



Premium Group Co., Ltd.

Q2 Financial Results Briefing for the Fiscal Year Ending March 2023

October 31, 2022

Event Summary

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[Number of Speakers]	1 Yohichi Shibata President and CEO

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Presentation



1. Summary of Financial Results for 1H of FY Ending March 31, 2023
P.10 About the Upward Revision to Full-Year Forecast
2. Finance Segment
3. Automobile Warranty Segment
4. Auto Mobility Segment
5. Car Premium Segment
6. Appendix

※The results briefing videos is scheduled to be distributed on October 31, 2022.

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Let me begin the explanation for Q2 of the fiscal year ending March 31, 2023.

I would like to explain in accordance with the materials.

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Market Environment

- **Number of new vehicles sold and used passenger vehicles registered down again year on year** due to recent business environment circumstances
- **Severe market conditions** with declining used vehicle inventories and rising unit prices

Our KPIs and Performance

- **Credit finance and automobile warranty both hit record double-digit growth**
- **Steady performance and one-off profits led to upward revision of full-year forecast**

MTP Progress

- **Focused on building the member organization for Car Premium Club**
- **Launched the Car Premium website for customers**, building the foundations for achieving the platform concept

Future Strategy

- **Sustainable growth** in the finance and automobile warranty segments and expansion of new businesses (**mobility/Car Premium**)
- **Focus on encouraging conversion of network stores to paid memberships and enhancing services for members**
- **Mass marketing of the Car Premium brand to increase visibility**

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As for the market environment, both the number of new vehicles sold and the number of used passenger vehicles registered continued to fall YoY due to the recent external environment.

As a result, the number of used cars in circulation is decreasing, and the unit price is also rising. This ongoing difficult market condition is also driven by the shortage of semiconductors.

In this environment, our KPIs and financial performance have recorded solid double-digit growth in both of our main businesses, namely, credit finance and automobile warranty. Thanks to the steady performance as well as one-off profits, we have revised our full-year forecasts upward.

As for the progress of the medium-term management plan, we are currently focusing on building the Car Premium Club membership organization as part of the medium-term management plan, which is progressing well, and we are also steadily building the foundation for the platform concept by launching the Car Premium website for customers.

Our strategy for the future is to achieve sustainable growth in these two businesses and to firmly expand our two new businesses, namely, auto-mobility service business and car premium business. We will also focus on encouraging the conversion of network stores to paid memberships and enhancing services for members.

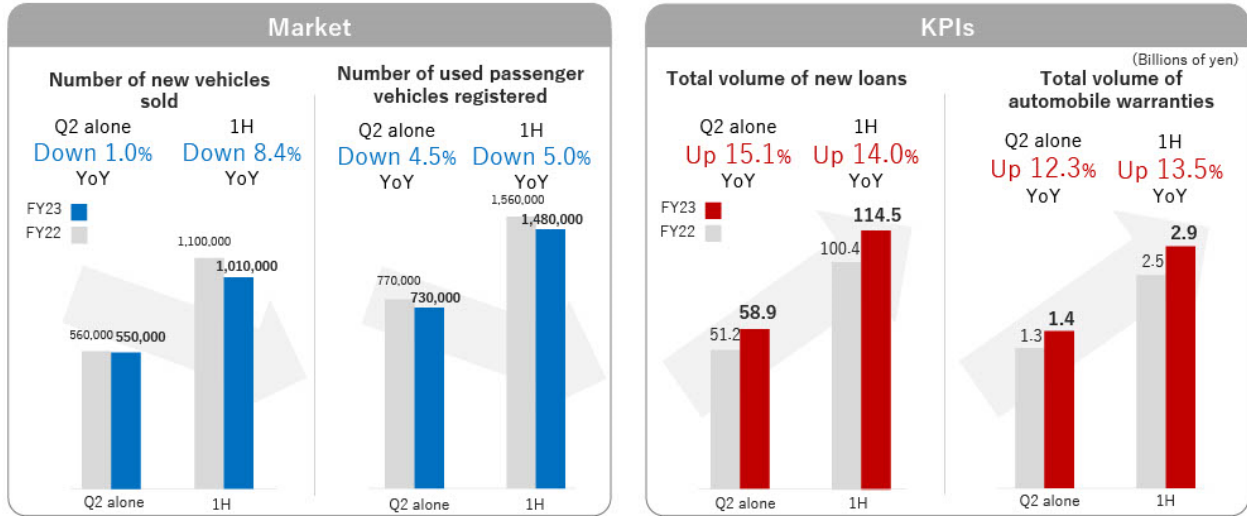
Furthermore, we aim to increase visibility of the Car Premium brand through solid mass marketing efforts starting in H2 of the fiscal year. I will explain this in more details later.

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- **Market continues to fall below previous year's levels**
- **Growth in volume of new loans for both credit finance and automobile warranty**



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This is an overview of the financial results for Q2 of the fiscal year ending March 31, 2023.

