Semi-annual Securities Report

(The six months ended
30 September 2025 of 11th term)

From April 1, 2025
To September 30, 2025

Premium Group Co., Ltd.

Okura Prestige Tower, 2-10-4 Toranomon, Minato-ku, Tokyo

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[Confirmation Letter]

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Provisions to base upon:	Item 1 of the table Article 24-5, Paragraph 1 of the Financial Instruments and Exchange Act
Filing to:	Director-General of the Kanto Local Finance Bureau
Date of filing:	November 14, 2025
Semi-annual accounting period:	First six months of the 11th term (from April 1, 2025 to September 30, 2025)
Company name(Japanese):	プレミアグループ株式会社
Company name(English):	Premium Group Co., Ltd.
Title and name of representative:	President and Representative Director, Group CEO and COO Yohichi Shibata
Location of head Office:	Okura Prestige Tower, 2-10-4 Toranomon, Minato-ku, Tokyo
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Places where the document is available for public inspection:	Tokyo Stock Exchange, Inc. (2-1 Nihonbashi Kabutocho, Chuo-ku, Tokyo)

Part I [Information on the Group]

1. [Overview of the Group]

1. [Trends in Principal Management Benchmarks]

Term		Six months ended September 30, 2024	Six months ended September 30, 2025	10th term
Accounting period		From April 1, 2024 to September 30, 2024	From April 1, 2025 to September 30, 2025	From April 1, 2024 to March 31, 2025
Operating revenue	(Million yen)	18,092	20,888	36,409
Profit before tax	(Million yen)	4,076	3,730	6,851
Profit attributable to owners of parent	(Million yen)	2,771	2,589	4,651
Comprehensive income attributable to owners of parent	(Million yen)	2,870	2,701	4,749
Equity attributable to owners of parent	(Million yen)	17,702	22,871	18,923
Total assets	(Million yen)	134,198	188,943	184,988
Basic earnings per share	(Yen)	73.09	67.75	122.61
Diluted earnings per share	(Yen)	72.53	67.54	121.99
Ratio of earnings to equity attributable to owners of parent	(%)	13.19	12.10	10.23
Cash flows from operating activities	(Million yen)	103	(12,765)	(7,761)
Cash flows from investing activities	(Million yen)	(1,269)	(467)	(2,456)
Cash flow from financing activities	(Million yen)	(1,714)	20,226	6,220
Cash and cash equivalents at end of interim period (at end of period)	(Million yen)	18,264	24,148	17,147

(Note) 1. Filing company's trends in principal management benchmarks are not disclosed as the Company prepares condensed interim consolidated financial statements.

2. The Group prepares the consolidated financial statements in accordance with International Financial Reporting Standards(hereinafter "IFRS").

2. Description of Business

The Group, comprising Premium Group Co., Ltd. and its affiliated companies consists of Premium Group Co., Ltd., 16 subsidiaries and 5 associates, and its core businesses are the finance business, automobile warranty business, and auto mobility services business.

During the six months ended September 30, 2025, there were no material changes in the core business activities for each segment and no changes in major affiliated companies.

2. Review of Operations

1. Business and Other Risks

During the six months ended September 30, 2025, there were no new business or other risks, nor were there any material changes to the business risks described in the annual securities report for the previous fiscal year.

2. Management Analysis of Financial Position, Operating Results and Cash Flows

Forward-looking statements in the document are based on judgments made as of the end of this interim consolidated accounting period.

(1) Operating Results

(Unit: million yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase/ Decrease	change(%)
Operating revenue	18,092	20,888	2,795	15.5
Operating expenses	14,042	17,331	3,290	23.4
Operating profit	4,050	3,556	(494)	(12.2)
Profit before tax for the period	4,076	3,730	(346)	(8.5)
Income tax expense	1,304	1,139	(166)	(12.7)
Profit for the period	2,772	2,592	(180)	(6.5)
Profit for the period attributable to owners of parent	2,771	2,589	(182)	(6.6)

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 of contributing to establishing a prosperous society by providing top-level financing and services to the world and of fostering employees who are broadminded, have a positive outlook, and work assiduously to generate results. In addition to credit finance and automobile warranty services, to expand business interactions and accelerate growth in the scope of our operations and earnings, we provide a comprehensive line of automobility services that assist used vehicle dealers and auto repair shops, our major client base, in related vehicle procedures they undertake. We are also tackling the challenge of implementing various initiatives to realize a new growth model.

During the first half of this consolidated fiscal year under review (April 1, 2025 to September 30, 2025), the Japanese economy exhibited resilience, with employment and income supported by the ripple effects of wage increases and inbound demand.

However, the prolonged surge in prices led to stagnation of nominal personal consumption, while slowing exports, affected by US trade policies, capped growth, resulting in a modest economic recovery. Looking ahead, continuing vigilance in monitoring the impact on the Japanese economy of the downside risks posed by overseas economies, mounting geopolitical tensions, and trends and fluctuations in financial and capital markets will be needed.

In such an economic environment, the performance in the used vehicle market, the Company’s main target, was up from the previous year, with a total of 2,653,155 vehicles registered in Japan from April 2025 through September 2025 (ordinary passenger vehicles, compact passenger vehicles, and mini four-wheeled passenger vehicles), an increase of 1.5% year-on-year. (Source: Statistical data from the Japan Automobile Dealers Association and the Japan Mini Vehicle Association)

The consolidated financial results for the Premium Group during in this interim accounting period are summarized below.

Operating revenue was 20,888 million yen (a 15.5% increase year-on-year) due to the steady growth of the automobile warranty and auto mobility services businesses.

Operating expenses increased year-on-year due to system-related expenses, etc., but the continuation of cost reduction measures such as DX promotion and cost reduction in the automobile warranty business was successful, showing a certain restraining effect, and amounted to 17,331 million yen (a 23.4% increase year-on-year).

As a result, the performance for this interim consolidated accounting period was operating profit of 3,556 million yen (a 12.2% decrease year-on-year), profit before tax for the period of 3,730 million yen (a 8.5% decrease year-on-year), and profit

for the period attributable to owners of parent of 2,589 million yen (a 6.6% decrease year-on-year).

Summarized below is the status of each business during the first half of this consolidated fiscal year under review. The results shown exclude operating revenues from internal sales between segments.

