Premium Group Co., Ltd. TSE Prime Section: 7199

Financial Results Presentation for Q1 of FY Ending March 31, 2027

August 10, 2026

カープレミア

Description of Business

- **Premium Group**, as the one-and-only **auto mobility platform company**, contributes to the development of the mobility industry and a richer car life for our customers through the combined development of our financial and non-financial businesses.

Core Business

Financial Business

Finance Segment

Main business
・Auto credit (installment) ・Collection Agency ・Overseas finance

Non-Financial Business

Automobile Warranty Segment

Main business
・Automobile warranty ・Overseas warranty

Auto Mobility Segment

Main business
・Operation of membership organization ・Subscription-based sales (leasing)
・Operation of garages ・Automobile wholesaling
・Software sales ・Automotive parts sales

Financial / Non-Financial Business Ratio

(Millions of yen)

	Q1 FY Ending March 31, 2027		
	Operating revenue	Operating profit	Profit before tax
Financial Business	6,366 Composition 52.3%	1,355 Composition 53.9%	1,320 Composition 52.3%
Non-Financial Business	5,808 Composition 47.7%	1,158 Composition 46.1%	1,204 Composition 47.7%
Total	12,174	2,514	2,524

Note: The figures in the table above differ from the segment figures stated in the Financial Results.

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Financial Results Highlights from Q1 of FY Ending March 31, 2027

- Despite being affected by the business environment, such as rising prices and higher market interest rates, we achieved growth in the Auto Mobility Segment, leading to **top- and bottom-line growth**
- Due to the convergence of response costs associated with the system failure in the previous fiscal year *, **profit before tax** increased by **47.8% YoY.**
- Volume of new loans **recovered to positive YoY growth**, and **main KPIs** also **grew steadily**, marking a **smooth start** as the first year of the Medium-Term Management Plan.

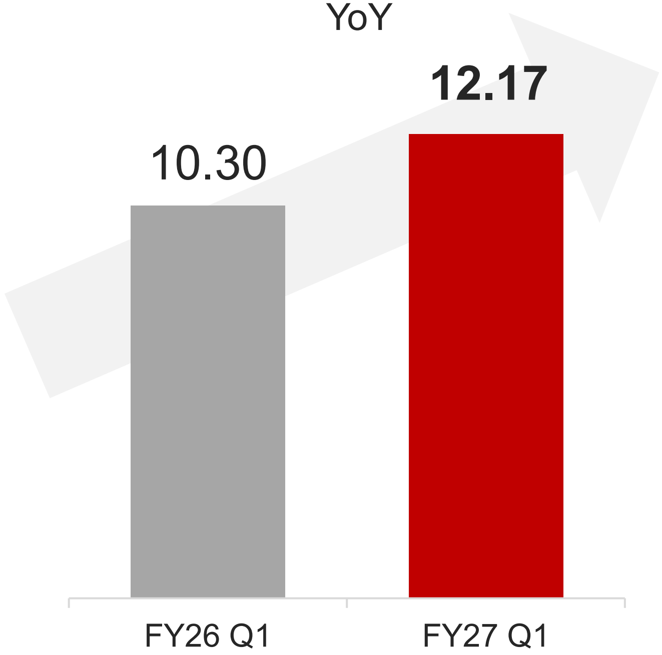
Performance

(Billions of yen)

Operating revenue

Up 18.2%

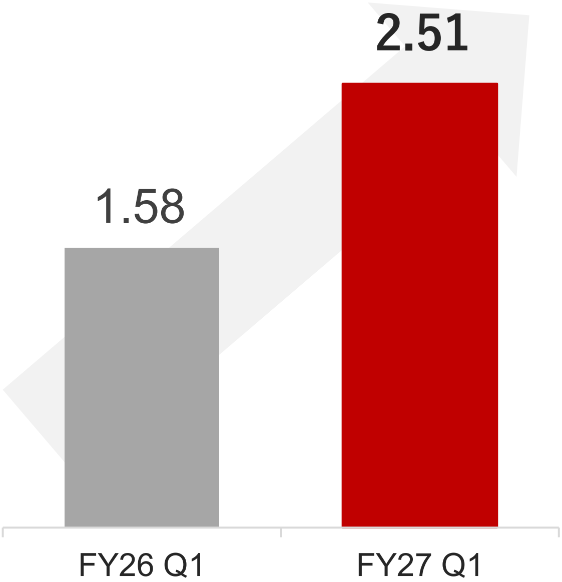
YoY



Operating profit

Up 58.6%

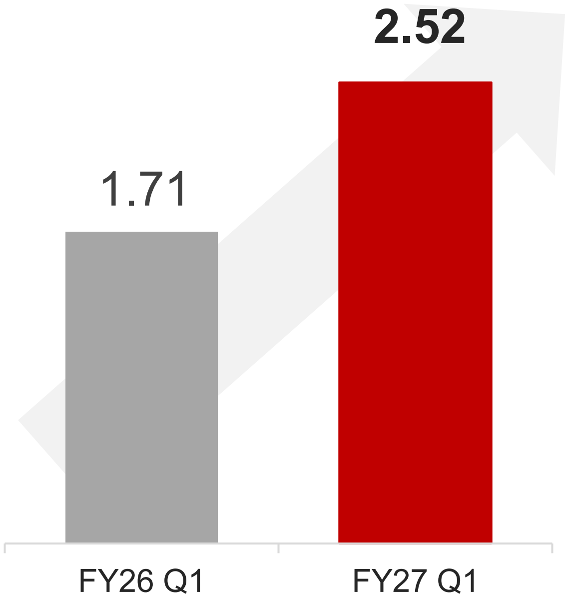
YoY



Profit before tax

Up 47.8%

YoY



Note: "Future expected earnings ," which was included up to Q3 of FY2026, has been moved to the Appendix page. Future expected earnings refers to stock revenue expected to be recorded in the future based on contracts already concluded.
* In FY26 Q1, approximately 0.7 billion yen in expenses were incurred due to the response to the core system failure in the Finance business.

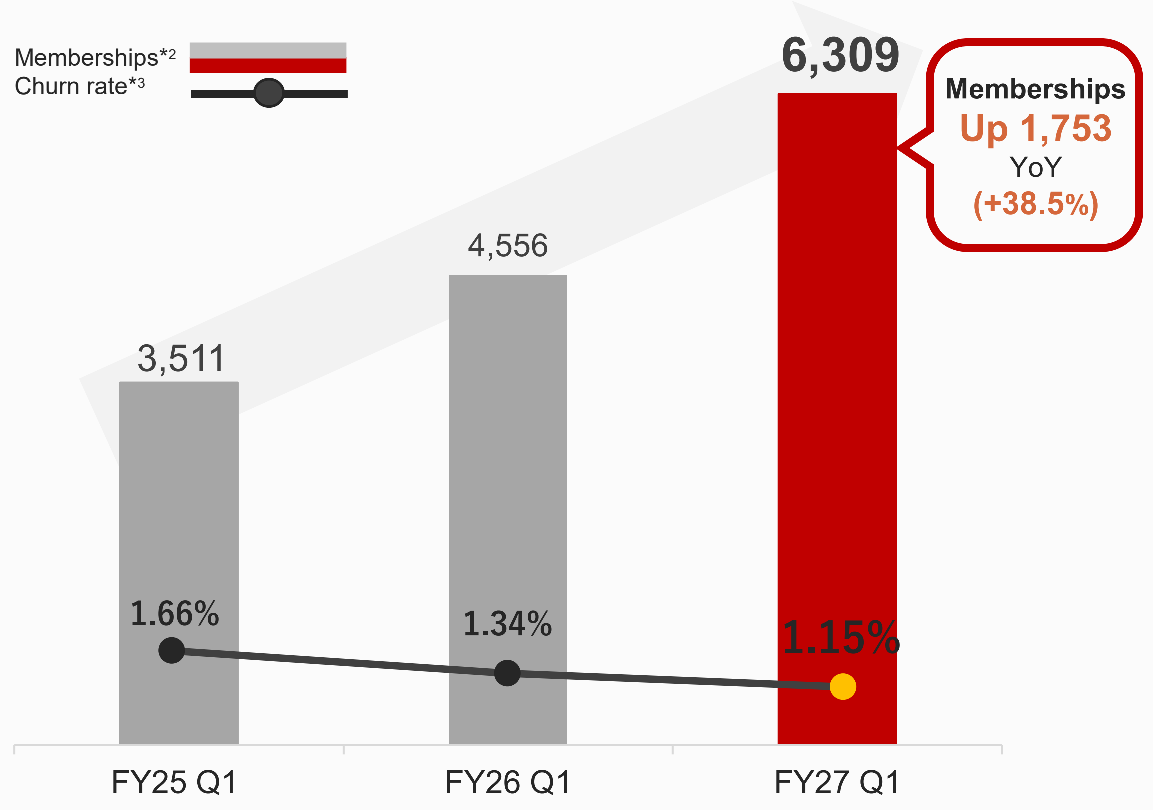
Car Premium Club

(Millions of yen/Companies)

- **Key KPIs** for the **Car Premium Club,** which forms the core of the new Medium-Term Management Plan, **(membership fee revenue, churn rate)** have been newly disclosed **starting from the fiscal year ending March 31, 2027**
- **Membership fee revenue increased significantly by 39.6%** YoY owing to the net increase in memberships and maintaining a low churn rate.
- This strong membership base of Car Premium Club drives the expansion of our ecosystem and robust growth in recurring revenue.

