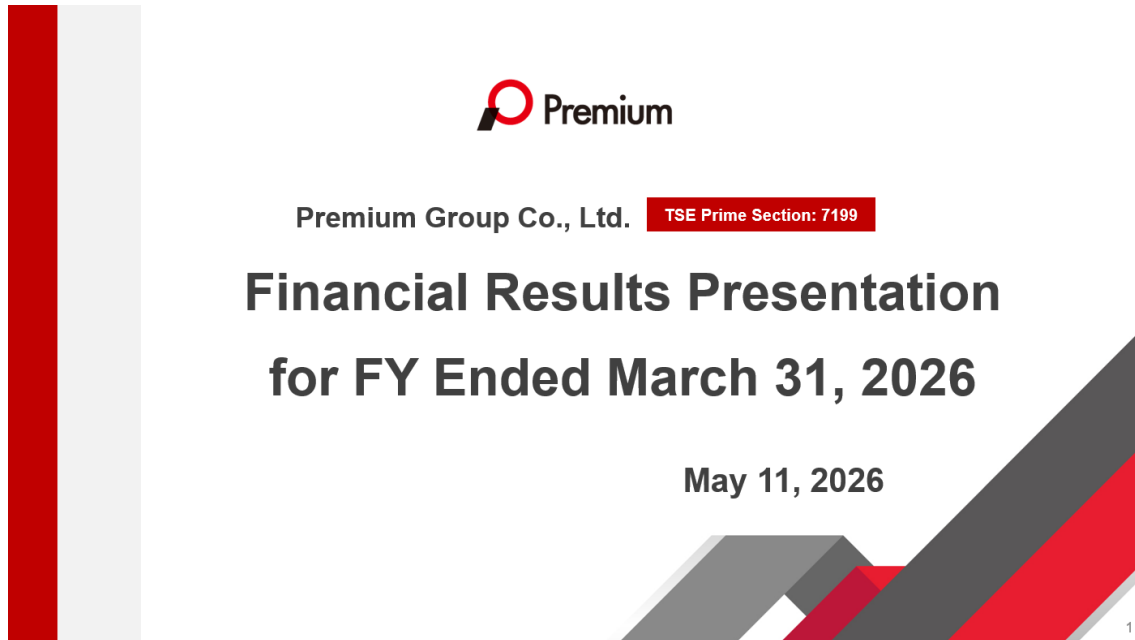


Transcript of Financial Results Presentation for the FY Ended March 31, 2026 (May 11, 2026)

[Speaker] Yohichi Shibata, Representative Director, President and CEO, Premium Group Co., Ltd.



Hello, everyone. I am Yohichi Shibata, President and Representative Director of Premium Group Co., Ltd. Thank you very much for taking the time out of your busy schedule to view our financial results presentation video for the fiscal year ended March 31, 2026.



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- 02 Summary of Financial Results
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- 05 Auto Mobility Services Segment
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- 08 New Medium-Term Management Plan:
Change & **P**rove 2030
- 09 Appendix

Note: The video of the financial results briefing is available on our [investor relations \(IR\) website](#).

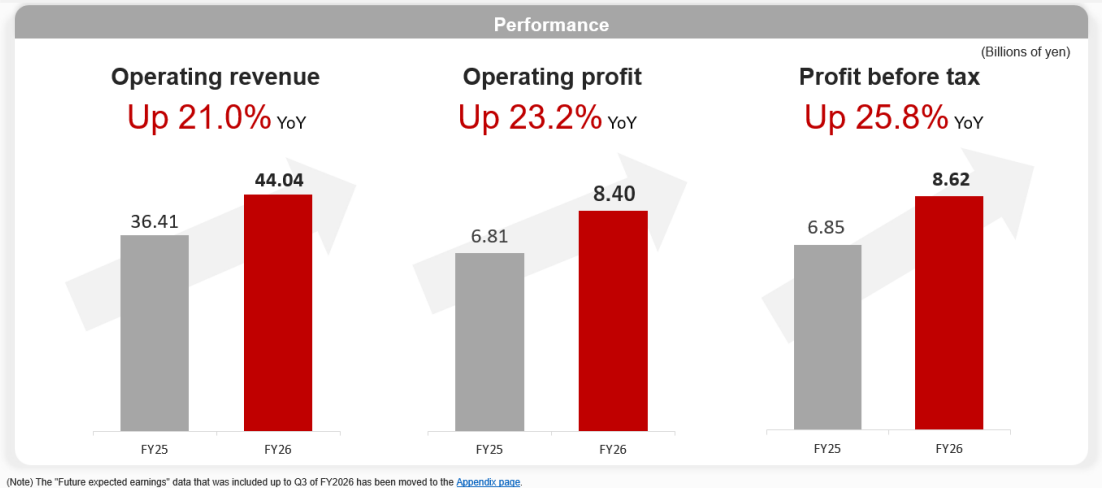
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First, the agenda is as shown on the page you are viewing. I will explain the financial highlights, summary of financial results, each of our three businesses, the Car Premium Club, which is the key to our strategy, and our earnings and dividend forecasts for the current fiscal year ending March 31, 2027. In addition, although we have provided information in a separate video, I will explain the summary of our new medium-term management plan in order.