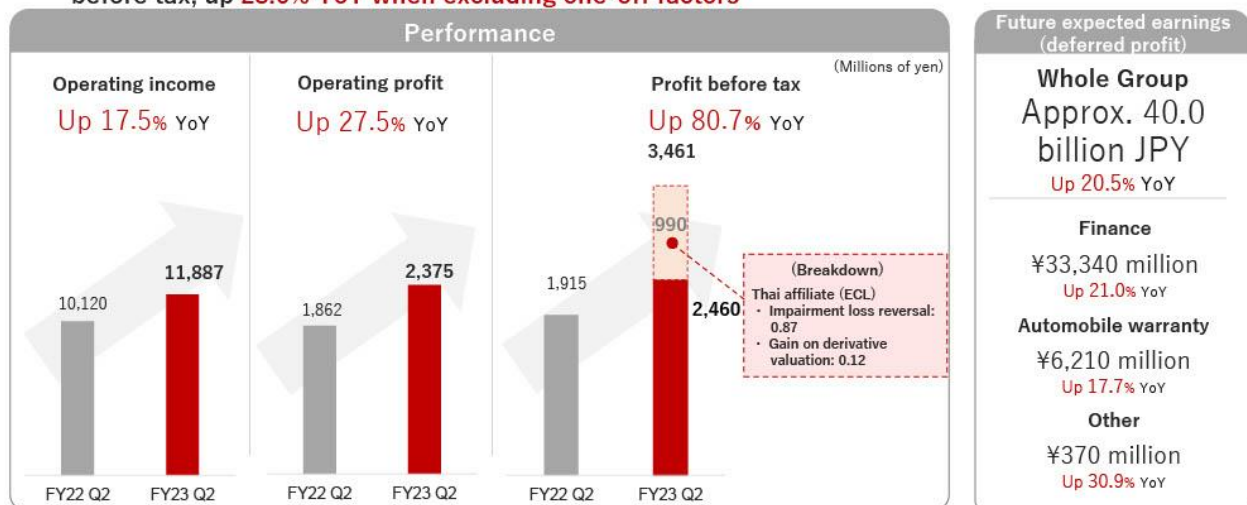
Although the market environment is such that the number of new vehicles sold as well as the number of passenger vehicles registered has continued to fall below the previous year’s levels, both our finance business and automobile warranty business are growing steadily with double-digit growth in volumes and top-line.

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- **Higher profits and sales,** future expected earnings (deferred profit): **Approx. 40.0 billion** stocked on BS
- **Reversal of last year's impairment loss on our Thai affiliate (ECL)** results in **990 million** in profit before tax, up **28.6% YoY** when excluding one-off factors



Operating income was up 17.5% YoY, and operating profit was up 27.5% YoY. Contributing to the profit before tax was a JPY990 million reversal of the previous year's impairment loss on our Thai affiliate due to disruption caused by the COVID-19 pandemic.

Partly owing to the above factor, profit before tax increased as much as 80.7% YoY. Even excluding the one-off, extraordinary profit from ECL, the Thai affiliate, the pre-tax profit increased by 28.6% to JPY2.46 billion from JPY0.545 billion in the previous fiscal year.

In addition, our business itself is a stock-based business, and we have a solid stock of approximately JPY40 billion in future expected earnings, or deferred profit, on our balance sheet. While recording steady profits, we are also in a position to hold future profits on our balance sheet.


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- Implemented various stakeholder measures for **medium- to long-term growth**

Main Topics

<p style="text-align: center;">Achieved 2,000 Car Premium Dealers ahead of schedule</p> <div style="text-align: center;">  <p>カープレミアムディーラー</p> </div> <p>Further enhanced services and expanded the membership organization toward the target of 3,000 companies by March 31, 2025.</p>	<p style="text-align: center;">Raised stock ownership association incentive grant rate</p> <div style="text-align: center; font-size: 24px;"> 5% → 15% </div> <p>Promoted increased opportunities for employees to purchase shares and ensured stable demand for share purchases, fostering a sense of unity within the Group and increasing liquidity in the stock market.</p>	<p style="text-align: center;">Issued our first Annual Report (2022)</p> <div style="text-align: center;">  </div> <p>Describes the history of the Group, its strengths, achievements, and strategies, in terms of both financial and non-financial information</p>	<p style="text-align: center;">Further preponed results announcement to earliest date on record</p> <div style="text-align: center;">  </div> <p>Achieved the earliest results announcement in the industry in the TSE Prime Market We will continue striving to disclose to investors as quickly as possible.</p>
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Regarding the expansion of paid membership of Car Premium Dealer, we originally set a goal of acquiring 2,000 members by the end of March 2023. We achieved this goal at the end of September, or in Q2, ahead of schedule. We hope to increase member companies to 3,000 in the future, further enhancing services and expanding the membership organization.

As part of our human resources strategy, we raised the stock ownership association incentive grant rate from 5% to 15%, with the aim of promoting increased opportunities for employees to purchase company stocks and ensuring stable demand for stock purchases so as to foster a sense of unity within the Group, and to increase liquidity in the market.

In August, we released our first Annual report, which gives an account in line with our strategic stories in terms of both financial and non-financial information.