	FY26 Q1	FY27 Q1	YoY change
Membership fee revenue*1	403	563	+39.6%

Memberships/Churn rate



*1. "Membership fee revenue" is recorded as operating revenue in the auto mobility segment.
*2. "Memberships" refers to the total number of members for Car Premium Dealer (for dealers) and Car Premium Garage (for maintenance facilities).
*3. The "churn rate" is calculated as the average of monthly churn rates (number of cancellations in the month ÷ number of members at previous month's end).

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Market and KPIs

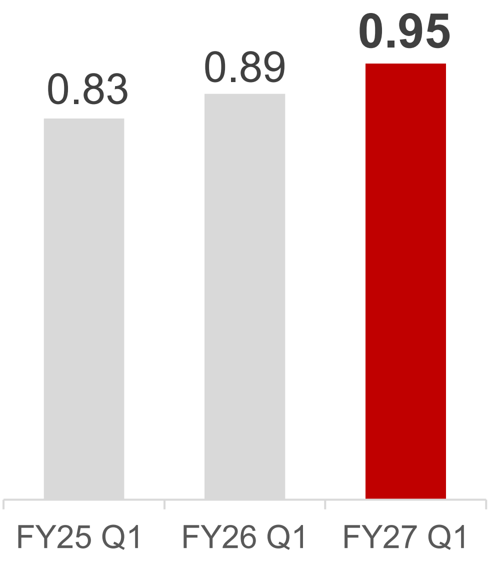
- The number of new vehicles sold increased temporarily due to factors such as tax system changes, while the number of registered used vehicles remained flat.
- Total volume of new loans recovered to positive YoY growth, and total volume of new warranties also continued to expand steadily.

Domestic market*

(Millions of units)

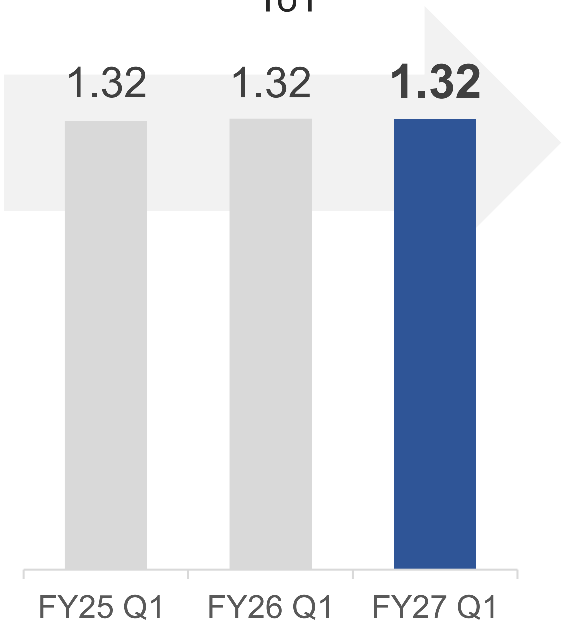
Number of new vehicles sold

Up 7.5%
YoY



Number of registered used vehicles

Down 0.1%
YoY

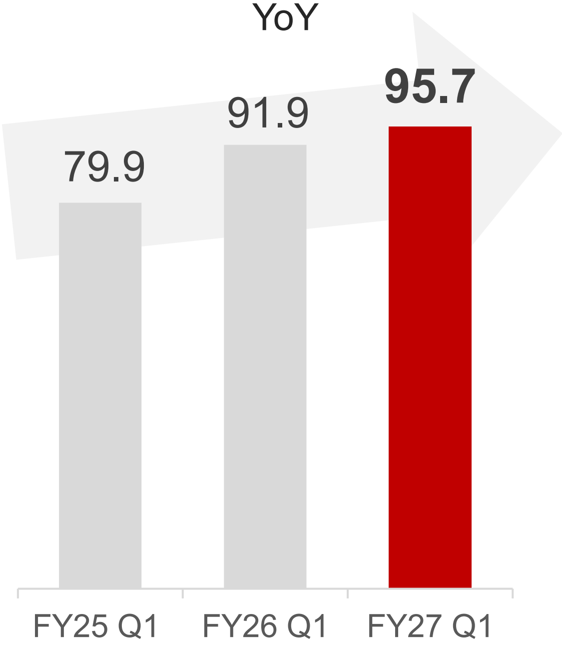


KPIs

(Billions of yen)

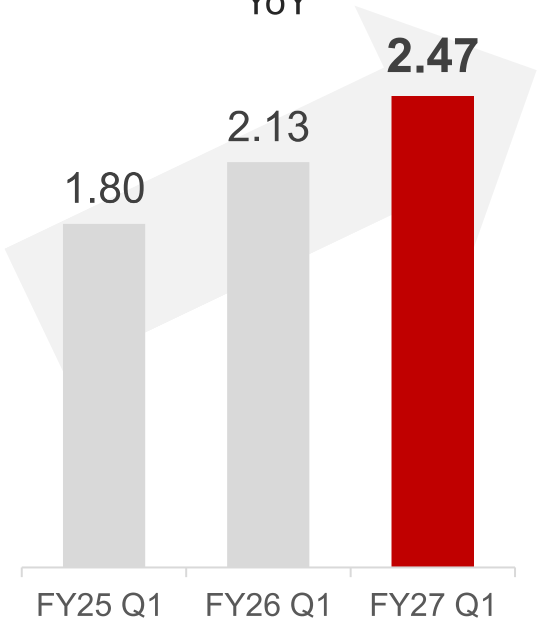
Total volume of new loans

Up 4.2%
YoY



Total volume of new warranties

Up 16.3%
YoY



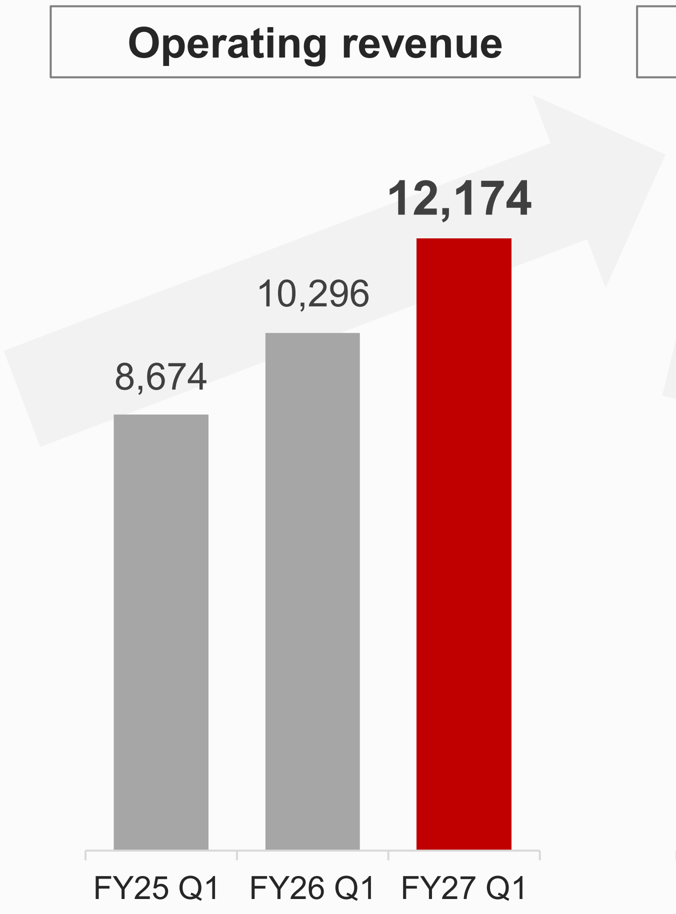
* Figures for number of vehicles include light motor vehicles. Source: Statistical data from both Japan Automobile Dealers Association and Japan Light Motor Vehicle and Motorcycle Association

