

Premium Group Co., Ltd.

TSE Prime Section: 7199

Financial Results Presentation for Q3 of FY Ending March 31, 2025

February 7, 2025



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Highlights from Q3 of FY Ending March 31, 2025 (1)



- **Operating revenue up 19.4%** thanks to the **accumulation** of loan receivables/automobile warranties
- Operating profit **rose by 36.3%** YoY owing to an **increase in membership fees** for the Car Premium Club* and a **reduction in expenses** of each business
- Future expected earnings (deferred revenue) are also **growing**. Stable **future expected earnings** continue to be stocked on BS (¥60.6 billion)

Performance

(Billions of yen)

Operating revenue

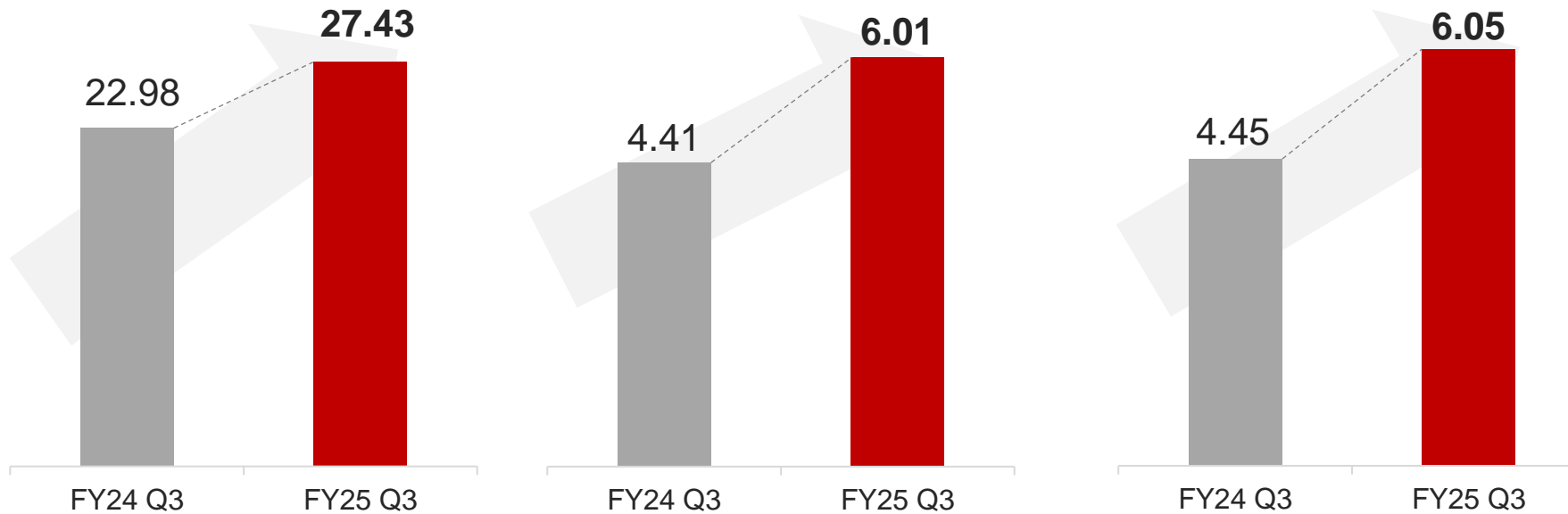
Up **19.4%** YoY

Operating profit

Up **36.3%** YoY

Profit before tax

Up **35.8%** YoY



Future expected earnings (deferred revenue)

Whole Group

¥**60.6** billion

Up **18.4%** YoY

Finance

¥**51.9** billion

Up **19.0%** YoY

Automobile warranty

¥**8.0** billion

Up **14.4%** YoY

Premium SoftPlanner Co., Ltd. /Car Premium Club membership fee deferral

¥**0.8** billion

Up **24.3%** YoY

* A general term for Car Premium Dealer, the Group's membership organization for automobile dealerships and Car Premium Garage, the Group's membership organization for automobile maintenance facilities.

Highlights from Q3 of FY Ending March 31, 2025 (2)

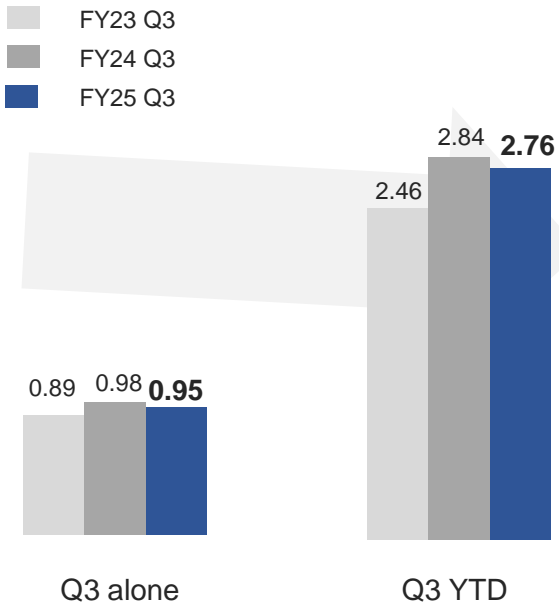


- The new car market **fell YoY dragged down by fraud involving the approval of type designations** discovered in 1Q. Used vehicle market is trending sideways
- Total volume of new loans continues to grow at double digits driven by **improved operating rates at Car Premium Dealers** and **increased transactions at major dealerships**
- Total volume of automobile warranties remained strong, **up 29.4% YoY** for high-margin **products developed in-house**, despite weaker volumes at major OEMs

Market*

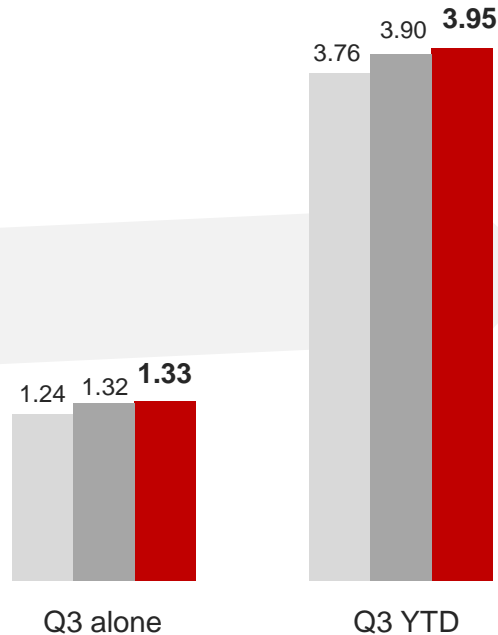
Number of new vehicles sold

YoY change
 Q3 alone **Down 3.2%**
 Q3 YTD **Down 2.9%**



Number of used passenger vehicles registered

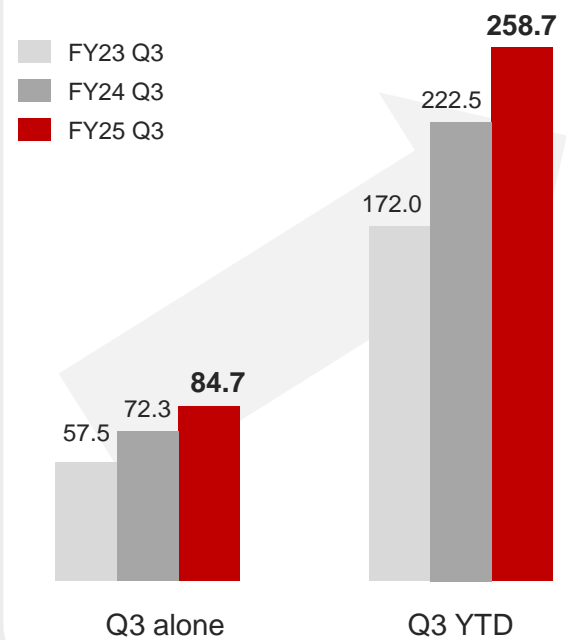
(Millions of units)
 YoY change
 Q3 alone **Up 1.2%**
 Q3 YTD **Up 1.1%**



KPIs

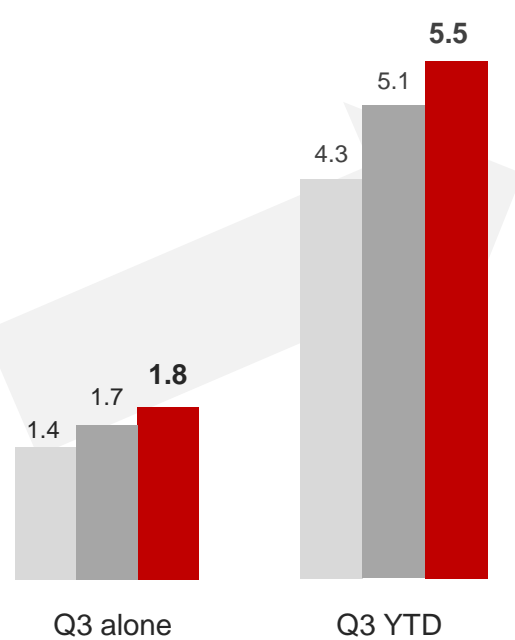
Total volume of new loans

YoY change
 Q3 alone **Up 17.3%**
 Q3 YTD **Up 16.3%**



Total volume of automobile warranties

(Billions of yen)
 YoY change
 Q3 alone **Up 11.6%**
 Q3 YTD **Up 9.5%**



* 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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Consolidated Performance

(Millions of yen)

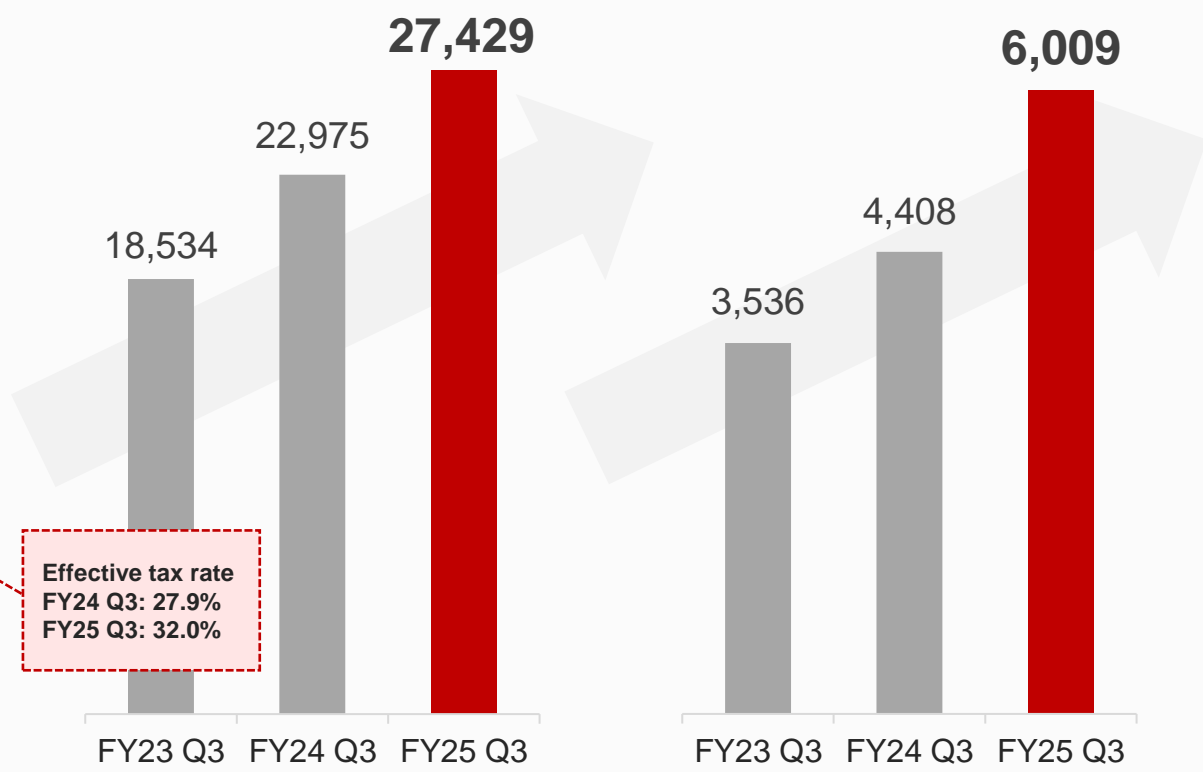


- Operating revenue **increased 19.4%** YoY to **¥27,429 million** due to the **accumulation** of loan receivables and automobile warranty balances
- Operating profit **rose 36.3%** YoY to **¥6,009 million** and profit before tax **rose 35.8%** to **¥6,048 million**

