

Consolidated Results Third Quarter Fiscal Year 2012

JASDAQ

Prestige International

Osaka Securities Exchange JASDAQ • Growth : 4290



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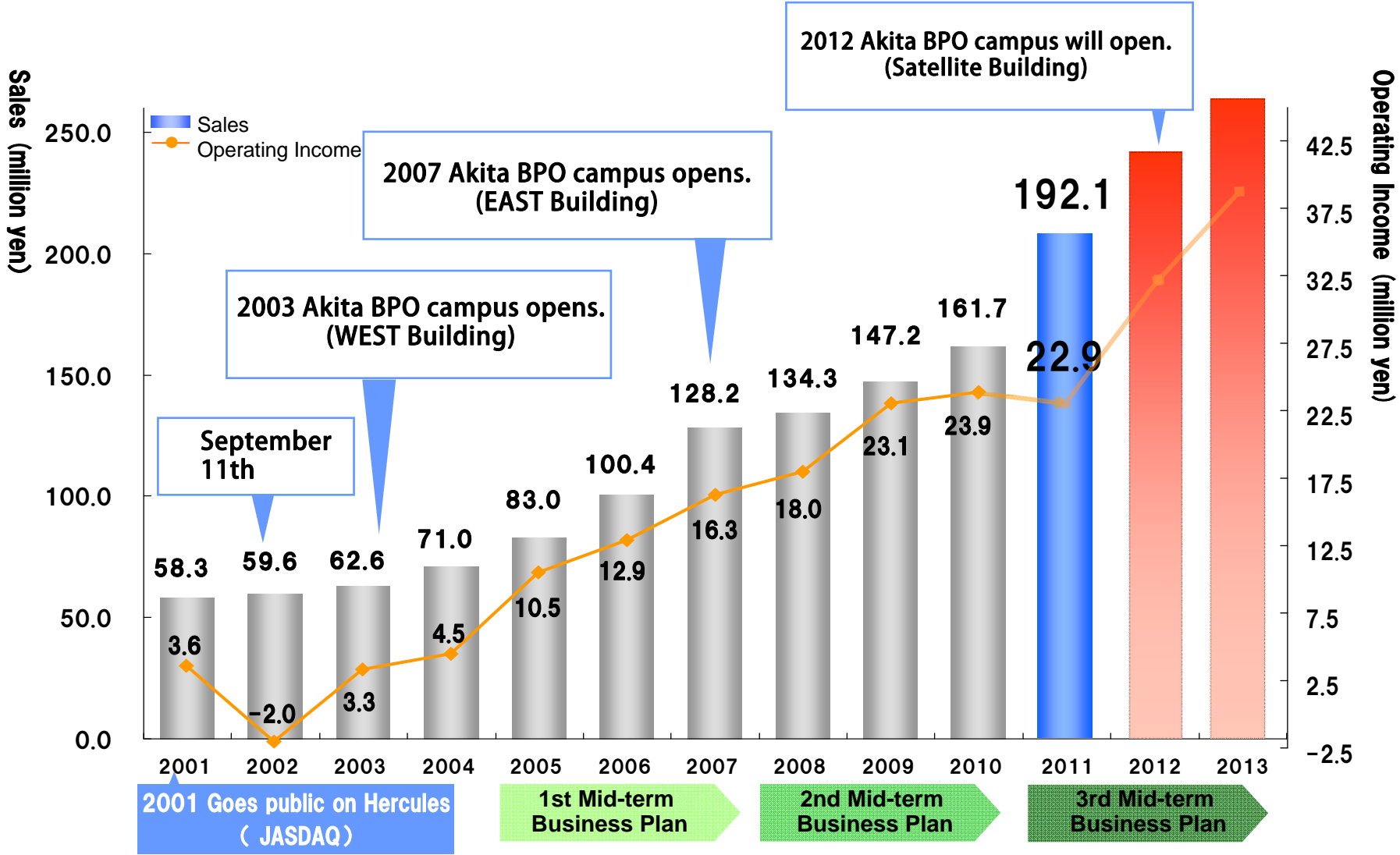


- **Consolidated Results for 3Q FY 2012**
- **Consolidated Results for 3Q FY 2012- By Segment**
- **Topics for 3Q FY 2012 (Consolidated)**

This presentation may provide projections or forward-looking statements regarding future conditions, events or performance.

The Company wishes to caution you that such statements are just predictions and the actual events or results may differ materially due to changes in business conditions.

Sales and Operating Income Trends Since Public Listing



Service Summary



We provide solutions through listening to the inconveniences and problems of end users
OEM Manufacturer of Service

Prestige International

Roadside Assistance
 Roadside assistance & customer services for automakers & non-life insurance companies.

Insurance
 Insurance and customer services for non-life insurance companies, Japanese company and mutual aid association clients, etc.

CRM
 Inbound & outbound customer service solutions for consumer goods, mail-order and direct-marketing companies, etc.

Card
 Sales and additional services for credit card companies, foreign-owned banks and major airlines, etc.

Property
 Sales and additional services for property management companies and parking-lot management companies, etc.

- Roadside Assistance (For auto maker)
- Roadside Assistance (For casualty insurance)

- Japanese Overseas Assistance Services
- Claim Handling Services
- Healthcare Program
- Small amount and short term insurance products
- Rent Guarantee Program
- At-home care insurance operation service
- Extended Warrantee Services

- Domestic Contact Center Outsourcing
- Global Contact Center Outsourcing
- Accident Response and Support
- Brochure Mailing Services
- Domestic Contact Center Outsourcing (For Credit Card Companies)

- Foreign currency based Credit Card Issue and Call Center Management

- Properties Assistance
- Parking Services

Consolidated Results for 3Q FY 2012



3Q FY 2012 Executive Summary



(million Yen)

