

Financial Results | Q1 Fiscal Year Ending March 2025

2024.04.01 - 2024.06.30

July 26, 2024

Securities Code 4290

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 **PRESTIGE INTERNATIONAL**



Started New Fiscal Year with Sales Increase and Profit Decrease

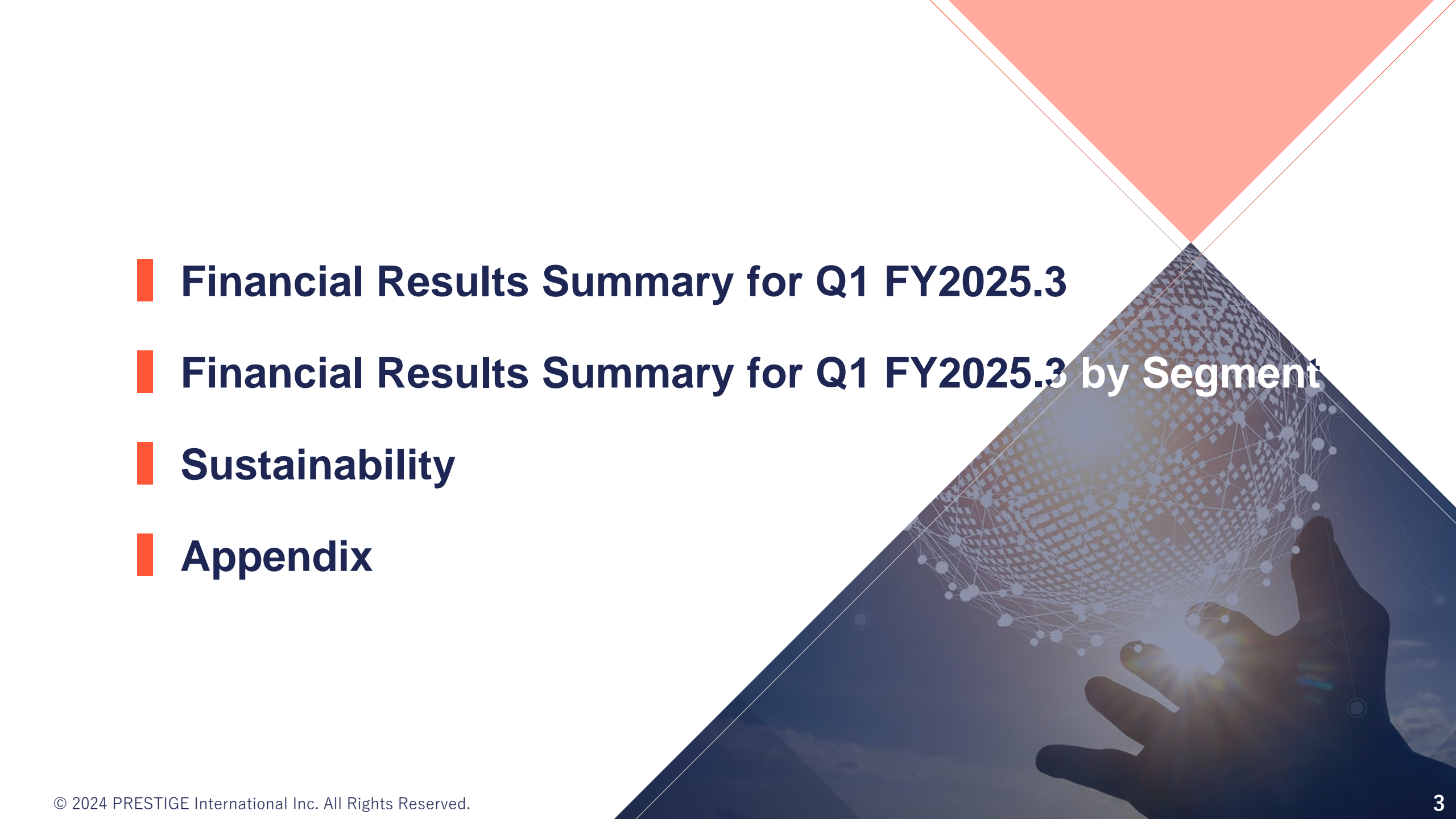
- Existing business remained steady
- Profit decrease within forecasted range due to the completion of vaccine-related operations

Impact of Vaccine-Related Operations on Operating Profit

- Operating profit excluding vaccine-related operations remained steady, even after taking into account the completion of the operations and ongoing wage revisions.
*P27: Reference | Impact of Vaccine-Related Operations on Financial Results

Flexible Expansion of The Sites

- Opened the 500-seat Iwate BPO Fortress
- Opened two satellite centers (approx. 100 to 150 seats)
*P22: Creating Growth Potential

- 
- **Financial Results Summary for Q1 FY2025.3**
 - **Financial Results Summary for Q1 FY2025.3 by Segment**
 - **Sustainability**
 - **Appendix**



Financial Results Summary for Q1 FY2025.3

Summary of Consolidated Results | FY2025.3 | Q1

(million yen)

Amounts are rounded down to the nearest whole unit.

	FY2024.3 Q1	FY2025.3 Q1	YoY (%)	Full-Year Forecast	Progress(%) vs. Full-Year Forecast
Sales	13,917	15,048	+1,131 (+8.1%)	63,000	23.9%
Operating profit	1,889	1,729	-160 (-8.5%)	8,000	21.6%
Ordinary profit	1,965	1,668	-296 (-15.1%)	8,500	19.6%
Profit attributable to owners of parent	1,074	785	-288 (-26.9%)	5,300	14.8%

- **Sales**

Continued growth, thanks to the growth in the core Automotive Business, as well as solid performances in the Property, Global and Financial Guarantee Businesses.
- **Operating Profit**

Profit decreased within the forecasted range due to the completion of vaccine-related operations, which was a temporary factor.
- **Ordinary Profit**

Profit decreased due to foreign exchange losses and a loss at an affiliate accounted for by the equity method.
- **Profit attributable to owners of parent**

Profit decreased due to deferred tax liabilities resulting from asset retirement obligations resulting from the completion of Iwate BPO Fortress.

Consolidated P&L Statement | FY2025.3 | Q1

(million yen)

Amounts are rounded down to the nearest whole unit.

	FY2024.3 Q1	FY2025.3 Q1	Change	YoY(%)
Sales	13,917	15,048	+1,131	+8.1%
Cost of sales	10,663	11,835	+1,171	+11.0%
Gross profit	3,254	3,213	-40	-1.3%
Gross profit margin	23.4%	21.4%	(-2.0pt)	—
SG&A	1,364	1,483	+119	+9.9%
Operating profit	1,889	1,729	-160	-8.5%
Operating profit margin	13.6%	11.5%	(-2.1pt)	—
Ordinary Profit	1,965	1,668	-296	-15.1%
Ordinary profit margin	14.1%	11.1%	(-3.0pt)	—
Profit attributable to owners of parent	1,074	785	-288	-26.9%

