【Premium Group (TSE:7199) 】

Corporate Presentation

“Offering premium finance and service to the world”

2608

Agenda

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1． Overview of Premium Group

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Business Overview and Value Proposition

- 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 Service 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)

	FY Ended March 31, 2026		
	Operating revenue	Operating profit	Profit before tax
Financial Business	24,801 Composition 56.3%	4,658 Composition 55.5%	4,574 Composition 53.1%
Non-Financial Business	19,242 Composition 43.7%	3,740 Composition 44.5%	4,045 Composition 46.9%
Total	44,042	8,398	8,619

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

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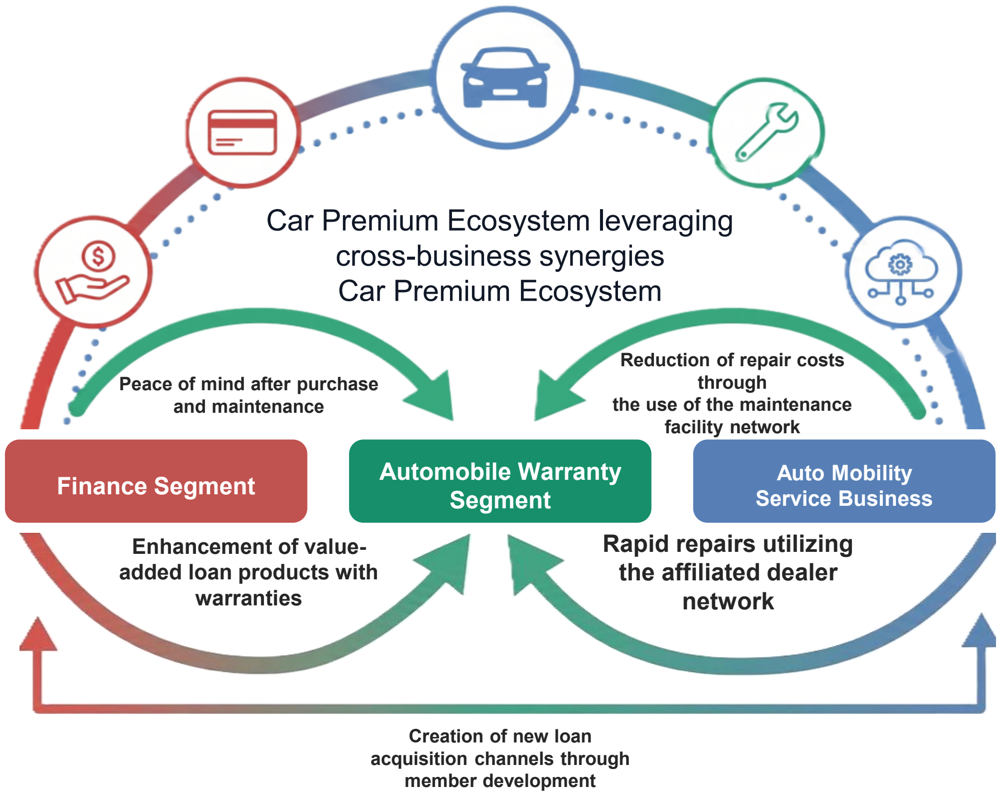
Vision: Building the "Car Premium Ecosystem" to Realize Our Mission

Providing end-to-end support for the entire car life, from vehicle purchase to maintenance, repair, and distribution
Building a comprehensive ecosystem, the "Car Premium Ecosystem"
The membership organization has already surpassed approximately 6,000 stores



Value Provided to Customers

1. **End-to-end support** for a worry-free car life
2. Realization of an economical car life

Mobility Value Provided to Business Operators

1. Operational efficiency through digitalization (DX)
2. **Improvement of customer satisfaction and repeat rate**

Our Mission: Aiming for a truly richer society

We contribute to building a richer society by providing the best finance and services to people around the world and by fostering talented individuals with rich hearts who can always move forward and diligently accumulate processes.

We will develop and nurture enriched human capital who consistently approach their work with a positive mindset and diligently build upon every process

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What is the Car Premium Club?

The "Car Premium Club," which drives the realization of the Car Premium ecosystem, is a membership organization of our group composed of mobility operators(automobile dealers and garages).

Through each business, we provide various exclusive services to our members.

User referrals centered on the Car Premium brand are limited to invite-only Diamond members and above

Car Premium Club Memberships: 5,943 stores *As of the end of FY2026

Platinum

Industry-leading brand stores

Diamond

Trusted certified stores

Gold

Car Premium service user stores

The three core businesses are not independent; we circulate value through the Car Premium Club.

User ⇄ **Premium Group** ⇄ **mobility operators**

User
Realizing a safe and secure car life
Highly convenient one-stop services
Enjoyment of high-quality vehicles and maintenance

Premium Group
Accelerating growth
by leveraging platform data

mobility operators
Customer acquisition support via Car Premium
Business DX through system provision
Profit margin improvement through low-cost parts procurement

Services on the platform that support this "three-way win" value exchange

Finance Segment

Provision of payment methods at the time of vehicle purchase

[Functions]
User: Payment methods
Mobility provider: Customer touchpoints
Sales opportunities

Automobile Warranty Segment

Providing peace of mind after purchase
Fostering continuous loyalty

[Functions]
User: Guarantee of peace of mind
Mobility provider: Customer retention

Auto Mobility Service Business

Providing parts supply and SaaS, etc.
Supporting business operations from the infrastructure level

[Functions]
User: Infrastructure provision
Mobility provider: Business support

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Foundation for Growth

■ Car Premium Ecosystem for Achieving High Growth

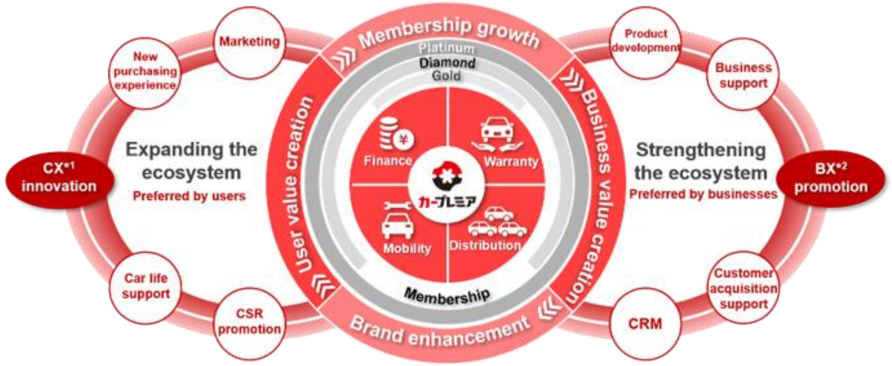
We are not just a simple financial company, but an auto mobility platform company with a solid financial foundation based on auto credit.
Using this financial foundation as an entry point, we support the entire car life of our customers Auto Mobility Platform Company

Entry Point: Finance Business with Solid Recurring Revenue

Cross-selling in the Car Premium Ecosystem

- **Automobile warranty (one of the largest market shares in the industry)**
- **Maintenance factory network**
- **Auto parts**
- **Membership organization management**

Toward an Auto Mobility Platform Company
— Evolution from a mere financial company to a platformer —



■ Three Market Advantages Supporting Growth

■ Huge, Stable, and Oligopolistic Market Environment

- ✓ Automotive market size of approximately 22 trillion yen *See P.9 for details
- ✓ Used cars are daily necessities, and demand is firm and stable.
- ✓ There are three listed auto credit companies.
  Our unique screening and pricing know-how cultivated over many years and our strong nationwide network of affiliated dealers serve as barriers to entry.

■ Independent Company × Leading Company

- ✓ As an "independent company" not under the umbrella of a bank, we are not bound by regulations,allowing for flexible development such as providing services other than finance.
  We provide not only financial services but also automobile warranty, vehicle maintenance, and parts sales.
- ✓ Leading company in automobile warranty

■ Stable recurring-revenue business and Cost Optimization

Source of high ROE

- ✓ Rock-solid Stable recurring-revenue business
  Future revenue is recorded on the BS, creating a stable high-growth foundation that is not affected by interest rate fluctuations.
- ✓ Utilizing our group's internal parts procurement network and maintenance factory network to build a mechanism that significantly reduces costs.
- ✓ Establishing an appropriate risk hedging system
  Approximately 90% of receivables are held by partner banks, and we are responsible only for the guarantee. This scheme enables asset-light business operations.
  Furthermore, we insure our receivables to prepare for maximum risk.

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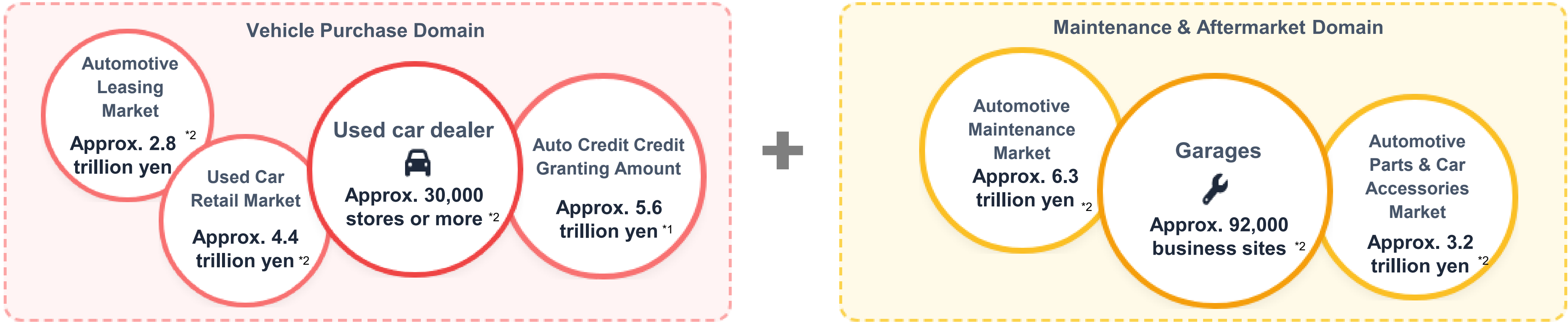
Market Opportunity (TAM / SAM / SOM)

The massive automotive-related market, spanning from vehicle purchase to maintenance and the aftermarket, is our target domain (approx. 22 trillion yen)
Our current share of the Serviceable Obtainable Market (SAM) remains at 10–13% across all businesses, indicating room for market penetration

Market size and our business development domain (Automotive-related market: over approx. 22 trillion yen)



Total Addressable Market for each business

Target Business	TAM (Total Addressable Market)	SAM (Serviceable Available Market)	SAM (Current Performance)	SOM (Target in Medium-term Management Plan)
Finance Segment	**15 trillion yen**	**2.5711 trillion yen**	345 billion yen Share 13%	550 billion yen Share 21%
Automobile Warranty Segment	**270 billion yen**	**67.5 billion yen**	Revenue 8 billion yen Share 12%	Revenue 16.9 billion yen Share 25%
Auto Mobility Service Segment	**Approx. 10 trillion yen**	**28.8 billion yen + TBD**	2 billion yen + TBD	5.1 billion yen + TBD
Total	**Approx. 25.3 trillion yen**	**Approx. 2.9 trillion yen + TBD**	**17.7 billion yen + TBD**	**32.6 billion yen + TBD**

Premium

* 1. Source: Japan Credit Association, "Credit Statistics in Japan 2025 Edition"
* 2. Source: Yano Research Institute, "Automotive Aftermarket Overview 2025 Edition"

