

<Table of Contents>

1. [Basic Information \(Company and IR Information\)](#)
2. [Business and Management Strategies](#)
3. [Finance and Results](#)
4. [Other Inquiries](#)

1. Basic Information (Company and IR Information)	
Q1. When was the Company established?	A1. G-ONE Credit Services Co., Ltd. (currently Premium Co., Ltd.) was established in 2007 as a second-tier subsidiary of Gulliver International Co., Ltd. (currently IDOM Inc.). AZS 1 (currently Premium Group Co., Ltd.) was established in 2015 after passing through the hands of several investment funds and other ownership. Click on the following links for more information on the history of our Company: • About Premium Group
Q2. When was the stock listed?	A2. The stock was listed on the second section of the Tokyo Stock Exchange in December 2017; moved to the first section in December 2018; and moved to the prime market in April 2022.
Q3. What is the Securities Code?	A3. 7199
Q4. Can you tell us about the Company's mission and management policies?	A4. Our management philosophy consists of two missions and the VALUE shared values. For the medium to long term, our goal to establish a Car Premium Business Model and become the one and only car mobility company. Click on the following links for more information. • About Premium Group • Our Business Philosophy • Medium-Term Management Plan
Q5. What companies are part of your group?	A5. Please refer to the list of group companies .

Q6. Who are the shareholders?	A6. Please refer to the list of major shareholders in the Securities report (JP) .
Q7. What is the stock trading unit?	A7. 100 shares
Q8. How have dividends trended?	A8. For information on dividends, click on Summary of Results .
Q9. Do you operate a shareholder benefits program?	A9. We do not currently operate shareholder benefits programs.
Q10. When is the general meeting of shareholders usually held?	A10. Our policy is to hold a general meeting of shareholders each June. Click on the following link for a schedule and information on convocation notices. <ul style="list-style-type: none"> • IR Calendar • General Meeting of Shareholders (JP)
Q11. When are financial results announced?	A11. The fiscal year ends at the end of March. Full-year financial results are announced from late April to early May. First-quarter financial results are announced from late July to early August. Second-quarter financial results are announced from late October to early November. Third-quarter financial results are announced from late January to early February. Once determined, specific dates are provided at the following: <ul style="list-style-type: none"> • IR Calendar
Q12. How do I register for the financial results presentation meeting?	A12. We do not hold meetings to present financial results. We provide results briefing videos (links below) at the same time financial results are announced. <ul style="list-style-type: none"> • IR website • YouTube • Minsetsu (Platform providing access to company IR information)

<p>Q13. Where would I go for the company's financial information?</p>	<p>A13. Click on the following links.</p> <ul style="list-style-type: none"> • Summary of Results • Results Presentation Materialsz
<p>Q14. How often do you take part in IR interviews?</p>	<p>A14. We hold about 70 to 80 IR interviews per quarter.</p>
<p>Q15. Do you engage in any overseas IR activities?</p>	<p>A15. In 2023, we engaged in overseas IR activities in Hong Kong, Singapore, North America, and Europe.</p>
<p>Q16. Can you describe your corporate governance system?</p>	<p>A16. Click on Corporate Governance.</p>
<p>Q17. What is the Company's approach to sustainability?</p>	<p>A17. To ensure the financial soundness and business integrity, we identify and analyze various risks and opportunities and strive to promote sustainability. Click on the following links for more information.</p> <ul style="list-style-type: none"> • Sustainability (HP) • TCFD Report / ESG Report • Integrated Report

