



Financial Results Presentation

for FY Ended March 31, 2022

May 6, 2022



- 1. Summary of Financial Results for FY Ended March 31, 2022** [P. 3](#)
- 2. Segment Overview** [P. 9](#)
- 3. Other Topics** [P. 15](#)
- 4. Earnings and Dividend Forecast for FY Ending March 31, 2023** [P. 18](#)
- 5. Appendix** [P. 22](#)

1. Summary of Financial Results for FY Ended March 31, 2022



Highlights from FY Ended March 31, 2022



- ✓ Market fell below FY21 and FY20 due to **lower production of new automobiles owing to semiconductor shortages** and **reduced number of used passenger vehicles** resulting from it
- ✓ Nevertheless, both credit finance and automobile warranty segments posted **record high volume**, despite the negative market environment
- ✓ The strong performance of our three core businesses resulted in **higher revenue and profits**

Market

- Number of new passenger vehicles registered: Full-year: Down 8.4% YoY / Q4 alone: Down 14.8% YoY
- Number of used passenger vehicles registered: Full-year: Down 5.8% YoY / Q4 alone: Down 8.3% YoY

(Statistical data from the Japan Automobile Dealers Association)

KPIs

- Total volume of new loans: Full-year: **Up 21.6%** YoY / Q4 alone: Up 12.3% YoY
- Total volume of automobile warranties: Full-year: **Up 14.7%** YoY / Q4 alone: Up 16.6% YoY

Total volume of products developed in-house (automobile warranties): Full-year: Up 35.6% YoY / Q4 alone: Up 53.7% YoY

Performance

- Operating income: ¥20,827 million (**up 16.8%** YoY)
- Profit before tax: ¥4,017 million (**up 16.0%** YoY)
- Future expected earnings (deferred profit): ¥36,109 million stocked on B/S (**up 19.4%** YoY)

Credit finance business: ¥30,065 million, Automobile warranty business: ¥5,703 million, Other businesses: ¥341 million

Topics

- Released **forecast for FY ending March 31, 2023**
- Selected as a **“DX Certified Business Operator”**
- Established Car Premium Co., Ltd., a core subsidiary responsible for developing and promoting membership organizations for mobility providers

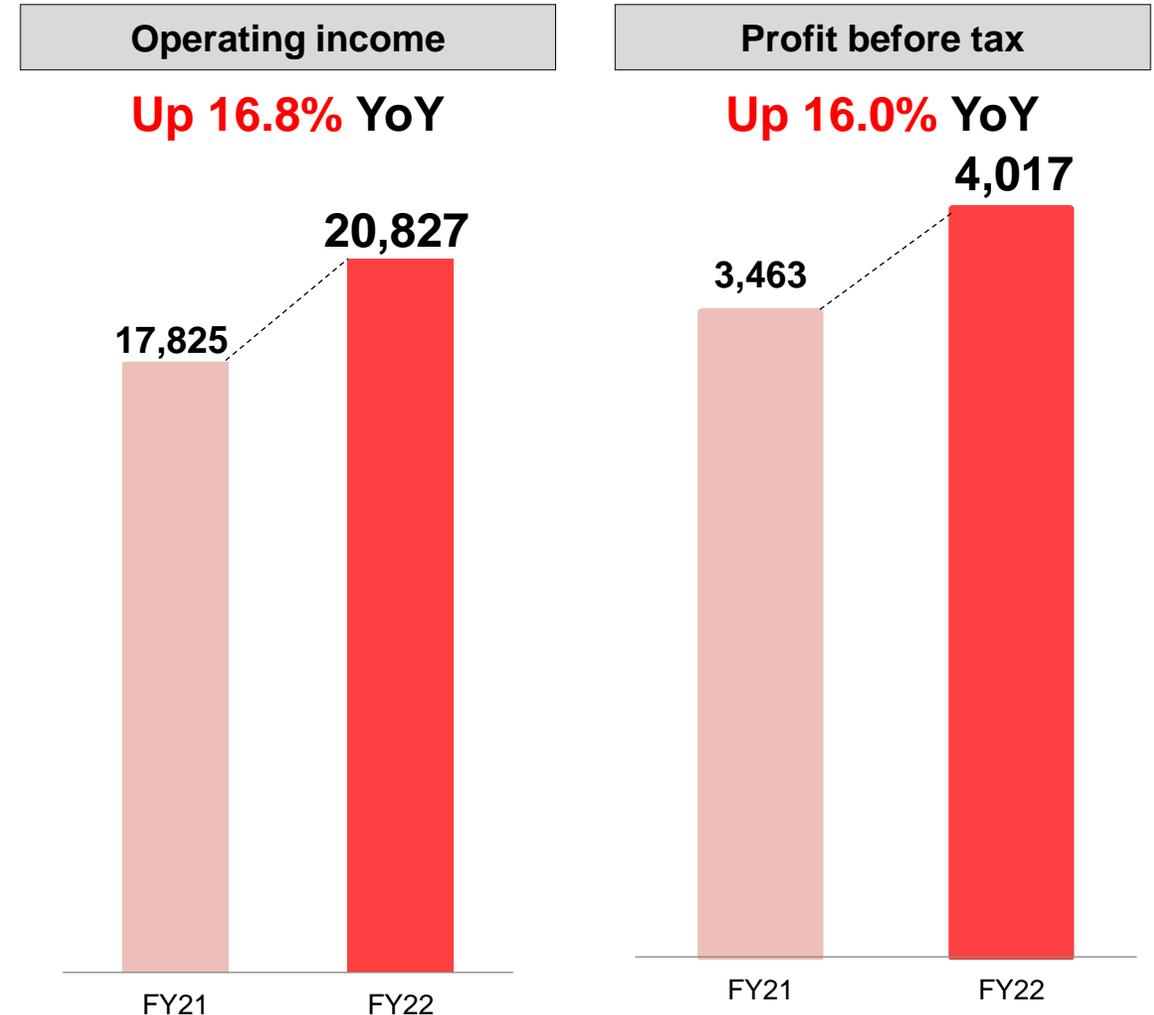
Consolidated Performance

(Graph/table unit: millions of yen)



- ✓ Expansion of the three core businesses drove **operating income higher by 16.8% YoY to ¥20,827 million**
- ✓ **Profit before tax totaled ¥4,017 million (up 16.0% YoY)** due to lower operating expenses from DX and Group synergies

| | FY21 | FY22 | YoY change |
|---|--------|--------|------------|
| Operating income | 17,825 | 20,827 | +16.8% |
| Other income | 694 | 47 | -93.2% |
| Operating expenses | 14,891 | 16,992 | +14.1% |
| Profit before tax | 3,463 | 4,017 | +16.0% |
| Profit attributable to owners of parent | 2,383 | 2,941 | +23.4% |
| Basic earnings per share (yen) | 186.74 | 229.39 | +22.8% |



Note: Part of other financial expenses for FY21 were transferred to operating expenses.

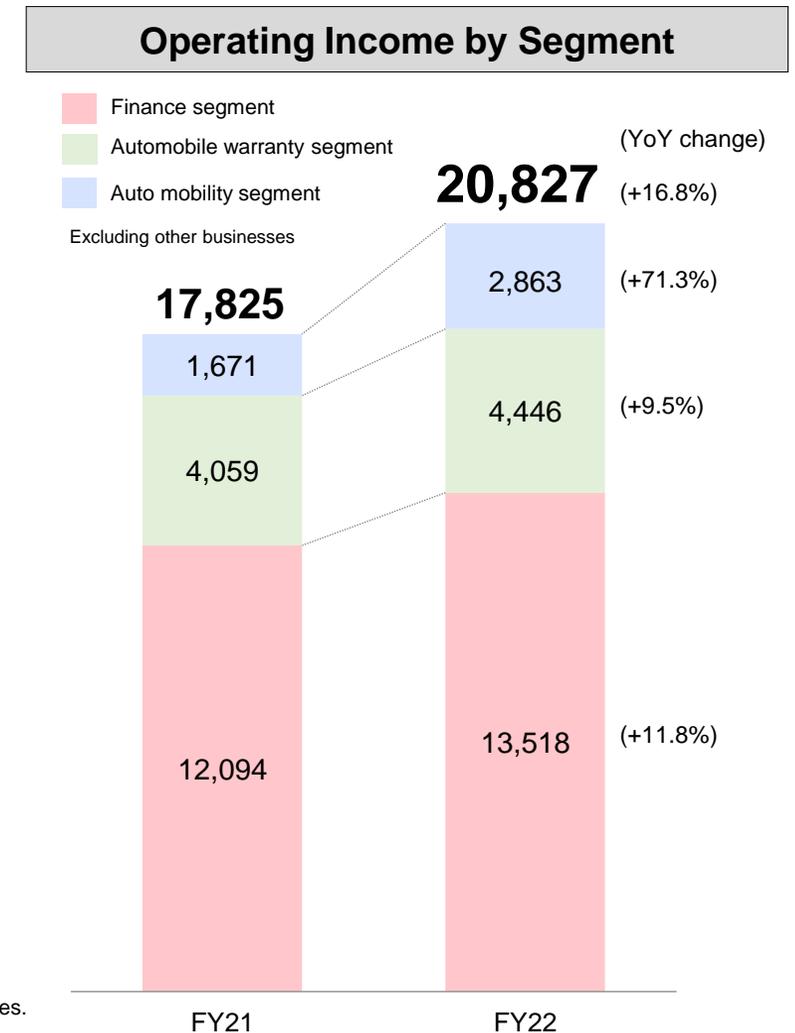
Performance by Segment

(Graph/table unit: millions of yen)



- ✓ Each segment posting steady **growth in operating income**
- ✓ Profit growth of new auto mobility segment results driven by sales of parts and automobile wholesaling

| | FY22 | |
|--|--|-------------------|
| | Operating income | Profit before tax |
| Finance segment –Composition– Credit, lease, servicer | 13,518 Up 11.8% YoY Growth of loan receivables and performance of servicer contributed to performance | 3,099 |
| Automobile warranty segment –Composition– Automobile warranty services | 4,446 Up 9.5% YoY Warranty growth and control of cost due to inter-Group synergies contributed | 637 |
| Auto mobility segment –Composition– Parts sales, software sales, automobile wholesaling, automobile maintenance, etc. | 2,863 Up 71.3% YoY Gross profit grew despite being in business investment phase. | 26 |
| Other businesses | 0.7 | 255 |
| Total | 20,827 | 4,017 |



Notes: 1. Includes profits and losses from other businesses not included in reporting segments, netting of inter Group transactions and company wide profits and losses.
 2. Segment classification was changed from FY22. Profits and losses for each segment in FY21 is reflected only to the extent practicable.

