



Consolidated Financial Results for the Third Quarter of the Fiscal Year Ending March 31, 2026 [IFRS]

February 10, 2026

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 Stock Code 7199 URL <https://www.premium-group.co.jp/en/>
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Listed on the Tokyo Stock Exchange

Scheduled date of commencement of dividend payment: -

Preparation of supplementary material for financial results: Yes

Holding of financial results meeting: None

(Amounts are rounded to the nearest million yen.)

1. Consolidated Financial Results for the Third Quarter of the Fiscal Year Ending March 31, 2026 (April 1, 2025 to December 31, 2025)

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

	Operating revenue		Operating profit		Profit before tax		Profit		Profit attributable to owners of parent	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Third quarter of fiscal year ending March 31, 2026	31,366	14.4	5,662	(5.8)	5,897	(2.5)	4,065	(1.1)	4,061	(1.2)
Third quarter of fiscal year ended March 31, 2025	27,429	19.4	6,009	36.3	6,048	35.8	4,112	28.0	4,111	28.3

	Total comprehensive income		Basic earnings per share	Diluted earnings per share
	Million yen	%	Yen	Yen
Third quarter of fiscal year ending March 31, 2026	4,332	(0.1)	105.52	105.22
Third quarter of fiscal year ended March 31, 2025	4,335	30.5	108.39	107.46

(2) Consolidated Financial Position

	Total assets	Total equity	Equity attributable to owners of parent	Equity attributable to owners of parent ratio
	Million yen	Million yen	Million yen	%
Third quarter of fiscal year ending March 31, 2026	191,022	23,528	23,505	12.3
Fiscal year ended March 31, 2025	184,988	18,948	18,923	10.2

2. Dividends

	Annual dividend				
	First quarter	Second quarter	Third quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	—	20.00	—	20.00	40.00
Fiscal year ending March 31, 2026	—	27.00			
Fiscal year ending March 31, 2026 (forecast)			—	27.00	54.00

Note: Revisions to dividends forecast most recently announced: None

3. Forecasts of Consolidated Financial Results for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(% change from the previous fiscal year)

	Operating revenue		Profit before tax		Profit		Profit attributable to owners of parent		Basic earnings per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	42,000	15.4	8,500	24.1	5,800	24.8	5,800	24.7	150.70
			~8,700	~27.0	~5,900	~26.9	~5,900	~26.8	~153.30

Note: Revisions to financial forecast most recently announced: Yes

* Notes

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

(2) Changes in accounting policies and accounting estimates

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

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

1) Number of shares issued and outstanding at end of period (including treasury shares)	Third quarter of fiscal year ending March 31, 2026	40,687,302 shares	Fiscal year ended March 31, 2025	40,540,170 shares
2) Number of treasury shares at end of period	Third quarter of fiscal year ending March 31, 2026	1,660,434 shares	Fiscal year ended March 31, 2025	2,509,334 shares
3) Average number of shares during period (quarter to date)	Third quarter of fiscal year ending March 31, 2026	38,486,272 shares	Third quarter of fiscal year ended March 31, 2025	37,929,622 shares

* Review of the attached quarterly consolidated financial statements by a certified public accountant or auditing firm: None

* Note to ensure appropriate use of forecasts and other remarks

1. For additional information on financial results, also refer to the explanatory materials on financial results released today.

Financial results explanatory materials (EN): <https://ir.premium-group.co.jp/en/library/presentation.html>

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

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1. Summary of business results

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

During the third quarter of this consolidated fiscal year under review (April 1, 2025 to December 31, 2025), the Japanese economy exhibited a moderate recovery trend, supported by improvements in the employment and income environment and the expansion of inbound demand. On the other hand, the outlook remains uncertain due to rising resource and raw material prices, the impact of US trade policies, geopolitical risks such as the situations in Ukraine and the Middle East, and fluctuations in financial and capital markets. In such an economic environment, in the used car market, which is the primary target of the Company, the number of used car registrations in Japan from April 2025 through December 2025 (total of ordinary passenger vehicles, compact passenger vehicles, and mini four-wheeled passenger vehicles) was 3,955,871 units (up 0.2% year-on-year), exceeding the previous year's level. (Source: Statistical data from the Japan Automobile Dealers Association and the Japan Mini Vehicle Association)

