

[TSE Prime Section / 7199]

Premium Group Co., Ltd.
Corporate Presentation Materials

"Delivering premium finance and services to the world"

November 2026

Contents

1. Premium Group	P. 3
2. Tracing Our Past Growth and Recent Financial Highlights	P. 11
3. Market Environment and Strengths	P. 20
4. Medium-Term Management Plan	P. 26
5. Sustainability	P. 36
Appendix.	P. 38

© Premium Group All Rights Reserved.

1. Premium Group



© Premium Group All Rights Reserved.

Mission & Vision

We contribute to building a richer society by providing **the best (Premium) finance and services** to people around the world.

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

Founding–2023

Strengthening our founding business

Growing finance/warranty

Founding period

2024–2026

Auto mobility
Building a platform

Including finance and warranty toward an ecosystem

MTP (FY24–FY26)

—2030 VISION—

Auto mobility
Completing the ecosystem

カープレミア

new Medium-Term Management Plan

Expanding market share → Establishing the Car Premium Business Model → Building a one-of-a-kind ecosystem

Premium

© Premium Group All Rights Reserved.

About Premium Group | Value Proposition of an Auto Mobility Company

Premium Group is an "Auto mobility company"
Through our various automotive-related businesses,
we provide value to both customers and automobile providers.

Finance Business

Auto Credit

(Individual Installment)

Service Business

Operation of membership organization / Automobile warranty
Vehicle sales / Auto Leasing
Software / Parts sales /Servicer

Providing one-stop services related to automobiles
Developing finance, automobile warranty, and auto mobility services



Value Proposition to Customers

- Safe and convenient car life
- Realization of an economical car life

Value Proposition to Automobile Providers

- Business efficiency and management support
- Improvement of customer satisfaction and repeat rate
- Provision of a mobility platform

© Premium Group All Rights Reserved.

About Premium Group | Finance Business

Providing flexible financial services unique to an independent company, centered on auto credit

1 Business Overview

Providing financial services related to vehicle purchases, centered on auto credit

Auto Credit

Paying in installments when purchasing a vehicle
Providing loans

[Number of players in the industry]

Only 3 listed companies in the industry (including our company)

3 companies

[Our share]

15% share among the 3 listed companies

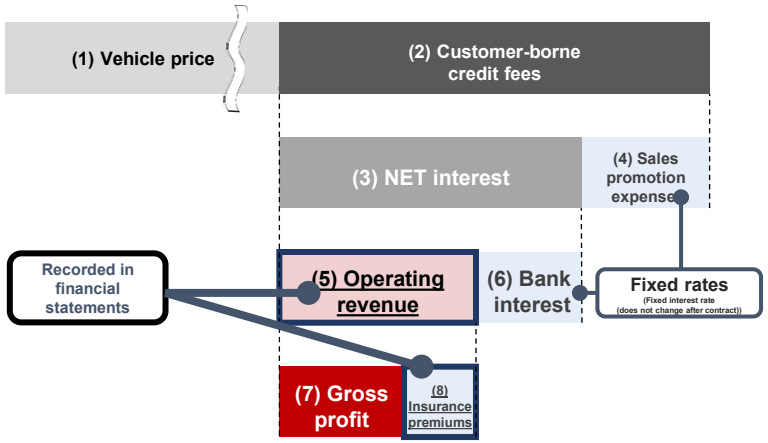
15 %

2 Competitive Advantages

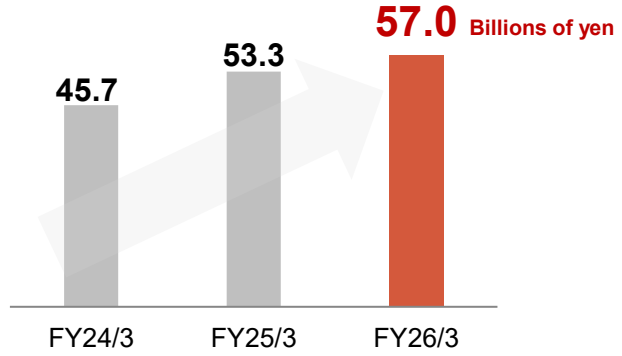
- Proposal capabilities that combine **non-financial services**, enabled by flexible service design unique to an **independent company (not tied to a bank)**
- Automotive and consumer finance **know-how and data**
- Deep automotive expertise and proprietary **know-how/data** accumulated through our specialization in automotive finance
- Credit **receivables are insured,** eliminating the need to increase allowance for doubtful accounts even during economic downturns. Smoothing of default costs

3 Revenue structure

[Revenue Image]



*Revenue is recognized on a pro-rata basis over the contract period and accumulated as deferred (future) revenue (Average period: 5 years)



© Premium Group All Rights Reserved.

About Premium Group | Service Business (Overview)

Providing diverse automotive-related services tailored to mobility providers

1 Main business

Delivering a richer car life to customers together with automobile dealers and garages

Membership Organization
Operating a membership organization composed of mobility providers *See P.9 for details

Automobile Warranty
Providing warranty services in the event of vehicle breakdown *See P.8 for details

Automobile Sales and Maintenance
Automobile wholesaling to affiliated Dealers and operation of garages

Subscription
Provision of leasing services

Software Sales
Provision of management and customer acquisition support software for garages

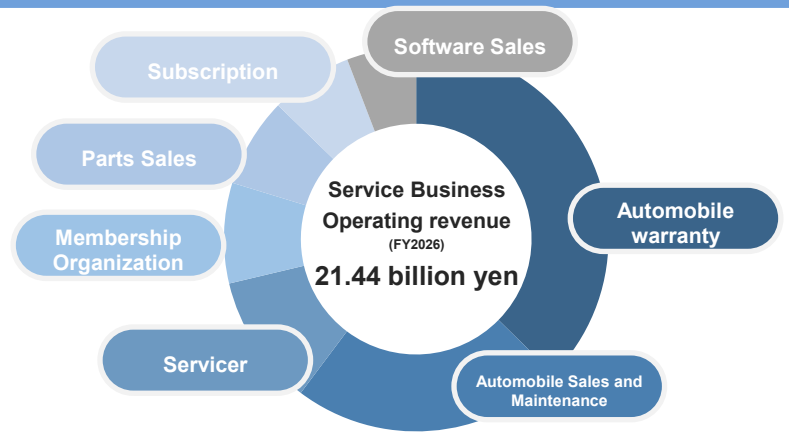
Parts Sales
Repair support through parts supply and collaboration with garages nationwide

Servicer
Receivables management and collection services for auto credit, etc.

2 Competitive Advantages

- Improving operational efficiency and customer satisfaction through the provision of **diverse services** such as customer acquisition, CRM, management support, and DX
- Through collaboration with the finance business and service business cross-selling and **promoting mutual customer referrals**
- Building and expanding strong relationships **with community-based automobile dealers** and garages nationwide

3 Service Business Revenue Portfolio



Premium

© Premium Group All Rights Reserved.

About Premium Group | Service Business (Automobile warranty)

Realizing a secure car life and supporting affiliated dealers with warranties covering natural breakdowns

1 Business Overview

covering natural breakdowns
Providing warranty services

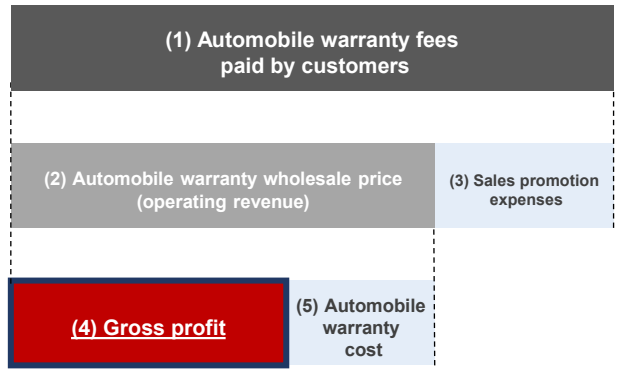
OEM Products	**Providing in-house Automobile Warranty to automotive-related companies via OEM** Product design tailored to various conditions such as guarantee fees, model year, and mileage, according to the needs of the client company Product example: Car Sensor After-Warranty
Proprietary Products	**In-house 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>

2 Competitive Advantages

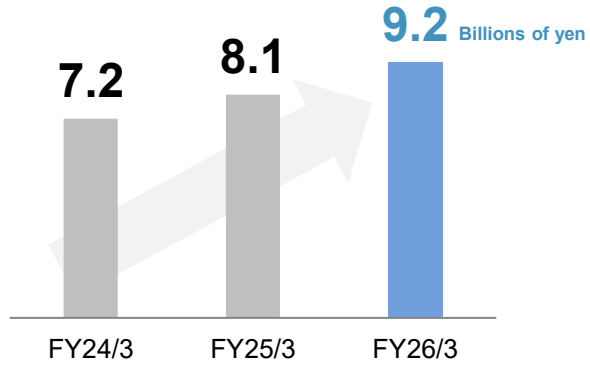
- Repair support through a **nationwide network of affiliated maintenance shops**
  Parts procurement available from group companies
- Proposal capabilities combined with **finance and mobility services**
- **Possessing overwhelming data volume**
  Cumulative number of warranty contracts exceeding 2 million units

3 Revenue structure

[Revenue Image]

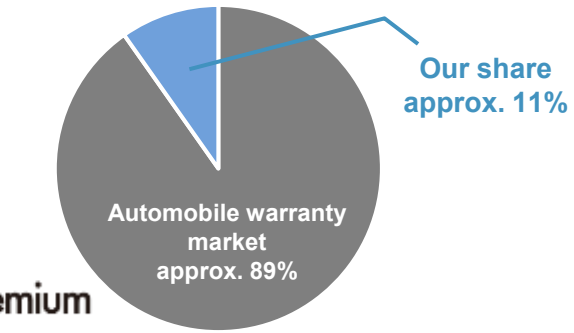


***Revenue is recognized on a pro-rata basis over the contract period and accumulated as future revenue (average period: 2 years)**



4 Market Share

[Automobile warranty Market Total]



[Current Status and Potential]
The automobile warranty industry consists of 'in-house warranties' provided by automobile dealers and 'third-party warranties' provided by non-dealers. Currently, many users utilize in-house warranties provided by dealers. We hold approx. 11% share of the total automobile warranty market.

