

Casa Inc.

Financial Results Presentation for the first Quarter 2022

Listed Code : 7196



Corporate philosophy

Casa will maintain a healthy living environment
for the people and
contribute to the development of lifestyle,
to realize a prosperous society.

Our aspiration

In the current real estate rental market, the proportion of old properties is increasing. In particular, the landlord manages properties that are over 20 years old. On the other hand, these landlords have no experience or know-how in rental management. Furthermore, they are worried and anxious due to the asymmetry of information.

Utilizing IT based on the know-how cultivated in rent guarantee business, we build new fields that lenders and borrowers can use with confidence, and solve the problems of the real estate industry.

**Transform the real estate
industry with technology**

CHANGE

Casa was selected as a "DX certified business operator" certified by the Ministry of Economy, business and Industry



DX (Digital Transformation) Certification is a certification system based on the "Act on Facilitation of Information Processing".

The government certifies the company which is recognized as ready for DX promotion, corresponding to the basics of the "Digital Governance Code" which summarizes the measures required of management based on the social change through digital technology.

Casa established "DX Real Estate Promotion Association"



DX Real Estate Promotion Association has set "Full computerization of real estate transactions" as the centerpiece.

At the same time as making policy proposals from the standpoint of the private sector, we will change the quality of real estate in the future and how to buy and sell. And we will contribute to society, improving the living environment and convenience of people's lives.

FY2021 / 1Q performance

Net Sales

2,657 Million Yen

Year-over-year basis

+154 Million Yen

Full-year progress rate

25.7%

Ordinary Profit

161 Million Yen

Year-over-year basis

+229 Million Yen

Full-year progress rate

19.0%

Profit attributable to owners of parent

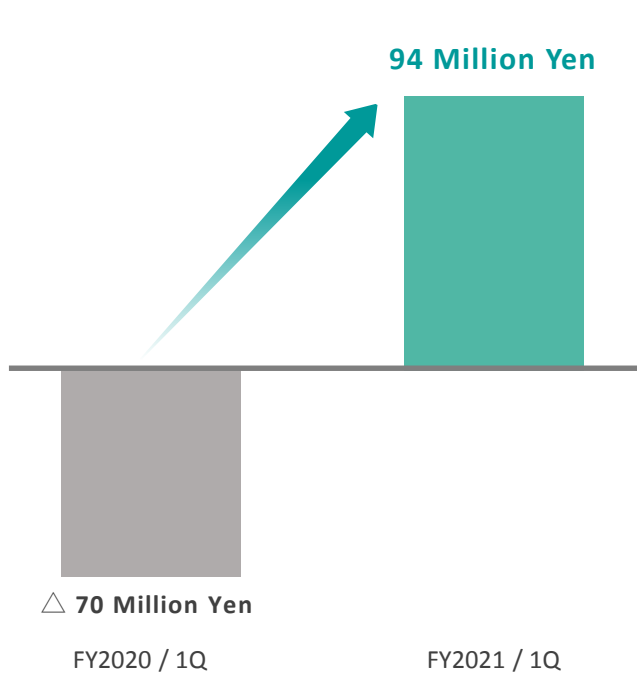
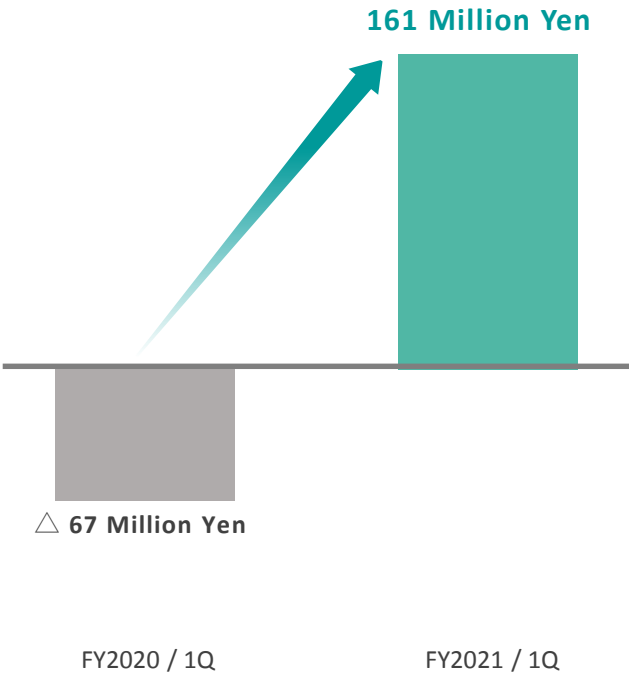
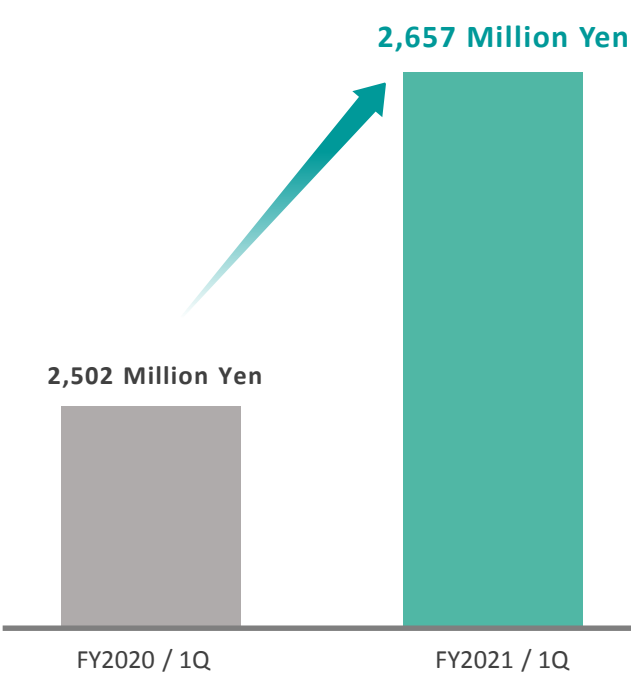
94 Million Yen

