



Consolidated Financial Results for the First Quarter of the Fiscal Year Ending March 31, 2024 [IFRS]

July 28, 2023

Company Name	Premium Group Co., Ltd.	Listed on the Tokyo Stock Exchange
Stock Code	7199 URL https://www.premium-group.co.jp/	
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Contact	(Title) Director and Managing Executive Officer	(Name) Tomohiro Kanazawa
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Scheduled date of quarterly report submission:	August 10, 2023	Scheduled date of commencement of dividend payment: —
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Preparation of supplementary material for quarterly financial results: Yes

Holding of quarterly financial results meeting: No

(Amounts are rounded to the nearest million yen.)

1. Consolidated Financial Results for the First Quarter of the Fiscal Year Ending March 31, 2024 (April 1, 2023 to June 30, 2023)

(1) Consolidated Operating Results (fiscal year to date) (% change from the same period of the previous fiscal year)

	Operating revenue		Operating profit		Profit before tax		Profit for the term		Profit for the term attributable to owners of parent	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Million yen	%
First quarter of fiscal year ending March 31, 2024	7,233	25.5	1,365	23.8	1,408	21.7	1,075	27.3	1,072	27.5
First quarter of fiscal year ended March 31, 2023	5,765	16.5	1,103	38.8	1,157	39.0	845	38.9	841	38.3

	Total comprehensive income		Basic earnings per share	Diluted earnings per share
	Million yen	%	Yen	Yen
First quarter of fiscal year ending March 31, 2024	1,162	29.3	27.56	27.36
First quarter of fiscal year ended March 31, 2023	899	53.9	21.77	21.57

Note:

Based on a resolution by the Board of Directors at a meeting held July 20, 2022, the Company implemented a three-for-one stock split of common stock effective September 1, 2022. Basic earnings per share and diluted earnings per share shown above were calculated as if this stock split had taken place at the start of the previous consolidated fiscal year.

(2) Consolidated Financial Position

	Total assets	Total equity	Equity attributable to owners of parent	Equity attributable to owners of parent ratio
	Million yen	Million yen	Million yen	%
First quarter of fiscal year ending March 31, 2024	103,728	14,151	14,117	13.6
Fiscal year ended March 31, 2023	101,431	13,353	13,322	13.1

2 Dividends

	Annual dividend				
	First quarter	Second quarter	Third quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2023	—	10.00	—	11.00	21.00
Fiscal year ending March 31, 2024	—				
Fiscal year ending March 31, 2024 (forecast)		13.00	—	13.00	26.00

Notes:

Revisions to dividends forecast most recently announced: None

3. Forecasts of Consolidated Financial Results for the Fiscal Year Ending March 31, 2024
(April 1, 2023 to March 31, 2024)

(% change from the previous fiscal year for full-year figures; % change from the same period of the previous fiscal year for quarterly figures)

	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
Full-year	30,500	20.7	6,000	12.3	4,200	4.6	4,200	4.9	107.37

Notes:

Revisions to financial forecast most recently announced: None

* Notes

(1) Changes in significant subsidiaries during the period (changes in specified subsidiaries resulting in a change in scope of consolidation): None

(2) Changes in accounting policies and accounting estimates

- 1) Changes in accounting policies required by IFRS : Yes
- 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)	First quarter of fiscal year ending March 31, 2024	40,327,770 shares	Fiscal year ended March 31, 2023	40,327,770 shares
2) Number of treasury shares at end of period	First quarter of fiscal year ending March 31, 2024	1,437,914 shares	Fiscal year ended March 31, 2023	1,437,844 shares
3) Average number of shares during period (quarter to date)	First quarter of fiscal year ending March 31, 2024	38,889,909 shares	First quarter of fiscal year ended March 31, 2023	38,599,795 shares

Note:

Based on a resolution by the Board of Directors at a meeting held July 20, 2022, the Company implemented a three-for-one stock split of common stock effective September 1, 2022. Number of shares issued and outstanding at end of period, number of treasury shares at end of period, and average number of shares during period shown above were calculated as if this stock split had taken place at the start of the previous consolidated fiscal year.

