Consolidated Financial Results for the First Quarter of the Fiscal Year Ending March 31, 2027 [IFRS]

August 10, 2026

Company Name	Premium Group Co., Ltd.	Listed on the Tokyo Stock Exchange
Stock Code	7199 URL https://www.premium-group.co.jp/en/	
Representative	Yohichi Shibata, Representative Director, President and CEO	
Contact	Tomohiro Kanazawa, Director and Executive Officer, CFO Tel. 03-5114-5701	

Scheduled date of commencement of dividend payment –

Preparation of supplementary material for financial results: Yes

Holding of financial results meeting: No

(Amounts are rounded to the nearest million yen.)

1. Consolidated Financial Results for the First Quarter of the Fiscal Year Ending March 31, 2027
(April 1, 2026 to June 30, 2026)

(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 for the term		Profit for the term attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Million yen	%
First quarter of fiscal year ending March 31, 2027	12,174	18.2	2,514	58.6	2,524	47.8	1,744	43.4	1,742	43.5
First quarter of fiscal year ending March 31, 2026	10,296	18.7	1,585	(13.1)	1,707	(9.0)	1,216	(4.7)	1,214	(4.7)

	Total comprehensive income		Basic earnings per share	Diluted earnings per share
	Million yen	%	Yen	Yen
First quarter of fiscal year ending March 31, 2027	1,755	42.4	44.88	44.79
First quarter of fiscal year ending March 31, 2026	1,232	(6.5)	31.93	31.80

(2) Consolidated Financial Position

	Total Assets	Total Equity	Equity attributable to owners of the parent	Equity attributable to owners of the parent ratio
	Million yen	Million yen	Million yen	%
First quarter of fiscal year ending March 31, 2027	195,315	25,570	25,551	13.1
Fiscal year ended March 31, 2026	198,965	25,295	25,270	12.7

2. Dividends

	Annual dividends				
	First quarter	Second quarter	Third quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	27.00	-	27.00	54.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (forecast)		32.00	-	32.00	64.00

Note: Revisions to dividends forecast most recently announced: None

3. Forecasts of Consolidated Financial Results for the Fiscal Year Ending March 31, 2027
(April 1, 2026 to March 31, 2027)

(% change from previous fiscal year)

	Operating revenue		Profit before tax		Profit		Profit attributable to owners of the parent		Basic earnings per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	51,000	15.8	10,600	23.0	6,900	13.6	6,900	13.7	178.74

Note: Revisions to financial forecast most recently announced: None

* Notes

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

(2) Changes in accounting policies and 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)	First quarter of fiscal year ending March 31, 2027	40,722,663 shares	Fiscal year ended March 31, 2026	40,710,663 shares
2) Number of treasury shares at end of period	First quarter of fiscal year ending March 31, 2027	2,078,734 shares	Fiscal year ended March 31, 2026	1,825,234 shares
3) Average number of shares during period (quarter to date)	First quarter of fiscal year ending March 31, 2027	38,817,819 shares	First quarter of fiscal year ended March 31, 2026	38,030,836 shares

* Review of the 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: https://ir.premium-group.co.jp/ja/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.

○ Contents of Attachments

1. Summary of business results

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

During the first quarter of the current consolidated fiscal year (from April 1, 2026 to June 30, 2026), the Japanese economy maintained a moderate recovery trend overall, as employment and income environments continued to improve supported by high-level wage increases and expanding labor demand. On the other hand, regarding the outlook, there are concerns about the prolonged high interest rates in the United States and other countries, fluctuations in the foreign exchange market, and the persistence of high energy and raw material prices amid escalating tensions in the Middle East. It is necessary to continue to monitor the impact of rising defensive consumer behavior against inflation on personal consumption, and the situation remains highly uncertain. In this economic environment, the number of used vehicle registrations in Japan, which is the main target of the Group, totaled 1,321,722 units (a 0.1% decrease year-on-year) for the period from April 2026 to June 2026, combining ordinary passenger vehicles, compact passenger vehicles, and mini four-wheeled passenger vehicles, which was generally on par with the same period of the previous year. (Source: Statistical data from the Japan Automobile Dealers Association and the Japan Mini Vehicle Association)

Based on the assumption of strict compliance tailored to changes in the external business environment, including regulatory changes, our Group seeks to realize our mission of "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 that consistently approaches its work with a positive mindset and diligently builds upon every process." To this end, we provide a comprehensive line of auto mobility services that can be utilized in various processes related to "cars," in addition to credit and automobile warranty services, to our major client base of automobile dealers and automobile maintenance facilities. By doing so, we are expanding our business touchpoints, accelerating the growth of our business and earnings, and challenging ourselves with various initiatives to realize a new growth model.