	FY24 Q3	FY25 Q3	YoY change
Operating revenue	22,975	27,429	+19.4%
Operating expenses	18,567	21,420	+15.4%
Operating profit	4,408	6,009	+36.3%
Profit before tax	4,455	6,048	+35.8%
Profit attributable to owners of parent	3,203	4,111	+28.3%
Basic earnings per share (yen)	82.53	108.39	+31.3%

Operating revenue

Operating profit

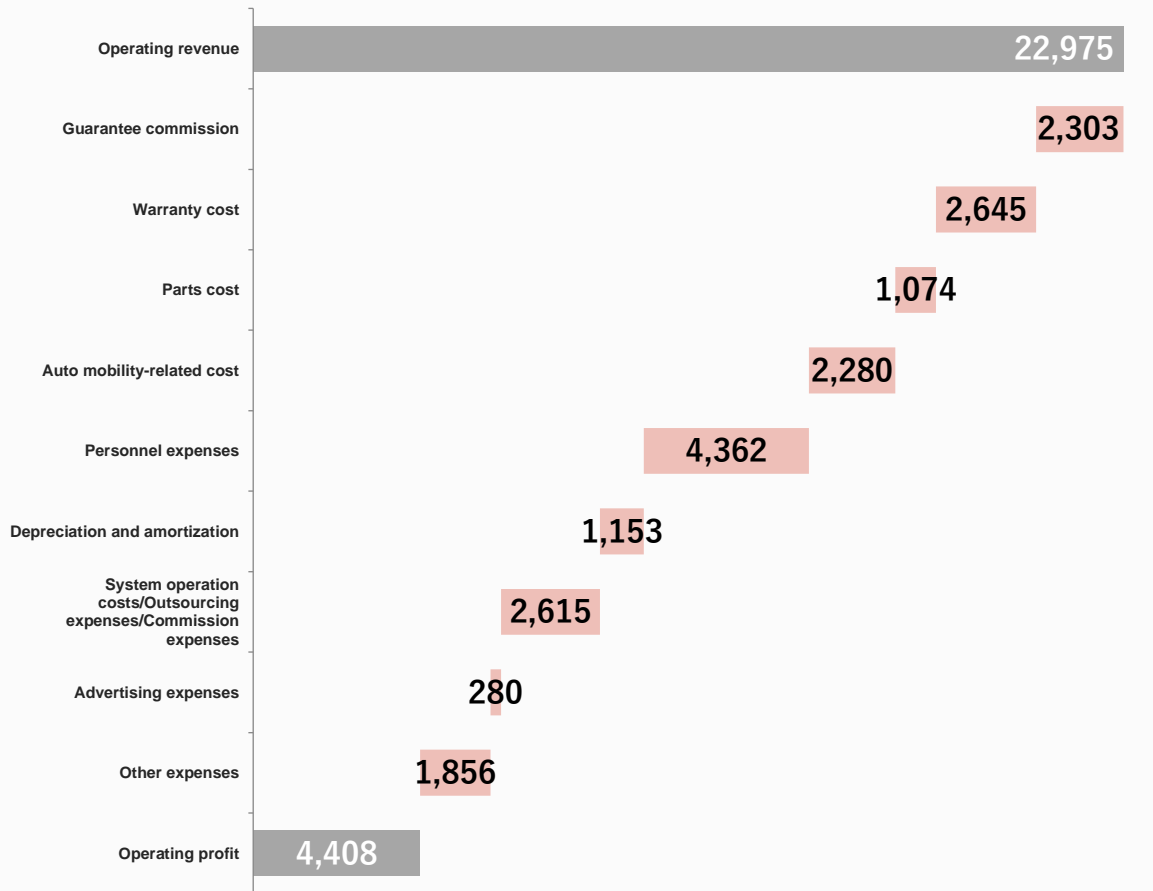


Note: Operating revenue for FY23 has been retroactively revised in part due to the adoption of IFRS 17.

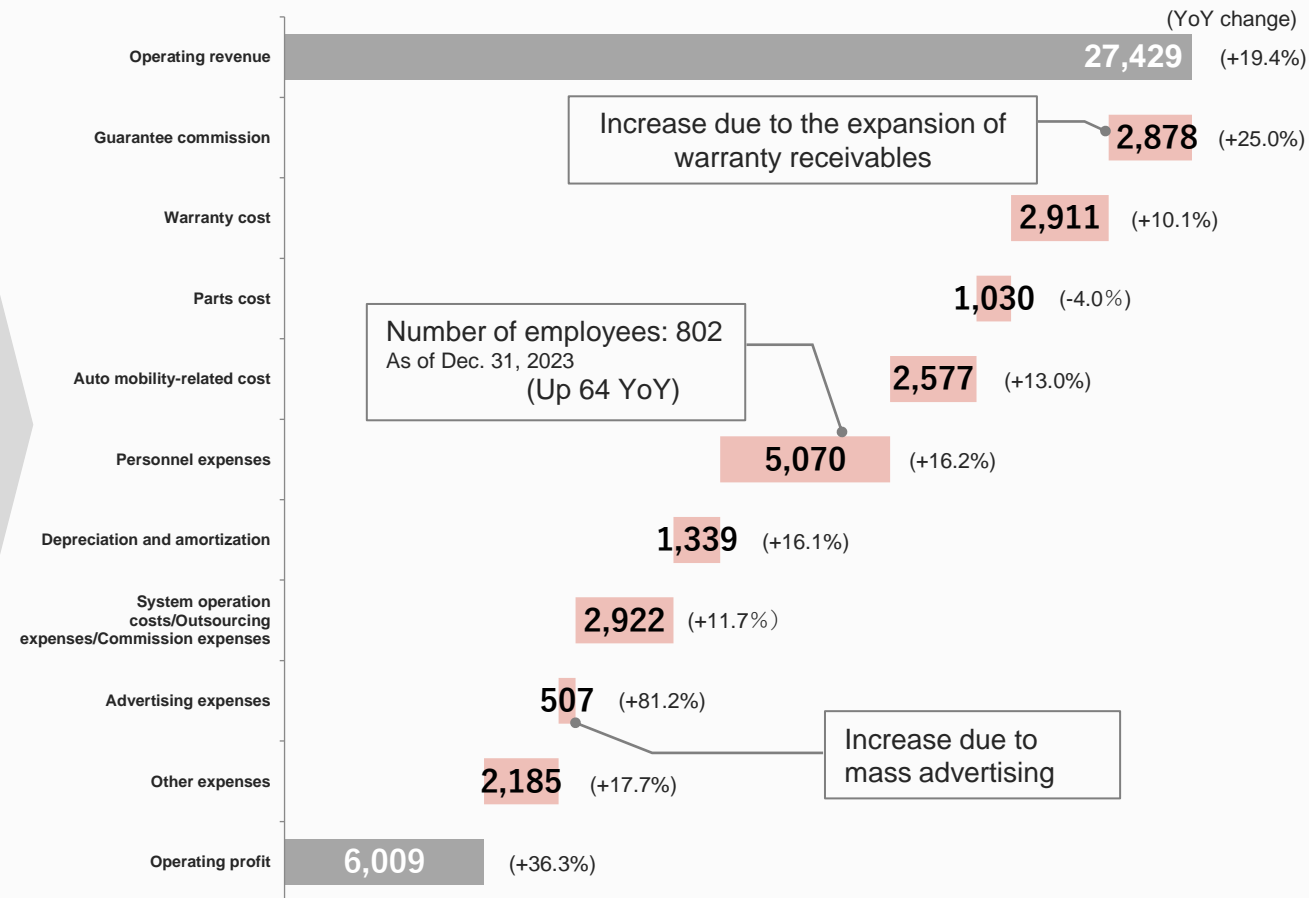
Operating Expenses (Breakdown)

- Despite an increase in expenses due to business expansion, operating expenses remained **low at a 15.4% YoY increase** compared to a 19.4% increase in operating revenue

FY24 Q3 Operating expenses ¥18,567 million



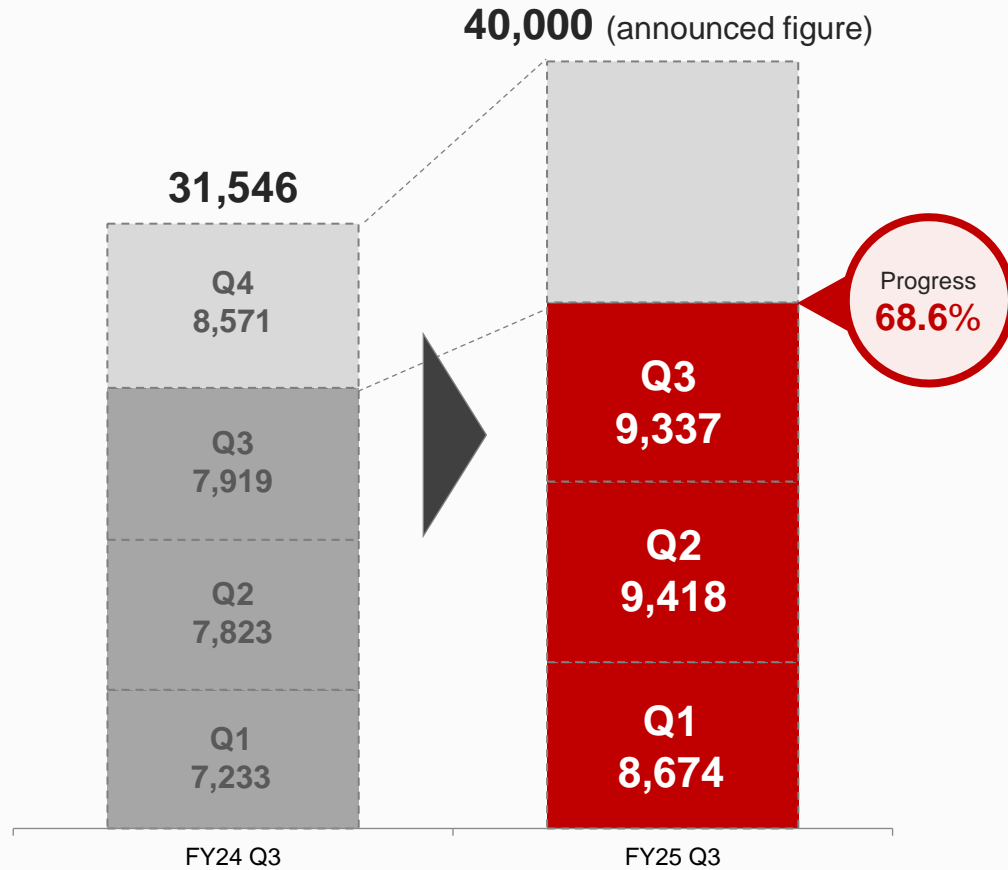
FY25 Q3 Operating expenses ¥21,420 million (up 15.4% YoY)



