



Premium Group Co., Ltd.

TSE Prime Section: 7199

# Financial Results Presentation for Q1 of FY Ending March 31, 2026

August 8, 2025



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# Highlights from Q1 of FY Ending March 31, 2026 (1)

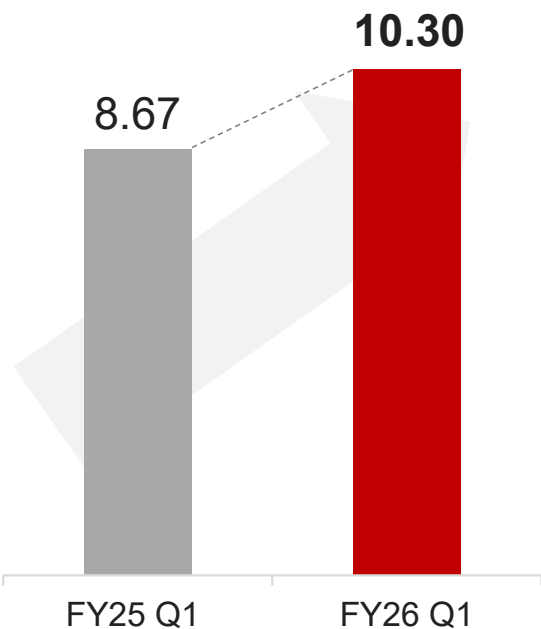


- Figures for operating revenue, operating profit, and profit before tax each **progressed in line with our forecast** for FY2026.
- We made investments as planned to respond to the system failure that occurred in FY2025 and to ensure stable operation (the impact in Q1 was **as forecast**).
- Operating revenue** continued to grow steadily, **increasing by 18.7% YoY**, and **profit before tax**, excluding the impact of **one-off losses** due to the system failure, **increased by 29.5%**.

## Performance

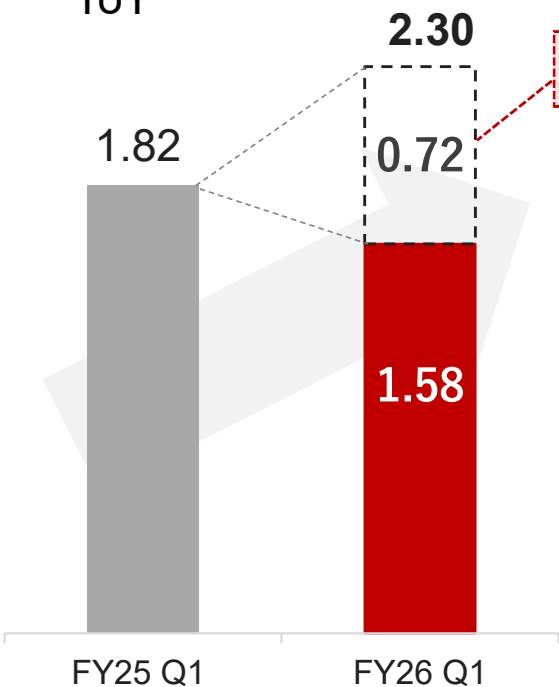
### Operating revenue

Up 18.7%  
YoY



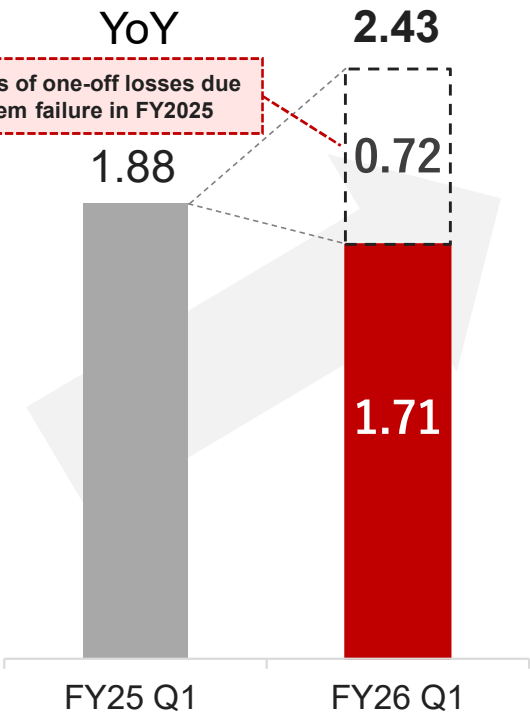
### Operating profit

Down 13.1%  
YoY  
Excluding the impacts of one-off losses (Up 26.4%)



### Profit before tax

Down 9.0%  
YoY  
Excluding the impacts of one-off losses (Up 29.5%)



## Future expected earnings (deferred revenue)

### Whole Group

¥64.0 billion  
Up 15.0% YoY

### Finance

¥54.8 billion  
Up 15.4% YoY

### Automobile warranty

¥8.5 billion  
Up 12.5% YoY

### Software business / Car Premium Club membership fee

¥0.8 billion  
Up 10.6% YoY

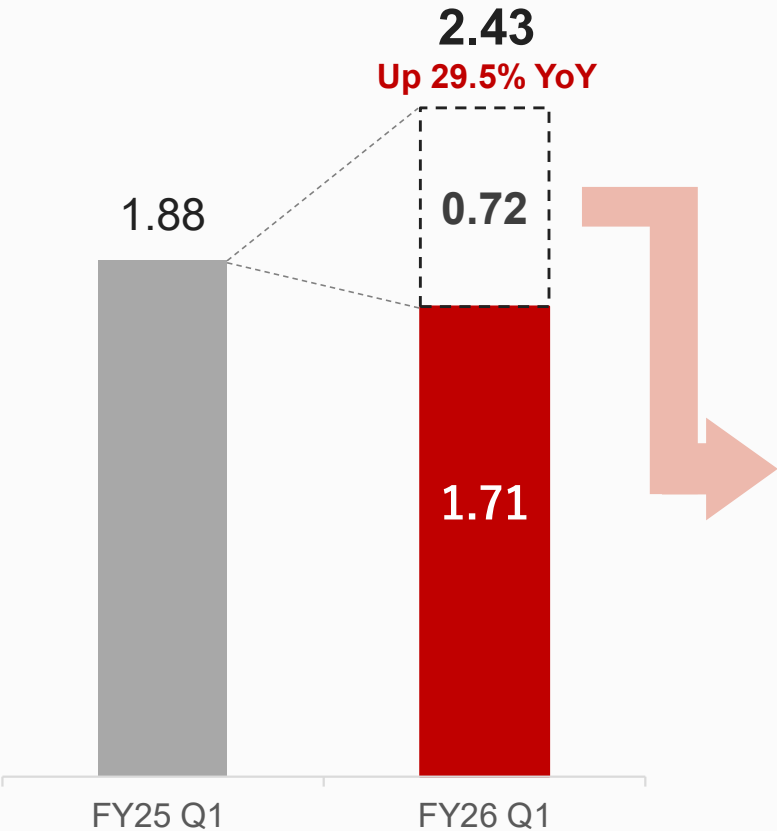
# Highlights from Q1 of FY Ending March 31, 2026 (2)



- The **impact** of the system failure on profit before tax in Q1 was a **decrease of ¥0.72 billion**, in line with our forecast for FY2026.
- We strengthened cooperation with our servicer subsidiary from the second part of Q1 and **began full-fledged efforts to quickly collect delinquent receivables** caused by the system failure.
- Business operations are **stable due to the simultaneous operation** of the old and new systems. The reconstruction of the new system is **progressing as planned**.

Profit before taxes for Q1 FY26 (excluding the impacts of one-off losses)

(Billions of yen)



Impacts due to system failure

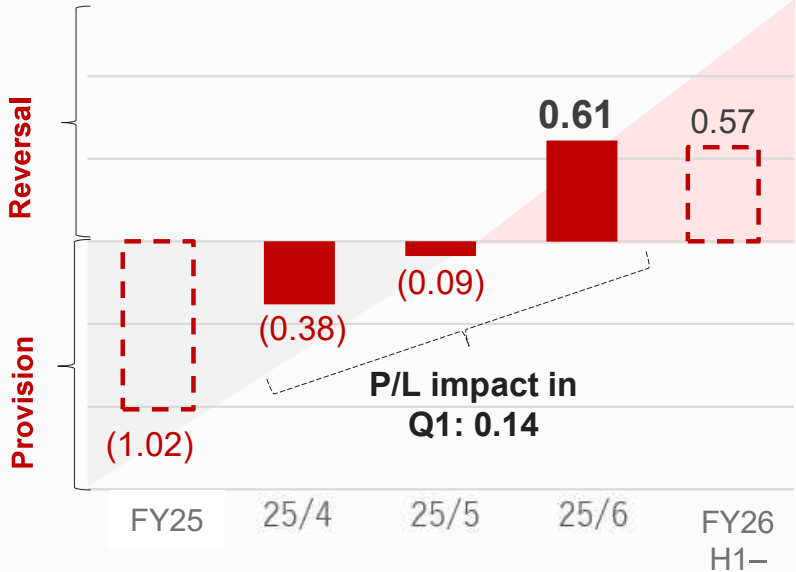
(Billions of yen)

Support costs due to system failure	FY26 Full-year (forecast)	FY26 Q1 (results)
System support costs	1.66	0.67
Outsourcing expenses etc.	0.26	0.19
Allowance for doubtful accounts	(0.71)	(0.14)
Total (impact on profit before tax)	1.21	0.72

- ✓ The system support costs of ¥0.67 billion are **primarily comprised of maintenance and operation costs** for the system vendor associated with the establishment of simultaneous operation of the old and new systems. A **decrease** is expected from **Q2 onward**.

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

(Billions of yen)



- ✓ Due to the impact of delinquent receivables from FY2025, we additionally posted allowance for doubtful accounts until May 2025, but the **effects of collection efforts gradually became apparent**, resulting in a reversal gain of ¥0.61 billion in June.

(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](#).

