

March 24, 2026

Company Name: Premium Group Co., Ltd.
Name of Representative: Yohichi Shibata, Representative Director,
President and CEO
(Securities Code: 7199, TSE Prime Market)
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Officer and CFO
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Notice Concerning the Conclusion of a Loan Agreement with Financial Covenants by a Consolidated Subsidiary

Premium Group Co., Ltd. hereby announces that at the Board of Directors meeting held on March 24, 2026, it resolved that its consolidated subsidiary, Premium Co., Ltd. will enter into a loan agreement containing financial covenants.

Details

1. Overview of the Consolidated Subsidiary

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

2. Reason for concluding the loan agreement with financial covenants Premium Group Co., Ltd. has decided to execute a long-term borrowing based on its financial strategy to serve as working capital for the Group's medium- to long-term growth and the enhancement of corporate value.

3. Details of the loan agreement with financial covenants

(1) Date of agreement	March 31, 2026 (scheduled)
(2) Counterparty	Aozora Bank, Ltd.
(3) Principal amount of debt	5,000 million yen
(4) Repayment deadline	March 31, 2031 (scheduled)
(5) Borrowing interest rate	Fixed interest rate
(6) Details of collateral	Unsecured

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

4. Details of financial covenants

- (1) At the end of each fiscal year and at the end of each second quarter, the amount of "Total Equity" on the consolidated statement of financial position shall be maintained at 75% or more of the amount at the end of March 2025, the end of the previous fiscal year, or the end of the previous second quarter, whichever is greater.
- (2) "Operating profit" on the consolidated statement of profit and loss at the end of each fiscal year and at the end of each second quarter shall not be a loss for two consecutive periods.

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.