ESG DATABOOK

2026年3月期

Fiscal Year Ended March 31,2026

MARUI GROUP

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ESG DATA BOOK

Review of the Fiscal Year Ended March 31, 2026

Environment

Climate Change

Greenhouse Gas Emissions

- Total greenhouse gas emissions amounted to 240,000 t-CO2 in the fiscal year ended March 31, 2026, down 3%, or 8,000 t-CO2, year on year.
- Scope 1 and 2 totaled 30,000 t-CO2 (90% of YoY). The switch to renewable energy and other measures has resulted in a decrease of 3,000 t-CO2 from the previous year. Scope 3 emissions totaled 210,000t-CO2 (98% of the previous year’s level), with a decrease of 5,000 t-CO2 from the previous year due to a decrease in capital expenditures and the sale of properties.

Greenhouse Gas Emission Reduction (Base year: Fiscal year ended March 31, 2017)

- Total amount of Greenhouse Gas emission reductions in Scope 1 and 2 during this period was 90,000 tons, a decrease of 76% since FY2016. Scope 3 was reduced by 280,000 tons, a decrease of 58% since FY2016.
- The amount of Greenhouse Gas emission reductions due to promotion of renewable energy switching to our customers is 130,000 tons.
- Company and social Greenhouse Gas emission reductions totaled 500,000 tons (122% of YoY, Planned difference ±0 tons), achieving the target.
- MARUI GROUP seeks to achieve an 80% reduction in Scope 1 and Scope 2 emissions , and a 35% reduction for Scope 3 from FY2016, by 2030. This target was certified by Science Based Targets in 2019, indicating that this target is effective for keeping global warming below 1.5°C above pre-industrial levels. We have also applied for SBT Net Zero certification, declaring that we will become "carbon neutral" and achieve net zero emissions, by reducing the total of Scope 1 and 2 by 90%, and Scope 3 by 90% of the entire group by 2050 compared to the fiscal year ended March 31, 2017. This Net-Zero Plan was approved by the SBT initiative in August 2023. The base year is set for the fiscal year ending March 31, 2017, and we will promote reductions for all Scope 1, Scope 2, and Scope 3 (100% coverage).
- We have also developed a transition plan for climate change to achieve net-zero emissions by 2050.
  *For details, please refer to the attached document “Transition Plan for Climate Change.”

Ratio of Renewable Energy Used

- The Company joined the RE100 initiative in July 2018, announcing its goal of sourcing 100% of the electricity used in its business from renewable energy by the fiscal year ending March 31, 2031.
- The ratio of renewable energy used increased to 81% (up 9 pp YoY), expanding steadily toward achievement of the target for the fiscal year ending March 31, 2031.

Resources and Waste

Total Waste

- Total waste in the fiscal year ended March 31, 2026, amounted to 8,488 tons, an increase of 1%, or 111 tons from the previous fiscal year. This was attributable to the improved occupancy of vacant sections following store openings and renovations, and to a temporary increase in waste accompanying store closures. Meanwhile, as a result of improved accuracy of waste separation at stores, the recycling rate improved to 77% (up 2 pp YoY). As a result, the final disposal volume was 1,980 tons (93% of the previous year’s volume), a reduction of 156 tons from the previous fiscal year.

Third-Party Verification

- MARUI GROUP receives third-party verification for 37 environment-related items, including greenhouse gas emissions, total waste, and total water used, from the Japan Quality Assurance Organization.

ESG DATA BOOK

Review of the Fiscal Year Ended March 31, 2026

Society

Employees

Women’s Empowerment Indexes

- Since the fiscal year ended March 31, 2014, MARUI GROUP has been implementing initiatives to reform employee awareness and its corporate culture to accomplish the targets defined for its women’s empowerment indexes, which gauge the outcomes of its efforts to empower female employees. In April 2021, these indexes were redefined and targets for the fiscal year ending March 31, 2026 were set to facilitate efforts to eliminate gender preconceptions.
- The ratio of applicable male employees taking childcare leave was 100% for the eighth consecutive year, and the ratio of applicable male employees taking childcare leave within eight weeks of childbirth by partner was also 100% for the second consecutive year. The ratio of applicable male employees taking childcare leave for one month or more exceeded the target by 26 pp.The ratio of women in junior management positions exceeded the target by 1 pp and the rate of elimination of gender preconceptions by 4 pp, with five of the nine items achieving their targets.
- On the other hand, the ratio of women in management positions achieved the initial target of 20% but fell short of the revised target. Four items, including the rate of household chore and child-rearing participation by male employeesand the ratio of female employees pursuing upper-level positions, did not meet their targets.
  For these items, we will strengthen and improve our current initiatives, such as support for balancing work and family life and the review of the work styles and roles of managers, to create an environment in which all employees can play an active role regardless of gender.

<State of progress>

Data item	FY ended March 31, 2026		FY March 2026 (target)
・Rate of elimination of gender preconception (ratio of employees rejecting preconceptions about gender roles)	54%	(Down 1 pp YoY / +4 pp vs. target)	50%
・Maintain 100% of applicable male employees taking childcare leave	100%	(±0 pp YoY / ±0 pp vs. target)	100%
・Ratio of applicable male employees taking childcare leave within eight weeks of childbirth by partner	100%	(Up 0 pp YoY / +5 pp vs. target)	95%
・Ratio of applicable male employees taking childcare leave for one month or more	96%	(Up 6 pp YoY / +26 pp vs. target)	70%
・Rate of household chore and child-rearing participation by male employees	29%	(Down 1 pp YoY / -6 pp vs. target)	35%
・Ratio of female employees pursuing upper-level positions (54 years old and under)	57%	(Down 1 pp YoY / -18 pp vs. target)	75%
・Ratio of male employees pursuing upper-level positions (54 years old and under)	75%	(Down 2 pp YoY)	—
・Ratio of women in junior management positions	41%	(Up 2 pp YoY / +1 pp vs. target)	40%
・Ratio of women in management positions	22%	(±0 pp YoY / -3 pp vs. target)	25% *Original target of 20% revised upwards
・Ratio of women in executive officer positions	23%	(±0 pp YoY / -7 pp vs. target)	30%

Review of the Fiscal Year Ended March 31, 2026

Society

Employees

Wage difference between male and female

- The wage difference between male and female was 80.7% for all employees (Up 1.9 pp YoY) in the fiscal year ended March 31, 2026, 73.8% for regular employees (Up 0.8 pp YoY), and 87.6% for part-time and fixed-term employees (Up 2.0 pp YoY).
- In terms of differences in wages between men and women, there is no difference in treatment by gender in the wage system, and the most significant factor causing wage differences is the low percentage of female employees in upper-level positions, such as management positions. When viewed in terms of position, the difference ranges from 87.2% to 96.7%.
- The main reason for the difference by position is the effect of the shorter working hour system. As of March 2026, 96.7% of users of the shorter working hour system were women, and the difference in wages by position ranges from 92.4% to 96.7% after the hours worked by those who use shorter working hour system has been modified.

Corporate Culture of Voluntary Participation and Intra-Group Profession Changes and Transfers

- Employees taking part in voluntary participation initiatives

FY2025	Ratio of employees taking part in voluntary participation initiatives
3,631 (Up 3 pp YoY)	91% (UP 2 pp YoY)

- Employees undergoing intra-Group profession change (aggregate)

FY2025	Ratio of employees undergoing intra-Group profession change
2,684 (Up 2 pp YoY)	87% (Up 1 pp YoY)

Percentage of employees easily achieving flow

- MARUI GROUP is working to “create organizations where people can experience flow through their work”, and has established its own indicators to measure the “percentage of employees easily achieving flow”. The “ratio of individuals who utilize their skills to tackle challenges” was 61% (up 3 pp YoY) and the “ratio of individuals who feel that they often use their skills and knowledge at work” was 78% (up 10 pp YoY).
  As a result, “the percentage of employees easily achieving flow rose to 57% (up 10 pp YoY)”.
  *For details, please refer to the attached document “Employee Development Programs.”

Human Capital Investments

- The amount of human capital investment for the fiscal year ended March 31, 2026 is ¥9.7 billion, and the ratio of human capital investment to personnel expenses is 27%.

Review of the Fiscal Year Ended March 31, 2026

Society

Human Rights Due Diligence

・MARUI GROUP conducts a human rights due diligence in accordance with the "Guiding Principles on Business and Human Rights" of United Nations. With the support of external specialist organizations, we have assessed the actual situation in line with objective risk factors, organization, etc., identified 13 material risks, and are promoting further initiatives focused on these identified material risks. This fiscal year, we have established a customer abuse response policy and set up a whistleblowing desk for human rights.
*For details, please refer to the attached document "Conducting Human Rights Due Diligence".

Supply Chain (CSR Procurement)

Audited suppliers (aggregate)　cumulative total 80 (cumulative total of 80 in the fiscal year ended March 31, 2025)

・On-site audits of suppliers were not performed in the fiscal year ended March 31, 2025, as no new business partners were identified. In addition, for existing business partners, no requests for corrective actions regarding infringements of laws, human rights, or fair trade standards were made based on surveys of and meetings with suppliers.

Formulation of an AI Policy

・In order to address the ethical and safety risks accompanying the use of AI and to promote the responsible use of AI within the Group, we formulated the “MARUI GROUP AI Policy” in August 2025. The effectiveness of our policies, including the AI Policy, is verified once a year in order to confirm the appropriateness of their content, and they are revised as necessary.

・In accordance with our AI policy, we have established the “Guidelines for the Use of Generative AI,” which set forth clear rules for use, such as prohibiting the entry of personal information and preventing the infringement of rights.

Third-Party Verification

・MARUI GROUP receives third-party verification for 17 society-related items, including the lost-time injury frequency rate (LTIFR), and the occupational illness frequency rate (OIFR), from the Japan Quality Assurance Organization.

Review of the Fiscal Year Ended March 31, 2026

Governance

Compliance

Reports Filed through Whistle-Blowing System　48 (42 reports in the fiscal year ended March 31, 2025)

・It was confirmed that the Company’s whistle-blowing system, which allows for direct reports to external lawyers, is being operated in an appropriate manner with the protection of whistle-blowers as the top priority.
(*For the flow of internal reporting, please refer to the attached document “MARUI GROUP Grievance mechanism”.)

Code of Conduct and Ethics Breaches　0 (0 in the fiscal year ended March 31, 2025)

・Investigations of reports filed through the Company’s whistle-blowing system or through management channels, and no violations were confirmed during the current fiscal year. Of the number of breaches, the number of cases of discrimination and harassment was also zero in the current fiscal year.
・No fines and/or penalties for corruption, non-compliance incidents, or customer privacy violations and complaints took place in the fiscal year ended March 31, 2026.
・The Company will disclose information on numbers of recalls. These numbers will represent the number of publicly announced recalls instituted based on reports to the Compliance Promotion Board. The number of recalls in the fiscal year ended March 31, 2026, was zero.

Notification of suspicious transactions　3,707 (1,080 in the fiscal year ended March 31, 2025)

・MARUI GROUP considers the prevention of money laundering and terrorism financing based on relevant laws and regulations to be an important management issue. In addition to establishing a Financial Risk Committee, we have formulated and comply with a “MARUI GROUP Policy for Preventing Money Laundering and Terrorism Financing.” In addition, based on the Act on Prevention of Transfer of Criminal Proceeds, 3,707 suspicious transactions were reported to the Financial Services Agency during the current fiscal year, and the status of such reporting is also reported to the Compliance Promotion Board. We appropriately identify and report suspicious transactions and strive to strengthen risk management for money laundering and other risks. The increase in the number of reports from the previous fiscal year is attributable to the tightening of internal assessment criteria.

ESGデータブック　ESG DATA BOOK

環境　Environmental

REVIEW　データレビューあり　Item subject to data review　　NEW　新規開示項目　New item

環境方針 Has environmental policy	有 Yes	「丸井グループ環境方針」 https://www.0101maruigroup.co.jp/ci/governance/environment.html MARUI GROUP Environmental Policy https://www.0101maruigroup.co.jp/en/ci/governance/environment.html

気候変動　Climate Change

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
GHG排出量★ Greenhouse gas emissions★ REVIEW	GHG Scope 1	グループ Consolidated	t-CO_2	10,540	10,043	8,115	9,003	8,363
	GHG Scope 2 マーケット基準　Market-Based			29,983	25,582	22,483	22,112	19,587
	ロケーション基準[*1] Location-Based[*1]			32,083	25,260	23,489	21,907	18,547
	GHG Scope 3			258,224	255,620	241,570	213,096	207,931
	Category1 購入した製品・サービス			96,340	104,773	71,378	76,283	79,026
	Category2 資本財			28,840	32,581	47,334	42,866	31,068
	Category3 燃料及びエネルギー活動			8,542	7,238	7,725	7,798	7,385
	Category4 輸送、配送（上流）			6,427	6,964	6,328	7,211	7,752
	Category5 事業から出る廃棄物			1,108	965	889	913	938
	Category6 出張			1,408	1,824	2,086	2,091	2,406
	Category7 雇用者の通勤			1,654	1,581	1,596	1,111	1,205
	Category8 リース資産（上流）			4,331	4,201	4,147	4,707	6,267
	Category9 輸送、配送（下流）			93,804	80,433	89,119	58,938	63,314
	Category10 販売した製品の加工			該当なし N/A	該当なし N/A	該当なし N/A	該当なし N/A	該当なし N/A
	Category11 販売した製品の使用			6,851	6,270	3,326	3,070	3,086
	Category12 販売した製品の廃棄			2,666	2,292	1,136	1,105	1,169
	Category13 リース資産（下流）			6,214	6,382	5,634	5,536	3,518
	Category14 フランチャイズ			該当なし N/A	該当なし N/A	該当なし N/A	該当なし N/A	該当なし N/A
	Category15 投資			39	116	872	1,468	797
	計[*2] Total[*2]			298,747	291,245	272,168	244,212	235,881
CO_2排出量 CO_2 emissions	CO_2直接排出量 Direct CO_2 emissions	グループ Consolidated	t-CO_2	9,525	8,576	7,434	8,181	8,054
	CO_2間接排出量 Indirect CO_2 emissions			29,983	25,582	22,483	22,112	19,587
	計 Total			39,509	34,158	29,917	30,293	27,641
GHG排出量原単位 （連結営業利益当たり） Greenhouse gas per unit (per unit of operating income)		グループ Consolidated	-	8.1	7.5	6.6	5.5	4.7
環境効率 （連結営業利益/CO2排出量) Environment efficiency（Operating income/ CO2 emmisions)		グループ Consolidated	-	12.3	13.3	15.1	18.2	21.3
ＨＦＣ・ＨＣＦＣ排出量★ Hydrofluorocarbon and hydrochlorofluorocarbon emissions★	ＨＦＣ直接排出量 Direct hydrofluorocarbon emissions	グループ Consolidated	t-CO_2	956	1,367	312	597	201
	ＨＣＦＣ直接排出量 Direct hydrochlorofluorocarbon emissions			58	99	369	225	108
	計 Total			1,014	1,467	681	822	309

★　第三者検証項目（2017年３月期から、外部の第三者である一般財団法人日本品質保証機構(JQA)さまより該当年度について検証を受けています）
Item for which third-party verification has been received (MARUI GROUP has received third-party verification for figures of the given year from the Japan Quality Assurance Organization since the fiscal year ended March 31, 2017.)

＊1　環境省・経済産業省の公表する『電気事業者別排出係数』の「代替値」を用いて算出
Figures are calculated based on the alternative figure provided in the list of coefficients by electricity provider disclosed by the Ministry of the Environment and the Ministry of Economy, Trade and Industry.

＊2　マーケット基準のScope2を用いて算出
The total was calculated using the market-based Scope 2 methodology.

ESGデータブック　ESG DATA BOOK

環境　Environmental

気候変動　Climate Change

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
エネルギー使用量★ Energy consumption★ REVIEW	電力使用量 Electricity used	グループ Consolidated	ＧＪ	1,582,084	1,493,115	1,239,216	1,232,174	1,231,245
			（千kWh Thousands of kWh）	(158,685)	(149,761)	(143,428)	(142,613)	(142,505)
	再生可能エネルギー使用量 Renewable energy used		ＧＪ	963,333	1,015,860	876,538	888,049	999,529
			（千kWh Thousands of kWh）	(96,623)	(101,892)	(101,451)	(102,784)	(115,686)
	再生可能エネルギー比率 Ratio of renewable energy used		%	(60.9)	(68.0)	(70.7)	(72.1)	(81.2)
	ガス使用量 Natural gas used		ＧＪ	175,941	159,156	134,033	149,359	147,146
	軽油・A重油・ガソリン使用量 Diesel, heavy oil A, and gasoline used			10,971	9,337	8,192	7,593	7,434
	温水・冷水使用量 Water used by air-conditioning equipment			94,715	88,772	129,623	104,672	111,367
	蒸気使用量 Steam used			-	10,238	10,483	9,386	6,950
	計 Total			1,863,711	1,760,618	1,521,546	1,503,183	1,504,142
エネルギー使用量原単位（連結営業利益当たり） Energy consumption per unit (per unit of operating income)		グループ Consolidated	-	50.7	45.4	37.1	33.8	30.0
購入、または生成した総再生可能エネルギー Total amount of renewable energy purchased or generated		グループ Consolidated	千kWh Thousands of kWh	96,992	102,248	101,821	103,736	113,556
エネルギーコスト Energy costs		グループ Consolidated	百万円 Millions of yen	3,576	4,901	4,531	4,861	4,168
CDP 気候変動スコア CDP climate change score		グループ Consolidated	-	A-	A	A	A	A
ISO 14001 取得数 ISO 14001 certified sites		グループ Consolidated	件 Sites	0	0	0	0	0
製品カーボンフットプリント Product carbon footprint		グループ Consolidated	型数 Items	59	10	10	10	10

★　第三者検証項目　Item for which third-party verification has been received

ESGデータブック　ESG DATA BOOK

環境　Environmental

資源と廃棄物　Resources and Waste

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
原材料使用量（容器包装使用量）Raw materials used (Resources used for packaging)	紙 Paper	単体：丸井 Non-consolidated: MARUI CO., LTD.	t	84	53	33	38	33
	ダンボール Cardboard boxes	単体：丸井 Non-consolidated: MARUI CO., LTD.	t	708	729	557	808	847
	プラスチック容器 Plastic packaging	単体：丸井 Non-consolidated: MARUI CO., LTD.	t	32	27	23	23	22
	不織布 Non-woven fabric	単体：丸井 Non-consolidated: MARUI CO., LTD.	t	9	6	3	3	0
	計 Total	単体：丸井 Non-consolidated: MARUI CO., LTD.	t	833	815	616	872	903
廃棄物排出量★ Total waste★ REVIEW		グループ Consolidated	t	10,102	9,178	8,487	8,377	8,488
	うち食品廃棄物 Food waste	グループ Consolidated	t	1,789	1,639	1,463	1,334	1,455
廃棄物回収量★ Waste recycled★		グループ Consolidated	t	7,081	6,570	6,117	6,241	6,508
	うち食品廃棄物 Food waste	グループ Consolidated	t	1,479	1,363	1,256	1,313	1,417
リサイクル率★ Ratio of recycled material used★ REVIEW		グループ Consolidated	%	70.1	71.6	72.1	74.5	76.7
最終処分量★ Total waste disposed★ REVIEW	焼却処分 Incineration	グループ Consolidated	t	3,013	2,600	2,363	2,132	1,977
	埋め立て Landfill	グループ Consolidated	t	7	9	7	4	4
	計 Total	グループ Consolidated	t	3,021	2,609	2,370	2,136	1,980
	うち食品廃棄物 Food waste	グループ Consolidated	t	310	276	207	21	38
有害廃棄物排出量 Hazardous waste		グループ Consolidated	t	0	0	0	0	0
NOx 排出量 NOx emissions		グループ Consolidated	t	5	4	3	4	4
SOx 排出量 SOx emissions		グループ Consolidated	t	0	0	0	0	0
VOC 排出量 VOC emissions		グループ Consolidated	t	0	0	0	0	0

水　Water

水方針 Has water policy	有 Yes	「丸井グループ環境方針」に含む Included in the MARUI GROUP Environmental Policy https://www.0101maruigroup.co.jp/ci/governance/environment.html https://www.0101maruigroup.co.jp/en/ci/governance/environment.html

	範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
水資源使用量★ Total water used★	グループ Consolidated	千㎥ Thousands of ㎥	1,059	1,082	1,104	1,149	1,138
排水量★ Total wastewater emitted★	グループ Consolidated	千㎥ Thousands of ㎥	1,019	1,048	1,053	1,136	1,102

コンプライアンス　Compliance

	範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
環境違反罰金回数 Environmental fines and penalties	グループ Consolidated	回 Violations	0	0	0	0	0
環境違反罰金額 Total cost of environmental fines and penalties	グループ Consolidated	円 Yen	0	0	0	0	0

★　第三者検証項目　Item for which third-party verification has been received

社会　Social

REVIEW データレビューあり　Item subject to data review　NEW 新規開示項目　New item

方針　Policies

人権方針 Has human rights policy	有 Yes	「丸井グループ人権方針」 https://www.0101maruigroup.co.jp/ci/governance/human-rights.html MARUI GROUP Human Rights Policy https://www.0101maruigroup.co.jp/en/ci/governance/human-rights.html
児童労働防止方針 Has policy against child labor	有 Yes	「丸井グループ人権方針」に含む https://www.0101maruigroup.co.jp/ci/governance/human-rights.html Included in MARUI GROUP Human Rights Policy https://www.0101maruigroup.co.jp/en/ci/governance/human-rights.html
強制労働防止方針 Has policy against forced labor	有 Yes	同上 Same as above
非差別方針 Has equal opportunity policy	有 Yes	同上 Same as above
結社の自由の方針 Has policy supporting the right to freedom of association	有 Yes	同上 Same as above
団体交渉権の方針 Has policy supporting the right to collective bargaining	有 Yes	同上 Same as above

お客さま　Customers

お客さま方針 Has customer policy	有 Yes	「丸井グループお客さまエンゲージメント方針」 https://pdf.0101maruigroup.co.jp/pdf/policy/customer_eng.pdf MARUI GROUP Customer Engagement Policy https://pdf.0101maruigroup.co.jp/en/pdf/policy/customer_eng_en.pdf
責任あるマーケティング方針 Has responsible marketing and advertising policy	有 Yes	「丸井グループお客さまエンゲージメント方針」に含む https://pdf.0101maruigroup.co.jp/pdf/policy/customer_eng.pdf Included in MARUI GROUP Customer Engagement Policy https://pdf.0101maruigroup.co.jp/en/pdf/policy/customer_eng_en.pdf

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
総店舗数 Total stores		グループ Consolidated	店 Stores	22	22	22	22	21
総売場面積 Total sales floor area		グループ Consolidated	千㎡ Thousands of ㎡	388	384	384	384	359
自社ＥＣサイト訪問回数[*1] Visits to directly operated e-commerce site visits[*1]		グループ Consolidated	万回 Ten thousands of times	9,589	11,948	12,806	12,343	12,221
エポスカード会員数[*2] EPOS cardholders[*2]		グループ Consolidated	万人 Ten thousands of people	714	731	759	790	830
エポスカード会員 年齢構成比[*2] EPOS cardholders by age group[*2]	20代以下 Age 29 and below	グループ Consolidated	%	22.8	22.9	23.1	22.9	22.9
	30代 Age 30-39			25.7	25.7	25.4	25.1	24.6
	40代 Age 40-49			18.7	18.6	18.5	18.6	18.6
	50代 Age 50-59			16.6	16.7	16.7	16.8	16.8
	60代以上 Age 60 and above			16.1	16.2	16.2	16.6	17.0
エポスカード稼働率 Ratio of active EPOS cardholders		グループ Consolidated	%	64.6	66.9	68.3	68.8	68.8
エポスカード１枚当たり利益[*3] Income per EPOS cards[*3]		グループ Consolidated	円 Yen	8,900	8,700	8,200	8,100	8,200
貸倒比率 Ratio of bad debt write-offs		グループ Consolidated	%	1.81	1.62	1.63	1.76	1.97

＊1　2022年３月期より基準を変更しています。過年度分も修正しています。
Standards were changed in the fiscal year ended March 31, 2022. Figures from previous years have been restated to reflect this change.
＊2　過去に発行した赤いカードの会員を含む Including members who were issued the Red Card in the past.
＊3　フィンテック事業営業利益÷稼働客数　FinTech business operating income ÷ Active cardholders

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社会　Social

社員　Employees

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
社員数[*1] Number of Employees[*1]	計 Total	グループ Consolidated	人 People	4,654	4,435	4,290	4,051	3,820
	女 Women			2,082	2,009	1,993	1,913	1,852
	男 Men			2,572	2,426	2,297	2,138	1,968
	20代以下 Age 29 and below			425	368	342	309	292
	30代 Age 30-39			834	764	725	647	562
	40代 Age 40-49			1,461	1,320	1,209	1,142	1,125
	50代 Age 50-59			1,880	1,926	1,918	1,844	1,768
	60代以上 Age 60 and above			54	57	96	109	73
平均臨時雇用者数[*1]（パートタイム雇用者数） Temporary employees[*1] (Part-time employees)	女 Women	グループ Consolidated	人 People	1,091	992	908	939	968
	男 Men			439	455	496	514	571
	計 Total			1,530	1,447	1,404	1,453	1,539
請負業者数 Contractors	女 Women	グループ Consolidated	人 People	0	0	0	0	0
	男 Men			0	0	0	0	0
	計 Total			0	0	0	0	0
平均勤続年数[*1] Average number of consecutive years of service[*1]	女 Women	グループ Consolidated	年 Years	19.2	20.2	20.8	21.3	21.4
	男 Men			25.0	24.7	24.9	25.2	25.0
	計 Total			22.3	22.6	23.0	23.4	23.2
平均年齢[*1] Average age of employees[*1]	女 Women	グループ Consolidated	歳 Age	43.7	44.3	44.8	44.8	45.4
	男 Men			48.8	49.5	49.8	50.2	50.4
	計 Total			46.0	46.7	47.1	47.2	47.6

＊1　各年３月31日現在　　Figures are as of March 31 of each year.

