



Explanatory materials for financial results for the full fiscal year ended June 2021

August 13, 2021

**Fukuoka Stock Exchange Q-Board/
Tokyo Stock Exchange Mothers Board**

Securities Code: 1431



Explanatory materials for financial results

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Financial information

Highlights of results

	FY ended June 2020 (unconsolidated)	FY ended June 2021 (consolidated)	YoY	
			Change	% change
Net sales	6,036 million yen	9,404 million yen	—	—
Operating profit	144 million yen	486 million yen	—	—
Ordinary profit	195 million yen	582 million yen	—	—
Net income	137 million yen	336 million yen	—	—

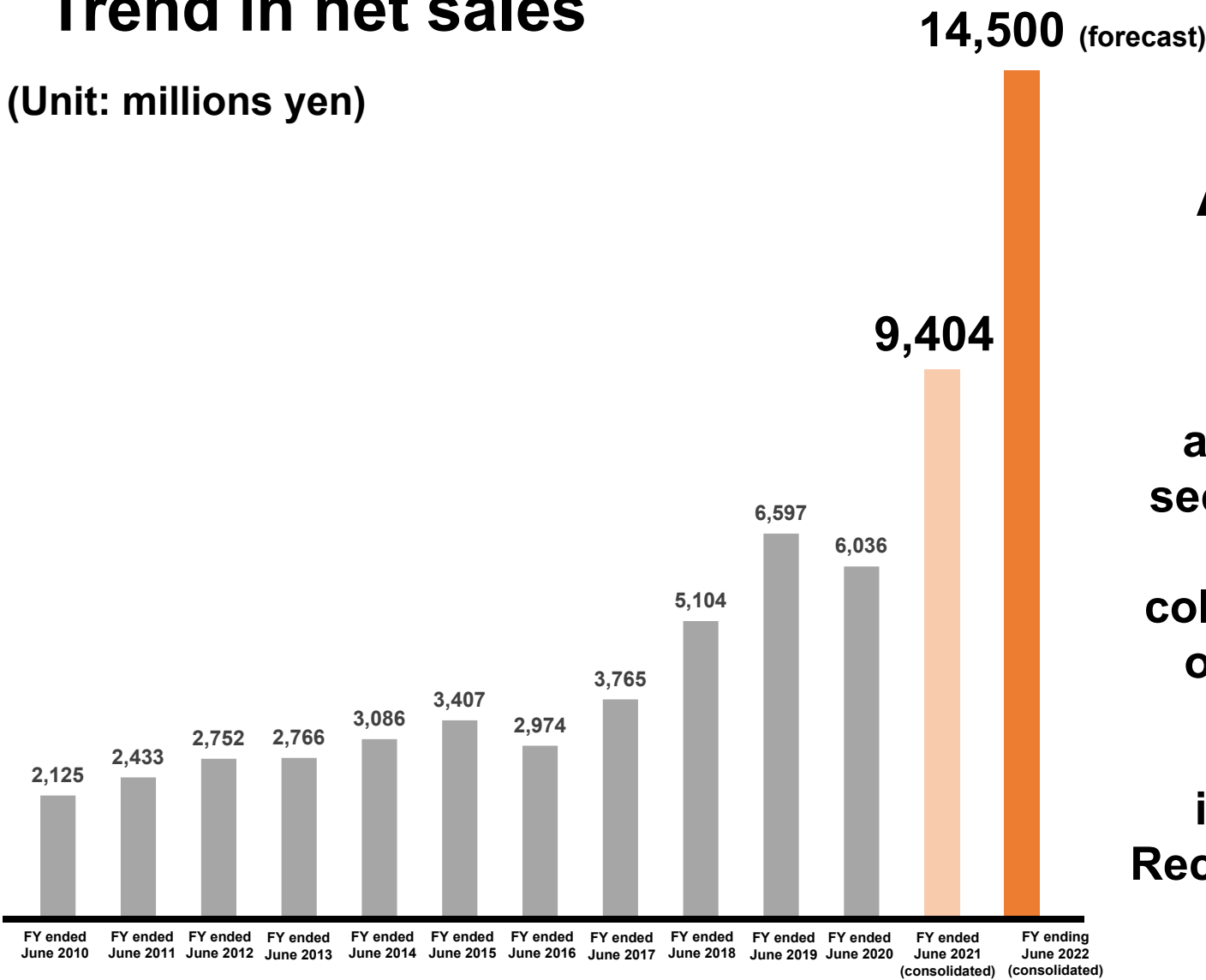
The figures above omit year-on-year changes because no consolidated financial statements were prepared before the consolidated fiscal year ended June 2021.

Forecasts of consolidated financial results for the fiscal year ending June 2022

	FY ended June 2021 (consolidated results)	FY ending June 2022 (consolidated forecasts)	Change (consolidated forecasts)	% change (consolidated forecasts)
Net sales	9,404 million yen	14,500 million yen	+5,096 million yen	+54.2%
Operating profit	486 million yen	870 million yen	+384 million yen	+78.7%
Ordinary profit	582 million yen	880 million yen	+298 million yen	+51.0%
Net income	336 million yen	544 million yen	+207 million yen	+61.5%

Trend in net sales

(Unit: millions yen)



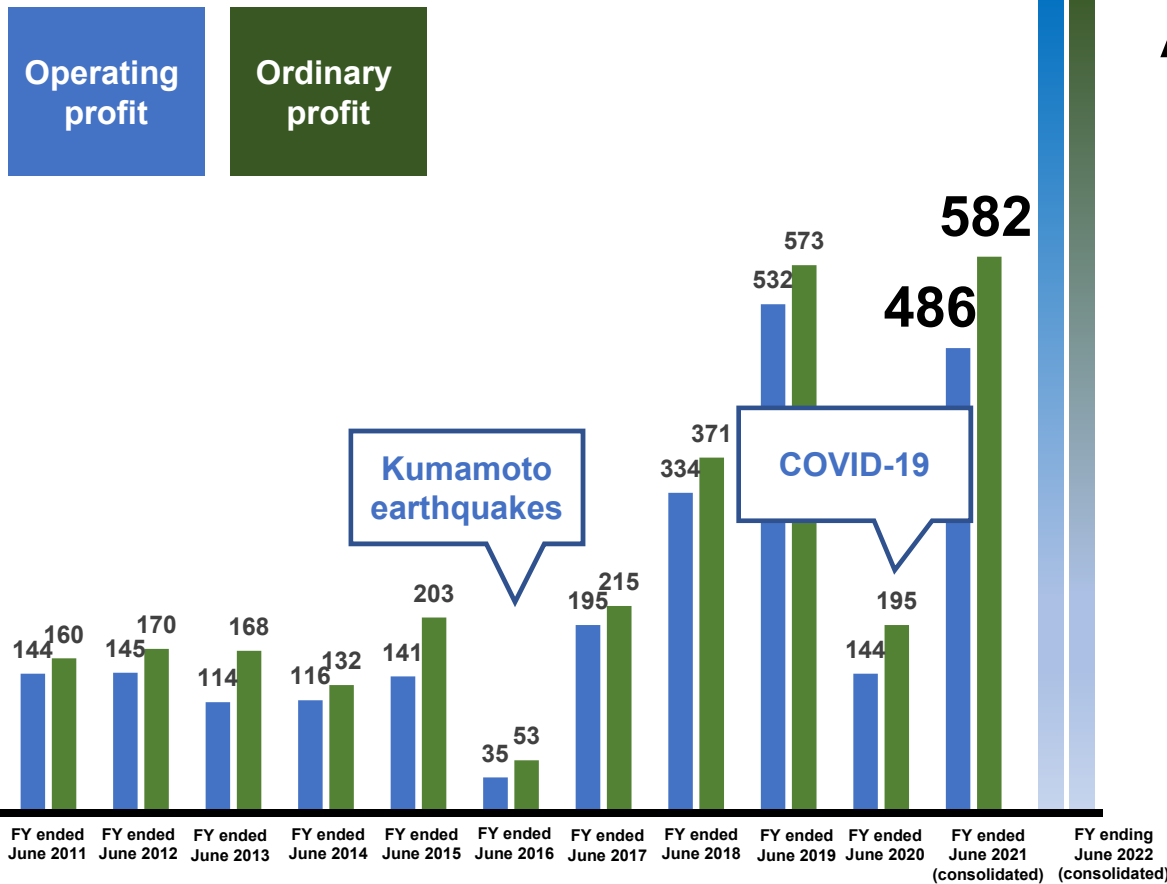
Achieving new record highs

Strong performance in approaching customers and securing orders through digital marketing, inter-industry collaborations, and showrooms opened in shopping centers

