


おうちの設備、コスパ良く！
 **交換できるくん**

Business Plan and Growth Potential



FY2026
Medium-Term
Management Plan
(Progress) Presentation

Koukandekirukun, Inc.
[TSE Growth Market: 7695]

Mid-Term Management Plan

FY2026 to FY2028

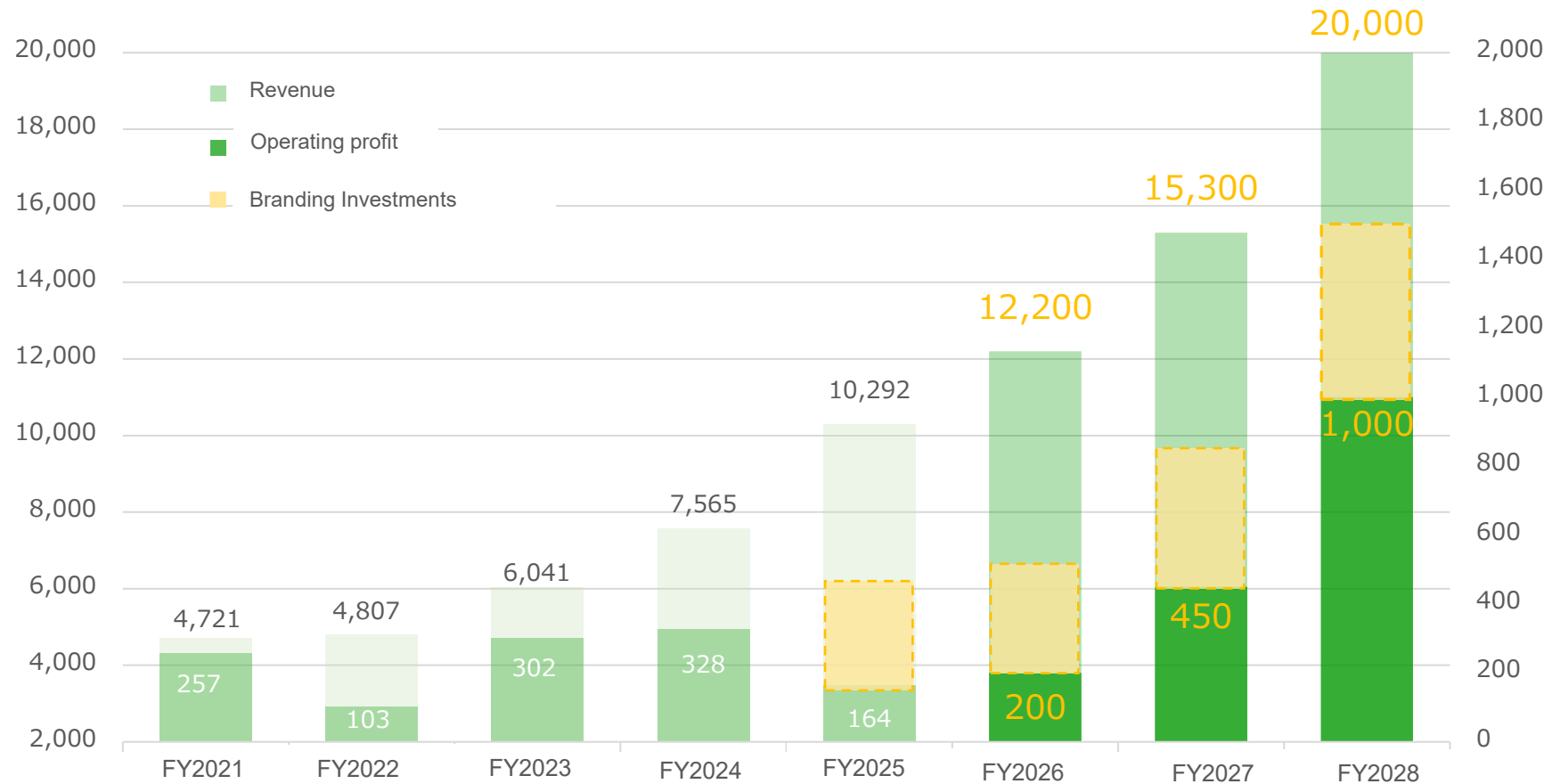
1. Progress of Mid-Term Management Plan
2. Company Overview
3. Introduction to Housing DX Business
4. Introduction to Solutions Business

1 | Progress of Mid-Term Management Plan

Three-Year Consolidated Earnings Plan Announced at the Beginning of FY2026

By continuing branding investments and increasing brand recognition, we aim to achieve **¥20 billion** in consolidated revenue and **¥1 billion** in operating profit for FY2028

Three-Year Medium-Term Consolidated Revenue and Operating Profit Plan (Starting FY2025)



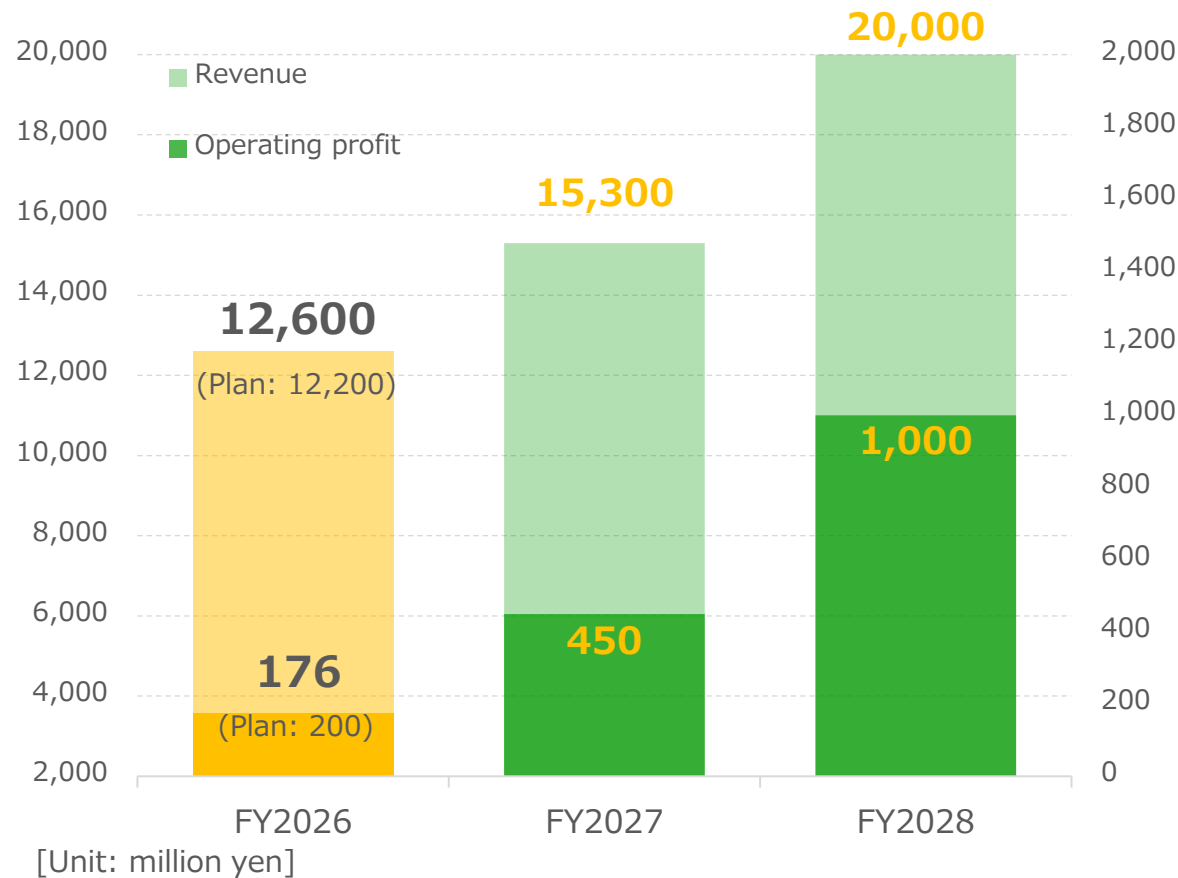
[Unit: million yen]

Progress and Outlook for the Three-Year Consolidated Earnings Plan

In the first year of the medium-term management plan, revenue reached 103.2% of the plan and operating profit reached 88.0% of the plan

Revenue in existing businesses grew steadily in line with the medium-term plan

FY2025 Three-Year Medium-Term Consolidated Revenue and Operating Profit Plan



[Review of the Previous Fiscal Year]

- Both Housing DX Business and Solutions Business performed solidly, with revenue exceeding the plan
- Operating profit fell short of the plan due to one-time expenses related to M&A and other factors
- Branding investments in the Housing DX Business (B2C) were implemented as planned

[Outlook]

We expect to achieve the FY2027 targets under the existing group structure.

Furthermore, by strengthening our management structure through the transition to a holding company structure, we aim to achieve growth that exceeds the medium-term management plan.

