



Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 [IFRS]

May 11, 2026

Company Name Premium Group Co., Ltd.
 Stock Code 7199 URL <https://www.premium-group.co.jp/en/>
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Listed on the Tokyo Stock Exchange

Scheduled date of annual general meeting of shareholders : June 24, 2026

Scheduled date of commencement of dividend payment : June 4, 2026

Scheduled date of securities report submission : June 23, 2026

Preparation of supplementary material for financial results : Yes

Holding of financial results meeting : No

(Amounts are rounded to the nearest million yen.)

1. Consolidated Financial Results for FY2026/3 (April 1, 2025 to March 31, 2026)

(1) Consolidated Operating Results

(% change from the previous fiscal year)

	Operating revenue		Operating profit		Profit before tax		Profit		Profit attributable to owners of parent	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Million yen	%
FY2026/3	44,042	21.0	8,398	23.2	8,619	25.8	6,075	30.7	6,069	30.5
FY2025/3	36,409	15.4	6,815	10.0	6,851	9.8	4,648	0.7	4,651	0.9

	Total comprehensive income		Basic earnings per share	Diluted earnings per share	Return on equity attributable to owners of parent	Ratio of profit before tax to total assets
	Million yen	%	Yen	Yen	%	%
FY2026/3	6,333	33.3	157.22	156.86	27.5	4.5
FY2025/3	4,751	0.2	122.61	121.99	27.2	4.4

(Reference) Share of profit of investments accounted for using equity method FY2026/3: 114 million yen FY2025/3: 22 million yen

(2) Consolidated Financial Position

	Total Assets	Total Equity	Equity attributable to owners of parent	Equity attributable to owners of parent ratio	Equity attributable to owners of parent per share
	Million yen	Million yen	Million yen	%	Yen
FY2026/3	198,965	25,295	25,270	12.7	649.87
FY2025/3	184,988	18,948	18,923	10.2	497.57

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	Million yen	Million yen	Million yen	Million yen
FY2026/3	(21,283)	(1,931)	32,148	26,099
FY2025/3	(7,761)	(2,456)	6,220	17,147

2. Dividends

	Annual dividend					Total dividends (Total)	Dividend payout ratio (Consolidated)	Ratio of dividends to equity attributable to owners of parent (Consolidated)
	First quarter	Second quarter	Third quarter	Year end	Total			
	Yen	Yen	Yen	Yen	Yen	Million yen	%	%
FY2025/3	-	20.00	-	20.00	40.00	1,520	32.6	8.9
FY2026/3	-	27.00	-	27.00	54.00	2,104	34.3	9.4
FY2027/3 (forecast)	-	32.00	-	32.00	64.00		35.2	

(Note) Revisions to dividends forecast most recently announced: None

3. Forecasts of Consolidated Financial Results for FY2027/3 (April 1, 2026 to March 31, 2027)

(% change from the previous fiscal year)

	Operating revenue		Profit before tax		Profit		Profit attributable to owners of parent		Basic earnings per share
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Yen
FY2027/3	51,000	15.8	10,600	23.0	6,900	13.6	6,900	13.7	178.74

* Notes

(1) Significant changes in the scope of consolidation during the period: None

(2) Changes in accounting policies and accounting estimates

- 1) Changes in accounting policies required by IFRS: None
- 2) Changes in accounting policies for other reasons : None
- 3) Changes in accounting estimates : None

(3) Number of shares issued and outstanding (common stock)

(1) Number of shares issued and outstanding at end of period (including treasury shares)

FY2026/3	40,710,663shares	FY2025/3	40,540,170shares
FY2026/3	1,825,234shares	FY2025/3	2,509,334shares
FY2026/3	38,603,735shares	FY2025/3	37,937,417shares

(2) Number of treasury shares at end of period

(3) Average number of shares during period

(Reference) Summary of Non-consolidated Financial Results

1. Non-consolidated Financial Results for FY2026/3 (April 1, 2025 to March 31, 2026)

(1) Non-consolidated Operating Results

(% change from the previous fiscal year)

	Operating revenue		Operating profit		Ordinary profit		Net profit	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%
FY2026/3	6,843	(4.7)	3,204	(18.6)	3,114	(19.3)	3,029	(20.9)
FY2025/3	7,180	57.1	3,939	85.3	3,860	88.8	3,829	108.0

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
FY2026/3	78.46	78.28
FY2025/3	100.93	100.42

(2) Non-consolidated Financial Position

	Total assets	Net assets	Equity ratio	Net assets per share
	Million yen	Million yen	%	Yen
FY2026/3	29,540	11,713	38.8	301.22
FY2025/3	19,145	8,645	43.7	227.31

(Reference) Equity FY2026/3 11,462Million yen FY2025/3 8,372Million yen

(Note) Financial figures for non-consolidated results are based on Japanese GAAP.