Year-over-year basis

+165 Million Yen

Full-year progress rate

19.4%



Profit turned into the black, and both sales and profits remained as planned

Unit: One million yen	FY2020 / 1Q	FY2021 / 1Q		Full year
	Amount of money	Amount of money	Last year Increase amount	Progress rate
Net Sales	2,502	2,657	154	25.7%
Operating Profit	△ 76	134	210	16.1%
Ordinary Profit	△ 67	161	229	19.0%
Profit attributable to owners of parent	△ 70	94	165	19.4%

Unit: One million yen

	FY2020 / 1Q	FY2021 / 1Q		
	Amount of money	Amount of money	Last year Increase amount	Last year Increase Rate
Net Sales	2,502	2,657	154	6.2%
Initial guarantee fee	1,342	1,403	60	4.5%
Annual guarantee fee	1,155	1,243	87	7.6%

Initial guarantee fee

- 987 new agencies added exceeding 10,000 in total
- Review the profitability of the agency (for reduction of cost of sales)

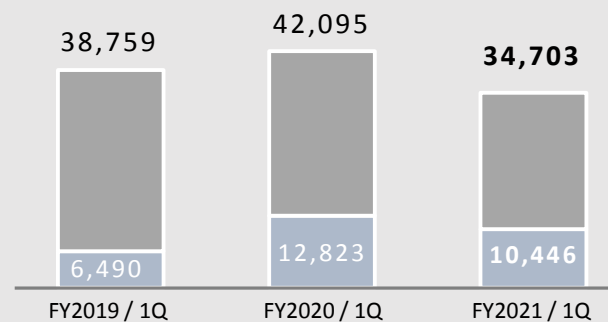
Annual guarantee fee

- The number of Contracts Held is steadily increasing (Increase of 29,000 cases)

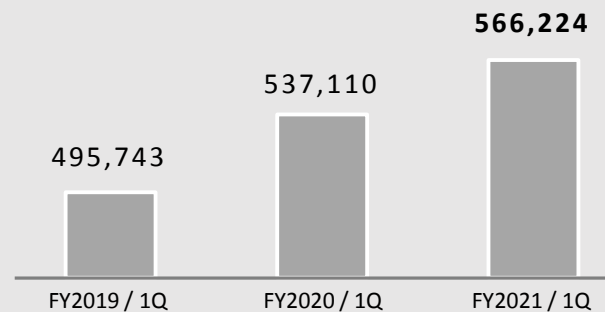
Number of new contracts

(Unit: case)

