Financial Results

Fiscal Year Ending March 2027 | Q1

July 28, 2026

Securities Code 4290

40th

Prestige International Inc.

PRESTIGE INTERNATIONAL

Executive Summary

Achieving both Price Pass-Through and Efficiency	■ Cost increases were absorbed through DX and contract fee revisions amidst labor shortages, establishing a high-margin business structure.
Agile expansion of BPO centers	■ Preparations for the Akita BPO Katagami Campus, scheduled to commence on August 2026, are another milestone to further enhance our human capital and delivery capabilities.
Enhanced Shareholder Returns	■ A share repurchase of approx. 1 billion yen (planned) is announced on July 28, 2026, alongside a commemorative shareholder benefit program for the 40th anniversary of founding.

- Financial Results Summary for Q1 FY2027.3
- Financial Results Summary for Q1 FY2027.3 by Segment
- Appendix

Prestige International Inc.

Financial Results Summary for Q1 FY2027.3

Prestige International Inc.

Summary of Consolidated Results | FY2027.3 | Q1

(million yen)

Amounts are rounded down to the nearest whole unit.

	FY2026.3 | Q1	FY2027.3 | Q1	YoY (%)	Full-Year Forecast	Progress(%) vs. Full-Year Forecast
Sales	**16,723**	**18,173**	**1,449** (8.7%)	76,000	23.9%
Operating profit	**1,934**	**2,271**	**336** (17.4%)	9,600	23.7%
Ordinary profit	**2,012**	**2,352**	**340** (16.9%)	9,930	23.7%
Profit attributable to owners of parent	**1,013**	**1,173**	**160** (15.9%)	5,920	19.8%

- Sales — Growth was driven by the expansion of existing operations, new client acquisitions, and progress in contract fee increases, leading to revenue growth across almost all business segments, particularly in the core Automotive Business.
- Operating profit — Absorbed cost pressures from rising labor and outsourcing expenses through contract fee revisions, resulting in profit growth driven by the Automotive and Financial Guarantee segments.
- Ordinary Profit — Up 16.9% year on year, supported by operating profit growth and 44 million yen in foreign exchange gains, which offset a loss of entities accounted for using equity method.

Consolidated P&L Statement | FY2027.3 | Q1

(million yen)

Amounts are rounded down to the nearest whole unit.

	FY2026.3 | Q1	FY2027.3 | Q1	Change	YoY (%)
Sales	**16,723**	**18,173**	**1,449**	**8.7%**
Cost of sales	13,257	14,244	987	7.4%
Gross profit	3,466	3,928	462	13.3%
Gross profit margin	20.7%	21.6%	0.9pt	—
SG&A	1,531	1,657	125	8.2%
Operating profit	**1,934**	**2,271**	**336**	**17.4%**
Operating profit margin	11.6%	12.5%	0.9pt	—
Ordinary Profit	**2,012**	**2,352**	**340**	**16.9%**
Ordinary profit margin	12.0%	12.9%	0.9pt	—
Profit attributable to owners of parent	**1,013**	**1,173**	**160**	**15.9%**

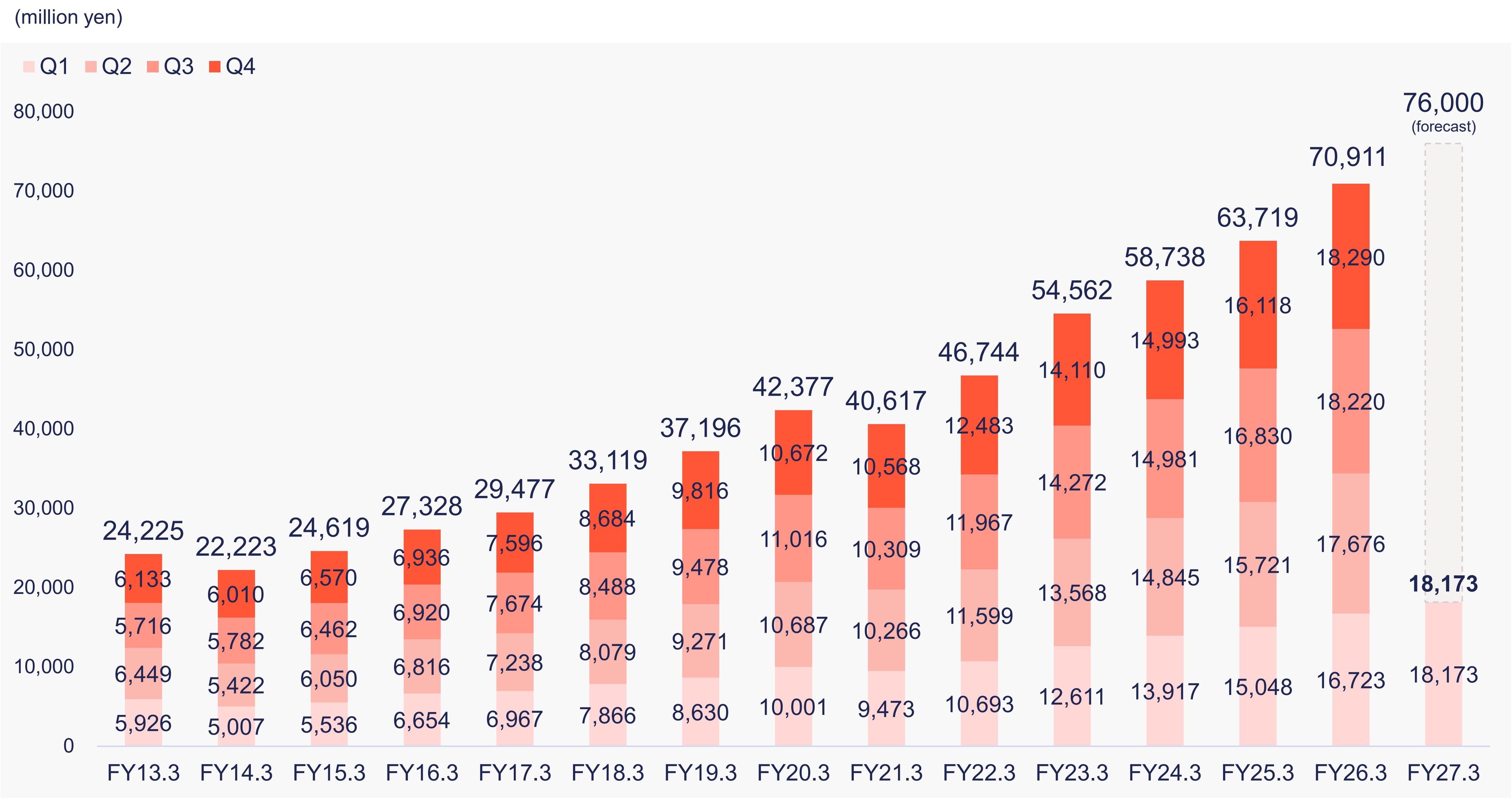
Consolidated Balance Sheet | As of End of June, 2026

(million yen)

Amounts are rounded down to the nearest whole unit.