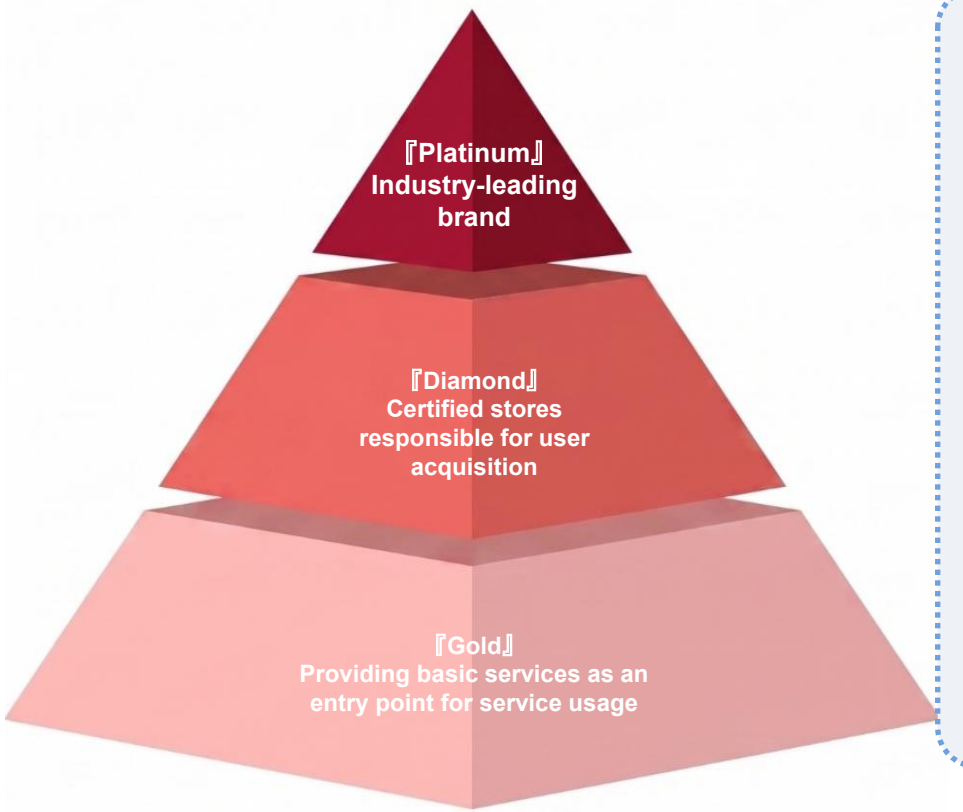
[Our Strategy and Strengths]
In addition to 'expanding our share of the third-party warranties market,' we are leveraging convenience and data integration to promote the transition from dealer in-house warranties to third-party warranties (including ours).

© Premium Group All Rights Reserved.

About Premium Group | Service Business (Car Premium Club)

Forming a membership organization called "Car Premium Club (CPC)" from a network of automobile dealers and garages, providing value-added automotive services based on membership rank

1 Membership Type

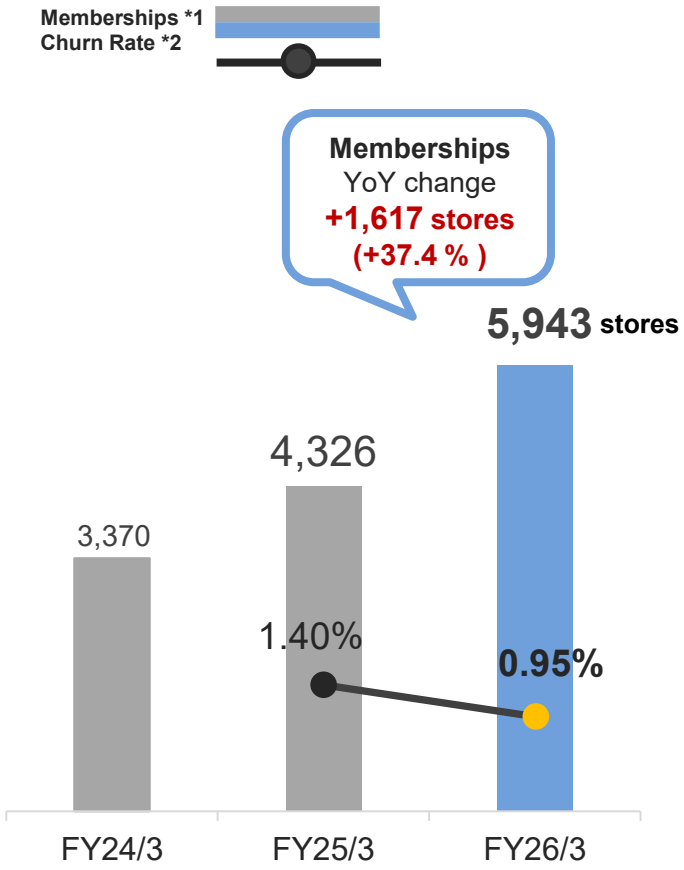


2 Main Services Provided

【Examples of CPC Member Services】

- Finance **credit expansion** (incorporating engine start control systems, guarantors, application of risk-based rates, etc.)
- Member-exclusive services
  Dedicated automobile warranty and auto leasing services, information posting on the app, parts supply, and maintenance packs
- Various services that provide total backup for store operations, including customer acquisition support, procurement support, and sales support

3 Trends in Memberships and Churn Rate



*1. Number of member stores refers to the total number of members for "Car Premium Dealer" (dealers) and "Car Premium Garage" (maintenance facilities).
*2. The “churn rate” is calculated as the average of monthly churn rates (number of cancellations in the month ÷ number of members at previous month’s end).

© Premium Group All Rights Reserved.

About Premium Group | Overseas Expansion

Expanding into countries centered on Southeast Asia

Tanzania

Developing recycled parts export and vehicle maintenance garages
Expanded into Central and South America, and will continue to explore other countries



* As of April 1, 2024, the Auto Parts business has been transferred to the Auto Mobility Services segment.



Thailand

Promoting the provision of auto credit and automobile warranty know-how, as well as automobile warranty and maintenance services

Premium Asset Management (Thailand) Co., Ltd. — Accumulating knowledge in overseas business — Premium Service (Thailand) Co., Ltd.

Providing know-how on auto credit and automobile warranties

Expanding the automotive aftermarket under a cooperative partnership

Provision of automobile warranty
Operation of garages

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

ITOCHU Corporation × Premium

Premium



Indonesia

Promoting the automobile warranty business together with Sumitomo Corporation and local companies

Premium — Sumitomo Corporation

Product design and planning — Market development and company management

PT Premium Garansi Indonesia

Local support — Provision of market know-how

PT Asuransi Sinar Mas, PT. JAKARTA TEKNOLOGI UTAMA — Japan Bike Auction Co., Ltd.

Philippines

Entering the Philippine market as a pioneer/leader in automobile warranty services, in partnership with Mitsui & Co., Ltd. and local partners.

Premium — Mitsui & Co., Ltd.

GT Auto Dealership Holdings, Inc.	GT Capital Holdings, Inc.
GT Mobility Ventures, Inc.	Local subsidiary in the Philippines

Premium Warranty Services Philippines, Inc.

Philippines

Investing in Etomo Financing Corporation, which develops consumer finance businesses utilizing digital technology, to expand our business development

Singapore

Established a local subsidiary in Singapore as a base for researching and gathering information on the Asian market, managing overseas subsidiaries, and conducting strategic activities

© Premium Group All Rights Reserved.

2. Tracing Our Past Growth and Recent Financial Highlights

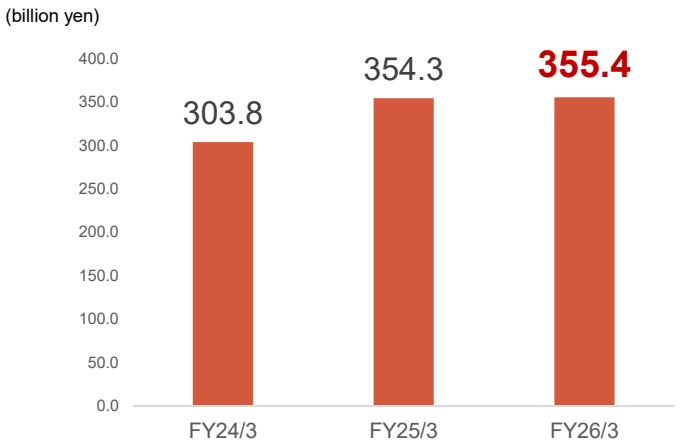


© Premium Group All Rights Reserved.

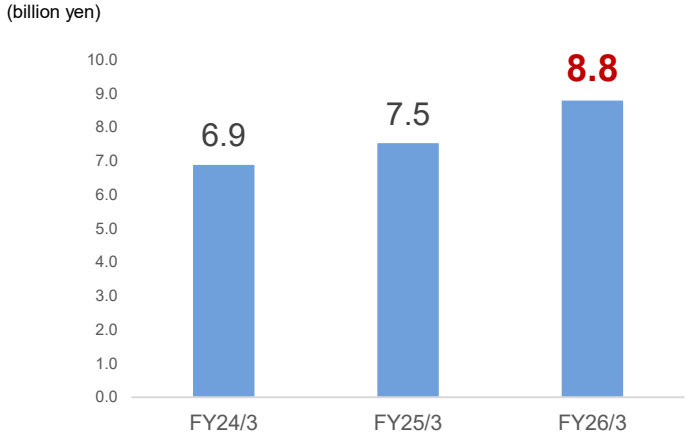
Growth Trajectory and Performance | Main KPIs and Performance Trends