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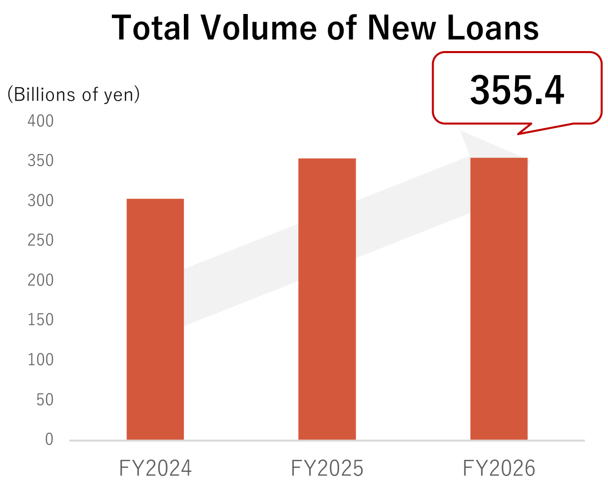
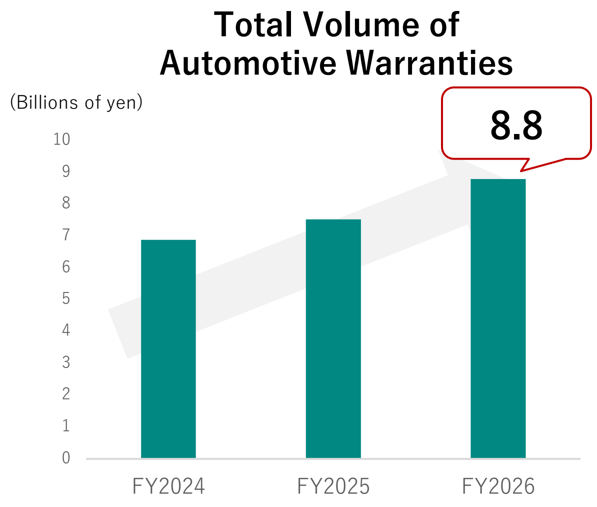
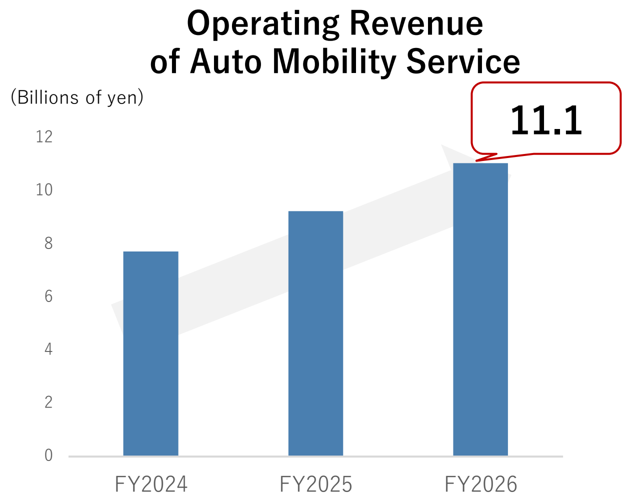
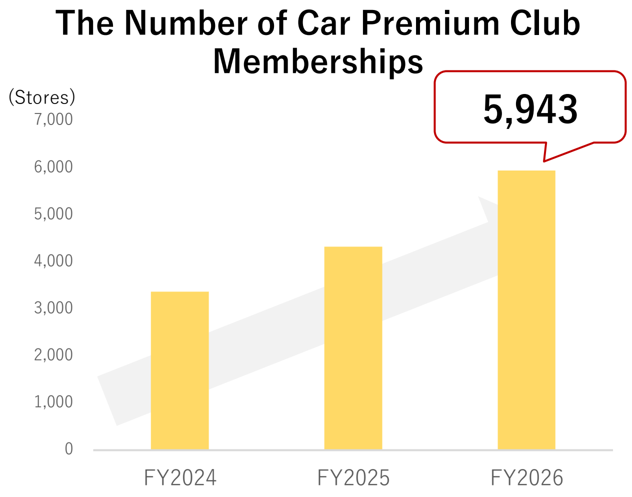
KPI / Performance Trends

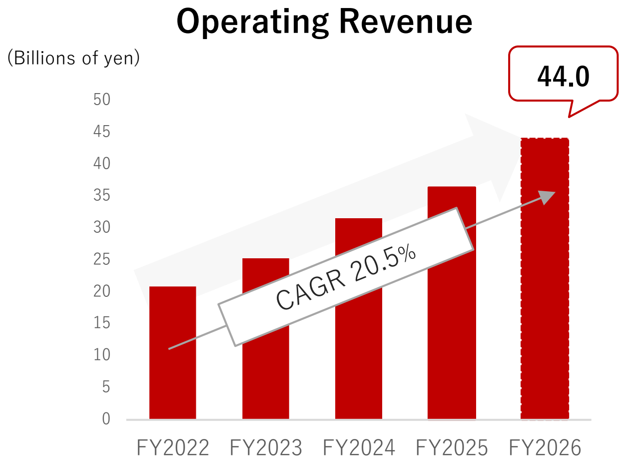
Continued upward growth across all indicators. We anticipate further growth in the medium to long term.

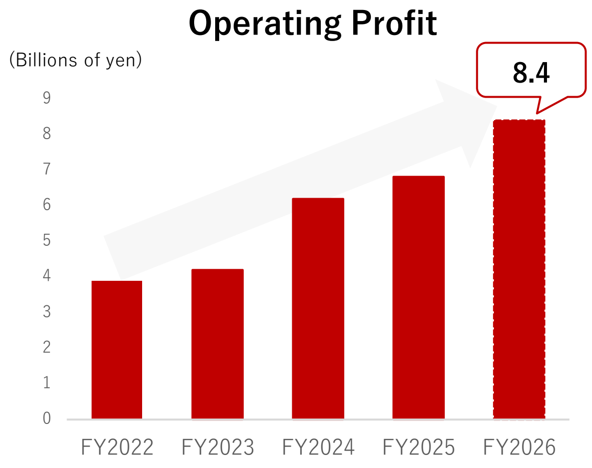


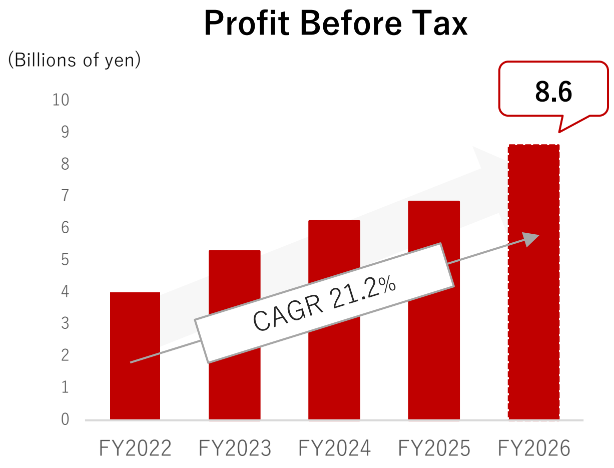


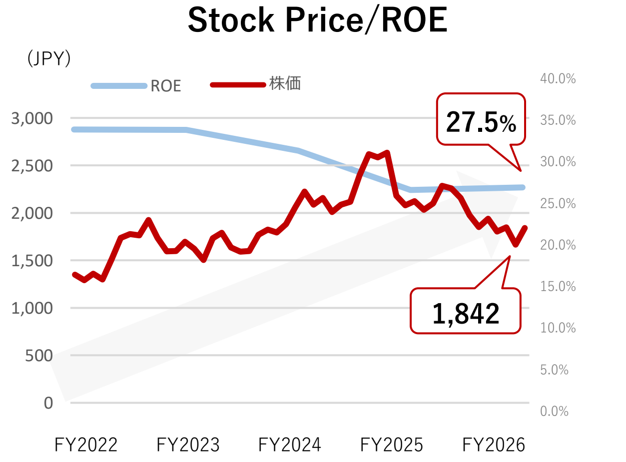












Note: Due to a change in accounting policy, a portion of operating revenues has been reclassified in the fiscal year ended March 31, 2023.

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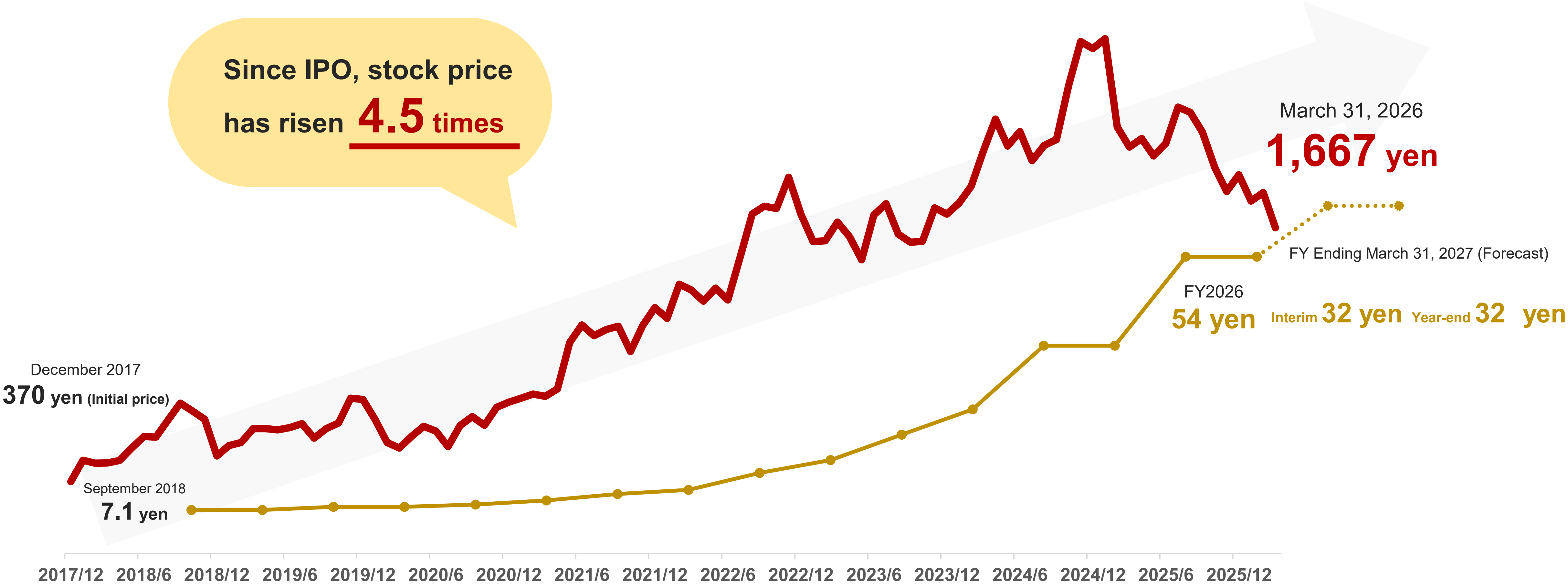
Trends in Our Stock Price and Dividends

(Closing price basis)



Note: Past stock prices have been adjusted for stock splits.