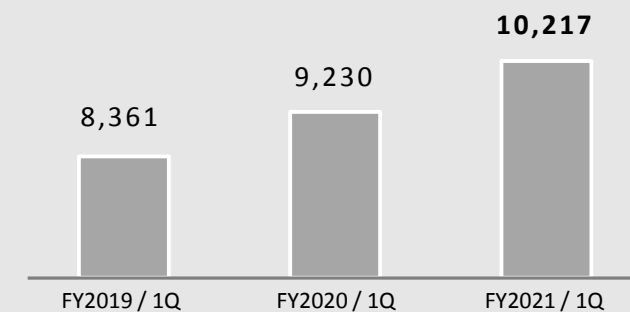
■ "Yanushi Direct"

**Number of contracts held**

(Unit: case)

**Number of agencies**

(Unit: company)



Unit: One million yen

	FY2020 / 1Q	FY2021 / 1Q		
	Amount of money	Amount of money	Last year Change amount	Last year YoY Rate
Cost of sales	1,322	1,275	△ 47	△ 3.6%
Provision of allowance for doubtful accounts	896	770	△ 125	△ 14.0%
Referral fee	258	244	△ 14	△ 5.7%
Lawsuit / Dispose expense	166	257	91	55.0%
Selling, general and administrative expenses	1,256	1,248	△ 8	△ 0.7%

