

Casa Inc.

Fiscal Year ended January 2025

Briefing material for the full-year financial results

Ticker code: 7196



Casa

Summary of Consolidated Financial Results

(Unit: JPY million)	FY 2024 plan (FY ending January 2025)	FY2024 (FY ended January 2025)	Plan ratio
Sales	12,081	12,157	100.6%
Cost of sales	5,552	4,769	85.9%
Operating profit	759	1,303	171.7%
Ordinary profit	935	1,564	167.3%
Special loss	367	486	132.5%
Net income attributable to shareholders of parent	185	602	325.4%

【Sales】

In addition to the increase in new contracts and the expansion of rent guarantees for commercial property, the number of contracts in force is also growing, progressing as planned.

【Cost of sales】

As a result of reviewing the valuation of the allowance for doubtful accounts, cost of sales was 85.9% of the plan, reducing costs by JPY 782 million.

【Impairment loss】

- GoldKey goodwill
- Software impairment

Consolidated income statement details

(Unit: JPY million)	FY2023	FY2024	YoY comparison
Sales	11,224	12,157	108.3%
Initial guarantee fee	5,654	6,063	107.2%
Continuous guarantee fee	5,465	5,873	107.5%
Cost of sales	5,086	4,769	93.8%
Referral fee	1,347	1,448	107.4%
Provision of allowance for doubtful accounts	2,655	1,979	74.5%
Litigation/disposal costs	1,032	1,206	116.9%
Operating profit	786	1,303	165.6%
Ordinary profit	965	1,564	162.0%
Special loss	18	486	2705.3%
Net income attributable to shareholders of parent	605	602	99.6%
EBITDA	1,309	2,178	166.4%

【Sales】

- Initial guarantee fees increased due to increased use of existing agents and acquisition of new agents (increased by 7.2% year-on-year).
- Continuous guarantee fees increased due to an increase in in-force policies (+24,000 contracts; +4.0% year-on-year)

【Cost of sales】

- Review of allowance for doubtful accounts
Change the evaluation unit to the debtor's contract unit and classify receivables according to the number of months in arrears and collection status to assess risk.
- Increased costs of litigation due to an increase in the number of legal proceedings for early resolution

【Selling, general and administrative expenses】

- Increased manpower to strengthen sales and collect debts at an early stage
- Implementing a new core system
- Start of depreciation for new core system

【Other】

- Increased profits from recovery of written-off receivables due to strengthened collection of long-term receivables (increased by + JPY 98 million, 62% year-on-year)

【Impairment loss】

- Impairment of goodwill of GoldKey (see timely disclosure dated September 12, 2024)
- Recording of impairment loss due to replacement of CasaWEB

※ EBITDA = Operating profit + Depreciation, etc. + Amortization of goodwill + Deferred consumption tax, etc. + Gain on recovery of written-off accounts

Changes in accounting estimates on allowance for doubtful accounts

Process of estimate change

Background

- Large amount of allowance for doubtful accounts compared to other companies.
- The challenge is to optimize allowance for doubtful accounts.
- Losses occurred at the early stage, resulting in non-operating profit due to recovery.

Changing environment and new initiatives

- ✓ February 2024:
Introduction of new rent guarantee system.
Accurate analysis and management of credit data.
- ✓ November 2024
Reorganization of the Customer Management Department.
Establishing a system to strengthen collection of receivables.

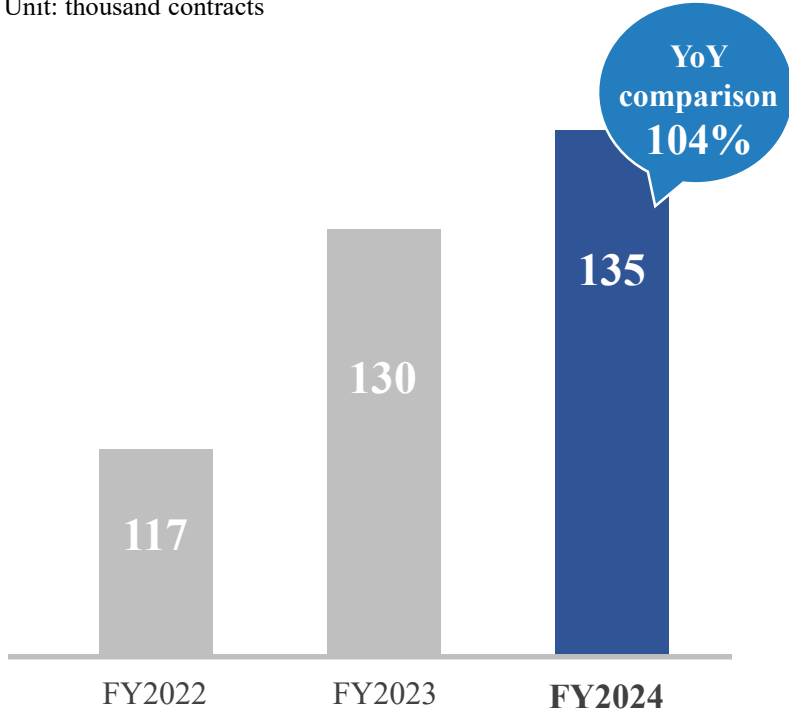
		Conventional method	Current outlook
Evaluation	Evaluation unit	Unit of receivables (evaluation for each reimbursement claims)	Evaluation by creditor contract unit.
	Evaluation method	Record a lump sum of allowance for doubtful accounts based on past debt record.	Classification and evaluation according to the number of months overdue and signs of non-recovery
Data	Data analysis	Detailed deconvolution and analysis are difficult due to the influence of the core system.	The replacement of the core system in February 2024 will has enabled us to make more precise data analysis.
Receivable management	Management method	Manage all receivables uniformly.	Change to management based on the risk characteristics of receivables.
	Organizational structure	Conventional customer management system	Reorganization in November 2024 based on credit management methods are activity polices.
	Collection	Uniform response	Enabling a more agile approach.

※ As the amounts of allowance for doubtful accounts in the past are reasonably accurate to a certain extent, past errors will not be corrected.

Major KPI in rent guarantee business

New contracts

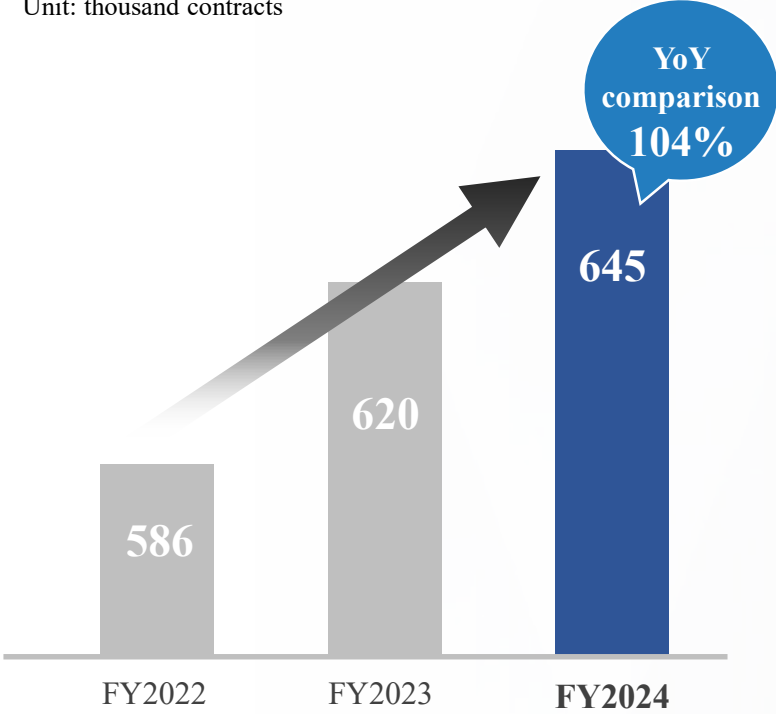
Unit: thousand contracts



Acquiring new agents and expanding use of existing agents let to a 104% growth over the previous year

Contract in force

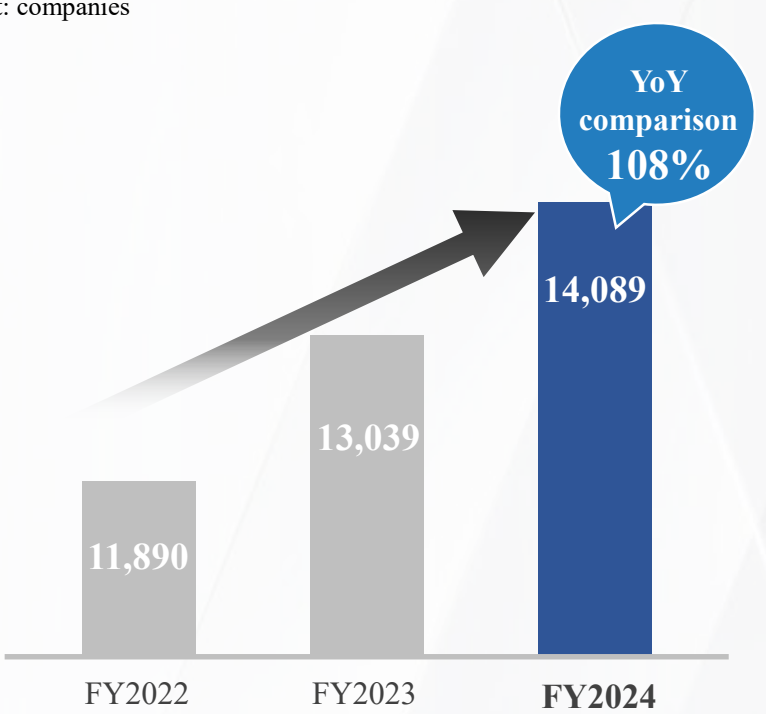
Unit: thousand contracts



The number of contracts in force increased due to an increase in new contracts and continuous guarantee fees also increased.

Number of agents

Unit: companies



The acquisition of new agents has steadily increased due to the expansion of area and an increase in sales personnel.




Breakdown of new contracts acquired

		FY2023	FY2024	YoY comparison
Residential property	Number of contracts	121,460	126,105	103.8%
	Guarantee fee (JPY million)	4,698	4,890	104.1%

Commercial property	Number of contracts	8,583			9,726	113.3%
	Guarantee fee (JPY million)	1,155			1,442	124.8%

Rent guarantee for commercial property increased by 24.8% year-on-year due to strengthened cooperation with brokerage companies specialized in commercial property.

