



**【Premium Group (TSE:7199)】**  
**Company Information Material**

“Offering premium finance and service to the world”

# Agenda

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<b>3. Summary of Each Business</b>	<b>p.13</b>
(Mid-Term Management Plan • ESG • SDGs)	
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# 1. Overview of Premium Group

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# Overview of Premium Group<sup>①</sup>

## 1 What We Do

Premium Group offers **Combined Mobility Services**.

## 2 Main business

### Finance Business

#### Auto credit

\*Others : Shopping credit, debt collection etc.

### Automobile Warranty business

#### Warranty for car breakdown (for used cars)

\*Others : Overseas warranty business etc.

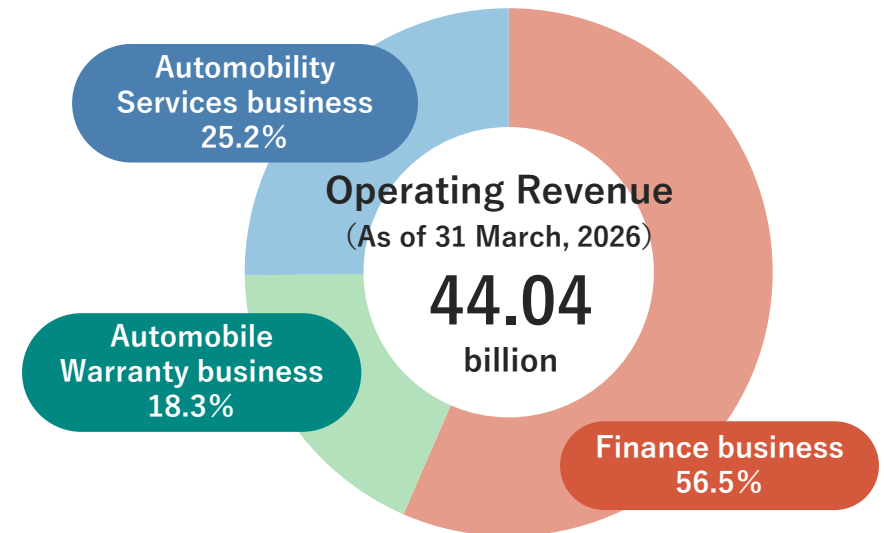
### Automobility Services business

#### Operation and service provision for Membership organization of dealerships and garages

\*Others : automobile wholesaler, software sales,  
auto leasing, automobile subscription service  
and in-house garage, Auto parts sales

## 3 Operating Revenue Composition \*As of 31 March, 2026

By establishing the Car Premium business model,  
we will further expand our three core businesses:  
Finance, Automobile Warranty, and Automobility Services.  
We will complete our Automobility Ecosystem and  
Build a one-of-a-kind **“ONE & ONLY Ecosystem.”**



# Overview of Premium Group ②

## 4 Market Environment

Located in a **huge, stable, and oligopolistic market** environment, enabling us to take on new business challenges based on a **stable foundation**.

### Huge Market

The scale of automobile business market is  
Approx. **JPY 22 trillion**

Details on p.12

### Stable Demand

Used cars are **necessity of life**. Mature Market,  
but demand shows stable growth

### Oligopolistic Market

**Only 3 listed auto loan companies in the market**  
Our share is approx. **14%**

Details on p.17

## 5 Strength

**Stand-alone financing company** • Warranty industry leader • **Recurring revenue** business model

### Stand-alone financing company

\*Finance, Automobile Warranty, Auto Mobility Services

Offering **various services** not bound by the Banking  
Business Act

### Warranty industry leader

\*Automobile Warranty

Developing **automobile warranty market** by  
exploring latent need

### Recurring revenue business model

\*Finance, Automobile Warranty

**Future Revenue JPY67.2 billion** is accounted for  
balance sheet as of March 31, 2026

## 6 Risks and Countermeasures

Applying **appropriate risk hedging** and business maximization through synergies among group companies

### Finance business

- ✓ **Delinquency, Default**  
Risk hedge with insurance in case of default
- ✓ **Fundraising**  
Approx. 90% of receivables are financed by banks.  
We are responsible only for the guarantee.

### Automobile Warranty business

- ✓ **Warranty Repair Cost**
  - Reducing cost price by procuring automobile spare parts **from subsidiary companies**.
  - Reducing repair cost by repairing at our **network of garages**

### Automobility Services business

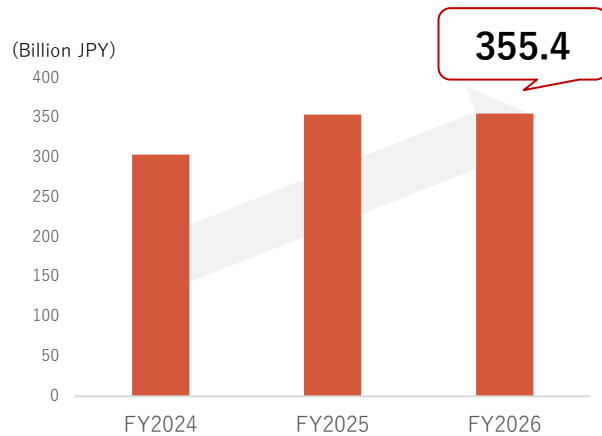
- ✓ **Sales of collected delinquent debt vehicles**  
Supplied by finance business unit
- ✓ **To cope with weakening of SMEs in the automotive market**  
**Organizing multiple SMEs** to compete major automotive companies

# Overview of Premium Group ③

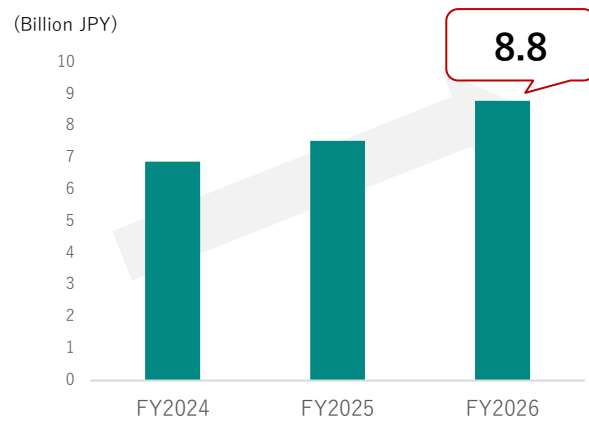
## 7 KPI · Business Performance

Continued steady growth in all indicators. Further growth is expected in the mid- to long-term.

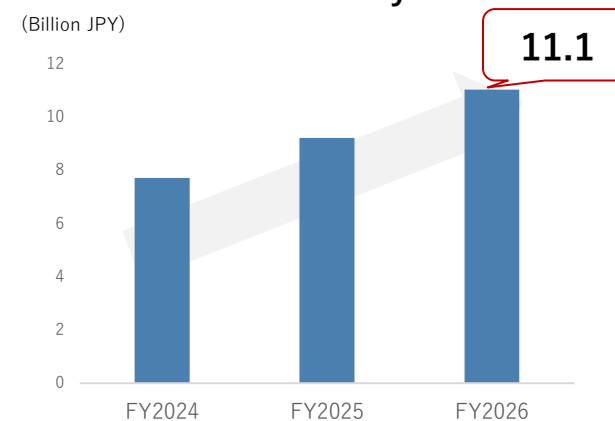
Total volume of new loans



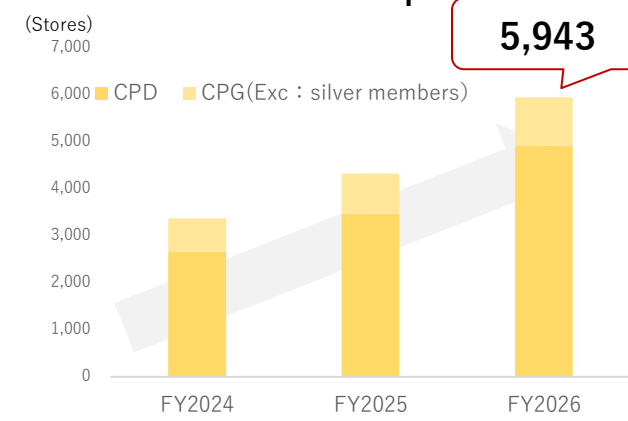
Total volume of automotive warranties



Operating income of auto mobility service

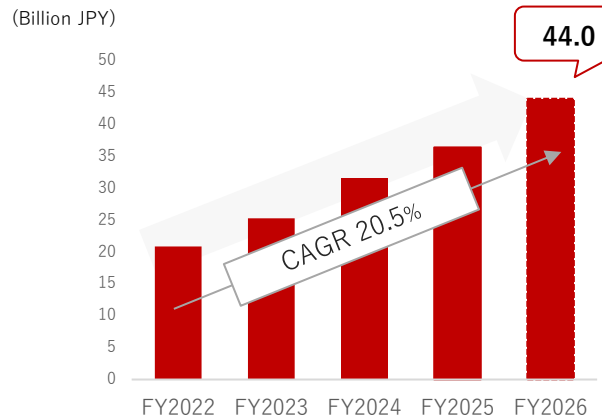


The Number of Car Premium Club memberships

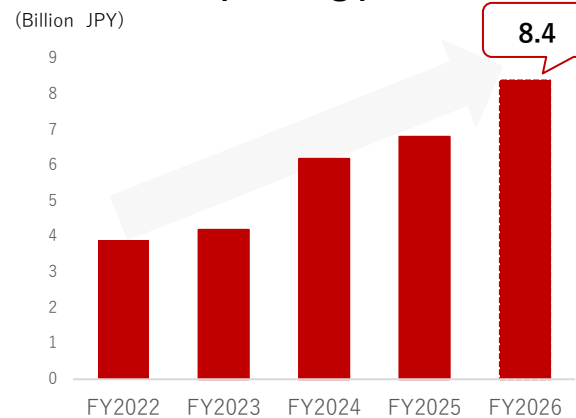


\*Due to the implementation of the membership fee price revision in Oct 2023, some CPD Gold members are withdrawing their membership.

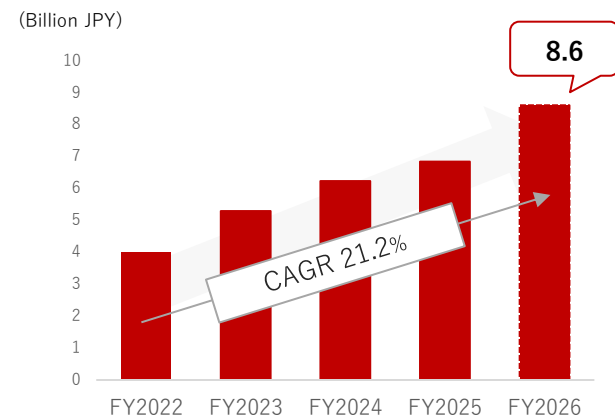
Operating revenue



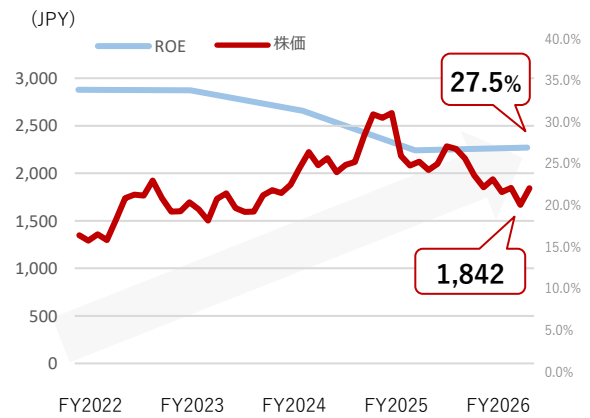
Operating profit



Profit before tax



Stock price/ROE



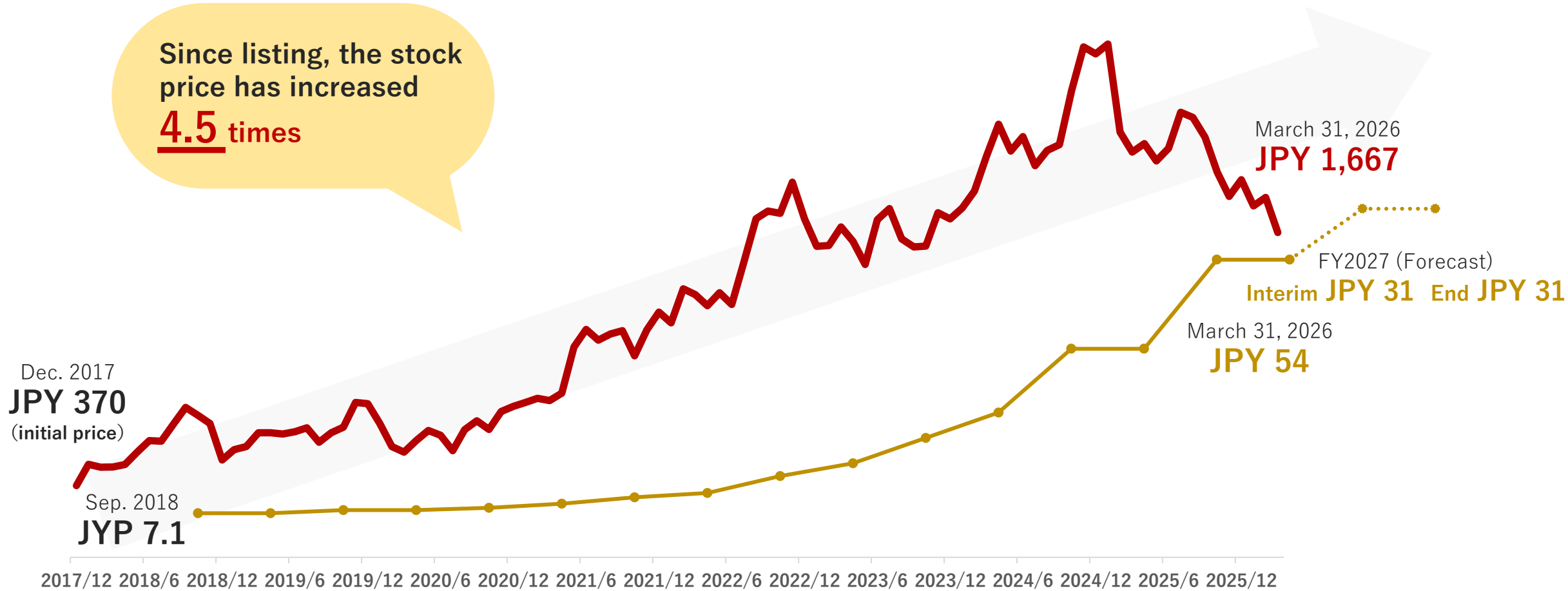
Note: Due to a change in accounting policy, a portion of operating revenues has been reclassified in the fiscal year ended March 31, 2023.