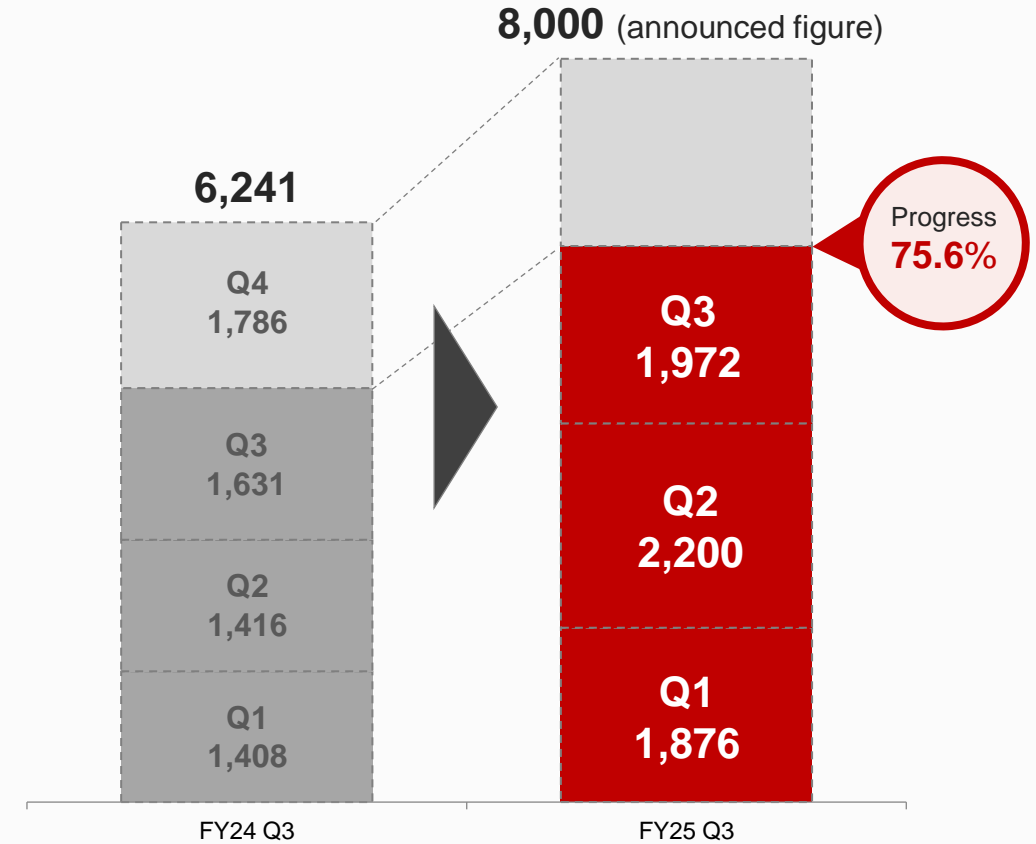
Full-Year Performance Outlook

- Both operating revenue and profit before tax progressing according to full-year forecast
- Quarterly performance set to **increase gradually** from the **continued accumulation** of loan receivables/automobile warranties

Operating revenue



Profit before tax



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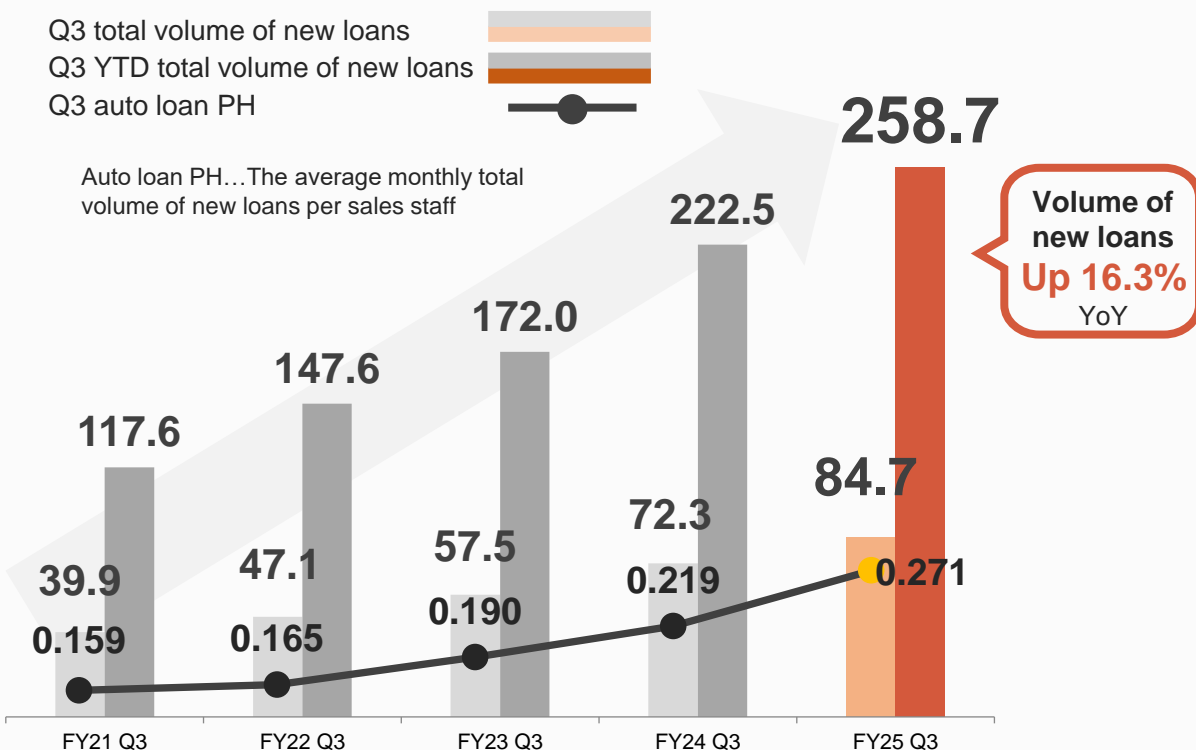
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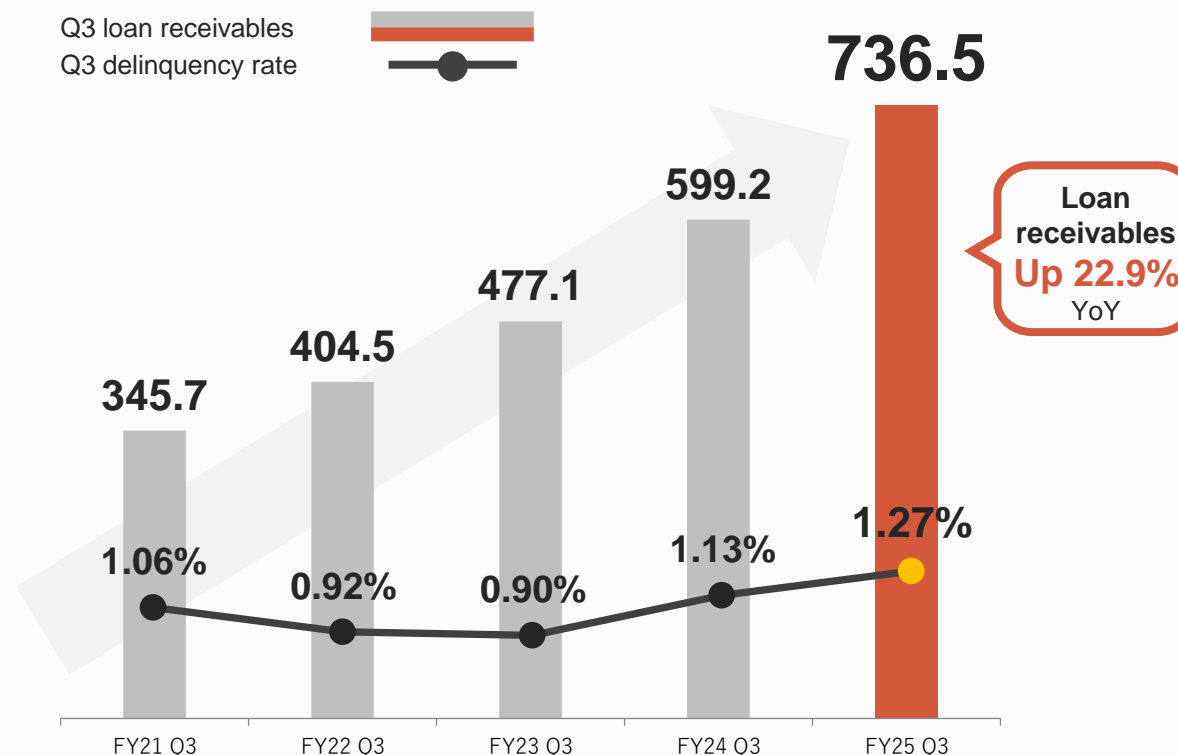
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- Total volume of new loans continues to grow at double digits driven by **improved operating rates at Car Premium Dealers** and **increased transactions at major dealerships**
- **Significant growth** in loan volume in FY24 and growth in FY25 helped maintain double-digit growth (up 22.9%) in loan balances
- System failure have occurred after the core system was replaced. We are working diligently to **resolve this issue as quickly as possible**

Total volume of new loans



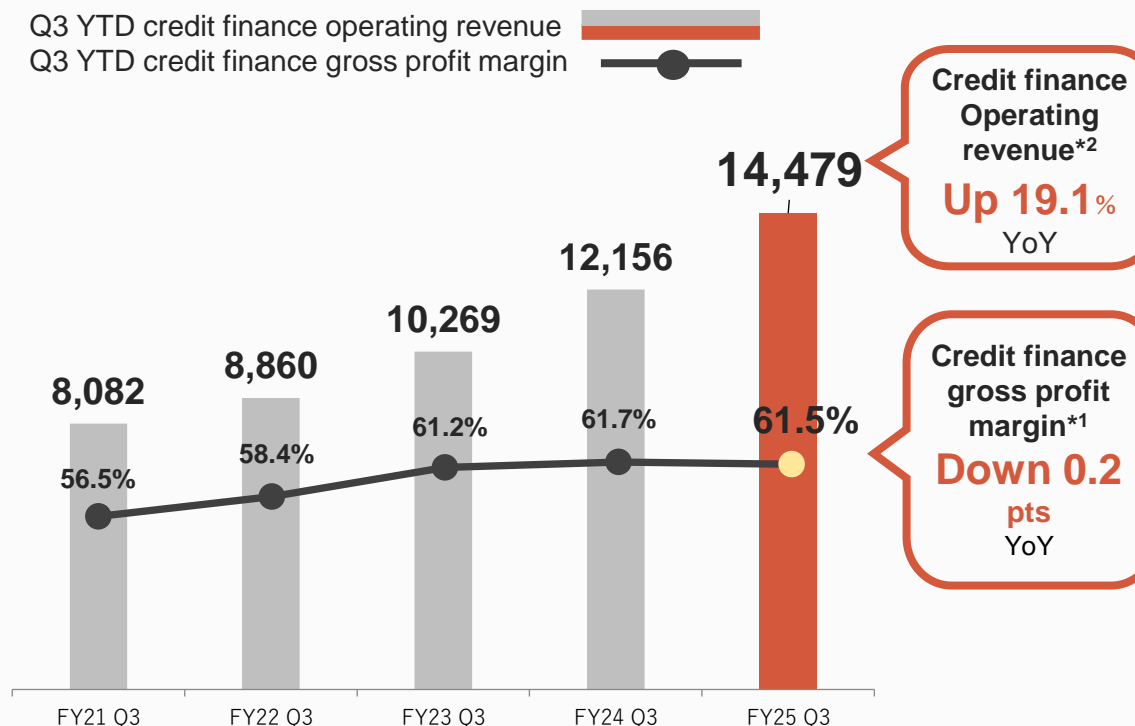
Loan receivables



Notes: 1. "Total volume of new loans" refers to the total amount of credit and lease contracts newly signed in the period. The figures are inclusive of the total volume of new loans of products other than automotive credit financing (Ecology Credit, etc.), and are the actual results of Premium Co., Ltd.
 2. "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.
 3. "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.