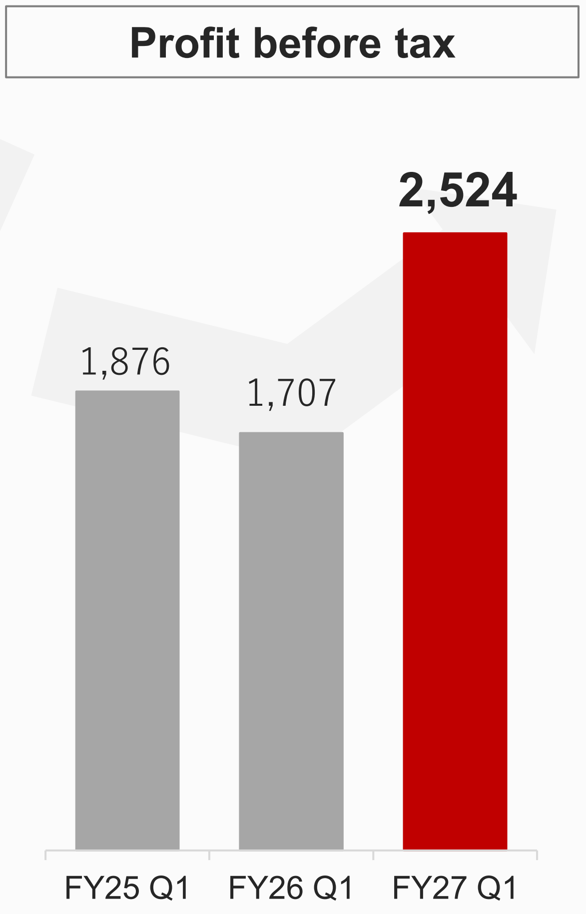
Consolidated Performance

(Millions of yen)

- Due to the **accumulation of recurring revenue** in **each business** and the growth of the Auto Mobility Segment, **operating revenue** increased **+18.2% YoY**
- **Response costs associated with the system failure** have **converged,** contributing to **a significant increase in profit** YoY

	FY26 Q1	FY27 Q1	YoY change
Operating revenue	10,296	12,174	+18.2%
Operating expenses	8,711	9,661	+10.9%
Operating profit	1,585	2,514	+58.6%
Profit before tax	1,707	2,524	+47.8%
Profit attributable to owners of parent	1,214	1,742	+43.5%
Basic earnings per share (yen)	31.93	44.88	+40.5%



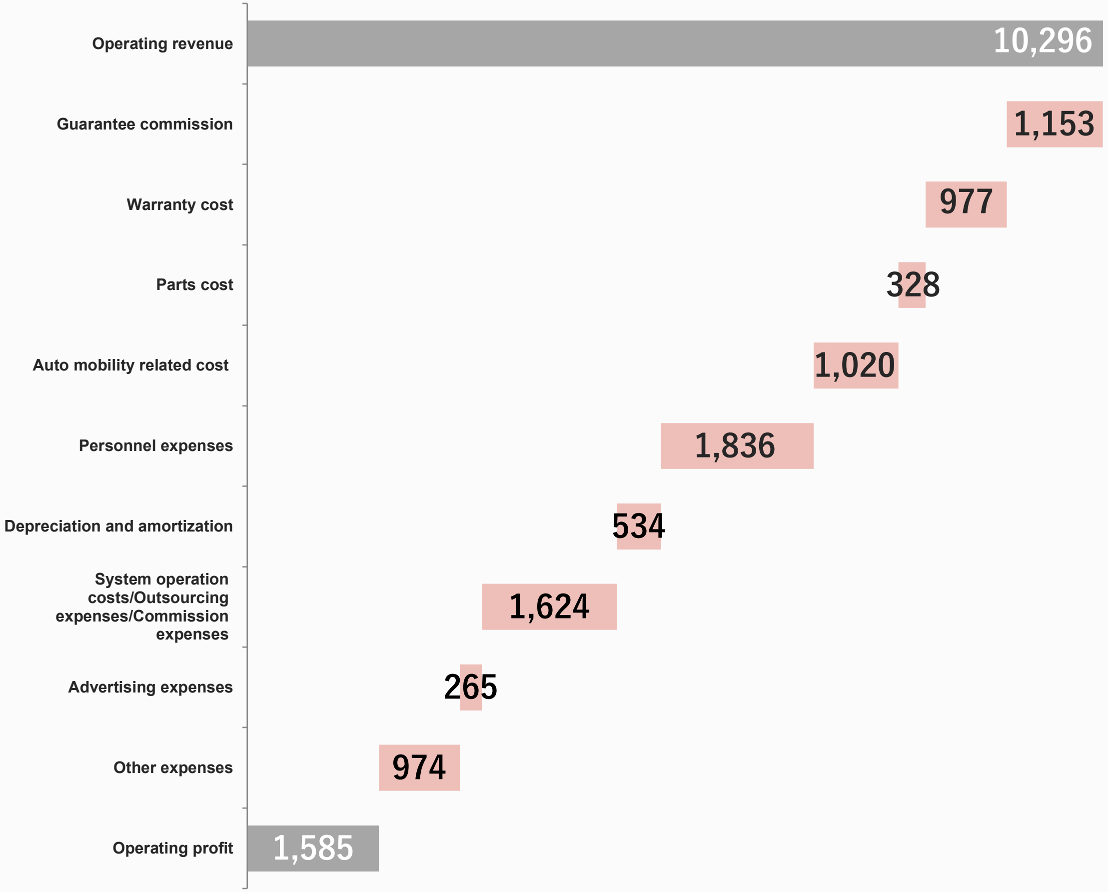


Operating Expenses (Breakdown)

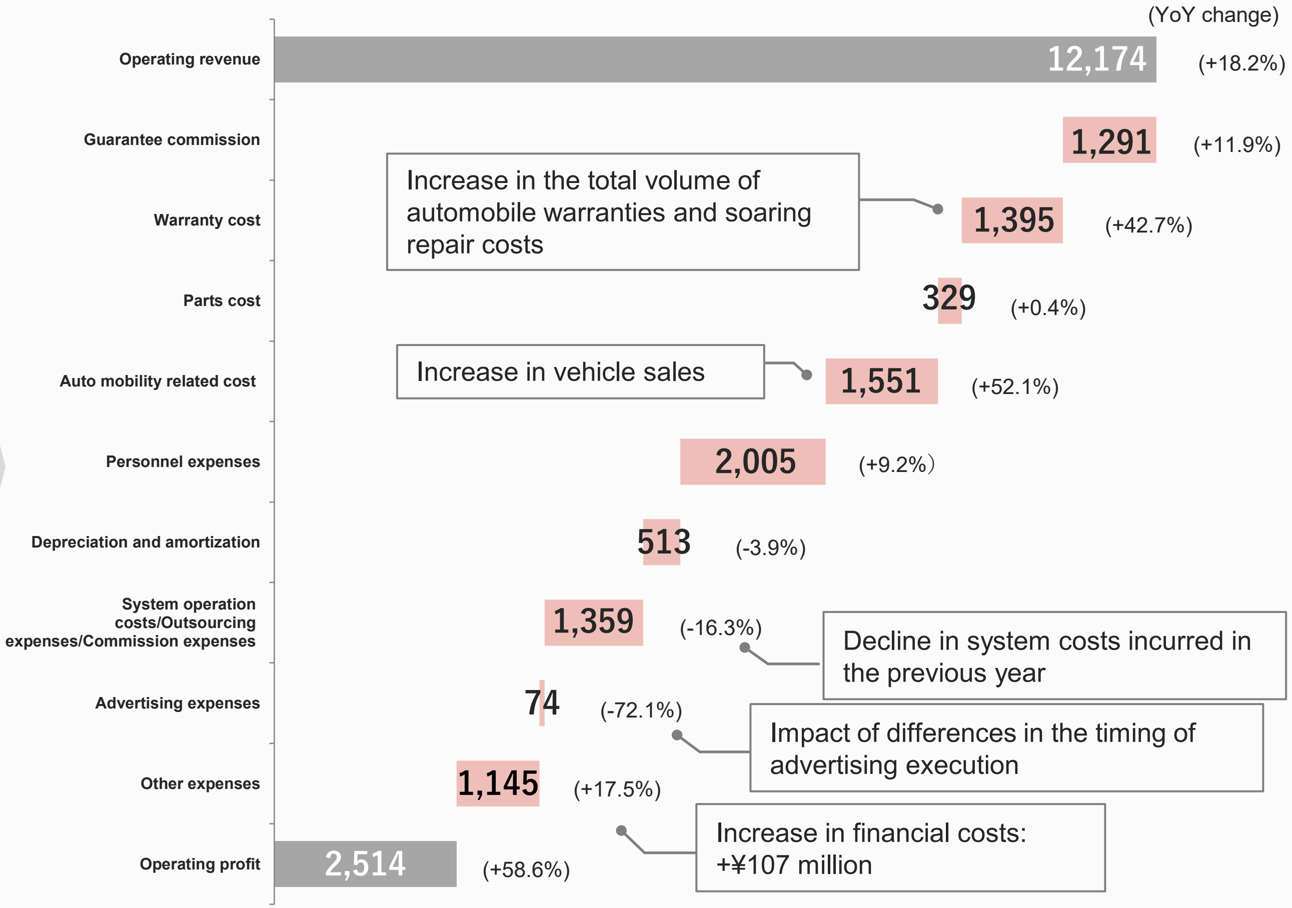
(Millions of yen)

- While **operating revenue** increased at a rate of **+18.2%**, **operating expenses** increased at a lower rate of **+10.9%**.