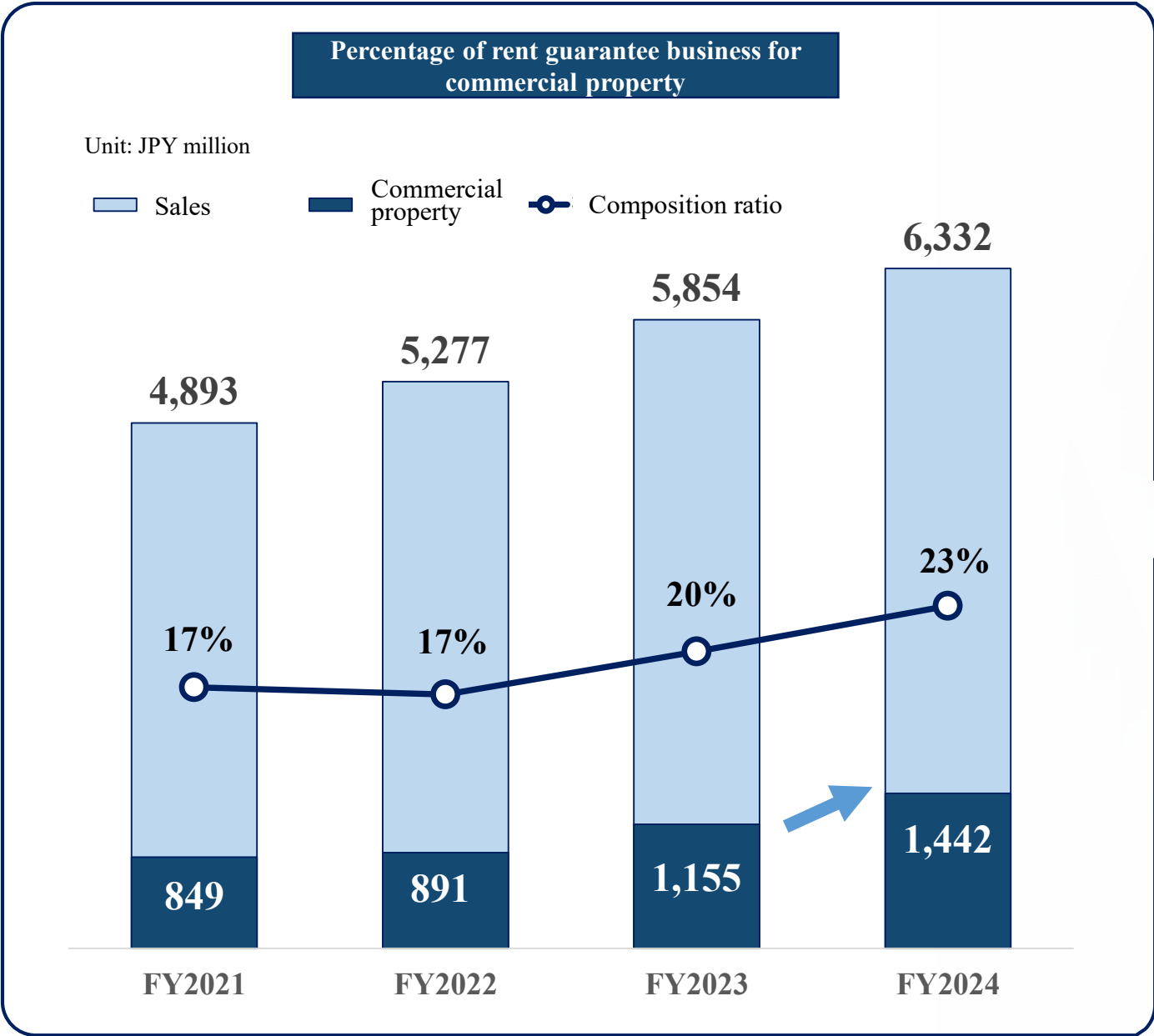
Direct W with a wide range of guarantee is doing well

Direct S (financial products)	Direct W (financial products)	Basic (subrogation type)
		
96% YoY	243% YoY	80% YoY

Established a department specialized in commercial property

	
Enhancement of marketing	Expansion of promotion
	
Expansion of target customers	Improvement of service quality

Expansion of rent guarantee business for commercial property



Rent guarantees business for commercial property has been growing steadily

- Sales of rent guarantee for commercial property: 124.8% YoY
- Percentage of rent guarantee for commercial property: 20% (FY2023) ⇒ 23% (FY2024)

- ✓ Established a team specialized in commercial property
- ✓ Cooperation with brokerage companies specialized in commercial facility
- ✓ Cooperation with brokerage companies specialized in restaurant.
- ✓ Strengthening approaches to developers

Business Plan 2025



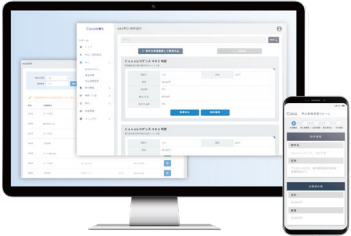
Priority measures for FY 2025

Financial improvement initiatives	Priority measures		Major KPI
Sales <div> <div>Area expansion and staff increase</div> <div>Promoting rent guarantee digital transformation</div> </div>	Area expansion and staff increase	By comprehensively covering the sales area and increasing the number of sales personnel, we will acquire new agents and improve the utilization rate of existing agents.	<ul style="list-style-type: none"> Increase in new contracts Acquisition of new agents Number of new stores
	Promoting rent guarantee digital transformation	By linking tenancy and home contents insurance applications, operation time is reduced and convenience is improved.	<ul style="list-style-type: none"> Number of affiliated companies Usage rate
Cost of sales <div> <div>Improved recovery rate</div> <div>Reduction of litigation and disposition costs</div> </div>	Improving recovery rate	By strengthening the call center's collection operation for receivable at the early stage, we will reduce mid-term delinquent reimbursement claims.	<ul style="list-style-type: none"> Recovery rates by receivables classification
	Reduction of litigation and disposition costs	Shortening litigation time by standardizing document preparation, digitally managing litigation progress, and expediting attorney responses	<ul style="list-style-type: none"> Number of lawsuits filed Period of lawsuits
Selling, general and administrative expenses <div> <div>Strengthening recruitment</div> <div>System development</div> </div>	Strengthening recruitment	Strengthening recruitment to expand sales and ensure stable system operation	<ul style="list-style-type: none"> Number of employees hired Recruitment costs
	Additional system development	Business reform to improve operational efficiency	<ul style="list-style-type: none"> Operational costs Reduction of overtime hours

Providing services to property management company

Promoting Digital Transformation of rent guarantee

CasaWEB



- Replacement of rent guarantee system
- Strengthening integration with property management software
- Data linkage of application information

Expansion of rent guarantee for commercial property



- Expanding target customers
- Expansion of sales channels
- Improvement of service quality

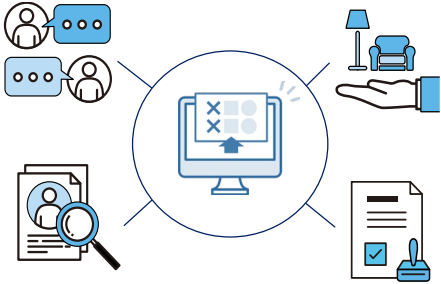
Expansion of rent guarantee service

Area expansion



- Increase sales staff in major metropolitan areas
- Strengthening recruitment activities
- New store openings

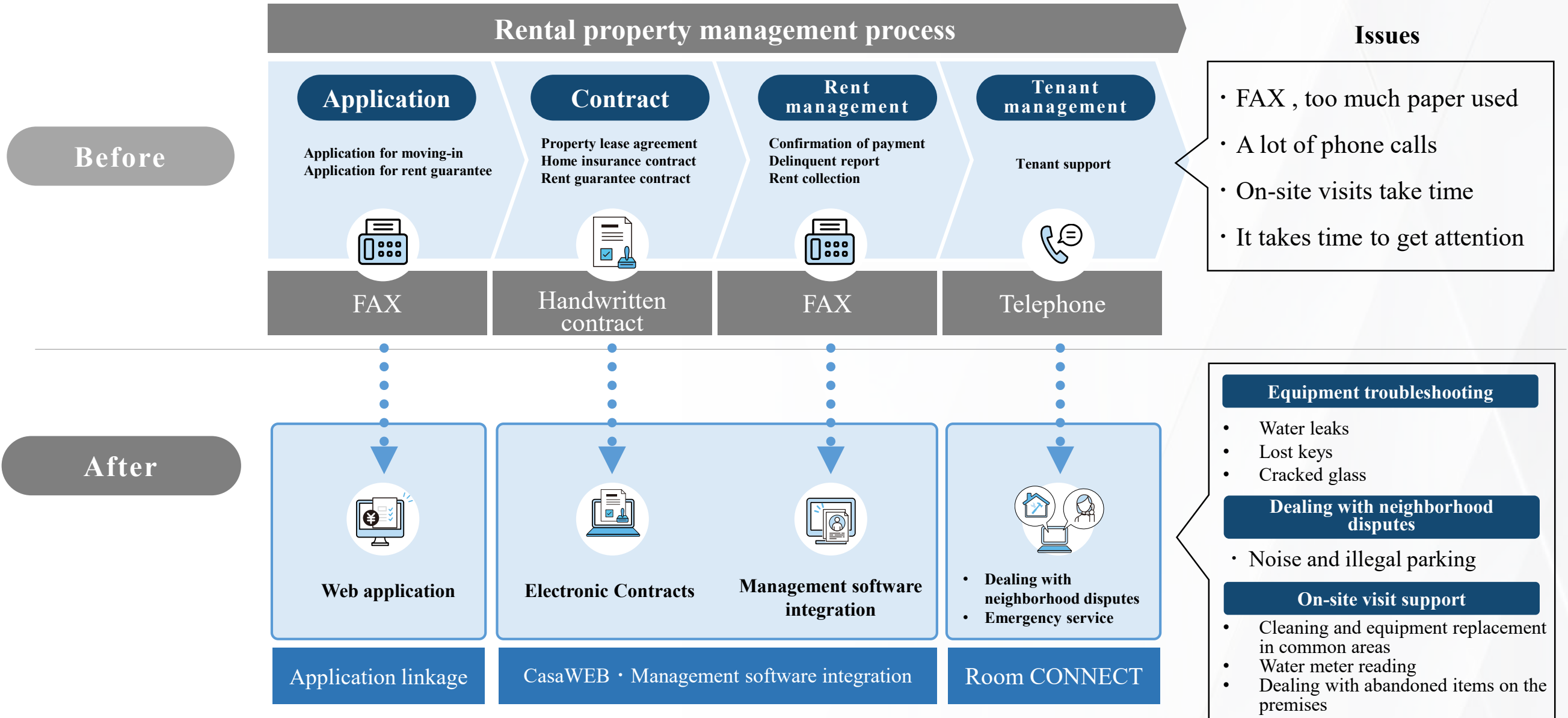
Expanding our service lineup



- Services for handling tenants
- On-site service
- Call center service

Providing value-added services for real estate companies

Improve operational efficiency for property management companies



Promoting rent guarantee digital transformation

Improving the efficiency of internal operations

Adopting digital tools to improve operational efficiency and results



RPA



SMS



AI-OCR



CTI



Robot call



CRM

Credit check

Improved operational efficiency and speed of screening by linking screening systems with personal credit information agencies



Detection of unauthorized use



JICC



Information of anti-social force



Bankruptcy information



Improving business flow through digital transformation

Data sharing with business partners

Linking tenancy and home contents insurance applications reduces operation time and improves convenience

Collaboration with external parties

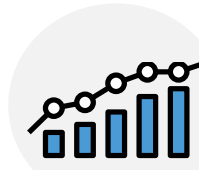


Collaboration in application (8 companies))



Collaboration in home contents insurance (7 companies)

CasaWEB



Number of companies that have adopted the system (7,033 companies)



Contract conclusion



Delinquent registration



Cancellation processing

Providing services to improve the efficiency of real estate operations

CasaWEB

Promote DX through data linkage and system utilization

Rent, etc. 	Fixed costs (Parking, signboard, etc.) 	Variable costs (Water and utility costs) 	Renewal fee of rental contract
Settlement fee when moving out 	Early cancellation penalty 	Damages equivalent to rent etc. 	Legal procedure costs

Data linkage



申込サポート

by SUMO Co., Ltd. powered by Recruit



※ In no particular order.