# Highlights from Q1 of FY Ending March 31, 2026 (3)



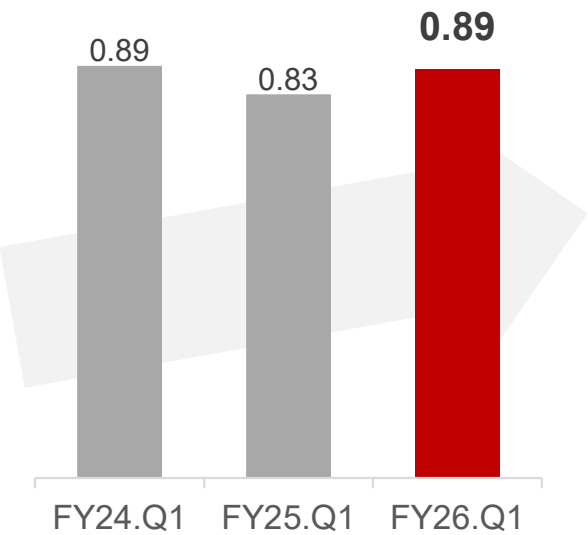
- The number of new vehicles sold grew at a single-digit pace supported by strong sales of light motor vehicles, while the number of used passenger vehicles registered was flat.
- **Total volume of new loans grew at double digits** driven by continuing **improvements in operating rates at Car Premium Dealers** and increased transactions at major dealerships.
- **The total volume of automobile warranties recovered to double-digit growth, primarily driven by growth in our own high margin products developed in-house.**

## Market\*

(Millions of units)

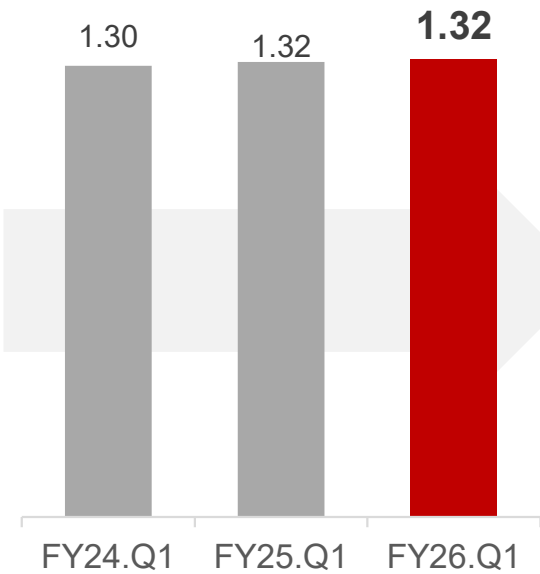
### Number of new vehicles sold

Up 6.5% YoY



### Number of used passenger vehicles registered

Up 0.6% YoY

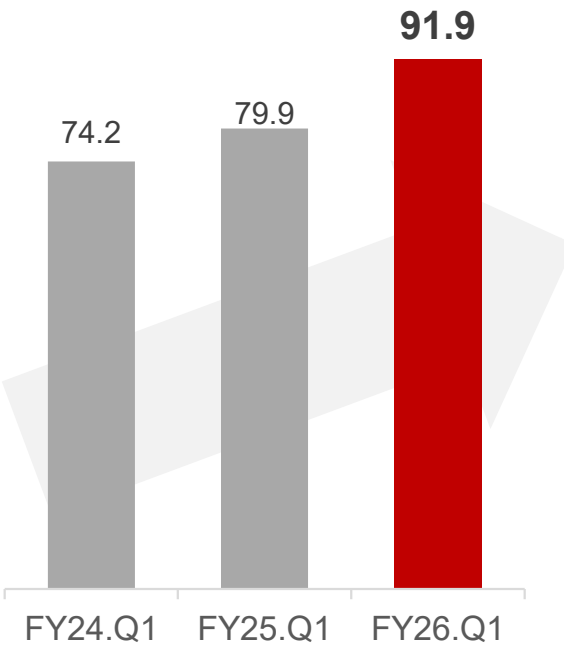


## KPIs

(Billions of yen)

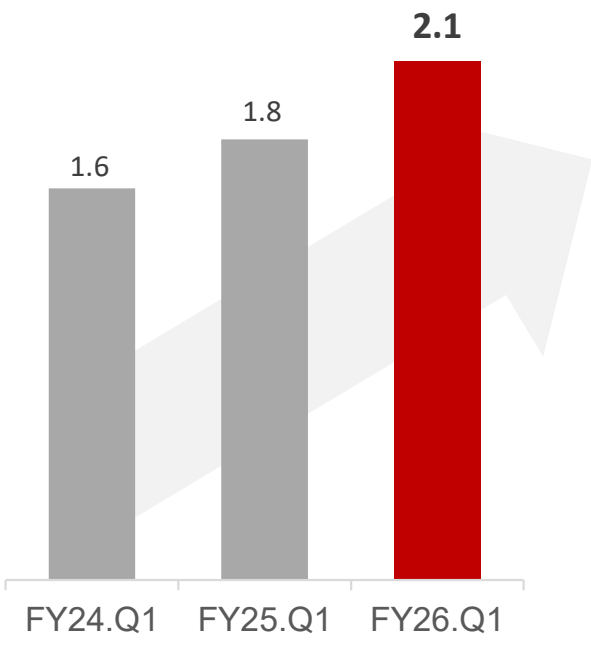
### Total volume of new loans

Up 15.0% YoY



### Total volume of automobile warranties

Up 17.9% YoY



\* 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



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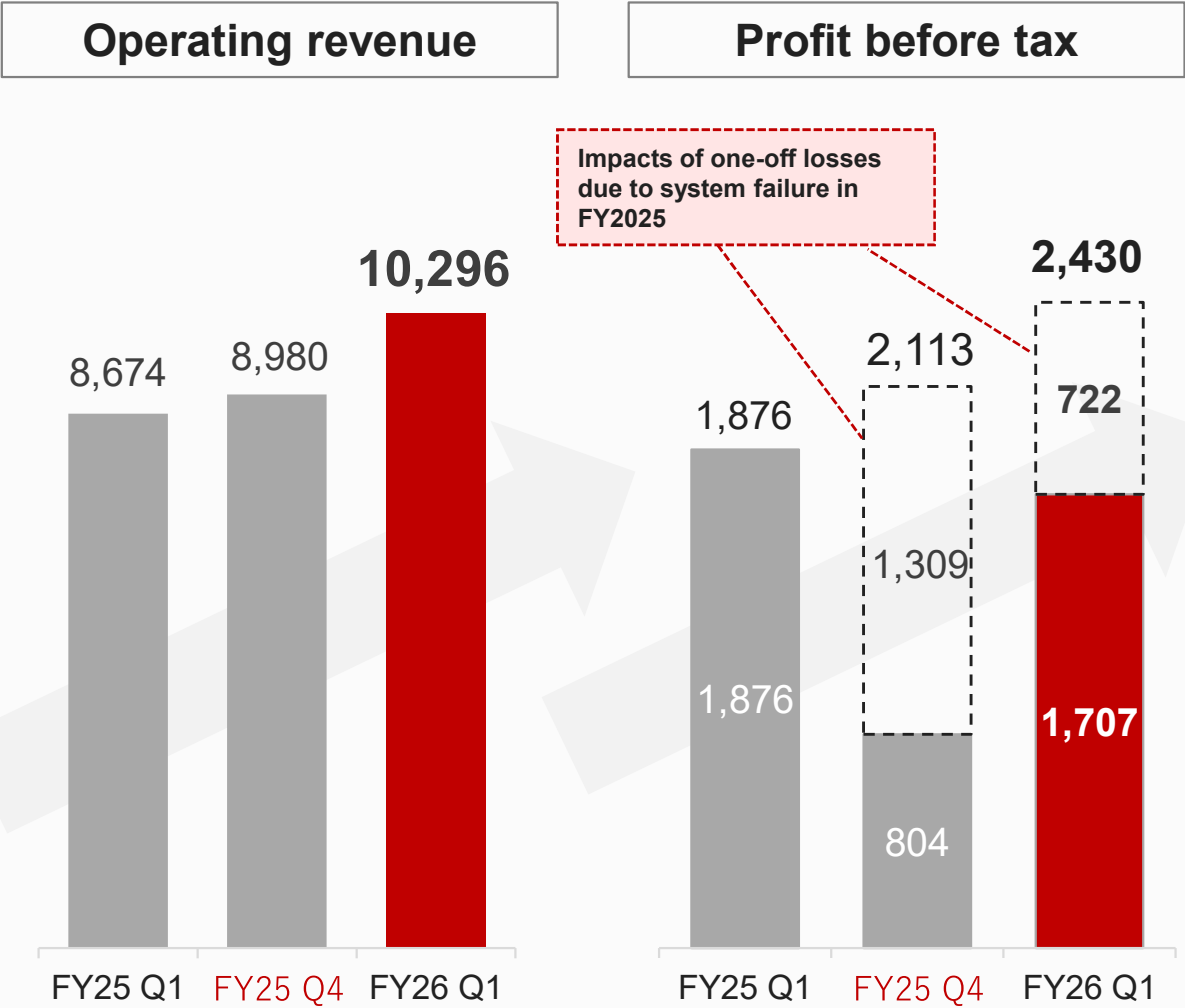
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# Consolidated Performance

- Operating revenue **exceeded the plan**, surpassing ¥10.0 billion. Figures for operating profit and profit before **tax progressed as planned**.
- The increase in operating expenses was due to the **impact of the system failure** in FY2025. **This cost** is temporary and **will not occur in FY2026 or subsequent fiscal years**.
- Excluding one-off losses, **profit before tax** was **up** significantly by **29.5%** YoY.

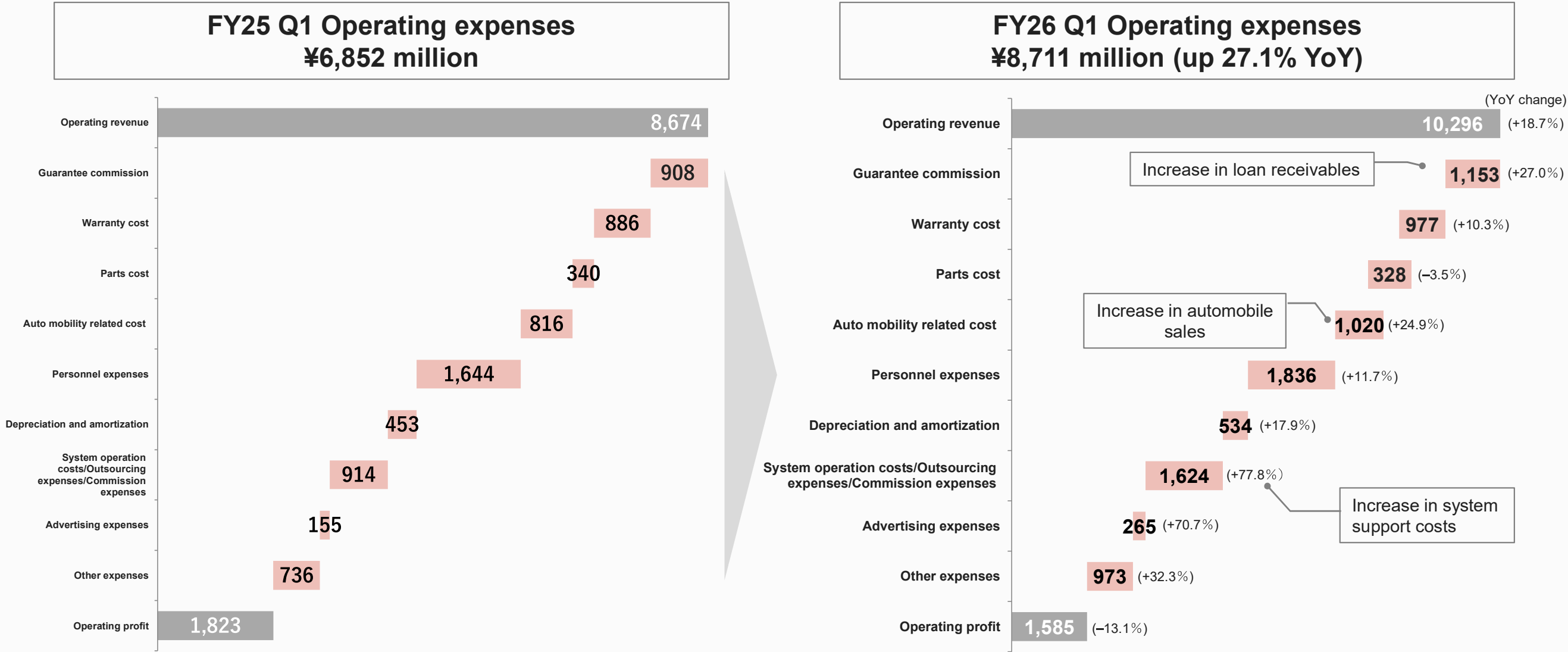
	FY25 Q1	FY26 Q1	YoY change
Operating revenue	8,674	10,296	+18.7%
Operating expenses	6,852	8,711	+27.1%
Operating profit	1,823	1,585	(13.1%)
Profit before tax	1,876	1,707	(9.0%)
Profit before tax [Excluding the impacts of one-off losses]	[1,876]	[2,430]	[+29.5%]
Profit attributable to owners of parent	1,274	1,214	(4.7%)
Basic earnings per share (yen)	33.62	31.93	(5.0%)





# Operating Expenses (Breakdown)

Excluding system support costs, etc., **operating expenses increased 16.6% YoY** to ¥7.98 billion, and efforts to **improve cost efficiency will continue**.