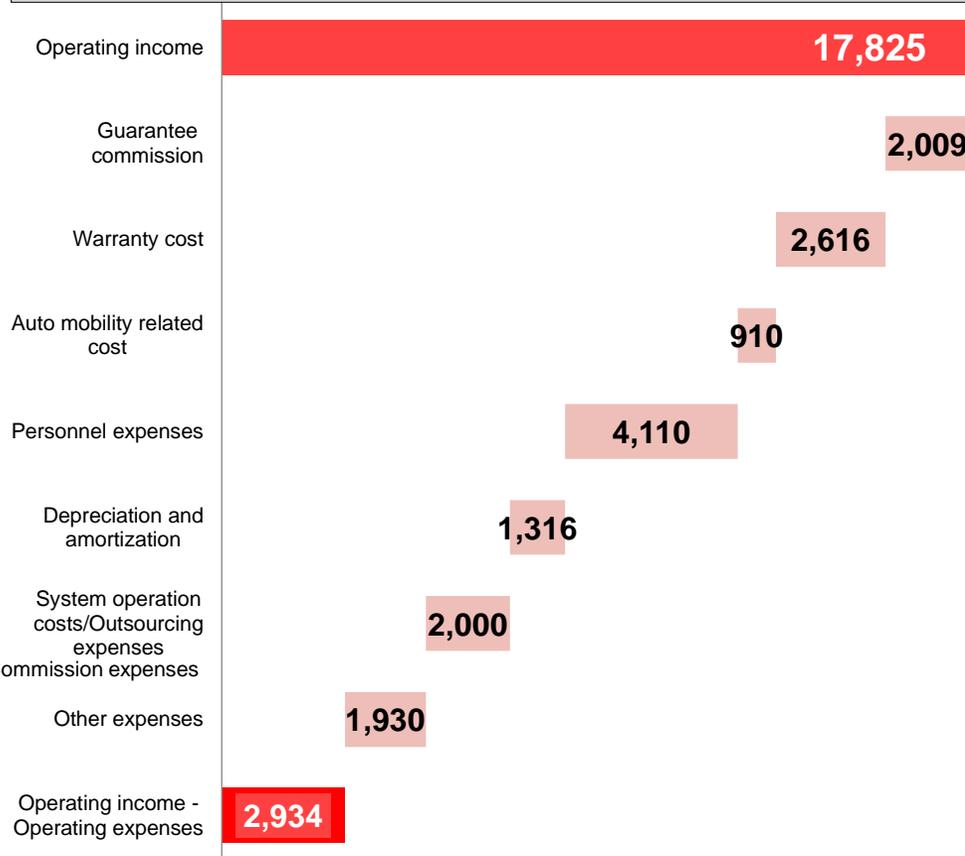
Operating Expenses (Consolidated)

(Graph unit: millions of yen)

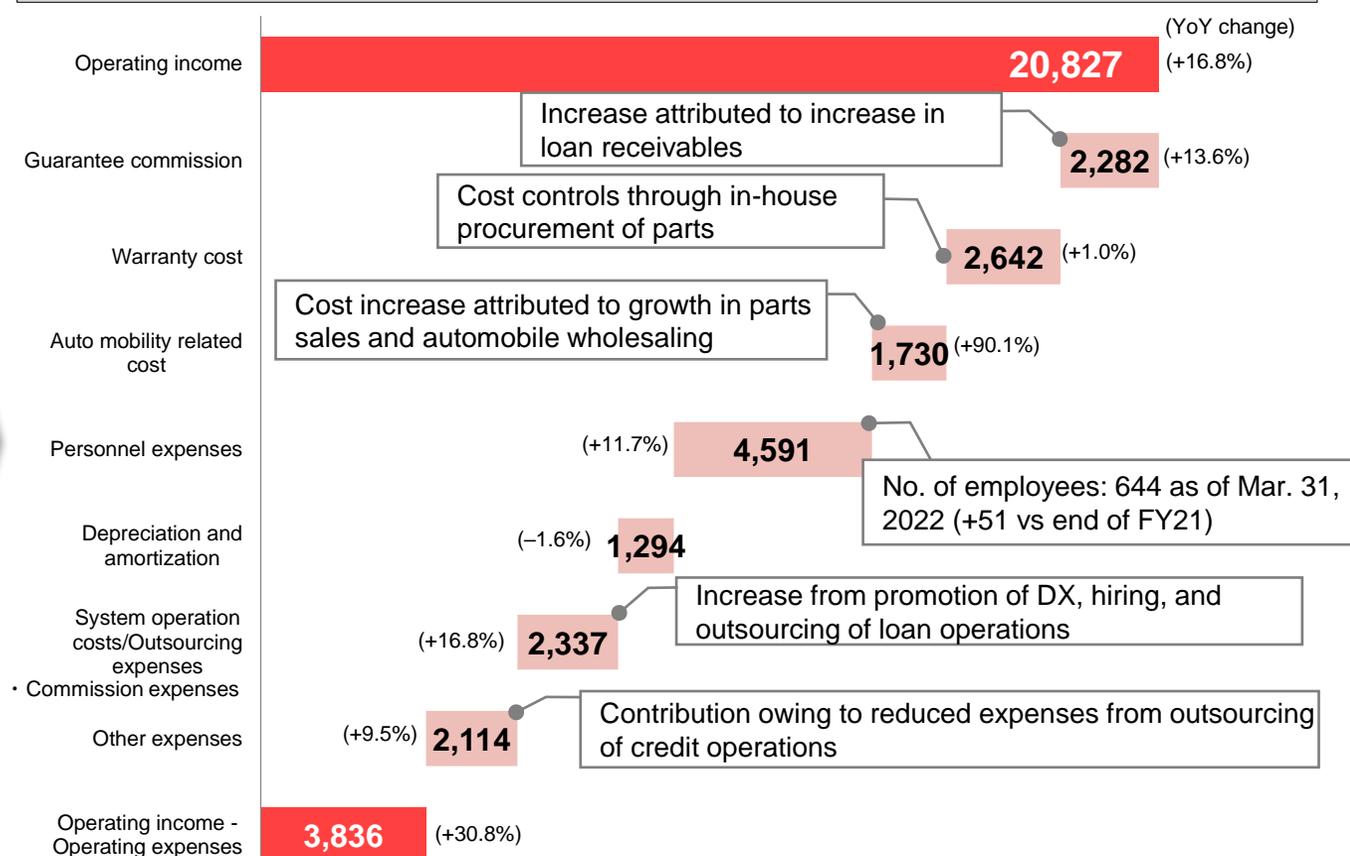


- ✓ Operating expenses totaled ¥16,992 million (up 14.1% YoY)
- ✓ Variable costs increased due to higher operating income in the auto mobility segment, but **cost cutting measures**, such as promoting inter Group transactions and paperless services, **helped to control growth in operating expenses**

FY21 Operating expenses
¥14,891 million



FY22 Operating expenses
¥16,992 million (up 14.1% YoY)



Notes 1: Since it is a preliminary value, we will promptly notify you on our website when any corrections or changes occur.
2: Part of other financial expenses for FY21 were transferred to operating expenses.

Full-Year Performance

(Graph unit: millions of yen)



✓ Continued to post **higher sales and profits YoY for five straight years since IPO in 2017** thanks to Group synergies and cost cutting with DX, despite the impacts of market weakness

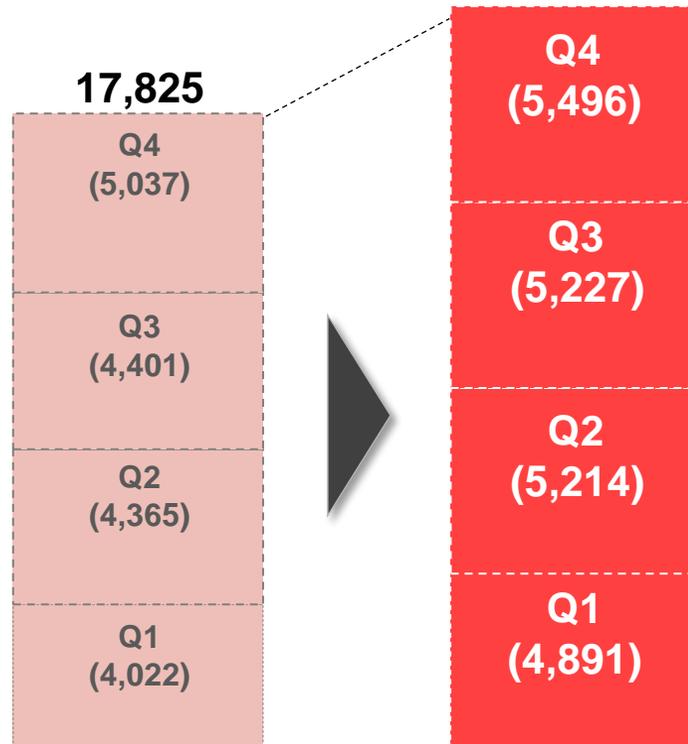
Operating income

FY21 results

FY22 results

Up 16.8% YoY

20,827



FY21

FY22

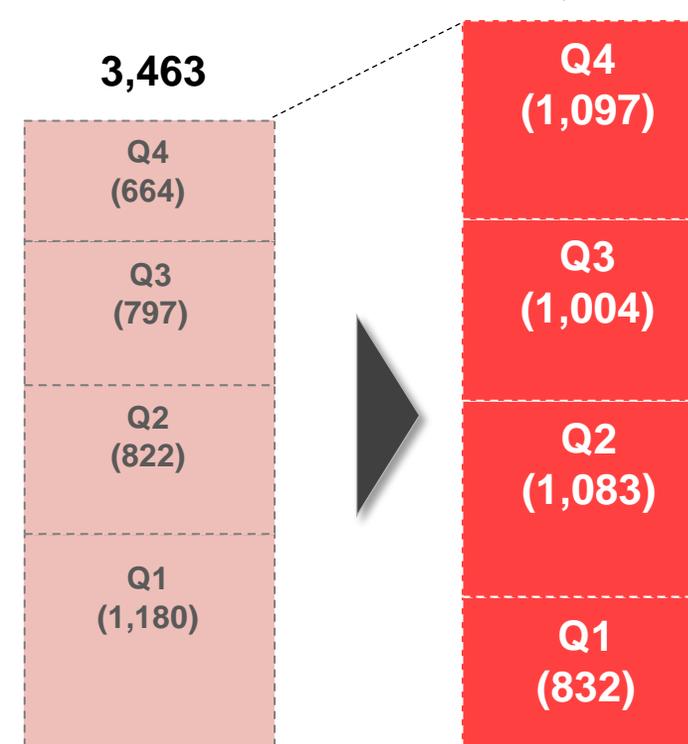
Profit before tax

FY21 results

FY22 results

Up 16.0% YoY

4,017



FY21

FY22

Note: Operating income for Q4 FY21 includes the transfer of impairment loss on financial assets for Q1-Q3 FY21 to operating income.