FY26 Q1 Operating expenses
¥8,711 million



FY27 Q1 Operating expenses
¥9,661 million (up 10.9% YoY)

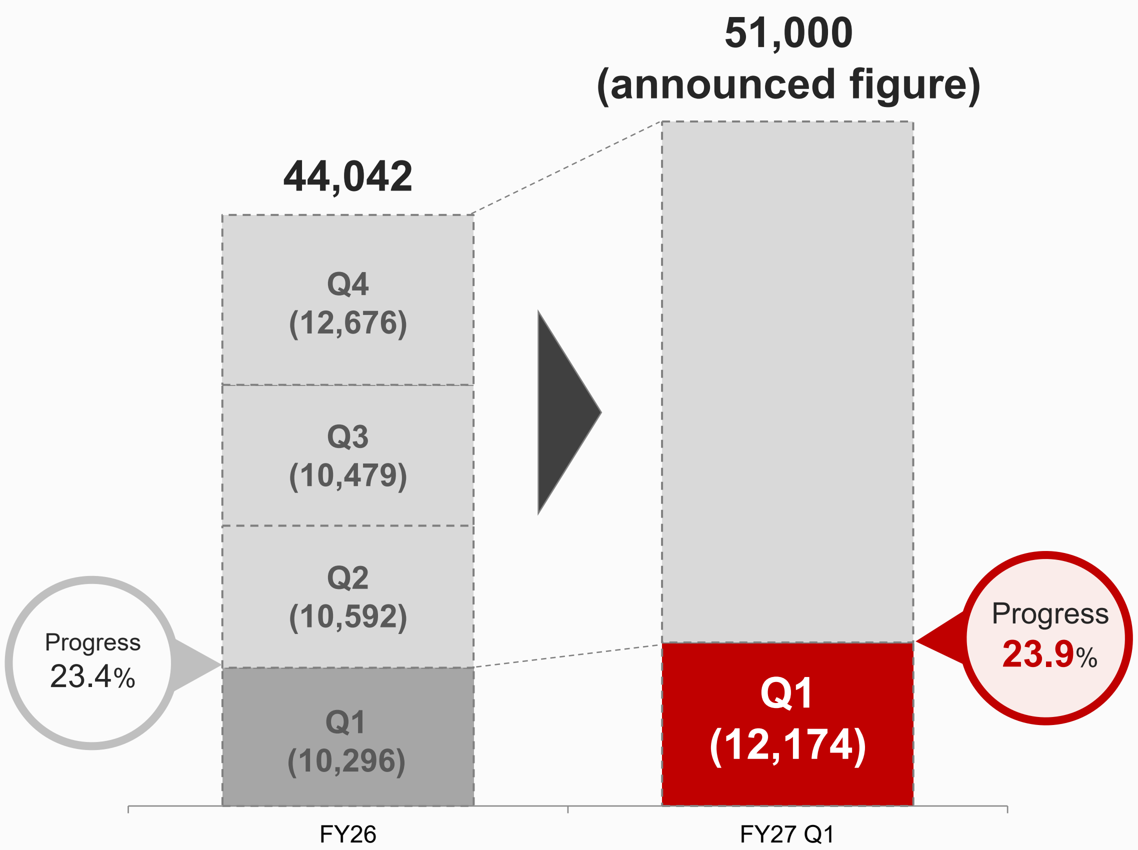


Full-Year Performance Outlook

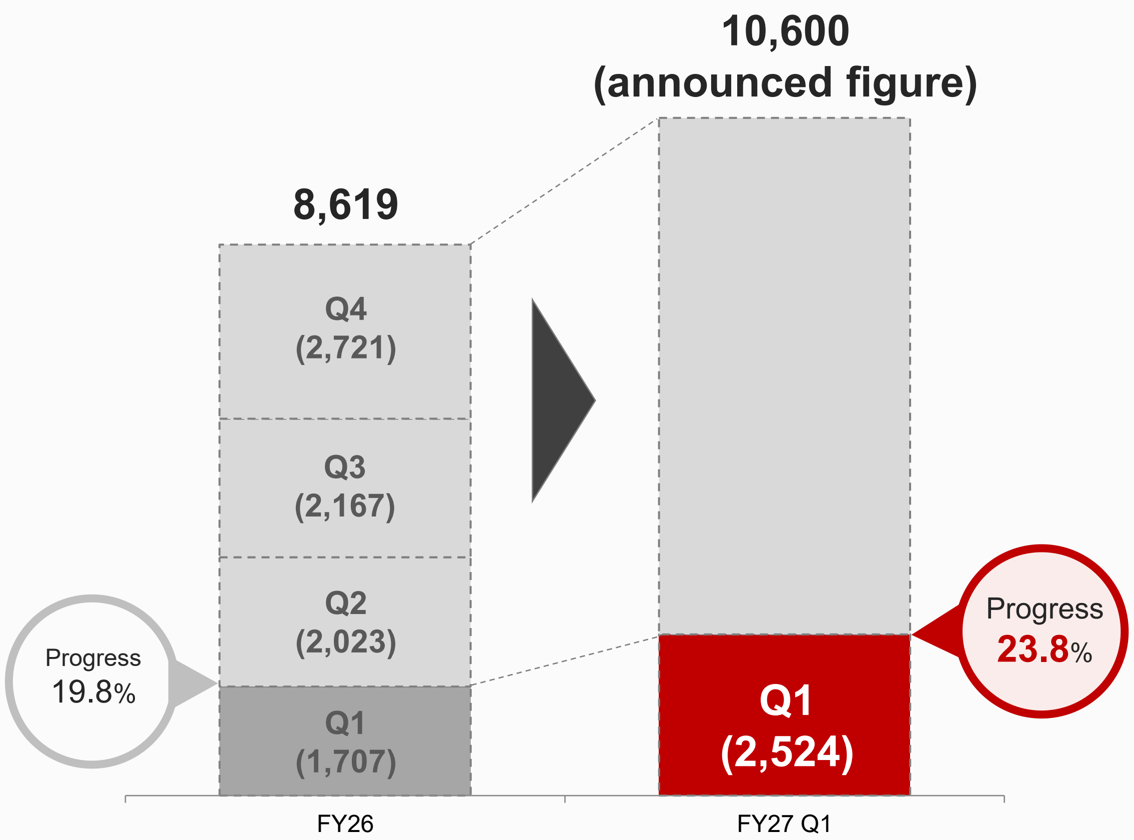
(Millions of yen)

- Driven by the expansion of the Car Premium Club, progress in the first quarter indicates that we are **on track to reach our full-year targets**.
- Through the accumulation of recurring revenue and the growth of each business, we will steadily advance our efforts toward achieving the targets of the new Medium-Term Management Plan.

