



**1<sup>st</sup> Section of Tokyo Stock Exchange**  
**1<sup>st</sup> Section of Nagoya Stock Exchange**

**Ticker: 2453**

# **Investor Presentation**

## **FY 2021/9 2Q Results**

Notice: This document is a translation of the original Japanese document and is only for reference purposes. In the event of any discrepancy between this translated document and the original Japanese document, the latter shall prevail.

May 7, 2021  
Japan Best Rescue System Co., Ltd.

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# 2Q Business Result Summary

## Summary

- ✓ **In spite of negative impact from soaring electricity procurement prices, sales & profit have increased with double-digit growth.**  
JBR has been progressing to achieve the historical high in profit by leveraging the strength of business model.

(Unit:Million JPY)	2nd Quarter				1st Half (1Q +2Q)			
	2021/9	2020/9	YoY		2021/9	2020/9	YoY	
	Result	Result	Change	Change %	Result	Result	Change	Change %
Net sales	<b>3,481</b>	3,124	+357	+11.4%	<b>6,637</b>	5,996	+641	+10.7%
Cost of sales	<b>2,127</b>	1,732	+394	+22.8%	<b>3,842</b>	3,190	+652	+20.4%
Gross profit	<b>1,353</b>	1,391	- 37	- 2.7%	<b>2,795</b>	2,805	- 10	- 0.4%
SG & A	<b>1,057</b>	1,048	+8	+0.8%	<b>2,122</b>	2,155	- 32	- 1.5%
Operating profit	<b>296</b>	343	- 46	- 13.5%	<b>672</b>	650	+21	+3.4%
Ordinary profit	<b>382</b>	342	+39	+11.7%	<b>815</b>	665	+149	+22.4%
Ordinary profit ratio	<b>11.0%</b>	11.0%	+0.0%	-	<b>12.3%</b>	11.1%	+1.2%	-
Profit attributable to owners or parent	<b>238</b>	116	+121	+104.0%	<b>541</b>	260	+280	+107.8%

## Detail

Net sales: Due to the growth of Membership and Insurance business, net sales has continued to increase with double-digit growth.

Gross profit: As a result of tight supply and demand of electricity across Japan, the cost of sales has increase to a large extent by having [temporary impact from soaring electricity procurement price in the market](#).

Operating profit: The increase in cost of sales has partially offset by maintaining SG&A at the same level of corresponding period of previous FY.

Ordinary profit: With the background of strong financial base secured by the stock & subscription type core business, the income from investment activities was recorded.  
We have [achieved the higher level of ordinary profit compared with the business forecast for 1<sup>st</sup> half](#).

Net profit: The net profit has increased to a large extent more than 100%.

For detail,  
refer to p5

For detail,  
refer to p7

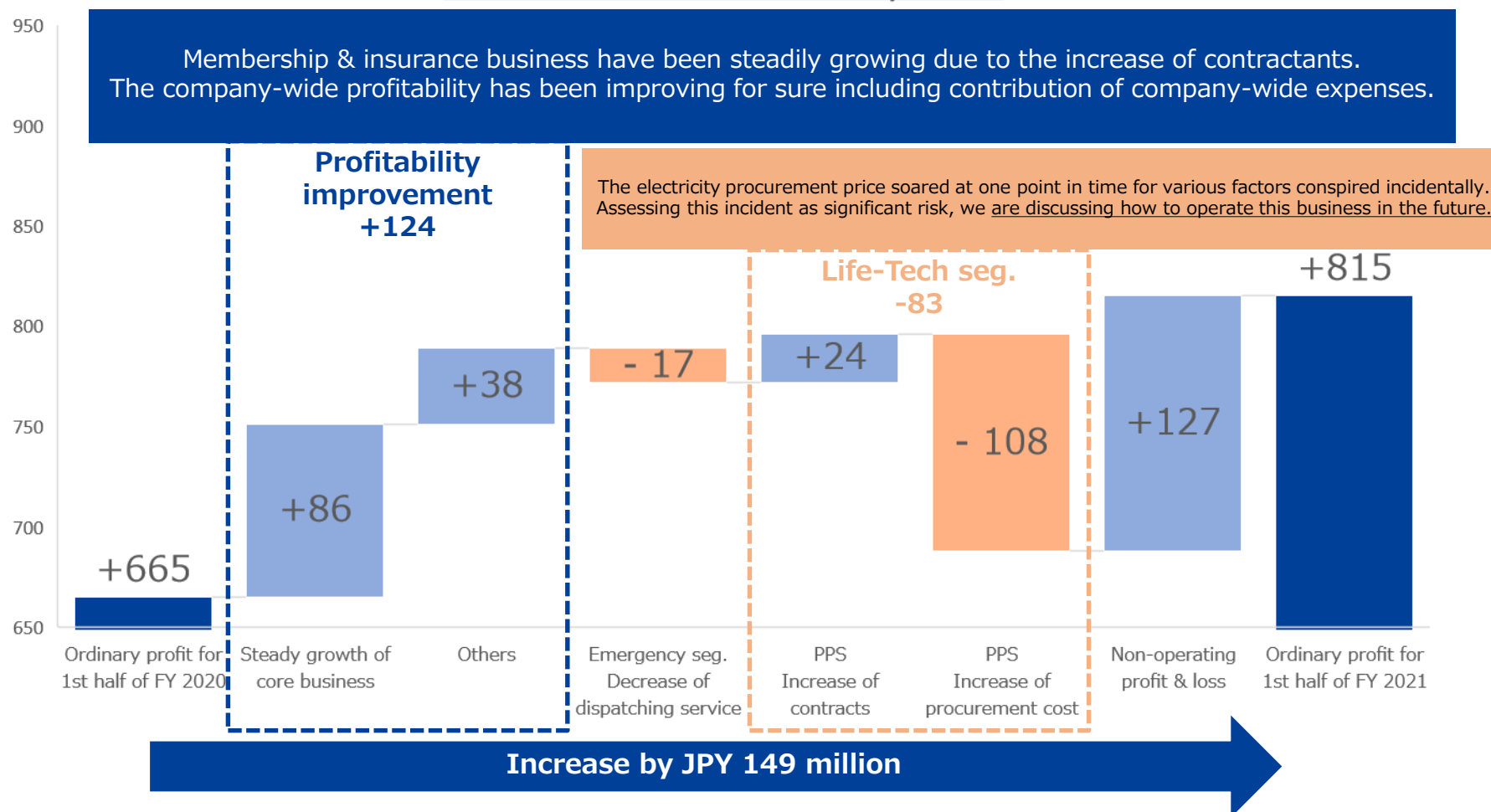
## Waterfall Analysis

- ✓ **The profitability has improved for sure with the focus on core business except for a sudden profit decline in PPS Business.**

The base for contributing to profit has been in place for sure even for other business affected by Covid-19.

(Unit:JPY million)

### Variable Factors of Ordinary Profit



- ✓ While we prioritized reducing risk and suspended acquiring new contracts, the procurement price has been currently stabilized.  
We will make a conclusion soon whether to resume with new scheme risks eliminated or withdraw from PPS business.

Our PPS Business represents only less than 2 % of total sales, therefore we assume that the impact on our business result is minor in each case.