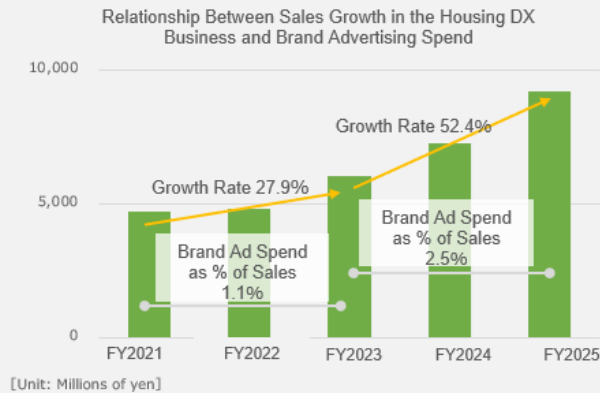
Approach to Branding Investments

Branding investments in Housing DX Business (B2C) were implemented as planned in FY2026

Our Approach to Branding Investment

To achieve the three-year mid-term plan and drive future sales growth, we will continue allocating more than 3% of sales to brand advertising.

Brand Advertising Is Effective in Accelerating Sales Growth



Challenge: Recognition Gap with Industry Peers

	Company Name Recognition in the Tokyo Metropolitan Area
Our Company	17.1%
Lifestyle Services Company A	53.8%
Lifestyle Services Company B	77.8%
Lifestyle Services Company C	56.4%

Trends in Company Name Recognition in the Tokyo Metropolitan Area and Branding Ad Spend

	Survey conducted in December 2022	Survey conducted in March 2025
Brand Recognition of Our Company Name	6.2%	17.1%
Increase in Brand Recognition	10.9%	
Branding Advertisement Spend	513 Million yen	
Ad Spend per 1% Increase in Brand Recognition	47 Million yen	

Achieve 40% Company Name Recognition in the Tokyo Metropolitan Area by FY2028

Invest over ¥1 billion in brand advertising over three years starting from FY2026

※ Company name recognition was measured through a research agency commissioned by our company, based on an online survey of 2,000 men and women aged 30 to 69.

Branding investments are scheduled to be implemented as planned, but we will make flexible decisions as needed, taking social conditions and other factors into account

Progress of Growth Strategy (Review of the Previous Fiscal Year)

I Investment in New Businesses

Key Policy	Implementation Timing			Action Plan
	FY2025	FY2026	FY2027 and beyond	
Strengthening competitiveness in Housing DX "Entry into the Solutions Business"	<p>Transition to a solution-providing model and development of a highly profitable business structure</p>			<ul style="list-style-type: none"> Launched the residential equipment EC cloud service "Replaform" Entered the residential equipment warranty business through the M&A of IMI Entered the kitchen and bathroom renovation business in the Sapporo area (M&A of Kitchen Works)

I Investment in Building a Business Foundation to Support Growth

Key Policy	Implementation Timing			Action Plan
	FY2025	FY2026	FY2027 and beyond	
Brand Recognition and Awareness Growth	<p>Continued Investment in Branding</p>			<ul style="list-style-type: none"> Continued brand awareness initiatives centered on TV commercials
Ongoing Business Enhancement Initiatives	<p>Continued Expansion of B2B Business</p>			<ul style="list-style-type: none"> Capital and business alliance with CAINZ, a major home center operator Business alliances with Nomura Real Estate and Panasonic Homes
Technology Investment	<p>Ongoing Development of "Replaform"</p>			<ul style="list-style-type: none"> Ongoing Koukandekirukun service system renewal project aimed at maximizing customer experience Continued enhancement and development of "Replaform" functionalities

Progress of Growth Strategy

I Investment in New Businesses

Key Policy	Implementation Timing			Action Plan
	FY2026	FY2027	FY2028 and beyond	
Strengthening competitiveness in Housing DX "Entry into the Solutions Business"	<p>Transition to a solution-providing model and development of a highly profitable business structure</p>			<ul style="list-style-type: none"> Promotion of "Replaform" sales Expansion and sales promotion of residential equipment warranty service products Build a voluntary chain for kitchen and bathroom renovation

I Investment in Building a Business Foundation to Support Growth

Key Policy	Implementation Timing			Action Plan
	FY2026	FY2027	FY2028 and beyond	
Brand Recognition and Awareness Growth	<p>Continued investment in branding</p>			<ul style="list-style-type: none"> Continue initiatives to improve brand awareness
Ongoing Business Enhancement Initiatives	<p>Continued expansion of the B2B business → Promote business growth at each operating company through the transition to a holding company structure</p>			<ul style="list-style-type: none"> Promote cross-selling of products and services across group companies Promote alliances expected to generate synergies with group companies
Technology Investment	<p>Ongoing Development of "Replaform"</p>			<ul style="list-style-type: none"> Continued Koukandekirukun service system renewal project aimed at maximizing customer experience Continued development to enhance "Replaform" functionality

Key Business Execution Risks and Response Policies

Key Risks in Business Execution	Probability / Impact		Risk Response Policy
External Search Engines in Website Traffic Acquisition			
<p>Customer acquisition for our "Koukandekirukun" service is largely dependent on search engine traffic. We implement SEO (Search Engine Optimization) measures to ensure high visibility in search results. However, if search engine operators change their algorithms in a way that renders our current SEO efforts less effective, it could potentially impact our business performance and results.</p>	<p>Low</p>	<p>High</p>	<p>To respond quickly to changes in search algorithms by search engine operators, we actively collect relevant information on a daily basis. Since such algorithm changes affect all websites, including those of competitors, we believe that responding and optimizing ahead of others can lead to enhanced competitiveness.</p>
Information Security Measures			
<p>To address increasingly sophisticated cyber threats, we implement necessary security measures such as firewalls, web application firewalls, encryption of data transmissions between devices (PCs, smartphones, etc.) and web servers, IP address restrictions, and access rights management. However, if cyberattacks or other threats become more advanced than anticipated and occur, it could potentially impact our business operations and performance.</p>	<p>Low</p>	<p>High</p>	<p>We are working to strengthen our systems through continuous investment in IT and reinforcement of personnel. Regarding information security risks such as cyberattacks, we are enhancing our security framework not only with preventive measures like firewalls and access restrictions, but also with early detection systems aimed at swift containment and minimizing damage, which we consider essential for effective risk control.</p>
Natural Disasters and Related Considerations			
<p>We strive to establish a crisis management system to prepare for emergencies, but if a natural disaster occurs on a scale far beyond expectations, it could affect the business activities of our company or our business partners, potentially impacting our operations and financial performance.</p>	<p>Low</p>	<p>Mid</p>	<p>Our company has established a business continuity system under conditions where social activities can continue. Since demand for our services is likely to increase in the event of a natural disaster, we plan to further enhance our business continuity framework, also considering contributions to disaster recovery.</p>

The above are the key risks we recognize as potentially affecting the achievement of growth and our business plans. For other risks, please refer to the "Business Risks" section of the Annual Securities Report.

2 | **Company Overview**

Company Overview

Company Overview

Koukandekirukun, Inc.

7F, Tokyo Tatemono Higashi Shibuya Bldg., 1-26-20 Higashi,
Shibuya-ku, Tokyo

Date of establishment

November 13, 1998

Management

President and CEO, Masashi Kurihara
Director and Vice President, Koji Sato
Director, Masahiro Yoshida
Outside Director, Noboru Yoshino

[Audit and Supervisory Committee
Members]
Outside Director, Kengo Suzuki
Outside Director, Yuko Noda
Outside Director, Michiko Hattori

No. of staff [As of end of March 2026 (consolidated)]

Employees: 340 / Contracted partners: 258

Securities code

7695 [Tokyo Stock Exchange Growth Market]



Corporate Philosophy

For the "I'm glad I found you"

We strive to be a company that continues to be essential to society; where both customers can truly say, "I'm glad I chose them," and employees can wholeheartedly feel, "I'm glad I work here."

To achieve this, we prioritize honesty above all. We never deceive our customers, nor do we ever let them down.

This commitment is our pride, and we uphold it with unwavering dedication.