Provision of allowance for doubtful accounts

- Right to Reimbursement decreased due to improved collection rate

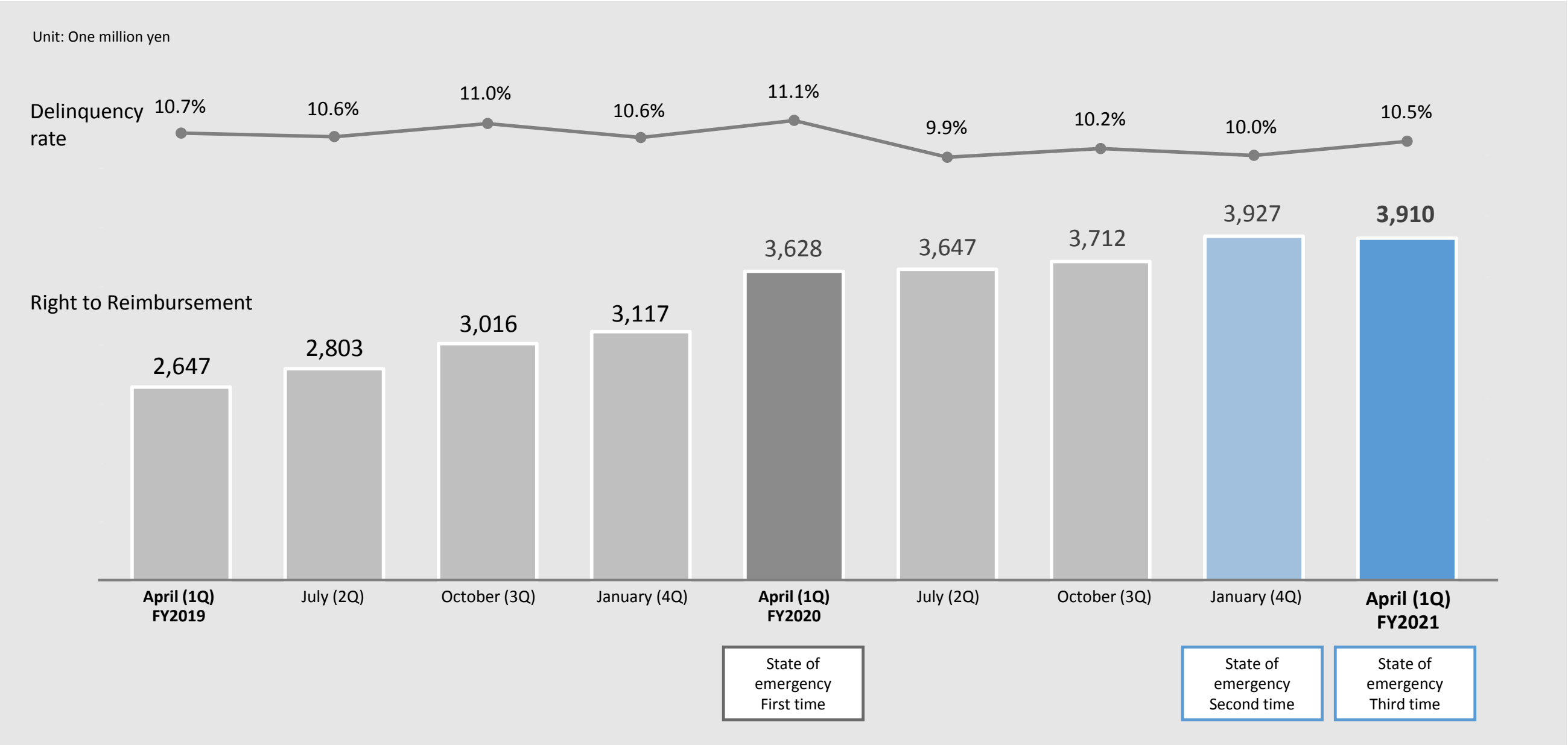
Referral fee

- Review the profitability of the agency

Proceedings / Dispose expense

- Prolonged settlement of receivables progresses and costs increase

Right to Reimbursement decreases even under the state of emergency due to accumulated know-how



Sales Strategy

