



TSE Prime Section: 7199 Premium Group Co., Ltd.

Financial Results Presentation for Q3 of FY Ending March 31, 2024

January 31, 2024



- 1. Financial Highlights**
- 2. Summary of Financial Results**
- 3. Car Premium**
- 4. Finance Segment**
- 5. Automobile Warranty Segment**
- 6. Auto Mobility Segment**
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Access videos of our financial results presentations on our IR website at
<https://ir.premium-group.co.jp/en/library/movie.html>



1. Financial Highlights

Highlights from Q3 of FY Ending March 31, 2024 (1)



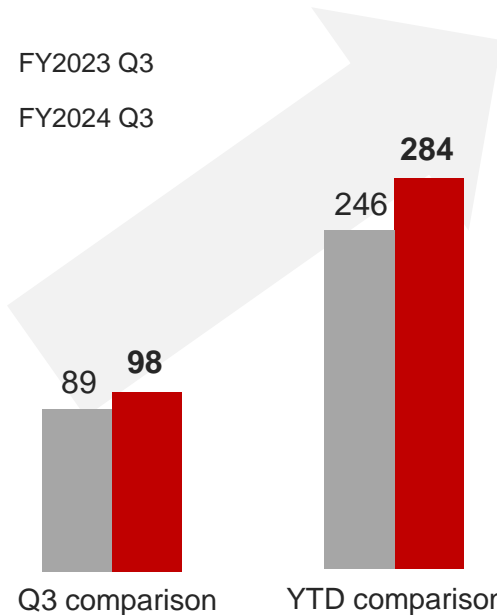
- Used vehicle prices remain elevated The number of used passenger vehicles registered has increased YoY since April 2023
- Credit finance and automobile warranty both continued to record double-digit operating top line (volume) growth
- Continuing to **pass on** higher interest rates **in our own financing products** (long-term prime rate moved from 1.45% at the end of Q2 to 1.50% at the end of Q3)

Market*

Number of new vehicles registered

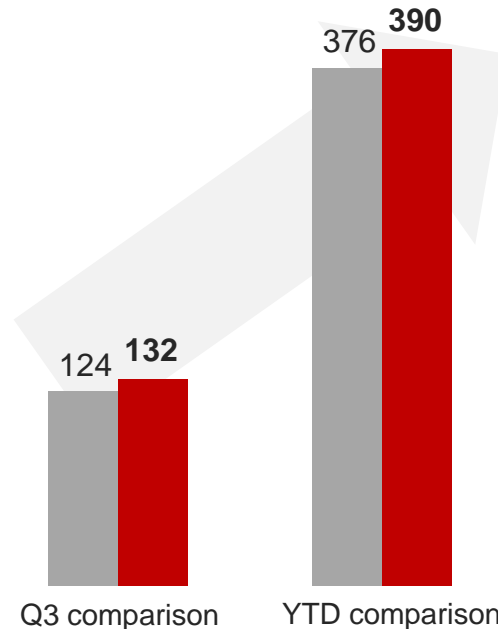
YoY change
Q3 alone Q3 YTD
Up 10.3% **Up 15.4%**

■ FY2023 Q3
■ FY2024 Q3



Number of used passenger vehicles registered (Millions of units)

YoY change
Q3 alone Q3 YTD
Up 6.5% **Up 3.8%**

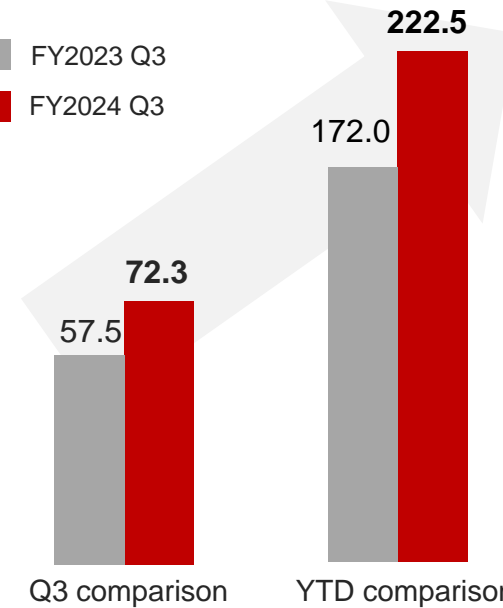


Volume of new loans (KPIs)

Total volume of new loans

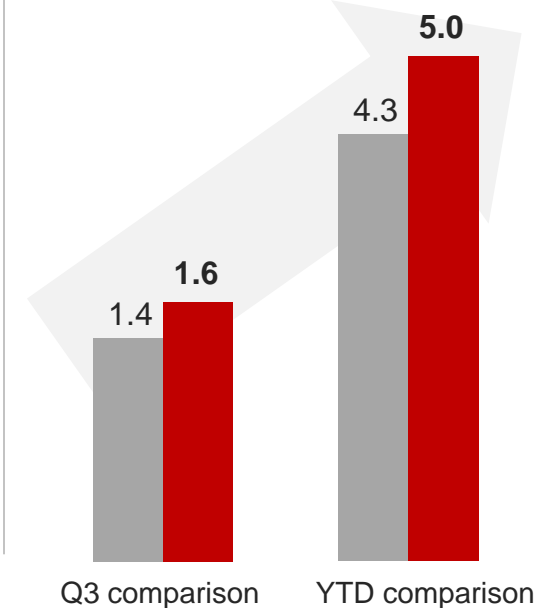
YoY change
Q3 alone Q3 YTD
Up 25.7% **Up 29.4%**

■ FY2023 Q3
■ FY2024 Q3



Total volume of automobile warranties (Billions of yen)

YoY change
Q3 alone Q3 YTD
Up 16.3% **Up 18.3%**



* Figures for number of vehicles include light motor vehicles. Source: Statistical data from both Japan Automobile Dealers Association and Japan Light Motor Vehicle and Motorcycle Association

Highlights from Q3 of FY Ending March 31, 2024 (2)



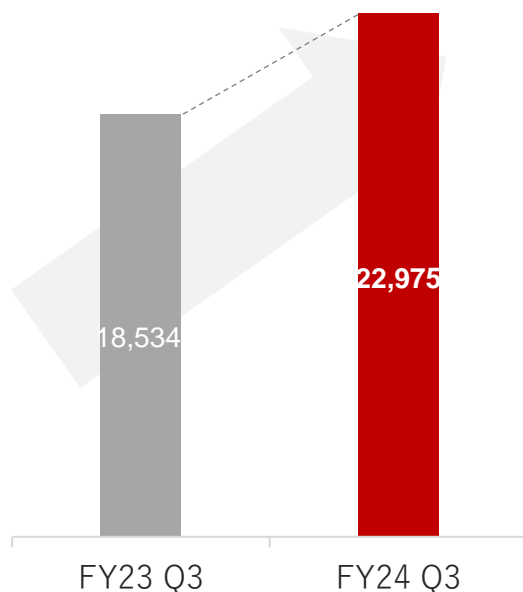
- Each business segment is **growing steadily**, with both operating revenue and operating profit posting **double-digit growth**
- Future expected earnings (deferred profit) also **grew steadily**. Stable earnings in the next FY and beyond to be stocked on BS (¥51.2 billion)
- Operating profit was **up 28.3% YoY** and profit before tax was **up 24.2% when excluding one-off profit**

Performance

(Millions of yen)

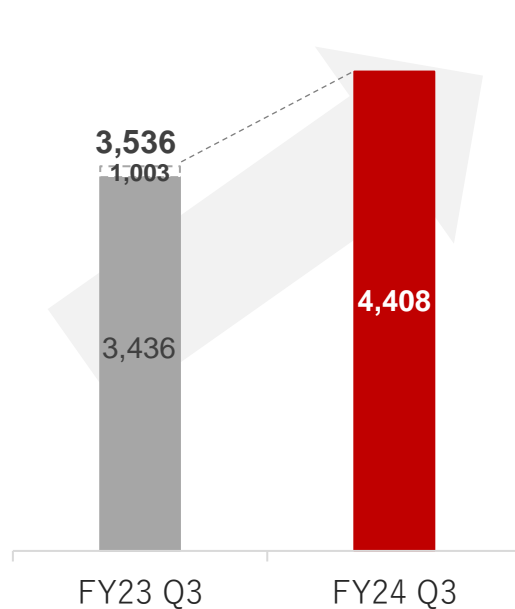
Operating revenue

Up **24.0%** YoY



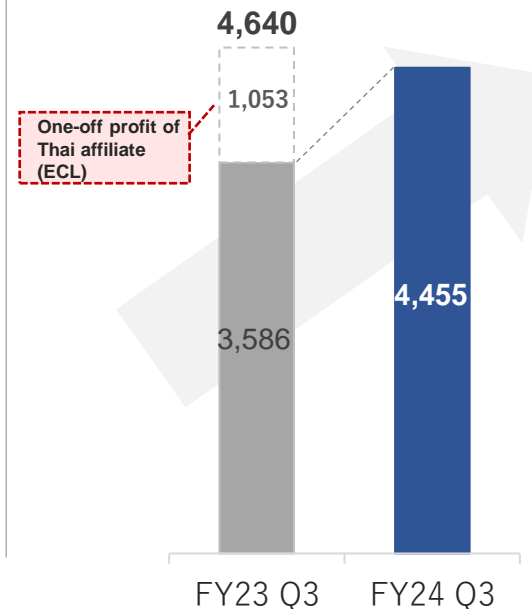
Operating profit

Profit excluding one-off profit
Up **24.7%** YoY (up **28.3%**)



Profit before tax

Profit excluding one-off profit
Down **4.0%** YoY (up **24.2%**)



Future expected earnings (deferred profit)

Whole Group

¥51,206 million

Up **24.9%** YoY

Finance

¥43,590 million

Up **25.7%** YoY

Automobile warranty

¥6,983 million

Up **17.4%** YoY

Software/Car Premium Club membership fee deferral

¥633 million

Up **62.1%** YoY

Progress of Medium-Term Management Plan, ONE & ONLY 2026

Promoting initiatives to establish the Car Premium business model

- Expanding services for Car Premium Club*1 members
- Released Car Premium Anshin Shop*2 (Jan. 29, 2024)

Note: For details of this measure, see p 13.

Car Premium Club Memberships

Car Premium Dealer Progress: 49.3%

2,466

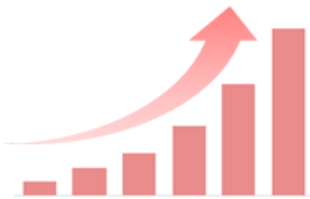
FY2026 target
5,000

Car Premium Garage Progress: 41.9%

629

FY2026 target
1,500

Other Topics



Status of acquisition of treasury shares (cumulative total as of Dec. 31, 2023)

- ✓ Total number of shares acquired: 750,700
- ✓ Total acquisition costs: ¥1,250 million



Released new TV commercial for Car Premium

- ✓ Aired new TV commercial to increase brand visibility
- ✓ Appointed new promotional mascot



Status of investor relations (IR) activities

- ✓ Actively engaging in IR activities in Japan and overseas
- Nov. 2023: Held IR meetings in North America and Europe
- Dec. 2023: Held two briefings for individual investors

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

*2. "Anshin" means "peace of mind" in Japanese.