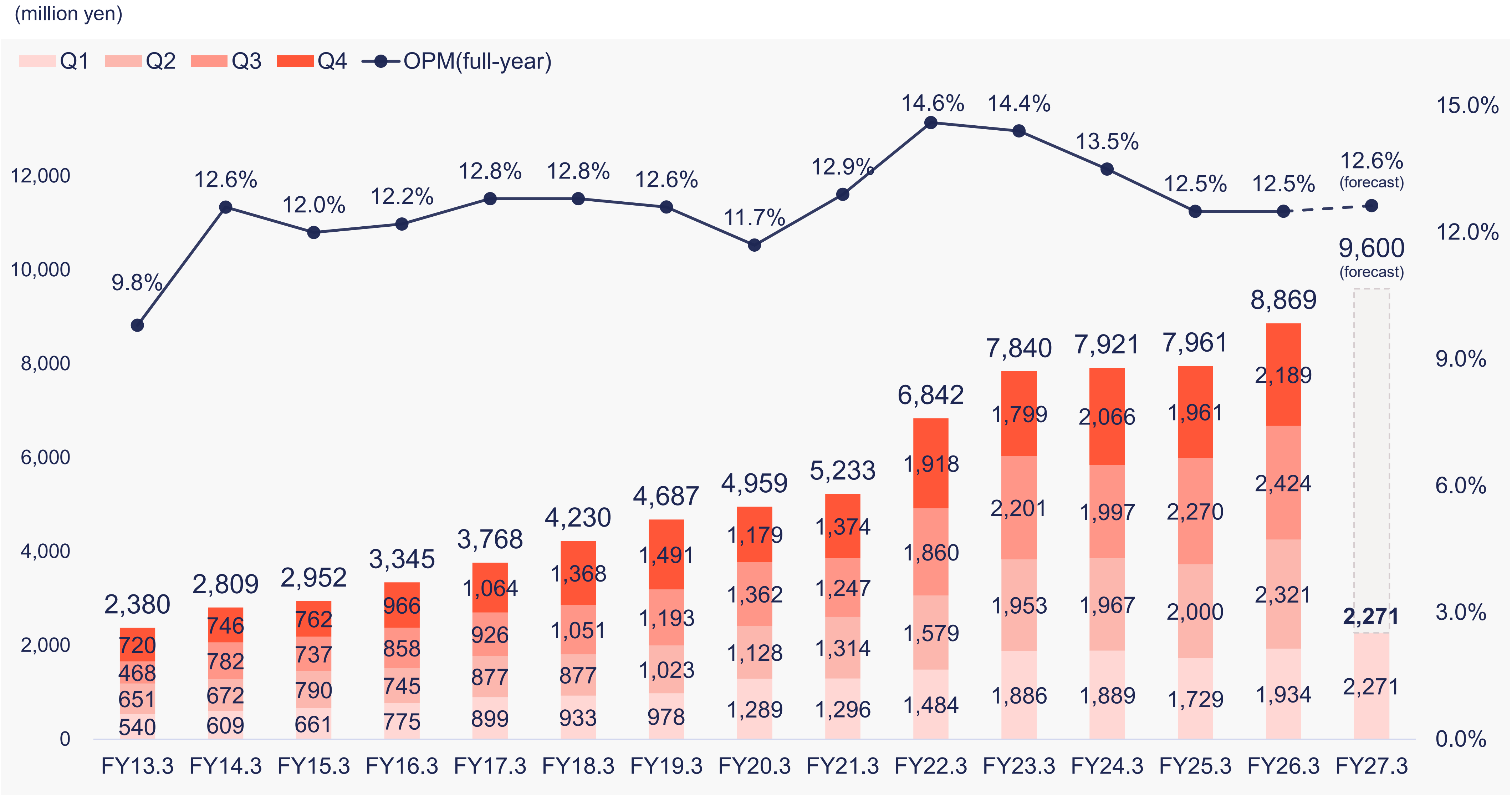
	End of March 2026	End of June 2026	Change	Change(%)
Current assets	46,629	49,123	2,493	5.3%
Non-current assets	35,614	35,176	-438	-1.2%
Total assets	**82,244**	**84,299**	**2,055**	**2.5%**
Current liabilities	26,826	28,370	1,544	5.8%
Non-current liabilities	2,931	3,147	216	7.4%
Total liabilities	**29,757**	**31,518**	**1,760**	**5.9%**
Shareholders' equity	44,135	43,945	-189	-0.4%
Accumulated other comprehensive income	4,227	4,543	316	7.5%
Non-controlling interests, etc.	4,124	4,291	167	4.1%
Total net assets	**52,486**	**52,781**	**294**	**0.6%**
Total liabilities and equity	**82,244**	**84,299**	**2,055**	**2.5%**

Quarterly Sales



Due to rounding down fractions, some values may not equal the sum of the separate figures.

Quarterly Operating Profit



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Financial Results Summary for Q1 FY2027.3 by Segment

Prestige International Inc.

Summary of Financial Results by Segment ｜FY2027.3

(million yen)

Amounts are rounded down to the nearest whole unit.

	FY2027.3 Sales	YoY (%)	Achievement Ratio	FY2027.3 Operating Profit	YoY (%)	Progress(%) vs. Full-Year Forecast
Automotive	7,412	482 7.0%	23.5%	779	109 16.4%	21.1%
Property	2,605	249 10.6%	24.6%	226	78 53.5%	25.2%
Global	2,632	173 7.1%	23.9%	384	91 31.0%	28.5%
Customer	1,632	-38 -2.3%	24.3%	245	0 0.3%	22.9%
Financial Guarantee	3,455	573 19.9%	24.3%	772	112 17.1%	25.8%
IT	231	-16 -6.5%	27.2%	7	-28 -78.5%	6.0%
Social	203	25 14.0%	18.5%	-125	-7 –	–
Corporate / Eliminations	–	–	–	-19	–	–
Total	18,173	1,449 8.7%	23.9%	2,271	336 17.4%	23.7%

