



Premium Group Co., Ltd.

TSE Prime Section: 7199

Financial Results Presentation for FY Ended March 31, 2026

May 11, 2026



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Financial Results Highlights from FY Ended March 31, 2026 (1)



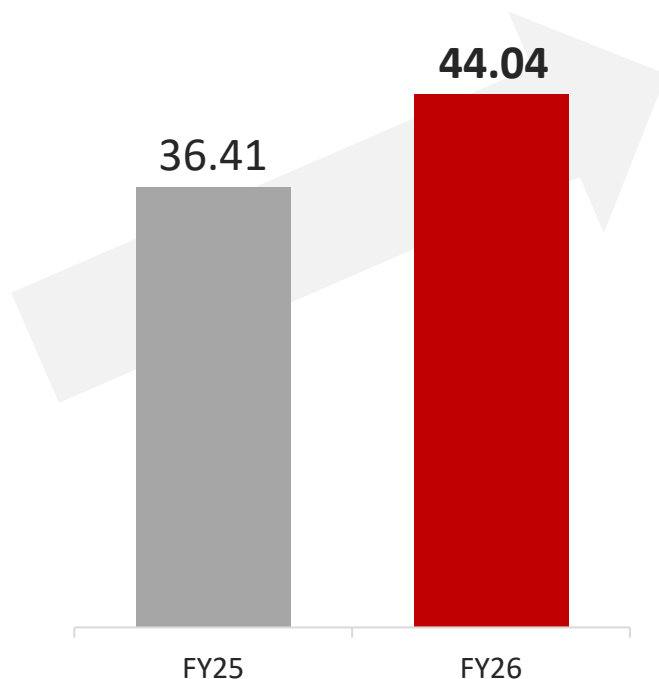
- **Operating revenue, operating profit, and profit before tax** posted **robust growth**, with all three metrics **up over 20% YoY**, setting **new record highs**.
- Built a foundation for achieving the new medium-term management plan "**C**hange & **P**rove 2030," announced on the same day as these results (May 11, 2026).

Performance

(Billions of yen)

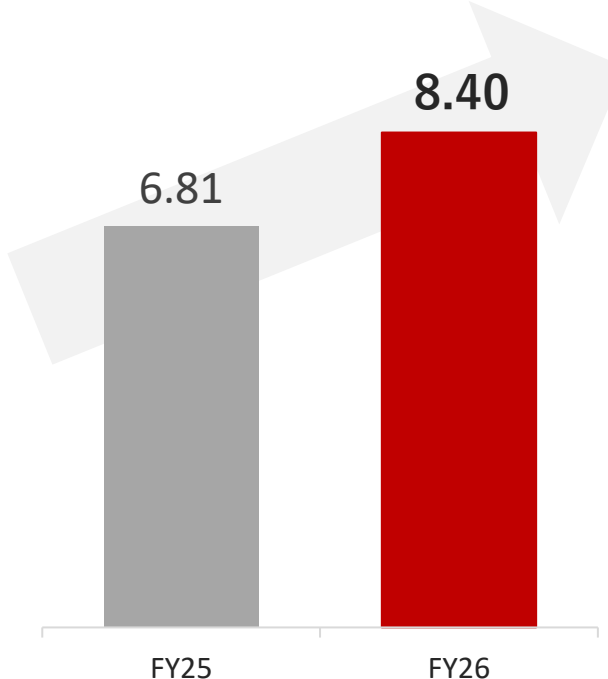
Operating revenue

Up 21.0% YoY



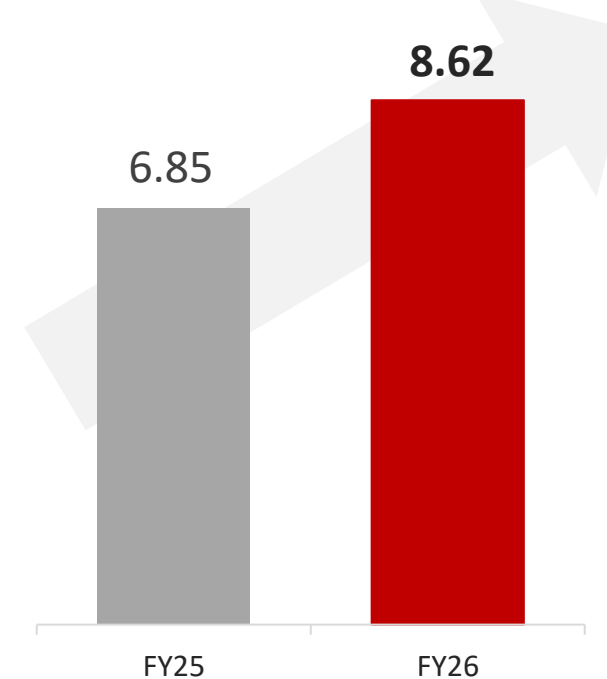
Operating profit

Up 23.2% YoY



Profit before tax

Up 25.8% YoY



Financial Results Highlights from FY Ended March 31, 2026 (2)



- **Costs associated with the system failure** totaled ¥1.13 billion and **converged** in FY2026 (impact in FY2027 will be minimal).
- In the **new core system**, software that is unlikely to be reused will be **decommissioned**, totaling **¥0.61 billion**.

Impacts due to system failure

(Billions of yen)

Support costs due to system failure	FY26 (Initial Plan)	FY26 (Results)
System support costs	1.66	1.45
Outsourcing expenses	0.26	0.18
Waiver of various expenses*1	—	0.52
Allowance for doubtful accounts*2	(0.71)	(1.02)
Total (impact on profit before tax)	1.21	1.13

The allowance for doubtful accounts of ¥1.02 billion recorded in FY2025 has been almost entirely recovered.

Current status of system and future response

■ Retirement of Assets

✓ Retired software in FY2026 totaling **0.61 billion yen**
Book value after retirement is approx. 2.2 billion yen

✓ Continue appropriate asset evaluation in line with the progress of reconstruction

■ Future Core System Policy

✓ **Continue medium-term operation** by reinforcing the current system

✓ **Build a new core system** capable of supporting any growth within the period of the new Medium-Term Management Plan

▶ For details, see [the new Medium-Term Management Plan "Change & Prove 2030"](#) P.25

■ Other

✓ Continuing to file a claim for damages against former external vendors

*1 Refers to the waiver of various customer-paid expenses incurred due to the system failure.

*2 The amount of allowance for doubtful accounts on this page includes only the amount incurred due to the impact of the system failure.

Financial Results Highlights from FY Ended March 31, 2026 (3)



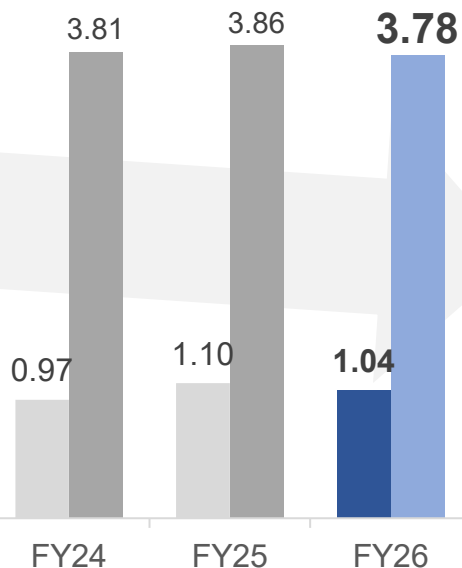
- The overall passenger vehicle market remained flat due to sluggish new car sales, despite growth in the number of used passenger vehicles registered turning positive in Q4.
- In Q4, the **total volume of new loans recovered to the same level as FY2025**. We expect a return to growth in FY2027.
- The **total volume of automobile warranties** continued to grow by double digits, maintaining **stable growth** unaffected by market conditions.