2. Summary of Financial Results

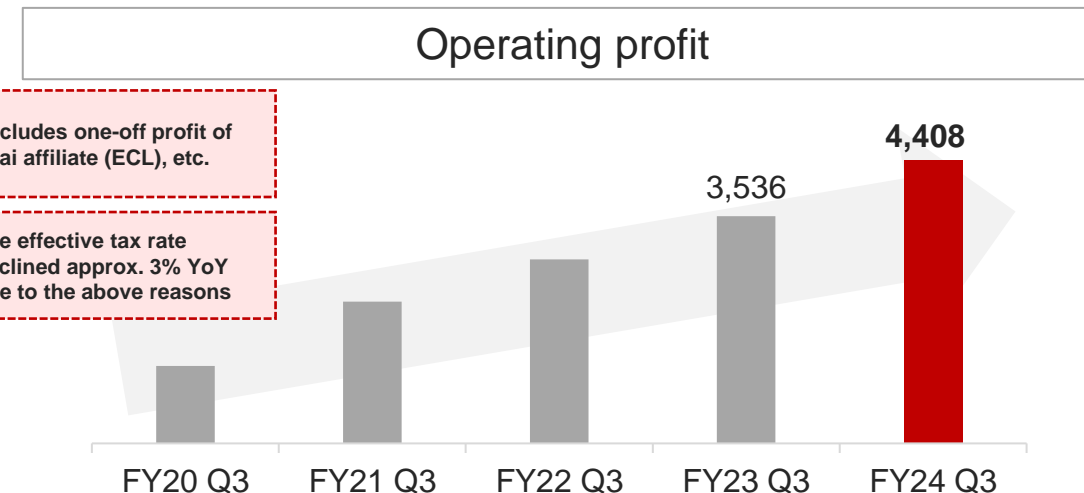
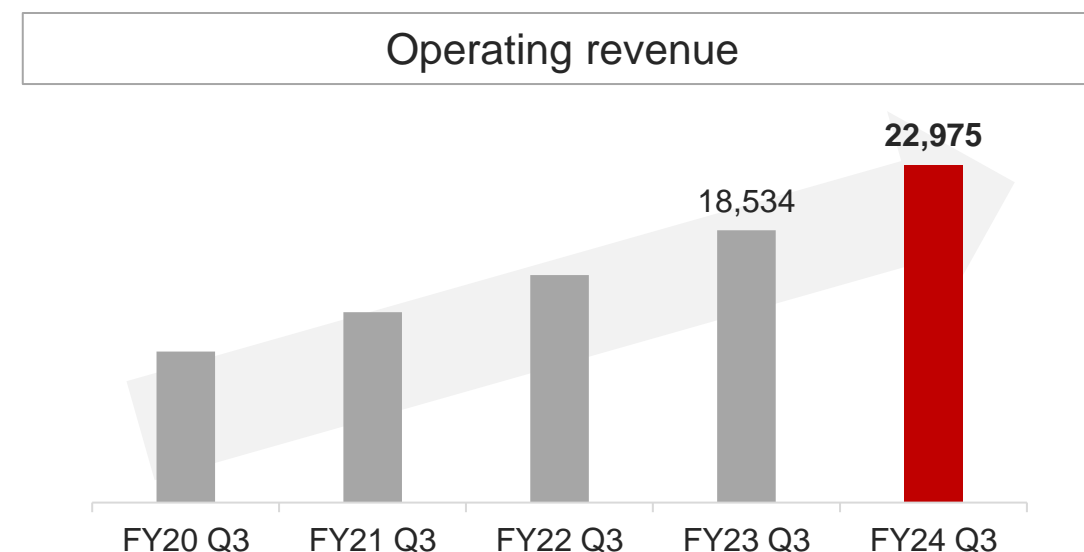
Consolidated Performance



(Millions of yen)

- **Operating revenue rose 24.0%** YoY to **¥22,975 million** owing to the strong growth of each segment
- **Operating profit was up 24.7%** YoY to **¥4,408 million** and **profit before tax was up 24.2%** YoY when excluding one-off losses

	FY23 Q3	FY24 Q3	YoY change
Operating revenue	18,534	22,975	+24.0%
Operating expenses	14,998	18,567	+23.8%
Operating profit	3,536	4,408	+24.7%
Profit before tax	4,640	4,455	-4.0%
Profit before tax (Excluding one-off profit)	3,586	4,455	+24.2%
Profit attributable to owners of parent	3,498	3,203	-8.4%
Basic earnings per share (yen)	90.40	82.53	-8.7%



Notes: 1. Operating revenue and operating expenses for the previous fiscal year has been retroactively revised in part due to a change in accounting policies.

2. Gain on valuation of insurance assets (FY2020) and gain on bargain purchase (FY2021) due to a change in accounting estimates are not included in operating profit as they are non-recurring items.

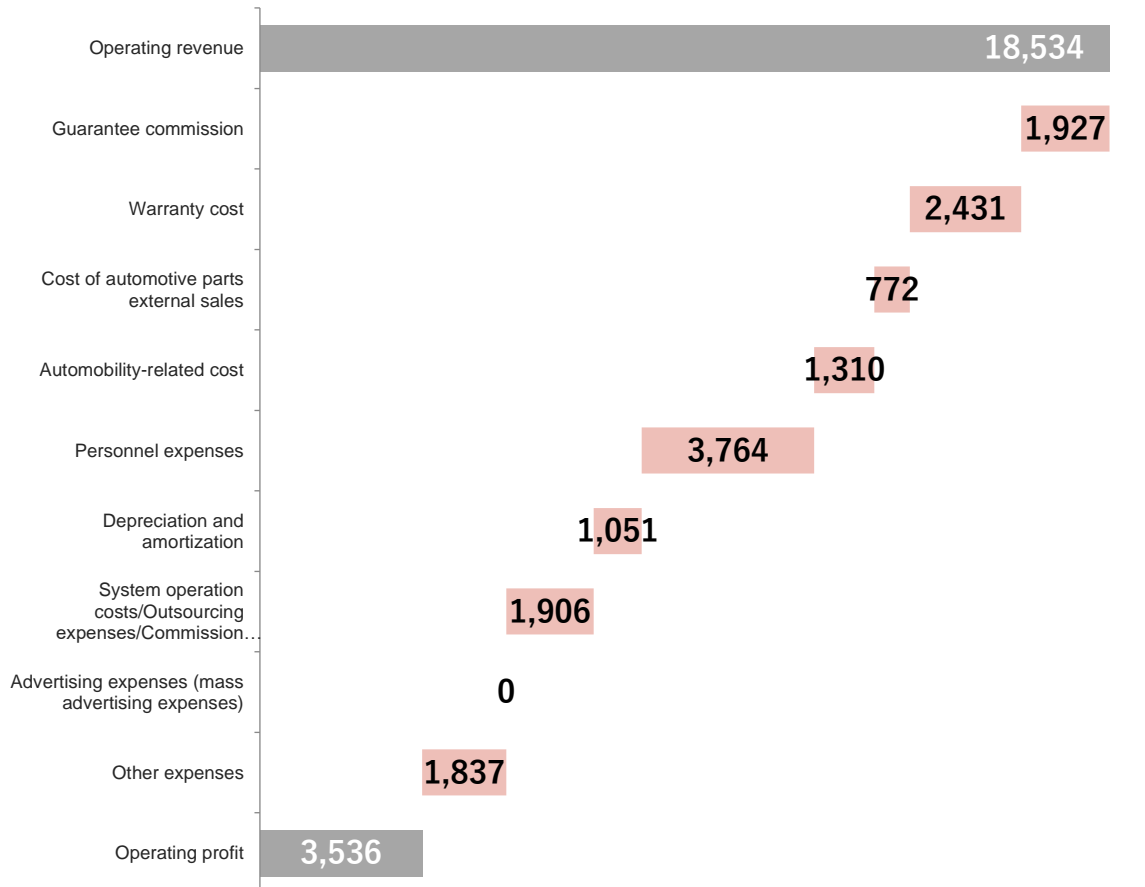
Operating Expenses (Breakdown)



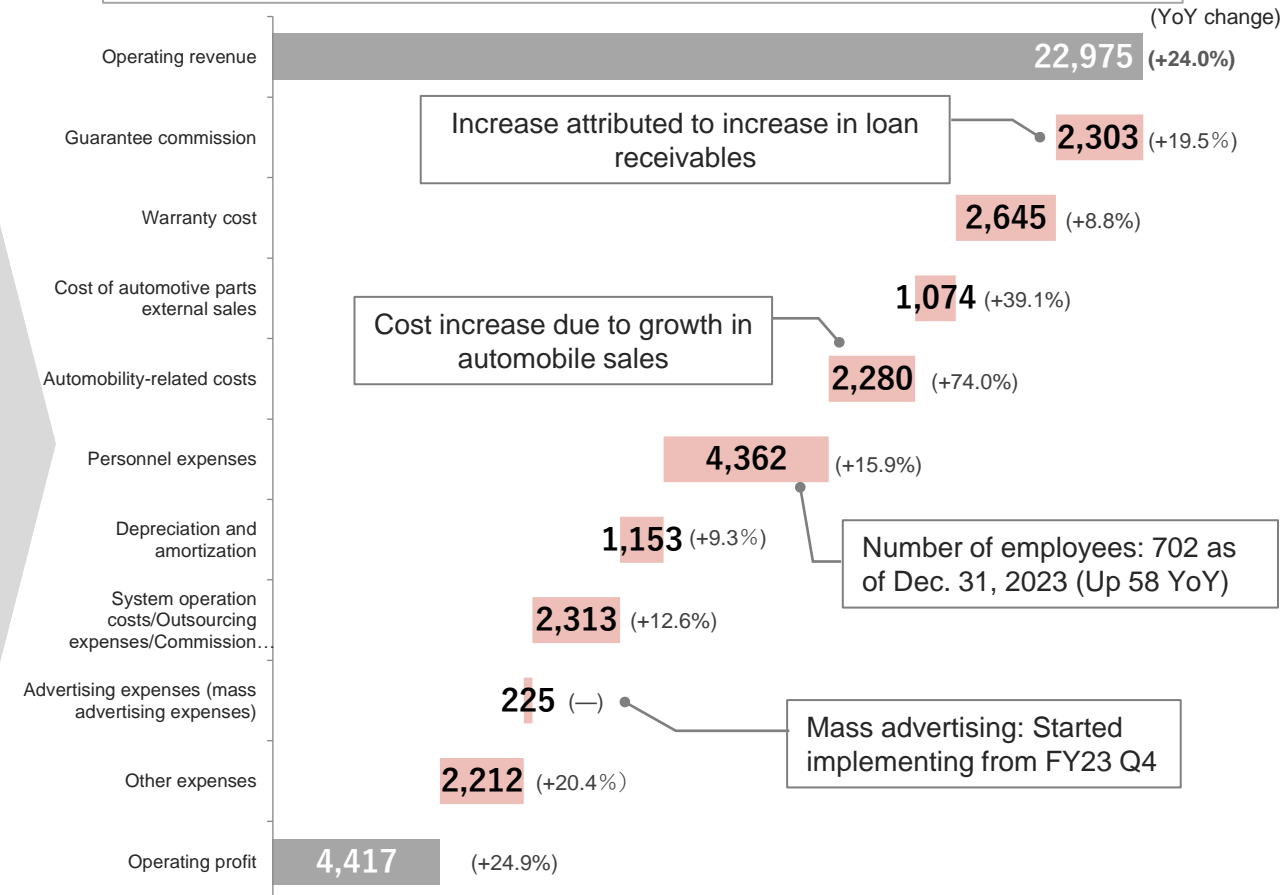
(Millions of yen)

- Although **costs have increased as sales have grown and personnel expenses have risen**, operating expenses remain **below** the growth of operating revenue

FY23 Q3 Operating expenses
¥14,998 million



FY24 Q3 Operating expenses
¥18,567 million (up 23.8% YoY)



Notes: 1. Operating revenue and operating expenses for the previous fiscal year has been retroactively revised in part due to a change in accounting policies.
2. Since it is a preliminary value, we will promptly notify you on our website when any corrections or changes occur.