Accelerating sales in the FY ending June 2022
Record sales (up 54.2%) forecast

Trends in operating profit and ordinary profit

(Unit: millions yen)



A V-shaped recovery from COVID-19

Operating profit up 45.5% from initial forecast of 400 million yen to 580 million yen

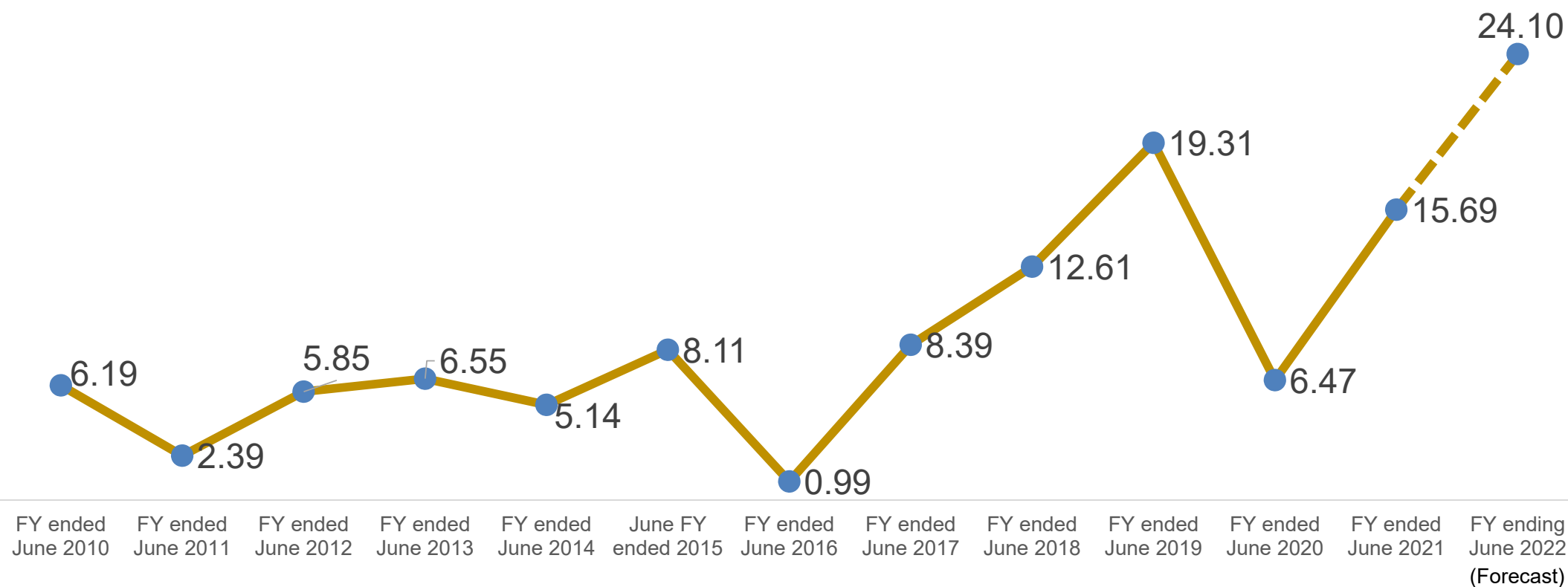
Reduced costs and improved gross profit margin thanks to residential SPA promotion

Ordinary profit in the FY ending June 2022 forecast to rise by 51% to a new record high

Trend in EPS

(Unit: yen)

Net earnings per share (EPS)

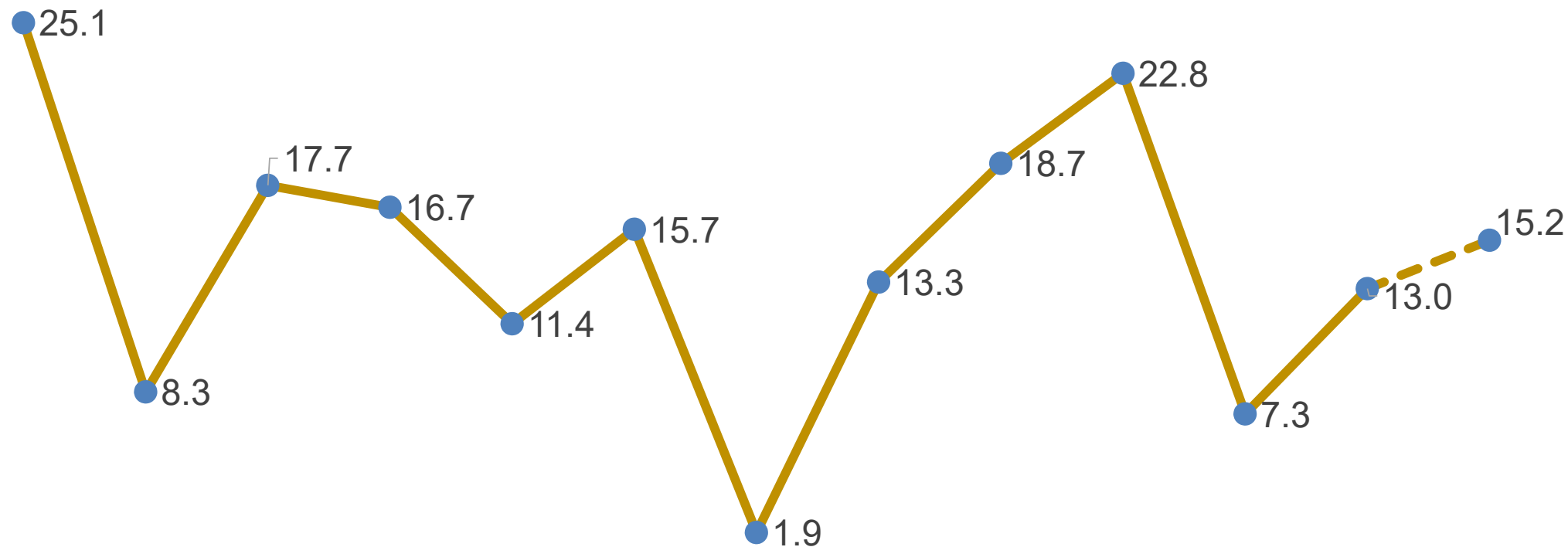


* EPS is calculated based on the assumption that stock splits implemented multiple times through the FY ended June 2021 had been completed at the start of the FY ended June 2010.

Trend in ROE

Return on equity (ROE)

(%)



FY ended June 2010 FY ended June 2011 FY ended June 2012 FY ended June 2013 FY ended June 2014 FY ended June 2015 FY ended June 2016 FY ended June 2017 FY ended June 2018 FY ended June 2019 FY ended June 2020 FY ended June 2021 FY ending June 2022 (Forecast)

Dividend forecasts

	FY ended June 2017	FY ended June 2018	FY ended June 2019	FY ended June 2020	FY ended June 2021	FY ending June 2022 (forecast)
End of 1Q	—	—	5.5 yen	9 yen	4.50 yen	1.4 yen
End of 2Q	—	15 yen	6 yen	9 yen	2.25 yen	1.4 yen
End of 3Q	—	—	6 yen	4.5 yen	2.25 yen	1.4 yen
Year-end	20 yen	10 yen	7.5 yen	4.5 yen	1.20 yen	1.4 yen
Total	20 yen	—	25 yen	—	—	5.6 yen
Payout ratio	14.9%	17.4%	16.2%	69.6%	29.2%	23.2%
(Effective) annual dividends per share	1.25 yen	2.1875 yen	3.125 yen	4.5 yen	4.575 yen	5.6 yen

The Company implemented a two-for-one stock split effective January 1, 2020. Dividends per share shown above for the end of 3Q and the year end in the FY ended June 2020 reflect the results of that stock split. Total annual dividends are not indicated for the FY ended June 2020. The Company again implemented two-for-one stock splits effective October 1, 2020 and April 1, 2021. The dividends per share shown above for the end of 2Q and 3Q and the year end in the FY ended June 2021 reflect the results of these stock splits. Total annual dividends are not indicated for the FY ended June 2021.

Shareholder benefits

Shareholders holding at least 100 shares of stock as shown on the shareholder registry as of the end of June 2021 were presented with Quo Cards worth 1,000 yen as a standard benefit. Shareholders holding at least 1,000 shares are **awarded points (each point has a value of one yen) on a quarterly basis** that may be used through the Premium Benefit Club program.