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社会　Social

社員　Employees

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
新卒採用者数 New graduate hires	女 Women	グループ Consolidated	人 People	37	30	30	25	28
	男 Men			12	15	15	8	15
	計 Total			49	45	45	33	43
中途採用者数 Mid-career hires	女 Women	グループ Consolidated	人 People	-	8	9	4	10
	男 Men			-	12	13	7	28
	計 Total			-	20	22	11	38
今期採用者数の年齢内訳 Age group of new employee hires	20代以下 Age 29 and below	グループ Consolidated	人 People	-	49	51	39	54
	30代 Age 30-39			-	7	11	4	19
	40代 Age 40-49			-	9	5	1	8
	50代 Age 50-59			-	0	0	0	0
	60代以上 Age 60 and above			-	0	0	0	0
新卒採用者数に占める女性比率 Ratio of women among new hires		グループ Consolidated	%	75.5	66.7	66.7	75.8	65.1
採用コスト Recruitment cost		グループ Consolidated	百万円 Millions of yen	103	111	113	148	139

		範囲 Scope	単位 Unit	男女計 Total	男 Men	女 Women
新卒入社者の定着人数[*1] New graduate hire retention[*1]	2023年４月新卒入社者 New graduate hires in April 2021	グループ Consolidated	人 People	45	15	30
	うち2026年４月在籍者 Of which, those remaining in April 2024			40	13	27

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
IT資格所有STEM人材[*2] STEM field human resources with IT qualifications[*2]	女 Women	グループ Consolidated	人 People	143	160	166	186	178
	男 Men			289	275	286	286	283
	計 Total			432	435	452	472	461
障がい者雇用率[*3] Ratio of employees with disabilities[*3]		グループ Consolidated	%	2.87	2.82	2.90	3.07	3.08
社員離職率 Employee turnover rate	自己都合[*4] Full-time staff voluntary turnover rate *4	グループ Consolidated	%	2.8	3.0	3.4	3.6	3.6
	計 Total			4.8	5.3	7.3	7.2	7.4
	（定年退職者除く） （Excluding retirements）			(2.9)	(3.0)	(3.6)	(3.7)	(3.8)

＊1　新卒入社者45人に対し、退職者5名、退職率11%　　Figures include 5 retired individuals, making for 11% turnover rate among 45 new graduates.

＊2　IT資格所有とはITパスポート・初級シスアド・基本情報技術者・応用情報技術者・システムアーキテクト・G検定のいずれかの資格を持つ人。
IT qualifications refer to national IT Passport certification and recognized introductory systems administration, basic information engineering, applied information engineering, system architecture qualifications,and JDLA Deep Learning for GENERAL.

＊3　当該年度６月１日現在　Figures are as of June 1 of each year.

＊4　自己都合での離職とは、全離職者から定年退職者、死亡退職者、懲戒解雇者、諭旨解雇者、その他会社都合退職者以外の理由での離職者と定義する
The full-time staff voluntary turnover rate is calculated using the total number of employees leaving their positions excluding those leaving due to mandatory retirement, those that passed away, those that were removed from positions for disciplinary reasons, those that resigned at the suggestion of the Company, and those that left for other reasons at the convenience of the Company.

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社会　Social

社員　Employees

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
女性社員比率[*1] Ratio of female employees[*1]		グループ Consolidated	%	45	45	46	47	48
女性リーダー数[*2] Number of female leaders[*2]		グループ Consolidated	人 People	694	711	718	757	721
女性リーダー比率[*2] Ratio of women in junior management positions[*2]	グレード別[*3]◆ REVIEW By Position Grade[*3]◆	グループ Consolidated	%	32	34	36	39	41
	（役職別）[*4] (By Position)[*4]			33	35	37	40	42
意思決定層に占める女性の数[*2] Ratio of female managers[*2]		グループ Consolidated	人 People	58	64	74	78	79
意思決定層に占める女性の割合[*2,*5,*6]◆ REVIEW Ratio of women in management positions[*2,*5,*6]◆		グループ Consolidated	%	17	18	21	22	22
	管理部門を除く Ratio of women in management positions in revenue-generating functions			14	16	18	20	20
執行役員に占める女性の割合[*6]◆ REVIEW Ratio of women in executive officer positions[*6] ◆		グループ Consolidated	%	24	21	20	23	23
上位職志向◆ REVIEW Ratio of employees pursuing upper-level positions◆	女[*7] Women[*7]	グループ Consolidated	%	68	62	58	58	57
	男[*8] Men[*8]			83	82	79	77	75
育児休職取得者数 Employees taking parental leave	女[*9] Women[*9]	グループ Consolidated	人 People	283	239	240	208	201
	男 Men ①			45	32	33	28	24
	男 Men ②			43	32	29	31	28
育児休職取得率 Ratio of employees taking full parental leave	女 Women	グループ Consolidated	%	100	100	100	100	100
	男 Men ① REVIEW			136	110	100	100	104
	男 Men ②◆			100	100	100	100	100
男性の産休取得率（産後8週以内）◆ REVIEW Ratio of applicable male employees taking childcare leave within eight weeks of childbirth by partner ◆		グループ Consolidated	%	51	78	97	100	100
男性の育休平均取得日数 Average days of childcare leave taken by male employees		グループ Consolidated	日 Days	14	75	98	104	112
男性の育休1か月以上取得率◆ REVIEW Ratio of applicable male employees taking childcare leave for one month or more ◆		グループ Consolidated	%	2	22	52	90	96
育児休職復帰率[*10] Ratio of employees returning to work after taking childcare leave[*10]	女 Women	グループ Consolidated	%	81	85	82	86	87
	男 Men			98	98	100	100	100
妊娠・育児のための短時間勤務者数[*11] Employees working shortened hours for childbirth or childcare purposes[*11]	女 Women	グループ Consolidated	人 People	484	480	456	424	416
	男 Men			0	0	0	1	1
	計 Total			484	480	456	425	417
「男性は仕事、女性は家事育児」という性別役割分担意識を見直すことに、共感する人の割合[*12]◆ REVIEW Rate of elimination of gender preconceptions (ratio of employees rejecting preconceptions about gender roles)[*12]◆		グループ Consolidated	%	48	53	56	55	54
家庭における男性の家事・育児の分担割合[*13]◆ REVIEW Rate of household chore and child-rearing participation by male employees[*13]◆		グループ Consolidated	%	35	27	31	30	29

◆　女性イキイキ指数　Women’s empowerment index

①　改正育児・介護休業法における育児休業取得状況の公表基準。前年度パートナーが出産した男性社員に対し、前年度に育児休業等をした男性社員の数及び割合（育児目的休暇含む）
Figures are calculated based on the disclosure standards for childcare leave acquisition described in the revised Act on Childcare Leave, Caregiver Leave, and Other Measures for the Welfare of Workers Caring for Children or Other Family Members using the number and ratio of male employees whose partner gave birth in the previous fiscal year and who took childcare leave (including other leave taken for childcare purposes) in the previous fiscal year.

②　雇用均等基本調査算出基準。前々年度にパートナーが出産した男性社員に対し前々年度＋前年度（２年間）に育児休業等を取得した男性社員の数及び割合（育児目的休暇を含む）
Figures are calculated based on standards for basic employment equity surveys using the number and ratio of male employees whose partner gave birth two fiscal years ago and who took childcare leave (including other leave taken for childcare purposes) in the past two fiscal years.

＊1　各年３月31日現在　Figures are as of March 31 of each year.

＊2　各年４月１日現在　Figures are as of April 1 of each year.

＊3　次期マネジメント層(G3・G4)における女性の割合　Figures represent the ratio of female employees in pre-management positions (G3 and G4).

＊4　次期マネジメント層(G3・G4)＋G5の「ショップ長」「代行1」「所長」における女性の割合
Figures represent the ratio of female employees in pre-management positions (G3 and G4) as well as in shop manager, level 1 proxy, and chief positions (G5).

＊5　取締役・執行役員を含む管理職以上の女性の割合　Figures represent the ratio of female employees in director, executive officer, and other management positions.

＊6　集計のベースを、就業人員から在籍人員に変更。過年度分も修正しています。
The base of the total has been changed from the number of employees to the number of enrolled employees.Figures from previous years have been restated to reflect this change.

＊7　社内アンケートで、今のグレードよりも上のグレードを「目指したい」＋「どちらかというと目指したい」と回答した女性社員の割合
2024年3月期の開示より算出対象を54歳までに変更しています。（過年度も変更）
Figures represent the ratio of female employees stating a desire to reach higher position grades or somewhat in internal surveys.
The calculation target has been changed to 54 years old and under from the disclosure of the fiscal year ended March 31, 2024.
(Figures from previous years have been restated to reflect this change.)

＊8　コロナ以前の2020年3月期と比較して、2024年3月期の上位職志向が女性は10%（2019年度実績:68%）男性は9%（2019年度実績:88%）低下しており、この要因を調査したところ、
社員の働き方の価値観がコロナをきっかけに男女ともに変化（テレワーク、ワークライフバランス等を重視）していることが分かりました。上位職志向の向上に向けた働き方改革や両立支援を、
女性だけでなく男性にも実施しているため、2024年3月期の開示より男性の上位職志向を参考値として追加しております。
Compared to FY ended March 31, 2020, before the COVID-19 pandemic, there has been a decline in number of employees who pursues upper-level positions in FY ended March 31, 2024, by 10% for female (from 68% in FY ended March 31, 2020) and 9% (from 88% in FY ended March 31, 2020) for male. We’ve investigated for the causes of this trend and revealed that the COVID-19 pandemic has triggered a shift in work values for both genders, with increased emphasis on telecommuting and work-life balance, etc. In order to enhance the number of employees that aspires upper-level positions, we will further implement work styles reforms and provide supports for work-life balance for not only for female but also for male employees. As part of this effort, we have added the ratio of male employees who pursuits upper-level positions from the disclosure of March 2024.

＊9　2021年3月期の開示より期中の育児休業取得者数にて算出しています。
Calculated based on the number of employees who took childcare leave during the period, starting from the disclosure for the fiscal year ending March 31, 2021.

＊10　各期中に子が3歳に達する育児休職者のうち復職した社員の割合
Figures represent the ratio of employees who have returned to work among employees on childcare leave whose children reached the age of three in each fiscal year.

＊11　各期中の取得者数　The total number of employees using this system in each fiscal year

＊12　社内アンケートで「男性は仕事、女性は家事育児」という性別役割分担意識を見直すことに、「共感する」と回答した割合
Figures represent the ratio of employees rejecting preconceptions about gender roles in internal surveys.

＊13　社内アンケートより算出：男性の家事・育児等の時間÷（男性の家事・育児等の時間 ＋ 女性の家事・育児等の時間）
Time spent by men on household chores and child-rearing ÷ (Time spent by men on household chores and child-rearing + Time spent by women on household chores and child-rearing) (based on internal survey results)

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		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
自ら手を挙げ参画する社員数[*1] REVIEW Employees taking part in voluntary participation initiatives[*1]		グループ Consolidated	人 People	4,072	4,044	3,977	3,747	3,631
自ら手を挙げ参画する社員率[*1] REVIEW Ratio of employees taking part in voluntary participation initiatives[*1]		グループ Consolidated	%	82	85	88	89	91
グループ会社間初異動者数[*2] Employees undergoing first intra-Group profession change[*2]		グループ Consolidated	人 People	268	265	105	67	83
グループ会社間異動者数累計[*2] REVIEW Employees undergoing intra-Group profession change (aggregate)[*2]				2,973	3,130	2,901	2,632	2,684
グループ会社間異動率[*2] REVIEW Ratio of employees undergoing intra-Group profession change[*2]			%	77	85	85	86	87
社員エンゲージメント Employee Engagement	エンゲージメントが高い社員比率 Ratio of highly engaged employees	グループ Consolidated	%	65	66	65	69	70
	自分が仕事のうえで何を期待されているか分かっている I know what is expected of me at work			79	80	80	81	80
	自分が職場で尊重されていると感じる I feel respected at my workplace			64	66	64	69	69
	自分の強みを活かしてチャレンジしている Ratio of individuals who utilize their skills to tackle challenges			52	52	51	58	61
フローに入りやすい社員比率 REVIEW Ratio of employees that are able to easily enter a state of flow		グループ Consolidated	%	-	-	42	47	57
	自分の強みを活かしてチャレンジしている Ratio of individuals who utilize their skills to tackle challenges			-	-	51	58	61
	自分の技能や知識を仕事で使っている Ratio of individuals who feel that they often use their skills and knowledge at work			-	-	70	68	78
自分の「好き」を仕事に活かせている社員比率 Ratio of employees who utilize their passion in their work		グループ Consolidated	%	-	-	-	63	64
人的資本投資 Human capital investments REVIEW		グループ Consolidated	百万円 Millions of yen	7,712	9,128	9,275	8,838	9,708
	うち人材投資 Investment in human resources			827	1,030	1,302	1,334	1,181
社員一人当たり営業利益 Operating income per empoyee		グループ Consolidated	万円 Ten thousands of yen	790	874	956	1,099	1,314
社員の給与および手当の総額 Total employee-related expenses (salaries + compensation)		グループ Consolidated	百万円 Millions of yen	27,568	26,836	26,820	26,605	26,929
生活賃金支給率[*3] Percentage of full time employees whose salary to exceed the living wage [*3]		グループ Consolidated	%	-	-	100	99	100
男女の賃金の差異[*4] Differences in wages between male and female employees[*4] REVIEW	全社員 All employees	グループ Consolidated	%	-	75.8	77.8	78.8	80.7
	正規雇用社員 Regular employees			-	70.9	72.0	73.0	73.8
	パート・有期社員 Part-time and fixed-term employees			-	90.4	91.6	85.6	87.6
社員の平均報酬（中央値）[*5] Median compensation of employees[*5]		グループ Consolidated	万円 Ten thousands of yen	483	484	506	518	537
	（前年比） (year-on-year)		%	99.8	100.2	104.6	102.3	103.7
非管理職の平均給与(基本給のみ)[*6] ★ Average salary of non-management level employees (base salary only)[*6] ★	女 Women	グループ Consolidated	万円 Ten thousands of yen	352	353	375	387	406
	男 Men			438	435	450	459	475
管理職の平均給与(基本給のみ)[*6] ★ Average salary of management level employees (base salary only)[*6] ★	女 Women	グループ Consolidated	万円 Ten thousands of yen	752	769	786	788	814
	男 Men			791	795	812	827	844
管理職の平均報酬 （基本給＋インセンティブ[*7]）★ Average compensation of management level employees (base salary + incentive[*7]) ★	女 Women	グループ Consolidated	万円 Ten thousands of yen	-	998	1,016	1,018	1,057
	男 Men			-	1,033	1,054	1,077	1,100

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		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
執行役員の平均報酬（基本給のみ）[*6] Average compensation of executive officers (base salary only)[*6]		単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	百万円 Millions of yen	-	22	22	22	22
役付執行役員 Executive officers bearing special titles	女 Women			-	-	-	-	-
	男 Men			-	31	31	33	24
執行役員　★ Executive officers　★	女 Women			-	16	16	16	16
	男 Men			-	16	16	16	25
	特任除き[*8] NEW Excluding Special Appointments[*8]			-	-	-	-	17
執行役員の平均報酬（基本給＋インセンティブ[*7]） Average compensation of executive officers（base salary + incentive[*7]）		単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	百万円 Millions of yen	35	36	36	36	37
役付執行役員 Executive officers bearing special titles	女 Women			-	-	-	-	-
	男 Men			47	51	52	54	39
執行役員　★ Executive officers　★	女 Women			28	27	26	27	25
	男 Men			28	26	26	27	42
	特任除き[*8] NEW Excluding Special Appointments[*8]			-	-	-	-	28

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
組合加入社員比率[*9] Ratio of employees enrolled in labor unions[*9]		グループ Consolidated	%	93	94	93	92	92
ＬＧＢＴＱ+研修 累計受講者数[*10] Employees and tenants that have undergone LGBTQ+ sensitivity training[*10]	社員 Employees	グループ Consolidated	人 People	4,872	4,730	4,781	4,817	4,862
	テナントさま Tenants			1,276	281	333	342	342
ユニバーサルマナー検定３級 累計受講者数 Employees and tenants that have taken the Rank 3 Universal Manner Placement Examination	社員 Employees	グループ Consolidated	人 People	5,081	5,129	5,178	5,212	5,255
	テナントさま Tenants			519	519	532	532	532
職場環境向上月間研修 社員受講率[*11] Ratio of employees that have undergone training programs on discrimination and harassment[*11]		グループ Consolidated	%	98	98	96	97	96

★　第三者検証項目　Item for which third-party verification has been received.

＊1　自ら手を挙げ参画する社員とは、参加意思を持ち、自ら学びの場などの機会に応募・申請し参画した社員
Calculated using the number of employees who voluntarily applied to participate in learning programs and other opportunities.

＊2　各年４月と１０月の合計　　Figures are totals for April and October of each year.

＊3　Wage Indicatorの生活賃金ベンチマークデータを参考に算出しています。
Figures are calculated based on the living wage benchmark of Wage Indicator.

＊4　「女性の職業生活における活躍の推進に関する法律」（平成27年法律第64号）の規定に基づき算出したものです。
社員の人員数については、労働時間を基に換算したものを加味して算出しています。当社グループでは㈱丸井グループにおいて臨時従業員等を除き、一括採用、一括配置および 育成を実施しています。
グループ各社への配置は出向となるため、数値には子会社への出向者を含めて算出しています。したがって、算出の基となる社員数については本データブックに記載している従業員数と異なります。
The figures are calculated in accordance with the provisions of the Act on the Promotion of Women’s Active Engagement in Professional Life (Act No. 64 of 2015).
The number of employees is calculated by taking into account the number of employees converted based on their working hours.
MARUI GROUP CO., LTD. hires, assigns, and trains all employees except for part -time employees, etc.
Because employees assigned to each Group company are seconded, the figures include employees seconded to subsidiaries.
Therefore, the number of employees on which the calculation is based differs from the number of employees stated in this ESG DATA BOOK.

＊5　管理職を除く。月例賃金+賞与。　Figures exclude management level employees and are the total for monthly wages and bonuses.

＊6　月額の基本給×12か月分（賞与・手当等を除く）　Standard monthly wage × 12 months（excluding bonuses and allowances）

＊7　業績連動賞与・業績連動型株式報酬等　Performance-Linked Bonuses and Performance-Linked Stock-Based Compensation

＊8　特任執行役員とは、担当（業務委嘱）を持ち、権限・責任を負うとともに、経営ノウハウ・知見の引継ぎを担う役職
Specially Appointed Executive Officer is a position that involves specific responsibilities (assigned duties), carries authority and responsibility, and is tasked with passing on management expertise and insights.

＊9　各年３月1日現在　Figures are as of March 1 of each year.

＊10　2022年度より研修内容をリニューアルしました　Training content has been renewed for fiscal year 2022.

＊11　ハラスメントに関する研修を年に2回実施しています　Training programs to prevent on discrimination and harassment is conducted twice a year.

ESGデータブック　ESG DATA BOOK

社会　Social

社員　Employees

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
ISO45001(OHSAS18001)認証取得数 ISO45001(OHSAS18001) Certification Sites		グループ Consolidated	件 Sites	0	0	0	0	0
年次有給休暇取得日数[*1] Number of paid vacation days aquierd[*1]		グループ Consolidated	日 Days	13	15	14	14	15
社員一人当たり年間所定外労働時間[*1] Overtime hours per employee[*1]		グループ Consolidated	時間 Hours	-	-	-	66	71
労働災害による負傷者数 Injuries from occupational accidents	社員 Employees	グループ Consolidated	人 People	55	51	50	32	33
	請負業者 Contractors			0	0	0	0	0
	計 Total			55	51	50	32	33
労働災害による死亡者数★ Work-related fatalities★	社員 Employees	グループ Consolidated	人 People	0	0	1	0	0
	請負業者 Contractors			0	0	0	0	0
	計 Total			0	0	1	0	0
休業災害発生率（LTIFR）★ Lost-time injury frequency rate (LTIFR)★	社員 Employees	グループ Consolidated	-	0.64	1.00	1.24	0.83	1.03
	請負業者 Contractors			0	0	0	0	0
職業性疾病発生率（OIFR)★ Occupational illness frequency rate (OIFR)★	社員 Employees	グループ Consolidated	-	0	0	0	0	0
	請負業者 Contractors			0	0	0	0	0

お取引先さま　Business Partners

	範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
お取引先さま説明会開催回数 Explanatory forums for business partners	単体：丸井 Non-consolidated: MARUI CO., LTD.	回 Times	0	0	0	0	0
現地ミーティング実施済工場数（累計） REVIEW Audited suppliers (aggregate)	グループ Consolidated	工場 Suppliers	80	80	80	80	80

地域・社会　Communities and Society

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
寄付金額（寄付金＋賦課金） Total amount of corporate or Group donations	業界団体 Trade associations	グループ Consolidated	百万円 Millions of yen	-	9	9	9	9
	地域・社会貢献 Contributions to communities and society			-	208	220	139	158
	ロビー活動 Lobbying			0	0	0	0	0
	政治献金 Political contributions			0	0	0	0	0
	計 Total			170	217	229	148	167

★　第三者検証項目　Item for which third-party verification has been received

*1　当社では、月間の所定労働時間を設定し、勤怠システムにより所定外労働時間を含む労働時間を管理しています。所定外労働時間が発生した場合は、規定の算式により時間外勤務手当を支払っています。
所定労働時間や年次有給休暇の取得、解雇前通知等の職場環境・労働者の権利に関する考え方は『労働協約』において定められ、全社員がアクセスできるよう公開しています。
MARUI GROUP set a monthly standard number of working hours and uses an attendance tracking system to manage total working hours, including hours worked beyond the standard. When hours worked beyond the standard occur, we pay overtime pay based on the prescribed formula.The approach to the workplace environment and workers' rights, such as prescribed working hours, annual paid leave, and notice periods before mass terminations, is set forth in the “Collective Labor Agreement,” which is made publicly accessible to all employees.