Financial Results Highlights from FY Ended March 31, 2026 (1)



- Operating revenue, operating profit, and profit before tax posted robust growth, with all three metrics up over 20% YoY, setting new record highs.
- Built a foundation for achieving the new medium-term management plan "Change & Prove 2030," announced on the same day as these results (May 11, 2026).



First, I will discuss the financial highlights. In the previous fiscal year ended March 31, 2026, we achieved high growth with operating revenue, operating profit, and profit before tax all increasing by more than 20% year on year. All three indicators reached record highs. As a result, we have achieved nine consecutive fiscal years of increased revenue and profit since our listing. Furthermore, I believe we have built the foundation for achieving our new medium-term management plan, "Change & Prove 2030," which was announced on the same day as these financial results.

Financial Results Highlights from FY Ended March 31, 2026 (2)



- **Costs associated with the system failure** totaled ¥1.13 billion and **converged** in FY2026 (impact in FY2027 will be minimal).
- In the **new core system**, software that is unlikely to be reused will be **decommissioned**, totaling **¥0.61 billion**.

Impacts due to system failure

(Billions of yen)

Support costs due to system failure	FY26 (Initial Plan)	FY26 (Results)
System support costs	1.66	1.45
Outsourcing expenses	0.26	0.18
Waiver of various expenses ^{*1}	–	0.52
Allowance for doubtful accounts ^{*2}	(0.71)	(1.02)
Total (impact on profit before tax)	1.21	1.13

The allowance for doubtful accounts of ¥1.02 billion recorded in FY2025 has been almost entirely recovered.

Current status of system and future response

■ Retirement of Assets

- ✓ Retired software in FY2026 totaling **0.61 billion yen**
Book value after retirement is approx. 2.2 billion yen
- ✓ Continue appropriate asset evaluation in line with the progress of reconstruction

■ Future Core System Policy

- ✓ **Continue medium-term operation** by reinforcing the current system
 - ✓ **Build a new core system** capable of supporting any growth within the period of the new Medium-Term Management Plan
- ▶ For details, see [the new Medium-Term Management Plan "Change & Prove 2030"](#) P.25

■ Other

- ✓ Continuing to file a claim for damages against former external vendors

^{*1} Refers to the waiver of various customer-paid expenses incurred due to the system failure.

^{*2} The amount of allowance for doubtful accounts on this page includes only the amount incurred due to the impact of the system failure.

Next, I would like to explain the system failure, which has caused concern and inconvenience.

In the previous fiscal year ended March 31, 2026, the total impact on profit before tax was 1.13 billion yen. Regarding expenses, we incurred costs of over 2 billion yen, but we were able to reverse nearly 1 billion yen of the allowance for doubtful accounts recorded in the fiscal year ended March 31, 2025 (FY2025), and we have largely completed the recovery of the allowance for doubtful accounts related to the system.

Regarding the current status and future of the system, we have recorded a retirement loss of 610 million yen for software that is unlikely to be reused in the new core system we are building. The book value after retirement is approximately 2.2 billion yen. Of course, we will proceed with reconstruction in a way that allows for reuse, but we intend to continue timely and appropriate asset evaluations.

