



November 21, 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 Board of Directors meeting held on November 21, 2025, it was resolved that its consolidated subsidiary, Premium Co., Ltd. (hereinafter, “Premium”), will execute a loan agreement with financial covenants.

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

(1) Execution date	November 28, 2025 (scheduled)
(2) Lender	Rakuten Bank, Ltd.
(3) Principal Amount of Debt	5,000 million yen
(4) Repayment Due Date	November 29, 2030 (scheduled)
(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 "Total Equity" in the consolidated statement of financial position for the consolidated fiscal year at 75% or more of "Total Equity" at the end of the fiscal year ended March 2025.
- (2) The "Total Equity" on the consolidated statement of financial position must be maintained quarterly at 50% or more of the amount for the quarter immediately preceding the contract execution date.
- (3) "Operating profit" in the income statement (Full year) of Premium must not be a loss.

5. Future Outlook The impact of this execution on the financial results for the fiscal year ending March 31, 2026 is expected to be minor. We will promptly disclose any new matters that should be disclosed that will have a significant impact on financial results, or if it is decided to cancel borrowing..