We announced our financial results last Friday(October 28th), and we will continue to strive to disclose information to investors as quickly as possible by accelerating the announcement of financial results.

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Consolidated Performance

- **Operating income of ¥11,887 million, up 17.5% YoY**
- **Operating profit up 27.5% YoY due to lower operating expenses from Group synergies**

	FY22 Q2	FY23 Q2	YoY change
Operating income	10,120	11,887	+17.5%
Operating expenses	8,258	9,512	+15.2%
Operating profit	1,862	2,375	+27.5%
Profit before tax	1,915	3,461	+80.7%
Profit attributable to owners of parent	1,358	2,641	+94.5%
Basic earnings per share (yen)	35.34	68.32	+93.3%



Notes: 1. Operating income and operating expenses for the previous fiscal year have been partially reclassified due to a change in presentation methods.
 2. Gain on valuation of insurance assets (FY2020) and gain on bargain purchase (FY2021) due to a change in accounting estimates are not included in operating profit as they are non-recurring items.
 3. The Company conducted a 3-for-1 stock split of common shares effective September 1, 2022, and basic earnings per share for FY2022 Q2 is calculated assuming that the stock split had taken place.

I would now like to explain our consolidated performance in detail.

Operating income increased to JPY11.9 billion, up 17.5% YoY. Operating expenses were reduced by leveraging group synergies as well as DX and other measures. This lower growth in operating expenses than in income contributed to the solid 27.5% growth in operating income.

Profit before tax increased 80.7% to JPY3.461 billion due to the one-off gains, as explained earlier. Net profit for the period was JPY2.641 billion, doubling compared to the previous period, along with basic earnings per share.

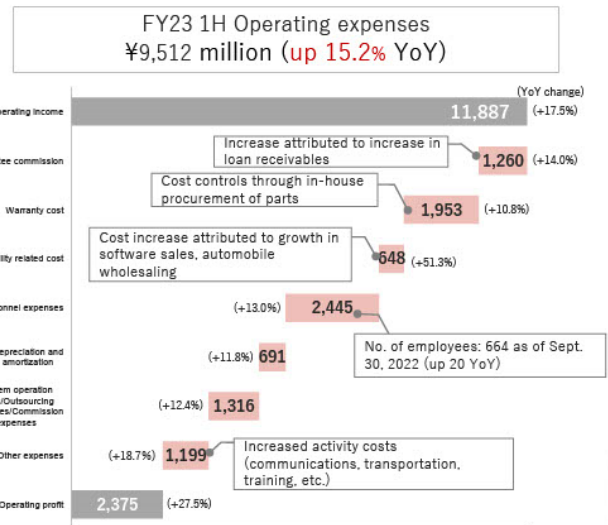
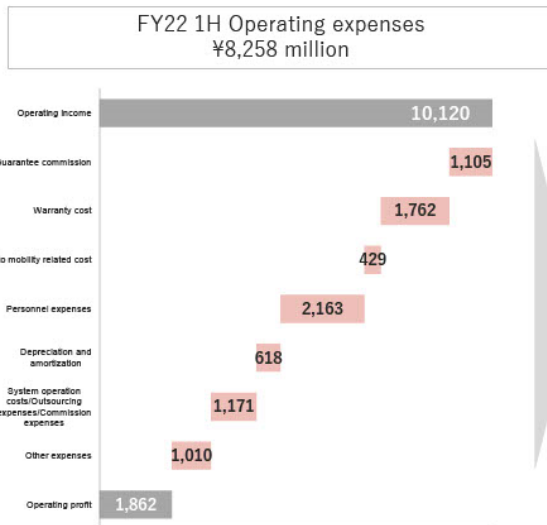
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Operating Expenses (Breakdown)

■ Lower growth in operating expenses versus growth in operating income



Notes: 1. Operating income and operating expenses for the previous fiscal year have been partially reclassified due to a change in presentation methods.
2. Since it is a preliminary value, we will promptly notify you on our website when any corrections or changes occur.

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Next is the breakdown of operating expenses.

Partly owing to the DX effect, growth in operating expenses was limited.

In terms of quantitative measures, operating expenses increased as the top line grew driven by the increase in auto loan receivables, increased sales of automobile warranties, and an increase in the number of vehicles sold in the auto mobility business, but at the same time, fixed costs were effectively reduced.

Some of the other expenses increased because the activity costs increased as the COVID-19 crisis is nearing its end, and we are continuing to invest in areas where we need to spend money.

