

Notice of Convocation of the 10th Ordinary General Meeting of Shareholders



Date and Time

Wednesday, **June 25, 2025**, at **2:00 p.m.**
Reception starts at 1:30 p.m.

Proposals to be resolved

- Proposal 1: Election of Six Directors
Proposal 2: Election of Three Audit & Supervisory Board Members
Proposal 3: Election of One Substitute Audit & Supervisory Board Member

Venue

**Akasaka Intercity Conference Center
the AIR**
4F, Akasaka Intercity AIR
1-8-1 Akasaka, Minato-ku, Tokyo

- Online viewing of the meeting is available.
- Shareholders are kindly requested to exercise their voting rights prior to the meeting by the Internet or in writing.

Premium Group Co., Ltd.
Securities Code: 7199

Contents

Message to Shareholders	2
Company Overview	3
Financial Highlights	4
Notice of Convocation of the 10th Ordinary General Meeting of Shareholders	5
Guidance Notes on Viewing the Livestream of the 10th Ordinary General Meeting of Shareholders	7
Guidance Notes on Exercising Voting Rights	8
Information about exercising your voting rights via the Internet	9
Guidance on how to complete the Voting Rights Exercise Form	11
Summary of Meeting Agenda of the General Meeting of Shareholders	12
Reference Documents for the General Meeting of Shareholders	14

Message to Shareholders

Aiming to restore trust and achieve further growth

We would like to express our sincere appreciation to our shareholders for their continued support.

First of all, we sincerely apologize to our customers, shareholders, investors, and other stakeholders for any inconvenience and concern caused by the core system failure at Premium Co., Ltd., a consolidated subsidiary of the Company. All officers and employees take this matter with the utmost seriousness, and we will continue to take preventive measures against recurrence and work together as a group to restore trust from all stakeholders.

In the fiscal year ended March 31, 2025, which was the second year of the Medium-Term Management Plan “ONE&ONLY 2026,” it was hard to say that the market as a whole was in a good condition as the impact of the supply shortage of new vehicles caused by the fraud incident on type approval tests by major automobile manufacturers made it difficult to secure high-quality vehicles in the used car industry. However, in such an environment, we maintained the growth trend in our three major businesses, Finance Business, Auto Mobility Services Business, and Automobile Warranty Business, and have achieved an increase in sales and profit for eight consecutive fiscal years since our listing, taking another step forward in establishing the Car Premium Business model.

The fiscal year ending March 31, 2026 is the final year of the Medium-Term Management Plan “ONE&ONLY 2026.” In the current fiscal year, we will place particular focus on the following three points.



President and Representative Director,
Group CEO and COO

北田 洋一

The first focus is to restore trust from all stakeholders. Following the system failure mentioned earlier, we have made changes to the Group’s structure of the execution of business and organization on April 1, 2025, with the aim of further strengthening governance. Under this new structure, we will strive for stable business operations and make every effort to ensure that everyone can feel secure in using and supporting our services. With respect to the forecast for the current fiscal year, while it reflects necessary investments to take thorough preventive measures against recurrence of system failures and to build more robust systems, we will continue to pursue the growth trend.

The second focus is to strengthen business strategies. I see strong potential for further growth in our business through the Car Premium Business model that has taken shape over two years. In the next Medium-Term Management Plan, we intend to achieve dramatic growth by formulating bold strategies that leverage the Car Premium Business model, rather than as an extension of our existing business model. Discussion on specific details are currently ongoing. However, we will become the ONE & ONLY Auto Mobility Service Company and establish competitive advantages in the market, which only we can do, thereby realizing the sustainable provision of value.

The third focus is to contribute to the health of the industry. Although some time has passed since 2023, when fraud at a major used car dealer was revealed, we feel that distrust of the used car industry remains strong. In January 2024, we started a system called “Car Premium Anshin Shop,” in which we certify stores, to provide an environment for customers to purchase and maintain cars with peace of mind, and the number of certified stores has now expanded to over 300. We will continue to promote this system to improve the credibility of our Car Premium Club members and restore the health of the industry.

The industry is going through a period of major transformation, which I have believed would come someday since our establishment, and we view this change as a great opportunity. We believe that it is our mission to lead this paradigm shift, which will continue going forward, as we are sharing the same fate with automobile providers that have a wide variety of characteristics and conducting business together.

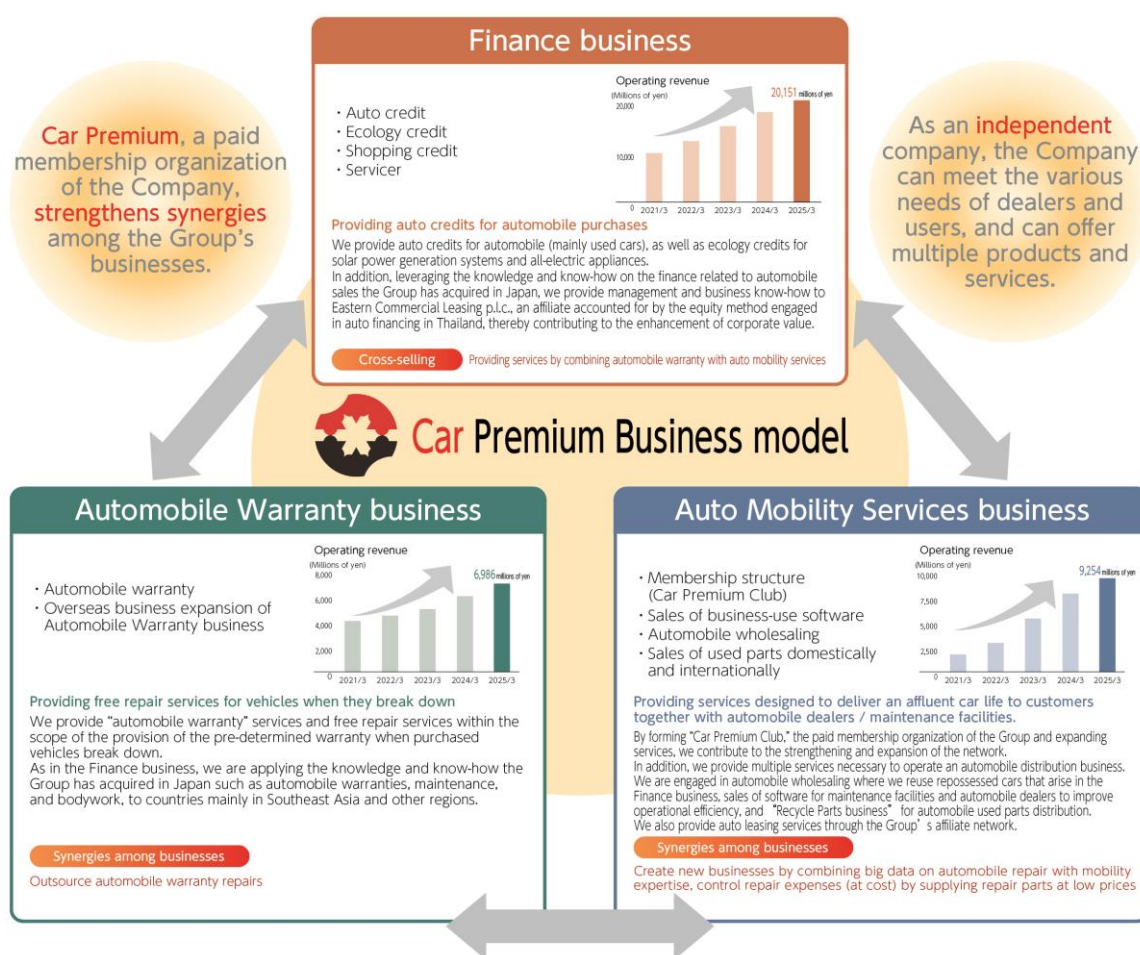
To realize the long-term vision for 2030 to become the “ONE&ONLY Auto Mobility Service Company,” we will continue to place importance on the attitude that each and every employee, with the values (common ideals) of “Toughness mind, Positive mind, Gratitude” in mind, always takes on challenges without being satisfied with the current situation.