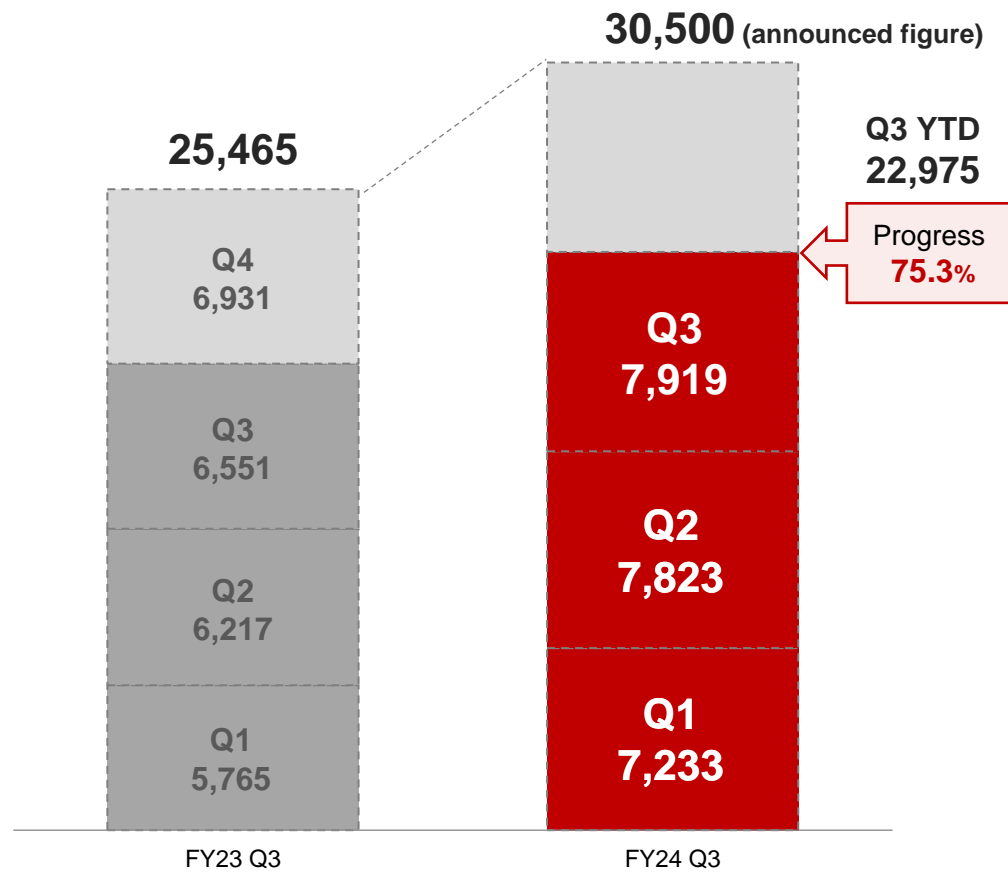
Full-Year Performance Outlook



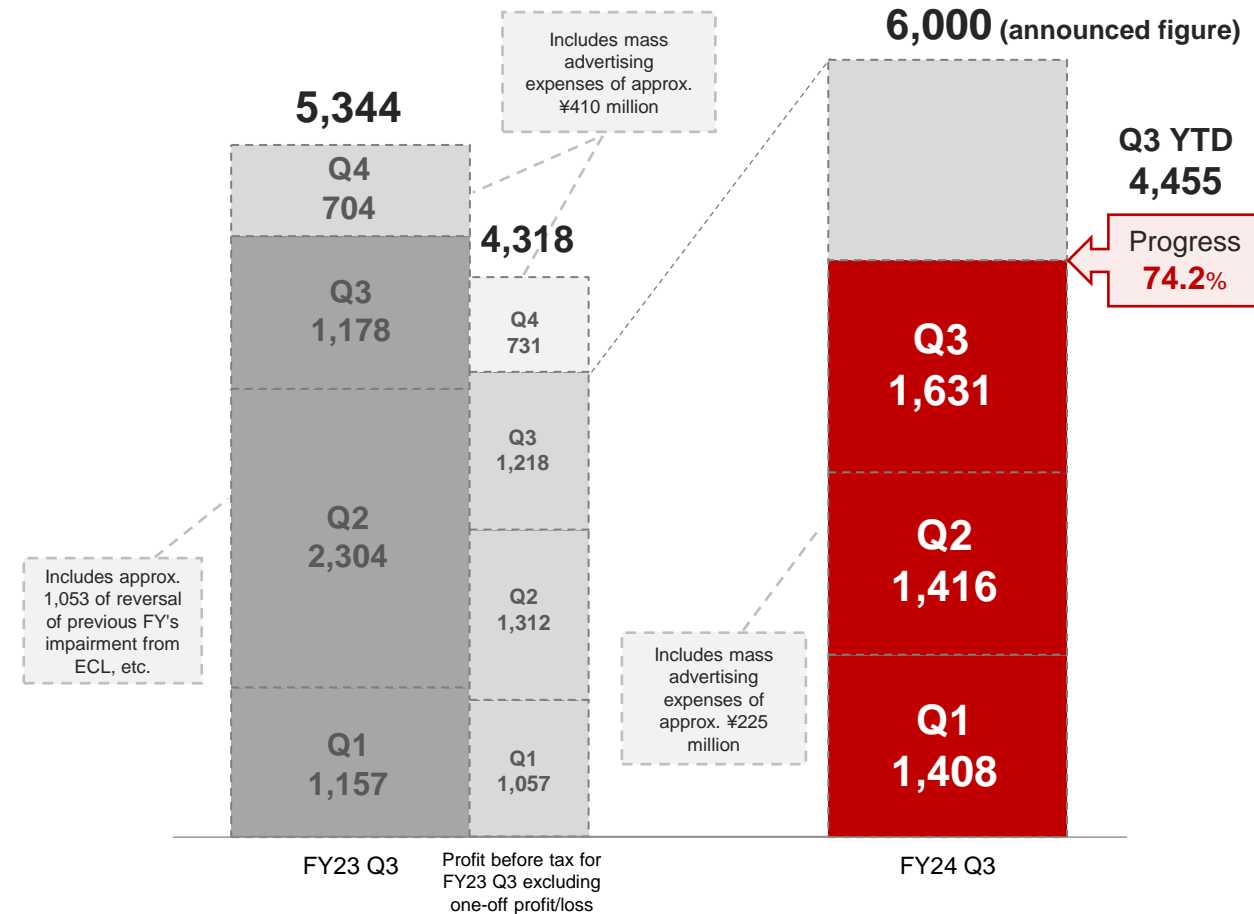
(Millions of yen)

- Operating revenue and profit before tax **trending strongly** in terms of progress heading into end of the fiscal year
- Quarterly performance set to **increase gradually** from the **further accumulation** of loan receivables, automobile warranties, and Car Premium members*

Operating revenue



Profit before tax



Note: Operating revenue for the previous fiscal year has been retroactively revised in part due to a change in accounting policies.

* Refers to members of Car Premium Club, a general term for Car Premier Dealer, the Group's membership organization for automobile dealerships, and Car Premier Garage, the Group's membership organization for automobile maintenance facilities.



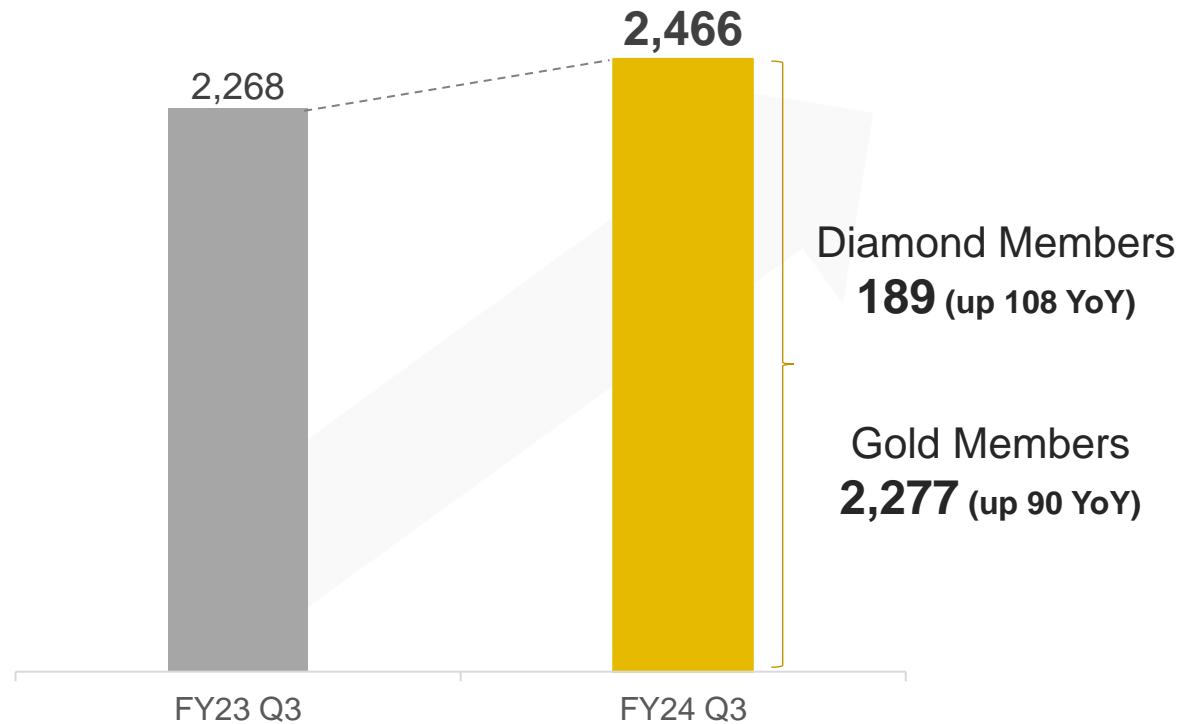
3. Car Premium

- **Steadily building out** Car Premium Club*¹, a paid membership organization for car dealers and maintenance facilities
- **Intending to steadily expand services and release Car Premium Anshin Shop** (on Jan. 29, 2024)

Note: For details of this measure, see p 13.