* Quarterly financial statements are not subject to quarterly review by a certified public accountant or auditing firm.

* Note to ensure appropriate use of forecasts and other remarks:

1. For additional information on financial results, also refer to the explanatory materials on financial results and quarterly securities report released on August 10.

Financial results explanatory materials: <https://ir.premium-group.co.jp/ja/library/presentation.html>

Quarterly securities report: <https://ir.premium-group.co.jp/ja/library/securities.html>

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

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1. Summary Quarterly Consolidated Financial Statements and Major Notes
 (1) Summary Quarterly Consolidated Statement of Financial Position

(unit: million yen)

	Previous consolidated fiscal year (March 31, 2023)	First quarter of this consolidated fiscal year (June 30, 2023)
Assets		
Cash and cash equivalents	14,857	12,792
Financial receivables	45,003	48,233
Other financial assets	6,281	6,522
Property, plant, and equipment	3,074	2,961
Intangible assets	7,930	8,317
Goodwill	3,958	3,958
Investments accounted for using equity method	2,624	2,716
Deferred tax assets	5	81
Insurance assets	4,465	5,529
Other assets	13,234	12,619
Total assets	101,431	103,728
Liabilities		
Financial guarantee contracts	36,818	39,468
Unearned revenue on automobile warranties	6,030	6,355
Borrowings	31,682	31,740
Other financial liabilities	7,855	6,854
Provisions	363	364
Income taxes payable	603	350
Deferred tax liabilities	1,360	1,489
Other liabilities	3,367	2,957
Total liabilities	88,078	89,577
Equity		
Equity attributable to owners of parent		
Capital	1,700	1,700
Share premium	1,415	1,455
Retained earnings	10,952	11,596
Treasury shares	(1,088)	(1,088)
Other components of equity	343	454
Total equity attributable to owners of parent	13,322	14,117
Non-controlling interests	31	35
Total equity	13,353	14,151
Total liabilities and equity	101,431	103,728

(2) Summary Quarterly Consolidated Statement of Profit and Loss

(unit: million yen)

	Cumulative first quarter of the previous consolidated fiscal year (From April 1, 2022 to June 30, 2022)	Cumulative first quarter of this consolidated fiscal year (From April 1, 2023 to June 30, 2023)
Operating revenue	5,765	7,233
Operating expense	4,662	5,868
Operating profit	1,103	1,365
Share of profit of investments accounted for using equity method	63	60
Other finance income	1	4
Other finance cost	9	20
Profit for the term before tax	1,157	1,408
Income tax expense	312	332
Profit for the term	845	1,075
Attributable to		
Owners of parent	841	1,072
Non-controlling interests	4	4
Profit for the term	845	1,075
Attributable to owners of parent		
Earnings per share		
Basic earnings per share (yen)	21.77	27.56
Diluted earnings per share (yen)	21.57	27.36

Note: Based on a resolution by the Board of Directors at a meeting held July 20, 2022, the Company implemented a three-for-one stock split of common stock effective September 1, 2022. Basic earnings per share and diluted earnings per share shown above were calculated as if this stock split had taken place at the start of the previous consolidated fiscal year.

(3) Summary Quarterly Consolidated Statement of Comprehensive Income

(unit: million yen)

	Cumulative first quarter of the previous consolidated fiscal year (From April 1, 2022 to June 30, 2022)	Cumulative first quarter of this consolidated fiscal year (From April 1, 2023 to June 30, 2023)
Profit for the term	845	1,075
Other comprehensive income		
Items that may be reclassified to net profit or loss		
Exchange differences on translation of foreign operations	(2)	(1)
Share of other comprehensive income of investments accounted for using equity method	56	87
Other comprehensive income (net of tax)	54	86
Comprehensive income for the term	899	1,162
Attributable to:		
Owners of parent	894	1,158
Non-controlling interests	4	3
Comprehensive income for the term	899	1,162

(4) Summary Quarterly Consolidated Statement of Changes in Equity

(unit: million yen)

