



July 10, 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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Notice Regarding Issuance of Car Premium Bonds (Corporate Bonds for Individual Investors)

We are pleased to announce that we plan to issue our first corporate bonds for individual investors, "Car Premium Bonds" (the Second Series of Unsecured Straight Bonds; hereinafter "the Bonds"). Through the issuance of the Bonds, we aim to diversify our funding sources, help a wide range of individual investors understand our business, and cultivate new stakeholders through these bonds.

Details

1. Purpose and Background of the Bond Issuance

Since our founding, as an independent auto mobility company, our Group has provided various services related to "vehicles" to realize a better car life for both businesses and users involved in the used car market. Specifically, we operate a finance business for used car dealers, an automobile warranty business for used car users, and an auto mobility services business that provides added value by leveraging the network of used car dealers. As a result of walking alongside used car dealers as their partner, we have achieved 17 consecutive years of revenue growth since our founding, as well as 9 consecutive years of revenue and profit growth since our listing.

We will continue to provide essential business infrastructure for used car dealers, and while expanding our Car Premium membership, we will proceed with strengthening our stock-type business, which is less susceptible to interest rate trends. We will continue to grow our business by completing the "Auto Mobility Ecosystem" set forth in our medium-term management plan and aiming to build a "one-of-a-kind Car Premium Economic Domain."

The issuance of these bonds for individual investors serves as a means to diversify our funding sources to support the Group's business growth, while also providing an opportunity for individual investors to learn more about our business and the "Car Premium" brand. By diversifying our funding sources through the issuance of bonds for individual investors, we will continue to take on challenges to achieve sustainable growth and provide services that contribute to society, while advancing the sophistication of our existing business areas and building new revenue foundations in new areas.

SBI Securities Co., Ltd., which has the largest number of individual accounts in Japan, will serve as the lead manager for the issuance of the Bonds, and Mizuho Securities Co., Ltd., Okasan Securities Co., Ltd., Tokai Tokyo Securities Co., Ltd., and Rakuten Securities, Inc. will serve as joint lead managers.

For details regarding the Bonds, please refer to the websites of each securities company via the URLs below.



Underwriters (Japanese)

SBI Securities Co., Ltd.	https://www.sbisecc.co.jp/
Mizuho Securities Co., Ltd.	https://www.mizuho-sc.com/index.html
Okasan Securities Co., Ltd.	https://www.okasan.co.jp/
Tokai Tokyo Securities Co., Ltd.	https://www.tokaitokyo.co.jp/
Rakuten Securities, Inc.	https://www.rakuten-sec.co.jp/

2. Overview of Bonds Payable (Planned)

(1) Issue	Premium Group Co., Ltd. Second Series of Unsecured Straight Bonds (with pari passu clause among specified bonds) Nickname: "Car Premium Bonds"
(2) Total Amount of Issue	2 billion yen
(3) Denomination of Each Bond	100 thousand yen
(4) Interest Rate	2.25% to 2.85% per annum (The interest rate is scheduled to be determined on July 17, 2026.)
(5) Issue Price	100 yen per 100 yen of the face value of each bond
(6) Redemption Amount	100 yen per 100 yen of the face value of each bond
(7) Pricing Date	July 17, 2026
(8) Subscription Period	From July 21, 2026 to July 31, 2026
(9) Payment Date	August 3, 2026
(10) Maturity Date	August 3, 2029 (3-year bond)
(11) Redemption Method	Bullet maturity
(12) Interest Payment Dates	February 3 and August 3 of each year (twice a year)
(13) Collateral	Unsecured
(14) Financial Covenants	Negative pledge clause is attached
(15) Offering Method	Public offering
(16) Use of Net Proceeds	Funds for investment and loans to Premium Co., Ltd.
(17) Lead Managing Underwriters	SBI Securities Co., Ltd., Mizuho Securities Co., Ltd., Okasan Securities Co., Ltd., Tokai Tokyo Securities Co., Ltd., Rakuten Securities, Inc.
(18) Bond Administrator	Mizuho Bank, Ltd.
(19) Book-entry Transfer Institution	Japan Securities Depository Center, Inc.
(20) Rating	A- (Japan Credit Rating Agency, Ltd.)

This disclosure, "Notice Regarding Issuance of 'Car Premium Bonds' (Corporate Bonds for Individual Investors)," has been prepared for the purpose of publicly announcing specific information regarding the issuance of our bonds and does not constitute an offer to sell or a solicitation of an offer to buy any securities, whether in Japan or abroad.