- Despite the upward trend in interest rates, the credit gross margin*¹ remained at the previous year's level **after passing on higher interest rates to customers.**
- As a result of **loan receivables growing 22.9% YoY**, operating revenue, operating profit, and profit before income taxes all grew steadily

	FY24 Q3	FY25 Q3	YoY change
Operating revenue	12,848	15,464	+20.4%
Operating profit	3,285	4,335	+32.0%
Profit before tax	3,312	4,285	+29.4%



*1. Credit finance gross profit margin is calculated by dividing operating profit related to credit finance by operating revenue related to credit finance. Furthermore, operating expenses at the time of calculation of credit finance gross profit margin are comprised of expenses directly incurred in order to acquire loan receivables (interest rates, guarantee fees, personnel costs, rent, etc.).

*2. Credit finance operating revenue represents the total of operating revenue related to credit finance.

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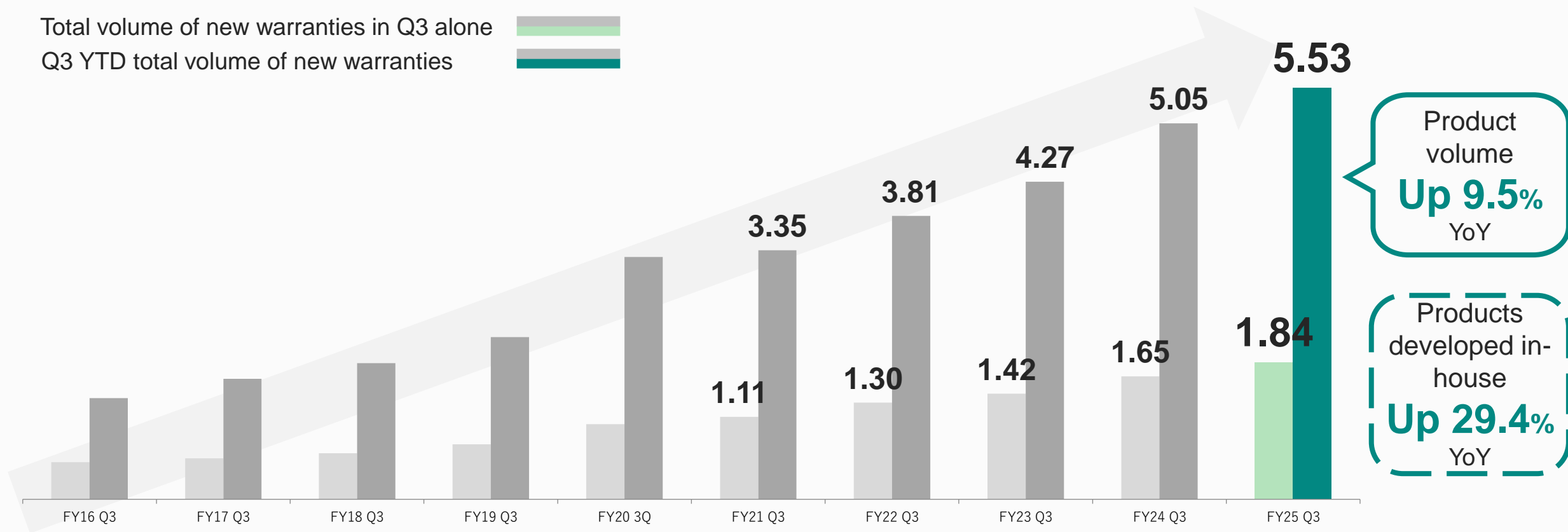
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- Total volume of new warranties is on a recovery track owing to an increase in the use of auto loans in conjunction with warranties along with an increase in the number of Car Premium Dealer memberships
- High-margin **products developed in-house** continue to outperform, **up 29.4% YoY**, despite weaker volumes at major OEMs

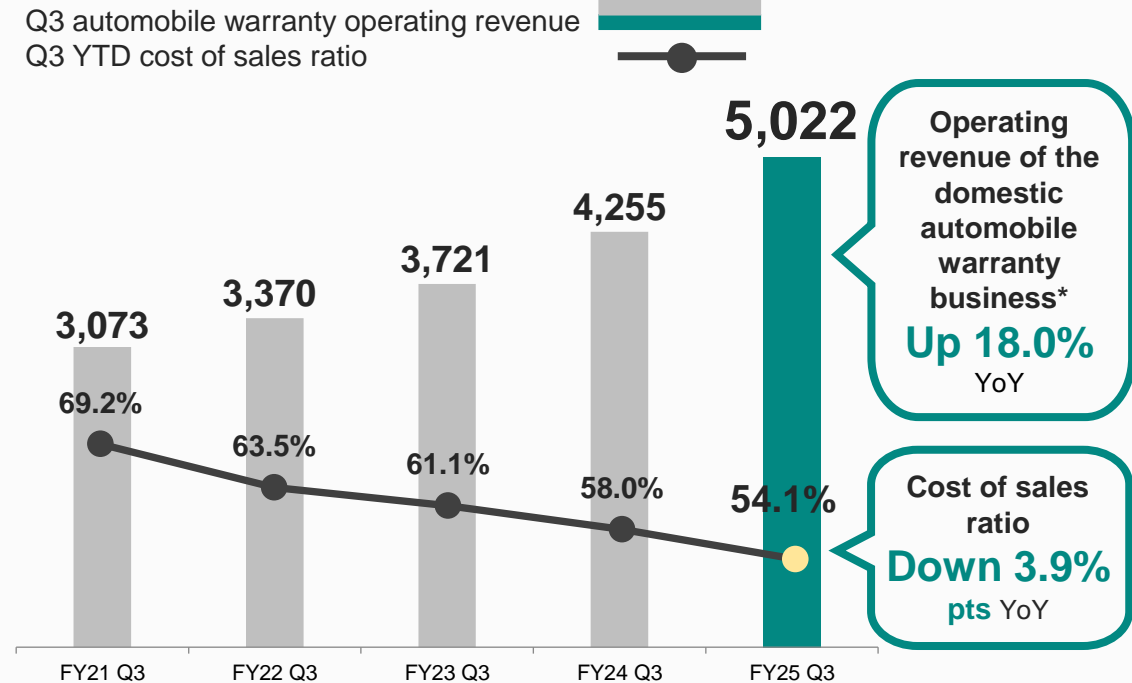
Total volume of new warranties in Q3 alone
Q3 YTD total volume of new warranties



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.

- Expansion of Car Premium Club services **has kept member turnover low** and led to growth in our high-margin **products developed in-house**
- **Cost reduction** was achieved by **strongly encouraging the use of the company's network garages** and increasing the use of used parts
- Overseas automobile warranty businesses (Thailand, Indonesia, and the Philippines) **continue to see double-digit growth** in volume

	FY24 Q3	FY25 Q3	YoY change
Operating revenue	4,395	5,169	+17.6%
Operating profit	450	768	+70.6%
Profit before tax	501	840	+67.7%



* The operating revenue of the domestic automobile warranty business excludes the results of the overseas business.

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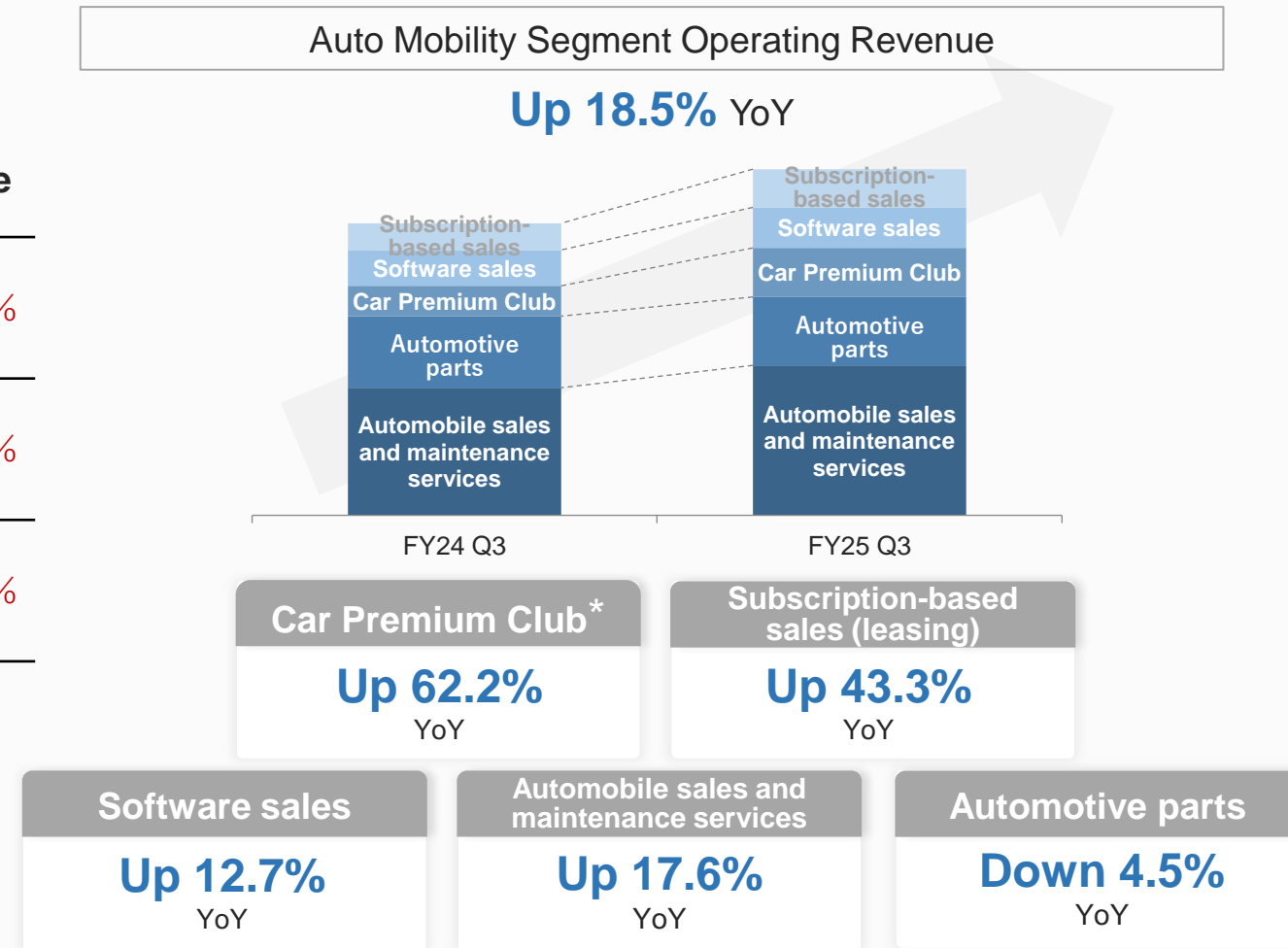
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- Each core business has grown steadily, and operating profit has been strong, **up 31.0% YoY**
- The **price revision** of the Car Premium Club membership fee implemented in FY23 will continue to secure stable revenue in the future
- Seeking to grow the Auto Mobility segment through **expansion of services for Car Premium Club members** and greater visibility of the Car Premium brand (mass advertising, etc.)

	FY24 Q3	FY25 Q3	YoY change
Operating revenue	5,724	6,786	+ 18.5%
Operating profit	708	928	+ 31.0%
Profit before tax	692	916	+ 32.3%



*1 Revenue from membership fees for Car Premium Dealer, the Group's membership organization for automobile dealerships and Car Premium Garage, the Group's membership organization for automobile maintenance facilities.