[Finance Business]

The Finance Business saw a temporary suspension of new applications due to the rollback to the old system and prioritization of debt collection operations, resulting in curtailed business activities and a temporary slowdown in loan volume growth. However, efforts to retain customers involving inducements to join the Car Premium Club membership program and support system improvements achieved by adding more back-office personnel proved effective. As a result, loan volume slightly exceeded that of the previous year, with operating revenue reaching 11,787 million yen (up 15.0% year-on-year) and operating profit of 1,998 million yen (down 33.9% year-on-year).

[Automobile Warranty Business]

In the Automotive Warranty Business, energetic efforts to attract customers to the Car Premium Club membership program and revised product offerings for OEM partners proved successful. The resulting volume of automotive warranties once again exceeded that of the previous year, resulting in operating revenue of 3,860 million yen, a 13.6% year-on-year increase. Operating profit rose to 599 million yen (a 26.0% year-on-year increase), reflecting continued cost reduction initiatives, including the expansion of higher-margin proprietary (i.e., directly-provided) warranty products.

[Auto Mobility Services Business]

In the Automobility Services Business, in addition to steady growth in the Car Premium Club and subscription (lease) services, the resolution of order-to-delivery timing gaps in software sales, improvements in inventory turnover, and rigorous pricing discipline in vehicle sales contributed to stable operating revenue, profit improvements, and recovery in gross profit across each business. These factors resulted in operating revenue of 5,104 million yen (up 14.9% year on year) and operating profit of 839 million yen (up 44.1% year on year).

(2) Analysis of Financial Position

(Unit: million yen)

	10th term (March 31, 2025)	Six months ended September 30, 2025	Increase/Decrease
Total Assets	184,988	188,943	3,955
Total Liabilities	166,039	166,051	12
Total Equity	18,948	22,892	3,944
Equity attributable to owners of parent	18,923	22,871	3,949

At the end of the cumulative period through the first half of the consolidated fiscal year under review, total assets stood at 188,943 million yen, up 3,955 million yen from the end of the previous consolidated fiscal year. This was due mainly to an increase of 7,002 million yen in cash and cash equivalents, 4,271 million yen in financial receivables, and declines of 5,445 million yen in other assets and 2,206 million yen in insurance assets.

At the end of the first half of this consolidated fiscal year under review, total liabilities stood at 166,051 million yen, up 12 million yen from the end of the previous consolidated fiscal year. This was due mainly to an increase of 19,593 million yen in borrowings, as well as a decline of 17,730 million yen in financial guarantee contracts and 2,121 million yen in other financial liabilities.

At the end of the first half of this consolidated fiscal year under review, total equity stood at 22,892 million yen, up 3,944 million yen from the end of the previous consolidated fiscal year. This was due mainly to an increase of 1,828 million yen in retained earnings. Total equity attributable to owners of parent grew 3,949 million yen from the end of the previous consolidated fiscal year to 22,871 million yen.

(3) Cash Flow Position

(Unit: million yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025	Increase/Decrease
Cash flow from operating activities	103	(12,765)	(12,868)
Cash flow from investing activities	(1,269)	(467)	803
Cash flow from financing activities	(1,714)	20,226	21,940

Cash flows for the current consolidated interim period were as follows:

A look at cash flow during the first half of this consolidated fiscal year under review shows expenditures of 12,765 million yen from operating activities (vs. revenue of 103 million yen in the same period of the previous consolidated fiscal year); expenditures of 467 million yen from investing activities (vs. expenditures of 1,269 million yen in the same period of the previous consolidated fiscal year); and revenue of 20,226 million yen from financing activities (vs. expenditures of 1,714 million yen in the same period of the previous consolidated fiscal year). Cash and cash equivalents ("funds" hereinafter) at the end of the consolidated fiscal year under review stood at 24,148 million yen.

The status of each cash flow and contributing factors during the first half of this consolidated fiscal year under review are as follows.

(Cash flow from operating activities)

Funds used in sales activities during the first half of this consolidated fiscal year under review totaled 12,765 million. Major revenue was profit for the term before tax of 3,730 million yen. Depreciation and amortization amounted to 1,076 million yen. Major expenses included a decline of 17,730 million yen in financial guarantee contracts.

(Cash flow from investing activities)

Funds diverted to investments during the first half of this consolidated fiscal year under review totaled 467 million yen. Major revenues from investing activities included proceeds of 342 million yen from the sale of property, plant and equipment; major expenditures included 514 million yen for the acquisition of property, plant, and equipment, 203 million yen for the acquisition of intangible assets, and 124 million yen for the acquisition of equity-method investments.

(Cash flow from financing activities)

Funds acquired through financing activities during the first half of this consolidated fiscal year under review totaled 20,226 million yen. Major revenues from financing activities included 28,413 million yen from long-term borrowings and 1,764 million yen from the disposal of treasury shares. Major expenditures included 8,846 million yen in repayment of long-term borrowings.

(4) Management Policy, Management Strategy, etc.

During the current consolidated interim period, there were no significant changes to the Premium Group's management policy, management strategy, etc. However, the Group will continue to focus on reducing various costs, promoting the auto mobility services business, which is a non-asset business, and promoting the Car Premium business model, which operates and promotes a membership organization for automobile dealers and automobile repair shops.

(5) Business and Financial Issues to Be Addressed

During the current consolidated interim period, there were no significant changes or new matters arising with respect to business and financial issues to be addressed.

(6) Research and Development Activities

Not applicable.

3. [Important Contracts, etc.]

The following contracts were newly concluded during the current consolidated interim period.

(Capital and Business Alliance Agreement)

Name of contracting company	Name of counterparty	Details of agreement	Date of agreement
Premium Group Co., Ltd.	ITOCHU Corporation	Agreement for a capital and business alliance with ITOCHU Corporation(hereinafter, “ITOCHU”) and a third-party allotment of treasury shares to the said company. (1) Details of the capital alliance Type and number of shares to be underwritten: 800,000 shares of common stock (1.97% of the total number of issued shares as of March 31, 2025) Underwriting amount: 1,764,000,000 yen (underwriting price per share: 2,205 yen) Payment date: August 25, 2025 (2) Details of the business alliance Collaboration in the following areas with the aim of improving business performance and corporate value: ・Introduction and sale of products or services provided by the Premium Group to the ITOCHU Group ・Introduction and sale of financial, insurance, IT, and other services provided by the ITOCHU Group to the Premium Group or its customers and business partners ・Joint business development, creation of new businesses, and acquisitions in the auto finance, auto warranty, and auto mobility domains, both domestically and internationally ・Implementation of human resource exchanges necessary for the smooth progress of this business alliance	August 8, 2025

(Term Loan)

Premium Co., Ltd., a consolidated subsidiary of the Company, has entered into certain loan agreements with financial institutions that include financial covenants. The Company is currently in compliance with all such covenants.