We would like to sincerely ask for the continued support of our shareholders.

Company Overview

Businesses of Premium Group, the one & only Auto Mobility Service Company

Premium Group maximizes synergies among the three core businesses, “Finance business,” “Automobile Warranty business,” and “Auto Mobility Services business,” and establishes the “Car Premium Business model,” a system that enables all customers involved in the used car domain to enjoy our full range of mobility services, thereby striving to further enhance corporate value.





Financial Highlights

Although the impact of a system failure at the Company's consolidated subsidiary exceeded expectations and profit before tax fell short of the forecast, each business grew steady, leading to increases in revenue, profit, and dividends for eight consecutive fiscal years since our listing.

Operating revenue	Profit before tax	Profit attributable to owners of parent	Annual dividends
¥36,409 million	¥6,851 million	¥4,651 million	¥40
[FY 25/3]	[FY 25/3]	[FY 25/3]	[FY 25/3]
Up 15.4% YoY	Up 9.8% YoY	Up 0.9% YoY	Up ¥12 YoY
¥31,546 million	¥6,241 million	¥4,608 million	¥28
[FY 24/3]	[FY 24/3]	[FY 24/3]	[FY 24/3]

Operating revenue



Profit before tax



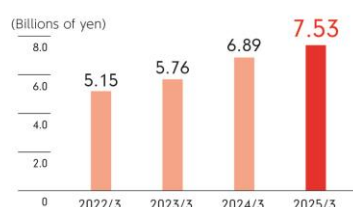
Profit attributable to owners of parent / ROE



Volume of new loans / Loan receivables



Total volume of automobile warranties



Number of Car Premium Club members



- (Notes)
- Operating revenue, profit before tax, profit attributable to owners of parent, and ROE for the fiscal year ended March 31, 2023, are shown after retroactive adjustments due to a change in accounting policy.
 - Total volume of automobile warranties for the fiscal year ended March 31, 2024 is shown after retroactive adjustments due to changes in the method of calculation.

*This document has been translated from a part of the Japanese original for the convenience of non-Japanese shareholders.
In the event of any discrepancy between this translation and the Japanese original, the original shall prevail.*

Securities Code: 7199

June 10, 2025

Dear Shareholders

Yohichi Shibata
Representative Director and President
Group CEO and COO
Premium Group Co., Ltd.
The Okura Prestige Tower
2-10-4 Toranomon, Minato-ku, Tokyo

Notice of Convocation of the 10th Ordinary General Meeting of Shareholders

Premium Group Co., Ltd. (hereinafter the “Company”) hereby announces that the 10th Ordinary General Meeting of Shareholders of the Company will be held as indicated below.

When convening this general meeting of shareholders, the Company takes measures for providing information that constitutes the content of reference documents for the general meeting of shareholders, etc. (items subject to measures for electronic provision will be taken) in electronic format, and posts this information as “Notice of Convocation of the 10th Ordinary General Meeting of Shareholders” on the Company’s website. Please access the Company’s website by using the internet address shown below to review the information.

The Company’s website:

<https://ir.premium-group.co.jp/ja/meeting.html> (in Japanese)

In addition to posting items subject to measures for electronic provision on the website above, the Company also posts this information on the website of Tokyo Stock Exchange (TSE). To access this information from the latter website, access the following TSE website by using the internet address shown below, enter “Premium Group” in the “Issue name (company name)” field or our securities code “7199” in the “Code” field, and click “Search,” and then select “Basic information” and “Documents for public inspection/PR information” in that order, and check “Notice of General Shareholders Meeting /Informational Materials for a General Shareholders Meeting” under “Filed information available for public inspection.”

TSE website (Listed Company Search):

<https://www2.jpx.co.jp/tseHpFront/JJK020010Action.do?Show=Show> (in English)

When exercising your voting rights in case you do not attend the meeting in person, please review the Reference Documents for the General Meeting of Shareholders, and then **exercise your voting rights prior to the meeting by the Internet or in writing no later than 6:30 p.m. on Tuesday, June 24, 2025** instead of exercising voting rights at the venue on the day of the meeting.

The meeting will be streamed live. The Company will accept questions from shareholders prior to the meeting, and the Company will explain matters of high interest to shareholders at the meeting.

1. Date and Time	Wednesday, June 25, 2025, at 2:00 p.m. (Reception starts at 1:30 p.m.)				
2. Venue	The AIR, Akasaka Intercity Conference Center 4F, Akasaka Intercity AIR, 1-8-1 Akasaka, Minato-ku, Tokyo				
3. Livestreaming	The meeting will be streamed live. For details of how to watch the meeting, please refer to “Guidance Notes on Viewing the Livestream of the 10th Ordinary General Meeting of Shareholders” on page 7.				
4. Meeting Agenda	<table> <tr> <td>Reports</td><td> 1. Business Report and consolidated financial statements for the 10th Fiscal Year (from April 1, 2024 to March 31, 2025), and the results of audits of the consolidated financial statements by Independent Auditors and the Audit & Supervisory Board 2. Report on non-consolidated financial statements for the 10th Fiscal Year (from April 1, 2024 to March 31, 2025) </td></tr> <tr> <td>Proposals to be resolved</td><td> Proposal 1: Election of Six Directors Proposal 2: Election of Three Audit & Supervisory Board Members Proposal 3: Election of One Substitute Audit & Supervisory Board Member </td></tr> </table>	Reports	1. Business Report and consolidated financial statements for the 10th Fiscal Year (from April 1, 2024 to March 31, 2025), and the results of audits of the consolidated financial statements by Independent Auditors and the Audit & Supervisory Board 2. Report on non-consolidated financial statements for the 10th Fiscal Year (from April 1, 2024 to March 31, 2025)	Proposals to be resolved	Proposal 1: Election of Six Directors Proposal 2: Election of Three Audit & Supervisory Board Members Proposal 3: Election of One Substitute Audit & Supervisory Board Member
Reports	1. Business Report and consolidated financial statements for the 10th Fiscal Year (from April 1, 2024 to March 31, 2025), and the results of audits of the consolidated financial statements by Independent Auditors and the Audit & Supervisory Board 2. Report on non-consolidated financial statements for the 10th Fiscal Year (from April 1, 2024 to March 31, 2025)				
Proposals to be resolved	Proposal 1: Election of Six Directors Proposal 2: Election of Three Audit & Supervisory Board Members Proposal 3: Election of One Substitute Audit & Supervisory Board Member				
5. Guidance Notes on Exercising Voting Rights	Please refer to the “Guidance Notes on Exercising Voting Rights” in the attached documents on page 8.				
6. Submission of Questions Prior to the Meeting	E-mail address for submitting your questions in advance: ir-info@premium-group.co.jp Submission deadline: 6:30 p.m. on Tuesday, June 24, 2025				
7. Items subject to measures for electronic provision	<p>Paper-based documents stating items subject to measures for electronic provision are sent to shareholders who have requested the delivery of paper-based documents, however those documents do not include the following items in accordance with the provisions of laws and regulations and Article 16, paragraph (2) of the Company’s Articles of Incorporation.</p> <ol style="list-style-type: none"> “Major offices and factories,” “Employees,” “Status of exercise of warrants, etc.” and “System to ensure the appropriateness of operations and operating status of the system” in the Business Report “Consolidated statement of changes in equity” and “Notes to consolidated financial statements” in the consolidated financial statements “Non-consolidated statement of changes in equity” and “Notes to non-consolidated financial statements” in the non-consolidated financial statements <p>Accordingly, the Business Report, consolidated financial statements, and non-consolidated financial statements included in the said documents are part of the subject documents audited by the Independent Auditor in preparing the accounting audit report and by the Audit & Supervisory Board in preparing the audit report.</p>				

* If revisions to the items subject to measures for electronic provision arise, a notice of the revisions and the details of the items before and after the revisions will be posted on the Company’s aforementioned website and the TSE website (in Japanese only).