* Financial results are not subject to audit by a certified public accountant or auditing firm.

* Notes on the appropriate use of earnings forecasts and other special remarks

1. For detailed information on financial results, please refer to the supplementary material for financial results released today.

Supplementary material for financial results is available here: <https://ir.premium-group.co.jp/en/library/presentation.html>

2. The above consolidated earnings forecasts are based on information currently available to the Company and certain assumptions deemed reasonable as of the date of release of this document. Actual results may differ from the forecast figures due to various factors in the future.

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1. Summary of business results

(1) Summary of business results during the period under review

During the consolidated fiscal year under review (April 1, 2025 to March 31, 2026), the Japanese economy showed signs of recovery in personal consumption and capital investment against the backdrop of improvements in the employment and income environment, and overall maintained a moderate recovery trend. On the other hand, production and exports remained mostly flat. Looking ahead, in addition to trends surrounding US trade policies and fluctuations in financial and capital markets, it is necessary to closely monitor the impact of the worsening situation in the Middle East, for which concerns have newly risen since the beginning of 2026, on the real economy and personal consumption through future energy prices and logistics costs. As such, a high level of uncertainty continues to persist. In such an economic environment, in the used car market, which is the main target of the Group, the number of domestic used car registrations for ordinary passenger vehicles, compact passenger vehicles, and mini four-wheeled passenger vehicles combined from April 2025 to March 2026 was 5,457,772 (up 0.4% year-on-year), slightly exceeding the results of the previous year. (Source: Statistical data from the Japan Automobile Dealers Association and the Japan Mini Vehicle Association)

Based on the assumption of thoroughgoing compliance tailored to changes in the external business environment, including regulatory changes, our Group seeks to realize our mission: "We contribute to building a richer society by providing the best finance and services to people around the world" and "We will develop and nurture enriched human capital who consistently approach their work with a positive mindset and diligently build upon every process." To this end, we provide credit and automobile warranties to our main business partners, which are automobile dealers and automobile maintenance facilities. In addition, we provide a combination of auto mobility services that can be utilized in various processes related to "vehicles" to expand our business touchpoints, accelerate the growth of our business scale and revenue, and take on various initiatives to realize a new growth model.

The status for the consolidated fiscal year under review is as follows. Operating revenue by segment is presented as external revenue, excluding intersegment revenue.

In the Finance Business, volume of new loans continued to exceed the previous year's results, supported by an increase in paid members (Car Premium Club members) among automobile dealers. In addition, the business is recovering steadily from the impact of system failures, achieving an improvement in the delinquency rate and the elimination of costs related to addressing the system failures. As a result, operating revenue was 24,801 million yen (up 23.1% year-on-year) and operating profit was 4,735 million yen (up 3.6% year-on-year).

In the Automobile Warranty Business, measures to retain customers by converting automobile dealers into paid members (Car Premium Club members) yielded steady results, and new Warranties expanded smoothly. In particular, proprietary warranties, which are highly profitable in-house developed products, grew significantly by 34.8% year-on-year. This led to further progress in shifting toward a highly profitable product mix, and operating revenue reached 8,010 million yen (up 14.7% year-on-year). Furthermore, we are continuously working to reduce costs by directing vehicles requiring repairs to the Group's Maintenance Facility Network and using used parts procured from Group companies for repairs. As a result, operating profit was 1,334 million yen (up 18.9% year-on-year).

In the Auto Mobility Services Business, in addition to a continuous increase in paid members (Car Premium Club members) among automobile dealers and automobile maintenance facilities, we focused on deepening paid member services. As a result of the stable growth of each business contributing significantly to the strengthening of the revenue base, operating revenue was 11,066 million yen (up 19.6% year-on-year) and operating profit was 2,243 million yen (up 91.1% year-on-year).

Operating expenses were 35,644 million yen (up 20.4% year-on-year) as a result of cost reduction measures such as cost reduction initiatives in the Automobile Warranty Business and the systematization of various business processes through DX promotion, despite an increase in various expenses related to business expansion, rising market interest rates, and costs for responding to system failures.

