

# Financial Results

Fiscal Year Ending March 2027 | Interim

October 29, 2026

Securities Code 4290

**40<sup>th</sup>**

Prestige International Inc.



## Continued Sales & Operating Profit Growth Driven by Core Businesses

- Core business expansion and fee revisions drove sales and operating profit growth.
- Net profit fell short of plan due to expenses for commemorative shareholder benefits and an increased tax burden.

## Full-Year Forecast Unchanged

- An upward revision at Entrust Inc. (Financial Guarantee) offsets anticipated H2 slowdowns in certain areas, leaving the full-year target unchanged.

## Enhancing Shareholder Returns

- Completed an approx. 1 billion yen share buyback resolved on July 28, 2026, progressing steadily toward the 8th Medium-Term Business Plan's "13 billion yen total return" target.

- **Financial Results Summary for H1 FY2027.3**
- **Financial Results Summary for H1 FY2027.3 by Segment**
- **Shareholder Returns**
- **Sustainability**
- **Appendix**



## **Financial Results Summary for H1 FY2027.3**



# Summary of Consolidated Results | FY2027.3 | H1

(million yen)

Amounts are rounded down to the nearest whole unit.

|                                         | FY2026.3   H1 | FY2027.3   H1 | YoY (%)          | Full-Year Forecast | Progress(%)<br>vs. Full-Year Forecast |
|-----------------------------------------|---------------|---------------|------------------|--------------------|---------------------------------------|
| Sales                                   | 34,400        | 37,467        | 3,066<br>(8.9%)  | 76,000             | 49.3%                                 |
| Operating profit                        | 4,256         | 4,669         | 413<br>(9.7%)    | 9,600              | 48.6%                                 |
| Ordinary profit                         | 4,683         | 5,058         | 374<br>(8.0%)    | 9,930              | 50.9%                                 |
| Profit attributable to owners of parent | 2,662         | 2,359         | -302<br>(-11.4%) | 5,920              | 39.9%                                 |

- Sales

Growth was driven by existing business expansion and new clients acquired in FY2026.3, led by Financial Guarantee and Automotive business segments.
- Operating profit

Higher personnel and outsourcing costs absorbed by Financial Guarantee sales growth and Park Assist contract fee increases.
- Profit attributable to owners of parent

declined due to the implementation of commemorative shareholder benefits and the recording of extraordinary losses from one-time asset retirement associated with opening a new facility, among other factors.

# Consolidated P&L Statement | FY2027.3 | H1

(million yen)

Amounts are rounded down to the nearest whole unit.

|                                         | FY2026.3   H1 | FY2027.3   H1 | Change | YoY (%) |
|-----------------------------------------|---------------|---------------|--------|---------|
| Sales                                   | 34,400        | 37,467        | 3,066  | 8.9%    |
| Cost of sales                           | 27,054        | 29,509        | 2,454  | 9.1%    |
| Gross profit                            | 7,345         | 7,957         | 612    | 8.3%    |
| Gross profit margin                     | 21.4%         | 21.2%         | -0.2pt | —       |
| SG&A                                    | 3,089         | 3,288         | 198    | 6.4%    |
| Operating profit                        | 4,256         | 4,669         | 413    | 9.7%    |
| Operating profit margin                 | 12.4%         | 12.5%         | 0.1pt  | —       |
| Ordinary profit                         | 4,683         | 5,058         | 374    | 8.0%    |
| Ordinary profit margin                  | 13.6%         | 13.5%         | -0.1pt | —       |
| Profit attributable to owners of parent | 2,662         | 2,359         | -302   | -11.4%  |

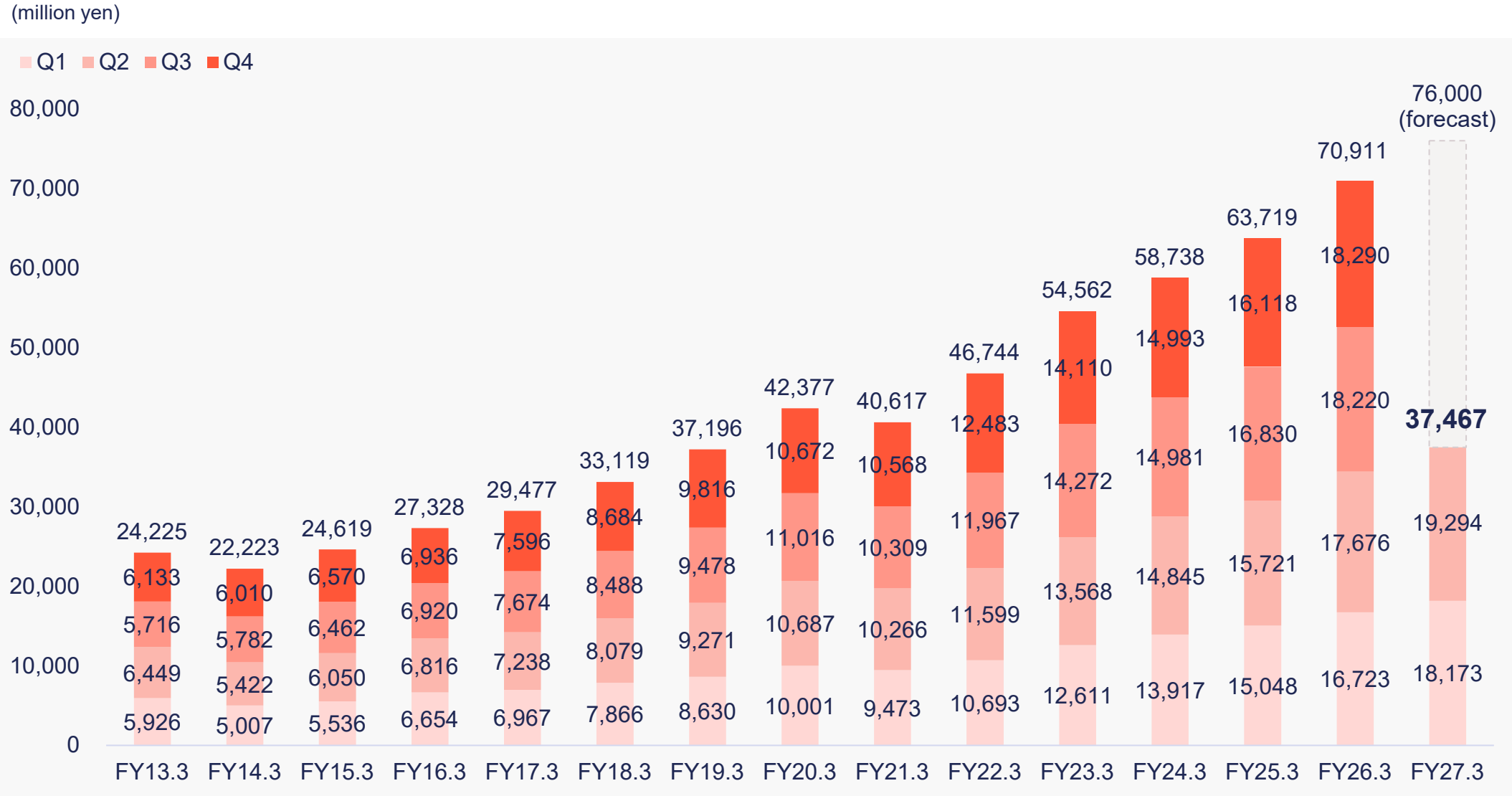
# Consolidated Balance Sheet | As of End of September, 2026

(million yen)

Amounts are rounded down to the nearest whole unit.