For major agencies

Task

- Review of transactions with unprofitable agencies
- Improvement of profitability by suppressing the occurrence of delinquency

Release of the new product “Direct S” utilizing personal credit information for examination

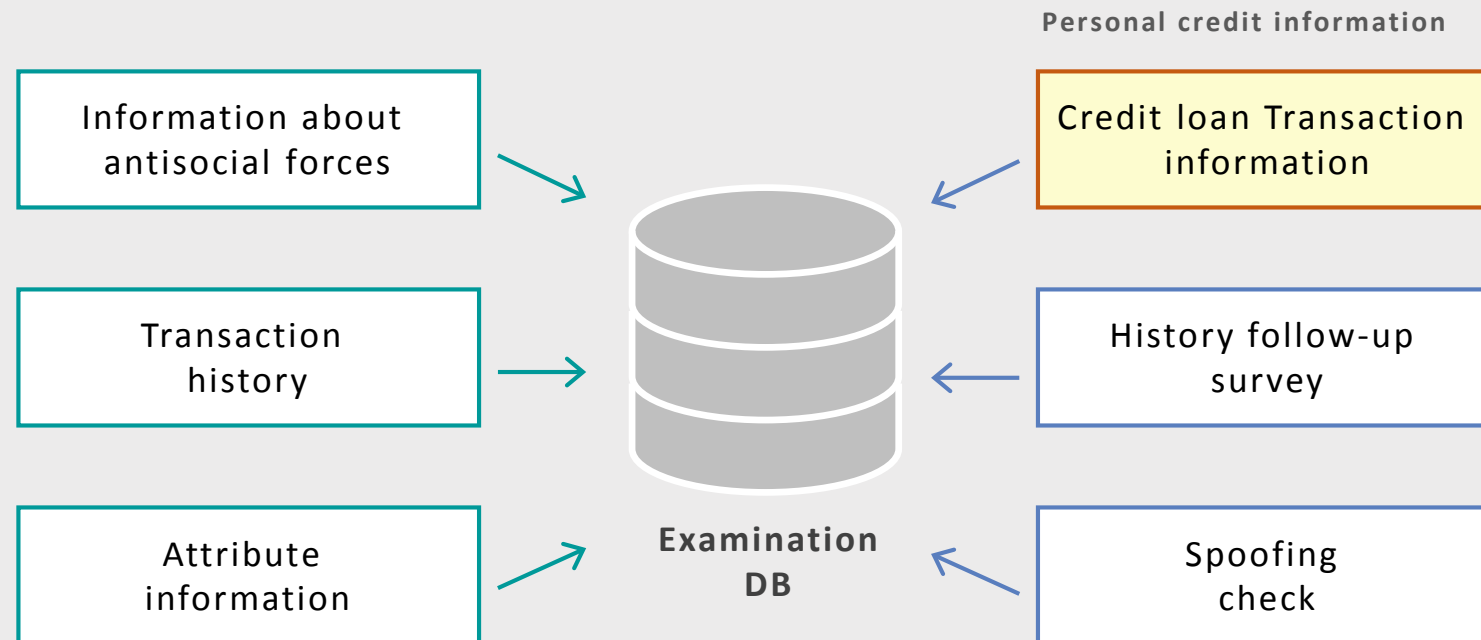
For small-sized agencies

Task

- Increase of the number of new agencies
- Improved utilization rate of existing agencies