100 shares or more

Quo Card worth 1,000 yen as a standard benefit

Premium Benefit Club points

(Awarded on the last day of each quarter starting from the end of September 2021)

1,000-1,999 shares

5,000 premium points

2,000-4,999 shares

12,000 premium points

5,000 shares or more

35,000 premium points



* Examples of products for which points may be exchanged





**Business
report**

Business report: Comprehensive overhaul of the corporate website

We overhauled our website as a platform to provide information on our detached house products with the goal of achieving a digital transformation (DX). The changes focused on expanding the IR and HR pages and improving the user experience through extensive video content.



IR



Tour of completed houses

HR



Experiencing home performance

Strong emphasis on video



Business report: Promoting digital marketing

Numbers of customers approached overall through digital marketing grew by 169% YoY, exceeding the target of 150%. The number of subscribers to the Lib Work Ch YouTube channel surpassed 25,000 in June 2021. The new Lib Work IR Channel was also launched.

● Customers approached overall through digital marketing



● Lib Work Ch YouTube channel and Lib Work IR Channel



Channel subscribers
More than
25,000



In light of limits on the extent of understanding possible through traditional timely disclosure materials and videos of briefings on financial results, we launched this new channel to present related information in a clearer, more readily understood format and to increase understanding and improve satisfaction of all stakeholders, including shareholders.

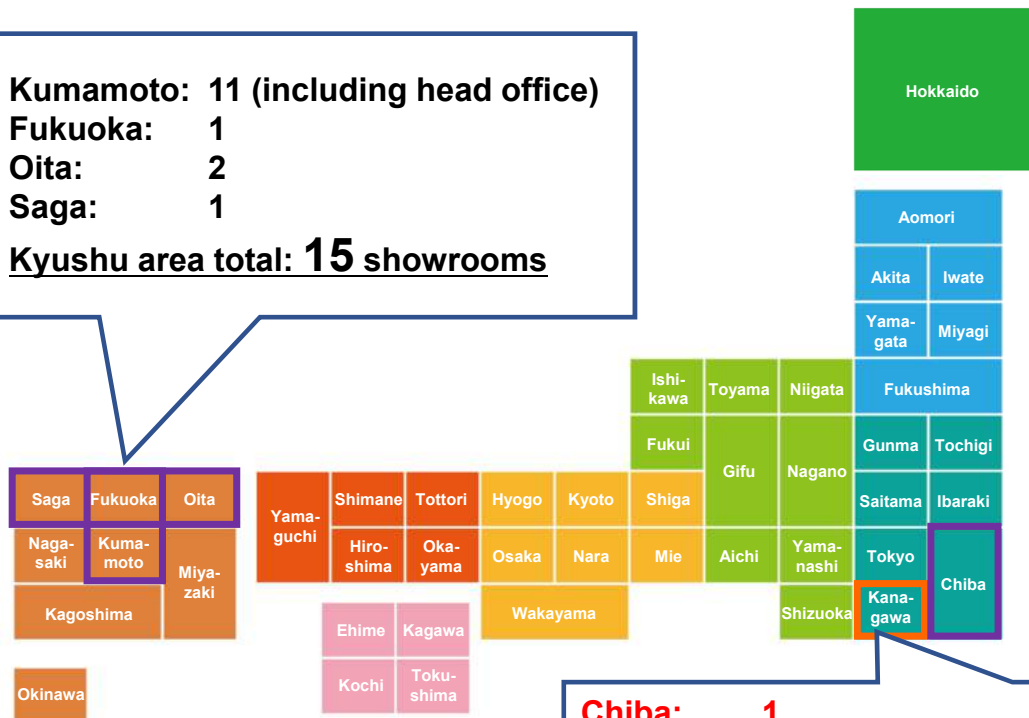
* Screenshots captured as of August 9, 2021

Business report: Decision to open the Chiba Showroom, **LibWork** 15 the first showroom in the Kanto area

While ramping up business development nationwide, a decision was made to open our first showroom in the Kanto area, the Chiba Showroom.

Plans call for the Chiba Showroom to open for business in October 2021, bringing the total number of showrooms to 17.

Kumamoto: 11 (including head office)
Fukuoka: 1
Oita: 2
Saga: 1
Kyushu area total: 15 showrooms



Chiba: 1
Kanagawa: 1 (Takuei Home)
Kanto area total: 2 showrooms



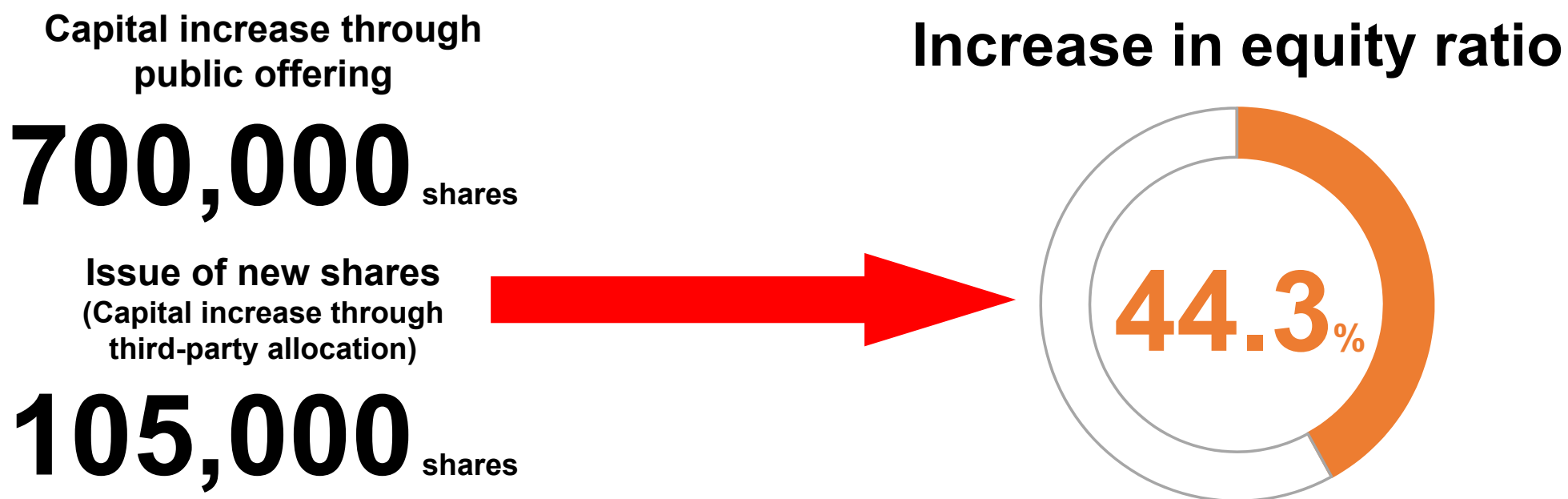
We plan to open a model house through collaborative efforts with Afternoon Tea. Grand opening is planned for October 2021.



We plan to open a model house in a new general home exhibition place (in Inage Ward in the city of Chiba). This location will be about three minutes by car from Chiba-Kita Interchange.

Business report: Fundraising

In March 2021, we raised **1,336,799,000 yen** in funds by issuing new shares to invest in new showrooms in the Kyushu and Kanto areas and for other purposes.



This capital increase significantly improved the equity ratio, which was projected to be 32.5% without the capital increase.

Business report: Growing the MUJI HOUSE business

After securing exclusive rights for the Fukuoka area, we concluded a fixed-term lease on a site for a new model house at the MUJI HOUSE Fukuoka showroom. We also established Japan's first MUJI HOUSE model house center at the MUJI HOUSE Kumamoto showroom with three permanent model houses, which opened simultaneously in June 2021 following an expansion.

MUJI HOUSE Kumamoto showroom with three permanent model houses opened simultaneously



Business report: Collaborative products

We launched sales of the new Afternoon Tea HOUSE detached houses through collaborative efforts with the Afternoon Tea brand of Sazaby League, Ltd. We plan to open model houses through this partnership in September 2021 in the city of Oita and in October 2021 in the city of Chiba.