2. Segment Overview



Finance Segment: Total Volume of New Loans

(Graph unit: billions of yen)

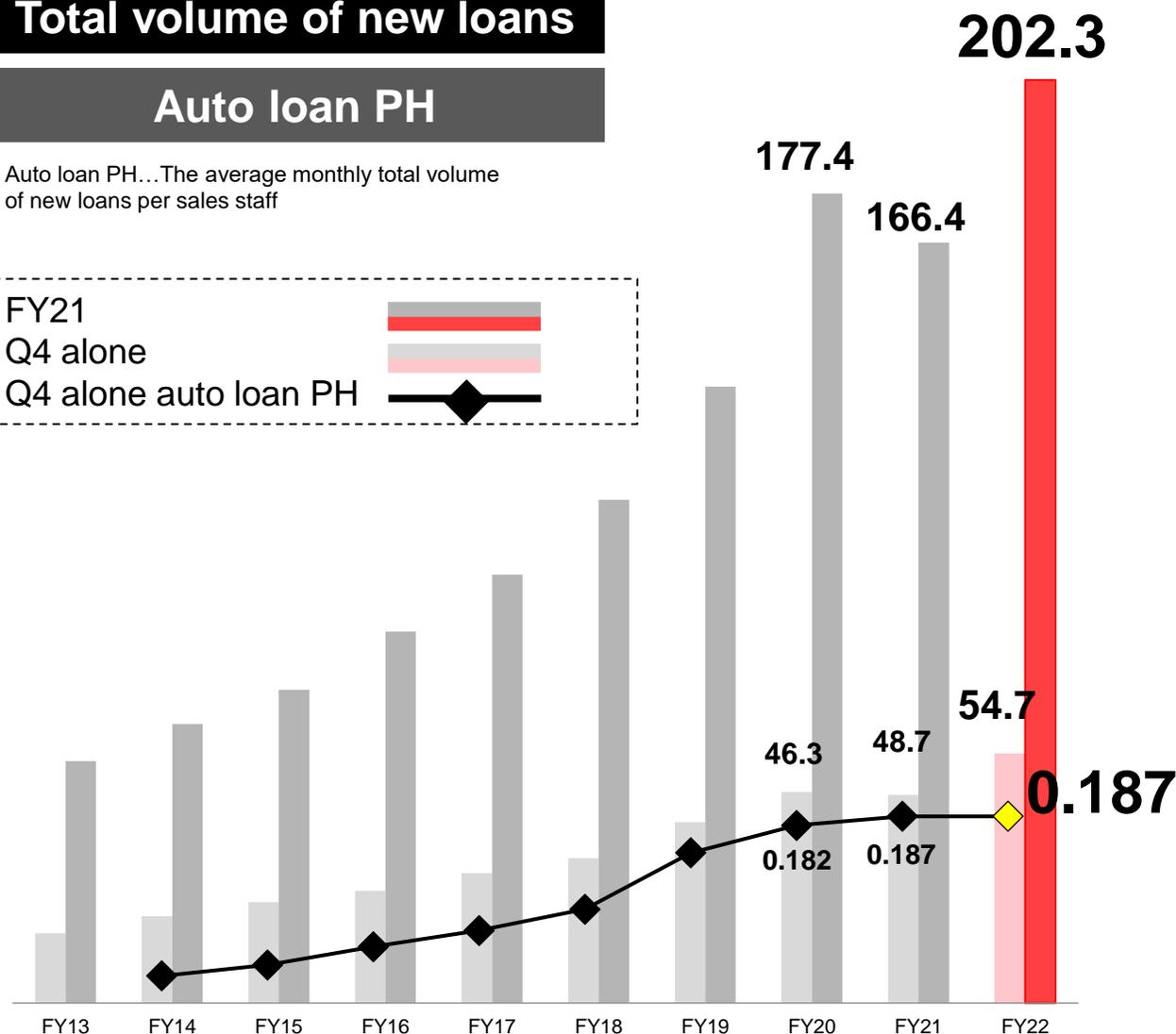


Total volume of new loans

Auto loan PH

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

FY21
Q4 alone
Q4 alone auto loan PH



Total volume of new loans:

+21.6% YoY

Auto loan PH:

Unchanged YoY

Factors driving change

- Achieved efficient sales activities through DX measures and sales organization restructuring**
 Paperless contract rate: 87% (up 27.2pts YoY)
 Number of sales offices: 24 (+9 YoY)
- Increased membership of Car Premium Club (formerly PFS Premium Club) contributed to higher volume, despite the negative impacts of the used automobile market**
- Nearly reached sales staff of 100**
 Sales staff at FY-end: 95 (up +12 YoY)

Strategy

- Promoted enrollment in Car Premium Club**
Aiming to increase volume through provision of member-only services

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. "PH" stands for "Per Head," which refers to the average monthly total volume of new loans or warranties per sales staff. The monthly total volume of new loans refers to the total of the amount of credit contracts newly signed in a month. The amount of credit contracts refers to the total amount of the balance of charges for the product and the split commission. Furthermore, PH represents the actual results of Premium Co., Ltd.

Finance Segment: Loan Receivables

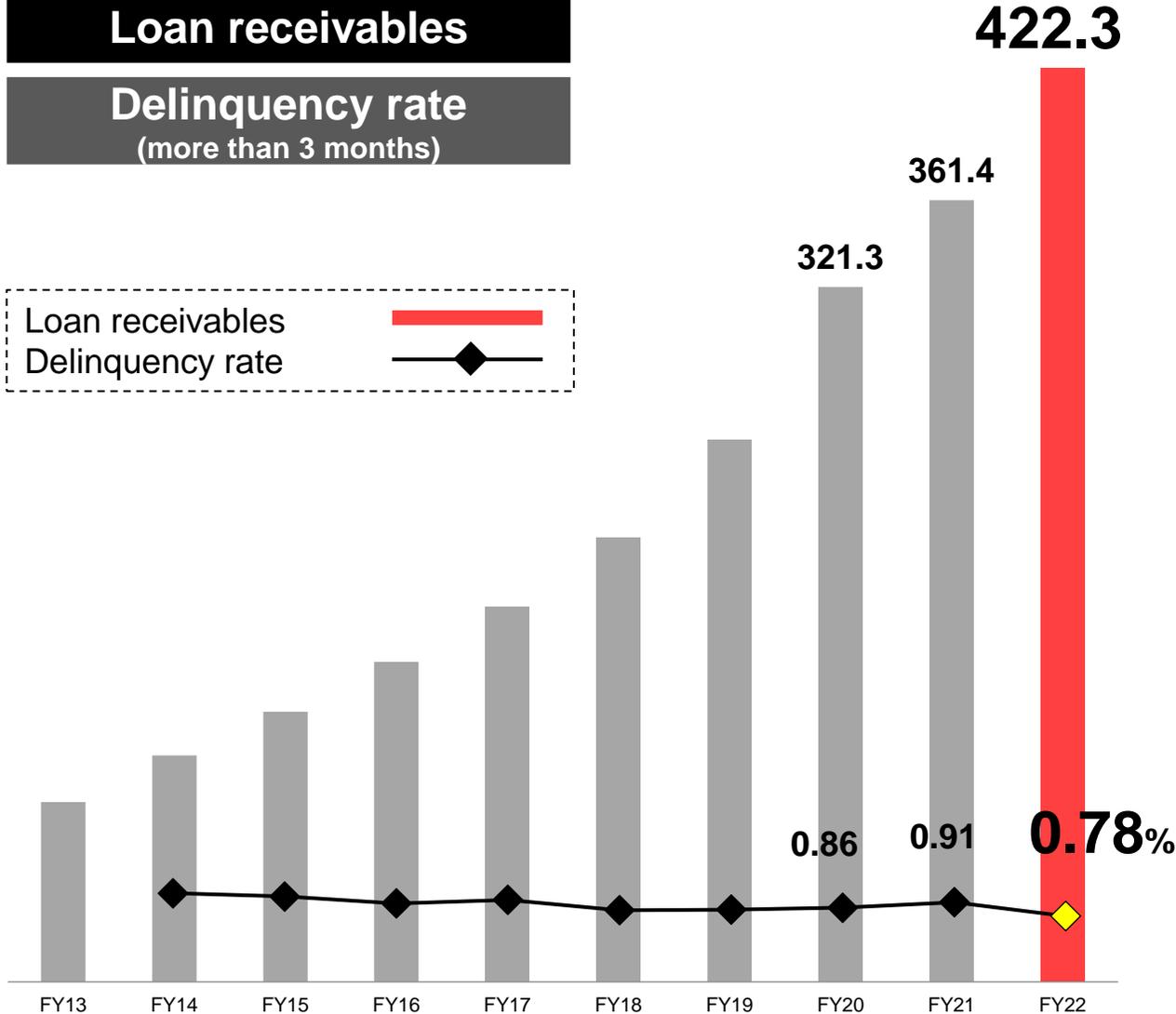
(Graph unit: billions of yen, %)



Loan receivables

Delinquency rate
(more than 3 months)

Loan receivables
Delinquency rate



Loan receivables:
+16.8% YoY

Delinquency rate:
0.78%

Factors driving change in delinquency rate

- Achieved operational innovation through DX measures**
 Efficiently eliminated initial arrears by combining IVR (auto calling system) and predictive calling (calling system with AI features)
- Continuing collection activities for medium- to long-term delinquencies jointly with servicer subsidiary**
 Collection rate and collection amount of medium- to long-term delinquencies in March broke record highs

Strategy

- Carefully contained initial arrears using IVR and predictive calling
- Control medium- to long-term delinquencies through synergies with servicer subsidiary

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.