Operating revenue



Profit before tax



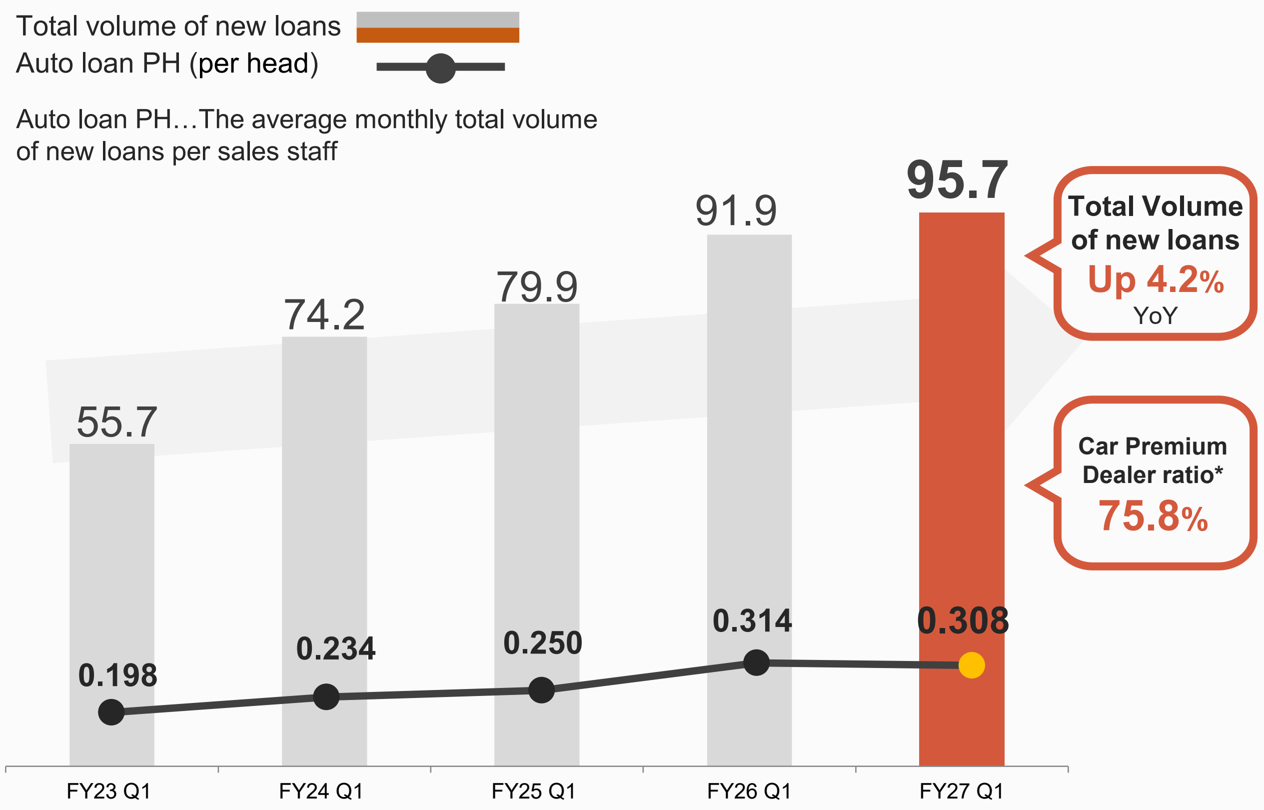
Finance segment

Credit Receivables/Loan Receivables

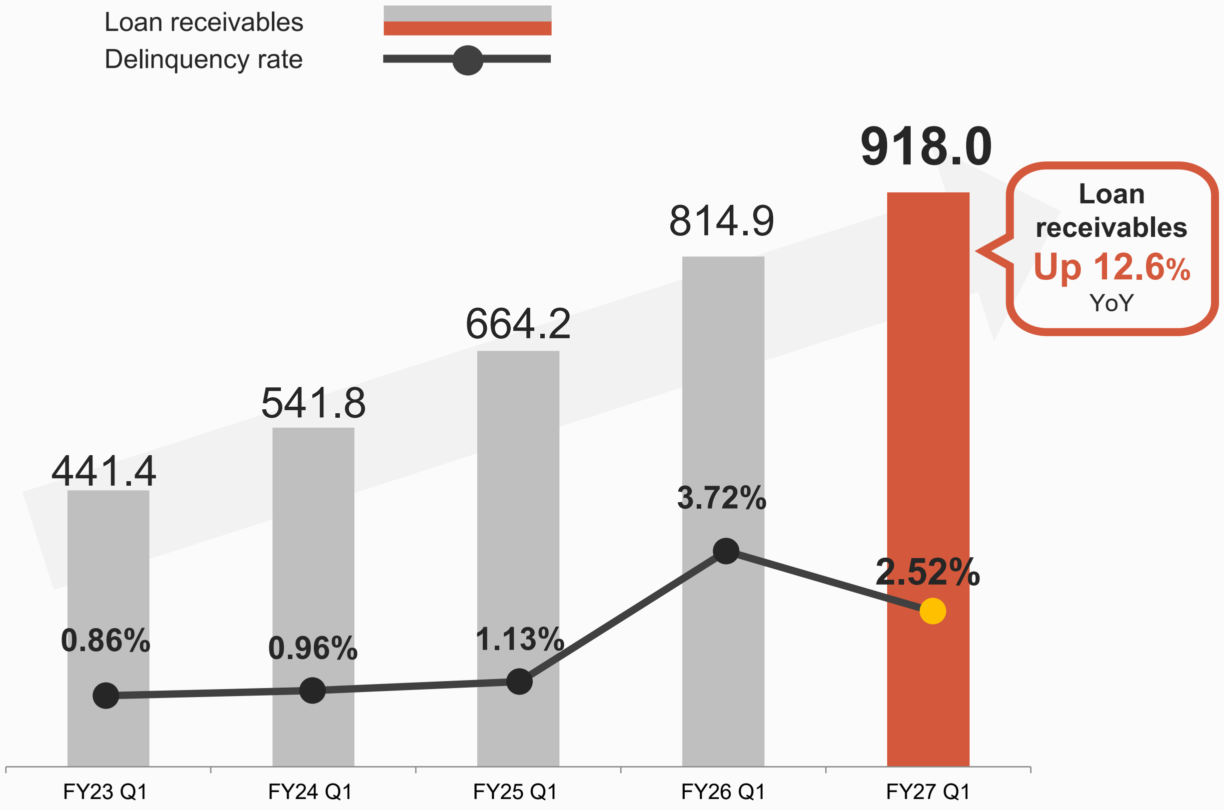
(Billions of yen)

- The **total volume of new loans** returned to positive growth, **up 4.2%** YoY, **contributing to the expansion of loan receivables**.
- The **delinquency rate steadily improved**, gradually progressing toward normalization.

Total volume of new loans



Loan receivables



Notes: 1. "Total volume of new loans" refers to the total amount of credit (including ecology credit) and lease contracts newly signed in the period.
2. "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 receivables at the end of the period.
*The "Car Premium Dealer ratio" is calculated based solely on auto credit transactions within the total volume of new loans.

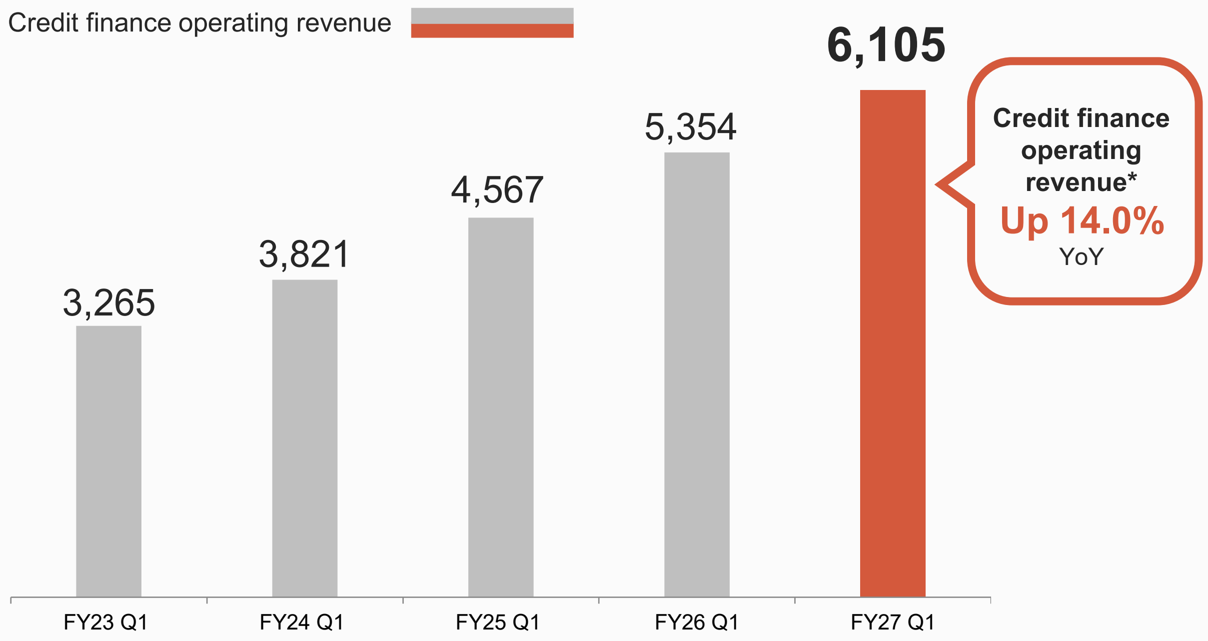
Finance segment

Segment Performance

(Millions of yen)

- Driven by the steady accumulation of loan receivables, operating revenue increased by +9.8% YoY
- Reflecting the convergence of response costs associated with the system failure in the previous fiscal year, operating profit increased by +63.6% YoY

	FY26 Q1	FY27 Q1	YoY change
Operating revenue	5,797	6,366	+9.8%
Operating profit	843	1,380	+63.6%
Profit before tax	853	1,345	+57.7%



