

Casa Inc.

Financial Results Presentation for the Third Quarter 2022

Listed Code : 7196



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

“ A society where everyone can live with peace of mind ”

SUSTAINABLE DEVELOPMENT GOALS

11 SUSTAINABLE CITIES AND COMMUNITIES



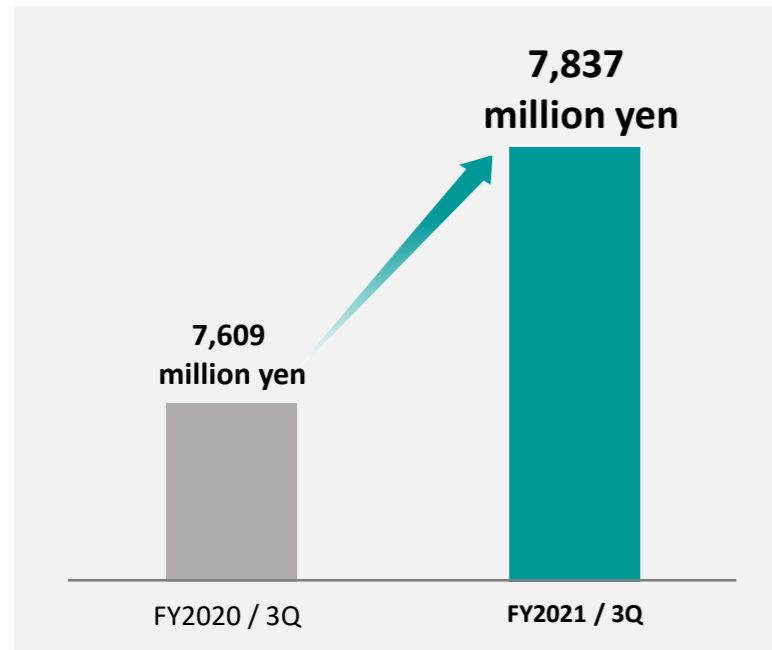
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