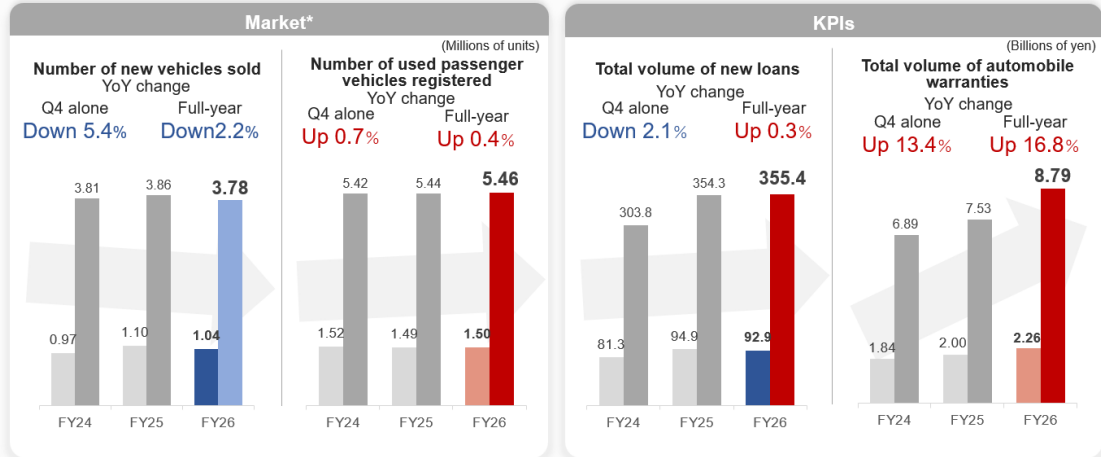
Regarding our future policy for the core system, as announced in the medium-term management plan, we intend to reinforce the current system by refreshing it to ensure stable operation over the medium-term. In addition, within this new medium-term management period, we intend to build a new core system capable of supporting any level of growth.

Furthermore, regarding other matters, we are continuing to pursue claims for damages against the development vendors involved in the recent system failure.

Financial Results Highlights from FY Ended March 31, 2026 (3)



- The overall passenger vehicle market remained flat due to sluggish new car sales, despite growth in the number of used passenger vehicles registered turning positive in Q4.
- In Q4, the **total volume of new loans recovered to the same level as FY2025**. We expect a return to growth in FY2027.
- The **total volume of automobile warranties** continued to grow by double digits, maintaining **stable growth** unaffected by market conditions.



* 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

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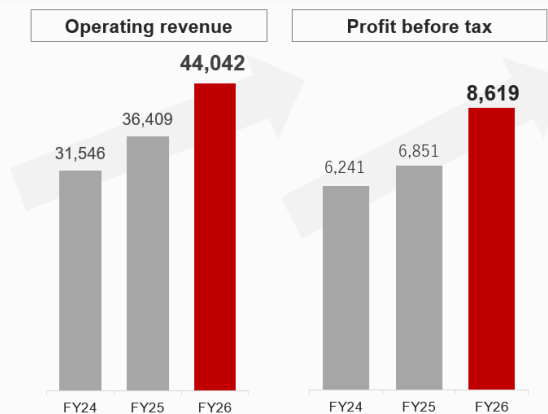
Next, I will explain the third point of our financial highlights: the market environment and our KPIs. Regarding the market environment, although the number of used car registrations turned slightly positive on a single-month basis, the overall market continues to remain flat, partly due to the impact of stagnant new car sales. Under these circumstances, the volume of new loans recovered to the same level as the previous year in the fourth quarter, and we expect a return to a growth trajectory in the current period. In addition, Automobile Warranties continued to achieve double-digit growth. We were able to maintain stable growth that is not easily affected by the market environment.

Consolidated Performance

(Millions of yen) 

- **Operating revenue** surpassed the initial plan, reaching the **final target of the previous medium-term management plan, which was ¥44.0 billion.**
- **Operating expenses** were reduced thanks to controls, ending up at a level **below the growth rate of operating revenue.**
- **Costs associated with the system failure have converged, achieving the 9th consecutive year of increased revenue and profit since listing.**

	FY25	FY26	YoY change
Operating revenue	36,409	44,042	+21.0%
Operating expenses	29,594	35,644	+20.4%
Operating profit	6,815	8,398	+23.2%
Profit before tax	6,851	8,619	+25.8%
Profit attributable to owners of parent	4,651	6,069	+30.5%
Basic earnings per share (yen)	122.61	157.22	+28.2%