・労働安全衛生マネジメントシステム（日本語）　Occupational safety and health（Japanese）　https://www.0101maruigroup.co.jp/sustainability/pdf/ohsmanagementsystem.pdf

ESGデータブック　ESG DATA BOOK

社会　Social

情報セキュリティ　Information Security

情報セキュリティ保護方針 Has policy on data security protection	有 Yes	「丸井グループ情報セキュリティ方針」 https://www.0101maruigroup.co.jp/security/ MARUI GROUP Information Security Policy https://www.0101maruigroup.co.jp/en/security/
個人情報保護方針 Has policy on privacy security protection	有 Yes	「丸井グループ プライバシーポリシー」 https://www.0101maruigroup.co.jp/privacy/ MARUI GROUP Privacy Policy https://www.0101maruigroup.co.jp/en/privacy/
ソーシャルメディア方針 Has policy on social media privacy security protection	有 Yes	「丸井グループ ソーシャルメディアポリシー」 https://www.0101maruigroup.co.jp/social_media/ MARUI GROUP Social Media Policy https://www.0101maruigroup.co.jp/en/social_media/
AI方針 NEW REVIEW Has policy on Artificial Intelligence	有 Yes	「丸井グループ AIポリシー」 https://pdf.0101maruigroup.co.jp/pdf/policy/ai.pdf MARUI GROUP Artificial Intelligence Policy https://pdf.0101maruigroup.co.jp/en/pdf/policy/ai_en.pdf

	範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
ISO 27001 取得数 ISO 27001 certified sites	グループ Consolidated	件 Sites	1	1	1	1	1
ISO 20000 取得数 ISO 20000 certified sites	グループ Consolidated	件 Sites	1	1	1	1	1
プライバシーマーク取得社数 PrivacyMark-certified Group companies	グループ Consolidated	社 Companies	6	6	6	6	6
情報セキュリティ違反件数 Information security violations	グループ Consolidated	件 Violations	0	0	0	0	0
情報セキュリティ違反罰金額 Total cost of fines for information security violations	グループ Consolidated	円 Yen	0	0	0	0	0

ESGデータブック　ESG DATA BOOK

ガバナンス　Governance

REVIEW データレビューあり　Item subject to data review　NEW 新規開示項目　New item

コーポレートガバナンス　Corporate Governance

			範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年3月期 Fiscal Year Ended March 31, 2025	2026年3月期 Fiscal Year Ended March 31, 2026
取締役数 Directors	社内 Number of internal directors	女 Women	単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	人 Peolple	1	1	1	1	1
		男 Men			2	2	2	2	2
		計 Total			3	3	3	3	3
	独立社外 Number of external directors (independent directors)	女 Women			1	1	1	1	1
		男 Men			2	2	2	2	2
		計 Total			3	3	3	3	3
	総計 Total				6	6	6	6	6
取締役兼務執行役員数 Corporate executive officers on the Board of Directors				人 People	3	3	3	3	3
取締役兼務執行役員比率 Ratio of corporate executive officers on the Board of Directors			単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	%	50	50	50	50	50
独立社外取締役比率 Ratio of external directros (independent directors) on the Board of Directors					50	50	50	50	50
女性取締役比率 Ratio of women on the Board of Directors					33	33	33	33	33
監査役数 Audit & Supervisory Board members	社内 Internal Audit & Supervisory Board members	女 Women	単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	人 People	0	0	0	0	0
		男 Men			2	2	2	2	2
		計 Total			2	2	2	2	2
	独立社外 External Audit & Supervisory Board members	女 Women			1	1	1	1	1
		男 Men			1	1	1	1	1
		計 Total			2	2	2	2	2
	総計 Total				4	4	4	4	4
独立社外監査役比率 Ratio of external Audit & Supervisory Board members			単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	%	50	50	50	50	50
女性監査役比率 Ratio of female Audit & Supervisory Board members					25	25	25	25	25
取締役の平均年齢 Average age of directors			単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	歳 Age	55	56	57	58	59
取締役上限年齢 Age limit for directors				歳 Age	なし None				
取締役任期 Term limits for directors				年 Years	1	1	1	1	1
執行役員任期 Term limits for executive officers			単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	年 Years	1	1	1	1	1

ESGデータブック　ESG DATA BOOK

ガバナンス　Governance

コーポレートガバナンス　Corporate Governance

			範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
取締役会開催回数 Board of Directors' meetings			単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	回 Meetings	10	10	10	10	10
取締役会出席率 Board of Directors' meeting attendance				%	99	98	98	99	100
独立取締役出席率 Attendance of external directors at Board of Directors' meetings				%	97	100	93	97	100
取締役会出席率75%以下取締役数 Directors attending less than 75% of Board of Directors' meetings				人 People	0	0	0	0	0
監査役会開催回数 Audit & Supervisory Board meetings			単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	回 Meetings	15	16	15	16	16
監査役会出席率 Audit & Supervisory Board meeting attendance				%	98	95	100	100	100
独立監査役出席率 Attendance of external Audit & Supervisory Board members at Audit & Supervisory Board meetings				%	97	97	100	100	100
監査役会出席率75%以下監査役数 Audit & Supervisory Board members attending less than 75% of Audit & Supervisory Board meetings				人 People	0	0	0	0	0
執行役員数 Executive officers	女 Women		単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	人 People	4	4	4	5	5
	男 Men				13	15	16	17	17
	計 Total				17	19	20	22	22
女性執行役員比率 Ratio of female executive officers				%	24	21	20	23	23
指名・報酬委員会委員数 Nominating and Compensation Committee members	社内 Internal Nominating and Compensation Committee members	女 Women	単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	人 People	0	0	0	0	0
		男 Men			1	1	1	1	1
		計 Total			1	1	1	1	1
	独立社外 External Nominating and Compensation Committee members	女 Women			1	1	1	1	1
		男 Men			1	1	1	1	1
		計 Total			2	2	2	2	2
	総計 Total				3	3	3	3	3
指名・報酬委員会開催回数 Nominating and Compensation Committee meetings			単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	回 Meetings	3	4	4	6	7
指名・報酬委員会出席率 Nominating and Compensation Committee meeting attendance				%	100	100	100	100	100
サステナビリティ委員会委員数 Sustainability Committee members			グループ Consolidated	人 People	7	7	7	7	7
サステナビリティ委員会開催回数 Sustainability Committee meetings				回 Meetings	7	5	5	6	6

ESGデータブック　ESG DATA BOOK

ガバナンス　Governance

コーポレートガバナンス　Corporate Governance

	範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
ESG・情報開示分科会委員数[*1] ESG and Disclosure Committee members[*1]	グループ Consolidated	人 People	11				
ESG・情報開示分科会開催回数[*1] ESG and Disclosure Committee meetings[*1]		回 Meetings	1				
ESG委員会委員数[*2] ESG Committee members[*2]	グループ Consolidated	人 People	11	11	11	13	12
ESG委員会開催回数[*2] ESG Committee meetings[*2]		回 Meetings	1	2	2	2	2
コンプライアンス推進会議委員数 Compliance Promotion Board members	グループ Consolidated	人 People	17	17	17	18	16
コンプライアンス推進会議開催回数 Compliance Promotion Board meetings		回 Meetings	2	2	2	2	2
広報IR委員会委員数 Public Relations IR Committee members	グループ Consolidated	人 People	12	12	12	13	13
広報IR委員会開催回数 Number of Public Relations IR Committee meetings		回 Meetings	7	5	6	4	3
内部統制委員会委員数 Number of Internal Control Committee members	グループ Consolidated	人 People	19	19	19	20	18
内部統制委員会開催回数 Internal Control Committee meetings		回 Meetings	2	2	2	2	2
情報セキュリティ委員会委員数 Information Security Committee members	グループ Consolidated	人 People	15	16	16	17	17
情報セキュリティ委員会開催回数 Information Security Committee meetings		回 Meetings	3	2	2	2	2
安全管理委員会委員数 Safety Control Committee members	グループ Consolidated	人 People	14	14	14	14	14
安全管理委員会開催回数 Safety Control Committee meetings		回 Meetings	2	2	2	2	2
インサイダー取引防止委員会委員数 Insider Trading Prevention Committee members	グループ Consolidated	人 People	7	9	9	10	10
インサイダー取引防止委員会開催回数 Insider Trading Prevention Committee meetings		回 Meetings	2	2	2	2	2
金融リスク委員会委員数 Financial Risk Committee members	グループ Consolidated	人 People				12	11
金融リスク委員会開催数 Financial Risk Committee meetings		回 Meetings				3	4

＊1　2021年3月、環境・社会貢献推進分科会から改称
The name of the Environment and CSR Committee was changed to the ESG and Disclosure Committee in March 2021.

＊2　2021年11月、ESG・情報開示分科会から改称
The name of the ESG and Disclosure Committee was changed to the ESG Committee in November 2021.

ESGデータブック　ESG DATA BOOK

ガバナンス　Governance

報酬　Compensation

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
CEO報酬 Compensation of the CEO	基本報酬 Basic compensation	単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	百万円 Millions of yen	75	75	75	75	75
	ストックオプション Stock options			0	0	0	0	0
	業績連動賞与 Performance-linked bonuses			12	13	11	13	13
	業績連動型株式報酬 Performance-linked stock-based compensation			45	41	32	38	35
	計 Total			134	130	119	127	124
取締役報酬（社外取締役を除く） Compensation of directors (Excluding external directors)	基本報酬* Basic compensation*	単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	百万円 Millions of yen	110	101	110	110	112
	ストックオプション Stock options			0	0	0	0	0
	業績連動賞与 Performance-linked bonuses			18	20	18	21	22
	業績連動型株式報酬 Performance-linked stock-based compensation			66	63	55	63	60
	計 Total			195	184	184	196	194
監査役報酬（社外監査役を除く） Compensation of Audit & Supervisory Board members (Excluding external Audit & Supervisory Board members)	基本報酬 Basic compensation	単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	百万円 Millions of yen	34	36	34	43	43
	ストックオプション Stock options			0	0	0	0	0
	業績連動賞与 Performance-linked bonuses			-	-	-	-	-
	業績連動型株式報酬 Performance-linked stock-based compensation			-	-	-	-	-
	計 Total			34	36	34	43	43
社外取締役報酬 Compensation of external directors	基本報酬 Basic compensation	単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	百万円 Millions of yen	49	55	58	59	59
	ストックオプション Stock options			0	0	0	0	0
	業績連動賞与 Performance-linked bonuses			-	-	-	-	-
	業績連動型株式報酬 Performance-linked stock-based compensation			-	-	-	-	-
	計 Total			49	53	58	59	59
社外監査役報酬 Compensation of external Audit & Supervisory Board members	基本報酬 Basic compensation	単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	百万円 Millions of yen	15	16	15	20	20
	ストックオプション Stock options			0	0	0	0	0
	業績連動賞与 Performance-linked bonuses			-	-	-	-	-
	業績連動型株式報酬 Performance-linked stock-based compensation			-	-	-	-	-
	計 Total			15	16	15	20	20

会計監査　Accounting Audits

		範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
会計監査人への報酬 Compensation of accounting auditors	監査費 Audit fees	単体：丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	百万円 Millions of yen	88	113	113	120	126
	非監査費 Non-audit fees			2	2	10	4	3
	計 Total			90	115	123	124	129

＊　子会社を除く　　Figures exclude subsidiaries.

ESGデータブック　ESG DATA BOOK

ガバナンス　Governance

コンプライアンス　Compliance

クローバック方針 Has clawback provision	有 Yes	「丸井グループ 取締役報酬決定方針」に含む https://pdf.0101maruigroup.co.jp/pdf/cgg_20240514.pdf Included in the MARUI GROUP Director Compensation Determination Policy https://pdf.0101maruigroup.co.jp/pdf/cgg_20240806_en.pdf
倫理規範 Has business ethics policy	有 Yes	「グループ行動規範」に含む https://www.0101maruigroup.co.jp/ci/governance/ Included in the MARUI GROUP Code of Conduct https://www.0101maruigroup.co.jp/en/ci/governance/
腐敗防止方針 Has anti-corruption policy	有 Yes	「丸井グループ腐敗行為防止方針」 https://pdf.0101maruigroup.co.jp/pdf/policy/anti_corruption_210331.pdf MARUI GROUP Anti-Corruption Policy https://pdf.0101maruigroup.co.jp/en/pdf/policy/anti_corruption_210331_en.pdf 「グループ行動規範」に含む https://www.0101maruigroup.co.jp/ci/governance/ Included in the MARUI GROUP Code of Conduct https://www.0101maruigroup.co.jp/en/ci/governance/
贈収賄防止方針 Has anti-bribery policy	有 Yes	「丸井グループ腐敗行為防止方針」に含む https://pdf.0101maruigroup.co.jp/pdf/policy/anti_corruption_210331.pdf Included in MARUI GROUP Anti-Corruption Policy https://pdf.0101maruigroup.co.jp/en/pdf/policy/anti_corruption_210331_en.pdf 「グループ行動規範」に含む https://www.0101maruigroup.co.jp/ci/governance/ Included in the MARUI GROUP Code of Conduct https://www.0101maruigroup.co.jp/en/ci/governance/
マネー・ローンダリング及び テロ資金供与防止の方針 Has anti-money laundering and terrorism financing policy	有 Yes	「マネー・ローンダリング及びテロ資金供与防止のための基本方針」 https://pdf.0101maruigroup.co.jp/pdf/policy/anti_moneylaundering_240815.pdf MARUI GROUP Policy for Preventing Money Laundering and Terrorism Financing https://pdf.0101maruigroup.co.jp/en/pdf/policy/anti_moneylaundering_240815_en.pdf
税の透明性の方針 Has policy on tax transparency	有 Yes	「グループ税務方針」 https://pdf.0101maruigroup.co.jp/pdf/policy/tax_210331.pdf MARUI GROUP Tax Policy https://pdf.0101maruigroup.co.jp/en/pdf/policy/tax_210331_en.pdf
ロビー活動と政府への献金の方針 Has corporate public policy and lobbying	有 Yes	「丸井グループ腐敗行為防止方針」に含む https://pdf.0101maruigroup.co.jp/pdf/policy/anti_corruption_210331.pdf Included in MARUI GROUP Anti-Corruption Policy https://pdf.0101maruigroup.co.jp/en/pdf/policy/anti_corruption_210331_en.pdf 「グループ行動規範」に含む https://www.0101maruigroup.co.jp/ci/governance/ Included in the MARUI GROUP Code of Conduct https://www.0101maruigroup.co.jp/en/ci/governance/
公益通報者保護方針 Has employee protection / whistle-blower policy	有 Yes	「丸井グループ　コーポレートガバナンス・ガイドライン」に含む https://pdf.0101maruigroup.co.jp/pdf/cgg_20240514.pdf Included in the MARUI GROUP Corporate Governance Guidelines https://pdf.0101maruigroup.co.jp/pdf/cgg_20240806_en.pdf 「丸井グループ腐敗行為防止方針」に含む https://pdf.0101maruigroup.co.jp/pdf/policy/anti_corruption_210331.pdf Included in MARUI GROUP Anti-Corruption Policy https://pdf.0101maruigroup.co.jp/en/pdf/policy/anti_corruption_210331_en.pdf
取締役の利益相反方針 Has conflicts of interest policy	有 Yes	同上 Same as above
取締役の関連当事者取引方針 Has policy on related party transactions	有 Yes	同上 Same as above
内部通報制度 Has whistle-blowing system	有 Yes	同上 Same as above

ESGデータブック　ESG DATA BOOK

ガバナンス　Governance

コンプライアンス　Compliance

	範囲 Scope	単位 Unit	2022年３月期 Fiscal Year Ended March 31, 2022	2023年３月期 Fiscal Year Ended March 31, 2023	2024年３月期 Fiscal Year Ended March 31, 2024	2025年３月期 Fiscal Year Ended March 31, 2025	2026年３月期 Fiscal Year Ended March 31, 2026
REVIEW 内部通報窓口への通報件数[*1*2] Reports filed through whistle-blowing system[*1*2]	グループ Consolidated	件 Reports	48	34	42	42	48
REVIEW 行動規範・倫理基準に対する違反件数[*3] Code of conduct and ethics breaches[*3]	グループ Consolidated	件 Incidents	2	1	2	0	0
NEW うち差別・ハラスメント件数 Discrimination or harassment			-	-	-	-	0
腐敗防止違反件数 Fines and penalties for corruption	グループ Consolidated	件 Incidents	0	0	0	0	0
腐敗防止違反罰金額 Total cost of fines and penalties for corruption		円 Yen	0	0	0	0	0
法令違反件数 Non-compliance incidents	グループ Consolidated	件 Incidents	0	0	0	0	0
法令違反罰金額 Total cost of non-compliance incidents		円 Yen	0	0	0	0	0
利益相反違反件数 Conflicts of interest incidents	グループ Consolidated	件 Incidents	0	0	0	0	0
インサイダー取引件数 Insider trading incidents	グループ Consolidated	件 Incidents	0	0	0	0	0
REVIEW 疑わしい取引の届け出件数[*4] Notification of suspicious transactions[*4]	グループ Consolidated	件 Incidents	-	-	-	1080	3707
お客さまのプライバシー侵害・苦情に対する違反件数 Customer privacy violations and complaints	グループ Consolidated	件 Incidents	0	0	0	0	0
リコール件数[*5] Recalls[*5]	グループ Consolidated	件 Incidents	0	0	0	0	0

＊1　内部通報の分析と人権リスクアセスメントを行った結果、今年度特定された人権侵害はありませんでした。そのため、人権リスクに対する救済措置も今年度は行っておりません。
As a result of the whistleblower analysis and human rights risk assessment, there were no human rights risks identified this fiscal year.
Therefore, no corrective actions for human rights risks were taken during this fiscal year.

＊2　内部通報の流れについては、添付資料「丸井グループ 苦情処理メカニズム」に記載しております。
The flow of internal reporting is described in the attached document "MARUI GROUP Grievance mechanism".

＊3　2022年3月期開示より定義変更（賞罰委員会にて審議された案件数）。過年度も修正。
The definition was changed for the fiscal year ended March 31,2022 to reflect the number of incidents brought before disciplinary committees.
Figures from previous years have been restated to reflect this change.

＊4　「疑わしい取引の届け出件数」は、名義悪用、偽名、反社会的勢力等、マネー・ローンダリング防止を目的に金融庁に届け出をしている件数になります
"Notification of suspicious transactions" refers to notices to Financial Services Agency so as to prevent money laundering. Those include the trasactions such as misusing account holder's name, using a fake name, antisocial forces, etc.

＊5　丸井グループのリコール案件として、コンプライアンス推進会議に報告があり、情報公開された件数
The number of recalls represents incidents reported to the Compliance Promotion Board and then disclosed.

No.1811005321

Independent Verification Report

To: Marui Group Co., Ltd.

1. Objective and Scope

Japan Quality Assurance Organization (hereafter "JQA") was engaged by Marui Group Co., Ltd. (hereafter "the Company") to provide an independent verification on Marui Group's FY2025* Calculation Reports (hereafter "the Reports"). The content of our verification was to express our conclusion, based on our verification procedures, on whether the statement of information regarding GHG emissions, usage of electricity, thermal and fuels, data of water and waste (hereafter "the Environmental Information") in the Reports was correctly measured and calculated, in accordance with the "GHG emissions calculation rule, ver.9", the "Water consumption calculation rule, ver.5" and the "Waste disposed calculation rule, ver.4" (hereafter "the Rules"). The purpose of the verification is to evaluate the Reports objectively and to enhance the credibility of calculation for the Environmental Information in the Reports.

*The FY (fiscal year) 2025 of the Company ended on March 31, 2026.

2. Procedures Performed

JQA conducted verification in accordance with "ISO 14064-3" for GHG emissions and usage of electricity, thermal and fuels, as well as with ISAE3000 for the data of Water and Waste. The scope of this verification assignment is shown in the ANNEX. The verification was conducted to a limited level of assurance and quantitative materiality was set at 5 percent of each total environmental data in the Reports. In addition, the scope of organizations covered by this verification was defined as organizations engaged in business activities in the MARUI GROUP (the Company and its subsidiaries and affiliates), and the number of sites other than GHG emissions in Scope3 was set at 71 sites.

Our verification procedures included:

- Confirming the Rules at the Company's Head Office, prior to the Site Visit
- Visiting two sampling sites, which were selected by the Company, for Scope 1 and 2, Water and Waste
- Holding on-site assessment to check boundaries of monitoring, GHG source and monitoring points for CO_2 emissions (Scope 1 and 2) and HFCs (Scope 1); monitoring points for Water; Waste generation status; monitoring and calculation system; and its controls for overall
- Cross-checking the GHG emissions, Water and Waste data against evidence for all sampling sites
- For Scope 3, confirming integrated functions and the Rules, and checking calculation scenario and allocation method; monitoring and calculation system; and emission data against evidence

3. Conclusion

Based on the procedures described above, nothing has come to our attention that caused us to believe that the statement of the information regarding the Company's FY2025 Environmental Information in the Reports, summarized in the table to the ANNEX, is not materially correct, or has not been prepared in accordance with the Rules.

4. Consideration

The Company was responsible for preparing the Reports, and JQA's responsibility was to conduct verification of the Environmental Information in the Reports only. There is no conflict of interest between the Company and JQA.



Sumio Asada, Executive Board Director
For and on behalf of Japan Quality Assurance Organization
1-25, Kandasudacho, Chioda-ku, Tokyo, Japan
June 24, 2026
*Please refer to the next page.

No.1811005321

Independent Verification Report
ANNEX

To: Marui Group Co., Ltd.

Table: Environmental data reported by Marui Group Co., Ltd for the FY2025

GHG emissions			
Scope1		t-CO_2eq	8,363
	including HFCs（R-22、R-32、R-404A、R-407C、R-410A、R-134a、R-123）		309
Scope2		t-CO_2	19,587
Scope3		t-CO_2eq	207,931
Breakdown by category	category1		79,026
	category2		31,068
	category3		7,385
	category4		7,752
	category5		938
	category6		2,406
	category7		1,205
	category8		6,267
	category9		63,314
	category10		N/A
	category11		3,086
	category12		1,169
	category13		3,518
	category14		N/A
	category15		797

Fuels Usage		
City Gas	㎥	3,678,650
Fuel oil A	kl	3
Deasel oil	kl	181
Gasoline	kl	13

Electricity and the thermal usage		
Electricty	kWh	142,505,265
% of Renewable energy in the electricity usage	%	81
Hot water	GJ	60,351
Cold water	GJ	33,235
Steam	GJ	5,840

Water		
Total water used	㎥	1,137,559
Total waste water		1,101,966
Total net fresh water consumption for the water consumption		1,137,559

Waste			
Total waste		t	8,488
Waste Recycled			6,508
	including food waste		1,417
Total waste disposed			1,980
	including food waste		38
% of Recycled materials		%	77

*Please refer to the previous page.

No.1811005322

Information on a Social Dimension Verification Report

To: Marui Group Co., Ltd.

1. Objective and Scope

Japan Quality Assurance Organization (hereafter "JQA") was engaged by Marui Group Co., Ltd. (hereafter "the Company") to provide an independent verification on "Marui Group's indicators of a social dimension calculation report (Fiscal Year ended March 31, 2026)" (hereafter "the Report"). The content of our verification was to express our conclusion, based on our verification procedures, on whether the statement of information regarding the indicators of a social dimension in the Report, as shown in the Table 1 of ANNEX, was correctly calculated, in accordance with the "indicators of a social dimension calculation rule (Revised in May 2026)" (hereafter "the Rule"). The purpose of the verification is to evaluate the Report objectively and to enhance the credibility of information regarding indicators of a social dimension in the Report.

2. Procedures Performed

JQA conducted verification in accordance with "ISAE 3000". The scope of this verification assignment includes indicators shown in the Table 1 of ANNEX. The verification was conducted to a limited level of assurance and quantitative materiality was set at 5 percent of each indicator in the Report. The scope of the verification covered 217 business sites operating under MARUI GROUP (the Company and its subsidiaries and affiliates). In addition. items 7 to 10 in the ANNEX refer to Marui Group Co., Ltd. alone.

Our verification procedures included:

- Confirmation of integrated functions and the Rule, and checking calculation scenario; monitoring and calculation system; and calculation results in the Report against evidence.
- Cross-checking the indicators against evidence.

3. Conclusion

Based on the procedures described above, nothing has come to our attention that caused us to believe that the statement of the information regarding the Company's Fiscal Year ended March 31, 2026 indicators of a social dimension in the Report, is not materially correct, or has not been prepared in accordance with the Rule.

4. Consideration

The Company was responsible for preparing the Report, and JQA's responsibility was to conduct verification of indicators of a social dimension in the Report only. There is no conflict of interest between the Company and JQA.



Sumio Asada, Executive Board Director
For and on behalf of Japan Quality Assurance Organization
1-25, Kandasudacho, Chiyoda-ku, Tokyo, Japan
June 24, 2026

*Please refer to the next page.

No.1811005322

Information on a Social Dimension Verification Report [ANNEX]

To: Marui Group Co., Ltd.

Table 1. Social dimension calculation data reported by Marui Group Co., Ltd for the FY2025

Indicators of a social dimension			
1	The number of work-related fatalities	Employees	0 person
2		Contractors	0 person
3	Lost-Time Injury Frequency Rate (LTIFR)	Employees	1.03
4		Contractors	0.00
5	Occupational Illness Frequency Rate (OIFR)	Employees	0.00
6		Contractors	0.00
7	Average salary of executive officers (base salary only)	Female	16 millions of yen
8		Men	25 millions of yen
		Excluding Special Appointments	17 millions of yen
9	Average compensation of executive officers (base salary and incentives)	Female	25 millions of yen
10		Men	42 millions of yen
		Excluding Special Appointments	28 millions of yen
11	Average salary of management level employees (base salary only)	Female	814 ten thousands of yen
12		Men	844 ten thousands of yen
13	Average compensation of management level employees (base salary and incentives)	Female	1,057 ten thousands of yen
14		Men	1,101 ten thousands of yen
15	Average salary of non-management level employees (base salary only)	Female	406 ten thousands of yen
16		Men	475 ten thousands of yen
17	Absentee rate of total employees		0.63%

*Please refer to the previous page.

Transition Plan for Climate Change 1-1

In March 2018, we became the first Japanese retail company to receive SBT(Science Based Targets) initiative's certification for our greenhouse gas reduction target. In addition, in July 2018, we became an RE100 member and set a goal of 100% switchover to renewable energy by 2030.
In November 2018, we also became the first Japanese retail company to endorse the TCFD recommendation, and in 2019, we disclosed our financial impact on climate change in our Annual Securities Report.
Furthermore, in August 2023, our Net-Zero targets were approved by SBTi.

Climate Transition Plan" is essential to achieve SBT Net Zero Targets.
We will continue to review the plan to ensure that we achieve our goals.