# Overview of Premium Group ④

(based on closing price)

## 8 Company Stock Price and Dividends

Since listing, the stock price has increased **4.5 times**



# 2. Company Information

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# Group organization with more than 20 companies in Japan and overseas

- Centered on three business units, we are developing our business in a group structure of more than 20 companies in Japan and overseas.

Leading our company as the founder with abundant financing and mobility industries experience



**Yohichi Shibata**  
President and CEO

1982	Joined Sato Shoji Corp.
1985	Joined APLUS Co., Ltd.
2003	Joined IDOM Inc.
2007	<b>Appointed as President and CEO of Premium Co., Ltd.</b>
2016	<b>Appointed as President and CEO of Premium Group Co., Ltd.</b>

## Premium Group Co., Ltd.

VALUE Co., Ltd.

In-house education and training organizations

Premium Asset Management (Thailand) Co., Ltd

Consulting business, warranty product development business in Thailand

## Finance business Unit

### Premium Co., Ltd.

Operation and supervision of credit financing business centered on auto credit

#### CENTRALSERVICER CORPORATION

Debt collection, Collecting delinquent debt vehicles,

#### Eastern Commercial Leasing p.l.c. \*

Automobile financing business and automobile warranty business (Listed on the Stock Exchange of Thailand)

#### CIFUT (株) \*

Development and sales of automobile-related IoT devices such as remote-control device

#### Etomo Financing Corporation \*

Consumer finance business

## Automobile Warranty business Unit

### Premium Warranty Services Co., Ltd.

Operation and supervision of automobile warranty business

#### Premium Service (Thailand) Co., Ltd

Auto repair business and automobile warranty business in Thailand

#### PT Premium Garansi Indonesia \*

Automobile warranty business in Indonesia

#### Premium Warranty Services Philippines, Inc. \*

Automobile warranty business in Philippines

## Auto Mobility Services business unit

### Premium Mobility Services Co., Ltd.

Operation and management of mobility service business

#### PLS Co., Ltd.

Automobile leasing business for individual customers

#### Premium Soft Planner Co., Ltd.

Development and sales of automotive related management software

#### Premium Auto Parts Co., Ltd.

Supplier of group companies related to auto parts

#### Car Premium Co., Ltd.

Development and promotion of membership organizations for mobility providers and garages

#### PAS Co., Ltd.

Automobile maintenance business, automotive repair/paint business

# Description of Business

- We offer **comprehensive auto mobility services** built around our three core business segments.
- Increasing the competitive advantage of each business by leveraging business synergies within our group

## Business & Synergies

### 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

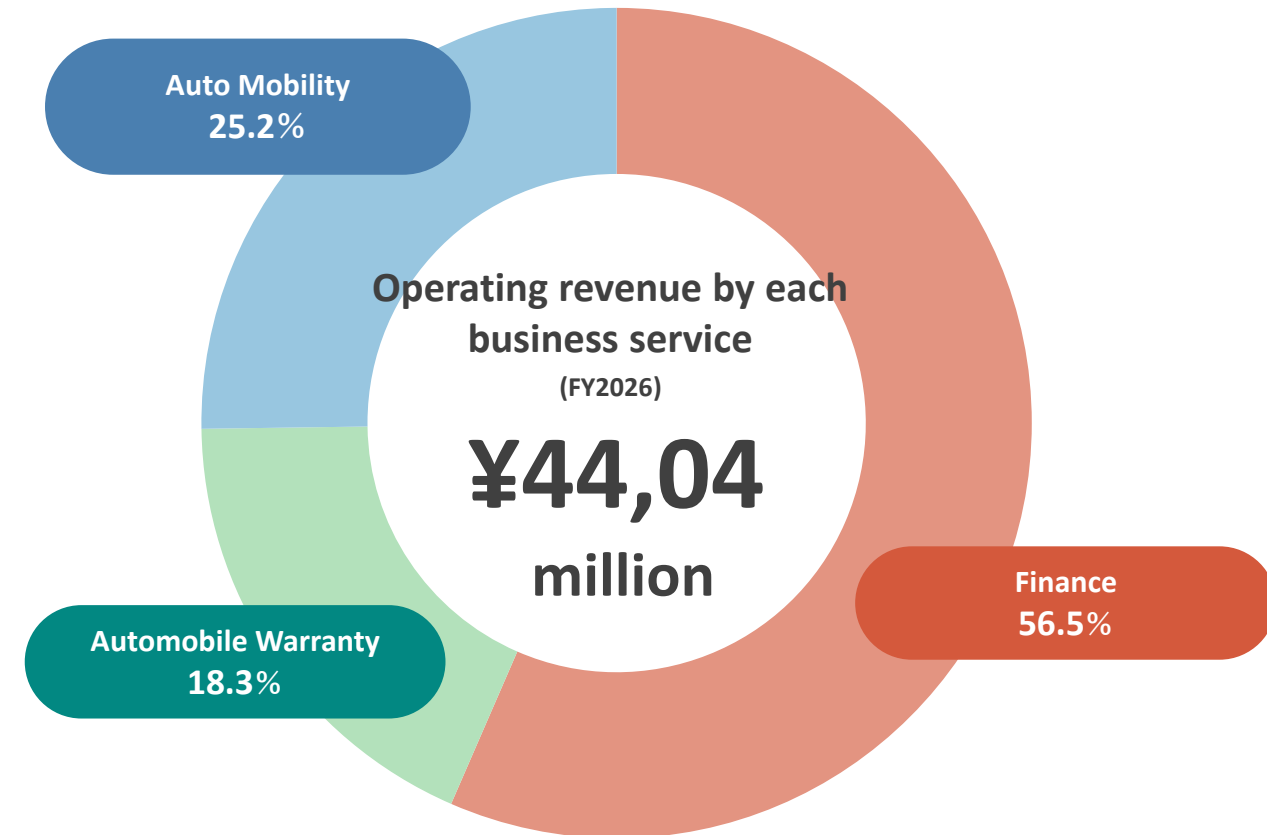
#### Main business

- 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



# Stable growth since founding

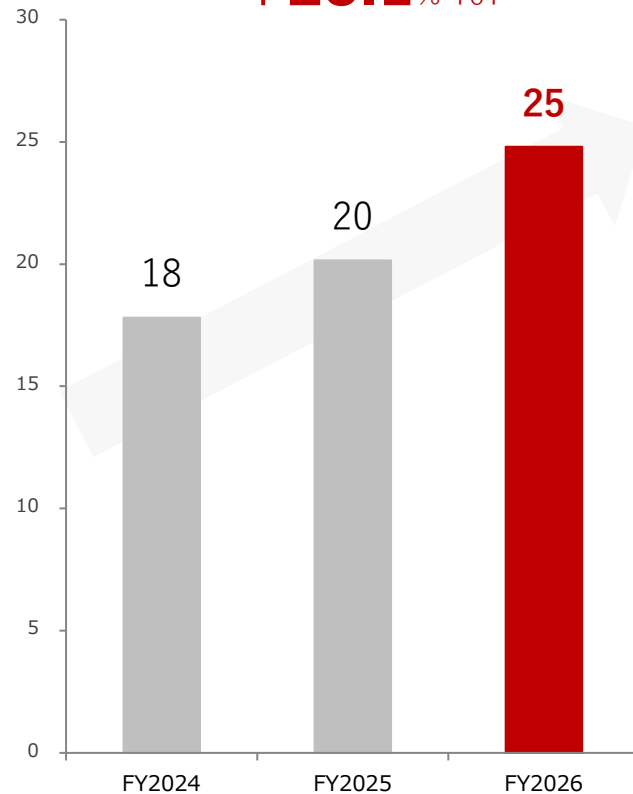
- Finance business and breakdown warranty business are asset businesses and thus stable earnings are recorded.
- Auto Mobility Services as new business unit will show great expansion based on “fee business”.

## Finance

### Operating Revenue

(billion of JPY)

**+23.1% YoY**

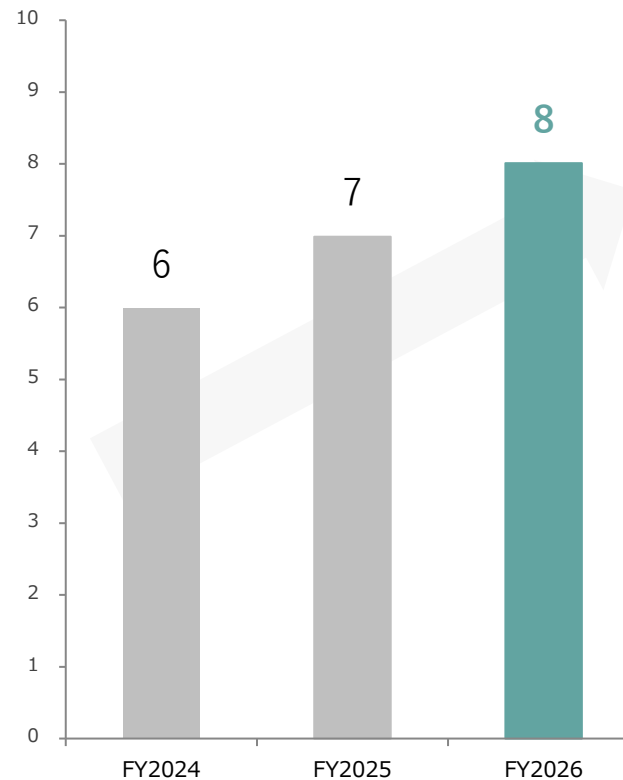


## automobile warranty

### Operating Revenue

(billion of JPY)

**+14.7% YoY**

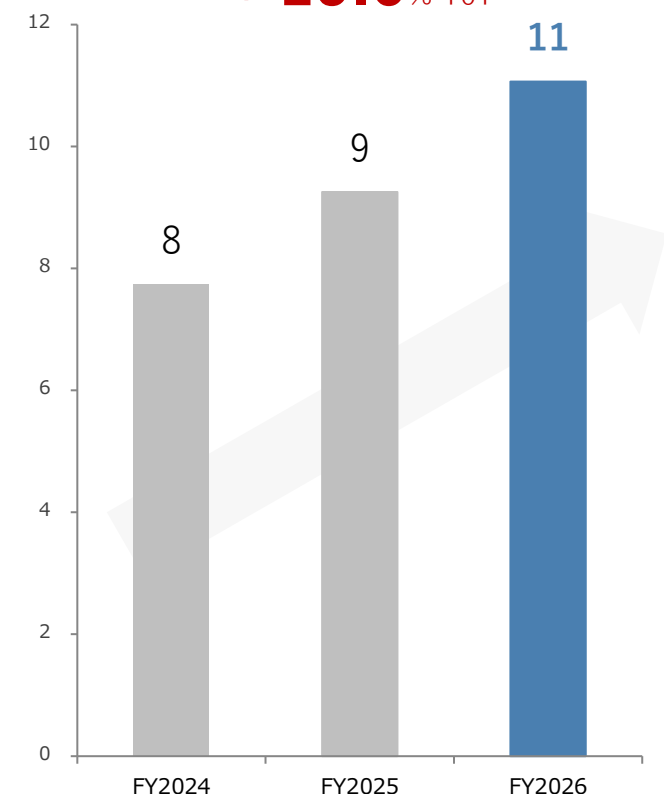


## Auto Mobility Services

### Operating Revenue

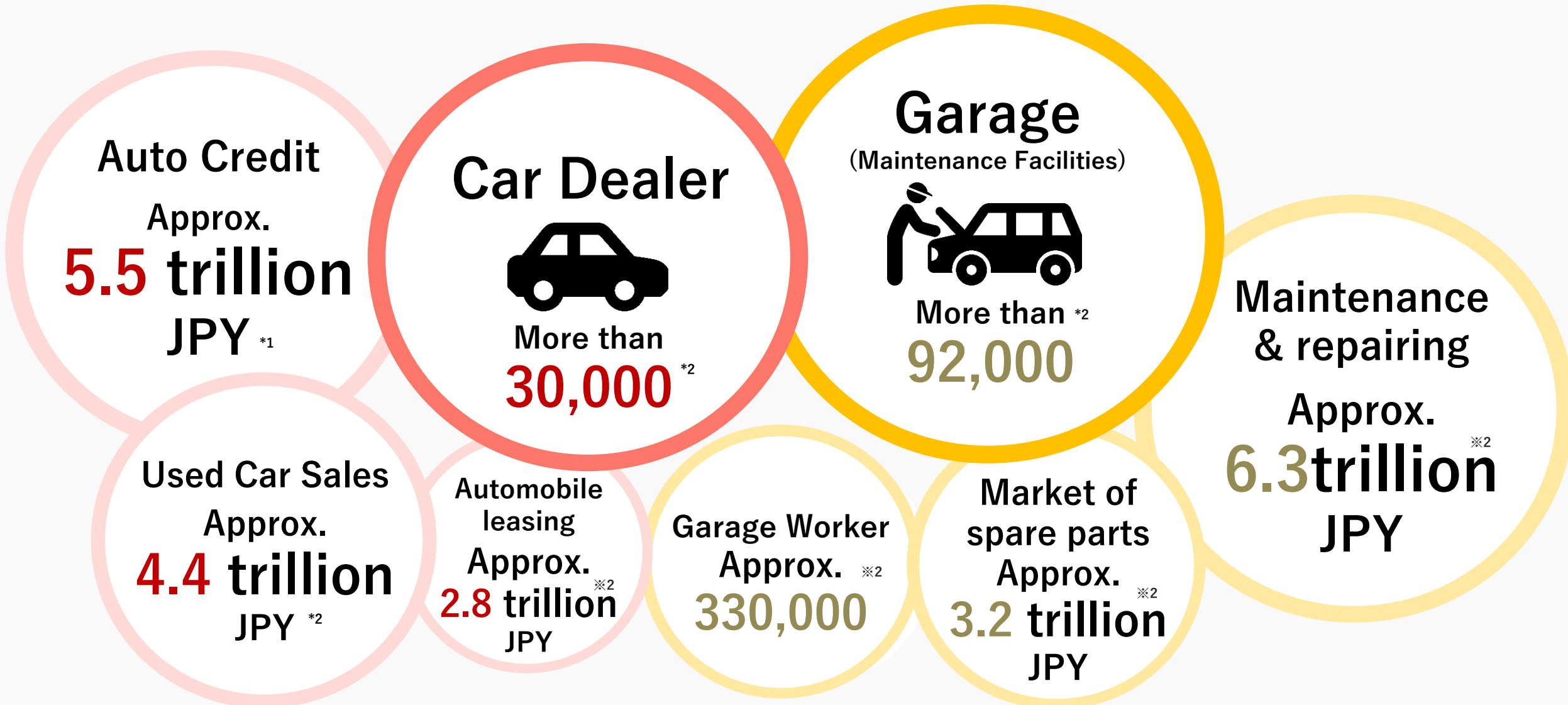
(billion of JPY)

**+19.6% YoY**



# Market size and our business area

- Capitalizing on the expansive automotive sector to strengthen our core business and foster new ventures.