As a result of the above, for the current fiscal year, operating revenue was 44,042 million yen (up 21.0% year-on-year), operating profit was 8,398 million yen (up 23.2% year-on-year), profit before tax was 8,619 million yen (up 25.8% year-on-year), and profit attributable to owners of parent was 6,069 million yen (up 30.5% year-on-year).

(2) Summary of financial position during the period under review

(Assets)

Total Assets at the end of the current fiscal year stood at 198,965 million yen, an increase of 13,978 million yen from the end of the previous fiscal year. This was due mainly to an increase of 16,403 million yen in Financial receivables and 8,953 million yen in Cash and cash equivalents.

(Liabilities)

Total Liabilities at the end of the current fiscal year stood at 173,670 million yen, an increase of 7,631 million yen from the end of the previous fiscal year. This was due mainly to an increase of 33,821 million yen in Borrowings.

(Equity)

Total Equity at the end of the current fiscal year stood at 25,295 million yen, an increase of 6,346 million yen from the end of the previous fiscal year. This was due mainly to an increase of 4,255 million yen in Retained earnings. Equity attributable to owners of parent grew 6,347 million yen from the end of the previous fiscal year to 25,270 million yen.

(3) Summary of cash flows during the period under review

Cash flow for the current fiscal year showed expenditures of 21,283 million yen from operating activities (vs. expenditures of 7,761 million yen in the previous fiscal year); expenditures of 1,931 million yen from investing activities (vs. expenditures of 2,456 million yen in the previous fiscal year); and revenue of 32,148 million yen from financing activities (vs. revenue of 6,220 million yen in the previous fiscal year). As a result, Cash and cash equivalents (hereinafter "funds") at the end of the current fiscal year stood at 26,099 million yen, an increase of 8,951 million yen from the end of the previous fiscal year.

The status of each cash flow and contributing factors during the current fiscal year are as follows.

(Cash flow from operating activities)

As a result of operating activities during the fiscal year under review, funds used in sales activities totaled 21,283 million yen. Major revenues included a 14,340 million yen decrease in Other assets and Profit before tax of 8,619 million yen; major expenditures included a 24,331 million yen decline in Financial guarantee contracts and a 16,398 million yen increase in Financial receivables.

(Cash flow from investing activities)

As a result of investing activities during the fiscal year under review, funds diverted to investments totaled 1,931 million yen. Major expenditures included 869 million yen for the acquisition of Intangible assets, 757 million yen for the acquisition of Property, plant and equipment, and 343 million yen for Payments for guarantee deposits.

(Cash flow from financing activities)

As a result of financing activities during the fiscal year under review, funds acquired through financing activities totaled 32,148 million yen. Major revenues included 53,448 million yen from long-term Borrowings; major expenditures included 19,670 million yen in Repayment of long-term borrowings and 2,000 million yen in Repayment of short-term borrowings.

(4) Future outlook

In the next fiscal year, while the used car market, the Group's main target, will be supported by improvements in the employment and income environment and the expansion of inbound demand, the outlook is expected to remain uncertain due to rising resource prices, intensifying geopolitical risks, and fluctuations in financial and capital markets. However, since the used car market is considered to have solid and stable demand as a daily necessity for individual consumers, we expect a certain level of growth in the Group's consolidated financial results for the next fiscal year. Even in such a market environment, the Group will aim to improve its business performance by maximizing synergy effects among its core businesses of Finance, Automotive Warranty, and Auto Mobility Services, while working to increase awareness of the Group's service brand "Car Premium," expanding the paid membership organization "Car Premium Club," and utilizing the network of these automobile providers and users.

Regarding the impact of the core system failure that occurred in the previous fiscal year, the situation is improving through measures such as enhancing the support system by increasing back-office personnel and continuing to implement recovery measures.

Furthermore, based on the foundation built under the medium-term management plan that concluded in the fiscal year under review, the Group will launch its new medium-term management plan, "Change & Prove 2030." Under this plan, with the vision of "Completion of the Auto Mobility Ecosystem," we aim to evolve into a platformer indispensable to both users and automobile providers. Specifically, we will work on establishing infrastructure for providers by expanding membership organizations, attracting users to the ecosystem through brand investment and other means, and promoting IT and data strategies based on the use of AI. Through these transformations, we will complete our unique "Car Premium Ecosystem" and strive to realize our mission of providing the best finance and services while maximizing corporate value over the medium to long term.

2. Basic Policy Regarding the Selection of Accounting Standards

The Group has applied International Financial Reporting Standards since FY2016/03 (the 1st term) for the purpose of improving the international comparability and convenience of financial information in capital markets, as well as facilitating the preparation of consolidated financial statements for the Group, including overseas affiliates.