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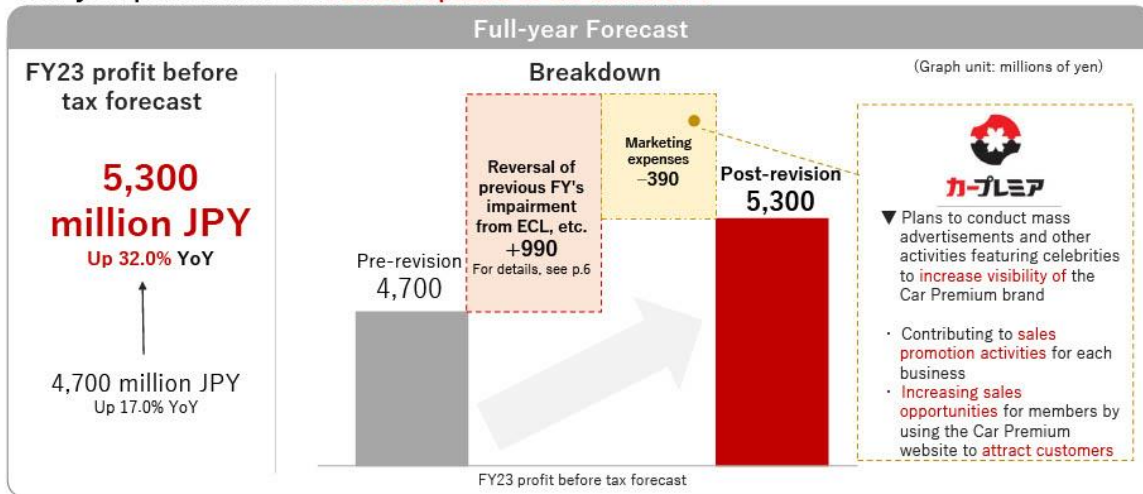
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About the Upward Revision to Full-Year Forecast



- Reversal of last year's impairment loss on our Thai affiliate (ECL) results in 990 million JPY in profit before taxes
- Spent 390 million JPY in marketing expenses as strategic investment for Car Premium
- Full-year profit before tax revised upward to 5.3 billion JPY



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I would like to talk about the upward revision of financial results.

The Thai affiliate, ECL, had reported an impairment loss in the previous fiscal year due to the COVID-19 pandemic influence, declined stock price, sluggish business performance, and other factors, but now that its performance and stock price have recovered, the impairment has been reversed. This resulted in approximately JPY1 billion in profit before tax.

However, this does not mean that all of this gain from the reversal of the impairment will be posted as profit, but rather, we will invest JPY400 million from this gain in marketing expenses to drive the planned growth of the car premium business contemplated in the mid-term strategy.

As a result, we have revised our pre-tax income, which was JPY4.7 billion before the revision, upward to JPY5.3 billion for the fiscal year ending March 31, 2023, a YoY increase of 32%.

As for mass marketing, we have already announced the Car Premium logo, and we plan to use some celebrities in mass advertising to increase the visibility of the brand. We also believe that this will contribute to sales promotion activities in each of our businesses.

This strategic investment is also expected to help attract customers to the Car Premium website, which in turn will contribute to increase sales opportunities for our members.

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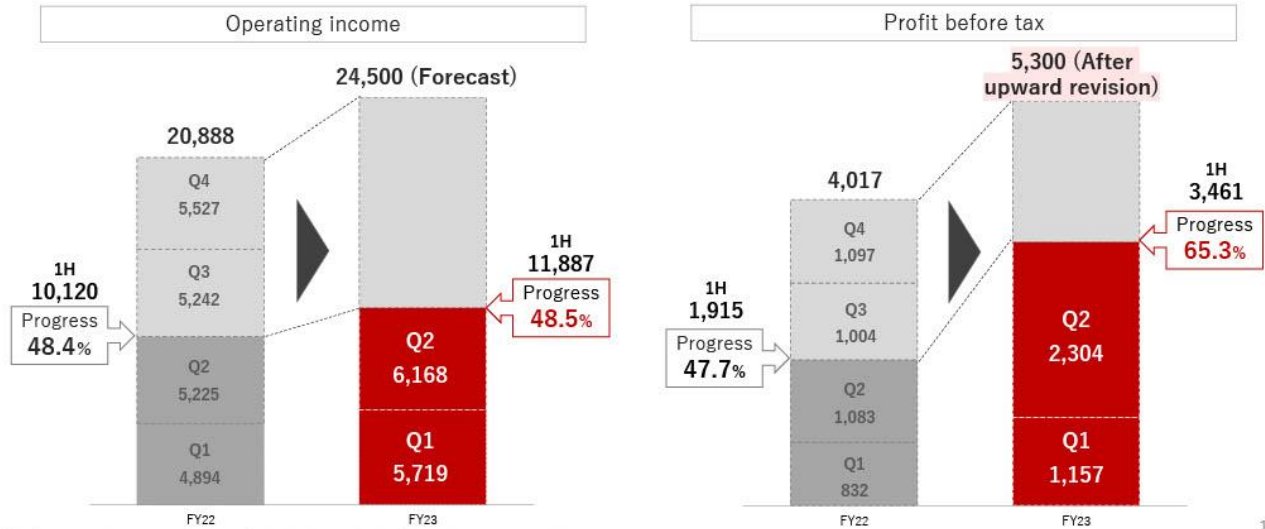
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Full-Year Performance Outlook

- Steady progress also against upwardly revised full-year forecasts
Quarterly performance is to increase gradually from the further accumulation of loan receivables



As I explained earlier with regard to the upward revision, we expect to record an operating income of JPY24.5 billion for the full year as planned. We are now progressing 65% of the upwardly revised target for profit before tax, and we hope to achieve this revised JPY5.3 billion target by the end of Q4.