The status of the first quarter of the current consolidated fiscal year is as follows. Operating revenue by segment is presented as external revenue, excluding inter-segment revenue.

In the finance business, credit volume recovered to positive growth driven by a steady increase in paid members (Car Premium Club members) at automobile dealers, which led to a steady accumulation of credit receivables. As a result, operating revenue was 6,366 million yen (up 9.8% year-on-year). In addition, the delinquency rate, which had increased due to the impact of system failures, is improving steadily and is moving toward normalization. Furthermore, as a result of the subsiding of response costs associated with the system failure that occurred in the same period of the previous year, as well as successful appropriate cost management, operating profit was 1,380 million yen (up 63.6% year-on-year).

In the automobile warranty business, the strengthening of the customer base through the conversion of automobile dealers into paid members (Car Premium Club members) contributed to results, with operating revenue of 2,327 million yen (up 23.2% year-on-year) and operating profit of 419 million yen (up 16.9% year-on-year). Although price revisions were implemented in Japan to cope with the increase in automobile warranty costs due to inflation, the absorption of cost increases could not keep up because there was a time lag before the price increases took full effect, resulting in lower profitability compared to the same period of the previous year. Going forward, we aim to recover our profit margins through the expansion of our top line and cost containment through parts procurement from group subsidiaries.

In the auto mobility services business, the increase in membership fee revenue due to the continuous increase in paid members (Car Premium Club members) at automobile dealers and automobile maintenance facilities (up 39.6% year-on-year) and a significant increase in vehicle sales contributed to results, with operating revenue of 3,475 million yen (up 39.8% year-on-year). In addition to the significant growth in operating revenue, a rebound from the low profit level in the same period of the previous year and the suppression of operating expenses also contributed, resulting in an operating profit of 722 million yen (up 173.9% year-on-year).

Operating expenses were 9,661 million yen (up 10.9% year-on-year) as a result of suppressing the increase in various expenses associated with business expansion, in addition to a decrease in system costs that occurred in the same period of the previous year.

As a result of the above, for the first quarter of the current consolidated fiscal year, operating revenue was 12,174 million yen (up 18.2% year-on-year), operating profit was 2,514 million yen (up 58.6% year-on-year), profit before tax for the quarter was 2,524 million yen (up 47.8% year-on-year), and profit for the quarter attributable to owners of the parent was 1,742 million yen (up 43.5% year-on-year).

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

1) Status of assets, liabilities and equity

(Assets)

Total assets at the end of the first quarter of the consolidated fiscal year under review stood at 195,315 million yen, a decrease of 3,650 million yen from the end of the previous consolidated fiscal year. This was due mainly to an increase of 3,773 million yen in financing receivables, and decreases of 5,550 million yen in cash and cash equivalents and 1,817 million yen in other assets.

(Liabilities)

Total liabilities at the end of the first quarter of the consolidated fiscal year under review stood at 169,745 million yen, a decrease of 3,925 million yen from the end of the previous consolidated fiscal year. This was due mainly to decreases of 2,100 million yen in borrowings, 1,228 million yen in income taxes payable, and 1,037 million yen in other financial liabilities.

(Equity)

Total equity at the end of the first quarter of the consolidated fiscal year under review stood at 25,570 million yen, an increase of 276 million yen from the end of the previous consolidated fiscal year. This was due mainly to increases of 692 million yen in retained earnings and 476 million yen in treasury shares. Equity attributable to owners of the parent increased by 281 million yen from the end of the previous consolidated fiscal year to 25,551 million yen.

2) Summary of cash flows

Cash flows for the three months ended June 30, 2026, were as follows: cash outflows of 1,076 million yen from operating activities (compared to cash outflows of 12,723 million yen in the same period of the previous fiscal year), cash outflows of 646 million yen from investing activities (compared to cash inflows of 301 million yen in the same period of the previous fiscal year), and cash outflows of 3,831 million yen from financing activities (compared to cash inflows of 18,251 million yen in the same period of the previous fiscal year). As a result, cash and cash equivalents (hereinafter "funds") at the end of the first quarter of the consolidated fiscal year under review stood at 20,548 million yen.

