 2025 - December 31, 2025)	YoY
Operating revenue	27,429	31,366	+14.4%
Operating expenses	21,420	25,705	+20.0%
Operating profit	6,009	5,662	△5.8%
Share of profit of investments accounted for using equity method	6	83	+1369.9%
Other finance income	58	200	+246.8%
Other finance costs	25	47	+89.7%
Profit (loss) before tax	6,048	5,897	△2.5%
Income tax expense	1,935	1,832	△5.3%
Profit (loss)	4,112	4,065	△1.1%
Profit (loss) attributable to:			
of parent	4,111	4,061	△1.2%
controlling interests	1	4	+330.9%

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

(Millions of yen)



(April 1 - December 31)	FY2025.Q1-Q3 (April 1, 2024 - December 31, 2024)	FY2026.Q1-Q3 (April 1, 2025 - December 31, 2025)	YoY
Operating revenue			
Finance income	12,973	15,127	+16.6%
Warranty revenue	5,093	5,831	+14.5%
Automobility-related sales	4,634	5,303	+14.4%
Other commission sales	2,304	2,240	△2.8%
Automotive parts sales	1,338	1,268	△5.3%
Impairment gain on financial assets	523	895	+71.3%
Revenue from the exercise of insurance policies	164	255	+55.3%
Other	400	447	+11.6%
Total	27,429	31,366	+14.4%

(April 1 - December 31)	FY2025.Q1-Q3 (April 1, 2024 - December 31, 2024)	FY2026.Q1-Q3 (April 1, 2025 - December 31, 2025)	YoY
Operating expenses			
Finance costs	352	741	+110.2%
Warranty cost	2,911	3,311	+13.7%
Automobility-related costs	2,577	2,807	+8.9%
Guarantee commission	2,878	3,523	+22.4%
Cost of automotive parts external sales	1,030	965	△6.4%
Employee benefit expenses	4,925	5,449	+10.6%
Depreciation	1,339	1,620	+21.0%
Commission expenses	1,079	1,182	+9.5%
Taxes and dues	779	1,038	+33.3%
System operation costs	780	1,592	+104.2%
Outsourcing expenses	653	1,039	+59.1%
Other operating expenses	2,116	2,437	+15.2%
Total	21,420	25,705	+20.0%

# P/L (Consolidated Accounting Period)

(Millions of yen)



(October 1 - December 31)	FY2025.Q3	FY2026.Q2	FY2026.Q3	YoY	QoQ
	(October 1, 2024 - December 31, 2024)	(July 1, 2025 - September 30, 2025)	(October 1, 2025 - December 31, 2025)		
Operating revenue	9,337	10,592	10,479	+12.2%	△1.1%
Operating expenses	7,378	8,620	8,373	+13.5%	△2.9%
Operating profit	1,959	1,971	2,106	+7.5%	+6.8%
Share of profit of investments accounted for using equity method	△ 36	49	5	△115.0%	△89.1%
Other finance income	25	25	67	+168.1%	+173.5%
Other finance costs	△ 23	23	11	△146.4%	△51.7%
Profit (loss) before tax	1,972	2,023	2,167	+9.9%	+7.1%
Income tax expense	631	647	694	+9.9%	+7.1%
Profit (loss)	1,341	1,376	1,474	+9.9%	+7.1%
Profit (loss) attributable to:					
Owners of parent	1,340	1,375	1,472	+9.8%	+7.1%
Non-controlling interests	0	1	2	+502.9%	+115.6%

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

(Millions of yen)



(October 1 - December 31)	FY2025.Q3 (October 1, 2024 - December 31, 2024)	FY2026.Q2 (July 1, 2025 - September 30, 2025)	FY2026.Q3 (October 1, 2025 - December 31, 2025)	YoY	QoQ
Operating revenue					
Finance income	4,486	4,867	5,240	+16.8%	+7.6%
Warranty revenue	1,747	1,946	2,021	+15.7%	+3.8%
Automobility-related sales	1,668	1,805	1,774	+6.4%	△1.7%
Other commission sales	819	729	806	△1.6%	+10.6%
Automotive parts sales	381	472	354	△7.1%	△24.9%
Impairment gain on financial assets	63	448	124	+96.1%	△72.3%
Revenue from the exercise of insurance policies	-	255	-	-	-
Other	173	69	159	△8.1%	+130.1%
Total	9,337	10,592	10,479	+12.2%	△1.1%
Operating expenses					
Finance costs	124	238	274	+121.5%	+15.2%
Warranty cost	981	1,190	1,144	+16.6%	△3.9%
Automobility-related costs	994	914	873	△12.2%	△4.5%
Guarantee commission	1,011	1,158	1,212	+20.0%	+4.7%
Cost of automotive parts external sales	285	354	283	△0.6%	△20.2%
Employee benefit expenses	1,706	1,824	1,829	+7.2%	+0.3%
Depreciation	470	542	544	+15.8%	+0.3%
Commission expenses	376	430	394	+4.6%	△8.5%
Taxes and dues	269	343	337	+25.3%	△1.8%
System operation costs	279	542	386	+38.6%	△28.7%
Outsourcing expenses	224	356	326	+45.7%	△8.3%
Other operating expenses	660	729	771	+16.7%	+5.7%
Total	7,378	8,620	8,373	+13.5%	△2.9%



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