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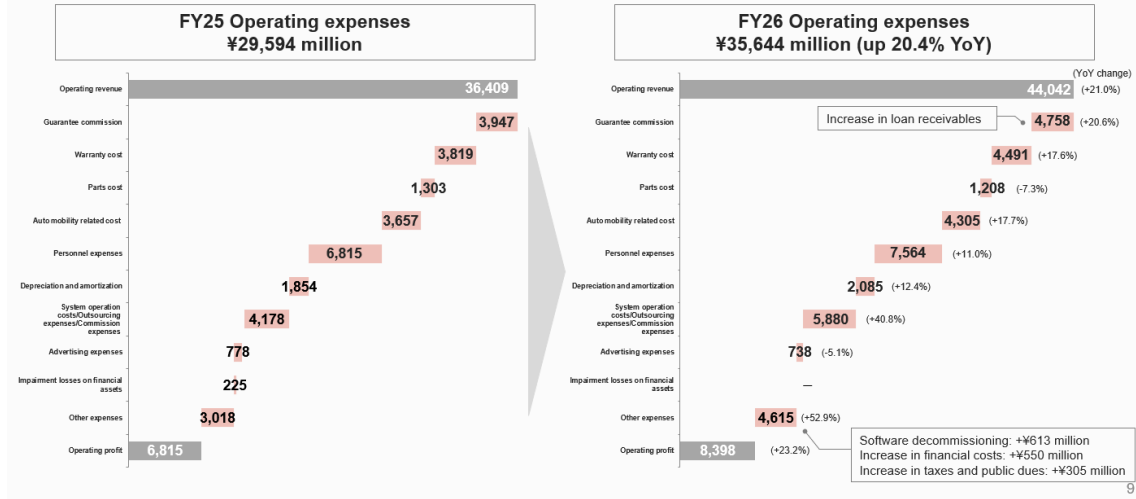
Next is the summary of financial results. As mentioned at the beginning, operating revenue exceeded the initial full-year plan, and we were able to achieve 44 billion yen, which was the final target of the previous medium-term management plan. We have achieved continuous revenue growth since our founding in 2017. Regarding operating expenses, our containment measures were successful, and we were able to finish at a level below the growth rate of operating revenue.

Although there were support costs related to the system failure, we have brought these firmly under control and have achieved increases in both revenue and profit since our listing.

Operating Expenses (Breakdown)

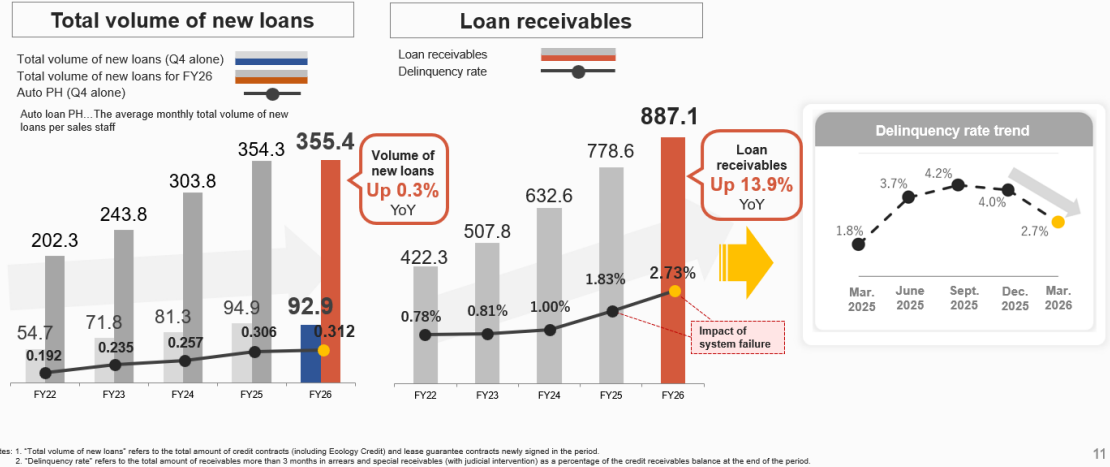
(Millions of yen) 

- Despite rising market interest rates and system support costs associated with the system failure, operating expenses **grew at a level below** that of operating revenue.