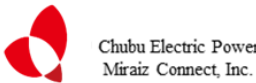


Service by property management company

Expanding our partnerships with various companies

Creating new value through tie-ups with companies

Monitoring service



Emergency dispatch service (24 hours a day, 365 days a year)



Dealing with neighborhood troubles



Lonely death compensation



Home contents insurance



Maximizing synergies and moving on to the next stage

Casa group

COMPASS



Rental management platform

- ☐ Rental management support
- ☐ WEB marketing
- ☐ Holding seminar
- ☐ Owned media operation

PROFIT CENTER



Call Center Service

- ☐ Inbound service
- ☐ Outbound service
- ☐ Call center training

A professional call center based on the philosophy of “Thank you”

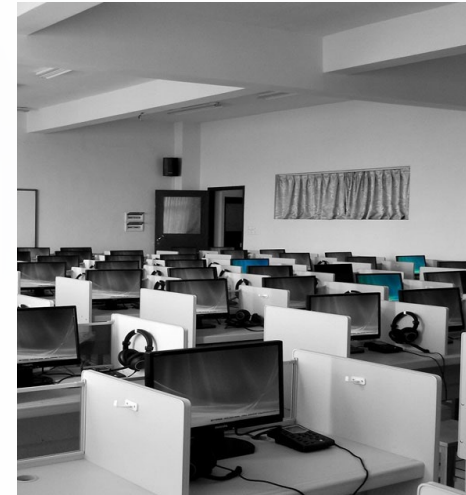
Providing reliable services with solid knowledge and outstanding technology

A call center specializing in mail order outsourcing



We provide high-level quality in terms of both knowledge and technology. We offer inbound and outbound proposals for new customer reception, existing inquiry processing, dormant customer revitalization, campaign information, etc.

High quality backed by experience



Segment customer attributes to achieve optimal list management. We analyze the attributes of active and inactive customers using our own tools to deliver the appropriate approach.

Evolution to the next generation call center



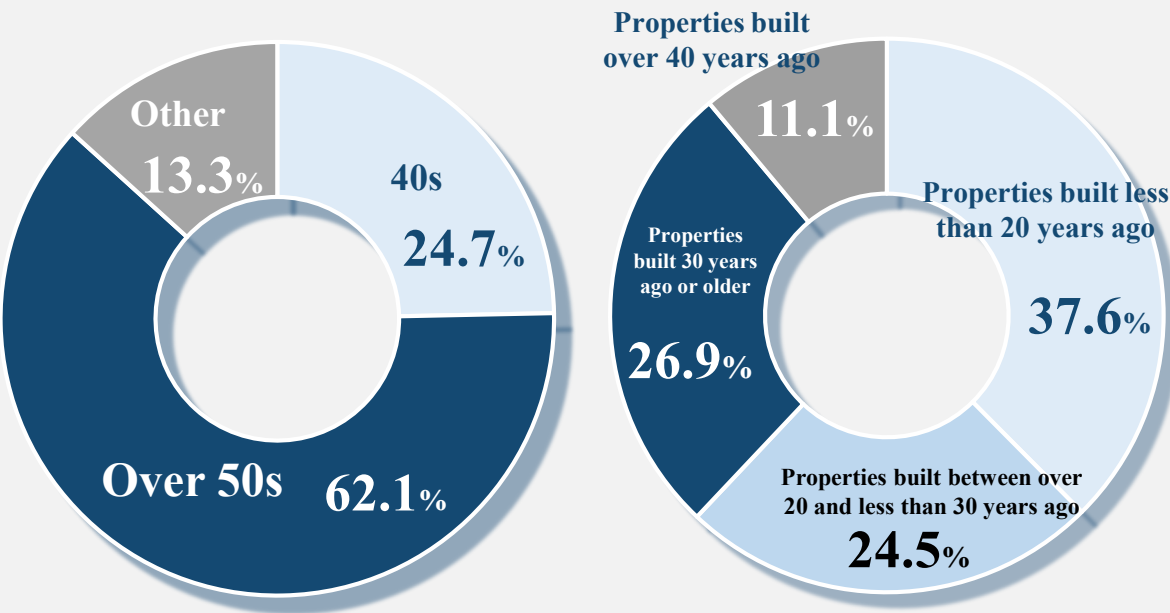
Goals which Casa aims to achieve.

We value customer-oriented hospitality and always strive to provide honest and courteous service. Providing trust and peace of mind is our number one priority, and we strive to provide services that exceed customer expectations.

The evolution of the call center	CC 1.0 Compatible with in and out	CC 2.0 Ease of connecting to the call center	CC 3.0 Quality	CC 4.0 Convenience
Main channel	Telephone	Telephone/mail/chat	Multi-channel	Omni-channel
Major KPI	<ul style="list-style-type: none">Response rate/abandonment rateNumber of cases processed per hour	<ul style="list-style-type: none">Service levelResponse timeOperational ratio	<ul style="list-style-type: none">Quality scoreFirst-line resolution rateOperational rate	<ul style="list-style-type: none">Repeat customer rateCustomer satisfactionOperation rate
Management style which Casa aims.	Uniform response	Classification by category	Personalization support	Automation compatible

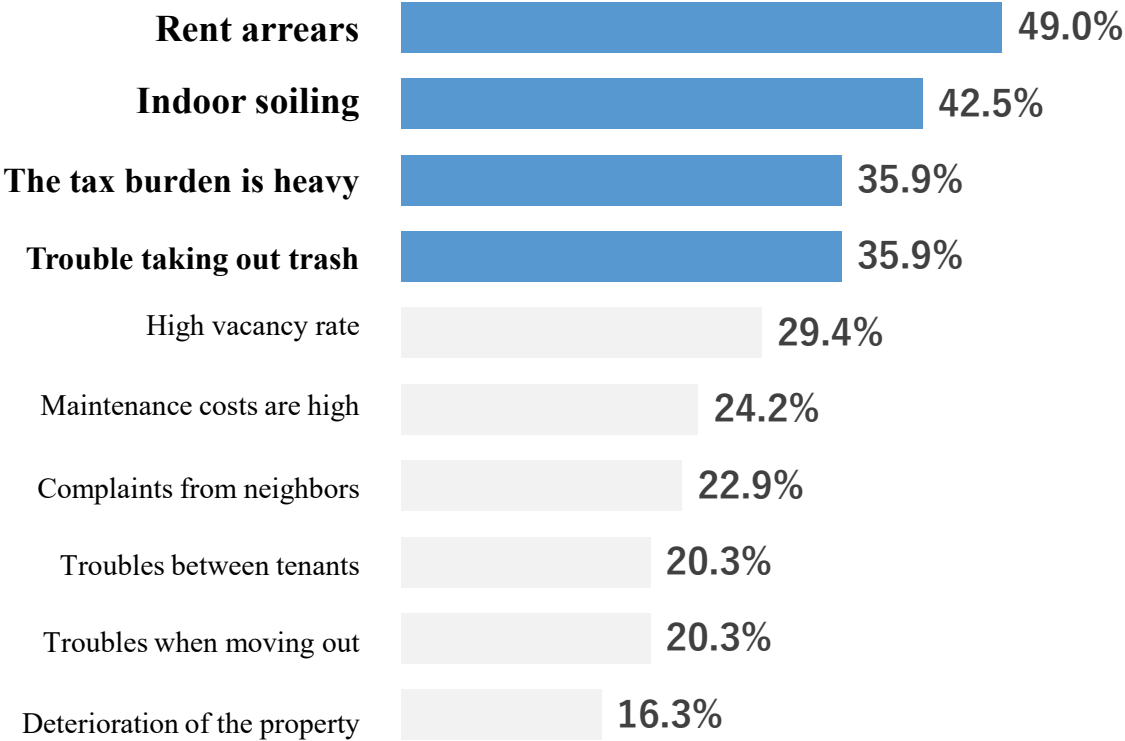
Challenges faced by self-managed property owners

The reality faced by landlords



(Source) National Rental Housing Newspaper Company “Survey for Real Estate Owners”

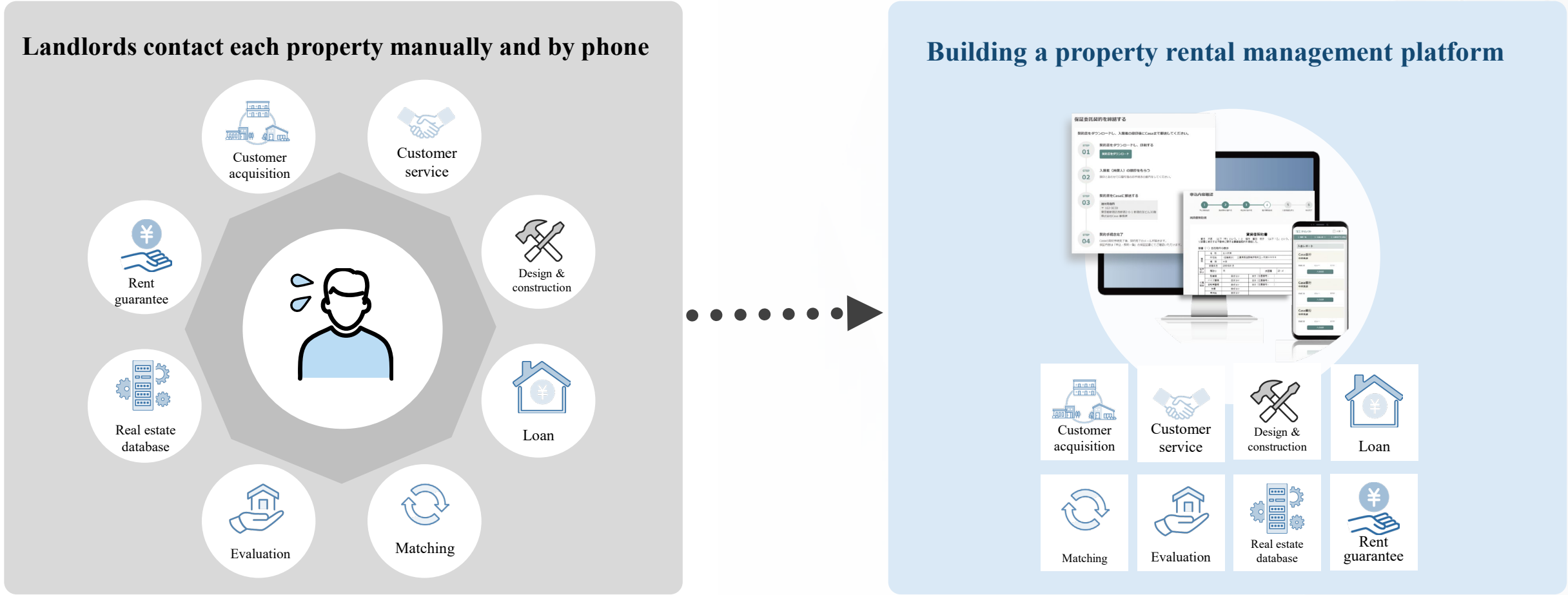
Rental property management issues



Business model which COMPASS aims

Realizing transparent and efficient rental management together with property owners

Next-generation rental property management using technology



COMPASS Target

Self-managed landlord market

The number of landlords looking to prepare for inheritance and those holding property for investment purposes is on the rise

Market size **9,160,000**
households

Property owner who hold whole one building, engage in full-time and large-scale property owner

Number of owners **100,000**

Property owner who hold whole one building or engage in part-time and small-scale property owner

Number of owners **770,000**

Detached house/condominium owner

Number of owners **1,130,000**

Characteristics and needs of property owners

Target: Owners hold whole one building or engage in part-time with small-scale property

■Characteristic

- As the number of units to be held increases, so do the number of inquiries from tenants.
- Problems occurring in common areas and with neighbors are becoming more diverse

■Needs

- Improving the efficiency of tenant management operations (rent management, facility problems, neighborhood problems)

Target: Detached house / condominium owners

■Characteristic

- The number of properties owned is small
- Occurrence of troubles is limited

■Needs

- Rent guarantee improves business efficiency and reduces risk

Strength of COMPASS

Number of landlords
acquired by COMPASS

10,000 have been acquired

Acquire landlords through online and real-life means such as web advertising and seminars

Total number of properties
covered by COMPASS

60,000 households have been acquired

The number of properties registered by owners is comparable to that of major property management companies

Number of approaches by
COMPASS

10,000 approaches/year

Proposing solutions to over 10,000 owner concerns and issues each year

Total accumulated number
of guarantee contracts used

7,135 contracts

In cooperation with Casa’s rent guarantee service, we will develop and deploy a rent guarantee service exclusively for self-managed landlords.