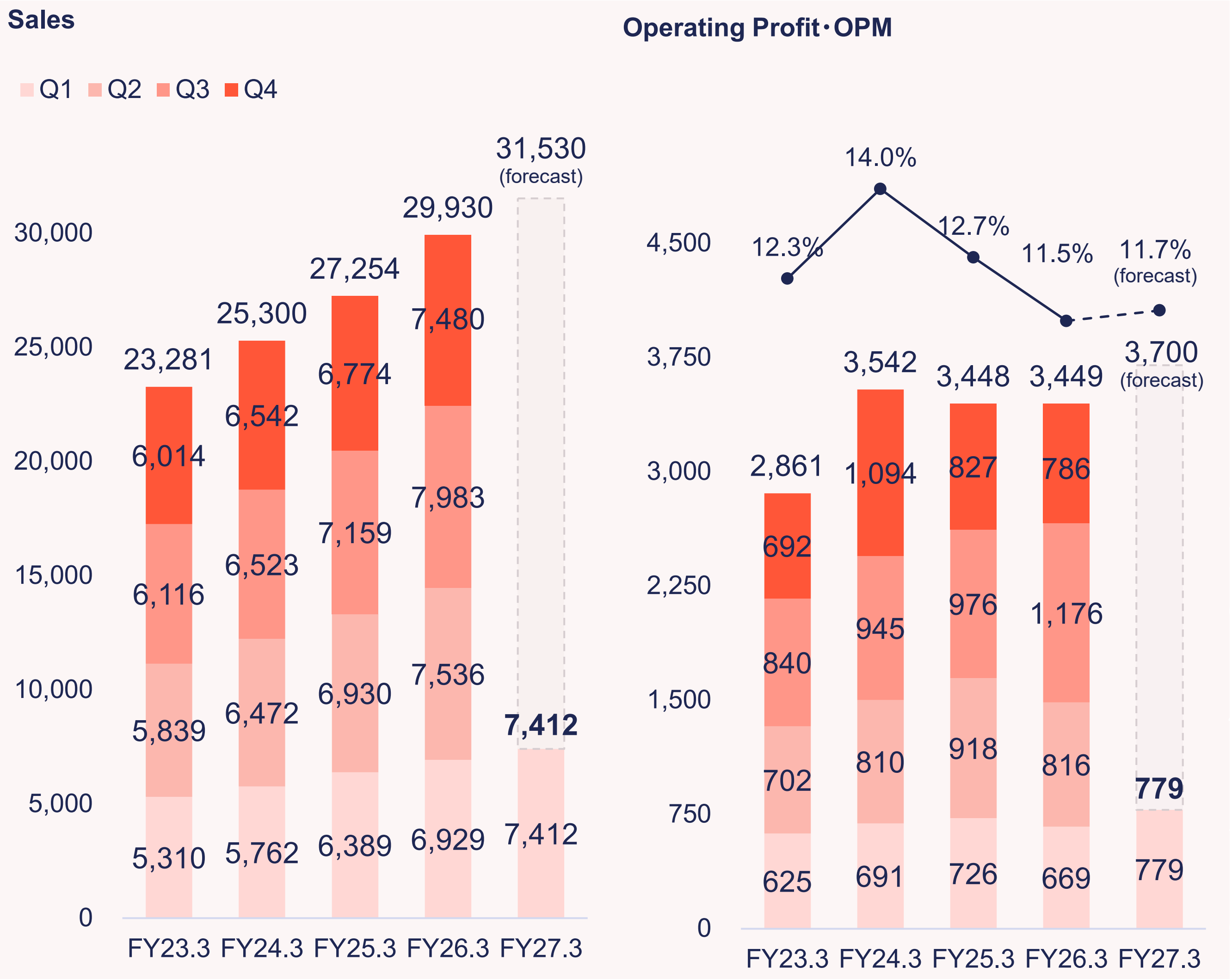
Automotive Business

(million yen)

FY2027.3 | Q1

Sales	7,412	million yen
YoY		7.0%
Operating Profit	779	million yen
YoY		16.4%

- Sales increased driven by increased policies in several direct-line auto insurance companies, expansion of business scope with existing clients and the steady progress of new businesses.
- Despite higher outsourcing costs to tow truck partner companies, operating profit increased due to the positive impact of contract fee revisions with clients and the launch of new businesses.



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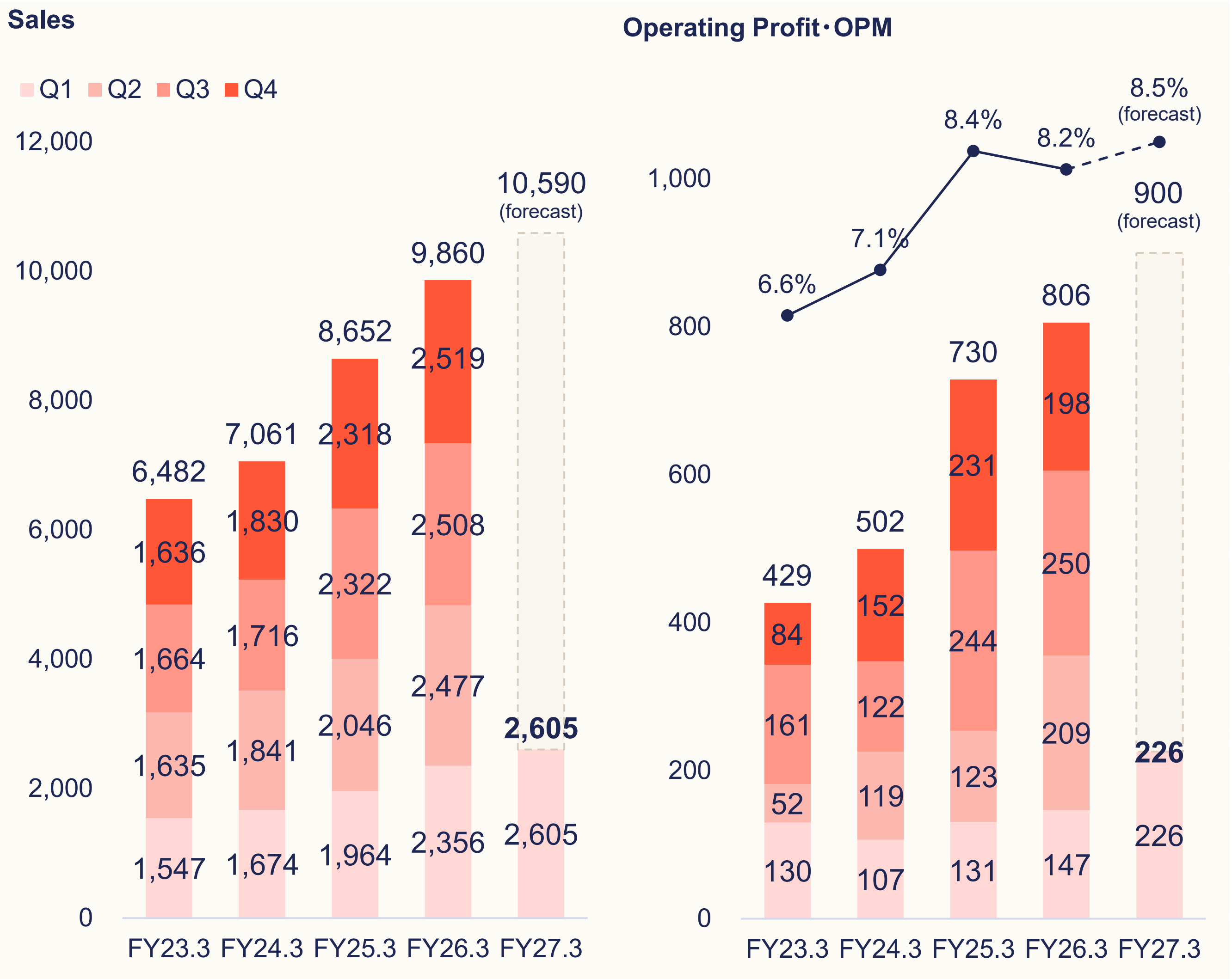
Property Business

(million yen)

FY2027.3 | Q1

Sales	2,605	million yen
YoY		10.6%
Operating Profit	226	million yen
YoY		53.5%

- Revenue growth driven by an increase in number of rental apartment complexes on-site support service, and the expansion of operations with existing clients under Home Assist business.
- Operating profit grew as contract fee negotiations held since last fiscal year with clients of the Park Assist business were finalized, resulting in improved profitability from this fiscal year.