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

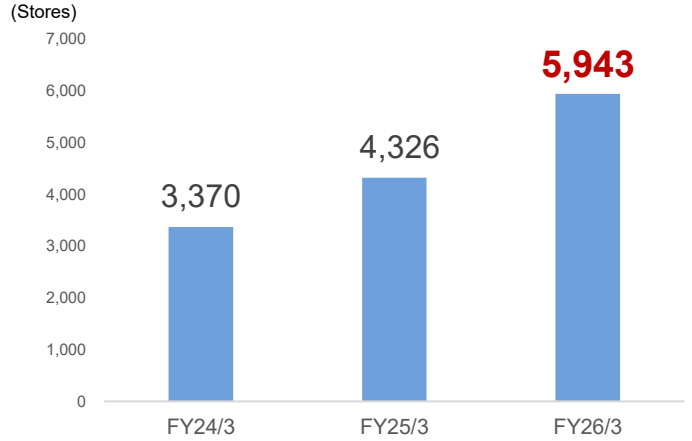
Total volume of new loans



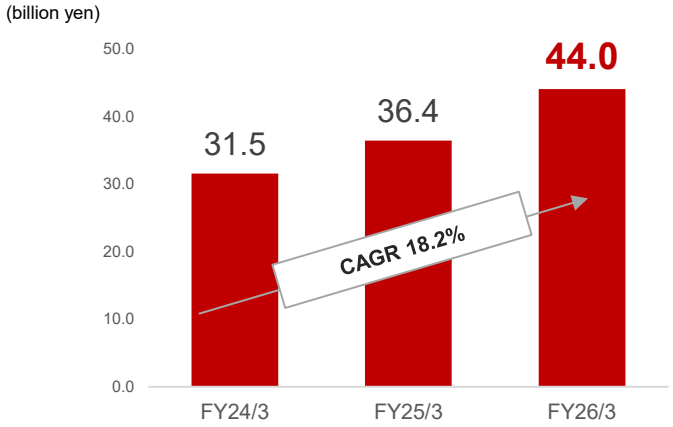
Total volume of automobile warranties



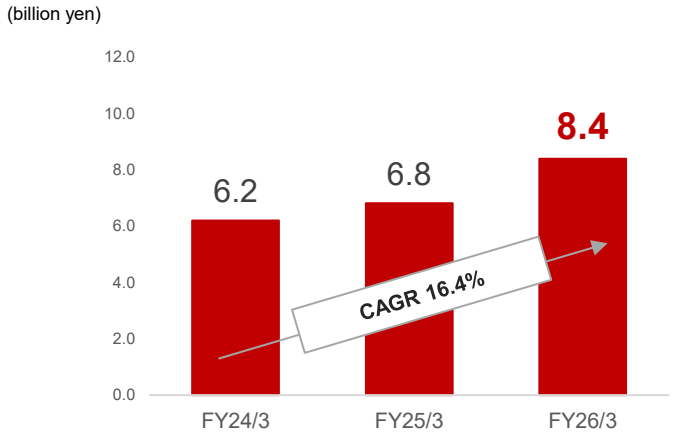
Car Premium Club Memberships



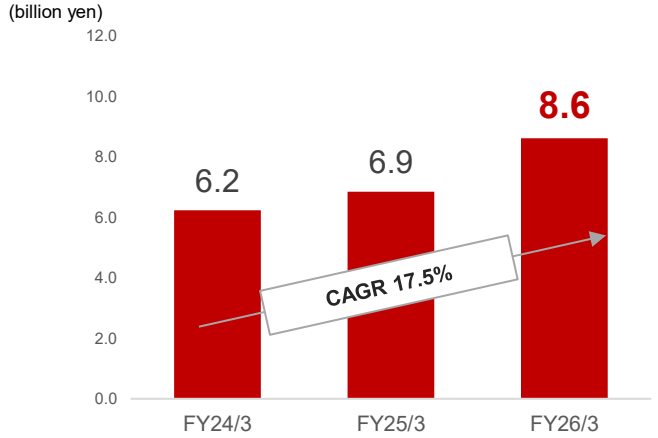
Operating revenue



Operating profit



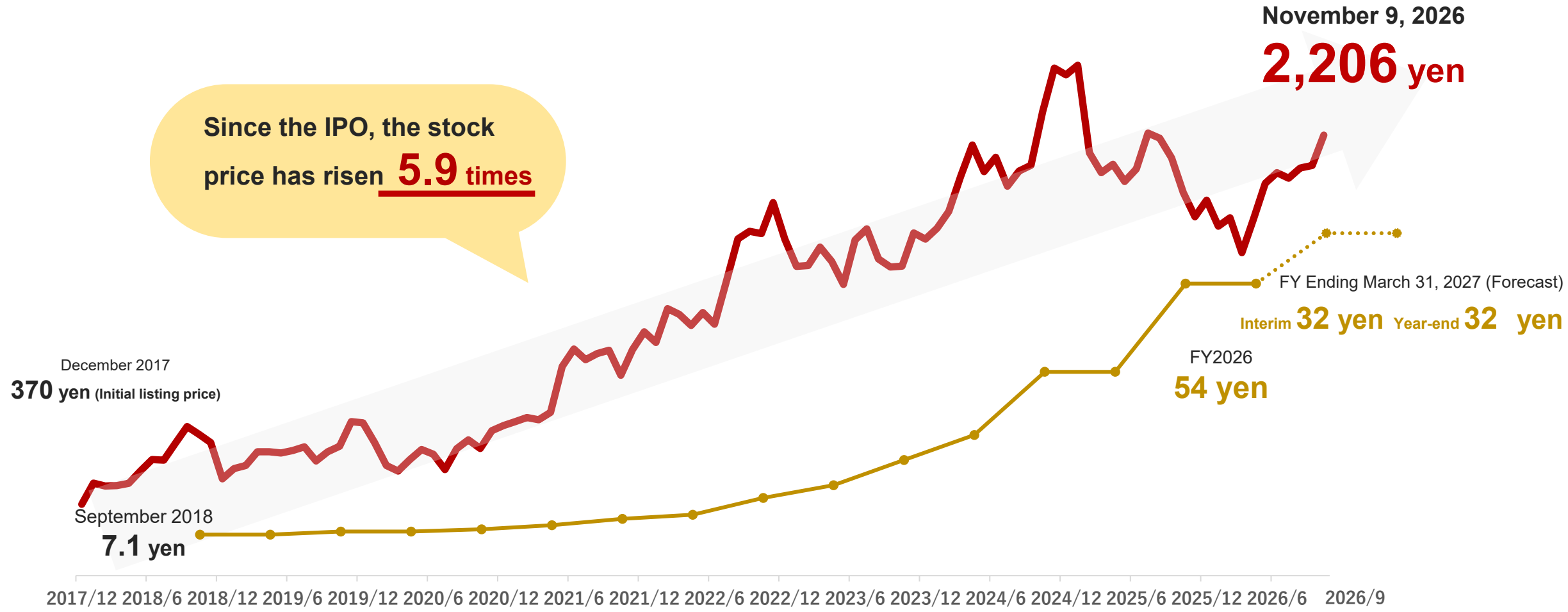
Profit before tax



© Premium Group All Rights Reserved.

Growth Trajectory and Performance | Stock Price and Dividend Trends

(Closing price basis)



(Note) Past stock prices have been adjusted for stock splits.

© Premium Group All Rights Reserved.

Financial Results Highlights

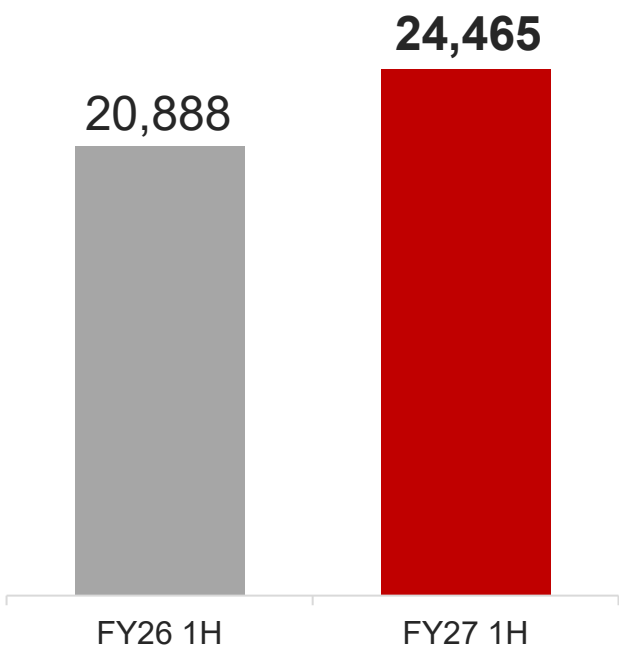
- **Operating revenue** grew **17.1%** YoY, driven by **strong performance** in the **Service segment***.
- Despite continued increases in warranty costs and interest expenses due to rising interest rates, operating profit and profit before tax both increased year-on-year, mainly due to factors such as a decrease in response costs related to the system failure in the previous fiscal year.

Performance

(Millions of yen)

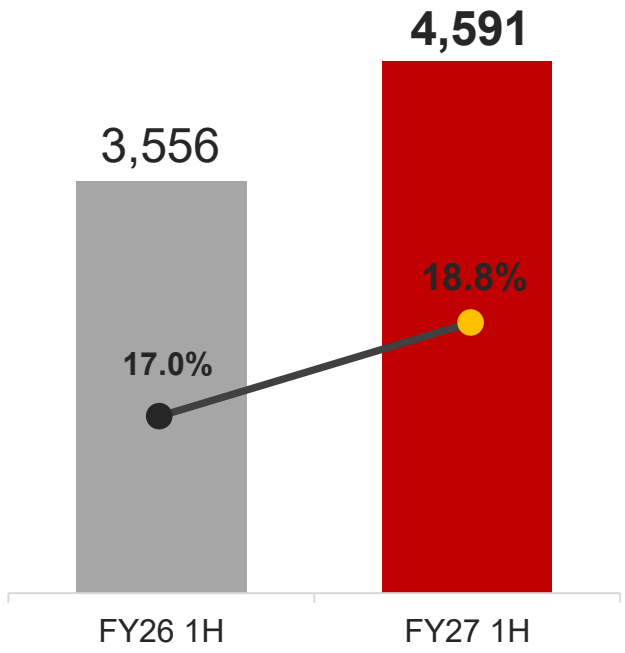
Operating revenue

Up 17.1% YoY



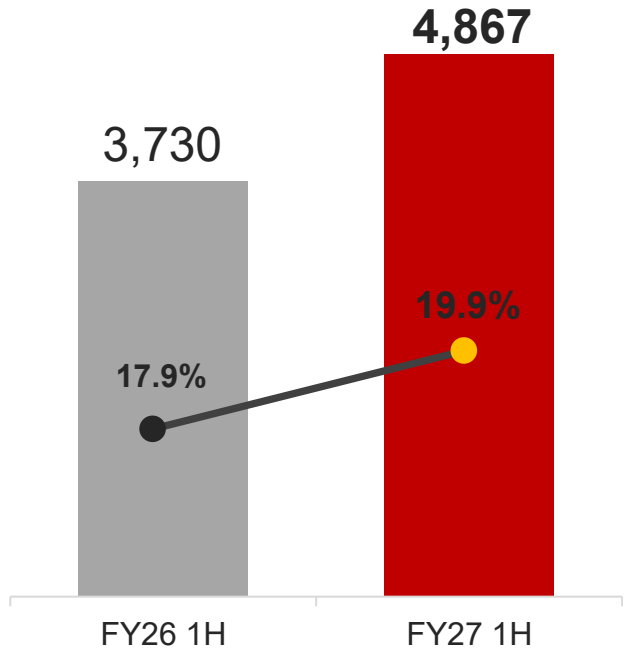
Operating profit (Profit margin)

Up 29.1% YoY



Profit before tax (Profit margin)

Up 30.5% YoY



(Note) The "Future expected earnings" data that was included up to Q3 of FY2026 has been moved to the Appendix page. Future expected earnings refers to recurring revenue expected to be recognized in the future based on contracts and other agreements already in place.
* For information regarding the Service segment, please refer to “Changes to Reporting Segments” on page 6.

Financial Results Highlights (Market and KPIs)

- While the number of new vehicles sold maintained positive growth due to a rebound from the previous year's slump, the number of used passenger vehicles registered continued to fall below the previous year's level, showing a slight downward trend.
- Under a policy of prioritizing quality over quantity by thoroughly raising interest rates, total volume of new loans grew YoY and total volume of new warranties posted double-digit growth.
- Car Premium Club memberships increased significantly by +1,770 stores year-on-year, further advancing the expansion of our membership base.