Market*

(Millions of units)

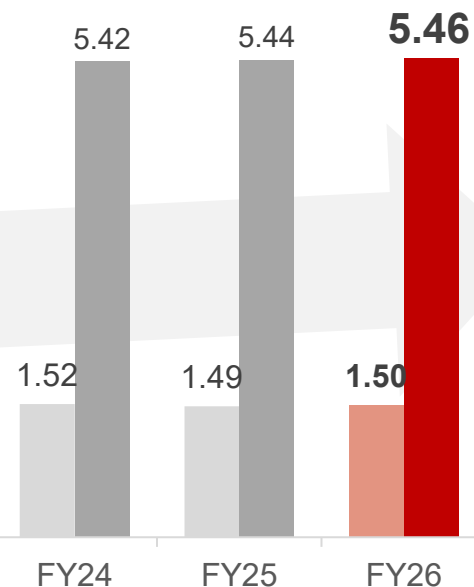
Number of new vehicles sold
YoY change

Q4 alone Full-year
Down 5.4% **Down 2.2%**



Number of used passenger vehicles registered
YoY change

Q4 alone Full-year
Up 0.7% **Up 0.4%**

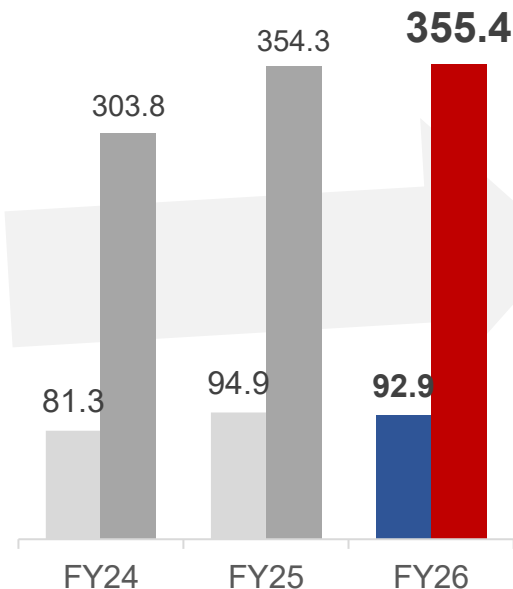


KPIs

(Billions of yen)

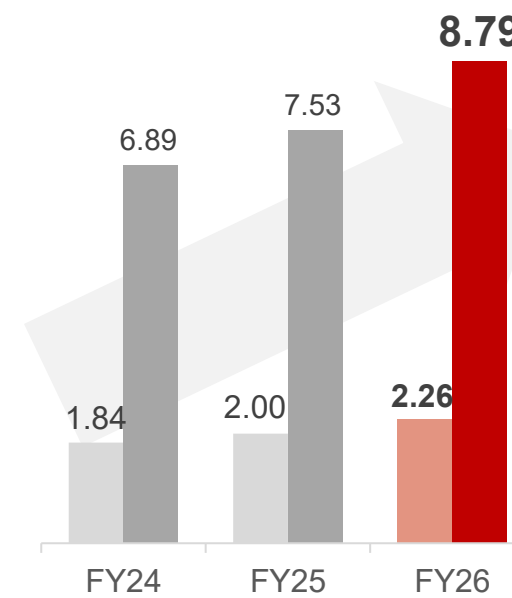
Total volume of new loans
YoY change

Q4 alone Full-year
Down 2.1% **Up 0.3%**



Total volume of automobile warranties
YoY change

Q4 alone Full-year
Up 13.4% **Up 16.8%**



* 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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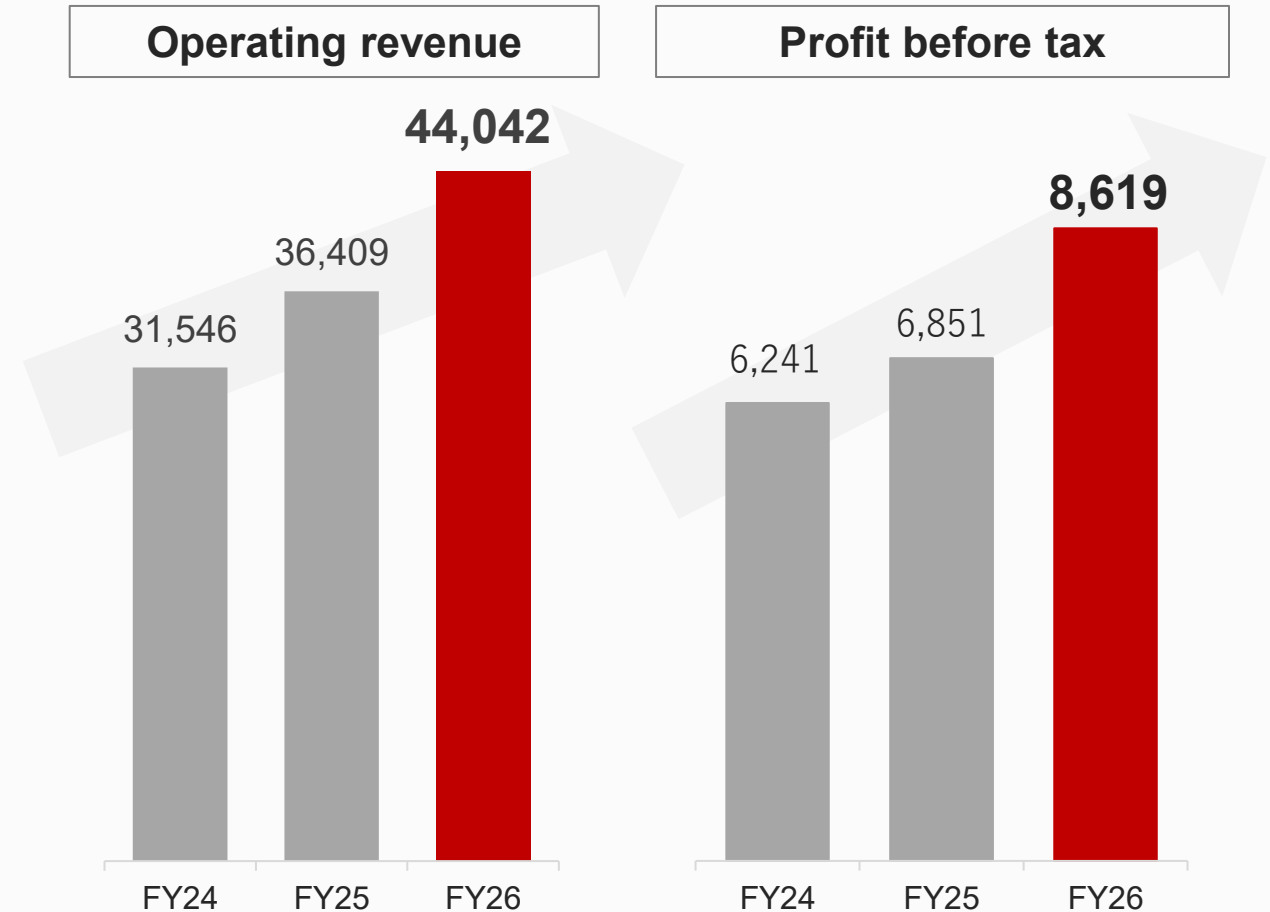
Consolidated Performance

(Millions of yen)



- **Operating revenue** surpassed the initial plan, reaching the **final target of the previous medium-term management plan**, which was **¥44.0 billion**.
- **Operating expenses** were reduced thanks to controls, ending up at a level **below the growth rate of operating revenue**.
- Costs associated with the system failure have converged, achieving the **9th consecutive year of increased revenue and profit since listing**.

	FY25	FY26	YoY change
Operating revenue	36,409	44,042	+21.0%
Operating expenses	29,594	35,644	+20.4%
Operating profit	6,815	8,398	+23.2%
Profit before tax	6,851	8,619	+25.8%
Profit attributable to owners of parent	4,651	6,069	+30.5%
Basic earnings per share (yen)	122.61	157.22	+28.2%



Operating Expenses (Breakdown)