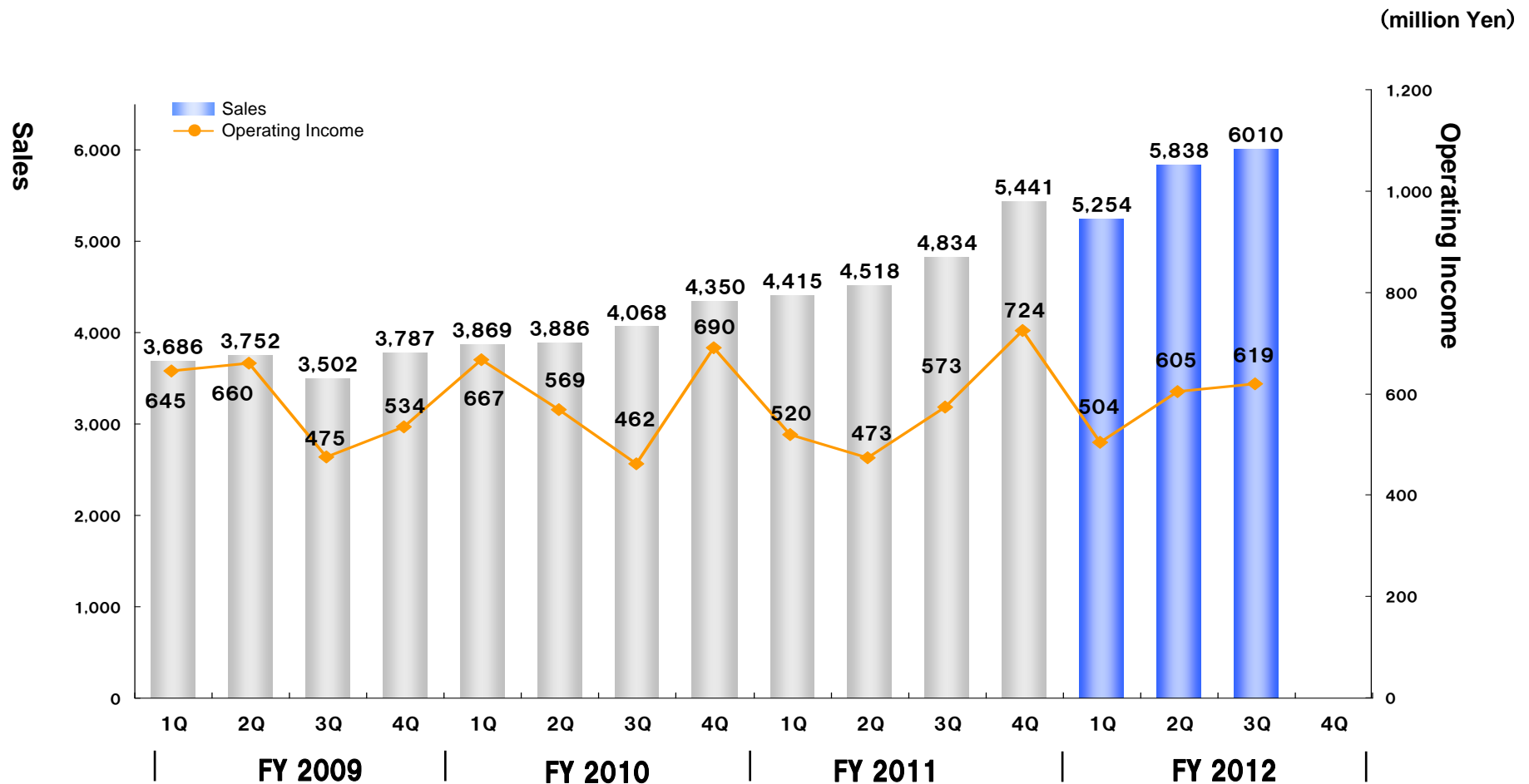
	FY2011 3Q (actual)	FY2012 3Q (actual)	Change (%)	FY2012 3Q (forecast)	Progress ratio (%)	Remarks
Sales	13,768	17,103	24.2 %	22,500	76.0 %	• Insurance and Roadside contributed higher sales.
Operating Income (per sales)	1,567 (11.4 %)	1,729 (10.1 %)	10.4 %	2,650 (11.8 %)	65.3 %	• Profits improved with the revival of the contract in Roadside.
Ordinary Income (per sales)	1,663 (12.1 %)	1,813 (10.6 %)	9.0 %	2,670 (11.9 %)	67.9 %	-
Net Income (per sales)	752 (5.5 %)	1,059 (6.2 %)	40.9%	1,606 (7.1 %)	66.0 %	• An increase in profits attributed from an extra ordinary loss regarding the payment of subcontract proceeds refund added up last year.



The FY2012 3Q financial results are basically in line with the forecasts.

The full-year forecasts are unchanged in spite of the progress ratio (65.3%) of operating income.

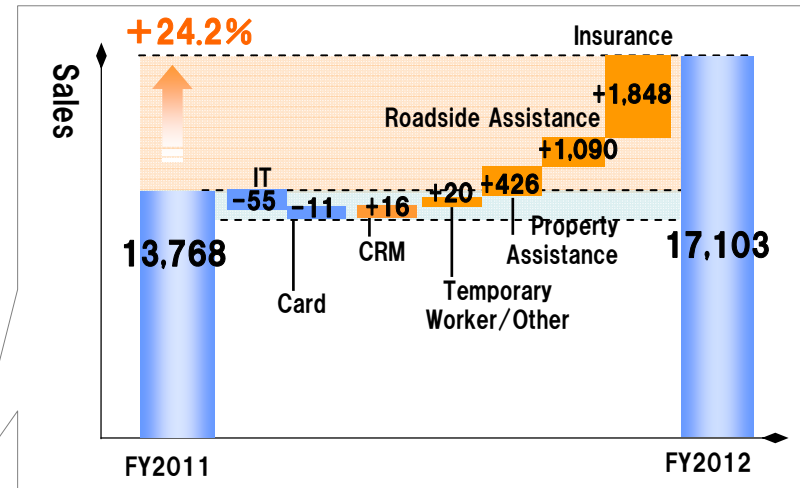
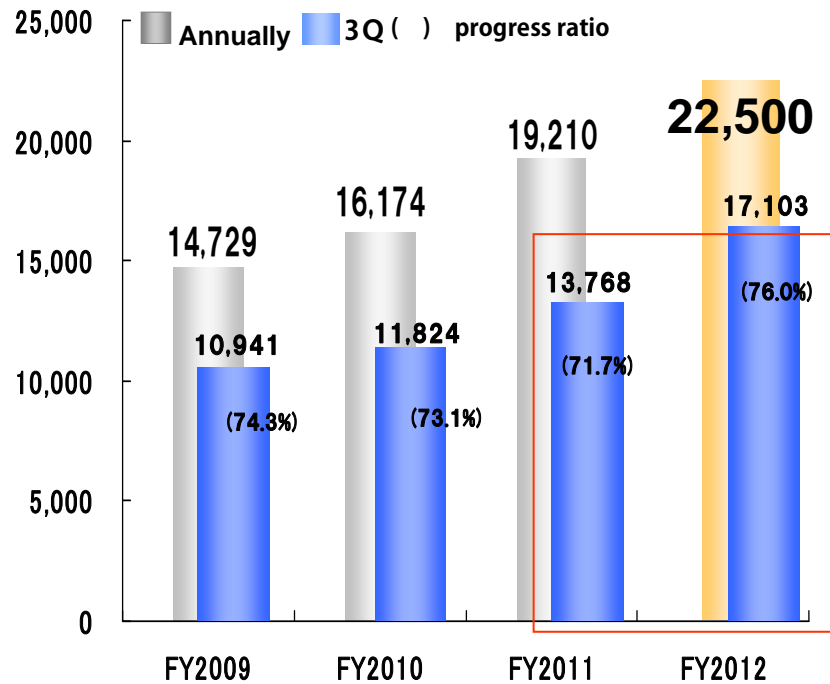
Sales and Operating Income Trends