The status of each cash flow and contributing factors during the three months ended June 30, 2026, are as follows.

(Cash flow from operating activities)

Funds used in operating activities during the cumulative period through the first quarter of the consolidated fiscal year under review totaled 1,076 million yen. Major cash inflows included profit before tax of 2,524 million yen and a decrease of 1,348 million yen in other assets, while major cash outflows included an increase of 3,770 million yen in financing receivables, a decrease of 764 million yen in other financial liabilities, and a decrease of 623 million yen in other liabilities.

(Cash flow from investing activities)

Funds used in investing activities during the cumulative period through the first quarter of the consolidated fiscal year under review totaled 646 million yen. Major cash inflows from investing activities included proceeds of 75 million yen from the sale of property, plant and equipment; major cash outflows included 394 million yen for loans receivable, 182 million yen for the acquisition of intangible assets, and 161 million yen for guarantee deposits paid.

(Cash flow from financing activities)

Funds used in financing activities during the cumulative period through the first quarter of the consolidated fiscal year under review totaled 3,831 million yen. Major cash inflows from financing activities included proceeds of 4,066 million yen from long-term borrowings; major cash outflows included 6,174 million yen in repayment of long-term borrowings and 1,010 million yen in dividends paid.

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

Consolidated earnings forecasts are based on the information currently available. Actual results may differ from forecasts for various reasons. Full-year earnings forecasts published in the Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 [IFRS] on May 11, 2026, remain unchanged at this time.

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, 2026)	First quarter of this consolidated fiscal year (June 30, 2026)
Assets		
Cash and cash equivalents	26,111	20,561
Financing receivables	91,122	94,895
Other financial assets	10,150	9,783
Property, plant and equipment	5,046	4,775
Intangible assets	8,697	8,663
Goodwill	4,197	4,197
Investments accounted for using equity method	4,894	4,909
Deferred tax assets	424	538
Insurance assets	32,681	33,170
Other assets	15,642	13,825
Total Assets	198,965	195,315
Liabilities		
Financial guarantee contracts	56,913	57,578
Deferred warranty revenue	9,247	9,501
Borrowings	85,009	82,909
Other financial liabilities	13,390	12,353
Provisions	468	482
Income taxes payable	1,716	488
Deferred tax liabilities	899	1,259
Other liabilities	6,028	5,175
Total Liabilities	173,670	169,745
Equity		
Equity attributable to owners of the parent		
Capital	1,817	1,827
Share premium	2,574	2,609
Retained earnings	22,204	22,896
Treasury shares	(2,303)	(2,779)
Other components of equity	977	998
Equity attributable to owners of the parent	25,270	25,551
Non-controlling interests	24	19
Total Equity	25,295	25,570
Total liabilities and equity	198,965	195,315

(2) Summary Quarterly Consolidated Statement of Profit and Loss

(Millions of yen)

	Cumulative first quarter of the previous consolidated fiscal year (From April 1, 2025 to June 30, 2025)	Cumulative first quarter of this consolidated fiscal year (From April 1, 2026 to June 30, 2026)
Operating revenue	10,296	12,174
Operating expenses	8,711	9,661
Operating profit	1,585	2,514
Share of profit of investments accounted for using equity method	29	24
Other finance income	108	32
Other finance costs	14	46
Profit for the term before tax	1,707	2,524
Income tax expense	491	780
Profit for the term	1,216	1,744
Attributable to		
Owners of the parent	1,214	1,742
Non-controlling interests	2	2
Profit for the term	1,216	1,744
Attributable to owners of the parent Earnings per share		
Basic quarterly earnings per share (yen)	31.93	44.88
Diluted quarterly earnings per share (yen)	31.80	44.79

(3) Summary Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

	Cumulative first quarter of the previous consolidated fiscal year (From April 1, 2025 to June 30, 2025)	Cumulative first quarter of this consolidated fiscal year (From April 1, 2026 to June 30, 2026)
Profit for the term	1,216	1,744
Other comprehensive income		
Items that may be reclassified to net profit or loss		
Exchange differences on translation of foreign operations	(0)	(1)
Share of other comprehensive income of investments accounted for using equity method	17	11
Other comprehensive income (net of tax)	16	11
Comprehensive income for the term	1,232	1,755
Attributable to		
Owners of the parent	1,238	1,761
Non-controlling interests	(6)	(6)
Comprehensive income for the term	1,232	1,755