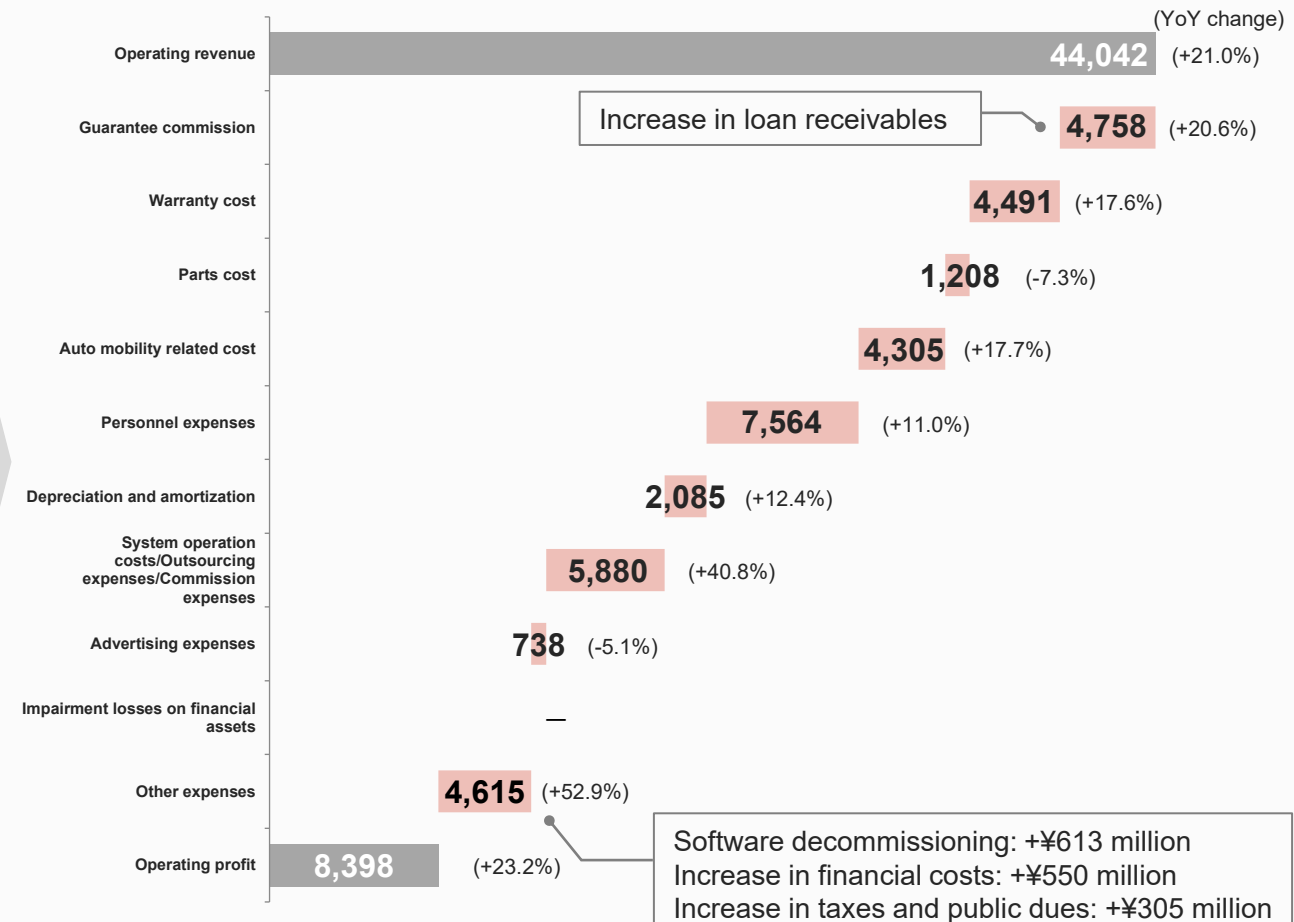
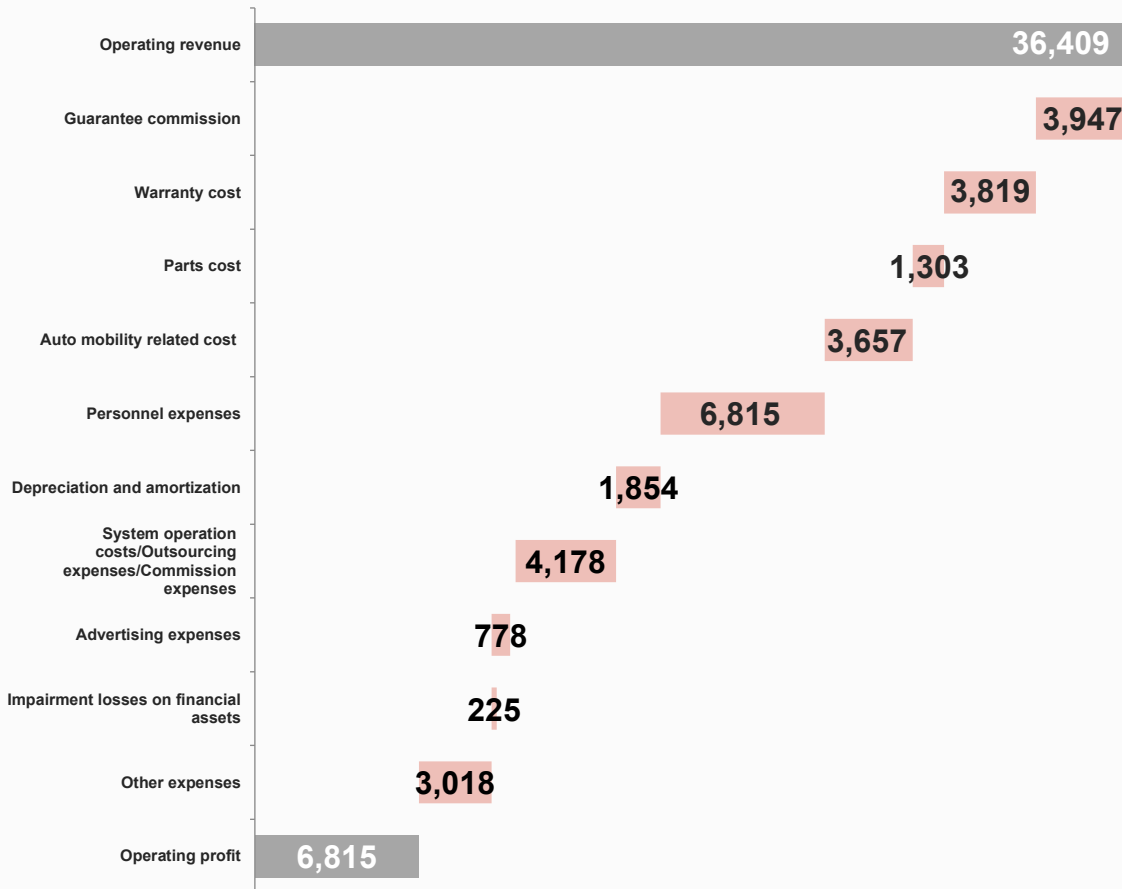
(Millions of yen)



- Despite rising market interest rates and system support costs associated with the system failure, operating expenses **grew at a level below** that of operating revenue.

FY25 Operating expenses ¥29,594 million

FY26 Operating expenses ¥35,644 million (up 20.4% YoY)





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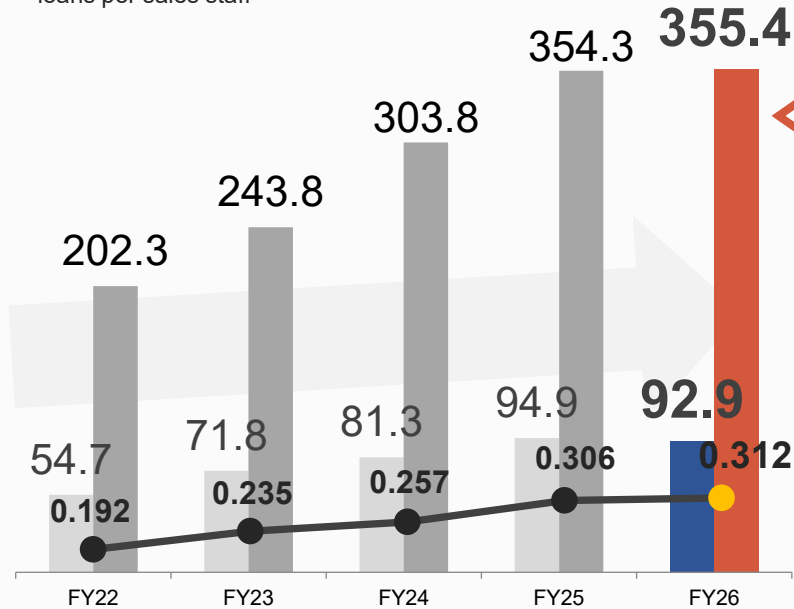
- Driven by the increase in Car Premium Club members, **the total volume of new loans is steadily recovering** (from -4.8% YoY in 3Q to -2.1% YoY in 4Q). In the current fiscal year, we aim to achieve further efficiency and a faster recovery in growth rates by establishing our sales system following organizational restructuring.
- **The delinquency rate** has recovered from the deterioration caused by the system failure and is expected to **normalize** during the current fiscal year.