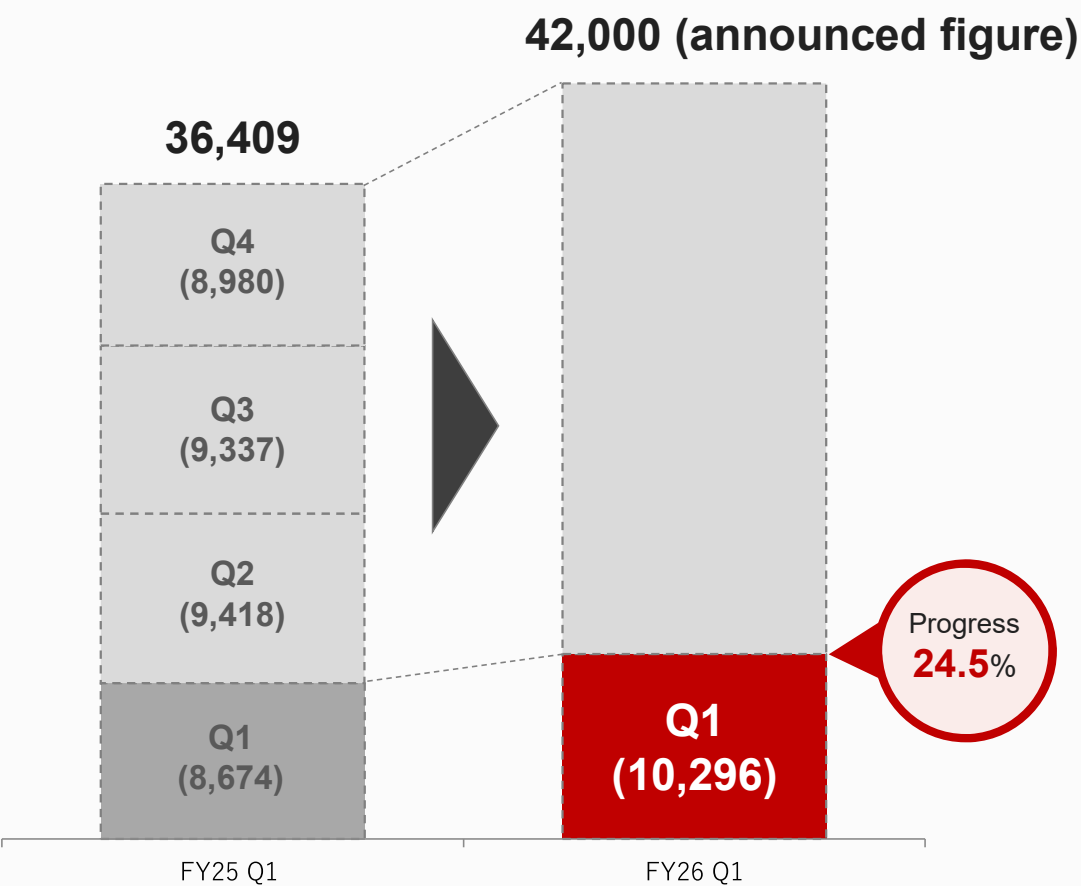


Notes: 1. Since it is a preliminary value, we will promptly notify you on our website when any corrections or changes occur.  
2. There was an item "impairment losses on financial assets" in the financial results presentation for FY2025. As these losses did not occur in Q1 FY2026 or Q1 FY2025, the item has been deleted.

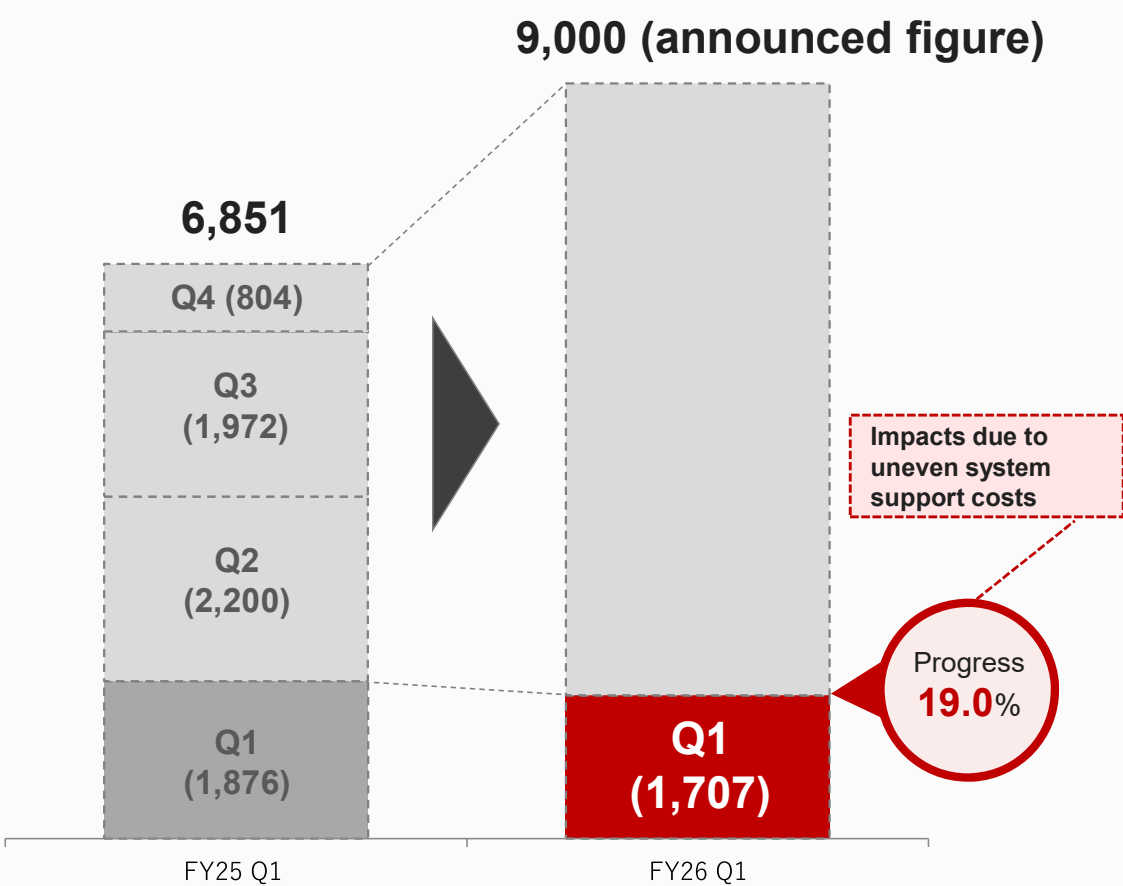
# Full-Year Performance Outlook

- Figures for both operating revenue and profit before tax are **progressing according to our forecast** for FY2026.
- The top line in the three core businesses** is expected to **remain strong**, and we expect to record a **reversal** of the allowance for doubtful accounts. System support costs were incurred unevenly in Q1. **These costs will decline** in Q2 and beyond and the **progress** of profit before tax is expected to **improve**.