The agreements newly concluded during this consolidated interim period are as follows:

Lender	Date of agreement	Balance of borrowings	Interest rate	Collateral	Financial covenants	Repayment date
Mizuho Bank, Ltd.	April 25, 2025	5.0 billion yen	Fixed interest rate	None	(Note 1)	Quarterly repayments starting from July 2025; final repayment date: April 30, 2030
Sumitomo Mitsui Banking Corporation	April 25, 2025	4.0 billion yen	Fixed interest rate	None	(Note 1)	
Aozora Bank, Ltd.	April 30, 2025	5.0 billion yen	Fixed interest rate	None	(Note 2)	
Rakuten Bank, Ltd.	April 30, 2025	4.5 billion yen	Fixed interest rate	None	(Note 2)	
SBI Shinsei Bank, Limited	September 26, 2025	2.0 billion yen	Fixed interest rate	None	(Note 3)	Quarterly repayments starting in December 2025; final repayment due on September 30, 2030

(Note) 1. - Maintain either "Equity attributable to owners of parent" or "Total Equity" on the consolidated statement of financial position at 75% or more of the amount reported for the corresponding period in the previous year, in both the consolidated fiscal year and interim consolidated accounting period.

- In the consolidated statement of profit and loss for each consolidated fiscal year, operating profit must not be a loss (for one of the lenders in Note 1).
- In the consolidated statement of profit and loss for each consolidated fiscal year and interim consolidated accounting period, there must not be a loss before tax for two consecutive periods (for one of the lenders in Note 1).

2. - Maintain either "Equity attributable to owners of parent" or "Total Equity" on the consolidated statement of financial position at 75% or more of the amount reported for the corresponding period in the previous year, in both the consolidated fiscal year and interim consolidated accounting period.
- In the consolidated statement of financial position for each quarter, "Total Equity" must be maintained at 50% or more of the quarter immediately preceding the contract date (for one of the lenders in Note 2).
- In the consolidated statement of profit and loss for each consolidated fiscal year and interim consolidated accounting period, operating profit must not be a loss for two consecutive periods (for one of the lenders in Note 2).
- In the statement of profit and loss (full year) of Premium Co., Ltd., operating profit must not be a loss (for one of the lenders in Note 2).

3. - Maintain either "Equity attributable to owners of parent" or "Total Equity" on the consolidated statement of financial position at 75% or more of the amount reported for the corresponding period in the previous year, in both the consolidated fiscal year and interim consolidated accounting period.
- In the consolidated statement of profit and loss for each consolidated fiscal year and interim consolidated accounting period, there must not be a loss before tax for two consecutive periods.

Part 3 [Filing Company]

1 [Information on the Company's Shares , etc.]

(1) [Total Number of Shares Authorized, etc.]

(1) [Total Number of Shares Authorized]

Class	Total number of authorized shares (shares)
Ordinary shares	144,000,000
Total	144,000,000

(2) [Number of shares issued]

Class	Number of shares issued at end of interim period (shares) (September 30, 2025)	Number of shares issued at date of submission (shares) (November 14, 2025)	Name of financial instruments exchange or authorized financial instruments firms association	Description
Ordinary shares	40,675,902	40,684,902	Tokyo Stock Exchange, Prime Market	These are shares with full voting rights and are the standard shares of Premium Group Co., Ltd. with no restrictions on rights. The number of shares constituting one unit is 100.
Total	40,675,902	40,684,902	-	-

(Note) The number of shares issued at the date of submission does not include the number of shares issued from the exercise of stock options between November 1, 2025 and the submission date of this semi-annual report.

(2) [Status of Subscription Rights to Shares, etc.]

(1) [Details of Stock Option Plan]

No items to report.

(2) [Status of Other Share Options, etc.]

No items to report.

(3) [Exercise of Bond Certificates With Subscription Rights to Shares With Exercise Price Amendment Clause, etc.]

No items to report.

(4) [Trends in Total Number of Shares Issued and Share Capital, etc.]

Date	Increase/decrease in total number of issued shares (shares)	Balance of total number of issued shares (shares)	Amount of increase/decrease in share capital (million yen)	Balance of share capital (million yen)	Amount of increase/decrease in capital reserve (million yen)	Balance of capital reserve (million yen)
April 1, 2025 to September 30, 2025 (Note)	135,732	40,675,902	111	1,794	111	591

(Note) Exercise of Stock Options

(5) [Status of Major Shareholders]

As of September 30, 2025

Name	Address	Number of shares held (shares)	Shareholding ratio to total number of issued shares (excluding treasury shares) (%)
The Master Trust Bank of Japan, Ltd. (Trust Account)	1-8-1 Akasaka, Minato-ku, Tokyo	5,637,200	14.44
Custody Bank of Japan, Ltd. (Trust Account)	1-8-12 Harumi, Chuo-ku, Tokyo	3,977,200	10.19
STATE STREET BANK AND TRUST COMPANY 505001 (Standing proxy: Mizuho Bank, Ltd., Settlement Services Department)	ONE CONGRESS STREET, SUITE 1, BOSTON, MASSACHUSETTS (2-15-1 Konan, Minato-ku, Tokyo)	3,197,924	8.19
Recruit Co., Ltd.	1-9-2 Marunouchi, Chiyoda-ku, Tokyo	1,800,000	4.61
Yoichi Shibata	Midori-ku, Saitama-shi, Saitama	840,248	2.15
ITOCHU Corporation	2-5-1 Kita-Aoyama, Minato-ku, Tokyo	800,000	2.05
Aozora Bank, Ltd.	6-1-1 Kojimachi, Chiyoda-ku, Tokyo	775,800	1.99
Sompo Japan Insurance Inc.	1-26-1 Nishi-Shinjuku, Shinjuku-ku, Tokyo	775,800	1.99
Nomura Trust and Banking Co., Ltd. (Investment trust account)	2-2-2 Otemachi, Chiyoda-ku, Tokyo	561,300	1.44
J.P. Morgan Securities Japan Co., Ltd.	2-7-3 Marunouchi, Chiyoda-ku, Tokyo	557,467	1.43
Total	-	18,922,939	48.48

(Notes) 1. The ratio of shares held to the total number of issued shares (excluding treasury shares) is rounded to two decimal places.

