October 31, 2025

Company Name:	Premium Group Co., Ltd.
Name of Representative:	Yohichi Shibata, President and Representative Director, Group CEO and COO (Securities Code: 7199, TSE Prime Market)
Inquiries:	Tomohiro Kanazawa, Director and Managing Executive Officer (Telephone; +81-3-5114-5701)

Notice Concerning the Conclusion of Loan Agreements with Financial Covenants by a Consolidated Subsidiary

Premium Group Co., Ltd. hereby announces that at the meetings of its Board of Directors held on September 24, 2025 and October 20, 2025, it has resolved that its consolidated subsidiary, Premium Co., Ltd. (hereinafter, "Premium"), will conclude two loan agreements with financial covenants.

Please note that although this matter is subject to timely disclosure, we sincerely apologize for the delay in its disclosure. We would like to extend our deepest apologies to our shareholders, investors, and all other stakeholders for the significant inconvenience and concern this has caused.

Premium Group Co., Ltd. takes this matter very seriously and will make every effort to restore trust by promptly formulating measures to prevent recurrence and strengthening its internal control systems.

Details

1. Overview of the Consolidated Subsidiary

(1) Name	Premium Co., Ltd.
(2) Location	Okura Prestige Tower, 2-10-4 Toranomon, Minato-ku, Tokyo
(3) Name of Representative	President and Representative Director, Kunio Saito
(4) Business Description	Management of a corporate group operating a finance business, and provision of finance business centered on auto credit and various other services.
(5) Share Capital	1,515 million yen
(6) Date of Establishment	July 31, 2007
(7) Shareholder Composition	Premium Group Co., Ltd. (100%)

2. Reason for Concluding a Loan Agreement with Financial Covenants. Premier has decided to execute a long-term loan based on its financial strategy to secure working capital for the medium- to long-term growth and enhancement of corporate value of the entire Group.

3. Details of the Loan Agreement with Financial Covenants

Agreement ①

(1) Execution date	September 26, 2025
(2) Lender	SBI Shinsei Bank, Limited
(3) Principal Amount of Debt	2,000 million yen
(4) Repayment Due Date	September 30, 2030
(5) Borrowing interest rate	Fixed interest rate
(6) Collateral	Unsecured

(Note) The borrowing interest rate is determined with reference to market interest rates.

Agreement ②

(1) Execution date	October 29, 2025
(2) Lender	Mizuho Bank, Ltd.
(3) Principal Amount of Debt	5,000 million yen
(4) Repayment Due Date	October 31, 2030
(5) Borrowing interest rate	Fixed interest rate
(6) Collateral	Unsecured

(Note) The borrowing interest rate is determined with reference to market interest rates.

4. Content of Financial Covenants The financial covenants for both agreements are as follows.

(1) To maintain "Equity attributable to owners of parent" or "Total equity" in the consolidated statement of financial position for the consolidated fiscal year and interim consolidated accounting period at 75% or more of the amount at the end of the same period of the previous year.

(2) Not to record a loss before tax for two consecutive periods in the consolidated statement of profit and loss for each consolidated fiscal year and interim consolidated accounting period.

5. Future Outlook The impact of the conclusion of both agreements on the business results for the fiscal year ending March 2026 is expected to be minor. In the future, if any matter that should be disclosed that will have a significant impact on business results arises, or if it is decided to cancel this borrowing, we will promptly disclose it.