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2． Summary of Each Business

Premium

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Stable growth since founding

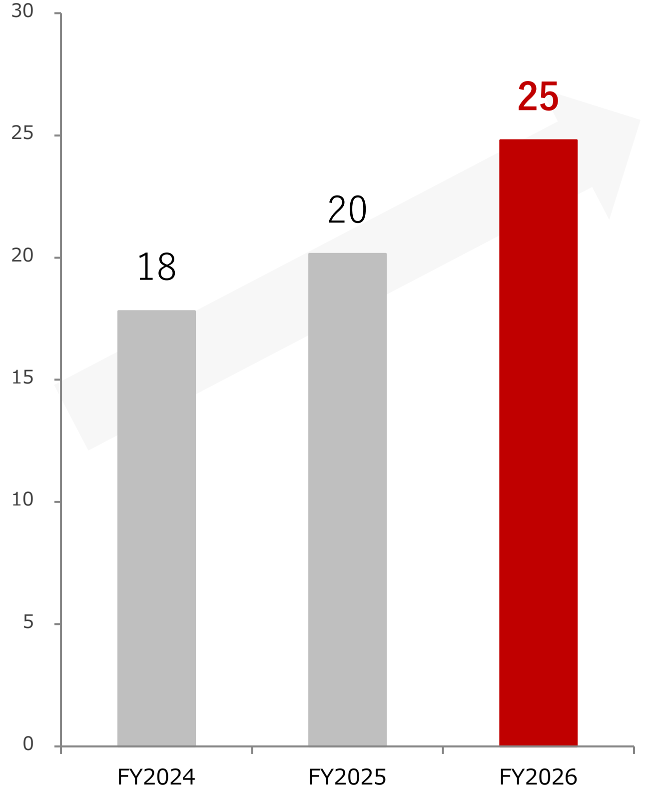
- Finance business and Automobile Warranty business are asset businesses and thus stable earnings are recorded.
- Auto Mobility Services, as a new business unit, is expected to show significant expansion driven by the "fee business".

Finance

Operating Revenue

(Billion of yen)

+23.1% YoY

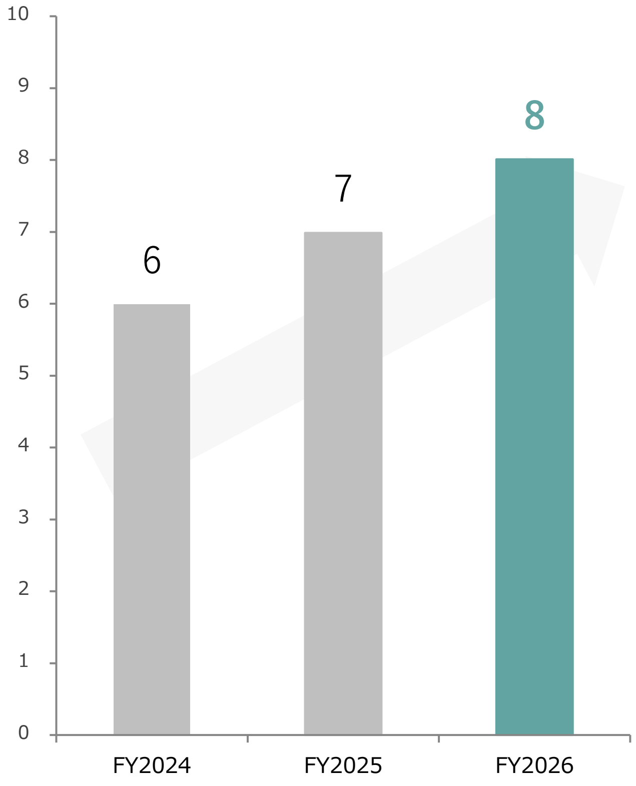


Automobile Warranty

Operating Revenue

(Billion of yen)

+14.7% YoY

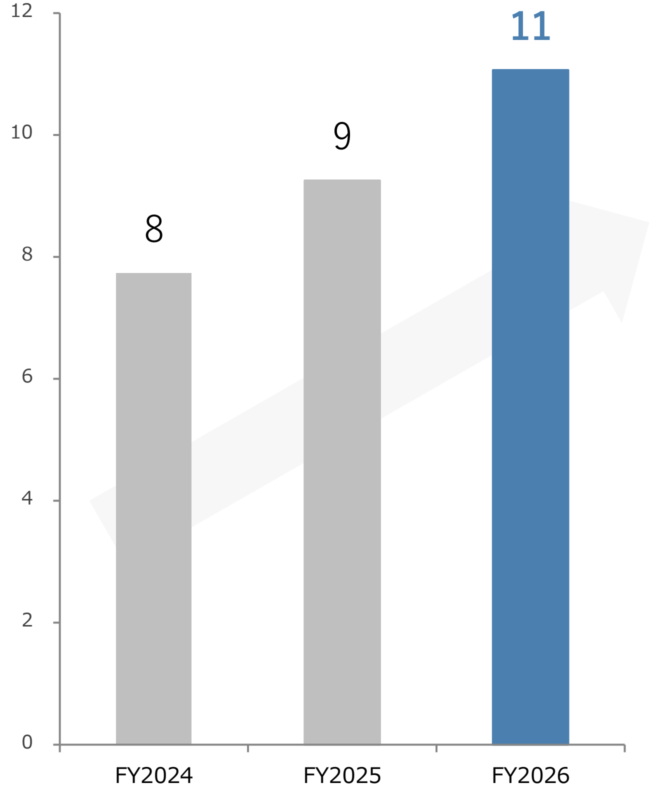


Auto Mobility Services

Operating Revenue

(Billion of yen)

＋19.6% YoY



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2． Summary of Each Business

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Finance Business -Special Features(External Environment)

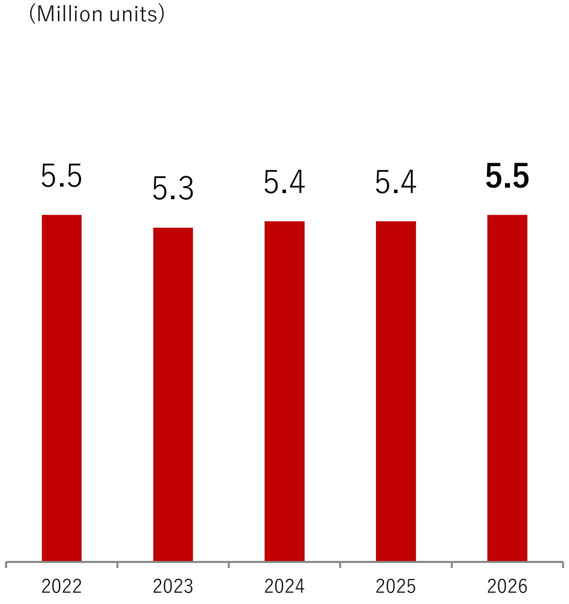
Finance

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

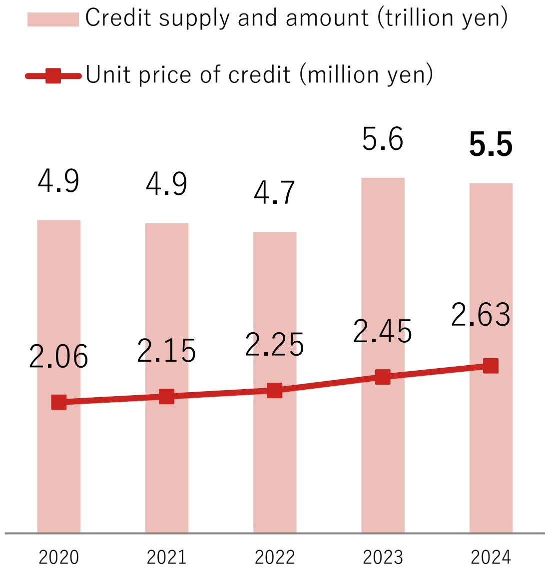
Market Environment

・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



Auto Credits Amount of credit and unit price



High Barriers to Entry

・**Large amounts of capital are required for** 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)

Only 1 new player
1
Premium Group Only

Premium Group share among the 3 listed companies

Source: Japan Automobile Dealers Association、Japan Light motor Vehicles Association
Japan Consumer Credit Association、Credit card statistics in Japan

Premium
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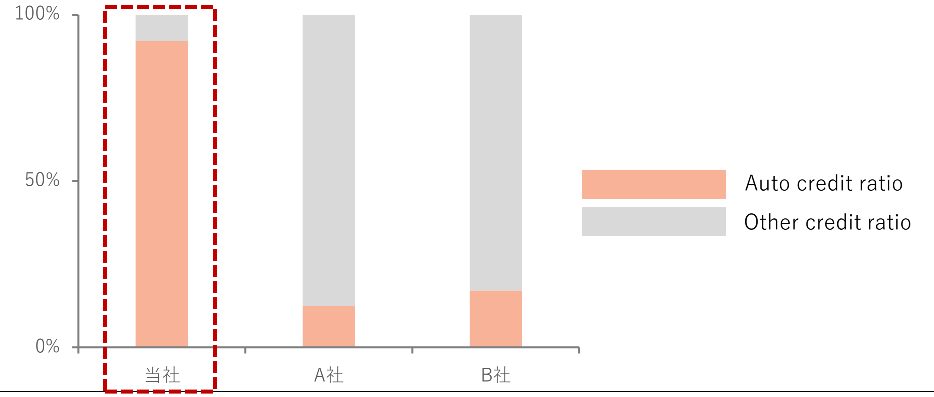
Financing Business -Competitive Advantage

Finance

■ Although it is difficult to differentiate auto credit products, as an independent finance company, we capture market share through cross-selling with our non-finance products.

	Competitors	Premium Group
Organization	**Bank-affiliated** It is under the umbrella of a bank, its fundraising power is stable, and has a long operating history. High market recognition Due to laws and regulations, Limited scope of service provision	**Independent** 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)
Products	**In the finance business, other companies operate multiple businesses besides auto credit**	**Specializing in auto loan with extensive automotive industry experience** No.1 player in the auto credit market*1



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

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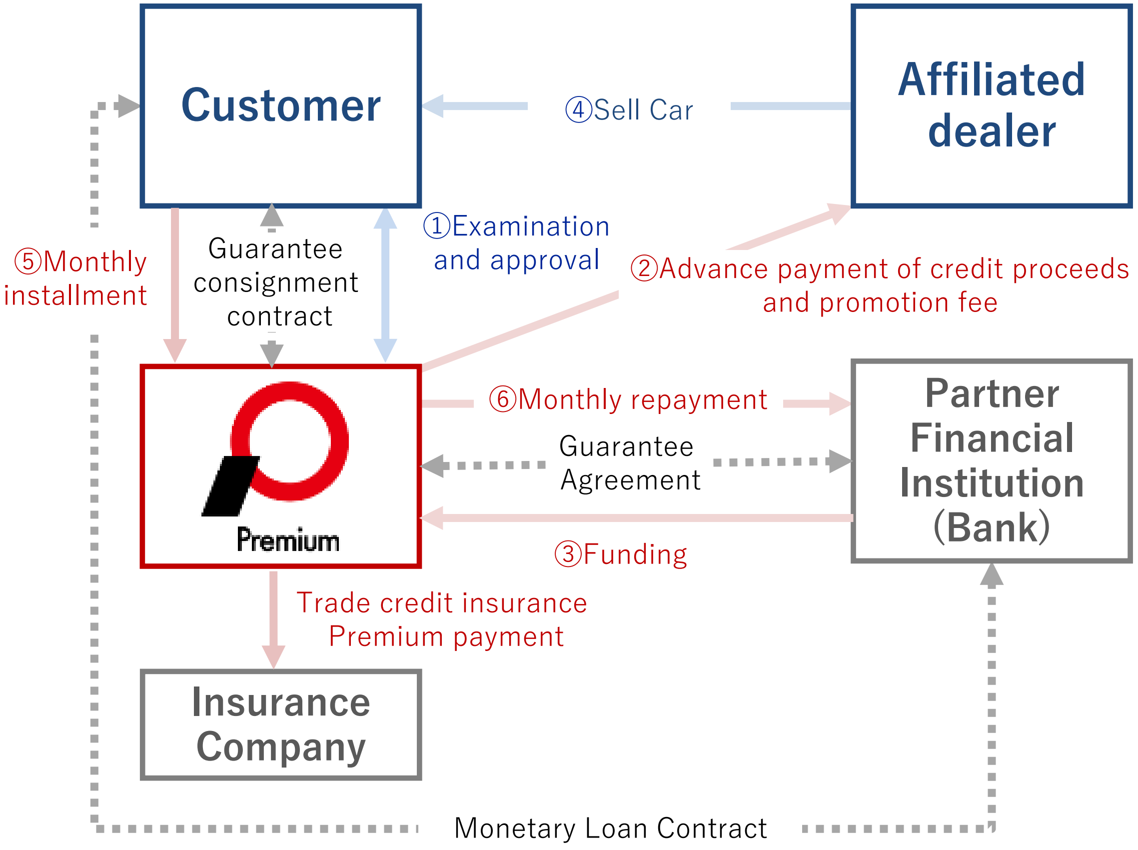
Finance Business –Business Model