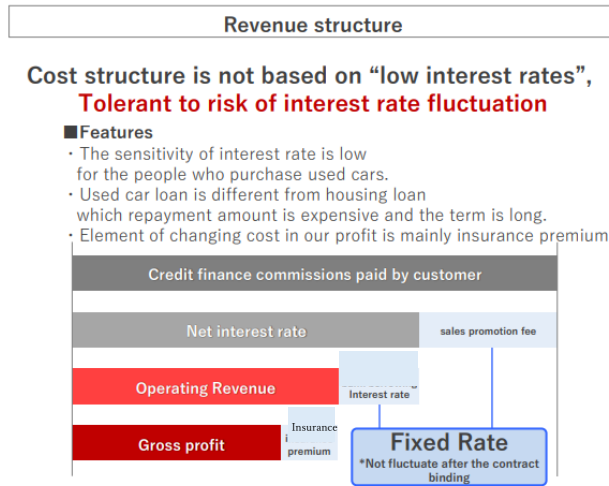
2. Business and Management Strategies

<p>Q1. Can you give a brief account of the scope of your business activities?</p>	<p>A1. We are an auto mobility company group. For various processes related to cars, including sourcing, purchasing, usage, maintenance and trade-in, we provide safe, secure, and advanced solutions to our customers, to car dealers, and to car repair shops. Click on Company Information Material for more information on our business and our business model.</p>
<p>Q2. What are the strengths of the Premium Group?</p>	<p>A2. We are an independent financial company with no bank affiliations. This allows us to cross-sell our products with nonfinancial products. In addition, our main business segments, the Finance Business and the Automobile Warranty Business, are recurring-revenue businesses. For this reason, we accumulate profits steadily year after year, a key strength. Click on Company Information Material for more information on our strengths and the characteristics of our business segments.</p>
<p>Q3-1. Can you briefly describe the Finance Business?</p>	<p>A3-1. We offer credit services that allow customers to pay for goods and services in installments. The major Finance Business product is a credit service for automobile purchases (auto credits). But we also offer credit services for purchases of solar power generation systems and other products (ecology credits). Overseas, in Thailand, we are currently working to increase the value of our local subsidiaries by providing our management and business expertise.</p>
<p>Q3-2. Is the company exposed to interest rate risks?</p>	<p>A3-2. While higher rates may cause tightening in credit spreads in the short term, this will have little impact on profit margins because we make the appropriate internal adjustments and apply current rates for any new extended credit. There is no impact on existing credits as the rate is fixed.</p>

Q3-3. Can you tell us about the Company's financial services revenue structure?

A3-3. Of the interest paid by customers, the Company's revenue is the remainder after deducting sales promotion expenses (which may vary, depending on dealer) and bank interest.

Read the Features of the Finance Business in [Company Information Material](#) for more information.



Q4-1. Can you tell us about the Automobile Warranty Business?

A4-1. Our Automobile Warranty Business consists of automobile warranty services that enable customers who choose to add automobile warranty plans when they buy cars through partners to receive repairs at no charge, within the scope specified in advance, for mechanical problems with their purchased vehicles.

Overseas, we're expanding our business into Southeast Asia, including Thailand, Indonesia, and the Philippines.

Q4-2. What is the difference between warranty and insurance services?

A4-2. *Insurance* covers damage incurred in accidents. A *warranty* covers repairs for malfunctions that arise during normal use.

Q5-1. Can you tell us about the Automotive Mobility Services Business?

A5-1. We provide several services required to operate an automotive distribution business.

The primary services are as follows.

- Automobile wholesaling: Wholesale sales of vehicles obtained by the Finance Business to automobile dealers
- Software sales: Providing business software to repair shops and automotive dealerships

	<ul style="list-style-type: none"> ▪ Subscription-based sale (leasing): Offering automotive leasing services to individuals for fixed monthly payments that include all vehicle expenses, warranty, inspection and maintenance ▪ Membership organization: A Car Premium Club that integrates a network of car dealerships and repair shops for members ▪ Internal repair shops/other: Operating a chain of in-house automotive repair shops in our group companies, identifying issues facing mobility business providers and testing the services to be provided, and planning products to meet the needs of mobility business providers.
<p>Q5-2. What are the benefits of becoming a Car Premium member?</p>	<p>A5-2. Available services include expanded auto loan credit access to increase transaction volumes and special offers for wholesale vehicle sales. For more information, read Overview of Automotive Mobility Services Business (Car Premium) in Company Information Material.</p>
<p>Q6. What is your medium- to long-term management strategy?</p>	<p>A6. The fiscal year ending March 31, 2024 is the first year of ONE&ONLY 2026, our three-year medium-term management plan. We plan to become the market leader in each of the three areas of Finance Business, Automotive Warranty Business, and Automotive Mobility Services Business. We also plan to establish a used car economic domain based on the Car Premium Club. By expanding the Car Premium Club, attracting more customers by strengthening recognition of the Car Premium brand, and promoting the shift to online services, we will build a member-focused sales structure and manage related planning and operational activities, thereby increasing the satisfaction of individual members. Through these efforts, we will strengthen reputation and trust, thereby achieving higher service operation rates in the Group and creating synergies among the various businesses.</p>

Click on [Medium-Term Management Plan](#) for more information on management plans and numerical targets.

3. Finances and Results	
Q1. What are the Company's recent business performance trends?	A1. Click on Financial Information to review information on business performance and management indicators.
Q2. What is the Company's business performance outlook?	A2. Click on Results Presentation Materials for full-year business performance forecasts. Click on Medium-Term Management Plan for medium- to long-term business performance forecasts.
Q3. Tell us about the performance of each business segment.	A3. Click on Results Presentation Materials for recent financial results by business segment.
Q4. What risks may affect business performance?	A4. Please refer to 3 Risks of business, etc. in the Securities report (JP) .
Q5. What is the Company's current financial status?	A5. Click on Financial Highlights for the record of information for the last five years.
Q6. Is the Company exposed to bad debt risks?	A6. To hedge its risks, the Company has concluded comprehensive transaction credit insurance policies (covering credit receivables in the form of advance payments) and comprehensive guarantee institutional credit insurance policies (covering credit receivables in the form of affiliated loans) with several non-life insurance companies. For this reason, the Company's balance sheet does not reflect an allowance for doubtful accounts.

4. Other Inquiries

If you have any other questions, please visit the [Contact us](#) page.