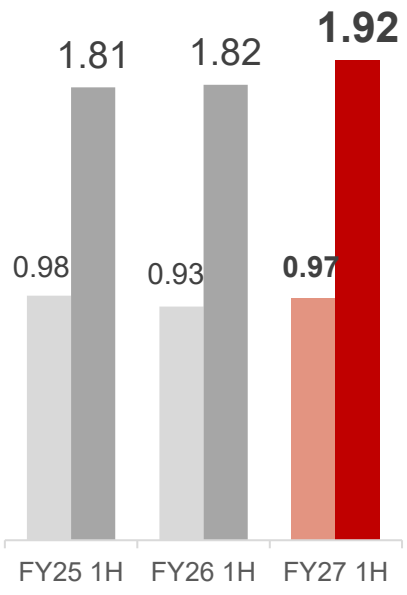
Domestic market*

(Millions of units)

Number of new vehicles sold

YoY change

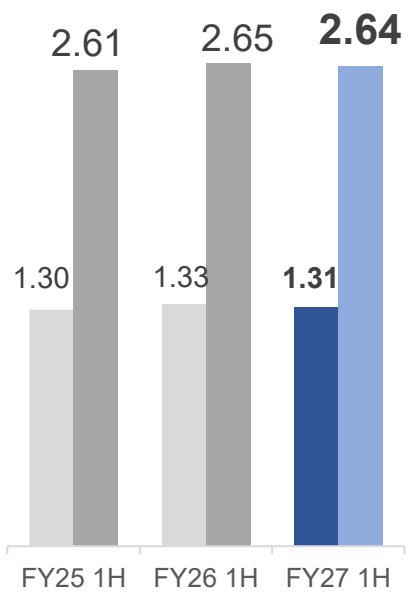
Q2 alone: Up 3.4%
1H: Up 5.4%



Number of registered used vehicles

YoY change

Q2 alone: Down 1.2%
1H: Down 0.7%



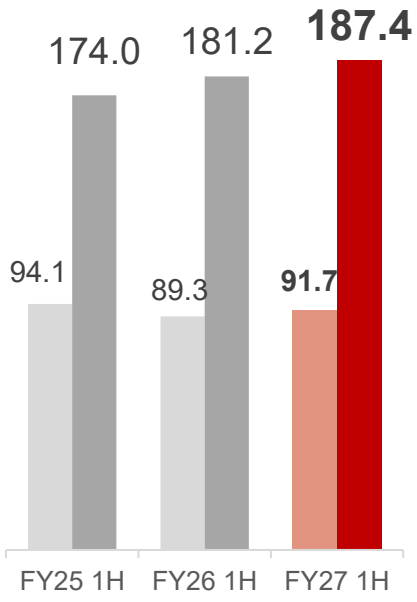
KPIs

(Billions of yen and stores)

Total volume of new loans

YoY change

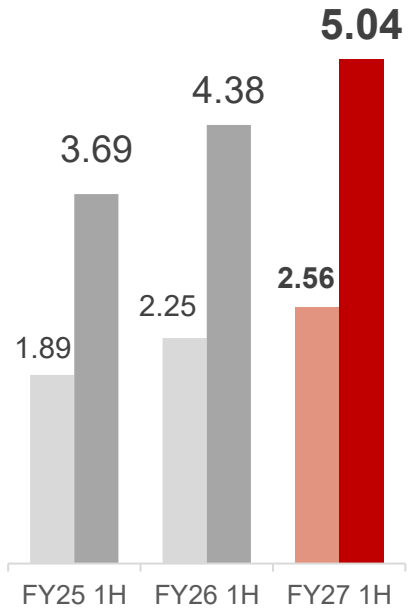
Q2 alone: Up 2.7%
1H: Up 3.5%



Total volume of new warranties

YoY change

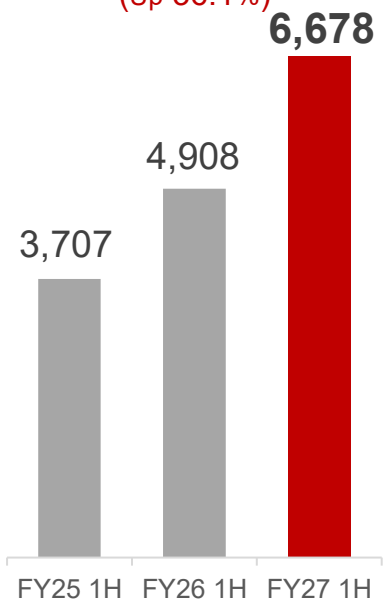
Q2 alone: Up 13.8%
1H: Up 15.0%



Car Premium Club memberships (at end of period)

YoY change

Up 1,770 stores (Up 36.1%)



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

Financial Results Highlights (Changes to Reporting Segments)

- Following the integration of our four major subsidiaries in July 2026, we transitioned to an integrated management structure with a shared and common customer base.
  To align our management structure with external disclosures, we have reorganized our reporting segments as follows, effective from Q2.
- This change modifies the disclosure classification and has no impact on consolidated results or full-year forecasts.

Changes are indicated with underlines.

Previous segment	Applicable businesses
Finance	Auto credit Servicer operations Overseas finance*
Automobile Warranty	Domestic automobile warranty Overseas automobile warranty*
Auto Mobility Services	Operation of membership organization Automobile wholesale Subscription-based sales (leasing) Software sales Automotive parts sales Operation of automobile maintenance facilities

New segment	Applicable businesses
Finance	Auto credit
Service	Servicer operations Domestic automobile warranty Operation of membership organization Automobile wholesale Subscription-based sales (leasing) Software sales Automotive parts sales Operation of automobile maintenance facilities

Note: For details regarding the reasons for the change, please refer to the disclosure released on the same date.
* Each overseas business is excluded from the reporting segments taking into account its current scale.

Finance segment: Pursues financial returns based on credit and interest rate risks.
Service segment: Non-financial business domain centered on service provision and customer services.

Financial Results Highlights (Performance by Segment)

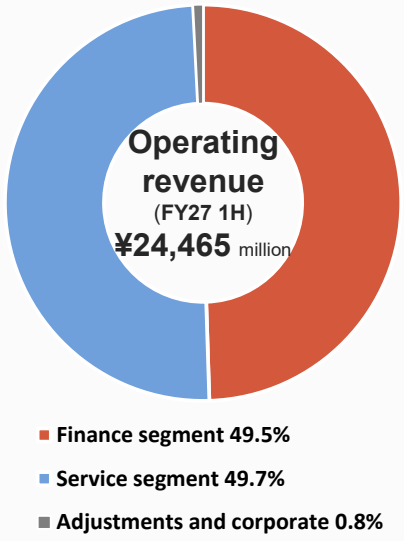
- **Operating revenue for both businesses achieved double-digit growth, with composition ratios of approximately 50%, forming a well-balanced business portfolio.**
- **The Finance segment prioritized profit margins and promoted interest rate hikes, achieving significant profit growth partly due to the improvement of the impact from the previous fiscal year.**
- **The Service segment secured profit growth through significant expansion in operating revenue, despite a decline in profit margins due to factors such as rising costs.**

(Millions of yen)

New segments	Finance		Service		Adjustments and corporate		Consolidated total	
	FY27 1H	YoY change	FY27 1H	YoY change	FY27 1H	YoY change	FY27 1H	YoY change
Operating revenue	12,109	+12.6%	12,159	+22.9%	197	(17.5%)	24,465	+17.1%
Operating profit	2,432	+93.5%	2,298	+5.4%	(138)	(214.8%)	4,591	+29.1%
Profit margin	20.1%	+8.4pts	18.9%	(3.1pts)	—	—	18.8%	+1.7pts

Note: Please refer to the Appendix for a summary of financial results by both new and previous segments.

Operating revenue mix



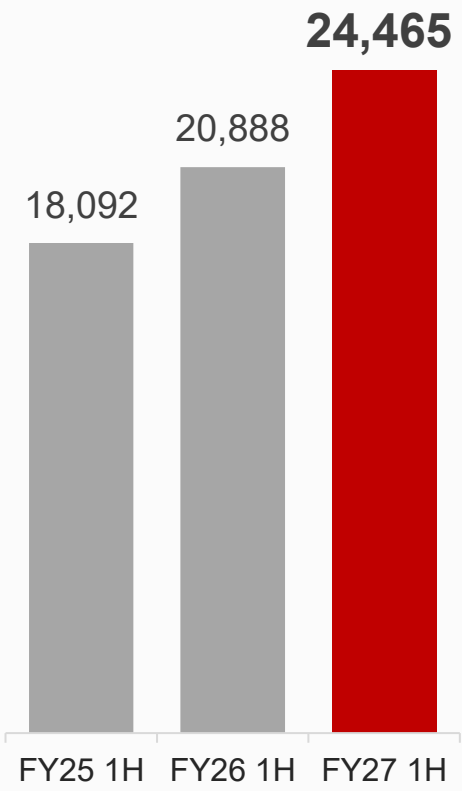
Consolidated Performance

(Millions of yen)

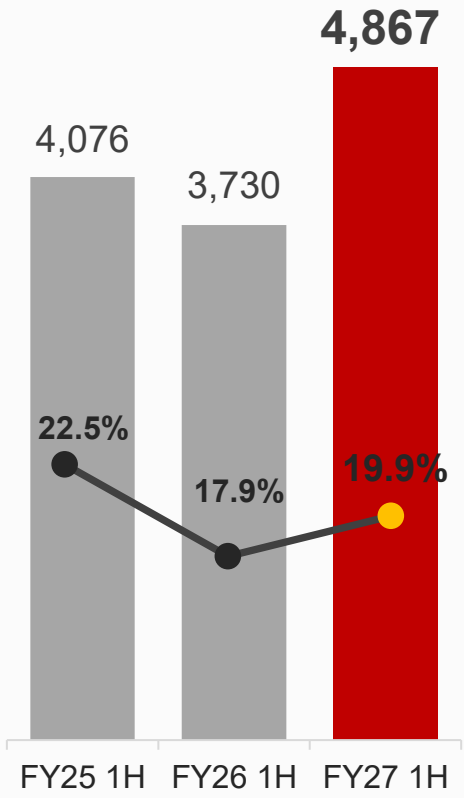
- **While operating revenue increased by 17.1%, operating expenses rose by only 14.7%, with revenue growth outpacing expense growth, contributing to profit growth.**
- **Despite higher warranty costs and interest expenses, profit margin before tax reached approximately 20%.**

	FY26 1H	FY27 1H	YoY change
Operating revenue	20,888	24,465	+17.1%
Operating expenses	17,331	19,874	+14.7%
Operating profit	3,556	4,591	+29.1%
Profit before tax	3,730	4,867	+30.5%
Profit attributable to owners of parent	2,589	3,305	+27.6%
Basic earnings per share (yen)	67.75	85.26	+25.8%

Operating revenue



Profit before tax (profit margin)