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

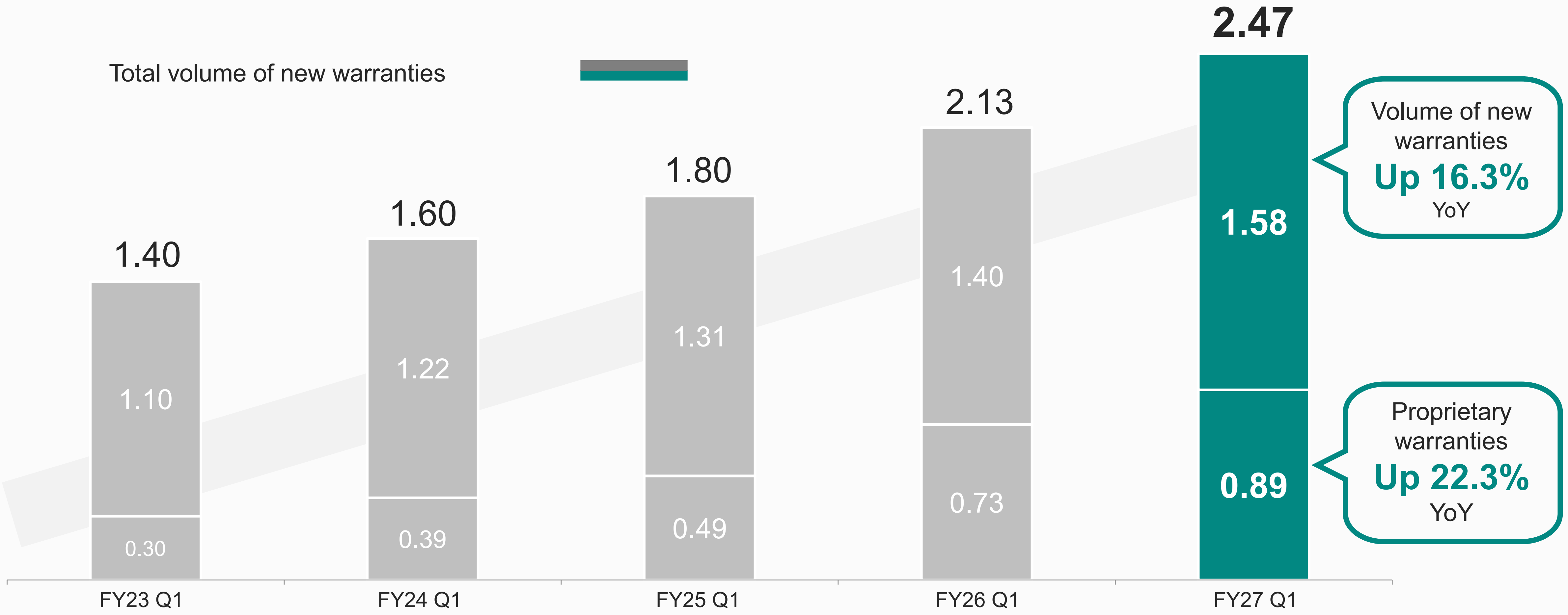
Note: In light of the impacts it could have on related parties, we have refrained from disclosing certain numerical information from Q4 of FY2026 onwards.

Automobile warranty segment

Total Volume of New Warranties

(Billions of yen)

- **The total volume of automobile warranties continued to grow, increasing by 16.3% YoY.**
- **Proprietary warranties grew by 22.3% YoY, continuing to drive growth in volume and improved profitability.**



Note: "Total volume of new warranties" refers to the total amount of warranty contracts newly signed in the period.

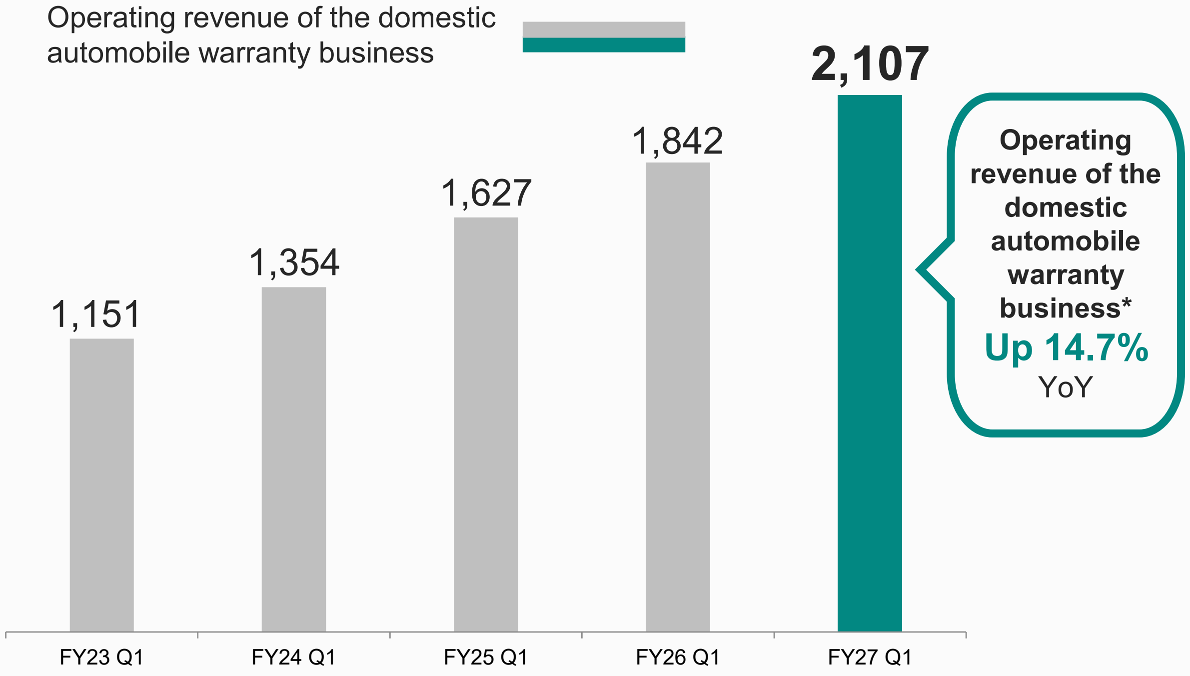
Automobile warranty segment

Segment Performance

(Millions of yen)

- Due to the steady increase in new warranties, **domestic automobile warranty business** revenue increased **+14.4% YoY**
- **Although price revisions** were implemented, a **time lag** in the penetration of **price increases** occurred, **preventing the absorption of** rising **repair costs**, resulting in **domestic operating profit** declining **by 3.1% YoY**
- From Q2 onwards, we aim to recover profit margins by expanding the top line and controlling costs through parts procurement from group subsidiaries.

	FY26 Q1	FY27 Q1	YoY change
Operating revenue [Domestic automobile warranty business *]	1,889 [1,842]	2,327 [2,107]	+23.2% [+14.4%]
Operating profit [Domestic operating profit *]	358 [361]	419 [349]	+16.9% [(3.1%)]
Profit before tax [Domestic profit before tax *]	391 [385]	471 [397]	+20.4% [+3.2%]



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

Note: From Q1 of FY Ending March 31, 2027, the calculation method for domestic automobile warranty business revenue has been partially changed and is now presented as domestic automobile warranty business revenue.
* Figures for the domestic automobile warranty business exclude the impact of overseas subsidiaries and investments accounted for using the equity method, and therefore differ from the segment figures reported in the Financial Results.