This is the trend in operating expenses. There was a 600 million yen retirement of software, an increase of approximately 500 million yen in finance costs due to rising interest rates, and an increase of approximately 300 million yen in taxes and public dues. Despite these support costs, we were able to finish at a level below the growth in operating revenue.

- Driven by the increase in Car Premium Club members, the total volume of new loans is steadily recovering (from -4.8% YoY in 3Q to -2.1% YoY in 4Q). In the current fiscal year, we aim to achieve further efficiency and a faster recovery in growth rates by establishing our sales system following organizational restructuring.
- The delinquency rate has recovered from the deterioration caused by the system failure and is expected to normalize during the current fiscal year.



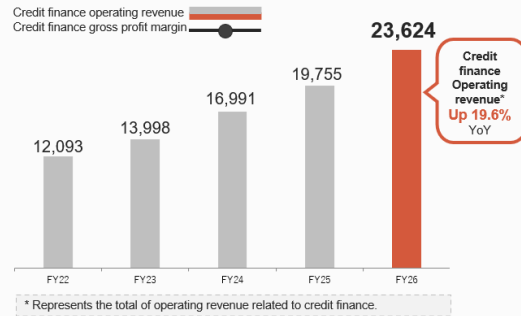
Next, I will explain our individual businesses. In the Finance Business, the volume of new loans is steadily recovering, backed by an increase in Car Premium Club members. In the current period, we intend to aim for further efficiency and an early recovery of the growth rate by reorganizing our organization and developing the accompanying sales structure.

Regarding the delinquency rate, which was affected by the system failure, we expect it to move firmly toward a recovery trend from here, and we intend to return it to the level prior to the system failure during the current period. The graph on the bottom right shows the trend in the delinquency rate since the system failure occurred, and we expect to firmly achieve normalization during the current period.

- Operating revenue grew significantly, increasing by 23.1% YoY.
- Profit before tax returned to positive YoY growth following the elimination of costs due to the system failure (from -34.7% YoY in 2Q to +2.8% YoY in 4Q).
- Following the convergence of costs associated with the system failure, we expect steady growth in the current fiscal year.

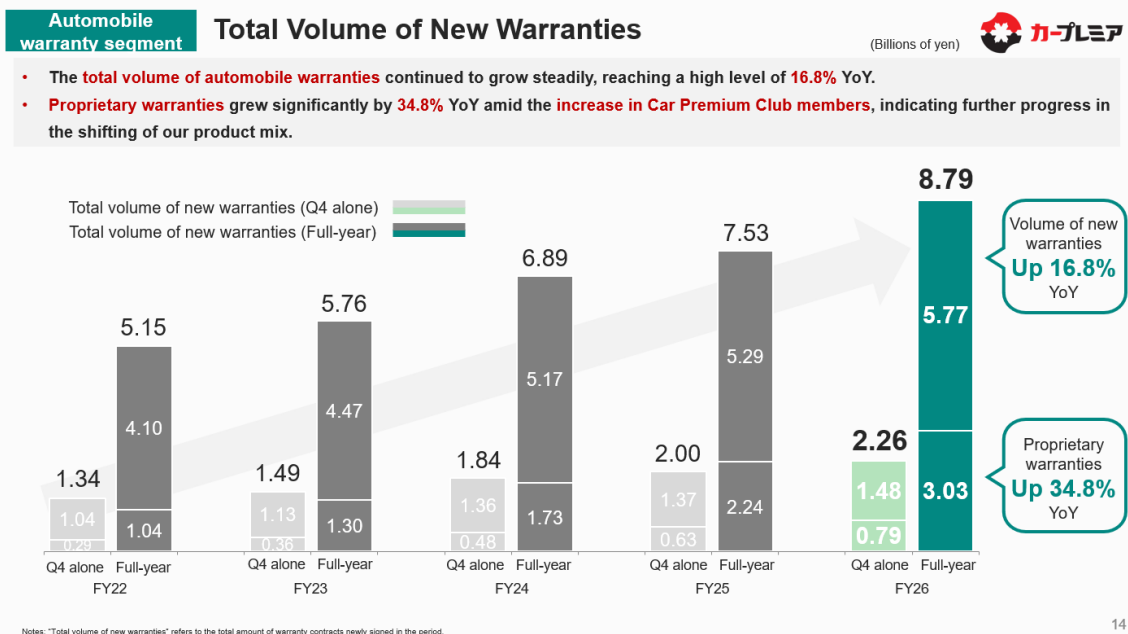
	FY25	FY26	YoY change
Operating revenue	20,151	24,801	+23.1%
Operating profit	4,570	4,735	+3.6%
Profit before tax	4,526	4,651	+2.8%

Factors causing the difference between operating revenue and operating profit growth rates
 Software disposal (approximately ¥0.6 billion), etc. impacted profits



Note: In light of the impact on business partners, we have refrained from disclosing certain numerical information from the current period onwards.