Initiatives:

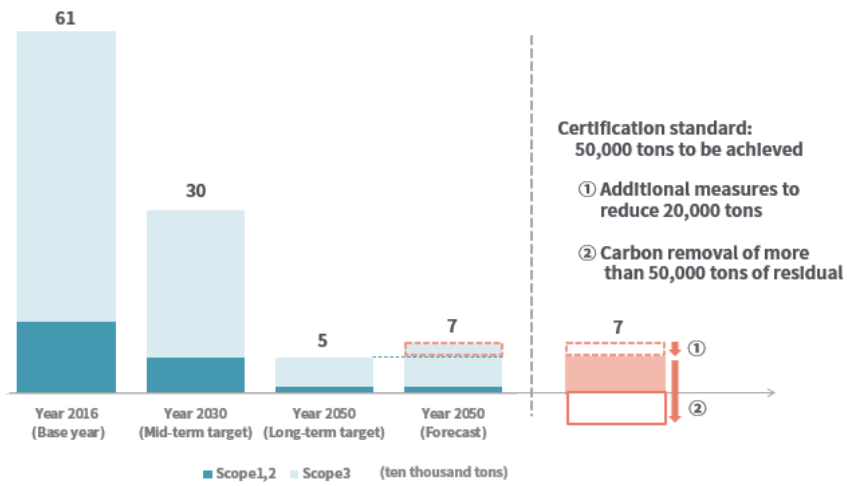
March-2018	・SBT accreditation
July-2018	・RE100 membership
October-2018	・Green Bond Issued
November-2018	・TCFD endorsement
September-2019	・SBT 1.5°C target certified
March-2021	・Achieved SBT accreditation applied in 2018 ・Achieved Scope 3 emission of SBT 1.5°C target (reviewed in 2019)
August-2023	・Net-Zero targets approved by SBTi

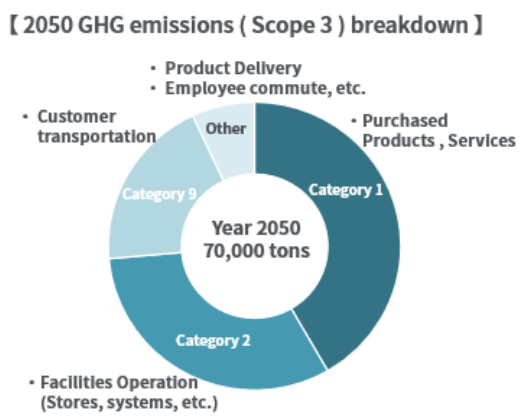
■ Target

Mid-Term Target Year 2030	・Reduce total group-wide Scope 1 and 2 by 80% and Scope 3 by 35% compared to the fiscal year ended March 31, 2017. ・Procure 100% of electricity consumed by the Group's business activities from renewable energy sources by 2030.
Long-Term Target Year 2050	・Achieve total group-wide net-zero emissions by reducing the total of Scope 1, 2 by 90% and Scope 3 by 90% compared to the fiscal year ended March 31, 2017, and by removing carbon from the residual amount.

■ Plans and Achievements

GHG emissions from our Group are expected to be 70,000 tons by 2050. We aim to achieve SBT Net-Zero through additional measures and removals.

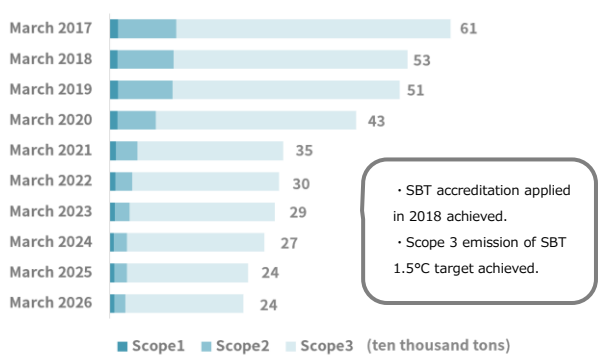




※ Estimated by Mizuho Research & Technologies, Ltd. based on external environment, trends of other companies, renewable energy introduction scenario, etc.

【Achievements: GHG Emissions Decreased for 12 Consecutive Terms】
In addition to Scope 1 and 2, Marui Group has started to calculate its CO2 and other greenhouse gas emissions based on Scope 3 from the fiscal year ended March 31, 2014.

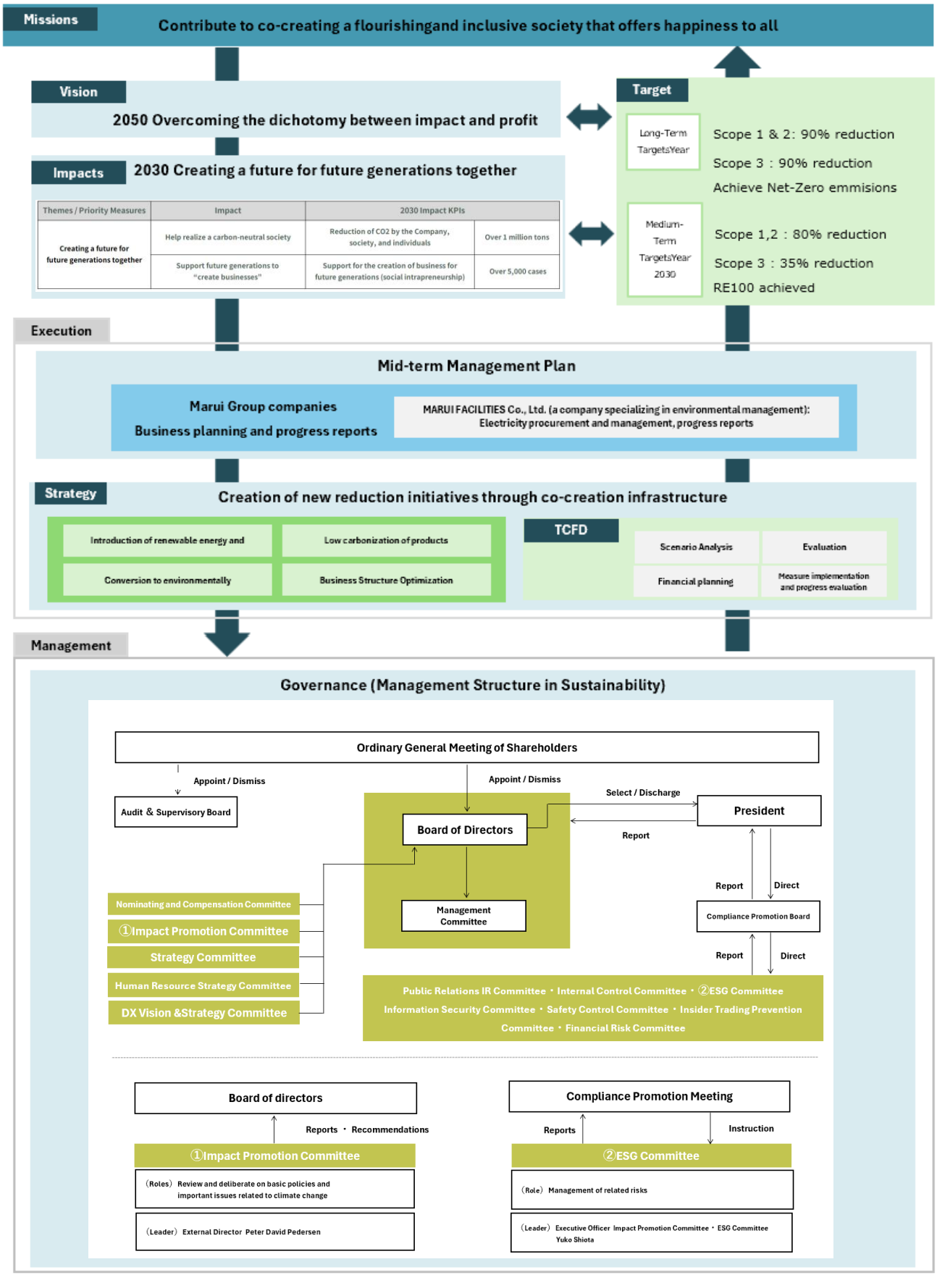
Through these efforts, we aim to visualize the environmental impact of the entire value chain, including not only Marui Group's own emissions (Scope 1 and 2) but also those of raw material procurement, transportation, and after-customer purchases (Scope 3), and are working with customers, suppliers, local communities, and society to reduce environmental impact.



※Verified by Japan Quality Assurance Organization (JQA), an external third party.

Transition Plan for Climate Change 1-2

Based on the "Marui Group Vision 2050" formulated in 2019, Marui Group has defined the goals related to sustainability and wellbeing as "Impact Targets" and has set major items to be addressed as Key Performance Indicators in the mid-term management plan.
By promoting these impact targets, we will achieve our 2030 targets (fiscal year ending March 2031): a PBR of 3–4x, an average annual EPS growth rate of over 9%, and an average annual TSR growth rate of over 12%.
Among these impact targets, in aiming to "create the future together with future generations," we have set the following strategies: "introduction of renewable energy and ownership of in-house power generation," "optimization of business structure," "low carbonization of product consignment partners," and "shift to environmentally friendly stores". As for governance, MARUI GROUP reports and confirms the progress of its initiatives through the Sustainability Committee, which examines and deliberates on basic policies and important matters related to climate change, and the ESG Committee, which manages related risks, and the Compliance Promotion Committee.In 2026, we renamed the Sustainability Committee to the Impact Promotion Committee to further drive impact initiatives in alignment with our business strategy.



Transition Plan for Climate Change 1-3

■ Initiatives related to climate change and endorsing the Task Force on Climate-related Financial Disclosures (TCFD)

Climate change should be considered as a climate crisis today. Recognizing climate change as one of its most important management priorities, MARUI GROUP aims to “limit the rise in the global temperature to below 1.5°C above preindustrial levels,” as presented in the Paris Agreement. The Group has strengthened its governance system to actively engage in creating a carbon-neutral society based on the long-term targets of the Paris Agreement in accordance with the MARUI GROUP Environmental Policy as revised in March 2022. At the same time, the Group has analyzed the potential impact of climate change on business, and is promoting initiatives in capturing opportunities for growth and responding appropriately to relevant risks resulting from climate change. The Group endorsed the recommendations of the TCFD, which was established by the Financial Stability Board, and disclosed information in its annual securities report for the fiscal year ended March 31, 2019, based on these recommendations. We conducted repeated analyses and expanded the disclosure of information concerning opportunities and physical risks due to climate change in our annual report for the fiscal year ended March 31, 2020. As we continue to focus on enhancing our information disclosure in the future, we will benchmark the appropriateness of the Group’s responses to climate change using the TCFD recommendations to promote sustainability management.

(1) Governance

The Sustainability Committee is an advisory body to the Board of Directors, established for the purpose of examining and discussing the Group’s basic policies and major items related to climate change. In addition, the ESG Committee has been established to improve the level of management of relevant risks, and through the Compliance Promotion Board, chaired by the Representative Director, we manage risks for the entire Group. In formulating business strategies and implementing investment and financing, we will strengthen our governance related to climate change based on this system by comprehensively discussing and making decisions with considerations for the MARUI GROUP Environmental Policy and other major items related to climate change.

(2) Strategies

【Business risks and opportunities】

Recognizing that a 4°C rise in the average global temperature resulting from climate change would have an enormous impact on society, we believe it is important to work to help limit global warming to below 1.5°C above pre-industrial levels. In order to strengthen our ability to respond to scenarios below 2°C (with a target of 1.5°C), we will identify the impact of climate-related risks and opportunities on our business, and proceed to formulate relevant strategies. The Group aims to create a business model integrating Retailing and FinTech with “investing for the future” that leads to mutual development, by investing in start-ups, etc., with which we can share our corporate philosophy or visions. Climate change would pose such risks as damages to stores, facilities, etc., from floods caused by typhoons and torrential rains, and an increase in costs due to the introduction of carbon taxes along with tightened regulations. On the other hand, we view the provision of goods and services responding to increased consumer environmental awareness and investing in eco-friendly companies as the Group’s business opportunities.

【Analysis and calculation of financial impacts】

Financial impacts on businesses are analyzed based on our climate change scenario, etc., and calculated by item as the amount of impact on income anticipated within the period through 2050. As physical risks, even if a rise in temperature is held below 1.5°C, we anticipate that flood damage will abruptly occur due to typhoons, torrential rains, etc. These risks are expected to affect rent revenues, etc., due to suspension of store operations (approx. ¥1.9 billion) and cause building damages (approx. ¥3.0 billion). We assessed the transition risks by estimating increases in future energyrelated costs, which are expected to be renewable power procurement costs (approx. ¥0.8 billion) and the introduction of carbon taxes (approx. ¥2.2 billion). The relevant opportunities are expected to have an impact on store revenue as a result of proposing lifestyles to highly environmentally conscious consumers (approx. ¥1.9 billion), long-term revenue due to an increase in cardholders (approx. ¥2.6 billion), and returns from investment in environmentally friendly companies (approx. ¥0.9 billion). We project long-term revenue owing to an increase in recurring payments due to cardholders using electrical power from renewable energy, leading to the conversion of regular cardholders to Gold cardholders (approx. ¥2.0 billion), a reduction of procurement costs resulting from entering the power retailing business (approx. ¥0.3 billion), and exemption from carbon taxes (approx. ¥2.2 billion). We will conduct analysis regularly based on various future trends and continue to review our evaluations and disclose relevant information.

【Assumptions】

Target period	2020 to 2050
Scope	All businesses of MARUI GROUP
Calculation requirements	Analyses based on climate change scenarios (IPCC, IEA, etc.)
	Calculation of financial impacts assumed during the period by item
	Calculation of risks in the amount of impact if an event occurs
	Calculation of opportunities for lifetime value (LTV), in principle
	Not considering infrastructure enhancements such as public works and technology advancements, etc.

【 Analyses of Three Scenarios and Projected Risks】

	End of the 21st Century	Scenario Employed
High physical risks High impact on the environment	・4°C Scenario Average global temperature 4°C above pre-industrial levels	・RCP8.5, IPCC (High warming scenario) IPCC scenario based on maximum greenhouse gas emissions
↕	・2°C Scenario Aunrage glotat temperature 2°C above pre-industrial levels as consented to under Paris Agreement	・RCP2.6, IPCC (Low stability scenario) IPCC scenario based on target of keeping warming below 2°C above pre-industrial levels ・Sustainable Development Scenario, IEA Sustainable IEA scenario based on the Paris Agreement
High transition risks High impact from regulations	・1.5°C Scenario Average global temperature below 1.5C above pre-ndustrial levels	・SR1.5, IPCC IPCC Special Report on Global Warming of 15°C

Transition Plan for Climate Change 1-4

【Risks and opportunities associated with climate change】

	Changes in society	Risks faced by MARUI GROUP	Description of risks	Financial impacts
Physical risks	Flood damage due to typhoons, torrential rains, etc. *1	Suspension of store operations	Impact on rent revenues, etc., due to business suspension	Approx. ¥1.9 billion
			Building damages due to flooding (recovery of power supply facilities, etc.)	Approx. ¥3.0 billion
		Stop of system centers	Groupwide suspension of business activities due to system outage	Response completed *2
		Impact on bad debt costs	Increased credit card default rates in disaster-stricken areas	Approx. ¥0.05 billion
Transition risks	Increase in demand for renewable energy	Rise in renewable energy prices	Increase in energy costs due to renewable energy procurement	Approx. ¥0.8 billion (Annual)
	Tightening of government's environmental regulations	Introduction of carbon taxes	Tax increase due to carbon taxes	Approx. ¥2.2 billion (Annual)

	Changes in society	MARUI GROUP's opportunities	Description of opportunities	Financial impacts
Opportunities	Enhanced environmental consciousness and change in lifestyles	Propose sustainable lifestyles	Revenue from bringing in eco-friendly tenants, or other efforts	Approx. ¥1.9 billion *3
			Increase in sustainability-minded credit cardholders	Approx. ¥2.6 billion *4
			Returns from investments in eco-friendly companies	Approx. ¥0.9 billion
		Response to demand from general households for renewable energy	Revenue from cardholders using electrical power from renewable energy	Approx. ¥2.0 billion *5
	Flooding caused by typhoons, heavy rain, etc.	Low bad debt rate reduces bad debt avoidance	Our unique credit system allows us to maintain a low default rate below the industry average, minimizing the amount of final bad debt write-offs in the event of a disaster.	Approx. ¥0.02 billion
	Diversification of electricity procurement	Entry into the power retailing business	Reduction in intermediary costs due to direct procurement of electricity	Approx. ¥0.3 billion (Annual)
	Tightening of government's environmental regulations	Introduction of carbon taxes	Exemption from carbon taxes from achieving zero greenhouse gas emissions	Approx. ¥2.2 billion (Annual)

*1. Assuming flooding of a river (Arakawa River) that will have the most significant effects based on hazard maps (three-month effect on two stores in the watershed areas, Kitasenju Marui and Kinshicho Marui)

*2. Assuming no financial impacts as a backup center has been established (Risk of physical impact at backup centers has not been analyzed)

*3. Increased rent revenues and credit card usage

*4. Calculated revenue from credit card admission and usage

*5. Estimated revenue from an increase in the number of Gold card holders after making recurring payments, etc.

【Risk Measures】

	Changes in society	Risks faced by MARUI GROUP	Contermeasure
Physical risks	Flood damage due to typhoons, torrential rains, etc.	Suspension of store operations	・Consider suppliers based on mid- and long-term repair plans, and establish a system and operations that enable early repair and replacement. ・Clarify countermeasures and action standards for each store based on the magnitude of inundation according to hazard maps, and conduct thorough education and training to minimize damage and achieve early restoration. ・For flooded areas less than 1 m, sandbags and watertight boards will be introduced to prevent flooding and management and operation of facilities will be implemented to prevent flooding and limit damage to power supply equipment and other facilities.
		Stop of system centers	・Implemented flood prevention and response measures at M&C's Toda System Center (Toda City, Saitama Prefecture) to avoid a Group-wide system downtime. ・Based on the latest hazard map, we relocated power supply facilities and other equipment to a height of at least 3 meters above the maximum flood depth, and completed the installation of a backup center in a location with no risk of flooding.
Transition risks	Increase in demand for renewable energy	Entry into the power retailing business	・Reduction of intermediate costs through direct purchase of electricity by entering the electricity retail business.
	Tightening of government's environmental regulations	Introduction of carbon taxes	・Carbon tax exemption for achieving zero greenhouse gas emissions.

(3) Risk management

MARUI GROUP performs scenario analyses to track and assess the impacts of climate change on its business and identify climate change-related risks and opportunities. The identified risks and opportunities are managed in terms of strategy formulation and individual business operations through a promotion system led by the Sustainability Committee. The content of deliberations by the ESG Committee consisting of officers of Group companies (credit card services, retailing, facility management, distribution, general building management, etc.), is regularly reported and discussed at the Compliance Promotion Board chaired by the Representative Director, or at the Sustainability Committee, an advisory body to the Board of Directors. Reports and advice are provided to the Board of Directors as necessary for specific items. Going forward, strategies and measures will be examined based on a myriad of factors. External factors on which information will be shared include climate change and other trends that may impact corporate strategies as well as legal and regulatory revisions. Internal factors examined will include progress in the measures of Group companies and future risks and opportunities.

Transition Plan for Climate Change 1-5

(4) Indicators and targets

Our Groupwide greenhouse gas emission reduction targets are as follows: an 80% reduction in emissions attributable to Scope 1 and Scope 2 and a 35% reduction attributable to Scope 3 from the level in the fiscal year ended March 31, 2017 by 2030 (a 90% reduction in emissions attributable to Scope 1 and Scope 2 from the level in the fiscal year ended March 31, 2017 by 2050); and they were certified as “targeting 1.5°C” by the SBT initiative in September 2019. - The Group has set a target of procuring 100% of the electricity used in its business activities from renewable power sources by 2030 (medium-term target: 70% by 2025) and became a member of RE100 in July 2018.

■ Climate Transition Plan Element Relevance

Elements of Transition Plan	Summary	Related Information Diclosure (URL is listed under "Transition Plan for Climate Change 1-7)	TCFD Item
Governance	・In order to ensure the achievement of the plan's goals, the ESG Committee and Sustainability Committee will review, deliberate, and confirm the progress of the plan multiple times a year. ・Appointment of highly knowledgeable individuals with expertise in sustainability management as external directors ・Directors and senior management are responsible for oversight and management of impact initiatives, including climate-related issues, and review, deliberate, and confirm progress at meetings of the Board of Directors held multiple times a year. ・Compensation for the CEO, board members, and Business Unit Managers will be linked to climate-related goals in the transition plan.	①Co-Creation Management Report 2023_Overview of Corporate Governance System/Major Agenda Items Discussed at Meetings of the New Board of Directors ②Annual Securities Report (90th period)_Overview of Business 2_Climate Change Initiatives and Response to TCFD ③TCFD_Governance ④Corporate Governance ⑤Sustainability Management ⑥Performance-Linked Stock-Based Compensation ⑦Annual Securities Report (90th Business Period)_Overview of Business 2_Performance-Linked Stock Compensation ⑧Notice of Convocation of the 90th Ordinary General Meeting of Shareholders_Target Performance Indicators and Results of Performance-linked Stock-based Compensation ⑨Corporate Governance Report ⑩Planned Acquisition of Treasury Shares in Connection with Continuation of Performance-Based Stock Compensation Plan for Directors, etc. ⑪Planned Acquisition of Treasury Shares in Connection with Continuation of Incentive Plan for Group Executive Management Employees	Governance
Scenario Analysis	・Strengthening our ability to respond to the 1.5°C target based on scenarios drawn up by IPCC, IEA, and other world expert organizations ・Analysis for the period 2020-2050, with short, medium, and long term time horizons.	⑫Initiatives Related to the TCFD—Disclosure of Financial Information Pertaining to Climate Change ⑬TCFD_Business Strategies ⑭Annual Securities Report (90th period)_Overview of Business 2_Climate Change Initiatives and Response to TCFD	Strategy
Financial Planning	・Short, medium, and long term financial plans, budgets and related financial targets, and disclosure of key performance indicators for achieving Net-Zero emssions.	⑮IMPACT BOOK 2024_「2030 Impact KPIs and Financial KPIs」「Logic Model① Creating a Future for Generations Together」 ⑯IMPACT BOOK 2023_「Impact Initiatives① Kesou」	
Value chain engagement & low carbon initiatives	・In order to achieve the SBTi 1.5ºC target, progess of the key performance indicators linked to our medium-term management plan are managed and reported by the ESG Committee/Sustainability Committee, and related initiatives are executed at each group company.	⑰Medium-Term Management Plan ⑱Progress toward Long-Term Targets_Green Businesses ⑲Integrated Group Efforts to Reduce Environmental Footprint	
Policy Engagement	・Scenarios are analyzed over the period 2020-2050, identifying risks and opportunities over short, medium, and long time horizons. ・Developing a business plan which minimizes the identified climate-related risks and maximizes related opportunities.	⑳MARUI GROUP's View on Corporate Value ㉑Project for Promoting Shift to Renewable Energy to Preserve the Global Environment for Future Generations	
Risks and Opportunities	・Scenarios are analyzed over the period 2020-2050, identifying risks and opportunities over short, medium, and long time horizons. ・Developing a business plan which minimizes the identified climate-related risks and maximizes related opportunities.	㉒Annual Securities Report (90th Business Period)_Overview of Business 2_ Risks and opportunities associated with climate change ㉓Initiatives Related to the TCFD—Disclosure of Financial Information Pertaining to Climate Change ㉔TCFD_Analysis of Risks and Opportunities	Risks Management
Targets	・We aim to reduce Scope 1 and 2 by 80% and Scope 3 by 35% by 2030. In addition, we aim to achieve RE100 by procuring 100% of our electricity consumption from renewable energy sources. ・Achieve Net-Zero emissions by reducing 90% of the total Scope 1,2 and Scope 3 by 2050, and by carbon removal of residue.	㉕Annual Securities Report (90th Business Period)_Overview of Business 2_ Creating the future together with future generations ㉖ESG DATA BOOK(Year ending March 31, 2026)_Data Review ㉗Targets Leading up to 2050	Metrics & Targets
Progress Evaluation (Scope 1, 2 & 3 accounting with verification)	・Measurement of Scope 1, 2, and 3 emissions through the business activities of the entire MARUI GROUP, and acquisition of third-party verification by the Japan Quality Assurance Organization (JQA), an external third party.	㉘ESG DATA BOOK(Year ending March 31, 2026)_Environmental ㉙Annual Securities Report (90th Business Period)_Overview of Business 2_ Creating the future together with future generations ㉚Initiatives for Combating Climate Change Together with Business Partners and Customers_Third-Party Verification for CO2 and Other Greenhouse Gas Emissions	

Transition Plan for Climate Change 1-6

■ Topics

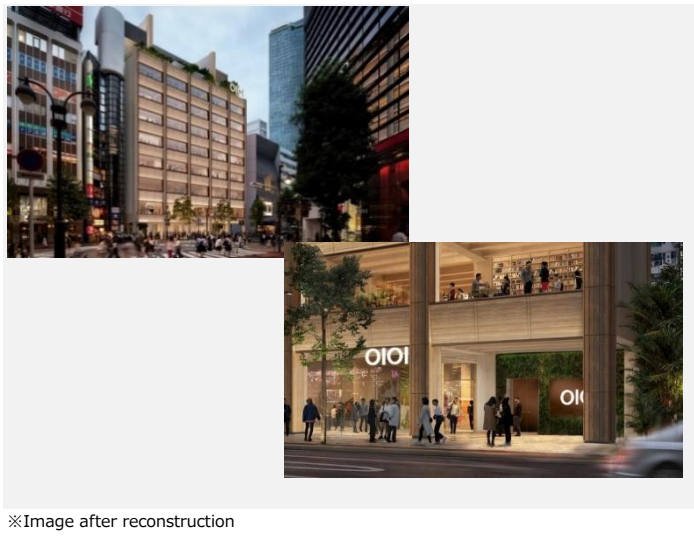
【Towards 100% renewable energy】
MARUI GROUP joined RE100 in 2018, and set renewable energy procurement targets of 70% in 2025 and 100% in 2030.
In addition, we will continue our efforts to achieve 100% renewable energy procurement through our own ownership and long-term contracts of new power plants.
Furthermore, regarding the 2025 renewable energy procurement target of 70%, we achieved 71% in 2024,
thereby reaching the target ahead of schedule.