Based on the assumption of thoroughgoing compliance tailored to changes in the external business environment, including regulatory changes, our Group seeks to realize our mission: "We contribute to building a richer society by providing the best finance and services to people around the world" and "We will develop and nurture enriched human capital who consistently approach their work with a positive mindset and diligently build upon every process." To expand business interactions and accelerate growth in the scope of operations and earnings, we provide a comprehensive line of auto mobility services that assist automobile dealers and automobile maintenance facilities, our major client base, in various vehicle-related processes, in addition to credit and automobile warranty services. We are also tackling the challenge of implementing various initiatives to realize a new growth model.

Summarized below is the status of each business during the third quarter of this consolidated fiscal year under review. The results shown exclude operating revenues from internal sales between segments.

In the Finance Business, growth in the volume of new loans slowed temporarily as the impact of the temporary suspension of new applications due to the rollback to the old system, the prioritization of debt collection operations, and the interest rate rise implemented in the second quarter continued into the third quarter. On the other hand, efforts to retain customers by encouraging them to join the Car Premium Club and improvements in the support system through the addition of back-office personnel proved effective. As a result, the volume of new loans slightly exceeded the previous year's level, with operating revenue of 17,733 million yen (up 14.7% year-on-year) and operating profit of 3,164 million yen (down 27.0% year-on-year).

In the Automobile Warranty Business, energetic efforts to attract customers to the Car Premium Club and revised product offerings for OEM partners proved successful. As a result, automobile warranty transaction volume continued to exceed the previous year's level, with operating revenue of 5,904 million yen (up 14.2% year-on-year). Furthermore, operating profit reached 978 million yen (up 27.4% year-on-year) due to continuous cost reduction measures, such as the expansion of higher-margin proprietary warranty products.

In the Auto Mobility Services Business, steady progress in the Car Premium Club and subscription-based sale (leasing), combined with the containment of operating expenses, resulted in operating revenue of 7,577 million yen (up 11.7% year-on-year) and operating profit of 1,387 million yen (up 49.5% year-on-year).

Operating expenses were 25,705 million yen (up 20.0% year-on-year). While cost reduction measures such as cost savings in the Automobile Warranty Business continued to be effective, expenses associated with system-related and other costs increased.

As a result of the above, during the cumulative period through the third quarter of this consolidated fiscal year under review, operating revenue was 31,366 million yen (up 14.4% year-on-year), operating profit was 5,662 million yen (down 5.8% year-on-year), profit before tax was 5,897 million yen (down 2.5% year-on-year), and profit attributable to owners of parent was 4,061 million yen (down 1.2% year-on-year).

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

1) Status of assets, liabilities and equity

(Assets)

At the end of the third quarter of this consolidated fiscal year under review, total assets stood at 191,022 million yen, an increase of 6,034 million yen from the end of the previous consolidated fiscal year. This was mainly due to increases of 11,845 million yen in cash and cash equivalents and 6,038 million yen in financing receivables, which were partially offset by decreases of 7,775 million yen in other assets and 5,808 million yen in Insurance assets.

(Liabilities)

At the end of the third quarter of this consolidated fiscal year under review, total liabilities stood at 167,494 million yen, up 1,455 million yen from the end of the previous consolidated fiscal year. This was due mainly to an increase of 29,457 million yen in borrowings, as well as declines of 23,086 million yen in financial guarantee contracts and 4,961 million yen in other financial liabilities.

(Equity)

At the end of the third quarter of this consolidated fiscal year under review, total equity stood at 23,528 million yen, up 4,579 million yen from the end of the previous consolidated fiscal year. This was due mainly to an increase of 2,246 million yen in retained earnings. Total equity attributable to owners of parent grew 4,582 million yen from the end of the previous consolidated fiscal year to 23,505 million yen.

2) Status of cash flows

A look at cash flow during the cumulative period through the third quarter of this consolidated fiscal year under review shows expenditures of 16,181 million yen from operating activities (vs. expenditures of 1,308 million yen in the same period of the previous consolidated fiscal year); expenditures of 803 million yen from investing activities (vs. expenditures of 1,495 million yen in the same period of the previous consolidated fiscal year); and revenue of 28,808 million yen from financing activities (vs. expenditures of 212 million yen in the same period of the previous consolidated fiscal year). As a result, cash and cash equivalents (hereinafter "funds") at the end of the third quarter of the current consolidated fiscal year stood at 28,991 million yen.