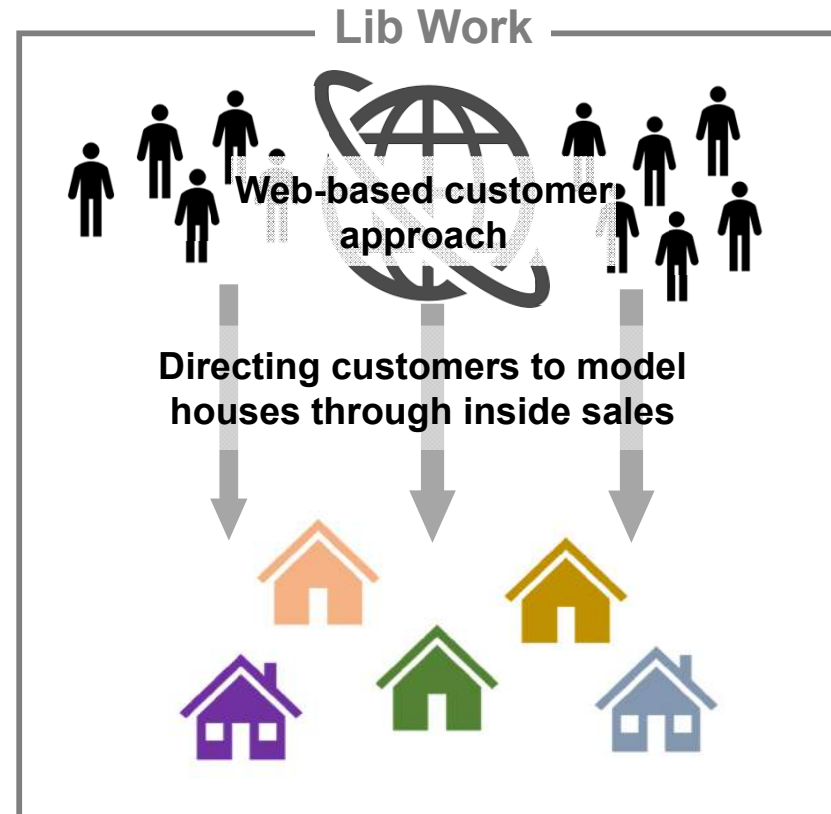


A woman is seen in profile on the right side of the image, looking towards a large, complex digital wall. The wall is composed of numerous small, overlapping images and icons, all interconnected by a dense network of thin white lines that form a grid-like structure. The overall color scheme is a deep blue, with the images and lines appearing in lighter shades of blue and white. The woman has dark hair tied back and is wearing a dark top. The background behind her is a bright, glowing light source, creating a lens flare effect.

Our business model

Digital marketing strategy

We operate a portal site as a platform for the detached house category, approaching customers efficiently through digital marketing. We provide houses characterized by strong cost performance by keeping down the cost of approaching customers.



Substantial cost savings
+
Lower risk of mismatch

Makes nationwide business development easier because the Web is not area-specific.

Digital marketing strategy

We are enhancing and expanding our sites that focus on the detached house category (searching for land for sale [e-toti.net], design of houses made to order [e-chumon.net], one-story houses [e-hiraya.net], and matching consumers to architects [e-kenchikushi.net]). We're also highlighting video streaming on our YouTube channel.

Searches for land for sale [e-toti.net]



Design [e-chumon.net]



One-story houses [e-hiraya.net]



Customer approach through digital marketing

Matching consumers to architects [e-kenchikushi.net]



Lib Work Ch YouTube channel

- ▶ More than **25,000** subscribers
- ▶ More than **7.3** million views

* As of June 30, 2021



House Tour on YouTube

Use of category sites

Strengths and distinguishing features of e-toti.net for those searching for land for sale



Providers of information on land for sale, such as real-estate brokers

Free posting + no need to pay brokerage fees

Fee-based posting (advertising model)

Attracts a large number of properties



SUUMO athome
LIFULL HOME'S



Kyushu area

- Kumamoto version
- Fukuoka version
- Saga version
- Oita version



Kanto area

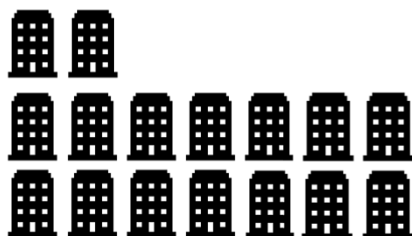
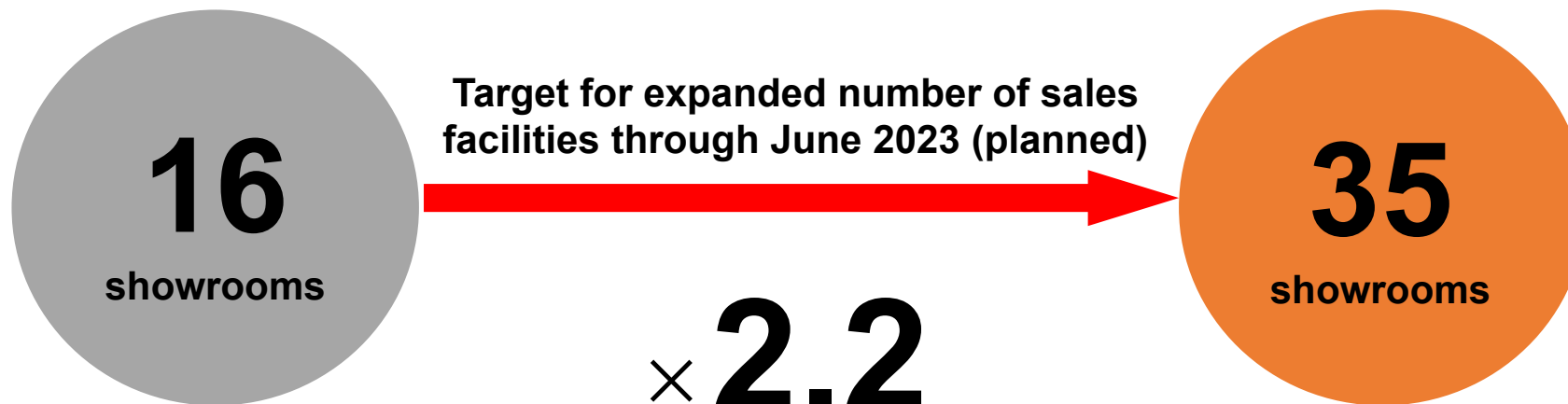
- Kanagawa version
- +
- Chiba version planned for August

Horizontal nationwide deployment to continue

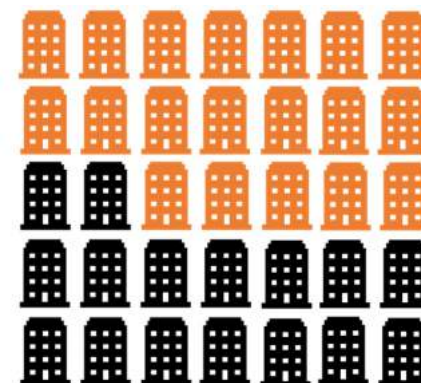
Growth strategy

Area expansion

For the period through June 2023, we **revised upward** our target number of sales facilities **to 35 showrooms**. We will focus on expanding in the Kanto and Fukuoka areas.



- Kumamoto Prefecture (11 showrooms)
- Fukuoka Prefecture (1 showroom)
- Saga Prefecture (1 showroom)
- Oita Prefecture (2 showrooms)
- Kanagawa Prefecture (1 company)



Customer base expansion (product development through cross-industry collaborations)

Joint development of new Afternoon Tea HOUSE detached house products in partnership with the Sazaby League Afternoon Tea brand



Plans call for the first Afternoon Tea HOUSE model house to open in September 2021 in the city of Oita, followed by a model house in October in the city of Chiba. This project will also contribute to community cocreation and regional revitalization in Kyushu by proactively sourcing materials and members from the region and by using Forest Stewardship Council (FSC)-certified lumber. Future plans call for opening a similar model house in Fukuoka. We plan to deploy this new brand nationwide.

Past track record

MUJI HOUSE network partner
“Mujirushiryohin no ie”
(Kumamoto, Fukuoka)



Partnership with talent Suzanne:
“coquette”



Adastria “niko and . . .”
collaboration: “ink”



Partnership with Uchida Yoko:
“lenaka × Office”



Proactive mergers and acquisitions (M&A)

LibWork 26

Takuei Home Co., Ltd. was made a subsidiary on July 1, 2020. By enhancing synergies based on economies of scale including cost savings achieved through joint purchases of detached house-related construction materials and equipment, this subsidiary will serve as a cornerstone for Lib Work's expansion into the Kanto area. The Company will continue proactive M&A of businesses which would generate synergy.



Outstanding capacity to secure sites through strong ties with numerous real estate brokers

LibWork



Outstanding capacity to approach customers through a unique digital marketing strategy and high-performance products

Opening showrooms in shopping centers

We plan to grow the sketch brand of showrooms in shopping centers to three locations.