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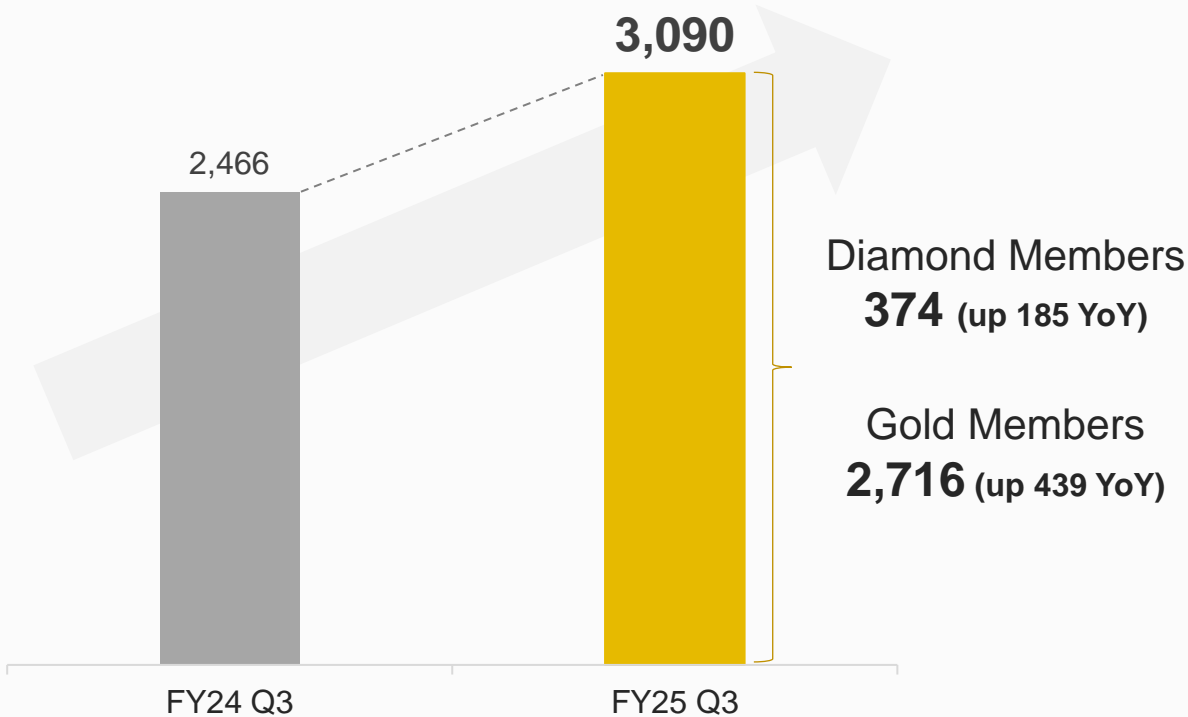
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- For Car Premium Dealer, we focused on **preventing turnover and acquiring new members**, and as a result, membership numbers are steadily increasing
- The number of Diamond members **increased by 185** through strong upselling efforts, and the number of Car Premium Anshin Shops* now stands at more than 300 companies nationwide
- Car Premium Garage facilities are increasing owing to the **success of encouraging the use of these facilities** for warranty repairs

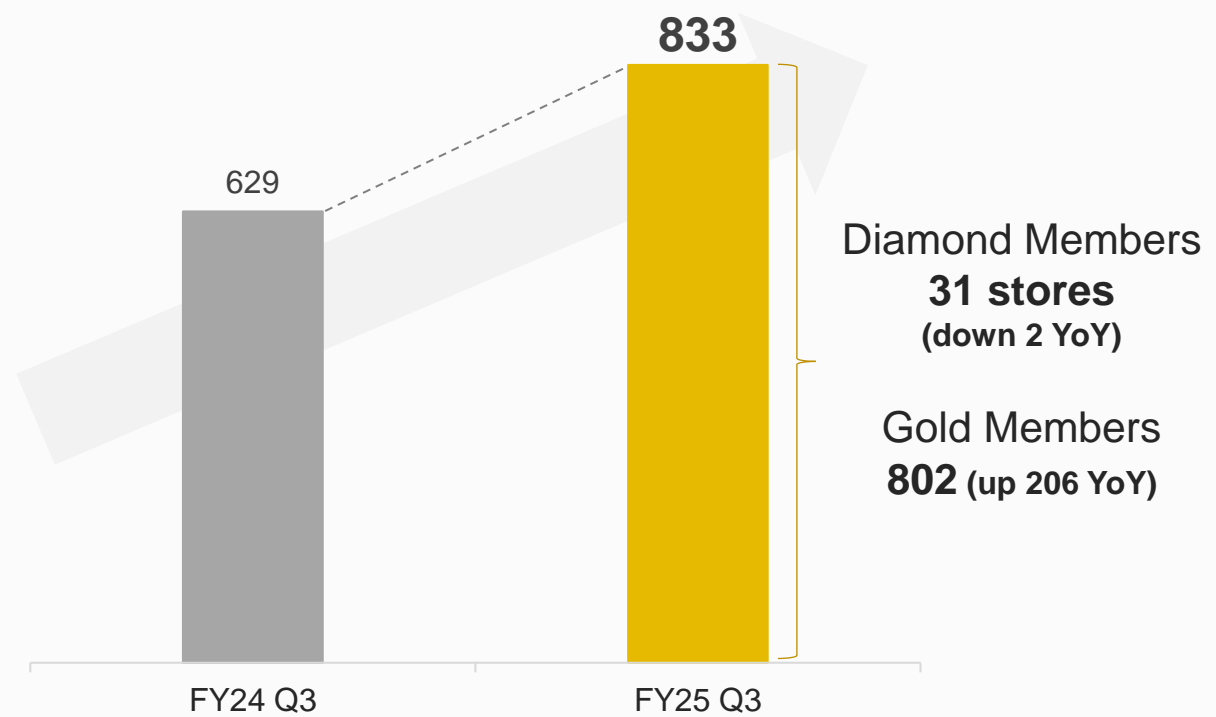
Car Premium Dealer (automobile dealers)

Up 624 YoY



Car Premium Garage (maintenance facilities)

Up 204 YoY



Note: Car Premium Club is a general term for Car Premium Dealer, the Group's membership organization for automobile dealerships and Car Premium Garage, the Group's membership organization for automobile maintenance facilities.

* For more about Car Premium Anshin Shop, see page 31.

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Medium-Term Management Plan (MTP)* Progress (Second Year)

▶ Click [here](#) for details of Medium-Term Management Plan, ONE & ONLY 2026

- In the first year of the MTP, operating revenue reached **¥31.5 billion** and profit before income taxes totaled **¥6.2 billion**, both exceeding the target.
- The progress rate toward the **8 billion yen** profit before tax forecast for FY2025 (**announced figure**) was **75.6%**.
- Memberships expected to increase in the future as we expand services for Car Premium Club* members.
- Visibility of the Car Premium brand increased using mass advertising.

Car Premium Club Memberships

Car Premium Dealer Progress: **61.8%**

3,090

FY2026 target

5,000

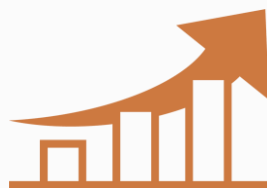
Car Premium Garage Progress: **55.5%**

833

FY2026 target

1,500

Topics



Loan receivables broke through the ¥700 billion mark

- Enhanced convenience through **expansion of services offered**
- Success with management strategy prioritizing customer peace of mind
- **Restructuring of Car Premium Club and increasing membership** has **improved the operating rate of network stores** and led to a steady accumulation of receivables



Obtained third-party assurance of greenhouse gas (GHG) emissions

- Obtained third-party assurance from SOCOTEC Certification Japan **to improve reliability of GHG emissions data** for FY23
- Working to create a **decarbonized and recycling-oriented society** by reducing energy consumption and CO₂ emissions

▶ Click [here](#) for the release.



Started a partnership loan program with au Jibun Bank

- Concluded a partnership agreement for auto loan transactions, **expanding the network to five banks**
- Enables funding with more stability. Expected benefits include **reduced fundraising costs**, hedging against interest rate fluctuations, and strengthening product appeal

▶ Click [here](#) for the release. 21

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Company Profile



Name	Premium Group Co., Ltd.
Securities Code / Exchange	7199 / Prime Market of Tokyo Stock Exchange
Established	May 25, 2015 Note: 2007: Established Premium Co., Ltd. (Former name: G-ONE Credit Services Co., Ltd.)
Head Office	The Okura Prestige Tower, 2-10-4 Toranomom, Minato-ku, Tokyo
President and Representative Director	Yohichi Shibata
Number of Issued Shares	40,470,570 (As of December 31, 2024)
Capital	¥1,680 million (non-consolidated: as of December 31, 2024)
Number of Employees	802 (consolidated; as of December 31, 2024) (Note) Number of persons employed by the Group excluding temporary workers
Major Shareholders	Chikara Investments LLP: 4.11% Capital Research and Management Company: 5.83% Nomura Securities Co., Ltd.: 0.47% Nomura International PLC: 0.17% Nomura Asset Management Co., Ltd.: 3.41% (As of December 31, 2024; referencing the report on changes in large volume holdings, etc.)
Description of Business	Businesses in Japan and overseas* <ul style="list-style-type: none">• Finance• Automobile warranty• Auto mobility• Car Premium (building a membership organization of automobile dealers and garages) <p>* Overseas (Thailand, Indonesia, the Philippines)</p>

Description of Business



- Premium Group is an auto mobility company offering customers a vibrant car life alongside our network of car dealers and garages.

Business Segment

Finance

Main business

- Auto credit
- Ecology credit
- Shopping credit
- Collection Agency

Main business partners

- Used car dealer

Automobile Warranty

Main business

- Automobile warranty
- Overseas expansion of automobile warranty (Thailand, Indonesia, Philippines)

Main business partners

- Automobile dealers and garages

Auto Mobility

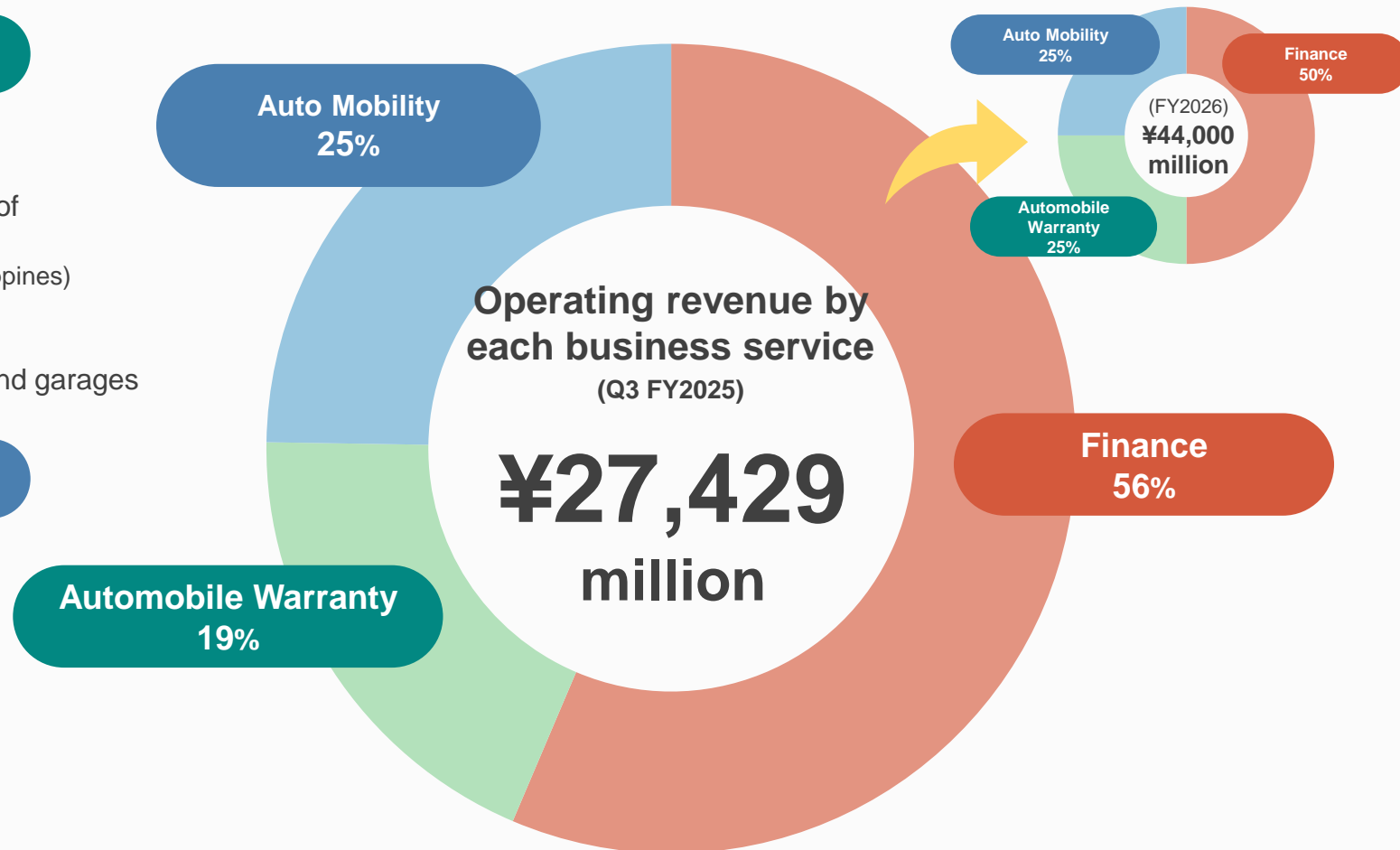
Main business

- Operation of Car Premium Club membership organization
- Automobile wholesaling · Sales of software
- Automobile leasing · Operation of garages
- Sales of used parts to domestic and overseas