※Owned solar power plant

【To be Japan's first full-scale wooden commercial facility】
By 2026, Shibuya Marui will be Japan's first sustainable, full-scale commercial facility to use wood for about 60% of its structure, including fire-resistant wood, which is the subject of remarkable technological innovation.

We expect to reduce CO2 emissions by approximately 2,000 tons compared to when the building is reconstructed with a conventional steel structure. We aim to create a sustainable facility that promotes the reduction of environmental impact.

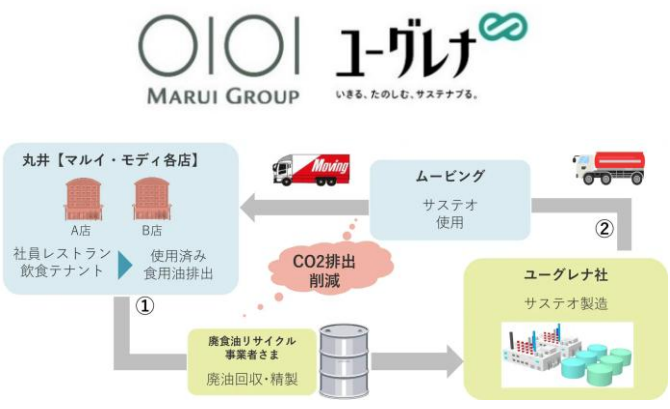


※Image after reconstruction

【Inviting tenants who are committed to environmental considerations】
We expect that climate change will affect consumers' environmental awareness and lifestyle changes, and will provide opportunities for a variety of sustainable initiatives.
MARUI GROUP has a store strategy to actively invite tenants that offer environmentally friendly products and services. We see the increase in the number of such tenants as an opportunity to increase revenues.



【Reduction of CO2 emissions from logistics and recycling of used oil】
Euglena Co., Ltd. and MARUI GROUP have entered into a capital and business alliance agreement for the purpose of co-creation toward the realization of a sustainable society.
We will recycle used cooking oil discharged by food/beverage tenants as part of the raw materials for biofuel. Furthermore, by using a biofuel named "SUSTEO" in delivery trucks of our logistics business, the company will be able to promote the realization of a circular economy model.



Transition Plan for Climate Change 1-7

■ Climate Transition Plan URL of the relevant item in the element

Elements of Transition Plan	Related Information Diclosure		URL
Governance	①	Co-Creation Management Report 2023_Overview of Corporate Governance System/Major Agenda Items Discussed at Meetings of the New Board of Directors	https://www.0101maruigroup.co.jp/en/ir/pdf/i_report/2023/i_report2023_ena3.pdf
	②	Annual Securities Report (The 90th term)_II. BUSINESS OVERVIEW _II. Initiatives related to climate change and endorsing the Task Force on Climate-related Financial	https://pdf.0101maruigroup.co.jp/pdf/settlement/0260gfe0_en.pdf
	③	TCFD_Governance	https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html
	④	Corporate Governance	https://www.0101maruigroup.co.jp/en/ci/governance/
	⑤	Sustainability Management	https://www.0101maruigroup.co.jp/en/sustainability/theme04/governance.html
	⑥	Performance-Linked Stock-Based Compensation	https://www.0101maruigroup.co.jp/en/ci/governance/compensation.html
	⑦	Annual Securities Reportt (The 90th term)_II. BUSINESS OVERVIEW_Performance-Linked Stock Compensation	https://pdf.0101maruigroup.co.jp/pdf/settlement/0260gfe0_en.pdf
	⑧	Notice of Convocation of the 90th Ordinary General Meeting of Shareholders_Target Performance Indicators and Results of Performance-linked Stock-based Compensation	https://files.0101maruigroup.co.jp/assets/fcb3f6f785e64150a816739a2f2f6d10/17e8219a8b6a477588dfa1194dae9b56/Notice%20of%20Convocation%20of%20the%2090th%20Ordinary%20General%20Meeting%20of%20Shareholders.pdf
	⑨	Corporate Governance Report	https://pdf.0101maruigroup.co.jp/pdf/cgr_en.pdf
	⑩	Planned Acquisition of Treasury Shares in Connection with Continuation of Performance-Based Stock Compensation Plan for Directors, etc.	https://files.0101maruigroup.co.jp/assets/fcb3f6f785e64150a816739a2f2f6d10/88de320ea4994247a8c6eaebe4181c41/en_26_0515_4.pdf
	⑪	Planned Acquisition of Treasury Shares in Connection with Continuation of Incentive Plan for Group Executive Management Employees	https://files.0101maruigroup.co.jp/assets/fcb3f6f785e64150a816739a2f2f6d10/455396e856f94cb38523915932726cc2/en_26_0515_3.pdf
Scenario Analysis	⑫	Initiatives Related to the TCFD—Disclosure of Financial Information Pertaining to Climate Change	https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html
	⑬	TCFD_Business Strategies	https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html
	⑭	Annual Securities Report (The 90th term)_II. BUSINESS OVERVIEW _II. Initiatives related to climate change and endorsing the Task Force on Climate-related Financial Disclosures (TCFD)	https://pdf.0101maruigroup.co.jp/pdf/settlement/0260gfe0_en.pdf
Financial Planning	⑮	IMPACT BOOK 2024_「2030 Impact KPIs and Financial KPIs」「Logic Model① Creating a Future for Generations Together」	https://www.0101maruigroup.co.jp/en/ir/pdf/impactbook/2024/impactbook_all.pdf
	⑯	IMPACT BOOK 2023_「Impact Initiatives①　Kesou」	https://www.0101maruigroup.co.jp/en/ir/pdf/impactbook/2023/impactbook_all.pdf
Value chain engagement & low carbon initiatives	⑰	Medium-Term Management Plan	https://www.0101maruigroup.co.jp/en/ir/management/plan.html
	⑱	Progress toward Long-Term Targets_Green Businesses	https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html
	⑲	Integrated Group Efforts to Reduce Environmental Footprint	https://www.0101maruigroup.co.jp/en/sustainability/theme03/environment_02.html
Policy Engagement	⑳	MARUI GROUP's View on Corporate Value	https://www.0101maruigroup.co.jp/en/ci/value.html
	㉑	Project for Promoting Shift to Renewable Energy to Preserve the Global Environment for Future Generations	https://www.0101maruigroup.co.jp/en/sustainability/environment/ghg.html
Risks and Opportunities	㉒	Annual Securities Report (The 90th term)_II. BUSINESS OVERVIEW _II. Initiatives related to climate change and endorsing the Task Force on Climate-related Financial	https://pdf.0101maruigroup.co.jp/pdf/settlement/0260gfe0_en.pdf
	㉓	Initiatives Related to the TCFD—Disclosure of Financial Information Pertaining to Climate Change	https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html
	㉔	TCFD_Analysis of Risks and Opportunities	https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html
Targets	㉕	Annual Securities Report (The 90th term)_II. BUSINESS OVERVIEW_Work together with future generations to create the future	https://pdf.0101maruigroup.co.jp/pdf/settlement/0260gfe0_en.pdf
	㉖	ESG DATA BOOK(Year ending March 31, 2026)_Data Review	https://pdf.0101maruigroup.co.jp/en/sustainability/pdf/esg/esg2026_en.pdf
	㉗	Targets Leading up to 2050	https://www.0101maruigroup.co.jp/en/sustainability/theme03/environment_01.html
Progress Evaluation (Scope 1, 2 & 3 accounting with verification)	㉘	ESG DATA BOOK(Year ending March 31, 2026)_Environmental	https://pdf.0101maruigroup.co.jp/en/sustainability/pdf/esg/esg2026_en.pdf
	㉙	Annual Securities Report (The 90th term)_II. BUSINESS OVERVIEW_Work together with future generations to create the future	https://pdf.0101maruigroup.co.jp/pdf/settlement/0260gfe0_en.pdf
	㉚	Initiatives for Combating Climate Change Together with Business Partners and Customers_Third-Party Verification for CO2 and Other Greenhouse Gas Emissions	https://www.0101maruigroup.co.jp/en/sustainability/theme03/environment_01.html

■ List of Major External Ratings and Awards

March 2018: SBT accreditation
September 2019: SBT 1.5ºC target certification
August 2023: Acquired Net Zero certification

July 2018: RE100 membership

November 2018: TCFD endorsement

FY2025 : Inclusion in the Dow Jones Best-in-Class World Index
(8 times in total)

FY2025 : Selected as an "A-List" of CDP
(7 times in total)

Conducting Human Rights Due Diligence

The department responsible for sustainability at MARUI GROUP conducts a human rights due diligence in accordance with the "Guiding Principles on Business and Human Rights" of the United Nations. In FY2023, we evaluated the actual situation at 235 domestic business sites where we conduct business activities, with objective risk items with the support from external organization specializing in human rights risk assessment* and based on the scorings, 13 material risks were indentified.
We have confirmed that there are no violations that require measures to mitigate and correct negative impacts.We will further promote initiatives mainly on the material risks we have identified.

*Owls Consulting Group, Inc.
EDGE INTERNATIONAL, INC.

■Steps of the Material Risk Assessment

Investigate human rights risks to be considered → **Identification of material human rights risks** → **Formulate action plans**

Collating with anticipated risks (Including potential and visible risks)
Identified the risks of targets all 57 items

Scoring in both "severity" and "likelihood"

Checking the status of address the risks
Formulate action plans for outstanding items

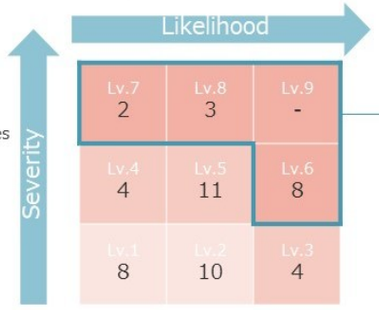
<Anticipated stakeholders>

Our own operations(Retailing, Fintech, and Forward-Looking Investments), subcontractors, suppliers, business partners, investees, and consumers

<Anticipated Risks> Based on international codes

Harassment, forced labor, child labor, discrimination,non-payment of wages, occupational health and safety, freedom of association,collective bargaining rights, indigenous and local peoples' rights, freedom of expression, freedom of resettlement, intellectual property rights, complicity in anti-social activities, environment and climate change, etc.

<The risks to be assessed>



<Risks considered important>

Our own operations (Retailing, Fintech, and Forward-Looking Investments)	6
Subcontractors,Suppliers	3
Business partners	2
Investees	1
Consumers	1
Total	13

■The material human rights risks and responces

	Generators of risk that may cause human rights violations	The number of risk items	Human rights risk content that requires attention	Risk mitigation	Grievance mechanism
①	Own operations (Retailing, Fintech, and Forward-Looking Investments)	6	①Complicity in human rights violations through anti-social forces ②Harassment ③Occupational safety and health ④Long hours overwork ⑤Privacy invasion ⑥Intellectual property rights violation	Continuation of existing measures Policy-based investment decisions, training about harassment, safety training, attendance management, and contract specification	Continuation of existing measures MARUI GROUP Hotline
②	Subcontractors, Suppliers	3	①Harassment ②Human rights violations in the supply chain ③Privacy invasion	Updating the content of "Rules of Respect for Human Rights" for subcontractors,suppliers,and business partners *	Human rights whistleblowing desk (joined JaCER)
③	Business partners (Tenants, Investees, etc.)	3	①Human rights violations in the supply chain of client companies(forced/child labor, environmental destruction, etc.) ②Human rights violations through services (Invasion of privacy, discrimination, etc.) ③Human rights violations in the supply chain of investees		
④	Consumers	1	①Unfair communication from consumers to employees (Harassment, discriminatory attitude, etc.)	Formulation of MARUI GROUP Customer Abuse Response Policy	

* For both new and existing business relationships, we incorporate human rights considerations into contracts and bylaws and confirm that both parties comply with them.

<Related materials>

・MARUI GROUP Human Rights Policy https://www.0101maruigroup.co.jp/en/ci/governance/human-rights.html
・Material Issue Identification Process: https://www.0101maruigroup.co.jp/en/sustainability/pdf/matl_issue/matl_issue_prg_en.pdf

MARUI GROUP Grievance mechanism

Internal Reporting System　(MARUI GROUP Hot Line System)

The MARUI GROUP Hot Line (internal reporting system) has been established as a means for preventing the occurrence of legal violations or misconduct by organizations or individuals and for correcting any issues that may be discovered. This reporting system is made available to both employees and business partners.

The MARUI GROUP Hot Line is operated in accordance with internal regulations and provides a venue for reporting to the Audit Department of MARUI GROUP or to an outside lawyer. Regulations are in place to prevent whistle-blowers from suffering any detrimental treatment as a result of filing reports.

Human Rights Grievance Desk　(Membership in JaCER Engagement and Remedy Platform)

Marui Group has joined as a full member of the Japan Center for Engagement and Remedy on Business and Human Rights (JaCER), an organization that provides an engagement and remedy platform in accordance with the United Nations Guiding Principles on Business and Human Rights. Through this membership, we accept complaints and reports related to human rights issues from all stakeholders. For the reports received, we will conduct investigations into the reported facts, engage in necessary dialogues regarding the reports, and implement corrective measures as required.

Process of Reporting System

■01 Whistleblowing	Internal Reporting System	Human Rights Grievance Desk
○Handling contents :	Reporting of organizational or individual violations of laws and regulations, internal rules, or misconduct (including discrimination and harassment) in Marui Group	All issues related to “Responsible Corporate Behavior” with a focus on human rights related to Marui Group's business (covering issues such as human rights and the environment, including the supply chain)
○Eligible Users :	Marui Group employees (currently working or within 1 year of retirement), temporary workers and outsourcing company employees,company baord members and executive officers,and　supplier employees　(currently working within a Marui Group office) ※ Anonymous reporting is also accepted.	All stakeholders of the Marui Group (customers, employees, business partners, supplier workers, rights holders and their representatives, including human rights NGOs, etc.)※ Anonymous reporting is also accepted.
■02 Reception	○Reporting channels are available both internally and externally, and the company can be reported either by e-mail, telephone, or in writing (in a sealed envelope).	After receiving a complaint via the report form on the JaCER website, the JaCER secretariat shares the case with the Marui Group.

■03 Investigation and Analysis

○Based on the content of the report, a detailed investigation will be conducted into the facts of the matter.
○The investigation will be conducted in accordance with the Marui Group Whistleblower Regulations, while giving due consideration to the protection of the privacy of all parties involved in the matter.
○The information concerning the report and consultation will be used only to the extent necessary for the investigation, to protect the privacy of the informant, and will not be used for any other purpose. The contents of the report, information obtained in the course of the investigation, and personal information will also be kept strictly confidential and will not be disclosed to outside parties.
○We will never treat the person who made the report or our business partners in a disadvantageous manner because of the report. However, this does not apply to false reports, reports intended to slander or defame others, or reports made for other improper purposes.

■04 Corrective Action (measurment) and Remediation

○Upon confirmation of any illegal activities or misconduct, the Whistleblowing Manager or the executive who received the report shall immediately order the cessation of such activities and request the head of the department where the incident occurred to submit remedial measures. Regarding disciplinary action for the employee(s) involved in the misconduct, the matter will be referred to the Disciplinary Committee Secretariat for deliberation.

■05 Feedback and Reporting

○In the case of a report under a real name, we will report the results of the investigation and prevention of recurrence etc., to the reporting party.

Publicize Internal Reporting System and Human Rights Grievance Desk

Marui Group continuously raises awareness of the internal reporting system and Human Rights Grievance Desk to all employees and other Stakeholders through training and postings.
Harassment prevention training is conducted twice a year provided to all employees. These training sessions include discussions on abuse of power, sexual harassment, and other forms of harassment to encourage all employees to address harassment issues, deepen understanding, and help foster a workplace environment that is comfortable for everyone.

■Demonstration of creativity through “flow”

Marui Group aims to achieve its mission and impact by evolving into a company resolveing social issues.
Evolving into a company solving social issues presents high hurdles, and to clear these hurdles, it is essential for each one of us to unleash our creativity. To this end, we wi l work to create an organization that enables us to experience “flow” through our work.
When people experience flow, they are able to fu ly unleash their creativity, which a lows them to overcome high hurdles and grow. It can also be said that the experience of flow itself brings happiness. By creating an organization where people can experience flow through their work, we aim to achieve both the realization of our To-Be aspirations and the happiness for every one of our employees.

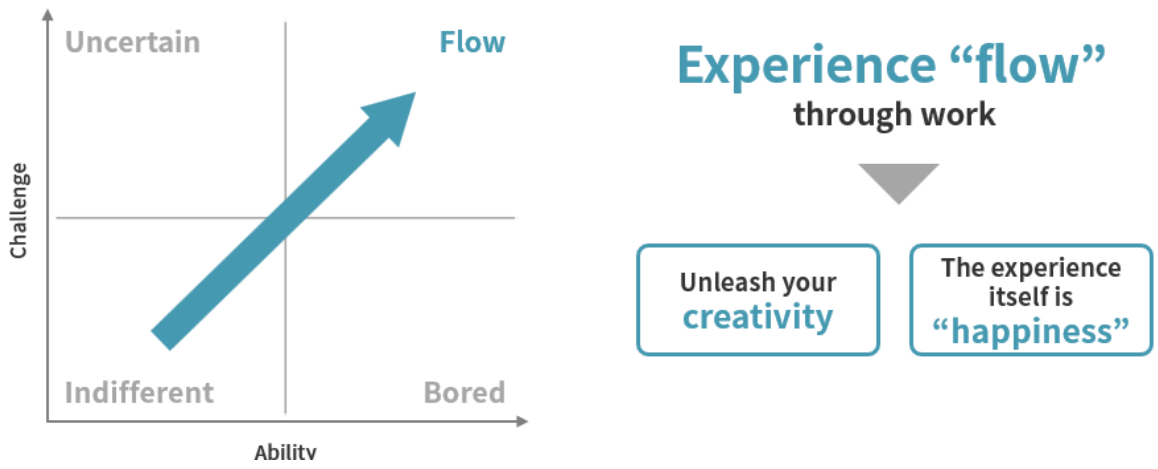


Fully show creativity

II

Create an organization where “you can experience flow through your work”

■ **“Flow” experience image**



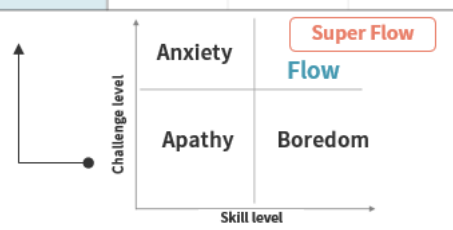
Quantitative impact through “flow”

Employees who are able to easily enter a state of flow tend to have high individual evaluations and contribute to lower rates of leave of absence and turnover.

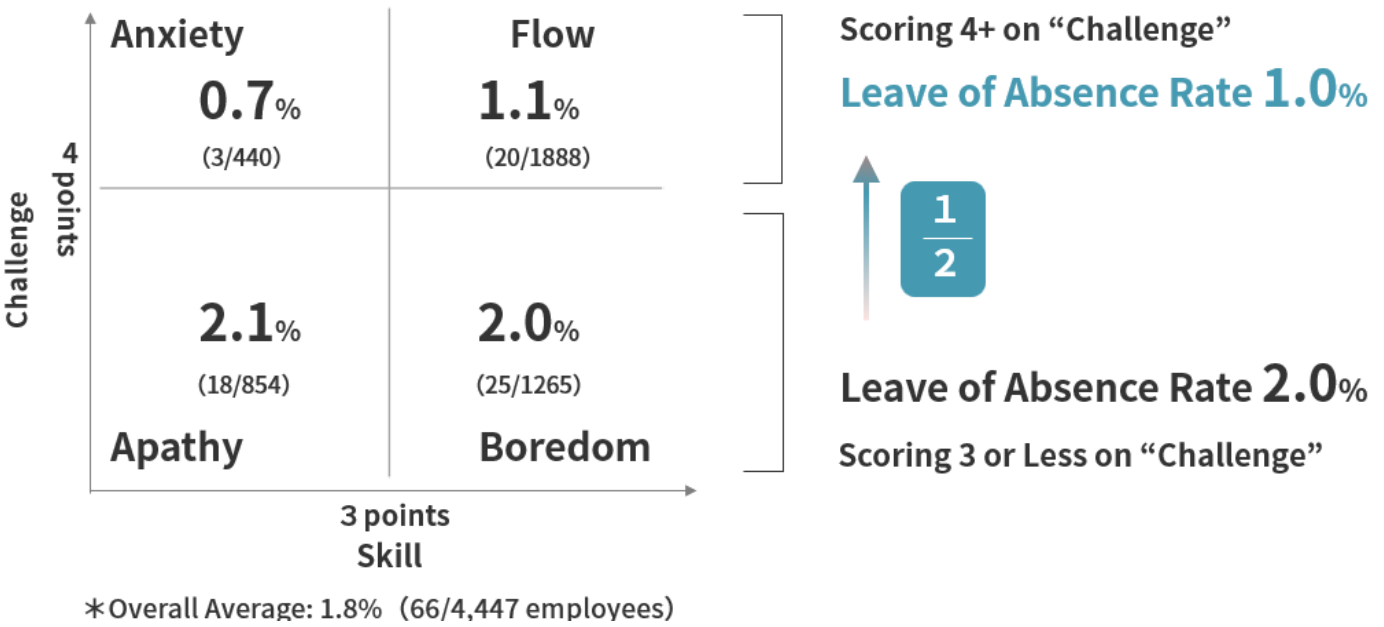
・Number of Employees and Average Value Evaluationsby Flow Types (June 2023)

× Value Evaluations (First Half of FY2023)

		Value Evaluations									
		Total	6	7	8	9	10		11		Average
		employees	employees	employees	employees	employees	Horizontal	employees	Horizontal	employees	
Flow Types	Super Flow	150	5	13	32	54	27%	41	3%	5	8.9
	Flow	1538	137	238	456	378	20%	301	2%	28	8.4
	Anxiety	327	38	79	92	48	20%	67	1%	4	8.1
	Boredom	754	115	149	229	151	14%	104	1%	6	8.0
	Apathy	630	136	171	168	81	10%	66	1%	8	7.2



・**Flow States in June 2023 × Proportion of Employees Taking Mental Health Leave by the End of FY2023 (March 2024)**



＊Overall Average: 1.8% (66/4,447 employees)

■Initiatives for Designing Organizations Where You Can Experience Flow

Promoting various initiatives to increase the number of employees who are able to easily enter a state of flow

Flow Project	1-on-1	Flow App	Flow Project	1-on-1	Flow App	Flow Project	1-on-1	Flow App
Being Workshop	**Sense of Purpose**	Career Design Forum	Profession Change 2.0	**Leveraging "Suki" in work**	Visualization of "SUKI"	Profession Change 2.0	**Resilience**	Secondary Job
Talent Management System	Self-Declaration for Department Transfer	CLP	Fulfillment of Transfer Requests	Secondary Job	Professional Employee System	Diagonal 1-on-1	Co-Creative Teams	Resilience Program
Flow Project	**1on1**	Women's Health Certification Test	**Sense of Purpose**	**Leveraging "Suki" in work**	**Resilience**	Flow Project	1-on-1	Flow App
Resilience Program	**Vitality**	"F Leave" (menstrual leave)	**Vitality**		**Growth**	Profession Change 2.0	**Growth**	Early Appointment
Monthlong Workplace Environment Improvement Campaign	ThanQ (App)	Well-being Action	**Work Environment**	**Team Support**	**Respect**	Leave for Self-Improvement	DX/AI Training	CLP
Flow Project	Reduction in Overtime Hours per Employee	Flow App	Flow Project	Secondary Job	Flow App	Flow Project	1-on-1	Flow App
Flextime System	**Work Environment**	Childcare Leave for Male Employees	Long-Term Internship	**Team Support**	Recruiting Individuals with Specialized Skills	Team-Based System	**Respect**	Gender-Specific Health Issues
Teleworking	Long-term Leave, "F Leave" (menstrual leave)	Gender-Specific Health Issues	Gender-Specific Health Issues	Resilience Program	Team Formation Using SPI	Childcare Leave for Male Employees	Co-Creative Teams	Weakness Sharing Workshop

【Case1 Initiatives to improve 1-on-1 meeting skills】

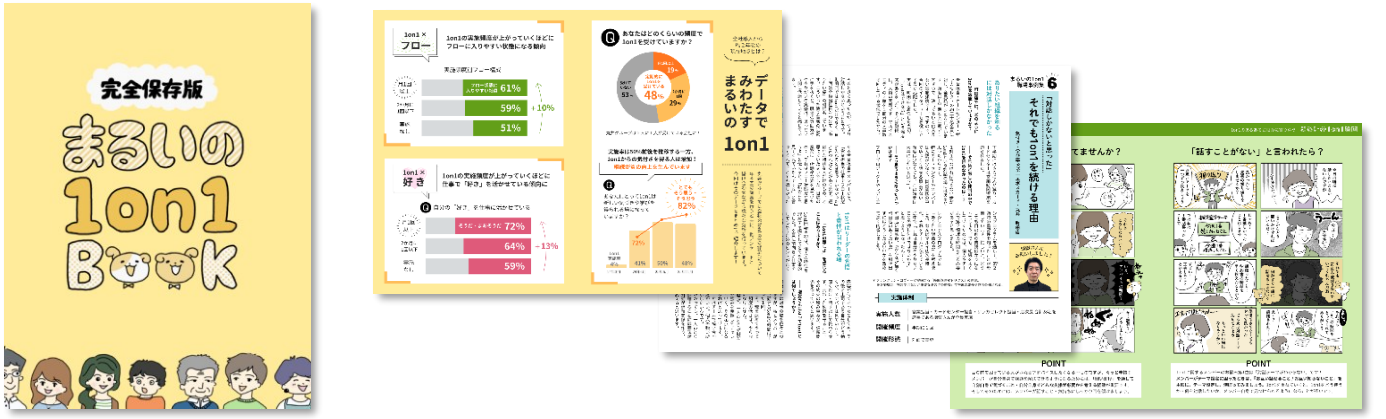
1-on-1 Skill-Up Training Series

As part of our efforts to increase the "Percentage of employees who are able to easily enter a state of flow"—a key impact KPI—we are rolling out company-wide 1-on-1 meetings (known as "MARUI's 1-on-1").
In a 1-on-1 meeting, the team member is the protagonist; the supervisor engages in dialogue to set challenges that leverage the member's strengths and what they enjoy, while acting in a supportive role.
To facilitate 1-on-1 sessions where team members can easily enter a "flow state," certain conditions must be met—such as members speaking for more than 60% of the time (with greater effectiveness above 70%) and having the autonomy to set their own discussion topics. To promote such practices across the organization, MARUI GROUP developed a proprietary training program in partnership with Recruit Management Solutions Co., Ltd.
While the program initially consisted of a single course focused on fundamental coaching skills, it has since been expanded and now comprises of four distinct types. Furthermore, although it was originally intended solely for management-level staff, applications have been opened to all employees—regardless of employment category, age, or job rank—since the 2025 fiscal year. To date, the program has been held 56 times with a total of 607 participants (with executives and managers accounting for approximately 80% of attendees).