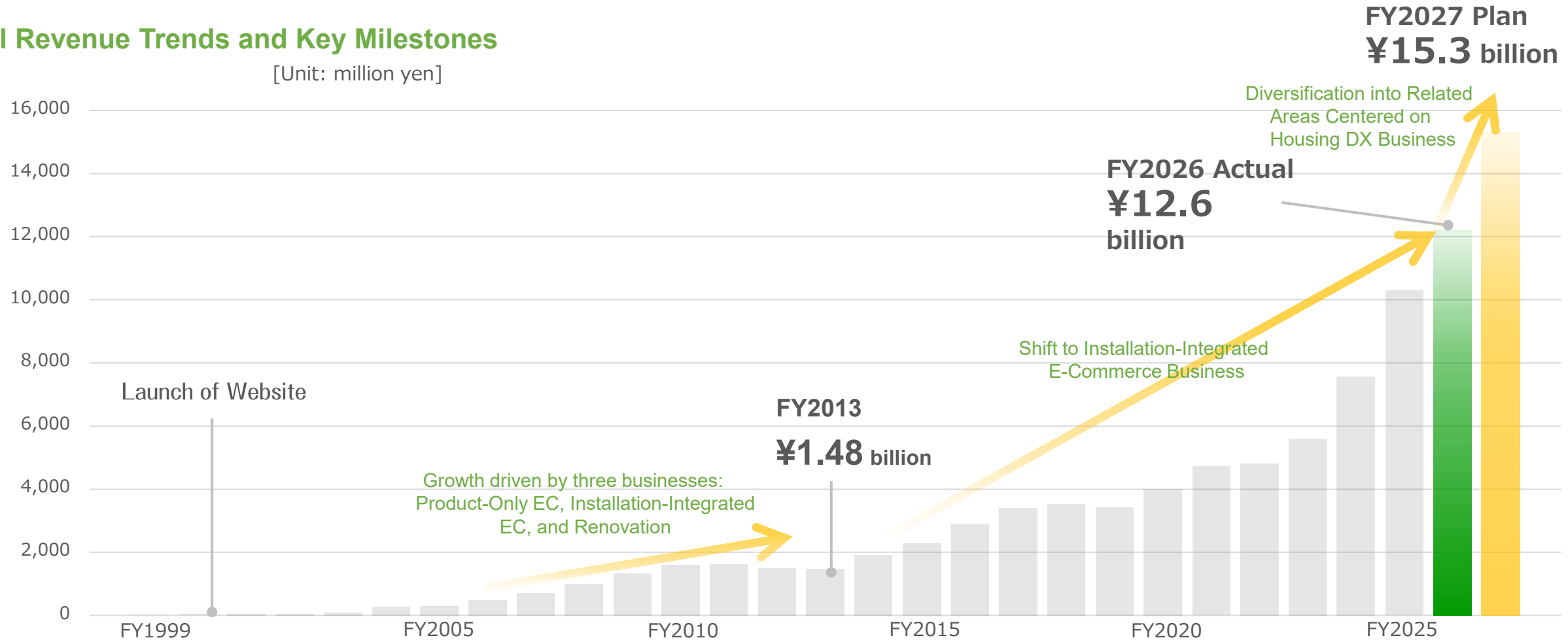


Company History

Since concentrating resources on the installation-integrated EC business in FY2013, revenue has significantly increased
With the expansion of the EC market, its media presence as a replacement installation platform has strengthened
Following the 2024 M&A, we aim for further rapid growth through diversification

I Revenue Trends and Key Milestones

[Unit: million yen]



* Due to the change in fiscal year-end from September to March starting in the fiscal year ending March 2013, results are displayed for a 12-month period reflecting the first half of the following fiscal year.

Group Overview

Maximizing group-wide synergies by leveraging the expertise developed through Koukandekirukun

Each group company aims for its own growth by leveraging these strengths

B2C Business



Established: November 13, 1998
 Share capital: ¥427.14 million
 Representative: Masashi Kurihara, President and CEO
 Head office: 1-26-20 Higashi, Shibuya-ku, Tokyo
 Employees: 91
 Market: Listed on TSE Growth Market (7695)

Online sales of residential equipment with installation services for B2C customers



Established: July 14, 2003
 Share capital: ¥10 million
 Representative: Shinya Sukegawa, President and CEO
 Head office: 1-9-31 Ryutsu Center, Shiroishi-ku, Sapporo, Hokkaido
 Employees: 28
 Shareholder: 100% owned by Koukandekirukun, Inc.

System kitchens / unit baths renovation

Business alliance

Installation alliance

Development alliance

Customer referrals



Established: November 25, 2015
 Share capital: ¥10 million
 Representative: Katsuyuki Atsugi, Representative Director
 Head office: 4-4-13-1B Hatchobori, Chuo-ku, Tokyo
 Shareholder: 100% owned by Koukandekirukun, Inc.
 Registration: Non-life insurance agency registration No. 20825014804

Long-term warranty services for residential equipment and related products



Established: July 1, 2021
 Share capital: ¥50 million
 Representative: Masahiro Yoshida, Representative Director
 Head office: 1-26-20 Higashi, Shibuya-ku, Tokyo
 Employees: 74; contracted installers: 258
 Shareholder: 100% owned by Koukandekirukun, Inc.
 Locations: 9 product centers nationwide

Residential equipment installation contracting and B2B Housing DX services



Established: March 14, 1985
 Share capital: ¥15 million
 Representative: Hiroyuki Kotake, Representative Director
 Head office: 6-1-1 Tabata, Kita-ku, Tokyo
 Employees: 107
 Shareholder: 100% owned by Koukandekirukun, Inc.

Business System Development Services

Non-group company

Sales alliance

Non-group company

New business (Replaform)

Non-group company

B2B Business

3

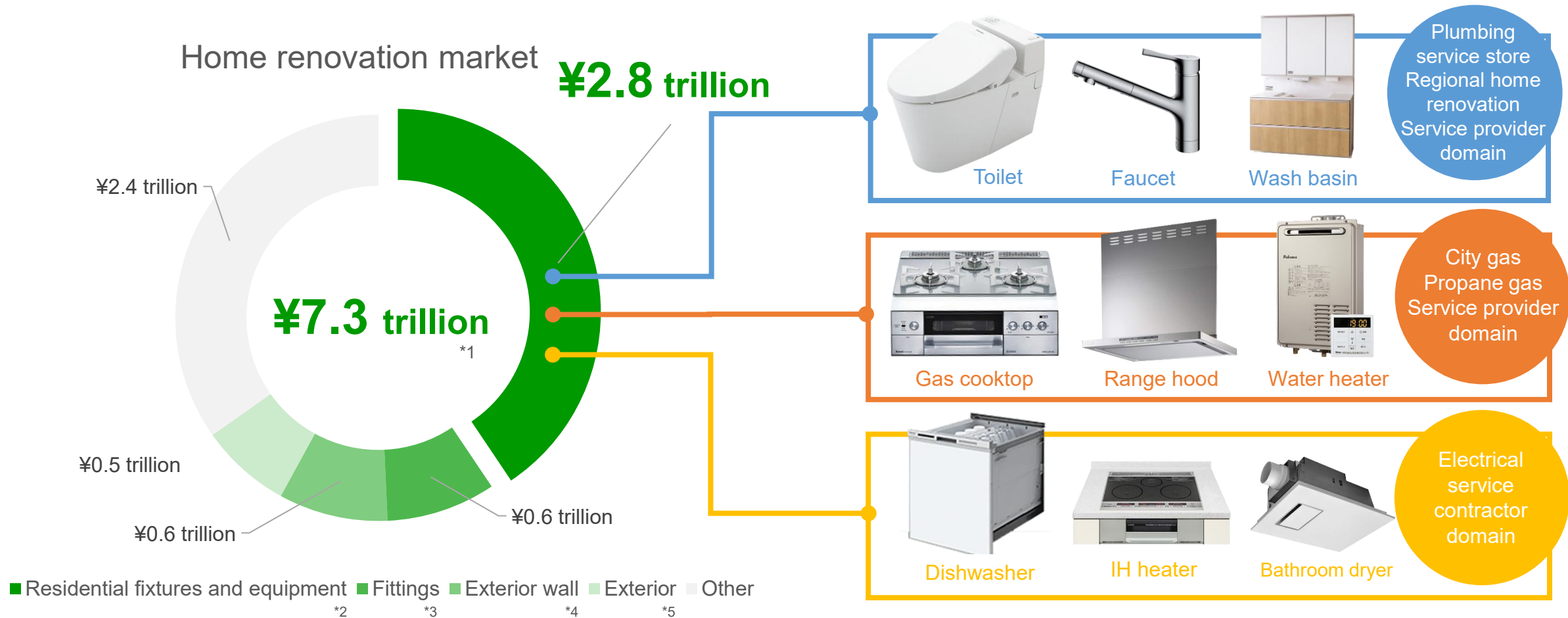
Introduction to Housing DX Business (Koukandekirukun)

Order Residential Equipment Replacements Online



Market Size

Valued at **¥7.3 trillion**, the residential equipment market is the largest within the home renovation sector



[Sources]

*1 Prepared by the Company based on the "Home Renovation Market in Japan: Key Research Findings (2023)" by Yano Research Institute Ltd.

*3 Prepared by the Company based on the press release dated July 18, 2019, titled "Survey of the Domestic Market for 100 Residential Equipment and Building Materials Products" by FUJI KEIZAI CO., LTD.