The sketch brand's model house inside Aeon Mall Fukuoka

Number of new visitors
(full year)

 **4** times

Orders awarded
(full year)

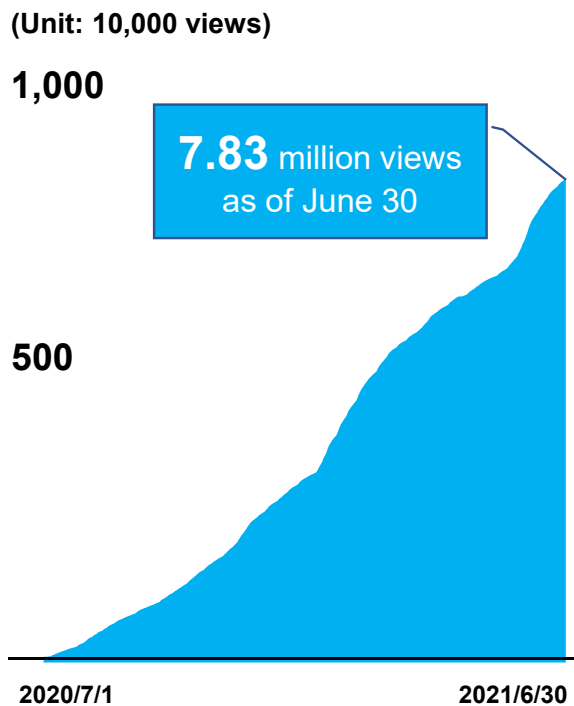
 **50** houses

Visitors to our general home exhibition places (vs. average)

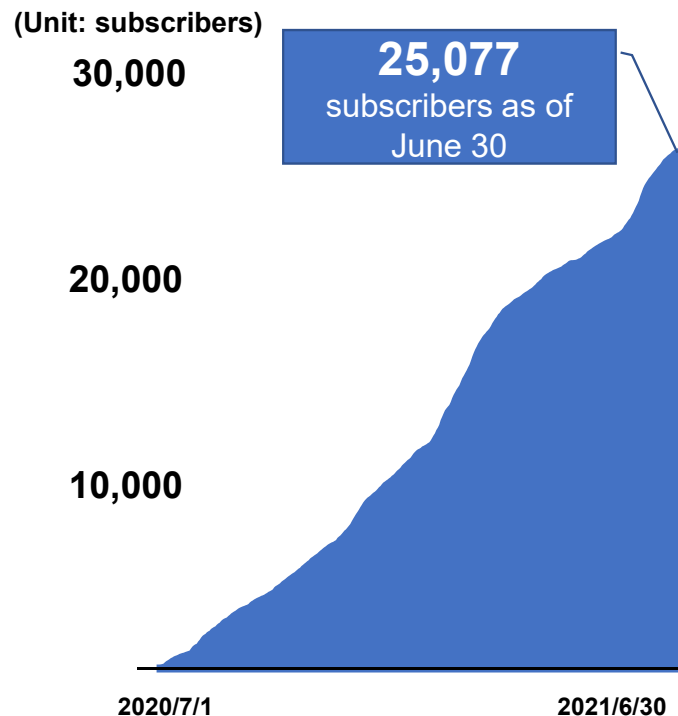
Accelerating the growth of our YouTube channel LibWork 28

We are growing the Lib Work Ch YouTube channel. Content is being continually added; some with over 300,000 views.

Number of views



Number of subscribers



お届けするのは「暮らし」です
LibWork

Video Title	View Count	Time
28坪の平屋に大満足収納	41万回視聴	12:17
19坪の小さな平屋	39万回視聴	14:15
30坪で平屋	39万回視聴	22:11
住宅の70夫婦から学ぶ間取り	35万回視聴	23:48
平屋×収納8つ	34万回視聴	14:49
平屋×和モダン×豪邸	33万回視聴	17:33
2世帯×平屋×リビング	33万回視聴	16:51
中2階が素敵すぎる！	26万回視聴	14:10
最強の洗濯動線	25万回視聴	13:36

**Progress on
medium-term
management plan**

Progress on key performance indicators (KPIs) of the medium-term management plan

	<u>FY ended June 2020 (result)</u>	<u>FY ending June 2023 (planned)</u>	<u>FY ended June 2021 (result)</u>
Net sales	6 billion yen	15 billion yen (2.5 times)	9.4 billion yen (38% of target)
Operating profit	0.14 billion yen	1.2 billion yen (8 times)	0.48 billion yen (32% of target)
Operating profit margin	2.4%	8%	5.2% (50% of target)
ROE	7.3%	25%	13% (32% of target)
Gross profit margin on detached houses	28%	35%	30% (29% of target)
Number of showrooms	12 showrooms	Revised upward from 25 to 35 showrooms	16 showrooms (17% of target)
Web customer approach	50% annual growth		69% growth vs. last fiscal year
Number of YouTube channel subscribers	500 subscribers	100,000 subscribers	25,000 subscribers (25% of target)
Subscription model operating profit	Selected as the Ministry of Economy, Trade and Industry's new collaboration support project	100 million yen	Under development To be launched April 2022



**Unique
management
strategies**

Lib Work unit management

- **Unit system**

One unit consists of 3-4 persons.