Operating revenue



Profit before tax





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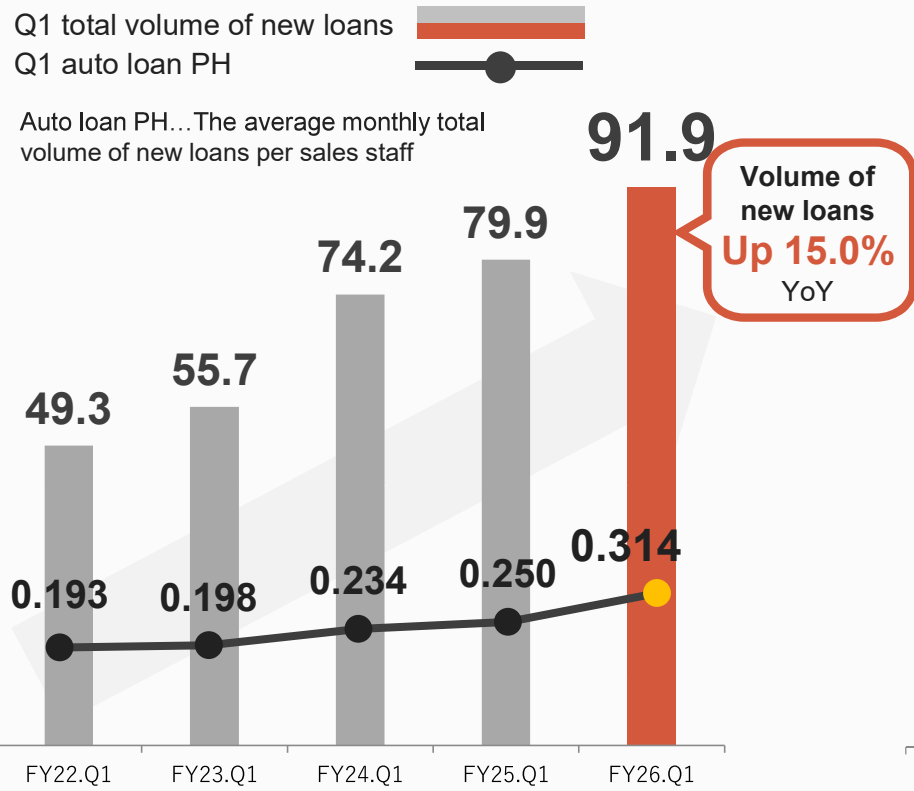
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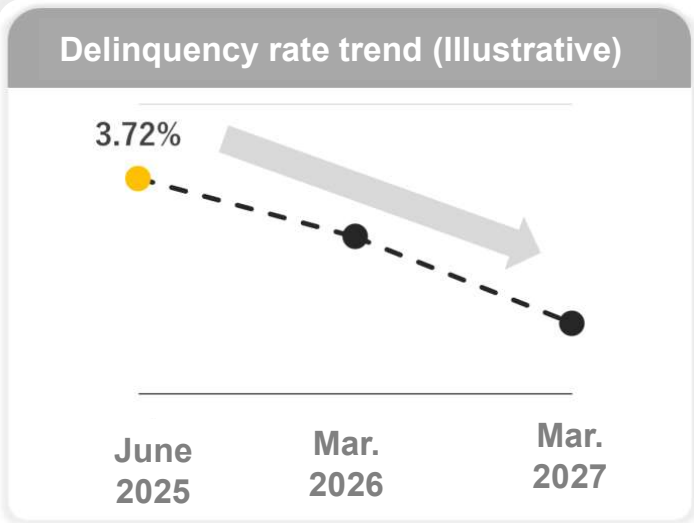
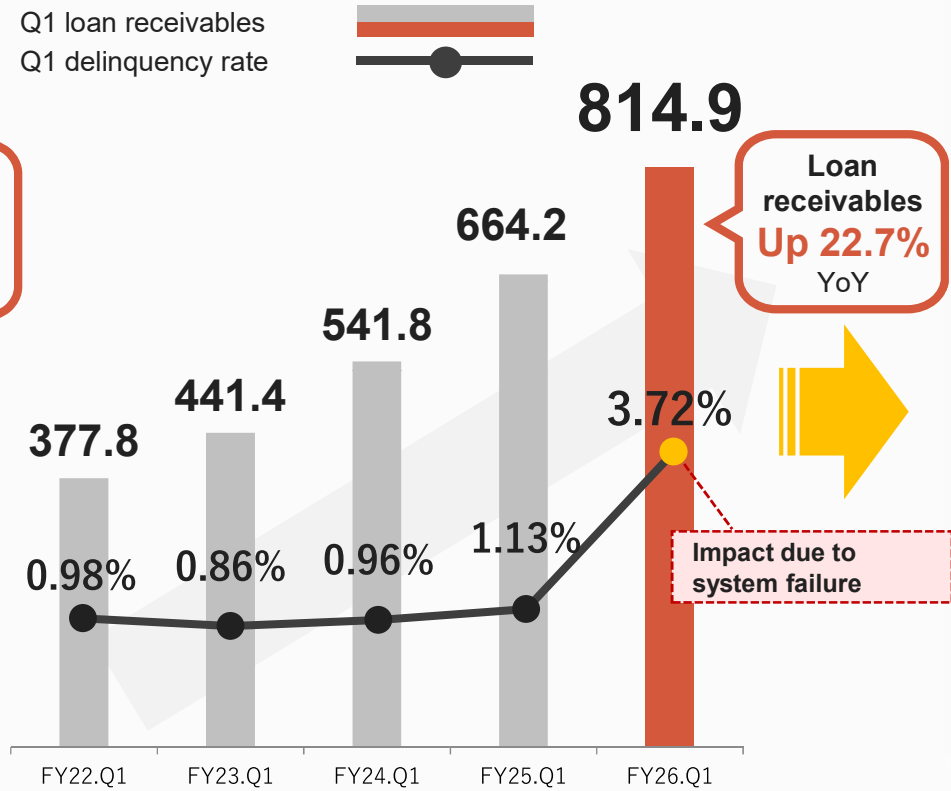
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- Thanks to **steady growth in Car Premium Dealers** and **improved operating rates**, the **total volume of new loans increased by 15.0% YoY**.
- Loan receivables **exceeded ¥800 billion**, and growth in the volume of new loans **accelerated the growth** in loan receivables.
- Although the delinquency rate increased due to the system failure, the collection process has largely returned to normal due to the simultaneous operation of systems, and we anticipate that the delinquency rate will decline going forward. There are no concerns for significant increase in insurance expenses in the future

## Total volume of new loans



## Loan receivables



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

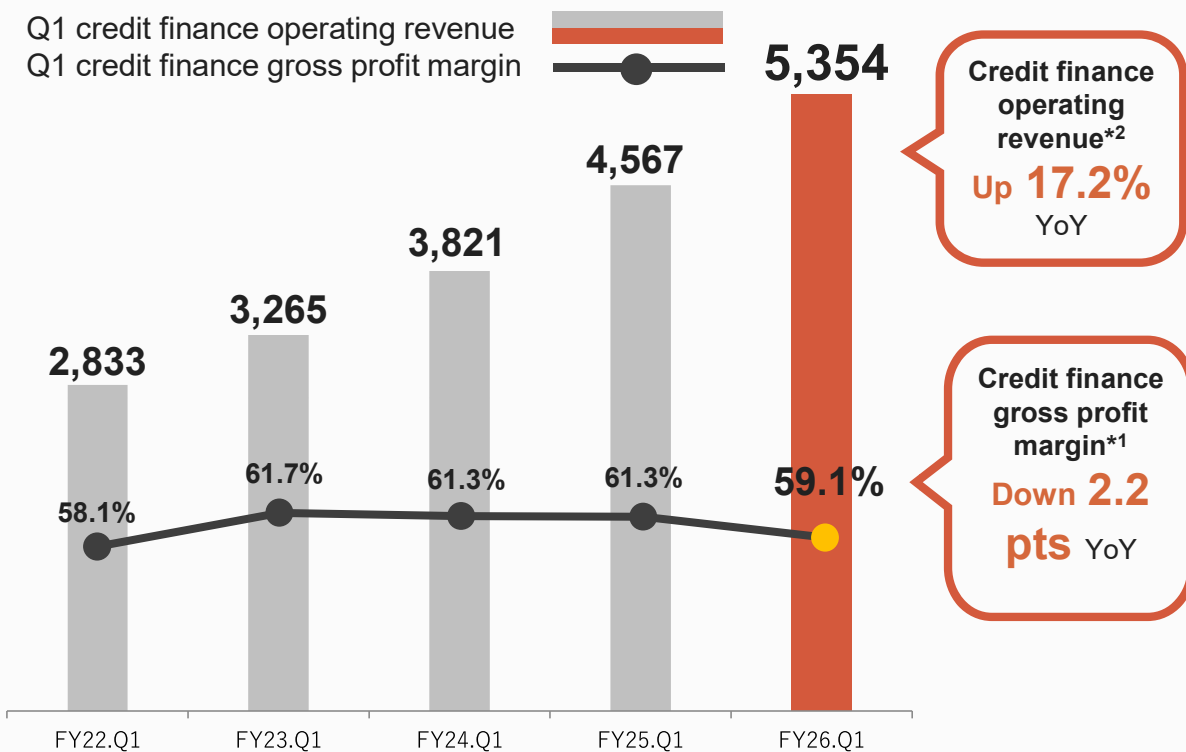
Notes: 1. "Total volume of new loans" refers to the total amount of credit and lease contracts newly signed in the period. The figures are inclusive of the total volume of new loans of products other than automotive credit financing (Ecology Credit, etc.), and are the actual results of Premium Co., Ltd.

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

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

- Although there was an **impact of one-off losses** (¥720 million) due to the failure of a core system, profit before tax excluding this impact remained strong, **increasing by 28.8% YoY**.
- Despite a decline in the credit finance gross profit margin, operating revenue grew by 20.5% YoY driven by the **increase in loan receivables (up 22.7% YoY)**.
- Credit finance gross profit is expected to **turn upward** thanks to the **effect of passing on higher interest rates to customers** from March 2025.

	FY25 Q1	FY26 Q1	YoY change
Operating revenue	4,812	5,797	+20.5%
Operating profit	1,220	843	(30.8%)
Profit before tax	1,223	853	(30.3%)
Profit before tax [Excluding one-off losses]	[1,223]	[1,575]	[+28.8%]



\*1 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.).

\*2 Represents the total of operating revenue related to credit finance.



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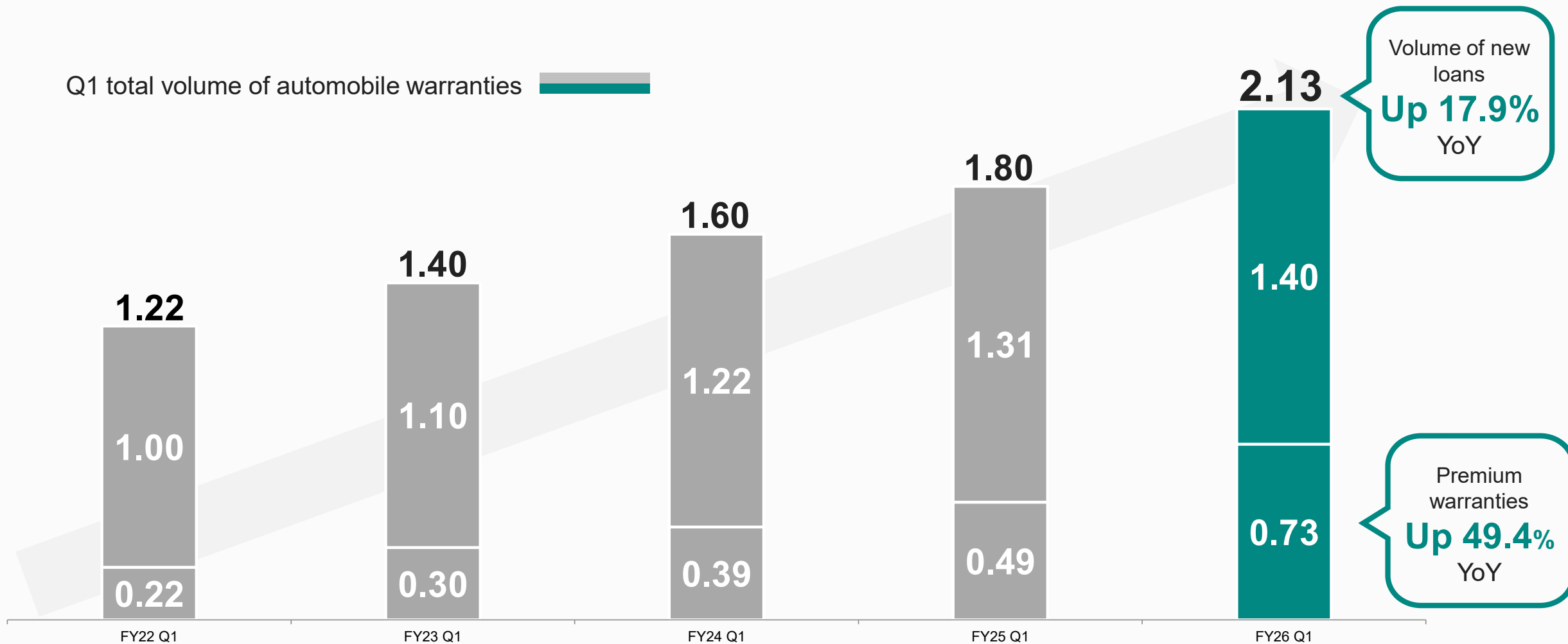
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# Total Volume of New Warranties

(Billions of yen)