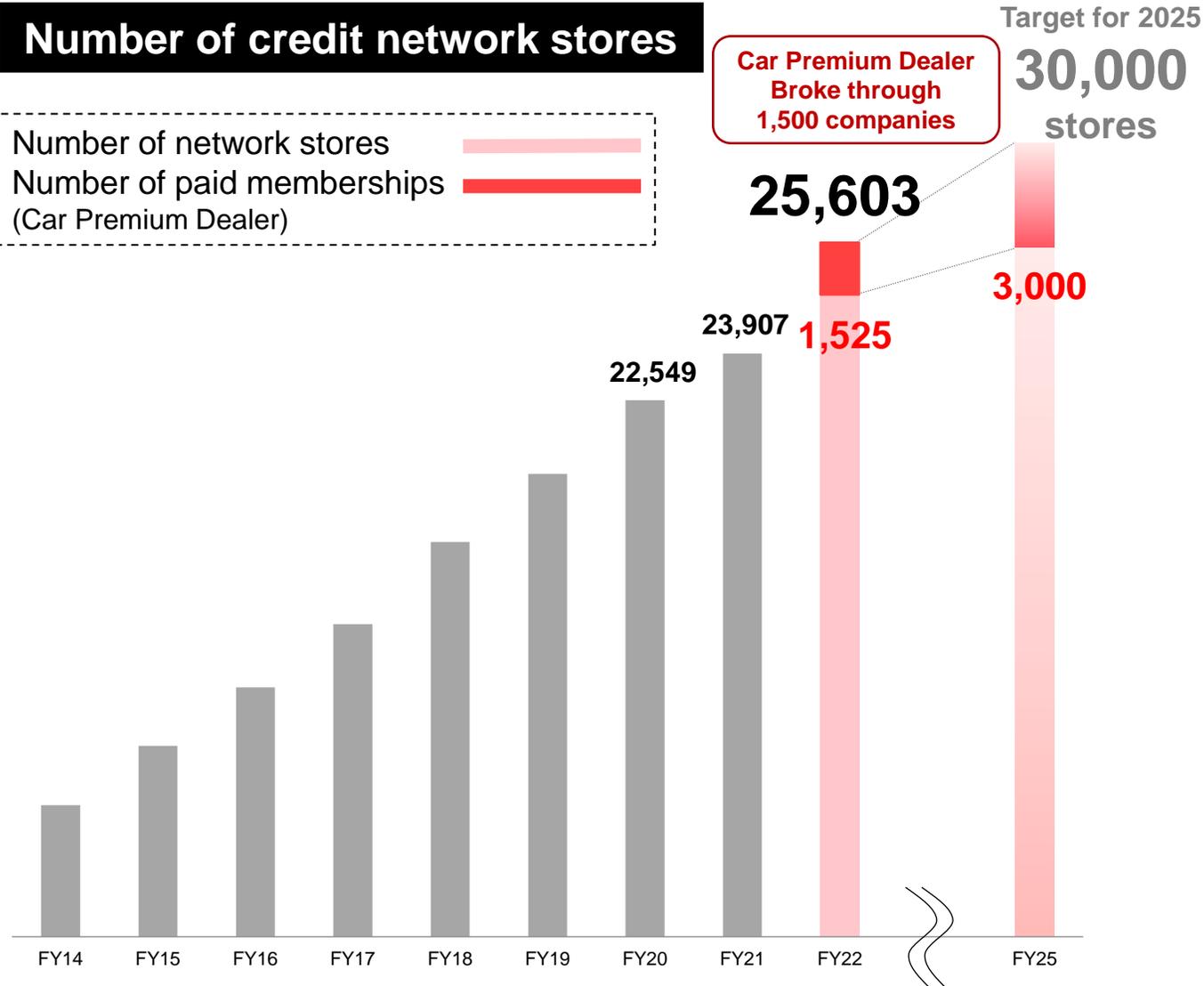
2. "Delinquency rate" refers to the total amount of receivables that are more than 3 months in arrears and special loan receivables (with judicial intervention), expressed as a percentage of the loan and lease receivables at the end of the period.

Finance Segment: Number of Network Stores



Number of credit network stores

Number of network stores
Number of paid memberships
(Car Premium Dealer)



Number of credit network stores:

+7.1% YoY

Factors driving change

- **Prioritizing efforts to encourage** existing network stores to **become paid members**
- **Cultivation of new network stores** progressing generally as planned

Strategy

- **Achieve brand uniformity by changing name of membership organization to Car Premium Club**
Membership organization for used automobile dealers: Car Premium Dealer
Diamond members: 88 companies
Gold members: 1,437 companies (up 342 vs. Q3)
- **Focus on promoting utilization and soliciting to become paid members while continuing to tap into new network stores**
- **Achieve 1,500 member companies by the end of FY22 and aim for 2,000 by the end of FY23**

Notes: 1. "Number of network stores" refers to the number of companies that have signed a network store contract, counting company as one network store even if that company has several stores, and are the actual results of Premium Co., Ltd.

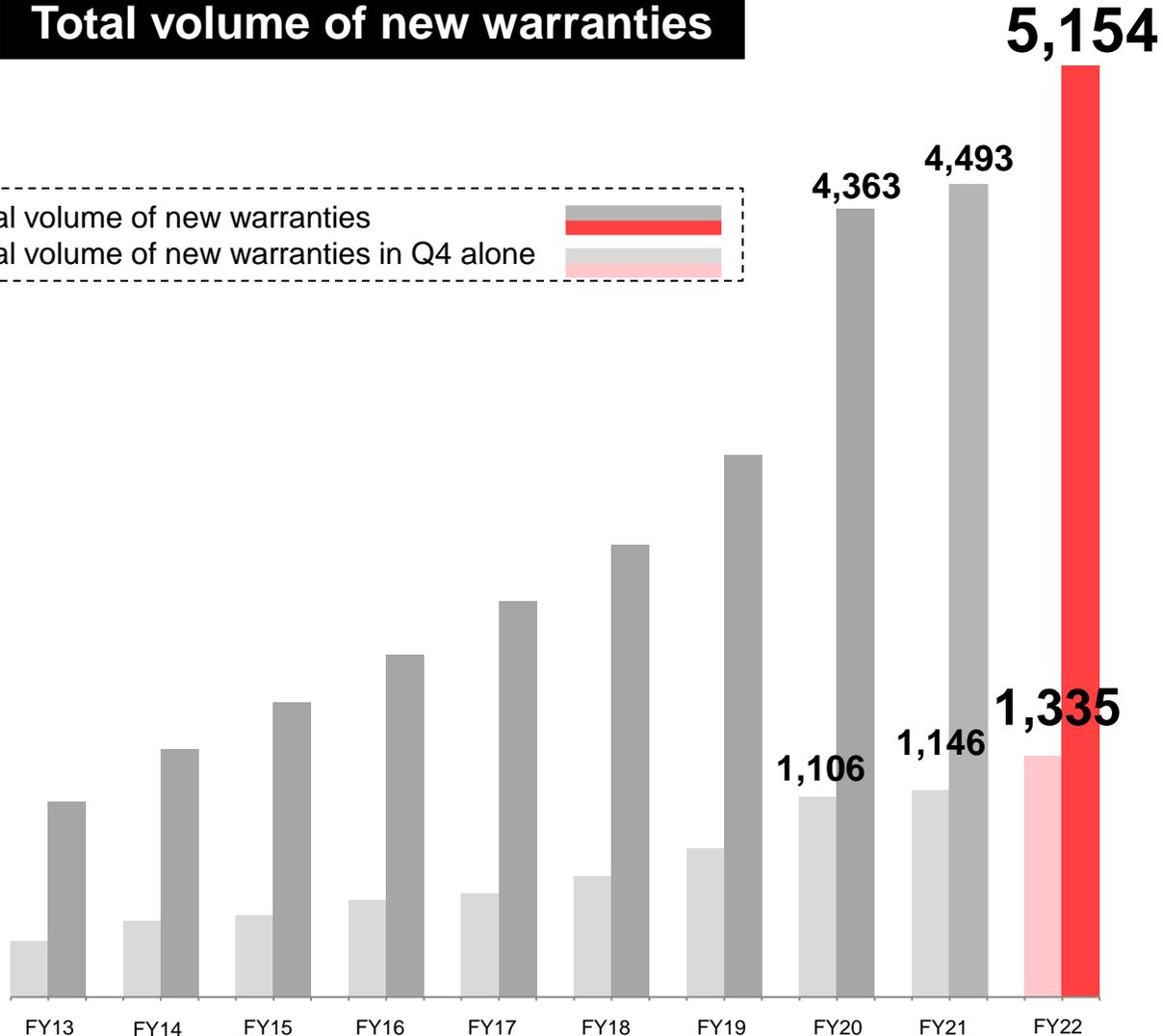
2. The aggregation criteria for Car Premium Dealer members were reviewed in FY22 Q3. Figures presented here were calculated using the new criteria.

Automobile Warranty Segment: Total Volume of New Warranties

(Graph unit: millions of yen)



Total volume of new warranties



Automobile warranty: total volume of new warranties

+14.7% YoY

Total volume of products developed in-house: **+35.6% YoY**

Factors driving change

- **Focused on growing sales of products developed in-house leading to steady growth**
Volume of products developed in-house reached record high in March
- **Affiliated products saw weaker growth amid the market downturn**
Recovery trend in some affiliated products from assignment of sales staff specializing in affiliated products

Strategy

- **Seek to increase sales by introducing new products**
- **Promote use of maintenance network and used parts procurement in-house aimed at further cost reductions**
- **Plan to introduce online application system to increase convenience and efficiency**

Notes: 1. "Total volume of new warranties" refers to the total amount of warranty contracts newly signed in the period.
2. "Total volume of Premium" refers to the total volume of Premium warranties among total automobile warranty volume. "Total volume of EGS" refers to the total volume of EGS warranties among total automobile warranty volume.
3. The aggregation criteria for the volume of EGS were reviewed in FY22 Q3. Figures presented here were calculated using the new criteria.