- **Points**

Scope visible to the supervisor

Clarifying goals for individual units

Visualizing results on an individual basis

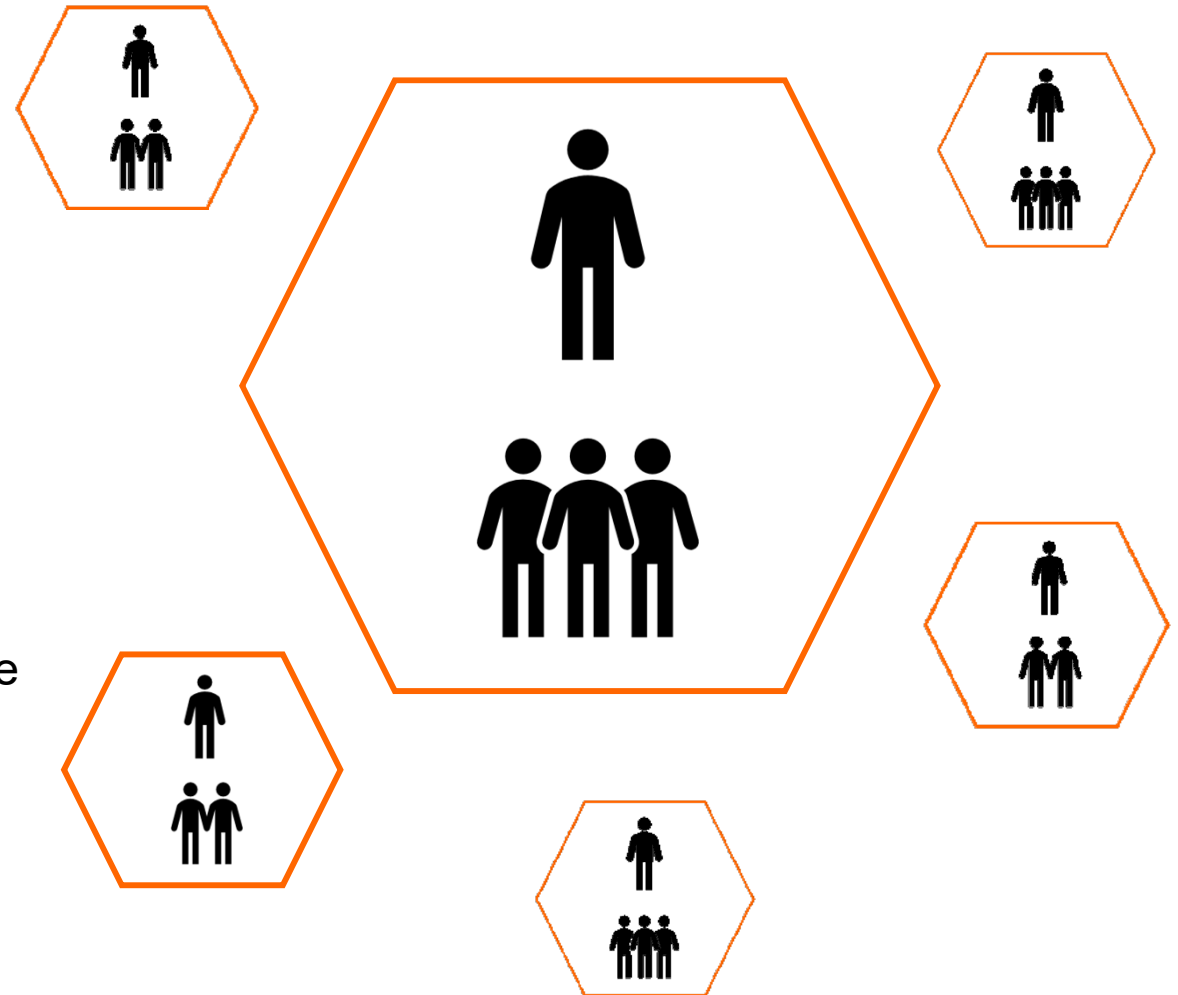
- **Effects**

High transparency

Clarifying task prioritization

Increasing individual motivation to achieve goals

Capacity to adapt to changing environments



Knowledge-sharing management

Use of manual preparation tools

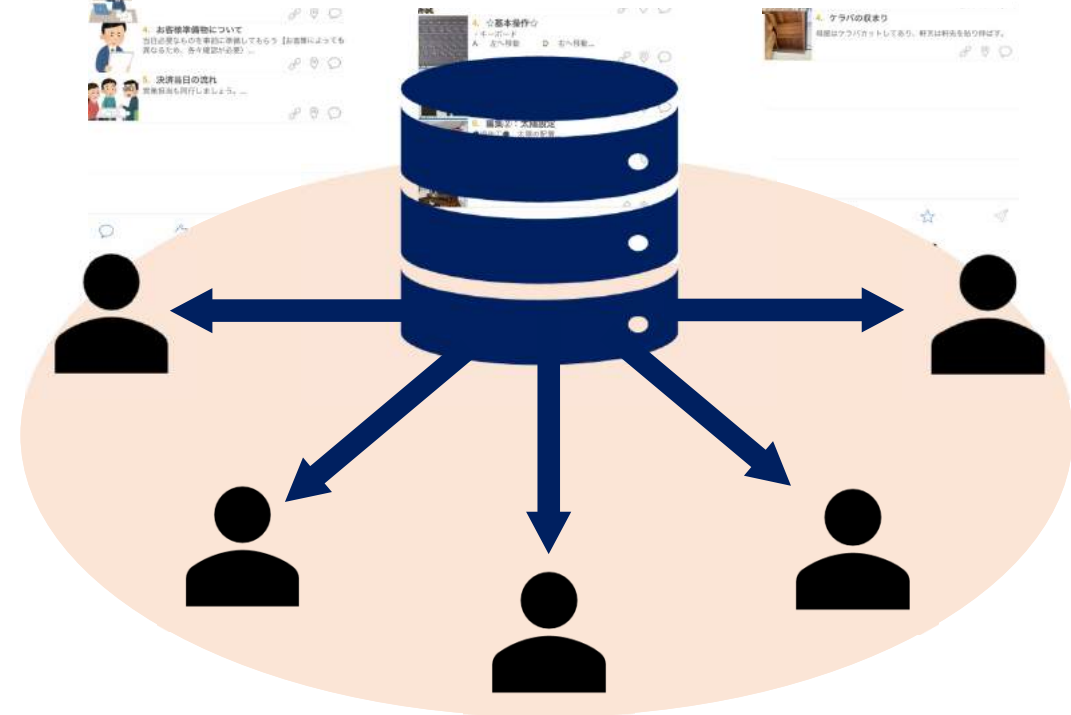
Consolidating know-how inside the organization. Everyone can easily prepare and share manuals through video and other means. Accelerating employee training based on shared knowledge.

- **Accumulating knowledge as an organization**
Managing knowledge held by individuals centrally. The more knowledge accumulates, the more this knowledge becomes an asset.
- **Preventing overreliance on specific individuals**
Preventing the overreliance on specific individuals for certain knowledge and information.
- **Improved business efficiency**
Centrally managed knowledge and experience will enable everyone in the organization to handle similar task levels, streamlining all work processes.



Knowledge sharing

Digital accumulation of knowledge and manuals

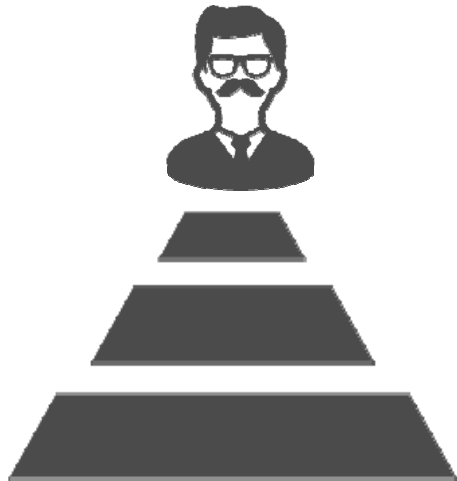


Digital accumulation enables sharing across all areas.

Ownership management

Ordinary company

Centralized in top management



Lib Work

Ownership management (**full participation management**) through employee and counterparty shareholding associations + ESOP*



* Employee stock ownership plan (ESOP), a program under which employees are paid benefits in the form of shares contributed by the company upon retirement



Our strengths

Unique business model

(Using VR in proposals for all houses)

We use virtual reality (VR) in proposals for all houses. Drawing on the expertise accumulated over the years in computer graphics achieves considerable cost savings. It also helps ensure customer satisfaction by addressing doubts that may arise regarding a house, which are typically difficult to resolve without seeing the completed house.



Hiring strength

[Kyushu/Okinawa]

Subjects: 3,623 persons

Rank	Company	Votes	Last year's rank	Change in rank
1	IKK	248	1	±0
2	Fukuoka Financial Group	174	8	+6
3	Nishi-Nippon City Bank	162	14	+11
4	Nishihara Shokai	162	16	+13
5	Level-5	133	6	+1
6	TOTO	120	5	-1
7	Nishi-Nippon Railroad	115	4	-3
8	Kubara Honke Group	114	20	+12
9	Fukuoka Toyota Motor	106	11	+2
10	JR Kyushu	102	2	-8
11	Yaskawa Electric	88	12	+1
12	Kyushu Electric Power Company	84	9	-3
13	Cosmos Pharmaceutical Corp.	83	33	+20
14	Q'sai	72	59	+45
15	Egao	67	42	+27
16	Yazuya	66	28	+12
17	Sogo Medical	63	13	-4
18	Shabondama Soap	61	36	+18
19	Television Nishinippon	59	17	-2
20	Lib Work	58	21	+1
21	Saibu Gas	57	10	-11
22	Japanet Holdings	55	41	+19
23	RKB Mainichi Broadcasting Corporation	54	24	+1
24	Fukuoka Softbank Hawks	53	86	+62
25	Kyushu Financial Group	51	27	+2
26	Saishunkan	50	19	-7
27	Toyota Motor Kyushu	49	24	-3
28	Trial Company	47	39	+11
29	Drugstore Mori	46	45	+16
30	Shinnihonseiyaku	45	70	+40

Mynavi Corporation and the Nihon Keizai Shimbun performed a joint survey of university students planning to graduate in 2022. The survey ranked prospective employers by popularity according to university students graduating in 2022.

We ranked **20th** overall and **first** in the housing/real estate sector in the Kyushu-Okinawa area.



**Kyushu-Okinawa area
(overall)**



**Kyushu-Okinawa area
(housing/real estate)**

Overview of Mynavi/Nihon Keizai Shimbun survey of popularity of prospective employers among university students graduating in 2022
 Subjects: University juniors and first-year graduate students nationwide (as of survey start time) expected to graduate in March 2022
 Survey period: Tuesday, December 1, 2020 – Saturday, March 20, 2021

Survey method: Survey announced on Mynavi 2022 employment information site and in employment magazines published by Mynavi, at venues for various events organized by the company, and elsewhere; questionnaires collected through a Web-based form.

- Subjects were asked to rank their top five most popular prospective employers.
- Subjects were allowed to choose multiple answers (two per company) concerning reasons for selection.

Valid responses: 41,093

Ability to increase market capitalization

We ranked second in a report published May 24, 2021 by Nihon Keizai Shimbun of market capitalization growth among companies over the past five years (a 22.1-fold increase in market capitalization).