Consolidated Balance Sheet | As of End of June, 2024

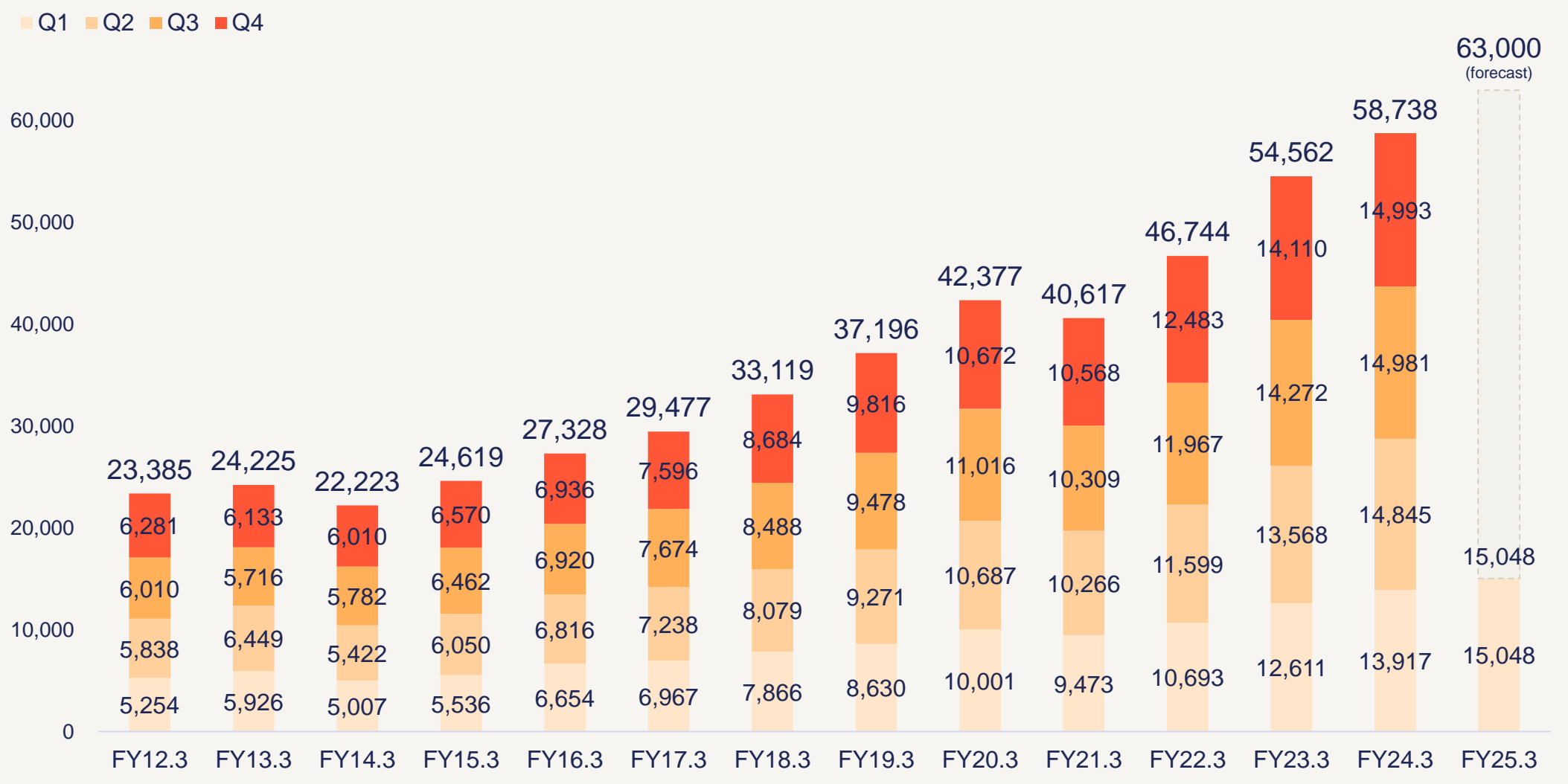
(million yen)

Amounts are rounded down to the nearest whole unit.

	End of March 2024	End of June 2024	Change	Change(%)
Current assets	40,740	41,143	+402	+1.0%
Non-current assets	27,096	28,221	+1,125	+4.2%
Total assets	67,836	69,364	+1,528	+2.3%
Current liabilities	17,778	18,257	+478	+2.7%
Non-current liabilities	2,832	3,091	+258	+9.1%
Total liabilities	20,611	21,348	+737	+3.6%
Shareholders' equity	40,603	40,633	+29	+0.1%
Accumulated other comprehensive income	3,418	4,150	+732	+21.4%
Non-controlling interests, etc.	3,203	3,232	+29	+0.9%
Total net worth	47,224	48,016	+791	+1.7%
Total liabilities and equity	67,836	69,364	+1,528	+2.3%

Quarterly Sales

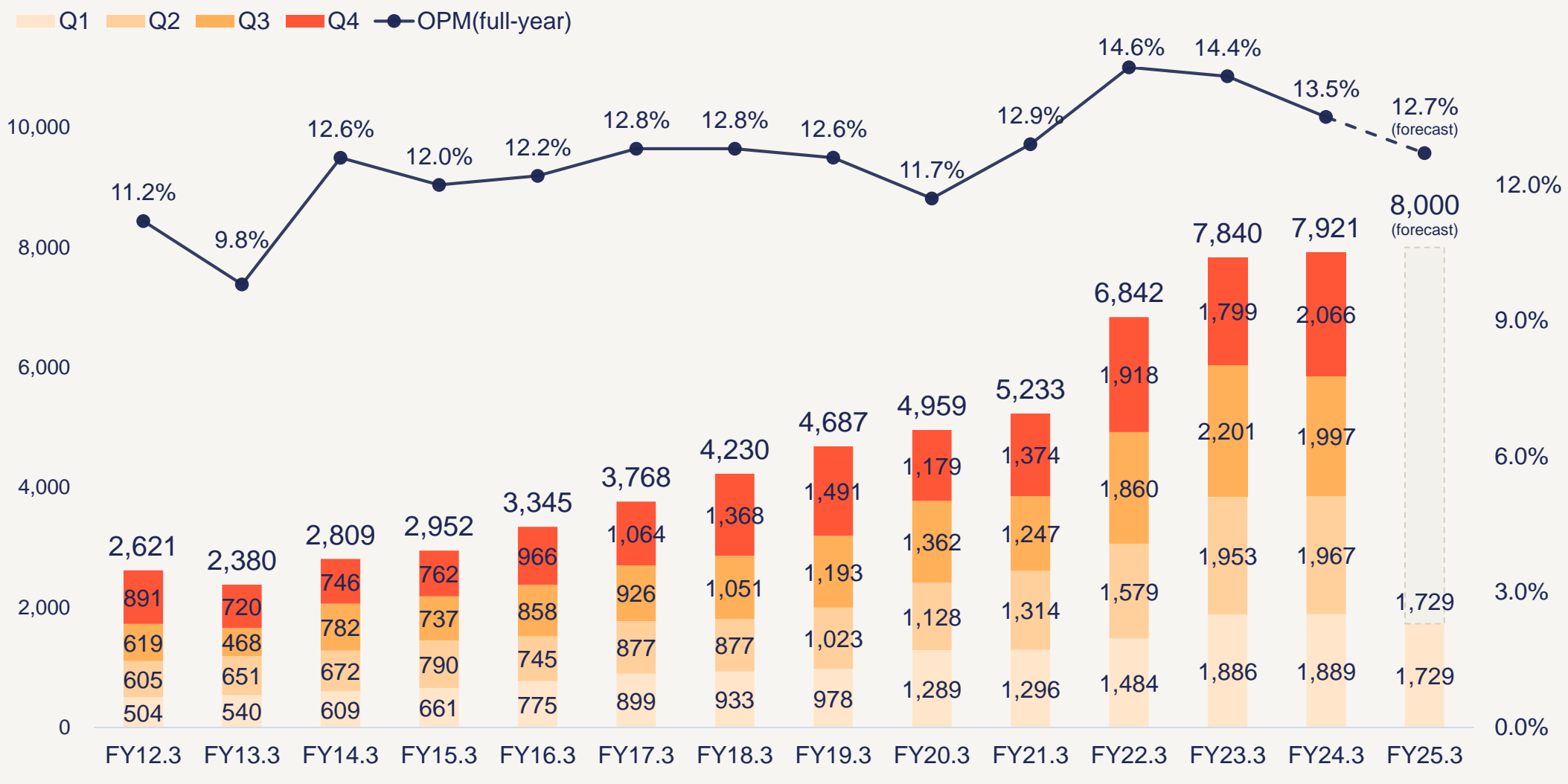
(million yen)



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

Quarterly Operating Profit

(million yen)



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Financial Results Summary for Q1 FY2025.3 by Segment

Summary of Financial Results by Segment | FY2025.3 | Q1

(million yen)

Amounts are rounded down to the nearest whole unit.