FY2021 / 3Q performance

Net Sales

7,837 million yen

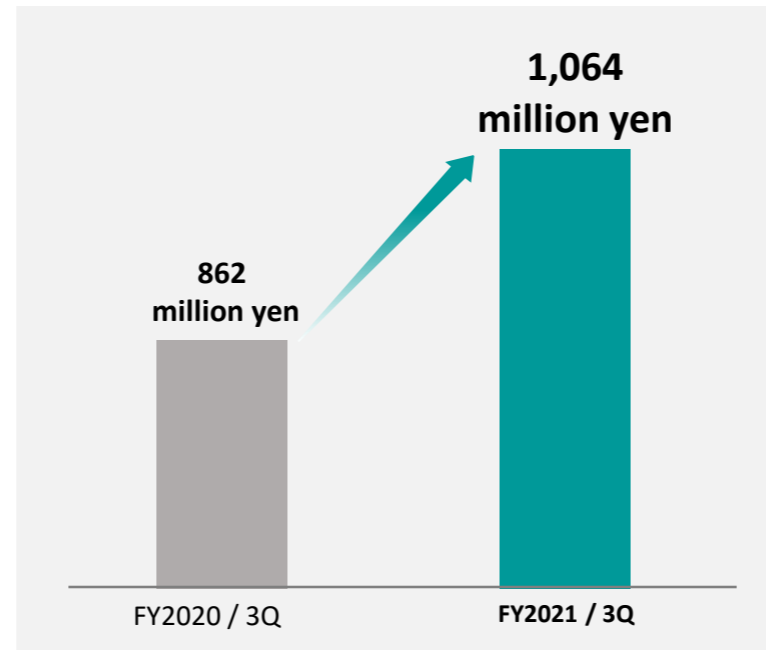


Year-over-year basis

+228 million yen

Ordinary Profit

1,064 million yen

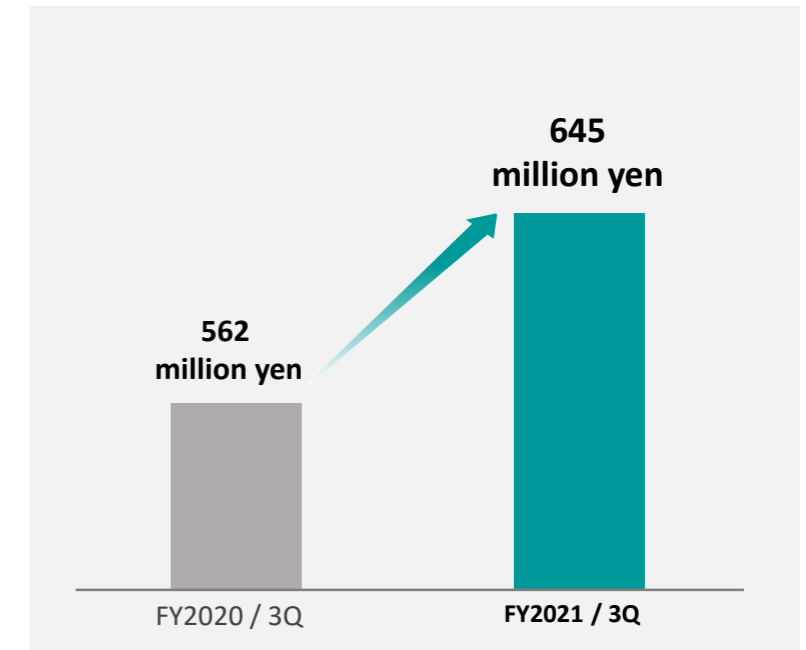


Year-over-year basis

+202 million yen

Profit attributable to owners of parent

645 million yen



Year-over-year basis

+83 million yen

3Q results are favorable for both sales and profits

Unit: One million yen

	FY2020 / 3Q	FY2021 / 3Q		
	Amount of money	Amount of money	Last year Increase amount	Year-over-year basis
Net Sales	7,609	7,837	228	103.0%
Operating Profit	819	989	169	120.7%
Ordinary Profit	862	1,064	202	123.4%
Profit attributable to owners of parent	562	645	83	114.8%

Expected landing for the full year

Unit: One million yen

	FY2020	FY2021		Compared to the initial plan
	Previous term results	Initial plan	Full year forecast	
Net Sales	10,226	10,323	10,379	100.5%
Operating Profit	1,031	832	1,038	124.7%
Ordinary Profit	1,090	850	1,117	131.5%
Profit attributable to owners of parent	611	489	658	134.6%