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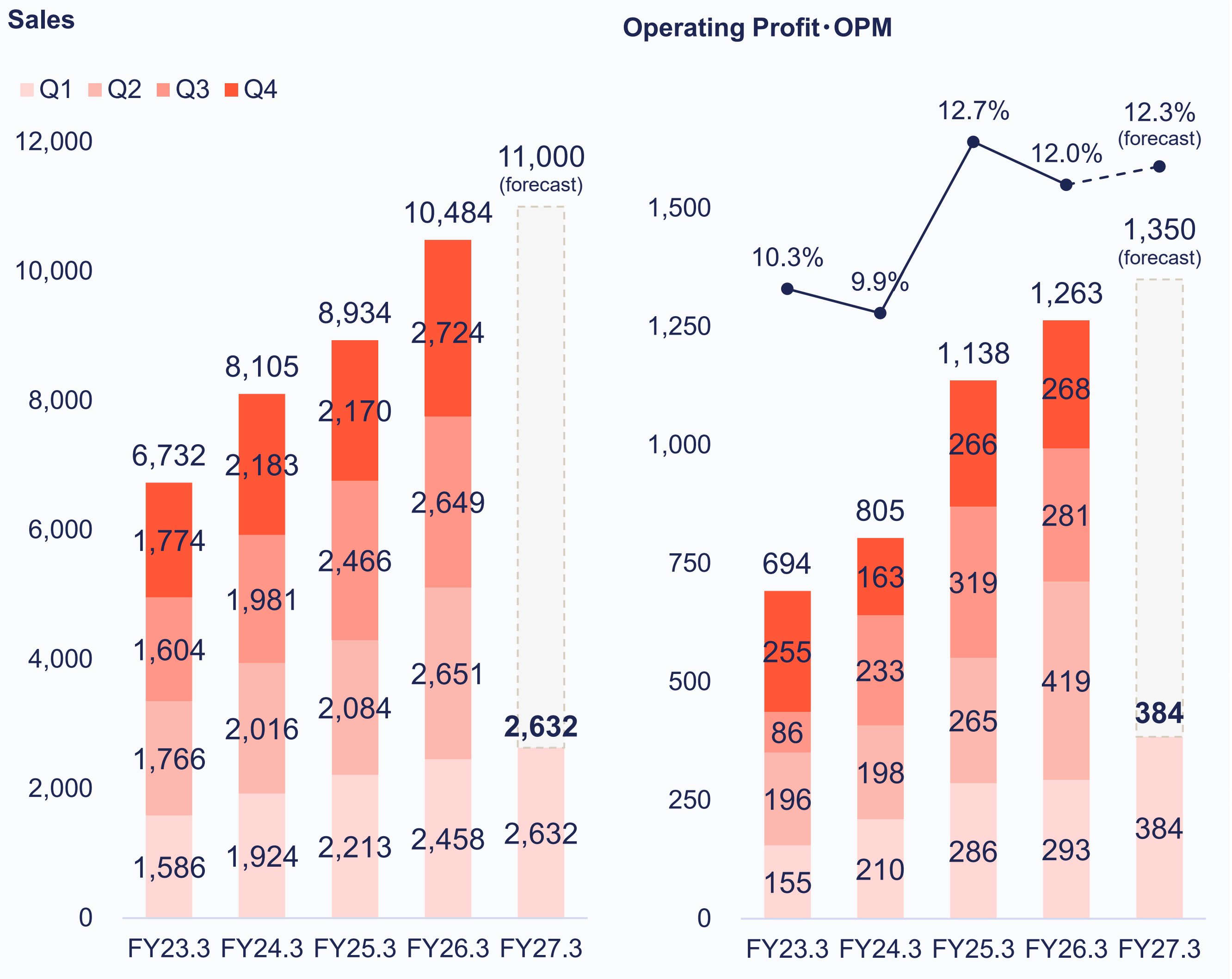
Global Business

(million yen)

FY2027.3 ｜ Q1		
Sales	2,632	million yen
YoY		7.1%
Operating Profit	384	million yen
YoY		31.0%

- The core Healthcare Program business continued to expand steadily, driven by new client acquisitions, while an increase in credit card members issued for Japanese expatriates in the United States also contributed to sales.
- Operating profit increased alongside sales growth of Healthcare Program, further boosted by the impact of the strong U.S. dollar against the weak yen from USD-denominated U.S. credit card transactions.



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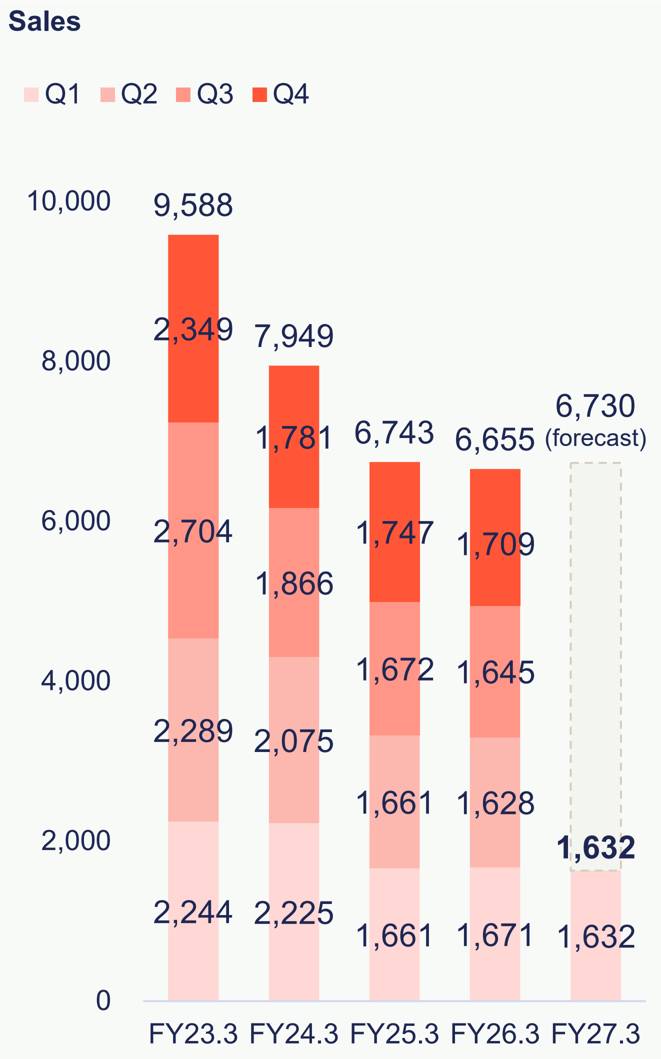
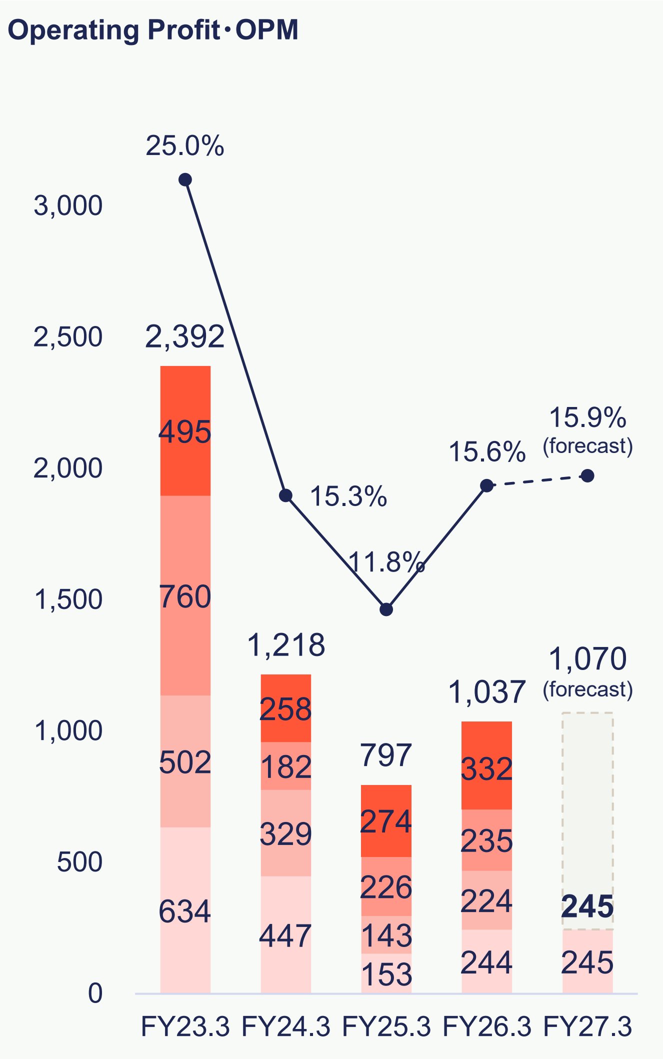
(million yen)

FY2027.3 | Q1

Sales	1,632	million yen
YoY		-2.3%
Operating Profit	245	million yen
YoY		0.3%

- The re-examination and selection of existing client companies have run their course, and both ~~net~~ sales and profits are remaining at the same level year on year.