Guidance Notes on Viewing the Livestream of the 10th Ordinary General Meeting of Shareholders

The 10th Ordinary General Meeting of Shareholders will be livestreamed using Zoom Webinar.

* The URL for the livestream, webinar ID, password and QR Code are provided in the booklet sent to our shareholders (in Japanese only).

Time of Livestream: From 2:00 p.m. (Japan time) on Wednesday, June 25, 2025 to the conclusion of the General Meeting of Shareholders

Notes:

- Online viewing of this General Meeting of Shareholders is not deemed as attendance at a general meeting of shareholders under the Companies Act. Therefore, please note that you cannot exercise voting rights, ask a question and make a motion through the online viewing. As “Guidance Notes on Exercising Voting Rights” in the attached documents on page 8 when exercising your voting rights, please exercise your voting rights prior to the meeting by the Internet or in writing.
- The Company will accept questions from shareholders who will watch the meeting through the online viewing, by e-mail prior to the meeting, and the Company will explain matters of high interest to shareholders at the meeting. Please send any question with the name and shareholder number of the shareholder clearly indicated in the body of the e-mail no later than 6:30 p.m. on Tuesday, June 24, 2025 to ir-info@premium-group.co.jp.
- Depending on your device and your network environment, you may be unable to view the livestream. If you encounter trouble, please check your operating environment using the Zoom Help Center.
Zoom Help Center (<https://support.zoom.us/hc/ja>) (in Japanese)
- Please note that any communication fees incurred for accessing the Company’s website and viewing the livestream shall be borne by you.
- Please understand although care will be taken to avoid showing the faces of shareholders present in the livestream, some shareholders’ faces may inevitably be shown.
- If for some reason we are unable to livestream, we will announce that on our IR information page on the Company’s website.
The Company website’s IR information page (<https://ir.premium-group.co.jp/ja/>) (in Japanese)



Guidance Notes on Exercising Voting Rights

It is an important right to exercise your voting rights at general meetings of shareholders. Please review the Reference Documents for the General Meeting of Shareholders before exercising your voting rights.

There are three ways to exercise your voting rights.



If you attend the General Meeting
of Shareholders

If attending the meeting in person, please present the Voting Rights Exercise Form at the reception desk.

Date and Time

Wednesday, **June 25, 2025**, at **2:00 p.m.** (Reception starts at 1:30 p.m.)



If you exercise your voting
rights via the Internet

Please enter your approval or disapproval of each proposal in accordance with the instructions on the following page.

Voting Deadline

Entered by **6:30 p.m.** on Tuesday, **June 24, 2025**



If you exercise your voting
rights in writing (by mail)

Please indicate your vote for or against the proposal on the Voting Rights Exercise Form, and return it by mail.

Voting Deadline

Delivered by **6:30 p.m.** on Tuesday, **June 24, 2025**

- The results of exercising voting rights at the General Meeting of Shareholders are posed on the Company's website.

Company website: <https://ir.premium-group.co.jp/ja/meeting.html> (in Japanese)

Information about exercising your voting rights via the Internet

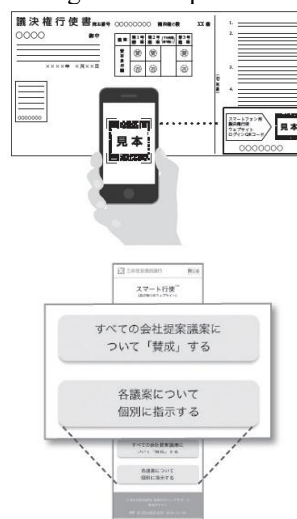
Scanning the QR Code “Smart Vote®”

You can simply log in to the voting website without entering your voting code and password.

1. Please scan the QR Code printed on the lower right-hand side of the Voting Rights Exercise Form.

* “QR Code” is a registered trademark of DENSO WAVE INCORPORATED.

2. Enter your approval or disapproval by following the instructions shown on the screen.



Please note that exercising voting rights by using “Smart Vote®” is available only once.

If you wish to change your votes after exercising your voting rights, please log in to the voting website for PC by using your voting code and password printed on the Voting Rights Exercise Form, and exercise your voting rights again.

* If you rescan the QR Code, you can access the voting website for PC.

Entering voting code and password

The voting website <https://www.web54.net> (in Japanese)

1. Please access the voting website.



Click “Proceed to the next”

2. Please enter the voting code printed on the “Voting Rights Exercise Form.”



Enter the voting code

Click “Login”

3. Please enter the “password” printed on the Voting Rights Exercise Form



Enter the password

Enter the new password that you will actually use

Click “Register”

4. Enter your approval or disapproval by following the instructions shown on the screen.

In case you need instructions for how to operate your personal computer, smartphone or mobile phone in order to exercise your voting rights via the internet, please contact:

Dedicated phone line for Stock Transfer Agency Web Support, Sumitomo Mitsui Trust Bank, Limited
Phone number: 0120-652-031 (Toll-free in Japan)
(Reception time: 9:00 a.m.–9:00 p.m.)

Institutional investors may use the Electronic Voting Platform for institutional investors operated by ICJ, Inc.

Guidance on how to complete the Voting Rights Exercise Form

議決権行使書 株主番号 ○○○○○○○○ 議決権の数 XX 個

○○○○ 御中

××××年 ×月××日

第1号 議案 (この案に賛否を記入)	第2号 議案 (この案に賛否を記入)	第3号 議案 (この案に賛否を記入)
賛	賛	賛
否	否	否

(可取額)

スマートフォン用
議決権行使
ウェブサイト
ログインQRコード

見本

○○○○○○○

Please indicate your vote for or against on the Voting Rights Exercise Form.

Proposals 1, 2

- To vote for all candidates >> Draw a circle in the “賛” column.
- To vote against all candidates >> Draw a circle in the “否” column.
- To vote against only some candidates >> Draw a circle in the “賛” column and write the numbers of the candidates against which you wish to vote.

Proposal 3

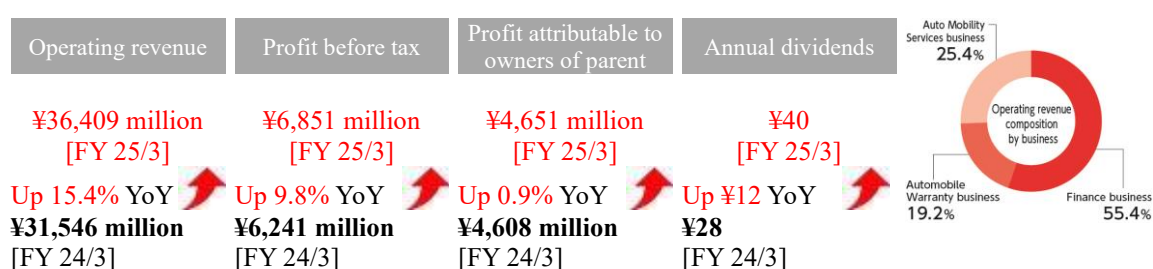
- To vote for the proposal >> Draw a circle in the “賛” column.
- To vote against the proposal >> Draw a circle in the “否” column.