Age of the landlords

30s to 50s

Digital native generation that easily uses smartphones and PCs

Average number of
units owned

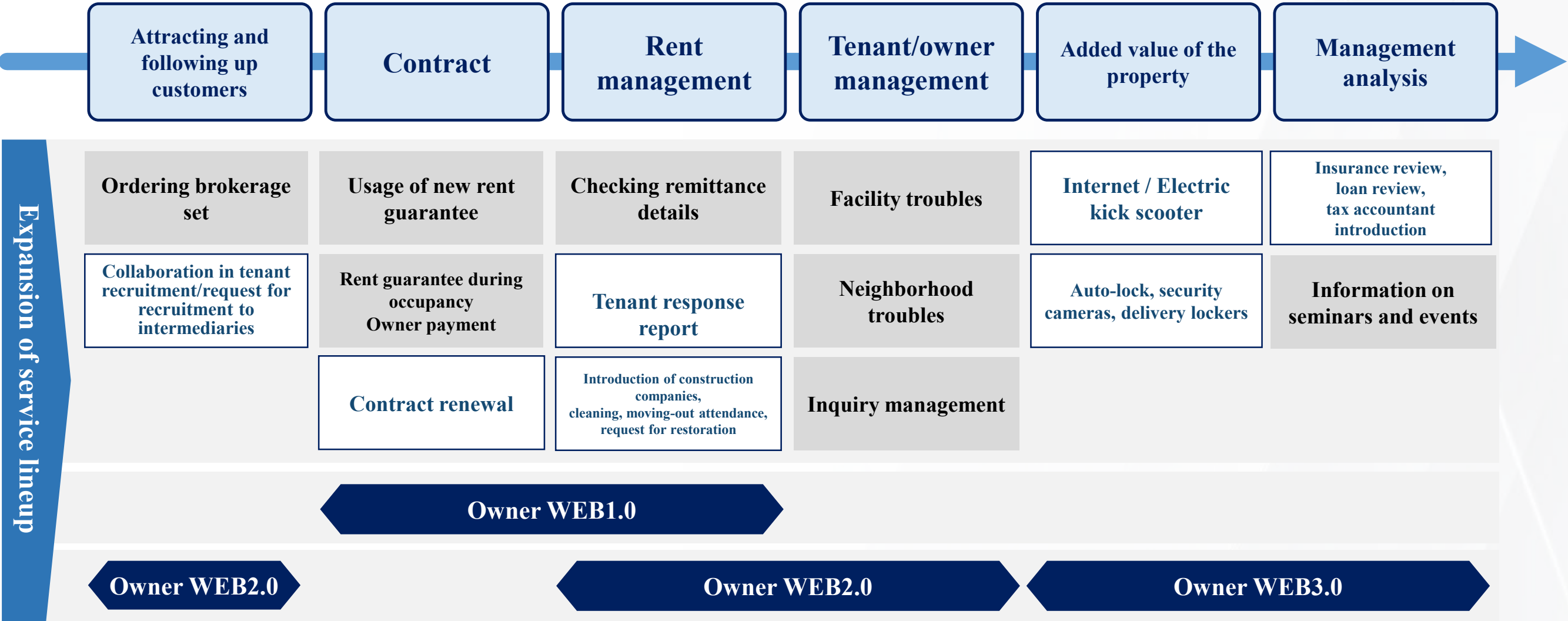
8 to 15 units

61% of homeowners own 20 or fewer rental units
Ministry of Land, Infrastructure, Transport and Tourism
“Survey on the Market Environment for Private Rental Housing”

※1: 2020 National Rental Property Management Business Association Online Survey (January 17, 2020 to January 31, 2020, February 14, 2020 to February 20, 2020)

Service provided by COMPASS

Providing end-to-end solutions aligned with real estate business flows



Services currently offered

Owner WEB.1.0

Rent guarantee procedure system

WEB application

Electronic contract



Procedure for rent guarantee contract

Electronic contract

Contract management

Payment report

Owner WEB.2.0

Tenant correspondence and renewal procedures, along with rent guarantee, can be easily handled through our online service

Recruiting tenants



Collaboration in recruiting tenants, requesting recruitment from intermediaries

- Collaboration for tenant recruitment
- Move-in procedures
- Rental contract creation
- Guarantee and insurance included
- Request for tenant recruitment to an intermediary

Tenant support



Manage rent, facilities, and neighborhood issues

- Tenant management
- Rent management
- Facility problems
- Neighborhood problems

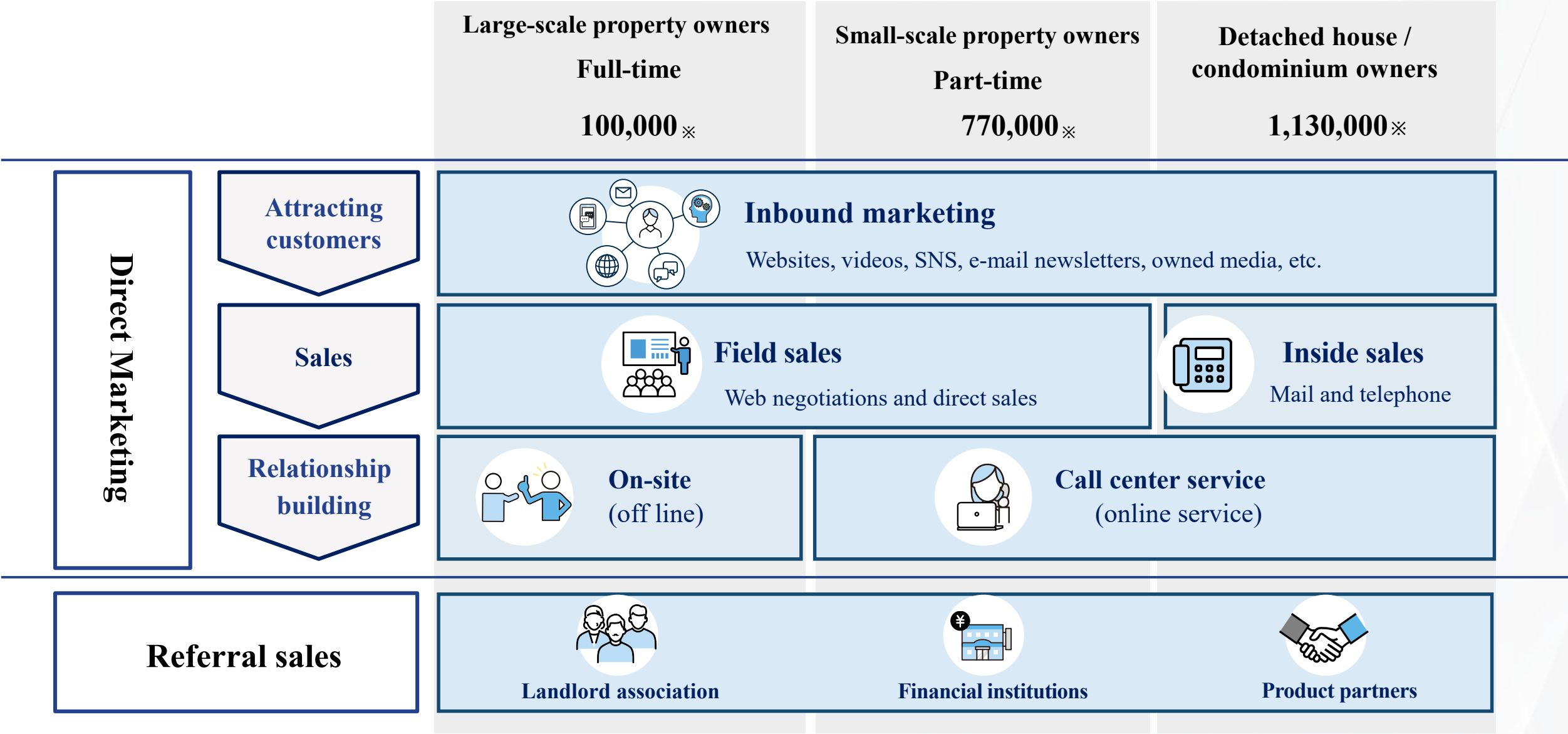
Cancellation procedure



Services from move-out inspection to restoration to original condition

- Post-rent-cancellation services
- Introduction of construction companies
- Cleaning
- Inspection when moving-out
- Request for restoration to original condition

Strengthening sales system



※ Estimates by Casa

Promotion for self-managed property owners

Improvement of awareness

“By utilizing YouTube and social media, we have significantly increased awareness among self-managed property owners!”



【Distribution content】

In addition to interviews with charismatic landlords, we also provide a variety of content, such as the “Basic Course for Landlords,” which explains knowledge useful for rental property management, and “COMPASS News,” which delivers the latest news from the real estate industry.

Promotion of usage

“Regular lectures and seminars to increase owners’ awareness and usage!”



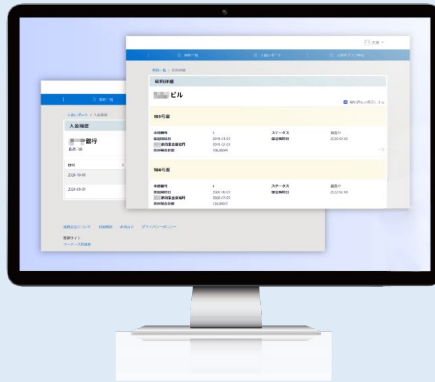
【Contents of recent seminars】

- 2024 Nov: Peace of mind for the elderly! Important risk hedging in rental management
- 2024 Nov: Real estate strategies to take “now” depending on asset size
- 2024 Dec: What is the true value of self-management that you should reconsider now?
- 2024 Dec: A tax accountant specializing in landlords explains! Just before the tax return is due! Tax measures that won't cause you any losses!
- 2025 Jan: Eye-opening! The truth about rent guarantee companies you should know
- 2025 Feb: Why self-manage now? The secret to maximizing your savings

COMPASS platform concept

Owner WEB 3.0

Developing a communication tool to resolve owners' concerns

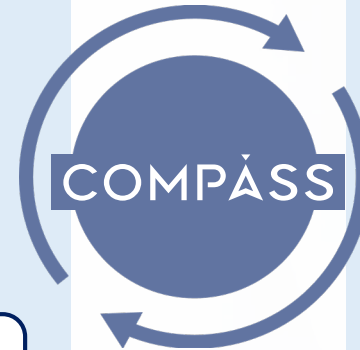


Tenant support

- ❑ Collecting rent
- ❑ Renewal and cancellation procedures
- ❑ Handling complaints
- ❑ Handling complaints
- ❑ Arranging repairs
- ❑ Handling neighborhood disputes
- ❑ Recruiting vacant rooms