	Equity attributable to owners of parent				
	Capital	Share premium	Retained earnings	Treasury shares	Other components of equity
					Exercise of warrants
Balance as of April 1, 2022	1,700	1,295	7,722	(1,201)	40
Cumulative effect of changes in accounting policies	-	-	(43)	-	-
Starting balance reflecting changes in accounting policies	1,700	1,295	7,679	(1,201)	40
Comprehensive income for the term					
Profit for the term	-	-	841	-	-
Other comprehensive income	-	-	-	-	-
Total comprehensive income for the term	-	-	841	-	-
Transactions with owners, etc.					
Dividends	-	-	(335)	-	-
Capital transactions with non-controlling interests	-	28	-	52	-
Share-based payment transactions	-	24	-	-	12
Total transactions with owners, etc.	-	52	(335)	52	12
Balance as of June 30, 2022	1,700	1,347	8,185	(1,150)	52

(unit: million yen)

	Equity attributable to owners of parent					
	Other components of equity			Total	Non-controlling interests	Total equity
	Other comprehensive income accounted for using the equity method	Exchange differences on translation of foreign operations	Total			
Balance as of April 1, 2022	158	(5)	194	9,710	103	9,814
Cumulative effect of changes in accounting policies	-	-	-	(43)	-	(43)
Starting balance reflecting changes in accounting policies	158	(5)	194	9,667	103	9,770
Comprehensive income for the term						
Profit for the term	-	-	-	841	4	845
Other comprehensive income	56	(2)	54	54	0	54
Total comprehensive income for the term	56	(2)	54	894	4	899
Transactions with owners, etc.						
Dividends	-	-	-	(335)	-	(335)
Capital transactions with non-controlling interests	-	-	-	79	(79)	-
Share-based payment transactions	-	-	12	36	-	36
Total transactions with owners, etc.	-	-	12	(219)	(79)	(299)
Balance as of June 30, 2022	214	(7)	259	10,342	28	10,370

(unit: million yen)

	Equity attributable to owners of parent				
	Capital	Share premium	Retained earnings	Treasury shares	Other components of equity
					Exercise of warrants
Balance as of April 1, 2023	1,700	1,415	10,952	(1,088)	105
Comprehensive income for the term					
Profit for the term	–	–	1,072	–	–
Other comprehensive income	–	–	–	–	–
Total comprehensive income for the term	–	–	1,072	–	–
Transactions with owners, etc.					
Purchase of treasury shares	–	–	–	(0)	–
Dividends	–	–	(428)	–	–
Share-based payment transactions	–	40	–	–	25
Total transactions with owners, etc.	–	40	(428)	(0)	25
Balance as of June 30, 2023	1,700	1,455	11,596	(1,088)	129

(unit: million yen)

	Equity attributable to owners of parent					
	Other components of equity			Total	Non-controlling interests	Total equity
	Other comprehensive income accounted for using the equity method	Exchange differences on translation of foreign operations	Total			
Balance as of April 1, 2023	230	8	343	13,322	31	13,353
Comprehensive income for the term						
Profit for the term	–	–	–	1,072	4	1,075
Other comprehensive income	87	(1)	87	87	(0)	86
Total comprehensive income for the term	87	(1)	87	1,158	3	1,162
Transactions with owners, etc.						
Purchase of treasury shares	–	–	–	(0)	–	(0)
Dividends	–	–	–	(428)	–	(428)
Share-based payment transactions	–	–	25	65	–	65
Total transactions with owners, etc.	–	–	25	(363)	–	(363)
Balance as of June 30, 2023	317	8	454	14,117	35	14,151

(5) Summary Quarterly Consolidated Statement of Cash Flows

(unit: million yen)