■ Expanding our business with specializing in “auto credit for used car”

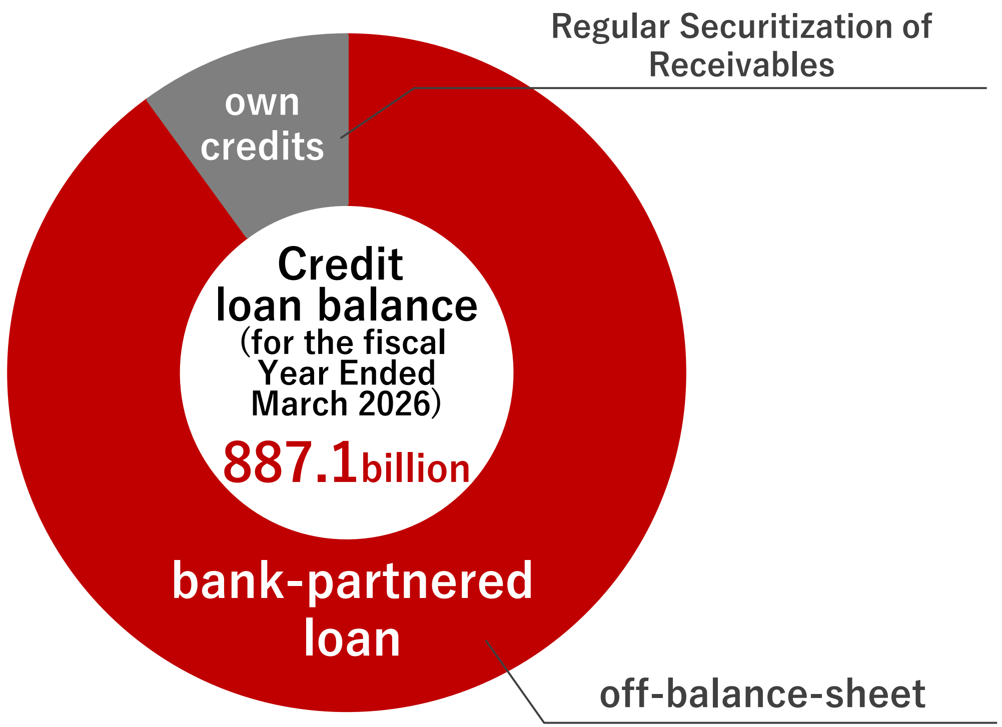
Business structure of auto credit（bank-partnered loan）

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.

＊The majority of auto credit receivables use the affiliated loan method and the remainder use the proprietary loan method.
Note: Credit loan balance is The total amount of uncollected receivables at the end of the current fiscal year.

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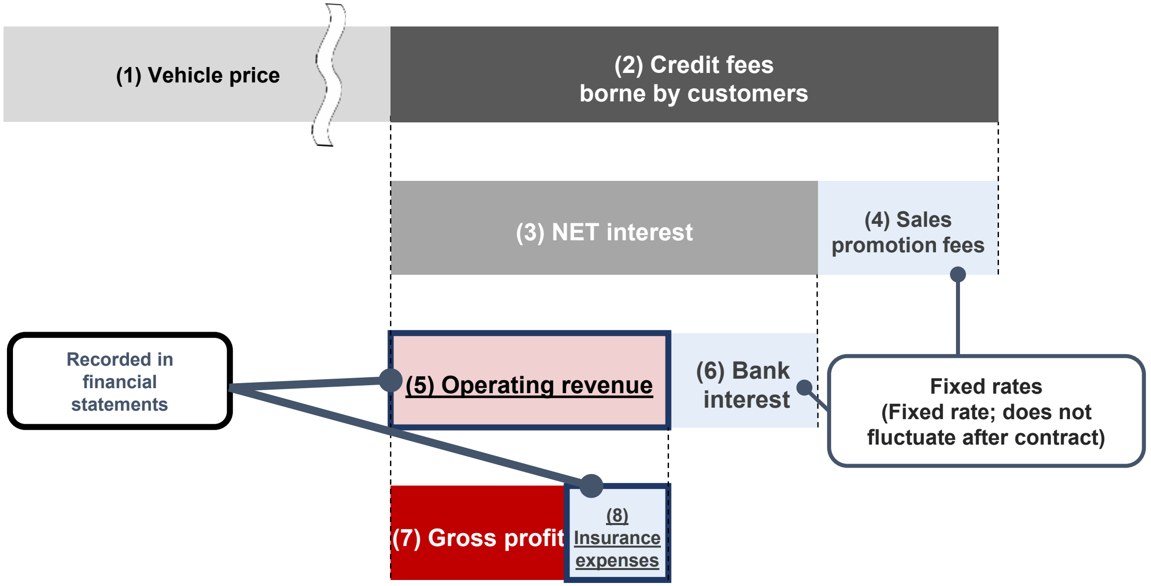
Finance Business - Revenue Structure and Stable recurring-revenue business -

Finance Segment

■ Established a robust revenue base through a revenue structure resilient to interest rate fluctuation risks and a stable recurring-revenue business that accumulates profits over the future.

Revenue Image

Due to a cost structure that does not assume "low interest rates," it is resilient to interest rate fluctuation risks



■ **Impact of interest rate hikes is extremely minimal**

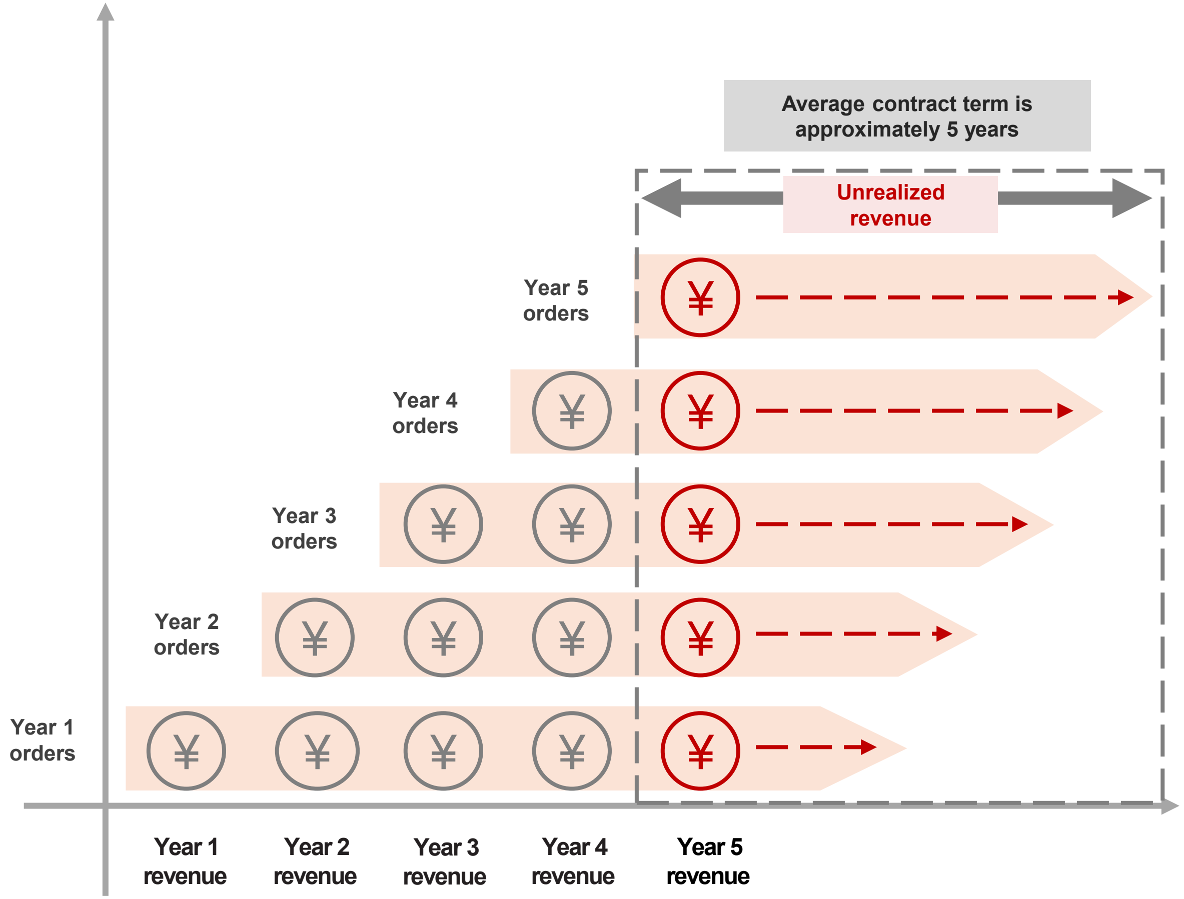
> Existing receivables
Both lending and funding are fixed-rate
→ No impact

> New receivables
Flexibly pass on to interest rates, etc.
→ Almost no impact

Note: Case of bank-partnered loans, which account for the majority of Premium's loan receivables.
The above is intended to illustrate the items to be deducted from the credit fees paid by customers before the Company ultimately recognizes them as revenue in bank-partnered loan transactions, and does not indicate the actual amounts of profit or cash flow in transactions.