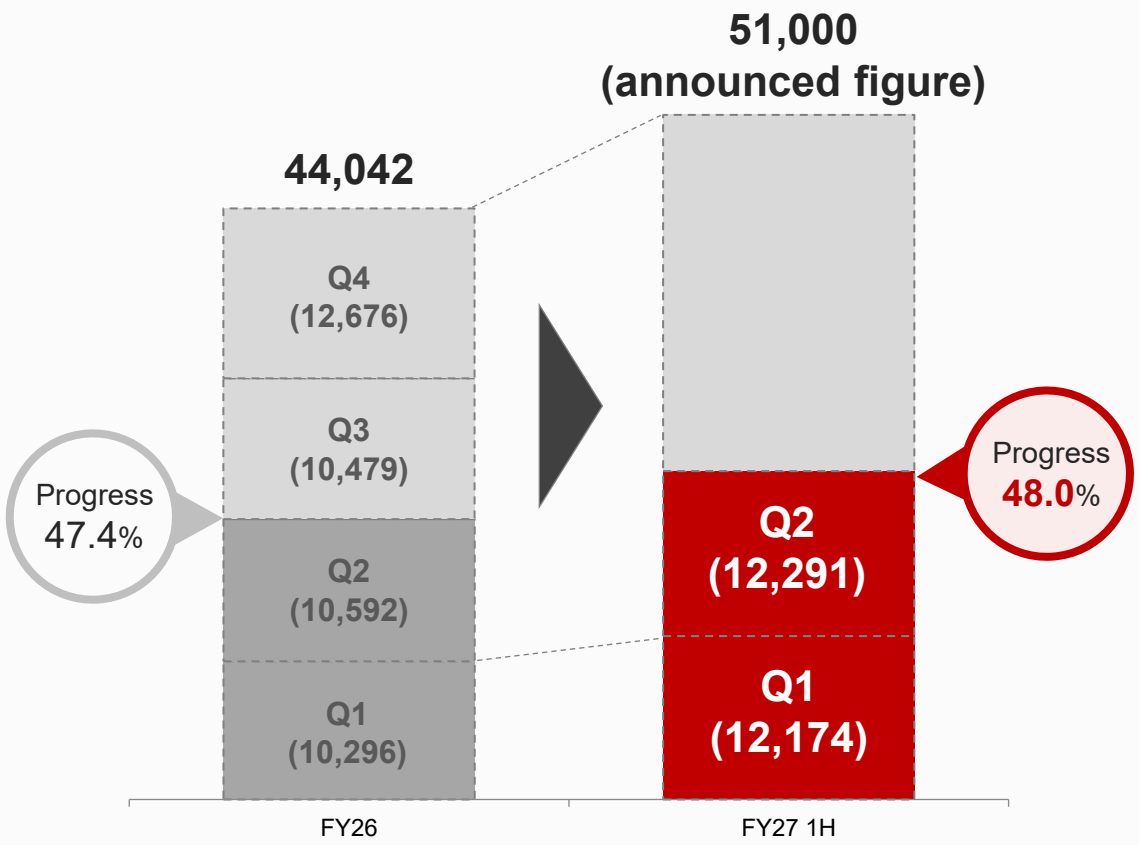


Full-Year Performance Outlook

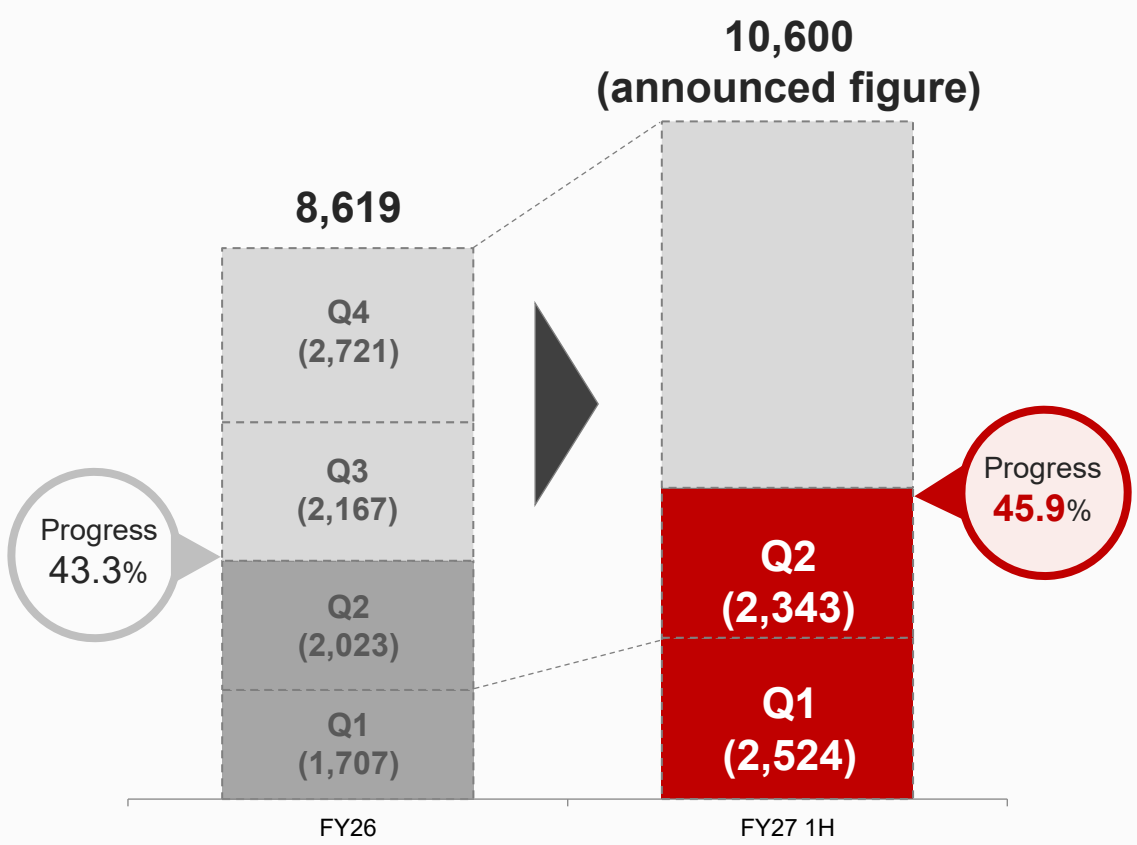
(Millions of yen)

- The progress rate of operating revenue stood at 48.0%, indicating performance is largely as planned.
- The progress rate for profit before tax was 45.9%, in line with expectations, and based primarily on further earnings growth in H2, we expect to achieve the full-year target.

Operating revenue



Profit before tax



3. Our Market Environment and Strengths



© Premium Group All Rights Reserved.

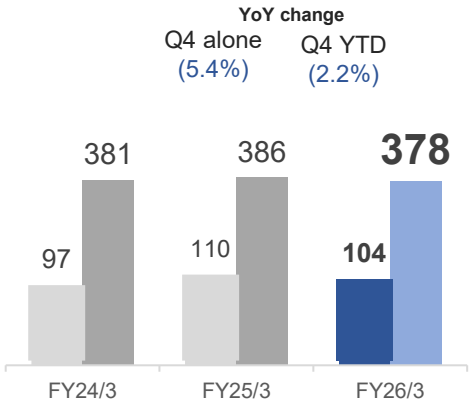
Market Environment and Strengths | Market Environment

Aiming to deepen our Core Business and create new businesses in the massive automotive-related market

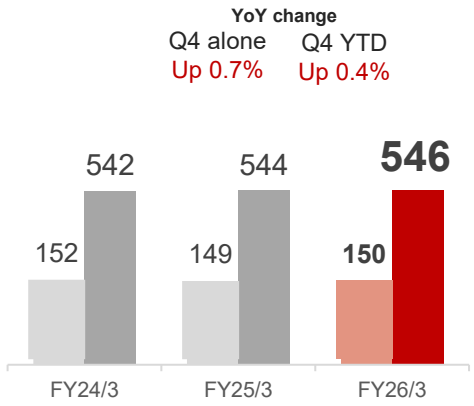
1. Market

(10 thousand vehicles)

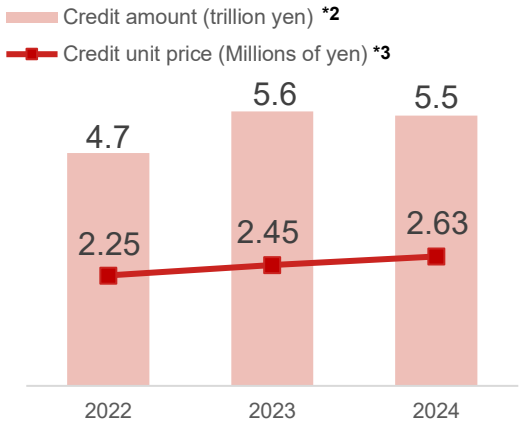
Number of new vehicles sold *1



Number of used passenger vehicles registered *1



Auto Credit Amount and Customer Spend



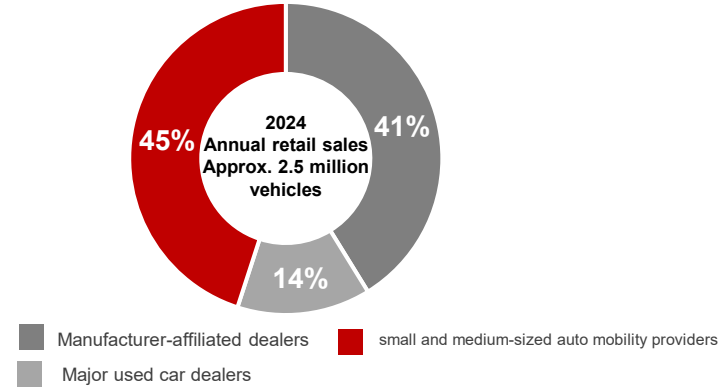
■ **Decline in new vehicle sales and steady performance of used vehicles**
Due to soaring vehicle prices, demand for new vehicles has slightly declined (down 2.2% YoY), while demand as a daily necessity in regional areas has supported the used vehicle market, which remains flat (up 0.4%).

■ **Rising customer spend on credit and necessity of loans**
Due to soaring vehicle prices, customer spend per contract is on an upward trend. As vehicles are daily necessities and difficult to refrain from purchasing, the need for auto credit has become established.

■ **Future impact (market opportunities)**
With the lengthening of the replacement cycle due to improved vehicle performance, needs for used vehicle "maintenance" and "warranty" continue to expand.

2. Target

Market share in the used vehicle market *4



■ **Our main customers (small and medium-sized auto mobility providers)**
- Small and medium-sized auto mobility providers account for 45% of the used vehicle retail market

■ **High intermediation value**
- Providing end-to-end services to small- and medium-sized mobility providers that face difficulties offering in-house loans or comprehensive warranties independently.
- Function as a sales support tool to build a strong network

*1. Figures for number of vehicles include light motor vehicles. Source: Statistical data from both Japan Automobile Dealers Association and Japan Light Motor Vehicle and Motorcycle Association
*2. Reference: Japan Credit Association, "Credit Statistics in Japan 2025 Edition"
*3. Reference: Yano Research Institute, "Automotive Aftermarket Overview 2026 Edition"
*4. Source: Estimated by our company based on data published in Yano Research Institute's "Used Car Market 2026 Edition"

© Premium Group All Rights Reserved.

Market Environment and Strengths | Business Expansion Areas (TAM/SAM)

Our Current Position in the Domestic Mobility Market and Future Expansion Potential

TAM

Total Automobile-related Market

20.7 trillion yen

Total domestic automobile-related market

Related to our business, such as automobile retail, maintenance, and parts.
The maximum value of the domestic mobility industry.
A huge potential market.