Main business partners

- Automobile dealers and garages

Portfolio by Segment



Our DX Strategy

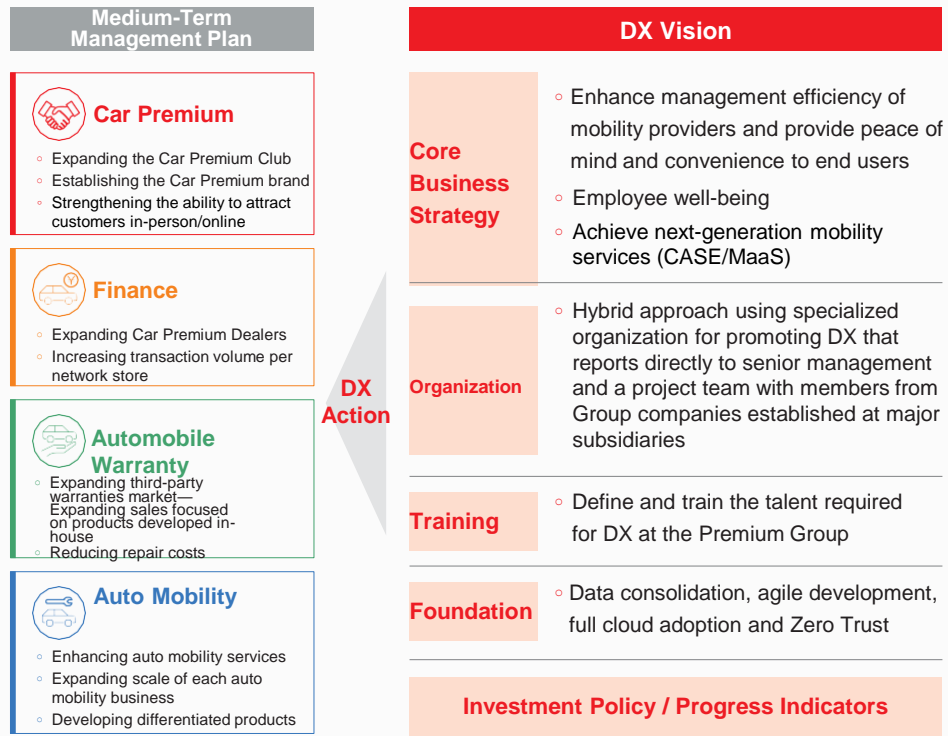


- In September 2024, we revamped our DX strategy first formulated in May 2021.
- We aim to strengthen the foundation for promoting DX by developing DX talent, building organizations, updating IT core systems, and strengthening information security, while also creating new businesses in response to next-generation mobility services such as CASE and MaaS.

DX Vision

Create a “premium” car life together with end users and mobility providers as a digital platform comprised of teams where every individual shines

DX Overview and Medium-Term Management Plan



Core Business Strategy

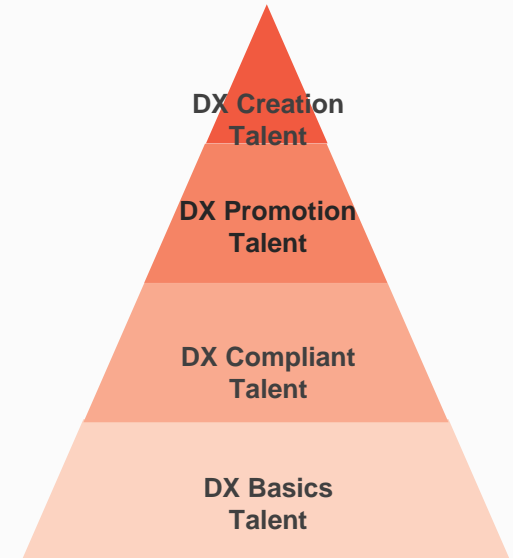
- Enhance management efficiency of mobility providers and provide peace of mind and convenience to end users**

 - Build an environment where mobility providers above a certain threshold (hereinafter collectively referred to as 'B') and individuals interested in purchasing or repairing used cars (hereinafter collectively referred to as 'C') can enjoy all types of mobility services on a mobility platform offered by Car Premium.
 - Aim to maximize business opportunities by providing a mechanism to match B and C on a platform, whether in-person or online.
- Increase employee well-being**

 - Assist work styles with individuality by liberating employees from constraints
 - Save labor, automate, and streamline operations through digitalization, including the use of AI
 - Enable quick decision-making using business intelligence (BI) software
 - Reduce operational and maintenance burden by moving away from legacy systems to quickly reflect business needs

Develop/train DX talent

Promote training by defining the human resources required for DX promoted by the Premium Group in four stages to foster the right mindset, expanding training and evaluation systems to acquire the necessary skill sets at each level, and building the organization.



Segments in FY2025



- Premium Auto Parts Co., Ltd., which was under the automobile warranty segment, was transferred to the auto mobility segment.
- CIFUT Co., Ltd., which was under auto mobility segment, was transferred to the finance segment.
- The Car Premium business model will continue to underpin our efforts to create further Group synergies.



Finance

Premium Co., Ltd.
Operation and supervision of finance business, centered on automotive credit financing

Central Servicer Corporation

Servicer and vehicle repossession businesses

Eastern Commercial Leasing p.l.c. *

Automotive credit and warranty businesses

CIFUT Co., Ltd. *

Development and provision of automotive-related IoT devices

Automobile Warranty

Premium Warranty Services Co., Ltd.
Operation and supervision of automobile warranty segment

Premium Service (Thailand) Co., Ltd. 

Automobile maintenance and automobile warranty businesses in Thailand

PT Premium Garansi Indonesia *

Automobile warranty business in Indonesia

Premium Warranty Services Philippines, Inc. *

Automobile warranty business in the Philippines

Premium Auto Parts Co., Ltd.

Auto Mobility

Premium Mobility Services Co., Ltd.
Operation and supervision of auto mobility segment

PLS Co., Ltd.

Auto leasing business for consumers

Premium SoftPlanner Co., Ltd.

B2B software development and sales business

Premium Auto Parts Co., Ltd.

Auto parts-related business

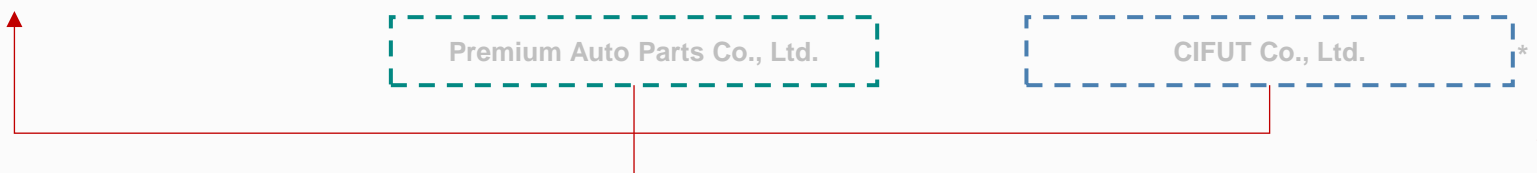
CIFUT Co., Ltd. *

Car Premium Co., Ltd.

Development and operation of membership organizations for mobility providers

PAS Co., Ltd.

Automobile maintenance business, body work/paint business

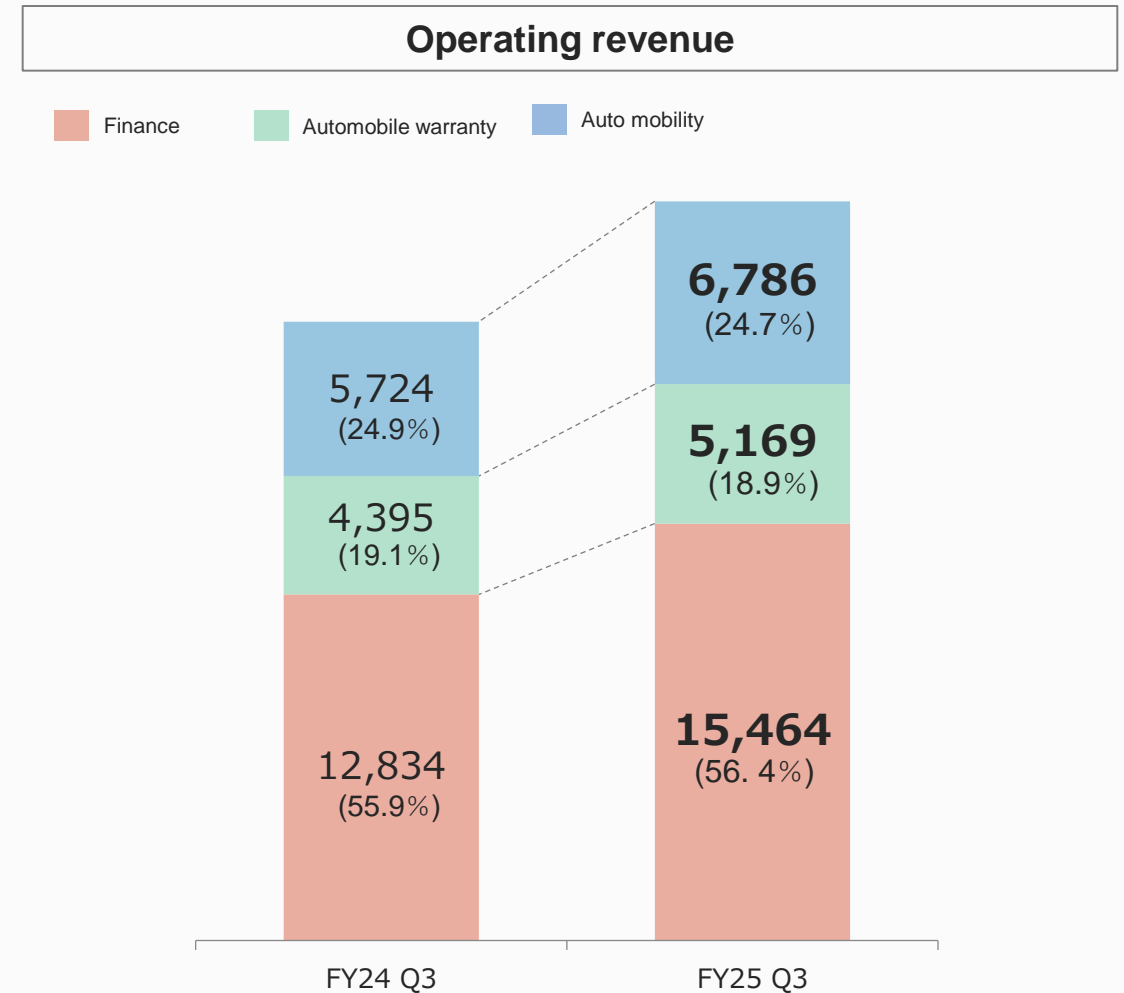


* indicates an affiliate.