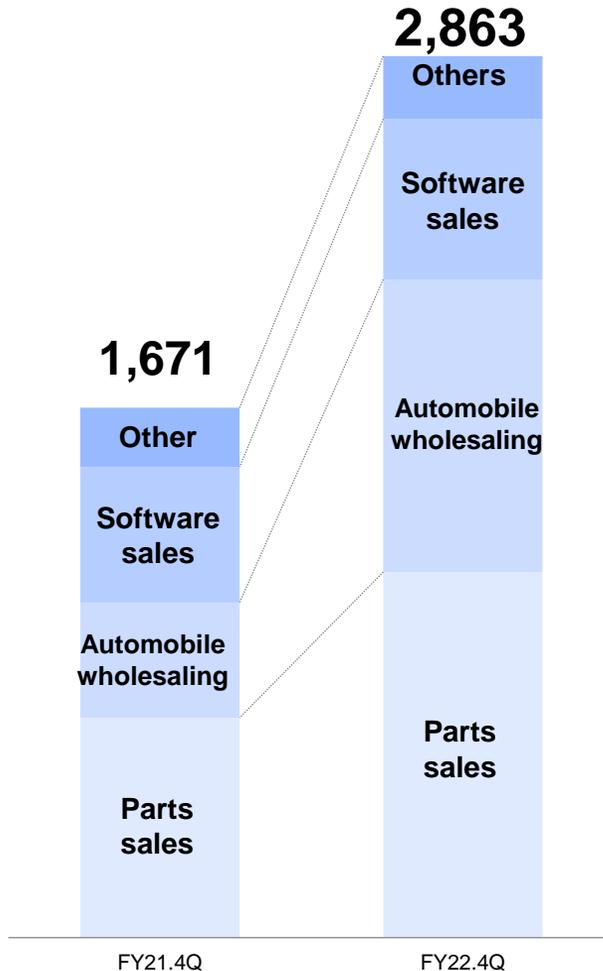
Performance in the Auto Mobility Segment

(Graph unit: millions of yen)



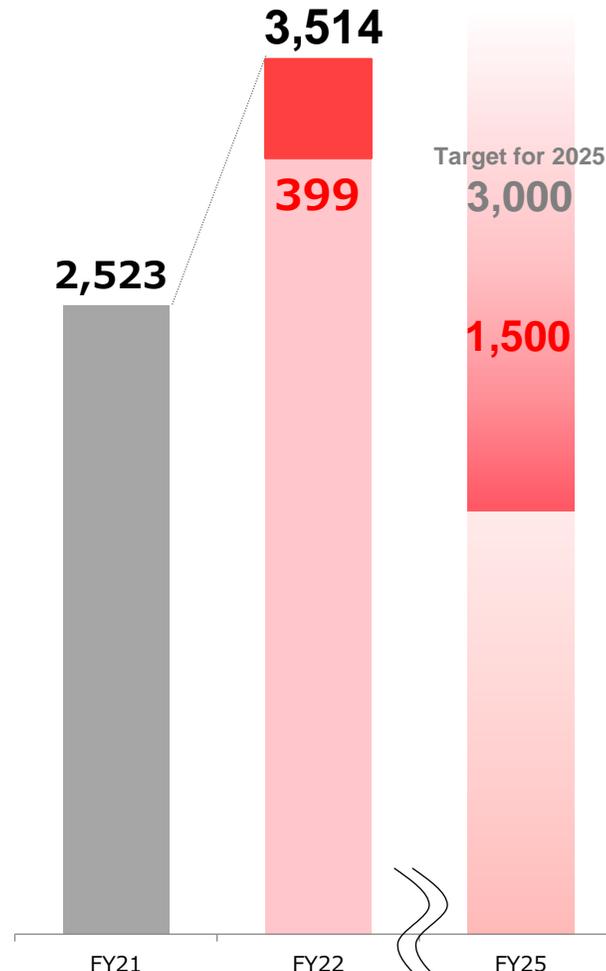
Operating income

Others: Directly managed maintenance facilities and membership organizations, etc.



Number of maintenance network companies

Number of network stores
Number of paid memberships (Car Premium Garage)



Operating income:

+71.3% YoY

Number of maintenance network companies:

+39.3% YoY

Factors driving change

- The volume of each service is increasing following expansion of paid membership organizations
- Strong online sales of used automobile parts
Net sales of Premium Parts reached record high in March
- Acceleration of membership growth by adding new types to membership services for garages

Strategy

- Achieve brand uniformity by changing name of membership organization to Car Premium Club
Membership organization for maintenance facilities: Car Premium Garage
Loss on retirement occurred due to changes in revenue recognition method and brand
- Work to increase paid memberships by expanding contents for members
Develop customer traffic support service through the website for consumers

3. Other Topics



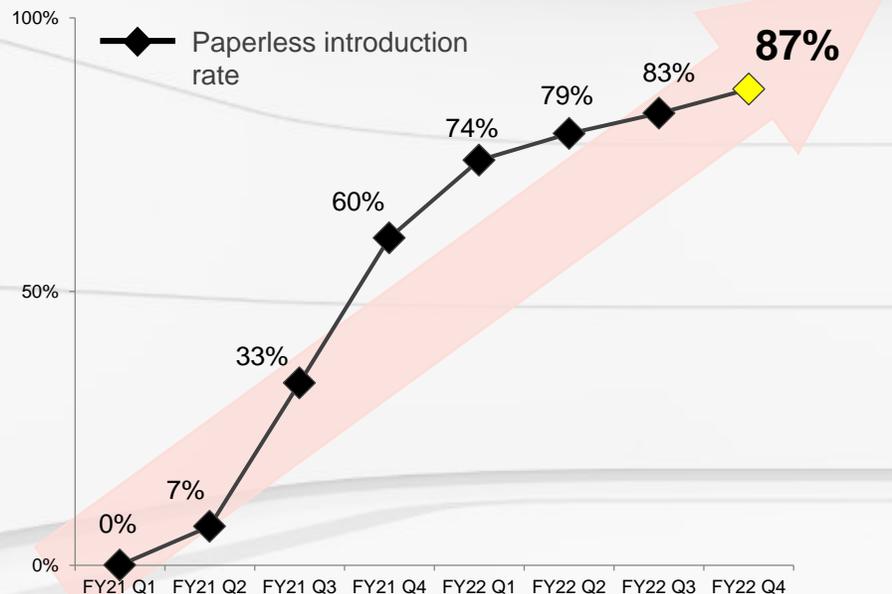
Progress of DX Strategy

- ✓ Transaction value of finance, automobile warranty and auto mobility services achieved through DX was set as KGI
- ✓ The **introduction rate** of paperless contracts, which were launched in FY21, **grew**

Finance Segment: Total Volume of Paperless Applications

The introduction rate of paperless contracts, which were launched in FY21, grew to 87%

Achieved efficient sales activities

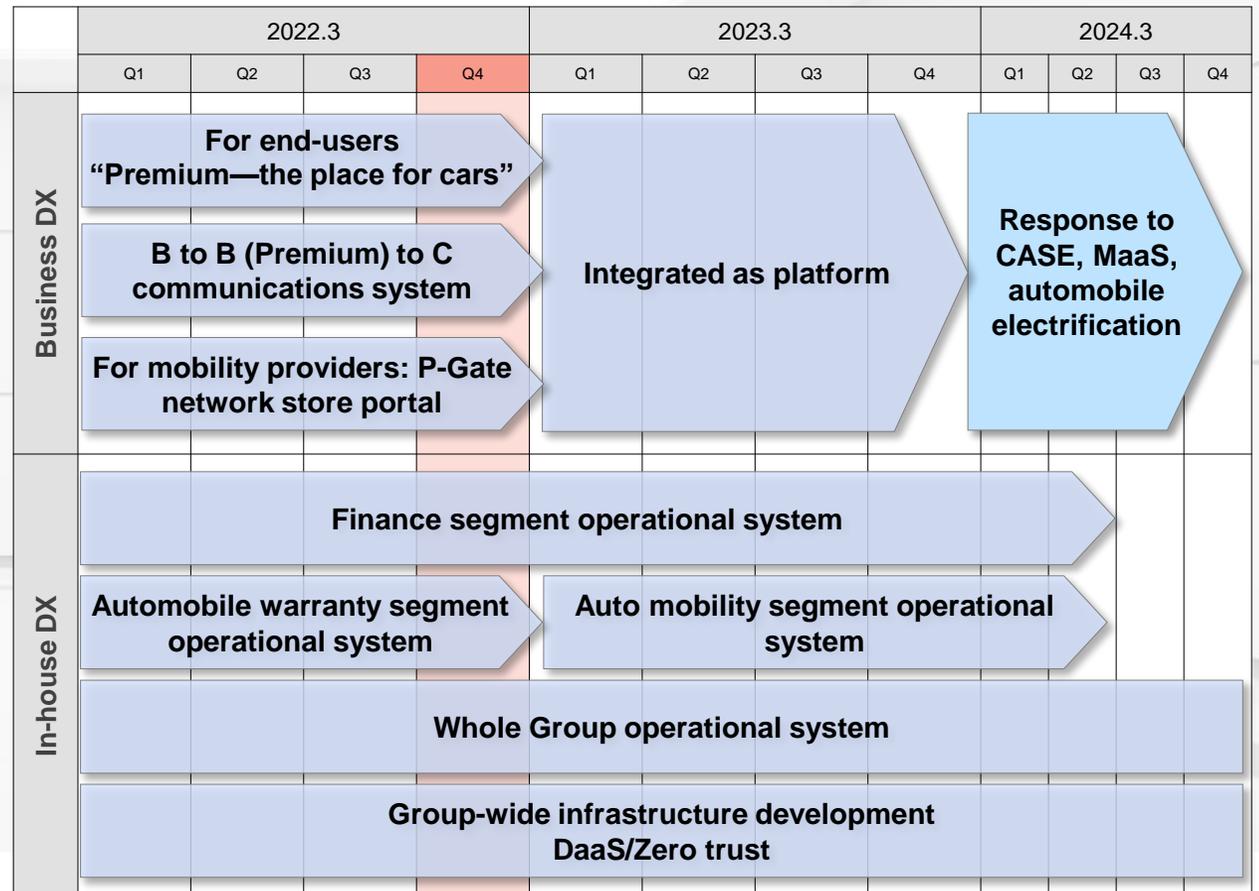


Managing total volume of each business online as KPI of DX Strategy *System currently under development

| Finance segment | Automobile warranty segment | Auto mobility segment |
|---|---------------------------------|--|
| Total volume of new auto credit Total volume of auto leases* | Total volume of new warranties* | Total volume of each transaction through platforms* |

Timeline of DX Strategy

Launch of business DX is planned for FY23 ; Steady progress



January 2022

Began providing customer traffic support service

DX

We launched a referral service for individual customers who require after-sales service to maintenance facilities. This service is expected to help maintenance facilities increase transaction opportunities with new customers and secure customers under management, along with stabilizing their operations over the long term.