Building management

- ❑ Accounts receivable and payable management
- ❑ Equipment inspection, replacement and construction
- ❑ Repair work management and planning
- ❑ Renovation arrangements
- ❑ Waste management
- ❑ Fire equipment inspection and maintenance



Providing services

Expanding our service lineup through partnerships with various businesses

Rent management services

Collecting rent from tenants



- Collection agency service
- Rent guarantee service
- Lonely death, home contents insurance

Tenant support services

Inquiries regarding equipment troubles or neighborhood troubles



- Emergency service
- Neighborhood trouble service
- Inquiry response

Rental management service

Rental management agency service



- Property cleaning service
- Move-out witness service
- Restoration request

Rental management support

Supporting owners in managing their rental properties



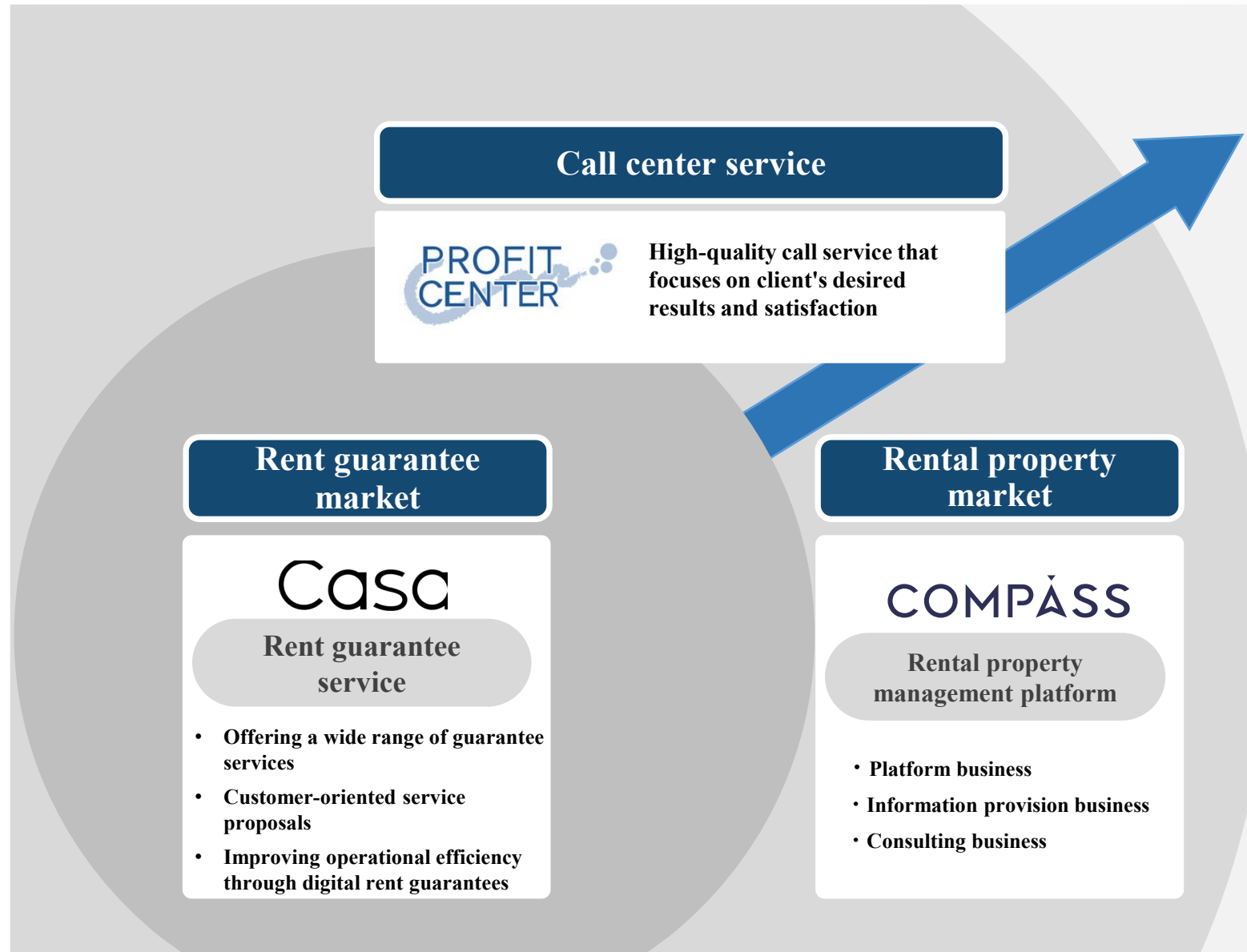
- Holding various seminars
- Information dissemination via social media
- Introducing insurance, loans, and tax accountants

Group Strategy

group strategy



Expansion of business domain

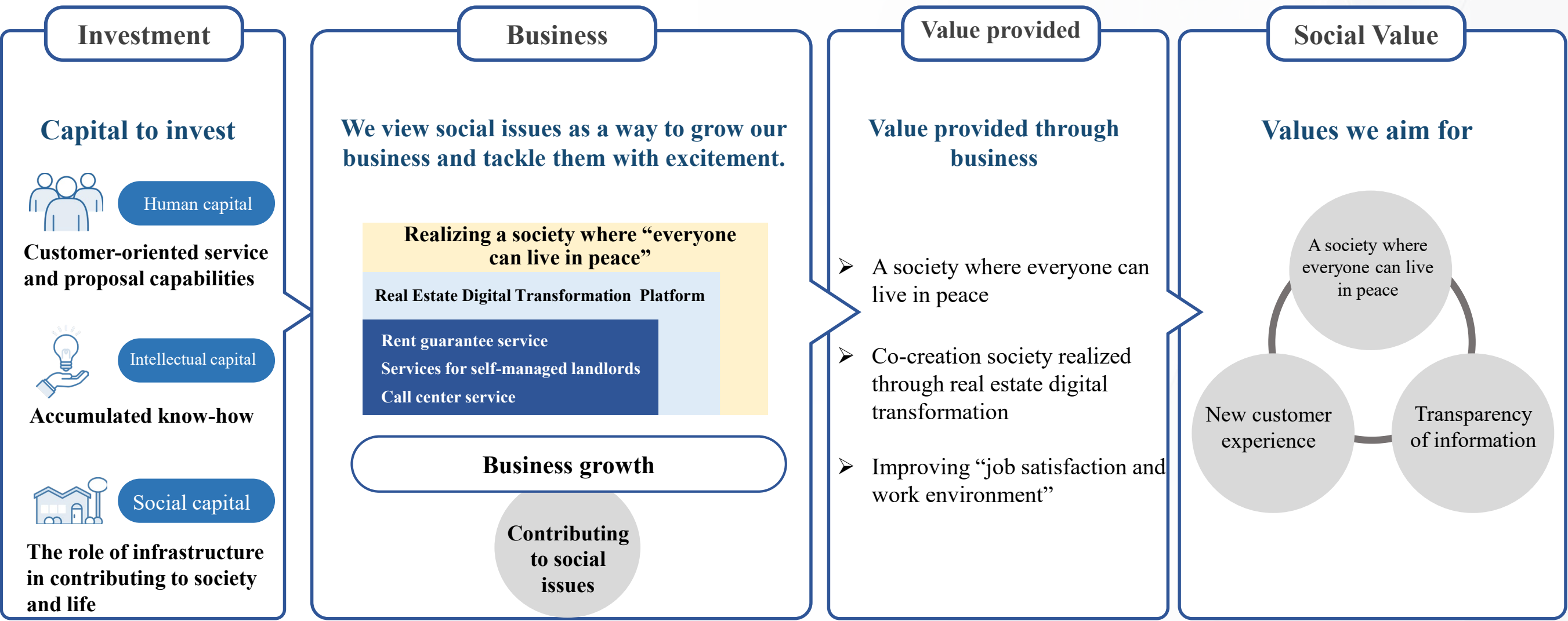


Maximizing Group synergies

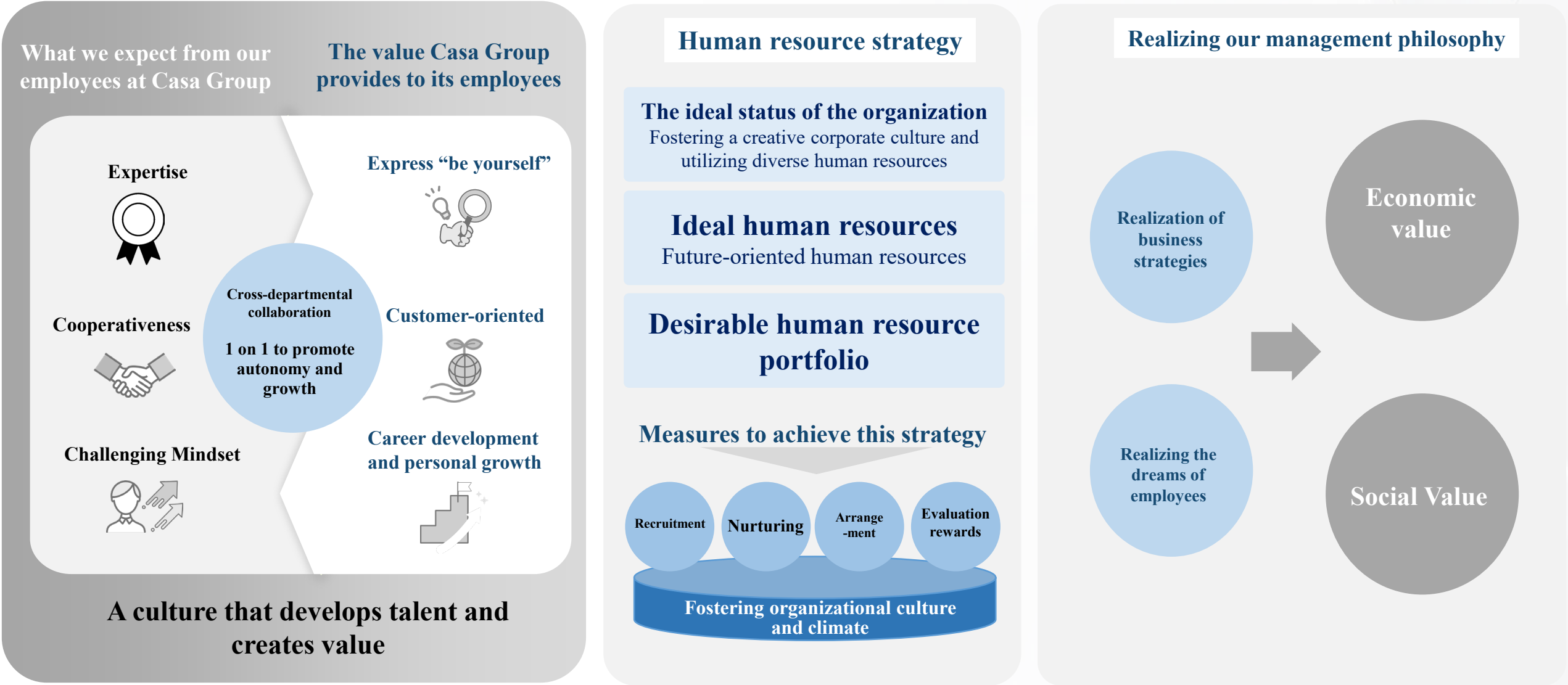
In the property rental management market, rent guarantees provided through property management companies account for 90% of the total, functioning as an infrastructure. Meanwhile, the self-managed landlord market is highly personal and analogue. As a first step, COMPASS has been leveraging the strengths of the Casa Group to provide rent guarantee services to self-managed landlords. In the second stage, we are planning and developing new services that utilize DX (digital transformation) with the aim of streamlining landlord operations. In the future, we will work with Profit Center, which provides call services, to build a system that provides solutions to problems that meet the needs of landlords and supports rental property management.