2. Reports of Large Volume Holdings (or Changes) from the following corporations were made available for public inspection on the submission dates listed below. Although Premium Group Co., Ltd. received reports that these corporations owned Company shares as of the reporting obligation dates listed below, they are not included in the “Status of Major Shareholders” above because the Company is unable to confirm the actual number of shares held as of the end of this interim fiscal period.

Name	Address	Date of submission	Date of reporting obligation	Number of shares held (shares)	Shareholding ratio (%)
Capital Research and Management Company	333 South Hope Street, Los Angeles, California, U.S.A.	February 7, 2025	January 31, 2025	2,799,300	6.92
Nomura Securities Co., Ltd.	1-13-1 Nihonbashi, Chuo-ku, Tokyo	July 23, 2025	July 15, 2025	232,200	0.57
NOMURA INTERNATIONAL PLC	1 Angel Lane, London EC4R 3AB, United Kingdom	July 23, 2025	July 15, 2025	58,186	0.14
Nomura Asset Management Co., Ltd.	2-2-1, Toyosu, Koto-ku, Tokyo	July 23, 2025	July 15, 2025	1,775,600	4.38

(6) [Status of Voting Rights]

(1) [Issued Shares]

As of September 30, 2025

Category	Number of shares (shares)	Number of voting rights (units)	Description
Non-voting shares	-	-	-
Shares with limited voting rights (treasury shares, etc.)	-	-	-
Shares with limited voting rights (other)	-	-	-
Shares with full voting rights (treasury shares, etc.)	Ordinary shares 1,642,300	-	-
Shares with full voting rights (other)	Ordinary shares 39,011,000	390,110	These are the standard shares of Premium Group Co., Ltd. with no limitations on the rights thereof. The number of shares constituting one unit is 100.
Shares less than one unit	Ordinary shares 22,602	-	-
Total number of shares issued	40,675,902	-	-
Total shareholders' voting rights	-	390,110	-

(Note) The total number of shares issued as of the submission date is as described in "(1) Total Number of Shares Authorized, etc. (2) Number of shares issued."

(2) [Treasury Shares, etc.]

As of September 30, 2025

Name of owner	Address of owner	Number of shares held in own name (shares)	Number of shares held in the name of others (shares)	Total number of shares held (shares)	Ratio of shares held to total number of shares issued (%)
Premium Group Co., Ltd.	Okura Prestige Tower, 2-10-4 Toranomon, Minato-ku, Tokyo	1,642,300	-	1,642,300	4.04
Total	-	1,642,300	-	1,642,300	4.04

(Note) 1. The number of treasury shares decreased by 800,000 shares due to the disposal of treasury shares through a third-party allotment associated with the capital and business alliance conducted on August 8, 2025.

2. The ratio of the number of shares held to the total number of shares issued is rounded to the second decimal place.

2 [Status of Officers]

No items to report.

Part 4. [Accounting]

1. Preparation Policy for the Condensed Interim Consolidated Financial Statements

The condensed semi-annual consolidated financial statements of the Company have been prepared in accordance with International Accounting Standard (IAS) 34 “Interim Financial Reporting” under the provision of Article 312 of the “Ordinance on Terminology, Forms and Preparation Methods of Consolidated Financial Statements” (Ministry of Finance Ordinance No. 28 of 1976).The Group also falls under the category of companies listed in the upper column of Article 24-5, Paragraph 1, Item (i) of the Financial Instruments and Exchange Act, and prepares Type 1 interim consolidated financial statements in accordance with Part 1 and Part 5 of the “Regulation on Consolidated Financial Statements.”

2. Audit Certification

Pursuant to the provisions of Article 193-2, Paragraph 1 of the Financial Instruments and Exchange Act, the Company has received an interim review of its condensed interim consolidated financial statements for the interim consolidated accounting period (from April 1, 2025 to September 30, 2025) from PwC Japan LLC.

1 [Condensed Interim Consolidated Financial Statements]

(1) [Condensed Interim Consolidated Statement of Financial Position]

(Unit: million yen)

	Notes	10th term (March 31, 2025)	Six months ended September 30, 2025
Assets			
Cash and cash equivalents	6	17,159	24,160
Financing receivables	6	74,719	78,990
Other financial assets	6	8,366	8,813
Property, plant and equipment		5,396	5,064
Intangible assets		9,201	8,933
Goodwill		3,958	3,958
Investments accounted for using equity method		4,085	4,427
Deferred tax assets		50	196
Insurance assets		42,130	39,925
Other assets		19,924	14,478
Total assets		184,988	188,943
Liabilities			
Financial guarantee contracts	6	81,245	63,515
Deferred warranty revenue		8,055	8,822
Borrowings	6,7	51,188	70,781
Other financial liabilities	6	16,686	14,565
Provisions		436	495
Income taxes payable		1,821	947
Deferred tax liabilities		836	1,270
Other liabilities		5,773	5,656
Total liabilities		166,039	166,051
Equity			
Equity attributable to owners of parent			
Share capital		1,700	1,794
Capital surplus		1,585	2,540
Retained earnings		17,949	19,778
Treasury shares		(3,046)	(2,052)
Other components of equity		734	812
Equity attributable to owners of parent		18,923	22,871
Non-controlling interests		26	21
Total Equity		18,948	22,892
Total liabilities and equity		184,988	188,943

(2) [Condensed Interim Consolidated Statement of Income]

(Unit: million yen)

	Notes	Six months ended September 30, 2024	Six months ended September 30, 2025
operating revenue	8,10	18,092	20,888
operating expenses	9,10	14,042	17,331
operating profit		4,050	3,556
Share of profit of investments accounted for using equity method		42	78
Other finance income	11	33	132
Other finance costs	11	48	36
Interim profit before tax		4,076	3,730
Income tax expense		1,304	1,139
Profit		2,772	2,592
Attributable to			
Owners of parent		2,771	2,589
Non-controlling interests		1	3
Profit		2,772	2,592
Earnings per share attributable to owners of parent			
Basic earnings per share (yen)	13	73.09	67.75
Diluted earnings per share (yen)	13	72.53	67.54

(3) [Consolidated Interim Consolidated Statement of Comprehensive Income]

(Unit: million yen)