Introduced a delegation-based executive officer system

From the perspective of further strengthening corporate governance, we will promote the separation of management decision-making and supervision from business execution, thereby reinforcing the functions related to management decision-making and supervision of the Board of Directors and further speeding up management decision-making.

February 2022

Introduced telework

Aiming to improve well-being, we are making efforts to secure and utilize a diverse workforce by offering flexible work styles tailored to each individual employees' personal life.



Invested in SaaS company Evolany

DX

We decided to make this investment with the aim of contributing to the business growth of Evolany Co., Ltd., after determining the superiority of its services, management team well versed in SaaS, and future growth potential of its DX tools.



April 2022

Established Car Premium

We established Car Premium Co., Ltd., a core subsidiary responsible for developing and promoting membership organizations for mobility providers (car dealers and car maintenance facilities nationwide). Following the company's establishment, we changed the name of membership.

▼ Name of membership organization

- Membership organizations for car dealers and maintenance facilities: Car Premium (Formerly, PFS Premium Club and FIXMAN Club)

May 2022

Selected as a DX Certified Business Operator

DX

We were selected as a DX Certified Business Operator under the DX certification system administered by the Ministry of Economy, Trade and Industry. Going forward, we will further promote DX within the Group and grow our business based on our DX strategy.



Digital Transformation Certification

August 2022

Plan to publish annual report

We plan to publish our first annual report. In addition to financial and non-financial information, the report will contain our initiatives to achieve the medium-term vision.

4. Earnings and Dividend Forecast for FY Ending March 31, 2023



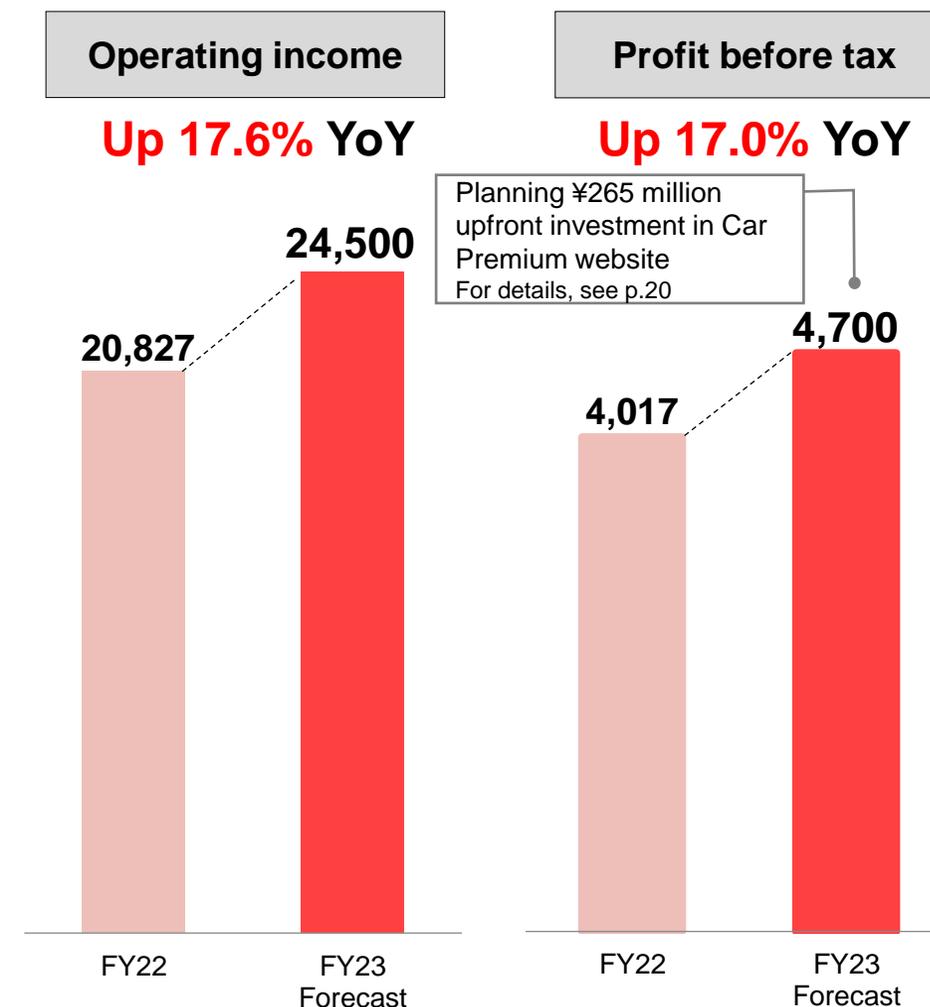
Consolidated Performance Forecast and Dividend Forecast for FY Ending March 31, 2023

(Graph/table unit: millions of yen)



- ✓ Forecast calls for operating income of ¥24,500 million, profit before tax of ¥4,700 million, and for **increased sales and profits for sixth straight year**
- ✓ Considering the recent business environment, we **expect the low production of new automobiles and inventory of used automobiles will continue**
- ✓ Forecast calls for annual dividend **increase of ¥9** per share

| | FY22 | Forecast for FY23 | | |
|---|--------|-------------------|----------------|------------|
| | | | YoY net change | YoY change |
| Operating income | 20,827 | 24,500 | 3,673 | +17.6% |
| Profit before tax | 4,017 | 4,700 | 683 | +17.0% |
| Profit attributable to owners of parent | 2,941 | 3,400 | 459 | +15.6% |
| Basic earnings per share (yen) | 229.39 | 264.59 | 35.2 | +15.3% |
| Annual dividend (yen) | 51 | 60 | 9 | +17.6% |



Upfront investment in Car Premium website

(Graph/table unit: millions of yen)



- ✓ **¥265 million will be used to build a website to support individual customers' automobile purchase and usage as upfront investment for long-term growth**
- ✓ **Aiming to generate synergies between businesses through the site and quickly contribute to profits**

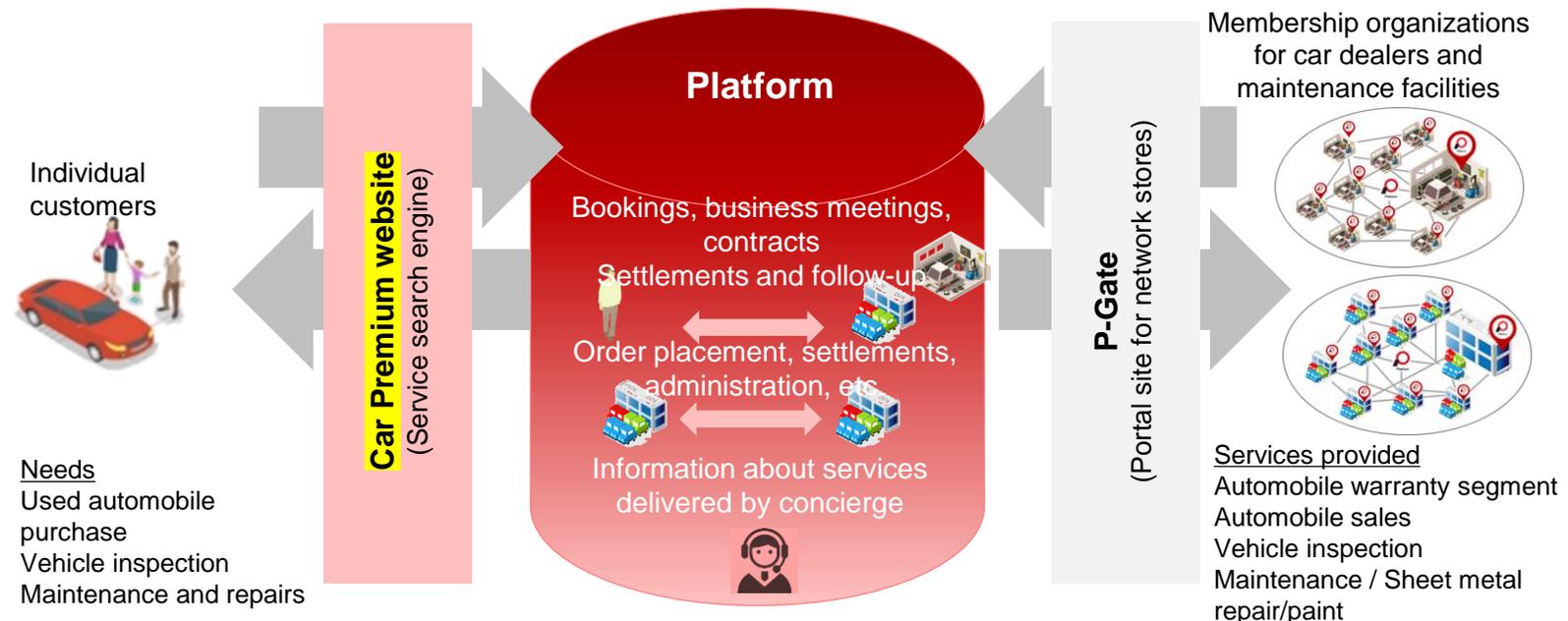
Upfront investment

Breakdown of ¥265 million (FY23 forecast)

Upfront investment not included in the MTP

Planning to build website for individual customers (Car Premium website)
In the future, looking to attract customers through the Car Premium website and drive traffic to membership organizations

Aiming to generate synergies between businesses and quickly contribute to profits



Developments heading into the final fiscal year of the MTP



- ✓ **Steady progress** is being made with the key measures in the MTP
- ✓ **Began reviewing initiatives** for the next fiscal year and beyond