\*1. Reference from Japan Consumer Association "credit statistics in Japan 2024"

\*2. Reference from Yano Research Institute Ltd. "Data of after market of automobile 2025"

## 3. Summary of Each Business

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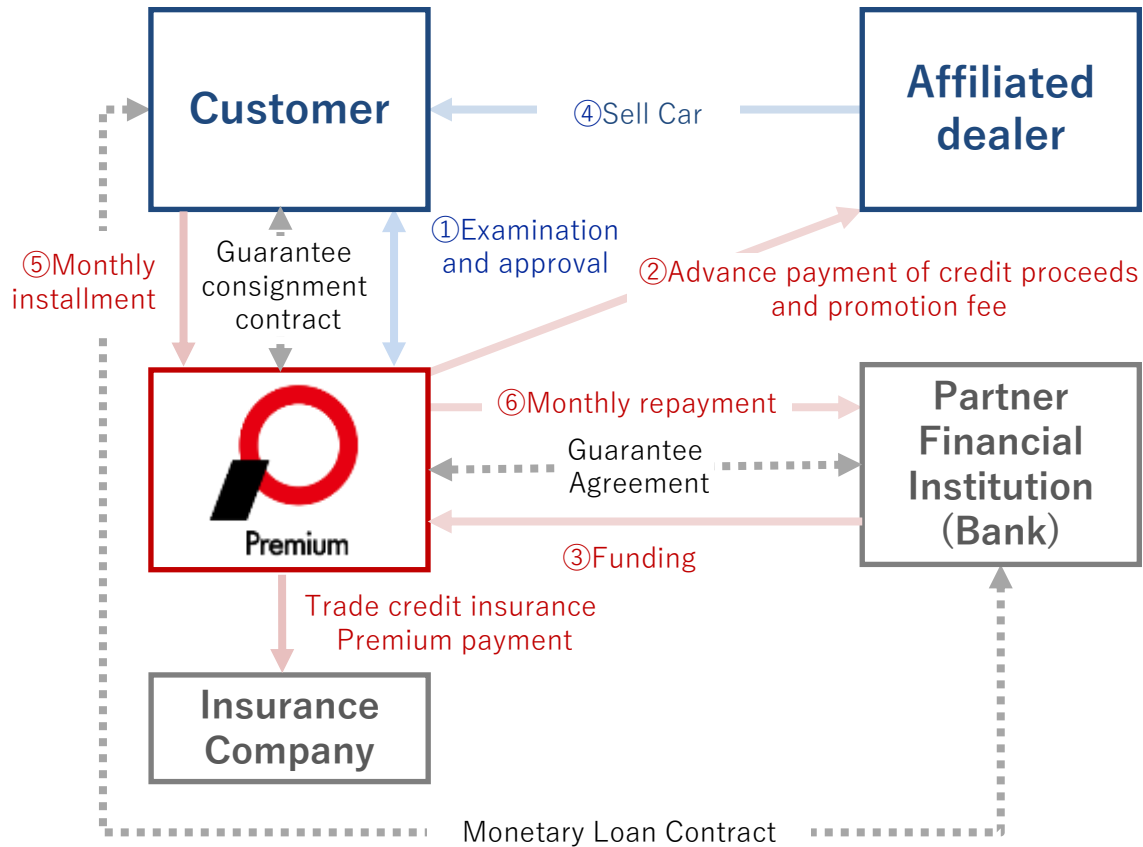
- |                                      |      |
|--------------------------------------|------|
| 3-1. Finance Business                | p.13 |
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## ■ Expanding our business with specializing in “auto credit for used car”

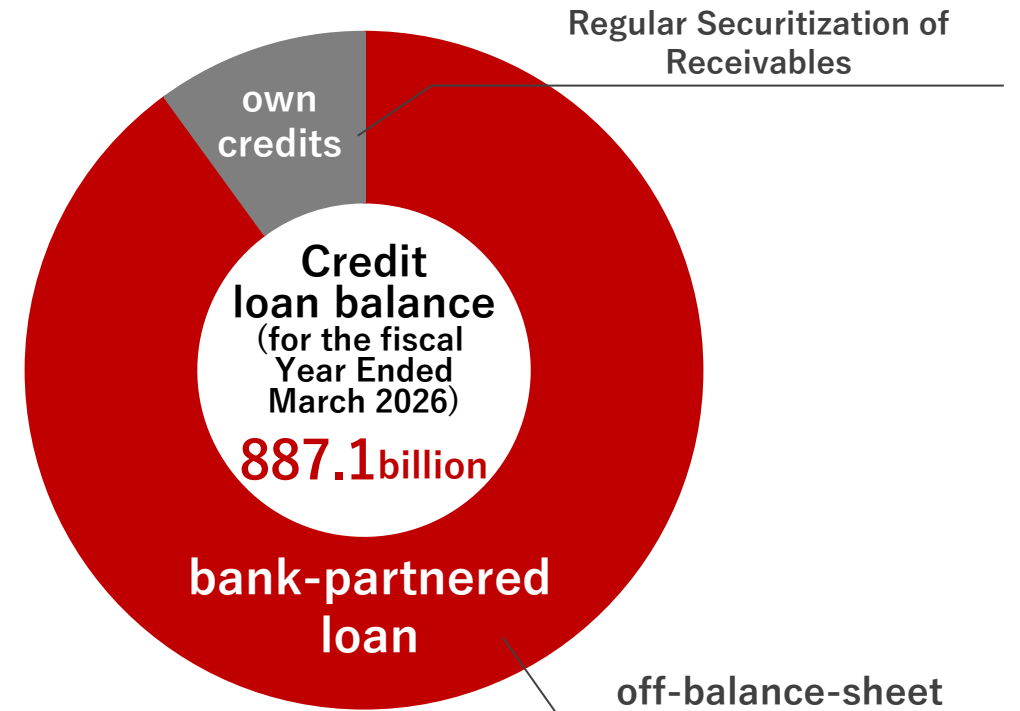
### Business structure of auto credit (bank-partnered loan)

Bank-partnered loan model is adopted\* Funds provided by bank  
Joint guarantee, screening, and collection by us



### Funding methods

Achieved balance sheet minimization through off-balance sheet treatment of receivables, driven by a partnership loan-based funding strategy

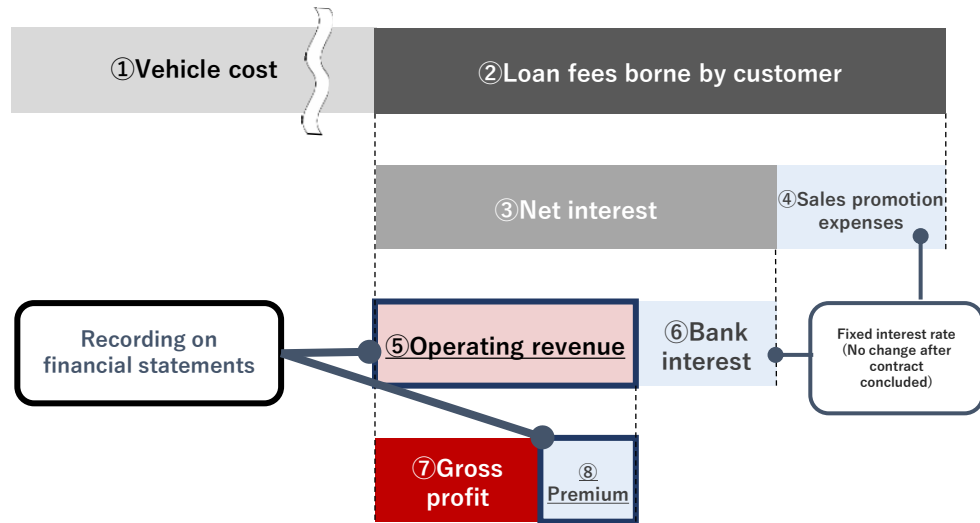


※We handle claims that do not meet bank-partnered loan criteria using our own credits, but these are not necessarily high-value, corporate, or otherwise credit-restricted claims.

■ Auto Credit is a **stock-type business**

## Image of Earnings

Due to the cost structure that does not assume "low interest rates",  
**Resistant to the risk of interest rate fluctuations**



Note: The diagram above does not show the exact amounts/flows of amount in the transactions, as this was created to show the concept of our revenue recognition, as well as deductions from credit commission paid by our customers, in our collaborative loan transactions.

## Interest rates for funding auto loans

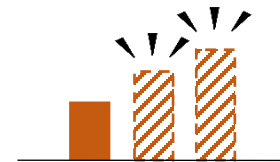
Rising interest rates is little no impact

> Loans **under contract**



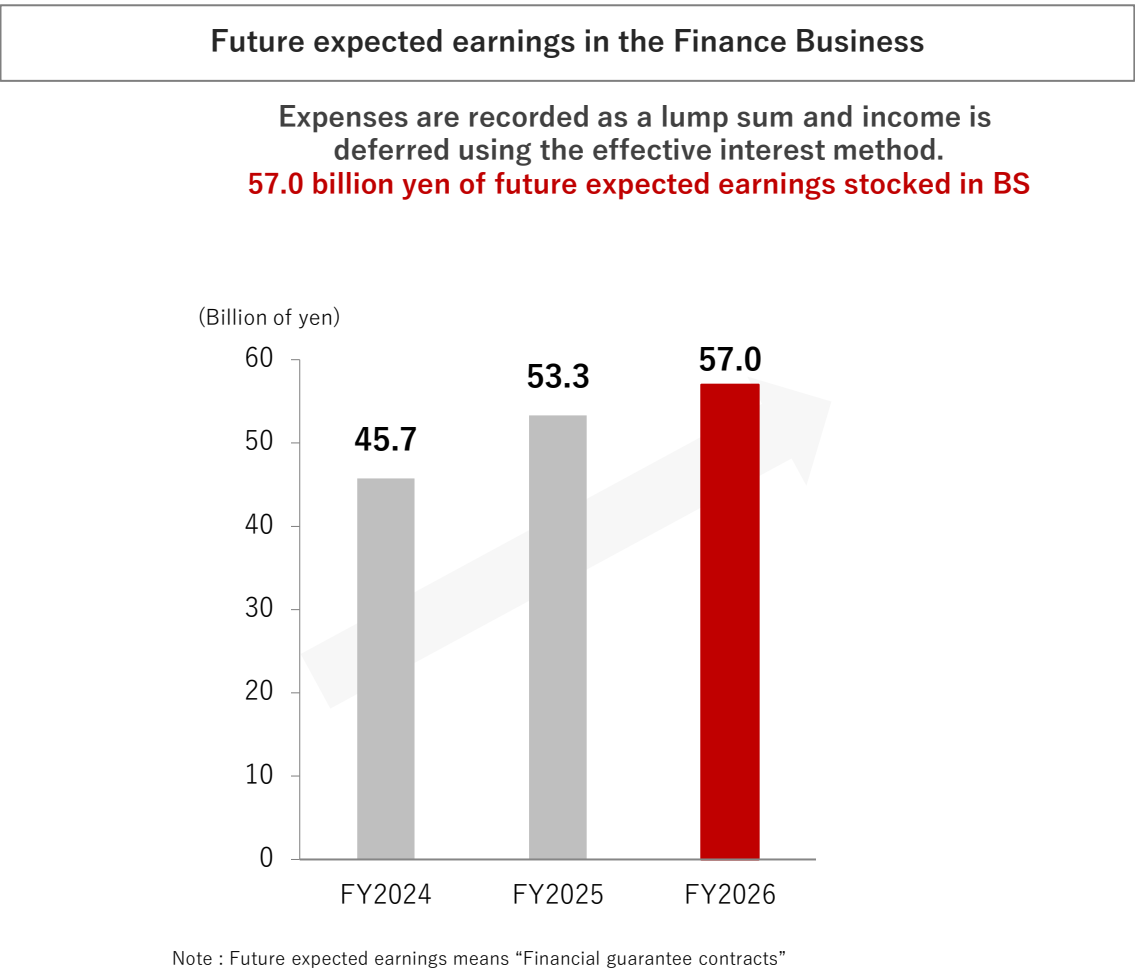
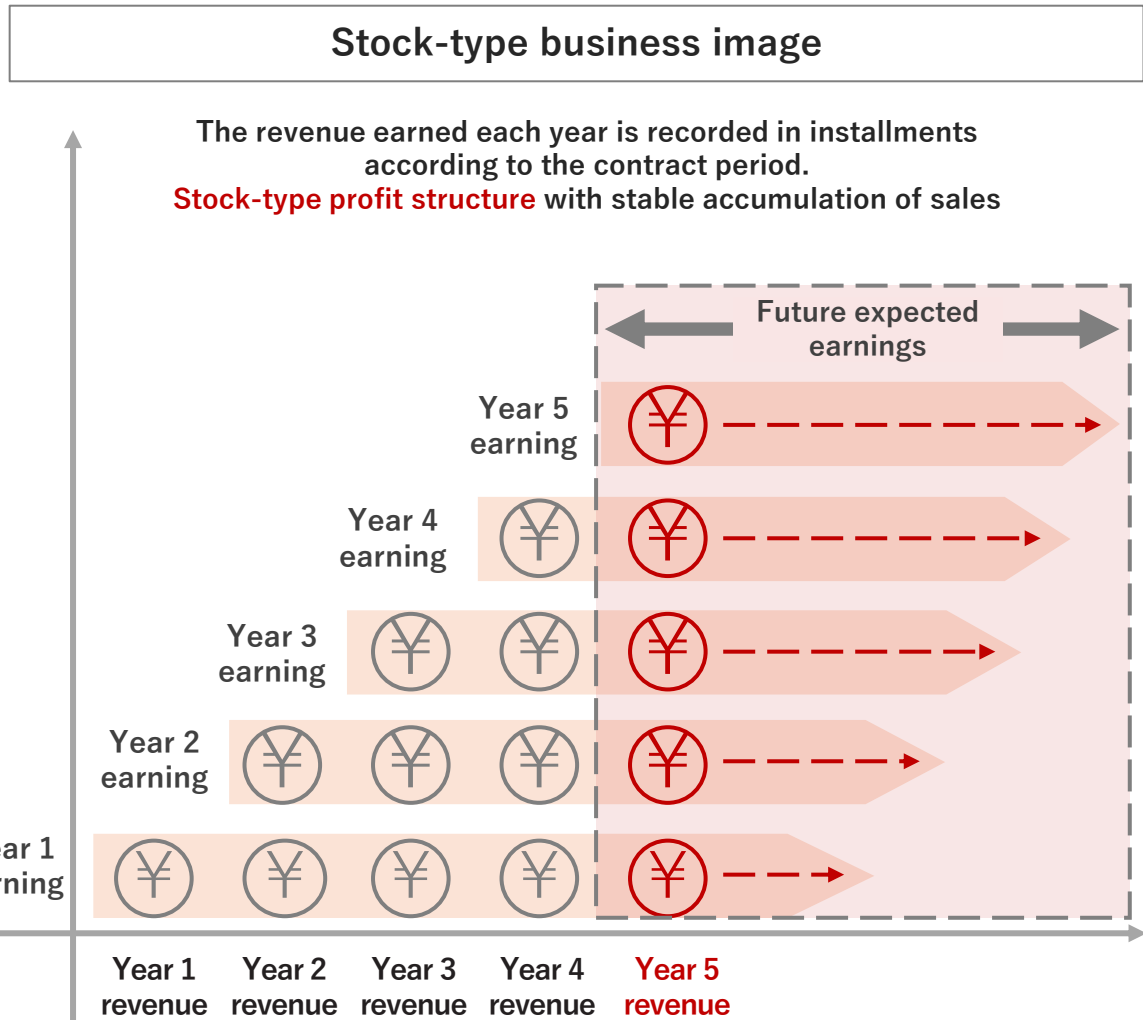
**Fixed rates** for both funding and loans → **No impact**