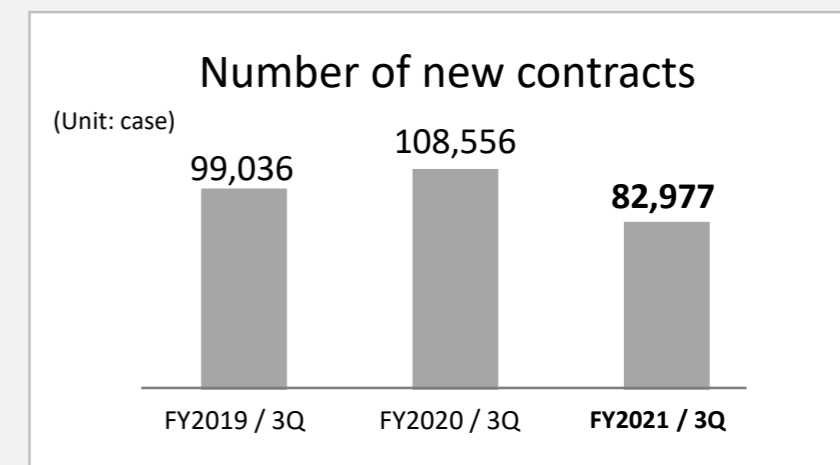
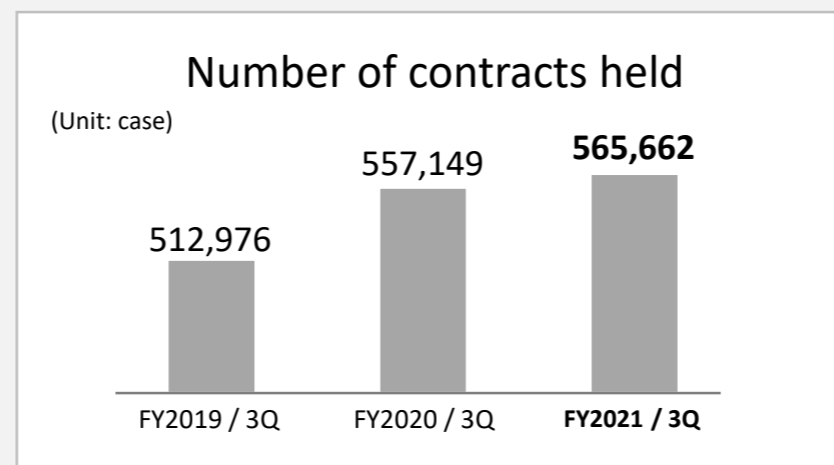
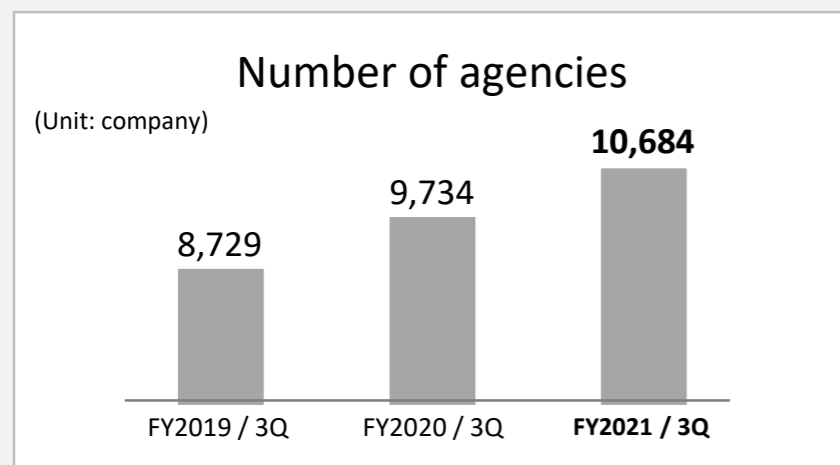
- Referral fees reduced due to review of agencies in consideration of profitability
- Impact of changing the release time to the next fiscal year to further enhance the functions of the core system

* In 4Q, we plan to increase the provision of allowance for doubtful accounts due to an increase in the actual loan loss rate (actual average for the past three years).

Unit: One million yen

	FY2020 / 3Q	FY2021 / 3Q		
	Amount of money	Amount of money	Last year Change amount	Year-over-year basis
Net Sales	7,609	7,837	228	103.0%
Initial guarantee fee	4,102	4,069	△ 32	99.2%
Annual guarantee fee	3,395	3,638	242	107.2%

- Initial guarantee fee**
 The number of new contracts decreased due to the review of the agency
- Annual guarantee fee**
 The number of contracts held with 565,662



Breakdown of cost of sales / Selling, general and administrative expenses

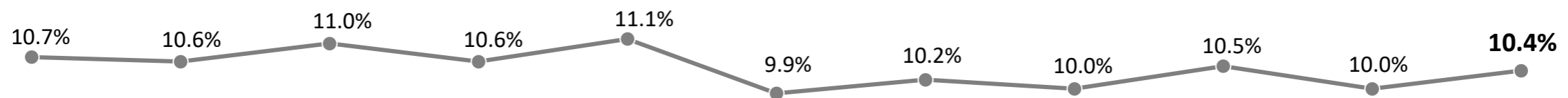
Unit: One million yen

	FY2020 / 3Q	FY2021 / 3Q		
	Amount of money	Amount of money	Last year Change amount	Year-over-year basis
Cost of sales	2,965	3,105	140	104.7%
Provision of allowance for doubtful accounts	1,703	1,743	40	102.4%
Referral fee	766	660	△ 106	86.1%
Lawsuit / Dispose expense	483	694	210	143.6%
Selling, general and administrative expenses	3,825	3,743	△ 81	97.9%