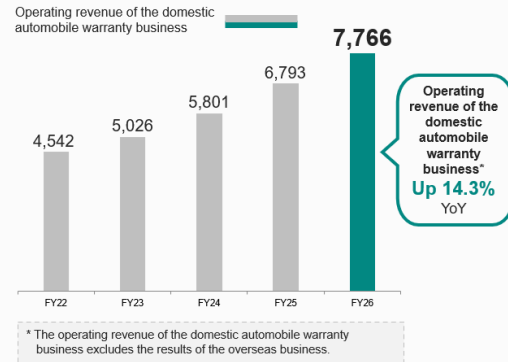
This is the segment performance of the Finance Business. We achieved growth of over 20% in operating revenue. Regarding profit before tax, the growth rate was slightly lower than that of operating revenue due to system failure response costs, particularly the 600 million yen loss on retirement of software. However, we achieved solid year-on-year growth in the fourth quarter, and we expect a recovery in the current fiscal year.



Next, I will discuss the Automobile Warranty segment. The Automobile Warranty segment continues to achieve steady growth. Overall, the segment finished at a high level with 16.8% year-on-year growth. In particular, proper products grew significantly by over 30% in line with the increase in Car Premium Club members. You can see that the shift in our product mix and portfolio is progressing further.

- Operating revenue, operating profit, and profit before tax continued to see double-digit growth.
- While warranty costs are on the rise due to inflation, we maintained profit growth exceeding operating revenue growth, driven by an increasing ratio of proprietary warranties.
- Going forward, we will promote further expansion of the top-line and aim to accelerate profit growth.

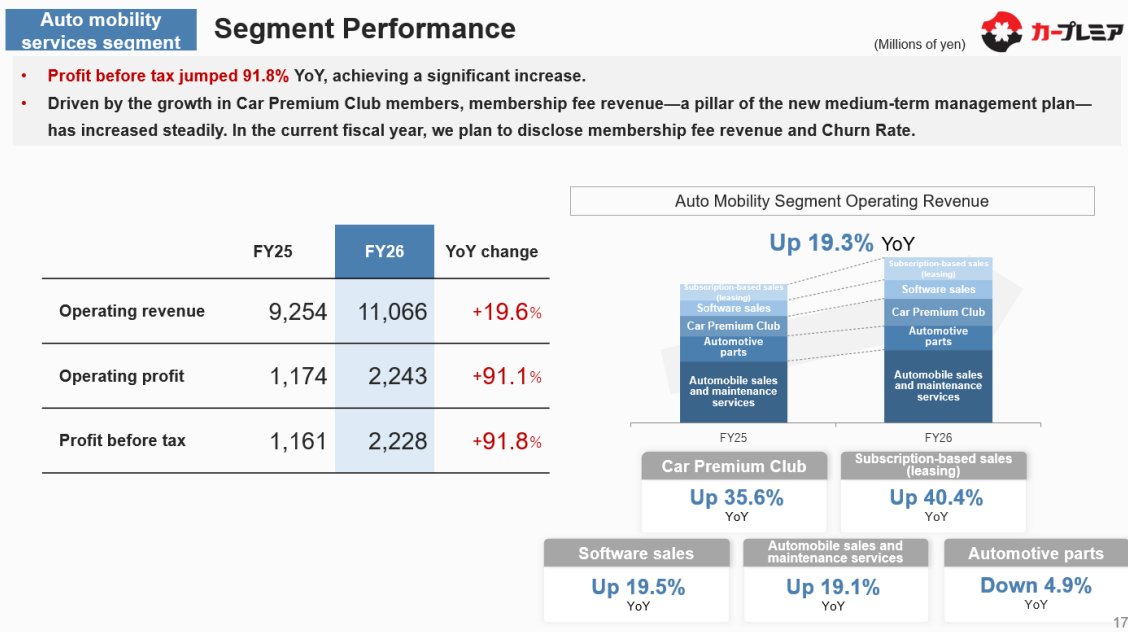
	FY25	FY26	YoY change
Operating revenue	6,986	8,010	+14.7%
Operating profit	1,122	1,334	+18.9%
Profit before tax	1,227	1,511	+23.2%