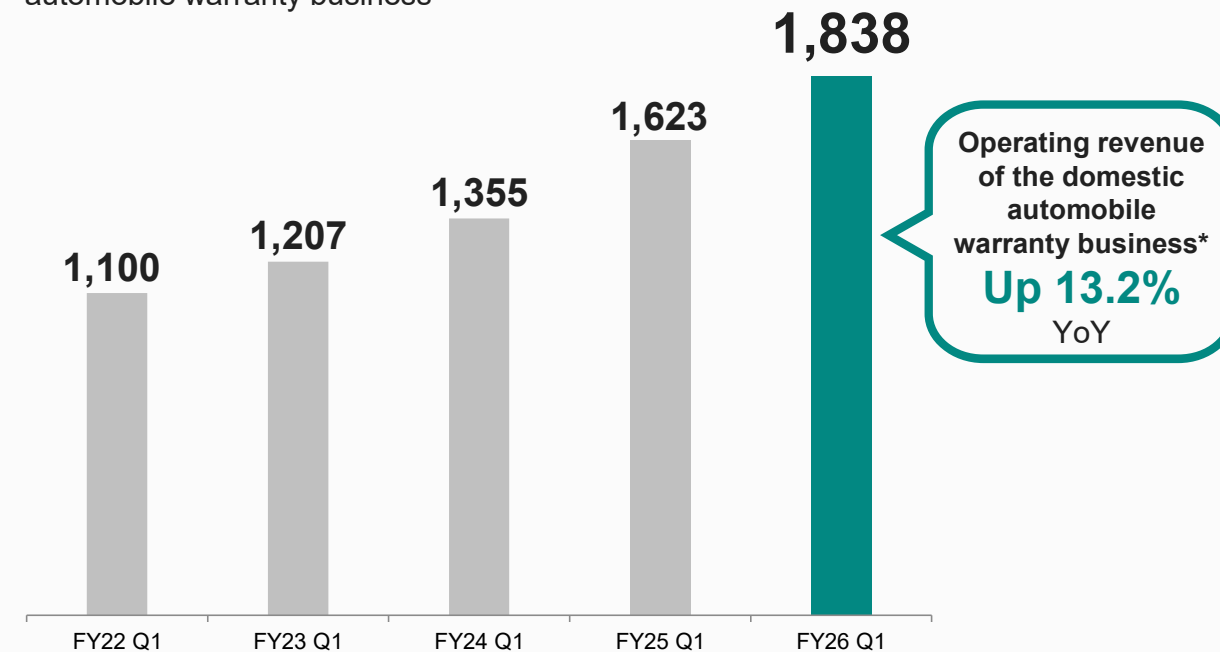
- Tapping into **new warranty customers** as well as **deepening relationships of trust** with existing customers has not only **increased** the number of transactions but also the transaction amount **per network store**.
- While the number of used passenger vehicles registered was flat, the total volume of new warranties **grew significantly, up 17.9% YoY**.
- **Premium warranties grew by an impressive 49.4% YoY**. OEM warranties, which had been sluggish, are also **showing signs of making a comeback** due to improved after-sales support.



Notes: 1. "Total volume of new warranties" refers to the total amount of warranty contracts newly signed in the period.  
2. The bottom row of the bar graph represents Premium warranties and the top row OEM warranties.

- Operating revenue is trending steadily, recording double digit growth. Furthermore, we recorded high growth in the volume of new loans in Q1, **steadily building a foundation for revenue expansion**.
- Although operating expenses increased amid increased SG&A expenses, such as advertising costs, **profit before tax grew by double digits** underpinned by ongoing **coefforts**.

	FY25 Q1	FY26 Q1	YoY change
Operating revenue	1,673	1,889	+12.9%
Operating profit	312	358	+14.8%
Profit before tax	333	391	+17.4%

Q1 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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- **Car Premium Club**'s operating revenue **continued to grow at a high rate of over 30% YoY**, even as the effect of membership fee increases faded away.
- Gross profit per vehicle decreased due to the **impact of falling market prices** in automobile sales (Business-to-Business) .
- Although software sales saw a decrease in both operating revenue and profit due to the **time lag between orders and deliveries**, we expect a **recovery** from Q2 onwards.
- Regarding the auto mobility services segment, we will review our business structure and aim to further strengthen its foundation from Q2 onward.

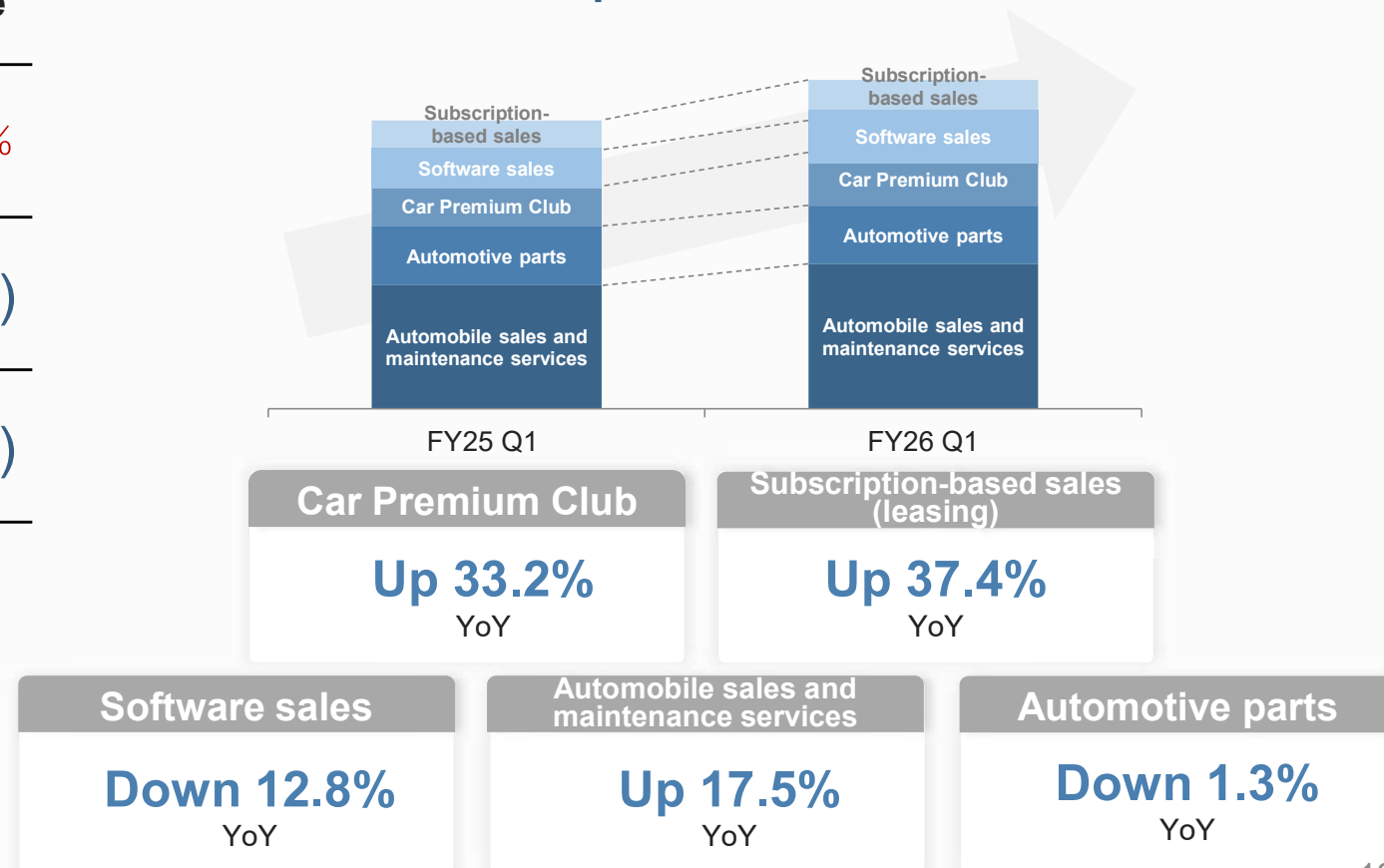
	FY25 Q1	FY26 Q1	YoY change
Operating revenue	2,186	2,485	<b>+13.7%</b>
Operating profit	297	264	<b>(11.3%)</b>
Profit before tax	293	262	<b>(10.5%)</b>

## Other factors contributing to the decline in profits

- Advertising and promotional activities were concentrated in Q1 (up 73.5% year-on-year): down 61 million yen
- \* Advertising expenses are expected to settle within the full-year budget plan

## Auto Mobility Segment Operating Revenue

Up 13.7% YoY





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# Progress in Car Premium Club Memberships

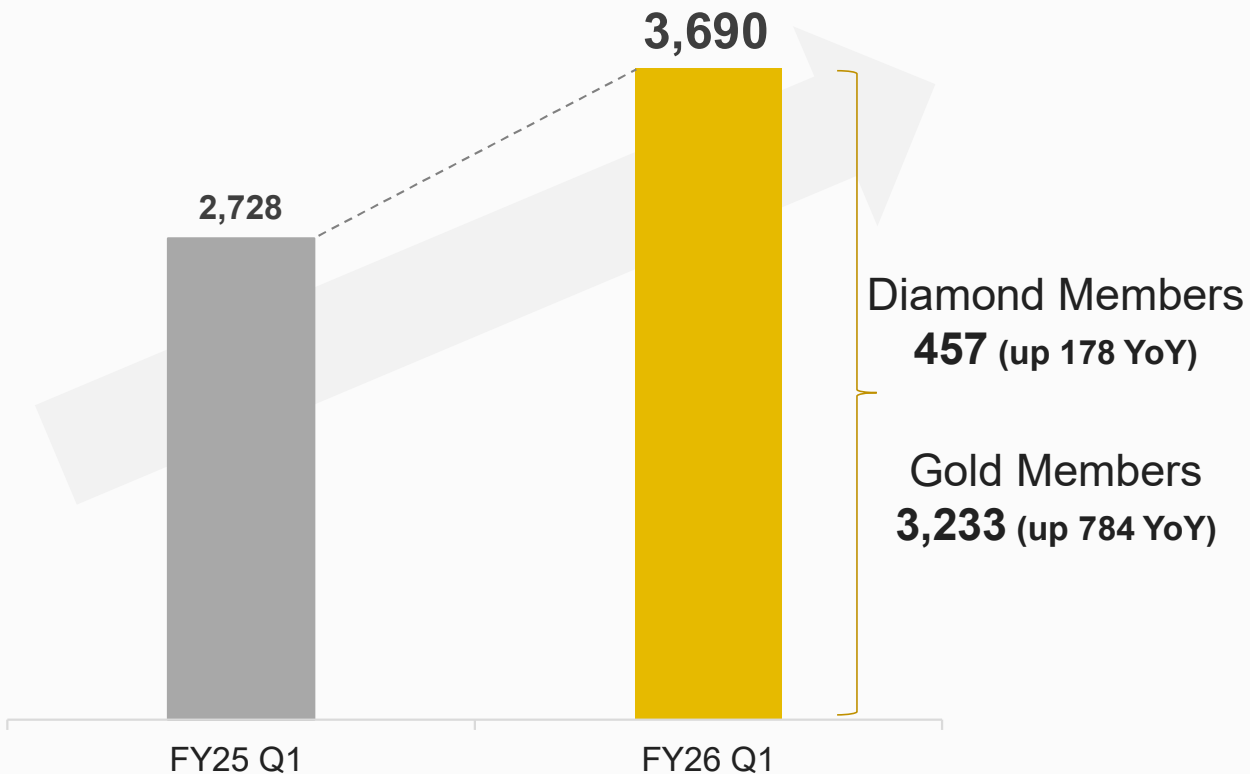
(Unit: companies/stores)



- The total of **Car Premium Dealers** and **Car Premium Garages** broke through the **4,500 mark**, as we continue working to create the largest network in Japan
- As for Car Premium Dealer, our efforts to acquire new members and prevent turnover have been successful, as the **growth rate** remains at over **30% YoY**.
- Through aggressive **advertising** and the newly launched **Car Premium app\***, we aim to increase visibility among both dealers and customers and acquire more members.