- **Provision of allowance for doubtful accounts**
Curtailed by improving the recovery rate
- **Referral fee**
Compressed by reviewing agencies considering profitability
- **Lawsuit / Disposal expense**
The proceedings will be delayed from the previous term due to the state of emergency

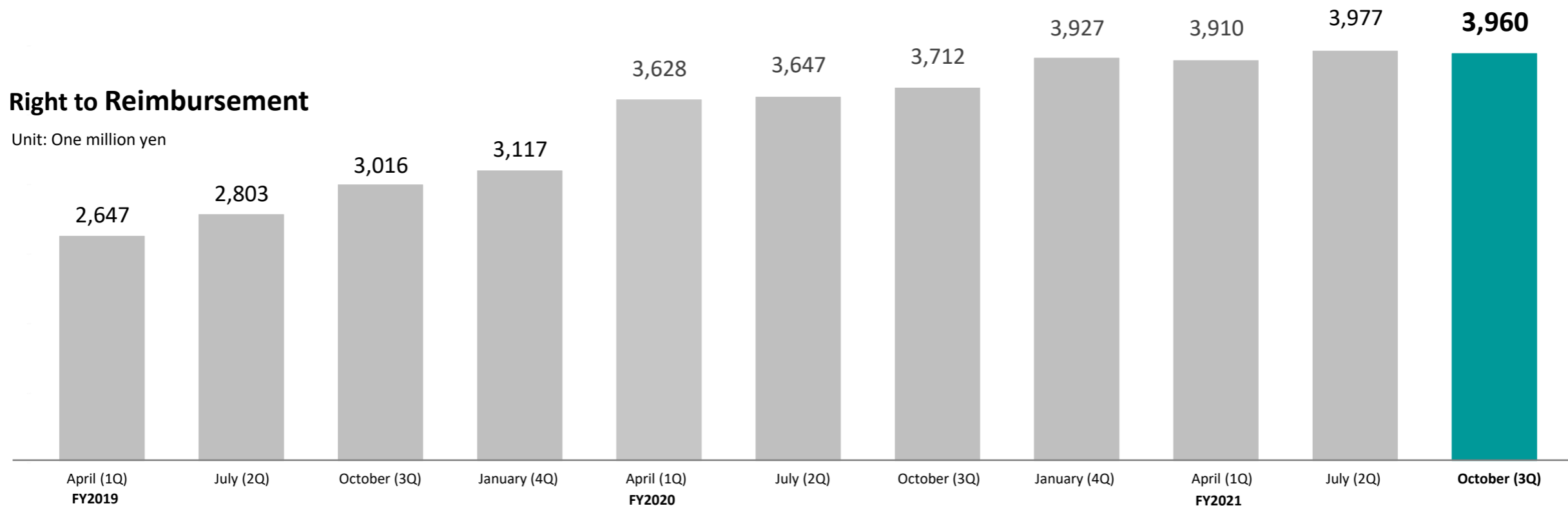
Control Right to Reimbursement by strengthening examination system and improving recovery rate

