



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

January 31, 2024

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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Scheduled date of quarterly report submission: February 13, 2024 Scheduled date of commencement of dividend payment: —

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 Third Quarter of the Fiscal Year Ending March 31, 2024 (April 1, 2023 to December 31, 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		Profit attributable to owners of parent	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Third quarter of fiscal year ending March 31, 2024	22,975	24.0	4,408	24.7	4,455	(4.0)	3,212	(8.4)	3,203	(8.4)
Third quarter of fiscal year ended March 31, 2023	18,534	19.7	3,536	25.7	4,640	58.9	3,505	70.2	3,498	70.9

	Total comprehensive income		Basic earnings per share	Diluted earnings per share
	Million yen	%	Yen	Yen
Third quarter of fiscal year ending March 31, 2024	3,323	(6.4)	82.53	81.93
Third quarter of fiscal year ended March 31, 2023	3,550	74.6	90.40	89.52

Note: Under a resolution approved by the Board of Directors at its July 20, 2022 meeting, the Company implemented a three-for-one stock split on common stock effective September 1, 2022. Calculations of basic earnings per share and diluted earnings per share assume this stock split took 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	%
Third quarter of fiscal year ending March 31, 2024	121,067	14,672	14,633	12.1
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	—	13.00	—		
Fiscal year ending March 31, 2024 (forecast)				13.00	26.00

Note: 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)

	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

Note: Revisions to financial forecast most recently announced: None  
Changes from the previous fiscal year reflect comparison with figures after partial restatement due to a change in accounting policies in the previous consolidated fiscal year.

\* 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 in accordance with revision of accounting standards and other regulations: 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)	Third 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	Third quarter of fiscal year ending March 31, 2024	2,134,910 shares	Fiscal year ended March 31, 2023	1,437,844 shares
3) Average number of shares during period (fiscal year to date)	Third quarter of fiscal year ending March 31, 2024	38,817,176 shares	Third quarter of fiscal year ended March 31, 2023	38,690,479 shares

Note: Under a resolution approved by the Board of Directors at its July 20, 2022 meeting, the Company implemented a three-for-one stock split on common stock effective September 1, 2022. Calculations of 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 assume that this stock split took 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 released today and the quarterly securities report to be released February 13.  
Financial results explanatory materials: <https://ir.premium-group.co.jp/en/library/presentation.html>  
Quarterly securities report: <http://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.

○ Contents of Attachments

1. Summary Quarterly Consolidated Financial Statements and Major Notes .....	2
(1) Summary Quarterly Consolidated Statement of Financial Position .....	2
(2) Summary Quarterly Consolidated Statement of Profit and Loss.....	3
(3) Summary Quarterly Consolidated Statement of Comprehensive Income .....	4
(4) Summary Quarterly Consolidated Statement of Changes in Equity .....	5
(5) Summary Quarterly Consolidated Statement of Cash Flows .....	7
(6) Notes on the Summary Quarterly Consolidated Financial Statements.....	8
(Notes concerning the going-concern assumption) .....	8
(Changes in accounting policies) .....	9
(Changes in presentation methods) .....	11
(Changes in accounting estimates).....	11
(Segment information) .....	12
(Important subsequent events) .....	13

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

(Millions of yen)

	Previous consolidated fiscal year (March 31, 2023)	Third quarter of this consolidated fiscal year (December 31, 2023)
<b>Assets</b>		
Cash and cash equivalents	14,857	21,290
Financial receivables	45,003	53,490
Other financial assets	6,281	8,202
Property, plant, and equipment	3,074	2,899
Intangible assets	7,930	8,774
Goodwill	3,958	3,958
Investments accounted for using equity method	2,624	3,151
Deferred tax assets	5	94
Insurance assets	4,465	6,625
Other assets	13,234	12,584
<b>Total assets</b>	<b>101,431</b>	<b>121,067</b>
<b>Liabilities</b>		
Financial guarantee contracts	36,818	43,590
Unearned revenue on automobile warranties	6,030	6,983
Borrowings	31,682	43,022
Other financial liabilities	7,855	6,834
Provisions	363	383
Income taxes payable	603	759
Deferred tax liabilities	1,360	1,430
Other liabilities	3,367	3,395
<b>Total liabilities</b>	<b>88,078</b>	<b>106,395</b>
<b>Equity</b>		
Equity attributable to owners of parent		
Capital	1,700	1,700
Share premium	1,415	1,482
Retained earnings	10,952	13,221
Treasury shares	(1,088)	(2,297)
Other components of equity	343	527
<b>Total equity attributable to owners of parent</b>	<b>13,322</b>	<b>14,633</b>
Non-controlling interests	31	40
<b>Total equity</b>	<b>13,353</b>	<b>14,672</b>
<b>Total liabilities and equity</b>	<b>101,431</b>	<b>121,067</b>