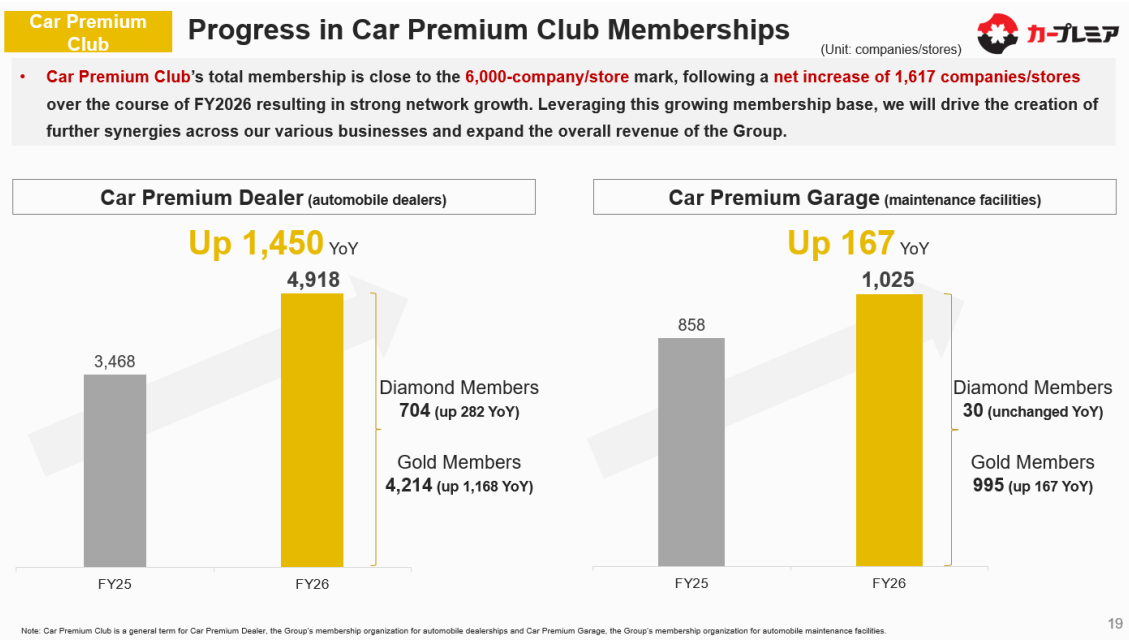
Note: In light of the impact on business partners, we have refrained from disclosing certain numerical information from the current period onwards.

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Regarding segment performance, we maintained double-digit growth in operating revenue, operating profit, and profit before tax. While cost of sales and repair expenses for Automobile Warranties are trending upward due to inflation and other factors, we have maintained profit growth that exceeds operating revenue growth as the ratio of proper products has increased and the portfolio has changed. Going forward, we intend to promote further expansion of the top line and aim to accelerate profit growth.



Next, I will explain the Auto Mobility Services segment. We achieved a significant increase in profit before tax, nearly doubling the previous year's figure. This was due to the steady increase in membership fee revenue, which has become a new pillar starting from the current fiscal year of the new Medium-Term Management Plan, driven by the increase in Car Premium Club members. In the current fiscal year, we intend to provide clear disclosures regarding this membership fee revenue and the churn rate for Car Premium Club.



Next, I will explain Car Premium Club, which is the core of our strategy. The total number of Car Premium Club members recorded a net increase of approximately 1,600 companies over the full year. Combined, Car Premium Dealer and Car Premium Garage have grown into a network approaching 6,000 companies.

Going forward, we intend to further expand this foundation and utilize it to create even greater synergies with each business, aiming to expand the earnings of the entire Group. For more details, please refer to the Medium-Term Management Plan materials and videos.