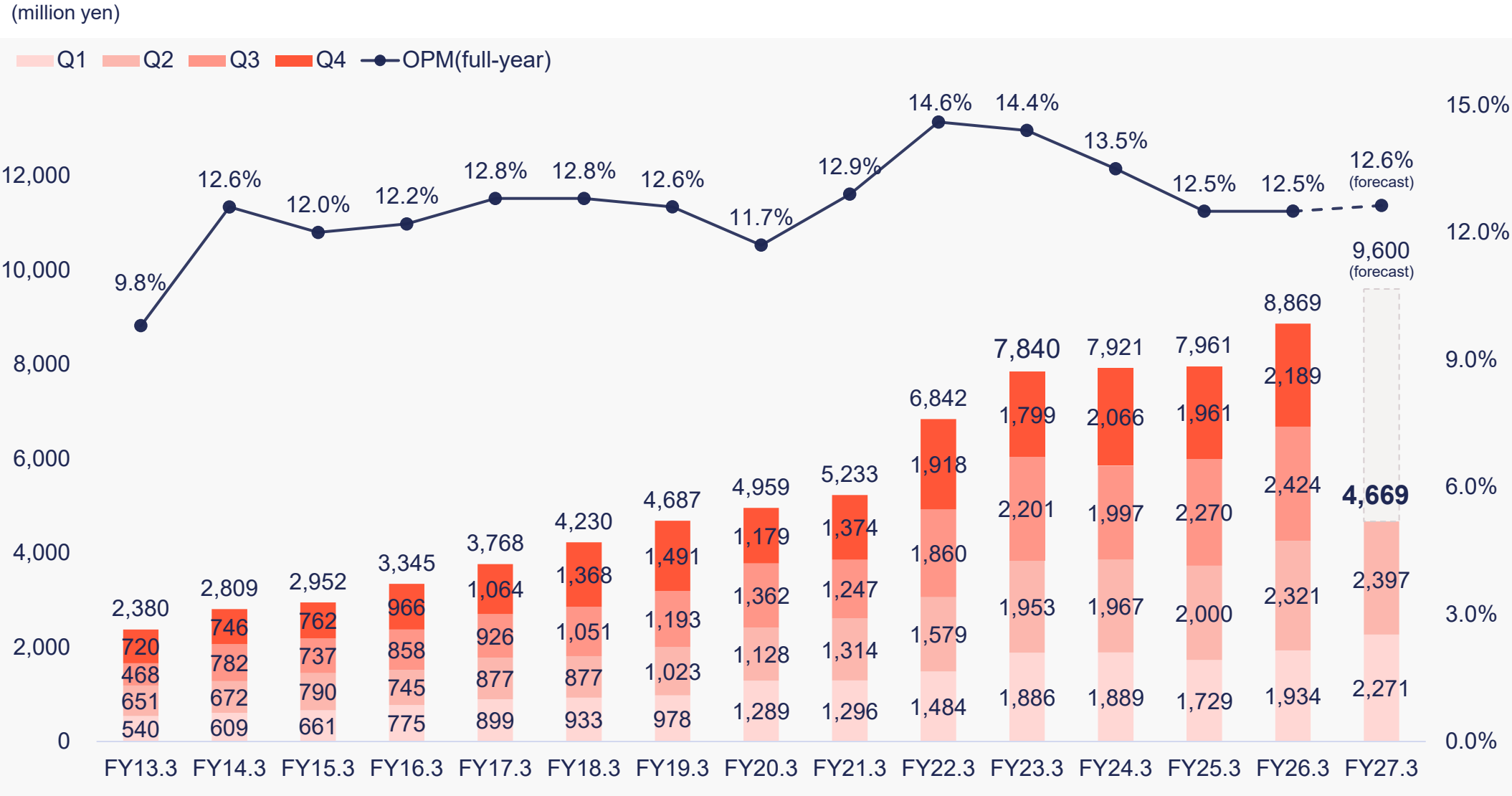
|                                           | End of March<br>2026 | End of September<br>2026 | Change       | Change(%)    |
|-------------------------------------------|----------------------|--------------------------|--------------|--------------|
| Current assets                            | 46,629               | 48,104                   | 1,475        | 3.1%         |
| Non-current assets                        | 35,614               | 37,554                   | 1,939        | 5.4%         |
| <b>Total assets</b>                       | <b>82,244</b>        | <b>85,659</b>            | <b>3,414</b> | <b>4.1%</b>  |
| Current liabilities                       | 26,826               | 30,051                   | 3,225        | 12.0%        |
| Non-current liabilities                   | 2,931                | 3,039                    | 108          | 3.6%         |
| <b>Total liabilities</b>                  | <b>29,757</b>        | <b>33,090</b>            | <b>3,333</b> | <b>11.2%</b> |
| Shareholders' equity                      | 44,135               | 44,224                   | 89           | 0.2%         |
| Accumulated other<br>comprehensive income | 4,227                | 3,816                    | -411         | -9.7%        |
| Non-controlling<br>interests, etc.        | 4,124                | 4,527                    | 403          | 9.7%         |
| <b>Total net assets</b>                   | <b>52,486</b>        | <b>52,568</b>            | <b>81</b>    | <b>0.1%</b>  |
| <b>Total liabilities and<br/>equity</b>   | <b>82,244</b>        | <b>85,659</b>            | <b>3,415</b> | <b>4.1%</b>  |

# Quarterly Sales



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

# Quarterly Operating Profit



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

## **Financial Results Summary for H1 FY2027.3 by Segment**



# Revised Financial Forecast by Segment | FY2027.3 | Full Year

(million yen)

Amounts are rounded down to the nearest whole unit.

|                                                                                                       | FY2027.3 Sales Forecast |         |               | FY2027.3 Operating Profit Forecast |          |              |                                                                                                                                                            |
|-------------------------------------------------------------------------------------------------------|-------------------------|---------|---------------|------------------------------------|----------|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                       | Initial                 | Revised | Variance      | FY2027.3                           | FY2027.3 | Variance     |                                                                                                                                                            |
|  Automotive          | 31,530                  | 31,450  | -80<br>-0.3%  | 3,700                              | 3,640    | -60<br>-1.6% | Revised downward due to anticipated H2 slowdown in clients' new vehicle sales and postponement of some new contract launches to next fiscal year.          |
|  Property            | 10,590                  | 10,590  | 0<br>0.0%     | 900                                | 900      | 0<br>0.0%    | —                                                                                                                                                          |
|  Global              | 11,000                  | 10,700  | -300<br>-2.8% | 1,350                              | 1,320    | -30<br>-2.3% | Revised downward due to lower insurance premium revenue from contract structure changes in the Healthcare Program and decreased claims adjustment volumes. |
|  Customer            | 6,730                   | 6,620   | -110<br>-1.7% | 1,070                              | 1,010    | -60<br>-5.9% | Revised downward expecting both sales and operating profit to land in line with the previous year.                                                         |
|  Financial Guarantee | 14,200                  | 14,350  | 150<br>1.0%   | 3,000                              | 3,180    | 180<br>5.7%  | Revised upward reflecting solid contract growth in property rent, medical care, and eldercare guarantees.                                                  |
|  IT                 | 850                     | 1,240   | 390<br>31.5%  | 130                                | 140      | 10<br>7.1%   | Revised upward reflecting one-time sales and profit growth from the system launch & rollout in Q2.                                                         |
|  Social            | 1,100                   | 1,050   | -50<br>-4.8%  | -550                               | -590     | -40<br>(—)   | Revised downward expecting H2 sales to fall short of initial plan and higher personnel costs to strengthen team structure and competitive capabilities.    |
| Total                                                                                                 | 76,000                  | 76,000  |               | 9,600                              | 9,600    |              |                                                                                                                                                            |

# Summary of Financial Results by Segment | FY2027.3 | H1

(million yen)

Amounts are rounded down to the nearest whole unit.

|                                                                                     |                        | FY2027.3   H1<br>Sales | YoY<br>(%)     | Progress(%)<br>vs. Full-Year<br>Revised Forecast | FY2027.3   H1<br>Operating Profit | YoY<br>(%)   | Progress(%)<br>vs. Full-Year<br>Revised Forecast |
|-------------------------------------------------------------------------------------|------------------------|------------------------|----------------|--------------------------------------------------|-----------------------------------|--------------|--------------------------------------------------|
|    | Automotive             | 15,523                 | 1,057<br>7.3%  | 49.4%                                            | 1,633                             | 147<br>9.9%  | 44.9%                                            |
|    | Property               | 5,309                  | 476<br>9.9%    | 50.1%                                            | 476                               | 120<br>33.7% | 52.9%                                            |
|    | Global                 | 5,060                  | -49<br>-1.0%   | 47.3%                                            | 702                               | -10<br>-1.4% | 53.2%                                            |
|    | Customer               | 3,281                  | -18<br>-0.6%   | 49.6%                                            | 494                               | 25<br>5.4%   | 48.9%                                            |
|    | Financial<br>Guarantee | 7,017                  | 1,156<br>19.7% | 48.9%                                            | 1,582                             | 194<br>14.0% | 49.7%                                            |
|   | IT                     | 842                    | 453<br>116.6%  | 67.9%                                            | 93                                | 60<br>183.8% | 66.4%                                            |
|  | Social                 | 431                    | -9<br>-2.2%    | 41.0%                                            | -269                              | -82<br>(—)   | —                                                |
| Corporate / Eliminations                                                            |                        | —                      | —              | —                                                | -45                               | —            | —                                                |
| Total                                                                               |                        | 37,467                 | 3,066<br>8.9%  | 49.3%                                            | 4,669                             | 413<br>9.7%  | 48.6%                                            |