> **New** loans to be contracted



**Agilely pass on higher interest rates** → **Little to no impact**

- Auto Credit is a **stock-type business**
- Sales deferred over multiple years (average 5 years)



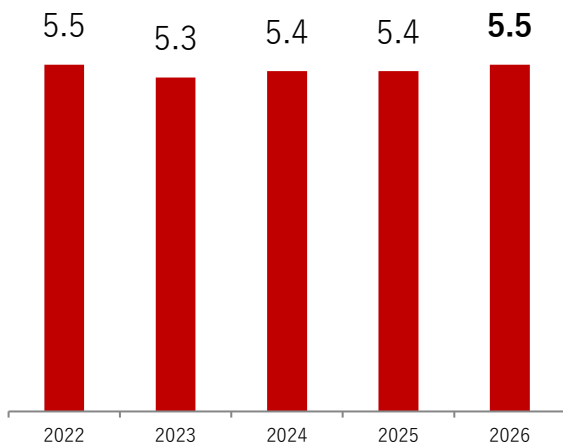
- Demand for used cars remains stable, as they are essential to consumers' daily lives.
- Quite **high barriers** to entry to the auto credit market.

## Market Environment

- Used car registrations declined due to Covid-19 Pandemic 2020, but have been **gradually recovering since the beginning of 2023 and will remain flat**
- Although the number of credit extensions decreased, As the performance of cars improves, the unit price increases and the amount of credit extended stays the same.
- Used cars are strongly considered a necessity of life, ensuring **stable demand**.

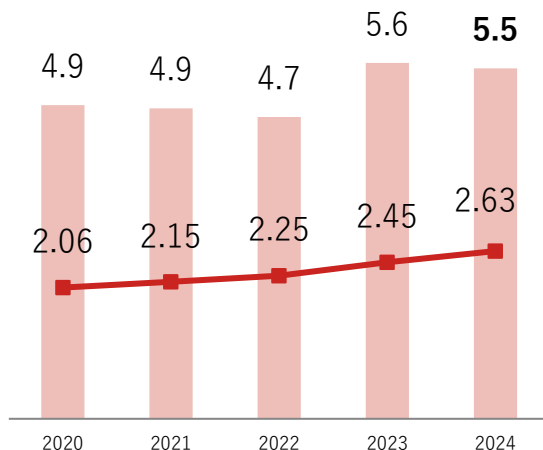
### Trend in the number of registered used cars

(Million units)



### Auto Credits Amount of credit and unit price

— Credit supply and amount (trillion yen)  
 — Unit price of credit (million yen)



## High Barriers to Entry

- **Large amounts of capital is required** advance payment on behalf of a third party and so on.
- **A license based on Installment Sales Act is required** to start this business.
- After our establishment, there has been **no new market entry** by major corporation.

Player in the market

Listed company

**3** companies

New player in the market (in the last two decades)

New player

**1**

Premium Group Only

Premium Group share among the 3 listed companies

Strong potential for our further growth in the market

Approx. **15%**

PG market share

2007/11

2025/3

- Notwithstanding that it is hard to differentiate automobile loan product superiority, our speedy market share growth has achieved by cross-selling with other products which can be sold by a **stand-alone financing company** like us.

	Competitors	Premium Group												
Organization	<p><b>Bank-affiliated</b></p> <p>It is under the umbrella of a bank, its fundraising power is stable, and the number of years it has been in business is long. High market recognition Due to laws and regulations, Limited scope of service provision</p>	<p><b>Stand-alone</b></p> <p>Offering various services not bound by the Banking Business Act ※Various services and products : services for used car dealers (automobile warranty, sales of automobile spare part and software, brokerage new vehicle sales)</p>												
Products	<p>In the finance business, other companies operate <b>multiple businesses besides auto credit</b></p>	<p><b>Specializing in auto loan with extensive automotive industry experience</b></p> <div style="border: 1px solid black; padding: 5px; display: inline-block; margin-bottom: 10px;"> <p>No.1 player in the auto credit market*1</p> </div> <table border="1"> <caption>Credit Ratio Comparison</caption> <thead> <tr> <th>Company</th> <th>Auto credit ratio (%)</th> <th>Other credit ratio (%)</th> </tr> </thead> <tbody> <tr> <td>当社</td> <td>~90</td> <td>~10</td> </tr> <tr> <td>A社</td> <td>~10</td> <td>~90</td> </tr> <tr> <td>B社</td> <td>~15</td> <td>~85</td> </tr> </tbody> </table>	Company	Auto credit ratio (%)	Other credit ratio (%)	当社	~90	~10	A社	~10	~90	B社	~15	~85
Company	Auto credit ratio (%)	Other credit ratio (%)												
当社	~90	~10												
A社	~10	~90												
B社	~15	~85												

Notes: 1. Automobile credit rates is the rate made up the revenue of installment credit, individual intermediation of credit purchases and credit guarantee.  
\*1, Based on the financial year ending March 31, 2025, and prepared by our results presentation materials

■ Developing nationwide sales network and enhancing efficiency through **online and offline** sales strategy

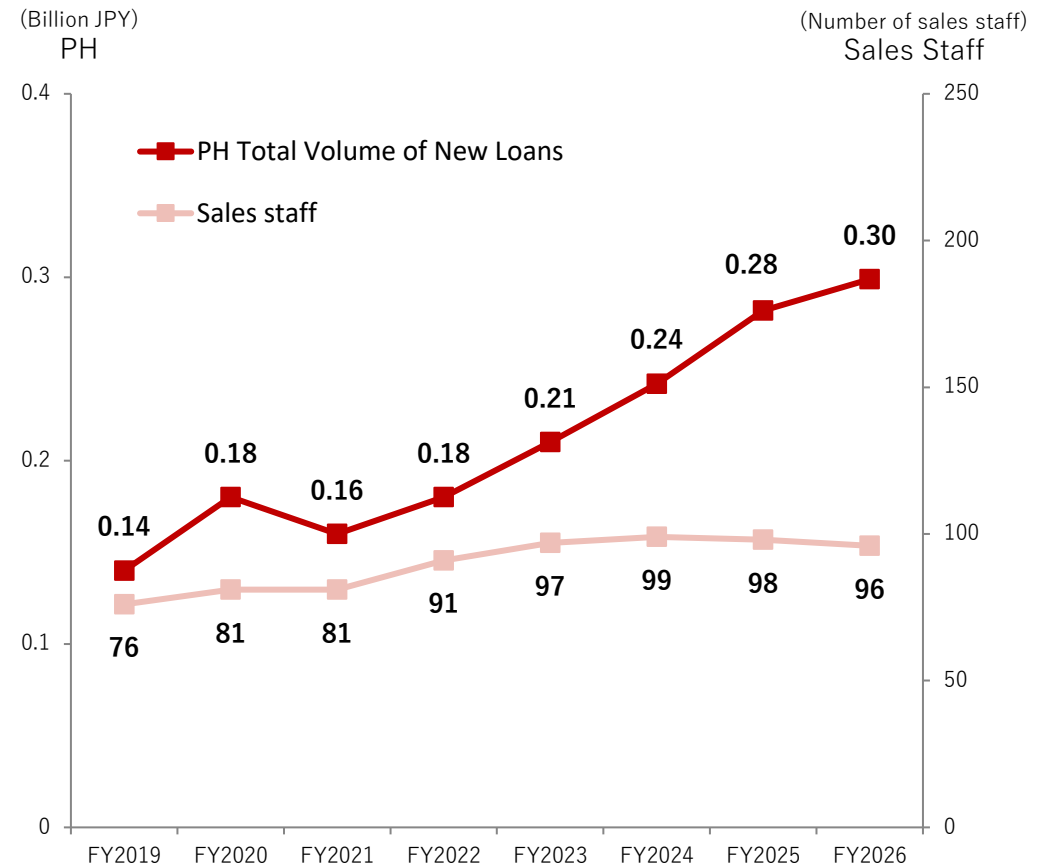
Sales Strategy

In the **retention strategy** of the paid membership organization Car Premium Club,  
Comprehensive provision of automotive-related services

	forte
<b>Sales Structure</b>	<ul style="list-style-type: none"> <li>Organize car dealers and garages → Establish a nationwide service provision system Car Premium Dealers: 3,468 companies Car Premium Garages: 858 stores</li> <li>Face-to-face sales and non-face-to-face sales (telephone business negotiations) Adopt a hybrid sales system that combines → Efficient approach to existing, unoperated, and untapped destinations</li> </ul>
<b>Versatile service Line-up</b>	<ul style="list-style-type: none"> <li>In all scenes of car life, from car selection to sale Car Premium Club services available → Solving Automobile-Related Problems with the Premium Group</li> </ul>
<b>online conjugation</b>	<ul style="list-style-type: none"> <li>Our service site for end users “Car Premium for all your car needs“ Utilize a portal site for Affiliated dealer → Easily use the service anytime, anywhere → End users, car dealers and garages connecting</li> </ul>

The total sales volume of new loans per salesperson

Achieved increase of sales volume by increasing monthly transaction volume PH(per head) and the number of sales staff

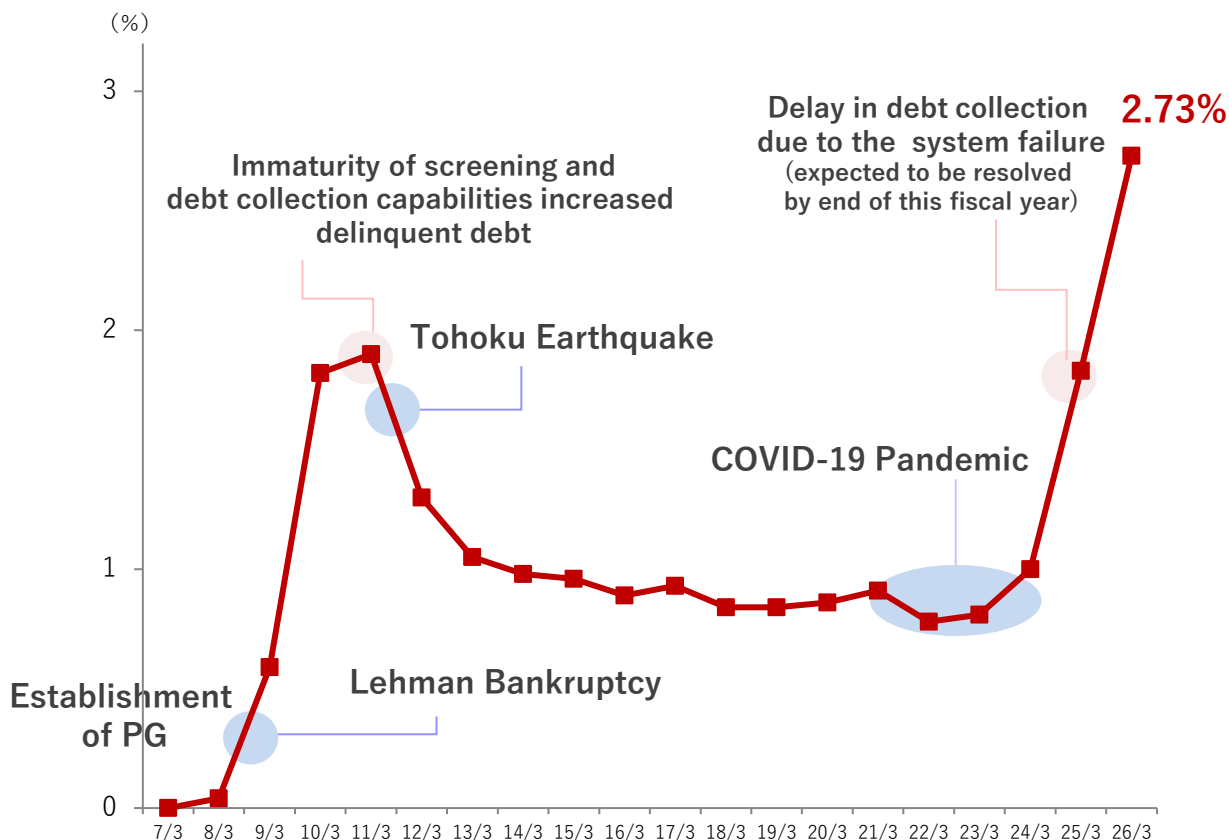


\*PH refers to the average monthly auto transaction volume per auto sales staff.