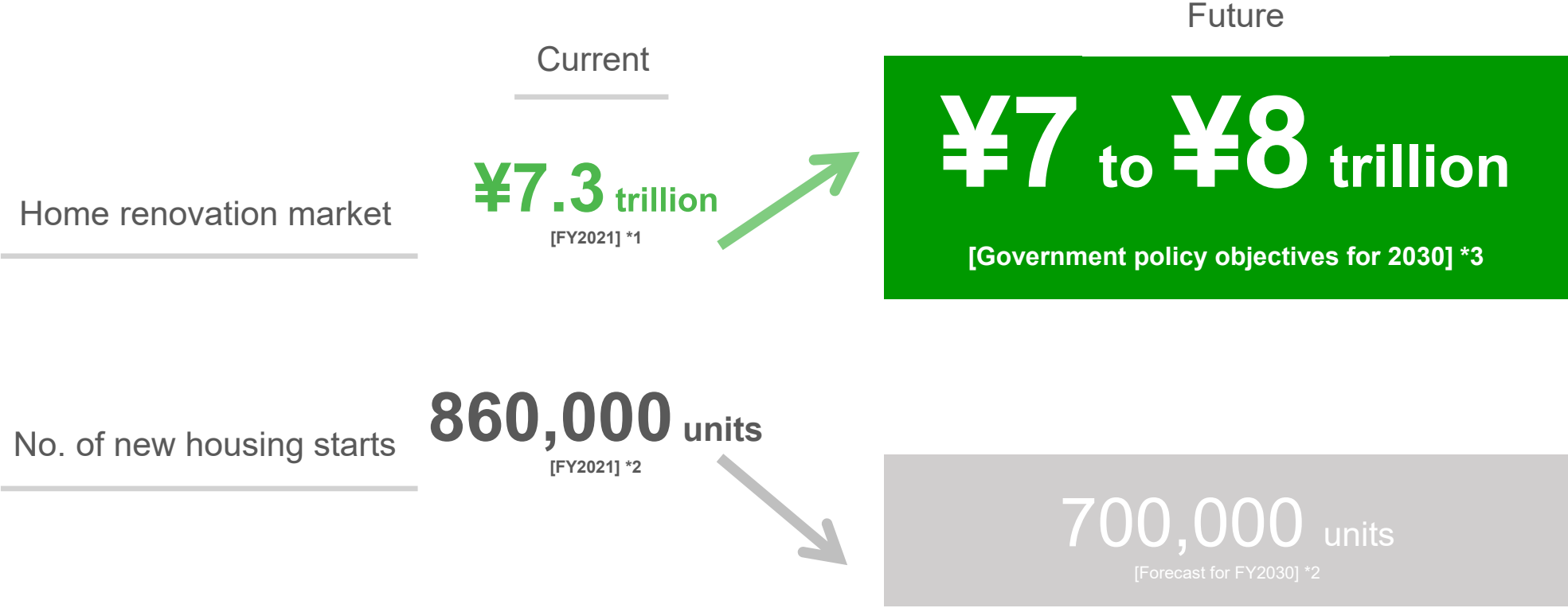
*5 Prepared by the Company based on "Q2 FY1/2021 Financial Results" by TAKASHO CO., LTD.

*2 Prepared by the Company based on the press release dated July 16, 2020, titled "Survey of the Domestic Market for Residential Equipment, Building Materials & Housing Services" by FUJI KEIZAI CO., LTD.

*4 Prepared by the Company based on the press release dated October 19, 2020, titled "Exterior Wall Materials Market in Japan: Key Research Findings" by Yano Research Institute Ltd.

Extensive Opportunities Exist within the Home Renovation Market

While the number of new housing starts is expected to decline in the future, the renovation market is forecasted to experience long-term growth



[Sources]

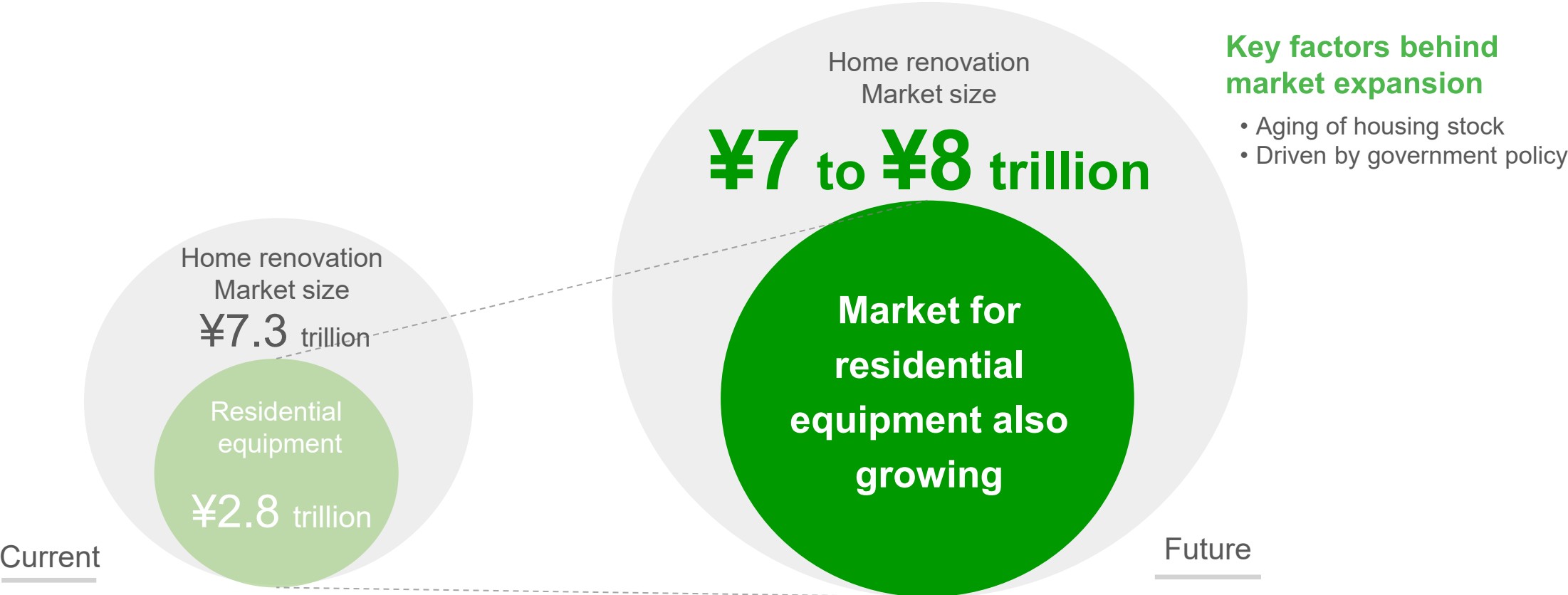
*1 Prepared by the Company based on the "Home Renovation Market in Japan: Key Research Findings (2023)" by Yano Research Institute Ltd.

*2 Prepared by the Company based on "Outlook and Challenges for the Housing Market in 2040" by Nomura Research Institute, Ltd.

*3 Prepared by the Company based on "Home Renovation Market 2022" by Yano Research Institute Ltd.

Extensive Opportunities Exist within the Home Renovation Market

Shift from new construction to stock housing is expected to lead to further business opportunities

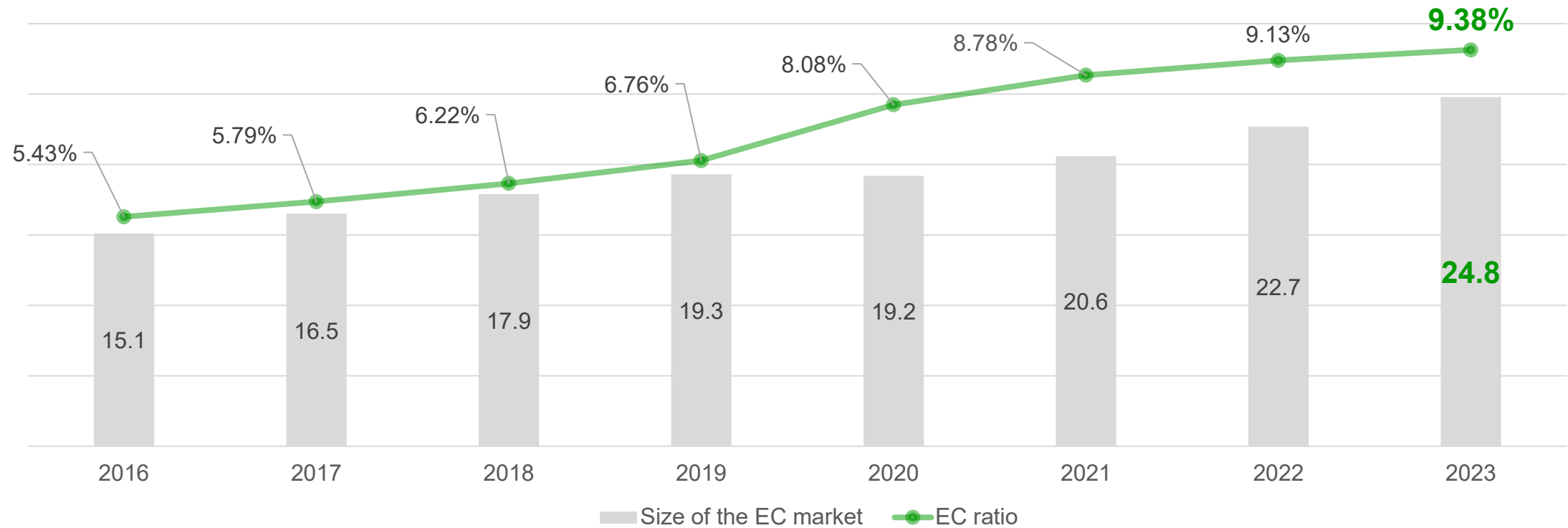


[Sources]
*1 Prepared by the Company based on the "Home Renovation Market in Japan: Key Research Findings (2023)" by Yano Research Institute Ltd.
*2 Prepared by the Company based on "Outlook and Challenges for the Housing Market in 2040" by Nomura Research Institute, Ltd.
*3 Prepared by the Company based on "Home Renovation Market 2022" by Yano Research Institute Ltd.