- Sales for the 3rd Quarter were a record setting 6,010 million yen (YOY: 24.3% increase). Operating Income was 619 million (YOY: 8.1% increase).

Breakdown of Sales Differential

(million Yen)

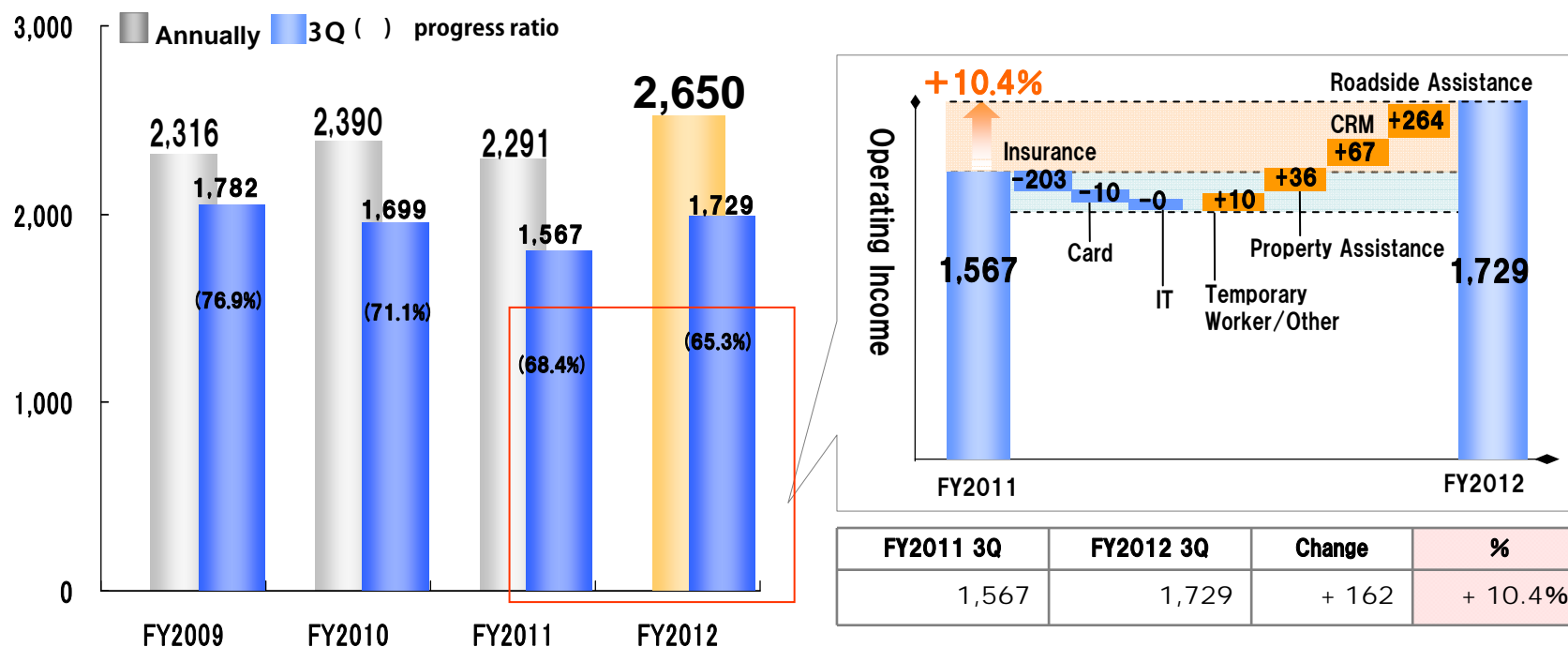


FY2011 3Q	FY2012 3Q	Change	%
13,768	17,103	+ 3,335	+ 24.2%

- Growth in Insurance and Roadside Assistance, YOY increase of 67.8% (1,848 million yen), 16.0%(1,090 million yen), respectively.
- The influence of the strong yen affected a 104 million yen reduction in gross sales. (FY2011 3Q exchanging rate :\$1=¥81.49, FY 2012 3Q exchanging rate: \$1=¥77.74)
- 3rd Quarter sales (17,103 million yen) were 76.0% of total consolidated sales forecast for FY 2012 (22,500 million yen).

Breakdown of Operating Income Differential

(million Yen)