## (2) Summary Quarterly Consolidated Statement of Profit and Loss

(Millions of yen)

	Cumulative third quarter of the previous consolidated fiscal year (From April 1, 2022 to December 31, 2022)	Cumulative third quarter of this consolidated fiscal year (From April 1, 2023 to December 31, 2023)
Operating revenue	18,534	22,975
Operating expense	14,998	18,567
Operating profit	3,536	4,408
Share of profit of investments accounted for using equity method	1,024	112
Other financial revenue	103	7
Other finance cost	22	73
Profit for the term before tax	4,640	4,455
Income tax expense	1,134	1,243
Profit for the term	3,505	3,212
Attributable to:		
Owners of parent	3,498	3,203
Non-controlling interests	8	9
Profit	3,505	3,212
Attributable to owners of parent		
Earnings per share		
Basic earnings per share (yen)	90.40	82.53
Diluted earnings per share (yen)	89.52	81.93

Note: Under a resolution approved by the Board of Directors at its July 20, 2022 meeting, the Company implemented a three-for-one stock split on common stock effective September 1, 2022. Calculations of basic earnings per share and diluted earnings per share assume that this stock split took place at the start of the previous consolidated fiscal year.

## (3) Summary Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

	Cumulative third quarter of the previous consolidated fiscal year (From April 1, 2022 to December 31, 2022)	Cumulative third quarter of this consolidated fiscal year (From April 1, 2023 to December 31, 2023)
Profit for the term	3,505	3,212
Other comprehensive income		
Items that may be reclassified to net profit or loss		
Exchange differences on translation of foreign operations	8	(1)
Share of other comprehensive income of investments accounted for using equity method	36	111
Other comprehensive income (net of tax)	44	110
Comprehensive income	3,550	3,323
Attributable to:		
Owners of parent	3,543	3,314
Non-controlling interests	6	8
Comprehensive income	3,550	3,323

## (4) Summary Quarterly Consolidated Statement of Changes in Equity

(Millions of yen)

	Equity attributable to owners of parent				Other components
	Capital	Share premium	Retained earnings	Treasury shares	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					
Profit	-	-	3,498	-	-
Other comprehensive income	-	-	-	-	-
Total comprehensive income	-	-	3,498	-	-
Transactions with owners, etc.					
Dividends	-	-	(722)	-	-
Capital transactions with noncontrolling shareholders	-	28	-	52	-
Share-based payment transactions	-	49	-	49	42
Total transactions with owners, etc.	-	76	(722)	101	42
Balance as of December 31, 2022	1,700	1,371	10,455	(1,100)	82

(Millions of yen)

	Equity attributable to owners of parent					Total equity
	Other components of equity			Total	Non-controlling interests	
	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, 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						
Profit	-	-	-	3,498	8	3,505
Other comprehensive income	36	9	46	46	(1)	44
Total comprehensive income	36	9	46	3,543	6	3,550
Transactions with owners, etc.						
Dividends	-	-	-	(722)	-	(722)
Capital transactions with noncontrolling shareholders	-	-	-	79	(79)	-
Share-based payment transactions	-	-	42	140	-	140
Total transactions with owners, etc.	-	-	42	(503)	(79)	(582)
Balance as of December 31, 2022	195	4	281	12,707	30	12,738