FY2027.3 | H1

Sales

15,523 million yen

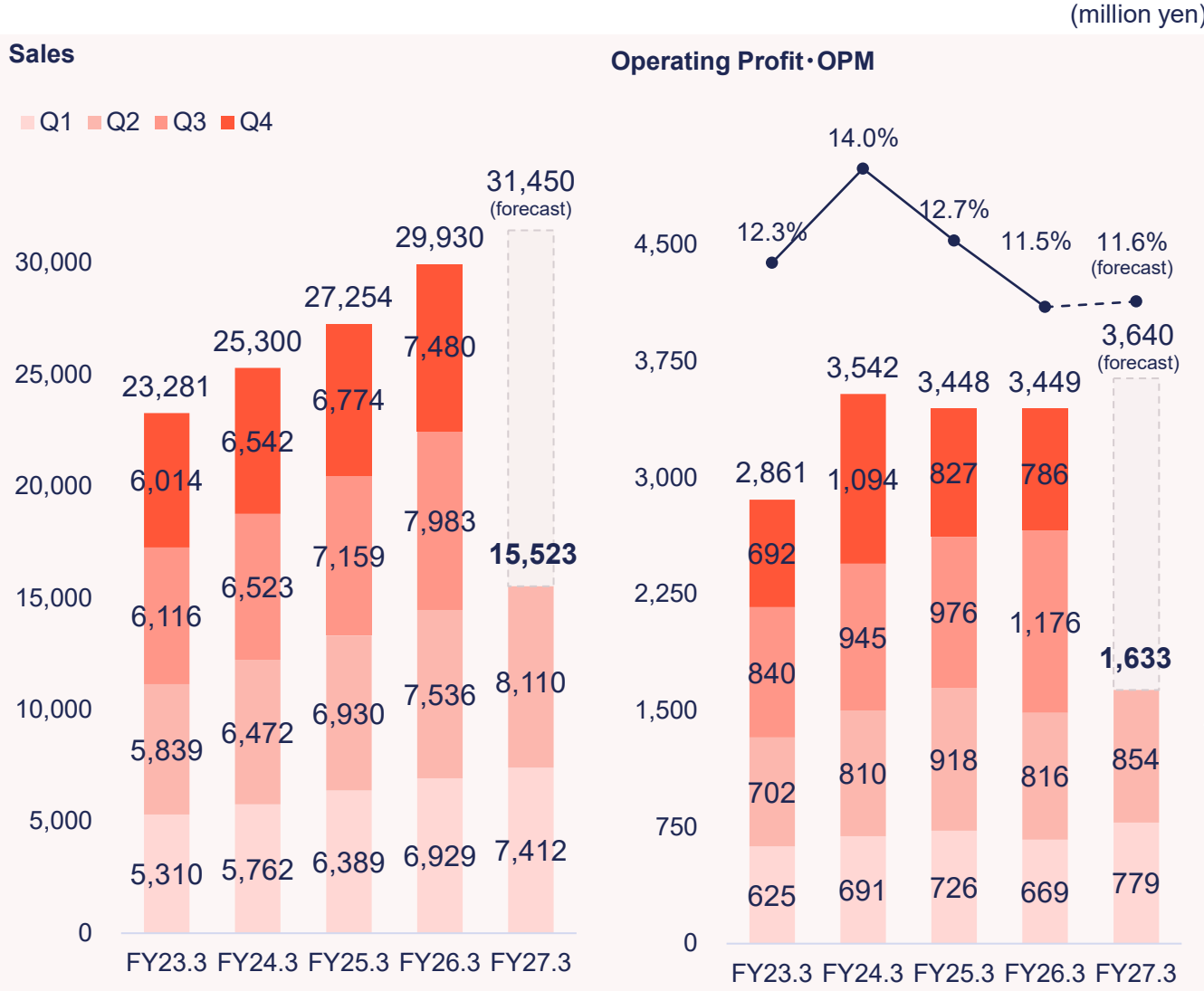
YoY 7.3%

Operating Profit

1,633 million yen

YoY 9.9%

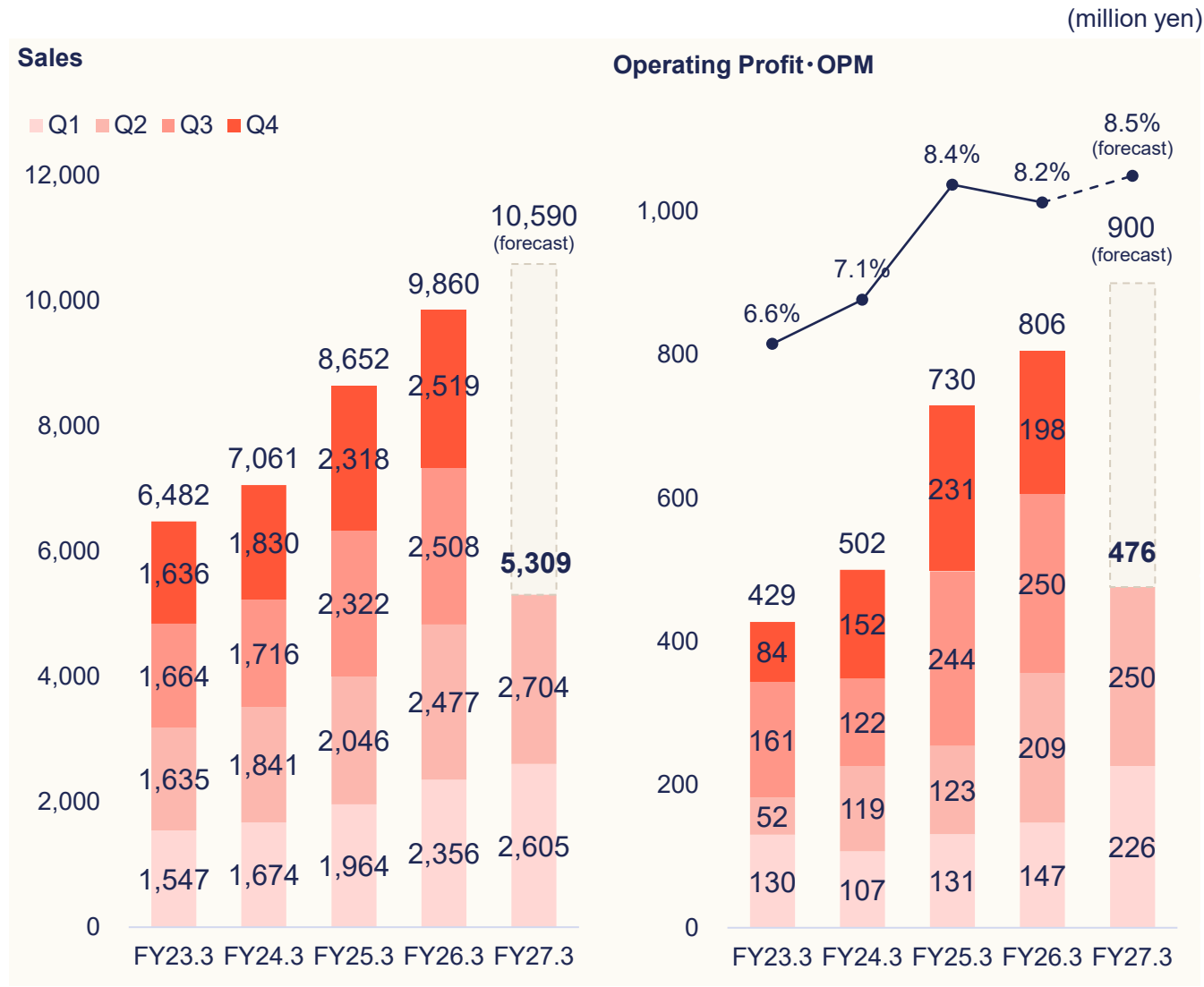
- Sales increased driven by higher auto insurance policy count and steady rollout of new client programs launched since 3Q of the previous fiscal year.
- Contract fee revisions and one-time revenue recognition from the conclusion of operations with certain business partners offset summer peak and disaster-related procurement cost increase.