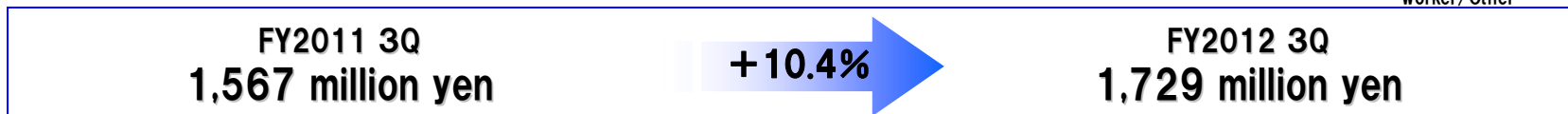
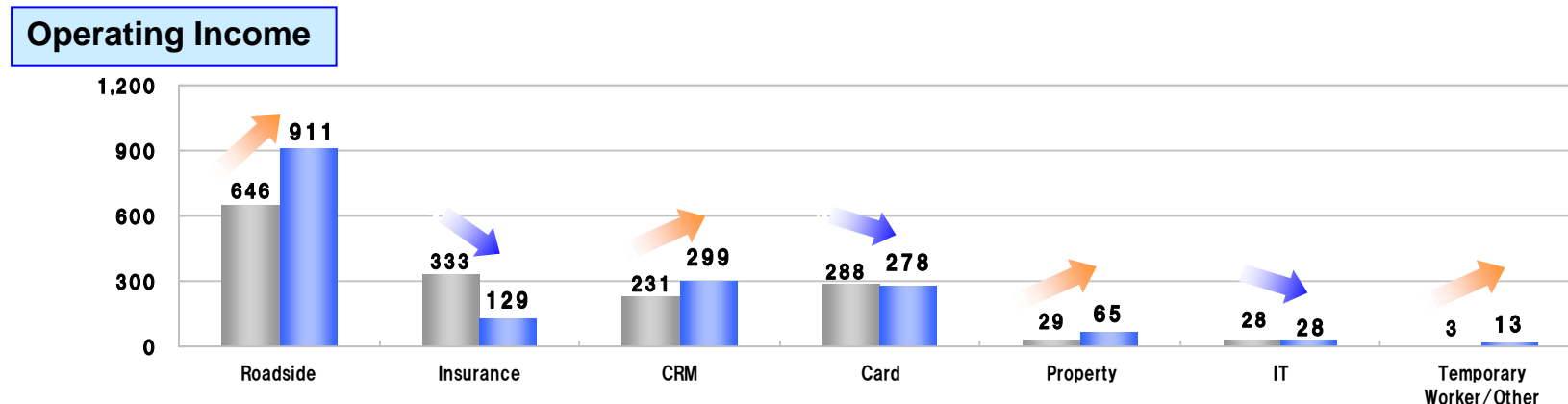
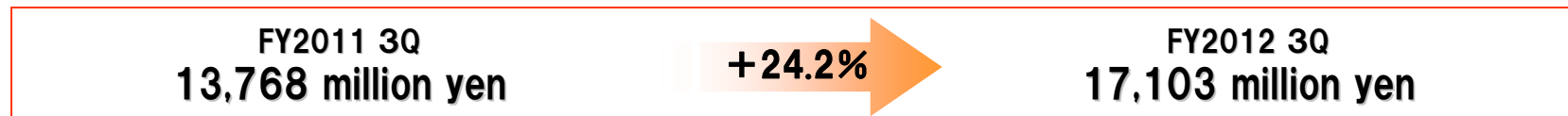
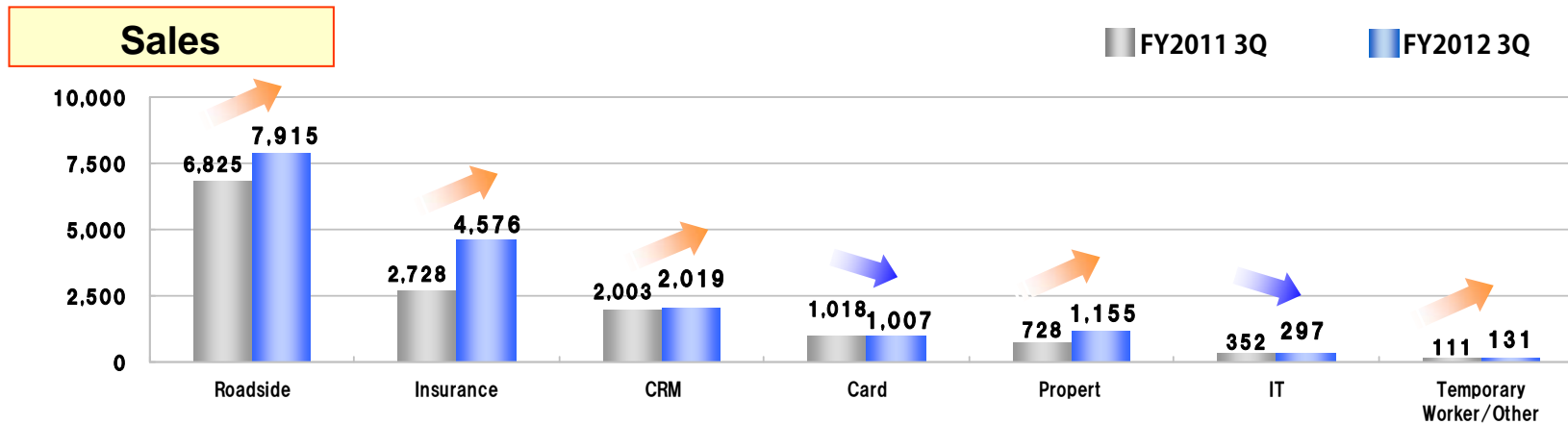
- Growth in Roadside Assistance, a YOY increase of 40.9% (264 million yen) respectively.
- The influence of the strong yen affected a 27 million yen reduction in Operating Income. (FY2011 3Q exchanging rate :\$1=¥81.49, FY 2012 3Q exchanging rate: \$1=¥77.74)
- 3rd Quarter Operating Income (1,729 million yen) was 65.3% of the total Operating Income projected for FY 2012 (2,650 million yen).

Consolidated Results for 3Q FY 2012- By Segment



Segment Results

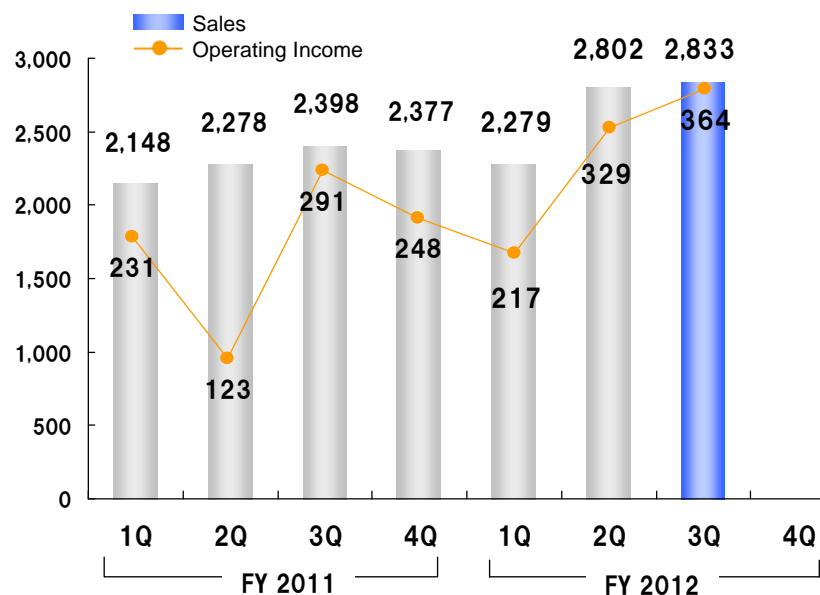
(million Yen)