(Millions of 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					
Profit	-	-	3,203	-	-
Other comprehensive income	-	-	-	-	-
Total comprehensive income	-	-	3,203	-	-
Transactions with owners, etc.					
Purchase of treasury shares	-	(0)	-	(1,250)	-
Dividends	-	-	(934)	-	-
Share-based payment transactions	-	67	-	41	73
Total transactions with owners, etc.	-	67	(934)	(1,209)	73
Balance as of December 31, 2023	1,700	1,482	13,221	(2,297)	178

(Millions of yen)

	Equity attributable to owners of parent					
	Other components of equity			Total	Non-controlling interests	Total equity
	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, 2023	230	8	343	13,322	31	13,353
Comprehensive income						
Profit	-	-	-	3,203	9	3,212
Other comprehensive income	111	(1)	111	111	(0)	110
Total comprehensive income	111	(1)	111	3,314	8	3,323
Transactions with owners, etc.						
Purchase of treasury shares	-	-	-	(1,250)	-	(1,250)
Dividends	-	-	-	(934)	-	(934)
Share-based payment transactions	-	-	73	181	-	181
Total transactions with owners, etc.	-	-	73	(2,003)	-	(2,003)
Balance as of December 31, 2023	341	8	527	14,633	40	14,672

## (5) Summary Quarterly Consolidated Statement of Cash Flows

(Millions of yen)

	Cumulative third quarter of the previous consolidated fiscal year (From April 1, 2022 to December 31, 2022)	Cumulative third quarter of this consolidated fiscal year (From April 1, 2023 to December 31, 2023)
Cash flow from operating activities		
Profit for the term before tax	4,640	4,455
Depreciation and amortization expense	1,051	1,153
Other finance income and finance costs	75	290
Decrease (increase) in financial receivables	(5,457)	(8,247)
Increase (decrease) in financial guarantee contracts	4,609	6,772
Decrease (increase) in other financial assets	(653)	(1,934)
Increase (decrease) in other financial liabilities	(692)	(475)
Decrease (increase) in other assets	(659)	(1,640)
Increase (decrease) in other liabilities	478	980
Share of loss (profit) of investments accounted for using equity method	(1,024)	(112)
Other	140	179
Subtotal	2,509	1,421
Interest received	1	2
Interest paid	(151)	(225)
Dividends received	148	119
Income taxes paid	(1,337)	(1,158)
Income taxes refunded	160	203
Cash flow from (used in) operating activities	1,329	361
Cash flow from investing activities		
Purchase of investment securities	(100)	(246)
Purchase of property, plant, and equipment	(300)	(277)
Proceeds from sale of property, plant, and equipment	66	11
Purchase of intangible assets	(1,321)	(1,450)
Payments for loans receivable	(28)	(9)
Collection of loans receivable	13	15
Payments for guarantee deposits	(208)	(348)
Proceeds from collection of guarantee deposits	82	147
Proceeds from acquisition of subsidiary	10	18
Expenditures for acquisition of investments accounted for using equity method	-	(373)
Other	8	(0)
Cash flow from (used in) investing activities	(1,778)	(2,513)
Cash flow from financing activities		
Proceeds from short-term loans	1,000	-
Repayments of short-term loans	(100)	(1,000)
Proceeds from long-term loans	4,630	19,026
Repayments of long-term loans	(4,820)	(6,711)
Repayments of lease obligations	(638)	(671)
Payments for purchase of treasury shares	(0)	(1,250)
Dividends paid	(720)	(932)
Other	90	117
Cash flow from financing activities	(558)	8,581
Net increase (decrease) in cash and cash equivalents	(1,006)	6,428
Cash and cash equivalents at beginning of period	11,433	14,848
Effect of exchange rate changes on cash and cash equivalents	1	4
Cash and cash equivalents at end of period	10,428	21,280

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

(Changes in accounting policies)

With the following exceptions, the significant 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.