Due to rounding down fractions, some values may not equal the sum of the separate figures.  
The figures for "Full-Year Forecast" reflect the revised forecast presented on page 11.

|                  |       |             |
|------------------|-------|-------------|
| FY2027.3   H1    |       |             |
| Sales            | 5,309 | million yen |
| YoY              |       | 9.9%        |
| Operating Profit | 476   | million yen |
| YoY              |       | 33.7%       |

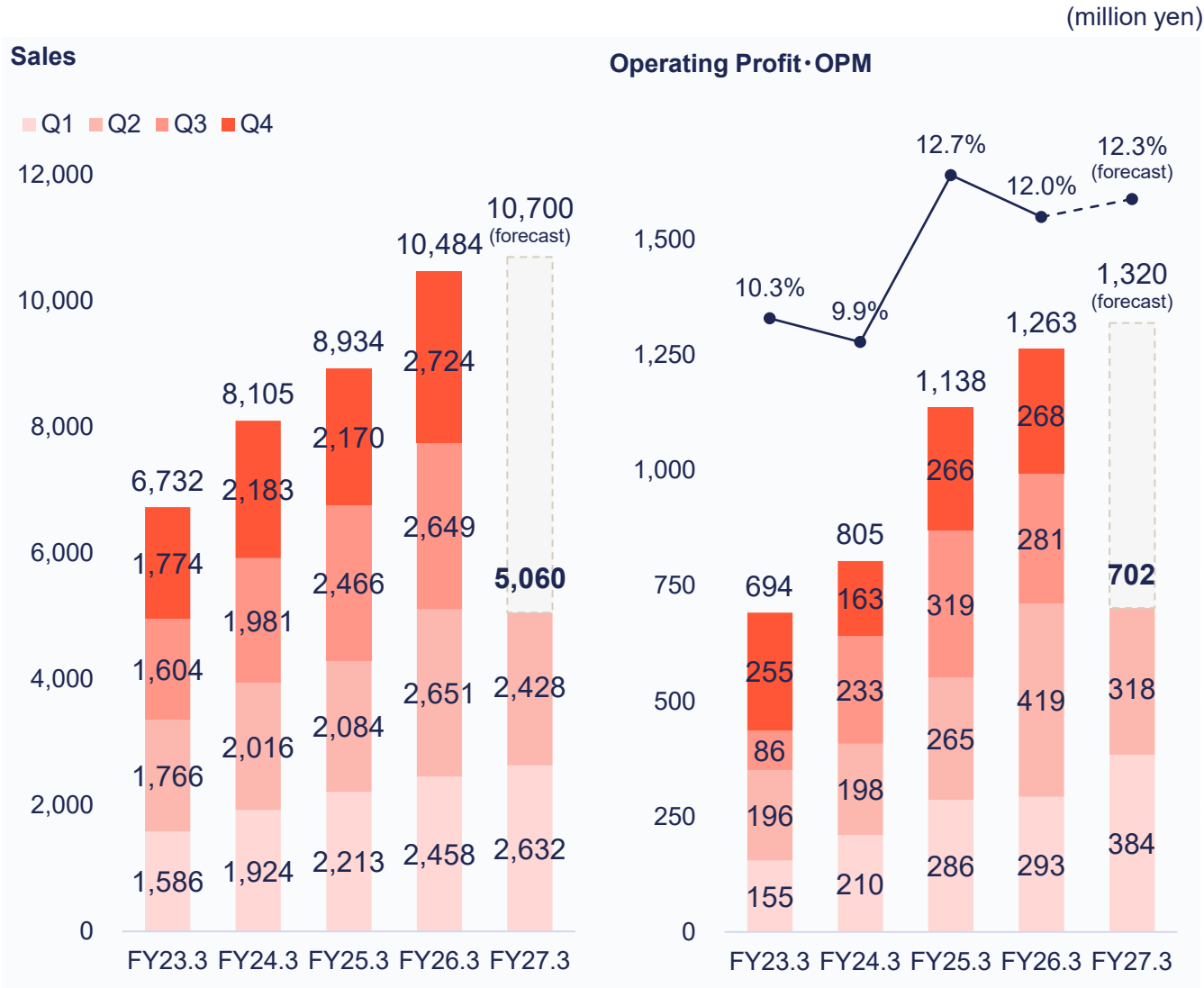
- Continued strong revenue growth in Home Assist rental apartment complexes on-site support service units, plus the positive impact of fee revisions in Park Assist.
- Increased profitability primarily driven by Park Assist fee revisions.



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The figures for "Full-Year Forecast" reflect the revised forecast presented on page 11.

| FY2027.3   H1    |       |             |
|------------------|-------|-------------|
| Sales            | 5,060 | million yen |
| YoY              |       | -1.0%       |
| Operating Profit | 702   | million yen |
| YoY              |       | -1.4%       |

- Healthcare Program expanded client base, but change in contract structure reduced gross insurance premiums, leading to a slight net decline.
- Neutral impact from Healthcare Program contract structure changes (costs decreased equally), but overall segment profit declined due to a decrease in transaction volumes for travel insurance claims adjustment services (Southeast Asia, Europe, etc.).

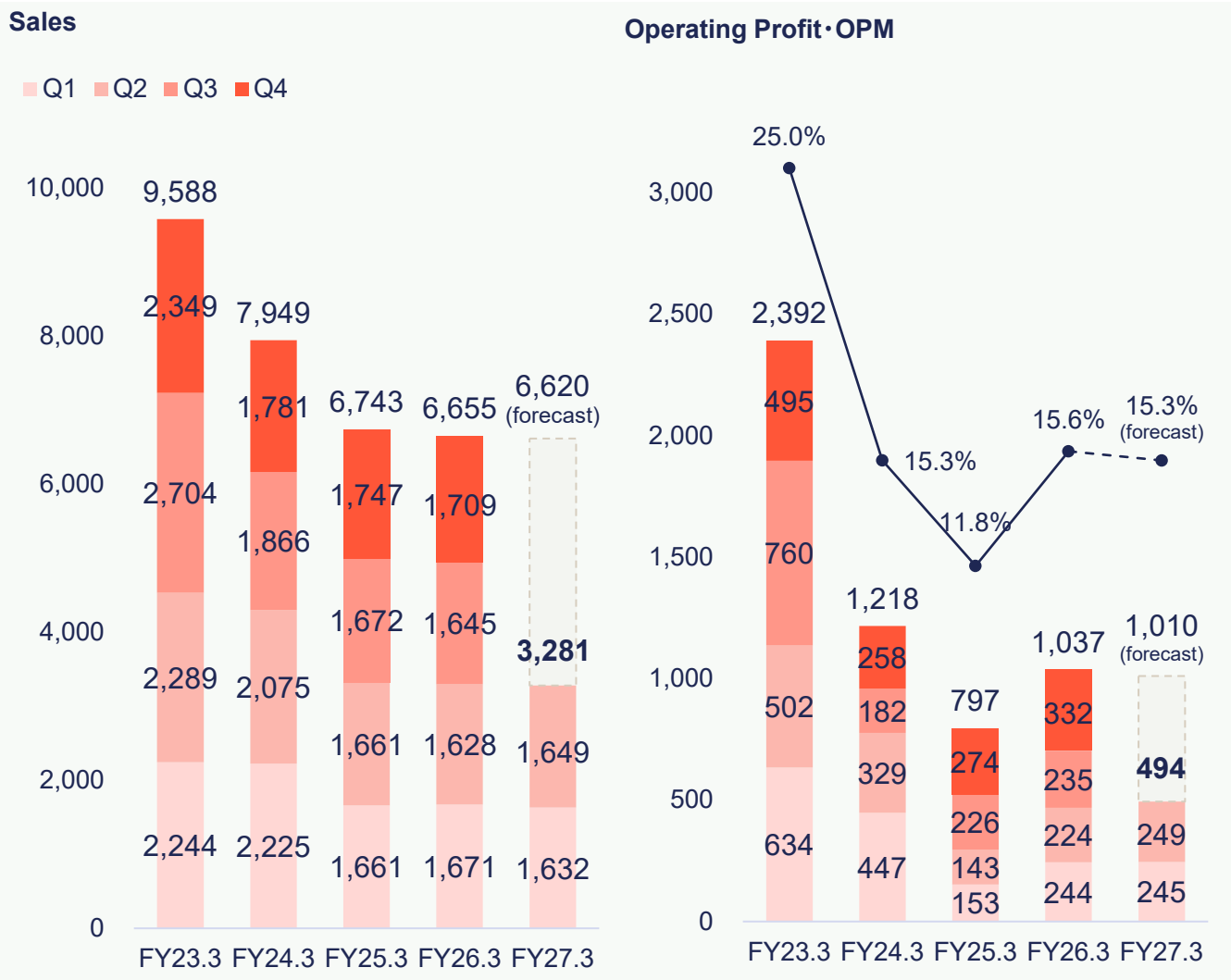


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The figures for "Full-Year Forecast" reflect the revised forecast presented on page 11.