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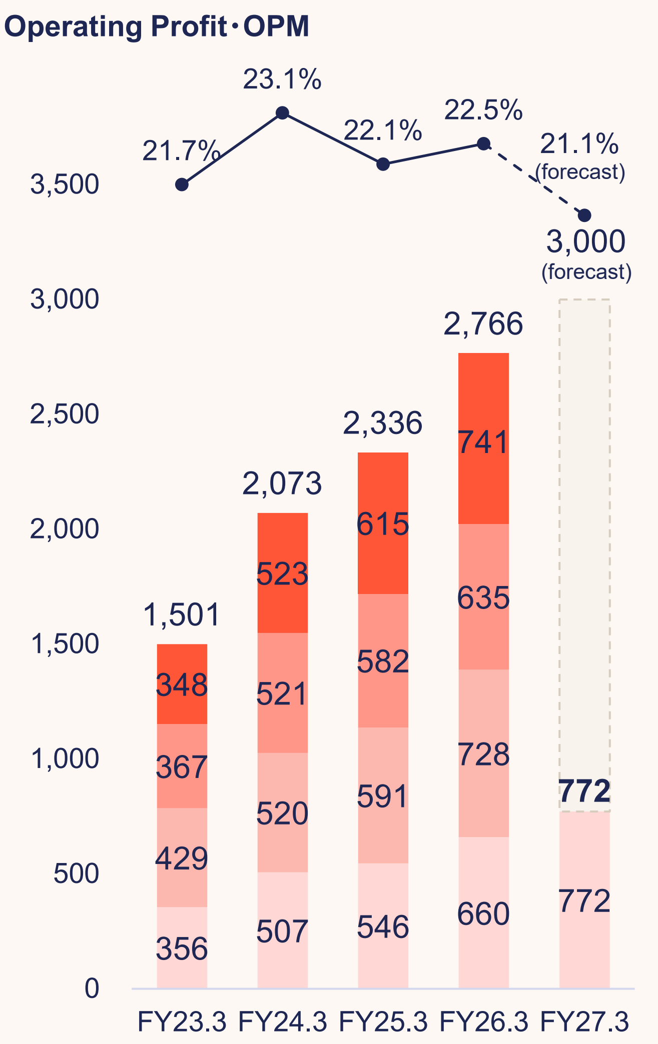
Financial Guarantee Business

(million yen)

FY2027.3 | Q1		
Sales	3,455	million yen
YoY		19.9%
Operating Profit	772	million yen
YoY		17.1%

- Continued to see strong contract growth in the property rent guarantee business operated by Group subsidiary Entrust Inc. (Securities Code: 7191). Contracts also expanded steadily in the medical care and eldercare expense guarantee businesses. Additionally, Carol System Inc., which was consolidated as a subsidiary in the previous fiscal year, contributed to sales growth.
- Alongside sales growth, operating profit also increased.



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IT Business・Social Business

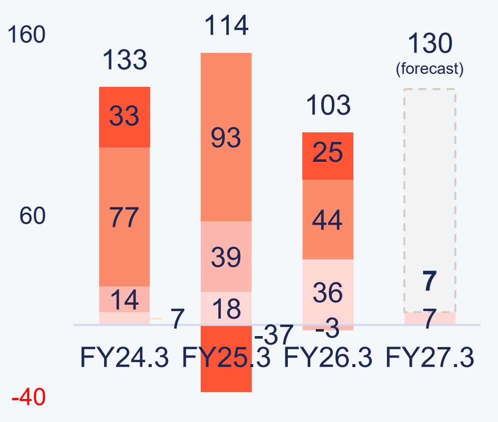
IT Business

(million yen)

FY2027.3 | Q1 | | YoY
---|---|---
Sales | **231** million yen | -6.5%
Operating profit | **7** million yen | -78.5%

Sales

Operating Profit



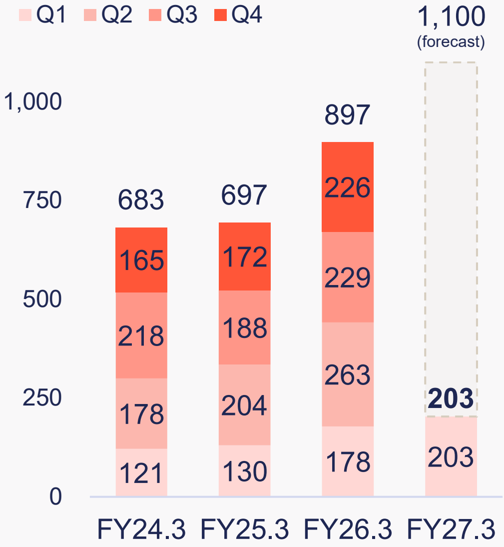
- Both sales and profits recorded a decline, due to upfront investments in labor costs for engineers dedicated to IT system development.

Social Business

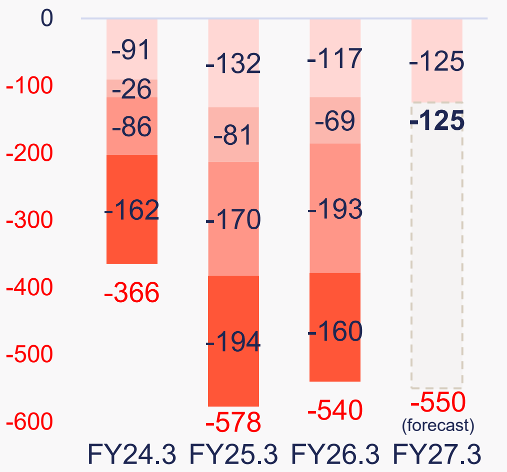
(million yen)

FY2027.3 | Q1 | | YoY
---|---|---
Sales | **203** million yen | 14.0%
Operating profit | **-125** million yen | —

Sales



Operating Profit



- Achieved sales growth driven by increased sponsorship revenue following higher brand awareness of 'Aranmare'.
- A decline in profit was recorded mainly due to increased labor costs aimed at strengthening team structure and competitive capabilities in the sports business.