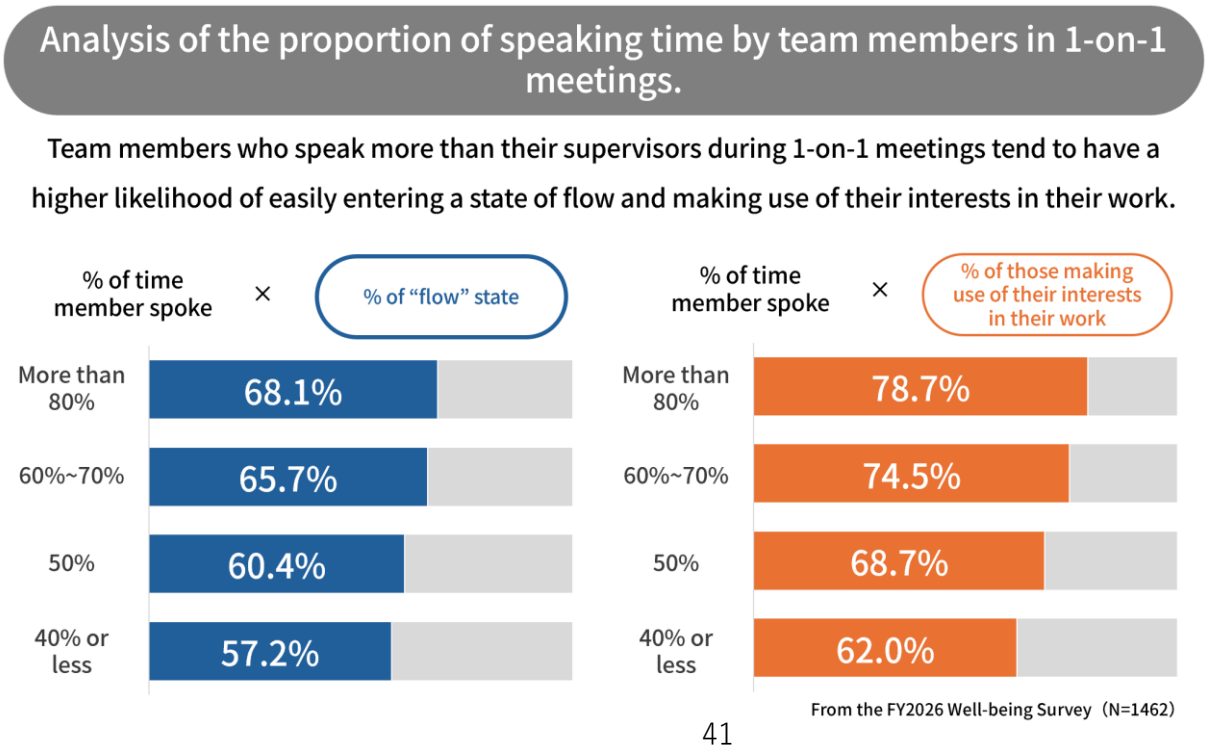
Release of the "MARUI's 1-on-1 BOOK"

Two years after the company-wide rollout, we have published the "MARUI's 1-on-1 BOOK" on our internal intranet; this resource compiles statistical data and examples of best practices from actual workplace sessions. We provide multifaceted support to ensure managers can effectively conduct these meetings: they systematically acquire the necessary skills through the "1-on-1 Skill-Up Training Series" and use the "MARUI's 1-on-1 BOOK" to independently tailor their approach to their specific workplaces and team members.



Effectiveness of the initiative

These two initiatives demonstrate that encouraging team members to speak more during interactions with their supervisors fosters shifts in their mindsets and behaviors.
There is a correlation between the proportion of time team members spend speaking and "Percentage of employees who are able to easily enter a state of flow" and "Percentage of employees who are making use of their interests in their work"; consequently, we view 1-on-1 meetings as a forum for dialogue that enhances employee creativity.



【Case2　Flow Project】

MARUI GROUP has adopted "Creating a society that generates worker's 'flow'" as one of its key impact themes.We believe that a state of "flow"—where individuals take the initiative to tackle challenges and experience the joy of growth while working—is a vital source of enhanced corporate competitiveness driven by the exercise of creativity.
Launched in 2024 with 67 members who volunteered to participate, the company-wide "Flow Project" focuses on the theme of "how to create workplaces that facilitate a state of flow," conducting experiments and hypothesis testing across various work environments. To date, we have conducted longitudinal surveys involving a total of 2,500 employees and are identifying and implementing measures to boost creativity through the analysis of 12 data points—including the visualization of flow states based on the relationship between "ability" and "level of challenge."
The project has also garnered high external acclaim, including winning the Gold Award in the "Organization/Team Category" at the WELLBEING AWARDS 2026, organized by The Asahi Shimbun Company.



WELLBEING AWARDS
2026
GOLD

【Case3 Personnel Transfers Within Group to Different Job Categories and Career Design Program】

In addition to Retailing and FinTech, MARUI GROUP has a variety of other businesses, like IT, logistics, and housing. Based on employees' wishes, we're offering "Personnel Transfers Within Group to Different Job Categories" across our group. We aim to promote the growth of employees and to form a team consisting of individuals with diverse experience, thereby enhancing our ability to respond to change and become a company capable of creating innovation.
To support employees in proactively shaping their own careers, the company holds the "Career Design Forum" twice a year; this event provides opportunities for dialogue with active employees and those utilizing diverse work arrangements—such as reduced working hours—as well as 1-on-1 sessions with managers who possess deep knowledge of MARUI GROUP. In the first half of 2026, approximately 80% of the 194 participants reported a shift in their career mindset; notably, 95% of those who took part in the 1-on-1 sessions with managers—an initiative launched in fiscal year 2026—felt a tangible change in their career outlook.



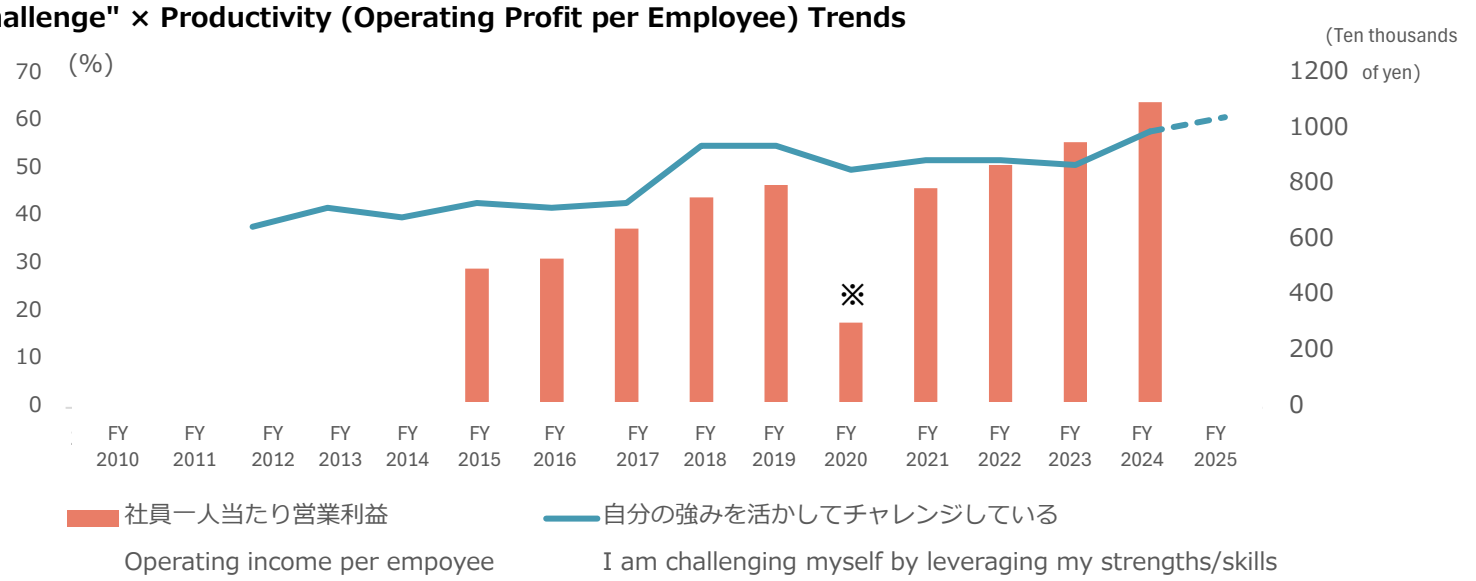
【Case4　DX Initiatives】

Promoting digital transformation (DX) is a key initiative in realizing people and workstyles that enable creativity. Bridging the gap between our current state and our desired future requires leveraging digital tools and speed to rapidly test and validate hypotheses. Against the backdrop of a changing world driven by AI and digital technologies, we aim to create a work environment where employees collaborate with AI to boost productivity and fully unleash their individual creativity.
Guided by this vision, we conduct training programs that cover the fundamentals of AI and practical methods for integrating it into daily operations. We also place great importance on "understanding customer insights"—a role best suited for humans in the AI era—and offer training to equip employees with the skills needed for effective research and problem identification. Furthermore, to encourage ideas for digital-driven operational improvements and business expansion, we have hosted an internal competition called the "MARUI DIGI CUP" since 2022; to date, a total of 163 teams comprising 534 employees have stepped up to the challenge. By translating the knowledge gained through training into practical action, we are unlocking the creativity of each employee and building an organizational foundation capable of generating new value.

■Correlation between initiatives and financial impact

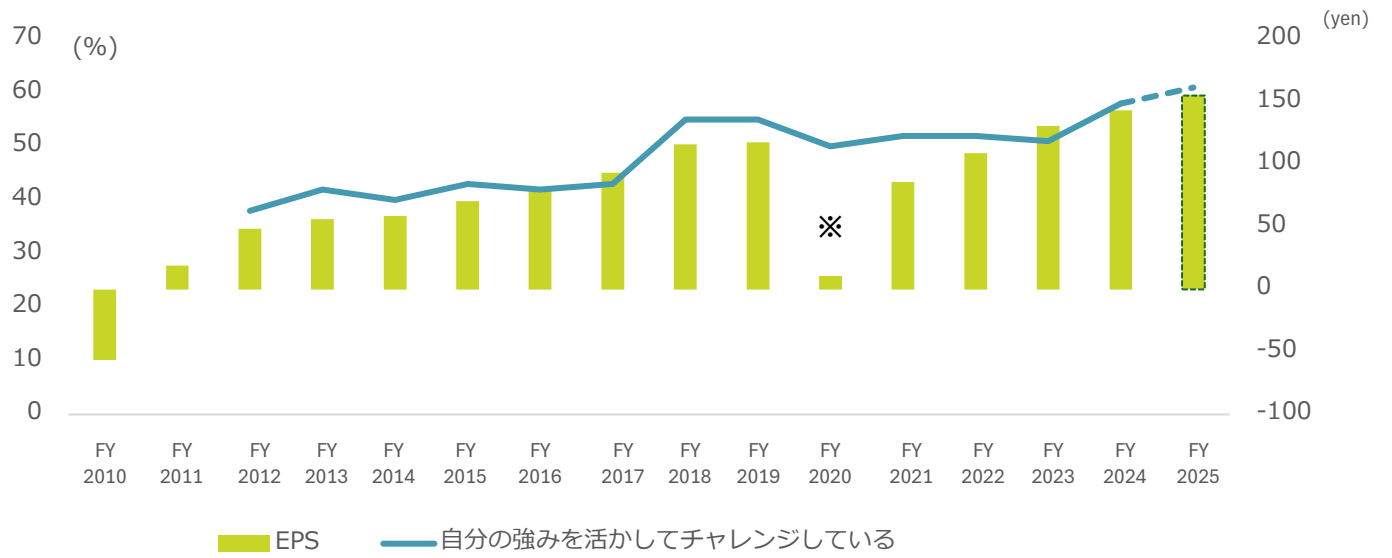
Of the two metrics that make up “Flow” (Challenge and Capability), we have identified “Challenge” in particular as a key metric based on a cross-analysis with work engagement.
Furthermore, when compared with trends in “Operating Income per Employee”—a metric we disclose to indicate employee productivity—and “EPS,” a key performance indicator, a certain correlation with the “Challenge” metric has been confirmed. While “Challenge” is measured in June of each fiscal year, “Operating Profit per Employee” and “EPS” are finalized in March of the following year; therefore, we consider “Challenge” to be one of the leading indicators that contribute to improved productivity and business performance. Based on this view, we are promoting various initiatives aimed at improving “Challenge (Flow).”
We began measuring the “Challenge” metric in the fiscal year ended March 2013 and have continuously disclosed it in our ESG Data Book since the fiscal year ended March 2020.

"Challenge" × Productivity (Operating Profit per Employee) Trends



＊ 2020 fiscal year affected by COVID-19

“Challenges” × Performance (EPS) Trends



＊ 2020 fiscal year affected by COVID-19

■ MARUI GROUP's Stance Toward Financial Inclusion

For MARUI GROUP, beyond merely representing the principles that evolved its co-creation management approach, which gave rise to co-creation sustainability management, financial inclusion entails ensuring everyone can access the services they need, when they need them, regardless of their age, occupation, income, or nationality. MARUI GROUP discloses the following information pertaining to financial inclusion.

Contents

1. Policy
2. Target Social Issue Themes Leading Up to 2050
3. Desired Impact Leading Up to 2030
4. MARUI GROUP's Assets and Unique Excellence Underpinning Strengths
5. Services Embodying Financial Inclusion
6. MARUI GROUP's Reason for Promoting Financial Inclusion
7. Impact Targets for 2030
8. Financial Inclusion Promotion Frameworks

■ 1. Policy

Through the exercise of its corporate philosophy of "continue evolving to better aid our customers" and "equate the development of our people with the development of our company," MARUI GROUP strives to fulfill its mission of contributing to the creation of an inclusive society that offers happiness to all.
The concept of happiness, as viewed by MARUI GROUP, is not limited to economic enrichment. It also includes emotional fulfillment and entails individuals being in a state of empowered well-being. MARUI GROUP aspires to help create a society in which everyone is able to choose their own ways of finding happiness, regardless of their age, gender, nationality, physical characteristics, or circumstances.

Paramount to this quest is the concept of inclusion, which involves reaching out to those individuals who have hitherto not been among the recipients of the benefits other groups have continued to enjoy. MARUI GROUP's approach toward inclusion calls for the Company to create harmony between the interests and happiness of all of its stakeholders and expand the intersection of these interests and happiness through its business. For this reason, promoting inclusion is simultaneously MARUI GROUP's mission, management strategy, and the very essence of its corporate value.

To guide efforts to promote inclusion, impact targets have been set for 2030 based on MARUI GROUP's 2050 Vision "build a world that transcends dichotomies of impact and profit." Meanwhile, with an eye to 2050, we are paying particularly close attention to the themes of the financial concerns and loss of opportunities for self-actualization among younger generations, non-Japanese individuals living in Japan, and low-income and impoverished individuals around the world.

Since its founding, MARUI GROUP has continued working to address the social issue of access to certain financial services being limited to wealthier demographics. We have gone about this by providing credit to members of younger generations and other individuals based on our core value of the co-creation of creditability. This quest has given rise to MARUI GROUP's approach toward finance, namely, the promotion of financial inclusion to ensure that everyone can access the services they need, when they need them, regardless of their age, occupation, income, or nationality.

By combining financial and non-financial services in keeping with our core value of the co-creation of creditability, we are increasing the ranges of options whereby people can embrace their interests or feel the joy of supporting others. In this manner, MARUI GROUP is expanding its financial inclusion initiatives to achieve earnings growth while contributing to the resolution of social issues.

■ 2. Target Social Issue Themes Leading Up to 2050

MARUI GROUP has identified three social issue themes that it should focus on addressing leading up to 2025.

Unveiled in 2019, MARUI GROUP's 2050 Vision is "build a world that transcends dichotomies of impact and profit." This vision formed the basis for a rational examination of the world we live in today, based on which we considered three categories of social issues—environmental, economic, and community- and society-related—to identify the issues needing to be addressed leading up to 2050 given the certainties and uncertainties to be faced going forward. Through this examination and based on the perspective of financial inclusion, MARUI GROUP identified three social issue themes on which it should focus going forward: financial concerns and loss of opportunities for self-actualization among younger generations, non-Japanese individuals living in Japan, and low-income and impoverished individuals around the world.

<Social Issues Leading Up to 2050>

Environment

Climate change, resource depletion, and shift toward renewable energy

Circular economy

Destruction of ecosystems

Communities & Society

Previously excluded individuals

Isolation in developed countries

Cross-national connections and divisions around the world

Economy

Poverty and hunger

Growing middle class in Asia

Spread of IoT and control through AI

<Target Social Issue Themes>

Financial Concerns and Loss of Opportunities for Self-Actualization Among Younger generations

In Japan, the rate of households led by people under 40 who own financial assets is low, a situation causing individuals to have reservations with regard to everyday consumption and the pursuit of self-actualization. At the same time, there is a lack of financial services that can be accessed by members of younger generations, who tend to have lower incomes and credit ratings, and awareness regarding those services that do exist is low.

Non-Japanese Individuals Living in Japan

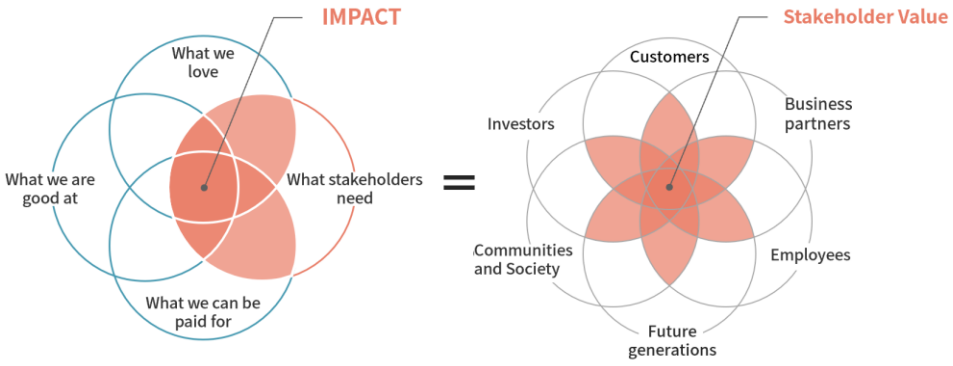
As of December 31, 2023, there were more than 3.4 million people of non-Japanese nationality living in Japan. This record number of non-Japanese residents is supporting the Japanese economy as a new source of labor. However, such individuals often face obstacles in securing the necessities needed for their everyday lives.

Low-Income and Impoverished Individuals Around the World

It is common for low-income individuals in emerging and developing countries to not have bank accounts and therefore lack access to financial services. Without the necessary bank accounts and knowledge regarding financial services, such individuals are often unable to access the safe financial services they need to achieve upward mobility and thus may find it impossible to escape the cycle of poverty.

■ 3. Desired Impact Leading Up to 2030

In 2021, MARUI GROUP put forth a set of impact targets to be accomplished by 2030 in order to advance it toward the accomplishment of Vision 2050. These impact targets define the impact we seek to generate and the social issues we aim to address so as to create harmony between the interests and happiness of all of its stakeholders. The value produced as we generate our desired impact will constitute value for stakeholders while simultaneously representing the corporate value of MARUI GROUP. By engaging in co-creation with stakeholders who share our aspirations, we are committed to surmounting the challenge of achieving earnings growth while contributing to the resolution of social issues.



Value created by IMPACT = Stakeholder Value = Corporate Value

Three Themes for Impact Targets

MARUI GROUP's impact targets are based on three themes: creating a future for future generations together, creating happiness for individuals together, and creating an ecosystem for co-creation. By building an ecosystem for co-creation, we aim to innovate our businesses and our organizations to help us generate our desired impact. Moreover, these themes map out the direction that will be taken by MARUI GROUP leading up to 2030.

For MARUI GROUP, encouraging each individual's "Suki" is indispensable to realizing financial inclusion. By encouraging "Suki," consumption is transformed from being "for oneself," to "for someone else," and ultimately "for society," and this transformation serves as the driving force for achieving both impact and profit.
The Marui Group's EPOS cards that support "Suki" allow users to make donations to causes they wish to support through their spending. We anticipate a continued increase in consumers who find happiness in spending "for someone else".
Until now, the Group has supported the self-actualization of young people. Going forward, through financial empowerment that supports "Suki," we will support the self-actualization of all individuals, including young people and non-Japanese residents of Japan as well as those with diverse working styles, such as self-employed individuals, freelancers, and start-up founders.

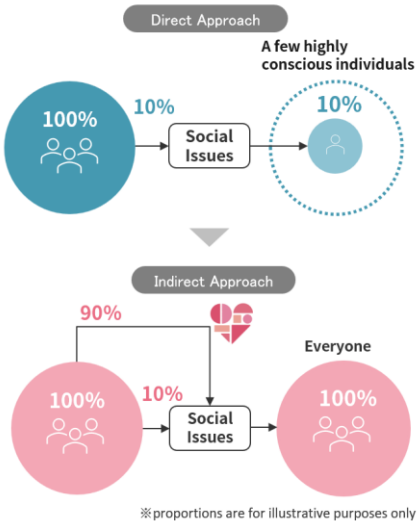
Themes/material topics	
Creating a future for future generations together	Realize a carbon-neutral society
	Support future generations to "create businesses"
Create economy driven by individuals' "Suki"	Consumption that extends its benefits to others and society as a whole through the concept of "Suki"
	Financial empowerment to support "Suki"
Create a society that generates a "flow" of workers	Co-creation initiatives open both internally and externally
	Workers and their work styles to demonstrate creativity

Consumption that expands for the benefit of others and society through "Suki"

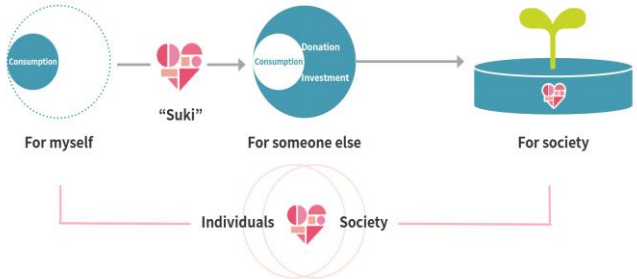
Why do we need to harness "Suki" in order to create impact?
In 2019, MARUI GROUP set forth a long-term vision of "overcoming the dichotomy between impact and profit." As we worked towards achieving this vision while addressing a range of social issues, we came to the realization that efforts starting with a social issue itself tend to only reach those wo are already highly interested in it, and not everyone is moved to act by a social issue alone. However, what is needed to change society is not to ask a limited number of people to take action, but to create opportunities for more people to participate in naturally as part of their everyday lives. This led MARUI GROUP to focus on each individual's "Suki" (the things they love) as the entry point.
People are naturally moved by the things they love and the things they want to support. Consumption that begins with "Suki" leads from actions "for oneself" to actions "for someone else", through support, donation, and investment, and eventually expands into actions "for society."

