

July 10, 2026

Premium Group Co., Ltd.

## **Premium Group Determines Terms for Its First Bond Issuance and Announces Planned Issuance of "Car Premium Bonds" for Individual Investors**

### **—Diversifying Funding Channels to Promote the New Medium-Term Management Plan "Change & Prove 2030"—**

Premium Group Co., Ltd. (Head Office: Minato-ku, Tokyo; President and Representative Director, CEO: Yohichi Shibata; hereinafter "the Company"), an Auto Mobility Service Company providing comprehensive services related to automobiles, has today determined the terms for its first domestic public bond issuance (unsecured bonds) aimed at securing growth investment funds for sustainable growth and further strengthening its financial base. We hereby announce the details as follows. At the same time, we are also announcing the planned issuance (determination of preliminary terms) of bonds for individual investors (nicknamed "Car Premium Bonds").

#### **■ Background and Purpose of the Bond Issuance**

The Premium Group has achieved 17 consecutive years of revenue growth since its founding, as well as 9 consecutive terms of revenue and profit growth since listing, centered on its three core businesses: Finance, Automobile Warranty, and Auto Mobility Services. Based on this solid management foundation, we have set forth the "construction of a one-of-a-kind Car Premium Economic Domain" in our new medium-term management plan, "Change & Prove 2030."

In conjunction with our first domestic public bond issuance, we plan to issue bonds for individual investors (nicknamed "Car Premium Bonds"), which bear the name of our main brand, in addition to bonds for institutional investors. We position this issuance as more than just a framework for raising funds; it is an important opportunity to deepen the awareness and understanding of our future vision of "forming a platform starting from finance" among the affiliated dealers (Car Premium Club Members, etc.) and individual investors who support the Premium Group on a daily basis.

#### **■ Diversification of Funding Sources and Acceleration of the Expansion of the "Car Premium Economic Domain"**

To date, the Group has primarily raised funds through borrowings from financial institutions.

This domestic public bond issuance is one of our initiatives to expand our touchpoints with the market by raising funds directly from the capital market.

Through this, we will secure long-term stable funds, advance the diversification of our funding sources, and build a more robust financial base. By establishing a system that allows for agile capital supply to support the growth investments and the expansion of platform functions set forth in the new medium-term management plan "Change & Prove 2030," we will accelerate further business growth.

### ■ Overview of the Bonds

The following is an overview of the terms for the 1st Unsecured Bonds (for institutional investors) and the planned terms for the 2nd Unsecured Bonds (for individual investors).

Item	1st Unsecured Bonds [Terms Determined]	2nd Unsecured Bonds [Planned for Issuance]
(1) <b>Bond Name</b>	Premium Group Co., Ltd. 1st Unsecured Bonds (with pari passu clause among specified bonds) (for institutional investors)	Premium Group Co., Ltd. 2nd Unsecured Bonds (with pari passu clause among specified bonds) Nickname: "Car Premium Bonds" (for individual investors)
(2) <b>Total Issue Amount</b>	6.5billion yen	2 billion yen
(3) <b>Denomination of each bond</b>	100 billion yen	100 thousand yen
(4) <b>Interest rate</b>	2.536% per annum	2.25% to 2.85% per annum (Provisional terms; interest rate to be determined on July 17, 2026)
(5) <b>Issue price</b>	100 yen per 100 yen of each bond	100 yen per 100 yen of each bond
(6) <b>Redemption amount</b>	100 yen per 100 yen of each bond	100 yen per 100 yen of each bond
(7) <b>Date of determination of terms</b>	July 10, 2026	July 17, 2026
(8) <b>Subscription period</b>	July 10, 2026	From July 21, 2026 to July 31, 2026
(9) <b>Payment date</b>	July 16, 2026	August 3, 2026
(10) <b>Maturity date</b>	July 13, 2029 (3-year bond)	August 3, 2029 (3-year bond)
(11) <b>Interest payment dates</b>	January 16 and July 16 of each year (semi-annually)	February 3 and August 3 of each year (semi-annually)

(12)	<b>Lead managing securities companies</b>	Daiwa Securities Co., Ltd. SMBC Nikko Securities Inc. Nomura Securities Co., Ltd. Mizuho Securities Co., Ltd. SBI SECURITIES Co., Ltd. Okasan Securities Co., Ltd. Tokai Tokyo Securities Co., Ltd.	SBI SECURITIES Co., Ltd. Mizuho Securities Co., Ltd. Okasan Securities Co., Ltd. Tokai Tokyo Securities Co., Ltd. Rakuten Securities, Inc.
(13)	<b>Fiscal agent/ Bond administrator</b>	Mizuho Bank, Ltd.	Mizuho Bank, Ltd.
(14)	<b>Transfer institution</b>	Japan Securities Depository Center, Inc.	Japan Securities Depository Center, Inc.
(15)	<b>Rating</b>	A- (Japan Credit Rating Agency, Ltd.)	A- (Japan Credit Rating Agency, Ltd.)

■ [Important Notice] Purpose of this Release and Disclaimer

This release is a public relations document (press release) intended solely to disclose factual and procedural information regarding the Company's first bond issuance and the administrative information such as the securities companies handling the offering. It does not constitute an offer or solicitation to buy or subscribe for any securities, either in Japan or overseas. When making investment decisions or considering the purchase of these bonds (including "Car Premium Bonds" for individual investors), please ensure that you review the prospectus (and any amendments thereto) prepared and provided by the respective underwriting company, and make investment decisions at your own discretion and risk.

—————Company Information—————

[About Premium Group]

Premium Group is an "Auto Mobility Service Company."

We provide advanced solutions to customers, automobile dealers, and automobile maintenance facilities in various processes related to "cars," including procurement, purchase, use, maintenance, and trade-in. The Company was listed on the Second Section of the Tokyo Stock Exchange in December 2017, transferred to the First Section in December 2018, and transitioned to the Prime Market in April 2022. Currently, with a group structure of over 20 companies both in Japan and overseas, we are also expanding our business internationally, primarily in Southeast Asia.

<Company Profile>

Company name: Premium Group Co., Ltd. (holding company)

Listed market: Tokyo Stock Exchange Prime Market (Securities Code: 7199)

Representative: Yohichi Shibata, President and Representative Director, CEO

Location: 19F Okura Prestige Tower, 2-10-4 Toranomom, Minato-ku, Tokyo

Established: May 2015 (Group founded in November 2007)

Share capital: 1,817 million yen (as of March 31, 2026)

Business description: Management and operation of a corporate group through the holding of shares, etc.

URL: <https://www.premium-group.co.jp/>

<Inquiries regarding this matter>

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