	Notes	Six months ended September 30, 2024	Six months ended September 30, 2025
Profit		2,772	2,592
Other comprehensive income			
Items that may be reclassified to net profit or loss			
Exchange differences on translation of foreign operations		(1)	(4)
Share of other comprehensive income of investments accounted for using equity method		106	108
Other comprehensive income (net of tax)		105	104
Interim comprehensive income		2,877	2,696
Attributable to:			
Owners of parent		2,870	2,701
Non-controlling interests		6	(5)
Interim comprehensive income		2,877	2,696

(4) [Condensed Interim Consolidated Statement of Changes in Equity]

(Unit: million yen)

	Notes	Equity attributable to owners of parent				
		Share Capital	Capital surplus	Retained earnings	Treasury shares	Other components of equity
						Exercise of warrants
Balance as of April 1, 2024		1,700	1,534	14,626	(3,109)	195
Interim comprehensive income						
Interim profit		-	-	2,771	-	-
Other comprehensive income		-	-	-	-	-
Total interim comprehensive income		-	-	2,771	-	-
Transactions with owners, etc.						
Dividends	14	-	-	(568)	-	-
Share-based payment transactions		-	24	-	22	43
Total transactions with owners, etc.		-	24	(568)	22	43
Balance as of September 30, 2024		1,700	1,559	16,828	(3,087)	238

(Unit: million yen)

	Notes	Equity attributable to owners of parent				Non-controlling interests	Total equity
		Other components of equity			Total		
		Share of other comprehensive income of investments accounted for using equity method	Exchange differences on translation of foreign operations	Total			
Balance as of April 1, 2024		357	7	559	15,310	40	15,351
Interim comprehensive income							
Interim profit		-	-	-	2,771	1	2,772
Other comprehensive income		106	(6)	100	100	6	105
Total interim comprehensive income		106	(6)	100	2,870	6	2,877
Transactions with owners, etc.							
Dividends	14	-	-	-	(568)	-	(568)
Share-based payment transactions		-	-	43	89	-	89
Total transactions with owners, etc.		-	-	43	(479)	-	(479)
Balance as of September 30, 2024		463	1	702	17,702	47	17,748

(Unit: million yen)

	Notes	Equity attributable to owners of parent				
		Share Capital	Capital surplus	Retained earnings	Treasury shares	Other components of equity
						Exercise of warrants
Balance as of April 1, 2025		1,700	1,585	17,949	(3,046)	273
Interim comprehensive income						
Interim profit		-	-	2,589	-	-
Other comprehensive income		-	-	-	-	-
Total interim comprehensive income		-	-	2,589	-	-
Transactions with owners, etc.						
Issuance of new shares		93	129	-	-	(58)
Disposal of treasury shares		-	801	-	963	-
Dividends	14	-	-	(761)	-	-
Share-based payment transactions		-	25	-	31	24
Total transactions with owners, etc.		93	955	(761)	994	(34)
Balance as of September 30, 2025		1,794	2,540	19,778	(2,052)	239

(Unit: million yen)

	Notes	Equity attributable to owners of parent				Non-controlling interests	Total equity
		Other components of equity			Total		
		Share of other comprehensive income of investments accounted for using equity method	Exchange differences on translation of foreign operations	Total			
Balance as of April 1, 2025		462	0	734	18,923	26	18,948
Interim comprehensive income							
Interim profit		-	-	-	2,589	3	2,592
Other comprehensive income		108	3	112	112	(7)	104
Total interim comprehensive income		108	3	112	2,701	(5)	2,696
Transactions with owners, etc.							
Issuance of new shares		-	-	(58)	165	-	165
Disposal of treasury shares		-	-	-	1,764	-	1,764
Dividends	14	-	-	-	(761)	-	(761)
Share-based payment transactions		-	-	24	80	-	80
Total transactions with owners, etc.		-	-	(34)	1,248	-	1,248
Balance as of September 30, 2025		570	3	812	22,871	21	22,892

(5) [Condensed Interim Consolidated Statement of Cash Flows]

(Unit: million yen)

	Notes	Six months ended September 30, 2024	Six months ended September 30, 2025
Cash flow from operating activities			
Interim profit before tax		4,076	3,730
Depreciation and amortization expense		869	1,076
Other loss (profit)		230	361
Decrease (increase) in financial receivables		(5,710)	(4,272)
Increase (decrease) in financial guarantee contracts		4,470	(17,730)
Decrease (increase) in other financial assets		(424)	(420)
Increase (decrease) in other financial liabilities		39	(1,600)
Decrease (increase) in other assets		(2,839)	7,687
Increase (decrease) in other liabilities		642	692
Share of loss (profit) of investments accounted for using equity method		(42)	(78)
Other		107	(51)
Subtotal		1,418	(10,606)
Interest received		3	28
Interest paid		(239)	(443)
Dividends received		52	30
Income taxes paid		(1,172)	(1,775)
Income taxes refunded		41	1
Cash flow from (used in) operating activities		103	(12,765)
Cash flow from investing activities			
Purchase of investment securities		(0)	-
Purchase of property, plant, and equipment		(380)	(514)
Proceeds from sales of property, plant, and equipment		1	342
Purchase of intangible assets		(572)	(203)
Purchase of equity method investments		-	(124)
Payments for loans receivable		(188)	(113)
Collection of loans receivable		13	45
Payments for guarantee deposits		(295)	(55)
Proceeds from collection of guarantee deposits		151	153
Other		(0)	2
Cash flow from (used in) investing activities		(1,269)	(467)
Cash flow from financing activities			
Proceeds from short-term borrowings		-	1,500
Repayments of short-term borrowings		-	(1,500)
Proceeds from long-term borrowings		4,959	28,413
Repayments of long-term borrowings		(5,612)	(8,846)
Repayments of lease obligations		(505)	(544)
Proceeds from disposal of treasury shares		-	1,764
Proceeds from exercise of warrants		-	145
Dividends paid	14	(568)	(760)
Other		11	54
Cash flow from financing activities		(1,714)	20,226
Net increase (decrease) in cash and cash equivalents		(2,881)	6,994
Cash and cash equivalents at beginning of period		21,139	17,147
Effect of exchange rate changes on cash and cash equivalents		6	7
Cash and cash equivalents at end of interim period		18,264	24,148

[Notes on the Condensed Interim Consolidated Financial Statements]

1. Reporting entity

Premium Group Co., Ltd. (hereinafter, the “Company”)is a joint-stock company located in Japan.The registered head office and its principal place of business of the Company is Okura Prestige Tower, 2-10-4 Toranomon, Minato-ku, Tokyo.The Company’s condensed interim consolidated financial statements as of September 30, 2025, and for the period then ended, comprise the Company and its subsidiaries (hereinafter, the “Group”)and the Group’s interests in associates and jointly controlled entities.