SAM

Addressable Market

8.9 trillion yen

Our Group's addressable market

Potential for growth in Mobility and Distribution businesses through **"Car Premium Club" members**

Current Core Business Area

Current Status

Current (FY26/3)
361.2 billion yen

SOM
(Target under MTP)
646.6 billion yen

Current Business Area

Steady expansion of market share in existing core businesses, centered on auto credit and Automobile warranty.

Tailwinds

- Soaring vehicle prices (increased need for loans)
- Longer vehicle lifespans (increased needs for maintenance and warranties)
- Normalization of loan usage (expansion of users due to lower psychological hurdles)

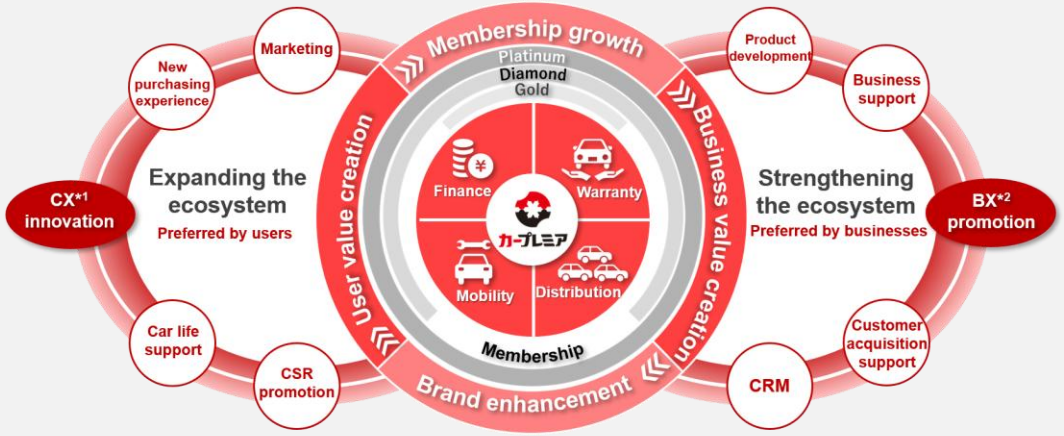
Premium

© Premium Group All Rights Reserved.

Market Environment and Strengths | Growth Opportunities through Car Premium Club

A membership base that networks automobile providers to expand customer touchpoints and recurring revenue

Car Premium Ecosystem as a Business Foundation



Customers

Peace of mind and safety

Enjoying high-quality vehicles and reliable warranty and maintenance services

Premium Group

Platform

Data accumulation and business cross-selling to accelerate the growth of the business foundation

Mobility providers

Management, Customer acquisition, and DX

In addition to loans and warranty services, profitability is improved through customer referral support and business DX

Stable growth cycle generated by the membership base

【Drivers of Revenue Expansion】

Establishing a high-profit structure that maximizes customer LTV by going beyond simple accumulation of membership fee revenue through the adoption of core services and expansion of usage to peripheral functions

1 Expansion of the membership base

As more automobile providers nationwide join, a robust platform foundation is built

2 Penetration of core services

Supporting the improvement of providers' sales capabilities and closing rates through the introduction of auto credit and used car warranties

3 End-to-end service utilization

With the strengthening of relationships, the scope of usage expands to include automobile wholesaling and Auto Leasing, establishing it as a business infrastructure

4 Improving the platform's centripetal force

Provider retention and successful track records serve as a catalyst, further accelerating industry superiority and new entries

© Premium Group All Rights Reserved.

Market Environment and Strengths | Changes in the Environment and Countermeasures

1. Changes in interest rates and responses

Resilience to rising funding interest rates

- Existing receivables: Most borrowing and funding are at fixed interest rates
- New contracts: Agilely pass on interest rate hikes



Borrowing and funding at fixed interest rates → Existing receivables are at fixed interest rates → Pass on interest rate hikes for new contracts

Mitigate the impact of rising interest rates

Growth of mobility services

- Fee-based businesses less susceptible to interest rate environments, such as software (SaaS) and parts sales
- Along with the growth of the Car Premium Ecosystem Expand business portfolio

In 2Q of FY Ending March 31, 2027
Approximately 50% is Service Business other than Finance (Based on operating revenue)

Portfolio less susceptible to interest rate impact

Stable financial strategy

- Adjust the ratio of fixed-rate funding
- Diversification of fundraising methods: Accounts receivable securitization, corporate bonds, etc.



Accounts receivable securitization | Issuance of corporate bonds | Bank loans

Achieve low-interest and stable fundraising

2. Changes in other external environments and responses

External changes

- Emergence of new entrants (FinTech and EV manufacturer-affiliated companies)
- Transformation of market structure due to CASE technological innovation
- Risk of disintermediation by digital platforms

Response strategy

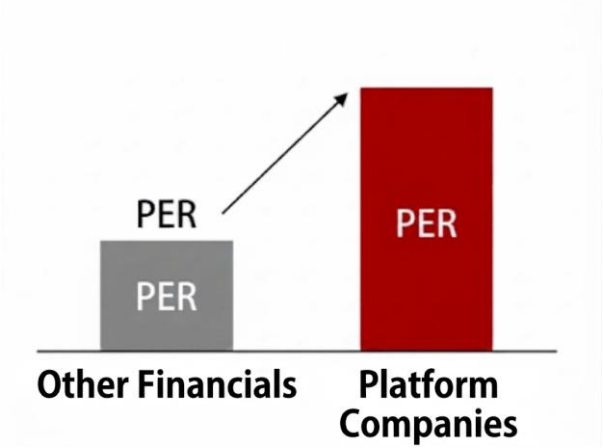
- Ecosystem strengthening: Customer retention centered on the Car Premium Club
- Promotion of digitalization: Sophistication of screening and contract processes through DX
- Product development: Expansion of EV/PHV-compatible finance and warranty services
- Strategic partnership: Deepening collaboration with dealers and manufacturers

© Premium Group All Rights Reserved.

Market Environment and Strengths | Valuation Story

Disclosure Aligned with Business Reality - Toward re-evaluation as a "Platform Company"

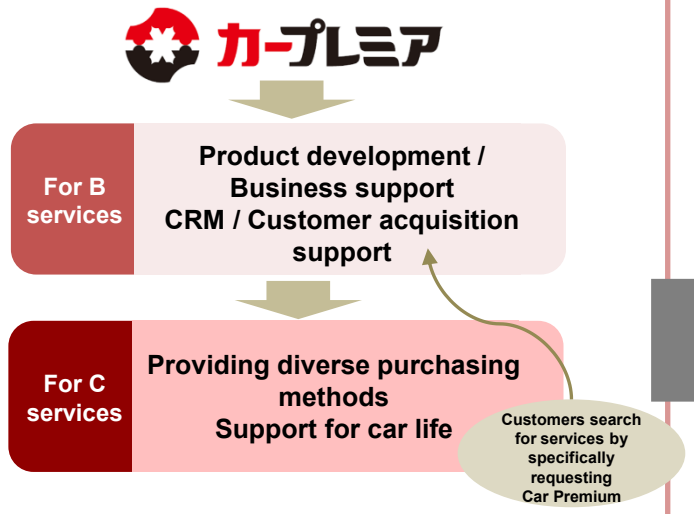
[Current Challenges]
Low valuation as "Other Finance"



[Cognitive Gap]
Tendency to be viewed merely as a "finance provider," resulting in a low P/E ratio.

[Reality]
Expanding a multifaceted service base beyond the financial domain.

[Vision]
A "Platform Company" that provides services on an end-to-end basis



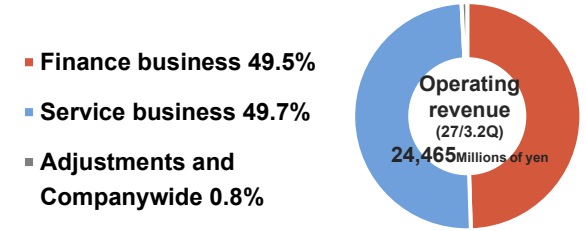
[Strengths of the Business Model]
Integrating multifaceted BtoB/BtoC services related to automobiles, with financial functions at the core.

[Competitive Advantage]
Establishing an "end-to-end platform" that covers the entire customer experience.

[Disclosure Update]
Transitioning to Reporting Segments Aligned with Business Reality

Reorganized into 2 Segments (from FY27/3 2Q)

[Background]
Following the four-company integration in July 2026 and unified management, disclosure was changed to two segments aligned with actual business management.



[Reality Visible in Numbers]
Visualizing that the non-financial "Service Business" accounts for roughly half (49.7%) of operating revenue, standing as a core earnings pillar alongside the Finance Business.

[Our Goal]
By enhancing the transparency of our business structure, we aim to deepen stakeholders' understanding of our growth potential as a "Platform Company" and drive corporate value enhancement under our medium-term management plan.

© Premium Group All Rights Reserved.

4. Medium-Term Management Plan



© Premium Group All Rights Reserved.

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

Materiality and KPIs

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



Change & Prove

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

©Premium Group Co., Ltd.

VISION

Change & Prove

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



©Premium Group Co., Ltd.

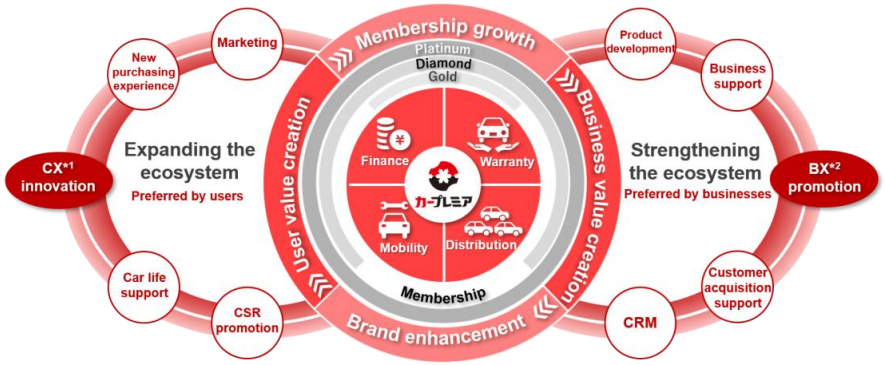
Materiality (Key Issues) in the Vision 2030

The materiality for completing a one-of-a-kind mobility ecosystem is as follows

Materiality	
Ecosystem foundation	**Strengthen Car Premium Club Membership organization** Growth in both the membership organization's revenue and services
Source of high profitability	**Essential infrastructure for businesses** Support businesses with strong customer attraction and service capabilities
Expansion of ecosystem distribution	**Incorporate users into the ecosystem** Toward a brand everyone knows and wants to use
Foundation of competitiveness	**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.

©Premium Group Co., Ltd.