Segment Results- Roadside

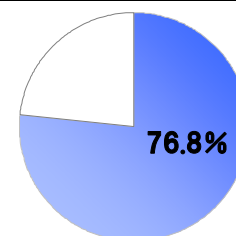
(million Yen)

- Sales rose with the increase in service use and the growth in existing business for nonlife insurance companies. The overall service dispatch number increased 6.5% YOY.
- Profits improved with the revival of the contract in the non-profitable existing business.
- The new dispatch system was introduced to subsidiaries in December 2012, and will also be adopted by our partner companies.
- The provision of automobile insurance policies to all current non-life insurance company clients has been delayed because of the influence of Great East Japan Earthquake. Strengthen business activities to execute this in FY2013.

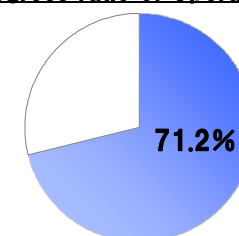


Ratio of 3Q sales to full year forecast			
	FY 2012 3Q (actual results)	FY 2012 (forecast)	Progress ratio
Sales	7,915	10,301	76.8%
Operating Income	911	1,281	71.2%

Progress ratio of Sales



Progress ratio of Operating Income



* The figure of change in Operating margin is subtracted from actual results.

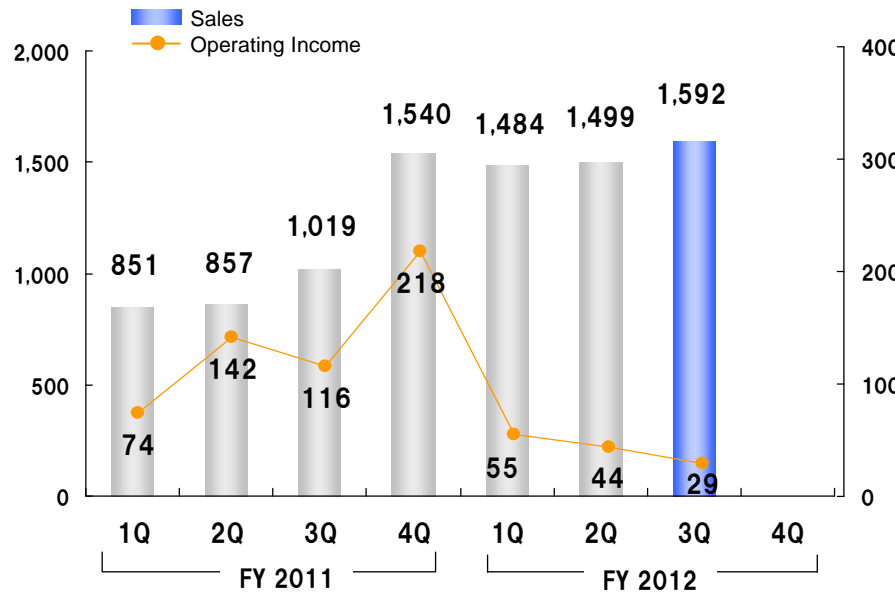
	FY 2011				FY 2012				change	
	1Q (‘10/4-6)	2Q (‘10/7-9)	3Q (‘10/10-12)	4Q (‘11/1-3)	1Q (‘11/4-6)	2Q (‘11/7-9)	3Q (‘11/10-12)	4Q (‘12/1-3)		%
Sales	2,148	2,278	2,398	2,377	2,279	2,802	2,833	-	+ 435	+ 18.1%
Operating Income	231	123	291	248	217	329	364	-	+ 73	+ 25.1%
Operating Margin	10.8%	5.4%	12.2%	10.5%	9.6%	11.7%	12.9%	-	-	+ 0.7P

Segment Results- Insurance



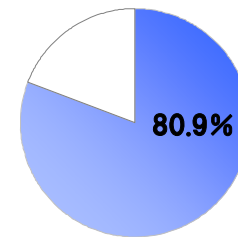
(million Yen)

- An increase in Extended Warranty Program membership contributed to higher quarterly sales.
- The cost of sales for the Rent-Guarantee Program increased because of the rise in the reinsurance fee. The increase in cost of sales has been expected. The cost of sales is in line with the forecasts.
- A decline in both sales and income with a reduction in the unit price in Claim Agent services.
- We are planning to attract ten clients for the Healthcare Program, although this might be difficult to realize in FY2012.
- The higher yen impacted forecasts, lowering revenue by 72 million yen and operating income by 23 million yen.

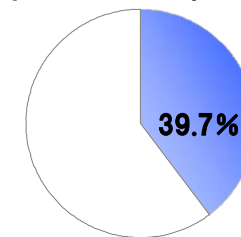


Ratio of 3Q sales to full year forecast			
	FY 2012 3Q (actual results)	FY 2012 (forecast)	Progress ratio
Sales	4,576	5,656	80.9%
Operating Income	129	327	39.7%

Progress ratio of Sales



Progress ratio of Operating Income



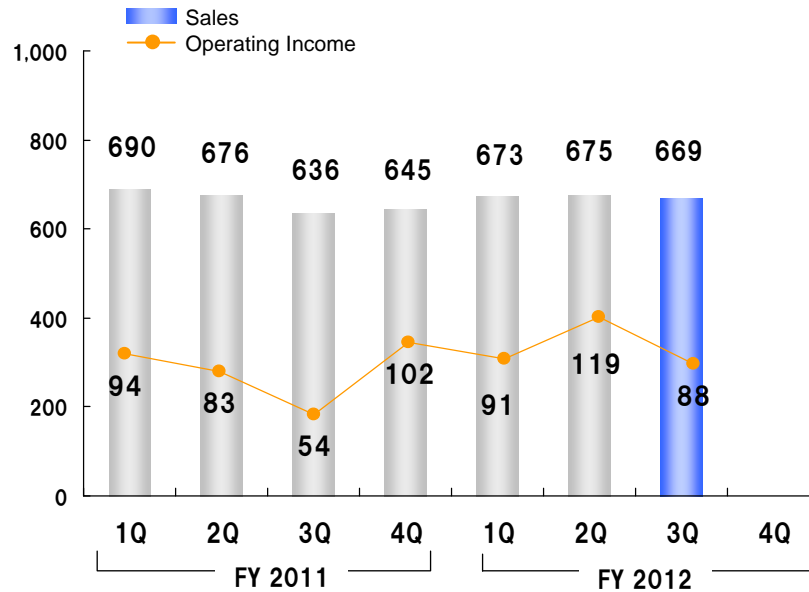
* The figure of change in Operating margin is subtracted from actual results.