		FY2025.3 Q1 Sales	YoY (%)	Progress(%) vs. Full-Year Forecast	FY2025.3 Q1 Operating Profit	YoY (%)	Progress(%) vs. Full-Year Forecast
	Automotive	6,389	+627 (+10.9%)	22.9%	726	+34 (+5.0%)	20.1%
	Property	1,964	+290 (+17.4%)	25.4%	131	+23 (+21.5%)	18.5%
	Global	2,213	+289 (+15.1%)	25.7%	286	+76 (+36.2%)	29.9%
	Customer	1,661	-563 (-25.3%)	23.5%	153	-294 (-65.8%)	21.5%
	Financial Guarantee	2,485	+390 (+18.6%)	24.3%	546	+39 (+7.8%)	23.6%
	IT	202	+87 (+76.9%)	40.4%	18	+10 (+135.9%)	22.8%
	Social	130	+9 (+7.5%)	15.2%	-132	-40 (—)	—
	Total	15,048	+1,131 (+8.1%)	23.9%	1,729	-160 (-8.5%)	21.6%

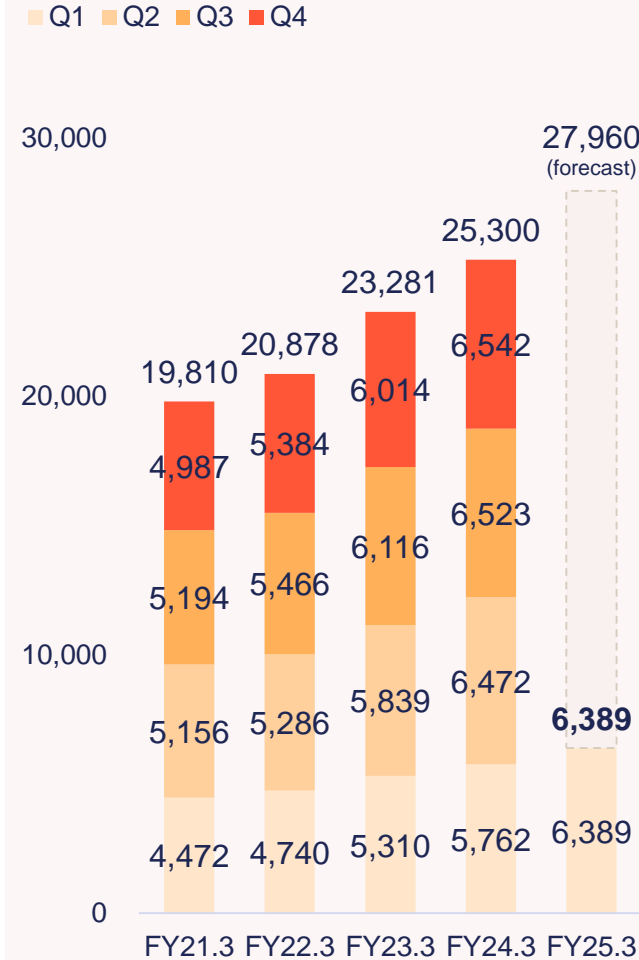
Automotive Business

FY2025.3 | Q1

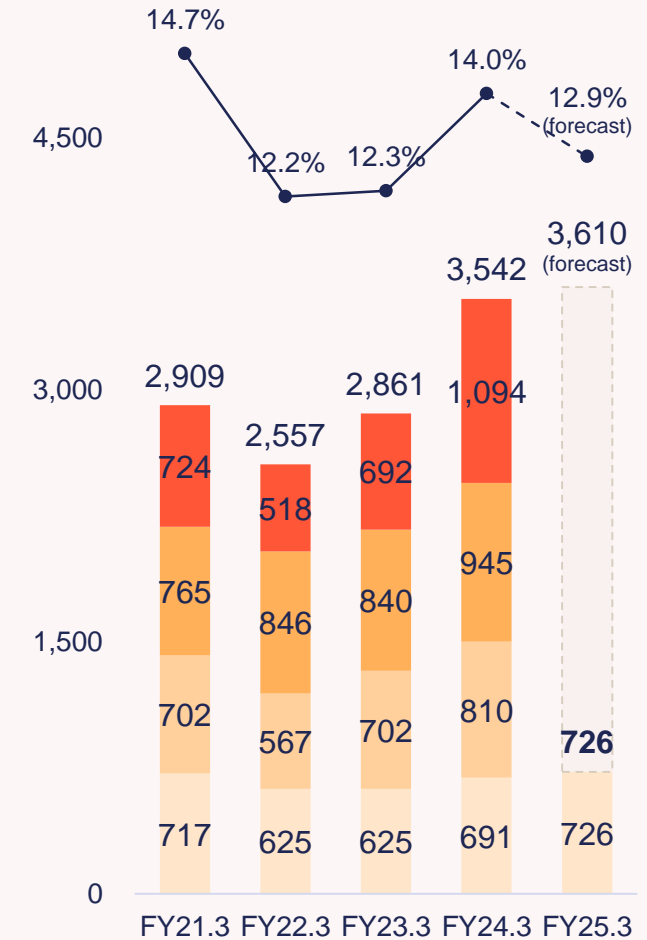
Sales	6,389 million yen
YoY(%)	(+10.9%)
Operating Profit	726 million yen
YoY(%)	(+5.0%)

- Both sales and profit increased due to the expansion of existing business with domestic and foreign automakers.
- Profit increased due to the revision of outsourcing fees and an increase in the in-house dispatch ratio for roadside assistance services. However, profitability declined in certain auto non-life insurance roadside assistance services due to the impact of rising labor costs and price hikes.

Sales (million yen)



Operating Profit (million yen) • OPM



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

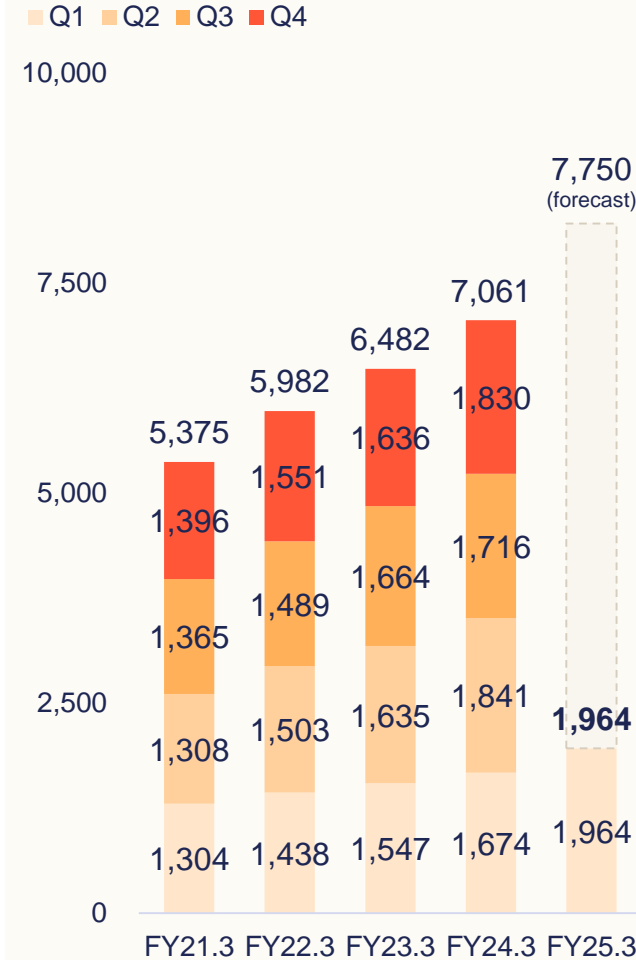
Property Business

FY2025.3 | Q1

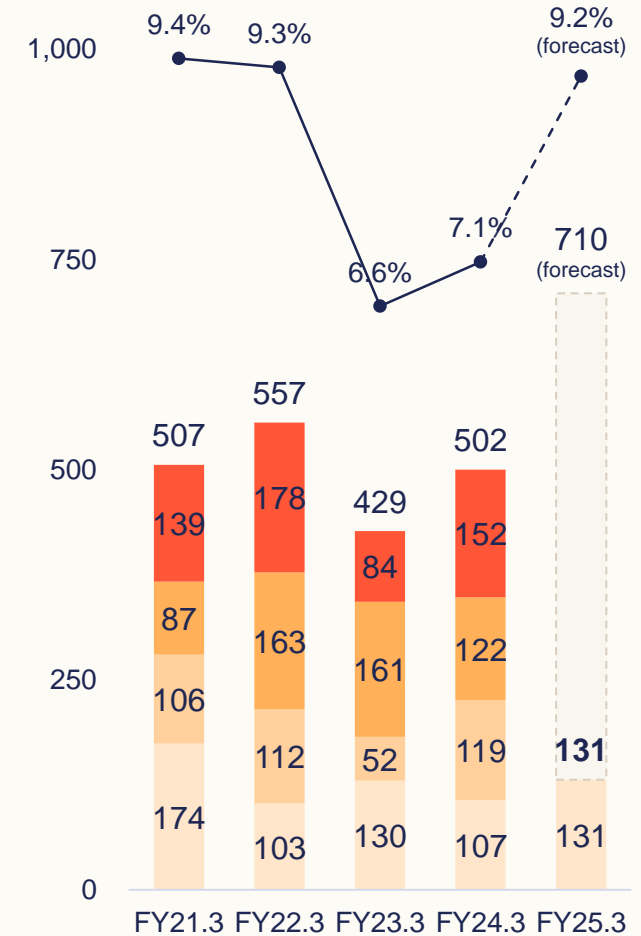
Sales	1,964 million yen
YoY(%)	(+17.4%)
Operating Profit	131 million yen
YoY(%)	(+21.5%)

- In the Home Assist, revenue increased due to new consignment business for on-site support services for rental housings.
- In the Park Assist business, revenues increased as a result of the expansion of service areas and coin-operated parking locations for existing clients, as well as an increase in the number of on-site support cases for payment machine maintenance, etc. due to the introduction of new banknotes.
- Profit increased thanks to growth from the launch of on-site support services for rental housing, as well as the strengthening of the on-site support structure and improved productivity.