- Value-up of the “Yanushi Direct”
- Proposal to reduce work load

Examination using personal credit information



Advantages of “Direct S”

- 1 Reduction of examination time
- 2 Reduction of clerical work
- 3 Improvement of resident attributes

Introduced in April 2021 for

株式会社 **リロ・フィナンシャル・ソリューションズ** and 7 other companies

By system linkage

Streamline complicated work

No need to visit agents by applying online

Complete the procedure non-face-to-face

WEB account transfer

Electronic contract

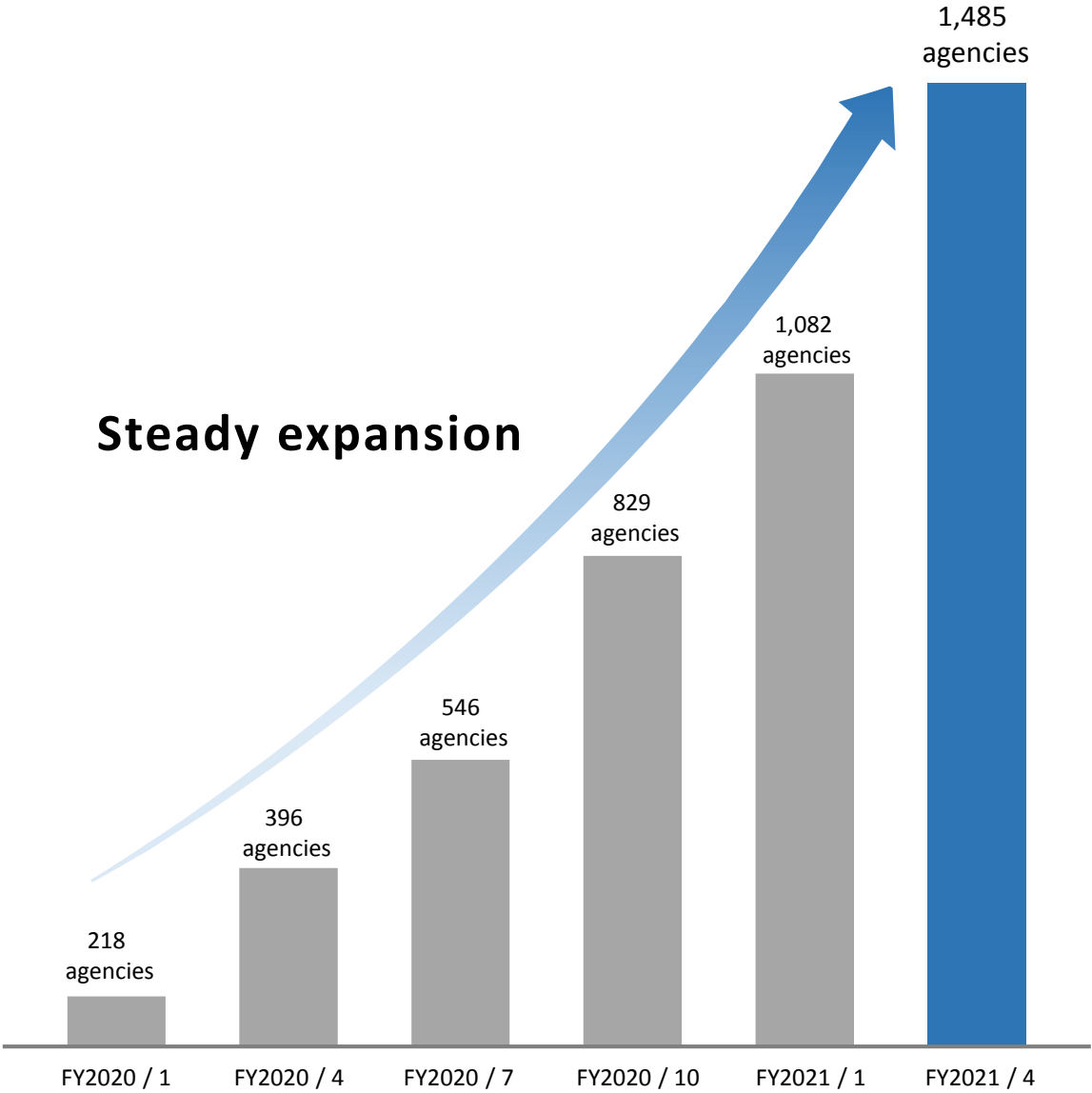
Remittance details

Web application

Delinquency report
Payment report



CasaWEB



Growing needs for solitary death guarantee

Annual Solitary Death

Solitary death is about 30, 000 people a year,
and the incidence occur about 3%

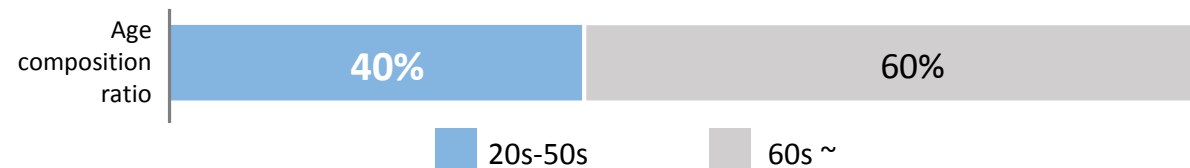
National estimate
26,821 people

Incidence
2.95%

* Nisseikiso Research Institute

Age composition of Solitary Death

Solitary death is not just a problem for elder people,
regardless of age



* Japan Small Amount Short Term guarantee Association

Features of “Yanushi Direct”



Solitary death guarantee is automatically accompanied

Risk reduction in the event
of Solitary death



Recruitment

Support recruitment with
Mediation network



Rent management

- 100% guaranteed deposit of rent at the end of the month
- No need to report delinquency