Performance by Segment

- Operating revenue and profit before tax **increased** over FY2024 as a result of the **steady growth** of each segment

	Q3 FY25		
	Operating revenue	Operating profit	Profit before tax
Finance segment	15,464 Up 20.4% YoY	4,335 Up 32.0% YoY	4,285 Up 29.4% YoY
Automobile warranty segment	5,169 Up 17.6% YoY	768 Up 70.6% YoY	840 Up 67.7% YoY
Auto mobility segment	6,786 Up 18.5% YoY	928 Up 31.0% YoY	916 Up 32.3% YoY



Note: Segment classification was changed from FY24. Profits and losses for each segment in FY24 is reflected only to the extent practicable.

Medium-Term Vision

Establishing the Car Premium business model,

seeking to become the ONE & ONLY auto mobility company

Numerical Targets (FY2026)

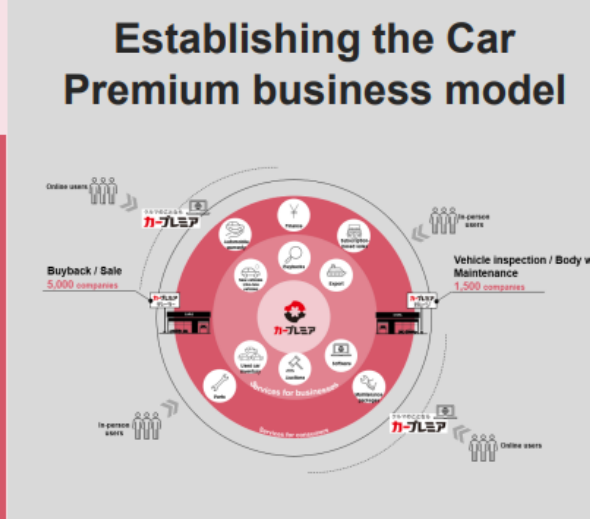
Operating revenue	Profit before tax	Profit attributable to owners of parent	ROE	Market cap
¥44.0 billion	¥10.2 billion	¥7.0 billion	30–39%	¥140–175 billion
vs. FY2023: +74.6%	vs. FY2023: +91.0%	vs. FY2023: +75.0%	FY2023 results: 34.7%	vs. FY2023: 204-255%

Key Issues

- Car Premium**
 - Expanding the Car Premium Club
 - Establishing the Car Premium brand
 - Strengthening ability to attract in-person/online customers
- Finance**
 - Expanding Car Premium Dealers
 - Increasing transaction volume per network store
- Automobile warranty**
 - Expanding third-party warranties market
 - Expanding sales focused on products developed in-house
 - Reducing repair costs
- Auto mobility services**
 - Enhancing auto mobility services
 - Expanding scale of each auto mobility business
 - Developing differentiated products

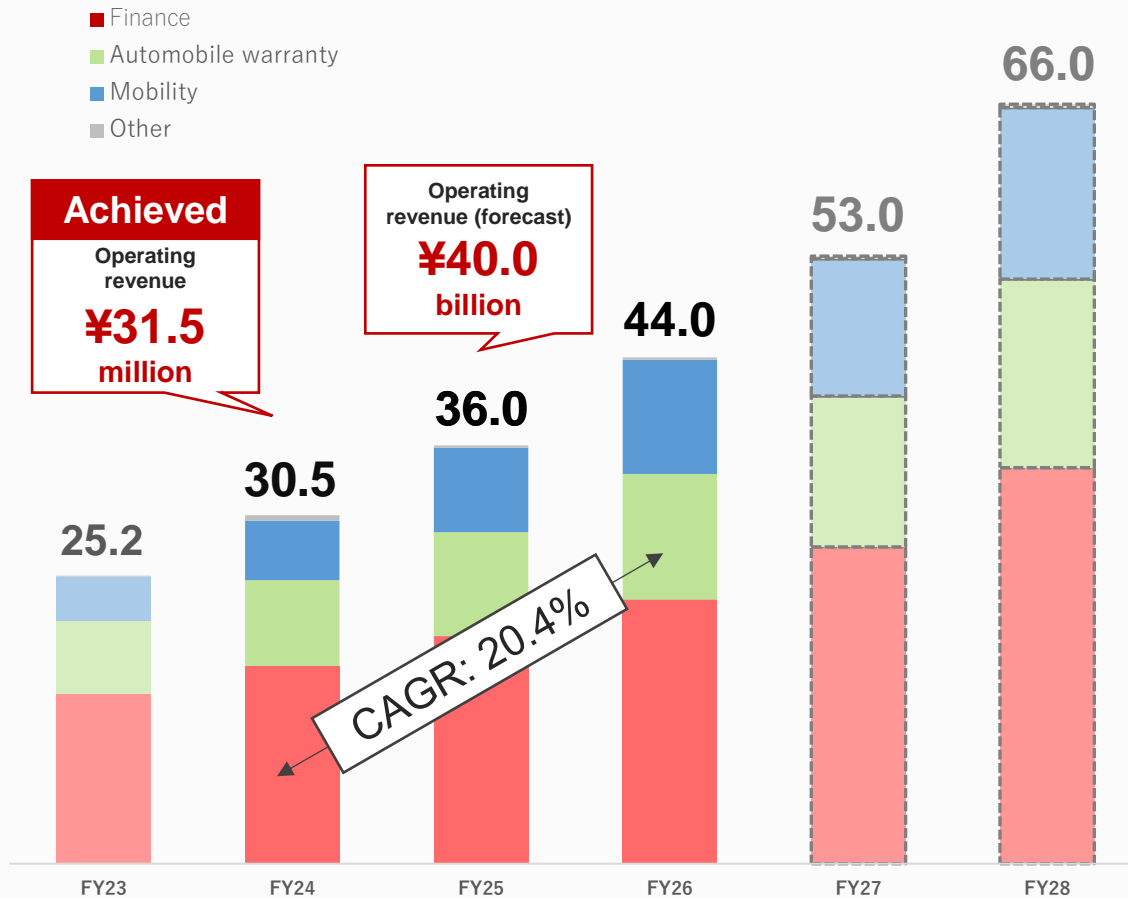
- Expanding volume
- Strengthening DX talent
- Ongoing investment in DX
- Using DX promotion to streamline operations and save labor

Establishing the Car Premium business model



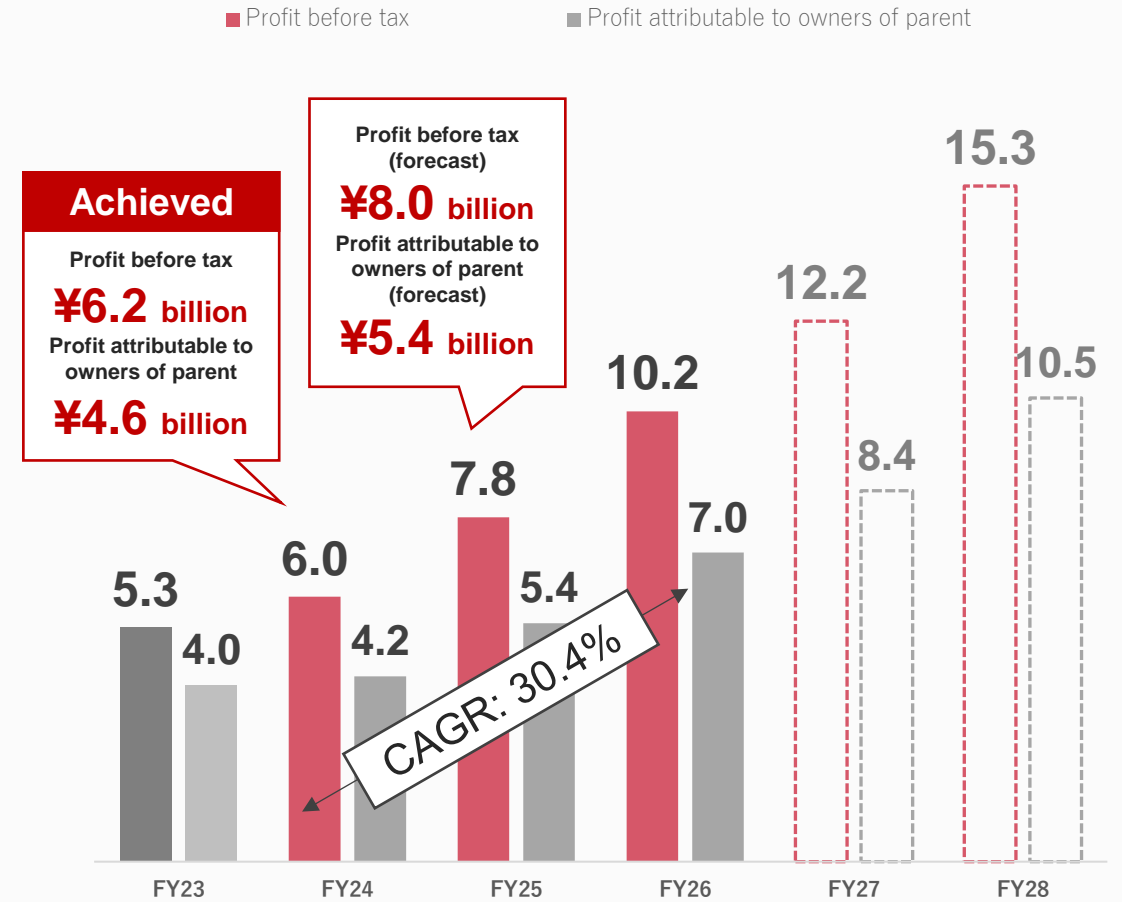
Operating revenue

(Billions of yen)



Profit before tax

(Billions of yen)



(FY23 Q3) Our Actions to Address Changes in the External Environment



- Exchange rates: Very small number of transactions in foreign currency
- Agilely responding to **rising interest rates and inflation**

➔ **Little to no** impact on earnings

(1) FX fluctuations



Small number of transactions denominated in foreign currency
→ **Little to no** impact

(2) Inflation



Agilely modify commissions and product pricing
→ **Little to no** impact

(3) Rising interest rates

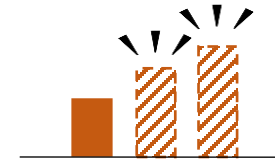
Interest rates for funding auto loans

> Loans **under contract**



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

> **New** loans to be contracted



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

Financial strategy



- Increase share of **fixed rate** funding
- Promote **diversification** of funding methods (Accounts receivable securitization, corporate bonds, commercial paper, etc.)



Achieve funding at even **lower interest rate and with more stability**

(FY 24 Q3) Released Car Premium Anshin Shop



- Launched Car Premium Anshin Shop, a program that allows customers to access products and services with peace of mind, on Jan. 29, 2024

What is Car Premium Anshin Shop?

An outlet that provides services that guarantee “peace of mind” so that all customers fully understand and agree with the details of their transaction.