Corporate income tax expenses for the cumulative third quarter of this consolidated fiscal year are 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	Revision concerning insurance contracts
IAS 12	Income Taxes	Clarification of accounting treatment of deferred taxes related to assets and liabilities arising from a single transaction

#### Application of IFRS 17 Insurance Contracts

The Group has applied IFRS 17 Insurance Contracts (“IFRS 17” hereinafter) from the cumulative first quarter of this consolidated fiscal year. IFRS 17 was applied as of the beginning of the previous consolidated fiscal year (i.e., the transition date); restatements were made as of the beginning of the previous consolidated fiscal year.

In accordance with the provisions of IFRS 17 paragraph C3 (a), the quantitative information required under IAS 8 paragraph 28 (f) Accounting Policies, Changes in Accounting Estimates and Errors is not stated.

The Group applies IFRS 17 as described below.

#### (1) Categorization and level of aggregation

The Group categorizes contracts under which it underwrites significant insurance risk as insurance contracts. Insurance contracts are aggregated into groups of insurance contracts for measurement purposes; such groups are determined by identifying portfolios of insurance contracts.

Each portfolio consists of multiple contracts, exposed to similar risks, and are managed together; each portfolio is divided into three groups based on the profitability of the contracts as follows:

- Group of contracts that are onerous at initial recognition
- Group of contracts that at initial recognition have no significant possibility of becoming onerous subsequently
- Remaining contracts in the portfolio

#### (2) Recognition

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

- Beginning of the coverage period
- When the first payment by a policyholder comes due or, if there is no contractual due date, when the first payment is received from a policyholder
- When facts and circumstances indicate a contract is onerous

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

#### (3) Insurance acquisition cash flows

The Group defines as insurance acquisition cash flows the cash flows from the sale, underwriting, and starting of a group of insurance contracts that are directly attributable to the portfolio of insurance contracts to which the group belongs. These cash flows are allocated to groups of insurance contracts by a systematic and rational method and amortized over the coverage period of the related groups of insurance contracts.

When insurance acquisition cash flows are directly attributable to a group of contracts and a portion of the insurance acquisition cash flows is expected to be recovered through contract renewals, insurance acquisition cash flows are allocated to that 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 and circumstances indicate the potential impairment of assets for insurance acquisition cash flows:

- (a) Recognition of impairment loss in net profit or loss so that the carrying amount of the asset does not exceed the expected net cash inflow for the related group
- (b) If an asset is related to future renewals, recognition of impairment loss in net profit or loss to the extent that insurance acquisition cash flows exceed the net cash inflow for the expected renewals

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

The Group increases the carrying amount of the assets by reversing the impairment loss from net profit or loss to the extent of the improvement in the impairment.

(4) Measurement

(a) Liability for remaining coverage

The Group applies the premium allocation approach to the measurement of the groups of insurance contracts concerning the liability for remaining coverage. This is because the Group reasonably expects that this approach will result in no material differences from the application of the common method provided for in IFRS 17 or because the period of coverage of the insurance contracts does not exceed one year.

The carrying amount of the liability for remaining coverage at initial recognition for each contract group is measured by reducing the insurance premiums received at initial recognition by the insurance acquisition cash flows allocated to that group on the same date.

The carrying amount of the liability for remaining coverage subsequent to initial recognition increases by insurance premiums received and the amortization of insurance acquisition cash flows recognized as expense and decreases by insurance revenue for services provided and additional insurance acquisition cash flows allocated subsequent to initial recognition. Insurance revenue for each period is calculated by allocating to each period the expected amount of insurance premiums to be received for the provision of coverage in the respective period based, in principle, on the passage of time.

Liability for the remaining coverage is not adjusted for the time value of money and the effect of financial risk, since they have no material impact.

If at any time during the coverage period facts and circumstances indicate that a group of contracts is onerous, the Group recognizes a loss in net profit or loss to the extent that the current estimate of the fulfilment cash flows for the remaining coverage exceeds the carrying amount of the liability for remaining coverage, and increases the liability for the remaining coverage.

(b) Liability for incurred claims

The Group recognizes the liability for incurred claims for a group of insurance contracts at the amount of fulfilment cash flows relating to incurred claims. These future cash flows are not adjusted for the time value of money and the effect of financial risk, since they are expected to be paid within one year of the date of the claim.