- Ratio of **delinquent loan** is well managed through appropriate customer follow-up

## Delinquency rate

The 2008 Financial Crisis , Tohoku Earthquake(2011)  
 COVID-19 Pandemic(2020)  
 Minimal impacts during economic recessions



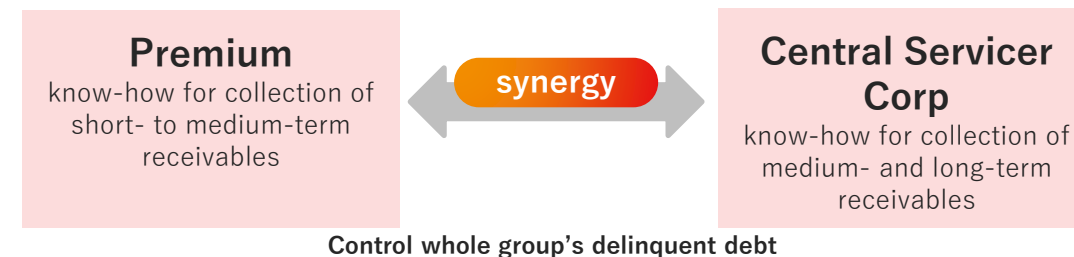
Note: "Delinquency rate" refers to the total amount of receivables that are more than 3 months in arrears and special loan receivables (with judicial intervention), expressed as a percentage of the loan receivables at the end of the period.

## Features of auto loan receivables

- The receivables are made small amount, risk-diversified, and shorter-term  
 (Average payment term : 5 years)
- Unlike credit cards, additional credit limit monitoring is not required. Hence, credit monitoring costs are generally low.

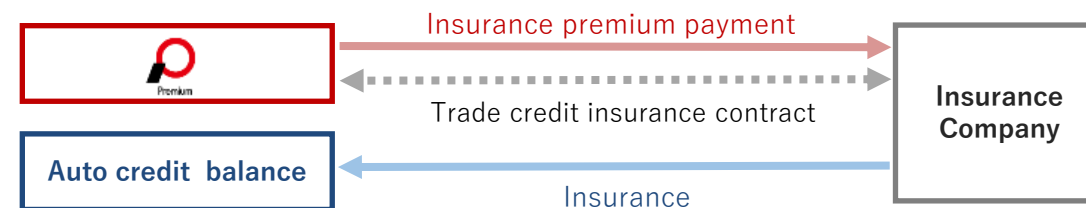
## Group-based debt collection

- Collaboration leads to curtailment of our group's delinquent debt



## Get insurance and be prepared for default

- Even in an economic downturn, there is no need to increase the allowance for bad debts.
- Equalize default costs



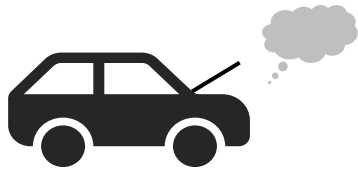


## 3. Summary of Each Business

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- A service that Warranty Service in the event of a spontaneous breakdown of a car



### Sudden malfunction or spontaneous failure

Unable to open or close power windows...  
The sliding door does not close on its own...  
Air conditioner stopped working...

Sudden incurring of repair costs



If you use our warranty service,  
We guarantee the cost of repairs "free of charge"

Subscribe when purchasing home  
appliances, etc.  
Car version of warranty service



Responding to Accidents  
Different from "car insurance"



Private Label Products  
Premium's Automobile Warranty

Top market share in  
the industry

カープレミア 故障保証

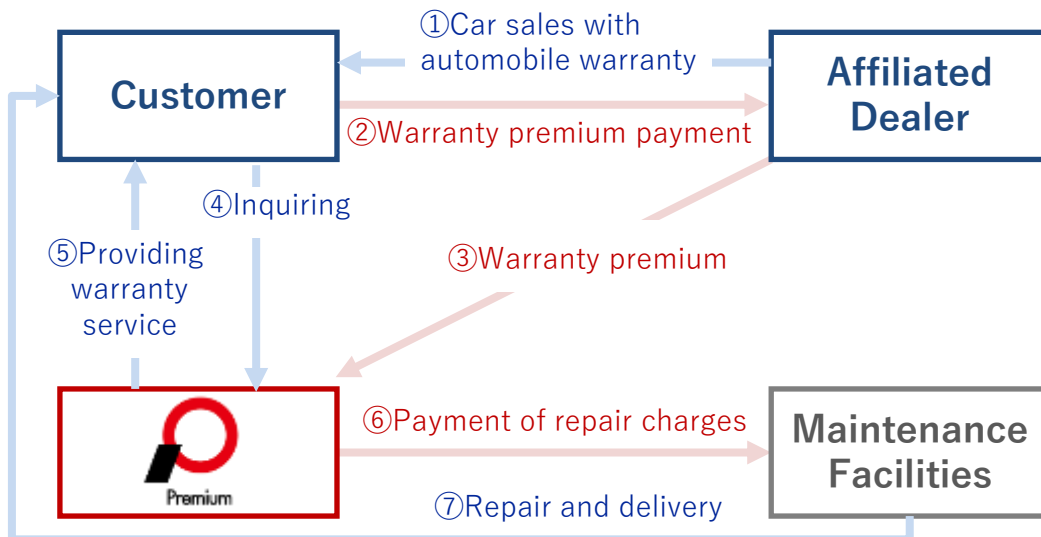


## ■ Expanding Automobile Warranty business (mainly “used car warranty”) in Japan and overseas

### Structure of Automobile warranty

Unlike “Automobile insurance” which covers accidents, Automobile warranty covers **spontaneous breakdowns**.

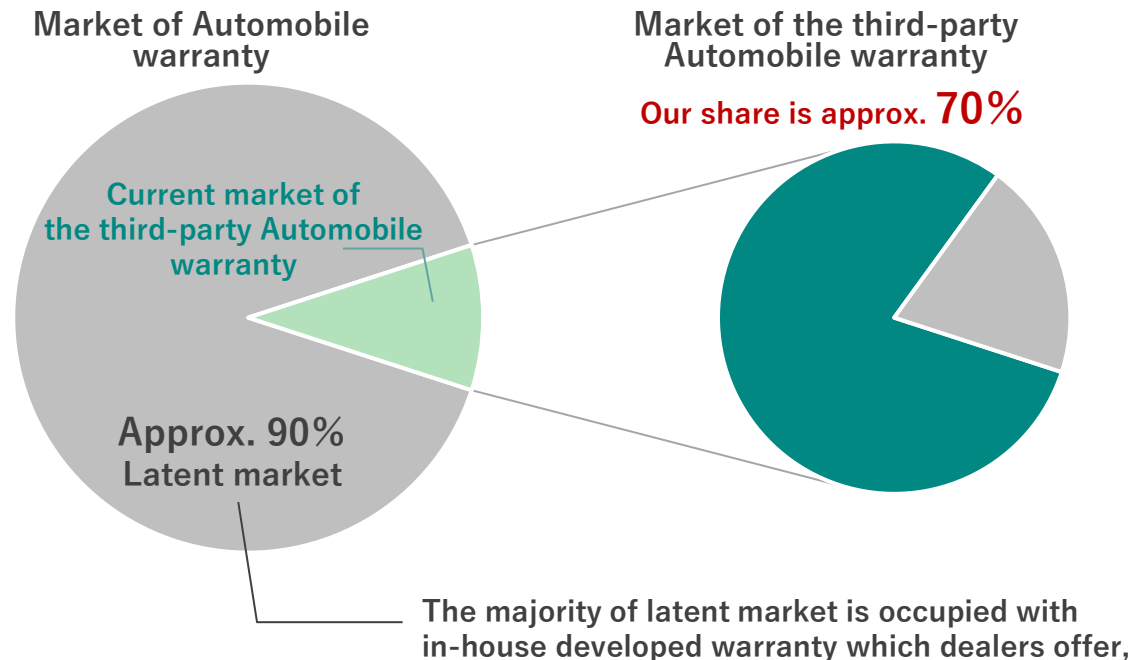
	insurance	Warranty
Target	Sudden, accidental and external damage	Spontaneous breakdown occurred under normal use
Payment	lump-sum payment /installment payment	Lump-sum payment
Advantages for customers	receive insurance money	Free repair service



### Market share

**Holding a dominant share in the third-party Automobile warranty market.**

Automobile warranty is directly linked to used car retail market trends because the warranty application can be made either at cash purchases or through other credit company service



# Automobile Warranty Business -Summary

- The accumulated number of Automobile warranty contract is approx. **2.0** million.  
Expanding our presence in the market with our own brand.

## Advantages of Automobile warranty

### Customers (end users)



Nationwide repair available  
at our partner shops



Avoid sudden payments  
when a breakdown occurs

### Affiliated Dealers (used car dealers)



Earn a sales promotion fee  
as additional revenue.



Driving long-distance  
car sales indirectly



Outsourcing customer  
support and repairs

- ☑ Even if the dealer goes bankrupt or closes, the warranty contract with our company remains **valid**, ensuring customers **peace of mind** throughout the warranty period.

## Main Products

- ☑ Together with proper products, OEM products and partnership products in cooperation with major companies such as Recruit.

### House Brand Product

Proper

**Premium's Warranty**

(offering to Premium's Affiliated dealers)

**Car Premium's Warranty**

(offering to Car Premium Dealers)



OEM supply of our house brand products  
to automotive companies

OEM

Providing optimal solutions  
tailored to **corporate needs**  
Ex : Car Sensor After Warranty

カーセンサー

■ Containment of cost and developing market through pricing strategies with PG group synergies

	Competitors	Premium Group
Feature	Latecomers	<p><b>No.1</b> market share</p> <p><u>Enormous amount of claim data</u></p> <p>※The accumulated number of warranty contracts is approx. over <b>2.0</b> million</p>
Repair Service	Outsourcing	<p>Assign our network garages to cope with warranty claims so that <b>our subsidiaries provide automobile parts if applicable</b></p>

## Repair Cost Reduction

- 1 Repair at the **Car Premium Garage (CPG)** or Group's affiliated maintenance facilities network
- 2 Use of the **Group's repair parts**  
 → **Cost containment**



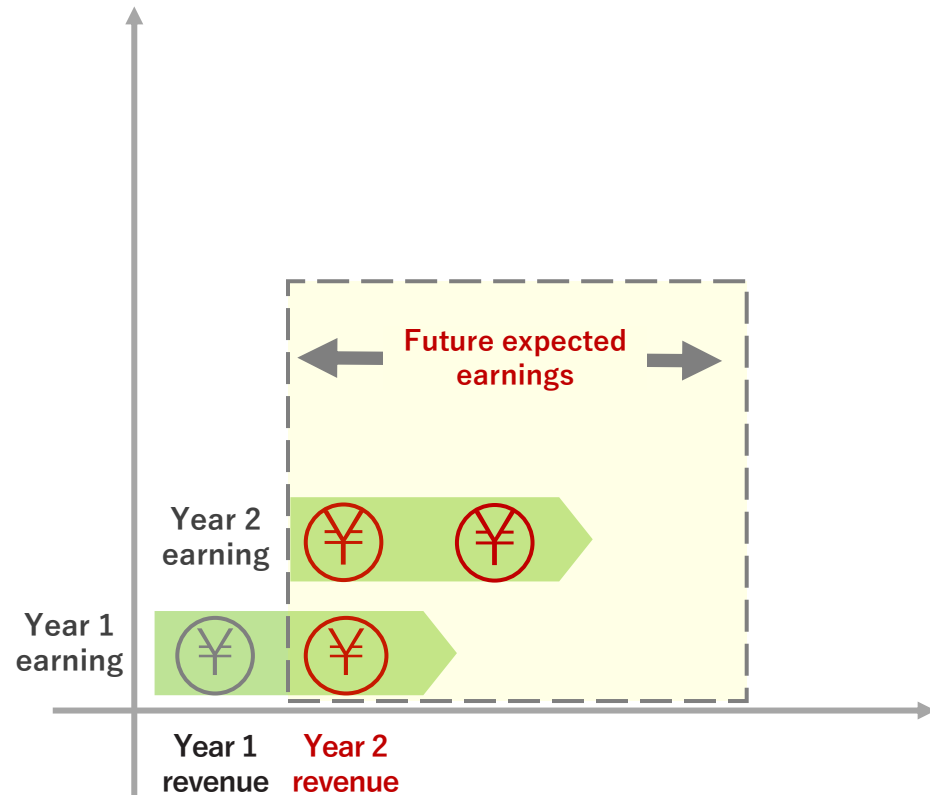
# Automobile Warranty Business -Special Features(Accounting)

- Receiving warranty payment in advance and **deferring revenue**
- **Stable** cash position and profitability

## Image of recurring revenue business model

The revenue earned each year is recorded in installments according to the contract period.