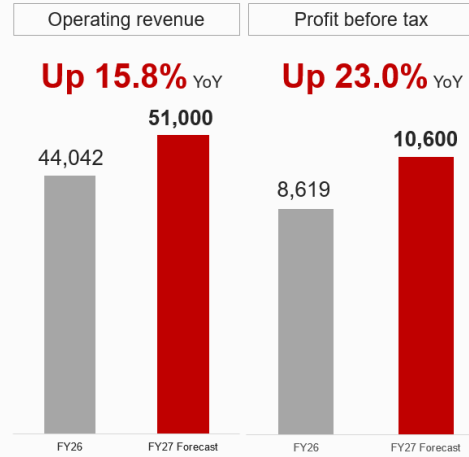
Earnings and Dividend Forecast for FY Ending March 31, 2027

(Graph/table unit: Millions of yen)



- Operating revenue **¥51.0 billion** and profit before tax **¥10.6 billion**, marking the **10th consecutive fiscal year of top and bottom line growth** since listing.
- The annual dividend will be increased to **¥64**, an **increase of ¥10**, with a **dividend payout ratio of 35.2%**.

	FY26	Forecast for FY27		
			YoY net change	YoY change
Operating revenue	44,042	51,000	+6,958	+15.8%
Profit before tax	8,619	10,600	+1,981	+23.0%
Profit attributable to owners of parent	6,069	6,900	+831	+13.7%
Basic earnings per share (yen)	157.22	178.74	+21.52	+13.7%
Annual dividend (yen)	54	64	+10	—



Notes: The above consolidated performance forecast was prepared based on information that can be obtained by the Company and on assumptions judged to be reasonable as of the publication date of this document. Actual figures may vary from the forecast due to various factors.

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Next, I will explain the earnings and dividend forecasts for the fiscal year ending March 31, 2027. For the current fiscal year, we aim for operating revenue of 51 billion yen (up 15%) and profit before tax of 10.6 billion yen (up 23%), targeting our 10th consecutive year of increased revenue and profit since listing. We expect the annual dividend to increase by 10 yen to 64 yen per year, with a dividend payout ratio of 35.2%. We intend to ensure that we achieve this for the current fiscal year.

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



Management's Numerical Targets (FY2030)				
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				
Materiality	Vision 2030	Main KPIs	FY30 target	
Strengthen Car Premium Club Membership organization Growth in both the membership organization's revenue and services	<p>Completion of the Auto Mobility Ecosystem</p> <p>Change & Prove Resolved for Change, Proof of Being One of a Kind.</p>	Car Premium Club membership revenue —Shift to recurring revenue that is not dependent on interest rates—	¥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				

▶ For details, click [here](#).
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Finally, although explained in a separate video, I would like to provide additional details regarding our new medium-term management plan, “Change & Prove 2030”. The period for this medium-term management plan is four years, running through the fiscal year ending March 31, 2030.

We aim to achieve operating revenue of 84 billion yen, profit before tax of 21 billion yen, profit of 14 billion yen, a P/E ratio of 22x, and a market capitalization of 300 billion yen in four years. As key indicators for this, we intend to further strengthen the Car Premium membership organization and grow both the revenue and service pillars of this organization.

Furthermore, we aim to support the management of automobile providers with high customer-attraction and service capabilities, ensuring that this organization itself becomes an essential infrastructure for providers.

Additionally, by firmly expanding the Car Premium brand, we intend to effectively bring users into the Car Premium Ecosystem.

IT enhancement and data strategy will support these services. As we consider these to be the source of overwhelming differentiation within the industry, we intend to utilize these strategies while strengthening IT, including the use of AI, and leveraging the data we have accumulated.

Within this medium-term management plan, our primary KPIs for the fiscal year ending March 31, 2030, are Car Premium membership fee revenue of 5 billion yen, a churn rate of 1% or less as proof that Car Premium members remain within the Ecosystem, and a 2.5x increase in the lifetime value of Diamond Members, to whom we provide safety and security through our systems. With these as our primary KPIs, we intend to move forward steadily over the next four years, aiming for profit of 14 billion yen in this medium-term management plan and a market capitalization of 300 billion yen to enhance corporate value.

This concludes the financial results presentation for the fiscal year ended March 31, 2026. Furthermore, if there were any points lacking in today's explanation or if further clarification is required, we are available for individual meetings with institutional investors and analysts.

Please contact us via the IR inquiry form on our website.

Thank you for your attention today.

(Disclaimer)

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