### Scenario 1) resuming PPS business

We shall be able to eliminate risk entirely by derailing from electricity supply flow, if similar incident occurs.  
Although sales decrease, we shall secure stable profit by receiving the part of electricity usage charge as commission.

Current scheme	⇒	New scheme(plan)
<b>&lt;Retailing business&gt;</b> We are <b>retailer</b> (to supply electricity to customer)	Business Category	<b>&lt;Agency business&gt;</b> We are <b>intermediate agent</b> (to introduce customers to retailer)
JEPX Market(100%) ↓ <b><u>Our company</u></b> ↓ Vacant room · tenant	Electricity Supply Flow	JEPX Market · OTC electric power source ↓ <b><u>Retailer</u></b> ↓ Vacant room · tenant
<b>Electricity usage charge</b>	Sales	<b>Commission</b> (ca. 4-5% of electricity usage charge)

### Scenario 2) withdrawing from PPS business

As we expect the increase of sale, we may have minor impact. If we withdraw from the business entirely during 3Q, we assume that the negative impact on business forecast will be JPY 300 million for sale & **JPY 50 million for operating profit.**

This is recoverable level with other business in full measure ←

## Consolidated Balance Sheet

✓ **The deferred & long-term deferred income have exceeded JPY 2 billion & 6 billion for the first time, due to the increase of members.**

Cash & deposits: Increased by stock & subscription type core business; we have managed such cash by investing into securities, which has contributed to ordinary profit.

Non-current asset: Implementing system investment to aim at strengthening the structure through operational efficiency enhancement.

ERP installation as intangible asset (software in progress); JPY 287 million on accumulated basis (+ JPY 73 million during 2Q)

<Assets>					<Liabilities • Net assets>				
(Unit:Million JPY)	2020/9	2021/9 1Q	2021/9 2Q	Change	(Unit:Million JPY)	2020/9	2021/9 1Q	2021/9 2Q	Change
Current assets	10,897	10,812	<b>11,332</b>	+ 4.0%	Current liabilities	5,083	5,251	<b>5,639</b>	+ 10.9%
<b>Cash &amp; deposits</b>	8,770	8,625	<b>9,014</b>	+ 2.8%	<b>Deferred income</b>	1,982	1,982	<b>2,034</b>	+ 2.6%
Non-current assets	9,987	10,357	<b>10,570</b>	+ 5.8%	Policy reserve	722	710	<b>725</b>	+ 0.4%
Tangible assets	157	149	<b>143</b>	- 8.8%	Non-current liabilities	8,212	8,300	<b>8,314</b>	+ 1.2%
Intangible assets	478	587	<b>670</b>	+ 40.1%	Bonds	975	975	<b>870</b>	- 10.8%
Investment securities	7,560	7,781	<b>7,887</b>	+ 4.3%	Long-term debt	1,382	1,302	<b>1,222</b>	- 11.6%
Allowance for doubtful accounts	-51	-48	<b>-63</b>	-	<b>Long-term deferred income</b>	5,657	5,823	<b>6,019</b>	+ 6.4%
Deferred assets	319	324	<b>347</b>	+ 8.7%	Total net assets	7,907	7,942	<b>8,295</b>	+ 4.9%
Total assets	21,204	21,494	<b>22,249</b>	+ 4.9%	Total liabilities and net assets	21,204	21,494	<b>22,249</b>	+ 4.9%

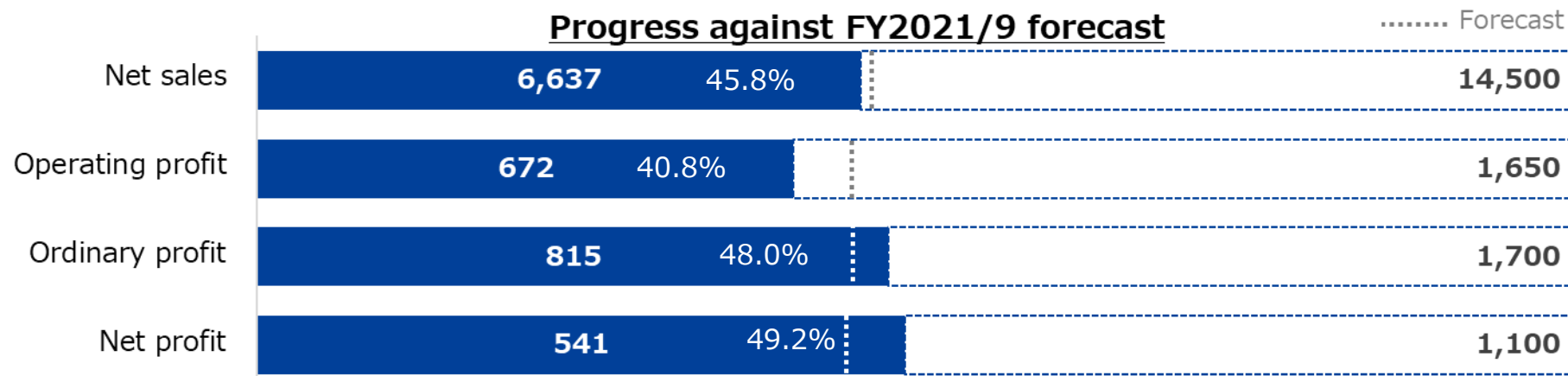
## Progress on Business Forecast

✓ **Although we had unexpected incident of reducing profit, ordinary and net profit have exceeded our business forecast.**

Aiming at historical record high business result for full FY, the existing business for Membership & Insurance segments has continued to grow in line with plan. The operating profit shall also be in line with our plan by [the business alliance deals in the 2<sup>nd</sup> half](#) is expected to be materialized.

For detail,  
refer to p16

(Unit:Million JPY)	2021/9	1st half forecast		
	Result	Forecast	Change	Change %
Net sales	<b>6,637</b>	6,900	- 262	- 3.8%
System introduction delayed for business partner relating to home content insurance (group type).				
Operating profit	<b>672</b>	760	- 87	- 11.5%
Progressing in line, except for the impact of soaring electricity price; JPY 108 million.				
Ordinary profit	<b>815</b>	780	+35	+4.5%
Net profit	<b>541</b>	500	+41	+8.3%
Solid business forecast by eliminating uncertain factors such as market condition.				
Achieved the forecast level for both ordinary and net profit by recording non-operating profit as usual.				





# Segment Information

## Business Result by Segment

✓ **Membership & Insurance segments has recorded historical high for both sales & operating profit as 1st half result.**

Membership: It has beaten 2Q record for both sales & operating profit as the number of member for existing business increased continuously.

Insurance: New product launched in the FY 2020 in addition to home content insurance has contributed to beaten 2Q result for sales.

Emergency: The order for key troubles with high profitability decreased due to the covid-19. We aim at recovering business by collecting customers [by supporter shops](#).