Through this behavioral change driven by "Suki," we aim to build mechanisms that allow more people to participate in solving social issues in ways that are accessible, thereby achieving both impact and profit.

Mechanisms for inclusive participation, driven by "Suki"



Create an economy driven by each individual's 'Suki'



■ 4. MARUI GROUP's Assets and Unique Excellence Underpinning Strengths

By pooling our knowledge with that of colleagues and co-creation partners who share our aspirations and by generating synergies between our assets and services and those of our partners, we strive to create unprecedented new businesses and generate new impacts. Our assets and services are founded on a core element of MARUI GROUP: the strength of the unique excellence the Company has fostered since its founding. We continue to hone and redefine our unique excellence in line with the times to sustain a perpetual source of strength that our rivals cannot mimic.

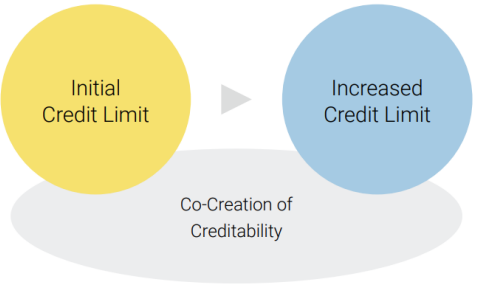
Assets

- Base of approx. 8.3 million EPOS cardholders
- Network of 21 Marui and Modi stores
- Wide-ranging operations merging finance and retailing
- Team of 3,800 employees sharing our ideals

MARUI GROUP's Strengths—Unique Excellence

1. Co-Creation of Creditability

The co-creation of creditability—MARUI GROUP's core value—is based on the belief of the Company's founder that "creditability should be built together with customers," rather than assigned to them. Whether in our retailing operations or in our finance operations, this founding spirit inspires us to go beyond one-time interactions with customers to build lasting relationships through which we co-create creditability.



2. Credit Expertise

The credit philosophy of the co-creation of creditability that MARUI GROUP has embraced since its founding has enabled the Company to maintain a ratio of delinquent debt that is particularly low in comparison with its peers. Based on this principle, we embrace the concept of financial inclusion. Accordingly, credit card applications are not judged on the basis of a customer's age, occupation, or income. Rather, we initially set low credit limits to make it possible to issue cards to a wide range of customers in need of financial services. We then proceed to build trusting relationships with customers as we raise their credit limit based on their usage frequencies and payment histories.

3. Engagement with Customers

Marui and Modi stores are the most prominent form of contact point for MARUI GROUP, but we also connect with customers via EPOS cards used at other commercial facilities and at collaboration partners, through e-commerce sites operated by the Company or its partners, and through investees. The propensity for communicating with customers that employees cultivate on the sales floor is being applied to online sales as well as to business-to-business or business-to-business-to-consumer operations to ensure that MARUI GROUP can remain constantly tapped into the lifestyles. We collect feedback from customers through surveys and user testing to improve our services and develop new ones. We are committed to heightening engagement with customers by responding to their issues and desires in real time.

4. Embedded Finance

MARUI GROUP got its start in furniture, items that were quite expensive at the time, which led the Company to found its business on credit, offering temporary loans based on a given customer's lifestyle. It was through this business that we developed our core value of the co-creation of creditability and accumulated our credit expertise. These strengths have continued to evolve with the times. We have thus come to provide a variety of services that support the lives and life events of customers. MARUI GROUP is able to take a unique embedded finance approach made possible by operating a finance business with direct access to customers through retailing venues.

5. Ability to Transform

While the merging of finance and retailing has remained at the heart of our business, our actual business activities have continued to transform and evolve over the years. This capacity to transform our assets and strengths is indicative of MARUI GROUP's overall ability to transform itself. MARUI GROUP's purpose is not purely to grow itself. Rather, we aspire to contribute to the happiness of customers and to the resolution of social issues that change together with the times. Our prime directives are thus to accomplish our mission, realize our vision, and create our desired impact.

■ 5. Services Embodying Financial Inclusion

Leveraging its unique excellence, MARUI GROUP provides distinctive financial and non-financial services as it seeks to accomplish its mission, realize its vision, and create its desired impact. Since our founding, we have continued to develop embedded finance and a diverse range of other services that embody the concept of financial inclusion. Through our financial services, we strive to form connections between people by providing options for improving access to financial services or by developing social bond schemes. Meanwhile, our non-financial services include offerings aimed at improving financial literacy, helping non-Japanese people live more enriched lives in Japan, and supporting self-actualization.

Financial Services

・EPOS Owner Card for Small Business Owners

Launched in 2023, the EPOS Owner Card is a unique business-use credit card designed for small business owners. This card differs from the business-use credit cards offered to large companies, which tend to focus on streamlining costs, in that it was created with a focus on supporting small business owners through financing and payment services. The EPOS Owner Card represents a new approach toward exercising our core value of the co-creation of creditability that entails supporting a customer's business based on the personal creditability they have built through their use of EPOS Gold or Platinum cards. The most noteworthy characteristic of this card is how it allows even new business owners with little business operational experience to receive a business-use credit card based on their personal creditability. Customers have voiced high praise for this card and how it allows for easy, paperwork-free borrowing when necessary, in a manner similar to a standard credit card, as well as for the flexible payment options it offers, including refinancing and advance payment. MARUI GROUP aims to grow the number of holders of the EPOS Owner Card to 10,000 and the amount of transactions by these cardholders to ¥40.0 billion by the fiscal year ending March 31, 2029.



Number of companies using the EPOS Owner Card:
Approx. 1,900 (as of March 31, 2026)

・HERALBONY Card Donating 0.1% of Purchase Amounts

Born out of co-creation with HERALBONY Co., Ltd., in 2021, the HERALBONY Card is one of MARUI GROUP's first cards supporting individual interests. When customers use their HERALBONY Card, Epos Card Co., Ltd., will donate 0.1% of the points accrued based on purchase amounts (1 point for every ¥200, point return rate of 0.5%) to HERALBONY on behalf of the customer. In addition, donations of ¥1,000 are made to HERALBONY for each new application. These donations are used to offer assistance for supporting and spreading the creative activities of artists, opening galleries, and funding welfare organizations through HERALBONY. The HERALBONY Card facilitates a new way for customers to shop and gives them an opportunity to contribute to the resolution of social issues in the field of social welfare through their everyday shopping activities. In February 2026, MARUI GROUP began issuing the Iwate University HERALBONY Card, created through co-creation with Iwate University and HERALBONY Co., Ltd., bringing the total number of card designs to 17. We continue to enhance the appeal of this credit card, which puts a spotlight on artists active throughout Japan and which itself could be considered a work of art. By combining the strengths of their respective businesses, the partners are working together to help realize a society in which no one is left behind. MARUI GROUP is committed to expanding its lineup of EPOS cards that support "Suki" and that come equipped with such donation functions.



Number of holders of the HERALBONY Card:
57,000 (as of March 31, 2026)

Amount of transactions through the HERALBONY Card:
¥14.1 billion (fiscal year ended March 31, 2026)

・Social Bonds for Contributing to Society and Building Assets

In 2022, MARUI GROUP began offering a new option for supporting people through investment in the form of social bonds via co-creation with various partners, including Gojo & Company, Inc., a company that provides microfinance services for low-income individuals in developing countries. These social bonds are a type of corporate bond aimed at people who are passionate about supporting the futures of others and that allow them to contribute to society while building assets via interest rates that surpass those offered on bank deposits. The funds collected by MARUI GROUP via these bonds are used to support the economic independence of low-income individuals living in developing countries by providing business financing through partners such as Gojo & Company.





Number of bond purchasers:
770 (as of September 12, 2023 ; all purchasers are EPOS cardholders)
Number of financing recipients:
80,000 (as of June 30, 2024 ; all financing recipients are low-income individuals living in developing countries)

・GTN EPOS CARD for Supporting the Lives of Non-Japanese Residents of Japan

The number of non-Japanese people living in Japan continues to increase. Such individuals, however, can face obstacles trying to rent housing, sign up for a mobile phone, or apply for a credit card due to language barriers or a lack of credit. To help overcome these obstacles, MARUI GROUP partnered with Global Trust Networks Co., Ltd., a comprehensive lifestyle support company for non-Japanese individuals, to launch the GTN EPOS CARD in 2017. This credit card is aimed at foreign exchange students and other non-Japanese residents of Japan. Such credit cards were rare at the time of its launch. The GTN EPOS CARD represents our first step toward extending the exercise of MARUI GROUP's core value of the co-creation of creditability outside of Japan. Today, we have expanded the range of support we offer to non-Japanese individuals by establishing Global Trust Networks help desks at Marui stores, which themselves are an important part of everyday life in Japan. At these help desks, non-Japanese individuals can receive multi-language support for a wide variety of lifestyle needs, whether they need help searching for housing or want to receive consultation about obtaining living necessities over the phone, purchase a mobile phone, look for work, or apply for an EPOS card.



Number of holders of the GTN EPOS CARD:
22,000 (as of March 31, 2026)
Amount of transactions through the GTN EPOS CARD:
¥9.8 billion (fiscal year ended March 31, 2026)

・AOI SCHOLARSHIP FOUNDATION Scholarship Program for High School and University Students

The AOI SCHOLARSHIP FOUNDATION was established in 1973 through a personal investment by MARUI GROUP founder Chuji Aoi based on his desire to foster talented individuals to serve society. Scholarships offered by the foundation entail no fees, and there is no need to pay back money received, which is rare in Japan. This decision was made based on Chuji Aoi's belief that companies, which receive their earnings from society, have a duty to return some of their earnings to society and based on his hope to use his personal assets to help better society. The activities of this foundation are fully funded by the dividends received from its holdings of MARUI GROUP stock. In 2025, the foundation marked the 52nd year since its establishment, and it currently provides scholarships to more than 240 university, graduate school, and high school students (scholarship payments of ¥100,000 per month are issued to university and graduate school students while high school students receive payments of ¥30,000 per month). The scholarship programs of the AOI SCHOLARSHIP FOUNDATION comprise four offerings—university scholarships, graduate school scholarships, high school scholarships, and the Aoi Global Research Award—which, together with its networking support program, provide university and high school students with an environment in which they can study freely and pursue self-actualization in their own way. Scholarship recipients are able to select their high school or university of choice to pursue self-actualization along their desired path. As part of the networking support program, an exchange event for current university students, planned and developed by volunteer scholarship recipients, was held in July 2025 with approximately 100 participants. In February 2026, a general exchange event that also included graduates was held with 170 participants, giving rise to lively exchange that transcended generations. Beyond providing financial support during recipients' school years, the AOI SCHOLARSHIP FOUNDATION supports the building of a community in which members interact throughout their lives and help one another at the various stages of life.



Number of students graduating on
AOI SCHOLARSHIP FOUNDATION scholarships:
More than 1,800 (as of March 31, 2026)
Total amount of scholarships issued:
¥3,122 million (as of March 31, 2026)

・Creating an Environment Where a Diverse Range of Customers Can Easily Use Our Services

EPOS Card offers a telephone relay service and an email inquiry form as ways to contact us for customers with hearing or speech impairments. A telephone relay service is a service that enables immediate, two-way communication over the phone between a person with hearing or speech difficulties and another person by having an interpreter translate between "sign language" or "text" and "speech." The EPOS Card Center also facilitates communication via written notes as needed.

・Ensuring Safe and Secure Financial Services through Fraud Prevention

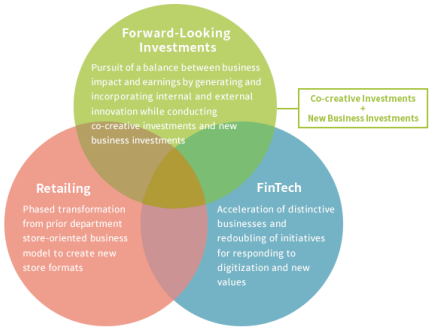
EPOS Card has implemented an AI-powered fraud detection system with the goal of preventing fraud-related losses for our customers and enhancing convenience. We have introduced this AI solution to further improve the accuracy of fraud prevention and enhance our ability to respond to ever-changing fraud tactics. Since its implementation, improved accuracy in detecting fraudulent transactions has led to a reduction in both the amount of losses due to fraud and the fraud rate. We use these metrics to help reduce the risk of financial crimes such as fraudulent transactions.

■ 6. MARUI GROUP's Reason for Promoting Financial Inclusion

MARUI GROUP aims to function as a social experiment, and it is actively promoting open innovation to accomplish its mission, realize its vision, and create its desired impact based on this goal. With our unique business model and our employees being adept at achieving a flow state, we are able to enact even the smallest of innovations and to refine such innovations through collaboration with co-creation partners in order to heighten their business feasibility. By capitalizing on its track record and scale as a listed company, MARUI GROUP is committed to helping increase financial inclusion through the ongoing development and supply of options for achieving earnings growth while contributing to the resolution of social issues.

Business Model Merging Retailing, Fintech, and Forward-Looking Investments

Business Model Merging Retailing, Fintech, and Forward-Looking Investments
MARUI GROUP's efforts to achieve earnings growth while generating its desired impact is supported by its unique business model merging retailing, fintech, and forward-looking investments. This business model takes the business model merging retailing and finance that the Company has developed since its founding and updates it to introduce fintech as an evolution of finance while incorporating the new element of forward-looking investments for creating new businesses that contribute to the resolution of social issues. Rather than developing these three businesses on a standalone basis, we merge them to produce synergies by sharing information, staff, and customers to generate value that is greater than the sum of its parts and thereby create our desired impact. Our principles of inclusion, co-creation, and our desired impact underpin all of our efforts as we seek to co-create the impact we desire.



Expression of creativity through 'flow'

MARUI GROUP realizes that achieving earnings growth while addressing social issues is an incredibly challenging task, and one that we cannot accomplish purely by continuing on our current path. The concept of flow will be indispensable toward achieving this lofty goal. Flow refers to a state in which an individual becomes so immersed in a task that they lose track of time and of themselves. This state is generally experienced when an individual is presented with a challenge of a level that matches their skills. MARUI GROUP aims to enable employees to experience flow states through their work and based on their interests in order to fully exercise their creativity to surmount challenging tasks and grow through the process. To this end, we are cultivating a corporate culture in which employees are able to voluntarily participate in the planning and operation of businesses to exercise autonomy and creativity based on their interests.

Cycle of making use of employees' interests in their work



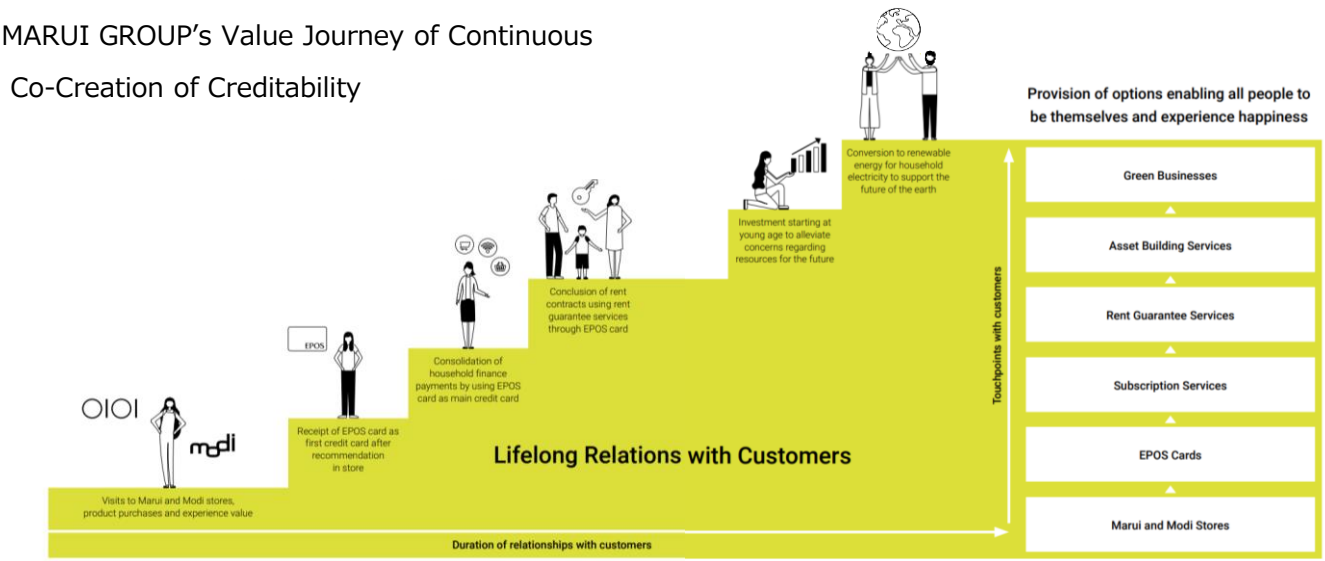
2030 Impact KPIs

Percentage of employees who make use of their interests in their work	75%
Percentage of employees who are able to easily enter a state of flow	60%
Internal rate of return	Over 10%

Collaboration with Co-Creation Partners

As part of MARUI GROUP's efforts to achieve the three impact targets we have set out, we make "co-creative investments" through which we invest on the assumption of collaborating with companies, particularly start-ups, with whom we share similar aspirations. The most important aim of these investments is not to achieve general financial returns, but to realize impact through collaboration. Searching for co-creative investments that will accelerate our businesses that support "Suki" and facilitating co-creation with stakeholders holding shared aspirations are the approach that will allow us to take on the challenge of solving social problems while obtaining earnings.

MARUI GROUP's Value Journey of Continuous Co-Creation of Creditability



Ongoing Relationships as Opposed to One-Time Transactions

Rather than one-time interactions that end with a single transaction, we seek to foster ongoing relationships with customers by providing experience value and diverse services in stores. These long-term relationships enable us to practice the co-creation of creditability.

Lifelong Relations

MARUI GROUP joins hands with customers that resonate with a sustainable mind-set, thinking of one's future self and of future generations, to co-create a happier society.

■ 7. Impact Targets for 2030

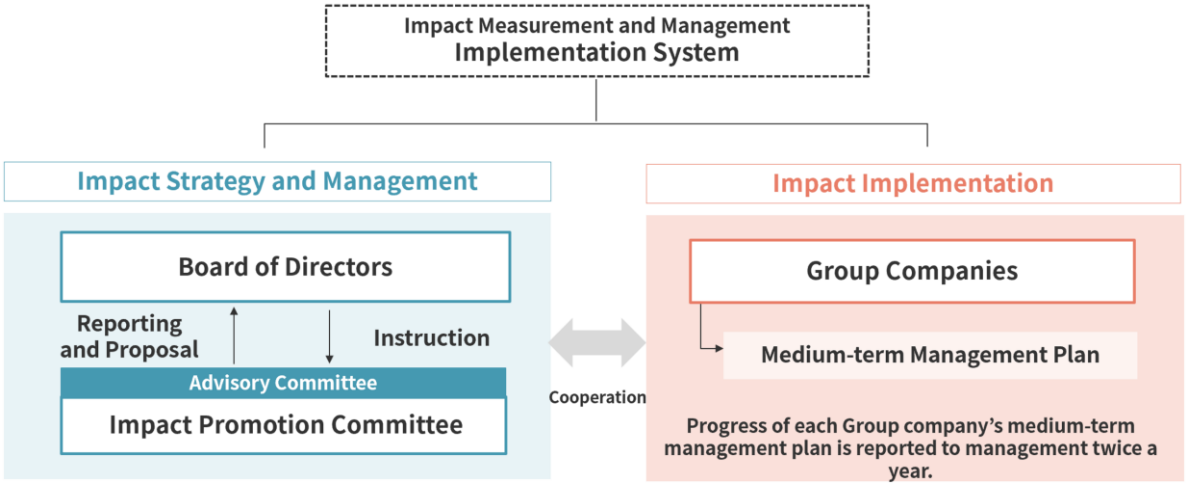
MARUI GROUP has defined impact key performance indicators (KPIs) for each of its impact themes as well as financial KPIs linked to these impact KPIs in order to guide business strategies for accomplishing its impact targets leading up to 2030. For the impact target of creating happiness for individuals together, which pertains to financial inclusion, we have identified four impact KPIs and two financial KPIs. In addition, our business strategies and our approach toward generating our desired impact have been incorporated into our logic model to clarify our path going forward by breaking down the outcomes needed to be produced in order to create said impact into more finely segmented categories. By combining financial and non-financial services based on our core value of the co-creation of creditability, we are increasing the ranges of options whereby people can embrace their interests or feel the joy of supporting others. In this manner, MARUI GROUP is expanding its financial inclusion initiatives to achieve earnings growth while contributing to the resolution of social issues.

2030 Impact KPIs

Themes/material topics		2031 KPIs		Financial value
Create economy driven by individuals' "Suki"	Consumption that extends its benefits to others and society as a whole through the concept of "Suki"	Number of users of financial services connecting with society through "Suki"	1 million or more	Transactions ¥300 billion or more
		Number of financial services that connect with society through "Suki"	100 or more	
	Financial empowerment to support "Suki"	Number of financial service users including young people and foreign nationals	10 million	Transactions ¥5.7 trillion or more
		Number of financial services supporting diverse workstyles	10 or more	

■ 8. Frameworks for Generating Desired Impact

・Verification of progress toward generating desired impact through KPIs and financial value to guide management decisions



・Identification of impacts and implementation of improvement cycle via social experiments and engagement practiced as part of business



MARUI GROUP's Risk Management

■Approach Toward Risk Management

Overview of Corporate Governance System

Redefining strategy, organization, and talent to achieve three key “impacts”

MARUI GROUP is moving beyond conventional board and committee practices to reimagine strategies, organizational structures, and human resource approaches needed to realize three “impacts”:

1. Creating a future for future generations together
2. Creating an economy driven by individuals’ Suki (passions)
3. Creating a society that fosters the “flow” of workers

Since November 2021, Mr. Pedersen has chaired the Sustainability Committee, and Mr. Nakagami has chaired the newly formed Strategy Committee, which develops medium- to long-term business strategies incorporating direct input from shareholders and investors. External experts are invited as needed to bring diverse perspectives to these discussions.

In April 2022, the Human Resources Strategy Committee was established to align HR strategy with the group’s overall business direction. Working in tandem with the Strategy Committee, this structure aims to strengthen governance across six stakeholder groups and accelerate progress toward the “impacts.”

Risk Management System

Strengthening governance and risk management

To manage key business risks, MARUI GROUP has established the Public Relations IR Committee, Internal Control Committee, ESG Committee, Information Security Committee, Safety Control Committee, Insider Trading Prevention Committee, and Financial Risk Committee. These bodies work to improve operations, prevent incidents, and are overseen by the Compliance Promotion Board, chaired by the representative director.

Each committee reports at least once a year to the Compliance Promotion Board on the status of risks under its purview, including emerging risks. The Compliance Promotion Board, in turn, reports to the Board of Directors on the identification, review, and management of material risks across the group.＊

Beyond formal committee structures, MARUI GROUP ensures close collaborationthrough regular meetings of executive officers, sharing risk information and enabling swift decision-making and response measures to strengthen the effectiveness of its risk management framework.

In addition, the General Affairs Department and the Audit Department collaborate to promote internal controls, working to minimize management risks by documenting and monitoring the business operations of each Group company, as well as potential risks and corresponding countermeasures. Each year, we select key personnel from each department to share information on risks and countermeasures with their teams, and we conduct training sessions to convey the overall framework and operation of internal controls. Furthermore, by expanding the pool of experienced key personnel, we aim to disseminate knowledge and experience regarding risk management throughout the organization, with the goal of achieving autonomous internal controls and improving risk management.

*Emerging risks, including AI—which is becoming increasingly important—are discussed in the respective committees and summarized by the Compliance Promotion Council. Additionally, the CIO, who oversees the department responsible for AI, serves as a member of each committee.

[Risk management targets of each committee]

Public Relations IR Committee: Reputational risks associated with social media and media relations in public relations and investor relations activities

Internal Control Committee: Compliance risks such as fraud and misconduct, administrative risks, etc.

ESG Committee: Risks related to climate change, human rights risks, governance risks, etc.