Stable recurring-revenue business Image

Since revenue earned each year is recognized proportionally over the contract period, sales accumulate stably, creating a recurring revenue structure
As of the end of March 2026, 57 billion yen in future revenue is stocked on the BS



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Finance Business -Special Features(Sales Division Structure)

Finance

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

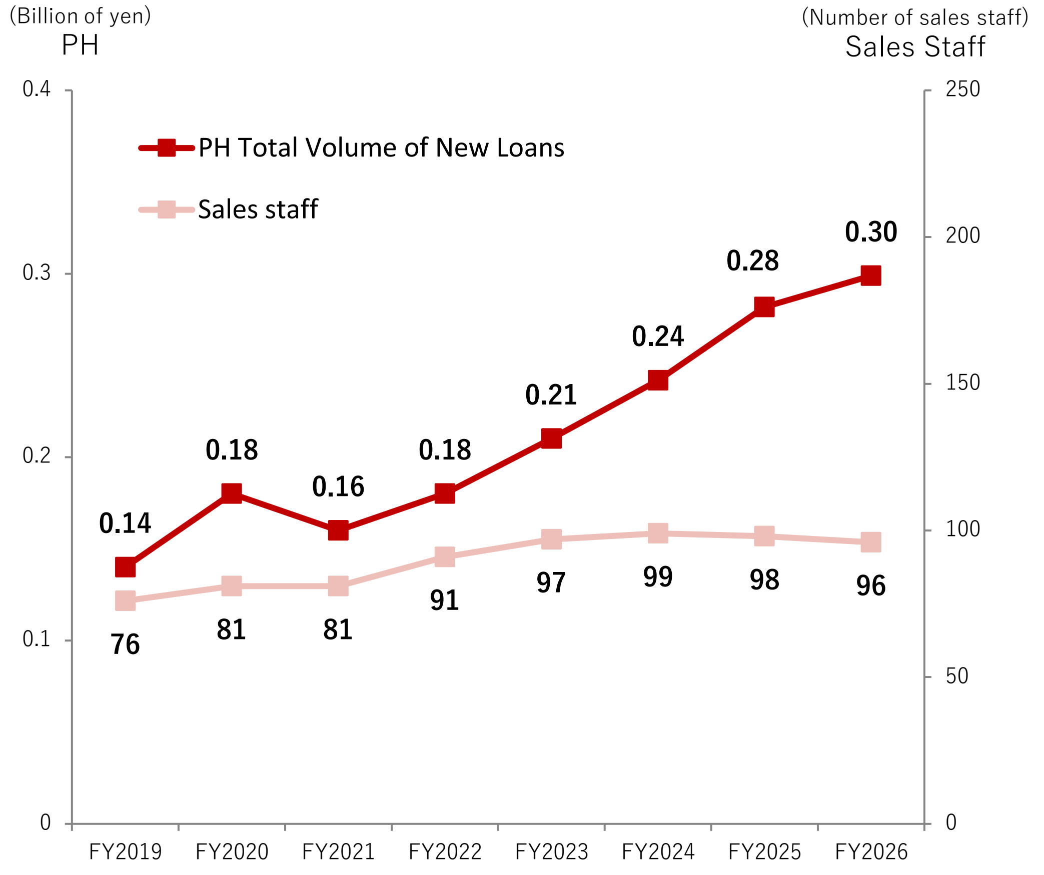
Sales Strategy

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

	forte
Sales Structure	・Organize car dealers and garages → Establish a nationwide service provision system Car Premium Dealers: 3,468 companies Car Premium Garages: 858 stores ・Face-to-face sales and non-face-to-face sales (telephone business negotiations) Adopt a hybrid sales system that combines → Efficient approach to existing, dormant, and prospective partners
Versatile service Line-up	・ In all scenes of car life, from car selection to sale Car Premium Club services available → Solving Automobile-Related Problems with the Premium Group
Online Utilization	・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 → Connecting end users, car dealers, and garages

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.

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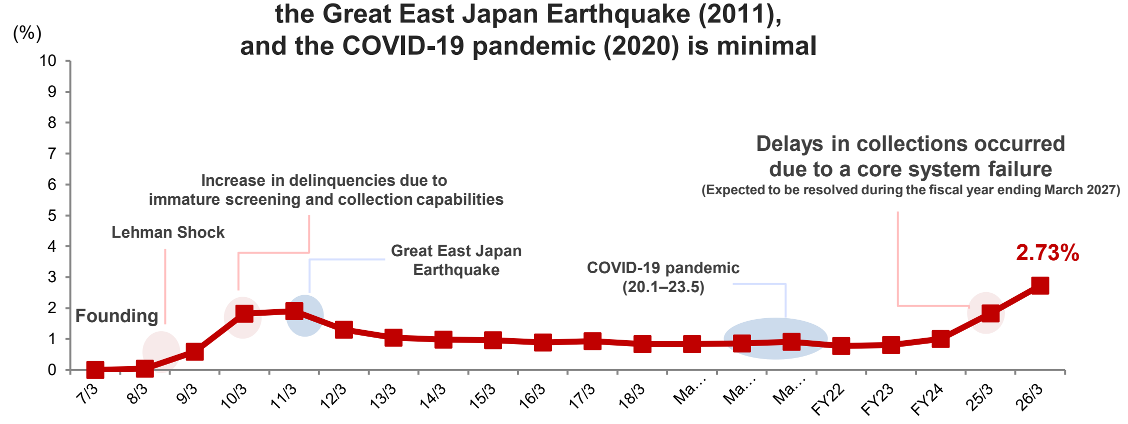
Finance business —Collection structure—

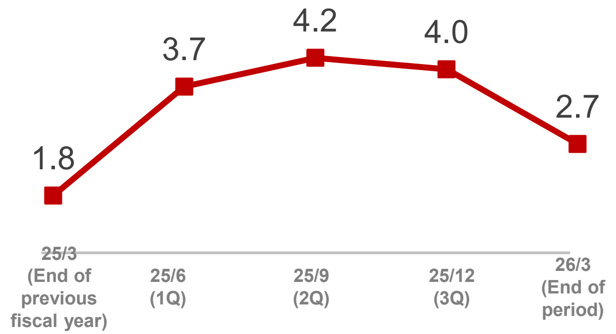
■ Delinquency rate remains low due to customer follow-up

Delinquency rate

Impact of recessions such as the Lehman Shock (2008), the Great East Japan Earthquake (2011), and the COVID-19 pandemic (2020) is minimal



Due to the impact of the system failure that occurred in the fiscal year ended March 2025, the delinquency rate temporarily rose but is currently on a path to improvement



Note: The delinquency rate is the ratio of the total amount of receivables more than 3 months in arrears and special loan receivables (receivables for which the customer has entrusted debt consolidation procedures, etc., to an attorney, etc.) to the total loan receivables at the end of the period.

Features of auto credit receivables

- Primarily "small-lot + short-term" receivables with diversified risk (average payment period of 5 years)
- Unlike credit cards, no ongoing credit screening is required
  Monitoring costs are generally low

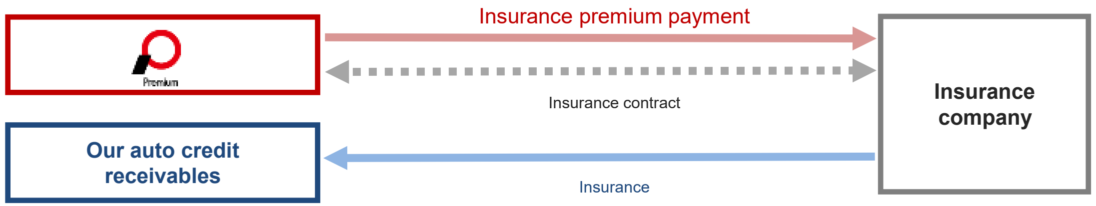
Collaboration with servicer subsidiary (Chuo Saimken Kaishu)

- Leveraging each other's strengths to aim for the resolution of delinquencies across the Group

Suppression of delinquent receivables across the Group

Purchase insurance to prepare for bad debt

- No need to increase allowance for doubtful accounts even during economic downturns
  Default costs are leveled



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2． Summary of Each Business

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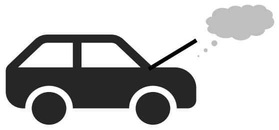
Automobile Warranty Business —Structure and Business Model —

■ Unlike "automobile insurance" which covers accidents, we have built a unique warranty service that covers "natural breakdowns"

What is an automobile warranty (Difference from automobile insurance)



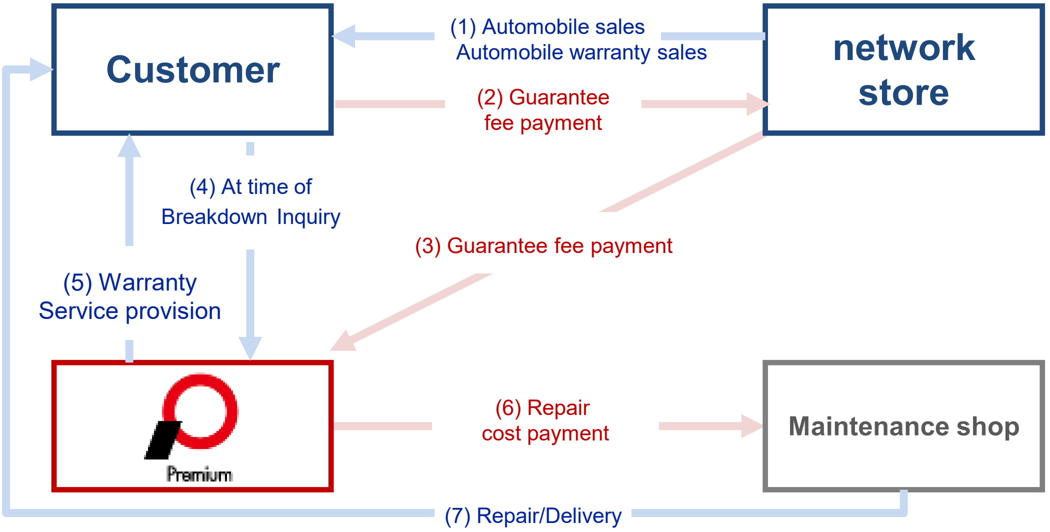
Guarantees repair costs for sudden malfunctions and natural breakdowns at no charge
Power windows, sliding doors, air conditioning, etc.

💡 Similar to extended warranties for home appliances, but for your vehicle

Comparison of our automobile warranty and automobile insurance

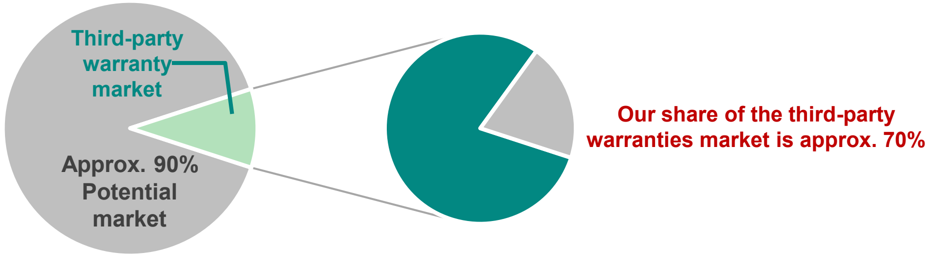
	Automobile Insurance (Accident response)	Automobile warranty (Natural breakdown response)
Coverage	Damage caused by accidents	Natural breakdowns occurring under normal use
Payment	Monthly insurance premium payments	Lump-sum advance payment of guarantee fees
Contractor benefits	Payment of insurance claims	Provision of free repair services

Business model



Market environment: Automobile warranty market

- The potential market is mainly occupied by warranties independently provided by automobile dealers
- Directly linked to trends in the used car retail market as it can be applied for even when purchasing with cash or using other companies' credit



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Automobile warranty —Competitive Advantages —

■ Leveraging group synergies to **significantly reduce the automobile warranty cost ratio** and aiming for market expansion through pricing strategies

Unique cost reduction measures

	Competitors	Premium Group
Features	Late entrant to the service	**No. 1 market share** *Possesses overwhelming data volume Cumulative number of warranty contracts over 2.2 million units
Repair response	Outsourced on a case-by-case basis	Our nationwide maintenance factory network Requesting repairs from partner factories *Parts required for repairs are procured and supplied by our subsidiary

Unique cost reduction measures

1. Inbound to Car Premium Garage (CPG) or maintenance factory network
2. Utilizing repair parts procured from our group
   ➞ Achieving cost reduction and maintaining high profit margins

Benefits of using automobile warranty

Customer Perspective

At partner factories nationwide Repair services available

No unexpected expenses during the warranty period

Automobile Dealer Perspective

Securing ancillary service revenue (*Sales profit and sales promotion fees)

Indirect remote sales support

Handling customer inquiries and outsourcing repair response operations

☑ Even in the unlikely event that the used car dealer goes bankrupt or closes, the warranty contract with us remains valid, allowing us to provide “ peace of mind ” to customers during the warranty period.

