September 15, 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 Concerning the Conclusion of a Syndicated Loan Agreement with Financial Covenants

Premium Group Co., Ltd. hereby announces that it has resolved at the Board of Directors meeting held on September 15, 2026, to execute a syndicated loan agreement with financial covenants (hereinafter, the "Agreement") with Aozora Bank, Ltd. acting as the arranger.

Details

1. Reason for entering into the Agreement

Premium Group Co., Ltd. has decided to execute the Agreement for the purpose of securing working capital for the medium- to long-term growth and enhancement of corporate value of the entire Group, as well as to expand its network of financial institutions.

Although floating interest rates have been partially adopted for this financing in order to control funding costs, the impact on the fixed-to-floating ratio of the overall interest-bearing debt is immaterial.

2. Details of the Agreement

(1) Execution date	September 25, 2026 (scheduled)
(2) Principal Amount of Debt	5,000 million yen
(3) Maturity Date	September 30, 2031 (scheduled)
(4) Borrowing interest rate	Floating interest rate (3,000 million yen) + Fixed interest rate (2,000 million yen)
(5) Collateral	Unsecured
(6) Arranger	Aozora Bank, Ltd.
(7) Lender	Regional banks and other banks (10 banks in total)

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

3. Details of Financial Covenants Attached to the Agreement

(1) To maintain “Total Equity” in the consolidated statement of financial position for each consolidated fiscal year and each consolidated interim accounting period at 75% or more of the greater of “Total Equity” at the end of the immediately preceding consolidated fiscal year or the immediately preceding consolidated interim accounting period, or “Total Equity” at the end of the consolidated fiscal year ended March 31, 2026.

(2) Not to record an “Operating loss” for two consecutive periods in the consolidated statement of profit and loss for each consolidated fiscal year and each consolidated interim accounting period.

4. Future Outlook

The impact of the execution of the Agreement on the financial results for the fiscal year ending March 31, 2027 is expected to be immaterial. We will promptly disclose any new matters that will have a significant impact on financial results, or if the cancellation of this borrowing is decided.