The Group’s principal businesses are the finance business, automobile warranty business, and auto mobility services business.The details of each business are described in Note “5. Business Segments”.

2. Basis of preparation

(1) Compliance with IFRS

Since the Company qualifies as a Designated International Financial Reporting Standards specified company” as provided in Article 1-2 of the Regulations on Consolidated Financial Statements, its condensed semi-annual consolidated financial statements have been prepared in accordance with International Accounting Standard (IAS) 34 “Interim Financial Reporting” under the provision of Article 312 of the same Article.

Since the condensed semi-annual consolidated financial statements do not include all the information required for a complete set of annual consolidated financial statements, they should be read in conjunction with the consolidated financial statements for the previous fiscal year.

These condensed interim consolidated financial statements were approved by Yohichi Shibata, President and Representative Director, on November 13, 2025.

(2) Published standards and interpretations not yet applied

The main new or revised standards and interpretations that have been published by the approval date of the consolidated financial statements but have not been applied in the current fiscal year are as follows. The impact of applying these standards and interpretations on the consolidated financial statements is currently under review.

Standard	Name of standard	Mandatory application date (fiscal years beginning on or after)	Application date for the Group	Overview of new/revised standard
IFRS 18	Presentation and Disclosure in Financial Statements	January 1, 2027	Fiscal year ending March 31, 2028	Revisions to presentation and disclosure in financial statements

(3) Changes in presentation methods

No items to report.

3. Material Accounting Policy Information

The material accounting policies adopted for the condensed interim consolidated financial statements are the same as those for the consolidated financial statements for the year ended March 31, 2025 except for the following item. The Group computes income taxes for the interim period based on the estimated average annual effective tax rate.

4. Significant accounting estimates and judgments involving estimates

In preparing condensed interim consolidated financial statements in accordance with IFRS, management is required to make judgments, estimates, and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income, and expenses. Actual results may differ from these estimates.

The estimates and their underlying assumptions are reviewed on an ongoing basis. The effects of revisions to accounting estimates are recognized in the period in which the estimates are revised and in future periods.

The estimates and assumptions that have a significant impact on the amounts recognized in the Group's condensed interim consolidated financial statements are, in principle, the same as those for the consolidated financial statements for the previous fiscal year.

While uncertainties persist, volatility in global conditions, such as soaring resource prices due to volatile global conditions and economic downturns from monetary tightening in various countries, we have made reasonable estimates based on the situation as of the end of the reporting period. If uncertainty increases further, the carrying amounts of assets or liabilities may be revised in future accounting periods.

5. Business Segments

(1) General information on reporting segments

The Group's reporting segments are the constituent units of the Group for which separate financial information is available,
and are subject to periodic review by the Board of Directors to determine the allocation of management resources and to evaluate business performance.

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

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 Business 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 Business 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 business, vehicle wholesaling, automotive parts sales, and software sales).

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

(2) Operating segment operating income and profit

Each segment profit and loss of the Group is generally prepared in the same manner as for the consolidated financial statements. Adjustments and company-wide figures are elimination entries for internal transactions between segments.

The prices of internal transactions between segments are based on actual market prices.

Previous interim consolidated fiscal period (From April 1, 2024 to September 30, 2024)

(Unit: million yen)

	Reporting segment				Adjustments and companywide figures (Note)	Consolidated
	Finance	Automobile Warranty	Automotive Mobility Services	Total		
Revenues						
Revenues from external customers	10,245	3,398	4,441	18,084	8	18,092
Inter-segment revenue	198	2	978	1,179	(1,179)	-
Total	10,444	3,401	5,419	19,263	(1,171)	18,092
Segment profit/loss						
Operating profit (loss)	3,020	475	582	4,078	(28)	4,050
Other items						
Financial revenue	8,217	-	432	8,648	(161)	8,488
(of which, interest income)	936	-	432	1,367	(8)	1,360
Interest expenses	80	-	149	229	-	229
Depreciation and amortization	517	126	205	848	22	869

This consolidated interim period (From April 1, 2025 to September 30, 2025)

(Unit: million yen)

	Reporting segment				Adjustments and companywide (Note)	Consolidated
	Finance	Automobile Warranty	Automotive Mobility Services	Total		
Revenues						
Revenues from external customers	11,787	3,860	5,104	20,751	136	20,888
Inter-segment revenue	263	9	962	1,234	(1,234)	-
Total	12,050	3,869	6,066	21,985	(1,098)	20,888
Segment profit/loss						
Operating profit (loss)	1,998	599	839	3,435	121	3,556
Other items						
Financial revenue	9,514	-	592	10,106	(219)	9,887
(of which, interest income)	1,634	-	592	2,226	(7)	2,219
Interest expenses	237	-	230	467	-	467
Depreciation and amortization	743	121	191	1,055	21	1,076

(Note) “Adjustments and companywide figures” mainly include elimination entries for internal transactions between segments.

Table of Adjustments from Operating Profit to Interim Pre-tax Profit

(Unit: million yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Operating profit	4,050	3,556
Share of profit of investments accounted for using equity method	42	78
Other finance income	33	132
Other finance costs	48	36
Interim pre-tax profit	4,076	3,730

6. Financial instruments

(1) Classification of financial instruments

Financial assets and financial liabilities are classified as follows.

	10th term (March 31, 2025)	Six months ended September 30, 2025
	Million yen	Million yen
Financial assets:		
Financial assets measured at amortized cost		
Cash and cash equivalents	17,159	24,160
Financing receivables	74,719	78,990
Other financial assets (excluding investment securities and derivative assets)	7,949	8,305
Advances	17,898	13,066
Financial assets measured at fair value through profit or loss		
Investment securities	397	488
Derivative assets	20	20
Total	118,141	125,029
Financial liabilities:		
Financial liabilities measured at amortized cost		
Borrowings	51,188	70,781
Other financial liabilities	16,686	14,565
Deposits received	3,446	3,203
Financial guarantee contracts	81,245	63,515
Total	152,564	152,064

(2) Fair value measurement method

The fair value of financial assets and financial liabilities is determined as follows.

The definition of the fair value hierarchy used for fair value measurement is as follows.