Expansion of the EC Market

While this segment shrunk somewhat during COVID-19, the size of the B2C EC market in 2022 was **¥22 trillion**
The EC ratio has increased to **9%**, and this area is expected to grow further in the future

B2C EC Market Size and EC Ratio for Merchandise Sales [Unit: Trillions of yen]



[Sources]
* Prepared by the Company based on "FY2022 Digital Transaction Environment Improvement Project (E-Commerce Market Survey)" by Ministry of Economy, Trade and Industry

Gaps Exist, and a Market Has Not Been Established

Customer needs and concerns

We want to replace **individual residential equipment** without undergoing extensive installation work

Installation pricing is unclear and difficult to understand...

We are not sure who we can go to for help

Underlying wishes of businesses

Small-scale installation projects are unprofitable
We want to get orders for bath and kitchen renovations

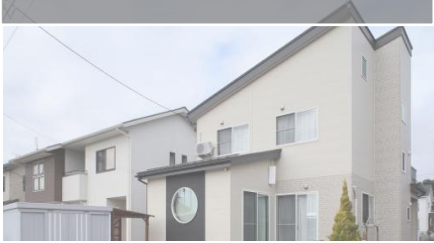



Small-scale installation projects are unprofitable
We can only recoup costs by adding a markup to the installation prices

Small-scale installation projects are unprofitable
We do not want to take on these jobs if it can be avoided

Renovation Industry






There are almost no companies specializing in the replacement of residential equipment and **surrounding industry players are responding passively** in this area

The lack of transparency in installation pricing is fostering distrust within the industry

	Renovation		Repair	
	←	→	←	→
Type of installation	<p>Large-scale renovations</p>  <ul style="list-style-type: none"> • Renovations • Design-focused renovations • Expansion 	<p>General renovations</p>  <ul style="list-style-type: none"> • System kitchens • Bathroom units • Exterior walls • Flooring interior finishing 	<p>Replacement of residential equipment</p>  <ul style="list-style-type: none"> • Built-in dishwashers • Built-in gas stoves • Range hoods • Toilets 	<p>Repairs/small-scale installation work</p>  <ul style="list-style-type: none"> • Toilet water leak repairs • Clogged pipes • Housing equipment repairs • Wallpaper repairs
Image of expenses	¥3 million ~	¥0.5 ~ ¥3 million	Opaque pricing	¥10,000 ~ ¥50,000
Market Leaders	<ul style="list-style-type: none"> • House builders • Renovation companies 	<ul style="list-style-type: none"> • Reform companies • Home electronics retailers 	No market leaders	<ul style="list-style-type: none"> • Plumbing service stores • Framing and mounting stores, handyman services

Business Domain

Koukandekirukun aims to develop a new business domain and establish itself as a market leader

	Renovation		Replace	Repair
Type of installation	<p>Large-scale renovations</p>  <ul style="list-style-type: none"> • Renovations • Design-focused renovations • Expansion 	<p>General renovations</p>  <ul style="list-style-type: none"> • System kitchens • Bathroom units • Exterior walls • Flooring interior finishing 	<p>Replacement of residential equipment</p>  <ul style="list-style-type: none"> • Built-in dishwashers • Built-in gas stoves • Range hoods • Toilets 	<p>Repairs/small-scale installation work</p>  <ul style="list-style-type: none"> • Toilet water leak repairs • Clogged pipes • Housing equipment repairs • Wallpaper repairs
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DX for Replacement Work Through Fully Web-based Quotes

Web-based quotes eliminate the need for on-site visits by sales representatives, and allows customers to place orders with ease and for businesses to take a more proactive approach

(1) Request for Quote

Customer sends a photo of the model number of the equipment and measurement conditions

(2) Online Quote

No on-site estimate required!

(3) Place order

Orders online 24/7, 365 days

(4) Installation work

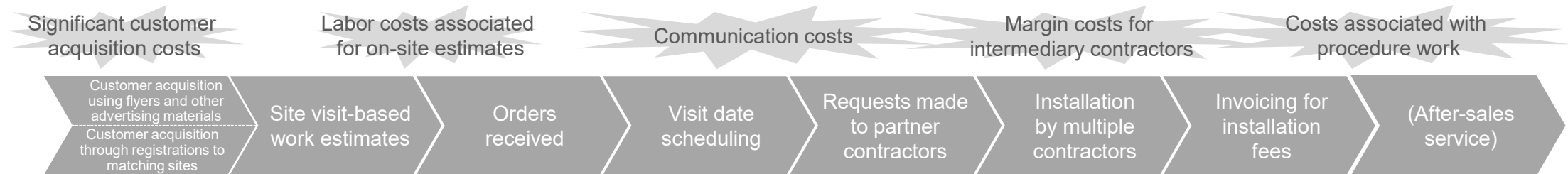
On-site attendance only required on the day of installation



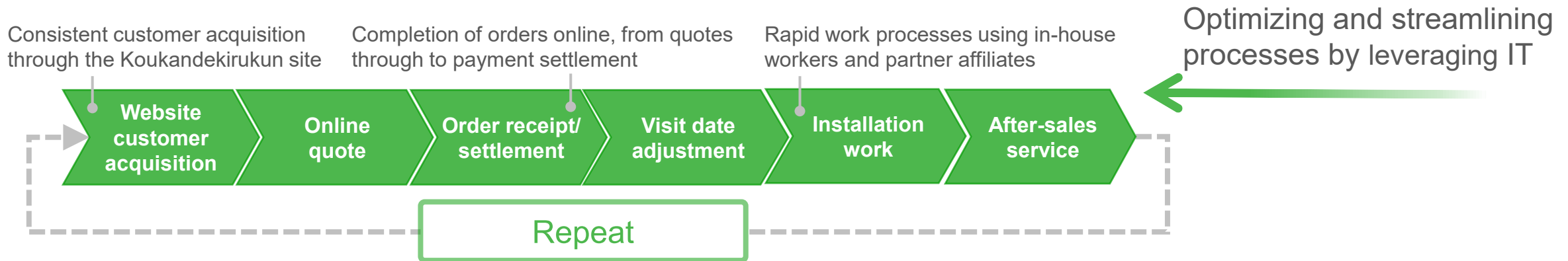
Allows for One-stop Residential Equipment Orders

Creation of a business flow specialized in residential equipment orders to **achieve profitability**

I Conventional business flow



I Koukandekirukun's business flow



Strengths of Our Business

Provide valuable information to users to drive site traffic. As a result, increases in orders leads to an expansion in content capacity

As site traffic continues to increase, the growth cycle of the media has enabled **high profitability and a reduction in advertising costs**

(1) Koukandekirukun website

- Handles the latest products from major domestic manufacturers
- Bestseller ranking
- Over 25,000 installation examples
- Over 18,000 user reviews

**No. of page views:
Over 30 million (annually)**

(4) Robust customer success system

- Finely-tailored support, including inquiries on equipment use
- Rapid all-hands response to any issues of products and installation
- All products come with a 10 year warranty, and no repair costs during this period

**Customer success support:
Approx. 14,000 (annually)**



(2) High estimate accuracy without the need for on-site surveys

- Quick quotes that alleviates the burden on customers
- Clear pricing, with no added costs at the time of installation

**No. of quotes:
Approx. 97,000 (annually)**

(3) Orders completed in-house through to installation

- Installation is handled responsibly by our wholly owned subsidiary
- Efficient project completion through cross-trained installation specialists in short timeframes, eliminating need for multiple specialized workers

**No. of installation projects:
Approx. 48,000 (annually)**

Operation of a Mega Site Specializing in Residential Equipment



Extensive volume of information

- Over 50,000 pages of unique content
- Accumulation of over 18,000 user reviews
- Accumulation of over 25,000 installation examples

Increase in site inflow

- Large-scale site with over 30 million page views annually
- Site visits are expected to continue to increase in the future



No On-Site Estimate Required! Completed Online!