Ranking by rate of market capitalization growth

22.1 times
Growth rate over past five years

The following major factors were identified as driving the increase in market capitalization:

- Status as tech firm in housing sector, with management centered on digital marketing
- Substantial cost savings through use of category sites
- Use of social media in business (roughly doubling business efficiency)
- Use of YouTube video sharing platform channels

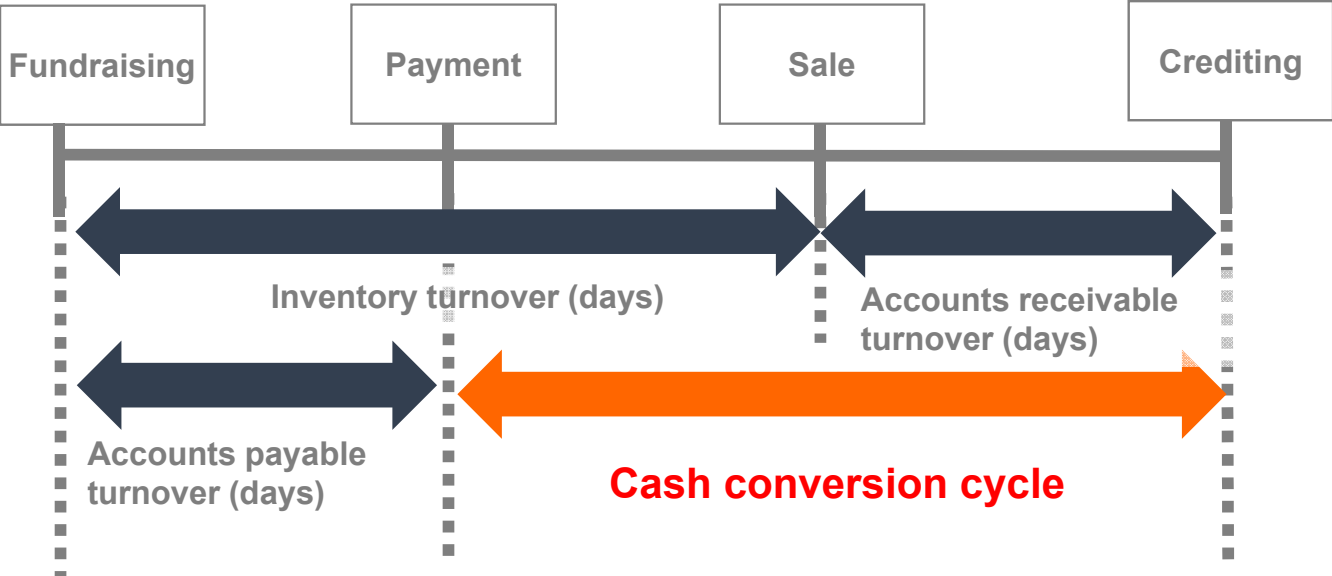
This article is available at our website: <https://www.libwork.co.jp/ir/>



June 1, 2021 **News**

We were named in a ranking published May 24, 2021 by Nihon Keizai Shimbun of companies with notable growth in market capitalization over the past five years (NEXT 1000).
(Available until: May 31, 2022)

Cash conversion cycle (CCC)

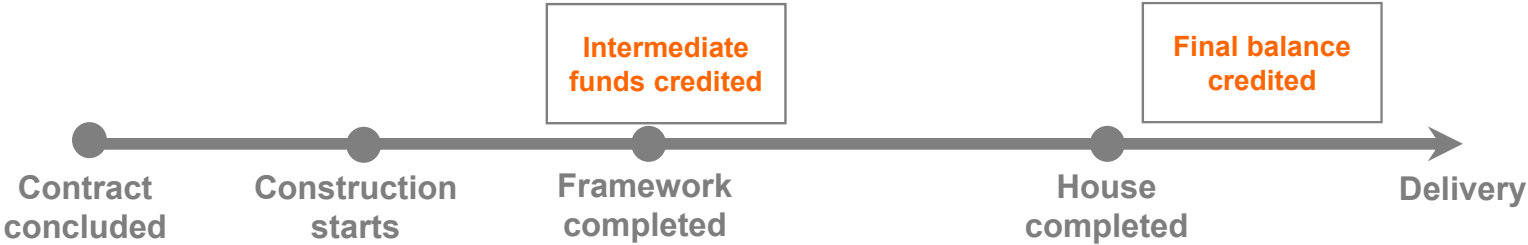


Cash conversion cycle

Industry	Days
Real estate	290.00 days*
Construction	64.57 days*
Lib Work	-22 days

* Weighted average; prepared based on data in March 2019 CD-ROM edition of the Japan Company Handbook
 * Estimated based on sales from contracted construction projects with Lib Work acting as lead contractor

Stabilizing management through the capacity to collect intermediate funds during the period of contracted construction work





ESG initiatives

SDGs initiatives

We have initiated various initiatives to address the Sustainable Development Goals (SDGs).

We held a presentation ceremony for a list of donations to the Health Promotion Department of the city of Yamaga commemorating the issue of Higin SDG private placement bonds in partnership with Higo Bank.

Other initiatives include donations to the Kumamoto Prefecture Kodomo Shokudo Network to provide meals for children and the provision of free solar power systems to all houses.



地方創生SDGs 官民連携 プラットフォーム



私たちは持続可能な開発目標 (SDGs) を支援しています。

Public-Private Partnership Platform for Realizing SDGs Through Community Cocreation

We support the Sustainable Development Goals (SDGs).

- Donations to the Kumamoto Prefecture Kodomo Shokudo Network providing meals for children

This initiative is related to our SDGs Statement's call for CSR activities to contribute to communities and to children.



Presentation ceremony for the list of donations to the city of Yamaga

- Participation in the Cabinet Office's Public-Private Partnership Platform for Realizing SDGs Through Community Cocreation



Promoting the sharing and supplementation of specialized knowledge and technologies through partnerships with other industries and industry-academy-government alliances

- In partnership with Gremz Solar, providing Lib Work Solar Free solar power systems free to all houses

This initiative is related to our SDGs Statement's call for addressing climate change attributable to global warming.



Supporting the goals of the United Nations Sustainable Development Goals (SDGs), Lib Work will help enrich the lives of customers and realize the happiness of community people and contribute to the global environment by building sustainable homes.

● Building sustainable homes

- Use of cellulose fiber insulation materials made from recycled newsprint as standard practice
 - Use of natural cedar lumber from planted trees
 - Reducing our carbon footprint toward the ultimate goal of zero
 - Placing orders based not just on prices, but environmental initiatives (establishing environmental rankings) when procuring materials and planning construction
- Etc.

● Promoting diversity to establish rewarding workplaces

- Chosen for Diversity Management Selection 100 2014 by the Ministry of Economy, Trade and Industry
 - Implementing an ESOP program awarding shares for continuous service, awards, etc.
 - Maintaining comfortable working environments for LGBTQ people
 - Promoting a plan to double average employee income
 - Securing Health & Productivity Management Outstanding Organization and Diversity 2.0 recognition
- Etc.

● Addressing climate change attributable to global warming

- Promoting energy-saving houses (ranked 34th of 538 design firms and 44th of 5,915 contractors nationwide in the home category for BELS applications [as of August 31, 2020])
 - Installing solar panels free of charge at all houses (Lib Work Solar Free)
 - Supplying green electricity to owners of our houses as a new business
- Etc.

● CSR activities to contribute to communities and to children

- Activities to supply water in response to the Kumamoto earthquakes, donating part of the sales of recovery plan housing to Kumamoto Prefecture
 - Donating to our local city of Yamaga when our shares were listed
 - Donations to local elementary schools and city hospitals in response to COVID-19
 - Donations to the Kumamoto Prefecture Kodomo Shokudo Network to provide meals for children (nationwide donations planned)
 - Donations through proactive use of the corporate hometown tax system based on evaluations of the environmental initiatives of local governments nationwide
- Etc.

Diversity management

In a rare statistic for the housing and real estate industries, women make up the majority of our employees. We're recognized as a company where women can shine.

We propose flows and ways of life that reflect the perspectives of those making buying decisions.



We were chosen for Diversity Management Selection 100 by the Ministry of Economy, Trade and Industry

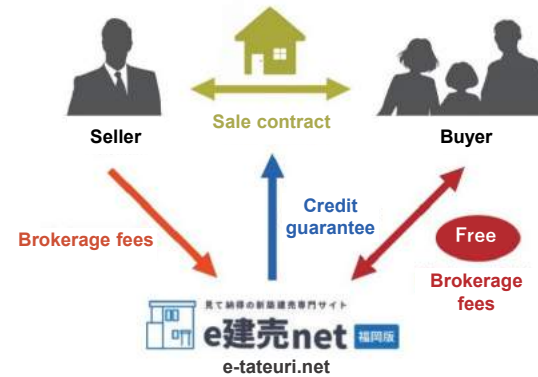
* Diversity management refers to increasing corporate value by hiring diverse human resources and affording them the scope to demonstrate their abilities to the fullest for fair evaluation. We were the first firm in Kumamoto Prefecture to be selected. (Other companies selected in the same year included Fujitsu, P&G, and Microsoft Japan.)

An aerial photograph of a city skyline, likely Tokyo, with a grid overlay. The grid is composed of small squares and is semi-transparent, allowing the city buildings to be seen through it. The grid is more prominent in the upper half of the image and fades out towards the bottom. The city buildings are in shades of blue and white, with some taller skyscrapers standing out. The overall tone is light and futuristic.

Future vision

Becoming a provider of detached house platforms

A comparison platform specializing in houses built for sale



We will provide credit guarantees in transactions and eliminate the brokerage fees charged to buyers. **This service will be launched in the Fukuoka area, then expanded nationwide centered on major urban areas.**



A wealth of information

We publish daily information collected ourselves on houses built for sale. Free posting of property information results in a large number of listed properties.