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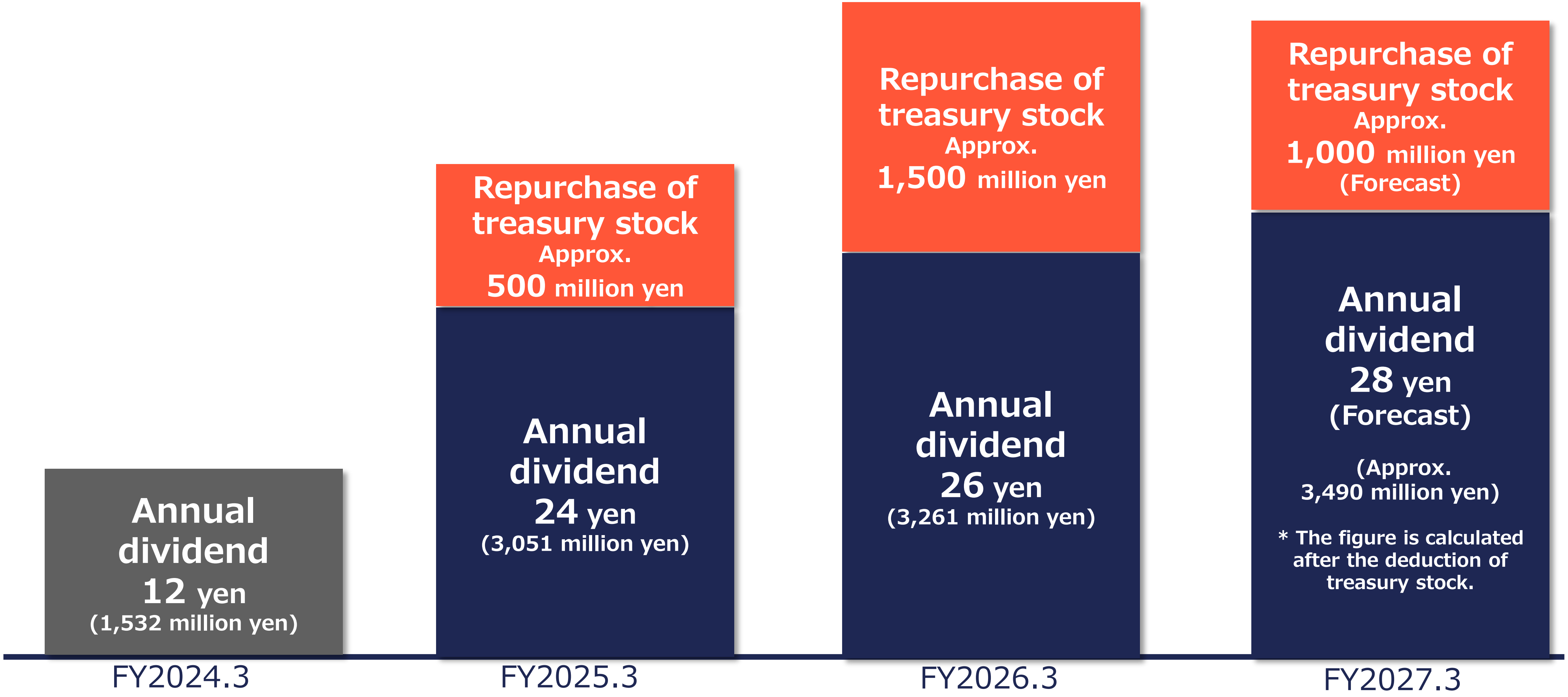
Shareholder returns policy of The 8th Medium-Term Business Plan

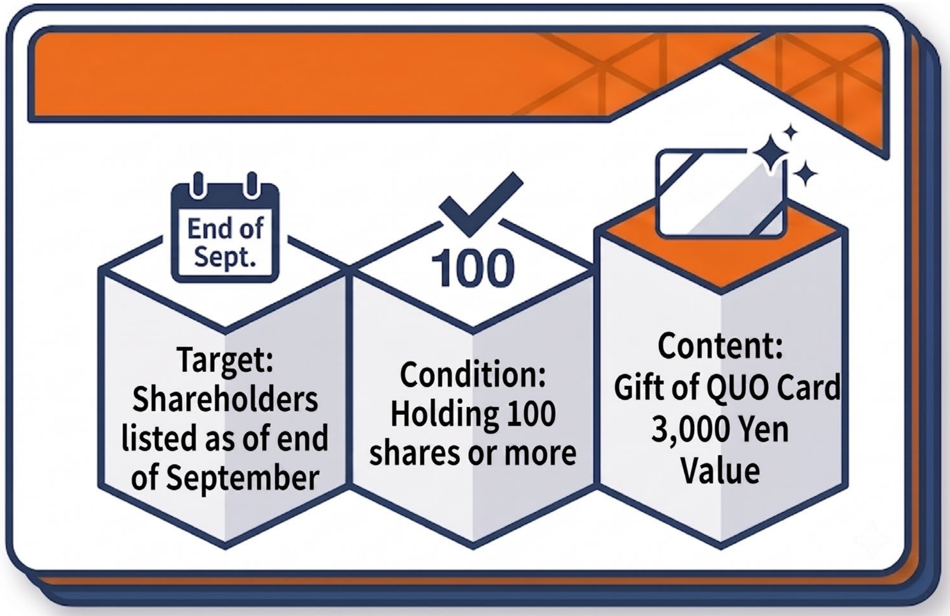
Achieving "Total Shareholder Returns of 13 Billion Yen"

By improving direct yield through the commemorative shareholder benefit program for the 40th anniversary announced on July 28, 2026, and enhancing capital efficiency via the 1 billion yen share buyback, we expect to achieve our committed Medium-Term Business Plan target of shareholder returns.



【"Special" Shareholder Benefit Program】
Newly introducing Anniversary benefit program: 3,000 Yen worth of QUO Card

To express our gratitude for the continued support of our shareholders, we have decided to implement a commemorative shareholder benefit program marking our 40th anniversary.



Shareholder Return on March 2027

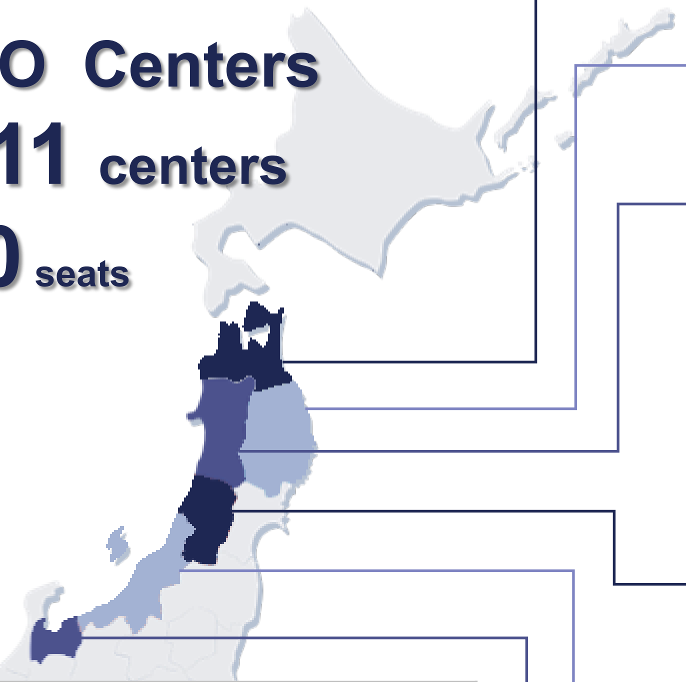
Dividend ＋ Shareholder Benefit Program (QUO Card)
＋ "Special" Shareholder Benefit Program of 3,000 Yen (QUO Card)
＝ Enhanced Total Shareholder Returns

QUO CARD is a registered trademark of QUO CARD Co., Ltd

Appendix

Domestic BPO Centers (As of June 30, 2026)

Domestic BPO Centers
6 prefectures **11** centers
approx. **6,000** seats



~ 30%	Introduction Phase	Target occupancy rate until the opening *Excluding branches that serve as preparation rooms.
~ 60%	Growth/Expansion Phase	Target occupancy rate within 5 years of opening
~ 79%	Stabilization Phase	Target occupancy rate within 10 years of opening
80% ~	Optimization Phase	Optimal occupancy rate for our group
90% ~	Strategic Reallocation Phase	Consideration for expansion of locations and opening of satellites

Aomori Pref.
- Aomori BPO Misawa Branch — Est. 2025, approx. 100 seats

Iwate Pref.
- Iwate BPO Fortress — Est. 2024, approx. 500 seats

Akita Pref.
- Akita BPO Main Campus — Est. 2003, approx. 1,500 seats
- Akita BPO Yokote Campus — Est. 2019, approx. 500 seats
- Akita BPO Nikaho Campus — Est. 2022, approx. 500 seats
- Akita BPO Katagami Branch * — Est. 2023, approx. 300 seats
- Akita BPO Daisen Branch — Est. 2024, approx. 100 seats