Sales (million yen)



Operating Profit (million yen) • OPM



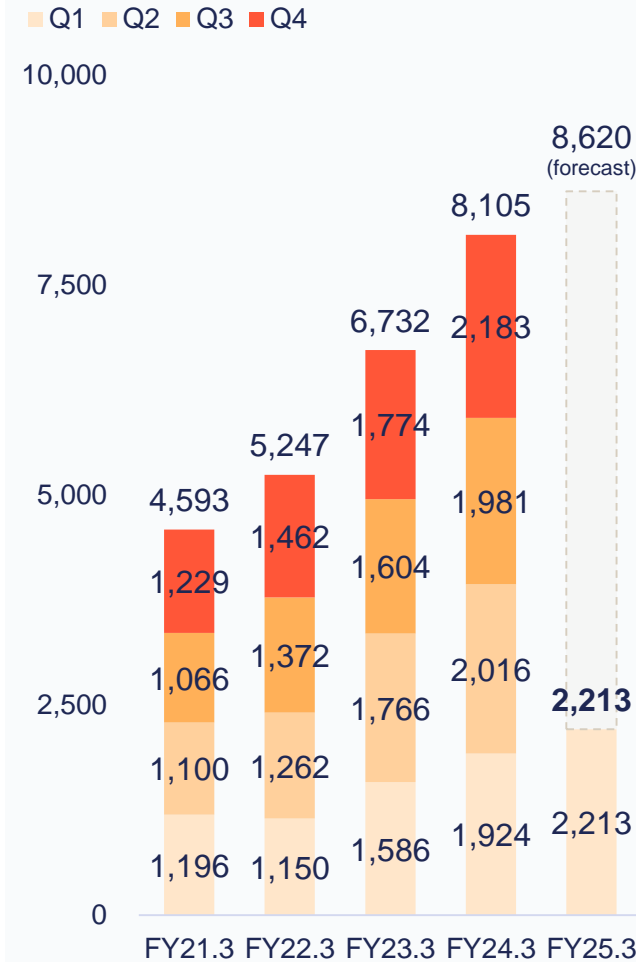
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FY2025.3 | Q1

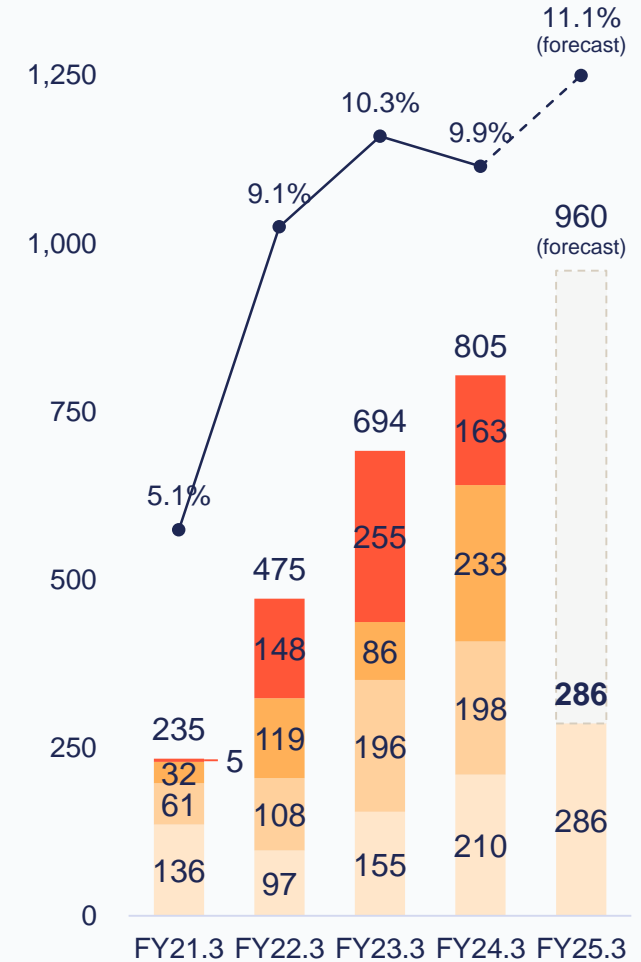
Sales	2,213 million yen
YoY(%)	(+15.1%)
Operating Profit	286 million yen
YoY(%)	(+36.2%)

- Sales increased reflecting price revisions for the Health Care Program and an increase in the number of new companies and subscribers, as well as an increase in the number of cases for Overseas Travel and Accident Insurance support service.
- Significant increase in profit due to solid expansion of existing services and the profit-boosting effect of currency fluctuations.
- In the U.S. Credit Card Business, despite an increase in the number of cardholders, the usage did not increase due to a slowdown in consumption as a result of price hikes, and fees paid to financial institutions rose. However, other existing services provided grew steadily. Overall, profit in the Global Business increased.

Sales (million yen)



Operating Profit (million yen) • OPM



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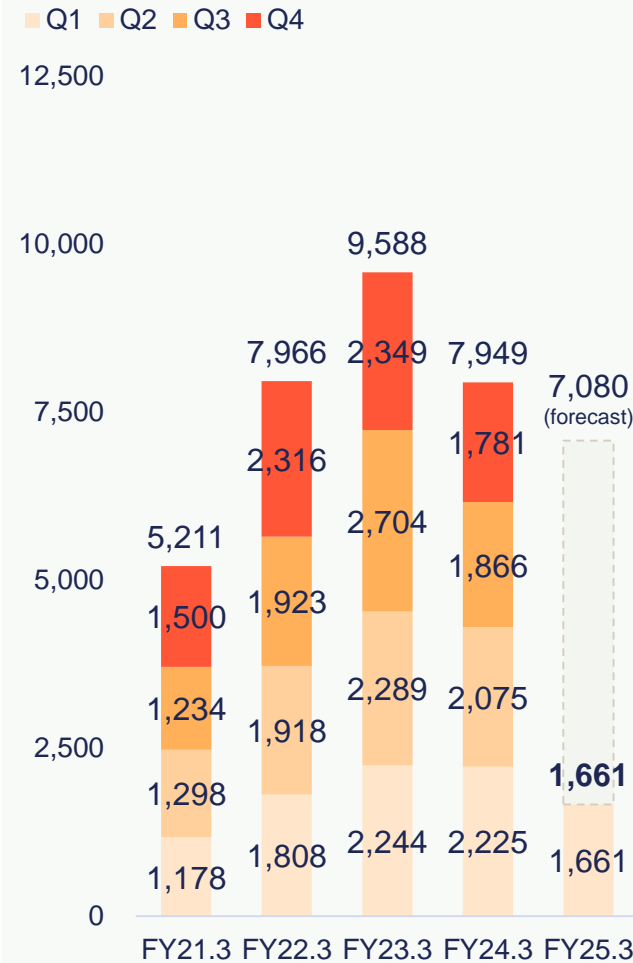
Customer Business

FY2025.3 | Q1

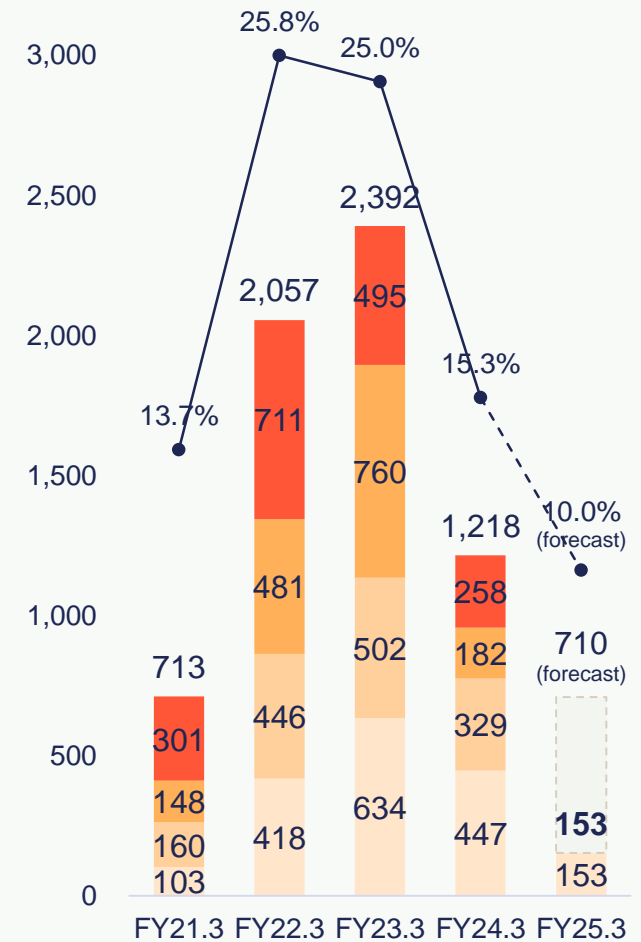
Sales	1,661 million yen
YoY(%)	(-25.3%)
Operating Profit	153 million yen
YoY(%)	(-65.8%)

- Sales and profit decreased due to the completion of all vaccine-related operations by the previous fiscal year.