For detail,  
refer to p15

(Unit: Million JPY)		2nd Quarter				1st Half (1Q +2Q)			
		2021/9 Result	2020/9 Result	YoY Change	YoY Change %	2021/9 Result	2020/9 Result	YoY Change	YoY Change %
Emergency	Net Sales	<b>319</b>	355	- 36	- 10.3%	<b>693</b>	755	- 62	- 8.2%
	OP	<b>- 9</b>	- 1	- 8	-	<b>0</b>	27	- 26	- 98.2%
Membership	Net Sales	<b>1,707</b>	1,554	+152	+9.8%	<b>3,299</b>	2,985	+313	+10.5%
	OP	<b>378</b>	367	+10	+3.0%	<b>788</b>	752	+36	+4.8%
Insurance	Net Sales	<b>1,317</b>	1,143	+174	+15.2%	<b>2,400</b>	2,101	+298	+14.2%
	OP	<b>124</b>	111	+12	+11.6%	<b>203</b>	169	+33	+20.0%
Repair	Net Sales	<b>69</b>	69	+0	- 0.4%	<b>134</b>	149	- 15	- 10.6%
	OP	<b>- 20</b>	- 18	- 2	-	<b>- 39</b>	- 37	- 1	-
Life & Technology	Net Sales	<b>73</b>	11	+62	+570.1%	<b>120</b>	21	+98	+452.3%
	OP	<b>- 117</b>	- 35	- 82	-	<b>- 159</b>	- 75	- 83	-
Adjustment	Net Sales	<b>- 5</b>	- 10	+4	-	<b>- 9</b>	- 18	+9	-
	OP	<b>- 58</b>	- 80	+22	-	<b>- 121</b>	- 184	+63	-
Total	Net Sales	<b>3,481</b>	3,124	+357	+11.4%	<b>6,637</b>	5,996	+641	+10.7%
	OP	<b>296</b>	343	- 46	- 13.5%	<b>672</b>	650	+21	+3.4%

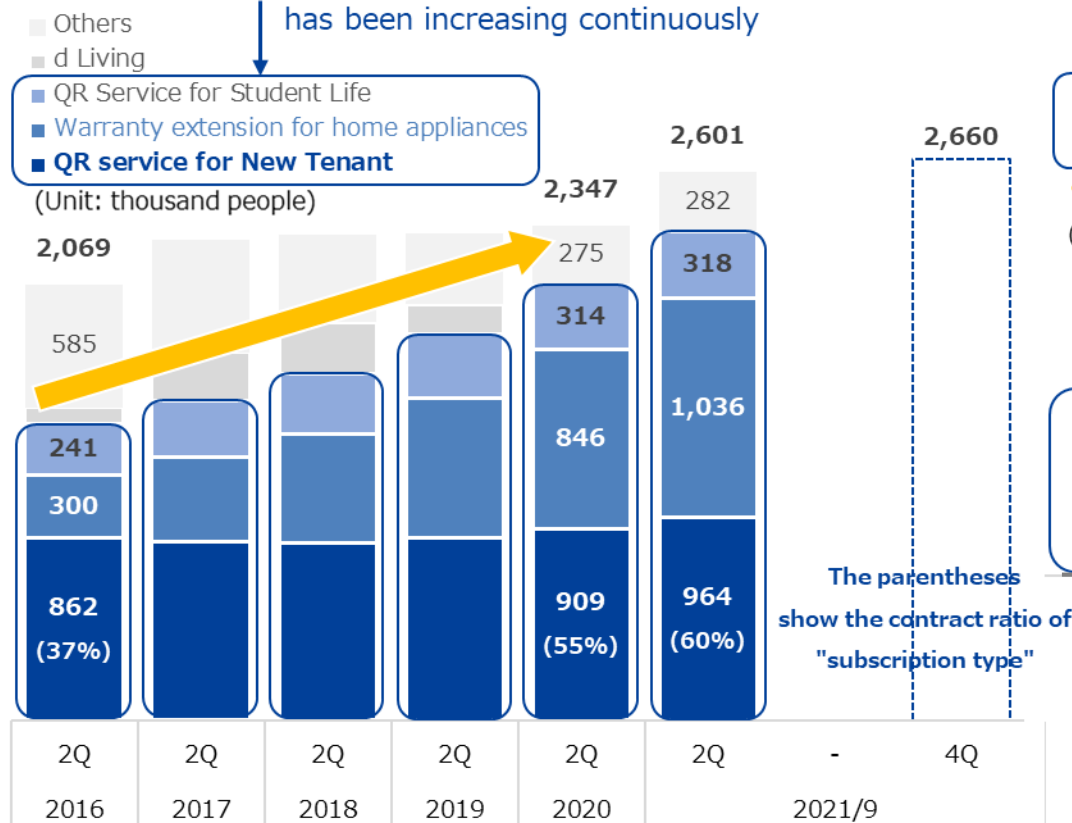
- ✓ **Growth phase for number of members has continued. The customers of warranty extension has exceeded 1 million for the first time.**

The increasing portion of subscription type with high flexibility, the growth of number of QR service for new tenants has been accelerated. Although the cases of dispatching service has increased with the increase of stay-at-home hours, recorded 2Q historical high operating profit.

### Number of members

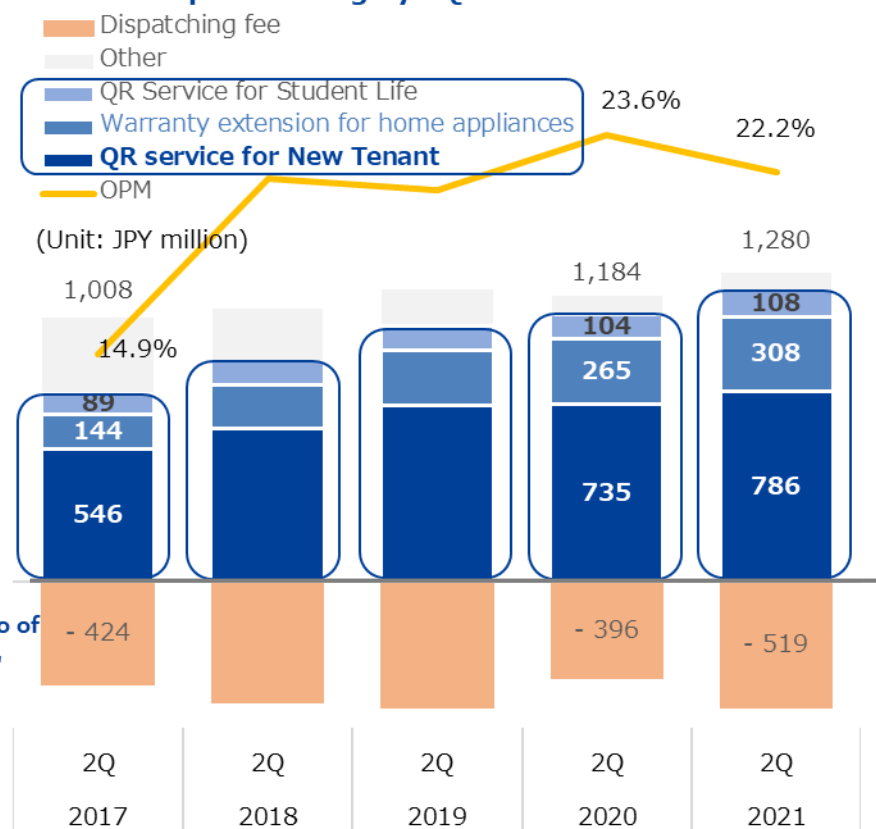
Disposed the largest unprofitable service "d Living" in 2019 May

**The number of members from 3 main services**  
has been increasing continuously



### Membership fee & Dispatching fee

Reorganized business segment from FY 2017  
**Membership fee is largely "QR service for new tenant"**



## Insurance Data

- ✓ The number of insured people has increased to a large extent by +122% compared previous FY.  
The insurance revenue on quarter basis has exceeded JPY 700 million for the first time.