The status of each cash flow and contributing factors during the cumulative period through the third quarter of the fiscal year under review are as follows.

(Cash flow from operating activities)

Funds diverted to sales activities during the cumulative period through the third quarter of the consolidated fiscal year under review totaled 16,181 million yen. Major revenues included a decline of 13,660 million yen in other assets and profit before tax for the period of 5,897 million yen. Major expenses included a decline of 23,086 million yen in financial guarantee contracts, an increase of 6,038 million yen in financing receivables, and a decline of 4,402 million yen in other financial liabilities.

(Cash flow from investing activities)

Funds diverted to investments during the cumulative period through the third quarter of the consolidated fiscal year under review totaled 803 million yen. Major revenues from investing activities included proceeds of 345 million yen from the sale of property, plant and equipment; major expenditures included 537 million yen for the purchase of property, plant and equipment, 397 million yen for the purchase of intangible assets, and 160 million yen for payments for guarantee deposits.

(Cash flow from financing activities)

Funds diverted to financing activities during the cumulative period through the third quarter of the consolidated fiscal year under review totaled 28,808 million yen. Major revenues from financing activities included proceeds from long-term borrowings of 43,494 million yen and proceeds from the disposal of treasury shares of 1,764 million yen; major expenditures included 13,565 million yen in repayment of long-term borrowings and 2,000 million yen in repayment of short-term borrowings.

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

In the medium-term management plan ending with the current fiscal year, the Group has aimed to build a solid earnings base and achieve sustainable growth as an automobility corporate group. During the cumulative period through the third quarter of the consolidated fiscal year under review, the core Finance Business and Automobile Warranty Business have performed steadily, and the Group expects to maintain the initial forecast for operating revenue.

On the other hand, regarding profits, events not anticipated at the beginning of the fiscal year have occurred, such as the recording of one-time expenses and impacts on sales activities due to system failures. The difference in profit before tax between the earnings forecast in the "Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 [IFRS]" announced on May 15, 2025, and the current revised forecast is mainly due to an excess of response costs associated with system failures (300 million yen) and other temporary factors related to the failures that could not be anticipated at the beginning of the fiscal year (200 million yen).

As a result of carefully examining the impact of these factors, the Group have determined that profit before tax and profit attributable to owners of parent may fall below the previously announced forecast. At this time, because it is difficult to reasonably calculate the recovery pace from recovery measures for system failures and other uncertain factors, the Group have revised the full-year consolidated earnings forecast to a range format as follows. (Revised full-year consolidated earnings forecast: operating revenue of 42,000 million yen, profit before tax of 8,500 million yen to 8,700 million yen, profit of 5,800 million yen to 5,900 million yen, profit attributable to owners of parent of 5,800 million yen to 5,900 million yen, and basic earnings per share of 150.70 yen to 153.30 yen)

For details, please refer to the "Financial Results Presentation for Q3 of FY Ending March 31, 2026" announced today.

The consolidated earnings forecast is based on information currently available to the Group, and actual results may differ from the forecast figures due to various factors in the future.

In addition, the Group positions the return of profits to shareholders as one of its most important management issues. While taking the current revision of the earnings forecast seriously, based on confidence in future growth and the improvement of capital efficiency, the Group has decided to acquire treasury shares up to a limit of 1 billion yen, as stated in the "Notice Concerning Decision on Matters Related to Acquisition of Treasury Shares" announced today. As a result, the total return ratio for the current fiscal year is expected to exceed 50%. As for future policy, the Group will implement flexible and continuous shareholder returns, such as dividends and the acquisition of treasury shares, while maintaining a solid financial base and a stable equity ratio.