Sales (million yen)



Operating Profit (million yen) • OPM



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

Financial Guarantee Business

FY2025.3 | Q1

Sales **2,485** million yen

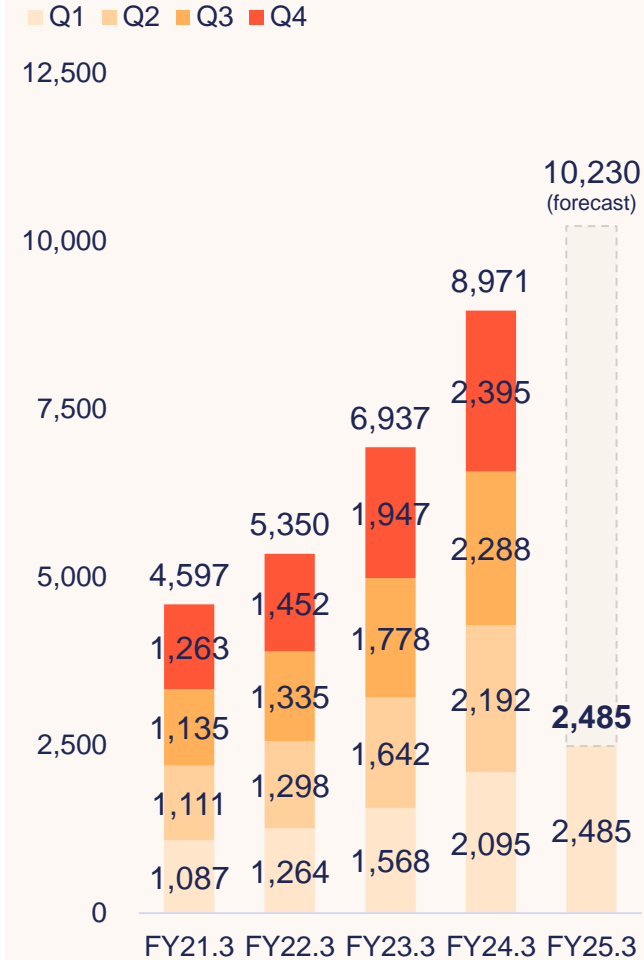
YoY(%) (+18.6%)

Operating Profit **546** million yen

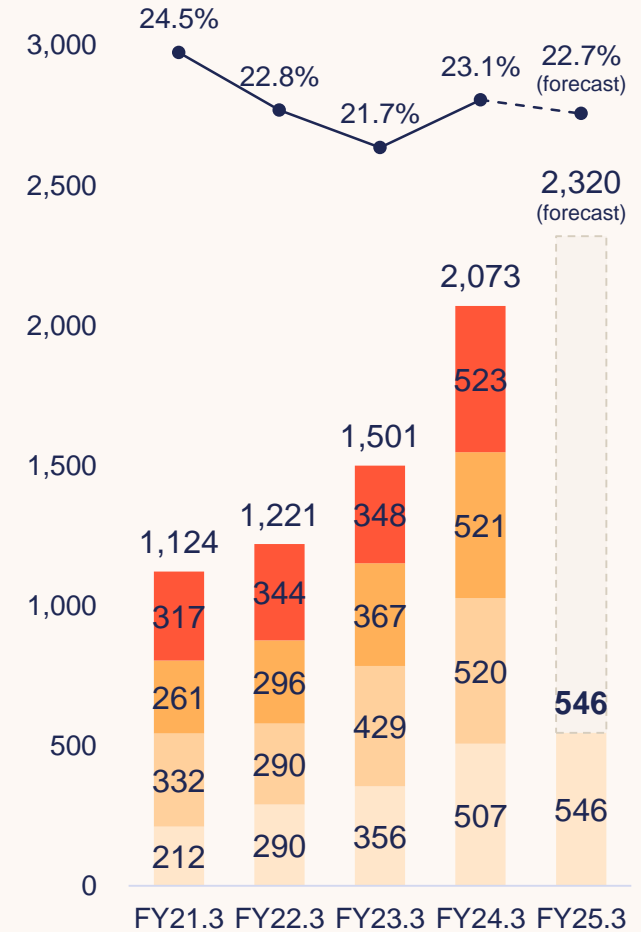
YoY(%) (+7.8%)

- Sales and profits increased due to an increase in the number of rental guarantee applications and a shift from the providing of administrative & agency services to providing comprehensive services that include the obligations of the Company (Entrust Inc. / Securities Code: 7191), the guarantor for the tenant in the Rent Guarantee Business.
- Medical Expense Guarantee and Nursing Care Care Guarantee also grew.
- Due to an increase in bad debt-related expenses, operating profit increased slightly compared to sales.

Sales (million yen)