Casa Group's Value Creation Model

Contributing to society through high stability and revitalization of the real estate market



Fostering a culture that develops human resources and creates value



Human resource development initiatives

Human Resource Development Program

Management position

- Management skill
(Goal setting, assessment and feedback)
- Developing subordinates and improving engagement
- Organizational development, team building
- Project management
- Budget management, KPI management
- Compliance, harassment prevention

Young employees

- Ability to demonstrate initiative
- Time management
- Improved teamwork and cooperation
- Basic marketing and financial knowledge
- Presentation skills
- Improve writing skills

Mid-level employees

- Leadership basics
- Problem solving, logical thinking
- Business improvement, productivity improvement
- Guidance and advice for junior colleagues
- Customer relations, negotiation skills
- Career development, self-management

New employees

- Understanding the company philosophy and mission
- Business etiquette and basic behavior
- Communication basics
(Correspondence by mail and telephone)
- How to proceed with work (PCDA, reporting, contacting, consulting)
- Attitude as a member of society
- Teamwork, organizational adaptability

Information sharing and teamwork
(cross-departmental collaboration)

Organizations that share one single issue

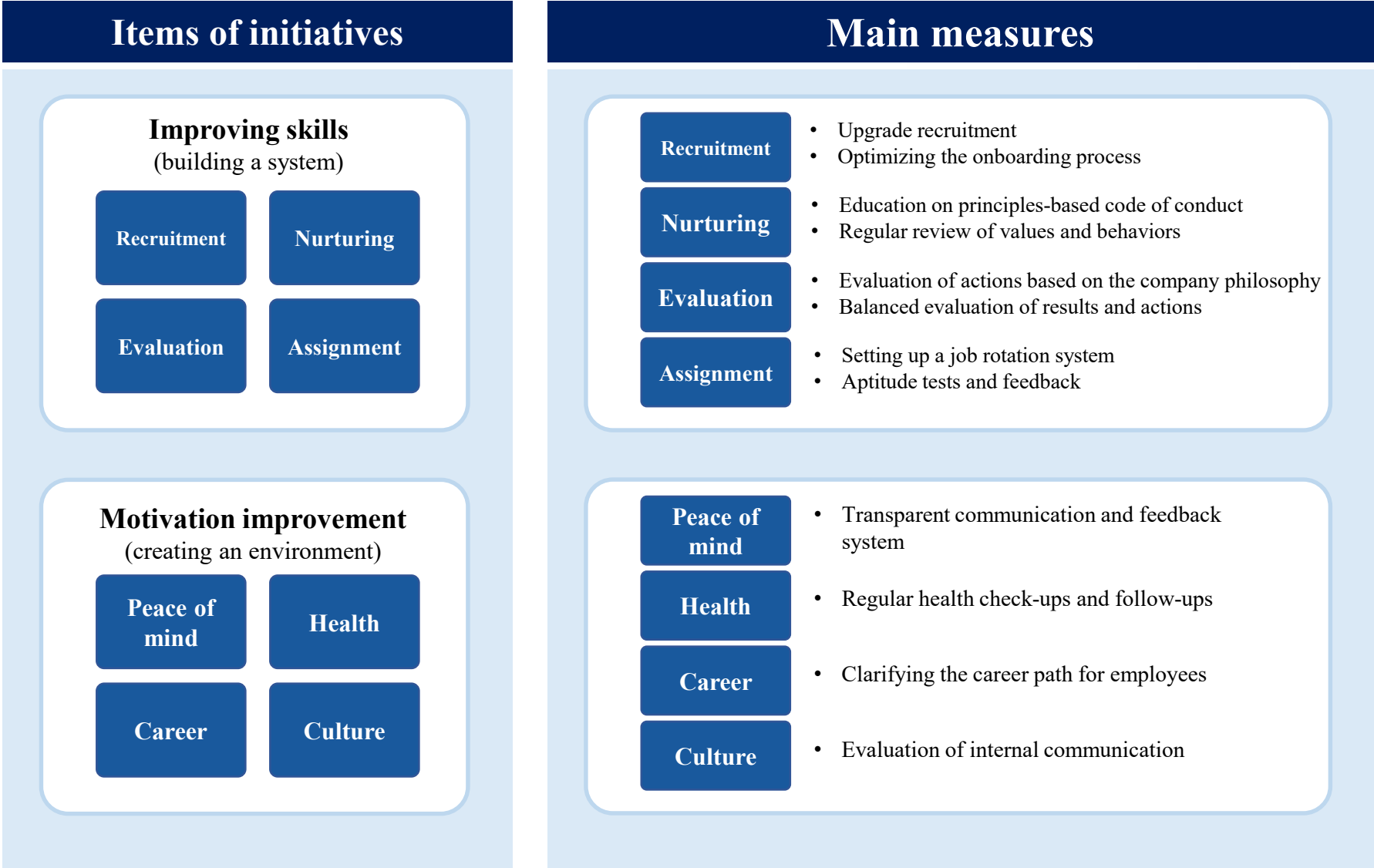
Information is shared openly at cross-departmental meetings

The on-site staff takes the initiative in promoting business improvements

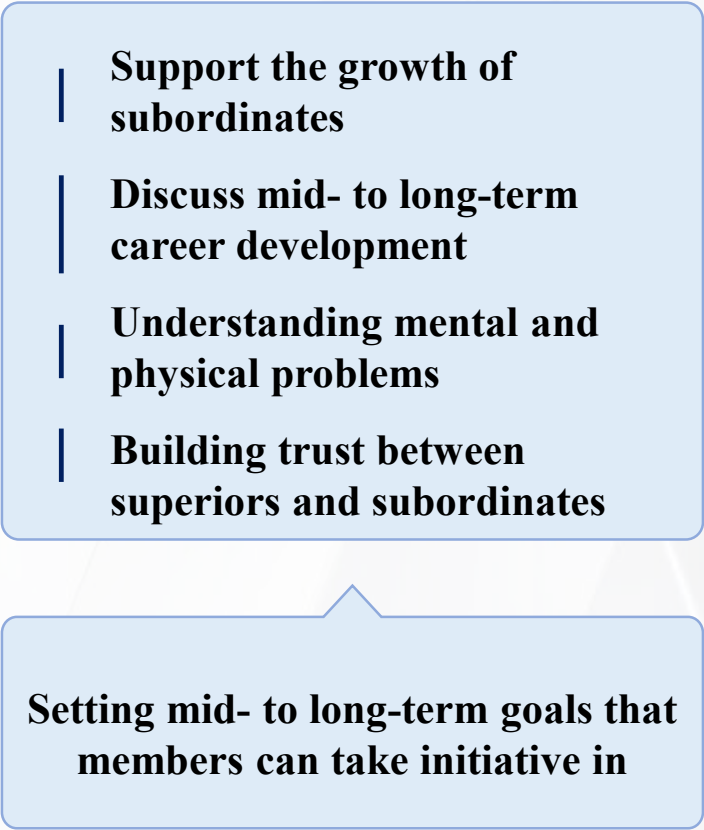


Information sharing improves teamwork and leads to evolution throughout the organization

Developing human resources to improve corporate value

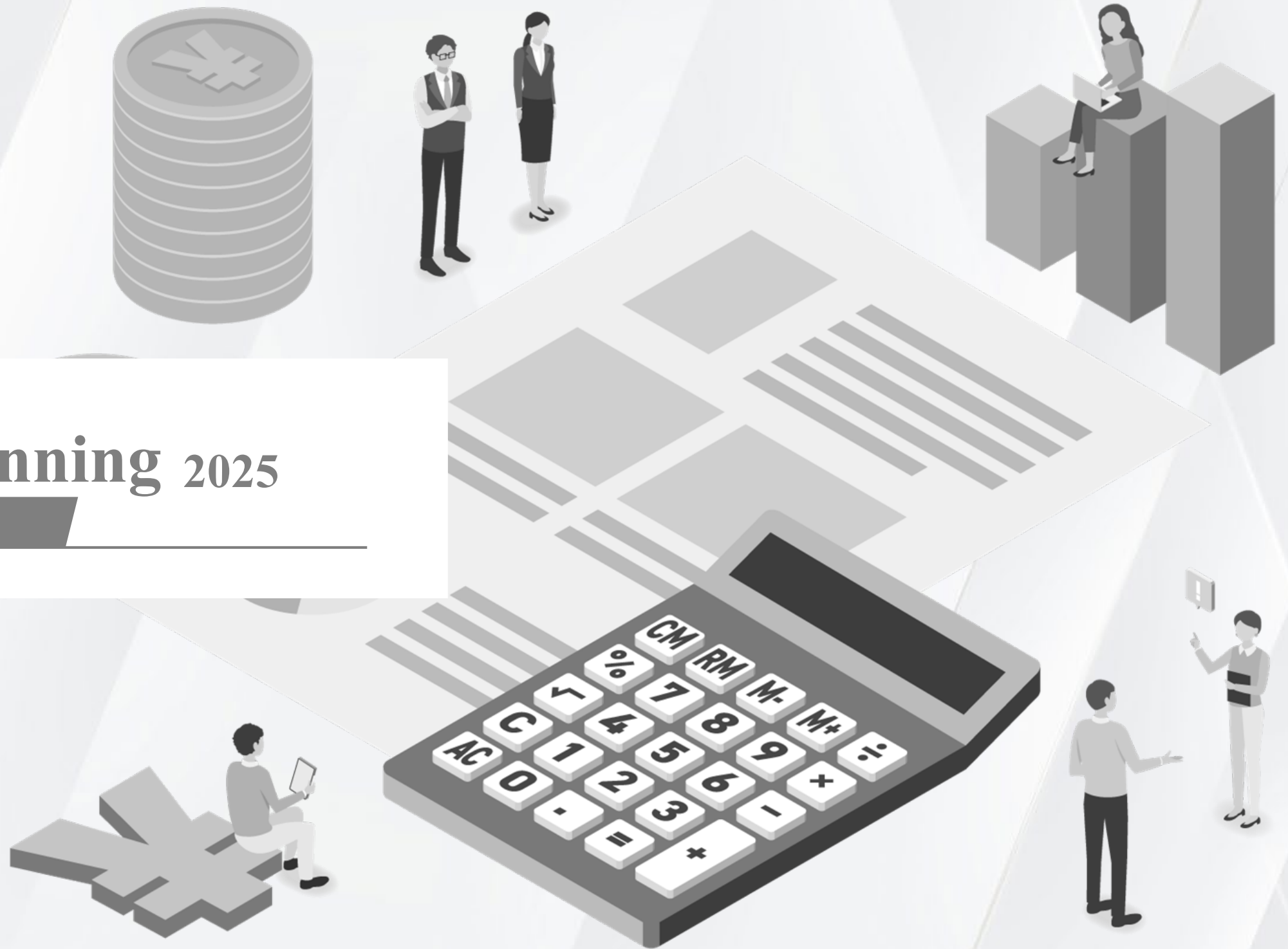


Strengthening 1-on-1 meetings



Budget Planning 2025

budget planning



Consolidated earnings forecast for 2025 (FY ending January 2026)

	FY2024	FY2025 forecast		
Unit: JPY million	Amount	Amount	Increase/ decrease rate	increase/ decrease
Sales	12,157	13,236	+8.9%	+1,079
breakdown				
• Initial guarantee fee	6,063	6,553	+8.1%	+490
• Annual guarantee fee (continuous guarantee fee)	5,873	6,250	+6.4%	+376
Cost of sales	4,769	5,646	+18.4%	+876
breakdown				
• Referral fee	1,448	1,598	+10.4%	+150
• Litigation/disposal costs	1,206	1,298	+7.7%	+92
• Provision of allowance for doubtful accounts	1,976	2,476	+25.1%	+497
Selling, general and administrative expenses	6,084	6,573	+8.0%	+489
Operating profit	1,303	1,017	△22.0%	△286
Ordinary profit	1,564	1,162	△25.7%	△402
Net income attributable to shareholders of parent	602	701	+16.5%	+99
EBITDA	2,178	1,720	△21.0%	△457

※ EBITDA = Operating profit + Depreciation ± Interest paid, etc.