	Cumulative first quarter of the previous consolidated fiscal year (From April 1, 2022 to June 30, 2022)	Cumulative first quarter of this consolidated fiscal year (From April 1, 2023 to June 30, 2023)
Cash flow from operating activities		
Profit for the term before tax	1,157	1,408
Depreciation and amortization expense	350	367
Other loss (profit)	53	72
Decrease (increase) in financial receivables	(1,580)	(3,236)
Increase (decrease) in financial guarantee contracts	1,654	2,650
Decrease (increase) in other financial assets	(320)	(218)
Increase (decrease) in other financial liabilities	(236)	(785)
Decrease (increase) in other assets	(56)	(469)
Increase (decrease) in other liabilities	(235)	(94)
Share of loss (profit) of investments accounted for using equity method	(63)	(60)
Other	21	106
Subtotal	744	(259)
Interest received	1	1
Interest paid	(50)	(69)
Dividends received	94	84
Income taxes paid	(737)	(572)
Cash flow from operating activities	52	(815)
Cash flow from investing activities		
Purchase of investment securities	(2)	(50)
Purchase of property, plant, and equipment	(158)	(81)
Proceeds from sales of property, plant, and equipment	–	0
Purchase of intangible assets	(334)	(554)
Payments for loans receivable	(20)	(3)
Collection of loans receivable	5	3
Payments for guarantee deposits	(103)	(45)
Proceeds from collection of guarantee deposits	27	55
Other	20	(0)
Cash flow from investing activities	(564)	(676)
Cash flow from financing activities		
Repayments of short-term loans	(100)	(1,000)
Proceeds from long-term loans	1,276	3,143
Repayments of long-term loans	(1,546)	(2,092)
Repayments of lease obligations	(203)	(208)
Payments for purchase of treasury shares	–	(0)
Dividends paid	(332)	(425)
Other	13	5
Cash flow from financing activities	(892)	(577)
Net increase (decrease) in cash and cash equivalents	(1,404)	(2,069)
Cash and cash equivalents at beginning of period	11,433	14,848
Effect of exchange rate changes on cash and cash equivalents	2	3
Cash and cash equivalents at end of period	10,031	12,782

- (6) Notes on Summary Quarterly Consolidated Financial Statements
(Notes concerning the going concern assumption)
Not applicable

(Changes in accounting policies)

With the following exceptions, important accounting policies applied by the Group to these Summary Quarterly Consolidated Financial Statements remain unchanged from those applied to the consolidated financial statements for the previous consolidated fiscal year:

Income tax expense for the cumulative first quarter of this consolidated fiscal year is calculated based on the estimated effective annual tax rate.

The Group has applied the following standards from the cumulative first quarter of this consolidated fiscal year:

Standard	Title	Overview of new/revised standard
IFRS 17	Insurance Contracts	Revised concerning insurance contracts
IAS 12	Income Taxes	Clarification of accounting treatment of deferred taxes on assets and liabilities arising from a single transaction

Application of IFRS 17: Insurance Contracts

The Group has applied IFRS 17: Insurance Contracts from the cumulative first quarter of this consolidated fiscal year. It has applied IFRS 17 as of the standards migration date, that is the start of the previous consolidated fiscal year, and restated accounts as of the start of the previous consolidated fiscal year.

In accordance with the provisions of IFRS 17: C: 3 (a), the quantitative information required under IAS 28 (f) is not stated.

The Group applies IFRS 17 as described below.

(1) Type and concentration level

The Group categorizes contracts under which it underwrites important insurance risks as insurance contracts. For measurement purposes, insurance contracts are totaled in insurance contract groups. Insurance contract groups are determined through identification of insurance contract portfolios.

Each portfolio is exposed to similar risks and consists of multiple contracts managed together. Contracts are divided into portfolios and grouped into three groups based on profitability:

- Contracts unprofitable at the time of initial recognition
- Contracts for which the likelihood of becoming unprofitable is relatively low at the time of initial recognition
- Remaining contracts in the portfolio

(2) Recognition

Insurance contracts issued by the Group are recognized from the earliest of the following times:

- Start of the coverage period
- First deadline for payment by the policyholder or, if the contract does not stipulate a payment deadline, the time at which the first payment is received from the policyholder
- Time at which facts or circumstances suggest the policy is unprofitable

Insurance contracts acquired through the transfer of insurance contracts or corporate mergers are recognized as of the acquisition date.

(3) Insurance acquisition cash flows

The Group defines cash flows from the sale, underwriting, and launch of insurance policy groups attributable directly to the insurance contract portfolio to which the groups belong as insurance acquisition cash flows. The Group engages in regular and reasonable methods to allocate these cash flows to insurance contract groups and to redeem them over the coverage periods of the insurance contract groups.