The organic growth of existing products will continue. The business expansion will continue as the introduction of new product is commenced one after another.

For detail,  
refer to p16.

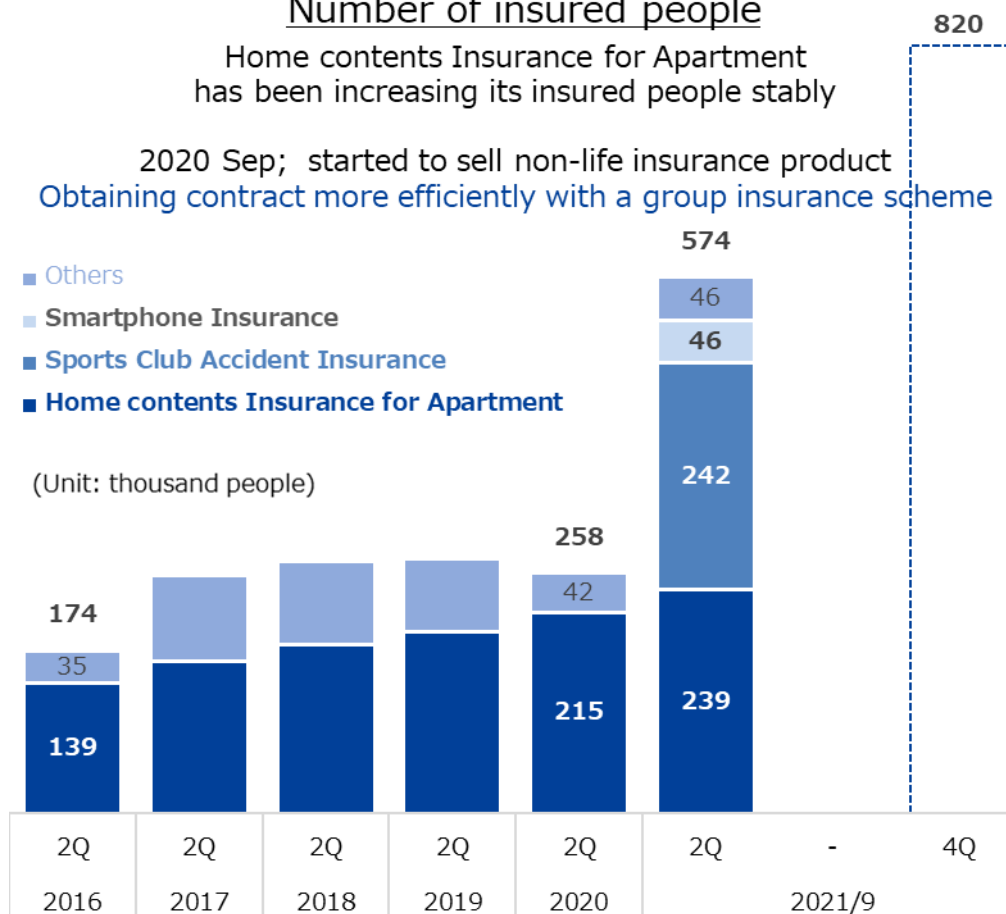
### Number of insured people

Home contents Insurance for Apartment  
has been increasing its insured people stably

2020 Sep; started to sell non-life insurance product  
Obtaining contract more efficiently with a group insurance scheme

- Others
- Smartphone Insurance
- Sports Club Accident Insurance
- Home contents Insurance for Apartment

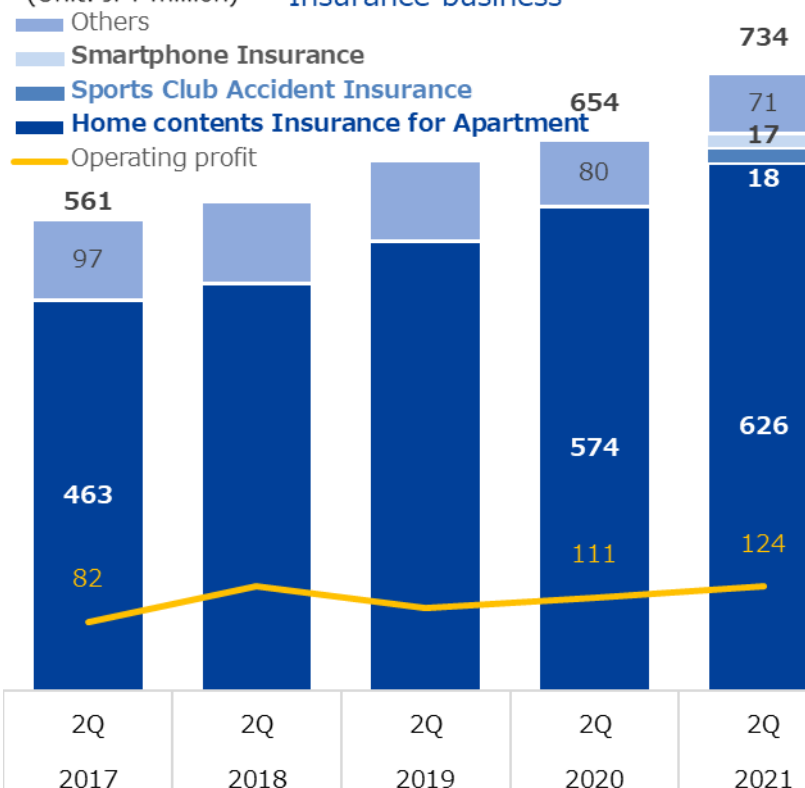
(Unit: thousand people)