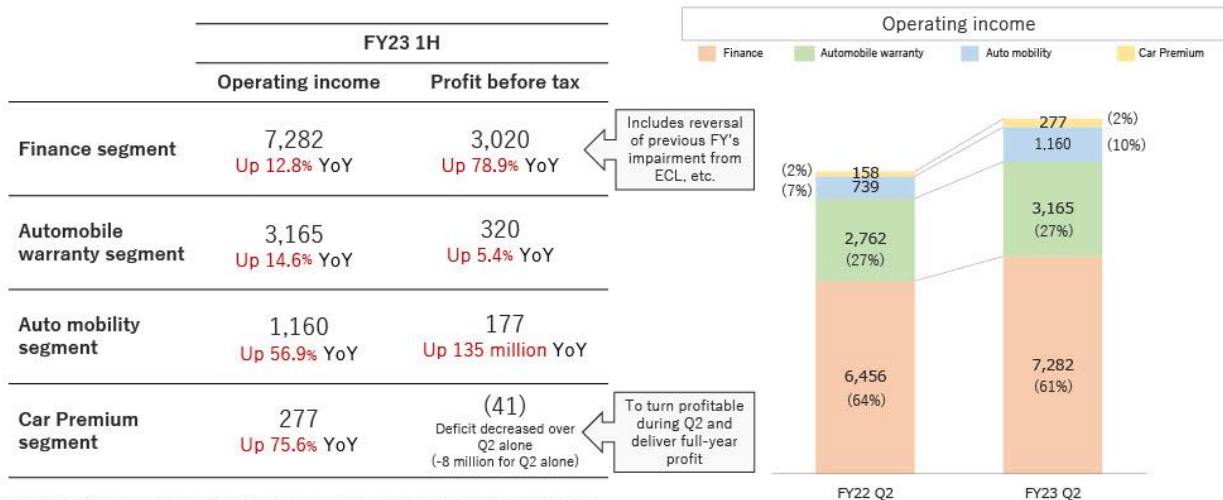
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Performance by Segment

- Each segment steadily setting **new record highs for operating income**
- **Auto mobility segment providing greater share of operating income**



Note: Segment classification was changed from FY23. Profits and losses for each segment in FY22 is reflected only to the extent practicable.

Let me move on to the performance by segment.

We have four business segments, each of which is steadily improving its earnings and setting new record highs for operating income. The operating income of the auto mobility business, which started about two years ago as our third business, has been increasing steadily, up 56.9% YoY.

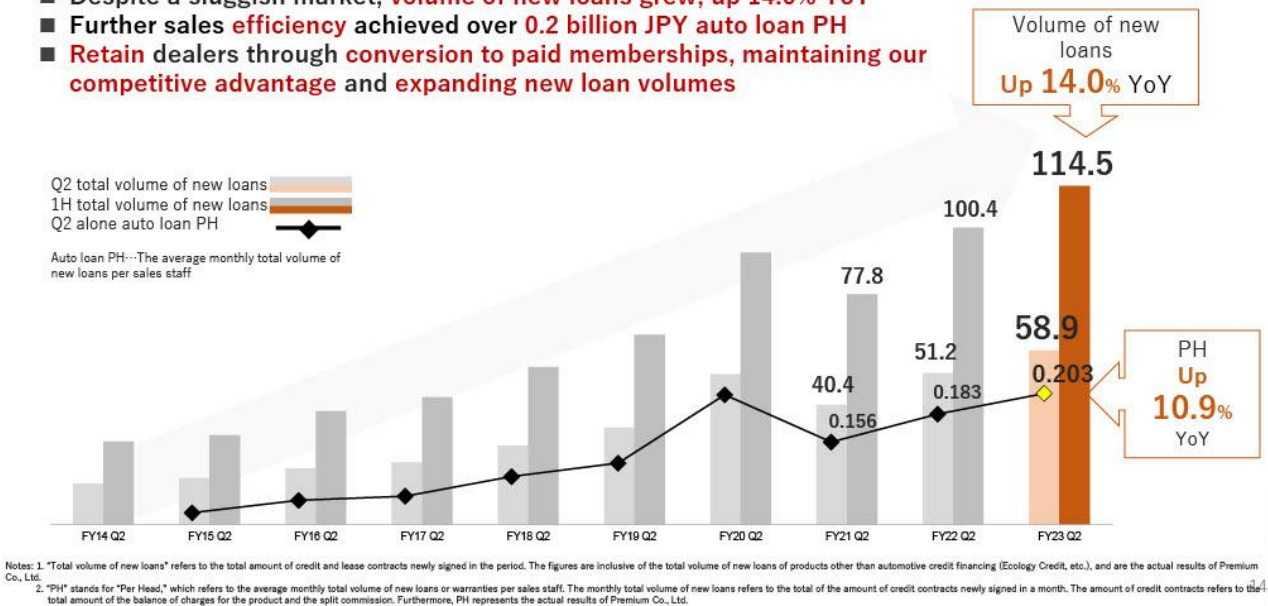
The car premium business is still in the red, but is expected to turn profitable during this fiscal year. The deficit in Q2 alone was approximately JPY8 million, and since we are making good progress in posting earnings, we expect this car premium business to move into profit by the end of the fiscal year, making the full-year result to a profit.

