



Financial Tear Sheet

(updated 10/29/20)

Cavco Industries, Inc.
3636 North Central Avenue, Suite 1200
Phoenix, Arizona 85012

Telephone: (602) 256-6263
Facsimile: (602) 256-6176

www.cavco.com
email: investor_relations@cavco.com

Who We Are

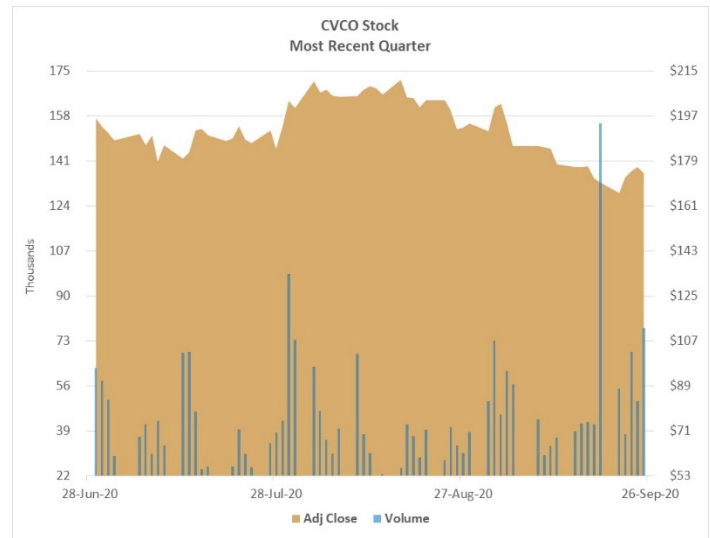
Cavco is a leading designer and builder of systems-built structures including manufactured homes, modular homes, commercial buildings, park model RVs and vacation cabins. The Company employs approximately 5,000 people and operates 20 homebuilding production lines across the nation, and markets them under a variety of brand names including Cavco, Fleetwood, Palm Harbor, Nationwide, Fairmont, Friendship, Chariot Eagle and Destiny. Our homes are primarily distributed through a network of independent and Company-owned retailers. The Company's insurance group, Standard Casualty, offers a wide range of insurance products for manufactured home owners and its finance subsidiary, CountryPlace Mortgage, offers a variety of homebuyer financing options.

As a corporation publicly traded on the NASDAQ Global Select Market (symbol CVCO), we have a commitment to our stockholders, our people, and our homebuyers to provide quality housing and exceptional service.

Stock Information (Most recent quarter)

CVCO Common Stock - 2nd Quarter (6/28/20 - 9/26/20)

Average Daily Volume		44,795
Quarter High	\$	214.27
Quarter Low	\$	162.88
Market Cap (9/26/20)	\$	1,600,577,793
Shares Outstanding (9/26/20)		9,188,162



Numbers of Homes Sold

Q2 FY21	Q1 FY21	Q4 FY20	Q3 FY20	Q2 FY20
3,427	3,349	3,647	3,865	3,781



Selected Financial Data (Most recent quarter)

(Dollars in thousands, except per share amounts)

	Three Months Ended		Six Months Ended	
	September 26, 2020	September 28, 2019	September 26, 2020	September 28, 2019
Net revenue				
Factory-built housing	\$240,967	\$252,690	\$479,057	\$501,458
Financial services	17,009	15,985	33,720	31,259
Total net revenue	\$257,976	\$268,675	\$512,777	\$532,717
Income from operations				
Factory-built housing	\$15,430	\$17,059	\$31,685	\$38,443
Financial services	2,658	5,325	6,403	8,975
Total income from operations	\$18,008	\$22,384	\$38,088	\$47,418
Net income	\$15,049	\$20,885	\$31,723	\$42,167

Net Income per share	September 26, 2020		June 27, 2020		March 28, 2020		December 28, 2019		September 28, 2019	
	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD	QTD	YTD
Basic	\$1.64	\$3.46	\$1.82	\$1.82	\$1.31	\$8.22	\$2.29	\$6.91	\$2.29	\$4.63
Diluted	\$1.62	\$3.42	\$1.80	\$1.80	\$1.29	\$8.10	\$2.25	\$6.81	\$2.25	\$4.56

	September 26, 2020	March 28, 2020
Cash and cash equivalents	\$312,243	\$241,826
Restricted cash, current	16,691	13,446
Accounts receivable, net	36,852	42,800
Short-term Investments	16,589	14,582
Current portion of consumer loans receivable, net	39,023	32,376
Current portion of commercial loans receivable, net	13,261	14,657
Current portion of commercial loans receivable from affiliates, net	1,700	766
Inventories	111,872	113,535
Prepaid expenses and other current assets	49,193	42,197
Total current assets	\$597,424	\$516,185
Restricted cash	335	335
Investments	30,278	31,557
Consumer loans receivable, net	42,817	49,928
Commercial loans receivable, net	20,946	23,685
Commercial loans receivable from affiliates, net	5,571	7,457
Property, plant and equipment, net	77,836	77,190
Goodwill	75,090	75,090
Other intangibles, net	14,736	15,110
Operating lease right-of-use assets	17,477	13,894
Total Assets	\$882,510	\$810,431
Total current liabilities	\$208,221	\$172,102
Operating lease liabilities	14,602	10,743
Secured credit facilities and other	11,933	12,705
Deferred income taxes	7,066	7,295
Total stockholder's equity	640,688	607,586
Total Liabilities and Stockholder's Equity	\$882,510	\$810,431