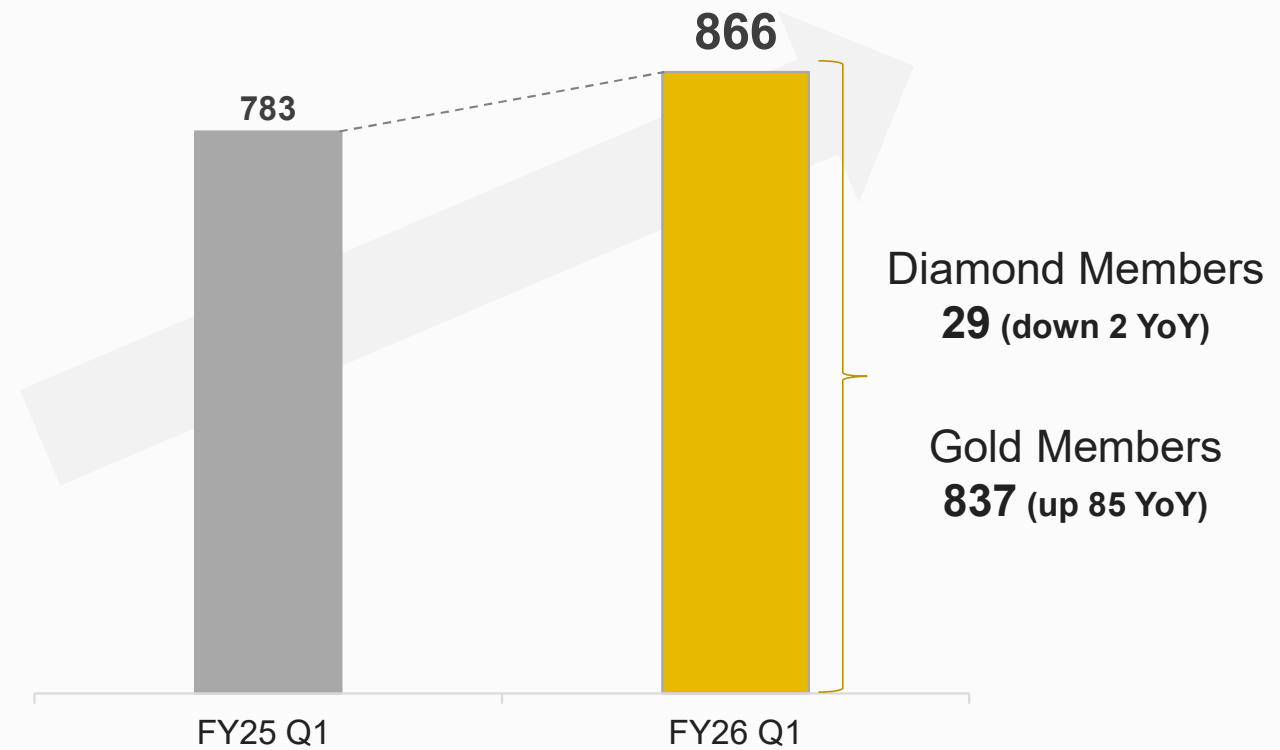
## Car Premium Dealer (automobile dealers)

**Up 962** YoY



## Car Premium Garage (maintenance facilities)

**Up 83** YoY



Note: Car Premium Club is 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.

\* The Car Premium app is a smartphone app that provides all the information consumers need for their car life.



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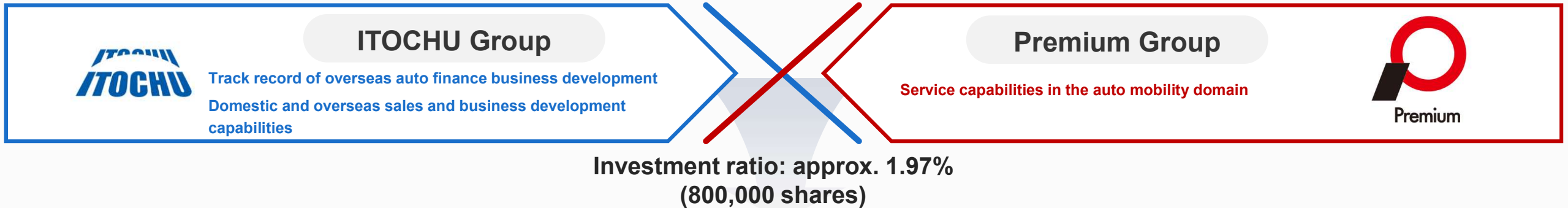
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# Capital and business alliance with ITOCHU Corporation



We entered into a capital and business alliance agreement with ITOCHU Corporation with the objective of **building** a dominant **used vehicle ecosystem**, both domestic and overseas, and **further expanding the mobility domain**.



## Effects of the business alliance between ITOCHU Corporation and Premium Group

### Introduction and sales of the Premium Group's products and services to the ITOCHU Group

- ✓ Expansion of our business domain and strengthening of our competitiveness by utilizing the management resources of the ITOCHU Group, such as downstream strategies

### Joint business development in the domains of auto loans, automobile warranty and auto mobility, along with new business creation

- ✓ Collaboration that contributes to enhancing each other's corporate value in the domain of domestic and overseas auto loans and auto mobility

### (1) Partnerships with ITOCHU Group at present

- ✓ We have jointly invested in Eastern Commercial Leasing p.l.c. in Thailand, supporting the expansion of the auto loan business and promoting management reform.

### (2) Future prospects

- ✓ Through this capital and business alliance, we will consider and implement **strategic business development** that leverages the **strengths of the two companies**, both domestic and overseas.
- ✓ We aim for sustainable growth while **maintaining our strength as an independent company**.

# Other Progress



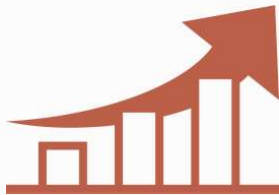
(Unit: companies/stores)

## Medium-Term Management Plan (MTP)\* Progress (Third Year)

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

	FY2026 plan	FY26 Q1 results	Progress
Operating revenue	44,000	10,296	23.4%
Profit before tax	10,200	1,707	16.7%
Profit before tax [Excluding one-off losses]	[10,200]	[2,430]	[23.8%]

## Topics



### Loan receivables broke through the ¥800 billion mark

- The total volume of new loans continues to grow steadily. This will accelerate the accumulation of loan receivables, helping us to reach **¥800 billion** from **¥700 billion** in a short period of time.

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



### Selected as a DX Stock for the first time

- In recognition of our digital transformation initiatives that contribute to improving corporate value, we were selected as a Noteworthy DX Company for the third consecutive year, and subsequently selected as a **DX Stock for the first time**.

▶ Click [here](#) for release

### Car Premium Club Memberships

Car Premium Dealer Progress: **73.8%**



Car Premium Garage Progress: **57.7%**



### Making car life more convenient and safe

- We **launched the Car Premium App** that allows customers to manage all the services they need for car life with a single smartphone.

▶ 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	40,540,170 <small>(As of June 30, 2025)</small>
Capital	¥1,683 million <small>(non-consolidated: as of June 30, 2025)</small>
Number of Employees	864 <small>(consolidated: as of June 30, 2025)</small> <small>(Note) Number of persons employed by the Group excluding temporary workers</small>
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 segment