### Income from Insurance premium

Reorganized business segment from FY 2017

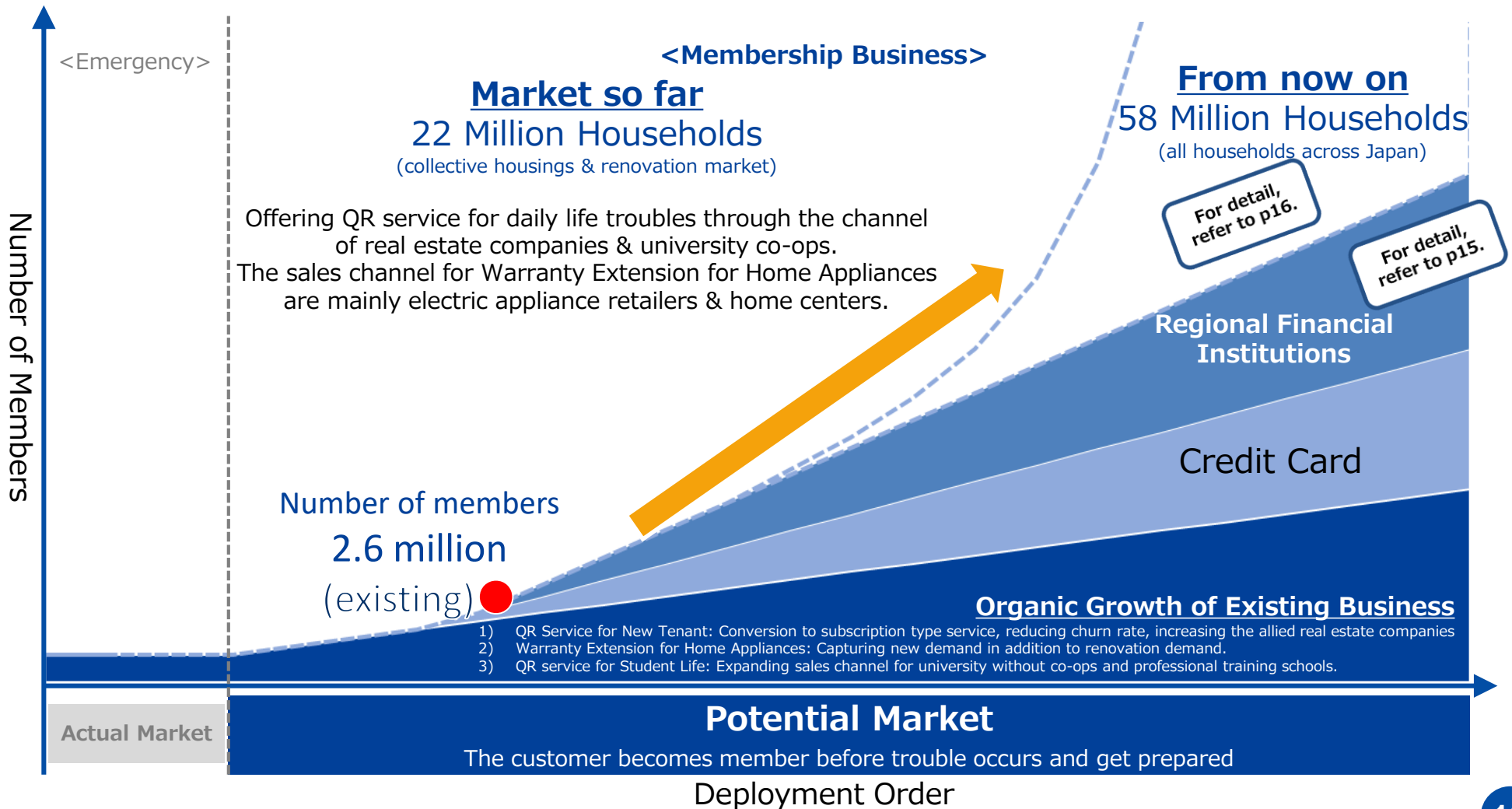
Home contents Insurance has been the driving force of  
Insurance business



# Growth Strategy

## Growth Strategy for Membership Business

- ✓ **To promote business growth and member acquisition in the potential market.**  
**The stable growth of existing business** in which we have focused on collective housings and renovation market **is expected to continue from now on.**  
Targeting all households across Japan, we shall accelerate the business growth. e.g.) **adding our service on credit card benefit, bank loan, etc.**



# Growth Strategy for Insurance Business

✓ **Accelerated to go into new market and products based on our growth base with Home contents ins.**

Accelerating expanding the casualty insurance such as **home contents insurance in the form of group insurance** which will be launched soon.  
We are to soon start selling insurance collaborated with **Nippon Life Insurance Co.** and promote multi-product and multi-channel strategy.

## ■ Multi-Product & Multi-Channel Strategy

Product	New	<p><b>New Product × Existing Market</b></p> <p>&lt;Policy&gt; To develop new product with the focus on real estate property market, which is our major sales channel.</p> <p>&lt;Product category&gt; Product for property management and landlord such as fire ins. <b>Home contents ins. in the form of group contract</b></p>	<p><b>New Product × New Market</b></p> <p>&lt;Policy&gt; To seek for multi-product &amp; multi-channel through alliance partners who has strong sales channel, product planning and development ability.</p> <p>&lt;Product category&gt; Product planning through discussion with alliance partners. Product for the sales channel of <b>Nippon Life Insurance Co.</b> and <b>Seven Bank, Ltd.</b> with which we have capital tie-up.</p>
	Existing	<p><b>Existing Product × Existing Market</b></p> <p>&lt;Policy&gt; To strengthen the sales channel by expanding sales agency network and promote market penetration.</p> <p>&lt;Product category&gt; <b>Home contents ins.</b>, Bicycle ins., <b>Smartphone ins.</b>, etc.</p>	<p><b>Existing Product × New Market</b></p> <p>&lt;Policy&gt; To seek for creating new market in horizontal development by utilizing alliance and new tie-up of our group.</p> <p>&lt;Product category&gt; To seek for product development along with each existing procedure such as lawyer insurance</p>
		Existing	New
Market			

## Alliance Partnership with Regional Banks

- ✓ **With the momentum of restructuring regional banks to stabilize financial system, financial institutions tend to focus on strengthening the product appeal which combined with SDGs & ESG.**

Since only 10 % of financial institutions are adding services offered by other companies on their mortgage loan products, there are ample rooms for adding our daily life related services. We can also introduce customer each other through the service provided by clients of such financial institutions, and expect to establish solid & strong partnership.

Mortgage loan balance: JPY 127 trillion\*1

Regional 38%	Shinkin 10%	2nd regional 8%	city • trust 29%	Other 15%
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Under negotiation with regional banks, second regional banks and Shinkin banks, which represents ca. 60 % of total mortgage loan balance across Japan.

Proactive measures to be taken for Mortgage loan(top 3)\*1

<b>1. Strengthen the product appeal</b>	<b>60%</b>
2. Strengthen sales structure	42%
3. Offering advantageous interest rate	34%

The improvement of offering advantageous interest rate for mortgage loans is ranked the 3<sup>rd</sup> as aggressive measure to promote mortgage loan, while **95 % of financial institutions concern “shrink in profit margin of interest rate caused by competition” as risk. \*1**

Example of service added	Details	Alliance Partner
QR service & Repair	<p><b>“Supporter shop” model is a customer gathering method without advertisement expense for collecting customers. We deploy this model for the whole partners including but not only regional banks.</b></p> <p>To offer our service at complimentary price to the customers who use services of “supporter shop”, JBR shall arrange toll-free phone number with each “supporter shop” and pay fee for introducing customer.</p>	<p>Daiwa Lifenext, etc.</p> <p><b>Under preparation of first alliance partnership with Financial Institution A</b></p>
Mortgage Loan + Repair	Due to the spread of remote work, we have seen the increase of building new houses and moving to cottage areas, where we could add our repair service with which customer can repair the damaged part.	<b>Under negotiation with 18 financial institutions</b>
Mortgage Loan + Warranty Extension for Housing Appliance	We shall comprehensively add warranty on housing facilities for newly built houses and renovated houses, which could maintain total asset value of houses through keeping condition of facilities.	
Education Loan + QR service	Although the birthrate has been falling, the university entrance ratio has been rising and the number of borrowing private education loans has been increasing. *2 We add “QR Service for Student life” for the loan.	

\*1 Japan Housing Finance Agency “Survey on trend of mortgage loan for 2020” (announced on December 25, 2020)

\*2 Japan Finance Corporation “Result of Fact-finding Investigation on Burden from Education Cost” (announced on October 30, 2020)



## New projects under negotiation

- ✓ **We have several large negotiation partners. \*In order to prevent from identifying concrete name, the market size is not open.**  
By utilizing "last one mile" infrastructure, we are expanding new service, such as back up service for food delivery.