Total volume of new loans

Total volume of new loans (Q4 alone)
 Total volume of new loans for FY26
 Auto PH (Q4 alone)

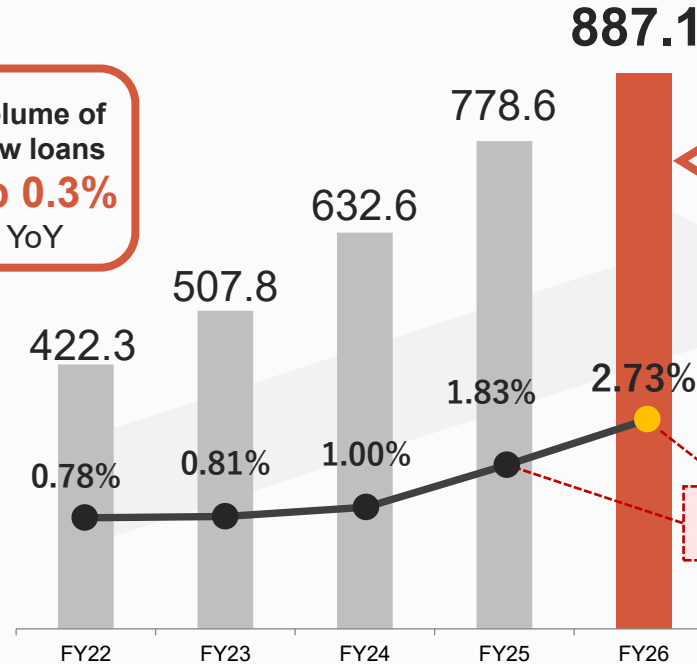


Auto loan PH...The average monthly total volume of new loans per sales staff



Loan receivables

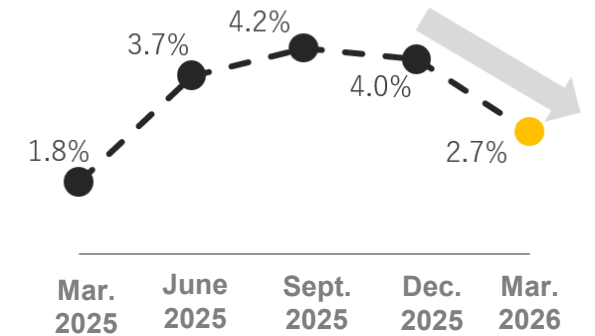
Loan receivables
 Delinquency rate



Loan receivables
 Up 13.9%
 YoY

Impact of system failure

Delinquency rate trend



Notes: 1. "Total volume of new loans" refers to the total amount of credit contracts (including Ecology Credit) and lease guarantee contracts newly signed in the period.

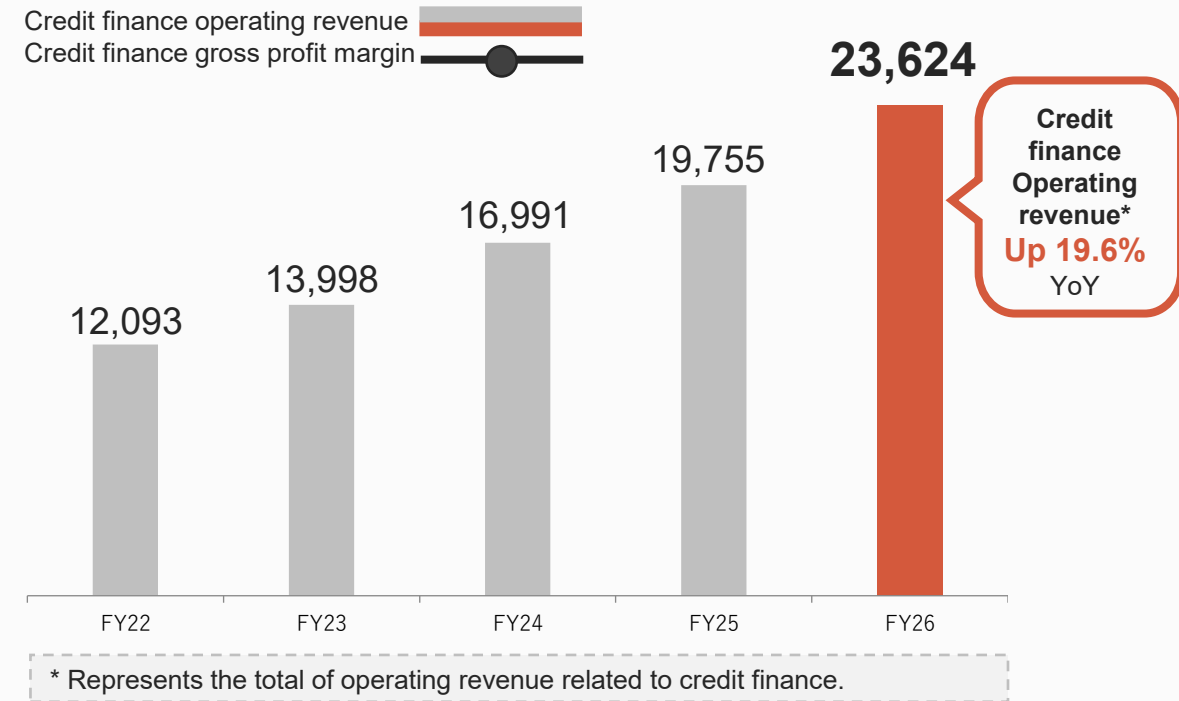
2. "Delinquency rate" refers to the total amount of receivables more than 3 months in arrears and special receivables (with judicial intervention) as a percentage of the credit receivables balance at the end of the period.

- **Operating revenue grew significantly, increasing by 23.1% YoY.**
- **Profit before tax** returned to **positive YoY growth** following the elimination of costs due to the system failure (from -34.7% YoY in 2Q to +2.8% YoY in 4Q).
- **Following the convergence of costs associated with the system failure, we expect steady growth in the current fiscal year.**

	FY25	FY26	YoY change
Operating revenue	20,151	24,801	+23.1%
Operating profit	4,570	4,735	+3.6%
Profit before tax	4,526	4,651	+2.8%

Factors causing the difference between operating revenue and operating profit growth rates

Software disposal (approximately -¥0.6 billion), etc. impacted profits





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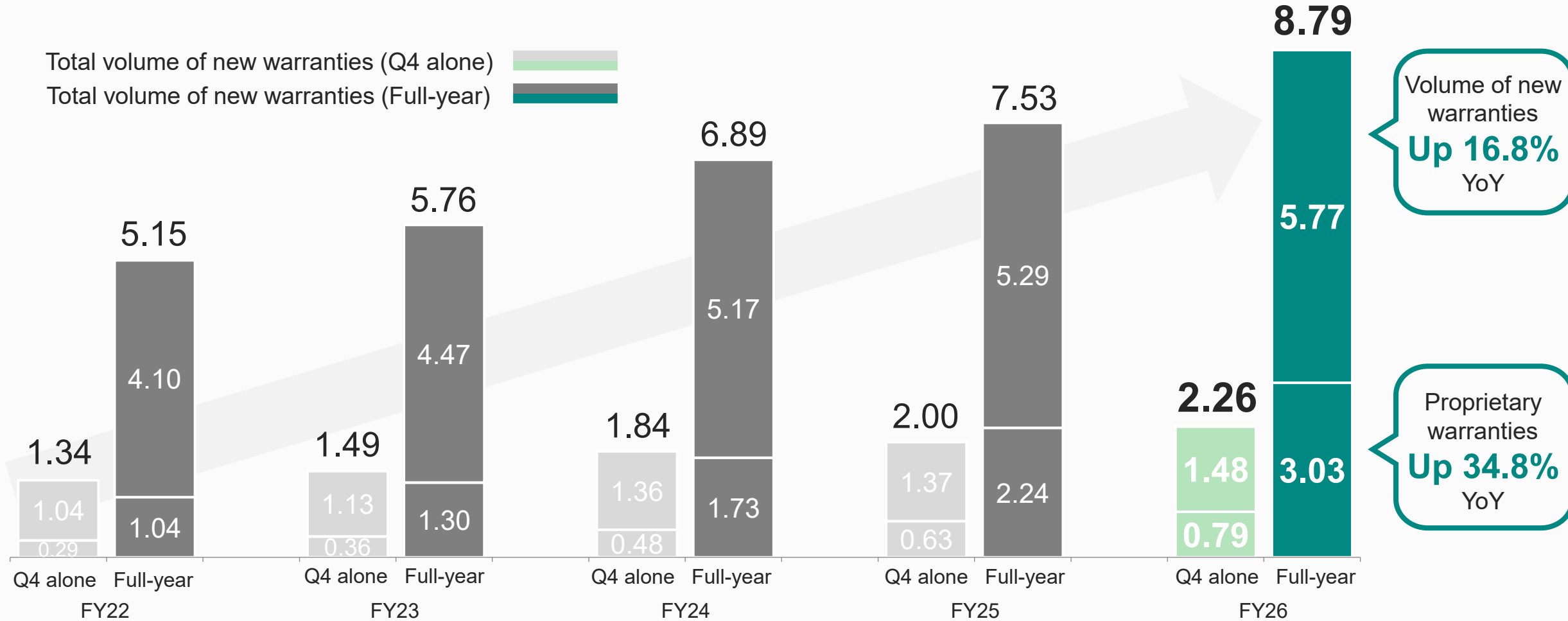
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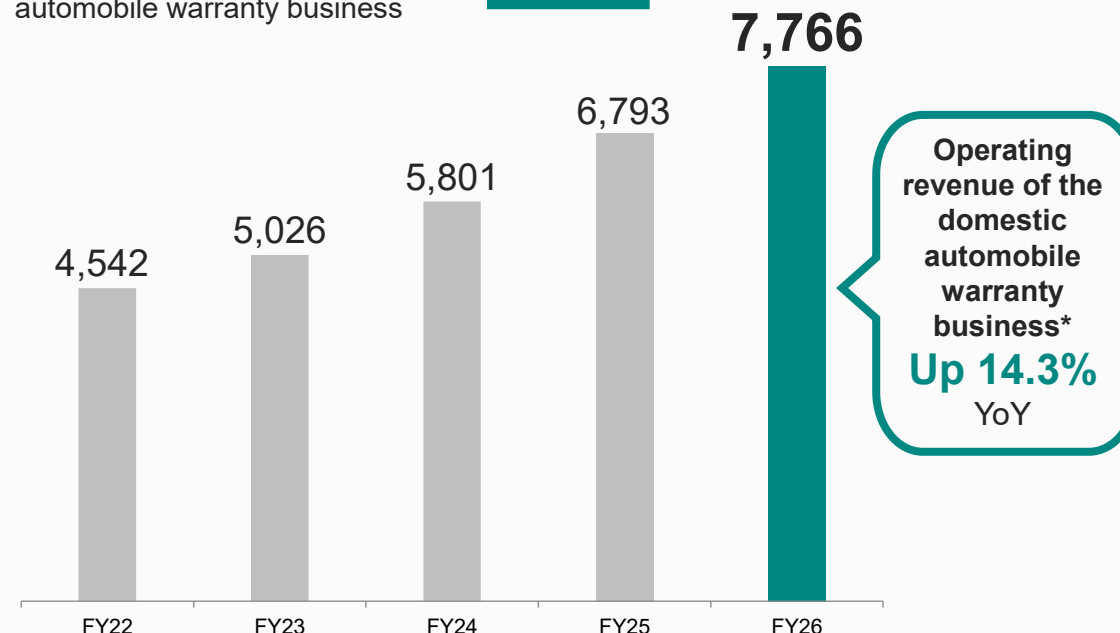
- The **total volume of automobile warranties** continued to grow steadily, reaching a high level of **16.8% YoY**.
- **Proprietary warranties** grew significantly by **34.8% YoY** amid the **increase in Car Premium Club members**, indicating further progress in the shifting of our product mix.