**Main business**

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

**Main business partners**

- Automobile dealer

### Automobile warranty segment

**Main business**

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

**Main business partners**

- Automobile dealers and garages

### Auto Mobility

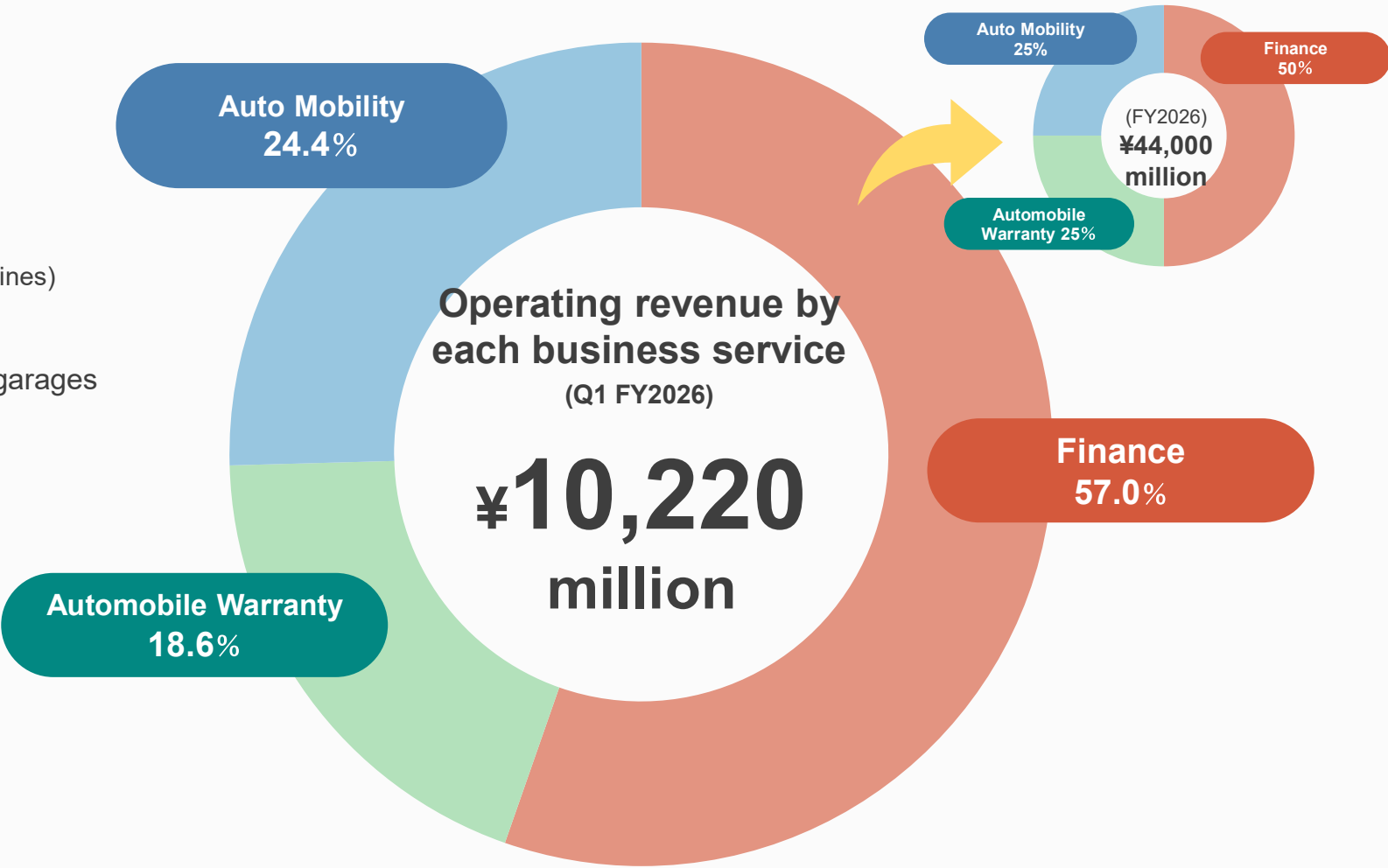
**Main business**

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

**Main business partners**

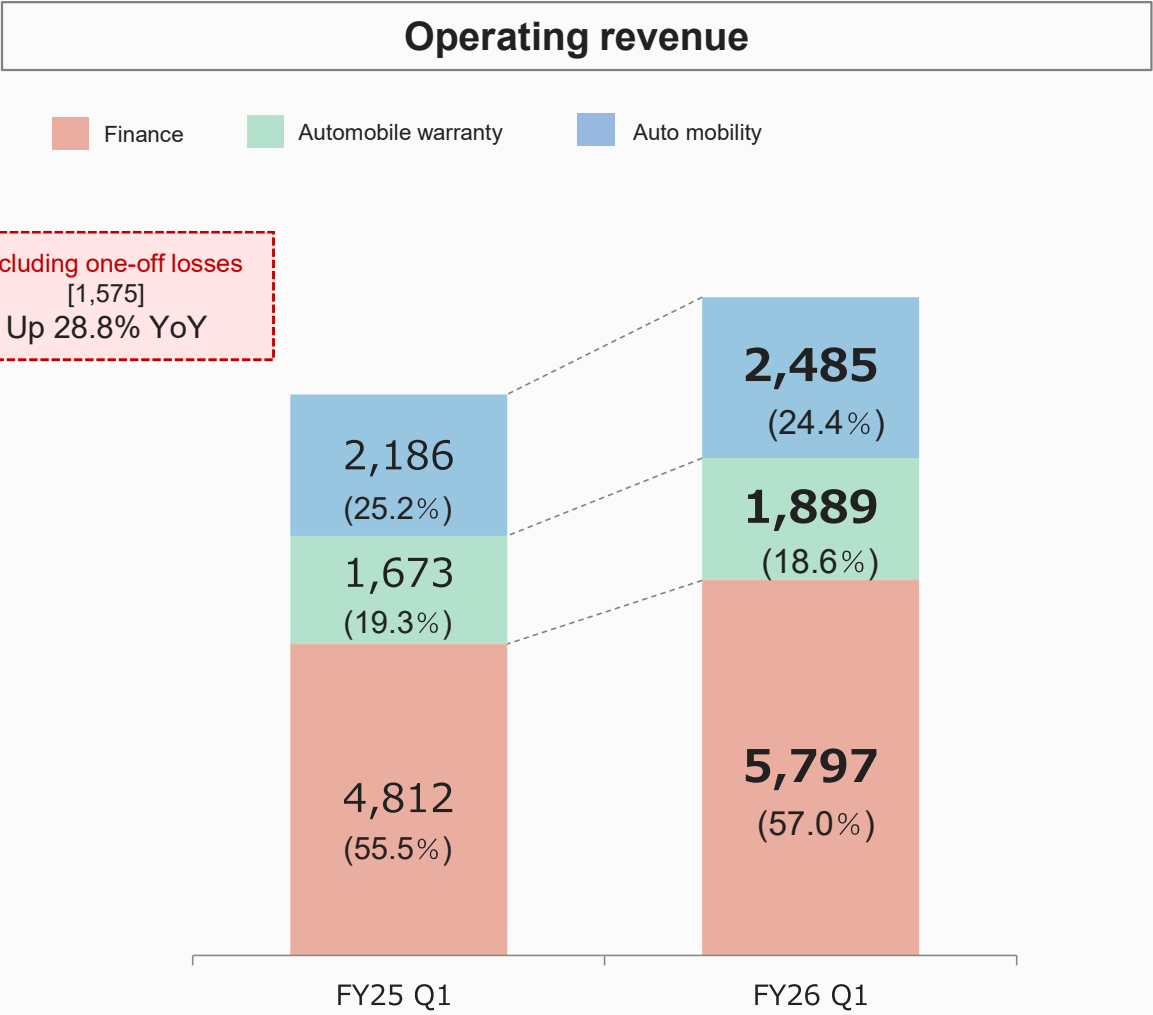
- Automobile dealers and garages

## Portfolio by Segment



# Performance by segment

	FY2026 Q1		
	Operating revenue	Operating profit	Profit before tax
Finance segment	5,797 Up 20.5% YoY	843 Down 30.8% YoY	853 Down 30.3% YoY
Automobile warranty segment	1,889 Up 12.9% YoY	358 Up 14.8% YoY	391 Up 17.4% YoY
Auto mobility segment	2,485 Up 13.7% YoY	264 Down 11.3% YoY	262 Down 10.5% 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	Profit before tax	Profit attributable to owners of parent	ROE	Market cap
<b>¥44.0 billion</b>	<b>¥10.2 billion</b>	<b>¥7.0 billion</b>	<b>30–39%</b>	<b>¥140–175 billion</b>
vs. FY2023: <b>+74.6%</b>	vs. FY2023: <b>+91.0%</b>	vs. FY2023: <b>+75.0%</b>	FY2023 results: <b>34.7%</b>	vs. FY2023: <b>204-255%</b>

## Key Issues



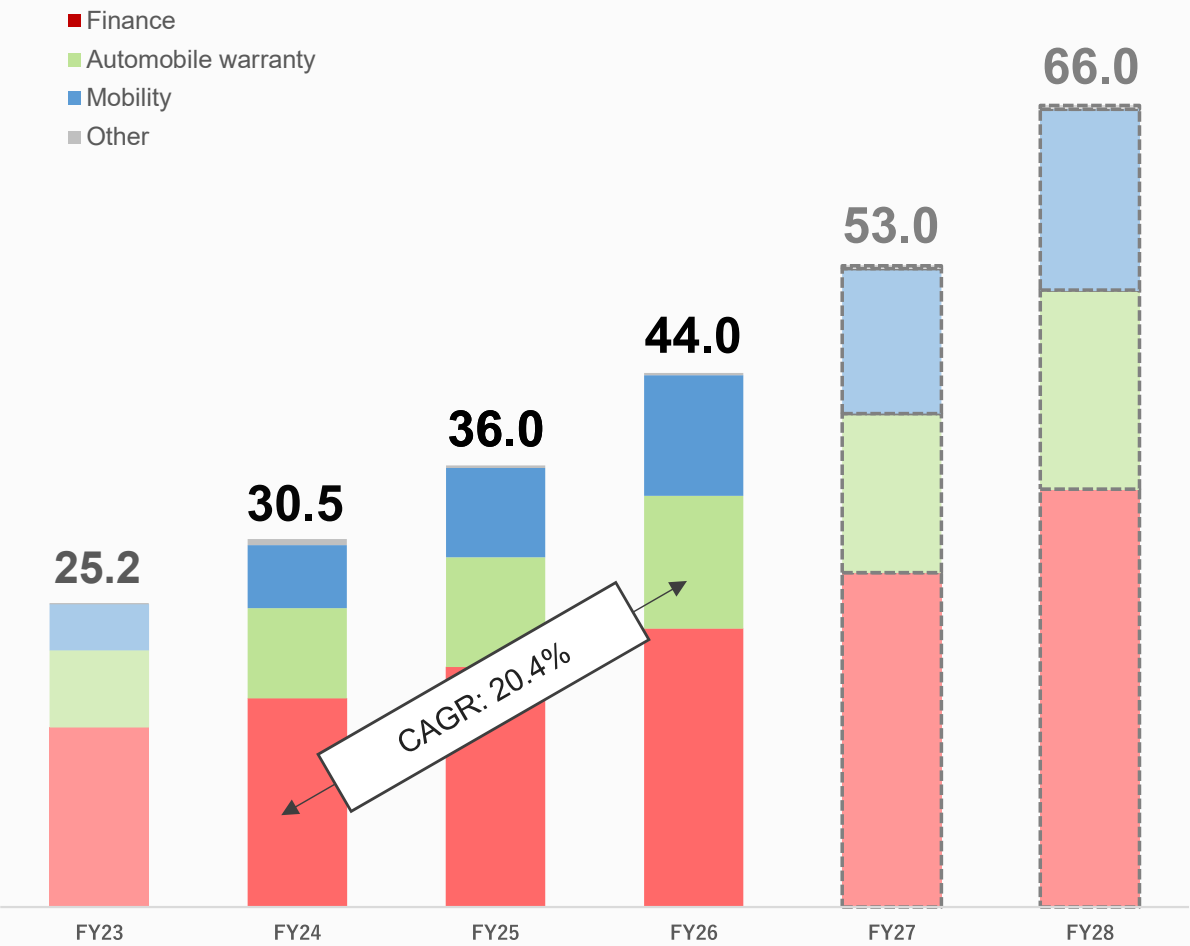
# Medium-Term Management Plan: Numerical Targets