3. Consolidated Financial Statements and Major Notes

(1) Consolidated Statement of Financial Position

	(Millions of yen)	
	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and cash equivalents	17,159	26,111
Financial receivables	74,719	91,122
Other financial assets	8,366	10,150
Property, plant and equipment	5,396	5,046
Intangible assets	9,201	8,697
Goodwill	3,958	4,197
Investments accounted for using equity method	4,085	4,894
Deferred tax assets	50	424
Insurance assets	42,130	32,681
Other assets	19,924	15,642
Total Assets	184,988	198,965
Liabilities		
Financial guarantee contracts	81,245	56,913
Deferred warranty revenue	8,055	9,247
Borrowings	51,188	85,009
Other financial liabilities	16,686	13,390
Provisions	436	468
Income taxes payable	1,821	1,716
Deferred tax liabilities	836	899
Other liabilities	5,773	6,028
Total Liabilities	166,039	173,670
Equity		
Equity attributable to owners of parent		
Share capital	1,700	1,817
Capital surplus	1,585	2,574
Retained earnings	17,949	22,204
Treasury shares	(3,046)	(2,303)
Other components of equity	734	977
Equity attributable to owners of parent	18,923	25,270
Non-controlling interests	26	24
Total Equity	18,948	25,295
Total liabilities and equity	184,988	198,965

(2) Consolidated Statement of Profit and Loss

	(Millions of yen)	
	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Operating revenue	36,409	44,042
Operating expenses	29,594	35,644
Operating profit	6,815	8,398
Share of profit of investments accounted for using equity method	22	114
Other finance income	61	192
Other finance costs	46	86
Profit before tax	6,851	8,619
Income tax expense	2,203	2,543
Profit	4,648	6,075
Attributable to:		
Owners of parent	4,651	6,069
Non-controlling interests	(3)	6
Profit	4,648	6,075
Earnings per share attributable to owners of parent		
Basic earnings per share (yen)	122.61	157.22
Diluted earnings per share (yen)	121.99	156.86

(3) Consolidated Statement of Comprehensive Income

	(Millions of yen)	
	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026)
Profit	4,648	6,075
Other comprehensive income		
Items that may be reclassified to net profit or loss		
Exchange differences on translation of foreign operations	(1)	(6)
Share of other comprehensive income of investments accounted for using equity method	104	263
Other comprehensive income (net of tax)	103	258
Comprehensive income for the term	4,751	6,333
Attributable to:		
Owners of parent	4,749	6,334
Non-controlling interests	2	(1)
Comprehensive income for the term	4,751	6,333

(4) Consolidated Statement of Changes in Equity

(Millions of yen)

	Equity attributable to owners of parent					Other components of equity
	Share capital	Capital surplus	Retained earnings	Treasury shares	Exercise of warrants	Share of other comprehensive income of investments accounted for using equity method
Balance as of April 01, 2024	1,700	1,534	14,626	(3,109)	195	357
Comprehensive income for the term						
Profit	-	-	4,651	-	-	-
Other comprehensive income	-	-	-	-	-	104
Total comprehensive income for the term	-	-	4,651	-	-	104
Transactions with owners, etc.						
Issue of new shares	-	7	-	-	(2)	-
Purchase of treasury shares	-	-	-	(0)	-	-
Dividends	-	-	(1,328)	-	-	-
Increase/decrease due to liquidation of consolidated subsidiaries	-	-	-	-	-	-
Share-based payment transactions	-	43	-	63	79	-
Total transactions with owners, etc.	-	51	(1,328)	63	78	-
Balance as of March 31, 2025	1,700	1,585	17,949	(3,046)	273	462
Comprehensive income for the term						
Profit	-	-	6,069	-	-	-
Other comprehensive income	-	-	-	-	-	263
Total comprehensive income for the term	-	-	6,069	-	-	263
Transactions with owners, etc.						
Issue of new shares	117	153	-	-	(70)	-
Purchase of treasury shares	-	(0)	-	(300)	-	-
Disposal of treasury shares	-	801	-	963	-	-
Dividends	-	-	(1,815)	-	-	-
Share-based payment transactions	-	36	-	80	48	-
Total transactions with owners, etc.	117	989	(1,815)	743	(22)	-
Balance as of March 31, 2026	1,817	2,574	22,204	(2,303)	251	725