- ✔ Eliminates the need for on-site estimates!
Just attach photos and send online!
This allows for quick, painless estimates
- ✔ Product cost + full service pack = Payment amount
Single price that does not change between customers
- ✔ Clear pricing with **no additional charges on the day of the installation**



お見積り

パナソニック
XCH3013WS(CH3010WS+CH323WS+CH301F)

パナソニック NewアラウーノV 専用トイレ新S3 [床排水芯 200mm(120mm)固定] [専用便座セット] [手洗い無し] [カラー: WSホワイト][OS] ※泡洗浄機能の激落ちバブルは搭載されていません

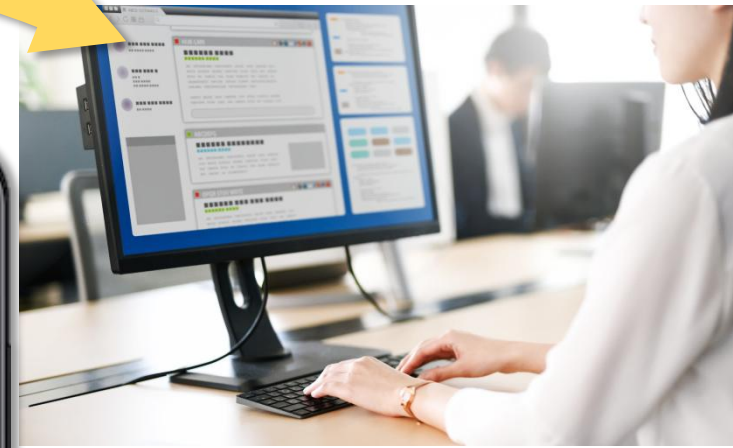
メーカー希望小売価格:	233,200円
割引額:	- 135,256円
交換できるくん特価:	97,944円
数量:	1
小計:	97,944円

トイレ基本工事費

工事費価格:	37,800円
数量:	1
小計:	37,800円

見積有効期限: 2023年03月08日まで

商品及び部材代合計:	97,944円
工事費合計:	37,800円
合計金額:	135,744円



Over 20 years
of trial and error
**Highly accurate
estimating
expertise**

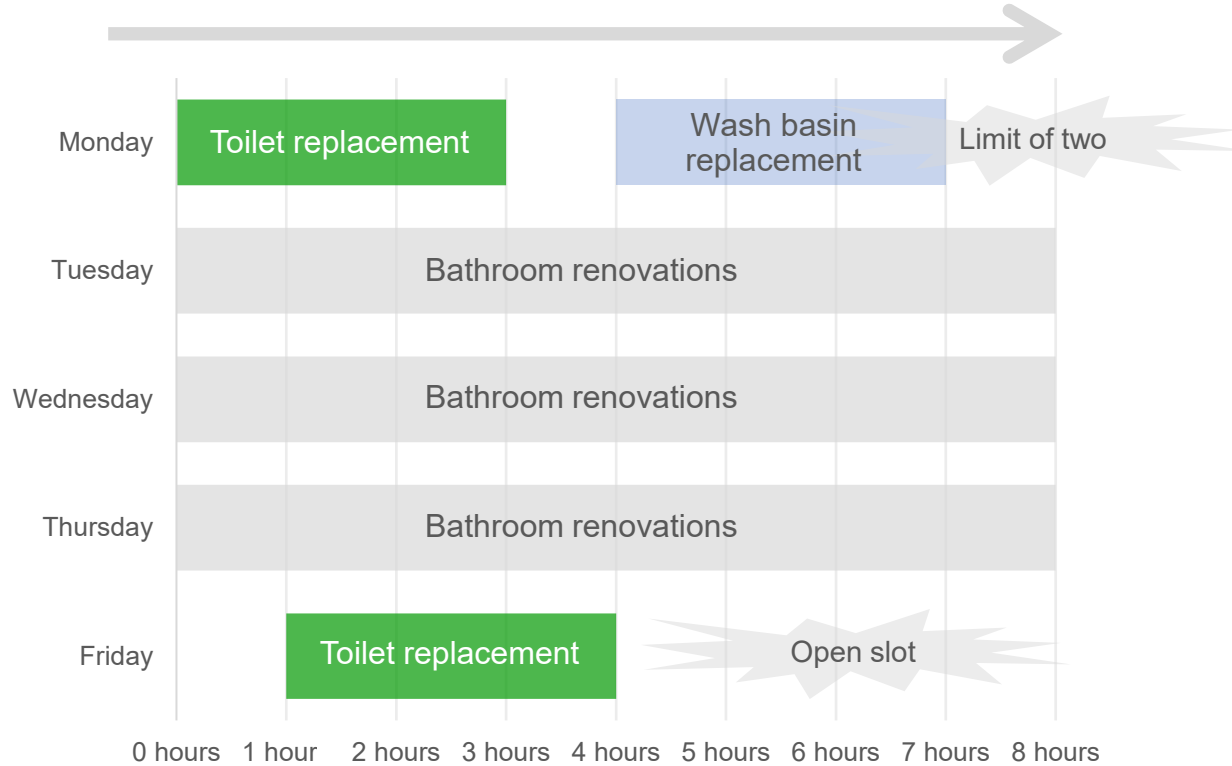
Improved Installation Productivity through Schedule Management

Specializing in single-unit replacement of residential equipment **improves quality and reduces work time**

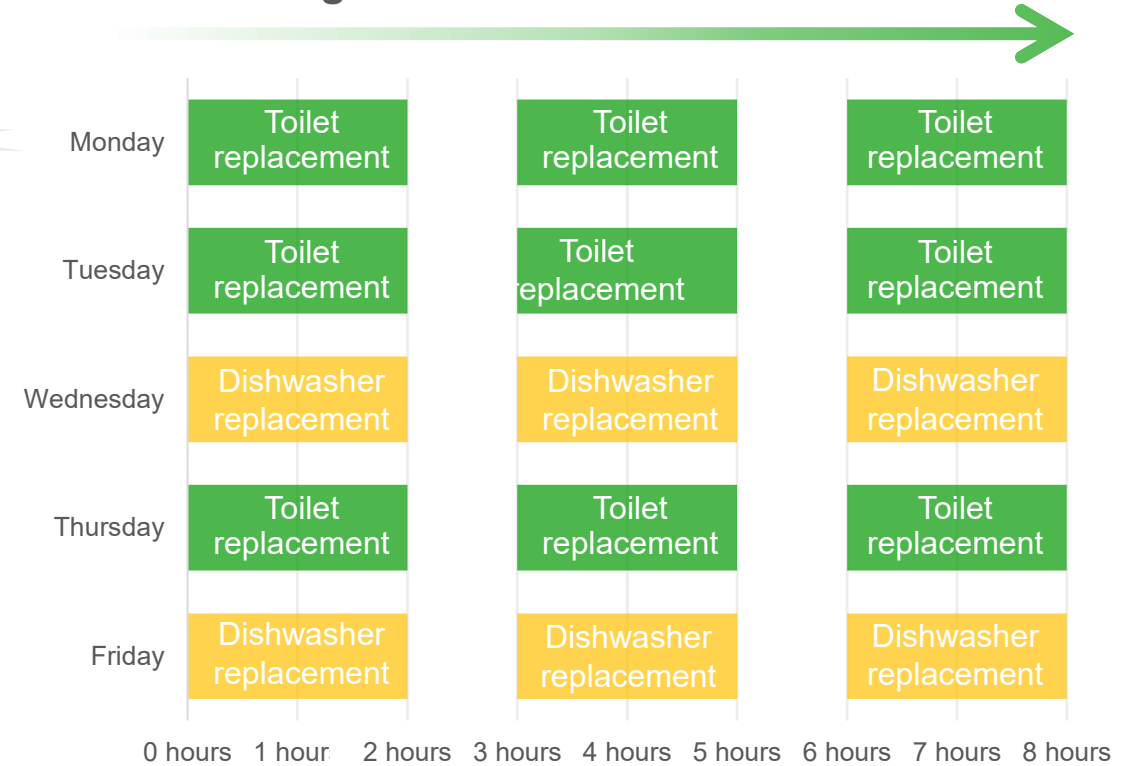
Improved productivity through efficient scheduling by bringing schedule management in-house



Typical Scheduling Patterns of General Renovation Companies



Scheduling Pattern of Koukandekirukun



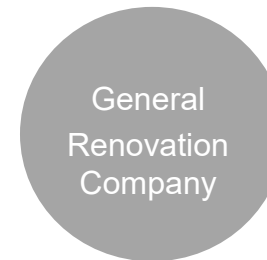
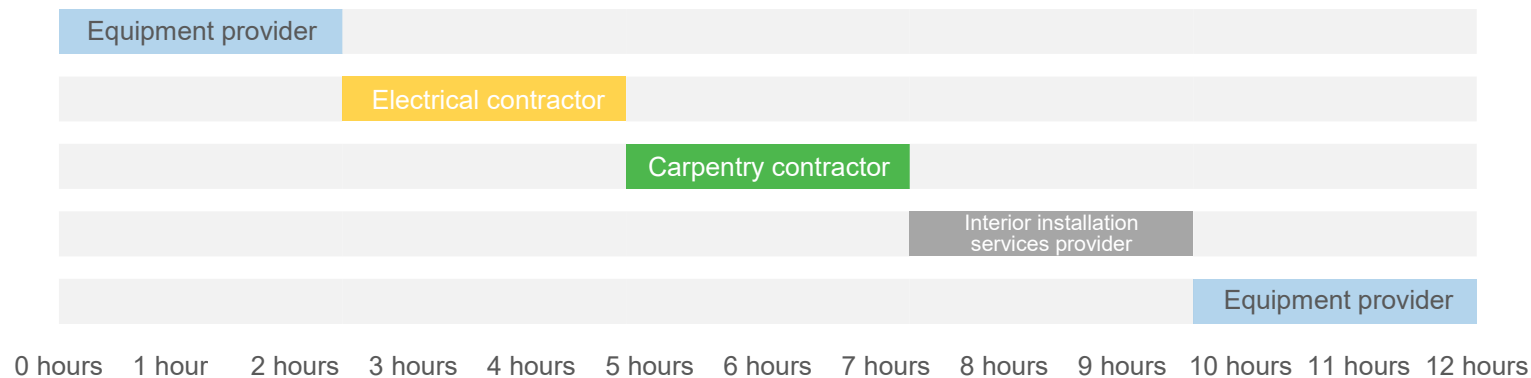
Productivity Improvement through Cross-Trained Workforce

Even for simple projects such as standalone toilet renovations, which could be completed by a single worker in an hour, multiple workers were previously required on-site.