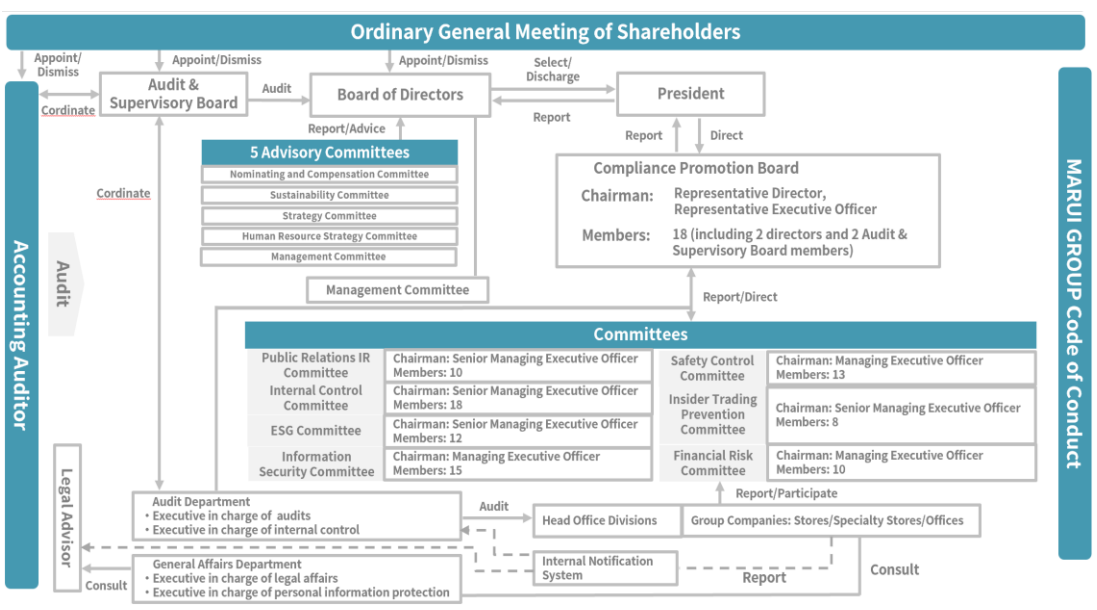
Information Security Committee: Risks related to personal information leaks, cyber attacks from outside sources, unauthorized access, etc.

Safety Control Committee: Risks related to earthquakes, wind and flood damage, fires, incidents and accidents, infectious diseases, etc.

Insider Trading Prevention Committee: Risks such as leakage of important information and insider trading by executives and employees

Financial Risk Committee: Financial risk, system downtime risk, money laundering and terrorist financing risk, etc.

[Risk Management System Diagram]



■Risk Assessment Criteria

Approach to Assessment

Material risks are identified by taking into account their potential impact on business plans and other objectives, assuming scenarios in which the risks could hinder the achievement of these objectives beyond the scope of existing response measures.

Frequency and Impact

In identifying material risks, risks are classified according to their likelihood of occurrence and magnitude of impact.

[Likelihood of Occurrence]

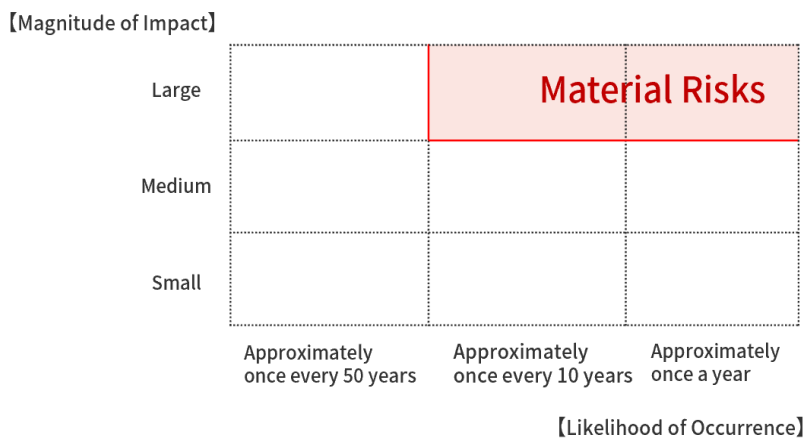
Likelihood of Occurrence
Approximately once a year
Approximately once every 10 years
Approximately once every 50 years

[Magnitude of Impact]

Magnitude of Impact	Financial Impact
Large	¥5.0 billion or more
Medium	¥1.0 billion or more
Small	Less than ¥1.0 billion

Identification of Material Risks

The materiality of risks is visualized using a risk map, and risks that may occur at least once every 10 years and have a large-scale impact are identified as material risks.



■Material Risks

In accordance with the “Risk Assessment Criteria” described above, MARUI GROUP assesses the materiality of various risk scenarios based on their magnitude of impact and likelihood of occurrence should they materialize. Based on this assessment, MARUI GROUP identifies material risks as those requiring the greatest attention over the coming year.
The material risks identified by the Compliance Promotion Board in March 2026 are as follows. By identifying material risks, MARUI GROUP takes necessary response measures in advance to control risks to the extent possible and manages these risks to ensure a swift and appropriate response should they materialize. The Board of Directors also discusses material risks at least once a year to share an understanding of these risks and implement effective response measures.
(Material risks were discussed by the Board of Directors in April 2026.)

Risk Category	Example Risk Scenario
Cyberattack Risk	Financial impact resulting from business disruptions or the leakage of confidential or personal information due to cyberattacks or other incidents
Credit Risk	Higher-than-anticipated increase in credit costs, including interest refunds, due to the deterioration of the economic environment or other factors
Market and Fund Procurement Risk	Increase in fund procurement costs due to a sharper-than-anticipated rise in interest rates
Legal Risk	Loss of public trust due to insider trading by officers or employees
Management Risk	Slower growth due to a future shortage of management personnel

■Major risks

(1) Risks concerning business strategies

Risks concerning Retailing and FinTech environments	- Changes in consumption trends - Occurrence and intensification of competition - Expansion of the e-commerce market, and diversification of settlement methods - Revision of the taxation system and relevant laws
Risks concerning co-creative investment	- Uncertainty of return on investment - Risk of impairment loss on investment in unlisted companies - Fluctuations in prices of investment securities

(2) Risks concerning natural disasters, infectious disease, etc.

Risks concerning large-scale disasters	- Stagnation of economic activities and decline in consumption activities - Damage to assets held and occurrence of repair costs - Suspension of business activities due to damages to offices and systems, and adverse impact on employees
Risks concerning climate change	- Damages to stores and facilities from typhoons, torrential rains, etc. - Introduction of carbon taxes, etc. along with the tightening of regulations
Risks concerning infectious disease	- Stagnation of economic activities and decline in consumption activities - Refraining from or suspending business activities at stores due to the spread of infection - Suspension of business activities due to infection of employees

(3) Risks concerning corporate operations

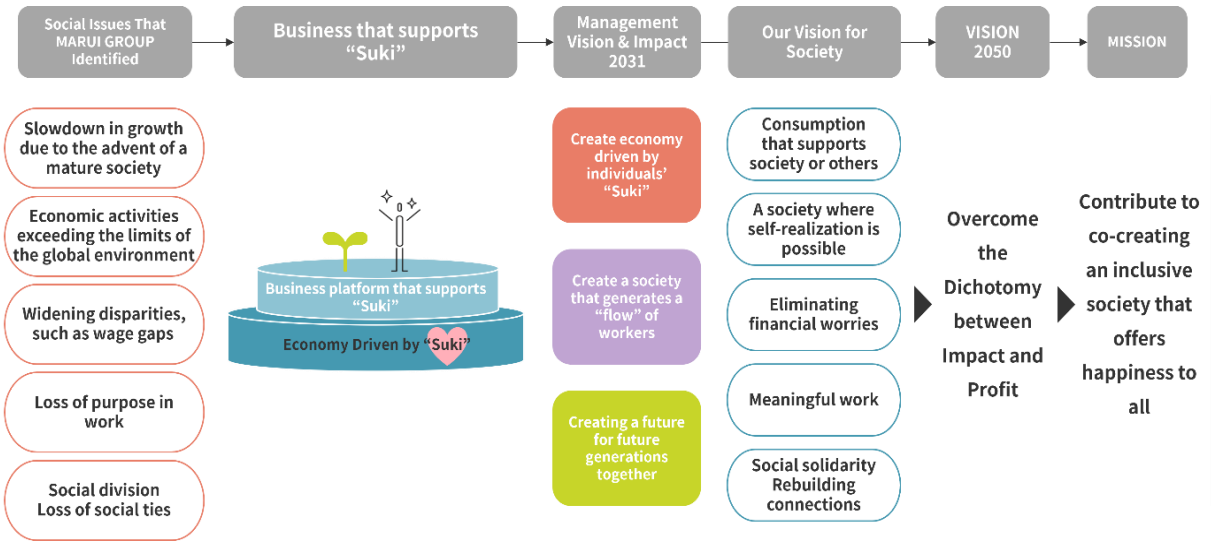
Risks concerning fund procurement	- Constraining fund procurement - Raising fund procurement interest rates
Risks concerning information security	- System failure due to an accident, defect, etc. - Unauthorized entries and access from outside, and virus infection - Leakage of personal information
Risks concerning human resources	- Shortage of management personnel - Intensified competition for securing human resources

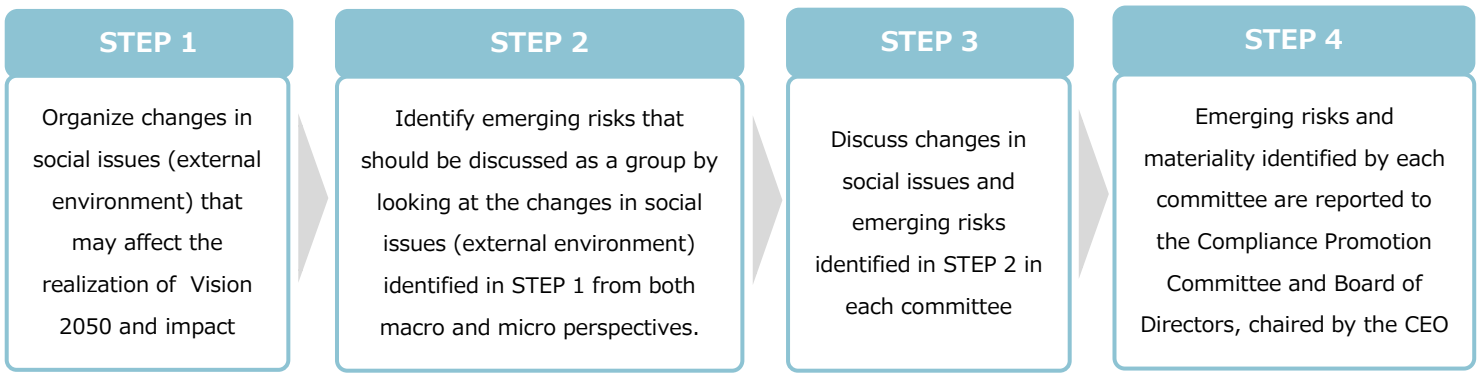
■Agenda items related to risk management at board meetings

April 2024	- MARUI GROUP's major risk management status - Progress on Impact (Helping realize a carbon-neutral society etc.) - Progress on the next medium-term management plan - Progress on human resources strategy, CEO succession etc. - Future Leader Development Program	January 2025	- The Role and Effectiveness Evaluation of Boards of Directors
May 2024	- Funding plan - Revision of confidential information management regulations	March 2025	- External and internal environment analysis for the formulation of “Management Vision & Strategy Story 2031” - Sale of policy-held shares - Members of risk-related meetings and committees
		April 2025	- MARUI GROUP's major risk management status
June 2024	- Impact KPIs (Helping realize a carbon-neutral society etc.) - Board of Directors effectiveness evaluation and issues to be addressed	May 2025	- Changes of Impact definition and KPI (Helping realize a carbon-neutral society etc.) - Funding plans (in a world with interest rates) - Sale of policy-held shares
August 2024	- Formulation of MARUI GROUP Policy for Preventing Money Laundering and Terrorism Financing - Newly establishment of Financial Risk Committee to strengthen risk management systems - Status of policy-held shares and unlisted shares	June 2025	- MARUI GROUP's risk management direction and emerging risks - Future Leader Development Program - Board effectiveness evaluation and issues to be addressed (Further promotion of board succession, contingency measures, etc.)
September 2024	- Members of risk-related meetings and committees		
November 2024	- MARUI GROUP's major risk management status	August 2025	- Governance system in the event of hostile takeovers, cyberterrorism, etc. - Board succession (CEO and external directors) - Status of policy-held shares and unlisted shares
December 2024	- Progress of Human Resource Strategy		

■Strategy - Methods for identifying Materiality and Emerging risks -

< Quote: "MARUI GROUP IMPACT BOOK 2025 >





STEP 1 : Changes in social issues

Environment	Stricter regulations and destruction of ecosystems	**・Strengthening of environmental policies and related legal regulations** After the launch of the European Green Deal—which aims to cut greenhouse gas emissions by 55% from 1990 levels by 2030—new environmental laws such as the CSRD have been introduced. These rules are now impacting Japanese companies as well.
Economy	Transition from a deflationary economy	**・Japan's shift away from decades-long deflation and rising wages** The Japanese government plans to raise the national minimum wage to 1,500 yen by around 2030, signaling a move away from the "Lost Three Decades" of economic stagnation.
	Further evolution and practical application of new technologies such as Web 3.0, AI, and metaverse	**・Rapid global market expansion of Web3.0, Generative AI, and the Metaverse (CAGR for the target periods as follows)** Web3.0: 49.3% <2024–2030> Generative AI: 39.6% <2024–2032> Metaverse (Virtual Reality): 28.3% <2023–2031> **・Expansion of the custom-made market through AI utilization** The custom-made fashion market through AI is expected to reach USD 124.11 billion by 2032, with a CAGR of 9.6% from 2024 to 2032. **・Rising costs of data breaches and similar incidents using AI** In 2023–24, global average costs increased by 10%, reaching a record high, and are expected to continue rising.
	Changes in the labor market and required skills due to technological innovation	**・Rising global demand for creativity due to business substitution through the application of technology, etc.—Japan lags behind** As technology takes over more routine business tasks, creativity has become increasingly critical worldwide. The World Economic Forum's Future of Jobs Report shows that "creative thinking" has jumped from 10th place in 2015 to 3rd place in 2023 among skills needed to solve complex workplace challenges. Yet, according to the World Values Survey, only 18% of Japanese people consider creativity personally important—the lowest level globally (for comparison: U.S. 35%).
Community and Society	Acceleration of domestic population decline	**・Further decline in Japan's total population** Peaking at 128.08 million in 2008, the population is expected to decline to approximately 120 million by 2030.
	Increase in foreign visitors to Japan	**・Sharp increase in foreign visitors to Japan** The number reached a record high of 36.87 million in 2024 and is projected to rise to around 56.68 million by 2030.
	Expansion of domestic disparities, mainly in regional areas	**・Continued concentration of population in the Tokyo metropolitan area and widening income and population disparities between Tokyo and non-Tokyo regions** The share of Japan's total population in the Tokyo metropolitan area is expected to rise from 29.3% in 2020 to 33.7% in 2050 (a 4.4 percentage point increase). Average monthly wages in Tokyo are 403.7 thousand yen, compared to the lowest levels in Aomori (259.8 thousand yen) and Miyazaki (259.9 thousand yen), which is approximately 60% of Tokyo's level.

STEP 2 : Approach to Emerging Risk Assessment

By referring to reports from international organizations and others (macro level), identify risk themes and items. Then, using reports related to the details of each risk (micro level), organize the discussion points on emerging risks for our company group.

Macro level

"From reports compiled by international organizations and others, comprehensively identify themes and items related to emerging risks.

(Reference)

・World Economic Forum（WEF）

・Internal Audit Foundation（IAF）

・Institute of Risk Management（IRM）

Micro Level

By adopting an external company's risk framework, extract emerging risks that our company group should focus on from 11 themes and 55 items.

(Examples of risk themes)

①Politics and Geopolitics②Environmental, natural disastars
③Economic environment④Social issues⑤Technological Trends
⑥Laws and Tax Systems⑦Governance⑧Fraud⑨Products / Services
⑩Systems⑪Human Resources and Labor Management

Discussing 12 emerging risks identified by risk-related committees

STEP 3 : Categories of 12 emerging risks discussed by each committee

Types of emerging risks to discuss		Public Relations IR Committee	Internal Control Committee	ESG Committee	Information Security Committee	Safety Control Committee	Insider Trading Prevention Committee	Financial Risk Committee
Environment, natural disastars	Failure of climate change mitigation and adaptation			●				
	Large-scale loss of biodiversity and collapse of ecosystems			●				
	Outbreaks such as spreading infectious disease(pandemic)					●		
Economic environment	Financial Crisis							●
Social issues	Violations of Human Rights	●						
	Declining birthrate and aging population	●						●
Technological trends	Technology transformation affecting business	●			●	●	●	●
Laws and regulations	Violation of environmental laws and regulations		●	●				
Governance	Group governance dysfunction		●					
Fraud	Financial Crimes							●
System	Information leaks caused by cyber attacks, virus infections, etc.				●			
	Large-scale system failure caused by cyber attacks, virus infections, etc.				●			

STEP 4 : The Environment Surrounding Us and Emerging Risks

Each committee considered the likelihood of risks occurrence, and identified prioruty risks based on their impact and frequency (six items).

< Technological Transformation >

Reputational Risk	・Dissemination of information utilizing misinformation generated by generative AI, resulting in loss of trust. ・Loss of trust among stakeholders due to the inappropriate use of AI
Information Security Risk	・Increase in phishing scams using generative AI, impacting business performance. ・Information leakage due to cryptographic decryption by quantum technology. ・Attacks occurring before response methods to vulnerabilities are established, leading to security failures. ・Biometric authentication technologies, such as facial recognition, are hacked, leading to an increase in fraudulent use.
Terrorism Risk	・Radical ideologies spreading through social media and other platforms, increasing the threat of terrorism.
Insider Trading Risk	・Increased risk of leakage of non-public information due to advanced hacking and cyberattacks ・Risk arising from the use of advanced AI analysis to infer non-public information and exploit it in transactions ・Increased risk of information management failures and unintended leakage due to greater use of IT services in the workplace
Financial Risk	・Use of AI in credit evaluation leading to increased loan defaults and loss of trust due to biased credit criteria ・Intensified competitive environment caused by innovations in payment technologies, resulting in reduced fees and customer base ・Increasing sophistication of fraud, failure in anti-money laundering measures, administrative sanctions, and loss of trust

< Environment,natural disastars >

Reputational Risk	・Loss of market trust due to non-compliance with TNFD (Task Force on Nature-related Financial Disclosures)
Climate Change Risk	・Increased store responses due to rising heatstroke cases
Infectious Disease Risk	・Impact of new infectious disease outbreaks
Disaster Risk	・Impact of volcanic ash from an eruption of Mount Fuji, including power outages, communication disruptions, and difficulties returning home ・Increased insurance payouts due to natural disasters

< Economic environment >

Financial Risk	・Economic downturn and increased loan defaults caused by rising prices and interest rates

< Laws and regulations >

Insider Trading Risk	・Higher risk of being deemed to have inadequate management of non-public information due to stricter laws and regulations

< Geopolitics >

Terrorism Risk	・Impact of war, missile attacks, and other armed conflicts ・Bomb threats or the placement of suspicious objects by terrorist organizations

< Social issues >

Declining Birthrate and Aging Population	Reputational Risk	・Loss of trust due to information dissemination that diverges from the values of future and current generations
	Strategic Risk	・Customer attrition and decline in receivables due to inability to respond to diversifying values
	Human Resources Risk	・Shortage of customer service personnel and specialized talent such as app developers needed for business growth
Violations of Human Rights	Reputational Risk	・Loss of trust due to unintentional dissemination of discriminatory content caused by the use of biased data
Public Safety Issues	Fire and Criminal Incident Risk	・Increase in arson incidents inside stores ・Increase in criminal incidents inside stores
Diversification of Society		・Failure to evacuate international customers in the event of an emergency at stores, potentially resulting in loss of life

■ Materiality (impact) determined based on emerging risks and business changes

2031 Impact KPIs

10 KPIs on 6 topics under 3 themes

Themes/material topics		2031 KPIs	
Creating a future for future generations together	Realize a carbon-neutral society	CO_2 reduction volume by the Company, society, and individuals	1 million tons or more
	Support future generations to “create businesses”	Number of cases of support for business creation for future generations (Social intrapreneurs)	5,000 or more
Creating economy driven by individuals’ “Suki”	Consumption that extends its benefits to others and society as a whole through the concept of “Suki”	Number of users of financial services connecting with society through “Suki”	1 million or more
		Number of financial services that connect with society through “Suki”	100 or more
	Financial empowerment to support “Suki”	Number of financial service users including young people and foreign nationals	10 million
		Number of financial services supporting diverse workstyles	10 or more
Creating a society that generates a “flow” of workers	Co-creation initiatives open both internally and externally	Number of global co-creation initiatives with top talent	More than 500
		Number of new businesses created through co-creation initiatives	20
	Workers and their work styles to demonstrate creativity	Percentage of employees easily achieving flow	60%
		Percentage of employees leveraging “Suki” in work	75%

Financial Value Provided by 2031 Impact

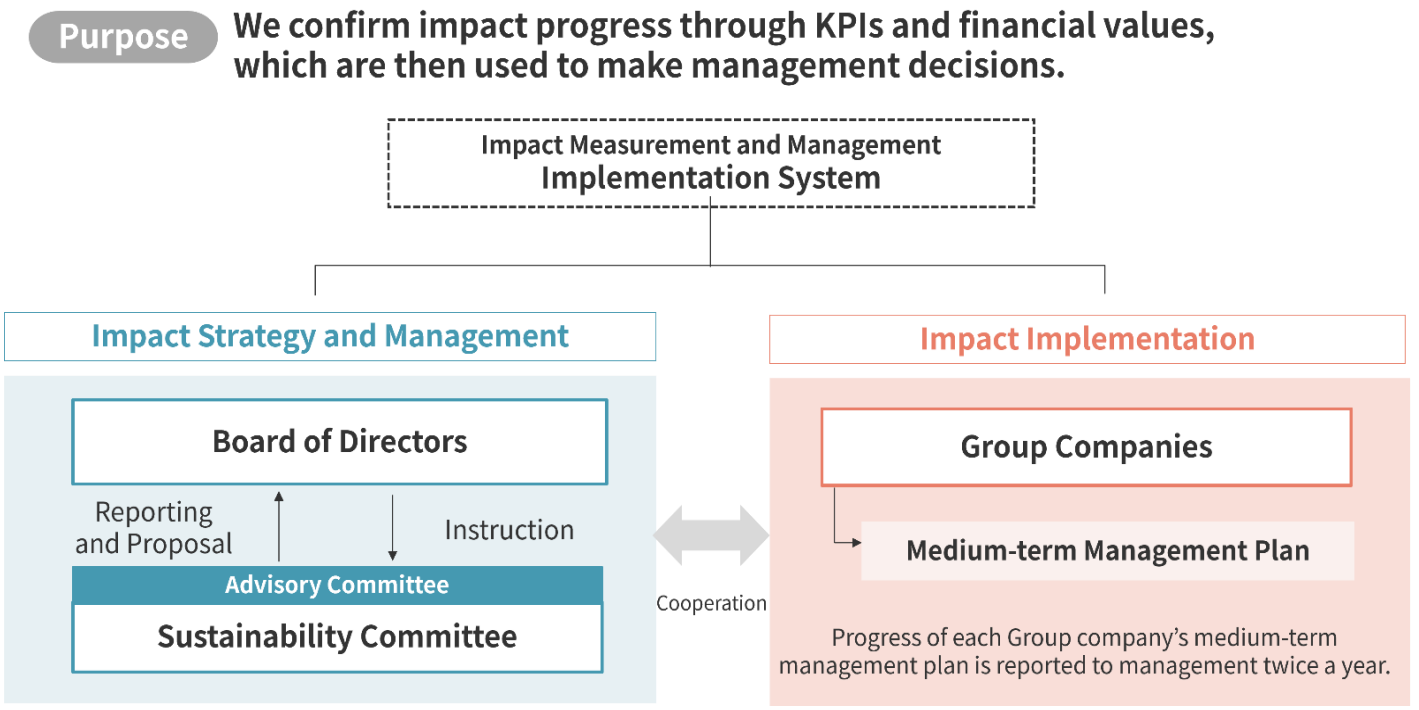
Themes/material topics		Financial value in March 2031
Creating a future for future generations together	Support future generations to “create businesses”	Transactions ¥10 billion or more (Cumulative total)
Creating economy driven by individuals’ “Suki”	Consumption that extends its benefits to others and society as a whole through the concept of “Suki”	Transactions ¥300 billion or more
	Financial empowerment to support “Suki”	Transactions ¥5.7 trillion or more
Creating a society that generates a “flow” of workers	Co-creation initiatives open both internally and externally	Contribution to profits from the co-creation investment ¥7 billion
	Workers and their work styles to demonstrate creativity	Intangible asset ratio 70% or more

Target impact financial value

Transactions ¥6 trillion or more

Contributing to 2031 Group’s transactions of ¥10 trillion

■Impact Management System



■Cycle of Impact Measurement and Management

MARUI GROUP identified emerging risks through environmental analysis, and determined the impacts considering mitigation and corrective measures.
The Sustainability Committee conducts verification, analysis, and progress management, and the Board of Directors conducts reviews and evaluations.



*We have adopted a double materiality approach that takes into account not only the risks and opportunities that sustainability issues may pose to the Group's business and financial performance, but also the impacts of the Group's business activities on society, the environment, and people.

Risk and impact assessments are reviewed annually by the Impact Promotion Committee and the Compliance Promotion Council.