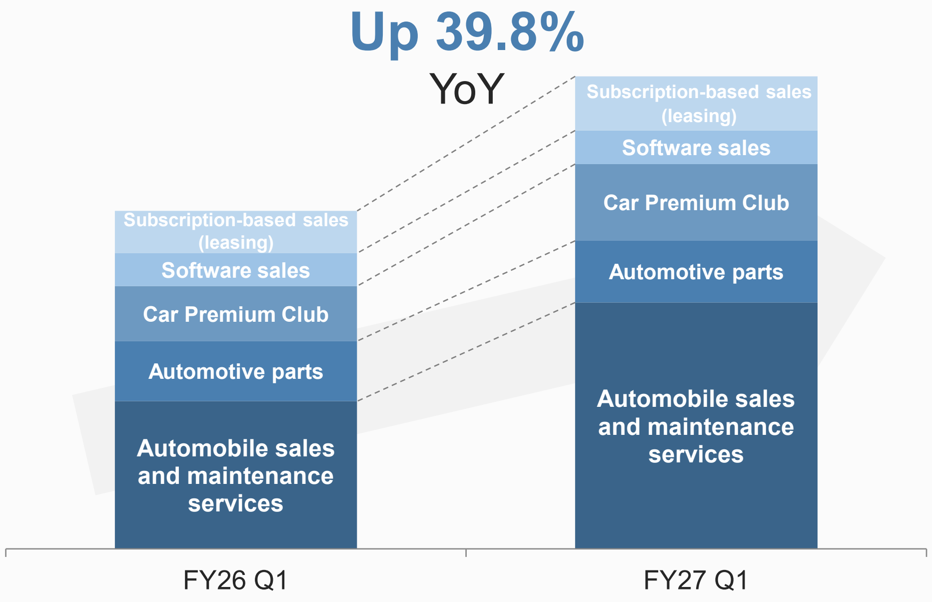
Segment Performance

(Millions of yen)

- **In addition to the expansion of Car Premium Club members, and a significant increase in vehicle sales, operating revenue increased +39.8% YoY**
- **Reflecting the rebound from the low profit level in the same period of the previous year and the contribution of controlled operating expenses, operating profit increased +173.9% YoY**

	FY26 Q1	FY27 Q1	YoY change
Operating revenue	2,485	3,475	+39.8%
Operating profit	264	722	+173.9%
Profit before tax	262	711	+170.8%

Auto Mobility Segment Operating Revenue



Car Premium Club
Up 39.6% YoY

Subscription-based sales (leasing)
Up 28.0% YoY

Software sales
Up 2.0% YoY

Automobile sales and maintenance services
Up 66.9% YoY

Automotive parts
Up 2.6% YoY

Other Progress

Main Topics

Established co-branded credit card "Car Premium Visa Card"

We have partnered with Pocket card Co., Ltd., a subsidiary of ITOCHU Corporation, to begin accepting applications for a credit card that can be applied for simultaneously with an auto loan. This will promote the expansion of the Car Premium Ecosystem by improving customer convenience.

▶Click here for release

Opened Car Premium Nishitokyo Store, a combined store with BIKE O

We opened a combined car and motorcycle store through a joint venture with BIKE O & COMPANY Ltd. By combining the strengths and expertise of both companies, we will accelerate the creation of next-generation mobility services.

▶Click here for release

Issued unsecured corporate bonds totaling 8.5 billion yen

We issued our first unsecured corporate bonds, with the aim of diversifying our funding sources and securing stable growth capital. This will help us build a strong financial foundation for future business expansion.

▶Click here for release

Plan to exhibit at the Nikkei/TSE IR Fair 2026

We plan to exhibit with the aim of creating opportunities for dialogue with individual investors and increasing our brand awareness.

Exhibition dates
Friday, August 28, 2026
Saturday, August 29, 2026

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 Toranomon, Minato-ku, Tokyo
President and Representative Director	Yohichi Shibata
Number of Issued Shares	40,722,663 (As of June 30, 2026)
Capital	¥1,827 million (non-consolidated: as of June 30, 2026)
Number of Employees	953 (consolidated; as of June 30, 2026) Note: Number of persons employed by the Group excluding temporary workers
Description of Business	Businesses in Japan and overseas* ・Car Premium (operating a membership organization of automobile dealers and garages) ・Finance ・ Automobile warranty ・ Auto mobility * Overseas (Thailand, Indonesia, Philippines)

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	¥21.0 billion	¥14.0 billion	22 times	¥300.0 billion
vs. FY2026: +91%	vs. FY2026: +144%	vs. FY2026: +133%	FY2026 results: 11 times	vs. FY2026: +343%

Materiality and KPIs

Key Issues

Strengthen Car Premium Membership organization
Growth in both the membership organization's revenue and services

Essential infrastructure for businesses
Support businesses with strong customer attraction and service capabilities

Incorporate users into the ecosystem
Toward a brand everyone knows and wants to use

IT enhancements and data strategies to support services
Source of overwhelming differentiation within the industry

Vision 2030

Completing the Auto Mobility Ecosystem

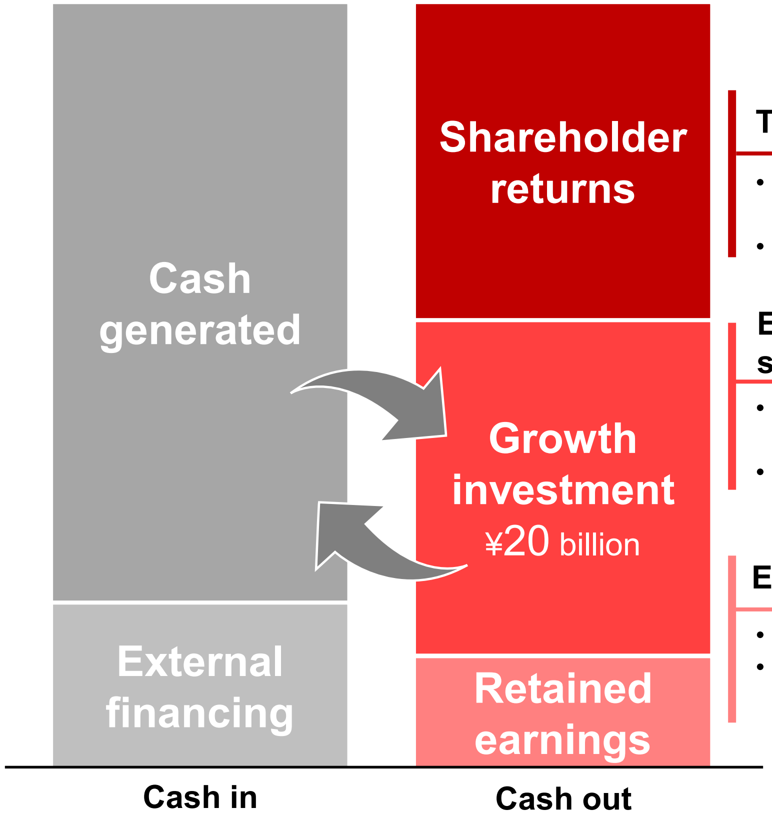
Change & Prove
Resolved for Change, Proof of Being One of a Kind.

Main KPIs	FY2030 targets
Car Premium Club membership revenue —Shift to recurring revenue—	¥5.0 billion
Churn rate —Proof of stable ecosystem—	1.0% or less
LTV of existing Diamond Members —Proof of deep engagement per store—	2.5 times

Financial Policy

Appropriately allocating cash generated over four years toward growth investments, shareholder returns, and ensuring financial soundness

■ Cash allocation



Targeting 50% total return ratio for FY30

- Continuing dividend increases (payout ratio over 30%)
- Planning to continue share buybacks

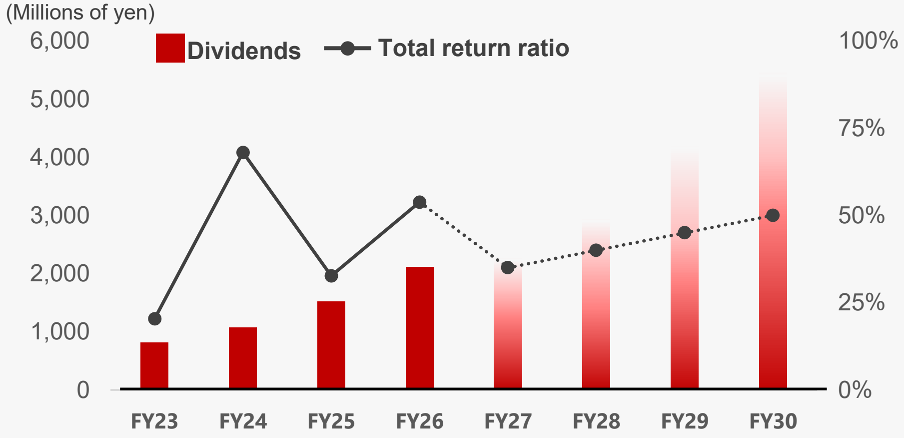
Expanding core businesses/investing in sustainable growth

- Investments in M&A and new businesses (domestic and overseas)
- Investments in DX and human resources, capital investment

Ensuring financial soundness

- Improving financial stability
- Achieving a higher rating

■ Shareholder returns



Other financial policies

Optimizing fundraising through enhanced direct sourcing

✓ Achieving an A+ rating

Timely cancellation of treasury shares

✓ Making dynamic decisions regarding share buybacks based on business environment and financial conditions