- **Operating revenue, operating profit, and profit before tax** continued to see **double-digit growth**.
- While warranty costs are on the rise due to inflation, we maintained profit growth exceeding operating revenue growth, driven by an increasing ratio of proprietary warranties.
- Going forward, we will promote further expansion of the top-line and aim to accelerate profit growth.

	FY25	FY26	YoY change
Operating revenue	6,986	8,010	+14.7%
Operating profit	1,122	1,334	+18.9%
Profit before tax	1,227	1,511	+23.2%

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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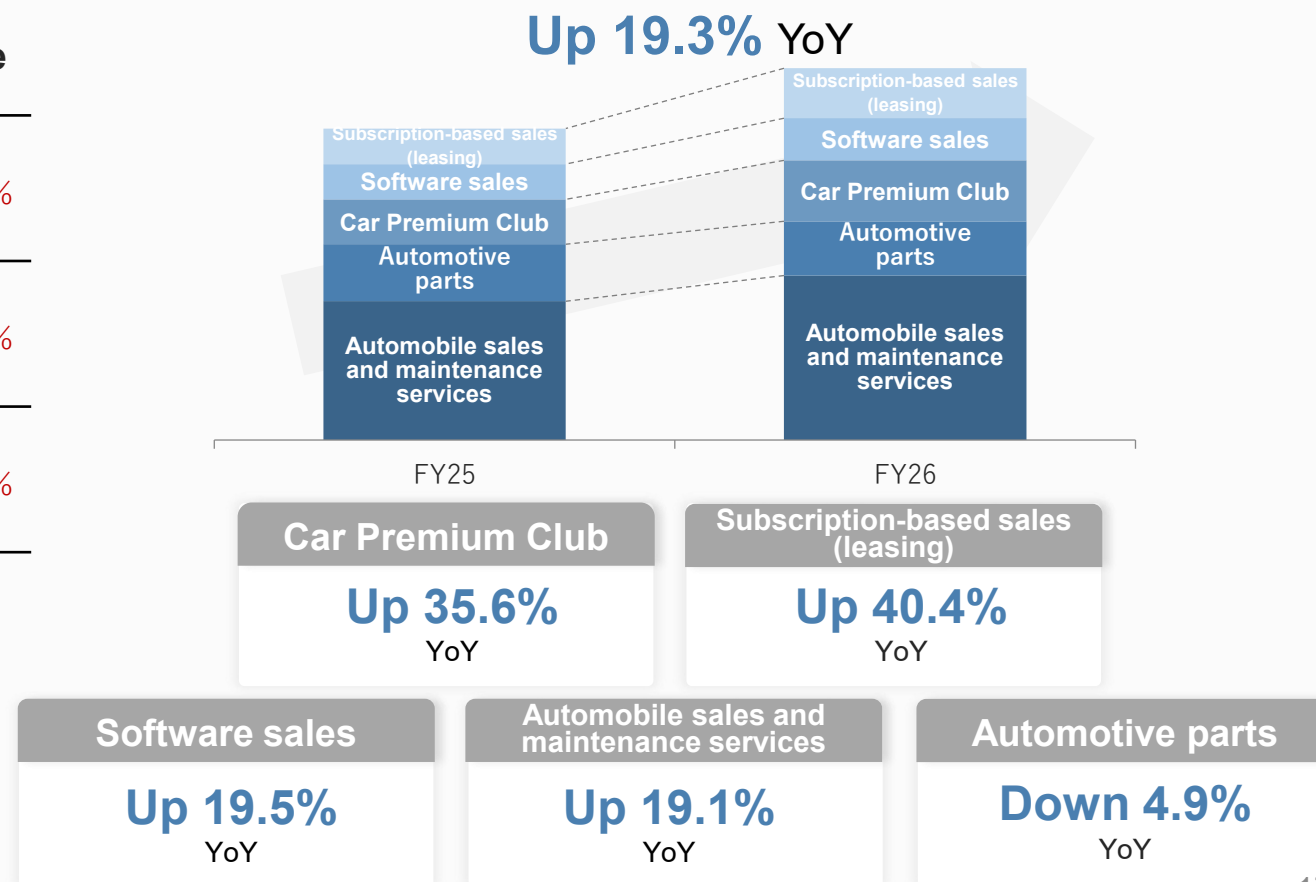
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- **Profit before tax jumped 91.8%** YoY, achieving a significant increase.
- Driven by the growth in Car Premium Club members, membership fee revenue—a pillar of the new medium-term management plan—has increased steadily. In the current fiscal year, we plan to disclose membership fee revenue and Churn Rate.

	FY25	FY26	YoY change
Operating revenue	9,254	11,066	+19.6%
Operating profit	1,174	2,243	+91.1%
Profit before tax	1,161	2,228	+91.8%