Strengthen Car Premium Membership Organization

Key Issue

Expanding our network of certified stores to earn customer trust, with a focus on the Car Premium brand

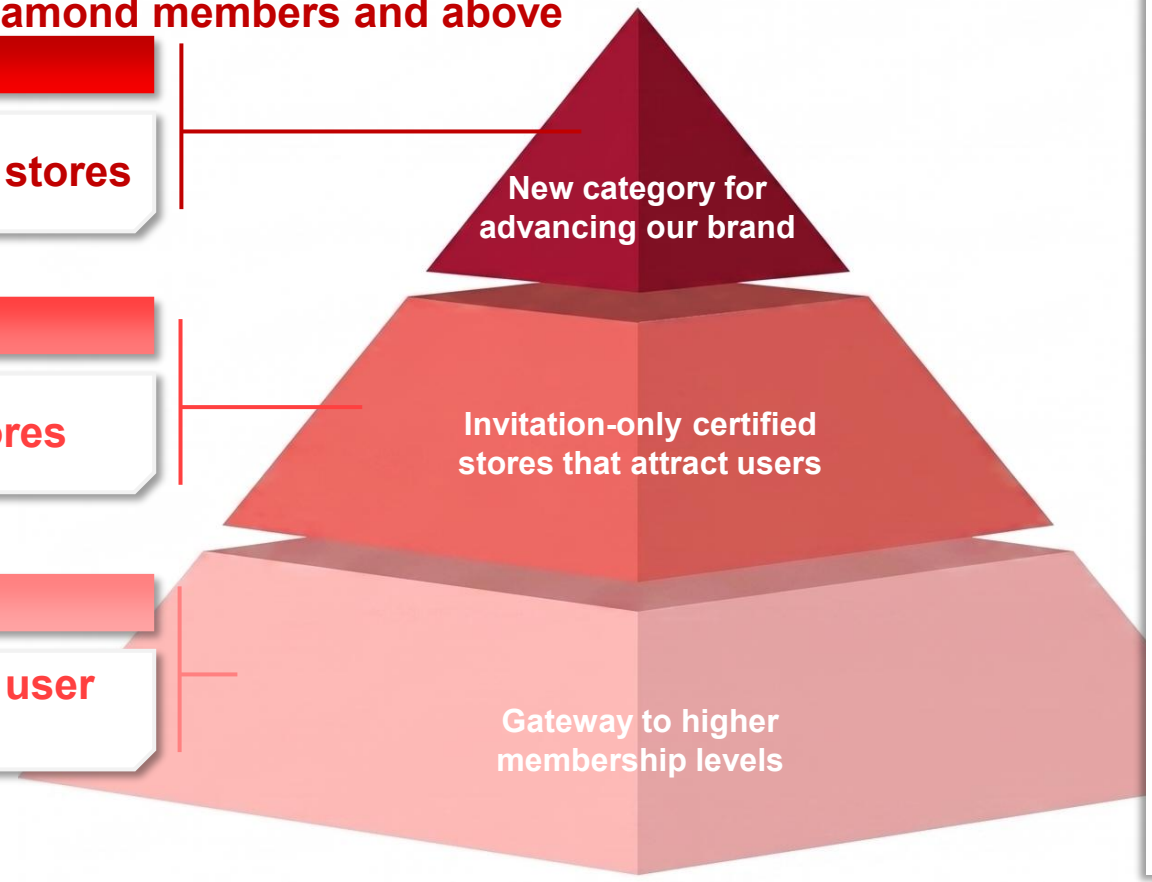
Growth in both the membership organization's revenue and services

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

Platinum
Industry-leading brand stores

Diamond
Trusted certified stores

Gold
Car Premium service user stores



Key indicators through 2030

Car Premium Club Memberships
12,000 stores

Membership fee revenue
¥**5.0** billion

Churn rate
1.0% or less

Existing member LTV*
2.5 times

* Lifetime value if maintaining current churn rate for existing Diamond members

©Premium Group Co., Ltd.

Essential infrastructure for businesses

Key Issue

Providing a platform that increases revenue for users

Comprehensive business support to maximize competitiveness

Management issues faced by small and medium-sized auto mobility providers

Customer acquisition

- High advertising expenses/low recognition and brand power

Revenue

- Dependence on profit from automobile sales
- Loss of sales opportunities due to poor creditworthiness
- Rigidity in vehicle procurement channels

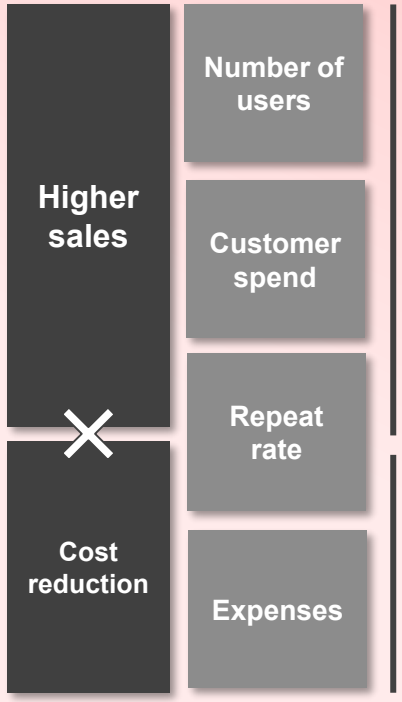
CRM

- Excess work hours spent on after-sales support
- Attrition of managed clients

Management efficiency

- Analog and inefficient management style

Management issues resolved by joining Car Premium Club



Brand licensing

- Greater trust from Car Premium certification
- Greater advertising effectiveness and customer referrals through Car Premium

Product development

- Higher customer spend from highly competitive finance and warranty products
- Creation of vehicle procurement and sales opportunities within the Car Premium Ecosystem

Stronger customer engagement

- Support for building/maintaining customer relationships through maintenance network use
- Customer retention on the platform side through the Car Premium app, etc.

Consulting

- Provision of tools increasing productivity
- Consulting support for more effective use

©Premium Group Co., Ltd.

Incorporate users into the ecosystem

Key Issue

Expanding awareness of the Car Premium brand and services, and driving traffic to member stores

Implementing proactive investments focused on providing added value to users; attracting customers through proven reliability and a diverse range of services

Executing a brand strategy to attract users

Brand appeal	Service understanding	Stronger user engagement	Lead generation
PR investment in culture, entertainment, and sports	Mass media advertising and social media messaging	Enhancement of online and app services	Expansion of Car Premium brand stores
↓	↓	↓	↓
Gaining Car Premium recognition	Capturing first-recall awareness	Fostering Car Premium use	Providing Car Premium services

Establishing a Car Premium brand preferred by users

©Premium Group Co., Ltd.

IT Enhancements and Data Strategies to Support Services

Key Issue

AI utilization-based system development and evolution of human resources and services

Accelerate cost reduction and service development through a fusion of human resources, data, and AI

Core system x acceleration

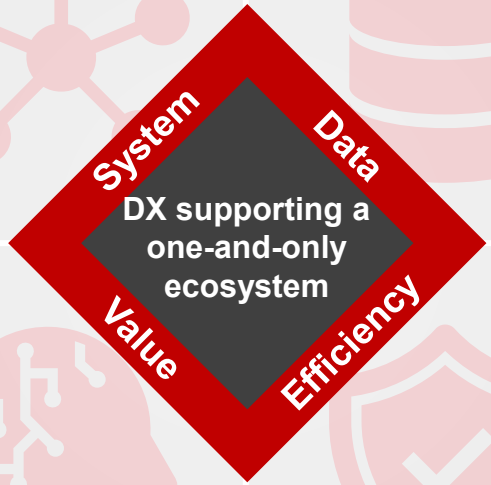
- Upgrading the current system infrastructure and introducing AI agents
  - Rapidly achieving both reliability and speed
- Introducing a new core system
  - Fundamentally adjusting system architecture for superior flexibility, scalability, and integration capabilities

Updates

Big data x optimization

- Accelerating decision-making by leveraging a common analytics platform (business intelligence)
  - Building a data-driven organization
- A cyclical structure of data accumulation and utilization, and service improvement and creation
  - Enhancing the value of data

Data utilization



AI x value creation

- Innovating CX through AI
  - One-and-only services
- Strengthening frameworks for generating new projects
  - Developing DX human resources
  - Promoting fully in-house development projects

Proactive AI

AI x resilience

- Equipping all employees with AI
  - Significantly reducing operational burden
    Focusing on high-value-added operations
- Strengthening the risk detection framework to support governance
  - Safe and secure organizational operations

Protective AI

©Premium Group Co., Ltd.

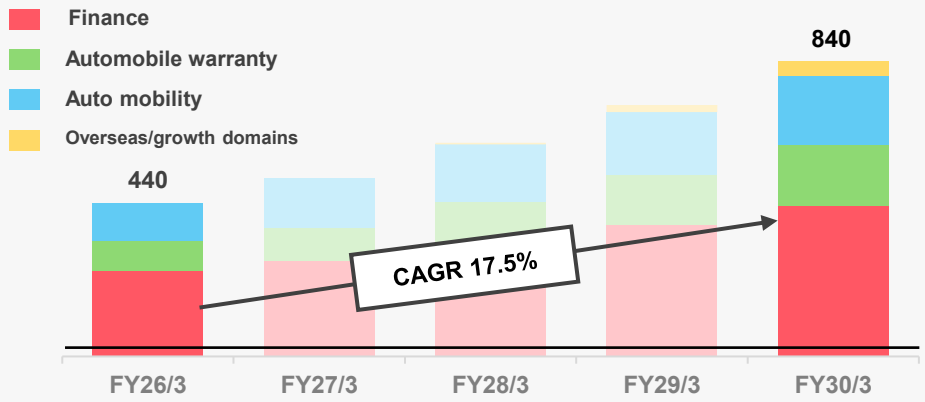
Medium-Term Management Plan | Numerical Targets