Conventional installation work **can now be completed by a single worker within one day**, leveraging an **in-house training program** that promotes the multi-skilling of installation workers.

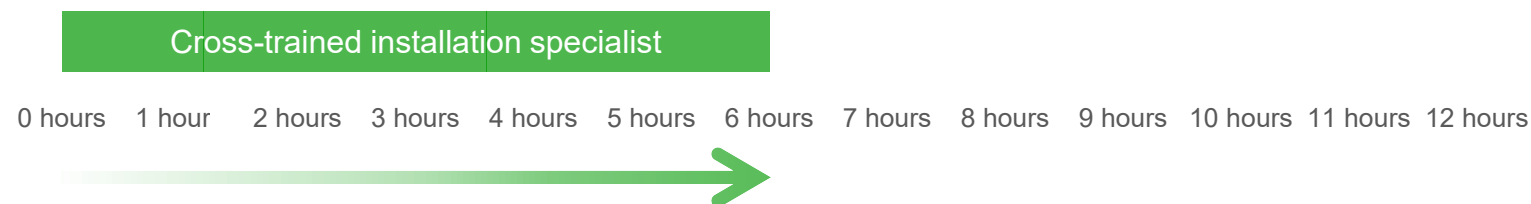
This facilitates scheduling and helps bring down costs, while price competitiveness remains high, **together with worker compensation**

I Image of system toilet and toilet interior installation



Various workers rotate in and out during installation

While large construction projects can remain profitable, toilet renovation projects often lead to downtime, increasing costs and prolonging schedules

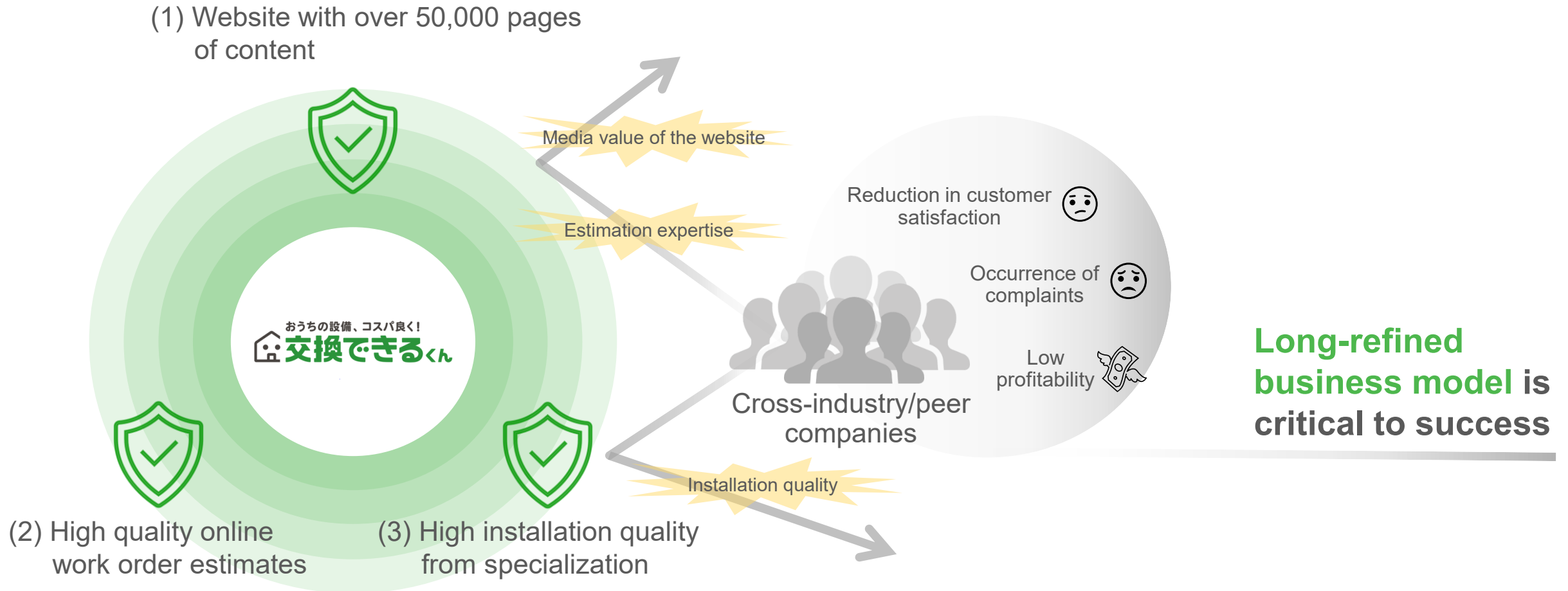


A single, skilled specialist completes the work in 6 hours

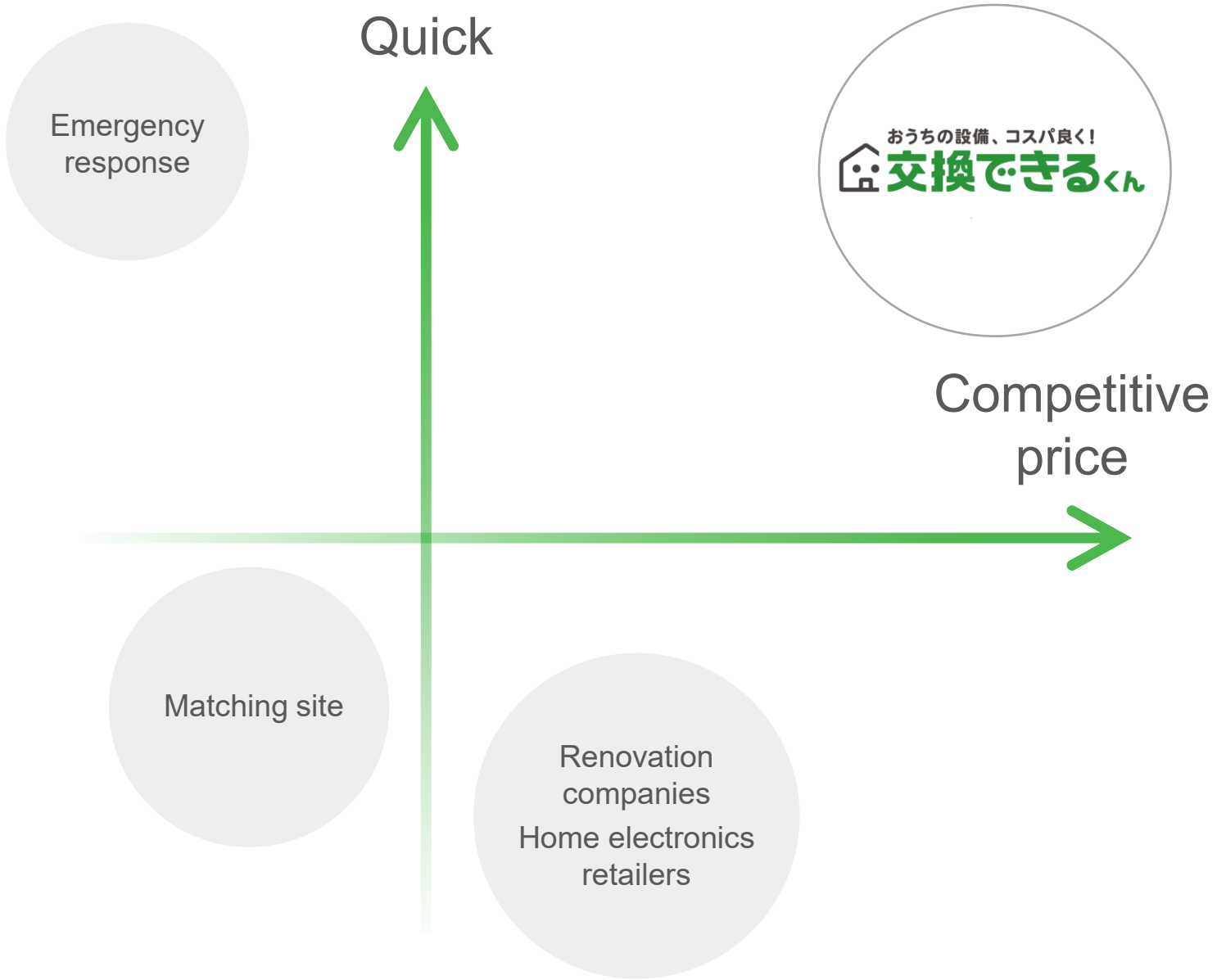
Specialized expertise ensures cost-effective, fast, and high-quality