When insurance acquisition cash flows belong directly to a contract group and a portion of the related insurance acquisition cash flows is expected to be recovered through contract renewals, insurance acquisition cash flows are allocated to the relevant group and to the group that will include the contract renewals.

Insurance acquisition cash flows arising before the recognition of related contract groups are recognized as assets.

At the end of each reporting period, the Group implements the following measures if facts or circumstances emerge that involve the potential impairment of assets related to insurance acquisition cash flows.

- (a) Recognition of impairment losses in net profit or loss so that the book value of the assets does not exceed the expected amount of net cash inflow for the relevant group
- (b) If the assets are related to future renewal, recognition of impairment losses in net profit or loss to an extent in which insurance acquisition cash flows would exceed the amount of net cash inflow arising from the anticipated renewal

This excess excludes amounts already recognized as impairment losses under (a).

The Group increases the book value of the assets via the reversal of impairment losses from net profit or loss within the extent to which the state of impairment has improved.

(4) Measurements

(a) Liabilities related to residual coverage

The insurance premiums allocation approach is applied to the measurement of liabilities related to residual coverage for insurance contracts issued by the Group. This is because the Group can reasonably expect that this approach will result in no material differences from the application of the general method provided for in IFRS 17 or that the period of coverage under the insurance contracts will not exceed one year.

The book value of liabilities related to residual coverage at the time of initial recognition for each contract group is measured by reducing the insurance premiums received at the time of initial recognition by insurance acquisition cash flows allocated to the group on that date.

The book value of liabilities related to residual coverage after initial recognition is increased by insurance premiums received and redemption of insurance acquisition cash flows recognized as costs and decreased by insurance revenues from services provided and additional insurance acquisition cash flows allocated after initial recognition. In principle, for insurance revenues in each period, the anticipated amount of insurance premiums received for the provision of coverage in the period is allocated to each period based on the passage of time.

Since such effects are not material, liabilities related to residual coverage are not adjusted for the effects of the time value of money and financial risk.

If at any time during the coverage period facts or circumstances suggest that a contract group will be unprofitable, the Group recognizes a loss in profit or loss to the extent that the current estimate of the cash flows to be performed under the residual cover exceeds the carrying amount of the liability for the residual cover and increases the liability for the residual cover.

(b) Liabilities related to insurance claims incurred

The Group recognizes liabilities related to insurance claims incurred on insurance contract groups in cash flows related to the insurance claims incurred. These future cash flows are not adjusted for the effects of the time value of money and financial risk because payment is expected to be made within one year from the date of the insurance claim.

(5) Disclosure

To clarify the legal facts and trade practices of the Group's Automobile Warranty Business, liabilities related to residual coverage and liabilities related to insurance claims incurred are disclosed as unearned revenue on warranties on the Consolidated Statement of Financial Position, and insurance revenues and insurance service costs are disclosed as warranty revenues and warranty costs in the notes to Operating revenue and operating expense on the Consolidated Statement of Profit and Loss.

IAS 12: Income Taxes

The Group has applied deferred taxes on assets and liabilities arising from a single transaction (an amendment to IAS 12: Income Taxes) beginning with the cumulative first quarter of this consolidated fiscal year.

This has clarified the accounting treatment on initial recognition of transactions for which temporary differences

in future additions and temporary differences in future deductions arise in equal amounts at the time of the transaction, calling for the recognition of deferred tax liabilities and deferred tax assets, respectively, for such temporary differences in future additions and temporary differences in future deductions on the Consolidated Statement of Financial Position.

The consolidated financial statements for the previous consolidated fiscal year have been revised retroactively due to the application of this standard. As a result, deferred tax assets have increased by 54 million yen, while retained earnings have decreased by 54 million yen for the previous consolidated fiscal year on the Summary Quarterly Consolidated Statement of Financial Position.

Reflecting the cumulative effects of this change at the start of the cumulative first quarter of the previous consolidated fiscal year has reduced the starting balance of retained earnings by 43 million yen on the Summary Quarterly Consolidated Statement of Changes in Equity following the retroactive application of this change.

