

Company name: Premium Group Co., Ltd.  
Name of representative: Yohichi Shibata, President and Representative Director, Group CEO and COO  
(Securities code: 7199; TSE Prime Market)  
Inquiries: Tomohiro Kanazawa, Director and Managing Executive Officer, Group CFO  
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### Premium Invests in AND Financing Corporation, a Consumer Finance Service Provider

Premium Co., Ltd. (headquartered in Minato-ku, Tokyo; President and Representative Director: Kunio Saito; hereinafter, “Premium”), a fully-owned consolidated subsidiary of Premium Group Co., Ltd. (hereinafter, “the Company”), has made a capital contribution to AND Financing Corporation (headquartered in the Philippines; President & CEO: Katsuhiko Madono; hereinafter, “AND Financing Corporation”) jointly with Marubeni Corporation (headquartered in Chiyoda-ku, Tokyo; President and CEO: Masumi Kakinoki). AND Financing Corporation is a subsidiary of AND Global Pte. Ltd., a fintech company from Mongolia (headquartered in Singapore; CEO: KHOS-ERDENE Baatarkhuu; hereinafter, “AND Global”), and is running the consumer finance business in the Philippines. After the completion of the capital contribution, Premium will become the largest shareholder of AND Financing Corporation, along with Marubeni Corporation.



From the left  
Taro Kawabe, Executive Officer, COO, Finance, Leasing & Real Estate Business Div. of Marubeni Corporation  
Katsuhiko Madono, President & CEO of AND Financing Corporation  
Yohichi Shibata, President and Representative Director, Group CEO and COO of Premium Group Co., Ltd.  
KHOS-ERDENE Baatarkhuu, CEO of AND Global Pte. Ltd.

## 1. Objective of this investment

The Philippines is expected to continue its high economic growth in the future, given its population of over 100 million people, a projected increase of the working population, and its young average age. In the consumer finance business, the digital format of online financing is more effective for improving efficiency in business processes than the format of physical stores in conventional financing. However, the operation of online financing requires special expertise and a business foundation that includes the development of systems. AND Financing Corporation, which is expanding its consumer finance business through mobile apps, has expertise and business foundation in the digital format. Since we can expect business growth that leverages the strengths of the digital format to the maximum by building a more solid business foundation with this investment, we have decided to make this investment. Down the road, we also intend to expand the business of the Company group by using the knowledge of the consumer finance business that AND Financing Corporation possesses.

The Company group has also invested in AND Global, which is the parent company that owns 100% of AND Financing Corporation, as announced in the notice of September 29, 2023 “Premium Group to Conduct Strategic Investment in Fintech Company AND Global.” We will continue to aggressively invest in superior companies with the aim of innovating operations through new revenue creation and digital transformation promotion.



## 2. Overview of AND Financing Corporation

Company name:	AND Financing Corporation
President and CEO:	Katsuhiko Madono
Location:	Republic of the Philippines
Establishment:	November 2018
Description of business:	Provision of unsecured consumer loans by using mobile apps