Entry Barriers in the IT × Residential Equipment Single-Unit Replacement Market

By leveraging IT and strategically specializing in the challenging market of single-unit residential equipment replacement where costs are high and profitability is difficult, we have built a strong entry barrier that cannot be easily replicated overnight



Established a Unique Position



Unique position

- Established a unique position that **enables us to provide high-quality residential equipment installation at competitive prices, quickly and reliably**
- Specialized in online/residential equipment
- Competitive pricing, speed, and convenience of online sales

Installation managed in-house

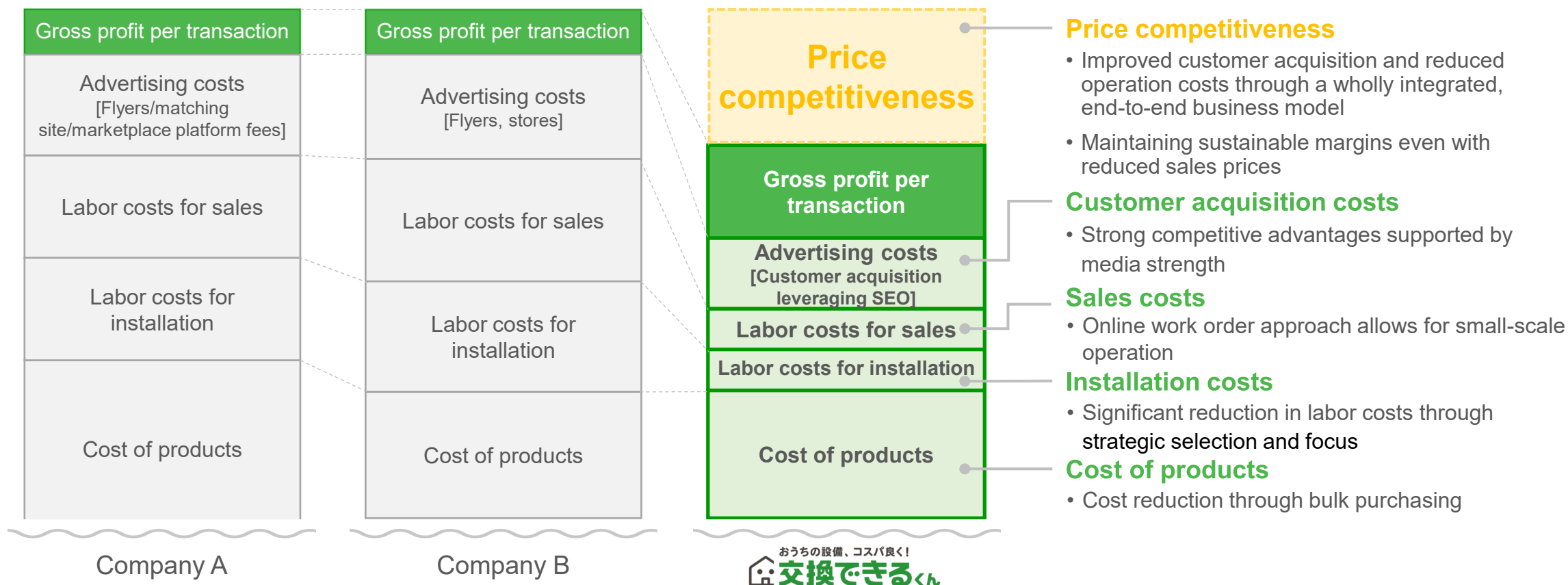
- Installation is **all managed in-house without offloading responsibility elsewhere**
- By managing everything through to after-sales service in-house, **we can enhance customer success and consistently improve service quality**

Cost Advantages

Digitizing the estimation and ordering process and **focusing exclusively on the residential equipment replacement with the largest market size**, rather than general renovation or repair services, have allowed us to optimize operational costs

Achieving profitability in the replacing domain where monetization was difficult and the market was not yet established

Comparison of profit and cost structures



Examples of Quote Comparison

Built-in dishwasher replacement

I Image for replacement work



I Image of competitor's quote

Item	Details	Amount (JPY)
Products	Panasonic built-in dishwasher NP-45MD9S Recommended retail price: ¥246,400 30% OFF (tax included)	172,480
Disassembly and removal	Removal of existing built-in dishwasher	8,800
Facility construction	Plumbing and drainage system renovation	22,000
Installation construction	Installation of built-in dishwasher	13,200
Disposal cost	Disposal of existing dishwasher and associated waste materials	11,000
Other	Miscellaneous expenses (site protection and management costs)	11,000
Total (tax included)		238,480

I Koukandekirukun, Inc. quote

* As of April 30, 2026

Item	Details	Amount (JPY)
Products	Panasonic built-in dishwasher NP-45MD9S Recommended retail price: ¥246,400 50% OFF (tax incl.)	128,128
Basic installation	All-in-one service pack (dishwasher) *	40,800
Total (tax included)		168,928



Approx. **2/3**

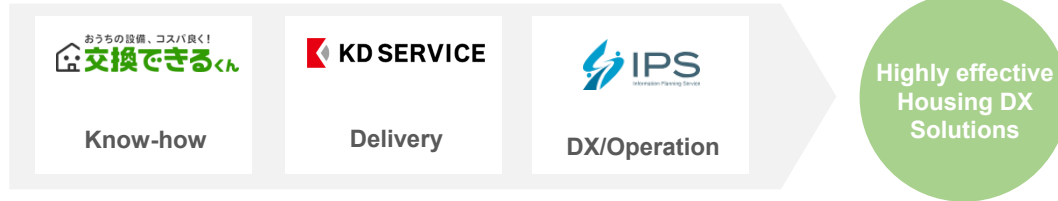
of competitor's price

In addition

Both product and installation backed by a free 10-year warranty

Growth Image

(3) Commercialization of DX initiatives in the residential equipment/home renovation sector



Solutions Business
Housing DX Business
B2B domain

(2) Strategic partnerships with companies providing lifestyle solutions



Market: Delays in promoting DX within the industry

Market: Forecast for a decline in the number of new housing starts
-> Strengthening the renovation business of companies providing lifestyle solutions

(1) Strengthen brand power

Establishing “residential equipment replacement = Koukandekirukun” in the lexicon

Housing DX Business
B2C “Koukandekirukun” domain

Market: Residential equipment market
¥2.8 trillion
-> Less than 1% market share

Service Quality / DX Enhancement / Installation Framework

4

Introduction to Solutions Business

Business Model of IPS, Inc.

Software development services and housing DX solutions



Business characteristics
and future strategic outlook

I Size of the IT service market

¥6.4608 trillion

(6.0% Growth YoY)



2023



Average annual
growth rate 4.8%

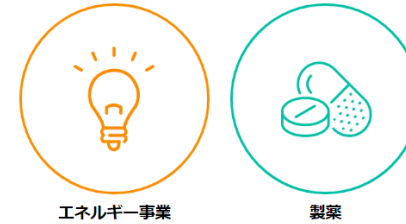
¥8.1495 trillion

(Forecast)



2028

*IDC Japan survey held in July 2024



エネルギー事業

製薬

Core business

Provision of enterprise software
development services for large
companies

+

Phase 1

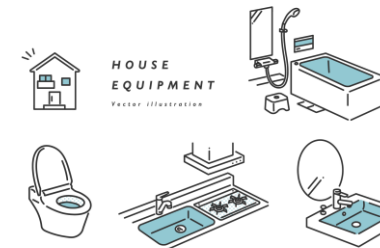
Promote system platform
development for the Housing
DX Business

+

Phase 2

Provision of B2B
housing DX solutions

おうちの設備、コスパ良く！
交換できるくん



HOUSE
EQUIPMENT
Vector Illustration

Notes on the Handling of this Document

This document is provided together with our quarterly financial results presentation materials, and serves also as disclosure of “Business Plans and Growth Potential” for the Tokyo Stock Exchange Growth Market.

Updates to our business plans or growth potential will generally be reviewed and revised annually, and we plan to disclose such updates around May 2027, following the fiscal year-end.

This document also contains forward-looking statements.

These statements are based on current expectations, forecasts, and assumptions involving risks, and include uncertainties that may cause actual results to differ materially.

Such risks and uncertainties include, but are not limited to, general industry and market conditions, interest rates, currency exchange rate fluctuations, and both domestic and global economic conditions.

おうちの設備、コスパ良く！
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