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- Despite a sluggish market, **volume of new loans grew, up 14.0% YoY**
- Further sales **efficiency** achieved over **0.2 billion JPY auto loan PH**
- **Retain dealers through conversion to paid memberships, maintaining our competitive advantage and expanding new loan volumes**



I would like to explain each business segment.

In the finance business, the volume of new loans grew 14% YoY, despite a sluggish market that registered a YoY decline.

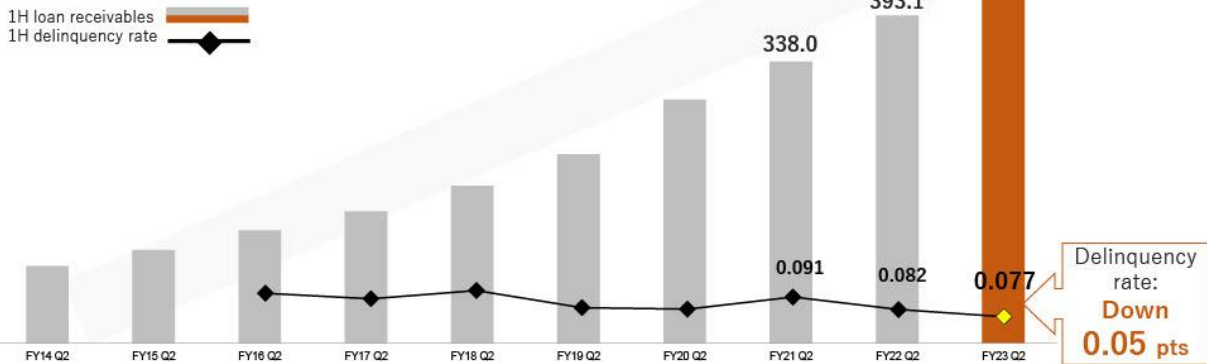
One of the main reasons for this is that we have been able to increase auto loan PH, which is up 10% from the previous year, and our auto loan PH, or volume of new loans per sales staff, has exceeded JPY200 million. Our strategy of expanding new loan volumes while maintaining our competitive advantage by retaining dealers through conversion to paid members has been successful, and we have been able to increase new loan volumes despite the weak market.

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- **Loan receivables also grew up 16.9% YoY**
- **Continued elimination of initial arrears reduction by achieving efficient calling through DX measures**
- **Strengthened collection activities for medium- to long-term delinquencies jointly with servicer subsidiary**
- **Maintained a low delinquency rate thanks to the above initiatives**



Notes: 1. "Loan receivables" refers to the total amount of credit and lease contracts that has not been repaid or for which the warranty period has not elapsed from the end of the period. The figures are inclusive of the receivables balance of products other than automotive credit financing (Ecology Credit, etc.), and are the actual results of Premium Co., Ltd.
 2. "Delinquency rate" refers to the total amount of receivables that are more than 3 months in arrears and special loan receivables (with judicial intervention), expressed as a percentage of the loan and lease receivables at the end of the period.

Loan receivables also increased by about 17% YoY to a total of about JPY460 billion. Delinquency rate decreased by about 0.05 percentage points to 0.77%, which is probably the lowest delinquency rate in the past.

We have built a quality loan book. In terms of loan management, we have been able to firmly control delinquencies through efficient collection phone calls using DX technologies. In addition, we have been successful in strengthening our collection activities for medium- to long-term delinquencies by making full use of our servicer subsidiaries and collaborating with them.

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- Working to **promote utilization and increase share** among existing network stores while continuing to develop new network stores
- No plan to significantly increase sales staff in FY2023
Aiming to increase the volume of new loans by **establishing mechanisms and making sales activities more efficient**



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I will now explain other indicators.

Regarding the number of sales personnel, the number of employees increased by four compared to the previous year, with auto loan PH growing steadily. The paperless rate is also growing steadily.