2. Summary Quarterly Consolidated Financial Statements and Major Notes

(1) Summary Quarterly Consolidated Statement of Financial Position

(Millions of yen)

	Previous consolidated fiscal year (March 31, 2025)	Third quarter of this consolidated fiscal year (December 31, 2025)
Assets		
Cash and cash equivalents	17,159	29,004
Financing receivables	74,719	80,757
Other financial assets	8,366	9,862
Property, plant and equipment	5,396	4,895
Intangible assets	9,201	8,959
Goodwill	3,958	3,958
Investments accounted for using equity method	4,085	4,734
Deferred tax assets	50	382
Insurance assets	42,130	36,323
Other assets	19,924	12,149
Total Assets	184,988	191,022
Liabilities		
Financial guarantee contracts	81,245	58,159
Deferred warranty revenue	8,055	9,027
Borrowings	51,188	80,645
Other financial liabilities	16,686	11,725
Provisions	436	466
Income taxes payable	1,821	817
Deferred tax liabilities	836	1,200
Other liabilities	5,773	5,457
Total Liabilities	166,039	167,494
Equity		
Equity attributable to owners of parent		
Share capital	1,700	1,801
Capital surplus	1,585	2,547
Retained earnings	17,949	20,196
Treasury shares	(3,046)	(2,022)
Other components of equity	734	982
Total equity attributable to owners of parent	18,923	23,505
Non-controlling interests	26	23
Total Equity	18,948	23,528
Total liabilities and equity	184,988	191,022

(2) Summary Quarterly Consolidated Statement of Profit and Loss

(Millions of yen)

	Cumulative third quarter of the previous consolidated fiscal year (From April 1, 2024 to December 31, 2024)	Cumulative third quarter of this consolidated fiscal year (From April 1, 2025 to December 31, 2025)
Operating revenue	27,429	31,366
Operating expenses	21,420	25,705
Operating profit	6,009	5,662
Share of profit of investments accounted for using equity method	6	83
Other finance income	58	200
Other finance costs	25	47
Profit for the term before tax	6,048	5,897
Income tax expense	1,935	1,832
Profit for the term	4,112	4,065
Attributable to:		
Owners of parent	4,111	4,061
Non-controlling interests	1	4
Profit for the term	4,112	4,065
Earnings per share attributable to owners of parent		
Basic earnings per share (yen)	108.39	105.52
Diluted earnings per share (yen)	107.46	105.22

(3) Summary Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

	Cumulative third quarter of the previous consolidated fiscal year (From April 1, 2024 to December 31, 2024)	Cumulative third quarter of this consolidated fiscal year (From April 1, 2025 to December 31, 2025)
Profit for the term	4,112	4,065
Other comprehensive income		
Items that may be reclassified to net profit or loss		
Exchange differences on translation of foreign operations	(2)	(6)
Share of other comprehensive income of investments accounted for using equity method	224	272
Other comprehensive income (net of tax)	222	266
Comprehensive income for the term	4,335	4,332
Attributable to:		
Owners of parent	4,328	4,334
Non-controlling interests	7	(3)
Comprehensive income for the term	4,335	4,332

(4) Summary Quarterly Consolidated Statement of Changes in Equity

(Millions of yen)

	Equity attributable to owners of parent				Other components of equity
	Share capital	Capital surplus	Retained earnings	Treasury shares	Exercise of warrants
Balance as of April 1, 2024	1,700	1,534	14,626	(3,109)	195
Comprehensive income for the term					
Profit for the term	-	-	4,111	-	-
Other comprehensive income	-	-	-	-	-
Total comprehensive income for the term	-	-	4,111	-	-
Transactions with owners, etc.					
Acquisition of treasury shares	-	-	-	(0)	-
Dividends	-	-	(1,328)	-	-
Share-based payment transactions	-	24	-	52	67
Total transactions with owners, etc.	-	24	(1,328)	52	67
Balance as of December 31, 2024	1,700	1,559	17,409	(3,057)	262

(Millions of yen)

	Equity attributable to owners of parent					
	Other components of equity					
	Share of other comprehensive income of investments accounted for using equity method	Exchange differences on translation of foreign operations	Total	Total	Non-controlling interests	Total Equity
Balance as of April 1, 2024	357	7	559	15,310	40	15,351
Comprehensive income for the term						
Profit for the term	-	-	-	4,111	1	4,112
Other comprehensive income	224	(8)	217	217	6	222
Total comprehensive income for the term	224	(8)	217	4,328	7	4,335
Transactions with owners, etc.						
Acquisition of treasury shares	-	-	-	(0)	-	(0)
Dividends	-	-	-	(1,328)	-	(1,328)
Share-based payment transactions	-	-	67	144	-	144
Total transactions with owners, etc.	-	-	67	(1,184)	-	(1,184)
Balance as of December 31, 2024	582	(1)	843	18,455	47	18,502