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Automobile Warranty Business - What is Automobile Warranty? -

List of main warranty products

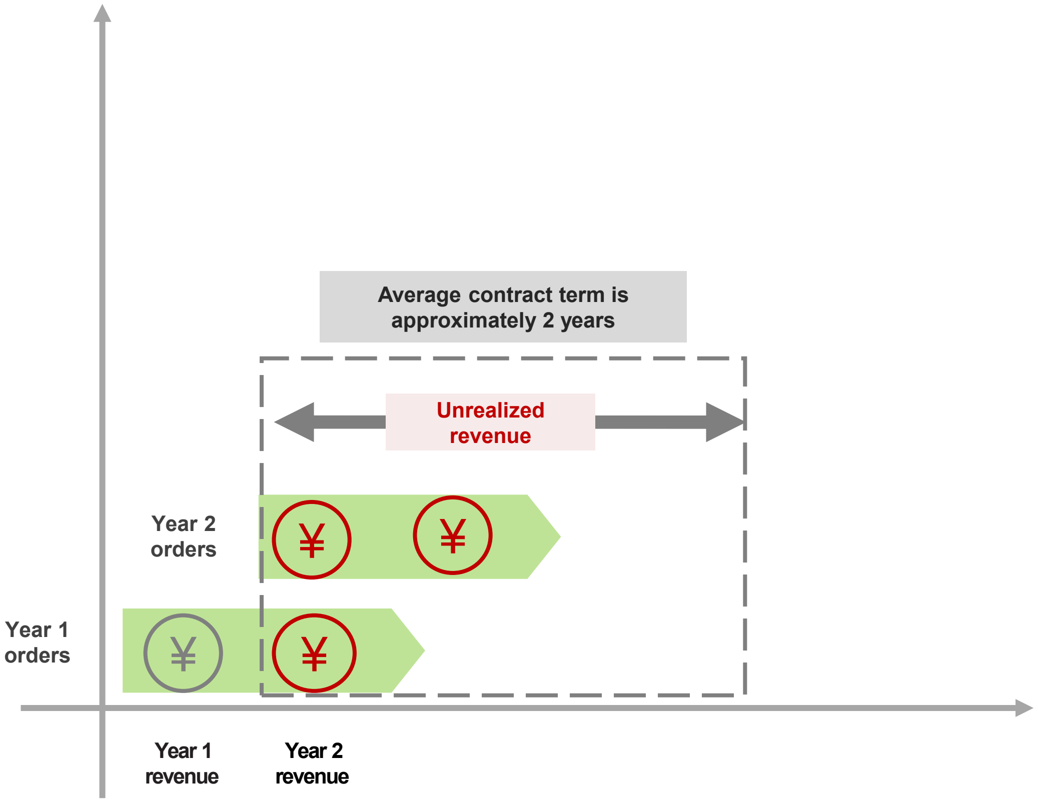
In addition to proprietary products, we collaborate with major companies
and expand multi-faceted ly through OEM provision

Proprietary Products	In-house brand products
	Premium's Automobile Warranty 〈Provided to affiliated dealers of Premium Co., Ltd.〉
	Car Premium's Automobile Warranty 〈Provided to Car Premium Club members〉

OEM Products	Providing in-house products to automotive-related companies via OEM
	Designing products based on various conditions such as guarantee fees, model year, and mileage, tailored to the needsof the client companies Product example: Car Sensor After-Warranty

Stable recurring-revenue business Image

Since revenue acquired each year is recognized proportionally over the contract period,
it is a stock-type revenue structure where sales accumulate stably
Because guarantee fees are collected in advance and revenue is deferred,
both cash position and profitability are stable



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2． Summary of Each Business

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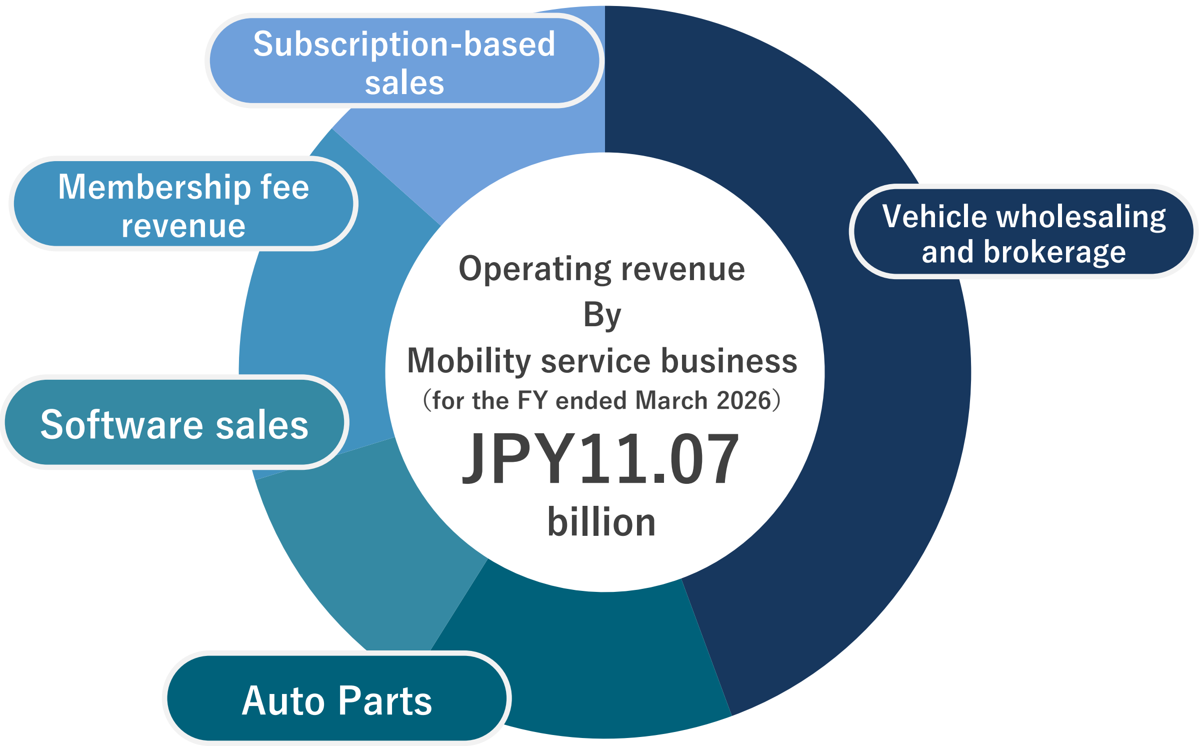
Auto Mobility Services Business -Summary

■ 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.

Note: As the segment classifications were changed from the current consolidated fiscal year, the percentages in the new classifications are reflected.

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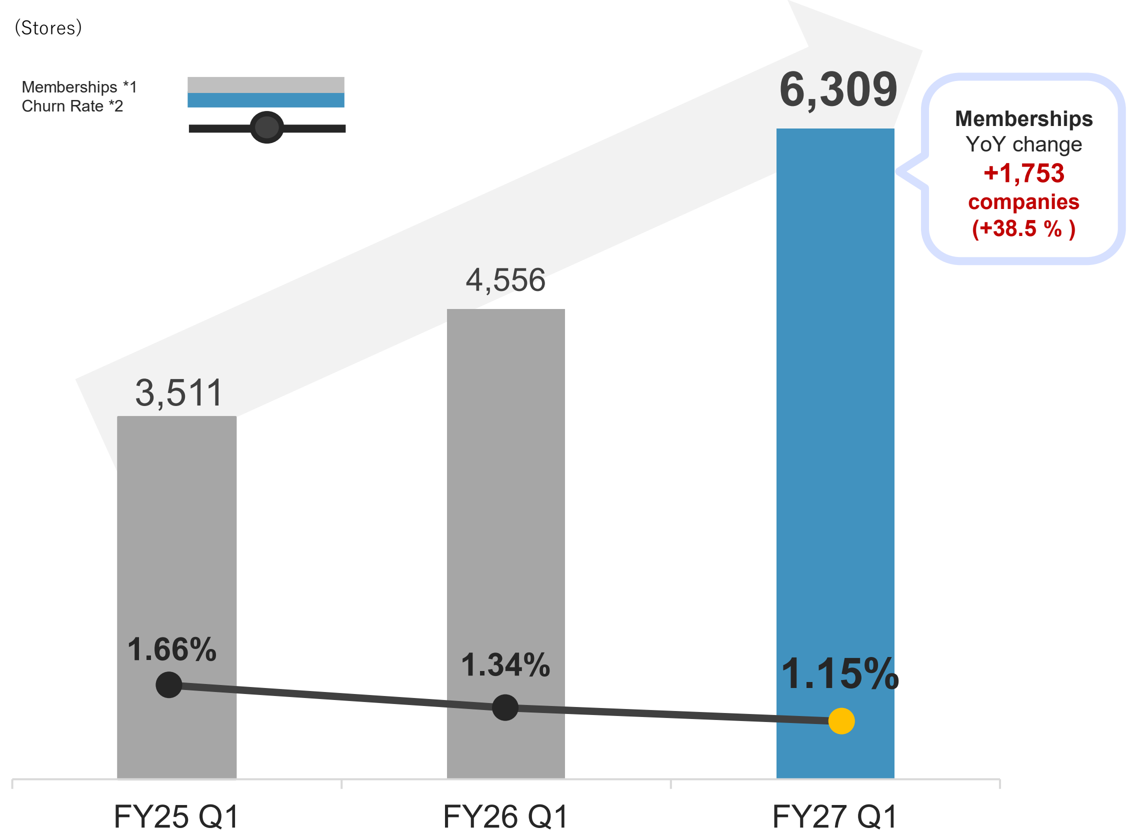
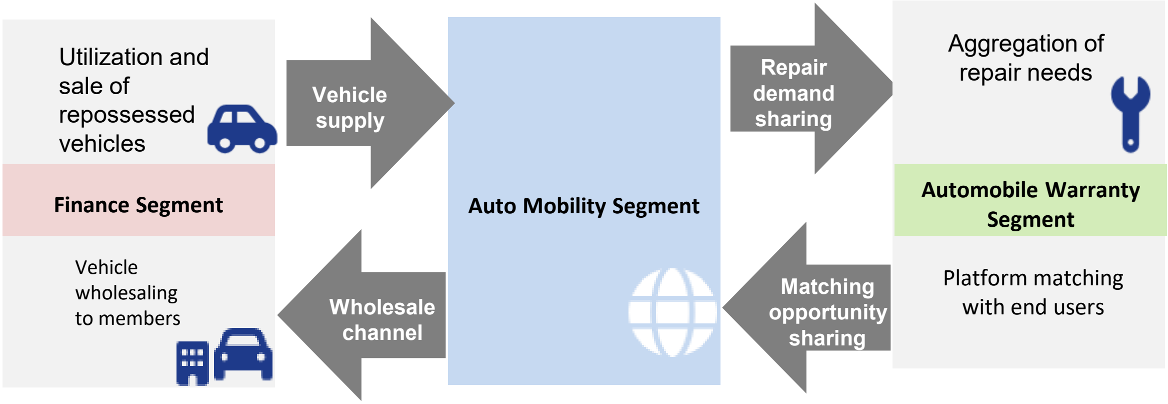
Auto Mobility Segment —Our Strengths and Characteristics—