Delinquency rate



Right to Reimbursement

Unit: One million yen



Sales Strategy

“Yanushi Direct” is steadily expanding



Cumulative number of contracts



Full service content



Recruitment of tenants



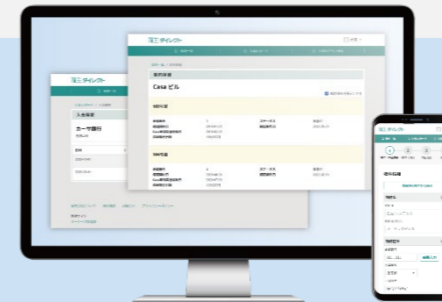
Rent management



Rent guarantee



Solitary Death insurance



Online procedure

“Yanushi Direct” is even more convenient

Set of household property insurance and rush in case of emergency



Household insurance



Compensation for household goods




To the landlord Liability




To a third party Liability



24 hours rush



Key trouble



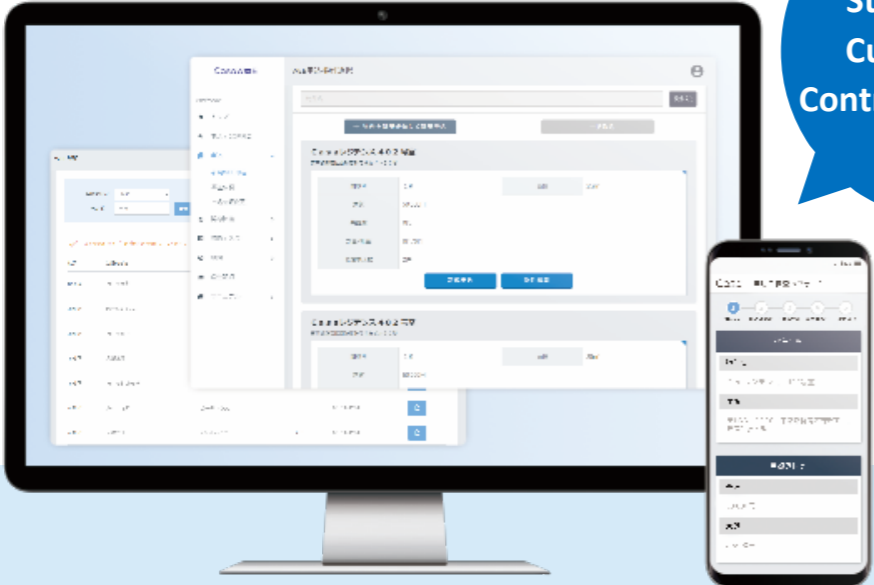
Around the water Trouble



Of the window glass Trouble

CasaWEB

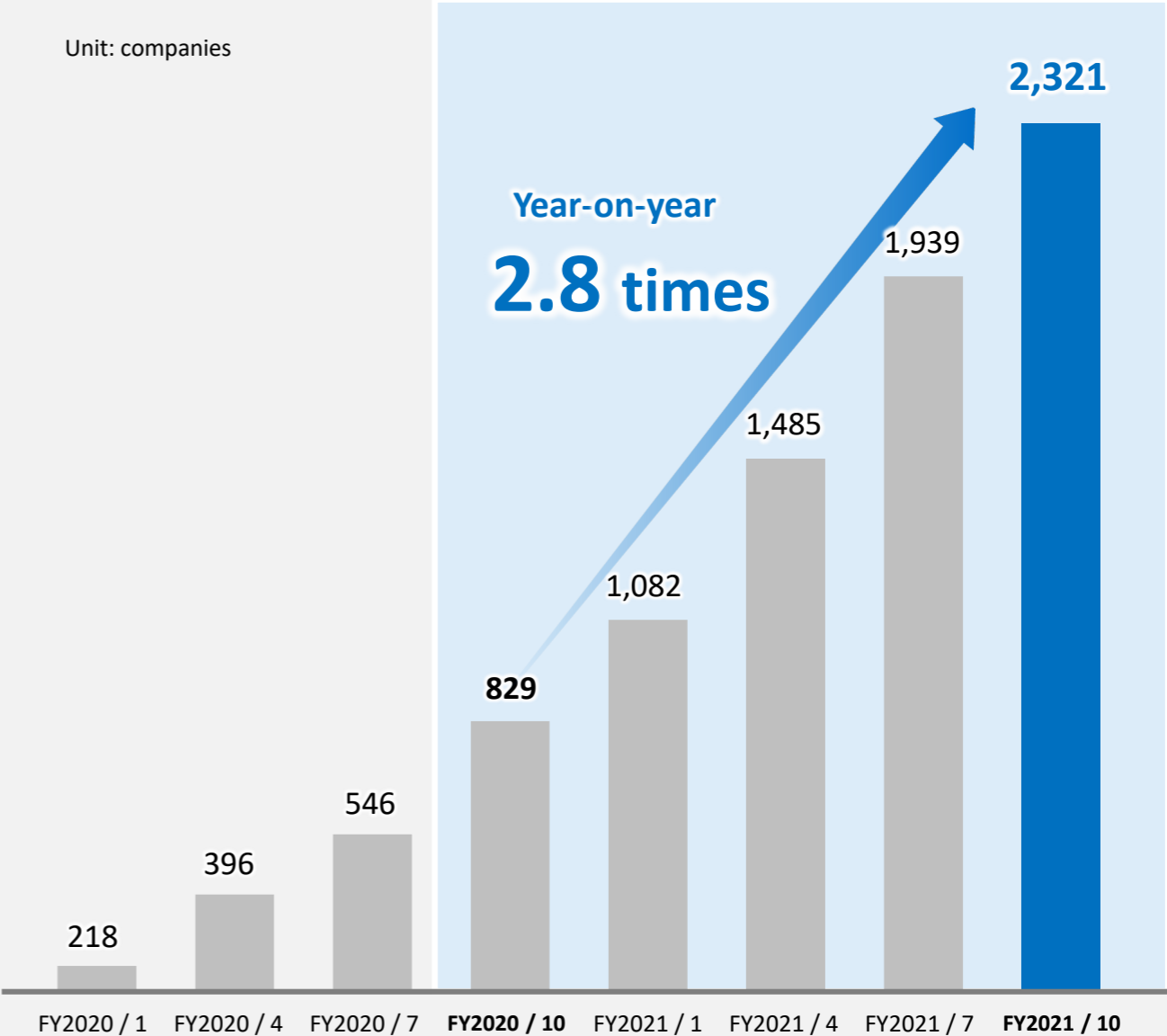
Streamlining
Cumbersome
Contract procedure