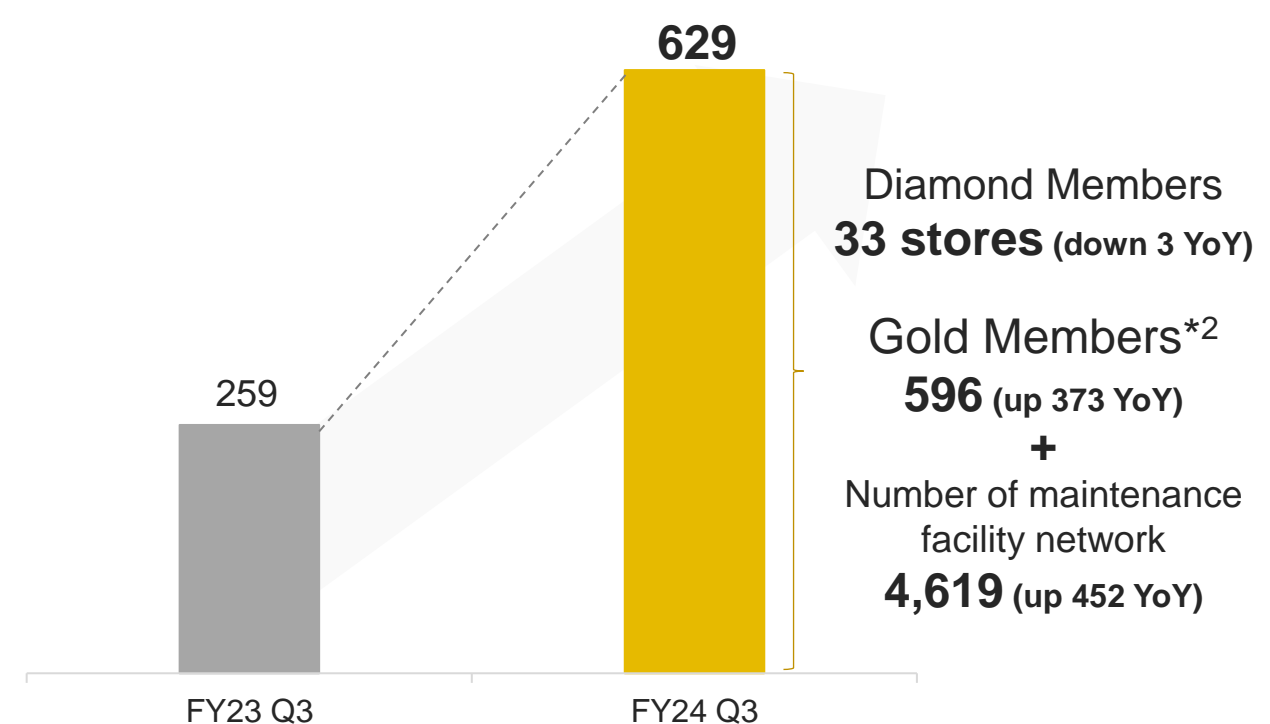
Car Premium Dealer

Up **198** YoY



Car Premium Garage

Up **370** YoY



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

*2 Silver Member category eliminated as of September 30, 2023 following organizational restructuring

Released Car Premium Anshin Shop



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

What is Car Premium Anshin Shop?