	FY 2011				FY 2012				change	
	1Q (‘10/4-6)	2Q (‘10/7-9)	3Q (‘10/10-12)	4Q (‘11/1-3)	1Q (‘11/4-6)	2Q (‘11/7-9)	3Q (‘11/10-12)	4Q (‘12/1-3)		%
Sales	851	857	1,019	1,540	1,484	1,499	1,592	-	+ 573	+ 56.2%
Operating Income	74	142	116	218	55	44	29	-	- 87	- 75.0%
Operating Margin	8.7%	16.6%	11.4%	14.2%	3.8%	3.0%	1.8%	-	-	- 9.6P

Segment Results- CRM

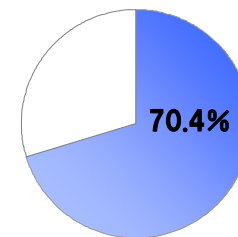
(million Yen)

- Although domestic markets saw the termination of the highly profitable commissioned services because of a scaling down of services and in-house manufacturing, growth in the contact center business contributed to higher sales. Overseas markets saw a tendency for some clients to reduce their services given the uncertain economic environment. However, the closure of an unprofitable division in Australia and cost control improved operating income.
- The higher yen impacted forecasts, lowering revenue 18 million yen and operating income 2 million yen.

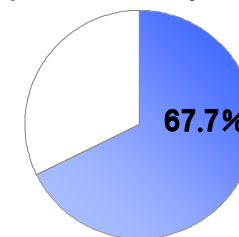


Ratio of 3Q sales to full year forecast			
	FY 2012 3Q (actual results)	FY 2012 (forecast)	Progress ratio
Sales	2,019	2,868	70.4%
Operating Income	299	442	67.7%

Progress ratio of Sales



Progress ratio of Operating Income



* The figure of change in Operating margin is subtracted from actual results.

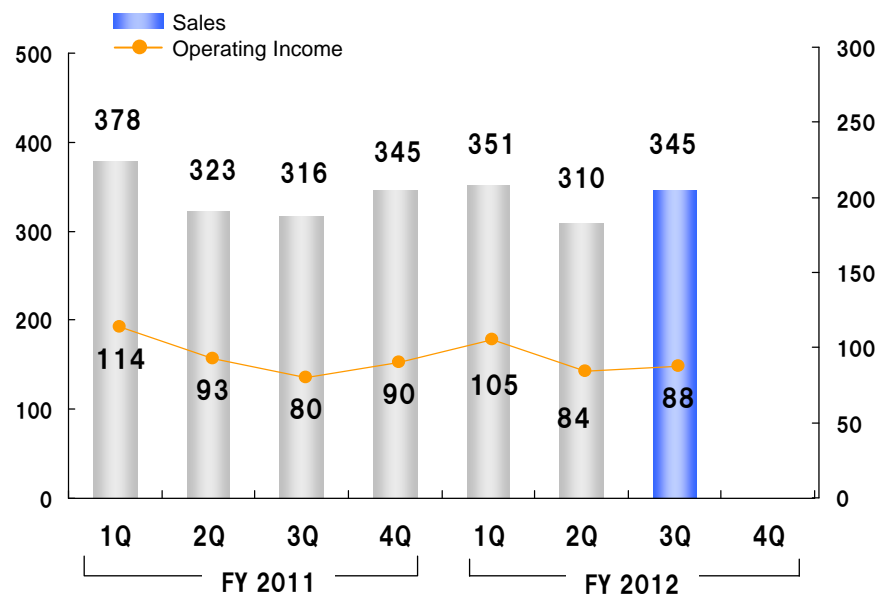
	FY 2011				FY 2012				change	
	1Q ('10/4-6)	2Q ('10/7-9)	3Q ('10/10-12)	4Q ('11/1-3)	1Q ('11/4-6)	2Q ('11/7-9)	3Q ('11/10-12)	4Q ('12/1-3)		%
Sales	690	676	636	645	673	675	669	-	+ 33	+ 5.2%
Operating Income	94	83	54	102	91	119	88	-	+ 34	+ 62.7%
Operating Margin	13.6%	12.3%	8.6%	15.8%	13.5%	17.7%	13.2%	-	-	+ 4.6P

Segment Results- Card



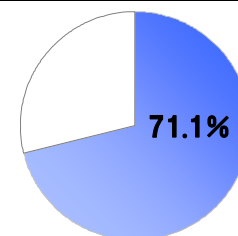
(million Yen)

- Although the number of card members increased, both sales and profit were down given the stronger yen. Individual markets saw YOY rises of 7.3% in the United States, 8.2% in Hong Kong and China.
- The business saw stable expansion in the United States. In Hong Kong and China, we concentrated on sales promotion to increase the number of card members and enlarge the individual spend.
- The higher yen impacted forecasts, lowering revenue by 72 million yen and operating income by 19 million yen.

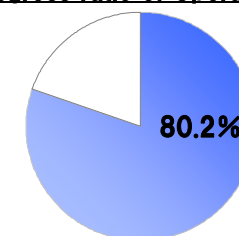


Ratio of 3Q sales to full year forecast			
	FY 2012 3Q (actual results)	FY 2012 (forecast)	Progress ratio
Sales	1,007	1,417	71.1%
Operating Income	278	347	80.2%

Progress ratio of Sales



Progress ratio of Operating Income



* The figure of change in Operating margin is subtracted from actual results.