Key measures in the MTP

Credit finance

- Expansion of sales area, workforce and number of network stores
- Establishment of AI credit screenings system and achievement of paperless
- Increase in collections of medium- to long-term delinquencies
- Sale of repossessed vehicles to network stores in membership organizations

Automobile warranty

- Enhancement of sales of original warranty products
- Development of products for extended warranties and grow sales
- Reduction of repair costs and reflection to selling prices
- Advertising campaign for increasing visibility

Mobility

- Expansion of service lineup
- Promotion of platform concept
- Rollout of original lease/subscription products nationwide
- Development of new business that contributes to carbon neutrality

Car Premium

- Membership organizations in 2025
Car Premium Dealer: 3,000 companies
Car Premium Garage: 1,500 companies

Progress as of FY ended March 31, 2022

- Number of offices: Up 9 YoY;
Number of sales staff: Up 12 YoY; Number of network stores: 25,603 companies
- Paperless contract rate: 87%
- Collection rate and collection amount of medium- to long-term delinquencies in March broke record highs

- Products developed in-house: +35.6% YoY
- Cost cutting by driving automobiles to our network and procuring parts in-house

- Built system for achieving the platform concept (already released part of system)
- Developed new services under the Car Premium brand
- Released original lease/subscription products

- As of March 31, 2022
Car Premium Dealers: 1,525 companies (progress rate: 50.8%)
Car Premium Garage: 399 companies (progress rate: 26.6%)

Developments in FY ending March 31, 2023

- ✓ Credit agreements
Paperless contract rate: 100%
- ✓ **Establish AI screening**

- ✓ **Enhance sales of original warranty products**
- ✓ **Increase extended warranties**
- ✓ **Go paperless** using online applications

- ✓ **Fully expand Car Premium website (for consumers)**
- ✓ Expand Car Premium products
- ✓ Enhance original lease products
- ✓ **Grow new business**

- ✓ **Car Premium Dealer**
2,000 companies (progress rate 66.7%)
- ✓ **Car Premium Garage**
1,500 companies (progress rate: 100%)

5. Appendix



Company Profile



| | |
|--|---|
| Name | Premium Group Co., Ltd. |
| Securities Code / Exchange | 7199 / Prime Section 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 | 13,394,990 (As of March 31, 2022) |
| Capital | ¥1,668 million (non-consolidated: As of March 31, 2022) |
| Number of Employees | 644 (consolidated; as of March 31, 2022) (Note) Number of persons employed by the Group excluding temporary workers |
| Main Shareholders | <ul style="list-style-type: none">• Nomura Securities Co., Ltd. (Nomura Asset Management Co., Ltd. and Nomura International PLC): 9.65%• Coupland Cardiff Asset Management: 6.99%• BNY Mellon Investment Management Japan Limited: 6.09%• Sumitomo Mitsui Trust Asset Management Co., Ltd. and Nikko Asset management Co.,Ltd.: 4.13% (As of March4, 2022; referencing the report on changes in large volume holdings, etc.) |
| Description of Business | <ul style="list-style-type: none">• Finance• Automobile warranty• Auto mobility• Finance, automobile warranty, auto mobility overseas (Thailand, Indonesia, the Philippines) |

Premium Group is “**Auto Mobility Company**”
We (contain car dealers and garages) providing rich car life with customers

Main Business

Credit Finance Business

▷ Main business

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

▷ Main business connection

- Used car dealer

Automobile Warranty Business

▷ Main business

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

▷ Main business connection

- Used car dealer

Auto Mobility Services Business

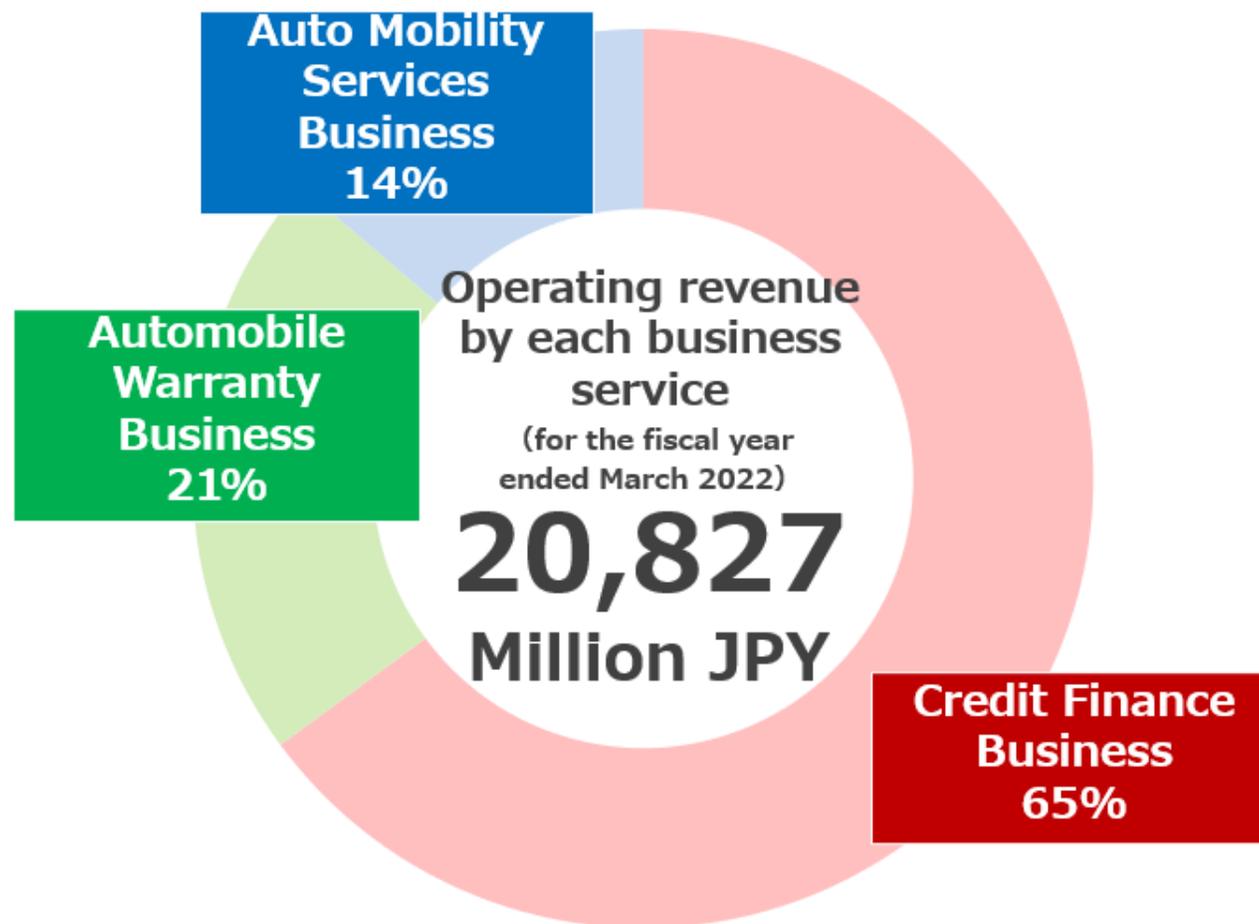
▷ Main business

- Sales of used parts to domestic and overseas
- Sales of software
- Wholesale of automobiles
- Maintenance and sheet metal

▷ Main business connection

- Garage

Diversified Business Portfolio as an Independent Company



(Millions of yen)

| | FY21 (As of March 31, 2021) | Q1_FY22 (As of June 30, 2021) | Q2_FY22 (As of September 30, 2021) | Q3_FY22 (As of December 31, 2021) | FY22 (As of March 31, 2022) | YoY | QoQ |
|--|-----------------------------------|-------------------------------------|--|---|-----------------------------------|---------------|---------------|
| Assets | | | | | | | |
| Cash and cash equivalents | 8,054 | 6,962 | 8,181 | 6,859 | 11,433 | 142.0% | 166.7% |
| Financing receivables | 28,115 | 23,842 | 24,860 | 25,736 | 35,733 | 127.1% | 138.8% |
| Other financial assets | 5,108 | 11,027 | 11,961 | 13,176 | 5,786 | 113.3% | 43.9% |
| Property, plant and equipment | 3,644 | 3,613 | 3,553 | 3,419 | 3,648 | 100.1% | 106.7% |
| Intangible assets | 5,768 | 5,742 | 5,859 | 6,055 | 6,279 | 108.9% | 103.7% |
| Goodwill | 3,958 | 3,958 | 3,958 | 3,958 | 3,958 | 100.0% | 100.0% |
| Equity method investment | 1,434 | 1,348 | 1,317 | 1,432 | 1,600 | 111.5% | 111.7% |
| Deferred tax assets | 2 | 2 | 4 | 2 | 3 | 202.5% | 188.6% |
| Insurance assets | 3,111 | 3,589 | 3,262 | 3,588 | 3,284 | 105.6% | 91.5% |
| Other assets | 8,961 | 8,231 | 7,785 | 7,598 | 10,075 | 112.4% | 132.6% |
| Total assets | 68,156 | 68,314 | 70,739 | 71,823 | 81,800 | 120.0% | 113.9% |
| Liabilities | | | | | | | |
| Financial guarantee contracts | 25,079 | 26,239 | 27,566 | 28,597 | 30,065 | 119.9% | 105.1% |
| Borrowings | 19,641 | 19,357 | 18,972 | 18,618 | 23,759 | 121.0% | 127.6% |
| Other financial liabilities | 6,703 | 6,111 | 6,158 | 5,838 | 7,248 | 108.1% | 124.2% |
| Provisions | 302 | 310 | 310 | 310 | 366 | 121.0% | 117.9% |
| Income taxes payable | 648 | 170 | 562 | 397 | 720 | 111.2% | 181.2% |
| Deferred tax liabilities | 1,404 | 1,438 | 1,378 | 1,425 | 1,238 | 88.2% | 86.9% |
| Other liabilities | 7,087 | 7,093 | 7,447 | 7,843 | 8,590 | 121.2% | 109.5% |
| Total liabilities | 60,865 | 60,718 | 62,393 | 63,028 | 71,987 | 118.3% | 114.2% |
| Equity | | | | | | | |
| Equity attributable to owners of parent | | | | | | | |
| Share capital | 1,612 | 1,627 | 1,651 | 1,678 | 1,700 | 105.5% | 101.4% |
| Capital surplus | 1,281 | 1,287 | 1,287 | 1,287 | 1,295 | 101.1% | 100.6% |
| Treasury shares | △ 1,201 | △ 1,201 | △ 1,201 | △ 1,201 | △ 1,201 | 100.1% | 100.0% |
| Retained earnings | 5,403 | 5,709 | 6,460 | 6,828 | 7,722 | 142.9% | 113.1% |
| Other components of equity | 116 | 93 | 63 | 112 | 194 | 166.5% | 173.5% |
| Total equity attributable to owners of parent | 7,211 | 7,515 | 8,260 | 8,703 | 9,710 | 134.6% | 111.6% |
| Non-controlling interests | 79 | 80 | 86 | 92 | 103 | 130.2% | 112.8% |
| Total equity | 7,291 | 7,596 | 8,346 | 8,795 | 9,814 | 134.6% | 111.6% |
| Total liabilities and equity | 68,156 | 68,314 | 70,739 | 71,823 | 81,800 | 120.0% | 113.9% |

P/L (Consolidated cumulative period)

Note: Since it is a preliminary value, we will promptly notify you on our website when any corrections or changes occur.