(million yen)

| FY2027.3   H1    |       |             |
|------------------|-------|-------------|
| Sales            | 3,281 | million yen |
| YoY              |       | -0.6%       |
| Operating Profit | 494   | million yen |
| YoY              |       | 5.4%        |

- Maintained the same level of sales as the corresponding period of the previous fiscal year, supported by solid volume from existing clients.
- Profitability improved via DX-driven efficiency while enhancing service quality.



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The figures for "Full-Year Forecast" reflect the revised forecast presented on page 11.

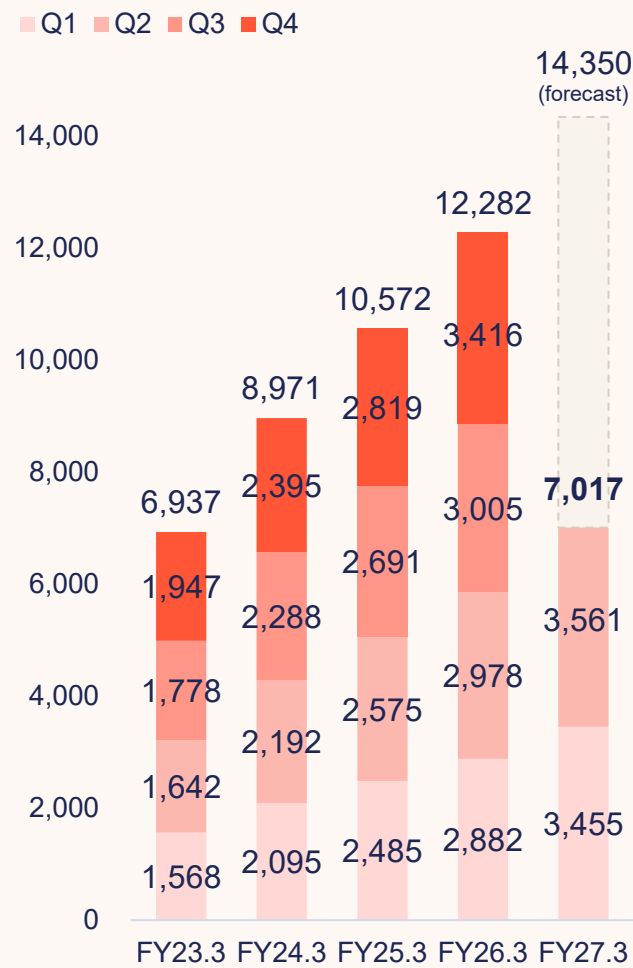
# Financial Guarantee Business

FY2027.3 | H1

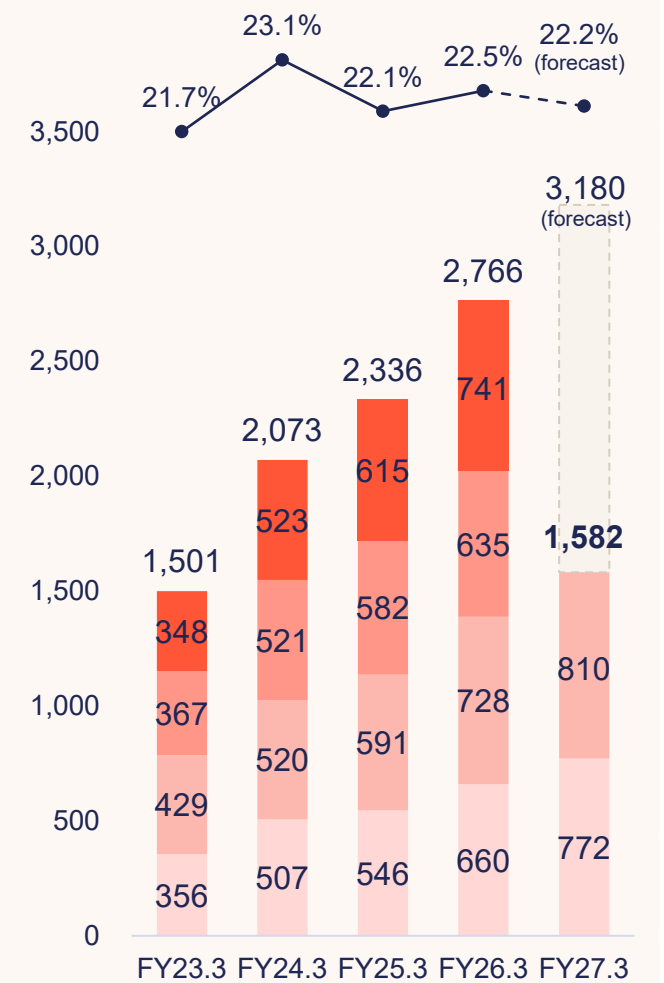
|                  |       |             |
|------------------|-------|-------------|
| Sales            | 7,017 | million yen |
| YoY              | 19.7% |             |
| Operating Profit | 1,582 | million yen |
| YoY              | 14.0% |             |

- Continued to see solid contract expansion across property rent, medical care, and eldercare guarantees operated by Group subsidiary Entrust Inc. (Securities Code: 7191).
- Lower credit costs and controlled general expenses absorbed higher commission fees tied to contract growth.

Sales



Operating Profit • OPM



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IT Business

(million yen)

FY2027.3 | H1

YoY

Sales

842 million yen

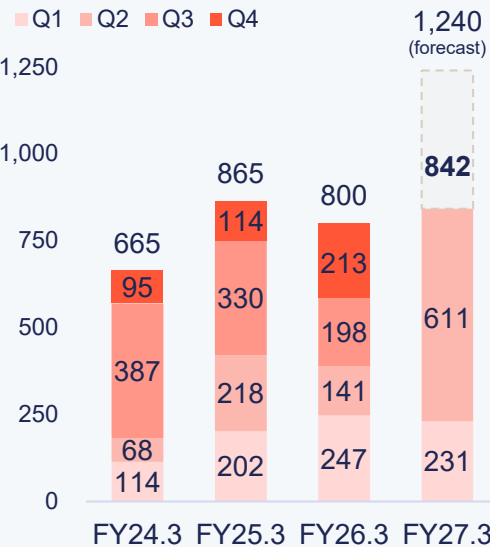
116.6%

Operating Profit

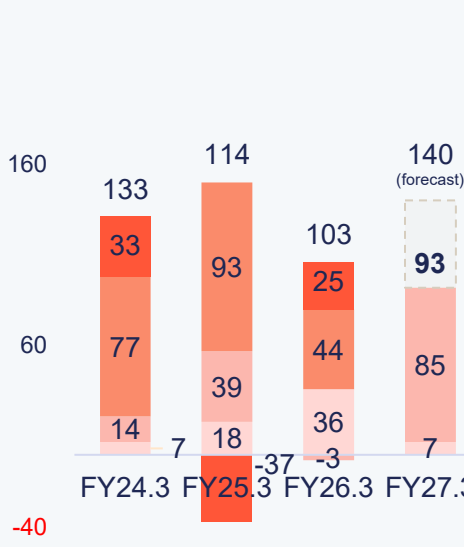
93 million yen

183.8%

Sales



Operating Profit



■ Sharp increase in sales and profit from system launch and rollout for the Small-Amount & Short-Term Insurers (one-time revenue and development costs recognized).

Social Business

(million yen)

FY2027.3 | H1

YoY

Sales

431 million yen

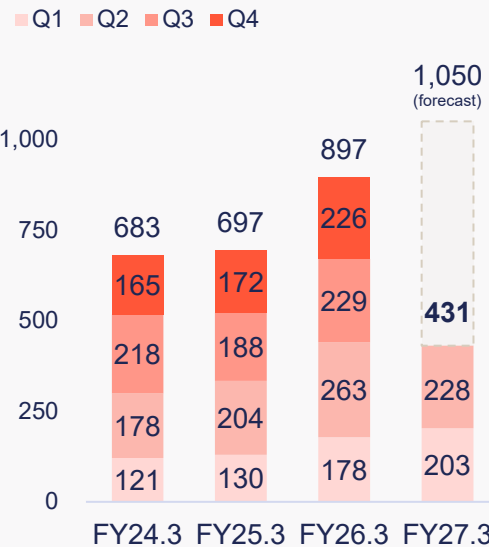
-2.2%

Operating Profit

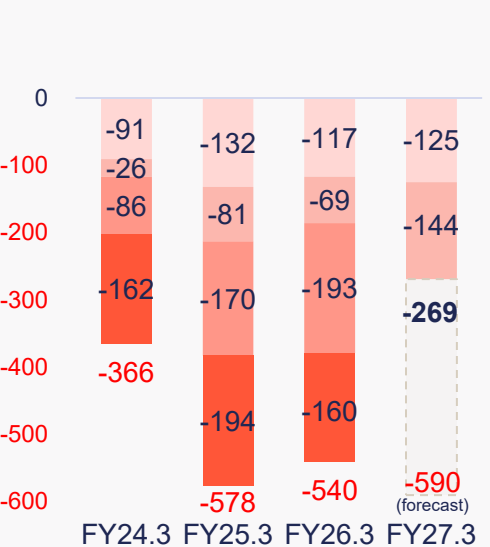
-269 million yen

—

Sales



Operating Profit



■ Lower sales, driven partly by the loss of some sponsors following the Aranmare volleyball team's hometown relocation, combined with higher athlete- and coaching-related costs aimed at strengthening team structure and competitive capabilities, resulted in lower profit.