	Equity attributable to owners of parent				(Millions of yen)
	Other components of equity			Non-	Total Equity
	Exchange differences on translation of foreign operations	Total	Total	controlling interests	
Balance as of April 01, 2024	7	559	15,310	40	15,351
Comprehensive income for the term					
Profit	-	-	4,651	(3)	4,648
Other comprehensive income	(7)	97	97	6	103
Total comprehensive income for the term	(7)	97	4,749	2	4,751
Transactions with owners, etc.					
Issue of new shares	-	(2)	6	-	6
Purchase of treasury shares	-	-	(0)	-	(0)
Dividends	-	-	(1,328)	-	(1,328)
Increase/decrease due to liquidation of consolidated subsidiaries	-	-	-	(17)	(17)
Share-based payment transactions	-	79	186	-	186
Total transactions with owners, etc.	-	78	(1,136)	(17)	(1,153)
Balance as of March 31, 2025	0	734	18,923	26	18,948
Comprehensive income for the term					
Profit	-	-	6,069	6	6,075
Other comprehensive income	2	265	265	(7)	258
Total comprehensive income for the term	2	265	6,334	(1)	6,333
Transactions with owners, etc.					
Issue of new shares	-	(70)	200	-	200
Purchase of treasury shares	-	-	(300)	-	(300)
Disposal of treasury shares	-	-	1,764	-	1,764
Dividends	-	-	(1,815)	-	(1,815)
Share-based payment transactions	-	48	164	-	164
Total transactions with owners, etc.	-	(22)	13	-	13
Balance as of March 31, 2026	2	977	25,270	24	25,295

(5) Consolidated Statement of Cash Flows

	(Millions of yen)	
	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flow from operating activities		
Profit before tax	6,851	8,619
Depreciation	1,854	2,151
Other loss (profit)	476	1,447
Decrease (increase) in financial receivables	(18,297)	(16,398)
Increase (decrease) in financial guarantee contracts	35,516	(24,331)
Decrease (increase) in other financial assets	(398)	(1,573)
Increase (decrease) in other financial liabilities	6,282	(2,806)
Decrease (increase) in other assets	(40,625)	14,340
Increase (decrease) in other liabilities	2,835	1,335
Share of loss (profit) of investments accounted for using equity method	(22)	(114)
Other	202	110
Subtotal	(5,325)	(17,221)
Interest received	14	47
Interest paid	(518)	(1,056)
Dividends received	58	40
Income tax paid	(2,032)	(3,133)
Income tax refunded	41	39
Cash flow from operating activities	(7,761)	(21,283)
Cash flow from investing activities		
Purchase of property, plant and equipment	(442)	(757)
Proceeds from sales of property, plant and equipment	21	356
Purchase of intangible assets	(965)	(869)
Purchase of investment securities	(1)	-
Purchase of subsidiary	-	(172)
Purchase of equity method investments	(802)	(320)
Payments for loans receivable	(208)	(182)
Collection of loans receivable	36	61
Payments for guarantee deposits	(482)	(343)
Proceeds from collection of guarantee deposits	292	295
Other	95	1
Cash flow from investing activities	(2,456)	(1,931)
Cash flow from financing activities		
Proceeds from short-term borrowings	3,000	1,500
Repayments of short-term borrowings	(2,500)	(2,000)
Proceeds from long-term borrowings	19,867	53,448
Repayments of long-term borrowings	(11,530)	(19,670)
Repayments of lease liabilities	(995)	(1,078)
Purchase of treasury shares	(0)	(300)
Proceeds from disposal of treasury shares	-	1,764
Proceeds from exercise of warrants	-	204
Dividends paid	(1,327)	(1,816)
Other	(295)	97
Cash flow from financing activities	6,220	32,148
Net increase (decrease) in cash and cash equivalents	(3,997)	8,934
Cash and cash equivalents at beginning of period	21,139	17,147
Effect of exchange rate changes on cash and cash equivalents	5	17
Cash and cash equivalents at end of period	17,147	26,099

(6) Notes to Consolidated Financial Statements
(Notes concerning the going-concern assumption)
Not applicable.

(Changes in accounting policies)
Not applicable.

(Changes in presentation methods)
Not applicable.

(Changes in accounting estimates)
Not applicable.

(Segment information, etc.)

(1) Overview of reporting segments

The Group's reporting segments consist of the Group's constituent units for which separate financial information is available and subject to periodic review by the Board of Directors for decisions related to allocating management resources and evaluating business performance.

The Group reports in three segments: the Finance Business, Automobile Warranty, and Auto Mobility Services.

A summary of each reporting segment is provided below.