(5) Disclosure

To clearly represent the true legal status and trade practices of the Group's Automobile Warranty Business, the liability for remaining coverage and the liability for incurred claims are disclosed as unearned revenue on automobile warranties on the Summary Quarterly Consolidated Statement of Financial Position, while insurance revenue and insurance service expenses are disclosed as automobile warranty revenue and automobile warranty costs in the notes for the breakdown of operating revenue and operating expenses in the Summary Quarterly Consolidated Statement of Profit and Loss.

IAS 12 Income Taxes

The Group has applied Deferred Tax related to Assets and Liabilities arising from a Single Transaction (an

amendment to IAS 12 Income Taxes) from the cumulative first quarter of this consolidated fiscal year.

This clarifies the accounting treatment on the initial recognition of transactions that give rise to taxable temporary differences and deductible temporary differences in equal amounts at the time of the transaction and results in the recognition of deferred tax liabilities and deferred tax assets for taxable temporary differences and deductible temporary differences, respectively, 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 liabilities increased by 54 million yen and retained earnings decreased by 54 million yen for the previous consolidated fiscal year in the Summary Quarterly Consolidated Statement of Financial Position.

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

(Changes in presentation methods)

Not applicable

(Changes in accounting estimates)

Not applicable

(Segment information)

(1) General information on reporting segments

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

The Group recognized four reporting segments through the preceding consolidated fiscal year: the Finance Business, the Automobile Warranty Business, the Automotive Mobility Services Business, and the Car Premium Business.

To increase the effectiveness of its operations, the Car Premium Business has been consolidated into the Automotive Mobility Service Business in line with the review of Group company business units on April 1, 2023. This leaves three reporting segments: the Finance Business, the Automobile Warranty Business, and the Automotive Mobility Service Business.

A summary of each reporting segment is provided below.

The Finance Business consists mainly of the Credit Finance 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 (i) automobile warranty services that enable customers who choose to add automobile warranty plans when purchasing vehicles through Group partners to receive repairs at no additional cost within the scope specified in advance for mechanical problems with their vehicles by paying a fixed warranty charge, and (ii) sales of auto parts for vehicle repairs and other purposes, among other businesses.

The Automotive Mobility Services Business is made up chiefly of automotive mobility services, which provide multiple services needed for the operation of the automobile distribution business (such as the membership-based network business, the auto leasing business, vehicle wholesaling, and software sales).

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

(2) Profit or loss by reporting segment

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

Beginning in the cumulative first quarter of this consolidated fiscal year, the Group changed the units used in evaluations of business results by the Board of Directors to the three business segments of the Finance Business, the Automobile Warranty Business, and the Automotive Mobility Services Business. Segment information for the cumulative period through the third quarter of the previous consolidated fiscal year, to the extent feasible, has been calculated and restated by the same methods as those employed for the cumulative period through the third quarter of this consolidated fiscal year.

Cumulative period through the third quarter of the previous consolidated fiscal year (April 1 to December 31, 2022)

	(Millions of yen)						
	Reporting segment				Other <sup>*1</sup>	Adjustments and company-wide figures <sup>*2</sup>	Consolidated
	Finance	Automobile Warranty	Automotive Mobility Services	Total			
Revenues							
Revenues from external customers	11,097	4,940	2,493	18,530	2	2	18,534
Segment profit/loss							
Profit for the term before taxes	3,947	442	256	4,646	12	(18)	4,640

Cumulative period through the third quarter of this consolidated fiscal year (April 1 to December 31, 2023)

	(Millions of yen)						
	Reporting segment				Other <sup>*1</sup>	Adjustments and company-wide figures <sup>*2</sup>	Consolidated
	Finance	Automobile Warranty	Automotive Mobility Services	Total			
Revenues							
Revenues from external customers	12,848	5,806	4,313	22,967	8	1	22,975
Segment profit/loss							
Profit for the term before taxes	3,275	570	661	4,506	47	(97)	4,455

\*1 "Other" refers to business segments not included in reporting segments and mainly consists of the computer systems business.

\*2 Adjustments and companywide figures consist mainly of elimination entries for internal transactions between segments.

(Important subsequent events)

Not applicable