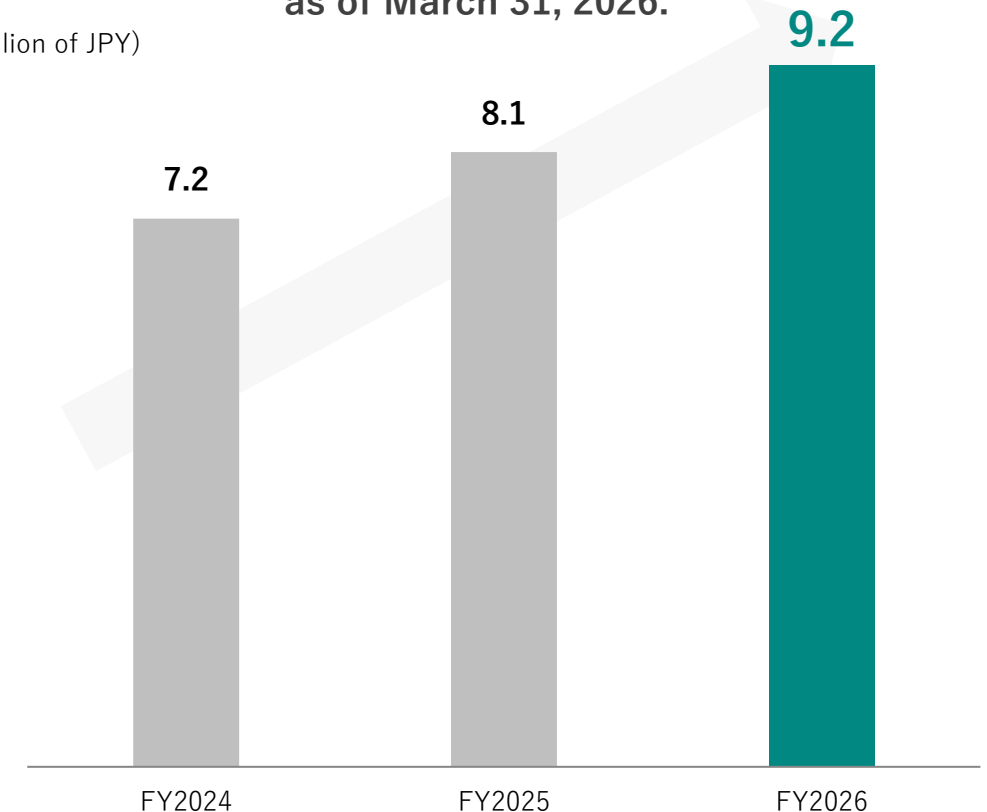
**Stock-type profit structure with stable accumulation of sales**



## Future expected earnings in the Automobile Warranty

**JPY9.2 billion stocked on B/S**  
as Future expected earnings  
as of March 31, 2026.

(Billion of JPY)



(Note)Future expected earnings means "warranty unearned income"



## 3. Summary of Each Business

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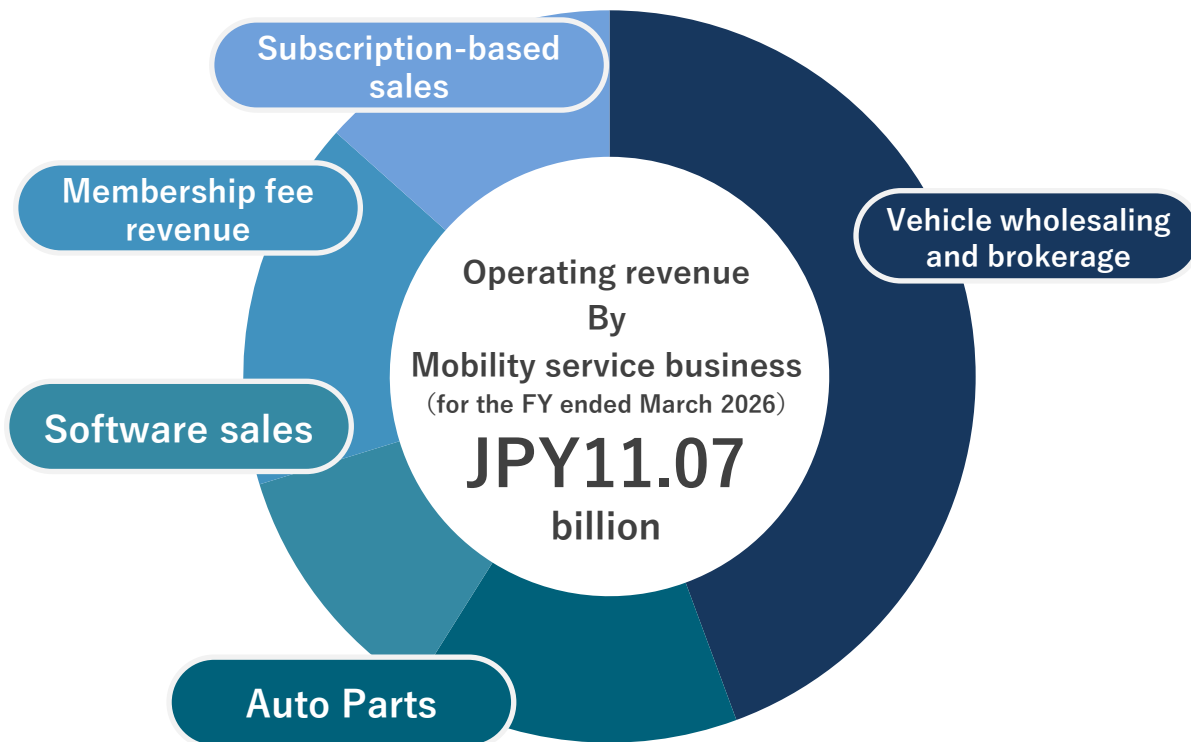
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- 3-4. Overseas business development p.31

# Auto Mobility Services Business -Summary

- Our auto mobility service is a service to bring “Premium” car life to our loyal customers together with dealers and garages

## Portfolio by Services

Along with the expansion of four major services,  
Focusing on the development of services for Car Premium Club member  
and new businesses



### Vehicle wholesaling and brokerage

Sales of salvage vehicles and new car to Car Premium Club

### Auto Parts

Through a parts trading company, we sell recycled, rebuilt, and new external parts to automobile dealers and automobile maintenance facilities in our Maintenance facility network

### Software sales

Sales of software for garages

### Membership fee revenue

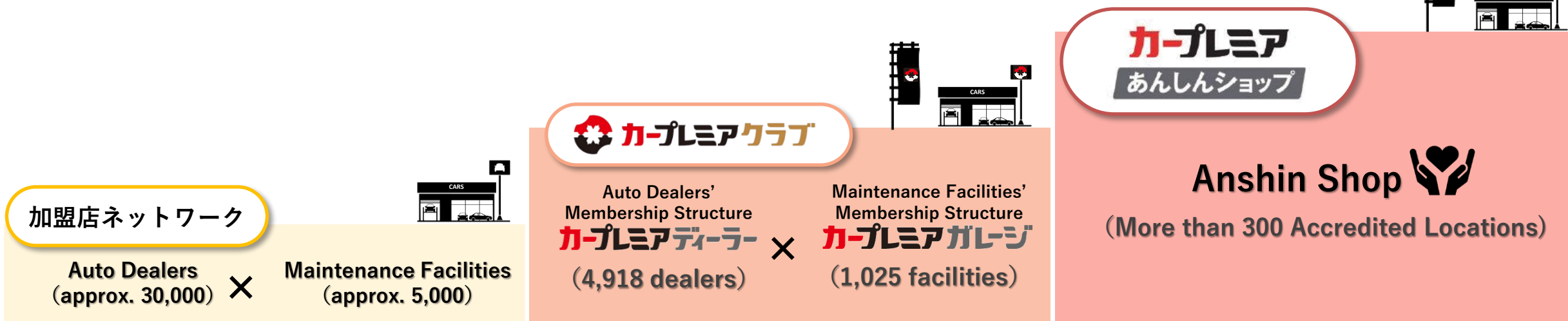
Membership fee revenue of Car Premium Club

### Subscription-based sales

Auto leasing for individuals with a fixed monthly payment that includes vehicle price, warranty premium, vehicle inspection fee, maintenance fee, etc.

# Auto Mobility Services Business - Car Premium

- Organization "Car Premium Club" (CPC) from Affiliated dealer and Maintenance facility network
- Providing a full range of auto mobility services to users through CPC



## カープレミアクラブ

- ✓ The collective name for the organization comprising the membership organization “Car Premium Dealer (CPD)” for **automobile dealers** and the membership organization “Car Premium Garage (CPG)” for **automobile maintenance facilities**.
- ✓ “Car Premium Dealers” is a membership organization for **automobile dealers** that offers exclusive CPC services to customers, such as enhanced **financing options, dedicated auto leasing, and specialized breakdown coverage**.
- ✓ “Car Premium Garage” is a membership organization for **automobile maintenance facilities** that provides CPC-exclusive services to customers, including **specialized vehicle inspection warranties and tailored maintenance package offerings**.
- ✓ Members also benefit from a variety of support services, such as customer acquisition, procurement, and sales assistance.

## カープレミア あんしんショップ

- ✓ CPC is comprised of Diamond and Gold Members.
- ✓ Among the Diamond Members, those that meet specific criteria and **commit to our “Anshin Declaration”**—a pledge to uphold transparency in operations and pricing—are officially **accredited by our group as “Anshin Shops.”**

- Accelerate **the expansion of awareness of "Car Premium"** through mass marketing  
→ Through the development of the "Car Premium" brand, we aim to achieve our mission

## Vision of Mass Marketing Activities

### Establishment of a car premium business model

Brand Enhancement

Image Enhancement

Raise awareness among end-users

Raise awareness among automobile providers

Car Premium brand launched

Marketing activities

## Marketing Activities

As a platformer that connects end users and automobile providers  
In order to create a bright future together, we are developing various advertising measures.

### Flags/Signboards



### Celebrity Appointment



- Expand C awareness
- Shingo Katori, Naomi Watanabe, GENERATIONS, Kitayama Hiromitsu casting

### Car Premium Service Introduction Web Video Advertisement

14日以内であれば  
修理代を  
最大**30万円**まで  
お支払い!!

- Anshin Shop

費用を抑えた**最適プラン**  
修理内容を  
しっかり説明

- Automobile Warranty



- Car Premium App

### Out-of-home/Local Marketing



- Tokyo and Osaka Metro MCV Network
- JR East Train Channel
- Signboard at Shinagawa Station

※ Advertising campaigns across YouTube, Instagram, Facebook, X, TikTok, TVer, Google, ABEMA, DAZN, newspapers, radio commercials, and more.

# 3. Summary of Each Business

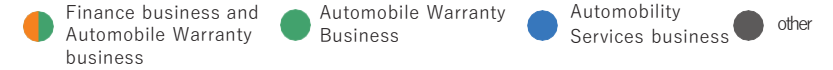
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3-1. Finance Business	p.13
3-2. Automobile Warranty Business	p.21
3-3. Auto Mobility Services Business	p.27
<b>3-4. Overseas business development</b>	<b>p.31</b>



# Overseas Strategy

- Expansion into Southeast Asia and other countries
- In the ultra-long term, we aim for domestic:overseas = 50:50



## Tanzania Auto Mobility Service

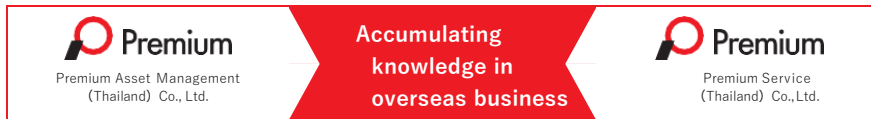
Export of recycled parts and develop automobile repair shops. We have also expanded into Central and South America. We will continue to expand into other countries.



\*From April 1, 2024, the Auto Parts business has been transferred to the Auto Mobility Service business.

## Thailand Finance Automobile Warranty

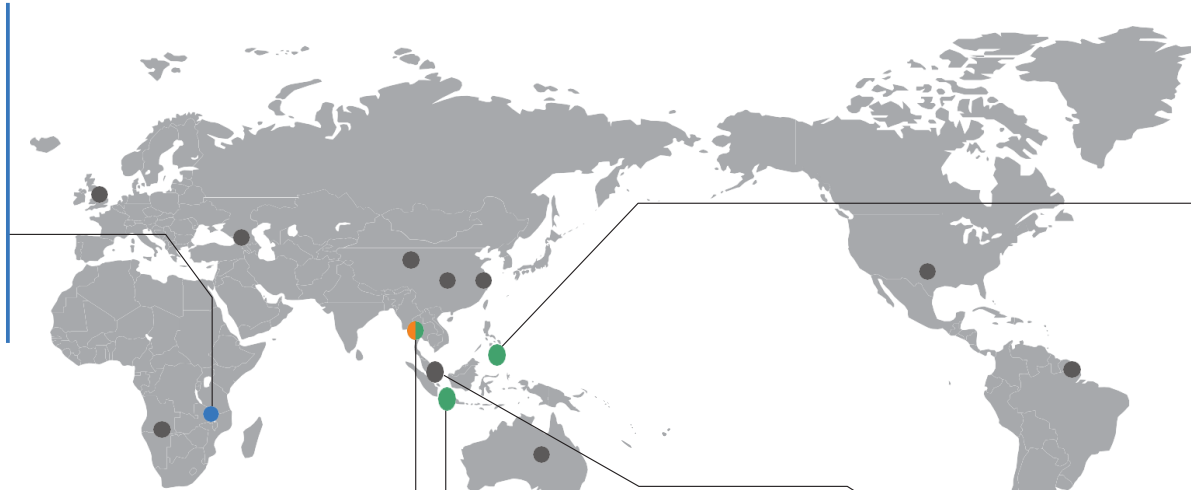
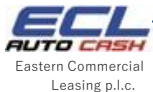
Provision of finance and automobile warranty know-how, and promotion of automobile warranty and maintenance services.



Finance & Automobile Warranty Know-how Provided

Under a cooperative system Expansion of the car aftermarket

Provision of breakdown warranty Operation of automobile repair shops



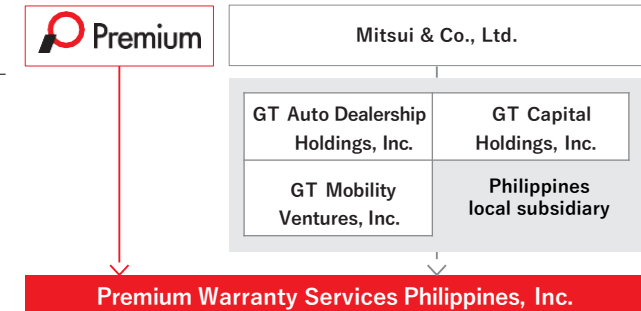
## Indonesia Automobile Warranty

Together with Sumitomo Corporation and local companies, we will promote Automobile warranty business



## Philippines Automobile Warranty

Together with Mitsui & Co., Ltd. and local companies, we entered the Philippines as a leading provider of automobile warranty services.