- Web application
- Electronic contract
- Contract printing
- Delinquent payment / Payment report
- Remittance details
- Change-Cancellation report

Number of Casa WEB users

Unit: companies





Online mediation

Easily find a room with just one smartphone

One-stop service from room search to rent settlement

Benefits for Resident

- Initial cost savings
- Feel free to ask questions in chat
- Easy room search with the app

Online mediation



yesman

ietty

Rent management / rent guarantee

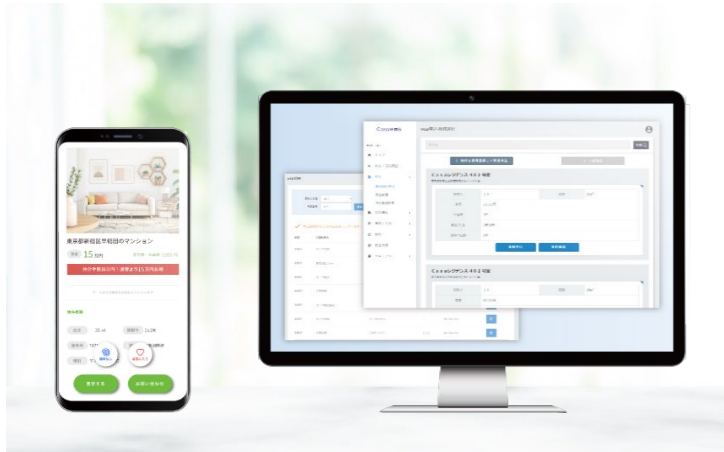


Benefits for Real estate management company / owner

- Expansion of customer attraction channels
- Increased occupancy rate
- Increased work efficiency

Before moving in

- Online mediation
- Original recruitment drawing creation
- Electronic contract



Move-in

- Collection agency
- Solitary Death / household insurance
- Emergency Service
- Property cleaning service



Move-out

- Departure witness
- Restoration
- Renovation



Protecting the future of children

養育費保証

So that children can spend their time
"in their own way" with a "smile"
Casa will create a life full of hope