■ **Our network of automobile providers and intra-group business synergies create unique competitive advantages**

Memberships/Churn rate



Cross-business Synergies



Market Environment

・Rising demand for "subscription-based sales and car sharing" due to an increase in the number of people who do not own vehicles
・Rising demand for “support” for small and medium-sized maintenance shops due to the increasing sophistication of automotive technology

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2． Summary of Each Business

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Overseas Strategy

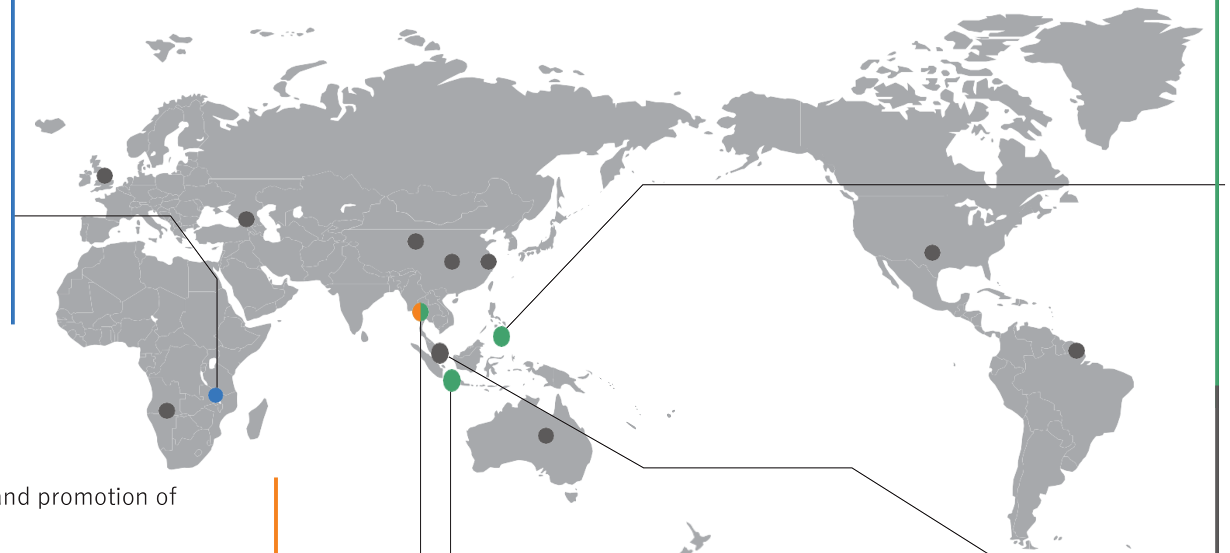
■ Expansion into Southeast Asia and other countries

Finance business and Automobile Warranty business | Automobile Warranty Business | Automobility Services Business | other

Tanzania — Auto Mobility Service

Export of recycled parts and development of 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.

Premium — Premium Asset Management (Thailand) Co., Ltd.

Accumulating knowledge in overseas business

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

Finance & Automobile Warranty Know-how Provided

Under a cooperative system
Expansion of the car aftermarket

Provision of breakdown warranty Operation of automobile repair shops

EAST AUTO CASH
オートローンなら EAST へ
Eastern Commercial Leasing p.l.c.

ITOCHU Corporation × Premium

Philippines — Automobile Warranty

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

Premium | Mitsui & Co., Ltd.

GT Auto Dealership Holdings, Inc. | GT Capital Holdings, Inc. | GT Mobility Ventures, Inc. | Philippines local subsidiary

Premium Warranty Services Philippines, Inc.

Philippines — Other

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

Indonesia — Automobile Warranty

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

Premium — Product Design & Planning

Sumitomo Corporation — Market Development & Company Management

PT Premium Garansi Indonesia

Local Support — PT Asuransi Sinar Mas, PT. JAKARTA TEKNOLOGI UTAMA

Provision of market know-how — Japan Bike Auction Co., Ltd.

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

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3． Mid-Term Management Plan

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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
¥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

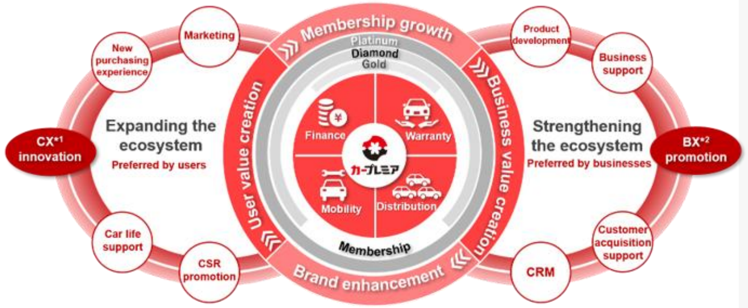
Essential infrastructure for businesses
Support businesses with strong customer attraction and service capabilities

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

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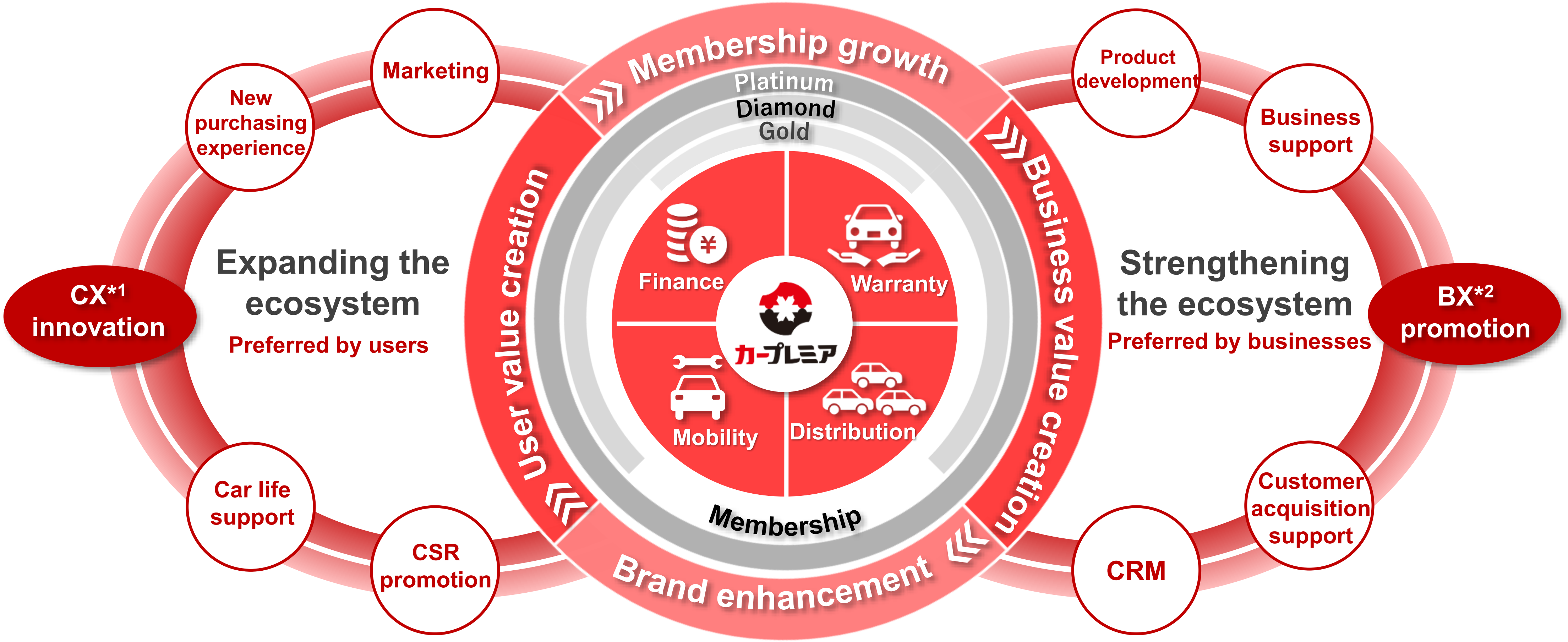
Completing the Auto Mobility Ecosystem

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

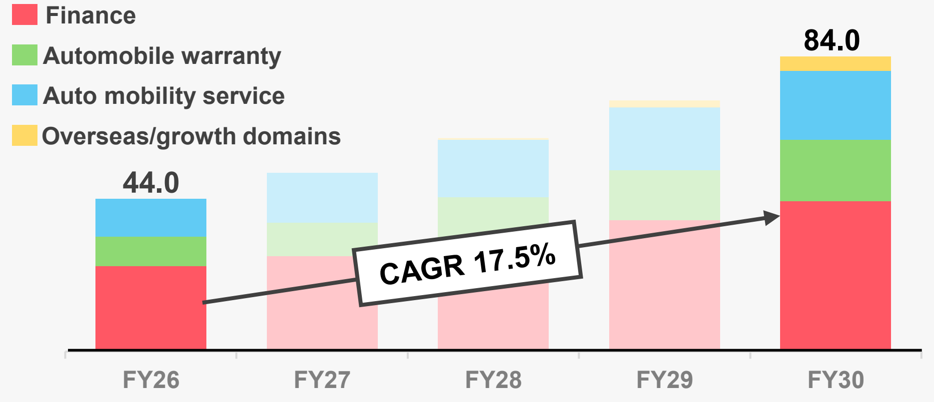
Profit growth for existing businesses at a CAGR of approximately 20%, while creating new revenue opportunities via aggressive investment

Major indicators

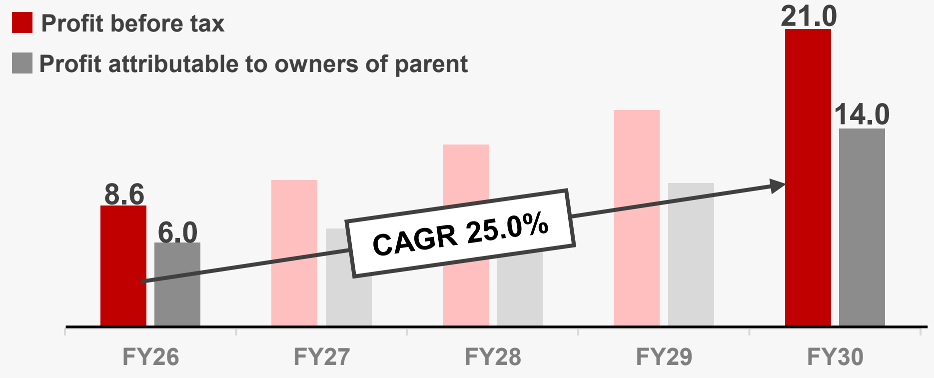
(Billions of yen)

	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)