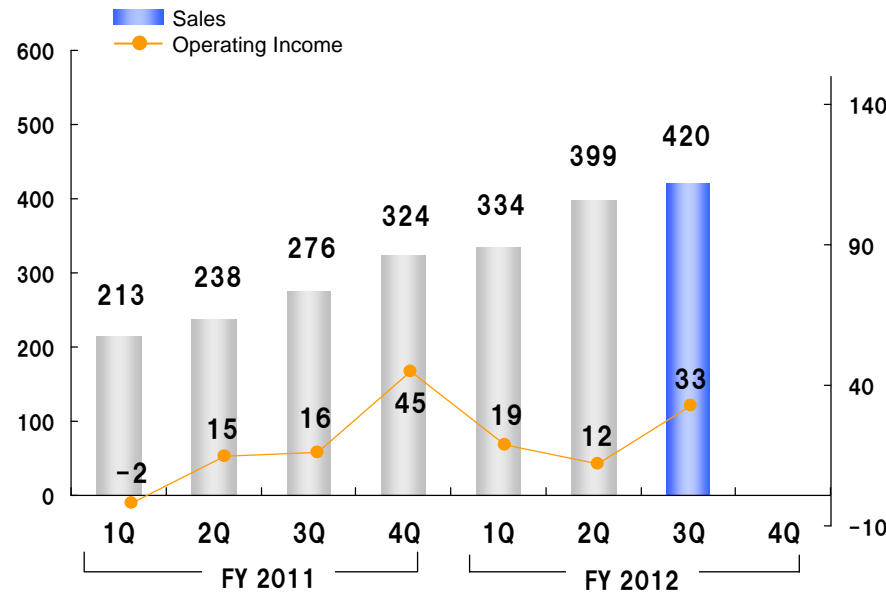
	FY 2011				FY 2012				change	
	1Q ('10/4-6)	2Q ('10/7-9)	3Q ('10/10-12)	4Q ('11/1-3)	1Q ('11/4-6)	2Q ('11/7-9)	3Q ('11/10-12)	4Q ('12/1-3)		%
Sales	378	323	316	345	351	310	345	-	+ 28	+ 9.1%
Operating Income	114	93	80	90	105	84	88	-	+ 8	+ 10.5%
Operating Margin	30.2%	29.0%	25.3%	26.1%	30.0%	27.0%	25.7%	-	-	+ 0.4P

Segment Results- Property Assistance



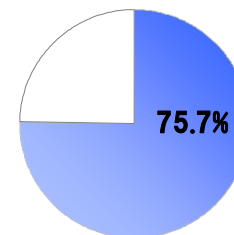
(million Yen)

- The expansion of existing business contributed to sales in Home Assistance. On the other hand, profit has been deteriorating with the termination of existing business and the decline in the unit price in parking services.
- As for Home Assistance, profit has been improving owing to renewal of contract in unprofitable business. Continue to strengthening sales activities to expand existing business and acquire new clients.

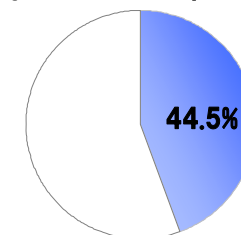


Ratio of 3Q sales to full year forecast			
	FY 2012 3Q (actual results)	FY 2012 (forecast)	Progress ratio
Sales	1,155	1,527	75.7%
Operating Income	65	148	44.5%

Progress ratio of Sales



Progress ratio of Operating Income



* The figure of change in Operating margin is subtracted from actual results.

	FY 2011				FY 2012				change	
	1Q ('10/4-6)	2Q ('10/7-9)	3Q ('10/10-12)	4Q ('11/1-3)	1Q ('11/4-6)	2Q ('11/7-9)	3Q ('11/10-12)	4Q ('12/1-3)		%
Sales	213	238	276	324	334	399	420	-	+ 144	+ 52.1%
Operating Income	-2	15	16	45	19	12	33	-	+ 16	+ 99.2%
Operating Margin	-1.3%	6.4%	6.0%	13.9%	6.0%	3.2%	7.9%	-	-	+ 1.9P

Topics for 3Q FY2012



Topics for FY2012 3Q- 1

■ Establish a Joint Venture with NKSJ Holdings, Inc. to Provide Assistance Services

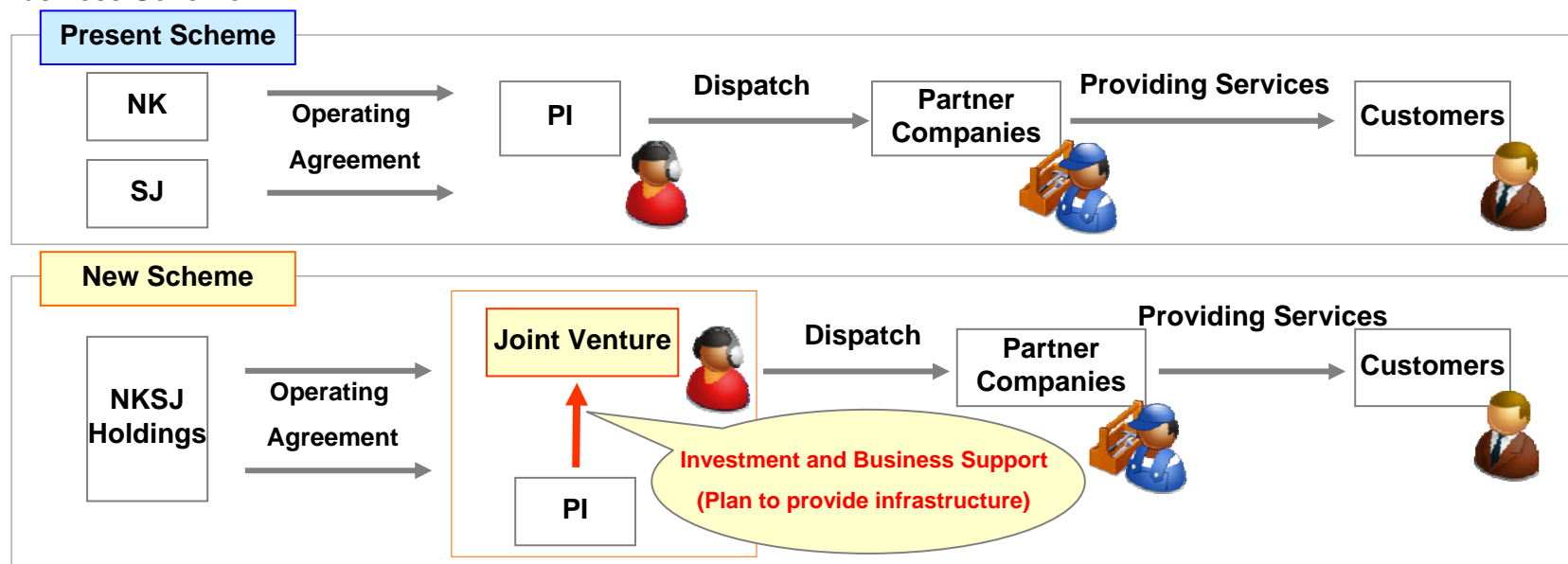
◆ Outline of the Joint Venture

- Company Name : Prime Assistance Inc.
- Date of establishment : April 2, 2012
(Assuming that the relevant authorities will grant approval, operations are planned to start in October 2012.)
- Main Business Activity : Roadside Assistance Business
- Paid-in Capital : ¥450 million (NKSJ Holdings, Inc. 66.6%, Prestige International Inc. 33.4%)