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The figures for "Full-Year Forecast" reflect the revised forecast presented on page 11.

## Shareholder Returns



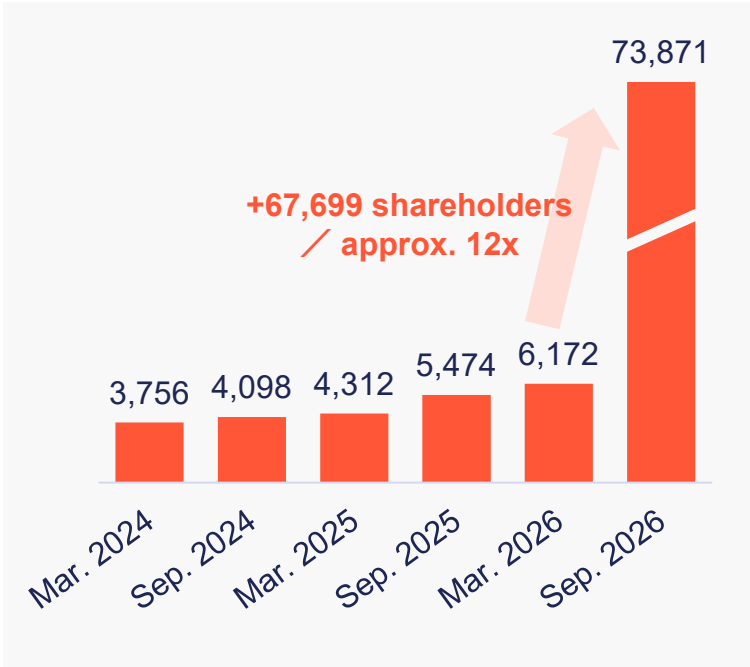
# Shareholder Returns | Expanding Shareholder Base via 40th Anniversary Benefit

Driven by initiatives including the 40th anniversary benefit program (Shareholders listed as of end-September 2026), total shareholders surged approx. 12x in six months to 73,871. This rapid expansion of retail investors holding 100 shares enhances stock liquidity while maintaining a stable shareholder base.

Comparison between March end 2026 and September end 2026

## Total Number of Shareholders

73,871



## Number of Shareholders holding 100–199 shares

1,813

+51,680 / approx. 29x

53,493

## Individual Ownership Ratio

4.16%

+5.85 pt

10.01%

## Impact and Future Measures

- Improvement on Stock Liquidity  
Boost trading volume and build a solid foundation for stable share prices by expanding retail unit shareholders.
- Formation of Stable Shareholder Base  
Clearly communicate our business model and growth strategies to new individual shareholders to encourage long-term holding.
- Cost Optimization  
Managed within budget as a strategic investment to enhance brand awareness and liquidity.

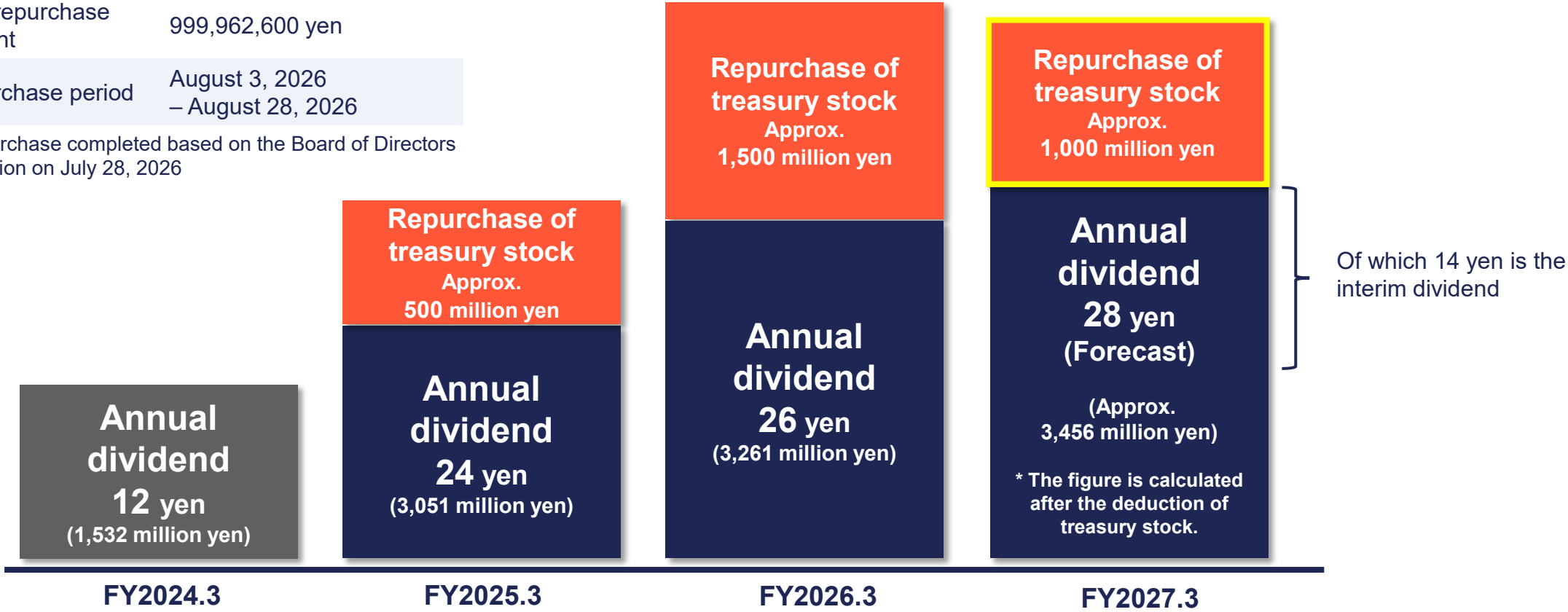
# Shareholder Returns | Repurchase of Treasury Stock and Progress of the Medium-Term Business Plan

The share buyback of approx. 1 billion yen resolved on July 28, 2026 was fully completed by the end of August. Combined with the planned dividend increase to 28 yen, we are making steady progress toward achieving our committed Medium-Term Business Plan target of "Total Shareholder Returns of 13 Billion Yen."

## Repurchases of Treasury Stock Results

|                                    |                                  |
|------------------------------------|----------------------------------|
| Total number of shares repurchased | 1,395,400 shares                 |
| Total repurchase amount            | 999,962,600 yen                  |
| Repurchase period                  | August 3, 2026 – August 28, 2026 |

\* Repurchase completed based on the Board of Directors resolution on July 28, 2026



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

In accordance with the shareholder return policy outlined in The 8th Medium-Term Business Plan, we plan to increase the annual dividend to 28 yen per share for the current fiscal year (+2 yen YoY). We will maintain a dividend payout ratio at the 60% level and continue to execute stable and sustainable profit returns.

|                      |                                     | Interim | Year-end            | Total               | Dividend payout ratio | Total return ratio |
|----------------------|-------------------------------------|---------|---------------------|---------------------|-----------------------|--------------------|
| FY2026.3<br>(Actual) | Dividend per share (yen)            | 13.00   | 13.00               | 26.00               | 55.4%                 | 80.0%              |
|                      | Total dividend amount (million yen) | 1,640   | 1,621               | 3,261               |                       |                    |
| FY2027.3             | Dividend per share (yen)            | 14.00   | 14.00<br>(Forecast) | 28.00<br>(Forecast) | 59.2%<br>(Forecast)   | —                  |
|                      | Total dividend amount (million yen) | 1,728   | 1,728<br>(Forecast) | 3,456<br>(Forecast) |                       |                    |

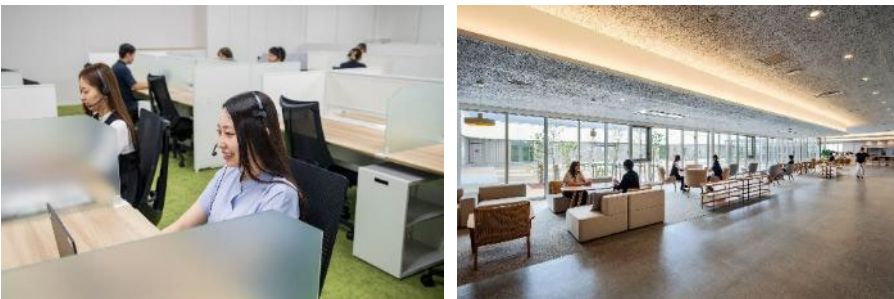
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## Sustainability



# Sustainability | Opening an 800-Seats BPO center in Katagami City, Akita Prefecture

On August 1, 2026, the Company opened the “Akita BPO Katagami Campus.” This office empowers women and young people while serving as a hub for daily life and community, driving regional revitalization and job creation. As of the end of September, approximately 300 employees are working at the office.