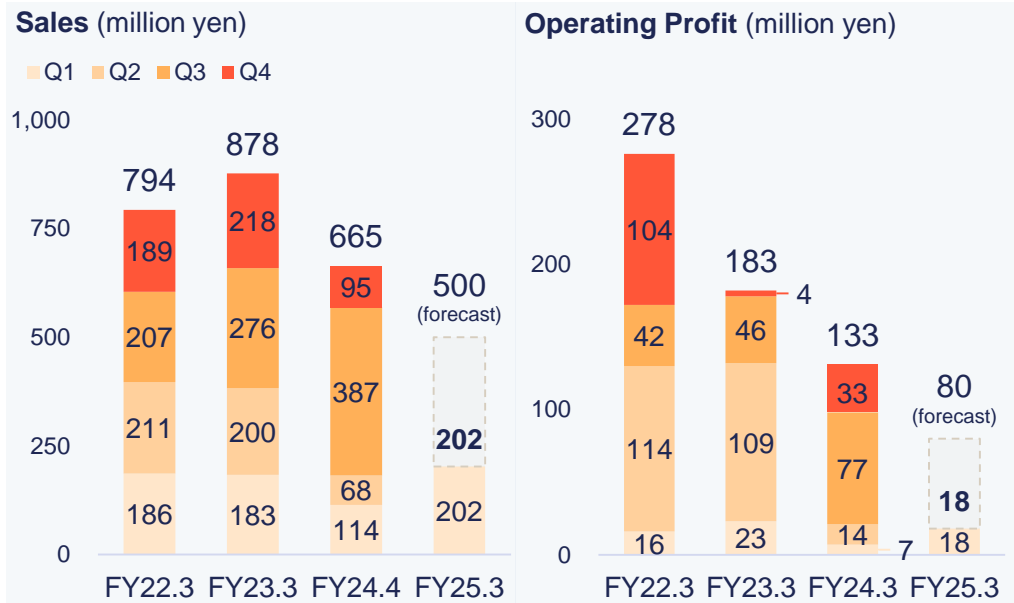
Operating Profit (million yen) • OPM



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IT Business

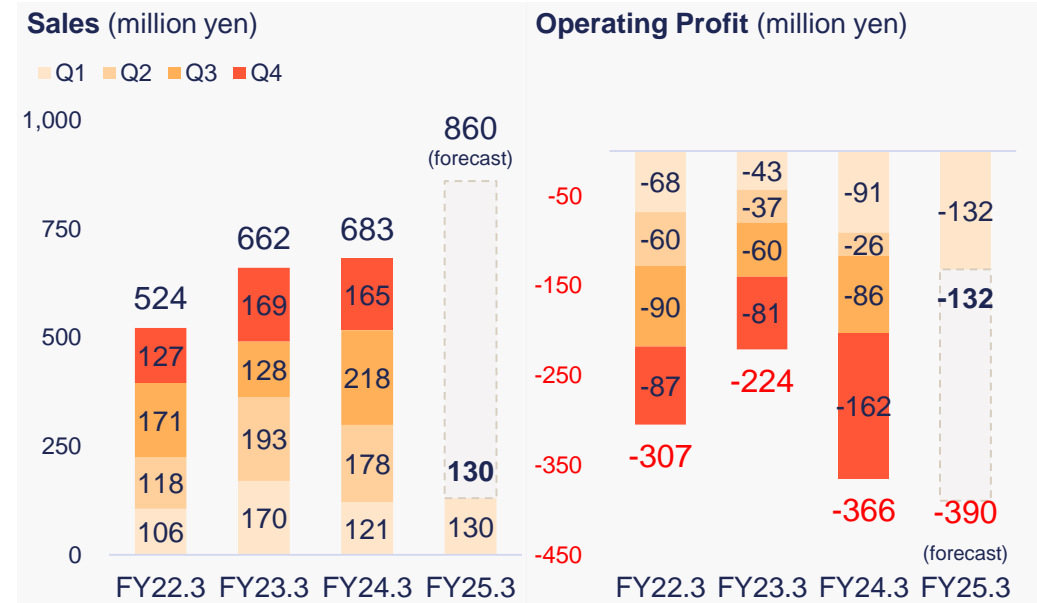
FY2025.3 Q1		YoY(%)
Sales	202 million yen	(+76.9%)
Operating Profit	18 million yen	(+135.9%)



- Sales and profit increased as delivery of the supply chain management system progressed.

Social Business

FY2025.3 Q1		YoY(%)
Sales	130 million yen	(+7.5%)
Operating Profit	-132 million yen	(—)



- Revenue increased due to sponsorship income from the women's sports team Aranmare, etc.
- Losses increased due to higher personnel costs for enhancing the team assets in addition to the expenses for the opening of a new in-office day care center at Iwate BPO Fortress increased.

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



| Sustainability

Tateki Nakamura and **Haruna Sato** have been newly appointed to the Directors of the Company's following the close of the Annual General Meeting of Shareholders on June 26, 2024, which approved the appointment.

The Company's Board of Directors consists of six directors (including three external directors), three of whom are women, and the percentage of women on the Board is 50.0%.

For the major subsidiaries, **Tateki Nakamura** was appointed president of Prestige Core Solutions, Inc. and **Nao Yoshida** was appointed president of Prestige Global Solutions, Inc. effective May 31, 2024.



Tateki Nakamura

Director
Prestige International Inc.

President
Prestige Core Solution inc.



Haruna Sato

Director
Prestige International Inc.

*Diversity Advancement Project Leader



Nao Yoshida

President
Prestige Global Solution inc.

*Former Director of the Company (June 2022 - June 2024) and in charge of Women's Advancement Project

Opening of the Iwate BPO Fortress

The Iwate BPO Fortress which the first location on the Pacific Ocean side of Japan of the Group has opened on June 3, 2024. The Iwate BPO Fortress, the Group's first location on the Pacific side of Japan, was opened on June 3, 2024. The center aims to be positioned as a carbon-neutral model facility and IT center of the and currently has approx. 150 employees are working as of the end of June 2024.

■ Overview

Location	64-2 Mashiba Yanomezawa, Ichinoseki, Iwate
Total Site Area	46,800m ²
Facilities	Cafeteria, seminar rooms, in-office day care center, and private power generation system, parking, solar carports, etc.
Number of Seats	Approx. 500 seats

■ Completion ceremony was held

On July 17, 2024, a ceremony was held to celebrate the completion of the center. About 100 guests attended the ceremony, including the Governor of Iwate Prefecture, the Mayor of Ichinoseki City and other local governments in the area and clients.



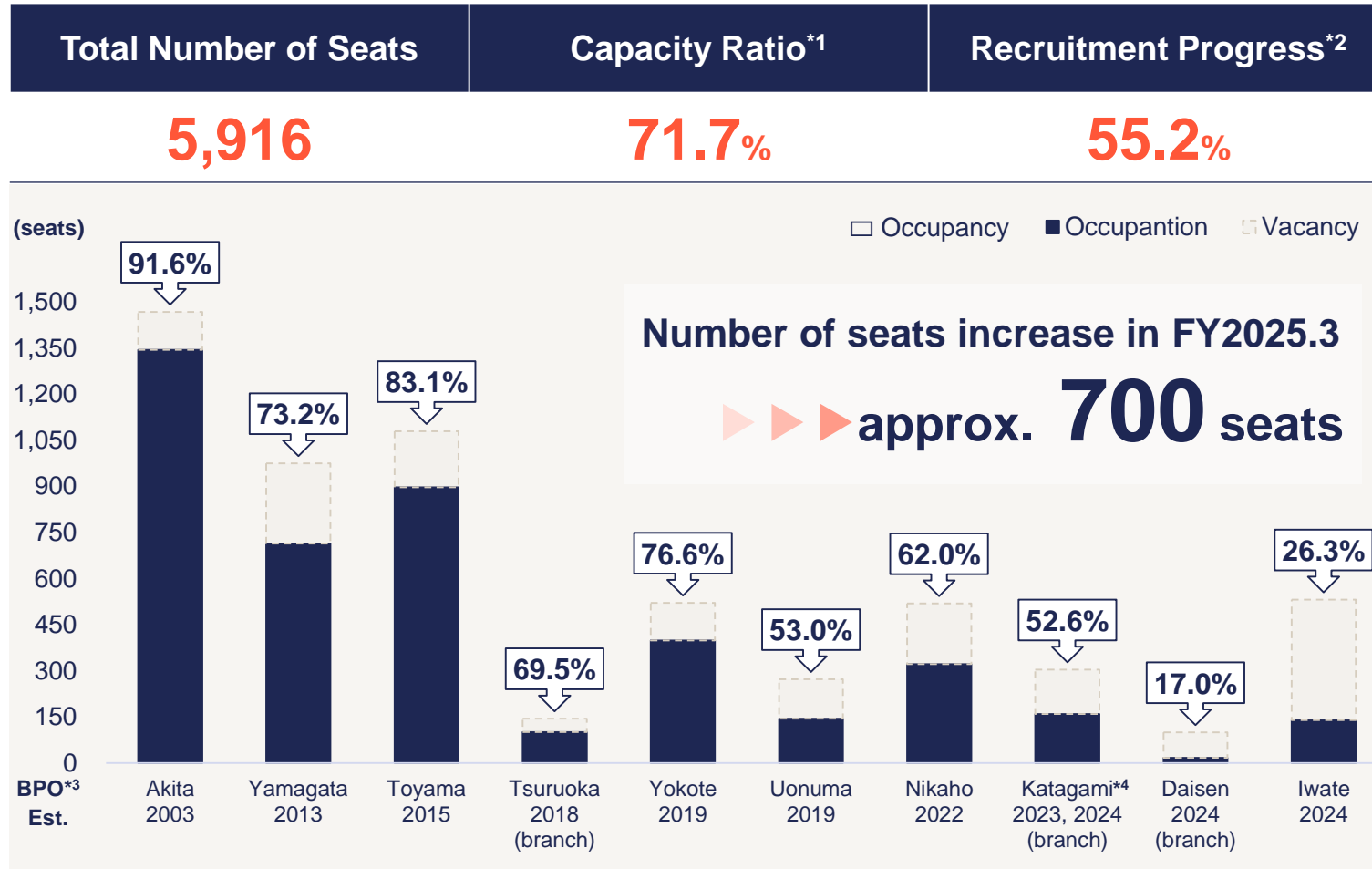
At the ceremony ▶





Appendix

Creating Growth Potential | Domestic BPO Centers Operation Status (As of June 30, 2024)



- ### Actions for service delivery capability improvement
- Flexible expansion of the sites**
 - Iwate (approx. 500 seats, net increase is approx. 430 seats)
 - Daisen (approx. 100 seats)
 - Katagami (approx. 170 seats)
 - Reduce in-call volume by WEB support**
 - Promote omni-channel reception system by building a website, etc., and suppress the volume of incoming calls
 - Provides online support through Web Real-Time Communication
 - Improve service quality by using AI**
 - Train and evaluate new employees, reducing the time it takes to develop operators.
 - Currently under review for use in the underwriting of automobile damage insurance and overseas travel insurance.
 - Leverage personnel for efficiency**
 - Compiling data on busy/non-busy and operator skills for each operation.
 - Organize the incentive program and build a system to complement personnel between teams.