## &lt;Social issues related to the partners&gt;

Restructuring of Regional banks	Electronic Settlement
Digital Transformation	National resilience
Aging population	Regional revitalization
COVID-19	Medical support
Traveling	Staying-at-home
SDGs	Other

Since our service & infrastructure has high versatility,  
taking lifestyle and environmental changes into account,  
we shall expand sales channel extensively toward...

untouched industry segments  
+  
existing alliance partnership  
(horizontal expansion in the industry segments)

## &lt;Negotiation partners(excerpts)&gt;

Industry	When to start	Partners / Business	Market (people)
Regional financial institutions	Upcoming FY 2021 TBD	Financial institution A	-
		2 financial institutions	-
		15 financial institutions	-
Credit card	2021	Department store A	1.5 million
	TBD	Department store B	170 k
		Department store C	300 k
Medical Health care	FY 2021	Collaboration insurance with Nippon life	5 k
		Medical insurance	5 k
	2021	Service for patient discharged from hospital	2.5 million / year
Real estate	FY 2021	Large real estate service	-
	2021	Home contents insurance(Group type)	3k / month
Travel industry	2021	Large traveler service	-
	2022	Traveler's website	250 k
Other	FY 2021	Food delivery support service	-
		Daily life related service A	400 k
	TBD	Daily life related service B	400 k
		Service for seniors	300 k
		Mail order service	500 k

\* Due to the contract with business partner, we may not be able to make press release.

- ✓ **We involve our business partners together with customers to realize the society of “Left No One Behind”.**  
JBR who “helps people in need” believes that the growth of our business itself has been contributing the establishment of sustainable society.



Business alliance partnership is important for us to provide both sales and service, we regard SDGs goal “17 Partnerships for the goals” in particular as a dominant concept.

**We promote regional revitalization through expansion of business alliance partnership and establish new industrial infrastructure.**

## 1) Expansion of Sales Channel Increase business alliance partners who sells our service.

Daily life trouble : 2,609 shop  
Warranty extension : 2,085 shop  
Repair : 1,997 shop Total 6,691shop



## 2) Expansion of Service Area Our superior partner stores will come to you from your region.

Daily life trouble : 2,286 shop  
Warranty extension : 533 shop  
Repair : 220 shop Total 3,039 shop



## 3) Expansion of Service Content We support the development of services & technologies based on innovative ideas and foster them into new business.

Participated in "Aichi Open innovation Accelerator 2020", an accelerator program sponsored by Aichi Prefecture.  
Through the program, we have started the new service for supporting food circulation called “MEGLAS” with Mirai Scien & NICHIRYUNAGASE



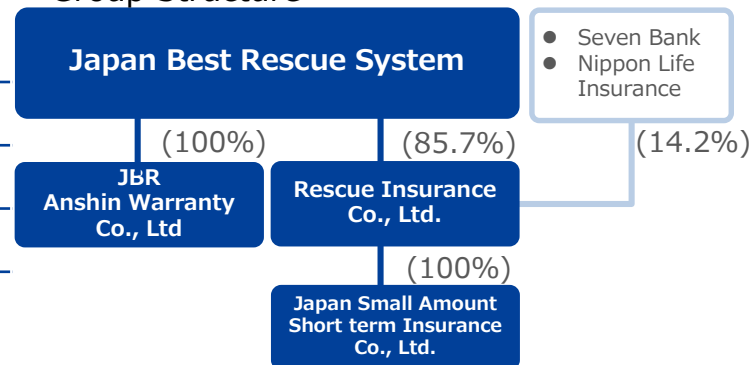
# Supplementary material

We would like to convey our emotion of “thank you”  
To more people through our corporate activity slogan  
“WE HELP PEOPLE IN NEED”.

Corporate Name	Japan Best Rescue System Co., Ltd.		
Establishment	February 1997		
Head Office	Urbannet Fushimi Bldg., Nishiki 1-10-20, Naka-ku, Nagoya City		
Tokyo HQ	Otemachi Nomura Bldg., Otemachi 2-1-1, Chiyoda-ku, Tokyo		
Board Members	Representative Director	Mr. Nobuhiro Sakakibara	<b>Strengthened governance system in which 60 % of board member consist of non-executive directors</b>
	Director	Mr. Mitsuhiro Wakatsuki	
	Director (Non-Executive)	Mr. Norio Shiraishi	
	Director (Non-Executive)	Mr. Housei Iwamura	
	Director (Non-Executive)	Mr. Akio Hamaji	
	Full-time company auditor	Mr. Masakatsu Sawada	
	Auditor (outside)	Mr. Tetsuroh Yoshioka	
	Auditor (outside)	Mr. Hiroyuki Ooshida	
Number of employees	Consolidated: 244 people, Non-consolidated: 195 people ※ As at the end of September 2020, full-time staffs only		
Capital	JPY 780 Million		
Listed Stock Exchanges	1 <sup>st</sup> Section of Tokyo Stock Exchange (listed in September 2007) 1 <sup>st</sup> Section of Nagoya Stock Exchange (listed in November 2007)		

**Strengthened governance  
system in which 60 % of  
board member consist of  
non-executive directors**

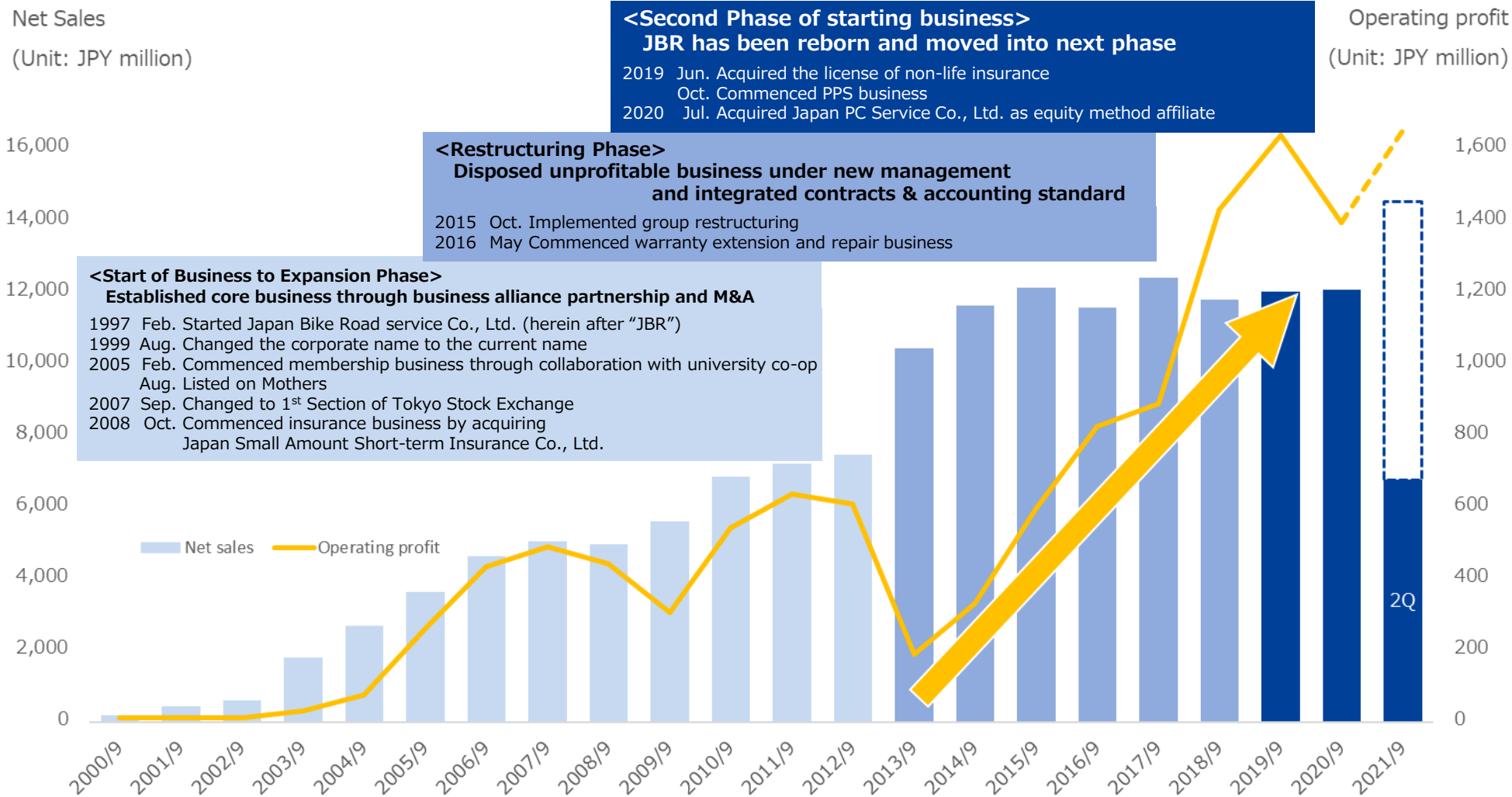
## &lt;Group Structure&gt;