©Ena Mitsui (Kawasumi · Kobayashi Kenji Photograph Office)

## Overview

|                       |                                                                                            |
|-----------------------|--------------------------------------------------------------------------------------------|
| Location              | 1-5, Kitanohasunumamaeyama, Showaokubo, Katagami-city, Akita                               |
| Site Area             | Approx. 53,000 m <sup>2</sup>                                                              |
| Investment Amount     | Approx. 5.1 billion yen                                                                    |
| Total Number of Seats | Approx. 800 seats                                                                          |
| Facilities            | Cafeteria, seminar room, in-office day care center, studio, in-house power generator, etc. |

## Related Press Releases

Aug. 3, 2026  
[Announcement of the Opening of Akita BPO Katagami Campus - Aiming for further job creation and regional revitalization -](#)

Oct. 15, 2026  
[Opening Ceremony Held for Akita BPO Katagami Campus](#)

# Sustainability | 40th Anniversary Celebration Held

On October 30, 2026, the Company will celebrate its 40th anniversary. Marking our 40th anniversary, we hosted commemorative ceremonies at the Akita BPO Katagami Campus and Toyama BPO Town, welcoming over 200 guests from valued clients and local governments.



(Left) Vice Governor Nishi of Toyama Prefecture  
(Right) Mayor Natsuno of Imizu City  
(Center) CEO Tamagami of the Company



Deeply grateful for our stakeholders' support over the past 40 years, we will continue driving local employment and creating innovative solutions that address evolving societal needs.

**40th Anniversary Content**  
[https://www.prestigein.com/english/company\\_profile/40th.html](https://www.prestigein.com/english/company_profile/40th.html)

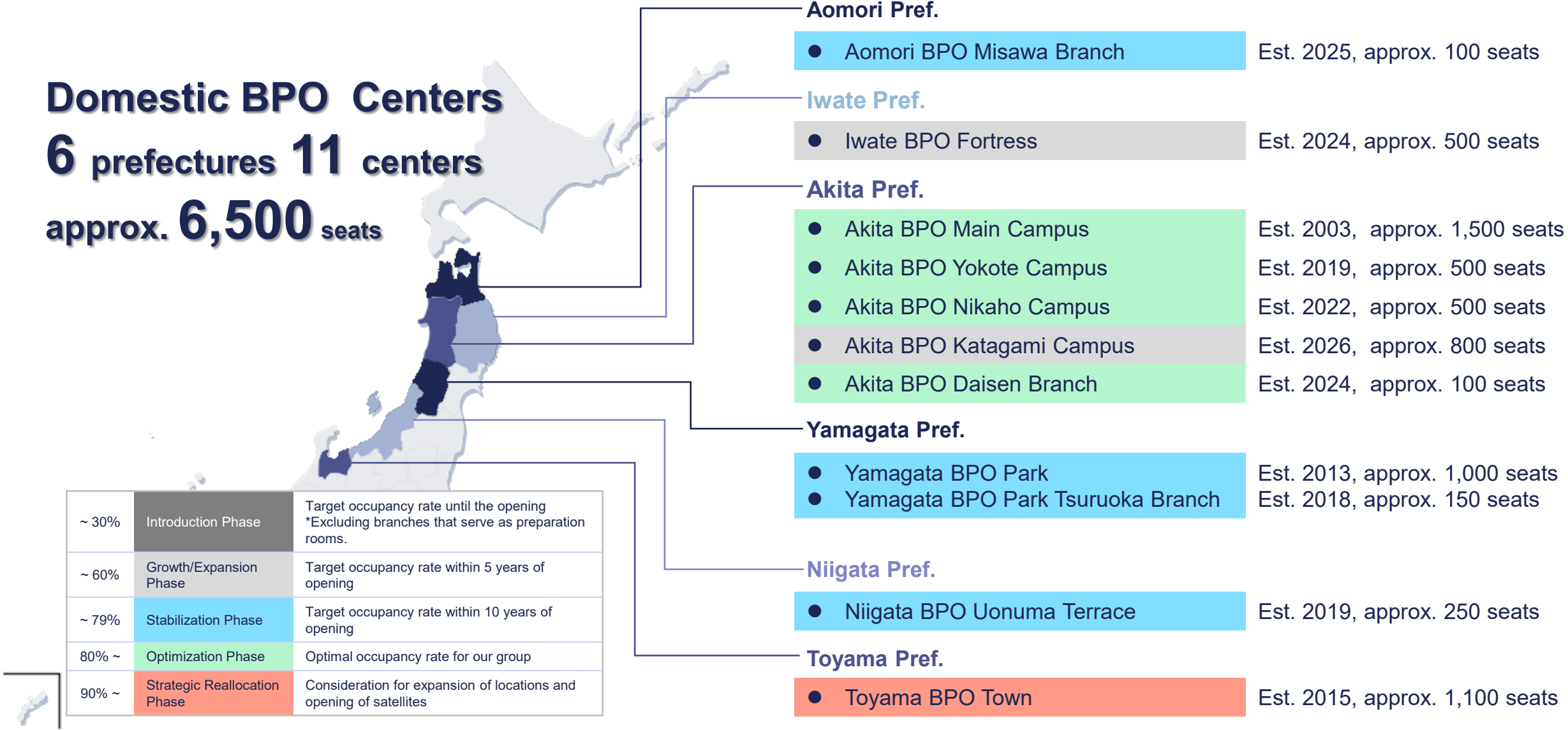


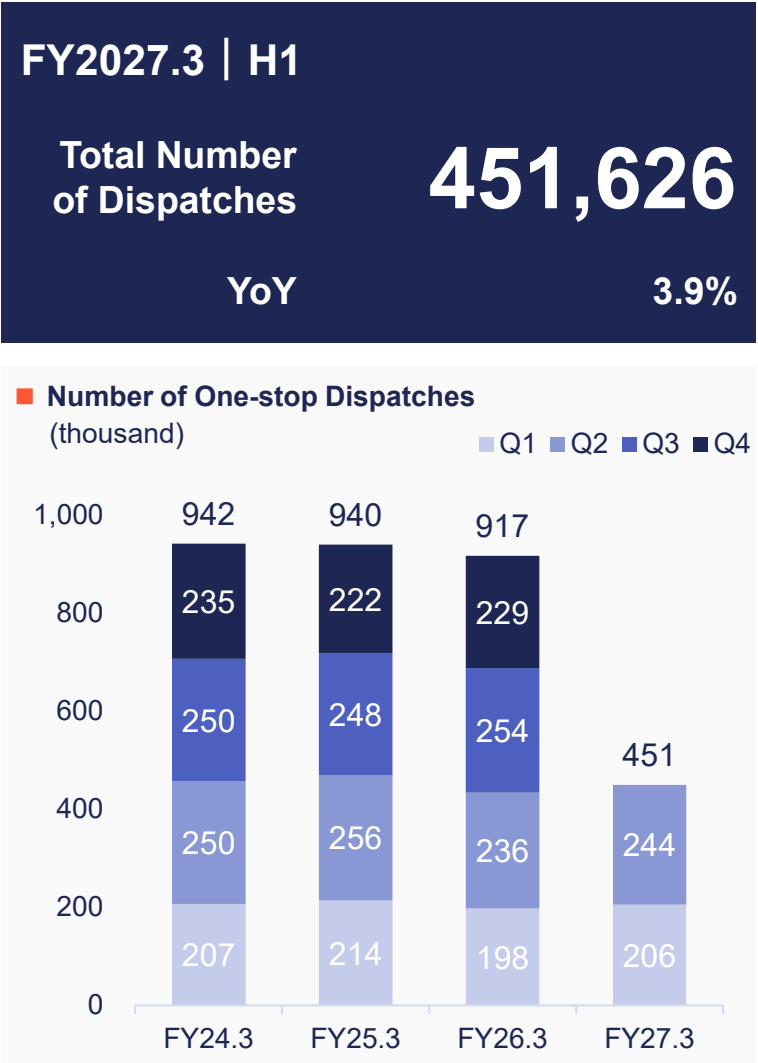
# **Appendix**



# Domestic BPO Centers (As of September 30, 2026)

**Domestic BPO Centers**  
**6 prefectures 11 centers**  
**approx. 6,500 seats**





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

|                         | PA                    | PA + FC              |
|-------------------------|-----------------------|----------------------|
| All Districts           | 21.5 %<br>(YoY 1.4pt) | 33.6%<br>(YoY 2.2pt) |
| Hokkaido District       | 17.1 %                | 20.4 %               |
| Tohoku District         | 5.1 %                 | 10.7 %               |
| Kanto District          | 32.4 %                | 44.2 %               |
| Kinki District          | 26.8 %                | 42.1 %               |
| Chubu District          | 13.4 %                | 27.7 %               |
| Chugoku District        | 15.0 %                | 24.3 %               |
| Shikoku District        | —                     | 14.4 %               |
| Kyushu・Okinawa District | 23.8 %                | 34.9 %               |