Yamagata Pref.
- Yamagata BPO Park — Est. 2013, approx. 1,000 seats
- Yamagata BPO Park Tsuruoka Branch — Est. 2018, approx. 150 seats

Niigata Pref.
- Niigata BPO Uonuma Terrace — Est. 2019, approx. 250 seats

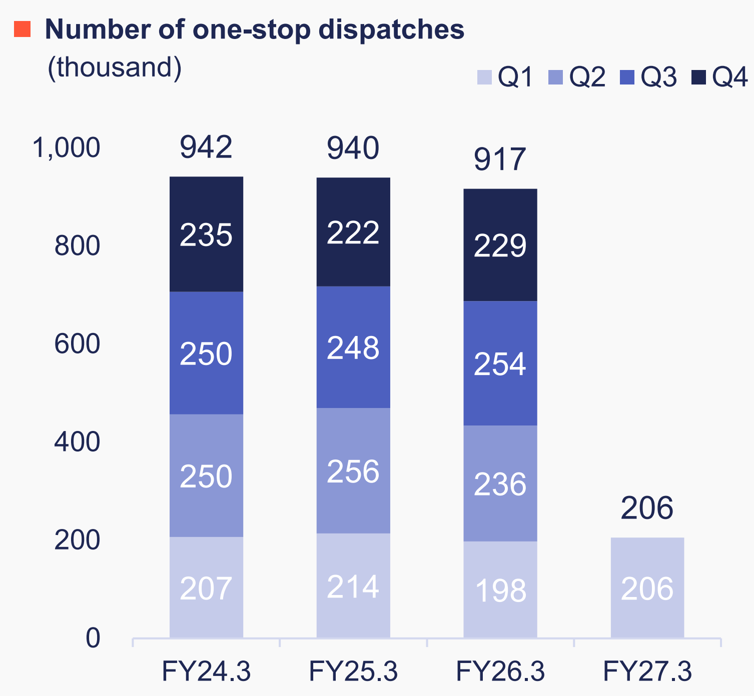
Toyama Pref.
- Toyama BPO Town — Est. 2015, approx. 1,100 seats

* The Akita BPO Katagami branch is scheduled to open in August 2026 as Akita BPO Katagami Campus.

Automotive Business | Roadside Assistance | Dispatch and In-house Production Status

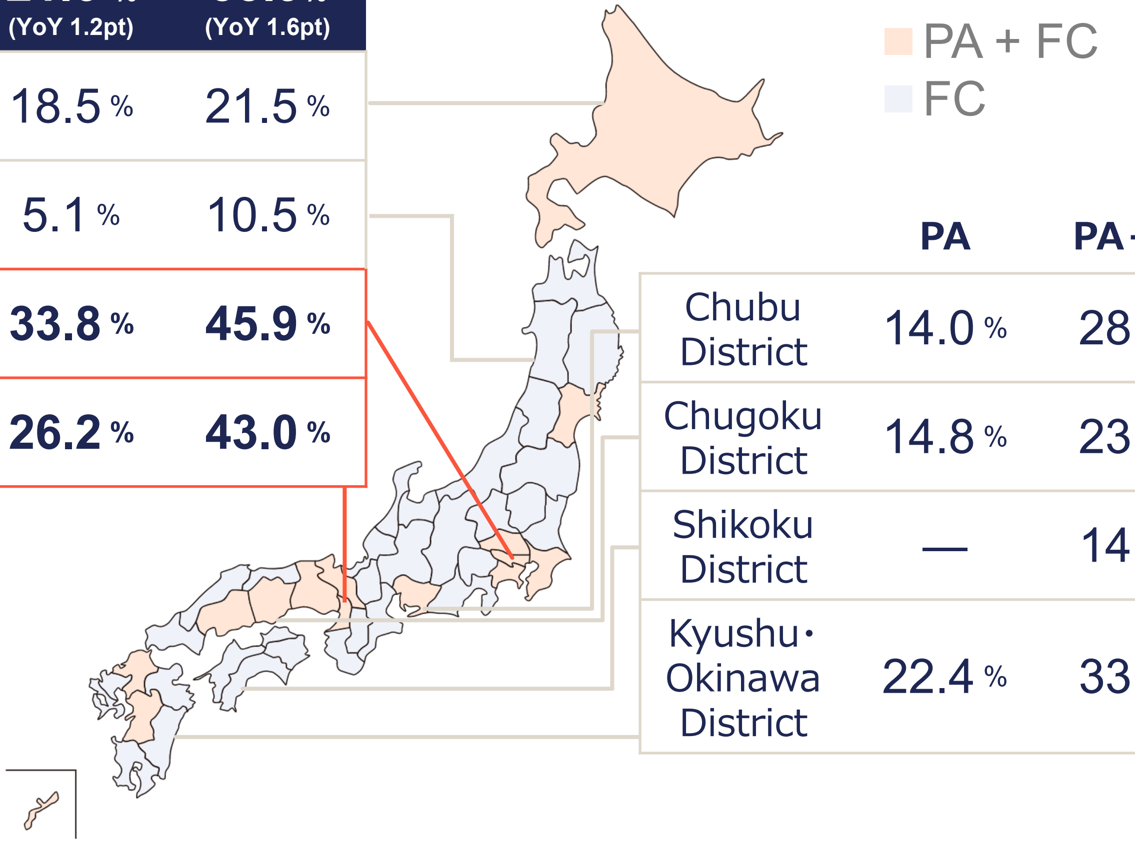
FY2027.3 | Q1

Total Number of Dispatches	206,854
YoY	4.2%



PREMIER Assist (PA) directly managed and franchisees (FC) dispatch ratio

	PA	PA＋FC
All Districts	**21.6 %** (YoY 1.2pt)	**33.9%** (YoY 1.6pt)
Hokkaido District	18.5 %	21.5 %
Tohoku District	5.1 %	10.5 %
Kanto District	**33.8 %**	**45.9 %**
Kinki District	**26.2 %**	**43.0 %**



	PA	PA＋FC
Chubu District	14.0 %	28.6 %
Chugoku District	14.8 %	23.1 %
Shikoku District	—	14.1 %
Kyushu･Okinawa District	22.4 %	33.2 %