Date of shooting; 2017

## Company history

✓ The business has grown to a large scale through expansion and restructuring of business over 20 years.



## Business model

✓ **JBR has built robust entry barrier being unrivaled with other companies through 3 infrastructures which support our business.**

- 1) Network of partner shop enabling us to tackle troubles on nationwide base  
 ... Network of more than 2000 shops in which our service staff can arrive at the site of trouble within one hour in principle.
- 2) Highly qualified our own call center with a proven and trusted service  
 ... JBR has accumulated know-how over 20 years with which we can solve customers' troubles in a prompt manner.
- 3) Group of business alliance partner with the focus on real estate companies  
 ... Expanding essential infrastructure where many customers switched from other competitors.

<Name of segment>	Sales breakdown*	Profit structure	Our service		Customer attraction	
<Emergency>	10.4%	Flow	QR service (general customer)	Call Center	Website, yellow page, Supporter shop	Customer
<Membership>	49.7%	Stock Subscription	<b>QR service (membership customer)</b> Problem solving for keys, plumbing, window pane & other various daily life problems all- year-round		Apartment market Credit card company Regional financial institutions and all various market	
			<b>Warranty extension for home appliances</b>		Renovation, Newly built market	
<Insurance>	36.2%	Stock Subscription	<b>Development &amp; sales of various Insurance</b>		Apartment market and all various market	
<Repair>	2.0%	Flow	Repair of value added materials		Apartment, Supporter shop	
<Life Tech>	1.8%	Recurring	PPS, AI application		Apartment market	

\*End of FY 2021/9 2Q

Ample room for further growth in the future in two core business segments for providing "assurance" to customers.  
 Aggressively challenging new business while keeping stable profit from stock and subscription type business.

## Membership business "B to B to C"

- ✓ Our broad base services enables us to make alliance partnership with various industries.  
We are expanding sales channel to cover all households across Japan.  
Taking advantage of expertise we acquired over 20 years, we realize high profitability of more than 20 % OPM by making precise product designing.

<Name of segment>	Sales breakdown*	Profit structure
<Emergency>	10.4%	Flow
<Membership>	<b>49.7%</b>	Stock Subscription
<Insurance>	<b>36.2%</b>	Stock Subscription
<Repair>	2.0%	Flow
<Life Tech>	1.8%	Recurring

&lt;JBR&gt;



Name of service	Sales ratio*	Alliance company	Detail
QR service for new tenant	61.4%	Real estate broker	Service to be sold at the time to move-in, package for daily life trouble shooting. 2 types of payment available. Stock type (lump-sum prepayment for the contract period) Subscription type (monthly payment along with rent fee)
QR service for Student life	8.4%	University co-op	QR service package organized for University student. Covering over 90% of university co-op all over Japan.
Warranty extension for home appliances	24.1%	Electric appliance retailer · DIY · Housing maker	The service purchased at the time of home renovation or new construction. Regardless of manufacturer or product, we have accumulated know-how to provide warranties up to 10 years.
Other	6.1%	Credit card etc. Regional Financial Institutions	Providing QR service as a Credit card privileges, etc. Housing and education loans include trouble shooting, extended warranty, and repair services

\*Membership fee at the end of FY 2021/9 2Q



## Insurance business "B to B to C"

## ✓ We are highly recognized as our product development ability.

In Japan, most of small amount short-term(hereinafter "SAST") insurance companies sell 2 or less kinds of products.

Furthermore, the compact organization with ca. 30 staffs for both SAST & non-life insurance companies enables us to provide product in low cost.

<Name of segment>	Sales breakdown*	Profit structure
<Emergency>	10.4%	Flow
<Membership>	49.7%	Stock Subscription
<Insurance>	36.2%	Stock Subscription
<Repair>	2.0%	Flow
<Life Tech>	1.8%	Recurring

&lt;JBR&gt;

&lt;Alliance company&gt;

Insurance premium

Introductory fee

In case customer has  
some trouble...

Insurance payment



&lt;Customer&gt;