## —Management Indicators—



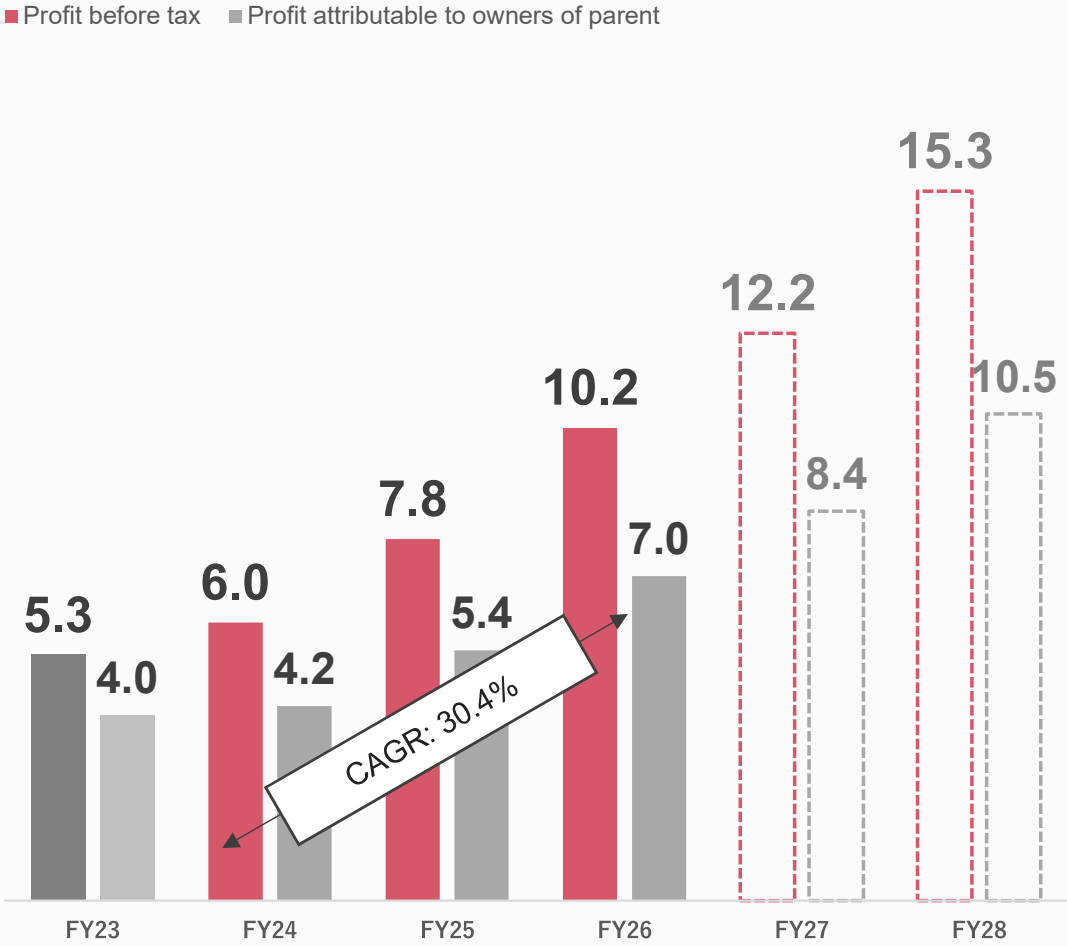
### Operating revenue

(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

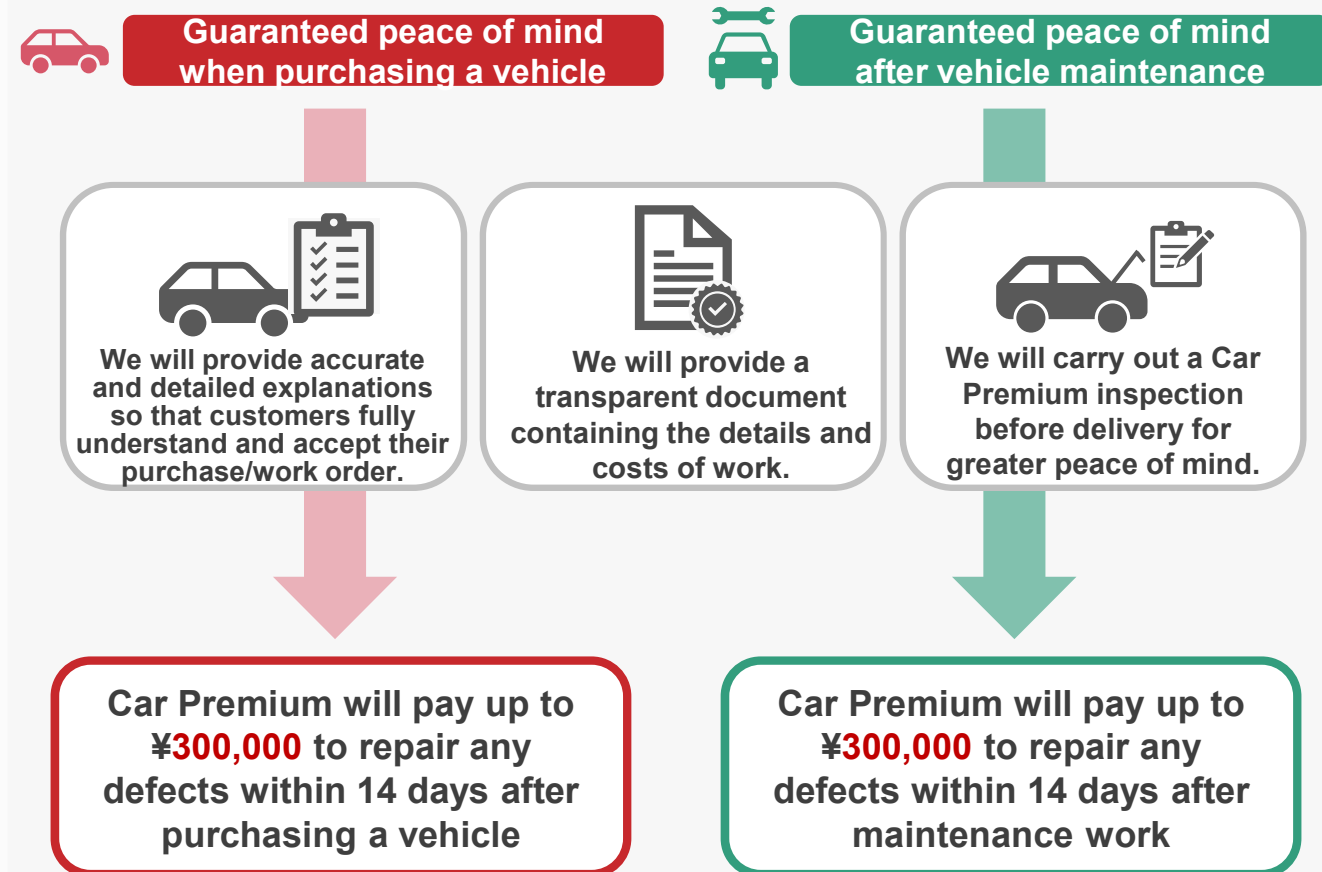


- ✓ Provision of Anshin Service
- ✓ Display of top rankings on Car Premium website

**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\*1

Up 21.9 pts YoY

63.8%

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

## Number of sales staff

Down 4 YoY\*2

95

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

## AI credit screening rate

Down 1.1 pts YoY

36.7%

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.

	FY2025.Q1 (As of June 30, 2024)	FY2025 (As of March 31, 2025)	FY2026.Q1 (As of June 30, 2025)	Compared to the end of previous period	QoQ
Assets					
Cash and cash equivalents	18,267	17,159	22,989	+25.9%	+34.0%
Financing receivables	58,494	74,719	77,542	+32.6%	+3.8%
Other financial assets	8,067	8,366	8,434	+4.5%	+0.8%
Property, plant and equipment	3,423	5,396	5,389	+57.5%	△0.1%
Intangible assets	9,052	9,201	9,071	+0.2%	△1.4%
Goodwill	3,958	3,958	3,958	+0.0%	+0.0%
Investments accounted for using equity method	3,210	4,085	4,159	+29.6%	+1.8%
Deferred tax assets	6	50	121	+1865.4%	+141.0%
Insurance assets	8,113	42,130	47,540	+486.0%	+12.8%
Other assets	14,336	19,924	17,342	+21.0%	△13.0%
Total assets	126,926	184,988	196,545	+54.8%	+6.2%
Liabilities					
Financial guarantee contracts	47,443	81,245	77,128	+62.6%	△5.1%
Deferred warranty revenue	7,509	8,055	8,451	+12.5%	+4.9%
Borrowings	41,969	51,188	70,495	+68.0%	+37.7%
Other financial liabilities	7,968	16,686	13,320	+67.2%	△20.2%
Provisions	393	436	524	+33.2%	+20.1%
Income taxes payable	476	1,821	290	△39.0%	△84.1%
Deferred tax liabilities	1,367	836	1,114	△18.5%	+33.3%
Other liabilities	3,654	5,773	5,764	+57.8%	△0.2%
Total liabilities	110,778	166,039	177,086	+59.9%	+6.7%
Equity					
Equity attributable to owners of parent					
Share capital	1,700	1,700	1,700	+0.0%	+0.0%
Capital surplus	1,559	1,585	1,610	+3.3%	+1.6%
Retained earnings	15,331	17,949	18,403	+20.0%	+2.5%
Treasury shares	△ 3,109	△ 3,046	△ 3,043	△2.1%	△0.1%
Other components of equity	619	734	769	+24.1%	+4.7%
Total equity attributable to owners of parent	16,100	18,923	19,440	+20.7%	+2.7%
Non-controlling interests	48	26	20	△58.6%	△21.8%
Total equity	16,149	18,948	19,460	+20.5%	+2.7%
Total liabilities and equity	126,926	184,988	196,545	+54.8%	+6.2%





(April 1 - June 30)	FY2025.Q1 (April 1, 2024 - June 30, 2024)	FY2025.Q4 (January 1, 2025 - March 31, 2025)	FY2026.Q1 (April 1, 2025 - June 30, 2025)	YoY	QoQ
Operating revenue	8,674	8,980	10,296	+18.7%	+14.7%
Operating expenses	6,852	8,174	8,711	+27.1%	+6.6%
Operating profit	1,823	806	1,585	△13.1%	+96.7%
Share of profit of investments accounted for using equity method	17	16	29	+66.4%	+75.5%
Other finance income	45	3	108	+141.8%	+3112.4%
Other finance costs	8	22	14	+72.3%	△36.3%
Profit (loss) before tax	1,876	804	1,707	△9.0%	+112.5%
Income tax expense	600	268	491	△18.2%	+83.6%
Profit (loss)	1,276	536	1,216	△4.7%	+126.9%
Profit (loss) attributable to:					
Owners of parent	1,274	540	1,214	△4.7%	+124.8%
Non-controlling interests	2	△ 4	2	△22.1%	△143.4%

# P/L (Operating revenue/Operating expenses)

(Millions of yen)



(April 1 - June 30)	FY2025.Q1 (April 1, 2024 - June 30, 2024)	FY2025.Q4 (January 1, 2025 - March 31, 2025)	FY2026.Q1 (April 1, 2025 - June 30, 2025)	YoY	QoQ
Operating revenue					
Finance income	4,145	4,686	5,020	+21.1%	+7.1%
Warranty revenue	1,646	1,796	1,864	+13.3%	+3.8%
Automobility-related sales	1,493	1,789	1,724	+15.5%	△3.6%
Other commission sales	725	590	705	△2.8%	+19.4%
Automotive parts sales	447	351	442	△1.3%	+25.6%
Impairment gain on financial assets	147	△ 523	322	+118.7%	△161.7%
Revenue from the exercise of insurance policies	-	200	-	-	-
Other	70	90	219	+212.3%	+143.1%
Total	8,674	8,980	10,296	+18.7%	+14.7%
(April 1 - June 30)	FY2025.Q1 (April 1, 2024 - June 30, 2024)	FY2025.Q4 (January 1, 2025 - March 31, 2025)	FY2026.Q1 (April 1, 2025 - June 30, 2025)	YoY	QoQ
Operating expenses					
Finance costs	111	145	229	+105.8%	+58.2%
Warranty cost	886	908	977	+10.3%	+7.7%
Automobility-related costs	816	1,080	1,020	+24.9%	△5.6%
Guarantee commission	908	1,069	1,153	+27.0%	+7.9%
Cost of automotive parts external sales	340	273	328	△3.5%	+20.2%
Impairment losses on financial assets	-	225	-	-	-
Employee benefit expenses	1,594	1,703	1,796	+12.7%	+5.5%
Depreciation	453	515	534	+17.9%	+3.7%
Commission expenses	342	359	358	+4.6%	△0.4%
Taxes and dues	257	322	357	+38.8%	+11.0%
System operation costs	243	354	663	+172.7%	+87.2%
Outsourcing expenses	202	280	357	+77.0%	+27.7%
Other operating expenses	698	941	937	+34.3%	△0.4%
Total	6,852	8,174	8,711	+27.1%	+6.6%



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