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

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

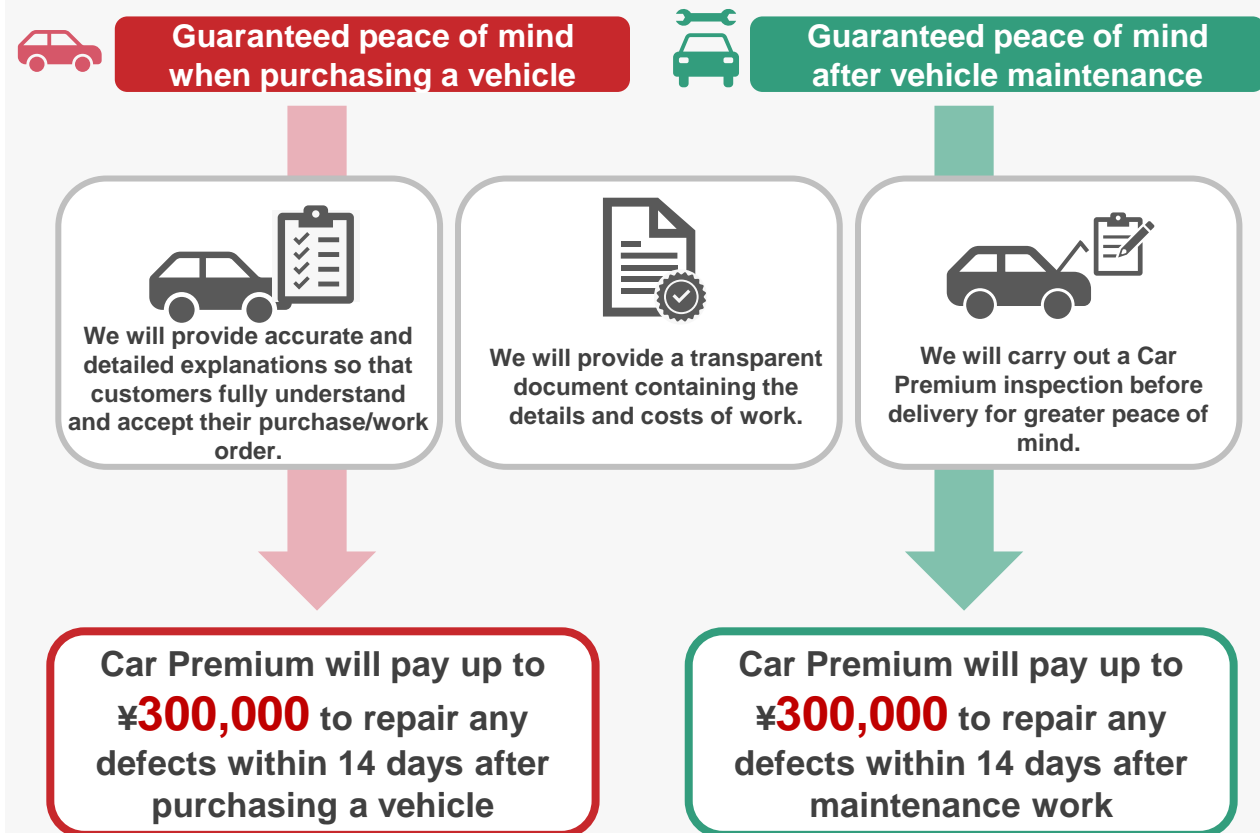
カープレミア
あんしんショップ

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

カープレミアクラブ
Gold Members

カープレミアクラブ
Diamond Members

Details of peace of mind guarantee and services

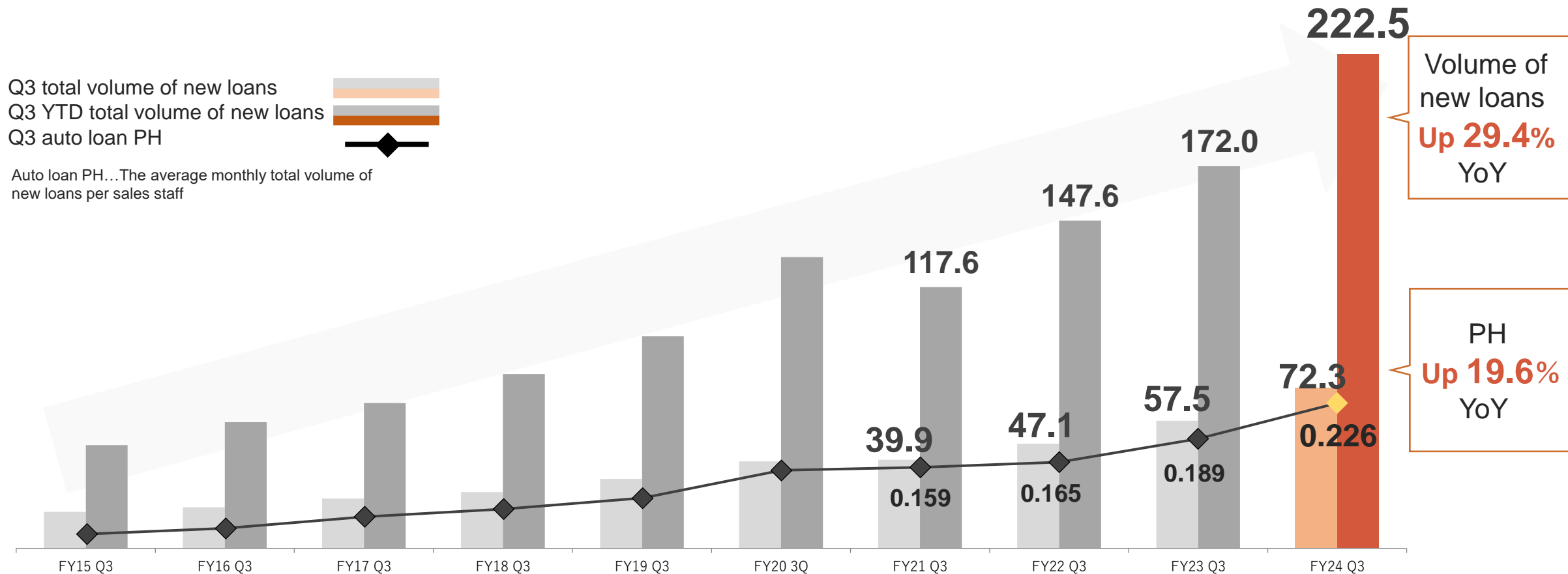




4. Finance Segment

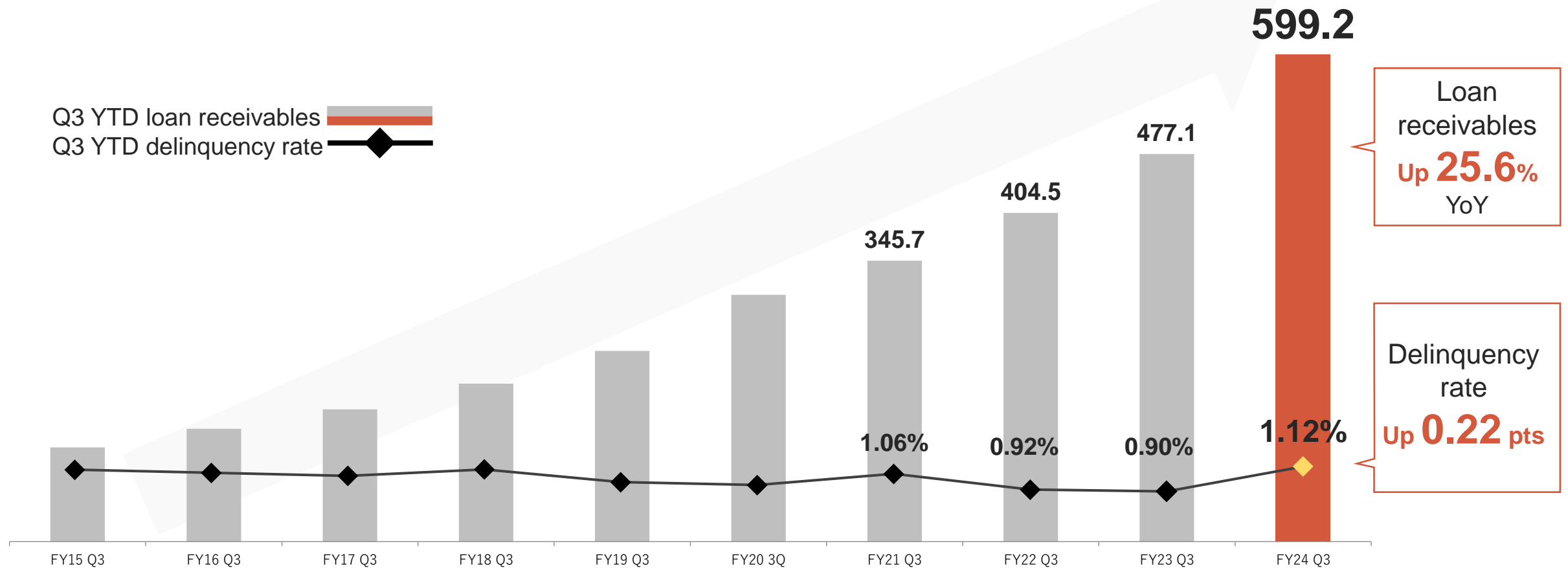
- Used car market recovered only slightly, but our Car Premium strategy has been a success
 → Volume was **up 29.4%** and Auto PH held at **over ¥200 million**. Will continue to promote Car Premium strategy.

* Please see page 30 for details of Car Premium strategy



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. In the FY ended March 31, 2021, the volume of new loans temporarily decreased due to voluntary restraint of sales operations amid the COVID-19 pandemic.

- Loan receivables also **grew, up 25.6% YoY**
- Delinquency rate will remain **stable at a low level**
- **Bolster headcount, DX measures (auto calling), collaborate with servicer subsidiary, and increase collection of delinquent receivables**



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.

- Completed revisions to membership fee of Car Premium Club*¹ and now re-focusing on acquiring new members
- Not planning to increase sales staff significantly but rising PH (**establishing mechanisms and making sales activities more efficient**)

Car Premium Dealer auto loan share*²

Up **0.9 pts** YoY

38.1%

Intend to continue increasing in the future **given the increase in Car Premium Club memberships**

Number of sales staff

Up **3** YoY

105

Prioritizing **conversion** of existing network stores to **paid memberships**

AI credit screening rate

Up **2.7 pts** YoY

40.2%

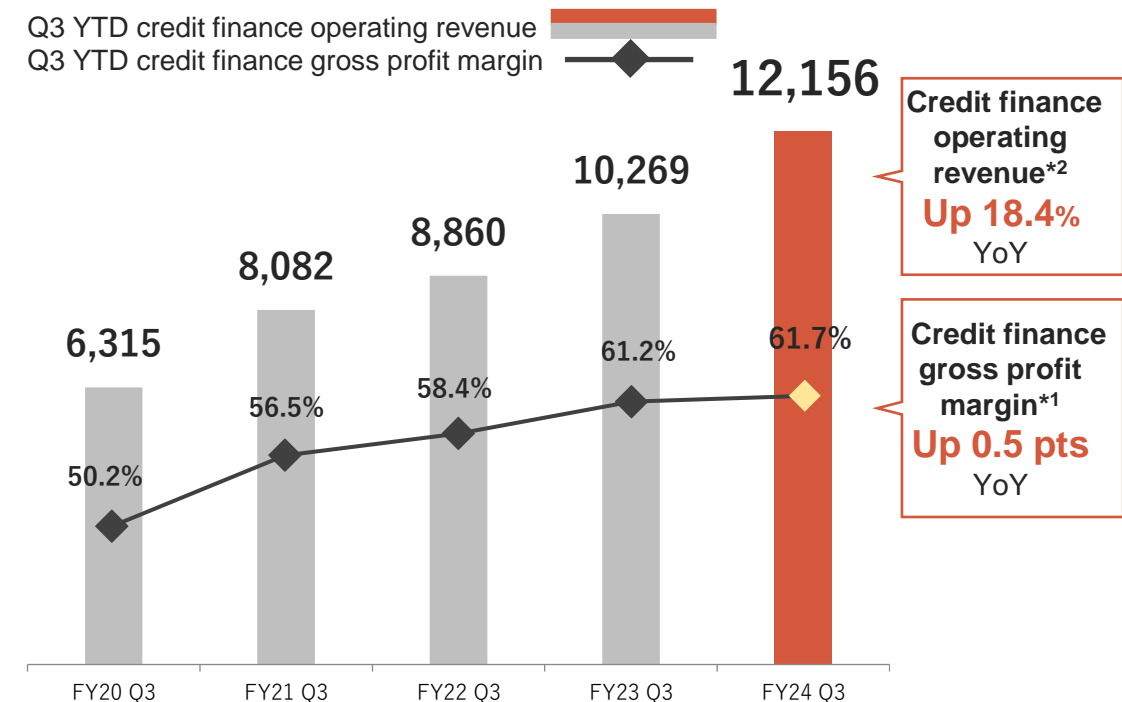
Further increase screening **accuracy** to reduce screening time and standardize screening decisions

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

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

- The core credit finance business is seeing steady **growth in both sales and profits**
- Continuing to **pass on** higher interest rates **in our own financing products**. Credit finance gross profit margin*1 remains at a high level.
- Profit before tax excluding one-off profit **increased 11.6% YoY**

	FY23 Q3	FY24 Q3	YoY change
Operating revenue	11,097	12,848	+15.8%
Profit before tax	3,947	3,275	-17.0%
Profit before tax (Excluding one-off profit)	2,935	3,275	+11.6%



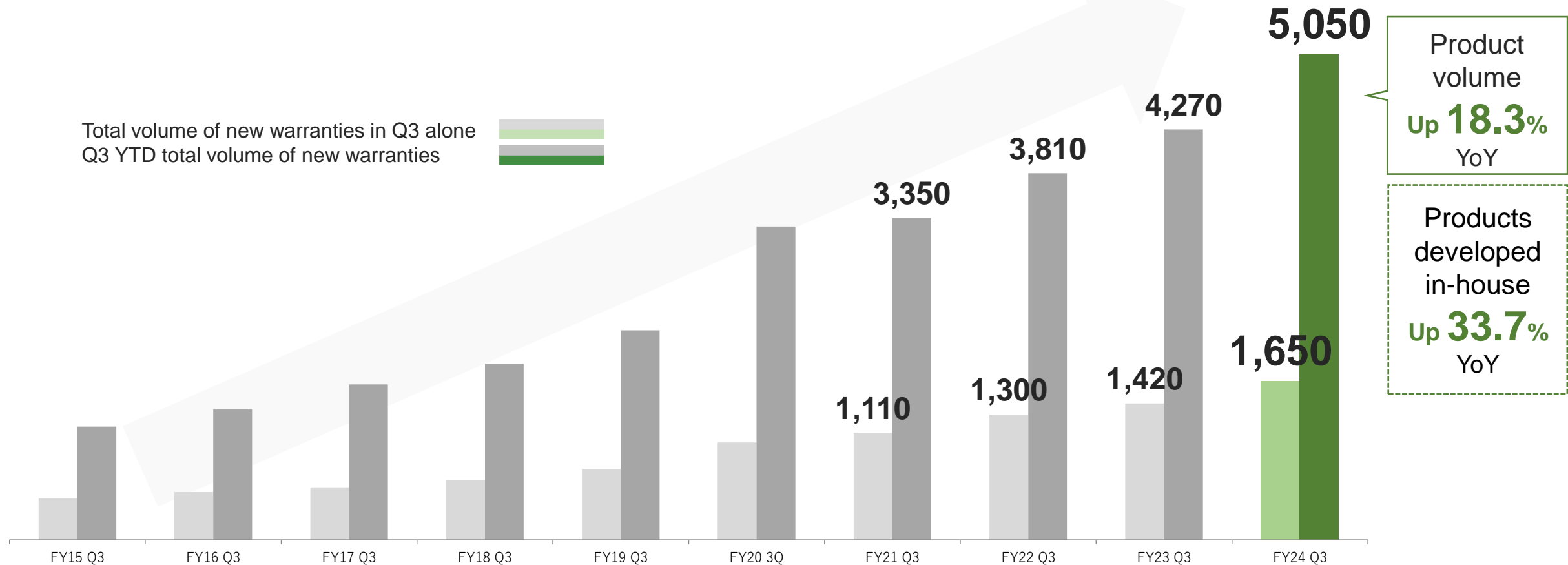
*1. Credit finance gross profit margin is calculated by dividing operating profit related to credit finance by operating revenue related to credit finance. Furthermore, operating expenses at the time of calculation of credit finance gross profit margin are comprised of expenses directly incurred in order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