家主ダイレクト



WEB based tenant recruiting system

Easy registration and Management on the WEB based preview reservation



WEB application

Increased business efficiency by reducing application time



WEB account transfer

Rent fund transfer procedure is easy with a smartphone



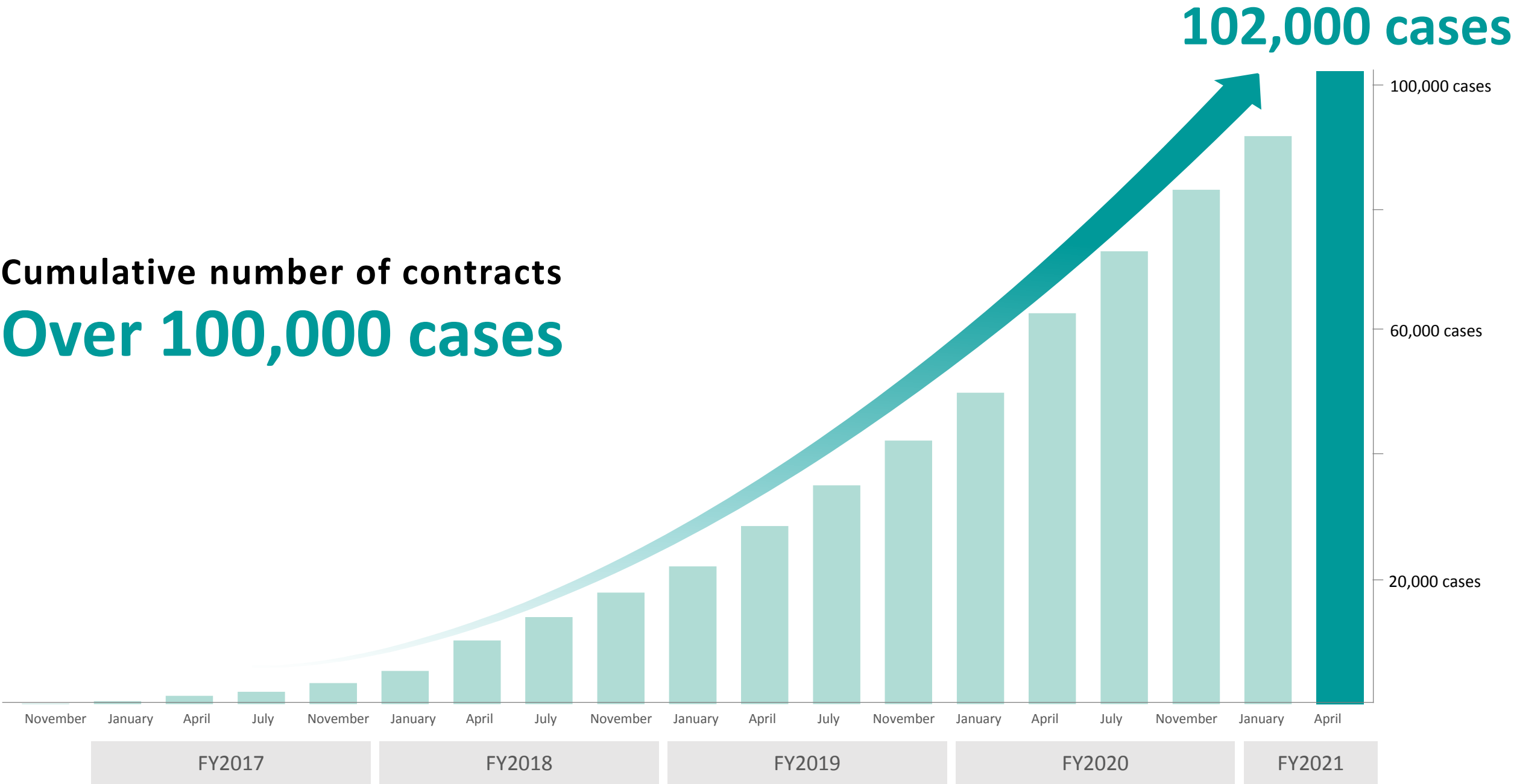
Electronic contract

Online based contract procedure



Tenant app

Rush trouble service accompanied



YouTube

Easy-to-understand explanation
of real estate management with video



Seminar

Hold seminars on a regular basis
Increase opportunities to provide information



Owned media

Post meaningful information
for real estate management



オーナーズ倶楽部
Owners Club

Rent guarantee

Providing rent guarantee
with “Yanushi Direct”