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

| PREMIER Assist Roadside Assist                     | FY2024.3 | FY2025.3 | FY2026.3 | FY2027.3<br>H1 | FY2027.3<br>(plan) |
|----------------------------------------------------|----------|----------|----------|----------------|--------------------|
| PREMIER Assist Number of Bases                     | 34       | 33       | 36       | 37             | 40                 |
| PREMIER Assist Number of FC                        | 107      | 116      | 121      | 125            | 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      | 387            | 415                |
| PREMIER Assist Number of Vehicles Owned by PA      | 236      | 276      | 303      | 308            | 344                |
| Tow trucks                                         | 68       | 75       | 80       | 85             | 99                 |
| Tow trucks capable of supplying power to EVs       | 56       | 62       | 62       | 62             | 62                 |
| Loading trucks                                     | 79       | 96       | 106      | 108            | 128                |
| Service cars                                       | 85       | 102      | 115      | 113            | 115                |
| Special vehicles - exclusively used for motorbikes | 0        | 0        | 0        | 0              | 0                  |
| Motorbikes                                         | 4        | 3        | 2        | 2              | 2                  |

FY2027.3 | H1

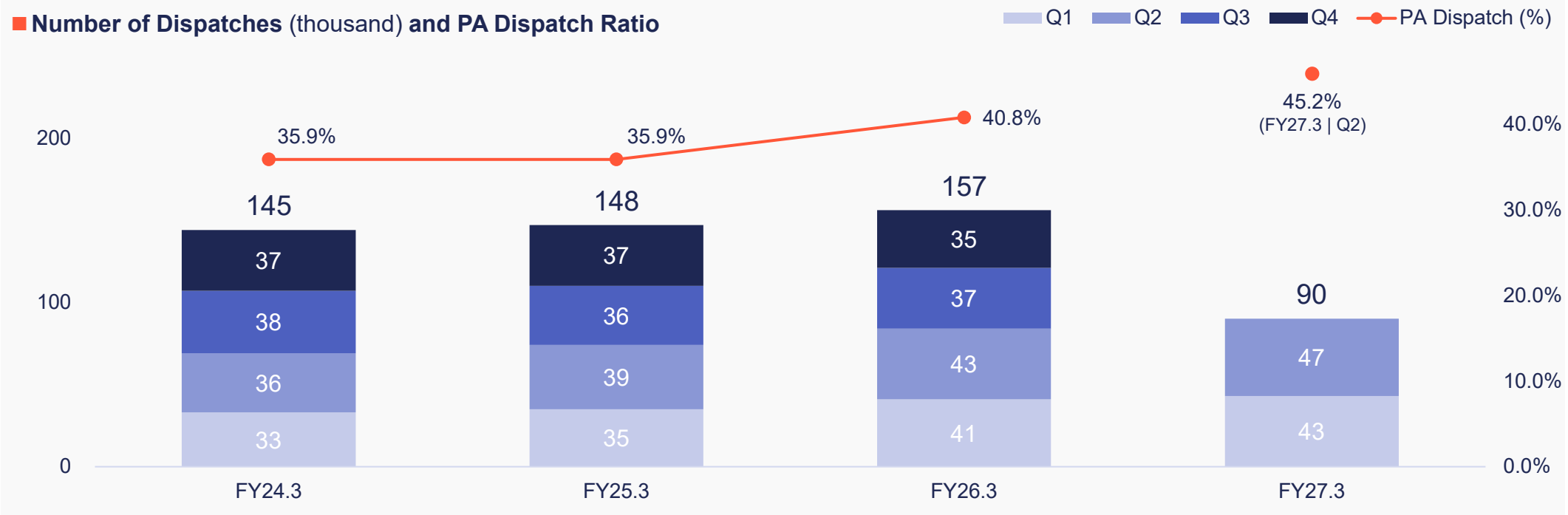
Total Number of Dispatches

90,329

YoY

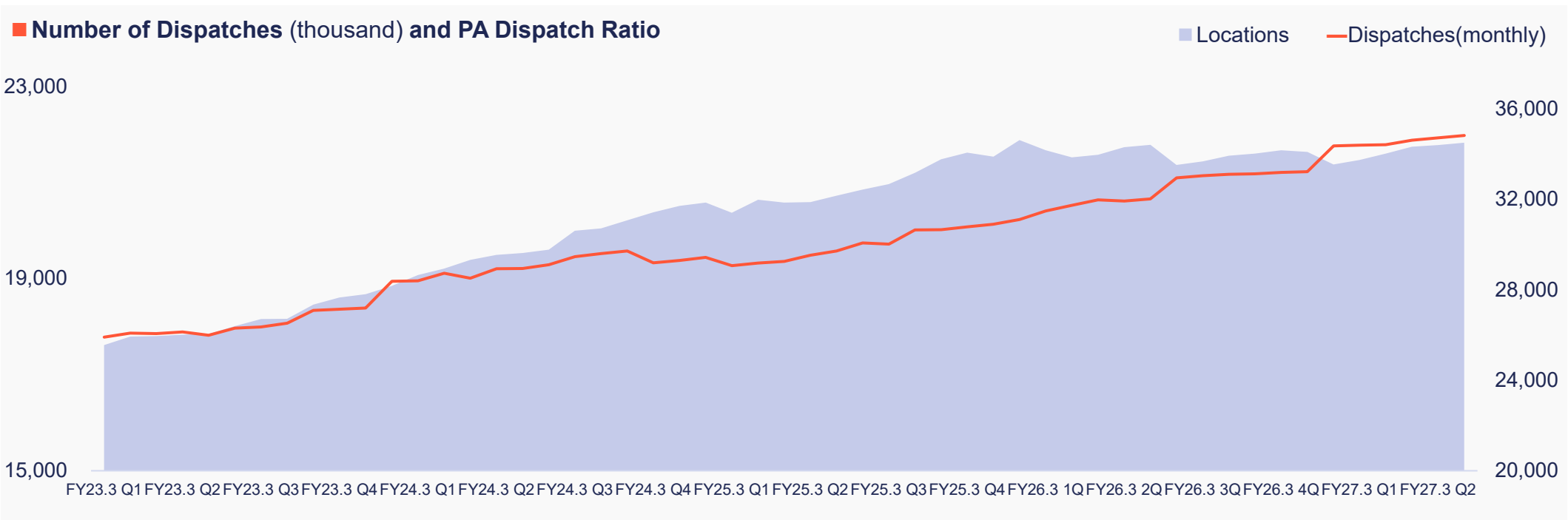
6.4%

| PREMIER Assist Home Assist | FY24.3 | FY25.3 | FY26.3 | FY27.3 H1 | FY27.3 (plan) |
|----------------------------|--------|--------|--------|-----------|---------------|
| Number of bases            | 14     | 16     | 16     | 16        | 17            |
| Number of staff members    | 141    | 157    | 163    | 180       | 191           |



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

| FY2027.3   H1                 |         | PREMIER Assist<br>Park Assist | FY24.3 | FY25.3 | FY26.3 | FY27.3<br>H1 | FY27.3<br>(plan) |
|-------------------------------|---------|-------------------------------|--------|--------|--------|--------------|------------------|
| Total Number<br>of Dispatches | 207,373 | Number of bases               | 11     | 10     | 12     | 13           | 13               |
| YoY                           | 8.9%    | Number of staff members       | 264    | 257    | 278    | 270          | 289              |



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

## 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