- (1) Not indicating a vote for or against proposals in a Voting Rights Exercise Form when exercising your voting right in writing (by mail) will be considered an indication of approval of such proposals.
- (2) If you exercise your voting rights both in writing (by mail) and via the Internet, etc., only the voting rights you exercise via the Internet, etc. will be counted. If you exercise your voting rights via the Internet, etc. more than once or redundantly, only the voting rights you exercise last will be counted.

Summary of Meeting Agenda of the General Meeting of Shareholders

Current Status of the Fiscal Year

Although profit before tax fell short of the forecast of ¥8.0 billion due to the impact of a system failure at the Company's consolidated subsidiary, Premium Co., Ltd., each business grew steady, leading to increases in revenue, profit, and dividends for eight consecutive fiscal years since our listing.



Overview of Proposals to be Resolved

Proposal 1: Election of Six Directors

The terms of office of all the six Directors will expire at the conclusion of this Ordinary General Meeting of Shareholders. Accordingly, the Company proposes to elect six Directors. The candidates for Director are as follows:

No.	Name	Gender	Current position in the Company	Candidate attributes			Tenure in office
1	Yohichi Shibata	Male	President and Representative Director Representative Executive Officer Group CEO and COO	Reappointment			Eight years, eleven months
2	Yoshiyuki Tsuchiya	Male	Managing Executive Officer	New appointment			—
3	Tomohiro Kanazawa	Male	Director Managing Executive Officer	Reappointment			Four years
4	Tsuguhiro Nakagawa	Male	Outside Director	Reappointment	Outside	Independent	Eight years
5	Yuka Horikoshi	Female	Outside Director	Reappointment	Outside	Independent	Six years
6	Hiromi Oshima	Female	Outside Director	Reappointment	Outside	Independent	Five years

Proposal 2: Election of Three Audit & Supervisory Board Members

The terms of office of all the three Audit & Supervisory Board Members will expire at the conclusion of this Ordinary General Meeting of Shareholders. Accordingly, the Company proposes to elect three Audit & Supervisory Board Members. In addition, the consent of the Audit & Supervisory Board has been obtained for the submission of this proposal to this Ordinary General Meeting of Shareholders.

The candidates for Audit & Supervisory Board Members are as follows:

No.	Name	Gender	Current position in the Company	Candidate attributes			Tenure in office
1	Toshihiro Kametsu	Male	Full-time Audit & Supervisory Board Member	Reappointment			Eight years, eleven months
2	Setsuo Higuchi	Male	Outside Audit & Supervisory Board Member	Reappointment	Outside	Independent	Eight years
3	Yukari Narita	Female	—	New appointment	Outside	Independent	—

Proposal 3: Election of One Substitute Audit & Supervisory Board Member

Pursuant to the provisions of Article 329, paragraph (3) of the Companies Act, the Company proposes to elect one substitute Audit & Supervisory Board Member to be ready to fill a vacant position should the number of Audit & Supervisory Board Members fall below the number required by laws and regulations. Accordingly, the Company proposes to elect one substitute Audit & Supervisory Board Member. In addition, the consent of the Audit & Supervisory Board has been obtained for this proposal.

The candidate is as follows:

Name	Gender	Current position in the Company	Candidate attributes
Takeshi Kitada	Male	Substitute Audit & Supervisory Board Member	

Reference Documents

▼ Reference Documents for the 10th Ordinary General Meeting of Shareholders:

<https://ir.premium-group.co.jp/ja/meeting.html> (in Japanese)

▼ IR Documents of the Company:

<https://ir.premium-group.co.jp/ja/library.html> (in Japanese)

Reference Documents for the General Meeting of Shareholders

Proposal 1: Election of Six Directors

The terms of office of all the six Directors will expire at the conclusion of this Ordinary General Meeting of Shareholders. Accordingly, the Company proposes to elect six Directors.

The candidates for Director are as follows:

No.	Name	Gender	Current position in the Company	Candidate attributes			Tenure in office
1	Yohichi Shibata	Male	President and Representative Director Representative Executive Officer Group CEO and COO	Reappointment			Eight years, eleven months
2	Yoshiyuki Tsuchiya	Male	Managing Executive Officer	New appointment			–
3	Tomohiro Kanazawa	Male	Director Managing Executive Officer	Reappointment			Four years
4	Tsuguhiro Nakagawa	Male	Outside Director	Reappointment	Outside	Independent	Eight years
5	Yuka Horikoshi	Female	Outside Director	Reappointment	Outside	Independent	Six years
6	Hiromi Oshima	Female	Outside Director	Reappointment	Outside	Independent	Five years

<Reference> Nomination policy and procedures for candidates for Director

The Board of Directors determines the candidates for Director after deliberation is carried out beforehand at the Nomination and Compensation Committee, which has been voluntarily established by the Company, giving thought to the separately stipulated selection criteria for Directors and the composition of the Board of Directors.

No. 1	Yohichi Shibata (December 25, 1959)	Number of the Company's shares held: 876,748 shares Tenure in office (at the conclusion of this General Meeting of Shareholders): Eight years, eleven months Attendance at the Board of Directors meetings (fiscal year ended March 31, 2025): 19/19
-----------------	---	---

Reappointment

Brief career history, and position and responsibility at Premium Group Co., Ltd.

April 1982	Joined Satoshoji Corporation
April 1985	Joined Daishinpan Co., Ltd. (currently APLUS Co., Ltd.)
December 2003	Joined Gulliver International Co., Ltd. (currently IDOM Inc.)
August 2007	President and Representative Director of G-ONE Credit Services Co., Ltd. (currently Premium Co., Ltd.)
April 2016	President, Representative Director and Representative Executive Officer of Premium Financial Services Co., Ltd. (currently Premium Co., Ltd.)
May 2016	Director of Eastern Commercial Leasing p.l.c. Director of PFS (Thailand) Co., Ltd. (currently Premium Asset Management (Thailand) Co., Ltd.)
July 2016	President, Representative Director and Representative Executive Officer of the Company
August 2016	President and Representative Director of PAS Co., Ltd.
November 2016	Director of Eastern Premium Services Co., Ltd. (currently Premium Service (Thailand) Co., Ltd.)
May 2017	Chairman of Japan Warranty Association
July 2017	President of Premium Lease Co., Ltd. (currently PLS Co., Ltd.)
April 2018	President and Director of PFS (Thailand) Co., Ltd. (currently Premium Asset Management (Thailand) Co., Ltd.)
April 2019	Director of L'OPERAIO SOLUTIONS K.K. (currently Premium Warranty Services Co., Ltd.)
October 2019	Representative Director of EGS Co., Ltd. (currently Premium Warranty Services Co., Ltd.)
January 2020	President and Representative Director of VALUE Co., Ltd. President and Representative Director of Premium Mobility Service Co., Ltd.
October 2020	President and Representative Director of Premium Warranty Services Co., Ltd.
April 2021	President, Representative Director and Representative Executive Officer of Premium Co., Ltd.
April 2022	President and Representative Director of Car Premium Co., Ltd.
October 2022	President and Representative Director of Premium Co., Ltd. President, Representative Director and Representative Executive Officer of Premium Co., Ltd.
April 2023	President and Representative Director of Car Premium Co., Ltd. (present)
April 2024	Representative Director, President, Group CEO and COO of the Company (present)
October 2024	General Manager of Group Management Strategy Division of the Company (present)

[Significant positions held concurrently]

None

Reason for nomination as Director

We have decided to nominate Mr. Yohichi Shibata as a candidate for Director because we believe that we can expect that he will play an adequate role in determining important management matters of the Company and supervising the execution of business as the President and Representative Director because he is the founder of the Company group (the "Group"), possesses extensive experience and valuable knowledge as a business manager, leads the businesses and management of the Group overall, and contributes to further development of the Group through various measures in the medium-term management plan. In addition, he takes the initiative to strengthen the governance system by increasing the number of Outside Directors and introducing the Restricted Share Remuneration Plan.