Level 1 - Unadjusted quoted prices in active markets for identical assets or liabilities

Level 2 - Fair value calculated using inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly

Level 3 - Fair value calculated using unobservable inputs for the asset or liability

The level in the fair value hierarchy is determined by the lowest level of input that is significant to the fair value measurement.

The Group recognizes transfers between levels of assets and liabilities at the end of the reporting period in which the transfer occurred.

The only financial instruments that the Group measures at fair value on a recurring basis are investment securities, derivative assets, and derivative liabilities.

a. Financial assets and financial liabilities measured at amortized cost

The measurement method for financial assets and financial liabilities measured at amortized cost is as follows.For instruments with a short period to maturity, the carrying amount approximates their fair value.

(i) Financial assets

Installment accounts receivable, uncollected warranty fees, guarantee deposits paid, and long-term loans receivable

Calculated by discounting contractual future cash flows at the market interest rate, taking into account the credit risk of counterparties.

Bankruptcy and reorganization claims, etc.

The carrying amount at the end of the period, net of the allowance for doubtful accounts, is assumed to approximate fair value, and is therefore considered to be the fair value.

Purchased receivables

Calculated by discounting estimated future cash flows that incorporate credit risk at the initial effective interest rate, which incorporates changes in market interest rates.

(ii) Financial liabilities

Borrowings

For long-term borrowings with variable interest rates, the carrying amount is assumed to approximate fair value because market interest rates are reflected in a short period of time, and this amount is therefore considered to be the fair value.For long-term borrowings with fixed interest rates, the fair value is calculated by discounting the contractual future cash flows at a market interest rate that incorporates the Group's credit risk.

b. Financial assets and financial liabilities measured at fair value through profit or loss

(i) Investment securities

The fair value of convertible bonds with share acquisition rights, which are the main component of investment securities, is measured using valuation techniques such as the discounted future cash flow method.

(ii) Derivative assets and derivative liabilities

Derivative assets and derivative liabilities are classified into levels according to the nature of the inputs. The fair value of derivative assets and derivative liabilities is valued based on observable market data.

c. Financial guarantee contracts

The fair value is estimated by methods such as discounting future cash flows using a discount rate that reflects the creditworthiness of the counterparty or the Group.

(Classification by level of financial assets and financial liabilities not measured at fair value on a recurring basis)

	Item
Level 1:	-
Level 2:	Other financial assets, Advances, Borrowings, Other financial liabilities, Deposits received
Level 3:	Financing receivables, Financial guarantee contracts

(Note) This excludes financial assets and financial liabilities measured at fair value through profit or loss, which are included in other financial assets and other financial liabilities.

(3) Carrying amount and fair value

The carrying amounts and fair values of financial instruments measured at amortized cost are as follows. Disclosure is omitted when the carrying amount of these financial instruments approximates their fair value.

In the previous consolidated fiscal year, the fair value of financial assets and financial liabilities approximated their carrying amounts in the consolidated statement of financial position. However, due to the impact of factors such as rising interest rates, a divergence arose between the carrying amounts and fair values. Therefore, the fair values have been disclosed from this interim consolidated accounting period.

	Six months ended September 30, 2025	
	Carrying amount	Fair value
	Millions of yen	Millions of yen
Financial assets:		
Financial assets measured at amortized cost		
Financing receivables	78,990	80,097
Other financial assets (excluding investment securities and derivative assets)	8,305	7,915
Total	87,295	88,013
Financial liabilities:		
Financial liabilities measured at amortized cost		
Borrowings	70,781	70,664
Financial guarantee contracts	63,515	63,379
Total	134,296	134,043

(4) Financial instruments measured at fair value

The classification by level based on the fair value hierarchy of financial instruments measured at fair value on the condensed interim consolidated statement of financial position is as follows.

Previous consolidated fiscal year (March 31, 2025)

(Unit: million yen)

	Level 1	Level 2	Level 3	Total
Financial assets:				
Financial assets measured at fair value through profit or loss				
Investment securities	-	-	397	397
Derivative assets	-	20	-	20

This interim consolidated fiscal period (September 30, 2025)

(Unit: million yen)

	Level 1	Level 2	Level 3	Total
Financial assets:				
Financial assets measured at fair value through profit or loss				
Investment securities	-	-	488	488
Derivative assets	-	20	-	20

(5) Fair value measurement of financial instruments classified as Level 3

(1) Valuation process for financial instruments classified as Level 3

For assets and liabilities classified as Level 3, the appropriate valuation staff conducts valuations and analyzes the valuation results in accordance with the valuation policies and procedures approved by the Accounting Department. The valuation results are reviewed and approved by the head of the Accounting Department.

(2) Reconciliation of beginning and ending balances of financial instruments classified as Level 3

The changes in financial instruments classified as Level 3 from the beginning to the end of the period are as follows.

	Six months ended September 30, 2024	Six months ended September 30, 2025
	Million yen	Million yen
Beginning balance	468	397
Total gains and losses		
Profit or loss (Note)	3	95
Purchases	0	0
Sales	-	(4)
Other	(3)	-
Ending balance	468	488
Unrealized gains and losses on assets and liabilities held at the end of the period included in net profit or loss (Note)	3	95

(Note) Net profit or loss is included in “Other finance income” and “Other finance costs” in the condensed interim consolidated statement of profit or loss.

The main unobservable input is the discount rate. No significant changes in fair value are expected if the unobservable inputs are changed to reasonably possible alternative assumptions.

The fair value of assets classified as Level 3 and measured at fair value on a recurring basis would decrease (increase) due to an increase (decrease) in the discount rate.

7. Borrowings

The breakdown of borrowings is as follows.

	10th term (March 31, 2025)	Six months ended September 30, 2025
	Millions of yen	Millions of yen
Short-term borrowings	500	500
Long-term borrowings due within one year	12,927	17,810
Long-term borrowings	37,761	52,471
Floating-rate borrowings	2,001	1,350
Fixed-rate borrowings	35,760	51,122
Total borrowings	51,188	70,781

8. Operating revenue

(1) Breakdown of operating revenue

The breakdown of operating revenue is as follows.