Sales

- ✓ **Increasing new contracts and attracting self-managing landlords**
 - Increased utilization rate of existing agencies
 - Strengthening sales of rent guarantees for commercial property
 - Increase sales staff through strengthened recruitment

Cost of sales

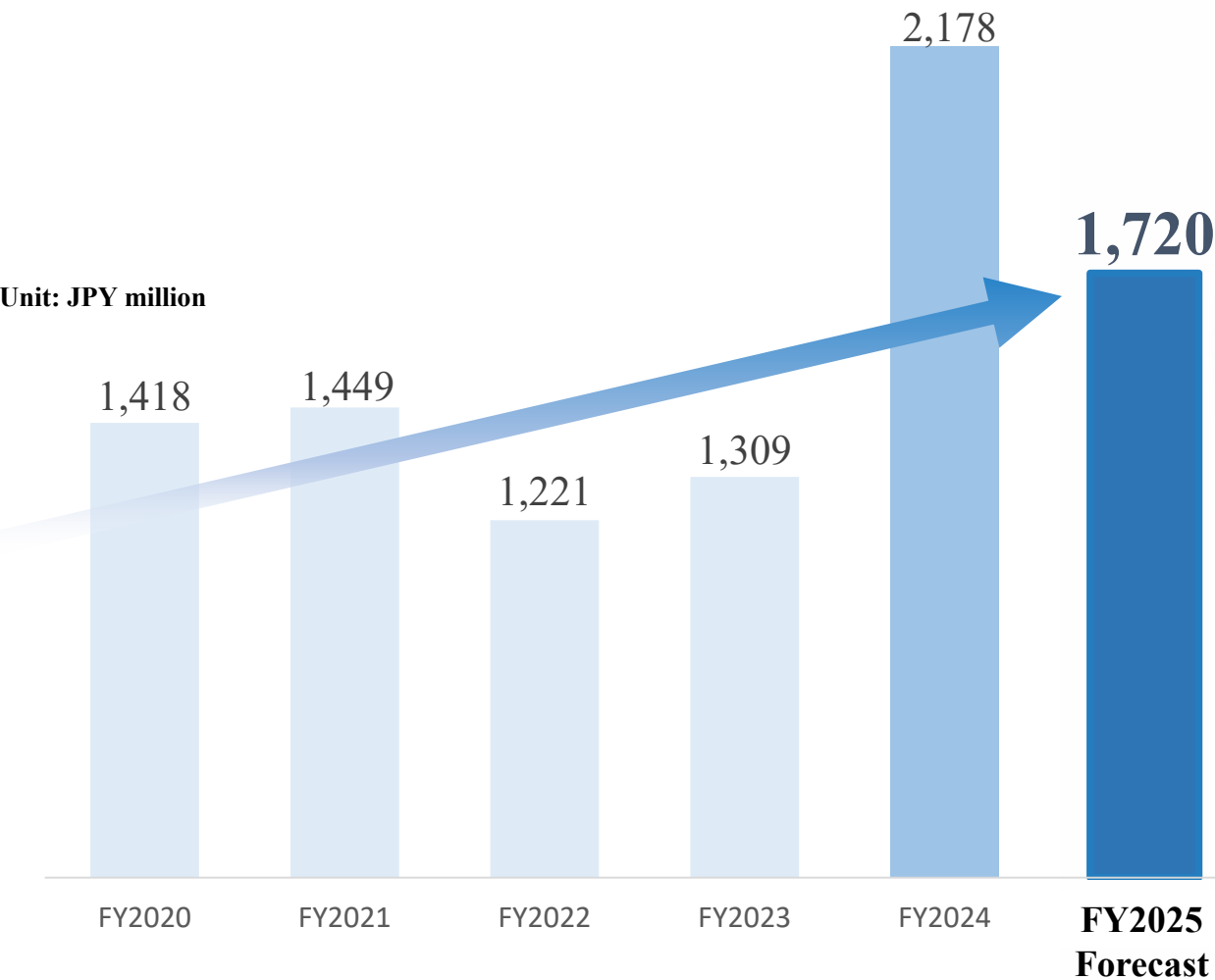
- ✓ **Expansion of fees**
 - Increase contracts and strengthen sales power
- ✓ **Reduction of allowance for doubtful accounts**
 - FY2024 loan expenses are temporarily affected by a change in estimation method (JPY 784 million), but excluding this effect, the allowance for doubtful accounts for FY2025 will decrease.

Selling, general and administrative expenses

- ✓ Increase the number of executives and young employees to strengthen the organization
- ✓ Implementing additional system development plans to improve business efficiency and functionality

EBITDA Trends

As software depreciation progresses,
we have secured profits through efficiency and
service improvements



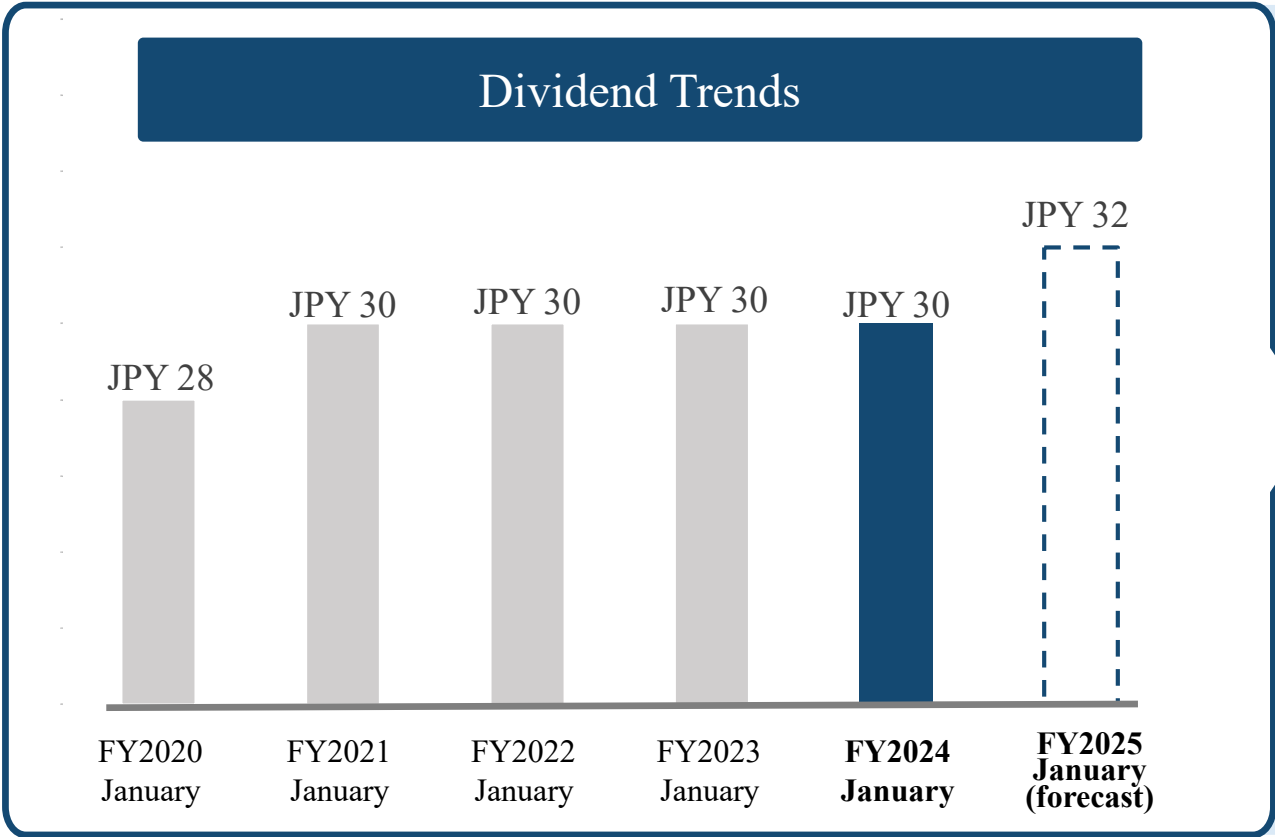
FY 2024

- ✓ Allowance for doubtful accounts decreased by 892 million yen from the previous year, and operating profit increased

FY 2025

- ✓ **Promoting business growth and investment**
 - Steady growth due to area expansion and personnel increase
 - Strengthening the organization by increasing sales and collection personnel
 - Nurturing and developing new businesses
- ✓ **Improved business efficiency and service**
 - Proceed with additional system development to enhance business efficiency and functionality
- ✓ **Strengthening the sustainable earnings base**
 - Increase in labor costs is part of growth investment
 - Although the operating profit margin will decline due to the start of software amortization, this will contribute to improving business efficiency and service quality

Dividend at the end of fiscal year (forecast): **JPY 30⇒JPY 32/share**



Dividend Policy

We decide on sustainable profit distribution after considering resource allocation for growth investment, securing the funds necessary for business expansion, and maintaining a stable financial base. We will continue to provide stable dividends to shareholders while maintaining an appropriate ratio of retained earnings to dividends. We will also consider a flexible dividend policy according to business performance. We will strive to increase our corporate value while optimizing the allocation of profits.

