



December 23, 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)
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Notice Concerning the Conclusion of Monetary Loan Agreements with Financial Covenants

Premium Group Co., Ltd. hereby announces that it has resolved at the Board of Directors meeting held on December 23, 2025, to execute a loan agreement with financial covenants

Details

1. Reason for Executing the Loan Agreement with Financial Covenants

Premium Group Co., Ltd. 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.

2. Details of the Loan Agreement with Financial Covenants

(1) Execution date	December 30, 2025 (scheduled)
(2) Lender	Sumitomo Mitsui Trust Bank, Ltd.
(3) Principal Amount of Debt	2,000 million yen
(4) Repayment Due Date	December 30, 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.

3. 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 each consolidated fiscal year at 75% or more of “Total Equity” at the end of the immediately preceding consolidated fiscal year.
- (2) The “Operating profit” in the consolidated statement of profit and loss for each consolidated fiscal year must not be a loss for two consecutive periods.

4. 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.