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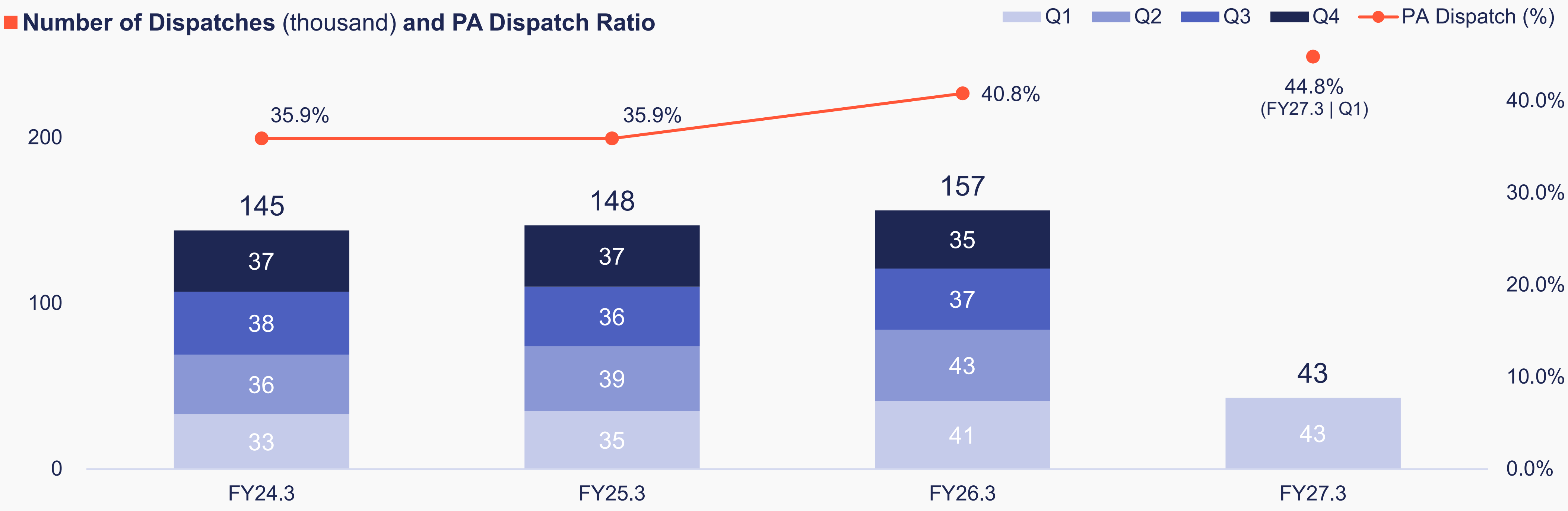
PREMIER Assist Roadside Assist	FY2024.3	FY2025.3	FY2026.3	FY2027.3 Q1	FY2027.3 (plan)
PREMIER Assist Number of Bases	**34**	**33**	**36**	**36**	**40**
PREMIER Assist Number of FC	**107**	**116**	**121**	**122**	**129**
Number of FCs with portable EV chargers deployed	73	84	85	85	85
PREMIER Assist Number of Staff at PA Bases	**278**	**309**	**364**	**383**	**415**
PREMIER Assist Number of Vehicles Owned by PA	**236**	**276**	**303**	**306**	**344**
Tow trucks	68	75	80	82	99
Tow trucks capable of supplying power to EVs	56	62	62	62	62
Loading trucks	79	96	106	105	128
Service cars	85	102	115	117	115
Special vehicles - exclusively used for motorbikes	0	0	0	0	0
Motorbikes	4	3	2	2	2

FY2027.3 | Q1	
Total Number of Dispatches	43,188
YoY	4.9%

PREMIER Assist Home Assist	FY24.3	FY25.3	FY26.3	FY27.3 Q1	FY27.3 (plan)
Number of bases	14	16	16	16	17
Number of staff members	141	157	163	171	191

Number of Dispatches (thousand) **and PA Dispatch Ratio**



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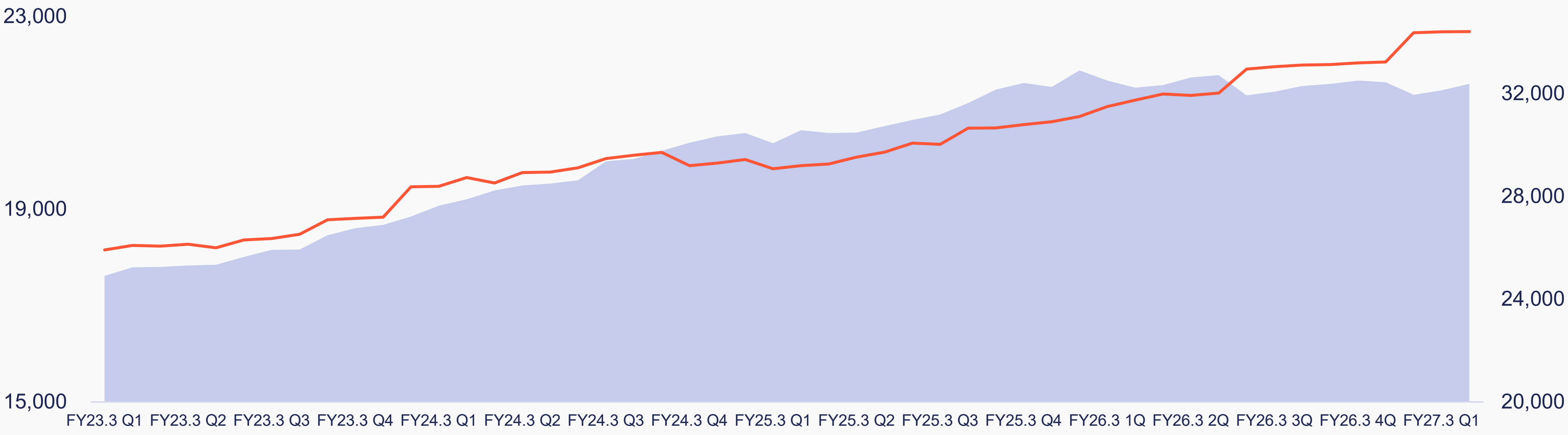
Property Business｜Park Assist

FY2027.3｜Q1	
Total Number of Dispatches	103,190
YoY	9.2%

PREMIER Assist Park Assist	FY24.3	FY25.3	FY26.3	FY27.3 Q1	FY27.3 (plan)
Number of bases	11	10	12	13	13
Number of staff members	264	257	278	277	289

■ **Number of Dispatches** (thousand) **and PA Dispatch Ratio**



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The 40th Anniversary Commemorative Logo and the Release of Special Web Content

40th

Prestige International Inc.

Prestige International Inc. is pleased to announce that it will celebrate its 40th anniversary on October 30, 2026.

This milestone is entirely due to the warm support of our customers, client companies, and all stakeholders who have stood by PI over the years, for which we express our deepest gratitude.

To mark our 40th anniversary, PI has created a commemorative logo and launched special content on our corporate website.

■ 40th Anniversary Logo

———The audio waveform generated when pronouncing “Prestige International”.
A vivid streak of “Voice” that traces PI's 40-year journey and continues far into the future.

■ 40th Anniversary Theme

“Voice for Creation: That voice, to create the next standard”

■ 40th Anniversary Content

In June 2026, PI launched special 40th-anniversary content on its corporate website. Going forward, we will sequentially release various information related to the 40th anniversary.
https://www.prestigein.com/english/company_profile/40th.html

Recent News Releases *Excerpts

Date	Title of the News	Related Business	SDGs
April 20, 2026	NAVITIME JAPAN, Tokio Marine Smart Mobility, and Premier Aid Begin Collaboration Toward the Social Implementation of an Emergency Call Service Triggered by a Motorcycle Navigation App *Japanese only		
May 11, 2026	Selected for the 2026 "100 Best Companies Where Women Shine" (Published in the June Issue of Nikkei WOMAN)		
May 13, 2026	Notice Concerning the Reintroduction of the Shareholder Benefit Program		
May 13, 2026	Notice Concerning the Increase in the Incentive Rate of the Employee Shareholding Plan		
June 25, 2026	Announcement of the 40th Anniversary Commemorative Logo and the Release of Special Web Content		

Click here for further information
(https://www.prestigein.com/english/whats/)

PRESTIGE INTERNATIONAL

Handling of This Document

The purpose of this document is to provide information to help investors understand Prestige International Group.
It is not to induce investors to buy or sell shares of the company.

These forward-looking statements are based on current goals and forecasts and are not guarantees or assurances.

Please be aware that our performance in the future may differ from our current expectations.

Forward-looking statements in this document are subject to change without notice due to changes in economic and market conditions, changes in trends in industries related to the Group and other internal and external factors.

PRESTIGE INTERNATIONAL