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

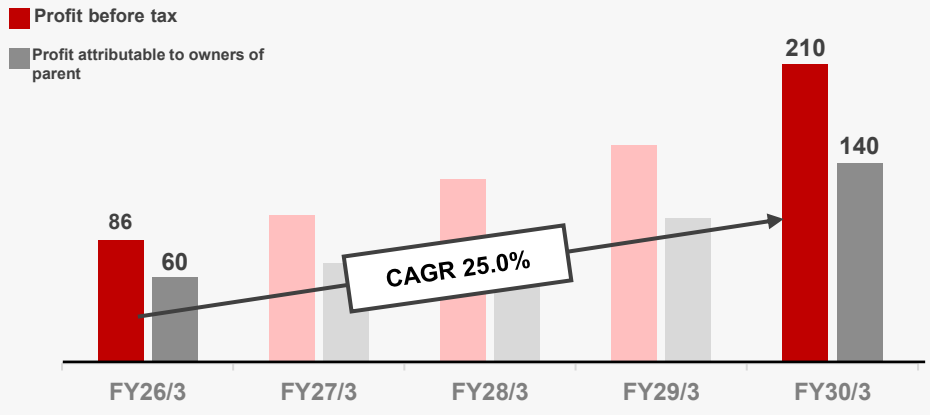
Major indicators

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

Operating revenue



Profit before tax / Profit

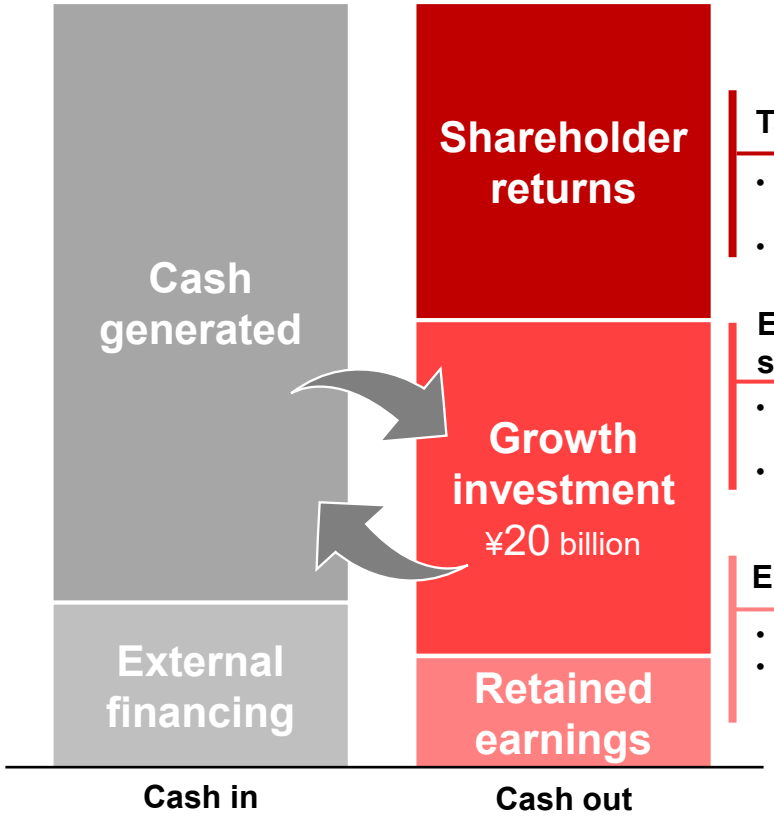


© Premium Group All Rights Reserved.

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

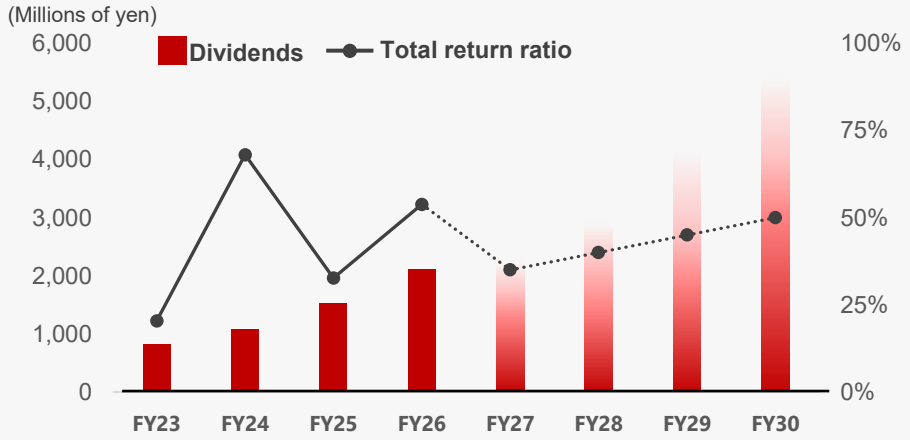
Expanding core businesses/investing in sustainable growth

- 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

©Premium Group Co., Ltd.

5. Sustainability



© Premium Group All Rights Reserved.

Sustainability | ESG Initiatives

Completion of the Auto Mobility Ecosystem and building a sustainable society and enhancing corporate value through the "4R Business"

E Environment

Contribution to a recycling-oriented and decarbonized society (Promotion of 4R Business)

▶ **Promoting the 4R Business for a circular economy**
Extending vehicle lifespans and reducing scrap through Auto Credit (Reuse), Warranty (Reduce), Recycled Parts (Recycle), and Maintenance/Repairs (Repair).

▶ **Support for EV adoption and promotion of decarbonization**
Promoting a decarbonized society and EV adoption through the establishment of warranties for imported EVs and participation in councils

▶ **Response to TCFD and climate change initiatives**
Aiming for net zero by FYE March 2051, GHG calculation, Continuing third-party assurance and TCFD disclosure

Paperless rate for finance applications: Over 99.0%
CDP Climate Change score: Received "B" rating

S Social

Human capital development, promotion of DE&I and "community investment"

▶ **Fostering enriched talent and promoting well-being management**
Prioritizing the development of human capital that embodies our MISSION
Through talent management and surveys
Organizational revitalization

▶ **Promotion of DE&I and women's empowerment (Lean in Premium)**
Development of female leaders, support for balancing work with childcare and nursing care
(expansion of eligibility for shorter working hours, etc.)

▶**Regional co-creation (Community investment)**
Creating opportunities through IoT credit (CIFUT), regional revitalization, and support for youth sports and culture

Ratio of female managers (consolidated): 14.4%
Certified Health & Productivity Management Outstanding Organizations Recognition Program: Large Enterprise Category, certified for 2 consecutive years

G Governance

Ensuring transparency and soundness, and effective governance

▶ **Improving the effectiveness of the Board of Directors and strengthening supervisory functions**
Ratio of independent outside directors: 50.0% (2 women)
Achieving both high-quality discussions and oversight functions through the institutionalization of preliminary briefing sessions

▶ **Thorough company-wide risk management and compliance**
Integrated company-wide risk management and appropriate operation of the internal reporting system by the Group Risk Management Committee, etc.

▶ **Sustainability and DX governance structure**
Collaborating with the Sustainability Committee to oversee materiality promotion and IT/security

Ratio of independent outside directors: 50.0%
Compliance training completion rate: 100%

[Participation in major external initiatives and external evaluations] *As at the end of March 2026

- Signatory to the UN Global Compact (UNGC)
- Support for TCFD recommendations
- CDP2025 "B" score
- Rating "A-" (JCR)
- Certified Health & Productivity Management Outstanding Organizations Recognition Program 2026
- Constituent of the JPX-Nikkei Mid and Small Cap Index

© Premium Group All Rights Reserved.



Appendix.

© Premium Group All Rights Reserved.

Company Profile

Name	Premium Group Co., Ltd.
Securities Code / Exchange	Tokyo Stock Exchange Prime Market (Securities Code: 7199)
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* ・Finance Business (Auto Credit) ・Service Business (Operation of membership organization, Automobile warranty, Various auto mobility services, Servicer) * Overseas (Thailand, Indonesia, Philippines)

© Premium Group All Rights Reserved.

Appendix | Group Structure

*As at the end of September 2026

Premium Group Co., Ltd.

Premium Co., Ltd.
Operating company

VALUE Co., Ltd.
Internal education and training institution

Finance Business

Service Business

- **Central Servicer Corporation** — Collections and vehicle repossession business
- **Premium Auto Parts Co., Ltd.** — Auto parts-related business
- **RIDE & LINK Co., Ltd. *** — Operation of combined four-wheel and two-wheel vehicle dealerships
- **PLS Co., Ltd.** — Auto leasing business for consumers
- **PAS Co., Ltd.** — Automobile maintenance, body work, and paint business
- **CIFUT Co., Ltd. *** — Development and provision of automotive-related IoT devices
- **Premium SoftPlanner Co., Ltd.** — B2B software development and sales business

[Overseas Subsidiaries and Affiliates]

- **Eastern Commercial Leasing p.l.c. *** — Auto credit and automobile warranty business (Listed on the Stock Exchange of Thailand)
- **Premium Warranty Services Philippines, Inc. *** — Automobile warranty business in the Philippines
- **Premium Asset Management (Thailand) Co., Ltd.** — Consulting business in Thailand
- **Etomo Financing Corporation** — Consumer finance business
- **Premium Service (Thailand) Co., Ltd.** — Automobile maintenance and automobile warranty business in Thailand
- **PT Premium Garansi Indonesia *** — Automobile warranty business in Indonesia



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	**Appointed President and Representative Director of Premium Co., Ltd.**
2016	**Appointed President and Representative Director of Premium Group Co., Ltd.**

(Note) *: Equity-method affiliate

© Premium Group All Rights Reserved.

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.

© Premium Group All Rights Reserved.

Appendix | Major indicators

(Millions of yen)

Major indicators (IFRS)	FY22	FY23	FY24	FY25	FY26	CAGR (FY22-FY26)
Operating revenue	20,888	25,465	31,546	36,409	44,042	20.5%
YoY change	16.7%	21.9%	23.9%	15.4%	21.0%	
Operating profit	3,864	4,245	6,195	6,815	8,398	21.4%
YoY change	35.7%	9.9%	45.9%	10.0%	23.2%	
Operating profit margin	18.5%	16.7%	19.6%	18.7%	19.1%	
Profit before tax	4,017	5,344	6,241	6,851	8,619	21.0%
YoY change	16.0%	33.0%	16.8%	9.8%	25.8%	
Profit before tax margin	19.2%	21.0%	19.8%	18.8%	19.6%	
Profit attributable to owners of parent	2,941	3,994	4,608	4,651	6,069	19.9%
YoY change	23.4%	35.8%	15.4%	0.9%	30.5%	
Profit margin	14.1%	15.7%	14.6%	12.8%	13.8%	
Total equity attributable to owners of parent	9,710	13,322	15,310	18,923	25,270	27.0%
Total assets	81,800	101,431	125,274	184,988	198,965	24.9%
Return on assets (ROA)	5.4%	5.8%	5.5%	4.4%	4.5%	
Return on equity attributable to owners of parent (ROE)	34.8%	34.7%	32.2%	27.2%	27.5%	
Equity attributable to owners of parent ratio (Equity ratio)	11.9%	13.1%	12.2%	10.2%	12.7%	
Annual dividends	17.0	21.0	28.0	40.0	54.0	33.5%
Total volume of new loans	202,302	243,800	303,793	354,319	355,390	15.1%
Auto loan PH *	183	206	236	282	299	13.0%
Loan receivables	422,289	507,830	632,632	778,617	887,104	20.4%
Delinquency rate	0.78%	0.81%	1.00%	1.83%	2.73%	
Total volume of automobile warranties	5,147	5,761	6,891	7,530	8,792	14.3%
Car Premium Club Memberships	1,776	2,951	3,370	4,326	5,943	

* Auto loan PH…The average monthly total volume of new loans per sales staff

© Premium Group All Rights Reserved.

Disclaimer

IR information in this material is for providing financial data and economic condition of Premium Group Co., Ltd. and its related companies (Hereinafter “Company”). However, the Company makes no representation or warranty regarding the contents.

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, actual business performance, etc. announced in the future may fluctuate due to these various factors, and the Company shall not be liable for any damages arising from the use of the information in this material. In addition, the Company is not obligated to revise and announce the forward looking statements published in this material due to new information or future events.

The Company puts information in this material with meticulous care. However, the Company is not responsible for any information errors, manipulations by outsider computer system errors, and so on. Please note in advance that the Company is not responsible for any damages caused by such reasons.

Copyrighted materials in this are under copyright protection. It is prohibited to reproduce, reorganize, translate, distribute or exhibit this material.

This material is not for the purpose of investment invitation. Investment decisions should not be based solely on this presentation, but made at the investor's own discretion and responsibility.

© Premium Group All Rights Reserved.