(4) Summary Quarterly Consolidated Statement of Changes in Equity

(Millions of yen)

	Equity attributable to owners of the parent				
					Other components of equity
	Capital	Share premium	Retained earnings	Treasury shares	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	-	-	1,214	-	-
Other comprehensive income	-	-	-	-	-
Total comprehensive income for the term	-	-	1,214	-	-
Transactions with owners, etc.					
Dividends	-	-	(761)	-	-
Share-based payment transactions	-	25	-	3	11
Total transactions with owners, etc.	-	25	(761)	3	11
Balance as of June 30, 2025	1,700	1,610	18,403	(3,043)	284

(Millions of yen)

	Equity attributable to owners of the parent					
	Other components of equity					
	Other comprehensive income accounted for using the equity method	Exchange differences on translation of foreign operations	Total	Total	Non-controlling interests	Total equity
Balance as of April 1, 2025	462	0	734	18,923	26	18,948
Comprehensive income for the term						
Profit for the term	-	-	-	1,214	2	1,216
Other comprehensive income	17	7	24	24	(7)	16
Total comprehensive income for the term	17	7	24	1,238	(6)	1,232
Transactions with owners, etc.						
Dividends	-	-	-	(761)	-	(761)
Share-based payment transactions	-	-	11	39	-	39
Total transactions with owners, etc.	-	-	11	(721)	-	(721)
Balance as of June 30, 2025	478	7	769	19,440	20	19,460

(Millions of yen)

	Equity attributable to owners of the parent				
	Capital	Share premium	Retained earnings	Treasury shares	Other components of equity
					Exercise of warrants
Balance as of April 1, 2026	1,817	2,574	22,204	(2,303)	251
Comprehensive income for the term					
Profit for the term	-	-	1,742	-	-
Other comprehensive income	-	-	-	-	-
Total comprehensive income for the term	-	-	1,742	-	-
Transactions with owners, etc.					
Issue of new shares	10	10	-	-	(5)
Purchase of treasury shares	-	(0)	-	(479)	-
Dividends	-	-	(1,050)	-	-
Share-based payment transactions	-	25	-	4	7
Total transactions with owners, etc.	10	35	(1,050)	(476)	2
Balance as of June 30, 2026	1,827	2,609	22,896	(2,779)	253

(Millions of yen)

	Equity attributable to owners of the parent				Non-controlling interests	Total equity
	Other components of equity			Total		
	Other comprehensive income accounted for using the equity method	Exchange differences on translation of foreign operations	Total			
Balance as of April 1, 2026	725	2	977	25,270	24	25,295
Comprehensive income for the term						
Profit for the term	-	-	-	1,742	2	1,744
Other comprehensive income	11	7	19	19	(8)	11
Total comprehensive income for the term	11	7	19	1,761	(6)	1,755
Transactions with owners, etc.						
Issue of new shares	-	-	(5)	14	-	14
Purchase of treasury shares	-	-	-	(479)	-	(479)
Dividends	-	-	-	(1,050)	-	(1,050)
Share-based payment transactions	-	-	7	35	-	35
Total transactions with owners, etc.	-	-	2	(1,479)	-	(1,479)
Balance as of June 30, 2026	736	9	998	25,551	19	25,570

(5) Summary Quarterly Consolidated Statement of Cash Flows

(Millions of yen)