Auto Mobility Segment Operating Revenue





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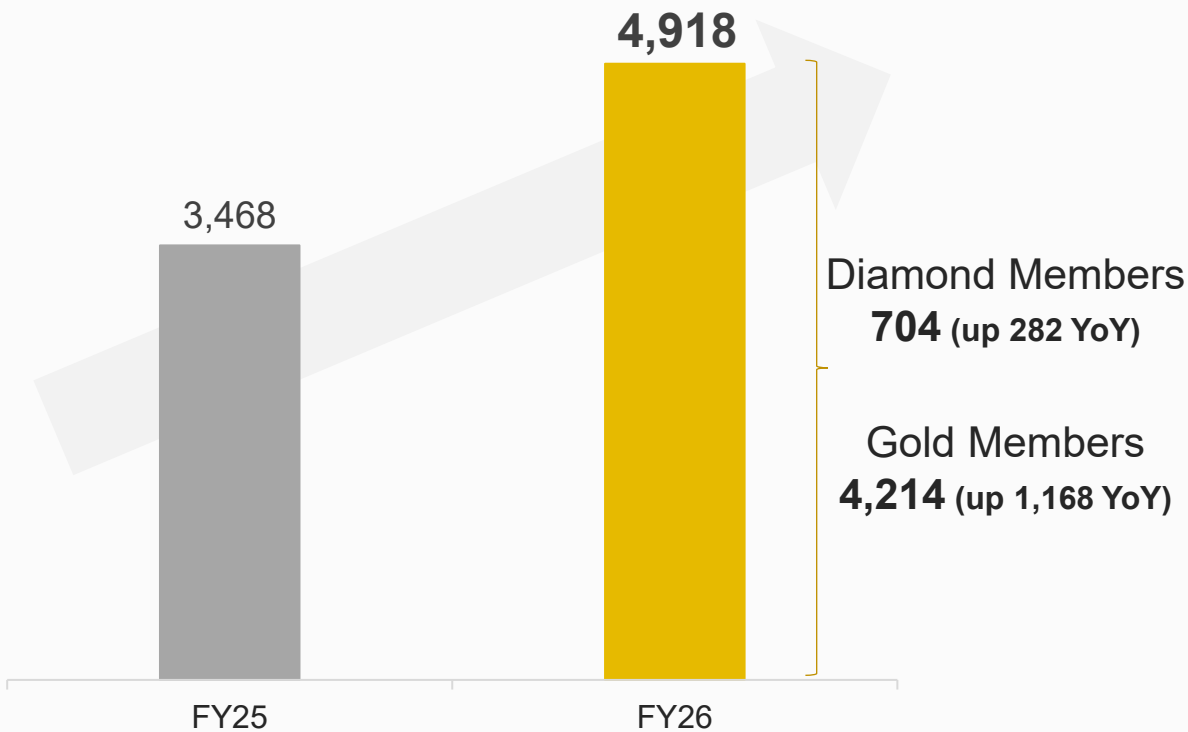
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- **Car Premium Club's** total membership is close to the **6,000-company/store** mark, following a **net increase of 1,617 companies/stores** over the course of FY2026 resulting in strong network growth. Leveraging this growing membership base, we will drive the creation of further synergies across our various businesses and expand the overall revenue of the Group.

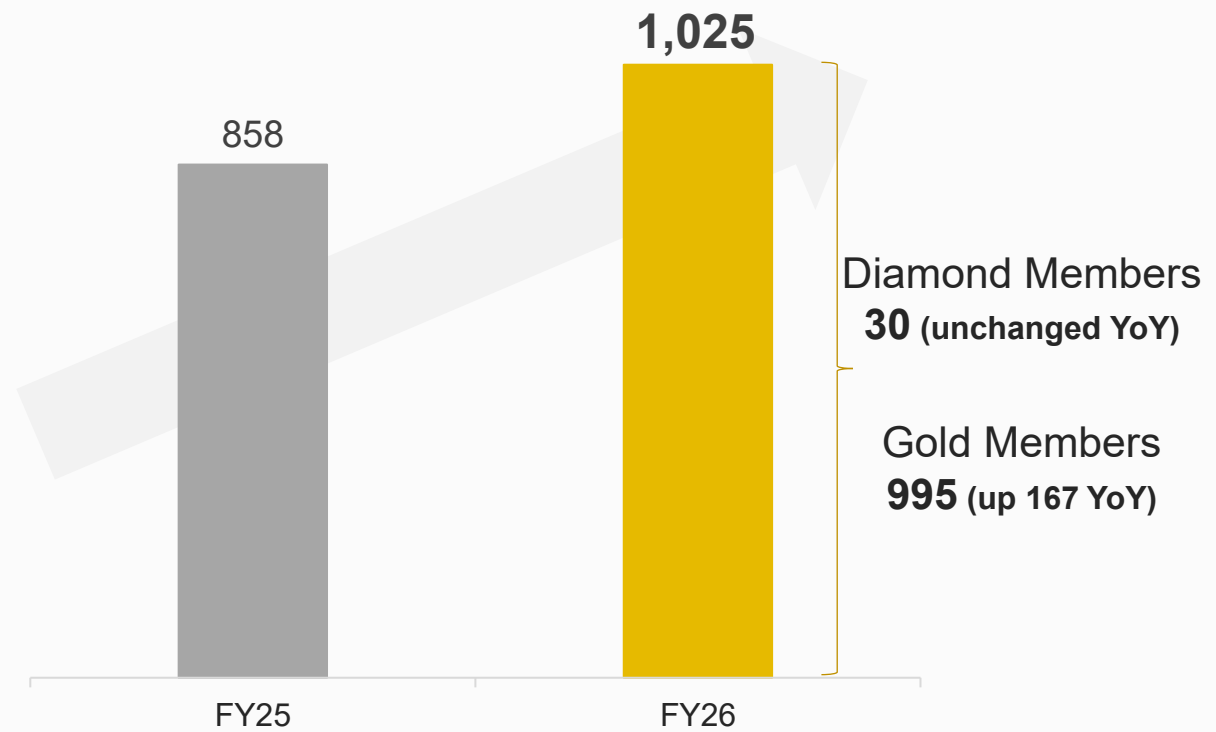
Car Premium Dealer (automobile dealers)

Up 1,450 YoY



Car Premium Garage (maintenance facilities)

Up 167 YoY





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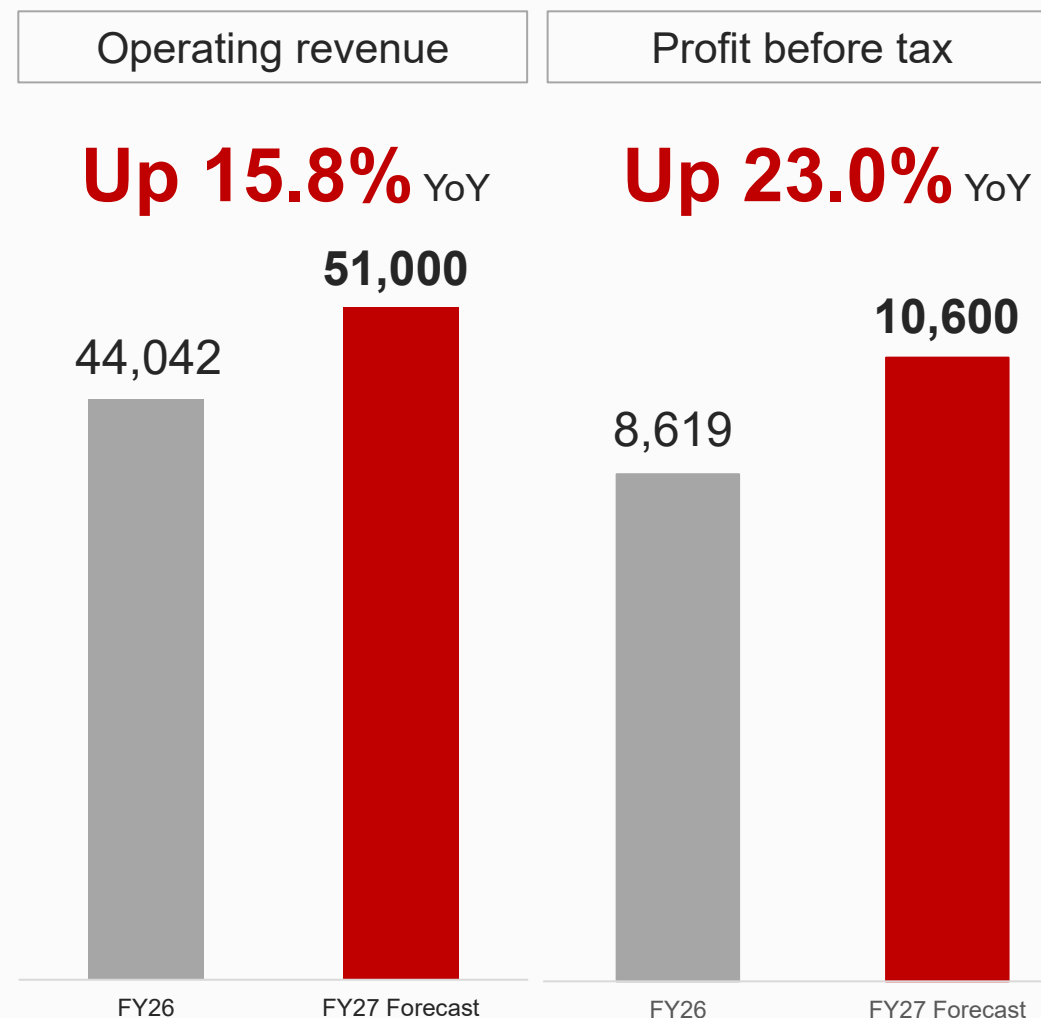
Earnings and Dividend Forecast for FY Ending March 31, 2027

(Graph/table unit: Millions of yen)



- Operating revenue **¥51.0 billion** and profit before tax **¥10.6 billion**, marking the **10th consecutive fiscal year of top and bottom line growth** since listing.
- The annual dividend will be increased to **¥64**, an **increase of ¥10**, with a **dividend payout ratio of 35.2%**.