The Finance Business consists mainly of the credit business, which provides financing services that allow customers to pay for products and services in installments, and debt collection services.

The automobile warranty consists of automobile warranty services that enable customers who choose to add automobile warranty plans when they purchase vehicles through Group partners to obtain repairs free of charge, within the scope specified in advance, for mechanical problems affecting their purchased vehicles, in exchange for payment of a fixed warranty fee.

The auto mobility services is made up chiefly of auto mobility services, which are multiple services useful in operating the automobile distribution business (e.g., the membership-based network business, Auto Leasing, vehicle wholesaling, and automotive parts and software sales).

The Group does not allocate assets and liabilities to the business segments employed by the Board of Directors.

(2) Profit or loss by reporting segment

The Group's figures for profit or loss by segment are, in principle, prepared using the same standards as those for consolidated financial statements. Adjustments and Companywide consists mainly of offsets of internal transactions between segments. Prices of internal transactions between segments are based on actual market prices.

Previous consolidated fiscal year (From April 01, 2024 to March 31, 2025)

(Millions of yen)

	Reporting segment				Adjustments and Companywide (Note)	Consolida ted
	Finance	Automobile Warranty	Automobility Services	Total		
Revenues						
Revenues from external customers	20,151	6,986	9,254	36,392	17	36,409
Intersegment revenue	433	7	1,841	2,281	(2,281)	-
Total	20,584	6,993	11,096	38,673	(2,264)	36,409
Segment profit/loss						
Operating profit (loss)	4,570	1,122	1,174	6,866	(51)	6,815
Other items						
Finance income	17,061	-	955	18,016	(357)	17,659
(Of which interest income)	2,007	-	955	2,962	(15)	2,947
Interest cost	165	-	332	497	-	497
Depreciation	1,165	245	401	1,811	43	1,854

Current consolidated fiscal year (From April 01, 2025 to March 31, 2026)

(Millions of yen)

	Reporting segment				Adjustments and Companywide (Note)	Consolida ted
	Finance	Automobile Warranty	Automobility Services	Total		
Revenues						
Revenues from external customers	24,801	8,010	11,066	43,877	166	44,042
Intersegment revenue	589	52	2,122	2,764	(2,764)	-
Total	25,390	8,062	13,188	46,640	(2,598)	44,042
Segment profit/loss						
Operating profit (loss)	4,735	1,334	2,243	8,313	85	8,398
Other items						
Finance income	19,565	-	1,270	20,835	(498)	20,337
(Of which interest income)	3,216	-	1,270	4,486	(13)	4,473
Interest cost	542	-	506	1,048	(0)	1,048
Depreciation	1,527	226	356	2,109	41	2,151

Note: Adjustments and Companywide consists mainly of offsets of internal transactions between segments.

Reconciliation of operating profit to profit before tax

	(Millions of yen)	
	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Operating profit	6,815	8,398
Share of profit of investments accounted for using equity method	22	114
Other finance income	61	192
Other finance costs	46	86
profit before tax	6,851	8,619

(3) Information by region

The Group has omitted the disclosure of operating revenue by region because domestic operating revenue from external customers accounts for the majority of operating revenue in the consolidated statement of profit and loss.

In addition, the Group has omitted the disclosure of non-current assets by region because the carrying amount of non-current assets located in Japan accounts for the majority of non-current assets in the consolidated statement of financial position.

(4) Information on major customers

The Group operates businesses for general consumers, and since there is no single external customer (group) that accounts for 10% or more of the Group's operating revenue, information on major customers is omitted.

(5) Information on products and services

Since the categories of products and services are the same as the reporting segments, the description is omitted.

(Earnings per share)

The basis for calculating basic earnings per share and diluted earnings per share is as follows.

(1) Basic earnings per share

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit attributable to owners of ordinary shares of parent (million yen)	4,651	6,069
Weighted average number of ordinary shares outstanding during the period (shares)	37,937,417	38,603,735
Basic earnings per share (yen)	122.61	157.22

(2) Diluted earnings per share

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit attributable to owners of ordinary shares of parent (million yen)	4,651	6,069
Profit used to calculate diluted earnings per share (million yen)	4,651	6,069
Basic weighted average number of ordinary shares (shares)	37,937,417	38,603,735
Adjustments related to stock options issued by parent (shares)	193,257	88,698
Weighted average number of ordinary shares used to calculate diluted earnings per share (shares)	38,130,674	38,692,433

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Diluted earnings per share (yen)	121.99	156.86

(Important subsequent events)

Not applicable.