No. 2	Yoshiyuki Tsuchiya (September 22, 1968)	Number of the Company's shares held: 305,534 shares Tenure in office (at the conclusion of this General Meeting of Shareholders): — Attendance at the Board of Directors meetings (fiscal year ended March 31, 2025): —
New appointment	<p>Brief career history, and position and responsibility at Premium Group Co., Ltd.</p> <p>April 1994 Joined Gakken Credit Co., Ltd. (currently JACCS CO., LTD.)</p> <p>November 2007 Joined G-ONE Credit Services Co., Ltd. (currently Premium Co., Ltd.)</p> <p>July 2012 Executive Officer of G-ONE Credit Services Co., Ltd. (currently Premium Co., Ltd.)</p> <p>April 2016 Managing Executive Officer of G-ONE Credit Services Co., Ltd. (currently Premium Co., Ltd.)</p> <p>July 2016 Executive Officer of the Company Director and Managing Executive Officer of Premium Financial Services Co., Ltd. (currently Premium Co., Ltd.)</p> <p>June 2017 Director of the Company</p> <p>August 2017 Director and Managing Executive Officer of Premium Financial Services Co., Ltd. (currently Premium Co., Ltd.)</p> <p>April 2019 Director, Managing Executive Officer and General Manager of the Group Management Division of the Company Director, Managing Executive Officer and General Manager of the Credit Risk Management Division of Premium Financial Services Co., Ltd. (currently Premium Co., Ltd.) President and Representative Director of PAS Co., Ltd. President and Representative Director of L'OPERAIO SOLUTIONS K.K. (currently Premium Warranty Services Co., Ltd.) Director of SoftPlanner Co., Ltd. (currently Premium Soft Planner Co., Ltd.) Part-time Director of PFS (Thailand) Co., Ltd. (currently Premium Asset Management (Thailand) Co., Ltd.)</p> <p>January 2020 Director of Premium Mobility Service Co., Ltd. Representative Director of Premium Auto Parts Co., Ltd.</p> <p>April 2020 Representative Director and Senior Managing Executive Officer of Premium Mobility Service Co., Ltd. Director of CENTRAL SERVICER CORPORATION</p> <p>October 2020 Representative Director, Senior Managing Executive Officer and General Manager of the Corporate Department of Premium Mobility Service Co., Ltd.</p> <p>April 2022 President, Representative Director and Representative Executive Officer of Premium Warranty Services Co., Ltd. Part-time Director of Premium Service (Thailand) Co., Ltd. (present)</p> <p>April 2023 Senior Executive Officer of the Company</p> <p>April 2025 Managing Executive Officer, General Manager of the Group Business Strategy Division, and General Manager of the Group Overseas Business Strategy Department (present) Director of Premium Co., Ltd. (present) Director of Premium Mobility Service Co., Ltd. (present) Director of Premium Warranty Services Co., Ltd. (present)</p> <p>[Significant positions held concurrently]</p> <p>Director of Premium Co., Ltd.</p> <p>Director of Premium Mobility Services Co., Ltd.</p> <p>Director of Premium Warranty Services Co., Ltd.</p>	<p>Reason for nomination as Director</p> <p>We have decided to nominate Mr. Yoshiyuki Tsuchiya as a candidate for Director because we believe that we can expect that he will play an adequate role in determining important management matters of the Company and supervising the execution of business as a Director because he possesses extensive experience and valuable knowledge of finance business (sales, credit, debt collection business, etc.), automobile warranty business and auto mobility services business.</p>

No. 3	Tomohiro Kanazawa	(July 14, 1974)	Number of the Company's shares held: 336,550 shares Tenure in office (at the conclusion of this General Meeting of Shareholders): Four years Attendance at the Board of Directors meetings (fiscal year ended March 31, 2025): 19/19
-----------------	-------------------	-----------------	---

Reappointment

Brief career history, and position and responsibility at Premium Group Co., Ltd.

April 1999	Joined Sato Certified Public Accountant Office
December 2002	Joined NEXTGATE Co., Ltd.
October 2003	Joined Gulliver International Co., Ltd. (currently IDOM Inc.)
March 2006	Joined G-ONE Financial Services Co., Ltd. (employment transfer)
July 2010	Outside Audit & Supervisory Board Member of SBI Credit Co., Ltd. (currently Premium Co., Ltd.)
March 2011	Joined Gulliver International Co., Ltd. (currently IDOM Inc.) (employment transfer)
August 2011	Joined SBI Credit Co., Ltd. (currently Premium Co., Ltd.)
April 2014	Executive Officer of SBI Credit Co., Ltd. (currently Premium Co., Ltd.)
July 2016	Executive Officer of the Company Audit & Supervisory Board Member of Premium Financial Services Co., Ltd. (currently Premium Co., Ltd.)
July 2017	Senior Executive Officer and General Manager of the Management Planning Division of the Company
April 2018	Senior Executive Officer and General Manager of the Corporate Division of the Company
October 2018	Audit & Supervisory Board Member of SoftPlanner Co., Ltd. (currently Premium Soft Planner Co., Ltd.)
January 2020	Audit & Supervisory Board Member of Premium Mobility Services Co., Ltd. Audit & Supervisory Board Member of Premium Auto Parts Co., Ltd.
April 2020	Managing Executive Officer, General Manager of the Finance & Accounting Department and General Manager of the Public Relations & IR Department of the Company
October 2020	Director of Premium Asset Management (Thailand) Co., Ltd. (present)
November 2020	Commissioner of NIPPON RUNNERS (present)
June 2021	Director, Managing Executive Officer and General Manager of the Finance Department of the Company Audit & Supervisory Board Member of CENTRAL SERVICER CORPORATION
July 2021	Director, Managing Executive Officer and General Manager of the Corporate Division of the Company
April 2022	Audit & Supervisory Board Member of Car Premium Co., Ltd. (present) Director of Premium Warranty Services Co., Ltd.
April 2023	Director of Premium Mobility Service Co., Ltd.
April 2024	Director, Managing Executive Officer, Group CFO, and General Manager of IR and Accounting Division of the Company
April 2025	Director, Managing Executive Officer, General Manager of the Internal Audit Department, and General Manager of the Business Administration Department (present) Audit & Supervisory Board Member of Premium Warranty Services Co., Ltd. (present) Audit & Supervisory Board Member of SoftPlanner Co., Ltd. (present) Audit & Supervisory Board Member of Premium Auto Parts Co., Ltd. (present)

[Significant positions held concurrently]

Audit & Supervisory Board Member of Premium Warranty Services Co., Ltd.

Reason for nomination as Director

We have decided to nominate Mr. Tomohiro Kanazawa as a candidate for Director because we believe that we can expect that he will play an adequate role in determining important management matters of the Company and supervising the execution of business as a Director because he possesses extensive experience and valuable knowledge of the sales management departments (finance and accounting, financing, M&A, new businesses) and corporate management departments (legal affairs, compliance, etc.).

No. 4	Tsuguhiro Nakagawa	(April 8, 1960)	Number of the Company's shares held: 13,600 shares Tenure in office (at the conclusion of this General Meeting of Shareholders): Eight years Attendance at Board of Directors meetings (fiscal year ended March 31, 2025): 19/19
-----------------	--------------------	-----------------	---

Reappointment

Outside

Independent

Brief career history, and position and responsibility at Premium Group Co., Ltd.

April 1984 Joined Recruit Co., Ltd. (currently Recruit Holdings Co., Ltd.)
April 2006 Executive Officer of Recruit Co., Ltd. (currently Recruit Holdings Co., Ltd.)
October 2012 Executive Officer of Recruit Marketing Partners Co., Ltd. (currently Recruit Co., Ltd.)
April 2016 Advisor to Recruit Marketing Partners Co., Ltd. (currently Recruit Co., Ltd.)
June 2017 Outside Director of the Company (present)
June 2019 Outside Director of Synchro Food Co., Ltd.
June 2019 Director of Synchro Food Co., Ltd. (present)

[Significant positions held concurrently]

Director of Synchro Food Co., Ltd.