	FY26	Forecast for FY27	
			YoY net change YoY change
Operating revenue	44,042	51,000	+6,958 +15.8%
Profit before tax	8,619	10,600	+1,981 +23.0%
Profit attributable to owners of parent	6,069	6,900	+831 +13.7%
Basic earnings per share (yen)	157.22	178.74	+21.52 +13.7%
Annual dividend (yen)	54	64	+10 —



Notes: The above consolidated performance forecast was prepared based on information that can be obtained by the Company and on assumptions judged to be reasonable as of the publication date of this document. Actual figures may vary from the forecast due to various factors.



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Summary of Medium-Term Management Plan: Change & Prove 2030

Management's Numerical Targets (FY2030)

Operating revenue	Profit before tax	Profit attributable to owners of parent	P/E ratio	Market cap
¥84.0 billion vs. FY2026: +91%	¥21.0 billion vs. FY2026: +144%	¥14.0 billion vs. FY2026: +133%	22 times FY2026 results: 11 times	¥300.0 billion vs. FY2026: +343%

Materiality and KPIs

Materiality	Vision 2030	Main KPIs	FY30 target
<p>Strengthen Car Premium Club Membership organization Growth in both the membership organization's revenue and services</p>	 <p>Completion of the Auto Mobility Ecosystem</p> <p>Change & Prove Resolved for Change, Proof of Being One of a Kind.</p>	<p>Car Premium Club membership revenue —Shift to recurring revenue that is not dependent on interest rates—</p>	¥5.0 billion
<p>Essential infrastructure for businesses Support businesses with strong customer attraction and service capabilities</p>		<p>Churn rate —Proof of stable ecosystem—</p>	1.0% or less
<p>Incorporate users into the ecosystem Toward a brand everyone knows and wants to use</p>		<p>LTV of existing Diamond Members —Proof of deep engagement per store—</p>	2.5 times
<p>IT enhancements and data strategies to support services Source of overwhelming differentiation within the industry</p>			

►For details, click [here](#).



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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 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	40,710,663 (As of March 31, 2026)
Capital	¥1,817 million (non-consolidated: as of March 31, 2026)
Number of Employees	899 (consolidated; as of March 31, 2026) (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 (operating 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

Main business

- Auto credit
- Ecology credit
- Shopping credit
- Collection Agency
- Overseas expansion of

finance segment
(Thailand and the Philippines)

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

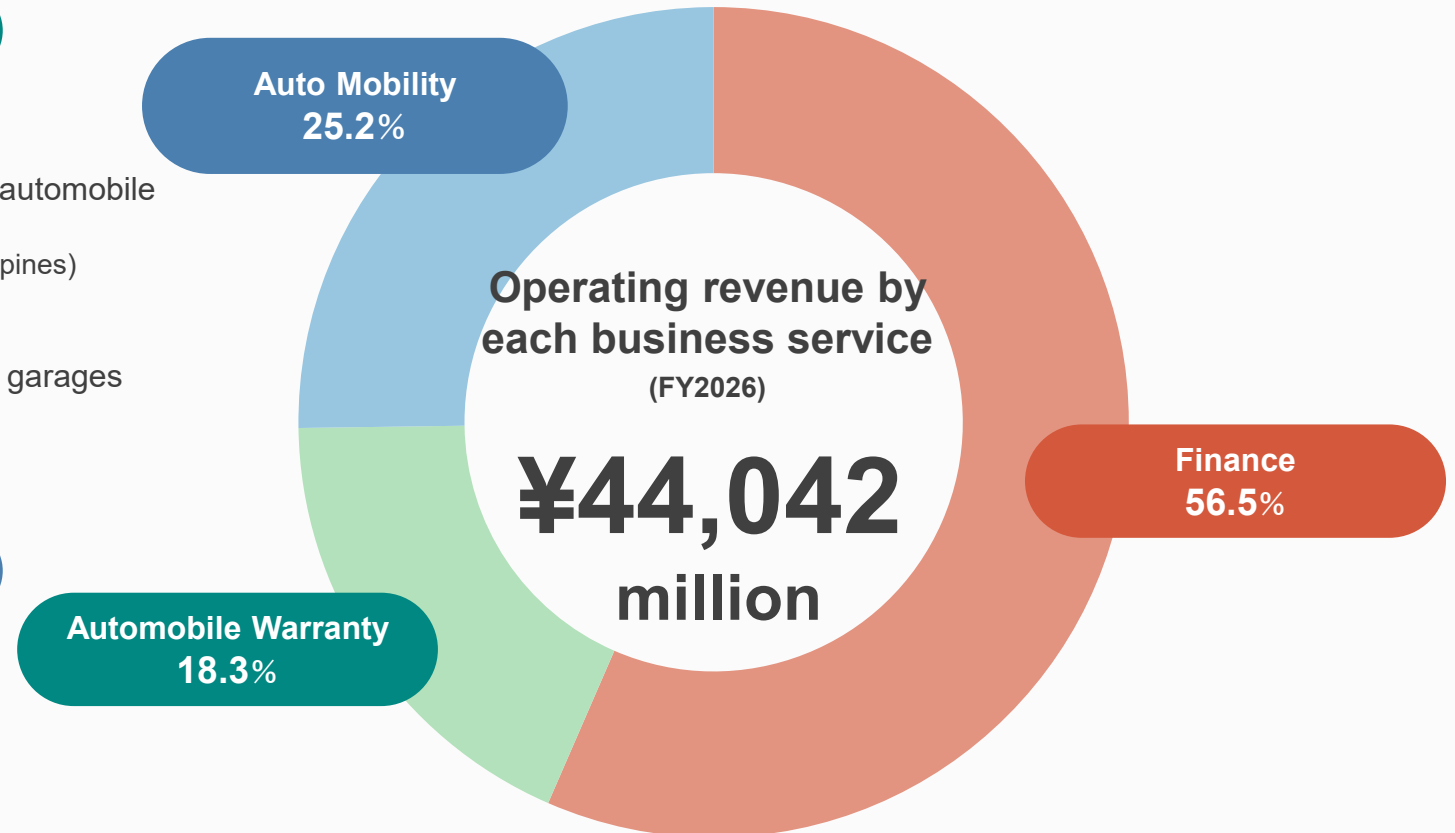
Main business

- 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

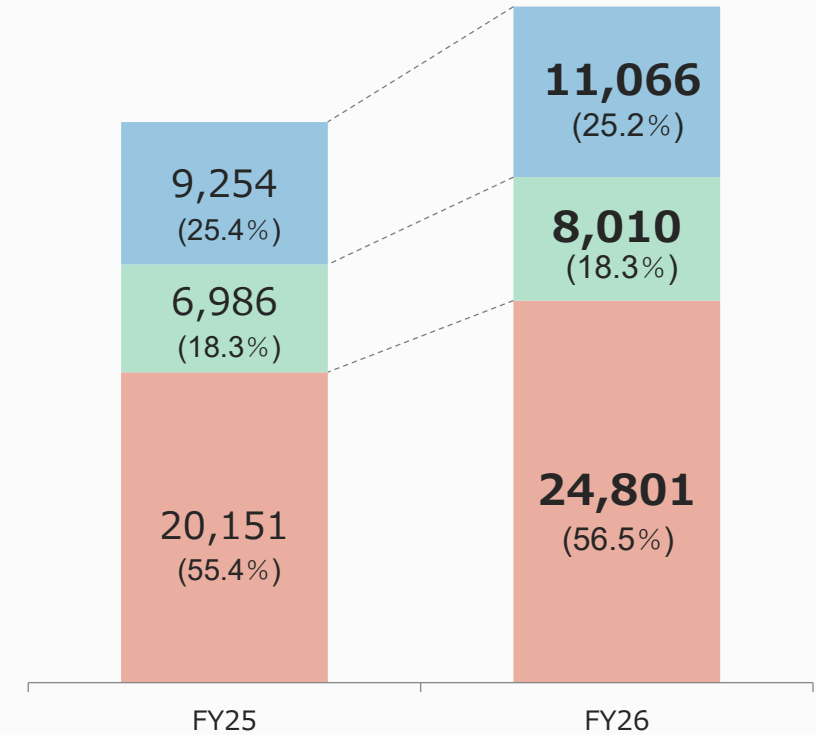


Performance by Segment

	FY2026		
	Operating revenue	Operating profit	Profit before tax
Finance segment	24,801 Up 23.1% YoY	4,735 Up 3.6% YoY	4,651 Up 2.8% YoY
Automobile warranty segment	8,010 Up 14.7% YoY	1,334 Up 18.9% YoY	1,511 Up 23.2% YoY
Auto mobility segment	11,066 Up 19.6% YoY	2,243 Up 91.1% YoY	2,228 Up 91.8% YoY

Operating revenue (Portfolio by Segment)