(Changes in presentation methods)

Summary Quarterly Consolidated Statement of Profit and Loss

Foreign exchange gains, which had previously been included under other finance income, are included under operating profit (“Other”) starting from the cumulative second quarter of the previous consolidated fiscal year, due to an increase in the importance of exchange rate fluctuations related to sales activities.

To reflect this change in presentation, 22 million yen that had been included under other finance income in the cumulative first quarter of the previous consolidated fiscal year has been restated as operating profit.

(Changes in accounting estimates)

Not applicable

(Segment information)

(1) General information on reportable segments

The Group's reportable segments are constituent units of the Group for which separate financial information can be obtained. They are subject to periodic review by the Board of Directors for the purposes of informing evaluating business performance and decision-making on management resource allocation.

Through the previous consolidated fiscal year, the Group employed the four reporting segments of the Finance Business, Automobile Warranty Business, Auto Mobility Services Business, and Car Premium Business.

Following the revisions of the Group company business units implemented April 1, 2023 to make business administration more efficient, starting with this consolidated fiscal year, the Car Premium Business has been folded into the Auto Mobility Services Business. As a result, the Group now employs the three reporting segments of the Finance Business, Automobile Warranty Business, and Auto Mobility Services Business.

An overview of each reportable segment is provided below.

The Finance Business consists of the Credit Finance Business, and the Collection Services Business. All three are primarily involved in providing financial services to enable buyers to purchase products and services via installment payments.

The Automobile Warranty Business consists of automobile warranty services, which allow buyers who purchase vehicles through Group dealers and want warranty services to receive, after paying for the warranty, repair services for purchased vehicles free of charge within the specified scope of the warranty, and other businesses including sale of auto parts necessary for vehicle repairs and other services.

The Auto Mobility Business consists chiefly of Auto Mobility Services, which provides services required for operation of the automobile distribution business (such as the membership network business, the Auto Leasing Business, and sales of automobile parts and software, and automobile wholesaling).

The Group does not distribute assets or liabilities among the business segments used by the Board of Directors.

(2) Profit or loss by reportable segment

In general, the Group prepares profit or loss for each reportable segment by the same method it applies for consolidated financial statements. However, to clarify the actual state of contributions and results for each segment, since the cumulative second quarter of the previous consolidated fiscal year, the Group has switched to the method of allocating to individual business segments companywide segment profit and loss, which had been included under the Adjustments and Companywide figures. Adjustments and Companywide consists mainly of offsets of internal transactions between segments. Pricing for internal transactions between segments is based on market prices.

Starting from this consolidated fiscal year, the Company Board of Directors will evaluate Group business performance for each of the three business segments: the Finance Business, the Automobile Warranty Business, and the Auto Mobility Service Business. Where feasible, segment information for the cumulative first quarter of the previous consolidated fiscal year has been restated based on calculations by segment by the same method applied to the cumulative first quarter of this consolidated fiscal year.

Cumulative first quarter of the previous consolidated fiscal year (April 1, 2022 to June 30, 2022)

(unit: million yen)

	Reporting segments			Other*1	Adjustments and Company-wide*2	Consolidated	
	Finance	Automobile Warranty	Auto Mobility Services				Total
Revenue							
Revenue from external customers	3,485	1,606	669	5,760	2	3	5,765
Segment profit and loss							
Profit (loss) for the term before tax	924	221	19	1,164	(4)	(3)	1,157

Cumulative first quarter of this consolidated fiscal year (April 1, 2023 to June 30, 2023)

(unit: million yen)

	Reporting segments			Other*1	Adjustments and Company-wide*2	Consolidated	
	Finance	Automobile Warranty	Auto Mobility Services				Total
Revenue							
Revenue from external customers	4,032	1,821	1,377	7,230	3	0	7,233
Segment profit and loss							
Profit (loss) for the term before tax	1,041	223	146	1,411	13	(17)	1,408

*1 The "Other" segment consists of businesses not included in the reportable segments, mainly the computer systems business.

*2 "Adjustments and Companywide" consist mainly of accounting to offset internal transactions between segments.

(Important subsequent events)
Not applicable