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



5. Automobile Warranty Segment

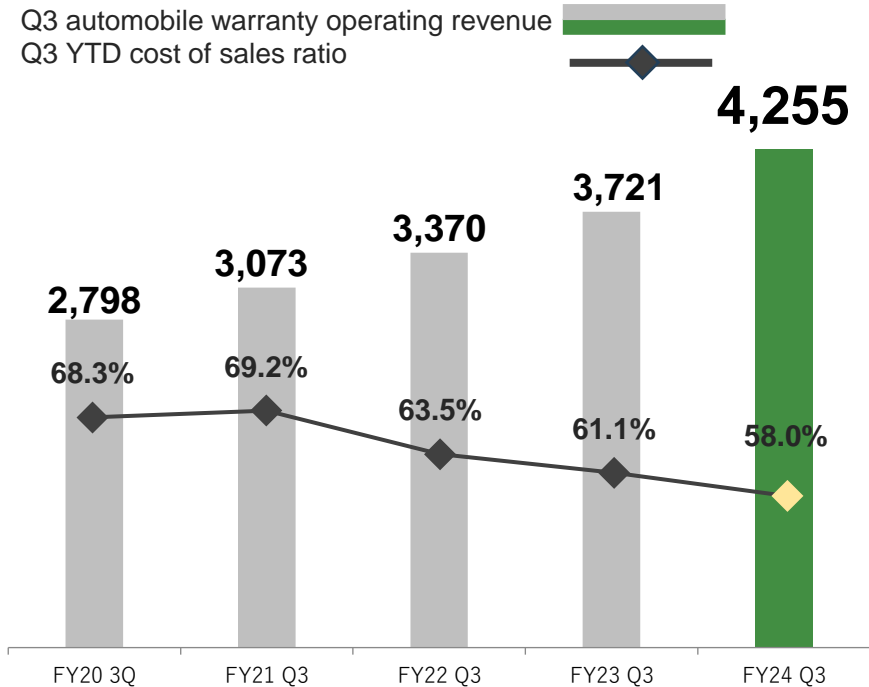
- Automobile warranty **volume up 18.3%** YoY despite the used vehicle market recovering only slightly
- Volume of **products developed in-house** continued to grow, **up 33.7%** YoY
- Aiming to increase volume of warranty services with the focus on the acquisition of **Car Premium automobile warranties**



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

- **Revenue grew steadily**, underpinned by proactive sales activities in each business
- **Cost of sales ratio gradually declining** thanks to ongoing **cost reduction activities**, which has led to **increased gross profit margin**

	FY23 Q3	FY24 Q3	YoY change
Operating revenue	4,940	5,806	+17.5%
Profit before tax	442	570	+28.8%



Operating revenue of the domestic automobile warranty business*
Up 12.3%
 YoY

* The domestic automobile warranty business excludes the results of the parts business and overseas business.

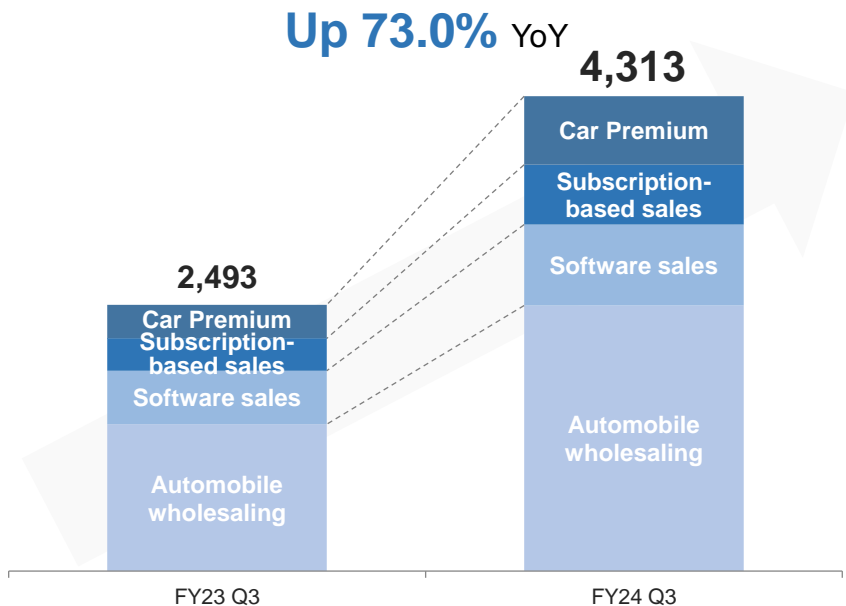


6. Auto Mobility Segment

- Focused on developing **services for Car Premium Club*1** and **creating new businesses**. **Increased largely** in unison with each service

	FY23 Q3	FY24 Q3	YoY change
Operating revenue	2,493	4,313	+73.0%
(Of which, Car Premium)	560	1,318	+135.4%
Profit before tax	256	661	+157.8%
(Of which, Car Premium)	0	221	+221

Auto Mobility Segment Operating Revenue*2



Car Premium Club*1

Up 103.8% YoY **Increased** Car Premium membership fee income from the **growing** number of members

Subscription-based sales (leasing)

Up 85.5% YoY **Increased operating revenue** from original lease products by **boosting** Car Premium Club memberships

Software sales

Up 51.5% YoY **Increased operating revenue** by **bolstering sales** to Premium network stores

Automobile wholesaling

Up 80.6% YoY Car Premium internal **distribution volume grew** and **operating revenue expanded**

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

*2 The graph does not include revenue outside of the four main services.



7. Appendix

Company Profile



Name	Premium Group Co., Ltd.
Securities Code / Exchange	7199 / Prime Market of Tokyo Stock Exchange
Established	May 25, 2015 Note: 2007: Established Premium Co., Ltd. (Former name: G-ONE Credit Services Co., Ltd.)
Head Office	The Okura Prestige Tower, 2-10-4 Toranomom, Minato-ku, Tokyo
President and Representative Director	Yohichi Shibata
Number of Issued Shares	40,327,770 (As of December 31, 2023)
Capital	¥1,674 million (non-consolidated: as of September 30, 2023)
Number of Employees	702 (consolidated; as of December 31, 2023) (Note) Number of persons employed by the Group excluding temporary workers
Major Shareholders	<ul style="list-style-type: none">• Nomura Securities Co., Ltd. (Nomura Asset Management Co., Ltd. and Nomura International PLC): 5.96%• Sumitomo Mitsui Trust Asset Management Co., Ltd. and Nikko Asset management Co.,Ltd.: 4.13%• Chikara Investments LLP: 4.11% (As of December 5, 2023; referencing the report on changes in large volume holdings, etc.)
Description of Business	Businesses in Japan and overseas* <ul style="list-style-type: none">• Car Premium (Building a membership organization of auto dealers and garages)• Finance• Automobile warranty• Auto mobility *Overseas (Thailand, Indonesia, Philippines)

Description of Business



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

Business Segment

Finance

▷ Main business

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

▷ Main business partners

- Used car dealer

Automobile Warranty

▷ Main business

- Automobile warranty
- Overseas expansion of automobile warranty (Thailand, Indonesia, Philippines)
- Sales of used parts to domestic and overseas

▷ Main business partners

- Used car dealer, garage

Auto Mobility

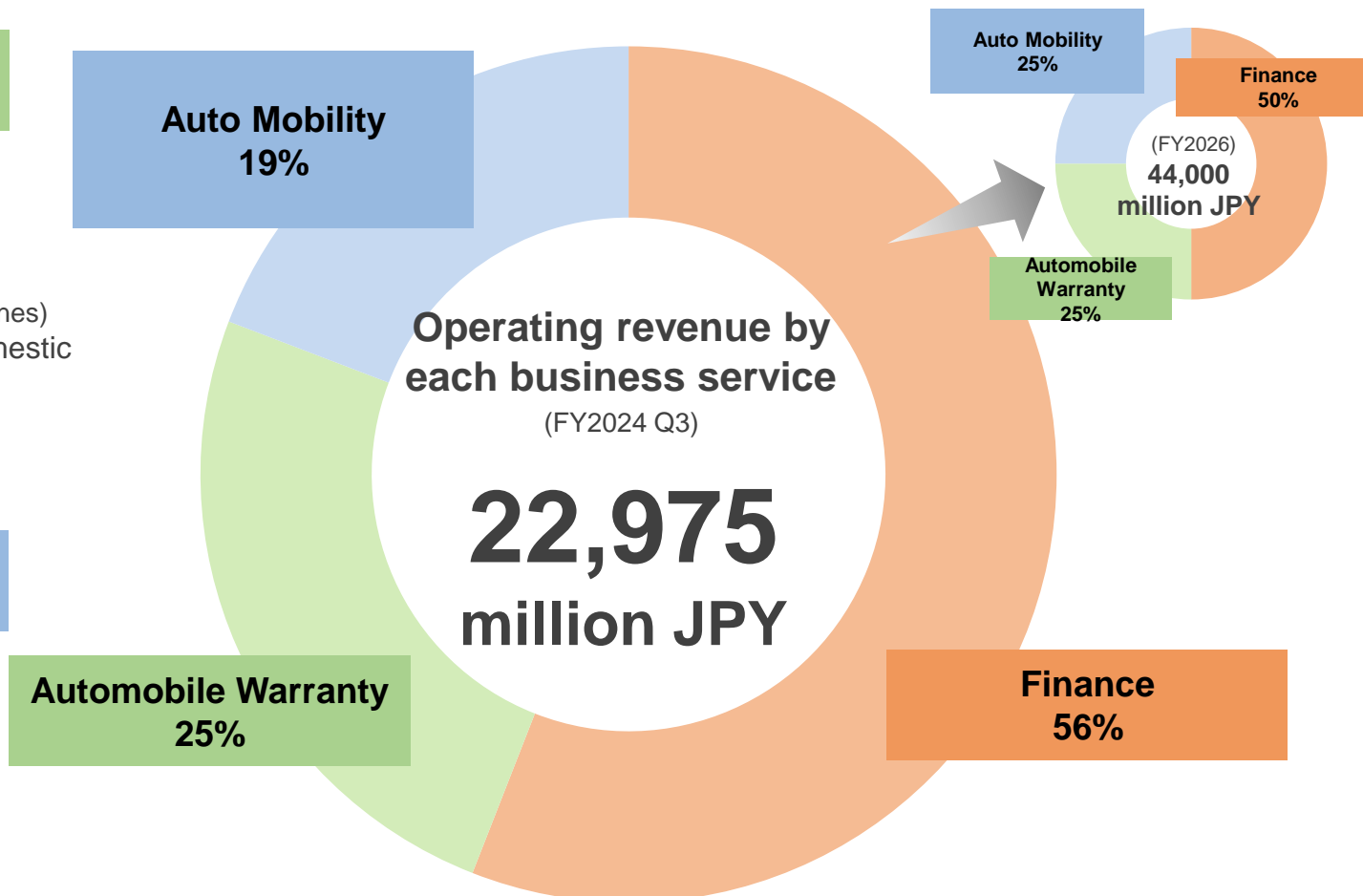
▷ Main business

- Operation of Car Premium Club membership organization
- Automobile wholesaling
- Sales of software
- Subscription-based sales (leasing)
- Operating garages