## Philippines Other

Invested in Etomo Financing Corporation, which develops a consumer finance business that utilizes digital technology, to expand the company's business development

## Singapore Other

Establishment of a local subsidiary in Singapore as a base for research and information gathering on the Asian market, management of overseas subsidiaries, and strategic activities

# 4. Growth Strategy

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4 - 1. Mid-Term Management Plan "Change & Prove 2030" p.33

4 - 2. Initiatives for Sustainable Growth p.39



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

## Management's Numerical Targets

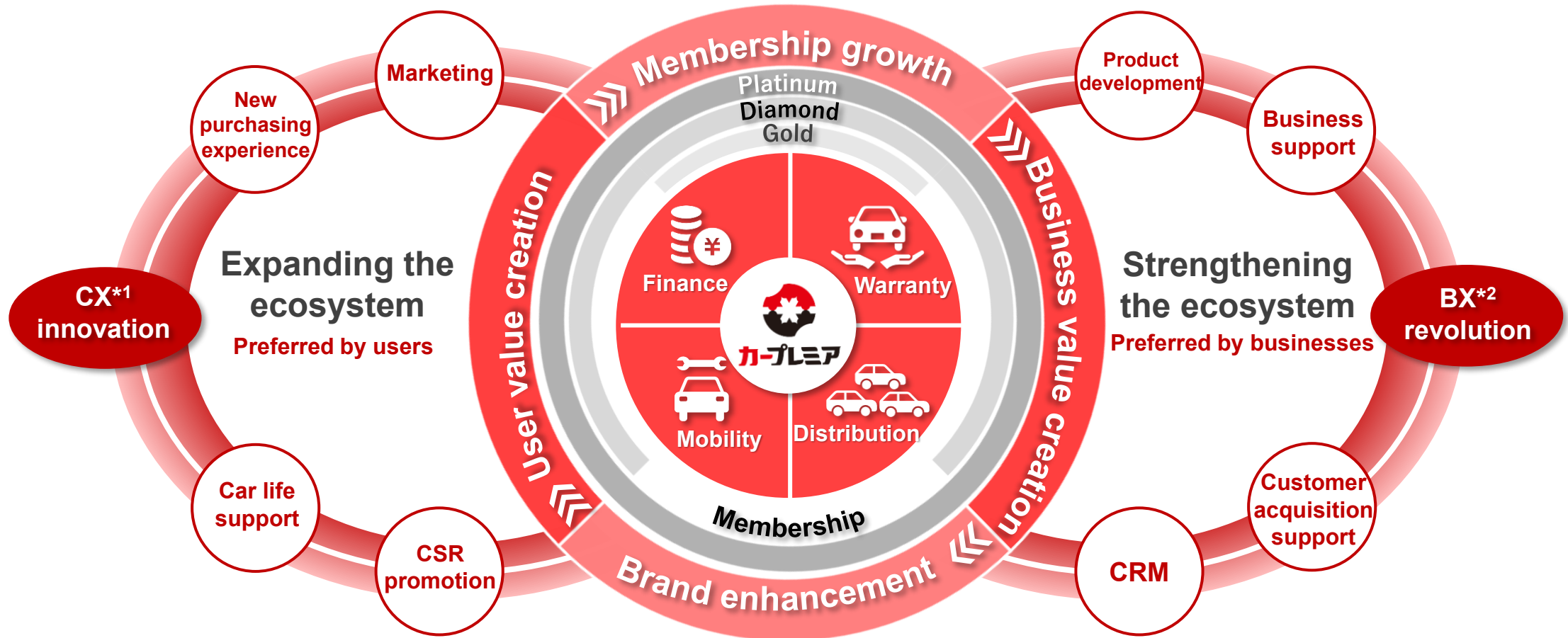
Operating revenue	Profit before tax	Profit attributable to owners of parent	P/E ratio	Market cap
¥ <b>84.0</b> billion vs. FY2026: + <b>91%</b>	¥ <b>21.0</b> billion vs. FY2026: + <b>144%</b>	¥ <b>14.0</b> billion vs. FY2026: + <b>133%</b>	<b>22</b> times FY2026 results: <b>11</b> times	¥ <b>300.0</b>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

## Materiality and KPIs

Key Issues	Vision 2030	Main KPIs	FY2030 targets
<p><b>Strengthen Car Premium Membership organization</b> Growth in both the membership organization's revenue and services</p>	<p><b>Completing the Auto Mobility Ecosystem</b></p> <p><b>Change &amp; Prove</b> Resolved for <b>Change</b>, <b>Proof</b> of Being One of a Kind.</p>	<p><b>Car Premium Club membership revenue</b> —Shift to recurring revenue—</p>	<p>¥<b>5.0</b> billion</p>
<p><b>Essential infrastructure for businesses</b> Support businesses with strong customer attraction and service capabilities</p>		<p><b>Churn rate</b> —Proof of stable ecosystem—</p>	<p><b>1.0%</b> or less</p>
<p><b>Incorporate users into the ecosystem</b> Toward a brand everyone knows and wants to use</p>		<p><b>LTV of existing Diamond Members</b> —Proof of deep engagement per store—</p>	<p><b>2.5</b> times</p>
<p><b>IT enhancements and data strategies to support services</b> Source of overwhelming differentiation within the industry</p>			

# Completing the Auto Mobility Ecosystem

Providing services as the one-and-only platform provider essential to both users and businesses



\*1. CX: Customer experience  
 \*2. BX: Business transformation

# Numerical Targets

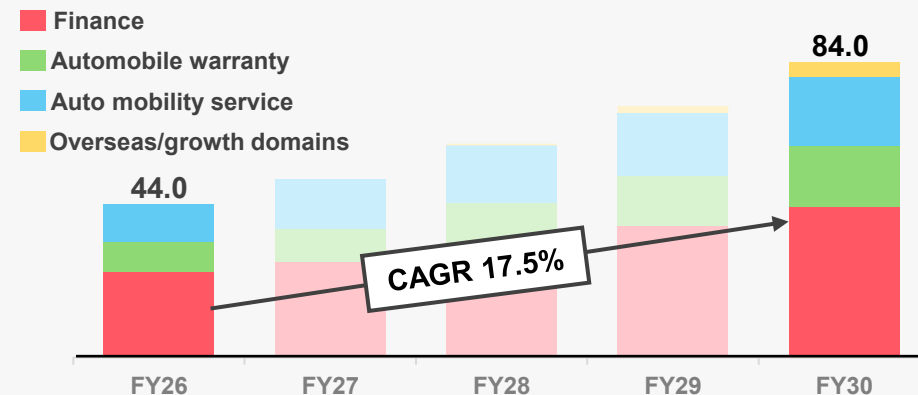
Profit growth for existing businesses at a CAGR of approximately 20%, while creating new revenue opportunities via aggressive investment

## Major indicators

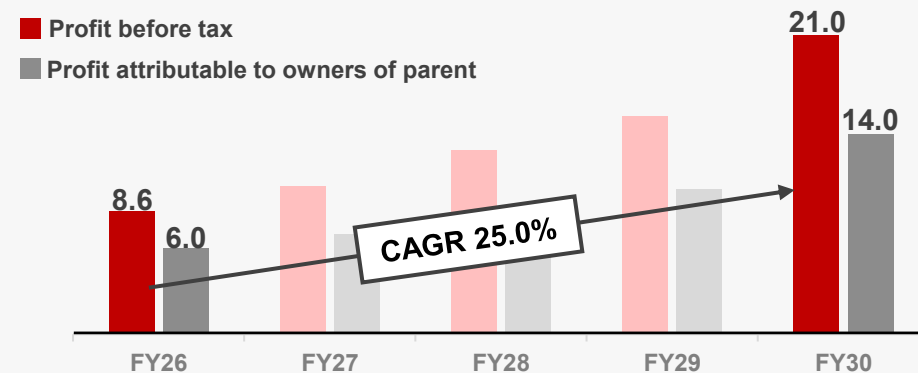
(Billions of yen)

	FY2026 results	FY2030 targets	Change (vs. FY2026)	Growth rate (vs. FY2026)
Operating revenue	44.0	84.0	+40.0	+90.9%
Profit before tax	8.6	21.0	+12.4	+144.2%
Profit attributable to owners of parent	6.0	14.0	+8.0	+133.3%
P/E ratio	11 times	22 times	—	—
Market cap	67.8	300.0	+232.2	+342.5%

## Operating revenue (Billions of yen)



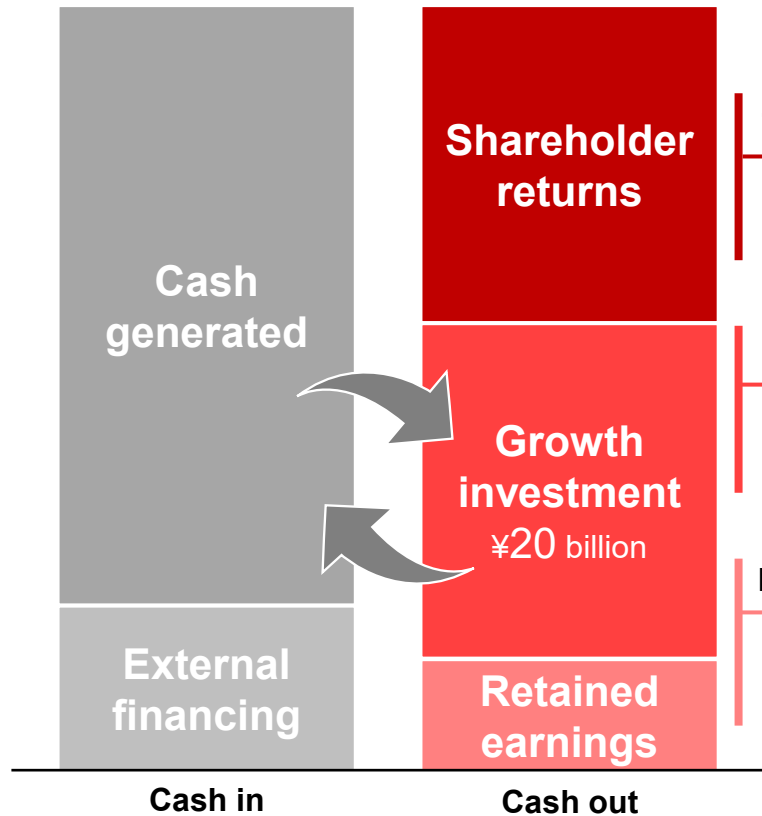
## Profit before tax / Profit attributable to owners of parent (Billions of yen)



# 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

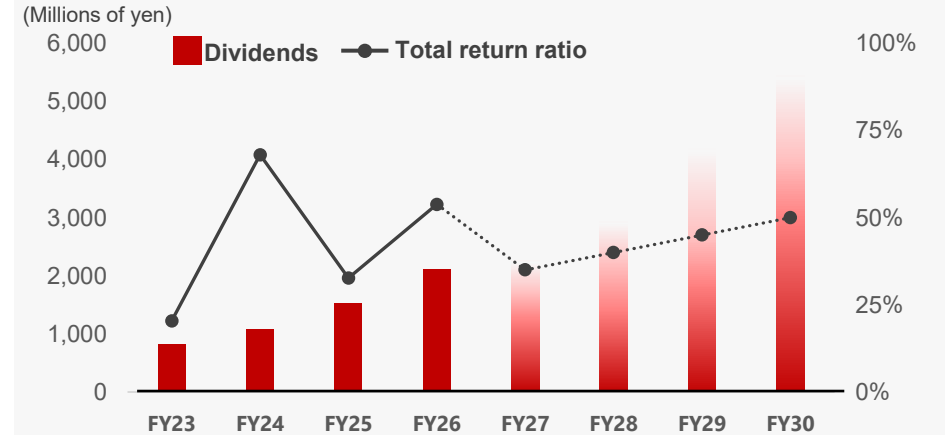
### Expanding core businesses/investing in sustainable growth

- 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

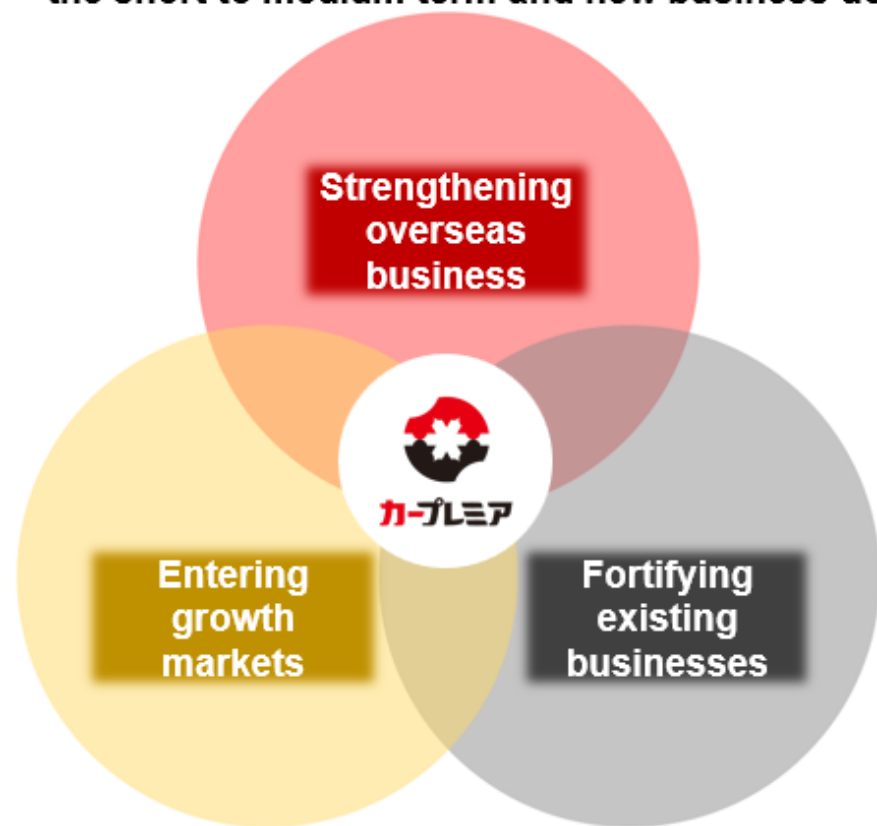
- ✓ Making dynamic decisions regarding share buybacks based on business environment and financial conditions
- ✓ Regularly cancelling shares exceeding 5% of the total issued shares