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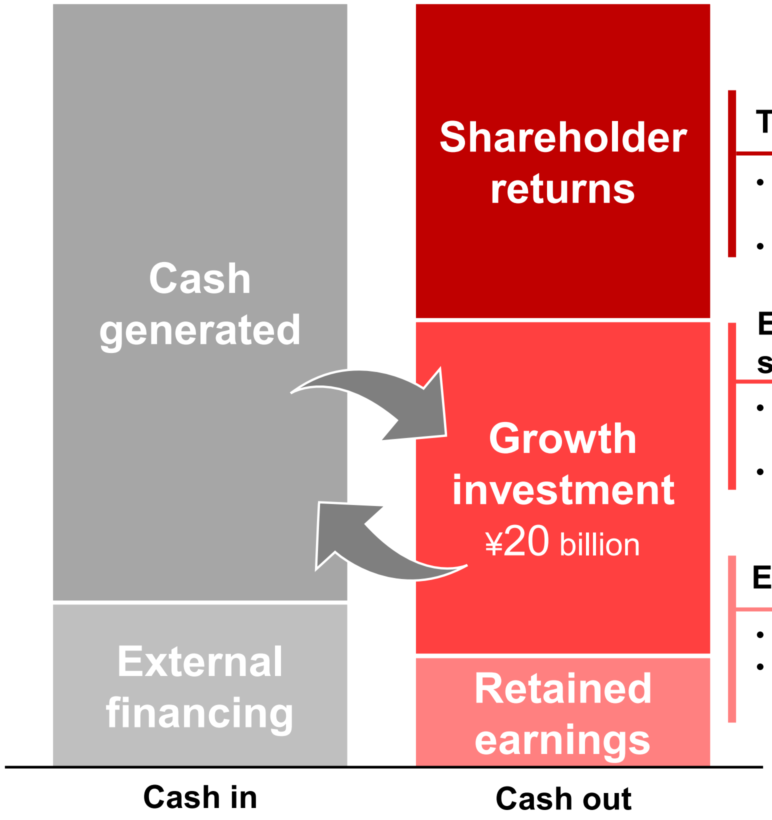
Financial Policy

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

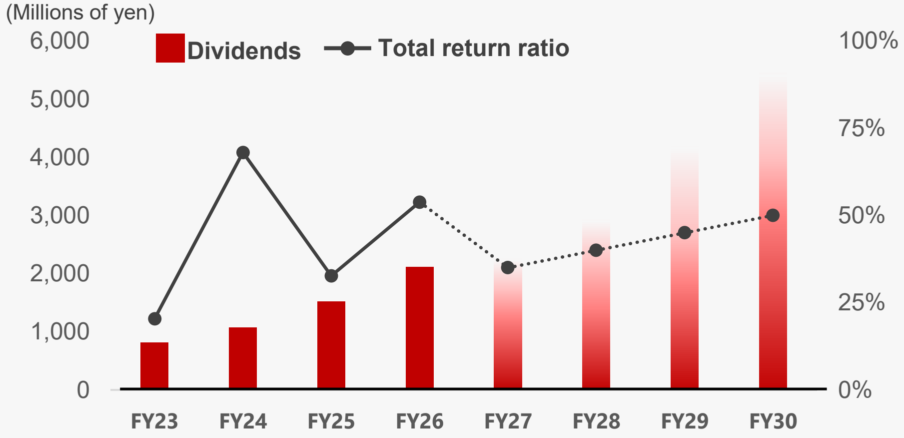
Expanding core businesses/investing in sustainable growth

- 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

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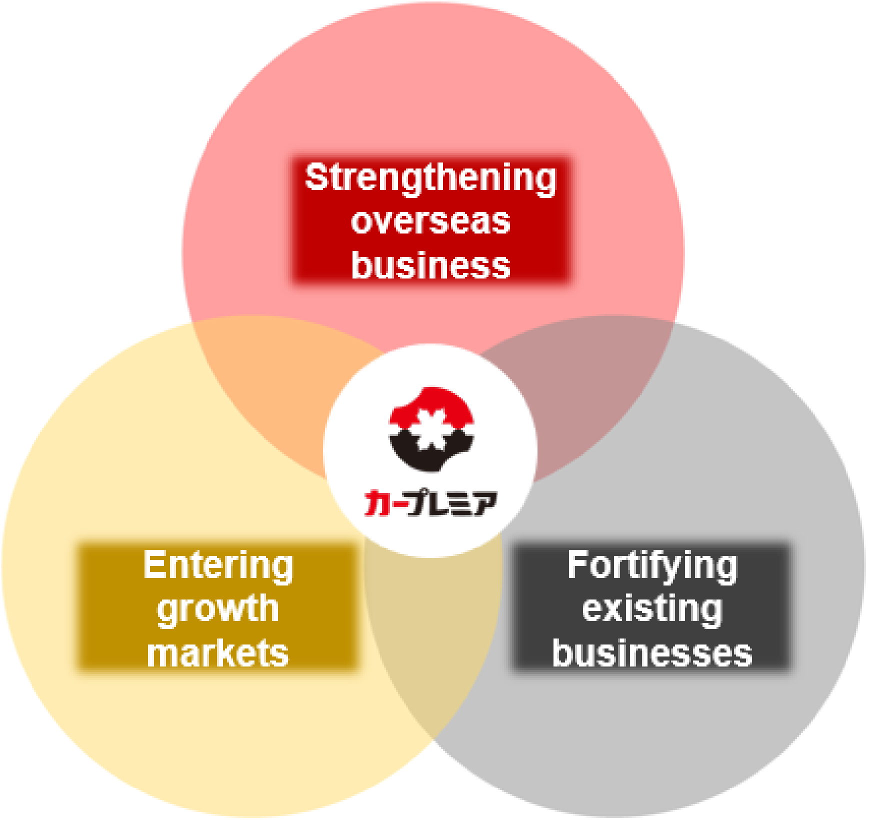
Growth Investment and Overseas Business Expansion

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

APPENDIX.

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Company Profile

Name	Premium Group Co., Ltd.
Securities Code / Exchange	7199 / Prime Market of Tokyo Stock Exchange
Established	May 25, 2015 Note: 2007: Established Premium Co., Ltd. (Former name: G-ONE Credit Services Co., Ltd.)
Head Office	The Okura Prestige Tower, 2-10-4 Toranomon, Minato-ku, Tokyo
President and Representative Director	Yohichi Shibata
Number of Issued Shares	40,710,663 (As of March 31, 2026)
Capital	¥1,817 million (non-consolidated: as of March 31, 2026)
Number of Employees	899 (consolidated; as of March 31, 2026) (Note) Number of persons employed by the Group excluding temporary workers
Description of Business	Businesses in Japan and overseas* ・Car Premium (building a membership organization of automobile dealers and garages) ・Finance ・ Automobile warranty ・ Auto mobility * Overseas (Thailand, Indonesia, Philippines)

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Group structure with over 20 companies in Japan and overseas

Premium Group Co., Ltd.

- **VALUE Co., Ltd.** — Internal education and training institution
- **Premium Asset Management (Thailand) Co., Ltd.** — Consulting business in Thailand

President and Representative Director
Yohichi Shibata

Biography

Leveraging expertise in finance and mobility, he leads the Group as its founder

1982	Joined Sato Shoji Corporation
1985	Joined Aplus Co., Ltd.
2003	Joined IDOM Inc.
2007	**Established Premium Co., Ltd. and assumed the position of President and Representative Director**
2016	**Established Premium Group Co., Ltd. and assumed the position of President and Representative Director**

Premium Co., Ltd.

Finance Segment

- **Central Servicer Corporation** — Collections and vehicle repossession business
- **Eastern Commercial Leasing p.l.c.*** — Auto credit and automobile warranty business (listed on the Stock Exchange of Thailand)
- **CIFUT Co., Ltd.*** — Development and provision of automotive-related IoT devices
- **Etomo Financing Corporation*** — Consumer finance business

Automobile Warranty Segment

- **Premium Service (Thailand) Co., Ltd.** — Automobile maintenance and automobile warranty business in Thailand
- **PT Premium Garansi Indonesia*** — Automobile warranty business in Indonesia
- **Premium Warranty Services Philippines, Inc.*** — Automobile warranty business in the Philippines

Auto Mobility Segment

- **PLS Co., Ltd.** — Auto leasing business for consumers
- **Premium Soft Planner Co., Ltd.** — B2B software development and sales business
- **Premium Auto Parts Co., Ltd.** — Auto parts-related business
- **Car Premium Co., Ltd.** — Development and operation of membership organizations for mobility operators
- **PAS Co., Ltd.** — Automobile maintenance, body work, and paint business

Note : Affiliated company accounted for using the equity method

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History: Achieved listing on the Tokyo Stock Exchange within 10 years of founding

2007	Established G-ONE Credit Services Co., Ltd. (currently Premium Co., Ltd.) as a sub-subsidiary of Gulliver International Co., Ltd. (currently IDOM Inc.)
2010	SBI Holdings, Inc. became the parent company, and the company name was changed to SBI Credit Co., Ltd.
2013	i-Sigma Capital Co., Ltd., managed by a 100% subsidiary of Marubeni Corporation, became the parent company, and the company name was changed to Premium Financial Services Co., Ltd. (currently Premium Co., Ltd.)
2015	Established AZS No. 1 Co., Ltd. (currently Premium Group Co., Ltd.) as a vehicle for accepting investment in conjunction with a change in shareholders to a fund managed by AZ-Star Co., Ltd.
2016	・[Thailand] Concluded a business alliance agreement with Eastern Commercial Leasing p.l.c., a company listed on the Stock Exchange of Thailand that provides auto finance and automobile warranty services, and made it an affiliated company ・[Thailand] Established the first overseas local subsidiary, PFS (Thailand) Co., Ltd. (currently Premium Asset Management (Thailand) Co., Ltd.) ・Transitioned to a holding company structure with Premium Group Co., Ltd. as the holding company ・Established PAS Co., Ltd. to provide automobile maintenance services ・[Thailand] Established a joint venture, Eastern Premium Services Co., Ltd. (currently Premium Service (Thailand) Co., Ltd.), to provide automobile warranty and automobile maintenance services
2017	・Established a joint venture, CIFUT Co., Ltd., to develop and provide automotive-related IoT devices ・Established Premium Lease Co., Ltd. (currently PLS Co., Ltd.) to provide automobile leasing ・[Indonesia] Established a joint venture, PT Premium Garansi Indonesia, to provide automobile warranty services ・Listed on the Second Section of the Tokyo Stock Exchange
2018	・Established Premium System Services Co., Ltd. to plan, develop, and operate systems for our Group ・Acquired Soft Planner Co., Ltd., which develops and sells software for automobile providers, as a subsidiary ・Market change to the First Section of the Tokyo Stock Exchange
2019	Acquired Loperio Solutions Co., Ltd. (currently EGS Co., Ltd.), which provides automobile warranty services primarily for used imported cars, as a subsidiary
2020	・Established VALUE Co., Ltd. to plan and implement training for our Group's officers and employees ・Established Premium Mobility Services Co., Ltd. to operate auto mobility services-related businesses ・Established Premium Auto Parts Co., Ltd. to operate auto parts-related businesses ・Acquired Central Servicer Corporation, which performs collections and vehicle repossession services through purchases and outsourcing, as a subsidiary ・Established Premium Warranty Services Co., Ltd. to operate the automobile warranty business
2021	[Philippines] Established a joint venture, Premium Warranty Services Philippines, Inc., to provide automobile warranty services
2022	・Established Car Premium Co., Ltd. to operate the business of developing and promoting membership organizations for automobile providers ・Market change to the Prime Market of the Tokyo Stock Exchange
2024	Established a local subsidiary in Singapore to promote global expansion
2025	・[Thailand] Third-party allotment of shares by Eastern Commercial Leasing p.l.c. ・[Philippines] Participated in investment in Etomo Financing Corporation
2026	Integrated four companies—Premium Co., Ltd., Premium Warranty Services Co., Ltd., Premium Mobility Services Co., Ltd., and Car Premium Co., Ltd.—into Premium Co., Ltd.

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