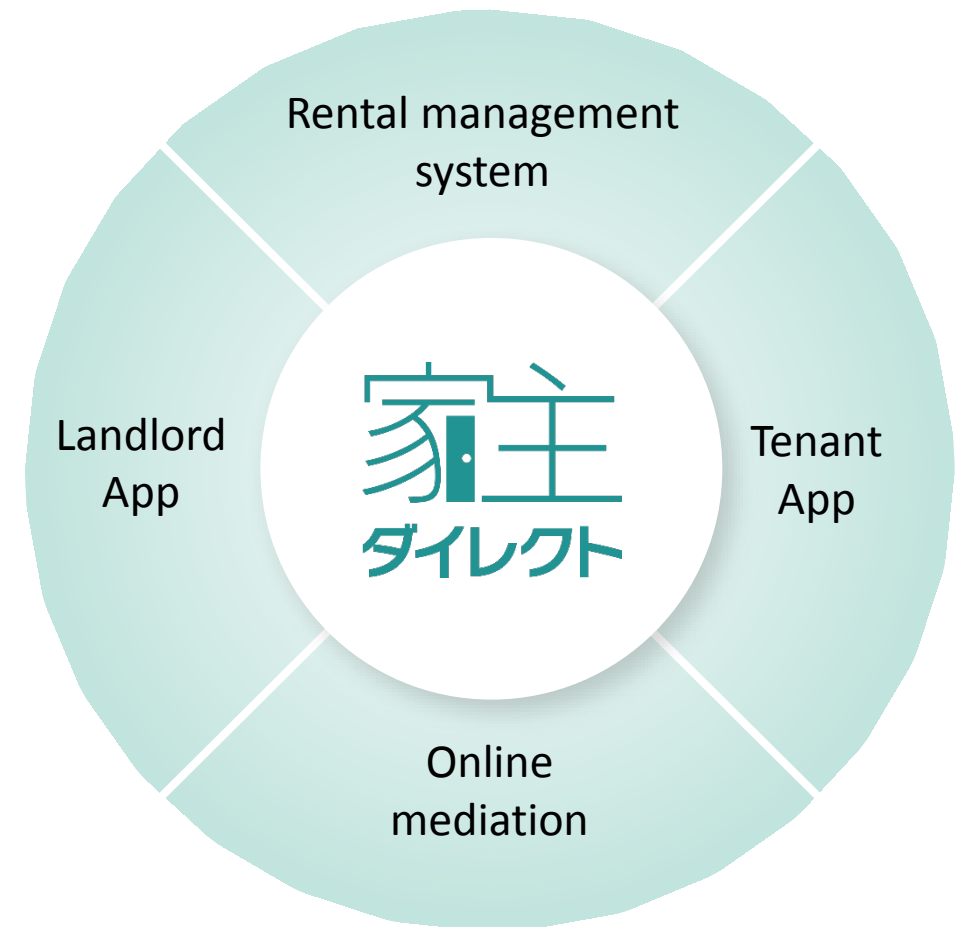
Various services

Providing a variety of services
supporting the management
of self-managed landlords

Real Estate Rental DX

Deploying an aggregated platform
for various services to “Yanushi Direct”

家主
ダイレクト



Media "Mamasuma"

Number of articles published: 166
As of June 2021

Articles supervised by lawyers



Seminar

Room search (held once)

Child support (held twice)

Planning a co-sponsored seminar with a law firm



Collaboration for child support

72 Approach to local government to assist child support



Alliance with the Japan Single Mother Support Association



Find a room in collaboration with the association



Japan Single Mother Support Association
Mama Best Partner Certification

ママベストパートナー



女性の社会進出・子育てと仕事の両立
認定企業

Casaは
日本シングルマザー支援協会の
ママベストパートナーに
選ばれました!

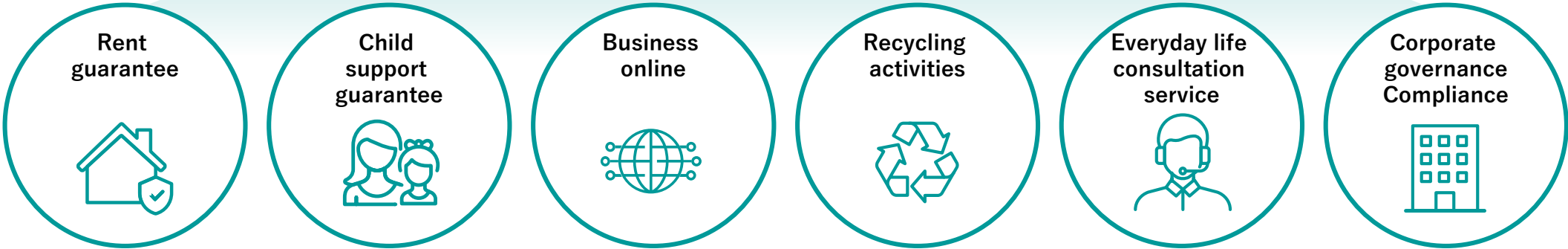


ママベストパートナー三カ条

- その① 女性の成長を企業の成長につなげられている。
- その② 子育てへの協力体制の必要性を理解できている。
- その③ 女性の特性を理解し、働くママと企業が相互理解できる環境を目指している。



We contribute to achieving the goals of SDGs by providing our services



Delivering valuable service and trust to all Based on the spirit of “Sampo Yoshi”

Customer

Deliver valuable services
for all who are involved with us
Based on the spirit of “Sampo Yoshi”

Investor

Timely and appropriate disclosure
Strengthening corporate governance
Activities for ESG / SDGs

Society

Infrastructure that contributes to life
Build a happy relationship with society
Social contribution through "living"

Employee

An environment where honest human
resources grow
Innovation and Challenge
A rewarding, rewarding environment

- In addition to our business and industry trends, this document also refers to our future prospects based on our current plans, estimates, forecasts or forecasts.
- These forward-looking statements carry various risks and uncertainties.
- Already known or unknown risks, uncertainties and other factors may or may not lead to different consequences than those contained in the statement of future prospects.
- We can not promise that our forward-looking statements are correct, and our results may differ materially from our forward-looking statements.
- The forward-looking statements in this material are made by us based on the information available as of June 8, 2021, and reflect any future events or circumstances, and any forward-looking statements. We have not updated or changed the Content of the statement.