	Six months ended September 30, 2024	Six months ended September 30, 2025
Operating revenue	Million yen	Million yen
Finance income	8,488	9,887
Automobile warranty revenue	3,346	3,811
Automobility-related sales	2,966	3,529
Other commission sales	1,485	1,434
Automotive parts sales	957	913
Impairment gain on financial assets	459	771
Revenue from the exercise of insurance policies	164	255
Other	227	288
Total	18,092	20,888

(2) Disaggregation of revenue

The breakdown of revenue recognized from contracts with customers and other sources is as follows.

Revenue recognized from other sources includes interest and credit guarantee revenue based on IFRS 9, automobile warranty revenue based on IFRS 17, and lease revenue based on IFRS 16.

Previous interim consolidated period (From April 1, 2024 to September 30, 2024)

(Unit: million yen)

	Revenue recognized from contracts with customers	Revenue recognized from other sources	Total
Finance Business	1,462	8,783	10,245
Automobile Warranty Business	47	3,351	3,398
Auto Mobility Services Business (Note)	3,859	582	4,441
Other and companywide	6	1	8
Total	5,374	12,718	18,092

This consolidated interim period (From April 1, 2025 to September 30, 2025)

(Unit: million yen)

	Revenue recognized from contracts with customers	Revenue recognized from other sources	Total
Finance Business	1,404	10,383	11,787
Automobile Warranty Business	42	3,819	3,860
Auto Mobility Services Business (Note)	4,040	1,064	5,104
Other and companywide	11	126	136
Total	5,497	15,391	20,888

(Note) Revenue recognized from contracts with customers in the Auto Mobility Services Business over a certain period of time was 701 million yen and 932 million yen for the previous consolidated interim period and this consolidated interim period, respectively.

9. Operating expenses

The breakdown of operating expenses is as follows.

	Six months ended September 30, 2024	Six months ended September 30, 2025
Operating expenses	Million yen	Million yen
Finance costs	229	467
Cost of automobile warranty	1,930	2,167
Automobility-related costs	1,583	1,934
Guarantee commission	1,868	2,311
Cost of automotive parts external sales	746	682
Employee benefit expenses	3,220	3,620
Depreciation and amortization expense	869	1,076
Commission expenses	703	788
Taxes and dues	510	701
System operation costs	501	1,206
Outsourcing expenses	429	713
Other operating expenses	1,455	1,667
Total	14,042	17,331

10. Finance income and finance costs

The breakdown of finance income and finance costs, which are included in operating revenue and operating expenses, is as follows.

	Six months ended September 30, 2024	Six months ended September 30, 2025
Finance income	Million yen	Million yen
Credit guarantee income	7,128	7,668
Interest income	936	1,634
Lease income	424	585
Total	8,488	9,887
Finance costs		
Interest expense	229	467
Total	229	467

11. Other finance income and other finance costs

The breakdown of other finance income and other finance costs is as follows.

	Six months ended September 30, 2024	Six months ended September 30, 2025
Other finance income	Million yen	Million yen
Interest received	10	37
Dividends received	1	0
Other	21	96
Total	33	132

	Six months ended September 30, 2024	Six months ended September 30, 2025
Other finance costs	Million yen	Million yen
Interest paid	11	27
Interest expense on asset retirement obligations	1	1
Valuation gains and losses on derivatives (Note)	4	-
Other	32	8
Total	48	36

(Note) Valuation gains and losses on derivatives related to the listed warrants of Eastern Commercial Leasing p.l.c. are recorded.

12. Business Combinations

No items to report.

13. Earnings per Share

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

(1) Basic interim earnings per share

	Six months ended September 30, 2024	Six months ended September 30, 2025
Interim profit attributable to owners of Ordinary shares of parent (million yen)	2,771	2,589
Weighted average number of shares of common stock outstanding during the period (shares)	37,913,720	38,212,612
Basic interim earnings per share (yen)	73.09	67.75

(2) Diluted interim earnings per share

	Six months ended September 30, 2024	Six months ended September 30, 2025
Interim profit attributable to owners of Ordinary shares of parent (million yen)	2,771	2,589
Interim profit used to calculate diluted interim earnings per share (million yen)	2,771	2,589
Basic weighted average number of shares of common stock (shares)	37,913,720	38,212,612
Adjustments related to stock options issued by parent (shares)	293,137	122,327
Weighted average number of shares of Ordinary shares used to calculate diluted interim earnings per share (shares)	38,206,857	38,334,938
Diluted interim earnings per share (yen)	72.53	67.54

14. Dividends

Previous interim consolidated fiscal period (From April 1, 2024 to September 30, 2024)

Payment of dividends during this interim consolidated fiscal period is as follows.

Date of resolution	Class of shares	Source of dividends	Total dividends (million yen)	Dividend per share (yen)	Record date	Effective date
Board of Directors meeting on May 27, 2024	Ordinary shares	Retained earnings	568	15.0	March 31, 2024	June 6, 2024

For the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

Dividends paid during the interim consolidated period are as follows.

Date of resolution	Type of shares	Source of dividends	Total amount of dividends (million yen)	Dividend per share (yen)	Record date	Effective date
Board of Directors meeting on May 30, 2025	Ordinary shares	Retained earnings	761	20.0	March 31, 2025	June 11, 2025

Dividends with a record date in the current interim consolidated accounting period and an effective date after the end of the current interim consolidated accounting period

Date of resolution	Type of shares	Source of dividends	Total amount of dividends (Million yen)	Dividend per share (Yen)	Record date	Effective date
Board of Directors meeting on November 21, 2025	Ordinary shares	Retained earnings	1,054	27.0	September 30, 2025	December 5, 2025

15. Important Subsequent Events

Borrowing of funds

Premium Co., Ltd., a consolidated subsidiary of Premium Group Co., Ltd., resolved at its Board of Directors meeting held on October 20, 2025, to borrow funds as follows, and concluded a contract on October 29, 2025.

Details of borrowing

Use of funds	Long-term working capital
Date of contract	October 29, 2025
Lender	Mizuho Bank, Ltd.
Loan amount	5,000 million yen
Repayment deadline	October 31, 2030
Interest rate	Fixed interest rate
Collateral	Unsecured
Financial covenants	(1) In the consolidated fiscal year and interim consolidated accounting period, "Equity attributable to owners of parent" or "Total Equity" on the consolidated statement of financial position shall be maintained at 75% or more of the amount for the same period of the previous year. (2) In the consolidated statement of profit and loss for each consolidated fiscal year and interim consolidated accounting period, there shall not be a loss before tax for two consecutive periods.

2. Other

No items to report.

Part II: Information on Guarantor Companies, etc. of the Filing Company

No items to report.