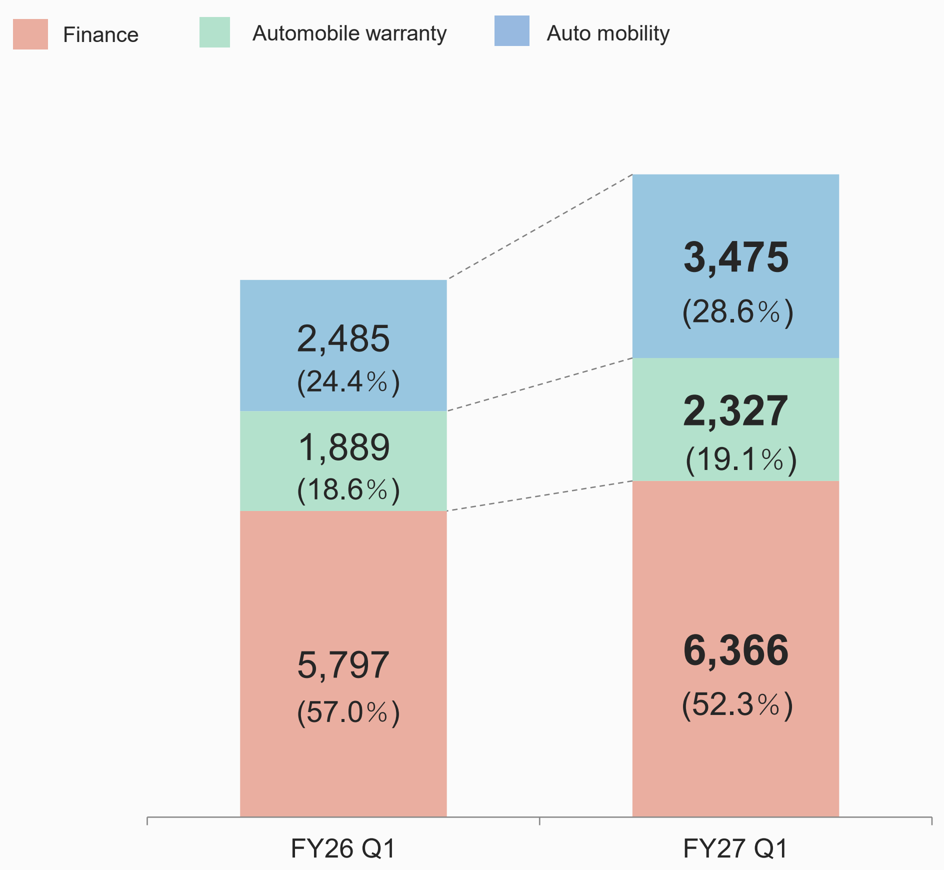
✓ Regularly cancelling shares exceeding 5% of the total issued shares

Performance by Segment

(Millions of yen)

	FY2027 Q1		
	Operating revenue	Operating profit	Profit before tax
Finance segment	6,366 Up 9.8% YoY	1,380 Up 63.6% YoY	1,345 Up 57.7% YoY
Automobile warranty segment	2,327 Up 23.2% YoY	419 Up 16.9% YoY	471 Up 20.4% YoY
Auto mobility segment	3,475 Up 39.8% YoY	722 Up 173.9% YoY	711 Up 170.8% YoY

Operating revenue (portfolio by segment)



Balance Sheet

(Millions of yen)

	FY2026 (As of March 31, 2026)	FY2027.Q1 (As of June 30, 2026)	Compared to the end of previous fiscal year
Assets			
Cash and cash equivalents	26,111	20,561	△21.3%
Financing receivables	91,122	94,895	+4.1%
Other financial assets	10,150	9,783	△3.6%
Property, plant and equipment	5,046	4,775	△5.4%
Intangible assets	8,697	8,663	△0.4%
Goodwill	4,197	4,197	+0.0%
Investments accounted for using equity method	4,894	4,909	+0.3%
Deferred tax assets	424	538	+26.8%
Insurance assets	32,681	33,170	+1.5%
Other assets	15,642	13,825	△11.6%
Total assets	198,965	195,315	△1.8%
Liabilities			
Financial guarantee contracts	56,913	57,578	+1.2%
Deferred warranty revenue	9,247	9,501	+2.7%
Borrowings	85,009	82,909	△2.5%
Other financial liabilities	13,390	12,353	△7.7%
Provisions	468	482	+3.0%
Income taxes payable	1,716	488	△71.6%
Deferred tax liabilities	899	1,259	+40.0%
Other liabilities	6,028	5,175	△14.1%
Total liabilities	173,670	169,745	△2.3%
Equity			
Equity attributable to owners of parent			
Share capital	1,817	1,827	+0.5%
Capital surplus	2,574	2,609	+1.3%
Retained earnings	22,204	22,896	+3.1%
Treasury shares	△ 2,303	△ 2,779	+20.7%
Other components of equity	977	998	+2.1%
Total equity attributable to owners of parent	25,270	25,551	+1.1%
Non-controlling interests	24	19	△22.8%
Total equity	25,295	25,570	+1.1%
Total liabilities and equity	198,965	195,315	△1.8%

Future expected earnings (deferred revenue)

Whole Group
¥68.1 billion
Up 6.3% YoY

Finance*1
¥57.6 billion
Up 5.1% YoY

Automobile Warranty*2
¥9.5 billion
Up 12.4% YoY

Software business / Car Premium Club membership fee*3
¥1.0 billion
Up 21.4% YoY

*1. Figures here are a portion of financial guarantee contracts.
*2. The same amount as warranty advance payment.
*3. Figures here are a portion of Other liabilities.

Note: Future expected earnings refers to stock revenue expected to be recorded in the future based on contracts already concluded.

Profit and Loss Statement

(Millions of yen)

(January 1 - March 31)	FY2026.Q1 (April 1, 2025 - June 30, 2025)	FY2026.Q4 (January 1, 2026 - March 31, 2026)	**FY2027.Q1 (April 1, 2026 - June 30, 2026)**	YoY	QoQ
Operating revenue	10,296	12,676	12,174	+18.2%	△4.0%
Operating expenses	8,711	9,940	9,661	+10.9%	△2.8%
Operating profit	1,585	2,736	2,514	+58.6%	△8.1%
Share of profit of investments accounted for using equity method	29	31	24	△15.4%	△21.9%
Other finance income	108	△ 7	32	△70.2%	-
Other finance costs	14	38	46	+234.4%	+19.5%
Profit (loss) before tax	1,707	2,721	2,524	+47.8%	△7.3%
Income tax expense	491	711	780	+58.7%	+9.6%
Profit (loss)	1,216	2,010	1,744	+43.4%	△13.2%
Profit (loss) attributable to:					
Owners of parent	1,214	2,008	1,742	+43.5%	△13.3%
Non-controlling interests	2	2	2	+27.9%	+35.8%

Profit and Loss Statement
(Consolidated Accounting Period: Operating revenue/Operating expenses)

(Millions of yen)

(January 1 - March 31)	FY2026.Q1 (April 1, 2025 - June 30, 2025)	FY2026.Q4 (January 1, 2026 - March 31, 2026)	FY2027.Q1 (April 1, 2026 - June 30, 2026)	YoY	QoQ
Operating revenue					
Finance income	5,020	5,210	5,403	+7.6%	+3.7%
Warranty revenue	1,864	2,098	2,304	+23.6%	+9.8%
Automobility-related sales	1,724	2,608	2,569	+49.0%	△1.5%
Other commission sales	705	849	930	+32.0%	+9.6%
Automotive parts sales	442	343	454	+2.8%	+32.4%
Impairment gain on financial assets	322	1,064	381	+18.1%	△64.2%
Revenue from the exercise of insurance policies	-	301	-	-	-
Other	219	202	133	△39.3%	△34.4%
Total	10,296	12,676	12,174	+18.2%	△4.0%

(January 1 - March 31)	FY2026.Q1 (April 1, 2025 - June 30, 2025)	FY2026.Q4 (January 1, 2026 - March 31, 2026)	FY2027.Q1 (April 1, 2026 - June 30, 2026)	YoY	QoQ
Operating expenses					
Finance costs	229	307	336	+46.5%	+9.5%
Warranty cost	977	1,180	1,395	+42.7%	+18.2%
Automobility-related costs	1,020	1,499	1,551	+52.1%	+3.5%
Guarantee commission	1,153	1,235	1,291	+11.9%	+4.5%
Cost of automotive parts external sales	328	243	329	+0.4%	+35.5%
Impairment losses on financial assets	-	-	-	-	-
Employee benefit expenses	1,796	1,951	1,969	+9.6%	+0.9%
Depreciation	534	530	513	△3.9%	△3.2%
Commission expenses	358	504	444	+24.0%	△11.9%
Taxes and dues	357	368	374	+4.7%	+1.7%
System operation costs	663	317	335	△49.4%	+5.7%
Outsourcing expenses	357	317	349	△2.3%	+10.2%
Other operating expenses	937	1,491	775	△17.4%	△48.0%
Total	8,711	9,940	9,661	+10.9%	△2.8%

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