ESG

Initiatives



11 ISUSTAINABLE CITIES
AND COMMUNITIES



Rent guarantee service



Tenant service



Child support
guarantee service



Corporate
Philosophy



Online real estate
transactions



Systematization of
business operations



Promoting digital
transformation in real
estate business

9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE

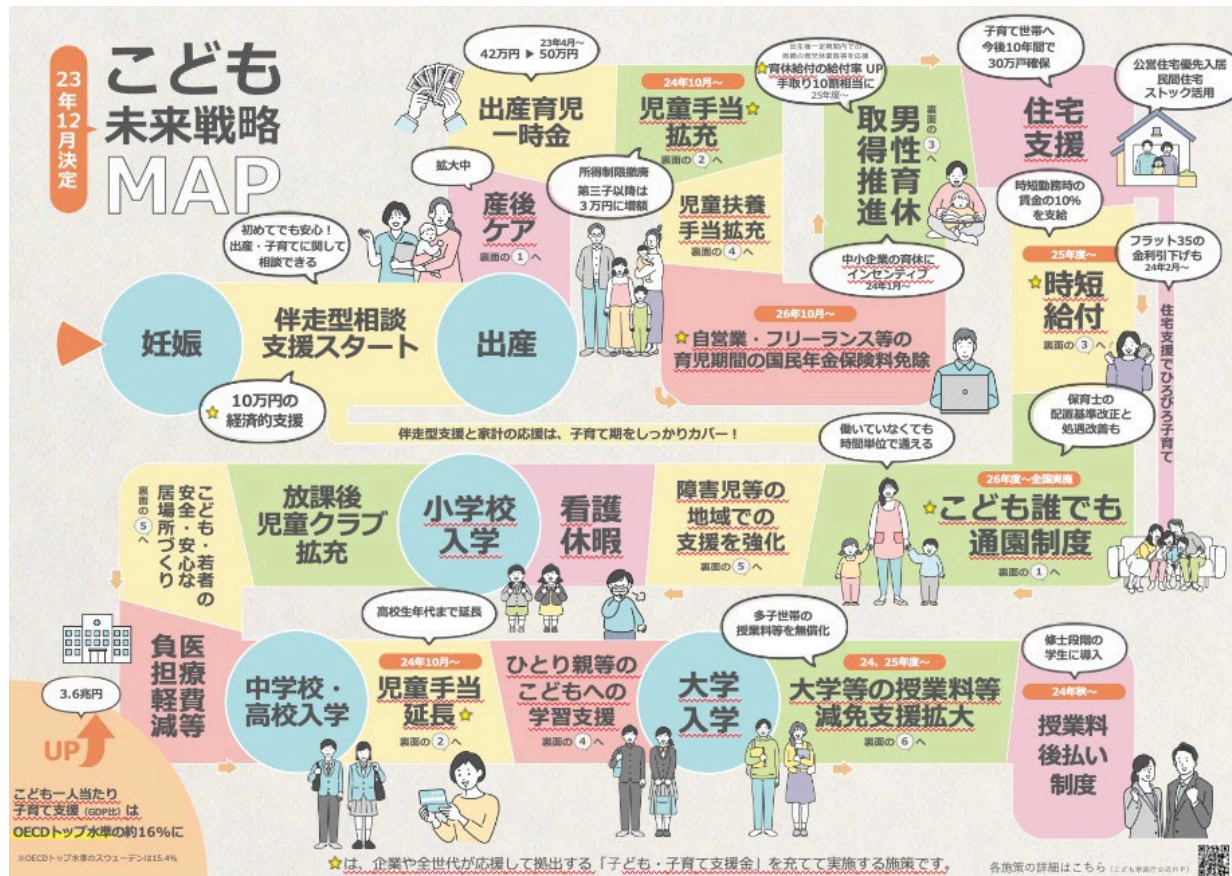


**SUSTAINABLE
DEVELOPMENT GOALS**

Movements in the external environment

Children's Future Strategy by the Children and Families Agency

Children's future strategy MAP



※Source: Edited from Children and Families Agency (<https://www.cfa.go.jp/resources/kodomo-mirai>)

Introduction of joint custody system (scheduled to be introduced in 2026)

Parental authority jointly shared by father and mother

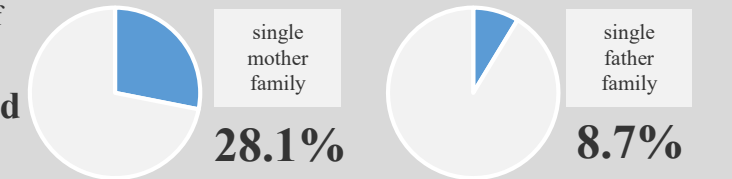
A system in which fathers and mothers jointly exercise parental authority over minor children.

We can expect child support payments to go smoothly.

Both fathers and mothers will have a stronger sense of responsibility for raising their children, and **child support payments** can be expected to become smoother.

【Investigation by Ministry of Health, Labor and Welfare】

Payment status on child support



※ Source: Ministry of Health, Welfare and Welfare “Report on the Results of the National Survey of single parent household in FY2021”

Housing support corporation for people who need special consideration to secure housing

Designated as a “housing support corporation for people who need special consideration to secure housing”

The Housing Safety Net Law will be revised in the Diet in 2024. (Enforcement is scheduled around fall 2025)

【Overview of main points of revised laws】

- Creation of a certification system for rent debt guarantee companies
- Reducing landlord anxiety through residential support housing
- Promotion of disposal of leftover belongings by housing support corporation
- Promoting the use of lifetime building leases

Activity status on child support guarantee

Media activities



June 2024
Tokyo MX TV “Jun Hori Morning FLAG”

November 2024
Kanazawa Seaside FM “Bee Talk”

March 2024
Yomiuri News Paper “Public and private support for receiving child support”

November 2024
Yomiuri News Paper “How to avoid non-payment of child support”

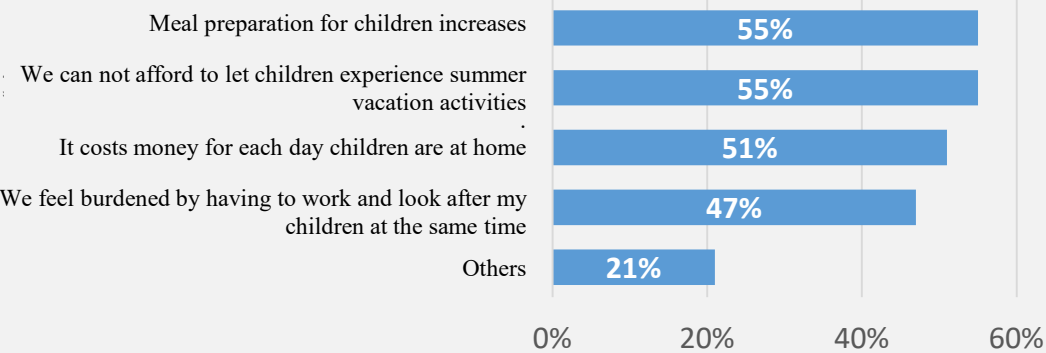
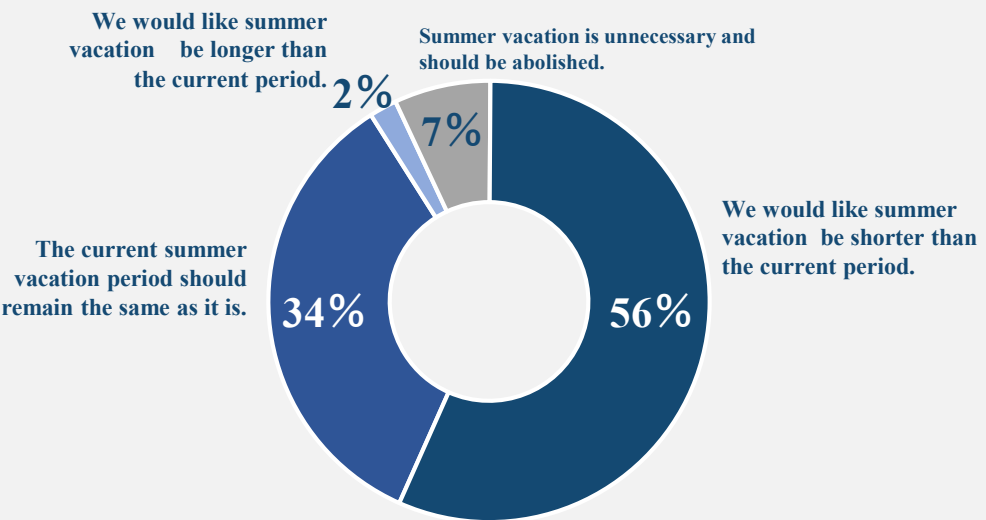
Instagram

Distribution of “Instagram”

Implementing a “questionnaire” for single mothers

2024 Single Mother Living Conditions Report

It turns out that there is a gap between “children who want to enjoy their summer vacation” and “mothers who have a bigger burden” regarding summer vacation.



Our thoughts on ESG and sustainability

The Casa Group's corporate philosophy is to create a society where everyone can live with peace of mind. We will contribute to the society through realizing people's rich and happy lives.



Environment

We shall try to reduce CO2 by going paperless and having collaboration with food bank organizations.

- Facsimile and paper contracts are the mainstream in the real estate industry. By providing online services to property management companies and self-managed property owners, we are promoting a paperless society, reducing the burden on the environment, and contributing to sustainable social and economic growth.
- We participate in food bank organizations as a sponsor and provide food assistance to tenants. Through this support, we are not only supporting tenants, but also reducing environmental impact by reducing food loss.



Social

We shall realize a safe living environment through rent guarantee and child support guarantee.

- Rent guarantee is an important service that forms the basis of people's housing life. By eliminating the need for tenants to have a joint and several guarantor, we are striving to create a society where everyone can live with peace of mind and build a better society.
- Child support is a way to save money for the future of children. Through our services, we will create a life full of hope so that children can face their future with peace of mind and be able to live their lives with smiles.






Governance

Achieving highly transparent management by strengthening legal compliance and information management

- We operate the Compliance and Risk Management Committee and conduct training. Additionally, by introducing a whistle-blowing system to third parties, we have created an environment where employees can report the issues with peace of mind.
- In order to strengthen personal information management, we have established personal information protection regulations and strictly adhere to them. We comply with the latest laws and regulations regarding data protection and strive to protect the privacy of clients.

ESG Data

<p>Percentage of female employees</p>  <p>Full-time: 39.2% Part-time: 70.4%</p> <p>As of the end of January 2025</p> <p>We actively provide a work environment that suits women’s life stages.</p> <p>(National average: Full-time employees: 35.5%; Part-time employee: 67.9% Ministry of Health, Labor and Welfare)</p>	<p>Percentage of female leaders</p>  <p>31.7%</p> <p>As of the end of January 2025</p> <p>We are creating an environment where female leaders can thrive and actively recruiting them.</p> <p>(National average: 19.5% Cabinet Office)</p>	<p>Percentage of non-regular employees</p>  <p>34.6%</p> <p>As of the end of January 2025</p> <p>We are promoting to hire non-regular employees as full-time employees in an effort to improve work efficiency and quality.</p> <p>(National average: 36.8% Cabinet Office)</p>	<p>Childcare leave acquisition rate by gender</p>  <p>Male: 100% Female: 100%</p> <p>As of the end of January 2025</p> <p>In order to make returning to work smoother after taking childcare leave, we have introduced a flexible work system such as shortened working hours.</p> <p>(National average: 30.1% for male / 84.1% for female, Ministry of Health, Labor and Welfare)</p>	<p>Acquisition rate of annual paid leave</p>  <p>Male: 65.6% Female: 94.4%</p> <p>As of the end of January 2025</p> <p>We develop a corporate culture that makes it easy to take annual paid leave and conduct enlightenment inside company. We also have introduced systems such as anniversary leave.</p> <p>(National average: 59.3% male; 67.4% female, Cabinet Office)</p>	<p>Rate of job separation</p>  <p>Full-time: 12.9%</p> <p>As of the end of January 2025</p> <p>We hold regular 1on1 meetings with employees to stimulate communication.</p> <p>(National average: 12.1% Ministry of Health, Labor and Welfare)</p>
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Obtained “Eruboshi” certification from the Ministry of Health,

Eruboshi Certification is a certification given to companies that have been recognized for their efforts to promote the advancement of women. In August 2024, we received “Eruboshi Certification” from the Minister of Health, Labor and Welfare. In order to achieve gender equality, we will continue to promote diversity management that realizes sustainable value creation.

Casa

shall do its utmost effort to maintain safe living
environment for people, contribute to
improvement of livelihood culture, and realize
prosperous society

**Creating society where everybody
can live with peace of mind**

Matters to be noted

- In addition to our business and industry trends, this document also refers to our future prospects based on our current plans, estimates, forecasts or projections.
- 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.
- The Company cannot promise that the statements and forecasts regarding future prospects will be correct, and results may differ materially from future prospects.
- The forward-looking statements in this document were made by the Company based on available information as of March 12, 2025, and does not update or change any forward-looking statements to reflect future events or circumstances.