Reason for nomination as Outside Director and outline of expected roles

We have decided to nominate Mr. Tsuguhiro Nakagawa as a candidate for Outside Director because we believe that we can expect that he will play an adequate role in determining important management matters of the Company and supervising the execution of business as an Outside Director because he possesses extensive experience and valuable knowledge as a result of being involved in business and management through many years' experience at Recruit Group. In addition, we expect that he will be involved in the selection of candidates for officers of the Company and decisions on officers' remuneration, etc. from an objective and neutral standpoint as a member of the Nomination and Compensation Committee.

- (Notes)
1. Mr. Tsuguhiro Nakagawa is currently serving as Outside Director of the Company, and his tenure as Outside Director will have been eight (8) years at the conclusion of this General Meeting of Shareholders.
 2. Mr. Tsuguhiro Nakagawa resigned from the position of Advisor to Recruit Marketing Partners Co., Ltd. (currently Recruit Co., Ltd.) in March 2017.
 3. Although Recruit Group and the Group have transactional relationships, the amount of such transactions in the fiscal year ended March 31, 2025 was immaterial, as it was less than 0.01% of Recruit Holdings Co., Ltd.'s consolidated revenue for the fiscal year ended March 31, 2025 and less than 0.1% of the Company's consolidated operating income for the fiscal year ended March 31, 2025.

No. 5	Yuka Horikoshi	(October 6, 1975)	Number of the Company's shares held: — Tenure in office (at the conclusion of this General Meeting of Shareholders): Six years Attendance at the Board of Directors meetings (fiscal year ended March 31, 2025): 19/19
-----------------	----------------	-------------------	---

Reappointment

Outside

Independent

Brief career history, and position and responsibility at Premium Group Co., Ltd.

April 2001	Joined Iwate Prefectural Office
October 2006	Registered as an attorney with Tokyo Bar Association (59th term) Joined Sakai & Mimura (which was integrated with the current Anderson Mori & Tomotsune LPC)
April 2012	Temporarily assigned to Nonbank Financial Companies Office (concurrently Deposit Insurance and Resolution Framework Office), Planning and Management Division, Supervision Bureau, Financial Services Agency
April 2015	Joined Chuo Sogo Law Office, P.C. (present)
June 2019	Outside Director of the Company (present)
June 2021	Non-Executive Director of Regional Economy Vitalization Corporation of Japan (present) Outside Director of WealthPark Co., Ltd. (present)

[Significant positions held concurrently]

Partner of Chuo Sogo Law Office, P.C.

Non-Executive Director of Regional Economy Vitalization Corporation of Japan

Outside Director of WealthPark Co., Ltd.

Reason for nomination as Outside Director and outline of expected roles

Although Ms. Yuka Horikoshi has no previous experience of involvement in corporate management other than as an outside officer, we have decided to nominate her as a candidate for Outside Director because we believe that we can expect that she will play an adequate role in determining important management matters of the Company and supervising the execution of business as an Outside Director because she possesses extensive experience and professional knowledge relating to legal affairs that she has cultivated through her duties as an attorney. In addition, we expect that she will be involved in the selection of candidates for officers of the Company and decisions on officers' remuneration, etc. from an objective and neutral standpoint as a member of the Nomination and Compensation Committee.

(Note) Ms. Yuka Horikoshi is currently serving as Outside Director of the Company, and her tenure as Outside Director will have been six (6) years at the conclusion of this General Meeting of Shareholders.

No. 6	Hiromi Oshima (August 24, 1976)	Number of the Company's shares held: – Tenure in office (at the conclusion of this General Meeting of Shareholders): Five years Attendance at the Board of Directors meetings (fiscal year ended March 31, 2025): 19/19
Reappointment Outside Independent	<p>Brief career history, and position and responsibility at Premium Group Co., Ltd.</p> <p>April 2003 Joined International Cooperation Research Institute of Japan International Cooperation Agency (current English name unchanged but Japan International Cooperation Agency changed from a special public institution to an independent administrative institution)</p> <p>January 2006 Joined Deloitte Touche Tohmatsu (currently Deloitte Touche Tohmatsu LLC)</p> <p>June 2011 Joined Marubeni Corporation</p> <p>April 2015 Joined Panasonic Corporation (currently Panasonic Holdings Corporation)</p> <p>June 2019 General Manager of Business Development Department, Connected Solutions Company (CNS), Panasonic Corporation (currently Panasonic Connect Co., Ltd.)</p> <p>June 2020 Outside Director of the Company (present)</p> <p>October 2021 General Manager of Business Strategy Department, Company Strategic Planning Office, Connected Solutions Company (CNS), Panasonic Corporation (currently Panasonic Connect Co., Ltd.)</p> <p>April 2022 General Manager of Strategy Planning Division and Policy Planning Department of Panasonic Connect Co., Ltd.</p> <p>July 2022 General Manager of Strategy Planning Division of Panasonic Connect Co., Ltd.</p> <p>April 2023 Joined MonotaRO Co., Ltd.</p> <p>March 2024 Joined IHI Corporation</p> <p>April 2024 Director of IHI Corporation, Assistant Manager of Corporate Planning Division</p> <p>April 2025 Executive Officer of IHI Corporation, General Manager of Finance & Accounting Division (present)</p> <p>[Significant positions held concurrently]</p> <p>Executive Officer of IHI Corporation</p> <p>Reason for nomination as Outside Director and outline of expected roles</p> <p>We have decided to nominate Ms. Hiromi Oshima as a candidate for Outside Director because we believe that we can expect that she will play an adequate role in determining important management matters of the Company and supervising the execution of business as an Outside Director because she possesses professional knowledge relating to finance that she has cultivated through her duties as a certified public accountant, her insight relating to public relations, IR, M&A, new business development and more, acquired at Panasonic Group, and experience in a management role at IHI Corporation.</p> <p>(Note) Ms. Hiromi Oshima is currently serving as Outside Director of the Company, and her tenure as Outside Director will have been five (5) years at the conclusion of this General Meeting of Shareholders.</p>	

[Special notes regarding candidates for Director]

■ Relationship of special interest in the Company

There is no special interest between each candidate for Director and the Company.

■ Matters regarding candidates for Outside Director

Of candidates for Director, Mr. Tsuguhiro Nakagawa, Ms. Yuka Horikoshi and Ms. Hiromi Oshima are candidates for Outside Director, and the Company has designated them as independent officers under the regulations of the Tokyo Stock Exchange and submitted notification of their designation to the abovementioned exchange. If reappointments of these three persons are approved, the Company will continue to designate them as independent officers.

■ Summary of details of limited liability agreement with candidates for Director

The Company has entered into liability limitation agreements with Outside Director candidates, Mr. Tsuguhiro Nakagawa, Ms. Yuka Horikoshi and Ms. Hiromi Oshima, pursuant to Article 427, paragraph (1) of the Companies Act and the Articles of Incorporation of the Company, limiting their liability for damages as provided for under Article 423, paragraph (1) of the Companies Act. If reappointments of these three persons are approved, the Company plans to renew the aforementioned agreements with them. The limitation of liability for damages under such an agreement shall be one (1) million yen or the minimum liability amount stipulated by Article 425, paragraph (1) of the Companies Act, whichever is higher.

■ Summary of details of directors and officers liability insurance policy under which candidates for Director are insureds

The Company has entered into a directors and officers liability insurance policy as provided for in Article 430-3, paragraph (1) of the Companies Act with an insurance company. This policy covers losses incurred from claims for damages arising from any act performed by an officer who is an insured in relation to his or her duties. If each candidate for Director is elected and assumes the office as a Director, the Company plans to include each of them as an insured in this policy. In addition, the Company plans to renew the policy with the same details during their terms of office.