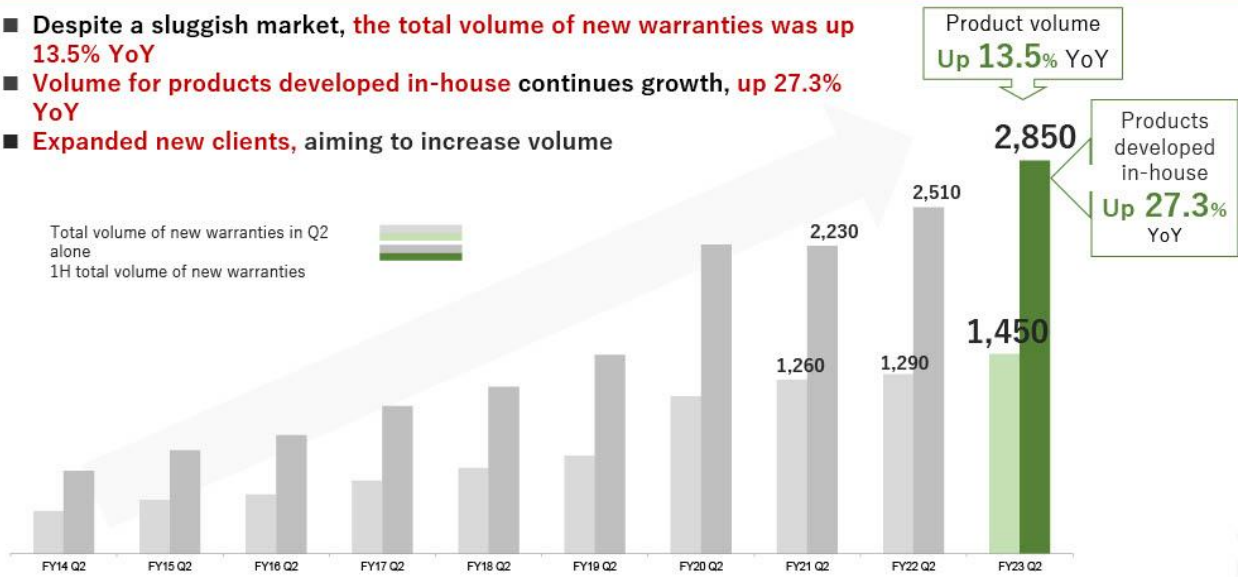
In addition, the AI credit screening, which started in the current fiscal year, accounted for 37.5% of the total credit screening, which means nearly 40% of the credit applications are now automatically screened using AI. We would like to increase AI coverage while improving the accuracy of the screening process.

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- Despite a sluggish market, the total volume of new warranties was up 13.5% YoY
- Volume for products developed in-house continues growth, up 27.3% YoY
- Expanded new clients, aiming to increase volume



Notes: 1. "Total volume of new warranties" refers to the total amount of warranty contracts newly signed in the period.
 2. The aggregation criteria for volume of certain products were reviewed in Q3 of FY2022. Figures presented here were calculated using the new criteria.

I would like to explain the automobile warranty business.

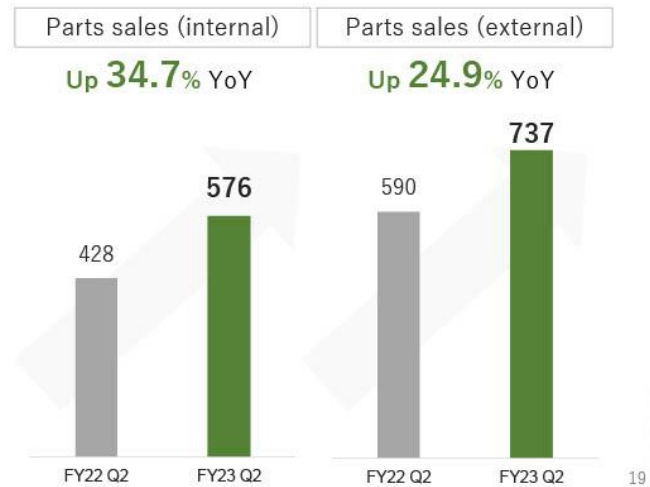
The market in which this business operates also fell below the previous year's level. The total volume of new warranties, which is affected by the number of vehicles handled, grew by 13.5% YoY. In this portfolio, the volume of products developed in-house grew by 27% YoY, and we have been able to increase the top line by expanding the number of new clients.

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- Expanded lineup of parts handled and increased parts provided for warranty repair (internal parts sales) and encouraged use of our automobile maintenance facility network, reducing cost of sales ratio
- Continued growth in parts sales outside of inter-Group transactions (outside parts sales)



As for this kind of product, we have to bear the cost of repair expenses when a failure occurs within the warranty period. We are working to reduce this cost.

There are two major mechanisms to reduce this cost. The first is to expand the lineup of parts we supply through our subsidiary. By providing more parts, we can raise the supply rate, which will help reduce costs.

The second is to promote the entry of broken-down vehicles into our network of maintenance shops, since we have a well-developed network of maintenance shops. These two mechanisms have helped reduce the cost-of-sales ratio.

The parts business itself is also performing very well. This internal parts sales represent the sales of parts we supply for warranty repairs. This grew by 35% YoY.

Besides warranties, sales to our maintenance shop network grew by about 25%, which is a larger increase than internal parts sales. As we have seen, the automobile parts business also shows strong growth.