▷ Main business partners

- Used car dealer, garage

Portfolio by Segment



Performance by Segment

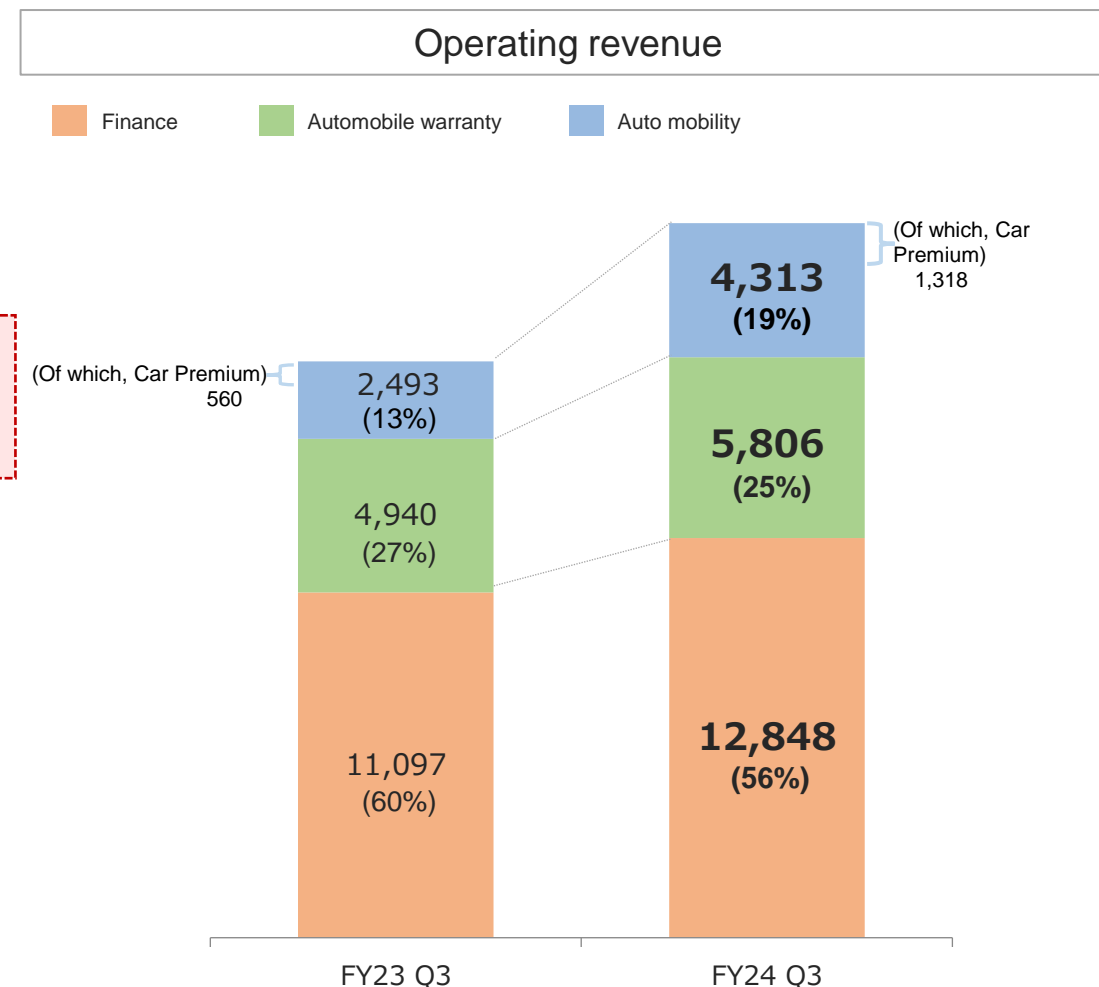


(Millions of yen)

- Each segment **steadily recording operating revenue**
- **Auto mobility** and **Car Premium** segments provided greater share of operating revenue

	FY24 Q3	
	Operating revenue	Profit before tax
Finance segment	12,848 Up 15.8% YoY	3,275 Down 17.0% YoY
Automobile warranty segment	5,806 Up 17.5% YoY	570 Up 28.8% YoY
Auto mobility segment	4,313 Up 73.0% YoY	661 Up 157.8% YoY
(Of which, Car Premium)	1,318 Up 135.4% YoY	221 Up 221% YoY

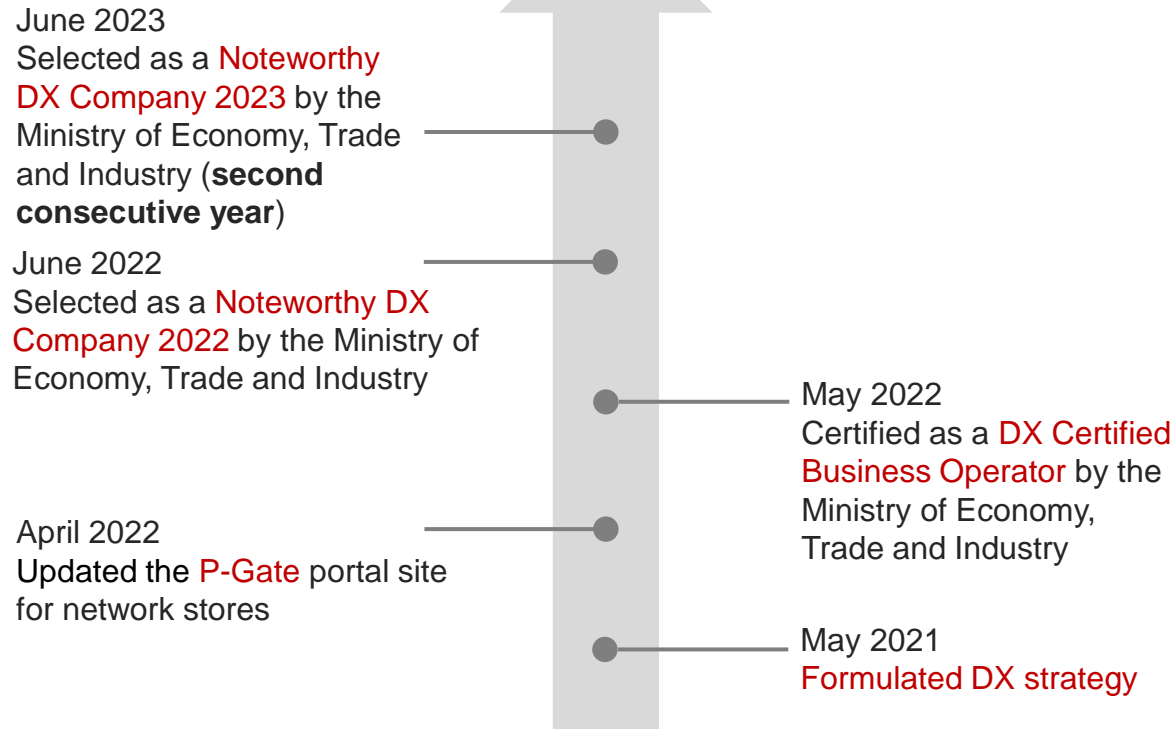
Up 11.6% YoY when excluding ¥1,102 million of one-off profit of Thai affiliate (ECL), etc.



Notes: 1. Segment classification was changed from FY24. Profits and losses for each segment in FY23 is reflected only to the extent practicable.
 2. "Of which, Car Premium" only shows difference in performance with previous fiscal year.
 3. Operating revenue for the previous fiscal year have been partially reclassified due to a change in presentation methods.

- In approximately one year from formulating our DX strategy, we **built our DX initiative platform** internally and externally and were recognized as **Noteworthy DX Company** two straight years in **2022 and 2023** and became a **DX Certified Business Operator** in 2022
- Seeking to **realize our concept as a platform provider** of connecting end-users and mobility providers

Achieving our DX Vision



DX for end-users

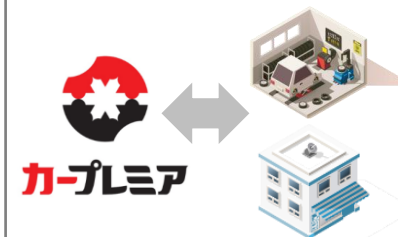


Website for individual customers launches on July 22, 2022

This site offers:

- Options to get the best out of our customers' cars using our wide range of services
- Extensive after-sales support

DX for auto mobility providers



Login rates for mobility provider portal sites:

As of December 31, 2023

- All network stores: 69.0%
- Car Premium Dealer: 99.1%

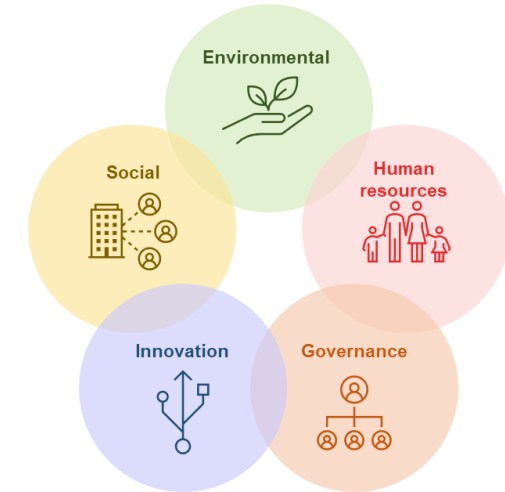
→ Functions as a tool for communication with dealers

(FY24 Q2) Initiatives for Sustainable Growth



Publication of Integrated Report 2023

- Released first integrated report (October 2023) after the launch of the new medium-term management plan
- Promotion of **ethical practices in the used car industry** (Message from the President)
- About strengthening governance system (Outside Director Roundtable Discussion)



Other initiatives



Received first prize and awarded in individual category at the 5th Woman's Value Award

- ✓ **First prize** in sustainability category
- ✓ **Received individual award** as a role model for women's empowerment (Leader of the women's empowerment division)



Joined the Human Capital Management Consortium

- ✓ Enhancing **human capital management** (Improving in terms of both implementation and disclosure)
- ✓ Increasing employee **well-being**
- ✓ Fostering an environment where employees can utilize their skills



Established research project for co-creation of the future with Ishigaki City (jointly with Ishigaki Municipal Government and The Graduate School of Project Design)

- ✓ Purpose is **human resources development and new business creation** to resolve local issues faced by Ishigaki City
- ✓ Initiatives to strengthen industry–government–academia collaboration
- ✓ Utilization of **corporate version of Hometown Tax Donation Program** (tax system for supporting regional revitalization)





Medium-term vision

Establishing the Car Premium business model,
seeking to become the ONE & ONLY auto mobility company

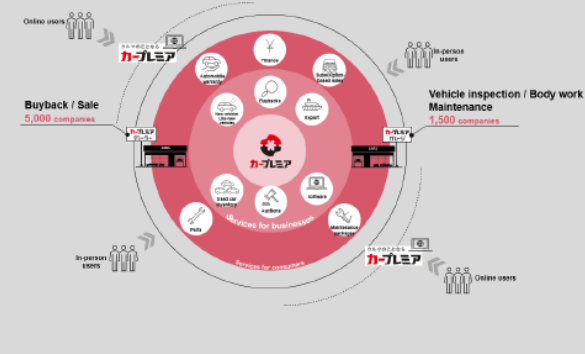
Numerical Targets

Operating revenue	Profit before tax	Profit attributable to owners of parent	ROE	Market cap
¥44.0 billion vs. FY23: +74.6%	¥10.2 billion vs. FY23: +91.0%	¥7.0 billion vs. FY23: +75.0%	30-39% FY23 results: 34.7%	¥140-175 billion vs. FY23: 204-255%

Key Issues

	<p>Car Premium</p>	<ul style="list-style-type: none"> Expanding the Car Premium Club Establishing the Car Premium brand Strengthening ability to attract in-person/online customers 	<ul style="list-style-type: none"> Expanding volume Strengthening DX talent Ongoing investment in DX Using DX promotion to streamline operations and save labor
	<p>Finance</p>	<ul style="list-style-type: none"> Expanding Car Premium Dealers Increasing transaction volume per network store 	
	<p>Automobile warranty</p>	<ul style="list-style-type: none"> Expanding third-party warranties market Expanding sales focused on products developed in-house Reducing repair costs 	
	<p>Auto mobility services</p>	<ul style="list-style-type: none"> Enhancing auto mobility services Expanding scale of each auto mobility business Developing differentiated products 	

Establishing the Car Premium business model



The diagram illustrates the Car Premium business model as a central hub with various services and user types. The central hub is labeled 'Car Premium' and includes services like 'Finance', 'Warranty', 'Auto mobility services', 'Buyback / Sale', and 'Vehicle inspection / Body work / Maintenance'. The model is supported by 'Online users' and 'In-person users'. The diagram also shows 'Buyback / Sale' involving 5,000 companies and 'Vehicle inspection / Body work / Maintenance' involving 1,500 companies. The model is supported by 'In-person users' and 'Online users'.