(Millions of yen)

	Equity attributable to owners of parent				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Other components of equity
					Exercise of warrants
Balance as of April 1, 2025	1,700	1,585	17,949	(3,046)	273
Comprehensive income for the term					
Profit for the term	-	-	4,061	-	-
Other comprehensive income	-	-	-	-	-
Total comprehensive income for the term	-	-	4,061	-	-
Transactions with owners, etc.					
Issuance of new shares	101	136	-	-	(61)
Disposal of treasury shares	-	801	-	963	-
Dividends	-	-	(1,815)	-	-
Share-based payment transactions	-	25	-	61	36
Total transactions with owners, etc.	101	962	(1,815)	1,024	(25)
Balance as of December 31, 2025	1,801	2,547	20,196	(2,022)	247

(Millions of yen)

	Equity attributable to owners of parent			Non-controlling interests	Total Equity	
	Other components of equity		Total			
	Share of other comprehensive income of investments accounted for using equity method	Exchange differences on translation of foreign operations				
	Total		Total			
Balance as of April 1, 2025	462	0	734	18,923	26	18,948
Comprehensive income						
Profit for the term	-	-	-	4,061	4	4,065
Other comprehensive income	272	1	273	273	(7)	266
Total quarterly comprehensive income for the term	272	1	273	4,334	(3)	4,332
Transactions with owners, etc.						
Issuance of new shares	-	-	(61)	176	-	176
Disposal of treasury shares	-	-	-	1,764	-	1,764
Dividends	-	-	-	(1,815)	-	(1,815)
Share-based payment transactions	-	-	36	122	-	122
Total transactions with owners, etc.	-	-	(25)	248	-	248
Balance as of December 31, 2025	734	1	982	23,505	23	23,528

(5) Summary Quarterly Consolidated Statement of Cash Flows

(Millions of yen)

	Cumulative third quarter of the previous consolidated fiscal year (From April 1, 2024 to December 31, 2024)	Cumulative third quarter of this consolidated fiscal year (From April 1, 2025 to December 31, 2025)
Cash flow from operating activities		
Profit for the term before tax	6,048	5,897
Depreciation and amortization expense	1,339	1,620
Other loss (profit)	320	621
Decrease (increase) in financing receivables	(10,050)	(6,038)
Increase (decrease) in financial guarantee contracts	6,146	(23,086)
Decrease (increase) in other financial assets	(920)	(1,346)
Increase (decrease) in other financial liabilities	(1,109)	(4,402)
Decrease (increase) in other assets	(1,792)	13,660
Increase (decrease) in other liabilities	839	602
Share of loss (profit) of investments accounted for using equity method	(6)	(83)
Other	170	(62)
Subtotal	985	(12,616)
Interest received	5	27
Interest paid	(367)	(703)
Dividends received	58	40
Income tax paid	(2,031)	(2,932)
Income tax refunded	41	2
Cash flow from (used in) operating activities	(1,308)	(16,181)
Cash flow from investing activities		
Purchase of investment securities	(0)	-
Purchase of property, plant and equipment	(400)	(537)
Proceeds from sales of property, plant and equipment	1	345
Purchase of intangible assets	(810)	(397)
Payments for loans receivable	(198)	(125)
Collection of loans receivable	32	52
Payments for guarantee deposits	(389)	(160)
Proceeds from collection of guarantee deposits	172	169
Purchase of investments accounted for using equity method	-	(153)
Other	96	4
Cash flow from (used in) investing activities	(1,495)	(803)
Cash flow from financing activities		
Proceeds from short-term borrowings	-	1,500
Repayments of short-term borrowings	-	(2,000)
Proceeds from long-term borrowings	10,197	43,494
Repayments of long-term borrowings	(8,378)	(13,565)
Repayments of lease obligations	(743)	(792)
Purchase of treasury shares	(0)	-
Proceeds from disposal of treasury shares	-	1,764
Proceeds from exercise of warrants	-	146
Dividends paid	(1,305)	(1,777)
Other	18	38
Cash flow from financing activities	(212)	28,808
Net increase (decrease) in cash and cash equivalents	(3,016)	11,824
Cash and cash equivalents at beginning of period	21,139	17,147
Effect of exchange rate changes on cash and cash equivalents	12	20
Cash and cash equivalents at end of term	18,135	28,991