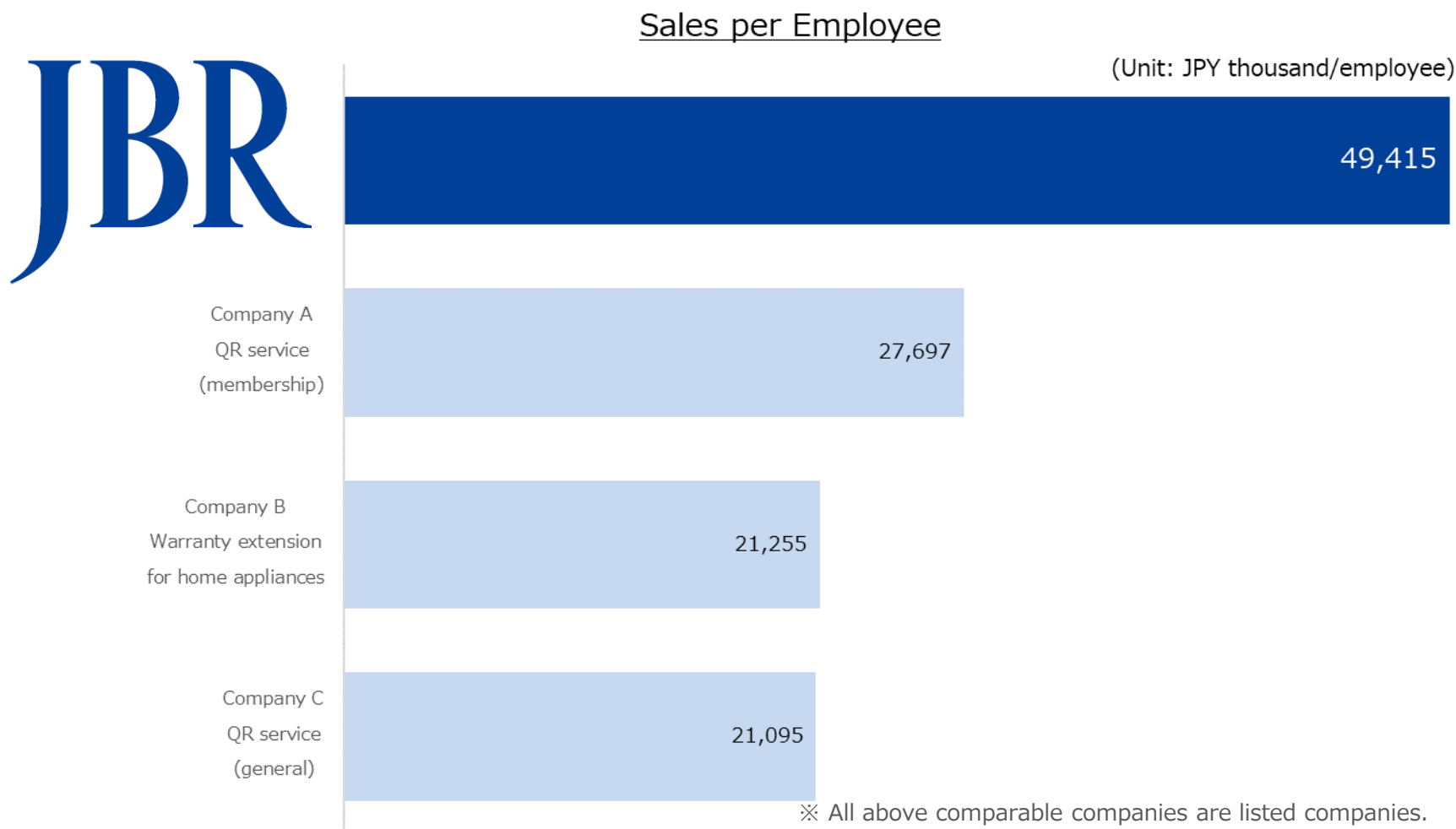
Name of product	Sales ratio*	Alliance company	Detail
Home contents insurance for apartment (SAST・non-life)	85.4%	Real estate broker	Insurance to be sold at the time to move-in, leveraging synergies with Membership business. In addition to SAST, we plan to start a non-life (group insurance) contract.
Sports club accident ins. (non-life)	2.6%	Sports club operator	A group insurance policy for sports club members. A portion of the membership fee will be used as an insurance premium.
Smartphone ins. (non-life)	2.3%	Broadband business	A group insurance attached to Wi-fi services sold at electric appliance retailer.
Weather Ins.(SAST) Wedding cancellation Ins.(SAST) Lawyer's fee Ins.(SAST) etc.	9.7%	Travel agency Wedding venue Railway company etc.	Insurance that will refund a portion of the trip fee if the weather breaks during the trip. Insurance to prepare for the cancellation of ceremony due to unavoidable circumstances. Insurance with a lawyer hotline, saving you from a molestation or false accusation.

\*Insurance premium at the end of FY 2021/9 2Q



## Comparison with Other Companies

- ✓ **JBR has realized high productivity by promoting alliance partnership strategy in providing both sales and service.**  
We cannot recognize other listed companies who compete with us in all our business segments as we provide solutions for comprehensive daily life troubles.  
The sales per employee is overwhelmingly high in comparison with sector peer companies in each business segment.



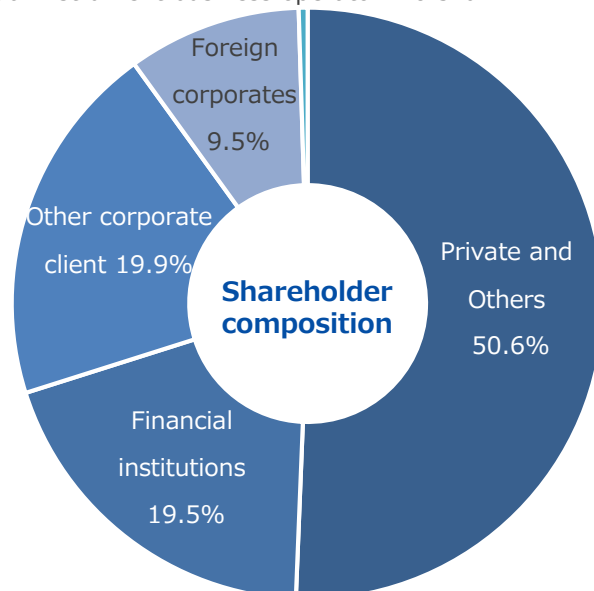
※ All above comparable companies are listed companies.  
Data is calculated based on the securities report of the latest fiscal year.

# Stock data (at the end of March 2021)

## ✓ Summary

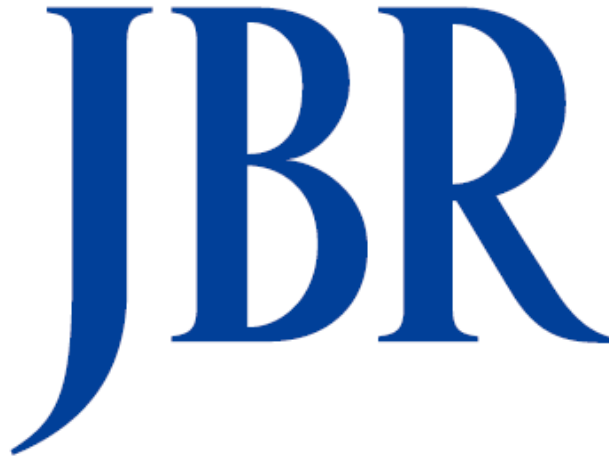
Shares outstanding	34,688,000 shares
Shareholders	12,503
Market value	29,346 JPY million
Equity ratio	35.8%

Financial instrument business operator 0.5%



## ✓ Major shareholders (number and ratio of stocks held)

1	Nobuhiro Sakakibara	10,782,900	31.09%
2	Japan Best Rescue System Co., Ltd.	3,768,341	10.86%
3	HIKARI TSUSHIN, INC.	3,106,100	8.95%
4	Custody Bank of Japan (trust account)	1,558,400	4.49%
5	Custody Bank of Japan (trust account #9)	1,464,500	4.22%
6	The Master Trust Bank of Japan, Ltd. (trust account)	1,389,600	4.01%
7	UH Partners 2, Co, Ltd.	1,213,300	3.50%
8	Sumitomo Realty & Development Co., Ltd.	1,000,700	2.88%
9	Custody Bank of Japan (security investment trust account)	944,000	2.72%
10	STATE STREET BANK AND TRUST COMPANY 5 0 5 0 1 2	474,800	1.37%



We would like to convey our emotion of “thank you”  
To more people through our corporate activity slogan  
“WE HELP PEOPLE IN NEED”.

#### **Disclaimer**

Forecasts and estimates described in this presentation material are based on JBR’s judgement supported by the information currently available and contain risks and uncertain factors. Therefore, please bear in mind that actual results and business performance may differ from those forecasts and estimates.

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