- ✓ Fulfillment of the Company's standard
- ✓ Peace of mind guarantee / consent with terms of service
- ✓ Car Premium inspections

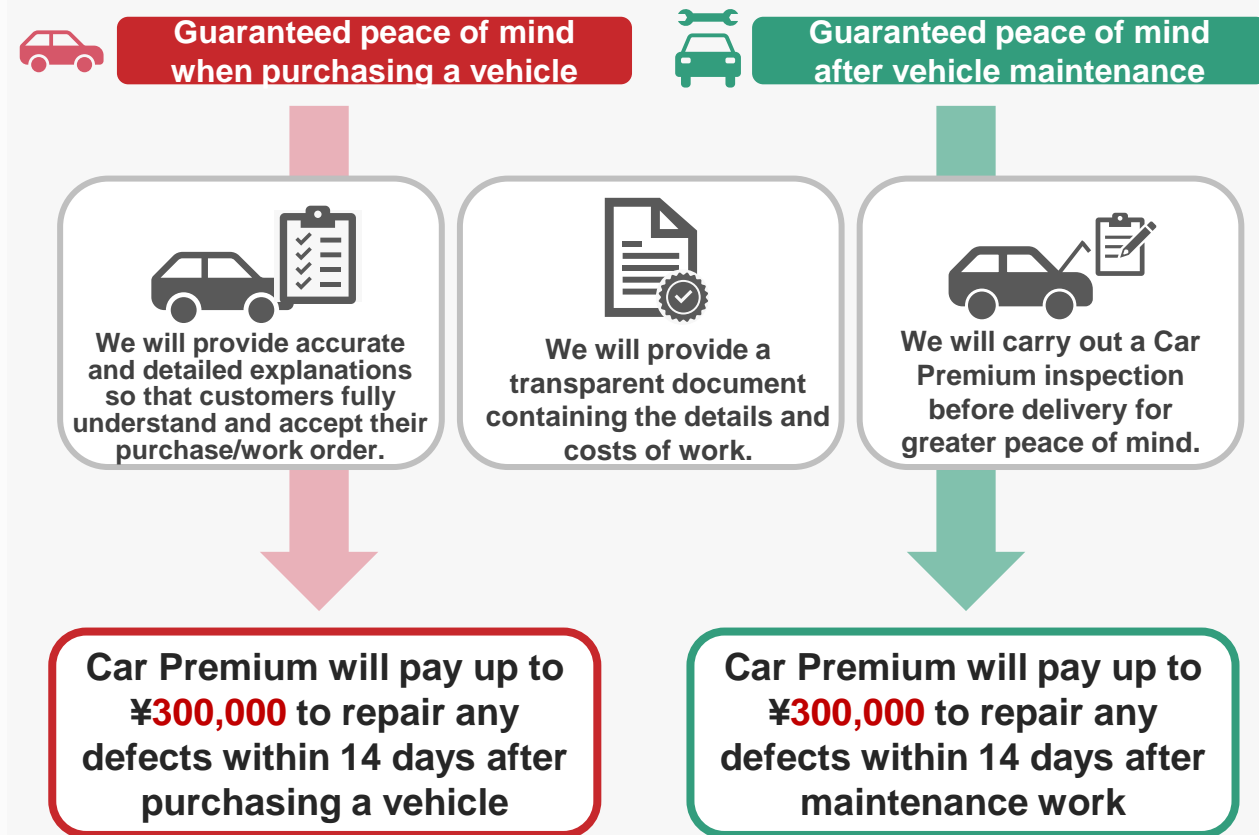


- ✓ Provision of Anshin Service
- ✓ Display of top rankings on Car Premium website

Car Premium Club
Gold Members

Car Premium Club
Diamond Members

Details of peace of mind guarantee and services



Car Premium Dealer
Ratio of auto credit^{*1}

Up 6.4 pts YoY

44.5%

Maintaining strong growth
underpinned by the **increase in
paid memberships**

Number of sales staff

Down 1 YoY^{*2}

98

Not planning to increase sales staff
significantly but **rising PH^{*3}**
(establishing mechanisms and making
sales activities more efficient)

AI credit screening rate

Down 2.0 pts YoY^{*}38.1%^{*}

Further increase screening **accuracy** to
reduce screening time and standardize
screening decisions

^{*} The results shown are for Q2 because the AI credit screening rate is currently being calculated following the upgrade to the core IT systems.

^{*1} The percentage of Car Premium Dealers (membership organization for automobile dealers) as a share of the Company's auto loan volume.

^{*2} The change in the calculation method from Q2 FY2025 has been applied retroactively to the number of sales staff from FY2024.

^{*3} PH (per head) is the average monthly total volume of new loans per sales staff.

	FY2024 (As of March 31, 2024)	FY2025.Q2 (As of September 30, 2024)	FY2025.Q3 (As of December 31, 2024)	Compared to the end of previous period	QoQ
Assets					
Cash and cash equivalents	21,150	18,276	18,147	△14.2%	△0.7%
Financing receivables	56,419	62,127	66,467	+17.8%	+7.0%
Other financial assets	7,524	8,194	8,670	+15.2%	+5.8%
Property, plant and equipment	2,837	5,018	4,744	+67.3%	△5.4%
Intangible assets	8,914	9,105	9,182	+3.0%	+0.8%
Goodwill	3,958	3,958	3,958	+0.0%	+0.0%
Investments accounted for using equity method	3,173	3,303	3,447	+8.6%	+4.4%
Deferred tax assets	14	27	48	+255.3%	+81.1%
Insurance assets	6,893	8,278	9,490	+37.7%	+14.6%
Other assets	14,393	15,913	13,671	△5.0%	△14.1%
Total assets	125,274	134,198	137,826	+10.0%	+2.7%
Liabilities					
Financial guarantee contracts	45,726	50,195	51,871	+13.4%	+3.3%
Deferred warranty revenue	7,184	7,749	7,990	+11.2%	+3.1%
Borrowings	42,333	41,685	44,161	+4.3%	+5.9%
Other financial liabilities	8,063	9,899	8,543	+6.0%	△13.7%
Provisions	383	433	436	+13.7%	+0.7%
Income taxes payable	1,164	1,219	839	△27.9%	△31.1%
Deferred tax liabilities	1,236	1,376	1,604	+29.8%	+16.6%
Other liabilities	3,835	3,894	3,880	+1.2%	△0.4%
Total liabilities	109,923	116,449	119,324	+8.6%	+2.5%
Equity					
Equity attributable to owners of parent					
Share capital	1,700	1,700	1,700	+0.0%	+0.0%
Capital surplus	1,534	1,559	1,559	+1.6%	+0.0%
Retained earnings	14,626	16,828	17,409	+19.0%	+3.5%
Treasury shares	△ 3,109	△ 3,087	△ 3,057	△1.7%	△1.0%
Other components of equity	559	702	843	+50.8%	+20.2%
Total equity attributable to owners of parent	15,310	17,702	18,455	+20.5%	+4.3%
Non-controlling interests	40	47	47	+16.2%	+0.6%
Total equity	15,351	17,748	18,502	+20.5%	+4.2%
Total liabilities and equity	125,274	134,198	137,826	+10.0%	+2.7%

P/L (Consolidated Cumulative Period)

(Millions of yen)



(April 1 - December 31)	FY2024.Q1-Q3 (April 1, 2023 - December 31, 2023)	FY2025.Q1-Q3 (April 1, 2024 - December 31, 2024)	YoY
Operating revenue	22,975	27,429	+19.4%
Operating expenses	18,567	21,420	+15.4%
Operating profit	4,408	6,009	+36.3%
Share of profit of investments accounted for using equity method	112	6	△94.9%
Other finance income	7	58	+694.7%
Other finance costs	73	25	△65.7%
Profit (loss) before tax	4,455	6,048	+35.8%
Income tax expense	1,243	1,935	+55.7%
Profit (loss)	3,212	4,112	+28.0%
Profit (loss) attributable to:			
Owners of parent	3,203	4,111	+28.3%
Non-controlling interests	9	1	△88.4%

P/L (Consolidated Cumulative Period/Operating Revenue/Operating Expenses)

(Millions of yen)



(April 1 - December 31)	FY2024.Q1-Q3 (April 1, 2023 - December 31, 2023)	FY2025.Q1-Q3 (April 1, 2024 - December 31, 2024)	YoY
Operating revenue			
Finance income	11,029	12,973	+17.6%
Warranty revenue	4,355	5,093	+16.9%
Automobility-related sales	3,738	4,634	+24.0%
Other commission sales	1,859	2,304	+24.0%
Automotive parts sales	1,402	1,338	△4.6%
Impairment gain on financial assets	142	523	+267.0%
Revenue from the exercise of insurance policies	136	164	+20.6%
Other	314	400	+27.3%
Total	22,975	27,429	+19.4%

(April 1 - December 31)	FY2024.Q1-Q3 (April 1, 2023 - December 31, 2023)	FY2025.Q1-Q3 (April 1, 2024 - December 31, 2024)	YoY
Operating expenses			
Finance costs	228	352	+54.8%
Warranty cost	2,645	2,911	+10.1%
Automobility-related costs	2,280	2,577	+13.0%
Guarantee commission	2,303	2,878	+25.0%
Cost of automotive parts external sales	1,074	1,030	△4.0%
Employee benefit expenses	4,181	4,925	+17.8%
Depreciation	1,153	1,339	+16.1%
Commission expenses	995	1,079	+8.5%
Taxes and dues	708	779	+10.1%
System operation costs	734	780	+6.2%
Outsourcing expenses	584	653	+11.8%
Other operating expenses	1,683	2,116	+25.7%
Total	18,567	21,420	+15.4%

P/L (Consolidated Accounting Period)

(Millions of yen)



(October 1 - December 31)	FY2023.Q3 (October 1, 2023 - December 31, 2023)	FY2025.Q2 (July 1, 2024 - September 30, 2024)	FY2025.Q3 (October 1, 2024 - December 31, 2024)	YoY	QoQ
Operating revenue	7,919	9,418	9,337	+17.9%	△0.9%
Operating expenses	6,274	7,190	7,378	+17.6%	+2.6%
Operating profit	1,645	2,228	1,959	+19.1%	△12.1%
Share of profit of investments accounted for using equity method	12	24	△ 36	△409.4%	△247.1%
Other finance income	2	△ 12	25	+1128.8%	△306.8%
Other finance costs	28	40	△ 23	△185.2%	△158.2%
Profit (loss) before tax	1,631	2,200	1,972	+20.9%	△10.4%
Income tax expense	489	704	631	+28.9%	△10.4%
Profit (loss)	1,142	1,496	1,341	+17.4%	△10.4%
Profit (loss) attributable to:	-	-	-		
Owners of parent	1,140	1,497	1,340	+17.6%	△10.5%
Non-controlling interests	2	△ 2	0	△85.6%	△119.0%

P/L (Consolidated Accounting Period/Operating Revenue/Operating Expenses)

(Millions of yen)



(October 1 - December 31)	FY2023.Q3 (October 1, 2023 - December 31, 2023)	FY2025.Q2 (July 1, 2024 - September 30, 2024)	FY2025.Q3 (October 1, 2024 - December 31, 2024)	YoY	QoQ
Operating revenue					
Finance income	3,851	4,342	4,486	+16.5%	+3.3%
Warranty revenue	1,513	1,700	1,747	+15.5%	+2.8%
Automobility-related sales	1,215	1,473	1,668	+37.3%	+13.2%
Other commission sales	637	760	819	+28.6%	+7.9%
Automotive parts sales	525	510	381	△27.3%	△25.2%
Impairment gain on financial assets	62	312	63	+2.6%	△79.7%
Revenue from the exercise of insurance policies	-	164	-	-	-
Other	117	157	173	+47.2%	+9.8%
Total	7,919	9,418	9,337	+17.9%	△0.9%
Operating expenses					
Finance costs	87	117	124	+42.9%	+5.3%
Warranty cost	890	1,044	981	+10.3%	△6.1%
Automobility-related costs	659	766	994	+50.9%	+29.7%
Guarantee commission	804	960	1,011	+25.6%	+5.3%
Cost of automotive parts external sales	423	406	285	△32.8%	△30.0%
Employee benefit expenses	1,432	1,625	1,706	+19.2%	+5.0%
Depreciation	405	416	470	+16.2%	+13.0%
Commission expenses	338	360	376	+11.4%	+4.4%
Taxes and dues	237	252	269	+13.7%	+6.7%
System operation costs	241	257	279	+15.7%	+8.3%
Outsourcing expenses	206	228	224	+8.7%	△1.6%
Other operating expenses	554	757	660	+19.3%	△12.8%
Total	6,274	7,190	7,378	+17.6%	+2.6%



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