養育費保証 PLUS



Information provision

Media (Mamasuma) and Information provided at the seminar

Number of media articles: 204
Held a seminar co-sponsored by a law firm



Parenting

Guarantee child support when payment of child support is delayed

Child support securing support project Conducted in 109 local governments



Room search

No guarantor required
Supporting room search

Room search service Providing "Kari flower"

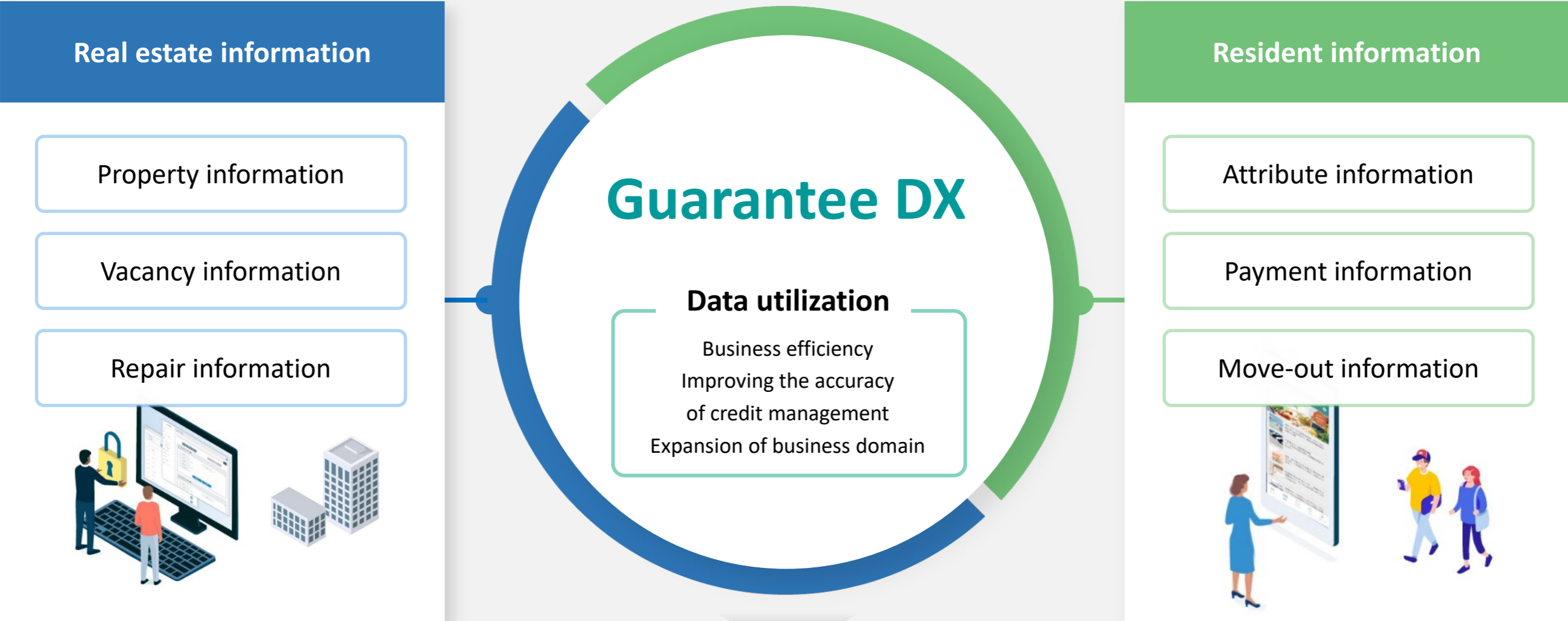


Job search

Supporting job search for single mother

Job search support collaborated with the Single Mother Association

Growth scenario



Opening a new door of finance

Fintech

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Real estate tech



- 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.
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- The forward-looking statements in this material are made by us based on the information available as of December 7, 2021, and reflect any future events or circumstances, and any forward-looking statements. We have not updated or changed the Content of the statement.