(i) Actual portion of insurance premiums borne by the insureds

The insurance premiums, including those for special clauses, are fully borne by the Company, and there are no insurance premiums actually borne by the insureds.

(ii) Summary of insurance incidents covered

This policy covers losses incurred from claims for damages arising from any act performed by an officer who is an insured in relation to his or her duties. However, there are certain reasons for coverage exclusion, such as insured's performance of an illegal act with full knowledge of its illegality.

Proposal 2: Election of Three Audit & Supervisory Board Members

The terms of office of all the three Audit & Supervisory Board Members will expire at the conclusion of this Ordinary General Meeting of Shareholders. Accordingly, the Company proposes to elect three Audit & Supervisory Board Members.

In addition, the consent of the Audit & Supervisory Board has been obtained for the submission of this proposal to this Ordinary General Meeting of Shareholders.

The candidates for the Audit & Supervisory Board Members are as follows:

No.	Name	Gender	Current position in the Company	Candidate attributes			Tenure in office
1	Toshihiro Kametsu	Male	Full-time Audit & Supervisory Board Member	Reappointment			Eight years, eleven months
2	Setsuo Higuchi	Male	Outside Audit & Supervisory Board Member	Reappointment	Outside	Independent	Eight years
3	Yukari Narita	Female	–	New appointment	Outside	Independent	–

No. 1	Toshihiro Kametsu	(December 10, 1953)	Number of the Company's shares held: — Tenure in office (at the conclusion of this General Meeting of Shareholders): Eight years, eleven months Attendance at the Board of Directors meetings (fiscal year ended March 31, 2025): 19/19 Attendance at the Audit & Supervisory Board meetings (fiscal year ended March 31, 2025): 13/13
-----------------	-------------------	---------------------	---

Reappointment

Brief career history and position at Premium Group Co., Ltd.

March 1976 Joined K.K. Home Study Center
February 1981 Joined Gakken Credit Co., Ltd. (currently JACCS CO., LTD.) (employment transfer)
April 2004 Executive Officer and General Manager of Business Management Department of Gakken Credit Co., Ltd. (currently JACCS CO., LTD.)
November 2007 Joined G-ONE Credit Services Co., Ltd. (currently Premium Co., Ltd.)
April 2008 Executive Officer and General Manager of the Sales Division of G-ONE Credit Services Co., Ltd. (currently Premium Co., Ltd.)
August 2009 Executive Officer and General Manager of the Administration Division of G-ONE Credit Services Co., Ltd. (currently Premium Co., Ltd.)
July 2011 Audit & Supervisory Board Member of SBI Credit Co., Ltd. (currently Premium Co., Ltd.) (part-time since July 2016)
July 2016 Full-time Audit & Supervisory Board Member of the Company (present)

[Significant positions held concurrently]

None

Reason for nomination as Audit & Supervisory Board Member

We have decided to nominate Mr. Toshihiro Kametsu as a candidate for Audit & Supervisory Board Member because we believe that we can expect that he will play a role in auditing the management in relation to the execution of duties of Directors independently and judged he will help us further strengthen the management system and enhance compliance and corporate governance because he possesses extensive experience and valuable knowledge of finance and accounting, and overall finance business.

No. 2	Setsuo Higuchi	(October 9, 1948)	Number of the Company's shares held: 7,500 shares Tenure in office (at the conclusion of this General Meeting of Shareholders): Eight years Attendance at the Board of Directors meetings (fiscal year ended March 31, 2025): 19/19 Attendance at the Audit & Supervisory Board meetings (fiscal year ended March 31, 2025): 13/13
-----------------	----------------	-------------------	--

Reappointment

Outside

Independent

Brief career history and position at Premium Group Co., Ltd

April 1974	Joined Chuo Audit Corporation
June 1988	Senior Partner of Chuo Audit Corporation
August 2007	Senior Partner of Ernst & Young ShinNihon (currently Ernst & Young ShinNihon LLC)
July 2008	Senior Partner of Ernst & Young ShinNihon LLC
June 2011	Director of Setsuo Higuchi Certified Public Accountant Office (present)
July 2011	Outside Audit & Supervisory Board Member of SOCIALWIRE CO., LTD. (present)
June 2015	Outside Director of FUKOKU Co., Ltd.
June 2017	Outside Audit & Supervisory Board Member of the Company (present)
December 2022	Outside Audit & Supervisory Board Member of Land Business Co., LTD. (present)

[Significant positions held concurrently]

Director of Setsuo Higuchi Certified Public Accountant Office

Outside Audit & Supervisory Board Member of SOCIALWIRE CO., LTD.

Outside Audit & Supervisory Board Member of Land Business Co., LTD.

Reason for nomination as Outside Audit & Supervisory Board Member

Although Mr. Setsuo Higuchi has no previous experience of involvement in corporate management other than as an outside officer, we have decided to nominate him as a candidate for Outside Audit & Supervisory Board Member because we believe that we can expect that he will play an adequate role in auditing the execution of duties of Directors as an Outside Audit & Supervisory Board Member because he possesses professional knowledge and extensive experience relating to finance, accounting and internal control that he has cultivated through his duties as a certified public accountant.

- (Notes)
1. Mr. Setsuo Higuchi is currently serving as Outside Audit & Supervisory Board Member of the Company, and his tenure as Outside Audit & Supervisory Board Member will be eight (8) years at the conclusion of this General Meeting of Shareholders.
 2. Mr. Setsuo Higuchi had an outsourcing agreement with the Group in the past, but this agreement was terminated in March 2017. In addition, the amount of outsourcing fees was less than one (1) million yen, which is below 0.01% of the Company's consolidated operating income for the fiscal year ended March 31, 2017.

No. 3	Yukari Narita	(October 24, 1964)	Number of the Company's shares held: — Tenure in office (at the conclusion of this General Meeting of Shareholders): — Attendance at the Board of Directors meetings (fiscal year ended March 31, 2025): — Attendance at the Audit & Supervisory Board meetings (fiscal year ended March 31, 2025): —
-----------------	---------------	--------------------	--

New appointment	Brief career history and position at Premium Group Co., Ltd October 1990 Joined Asahi Shinwa & Co. (currently KPMG AZSA LLC) January 2001 Director, Yukari Narita Certified Public Accountant Firm (present) May 2010 Professor of Graduate School of Economics and Management, Tohoku University (present) November 2013 Outside Director of CyberSolutions Inc. (present) February 2015 Independent Outside Director of WELCIA HOLDINGS CO., LTD. [Significant positions held concurrently] Director, Yukari Narita Certified Public Accountant Firm Professor of Graduate School of Economics and Management, Tohoku University Outside Director of CyberSolutions Inc.
Outside	
Independent	Reason for nomination as Outside Audit & Supervisory Board Member Although Ms. Yukari Narita has no previous experience of involvement in corporate management other than as an outside officer, we have decided to nominate her as a candidate for Outside Audit & Supervisory Board Member because we believe that we can expect that she will play an adequate role in auditing the execution of duties of Directors as an Outside Audit & Supervisory Board Member because she possesses professional knowledge and extensive experience relating to finance, accounting and internal control that she has cultivated through his duties as a certified public accountant.

[Special notes regarding candidates for Audit & Supervisory Board Member]

■ Relationship of special interest in the Company

There is no special interest between each candidate for Audit & Supervisory Board Member and the Company.

■ Matters regarding candidates for Outside Audit & Supervisory Board Member

Of candidates for Audit & Supervisory Board Member, Mr. Setsuo Higuchi is a candidate for Outside Audit & Supervisory Board Member, and the Company has designated him as an independent officer under the regulations of the Tokyo Stock Exchange and submitted notification of their designation to the abovementioned exchange. If his reappointment is approved, the Company will continue to designate him as an independent officer. In addition, if the appointment of Ms. Yukari Narita is approved, the Company will newly designate her as an independent officer.