*1 Number of employees (including temporary workers) / Number of seats

*2 Number of personnel required from the business unit / Number of new employees [NOTE] The population (business unit order) may increase during the period.

*3 The names of the individual BPO centers are abbreviated with the name of the region.

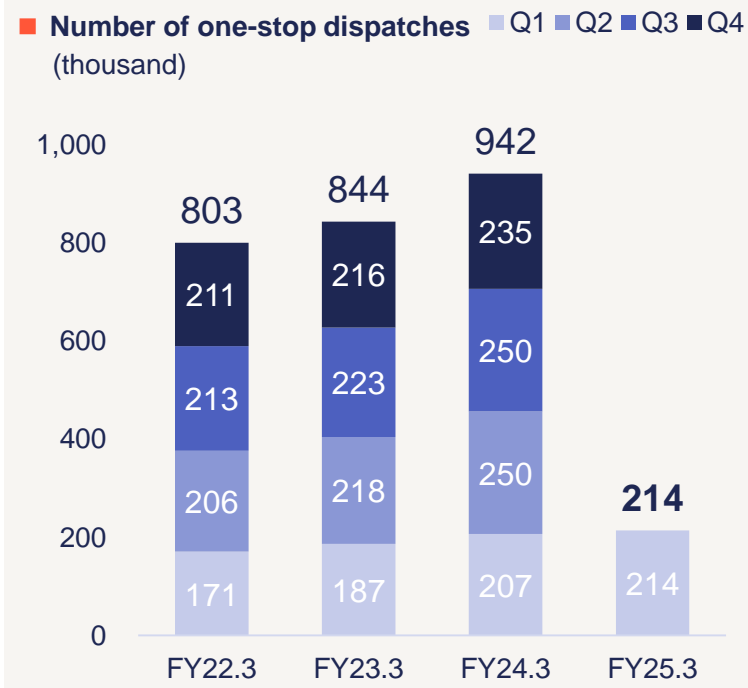
*4 Akita BPO Katagami Branch has merged the first prep office opened in 2023 and the second prep office opened in 2024

FY2025.3 | Q1

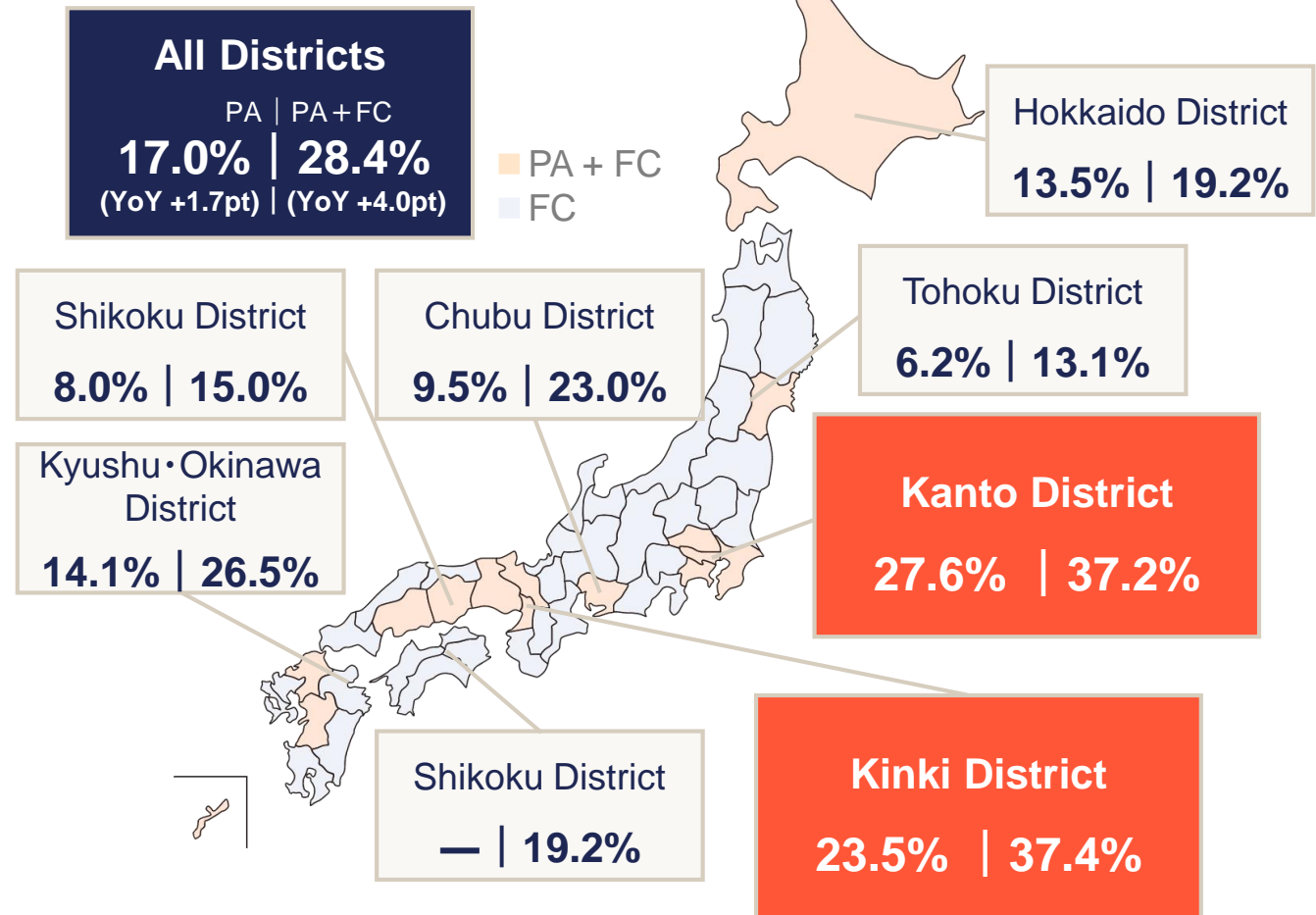
Total Number of Dispatches

214,535

YoY(%) (+3.4%)



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



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Automotive Business | Premier Assist (Direct Management) and Franchisees

PREMIER Assist Roadside Assist	FY2022.3	FY2023.3	FY2024.3	FY2025.3 Q1	FY2025.3 (plan)
PREMIER Assist Number of Bases	31	31	34	35	37
PREMIER Assist Number of FC	63	85	107	111	119
Number of FCs with portable EV chargers deployed	—	—	73	73	79
PREMIER Assist Number of Staff at PA Bases	235	254	278	291	318
PREMIER Assist Number of Vehicles Owned by PA	210	222	236	244	266
Tow trucks	51	56	68	68	74
Tow trucks capable of supplying power to EVs	2	45	56	56	62
Loading trucks	72	80	79	83	99
Service cars	78	78	85	89	89
Special vehicles - exclusively used for motorbikes	2	2	0	0	0
Motorbikes	7	6	4	4	4

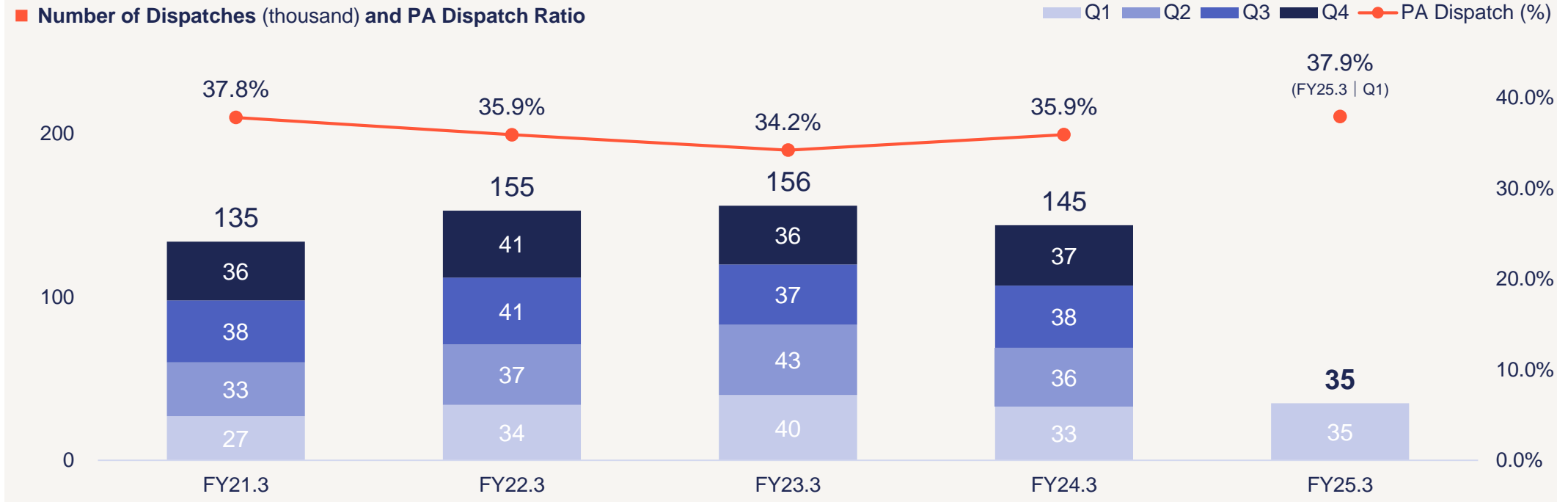
FY2025.3 | Q1

Total Number of Dispatches

35,355

YoY(%) (+5.6%)