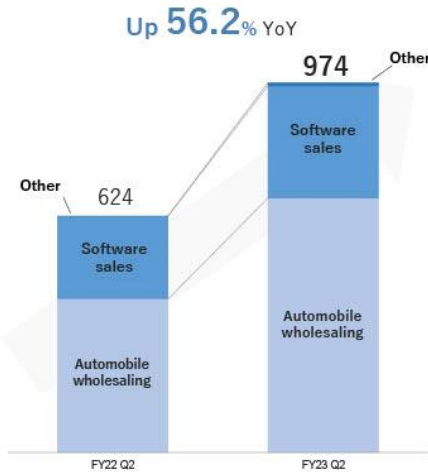
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- Focused on **developing services for Car Premium Club and creating new businesses**
- Launched full-scale software sales to **Premium network stores, contributing to increasing sales**

Auto mobility segment sales



Note: Auto mobility sales are presented as a breakdown of auto-mobility related sales within operating income.

Software sales

Up **35.6%**
YoY

- Made Premium SoftPlanner Co., Ltd. a wholly owned subsidiary, **fostering an organizational culture with a greater sense of unity**
- Expanded sales targets by **strengthening relationships** with finance sales

Automobile wholesaling

Up **65.7%**
YoY

- Due to increasing repossession rate of vehicles, Group-internal **distribution volume grew and sales expanded**
- Launched **vehicle buybacks** through the Car Premium website

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The third segment is the auto-mobility business.

As you can see here, we are currently focusing on the development of services for Car Premium Club and the creation of new businesses in the auto mobility segment. We are also selling software for Car Premium members. These two businesses are contributing to the increase in sales, which is up 56.2% YoY, and sales are almost reaching JPY1 billion in H1 of the year. We aim to increase sales further in the future.

As for the software business, we changed the company name to Premium Soft Planner Co., Ltd. and made it a wholly-owned subsidiary this fiscal year, fostering an organizational culture with a greater sense of unity. Also, the resulting strengthening of sales relationship with the finance business contributed to a 35% increase in sales YoY.

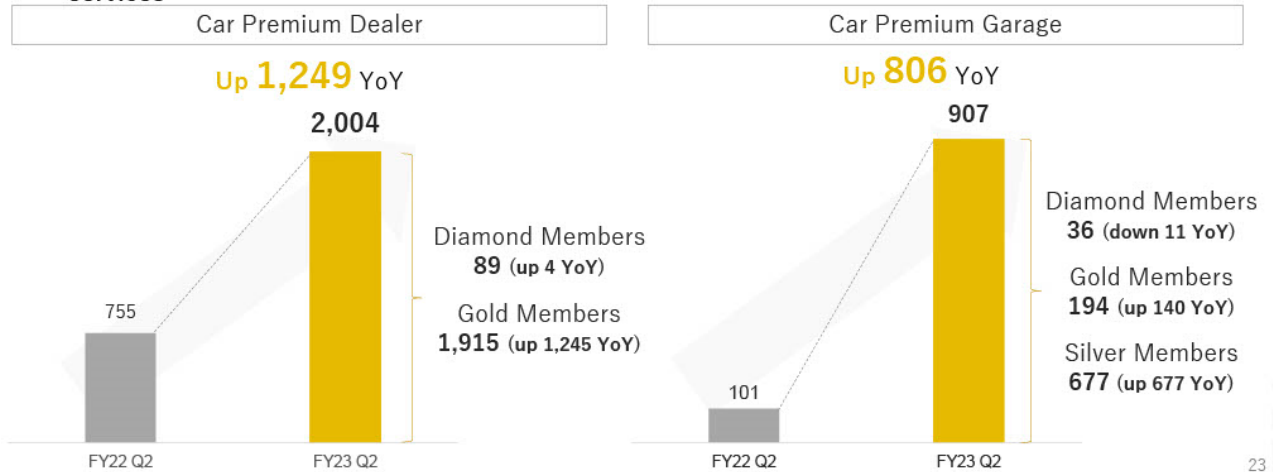
As for automobile wholesaling, the sales increased by 65% YoY, contributing to the sales expansion. In the future, we will not only engage in selling repossessed cars, but also launch vehicle buybacks through the Car Premium website to increase our inventory of cars for sale.

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- **Steady progress in building** Car Premium Club, a paid membership organization for car dealers and maintenance facilities
- **Car Premium dealer acquisitions by the end of FY2023 upwardly revised to 2,500 companies**
- **Aim to further increase membership expansion and membership fee revenue by reinforcing services**



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Next is our car premium business.

The most important KPI for this business now is to increase the number of members. As I explained at the beginning of this presentation, the Car Premium Dealer membership organization has been able to acquire 2,000 companies, the year-end target, in H1 of the year.

On the other hand, the Car Premium Garage membership organization has acquired about 1,000 repair shops through increased service menus and other measures. As the number of members grows, the membership fee revenue will increase, as we receive monthly membership fees.

In the future, we aim not only to increase the number of members, but also to promote upgrades of membership status, for example, from Gold membership to Diamond membership. We will also promote sales activities, such as offering upgraded service, which will help generate more revenue even without an increase in the number of members, while carrying out structural reorganization accordingly.

That's all for my explanation of the financial results for Q2 of the fiscal year ending March 31, 2023. Thank you for listening. If there are any points that were not covered in today's presentation, or if you require a more detailed explanation, we are available for individual meetings with institutional investors and analysts, so please contact our IR team.

Thank you very much for your participation today.

[END]

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