■ Summary of details of limited liability agreement with candidates for Audit & Supervisory Board Member

The Company has entered into liability limitation agreements with an Audit & Supervisory Board Member candidate, Mr. Toshihiro Kametsu, and, Outside Audit & Supervisory Board Member candidates, Mr. Setsuo Higuchi, pursuant to Article 427, paragraph (1) of the Companies Act and the Articles of Incorporation of the Company, limiting their liability for damages as provided for under Article 423, paragraph (1) of the Companies Act. If reappointments of these two persons are approved, the Company plans to renew the aforementioned agreements with them. In addition, if the appointment of Ms. Yukari Narita is approved, the Company plans to newly enter into a liability limitation agreement with the same details with her. The limitation of liability for damages under such an agreement shall be one (1) million yen or the minimum liability amount stipulated by Article 425, paragraph (1) of the Companies Act, whichever is higher.

■ Summary of details of directors and officers liability insurance policy under which candidates for Audit & Supervisory Board Member are insureds

The Company has entered into a directors and officers liability insurance policy as provided for in Article 430-3, paragraph (1) of the Companies Act with an insurance company. This policy covers losses incurred from claims for damages arising from any act performed by an officer who is an insured in relation to his or her duties. If each candidate for Audit & Supervisory Board Member is elected and assumes the office as an Audit & Supervisory Board Member, the Company plans to include each of them as an insured in this policy. In addition, the Company plans to renew the policy with the same details during their terms of office.

(i) Actual portion of insurance premiums borne by the insureds

The insurance premiums, including those for special clauses, are fully borne by the Company, and there are no insurance premiums actually borne by the insureds.

(ii) Summary of insurance incidents covered

This policy covers losses incurred from claims for damages arising from any act performed by an officer who is an insured in relation to his or her duties. However, there are certain reasons for coverage exclusion, such as insured's performance of an illegal act with full knowledge of its illegality.

<Reference>

Skill matrix of Directors and Audit & Supervisory Board Members

(if Proposal 1 and Proposal 2 are approved and adopted as originally proposed)

In order to establish an effective corporate governance system for sustainable growth, the Company appoints Directors and Audit & Supervisory Board Members who have a wide-ranging business experience and a high level of expertise and knowledge in a wide variety of fields. Experience and expertise of the Company's Directors and Audit & Supervisory Board Members are as follows.

Title and Name	Attribute	Tenure in office	Corporate Management	Industry Familiarity			Sales and Marketing	Global	Finance and Accounting	Legal and Compliance	Internal Control and Governance	Sustainability	Human Resources, Organization Development and D&I Promotion	M&A	Major Qualifications, etc.
				Finance	Overall Warranty	Mobility									
Directors	Yohichi Shibata	Eight years, eleven months	◎	◎	◎	◎	◎	◎					◎		
	Yoshiyuki Tsuchiya	—	◎	◎	◎	◎	◎	◎				◎			
	Tomohiro Kanazawa	Four years		◎					◎	◎	◎	◎		◎	
	Tsuguhiro Nakagawa Outside Director Independent Officer	Eight years	◎	◎	◎	◎	◎								
	Yuka Horikoshi Outside Director Independent Officer	Six years		◎						◎	◎				Attorney at Law
	Hiromi Oshima Outside Director Independent Officer	Five years						◎	◎					◎	Certified Public Accountant (CPA)
Audit & Supervisory Board Members	Toshihiro Kametsu	Eight years, eleven months		◎					◎		◎				
	Setsuo Higuchi Outside Audit & Supervisory Board Member Independent Officer	Eight years							◎		◎				Certified Public Accountant (CPA)
	Yukari Narita Outside Audit & Supervisory Board Member Independent Officer	—							◎		◎				Certified Public Accountant (CPA)

Proposal 3: Election of One Substitute Audit & Supervisory Board Member

Pursuant to the provisions of Article 329, paragraph (3) of the Companies Act, the Company proposes to elect one substitute Audit & Supervisory Board Member to be ready to fill a vacant position should the number of Audit & Supervisory Board Members fall below the number required by laws and regulations. In addition, the consent of the Audit & Supervisory Board has been obtained for this proposal.

The candidate for the substitute Audit & Supervisory Board Member is as follows:

Takeshi Kitada	(August 27, 1968)	Number of the Company's shares held:
		74,400 shares
		Tenure in office (at the conclusion of this General Meeting of Shareholders):
		—
		Attendance at the Board of Directors meetings (fiscal year ended March 31, 2025):
		—
		Attendance at the Audit & Supervisory Board meetings (fiscal year ended March 31, 2025):
		—

Brief career history and position at Premium Group Co., Ltd.

April 1990	Joined Gakken Credit Co., Ltd. (currently JACCS CO., LTD.)
November 2007	Joined G-ONE Credit Services Co., Ltd. (currently Premium Co., Ltd.)
July 2017	Executive Officer of Premium Financial Services Co., Ltd. (currently Premium Co., Ltd.) Audit & Supervisory Board Member of Premium Lease Co., Ltd. (currently PLS Co., Ltd.)
April 2018	Executive Officer of the Company
February 2019	Executive Officer of Premium Co., Ltd.
October 2019	Director of EGS Co., Ltd. (currently Premium Warranty Services Co., Ltd.)
October 2020	Executive Officer and General Manager of the After Center Supervision Department of Premium Warranty Services Co., Ltd.
June 2021	Substitute Audit & Supervisory Board Member of the Company (present)
July 2021	Deputy General Manager of the Corporate Division of the Company
July 2022	Executive Officer, General Manager of the Internal Audit Department, and General Manager of the Business Administration Department of the Company
July 2024	Executive Officer and General Manager of the Corporate Department of Premium Co., Ltd.
April 2025	Director, Senior Executive Officer, and General Manager of the Business Management Department of Premium Co., Ltd. (present) Audit & Supervisory Board Member of CENTRAL SERVICER CORPORATION (present)

[Significant positions held concurrently]

Director of Premium Co., Ltd.

Reason for nomination as substitute Audit & Supervisory Board Member

We have decided to nominate Mr. Takeshi Kitada as a candidate for substitute Audit & Supervisory Board Member because we believe that we can expect that he will play a role in auditing the management in relation to the execution of duties of Directors independently, because he possesses extensive experience and valuable knowledge of finance business (sales, credit, debt collection business, etc.), overall warranty business and the corporate departments (legal affairs, compliance, personnel labor, etc.).

- (Notes)
1. There is no special interest between Mr. Takeshi Kitada and the Company.
 2. If Mr. Takeshi Kitada assumes the office as an Audit & Supervisory Board Member, the Company plans to enter into a liability limitation agreement with him pursuant to Article 427, paragraph (1) of the Companies Act and the Articles of Incorporation of the Company, limiting his liability for damages as provided for under Article 423, paragraph (1) of the Companies Act. The limitation of liability for damages under such an agreement shall be one (1) million yen or the minimum liability amount stipulated by Article 425, paragraph (1) of the Companies Act, whichever is higher.
 3. If Mr. Takeshi Kitada assumes the office as an Audit & Supervisory Board Member, the Company plans to enter into a directors and officers liability insurance policy as provided for in Article 430-3, paragraph (1) of the Companies Act with an insurance company. This policy covers losses incurred from claims for damages arising from any act performed by an officer

who is an insured in relation to his or her duties. If Mr. Takeshi Kitada assumes the office as an Audit & Supervisory Board Member, the Company plans to include him as an insured in this policy. In addition, the Company plans to renew the policy with the same details during his term of office.