(Millions of yen)

| (Consolidated cumulative period) | FY21 (As of March 31, 2021) | FY22 (As of March 31, 2022) | YoY |
|----------------------------------|--------------------------------|--------------------------------|--------|
| Operating income | 17,825 | 20,827 | 116.8% |
| Other finance income | 9 | 17 | 191.9% |
| Investment gain on equity method | 59 | 213 | 359.9% |
| Other income | 694 | 47 | 6.8% |
| Total income | 18,586 | 21,104 | 113.5% |
| Operating expenses | 14,891 | 16,992 | 114.1% |
| Other finance costs | 64 | 41 | 64.0% |
| Other expenses | 168 | 55 | 32.5% |
| Total expenses | 15,123 | 17,087 | 113.0% |
| Profit (loss) before tax | 3,463 | 4,017 | 116.0% |
| Income tax expense | 1,070 | 1,053 | 98.4% |
| Profit (loss) | 2,393 | 2,964 | 123.8% |
| Profit (loss) attributable to: | | | |
| Owners of parent | 2,383 | 2,941 | 123.4% |
| Non-controlling interests | 10 | 23 | 220.1% |

P/L (Consolidated cumulative period)

Note: Since it is a preliminary value, we will promptly notify you on our website when any corrections or changes occur.



(Millions of yen)

| (Consolidated cumulative period) | FY21 (As of March 31, 2021) | FY22 (As of March 31, 2022) | YoY |
|---|--------------------------------|--------------------------------|---------------|
| Operating income | | | |
| Finance income | 9,553 | 10,615 | 111.1% |
| Warranty income | 4,024 | 4,408 | 109.5% |
| Other commission sales | 1,922 | 2,099 | 109.2% |
| Automobility-related sales | 1,281 | 2,349 | 183.4% |
| Software sales | 441 | 522 | 118.4% |
| Revenue from the exercise of insurance policies | 171 | 224 | 131.4% |
| Impairment gain on financial assets | 388 | 435 | 112.2% |
| Other | 46 | 175 | 377.0% |
| Total | 17,825 | 20,827 | 116.8% |

| (Consolidated cumulative period) | FY21 (As of March 31, 2021) | FY22 (As of March 31, 2022) | YoY |
|-------------------------------------|--------------------------------|--------------------------------|---------------|
| Operating expenses | | | |
| Finance costs | 153 | 149 | 97.7% |
| Guarantee commission | 2,009 | 2,282 | 113.6% |
| Employee benefit expenses | 4,110 | 4,591 | 111.7% |
| Warranty cost | 2,616 | 2,642 | 101.0% |
| Automobility-related costs | 910 | 1,730 | 190.1% |
| System operation costs | 698 | 801 | 114.7% |
| Depreciation | 1,316 | 1,294 | 98.4% |
| Taxes and dues | 658 | 686 | 104.4% |
| Commission expenses | 862 | 959 | 111.3% |
| Rent expenses on land and buildings | 440 | 577 | 131.1% |
| Outsourcing expenses | 54 | 47 | 87.3% |
| Other operating expenses | 1,065 | 1,231 | 115.6% |
| Total | 14,891 | 16,992 | 114.1% |

P/L (Consolidated accounting period)

Note: Since it is a preliminary value, we will promptly notify you on our website when any corrections or changes occur.



(Millions of yen)

| (Consolidated accounting period) | 4Q_FY21 (January 1, 2021 - March 31, 2021) | 1Q_FY22 (April 1, 2021 - June 30, 2021) | 2Q_FY22 (July 1, 2021 - September 30, 2021) | 3Q_FY22 (October 1, 2021 - December 31, 2021) | 4Q_FY22 (January 1, 2022 - March 31, 2022) | YoY | QoQ |
|----------------------------------|--|---|--|--|--|---------|----------|
| Operating income | 4,722 | 4,891 | 5,214 | 5,227 | 5,496 | 116.4% | 105.2% |
| Other finance income | 6 | 1 | 1 | 11 | 9 | 149.3% | 83.1% |
| Investment gain on equity method | 4 | 63 | 15 | 31 | 104 | 2942.7% | 335.9% |
| Other income | 41 | 4 | 15 | 33 | △ 2 | -4.2% | △ 5.2% |
| Total income | 4,773 | 4,958 | 5,244 | 5,302 | 5,608 | 117.5% | 105.8% |
| Operating expenses | 3,949 | 4,085 | 4,131 | 4,277 | 4,448 | 112.6% | 104.0% |
| Other finance costs | 7 | 24 | 30 | 27 | 14 | 188.0% | 51.1% |
| Other expenses | 153 | 16 | - | △ 7 | 49 | 31.9% | △ 701.7% |
| Total expenses | 4,109 | 4,125 | 4,161 | 4,298 | 4,511 | 109.8% | 105.0% |
| Profit (loss) before tax | 664 | 832 | 1,083 | 1,004 | 1,097 | 165.2% | 109.2% |
| Income tax expense | 118 | 224 | 326 | 309 | 192 | 163.0% | 62.2% |
| Profit (loss) | 546 | 608 | 757 | 695 | 905 | 165.6% | 130.2% |
| Profit (loss) attributable to: | | | | | | | |
| Owners of parent | 548 | 608 | 751 | 689 | 894 | 163.2% | 129.9% |
| Non-controlling interests | △ 2 | 0 | 6 | 6 | 10 | -536.9% | 163.4% |

P/L (Consolidated accounting period)

Note: Since it is a preliminary value, we will promptly notify you on our website when any corrections or changes occur.



(Millions of yen)

| (Consolidated accounting period) | 4Q_FY21 (January 1, 2021 - March 31, 2021) | 1Q_FY22 (April 1, 2021 - June 30, 2021) | 2Q_FY22 (July 1, 2021 - September 30, 2021) | 3Q_FY22 (October 1, 2021 - December 31, 2021) | 4Q_FY22 (January 1, 2022 - March 31, 2022) | YoY | QoQ |
|---|--|---|--|--|--|---------------|---------------|
| Operating income | | | | | | - | - |
| Finance income | 2,311 | 2,458 | 2,533 | 2,678 | 2,777 | 120.2% | 103.7% |
| Warranty income | 1,060 | 1,072 | 1,095 | 1,126 | 1,114 | 105.1% | 98.9% |
| Other commission sales | 532 | 530 | 533 | 508 | 528 | 99.1% | 103.9% |
| Automobility-related sales | 517 | 516 | 562 | 573 | 698 | 135.0% | 121.7% |
| Software sales | 123 | 92 | 127 | 148 | 155 | 126.0% | 105.1% |
| Revenue from the exercise of insurance policies | 83 | - | 109 | - | 115 | 139.0% | - |
| Impairment gain on financial assets | 73 | 144 | 158 | 77 | 56 | 76.9% | 72.7% |
| Other | 22 | 79 | 98 | 116 | 52 | 231.4% | 44.5% |
| Total | 4,722 | 4,891 | 5,214 | 5,227 | 5,496 | 116.4% | 105.2% |
| (Consolidated accounting period) | 4Q_FY21 (January 1, 2021 - March 31, 2021) | 1Q_FY22 (April 1, 2021 - June 30, 2021) | 2Q_FY22 (July 1, 2021 - September 30, 2021) | 3Q_FY22 (October 1, 2021 - December 31, 2021) | 4Q_FY22 (January 1, 2022 - March 31, 2022) | YoY | QoQ |
| Operating expenses | | | | | | - | - |
| Finance costs | 38 | 25 | 20 | 16 | 39 | 103.6% | 250.7% |
| Guarantee commission | 515 | 542 | 563 | 582 | 595 | 115.6% | 102.3% |
| Employee benefit expenses | 1,070 | 1,123 | 1,040 | 1,202 | 1,226 | 114.6% | 102.0% |
| Warranty cost | 602 | 653 | 731 | 656 | 602 | 100.0% | 91.7% |
| Automobility-related costs | 405 | 380 | 419 | 422 | 510 | 126.0% | 120.9% |
| System operation costs | 178 | 213 | 204 | 192 | 192 | 108.1% | 100.4% |
| Depreciation | 394 | 309 | 309 | 328 | 349 | 88.6% | 106.4% |
| Taxes and dues | 145 | 174 | 169 | 174 | 171 | 118.1% | 98.4% |
| Commission expenses | 243 | 250 | 215 | 237 | 257 | 105.6% | 108.2% |
| Rent expenses on land and buildings | 13 | 13 | 12 | 11 | 12 | 87.3% | 105.3% |
| Outsourcing expenses | 148 | 138 | 151 | 133 | 156 | 105.1% | 117.7% |
| Other operating expenses | 199 | 268 | 297 | 326 | 340 | 170.9% | 104.5% |
| Total | 3,949 | 4,085 | 4,131 | 4,277 | 4,448 | 112.6% | 104.0% |



IR information in this material is for providing financial data and economic condition of Premium Group Co., Ltd. (Hereinafter “Company”). However, this information should not announce and guarantee its 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, it is possible that business performance will be change and the Company is not responsible for loss resulted from this change. 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. 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. Any investment decision with respect to the shares of common stock of the Company should not be based on this material fully but be made solely.