(FY23 Q4) Segments in FY2024



Segments will be reorganized to establish the **Car Premium business model**
 Auto mobility and Car Premium segments will be merged to create further **Group synergies**



Finance

Premium Co., Ltd.

Operation and supervision of finance business, centered on automotive credit financing

Central Servicer Corporation

Servicer and vehicle repossession businesses



Eastern Commercial Leasing p.l.c. *

Automotive credit and warranty businesses
 (Listed on the Stock Exchange of Thailand)

Automobile Warranty

Premium Warranty Services Co., Ltd.

Operation and supervision of automotive warranty segment

Premium Auto Parts Co., Ltd.

Auto parts-related business



Premium Service (Thailand) Co., Ltd.

Automobile maintenance and automotive warranty businesses in Thailand



PT Premium Garansi Indonesia *

Automotive warranty business in Indonesia



Premium Warranty Services Philippines, Inc. *

Automotive warranty business in the Philippines

Auto Mobility

Premium Mobility Services Co., Ltd.

Operation and supervision of auto mobility segment

PLS Co., Ltd.

Auto leasing business for consumers

Premium SoftPlanner Co., Ltd.

B2B software development and sales business

CIFUT Co., Ltd. *

Development and provision of automotive-related IoT devices

Car Premium Co., Ltd.

Development and operation of membership organizations for mobility providers

PAS Co., Ltd.

Automobile maintenance business, body work/paint business


“*” indicates an affiliate.

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




Little to no impact on earnings

(1) FX fluctuations



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

(2) Inflation




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

(3) Rising interest rates


Interest rates for funding auto loans

> **Loans under contract**



Loan receiv-ables

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



> **New** loans to be contracted

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

Financial strategy

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

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

	FY2023 (As of March 31, 2023)	FY2024.Q2 (As of September 30, 2023)	FY2024.Q3 (As of December 31, 2023)	Compared to previous quarter	QoQ
Assets					
Cash and cash equivalents	14,857	15,536	21,290	+43.3%	+37.0%
Financing receivables	45,003	50,818	53,490	+18.9%	+5.3%
Other financial assets	6,281	6,900	8,202	+30.6%	+18.9%
Property, plant and equipment	3,074	2,822	2,899	△5.7%	+2.7%
Intangible assets	7,930	8,606	8,774	+10.6%	+1.9%
Goodwill	3,958	3,958	3,958	+0.0%	+0.0%
Investments accounted for using equity method	2,624	2,728	3,151	+20.1%	+15.5%
Deferred tax assets	5	93	94	+1915.3%	+1.8%
Insurance assets	4,465	5,889	6,625	+48.4%	+12.5%
Other assets	13,234	11,949	12,584	△4.9%	+5.3%
Total assets	101,431	109,300	121,067	+19.4%	+10.8%
Liabilities					
Financial guarantee contracts	36,818	42,237	43,590	+18.4%	+3.2%
Deferred warranty revenue	6,030	6,711	6,983	+15.8%	+4.1%
Borrowings	31,682	32,234	43,022	+35.8%	+33.5%
Other financial liabilities	7,855	6,904	6,834	△13.0%	△1.0%
Provisions	363	363	383	+5.4%	+5.6%
Income taxes payable	603	905	759	+25.7%	△16.2%
Deferred tax liabilities	1,360	1,366	1,430	+5.1%	+4.6%
Other liabilities	3,367	3,370	3,395	+0.8%	+0.7%
Total liabilities	88,078	94,091	106,395	+20.8%	+13.1%
Equity					
Equity attributable to owners of parent					
Share capital	1,700	1,700	1,700	+0.0%	+0.0%
Capital surplus	1,415	1,467	1,482	+4.7%	+1.0%
Retained earnings	10,952	12,588	13,221	+20.7%	+5.0%
Treasury shares	△ 1,088	△ 1,070	△ 2,297	+111.1%	+114.7%
Other components of equity	343	486	527	+53.7%	+8.4%
Total equity attributable to owners of parent	13,322	15,171	14,633	+9.8%	△3.5%
Non-controlling interests	31	38	40	+26.9%	+5.3%
Total equity	13,353	15,208	14,672	+9.9%	△3.5%
Total liabilities and equity	101,431	109,300	121,067	+19.4%	+10.8%

P/L (Consolidated Cumulative Period)



(April 1 - December 31)	FY2023.Q1-Q3		YoY
	(April 1, 2022 - December 31, 2022)	FY2024.Q1-Q3 (April 1, 2023 - December 31, 2023)	
Operating revenue	18,534	22,975	+24.0%
Operating expenses	14,998	18,567	+23.8%
Operating profit	3,536	4,408	+24.7%
Share of profit of investments accounted for using equity method	1,024	112	△89.1%
Other finance income	103	7	△92.9%
Other finance costs	22	73	+222.5%
Profit (loss) before tax	4,640	4,455	△4.0%
Income tax expense	1,134	1,243	+9.6%
Profit (loss)	3,505	3,212	△8.4%
Profit (loss) attributable to:			-
Owners of parent	3,498	3,203	△8.4%
Non-controlling interests	8	9	+13.1%

P/L (Consolidated Cumulative Period)



(April 1 - December 31)	FY2023.Q1-Q3 (April 1, 2022 - December 31, 2022)	FY2024.Q1-Q3 (April 1, 2023 - December 31, 2023)	YoY
Operating revenue			
Finance income	9,273	11,029	+18.9%
Warranty revenue	3,788	4,355	+15.0%
Automobility-related sales	2,197	3,738	+70.1%
Other commission sales	1,681	1,859	+10.6%
Automotive parts sales	1,102	1,402	+27.2%
Impairment gain on financial assets	285	142	△50.0%
Revenue from the exercise of insurance policies	121	136	+12.7%
Other	86	314	+265.3%
Total	18,534	22,975	+24.0%

(April 1 - December 31)	FY2023.Q1-Q3 (April 1, 2022 - December 31, 2022)	FY2024.Q1-Q3 (April 1, 2023 - December 31, 2023)	YoY
Operating expenses			
Finance costs	141	228	+61.5%
Warranty cost	2,431	2,645	+8.8%
Automobility-related costs	1,310	2,280	+74.0%
Guarantee commission	1,927	2,303	+19.5%
Cost of automotive parts external sales	772	1,074	+39.1%
Employee benefit expenses	3,625	4,181	+15.4%
Depreciation	1,051	1,153	+9.7%
Commission expenses	862	995	+15.4%
Taxes and dues	606	708	+16.8%
System operation costs	595	734	+23.4%
Outsourcing expenses	449	584	+30.2%
Other operating expenses	1,230	1,683	+36.9%
Total	14,998	18,567	+23.8%

P/L (Consolidated Accounting Period)



(October 1 - December 31)	FY2023.Q3	FY2024.Q2	FY2024.Q3	YoY	QoQ
	(October 1, 2022 - December 31, 2022)	(July 1, 2023 - September 30, 2023)	(October 1, 2023 - December 31, 2023)		
Operating revenue	6,551	7,823	7,919	+20.9%	+1.2%
Operating expenses	5,390	6,424	6,274	+16.4%	△2.3%
Operating profit	1,161	1,399	1,645	+41.7%	+17.6%
Share of profit of investments accounted for using equity method	25	41	12	△53.2%	△71.5%
Other finance income	△ 21	2	2	△109.9%	+21.8%
Other finance costs	△ 13	25	28	△312.4%	+11.3%
Profit (loss) before tax	1,178	1,416	1,631	+38.4%	+15.2%
Income tax expense	318	421	489	+53.8%	+16.3%
Profit (loss)	860	995	1,142	+32.7%	+14.7%
Profit (loss) attributable to:					
Owners of parent	856	992	1,140	+33.1%	+14.9%
Non-controlling interests	4	3	2	△46.6%	△34.9%

P/L (Consolidated Accounting Period)



(October 1 - December 31)	FY2023.Q3 (October 1, 2022 - December 31, 2022)	FY2024.Q2 (July 1, 2023 - September 30, 2023)	FY2024.Q3 (October 1, 2023 - December 31, 2023)	YoY	QoQ
Operating revenue					
Finance income	3,231	3,683	3,851	+19.2%	+4.6%
Warranty revenue	1,302	1,455	1,513	+16.2%	+3.9%
Automobility-related sales	931	1,316	1,215	+30.4%	△7.7%
Other commission sales	579	617	637	+10.0%	+3.3%
Automotive parts sales	366	456	525	+43.3%	+15.0%
Impairment gain on financial assets	112	11	62	△44.9%	+468.2%
Revenue from the exercise of insurance policies	-	136	-	-	-
Other	30	149	117	+293.8%	△21.2%
Total	6,551	7,823	7,919	+20.9%	+1.2%
(October 1 - December 31)	FY2023.Q3 (October 1, 2022 - December 31, 2022)	FY2024.Q2 (July 1, 2023 - September 30, 2023)	FY2024.Q3 (October 1, 2023 - December 31, 2023)	YoY	QoQ
Operating expenses					
Finance costs	48	73	87	+79.8%	+18.0%
Warranty cost	834	934	890	+6.6%	△4.7%
Automobility-related costs	611	841	659	+7.9%	△21.7%
Guarantee commission	667	769	804	+20.6%	+4.5%
Cost of automotive parts external sales	267	346	423	+58.3%	+22.4%
Employee benefit expenses	1,276	1,394	1,432	+12.2%	+2.7%
Depreciation	361	382	405	+12.2%	+5.9%
Commission expenses	290	354	338	+16.5%	△4.6%
Taxes and dues	198	233	237	+19.3%	+1.5%
System operation costs	201	263	241	+19.9%	△8.3%
Outsourcing expenses	156	192	206	+32.2%	+7.5%
Other operating expenses	480	643	554	+15.2%	△13.9%
Total	5,390	6,424	6,274	+16.4%	△2.3%



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