PREMIER Assist Home Assist	FY22.3	FY23.3	FY24.3	FY25.3 Q1	FY25.3 (plan)
Number of bases	14	14	14	15	16
Number of staff members	129	136	141	150	171



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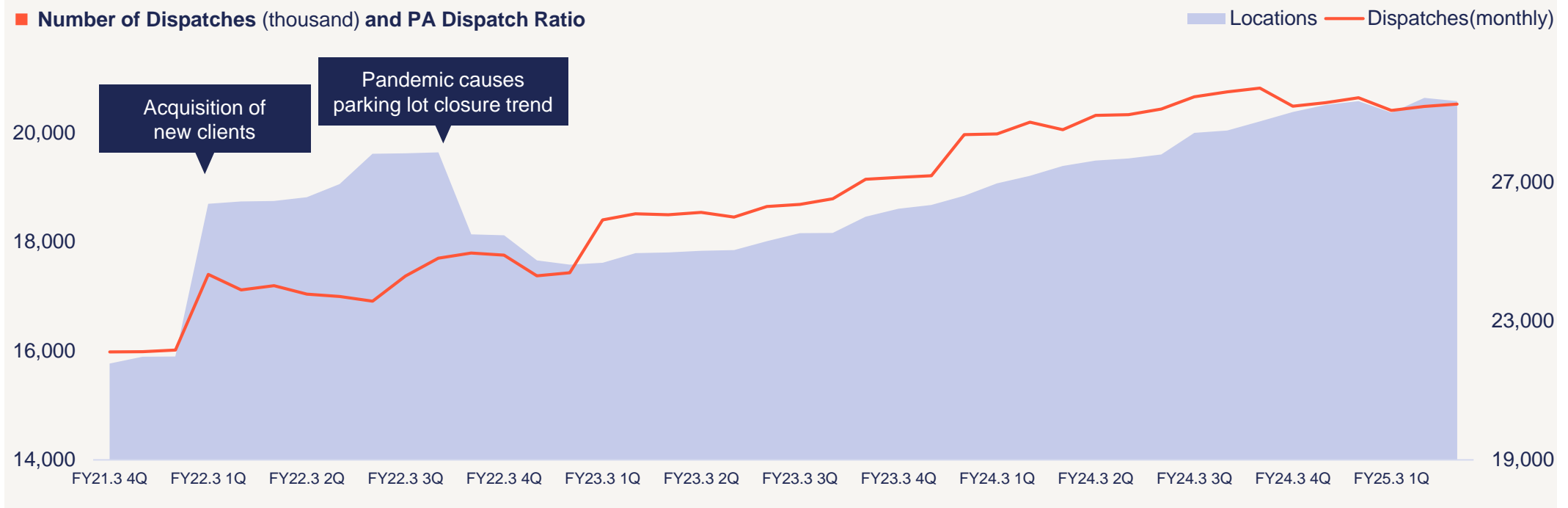
FY2025.3 | Q1

Total Number of Dispatches

87,523

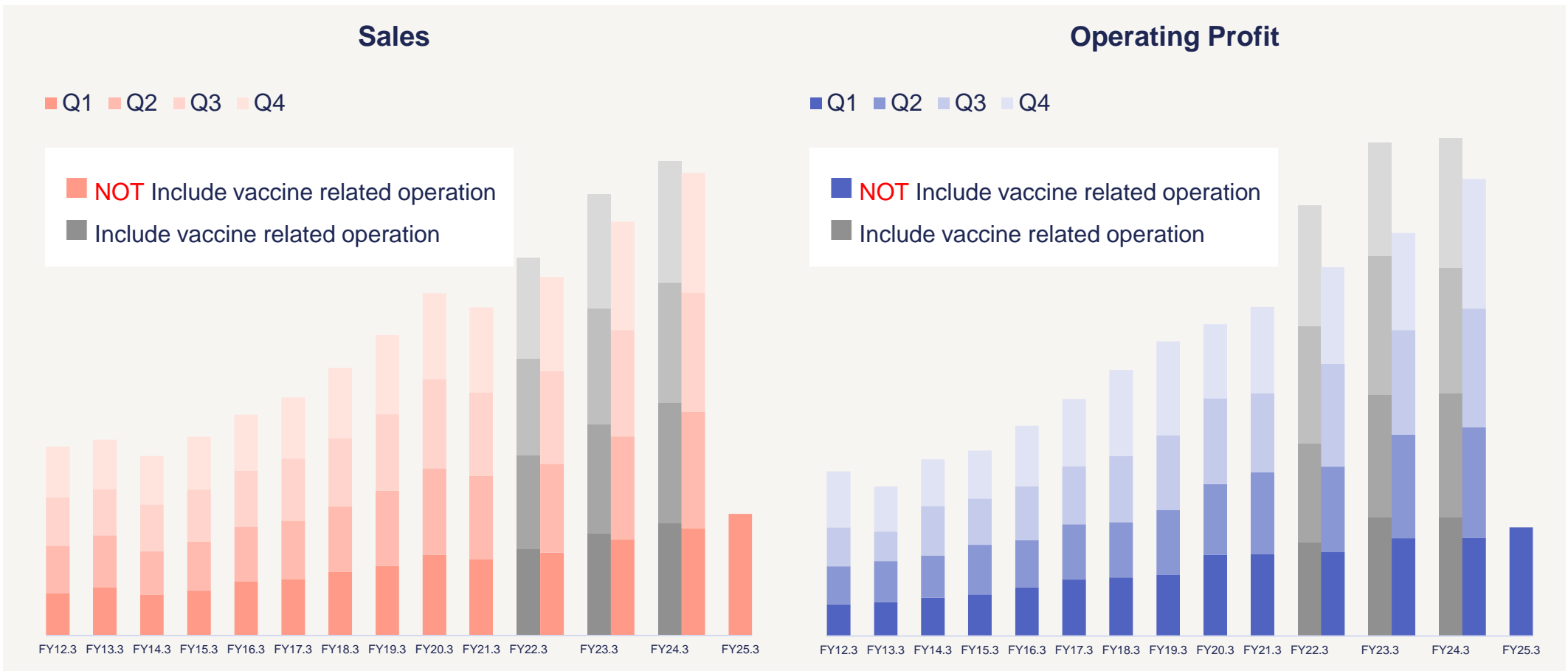
YoY(%) (+2.2%)

PREMIER Assist Park Assist	FY22.3	FY23.3	FY24.3	FY25.3 Q1	FY25.3 (plan)
Number of bases	11	11	10	11	12
Number of staff members	247	263	264	261	300



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

Reference | Impact of Vaccine-Related Operations on Financial Results



- Existing businesses remained steady, even excluding vaccine-related operations.
- FY2025.3 Q1 YoY excluding vaccine-related operations ► Sales: +13.3% | Operating Profit: +9.3%

The information on this page has not been reviewed by the accounting department or audited by an auditor or accounting firm and is provided for IR purposes only.

Recent News Releases *Excerpts

Date	Title of the News	Related Business	SDGs
April 18, 2024	Launch of Smartphone App “Pdrive” for Traffic Accident Reduction Supports emergency call service with bluetooth connection *Japanese only		
May 10, 2024	Selected in the “Best 100 Companies for Women’s Advancement” for 2024 (Published in the June issued by Nikkei WOMAN) *Japanese only		
June 3, 2024	Announcement of the Iwate BPO Fortress Opening - A Carbon Neutral and IT Center for the Group -		
June 3, 2024	Announcement of Zero CO2 Emission Electricity Consumption Initiatives with JERA Co. Inc.		
June 11, 2024	Announcement of Agreement with AUTOBACS SEVEN and Comtec to Develop Communication Enabled Dashboard Cameras		

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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