(6) Notes on the Summary Quarterly Consolidated Financial Statements
(Notes concerning the going-concern assumption)
Not applicable

(Segment information)

(1) General information on reporting segments

The Group's reporting segments consist of the Group's constituent units for which separate financial information is available, and are subject to periodic review by the Board of Directors to determine the allocation of management resources and to evaluate business performance.

The Group reports in three segments: the Finance business, Automobile Warranty Business, and Auto Mobility Services Business.

A summary of each reporting segment is provided below.

The Finance Business consists mainly of the Credit Finance Business, which provides financing services that allow customers to pay for products and services in installments, and debt collection services.

The Automobile Warranty Business consists of automobile warranty services that enable customers who choose to add automobile warranty plans when they purchase vehicles through Group partners to obtain repairs free of charge, within the scope specified in advance, for mechanical problems affecting their purchased vehicles, in exchange for payment of a fixed warranty fee.

The Automobility Services Business is made up chiefly of automobility services, which are multiple services useful in operating the automobile distribution business (e.g., the membership-based network business, auto leasing business, vehicle wholesaling, and automotive parts and software sales).

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

(2) Profit or loss by reporting segment

Each segment profit and loss of the Group is generally prepared in the same manner as for the consolidated financial statements. Adjustments and company-wide figures are elimination entries for internal transactions between segments. The prices of internal transactions between segments are based on actual market prices.

Cumulative period through the third quarter of the previous consolidated fiscal year (April 1, 2024 to December 31, 2024)

	(Millions of yen)					
	Reporting segment				Adjustments and companywide (Note)	Consolidated
	Finance	Automobile Warranty	Automobility Services	Total		
Revenues						
Revenues from external customers	15,464	5,169	6,786	27,418	11	27,429
Total revenue from internal sales between segments	311	4	1,465	1,780	(1,780)	-
Total	15,774	5,173	8,251	29,198	(1,769)	27,429
Segment profit/loss						
Operating profit (loss)	4,335	768	928	6,031	(21)	6,009
Other items						
Finance income	12,547	-	681	13,228	(257)	12,971
(Of which interest income)	1,457	-	681	2,137	(11)	2,126
Interest cost	117	-	235	352	-	352
Depreciation and amortization expense	825	183	300	1,307	32	1,339

Cumulative period through the third quarter of this consolidated fiscal year (From April 1, 2025 to December 31, 2025)
(Millions of yen)

	Reporting segment				Adjustments and companywide (Note)	Consolidated
	Finance	Automobile Warranty	Automobility Services	Total		
Revenues						
Revenues from external customers	17,733	5,904	7,577	31,214	152	31,366
Intersegment revenue	409	30	1,515	1,955	(1,955)	-
Total	18,142	5,935	9,092	33,169	(1,803)	31,366
Segment profit/loss						
Operating profit (loss)	3,164	978	1,387	5,529	132	5,662
Other items						
Finance income	14,551	-	918	15,469	(342)	15,127
(Of which interest income)	2,432	-	918	3,350	(10)	3,340
Interest cost	380	-	361	741	-	741
Depreciation and amortization expense	1,139	171	280	1,589	31	1,620

Note: Adjustments and Companywide consists mainly of offsets of internal transactions between segments.

Reconciliation of operating profit to profit for the term before tax

	(Millions of yen)	
	Cumulative period through the third quarter of the previous consolidated fiscal year (From April 1, 2024 to December 31, 2024)	Cumulative period through the third quarter of this consolidated fiscal year (From April 1, 2025 to December 31, 2025)
Operating profit	6,009	5,662
Share of profit of investments accounted for using equity method	6	83
Other finance income	58	200
Other finance costs	25	47
Profit for the period before tax	6,048	5,897

(Important subsequent events)
Not applicable.