◆ Purpose of Establishment

- We aim to improve value for our clients by calling on the management resources of the NKSJ group as well as our facilities, systems, human resources, and know-how. We seek to create new value based on strong relations with clients, evolving from “Outsourcer” to “Business Process Partner.” We have positioned this project as the first step in a business model based on which we grow with our partners.

◆ Business Scheme



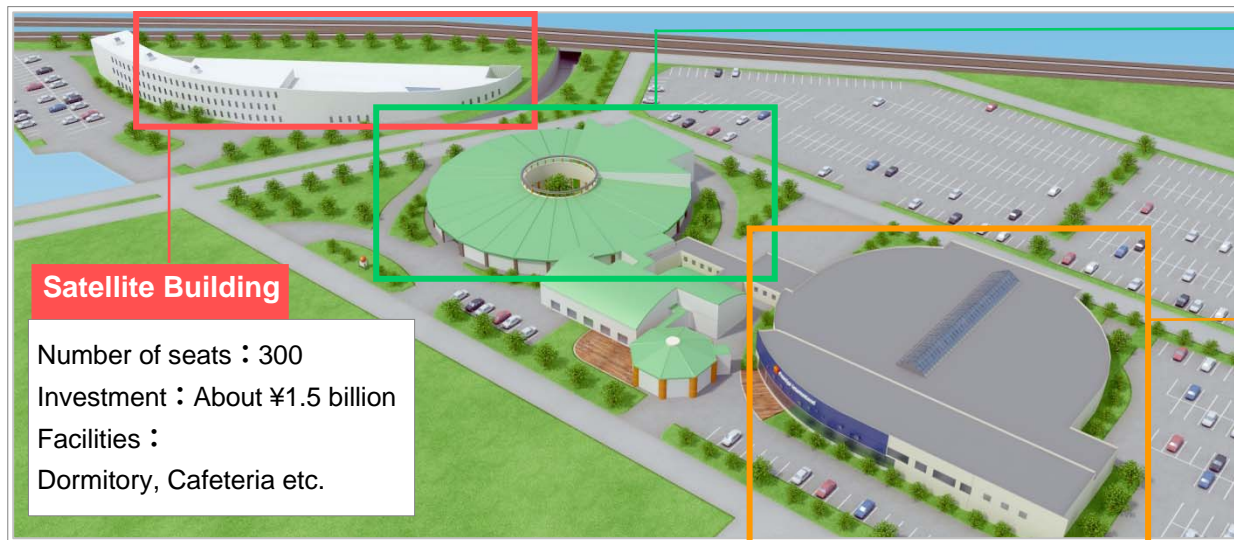
Topics for FY2012 3Q- 2

■ Akita BPO Campus Satellite - Construction Going Well

- Construction of Akita BPO Campus Satellite is moving steadily toward completion in April, 2012.
- The design of the Satellite Building (floor space: 3,800m², 300 seats) has adopted a round shape and the building makes use of natural light so that staff can work comfortably.
- In addition, this facility has a dormitory and accommodations with 80 rooms, giving consideration to staff from other prefectures as well as overseas.



Center corridor (image) Operation Room (image)



Satellite Building

Number of seats : 300
Investment : About ¥1.5 billion
Facilities :
Dormitory, Cafeteria etc.

West Building

Foundation : October, 2003
Number of seats : 650
Investment : ¥680 million
Facilities : Nursery, Refresh Room, Cafeteria etc.

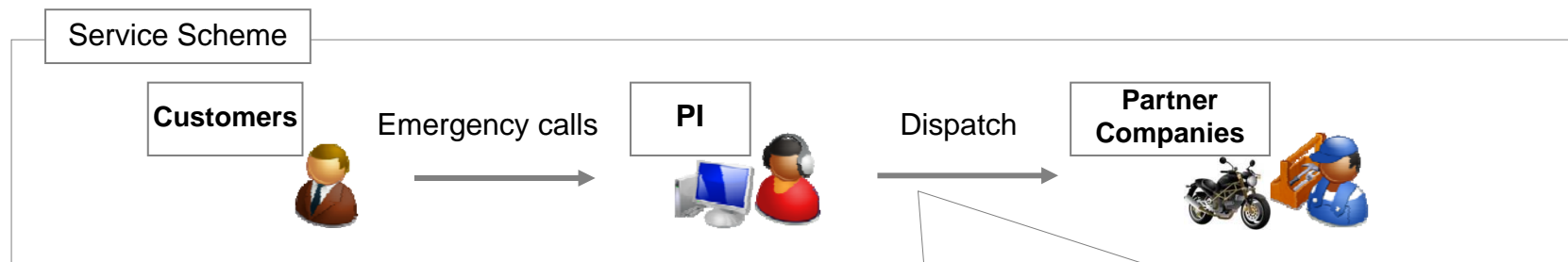
East Building


Foundation : April, 2007
Number of seats :
Investment : ¥1.1 billion
Facilities : Training Room, Accommodations, Dining Hall etc.

Akita BPO Campus (image)

■ Develop and Introduce New Auto-Dispatch System Paa-S in Roadside

- We have developed the auto-dispatch system Paa-S, as the quickest way to deal with roadside issues. This system was introduced to our subsidiaries in December 2012, and will also be progressively adopted by our partner companies.
- By linking the conventional dispatch system (Premier-Net) with the auto-dispatch system, service staff will be able to arrive earlier than ever.





Basic Specification

- Able to automatically email partner companies nearby about emergency requests.
- Partner companies apply to deal with cases through a special application.

Advantage

- Shortening calls to dispatch service staff means they arrive earlier.
- Decrease operator comprehension errors to enable details of emergency requests to be checked on the system.

Consolidated Results Third Quarter Fiscal Year 2012

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