■ Finance
 ■ Automobile warranty
 ■ Auto mobility



Car Premium Dealer auto loan share*

Up 20.3 pts YoY

68.3%

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

Number of sales staff

Down 2 YoY

96

Continuing to focus on **improving productivity** per head (PH)
(Systematization and enhancing sales efficiency)

AI credit screening rate

Down 1.4 pts YoY

35.7%

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

	FY2025 (As of March 31, 2025)	FY2026.Q3 (As of December 31, 2025)	FY2026 (As of March 31, 2026)	Compared to the end of previous period	QoQ
Assets					
Cash and cash equivalents	17,159	29,004	26,111	+52.2%	△10.0%
Financing receivables	74,719	80,757	91,122	+22.0%	+12.8%
Other financial assets	8,366	9,862	10,150	+21.3%	+2.9%
Property, plant and equipment	5,396	4,895	5,046	△6.5%	+3.1%
Intangible assets	9,201	8,959	8,697	△5.5%	△2.9%
Goodwill	3,958	3,958	4,197	+6.0%	+6.0%
Investments accounted for using equity method	4,085	4,734	4,894	+19.8%	+3.4%
Deferred tax assets	50	382	424	+746.1%	+11.0%
Insurance assets	42,130	36,323	32,681	△22.4%	△10.0%
Other assets	19,924	12,149	15,642	△21.5%	+28.7%
Total assets	184,988	191,022	198,965	+7.6%	+4.2%
Liabilities					
Financial guarantee contracts	81,245	58,159	56,913	△29.9%	△2.1%
Deferred warranty revenue	8,055	9,027	9,247	+14.8%	+2.4%
Borrowings	51,188	80,645	85,009	+66.1%	+5.4%
Other financial liabilities	16,686	11,725	13,390	△19.8%	+14.2%
Provisions	436	466	468	+7.3%	+0.5%
Income taxes payable	1,821	817	1,716	△5.7%	+110.2%
Deferred tax liabilities	836	1,200	899	+7.5%	△25.1%
Other liabilities	5,773	5,457	6,028	+4.4%	+10.5%
Total liabilities	166,039	167,494	173,670	+4.6%	+3.7%
Equity					
Equity attributable to owners of parent					
Share capital	1,700	1,801	1,817	+6.9%	+0.9%
Capital surplus	1,585	2,547	2,574	+62.4%	+1.1%
Retained earnings	17,949	20,196	22,204	+23.7%	+9.9%
Treasury shares	△ 3,046	△ 2,022	△ 2,303	△24.4%	+13.9%
Other components of equity	734	982	977	+33.1%	△0.5%
Total equity attributable to owners of parent	18,923	23,505	25,270	+33.5%	+7.5%
Non-controlling interests	26	23	24	△4.3%	+6.7%
Total equity	18,948	23,528	25,295	+33.5%	+7.5%
Total liabilities and equity	184,988	191,022	198,965	+7.6%	+4.2%

Future expected earnings
(deferred revenue)

Whole Group
¥67.2 billion
Up 8.1% YoY

Finance

¥57.0 billion
Up 6.9% YoY

Automobile warranty

¥9.2 billion
Up 14.8% YoY

**Software business / Car
Premium Club membership
fee**

¥1.0 billion
Up 17.9% YoY

P/L (Consolidated Cumulative Period)

(Millions of yen)



(April 1 - March 31)	FY2025	FY2026	YoY
	(April 1, 2024 - March 31, 2025)	(April 1, 2025 - March 31, 2026)	
Operating revenue	36,409	44,042	+21.0%
Operating expenses	29,594	35,644	+20.4%
Operating profit	6,815	8,398	+23.2%
Share of profit of investments accounted for using equity method	22	114	+421.0%
Other finance income	61	192	+215.5%
Other finance costs	46	86	+84.3%
Profit (loss) before tax	6,851	8,619	+25.8%
Income tax expense	2,203	2,543	+15.5%
Profit (loss)	4,648	6,075	+30.7%
Profit (loss) attributable to:			
Owners of parent	4,651	6,069	+30.5%
Non-controlling interests	△ 3	6	△297.3%

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

(Millions of yen)



(April 1 - March 31)	FY2025	FY2026	YoY
	(April 1, 2024 - March 31, 2025)	(April 1, 2025 - March 31, 2026)	
Operating revenue			
Finance income	17,659	20,337	+15.2%
Warranty revenue	6,889	7,930	+15.1%
Automobility-related sales	6,423	7,912	+23.2%
Other commission sales	2,894	3,089	+6.7%
Automotive parts sales	1,690	1,611	△4.7%
Impairment gain on financial assets	-	1,959	-
Revenue from the exercise of insurance policies	364	556	+52.5%
Other	490	649	+32.4%
Total	36,409	44,042	+21.0%

(April 1 - March 31)	FY2025	FY2026	YoY
	(April 1, 2024 - March 31, 2025)	(April 1, 2025 - March 31, 2026)	
Operating expenses			
Finance costs	497	1,048	+110.6%
Warranty cost	3,819	4,491	+17.6%
Automobility-related costs	3,657	4,305	+17.7%
Guarantee commission	3,947	4,758	+20.6%
Cost of automotive parts external sales	1,303	1,208	△7.3%
Impairment losses on financial assets	225	-	-
Employee benefit expenses	6,629	7,400	+11.6%
Depreciation	1,854	2,151	+16.0%
Commission expenses	1,438	1,685	+17.2%
Taxes and dues	1,101	1,406	+27.7%
System operation costs	1,134	1,909	+68.4%
Outsourcing expenses	933	1,356	+45.3%
Other operating expenses	3,057	3,928	+28.5%
Total	29,594	35,644	+20.4%

P/L (Consolidated Accounting Period)

(Millions of yen)



(January 1 - March 31)	FY2025.Q4	FY2026.Q3	FY2026.Q4	YoY	QoQ
	(January 1, 2025 - March 31, 2025)	(October 1, 2025 - December 31, 2025)	(January 1, 2026 - March 31, 2026)		
Operating revenue	8,980	10,479	12,676	+41.2%	+21.0%
Operating expenses	8,174	8,373	9,940	+21.6%	+18.7%
Operating profit	806	2,106	2,736	+239.6%	+30.0%
Share of profit of investments accounted for using equity method	16	5	31	+90.0%	+475.4%
Other finance income	3	67	△ 7	△320.8%	△111.0%
Other finance costs	22	11	38	+78.1%	+253.3%
Profit (loss) before tax	804	2,167	2,721	+238.6%	+25.6%
Income tax expense	268	694	711	+165.7%	+2.6%
Profit (loss)	536	1,474	2,010	+275.0%	+36.4%
Profit (loss) attributable to:					
Owners of parent	540	1,472	2,008	+271.9%	+36.4%
Non-controlling interests	△ 4	2	2	△140.9%	△6.2%

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

(Millions of yen)



(January 1 - March 31)	FY2025.Q4 (January 1, 2025 - March 31, 2025)	FY2026.Q3 (October 1, 2025 - December 31, 2025)	FY2026.Q4 (January 1, 2026 - March 31, 2026)	YoY	QoQ
Operating revenue					
Finance income	4,686	5,240	5,210	+11.2%	△0.6%
Warranty revenue	1,796	2,021	2,098	+16.8%	+3.8%
Automobility-related sales	1,789	1,774	2,608	+45.8%	+47.0%
Other commission sales	590	806	849	+43.8%	+5.3%
Automotive parts sales	351	354	343	△2.4%	△3.2%
Impairment gain on financial assets	△ 523	124	1,064	△303.6%	+755.3%
Revenue from the exercise of insurance policies	200	-	301	+50.2%	-
Other	90	159	202	+124.9%	+27.4%
Total	8,980	10,479	12,676	+41.2%	+21.0%
Operating expenses					
Finance costs	145	274	307	+111.7%	+12.1%
Warranty cost	908	1,144	1,180	+29.9%	+3.1%
Automobility-related costs	1,080	873	1,499	+38.7%	+71.7%
Guarantee commission	1,069	1,212	1,235	+15.6%	+1.9%
Cost of automotive parts external sales	273	283	243	△11.0%	△14.1%
Impairment losses on financial assets	225	-	-	-	-
Employee benefit expenses	1,703	1,829	1,951	+14.5%	+6.7%
Depreciation	515	544	530	+2.9%	△2.5%
Commission expenses	359	394	504	+40.2%	+27.9%
Taxes and dues	322	337	368	+14.3%	+9.1%
System operation costs	354	386	317	△10.4%	△17.9%
Outsourcing expenses	280	326	317	+13.2%	△3.0%
Other operating expenses	941	771	1,491	+58.3%	+93.4%
Total	8,174	8,373	9,940	+21.6%	+18.7%



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