	Cumulative first quarter of the previous consolidated fiscal year (From April 1, 2025 to June 30, 2025)	Cumulative first quarter of this consolidated fiscal year (From April 1, 2026 to June 30, 2026)
Cash flow from operating activities		
Profit for the term before tax	1,707	2,524
Depreciation and amortization expense	534	514
Other loss (profit)	148	357
Decrease (increase) in financial receivables	(2,823)	(3,770)
Increase (decrease) in financial guarantee contracts	(4,119)	665
Decrease (increase) in other financial assets	(112)	811
Increase (decrease) in other financial liabilities	(3,556)	(764)
Decrease (increase) in other assets	(2,797)	1,348
Increase (decrease) in other liabilities	444	(623)
Share of loss (profit) of investments accounted for using equity method	(29)	(24)
Other	(130)	(18)
Subtotal	(10,732)	1,020
Interest received	3	4
Interest paid	(185)	(381)
Dividends received	12	48
Income tax paid	(1,823)	(1,767)
Income tax refunded	1	1
Cash flow from operating activities	(12,723)	(1,076)
Cash flow from investing activities		
Purchase of property, plant and equipment	(10)	(72)
Proceeds from sales of property, plant and equipment	343	75
Purchase of intangible assets	(140)	(182)
Purchase of investment securities	(0)	(2)
Purchase of equity method investments	-	(1)
Payments for loans receivable	(19)	(394)
Collection of loans receivable	41	5
Payments for guarantee deposits	(35)	(161)
Proceeds from collection of guarantee deposits	121	89
Other	(0)	(3)
Cash flow from investing activities	301	(646)
Cash flow from financing activities		
Proceeds from short-term borrowings	1,000	-
Repayments of short-term borrowings	(500)	-
Proceeds from long-term borrowings	22,708	4,066
Repayments of long-term borrowings	(3,921)	(6,174)
Repayments of lease liabilities	(321)	(263)
Purchase of treasury shares	-	(479)
Proceeds from exercise of warrants	-	15
Dividends paid	(734)	(1,010)
Other	18	14
Cash flow from financing activities	18,251	(3,831)
Net increase (decrease) in cash and cash equivalents	5,829	(5,552)
Cash and cash equivalents at beginning of period	17,147	26,099
Effect of exchange rate changes on cash and cash equivalents	1	2
Cash and cash equivalents at end of quarter	22,977	20,548

(6) Notes on Summary Quarterly Consolidated Financial Statements

(Notes concerning the going-concern assumption)

Not applicable.

(Segment information, etc.)

(1) Overview of reporting segments

The Group’s reporting segments consist of the Group’s constituent units for which separate financial information is available and subject to periodic review by the Board of Directors for decisions related to allocating management resources and evaluating business performance.

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

A summary of each reporting segment is provided below.

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

The Automobile Warranty segment 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 Auto Mobility Services segment is made up chiefly of auto mobility services, which are multiple services useful in operating the automobile distribution business (e.g., the membership-based network business, Auto Leasing, 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

The Group’s figures for profit or loss by segment are, in principle, prepared using the same standards as those for consolidated financial statements. Adjustments and Companywide consists mainly of offsets of internal transactions between segments. Prices of internal transactions between segments are based on actual market prices.

Cumulative first quarter of the previous consolidated fiscal year (April 1, 2025 to June 30, 2025)

(Millions of yen)

	Reporting segment				Adjustments and Company-wide (Note)	Consoli-dated
	Finance	Automobile Warranty	Auto Mobility Services	Total		
Revenues						
Revenues from external customers	5,797	1,889	2,485	10,171	125	10,296
Intersegment revenue	132	1	411	543	(543)	-
Total	5,929	1,889	2,896	10,714	(418)	10,296
Segment profit and loss						
Operating profit (loss)	843	358	264	1,465	119	1,585
Other items						
Finance income	4,843	-	283	5,126	(106)	5,020
(of which, interest income)	858	-	283	1,141	(3)	1,138
Interest cost	120	-	109	229	-	229
Depreciation	365	64	94	524	10	534

Cumulative first quarter of this consolidated fiscal year (April 1 to June 30, 2026)

(Millions of yen)

	Reporting segment				Adjustments and Company-wide (Note)	Consoli-dated
	Finance	Automobile Warranty	Auto Mobility Services	Total		
Revenues						
Revenues from external customers	6,366	2,327	3,475	12,168	6	12,174
Intersegment revenue	167	24	660	852	(852)	-
Total	6,534	2,352	4,135	13,020	(846)	12,174
Segment profit and loss						
Operating profit (loss)	1,380	419	722	2,521	(7)	2,514
Other items						
Finance income	5,193	-	352	5,545	(137)	5,409
(of which, interest income)	913	-	352	1,265	(2)	1,264
Interest cost	179	-	158	337	(0)	336
Depreciation and amortization expense	364	51	87	502	11	513

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

Adjustments from operating profit to profit before tax

(Millions of yen)

	Cumulative first quarter of the previous consolidated fiscal year (From April 1, 2025 to June 30, 2025)	Cumulative first quarter of the consolidated fiscal year under review (From April 1, 2026 to June 30, 2026)
Operating profit	1,585	2,514
Share of profit of investments accounted for using equity method	29	24
Other finance income	108	32
Other finance costs	14	46
Profit before tax	1,707	2,524

(Important subsequent events)
Not applicable.