Automatic matching and notification

Customers can receive matching results and email notifications automatically by registering their desired house conditions.

Property search feature

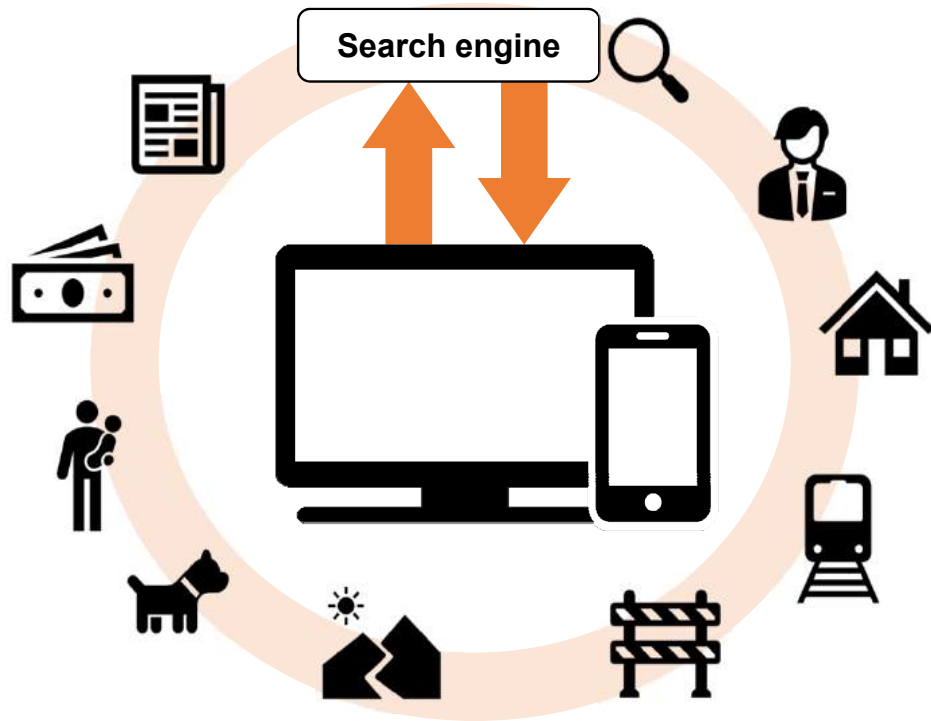
Customers can search for properties by multiple search parameters, narrowing their list of prospective properties by specifying floor area, numbers of rooms, location, and other details.

One-stop home buying support

A customer can make an appointment to inspect a property after finding it on the site.

Intermediary service for houses built for sale: e-tateuri.net

Launching media focused on detached houses and living



A wealth of information

Offering numerous articles and content prepared by us independently.

Seeking to secure high access counts from search engines

Content (planned)

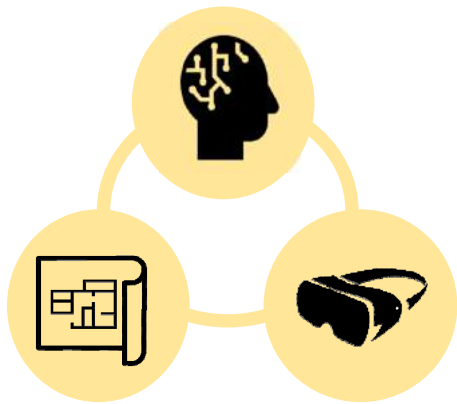
Posting extensive content on detached houses and living (on topics such as houses, news, finance, household budgeting, raising children, pets, hobbies, community information, construction, and transportation)

Q&A with specialists

Also posting answers from numerous experts to questions posted by users

Launching media focused on detached houses

A subscription business to support construction companies nationwide



Sales to construction companies nationwide

A wealth of available floorplans

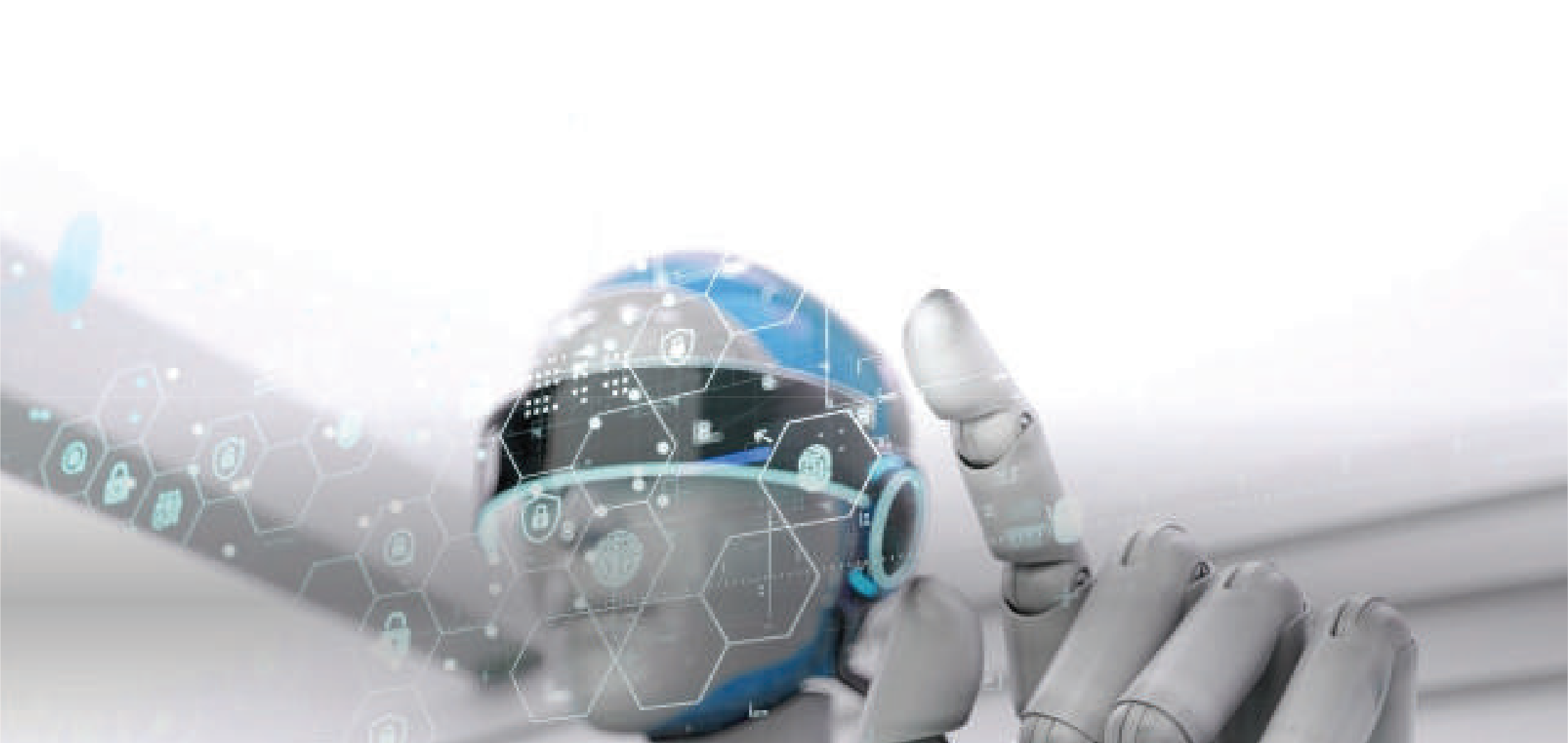
Building a database of numerous floorplans (drawings) developed by us independently to enable multiple condition search by size, numbers of rooms, and other parameters, as well as supporting proposals using AI

Peace of mind from a fixed price service

This subscription service for construction companies nationwide provides unlimited plan searching for a fixed monthly fee. Sharing the wealth of intellectual property accumulated by us will enable proposals for better homes.



SaaS service utilizing AI



DEEP α , the home of the future, built using 3D printers

Forward-Looking Statement

This document contains “forward-looking statements” regarding the intent, belief or current expectations of us and our management with respect to our future financial condition and results of operations. In many cases, but not all, these statements contain words such as “forecast,” “believe,” “estimate,” “expect,” “intend,” “may,” “plan,” “probability,” “risk,” “project,” “should,” “seek,” “target,” “will” and similar expressions. Such forward- looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. Given the risks and uncertainties, you should not place undue reliance on forward- looking statements, which speak only as of the date of this document. We undertake no obligation to update or revise any forward-looking statements.

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