# Growth Investment and Overseas Business Expansion

While advancing our existing business domains, we are cultivating new growth pillars in overseas markets and new domains to prepare for the contraction of the domestic used car market

## Investment strategy

Optimally allocating management resources between existing business domains in the short to medium term and new business domains in the medium to long term



### Overseas markets domain

- Full-scale entry into the Southeast Asia finance segment
- Leveraging insights gained from ECL in Thailand to accelerate independent expansion

### Promising growth domain

- Long-term-oriented investments beyond the framework of existing businesses
- Incorporating a sustainable perspective that pursues both social value and economic benefits

### Existing business domain

- Enhancing existing businesses such as mobility and fintech
- Investments in DX and human resources, capital and technological investment

## Revenue contribution

Overseas markets/promising growth domains

Operating revenue **¥4.0 billion**

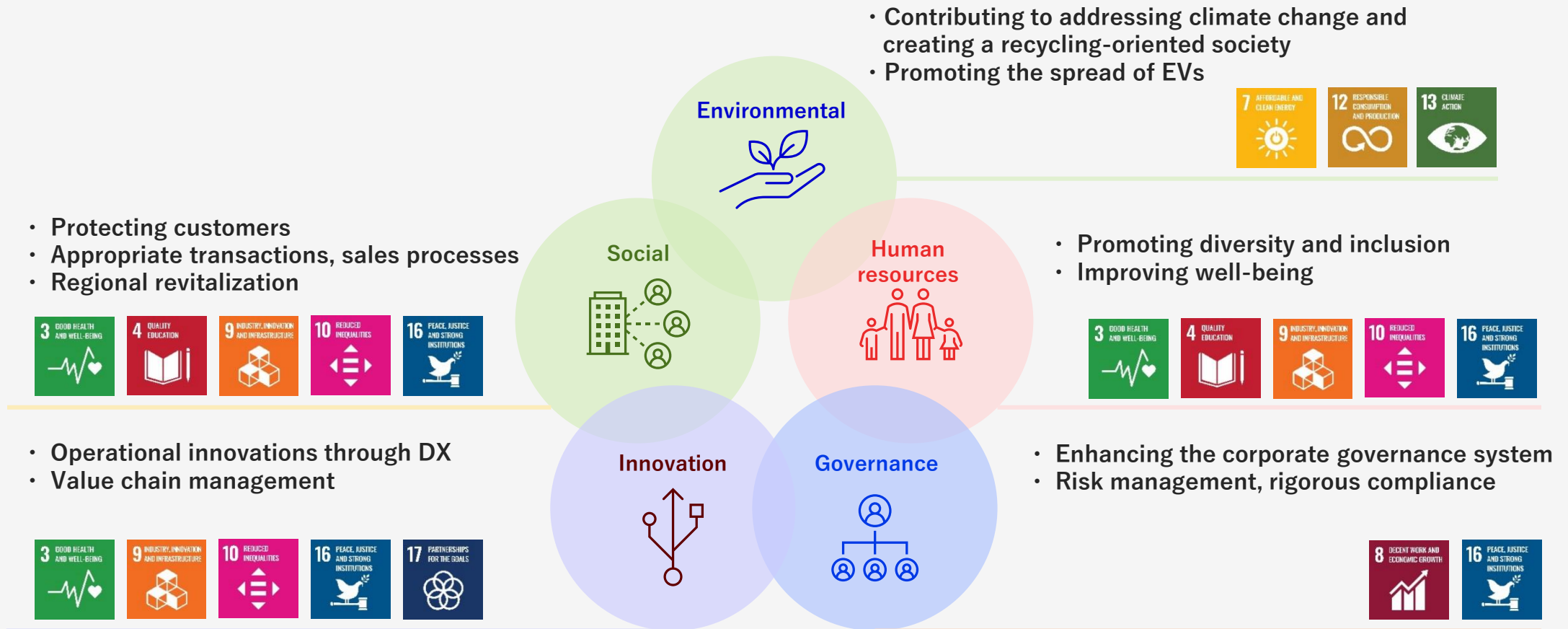
Profit before tax **¥0.5 billion**

## Future initiatives

- Placing overseas business directly under the holding company to strengthen the promotion structure
- Securing and developing global and local talent
- Promoting domestic and overseas expansion through business alliance with ITOCHU Corporation
- The Growth Investment Committee assesses and prioritizes prospective businesses

# Initiatives for Sustainable Growth: Summary

The following are our key issues sets for achieving sustainable growth



# Initiatives for Sustainable Growth

## Environmental



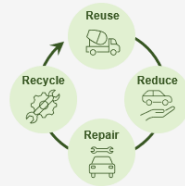
### Addressing climate change

- Declaring support for the Task Force on Climate-related Financial Disclosures (TCFD) recommendations To be disclosed June 2023



### Contribute to creation of recycling-oriented society

- In our business activities, promoting **business in the Reduce, Recycle, Reuse, and Repair (4Rs)** for automobiles
- Contribute to creation of a recycling-oriented society via expansion of our main businesses



### Promoting the spread of EVs

- Installing **solar power generation systems and ordinary EV chargers** on Car Premium Club premises
- Contributing to the spread of EVs by providing services covering the entire used car distribution process from upstream to downstream



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## Social



### Customer privacy and data protection

- Acquisition of PrivacyMark from JIPDEC
- Establishing and adhering to an internal privacy policy, and implementing several measures to strengthen system security

### Appropriate transactions/sales processes

- Obtaining/renewing business registration as an individual credit purchase intermediary as required by the Installment Sales Act
- Establishing internal regulations certified as compliant with the model regulations stipulated by the Japan Consumer Credit Association
- Issuing an internal and external declaration of our basic policy concerning elimination of anti-social forces and creating mechanisms for implementation

### Value chain management/DX innovation

- By promoting Car Premium, we are **building a value chain consisting of consumers, car dealers, maintenance facilities, and the Company.**
- Improving productivity by introducing AI, RPA, etc. to streamline business processes
- Creating new business models adapted to **CASE/MaaS**

### Achieving both sales efficiency and social contribution

- Introducing next-generation vehicle telematics devices to streamline sales activities and improve vehicle fuel efficiency
- A portion of leasing fees for vehicle devices is donated to learning support projects through the **MIRAI 2030™ SDGs lease program**



### Regional revitalization / Education

- Sponsored Yama SDGs symposium. Provided the symposium's keynote speech.
- Providing **financial education classes at high schools** to improve financial literacy among young people and to provide opportunities to learn about economics and finance



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## Human Capital



### Human resource development

- Diversifying **employment opportunities** by hiring year-round for both new graduates and mid-career professionals
- Providing training programs via our training subsidiary, incorporating expertise accumulated since our founding

### Promoting diversity

- Actively recruiting **international talent** and promoting young people and women to management positions
- Raising awareness through "Lean in Premium," a project to empower women

### Work style reforms

- Expanding offices to match business expansion, **achieving diverse work styles through use of satellite offices and dedicated remote work assignments**
- Encouraging taking paid leave (encouraging employees to take long vacations twice a year)
- Utilization of company-owned recreation facilities and external vacation facilities

### Respecting human rights

- Disclosing and ensuring compliance with **human rights policies**
- Conducting various rank-based training programs and compliance training to create a workplace environment free from discrimination and harassment and to promote business activities



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#### Training expenses per employees

FY23 result	FY26 target	Corporate average: ¥28,000
¥75,000	> ¥100,000	Source: "2022 Field Survey of Education and Training Expenditures" by the SANRIO Research Institute, Inc., based on FY2021 results.

#### Percentage of female managers

FY23 result	FY26 target	Corporate average: 9.4%
19.1%	> 25%	Source: "Corporate Attitude Survey Toward the Promotion of Women (2022)," Teikoku DataBank

#### Percentage of non-Japanese employees

FY23 result	FY26 target	Includes equity-method affiliates
12.4%	> 15%	

#### Percentage of female directors

FY23 result	FY26 target	TSE Prime Market average 9.0%
33.3%	> 33-50%	Survey by "TOYKO SHOKO RESEARCH, LTD. Achieved 30% share of female officers as recommended by the Asian Corporate Governance Association (ACGA)"

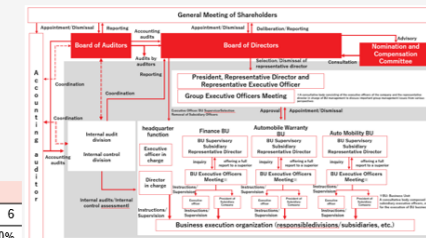
## Governance



### Corporate governance

- Reinforce corporate governance system
- Implementing **all** principles in Japan's Corporate Governance Code
- Establishing a voluntary Nomination and Compensation Committee, with **outside directors as a majority of its members**
- Introducing a stock compensation plan
- Conducting effectiveness evaluations of the Board of Directors
- Increasing the percentage of outside officers 50.0% as of March 2023

	FY20	FY21	FY22	FY23
Board of Directors	6	7	8	6
Ratio of outside members	33.3%	42.9%	37.5%	50.0%
Board of Auditors	3	3	3	3
Ratio of outside members	66.7%	66.7%	66.7%	66.7%



### Compliance / Risk management

- Carrying out training programs on protection of personal information, insider trading, compliance, etc.
- Establishing a Group Risk Management Committee
- Formulating a business continuity plan (BCP) to manage risk, including the physical impact of climate change
- A **Sustainability Committee** to be established to address climate change



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# 5. Conclusion

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## **Toward a Truly Prosperous Society**

**Providing the best finance and services to people around the world  
and contribute to building a prosperous society.**

**Always positive, and we work hard to build up the right process.  
We nurture human resources with hearts and minds who are always positive  
and willing to work hard to build up the right process.**



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# APPENDIX.

# Company Profile

<b>Name</b>	Premium Group Co., Ltd.
<b>Securities Code / Exchange</b>	7199 / Prime Market of Tokyo Stock Exchange
<b>Established</b>	May 25, 2015 Note: 2007: Established Premium Co., Ltd. (Former name: G-ONE Credit Services Co., Ltd.)
<b>Head Office</b>	The Okura Prestige Tower, 2-10-4 Toranomom, Minato-ku, Tokyo
<b>President and Representative Director</b>	Yohichi Shibata
<b>Number of Issued Shares</b>	40,710,663 (As of March 31, 2026)
<b>Capital</b>	¥1,817 million (non-consolidated: as of March 31, 2026)
<b>Number of Employees</b>	899 (consolidated; as of March 31, 2026) (Note) Number of persons employed by the Group excluding temporary workers
<b>Description of Business</b>	Businesses in Japan and overseas* <ul style="list-style-type: none"><li>• Car Premium (building a membership organization of automobile dealers and garages)</li><li>• Finance</li><li>• Automobile warranty</li><li>• Auto mobility</li></ul> * Overseas (Thailand, Indonesia, Philippines)

# History

-Only 10 years needed Premium Group Co., Ltd. to be listed on the Tokyo Stock exchange.

2007	Premium Co., Ltd.(then G-ONE Credit Services Co., Ltd.) was established. Established as a subsidiary of G-ONE Financial Services Co., Ltd. which was second-tier subsidiary of Gulliver International Co., Ltd.
2010	The shareholder changed from G-ONE Financial Services to SBI Holdings Inc. The trading name changed to SBI Credit Co., Ltd.
2013	iSigma Capital Corporation (Marubeni's 100% subsidiary) became our parent company. Company name changed from SBI Credit Co., Ltd to Premium Financial Services Co., Ltd.
2015	Premium Group Co., Ltd. was established as a company to receive investments of AZ-Star.
2016	Premium Group Co., Ltd. accepted a third-party allocation of shares by Eastern Commercial Leasing p.l.c. (listed on the Stock Exchange of Thailand),then took 25.5% of share it and made it into an affiliate. PFS (Thailand) Co., Ltd., (then Premium Asset Management (Thailand) Co., Ltd.) the first local affiliate overseas, was established in Thailand. Premium Group Co., Ltd. was established as a holding company. PAS Co., Ltd, specializing in services in the car market field, was established. Premium Service (Thailand) Co., Ltd. (then Eastern Premium Services Co., Ltd.) was established in Thailand as a joint venture for automobile maintenance services.
2017	CIFUT Co., Ltd. was established in Itako, Ibaraki, as a joint venture for the manufacture/sales/provision of an engine starting control system with a locating function for automobiles. PLS Co., Ltd. was established to expand the product lineup for auto finance. Pt Premium Garansi Indonesia was established as a local affiliate in Indonesia to promote the warranty business. Premium Group Co., Ltd. got listed on the TSE 2nd section.
2018	Premium System Services Co., Ltd. was established. Premium Group Co., Ltd. owns 80% of Soft Planner Co., Ltd. 's shares. Premium Group Co., Ltd. was moved to the TSE 1st section.
2019	Premium Group Co., Ltd. owns 100% of EGS Co., Ltd. (then L'OPERAIO SOLUTIONS K.K.)'s shares.
2020	Established VALUE Co., Ltd. to plan and implement training for officers and employees of the Group. Established Premium Mobility Services Co., Ltd., which operates auto-mobility service-related businesses. Established Premium Auto Parts Co., Ltd., which operates auto parts related businesses. Premium Group Co., Ltd. owns 100% of CENTRAL SERVICER CORPORATION's shares. Premium Warranty Services Co., Ltd. were established.
2021	Premium Warranty Services Philippines, Inc. was established as a local subsidiary in Philippines to promote the warranty business.
2022	Established Car Premium Co., Ltd., which manages the development and promotion of membership organizations for mobility companies. Premium Group Co., Ltd. is approved to Prime Market(TSE).
2024	Established a local subsidiary in Singapore to promote global expansion.
2025	Acquire New Shares Issued by Eastern Commercial Leasing p.l.c. through Third-Party Allotment. Invests in Etomo Financing Corporation

# Disclaimer

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Statements contained herein that relate to the future operating performance and strategy of the Company are forward-looking statements. Forward-looking statements are based on judgments made by the Company’s management based on information that is available to it as of the date those statements were made.

Forward-looking statements involve inherent known and unknown risks, uncertainties and contingencies. Many of these risks and uncertainties relate to factors such as future market conditions, currency fluctuations, the behavior of other market participants, the exchange rate, tax system and so on. Therefore, it is possible that business performance will change and the Company is not responsible for loss resulted from this change.

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