Investors Guides

MARUI GROUP

October 2026

1 MARUI GROUP's Business and Strengths

2 Growth Strategy through Business that Supports "Suki"

3 KPIs and Shareholder Returns for FY2031

1

MARUI GROUP’s Business and Strengths

Is MARUI GROUP

a department store company ?



Company Overview

Promoting a business model that integrates Retailing and FinTech.

Retailing



Yurakucho Marui



Dining area "PARK MARCHE" (Yurakucho Marui)

Operating profit: 11.2 billion yen*1
Number of stores: 21 stores*2
Number of customers: 190 million/year*1

FinTech



EPOS cards



EPOS App for members

Operating profit: 47.0 billion yen*1
Card membership: 8.41 million*3
Card transactions: 5.1183 trillion yen*1

*1: FY2026 results *2: As of March 31, 2026 *3: As of June 30, 2026

Our History

MARUI GROUP

The company has developed and supplied integrated retail and financial services in response to changes in society and customers, in accordance with its core value.

1960s onward

Issued first credit card in Japan



1980s onward

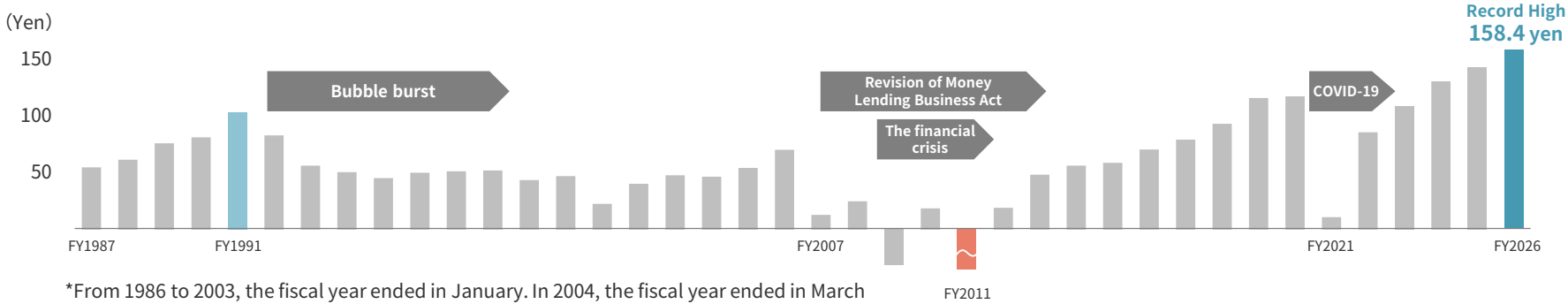
Store development for youth fashion



2000s onward

Creating new businesses with our business model integrating Retailing, FinTech, and Forward-Looking Investments





*From 1986 to 2003, the fiscal year ended in January. In 2004, the fiscal year ended in March (14-month fiscal year), and since 2005, the fiscal year has ended in March.

Our Goal

We aim to create new value and achieve both impact (social change and influence) and profit by solving social issues.

MISSION

Contribute to co-creating an inclusive society that offers happiness to all

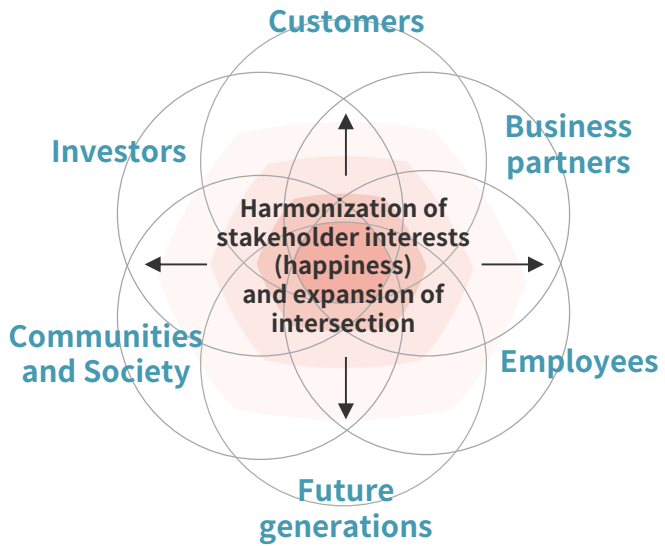
VISION2050

Build a world that transcends dichotomies of impact and profit

IMPACT

Creating a future for future generations together
Creating an economy driven by “Suki *”
Creating a society that generates worker's “flow”

Marui Group’s Six Stakeholder Management

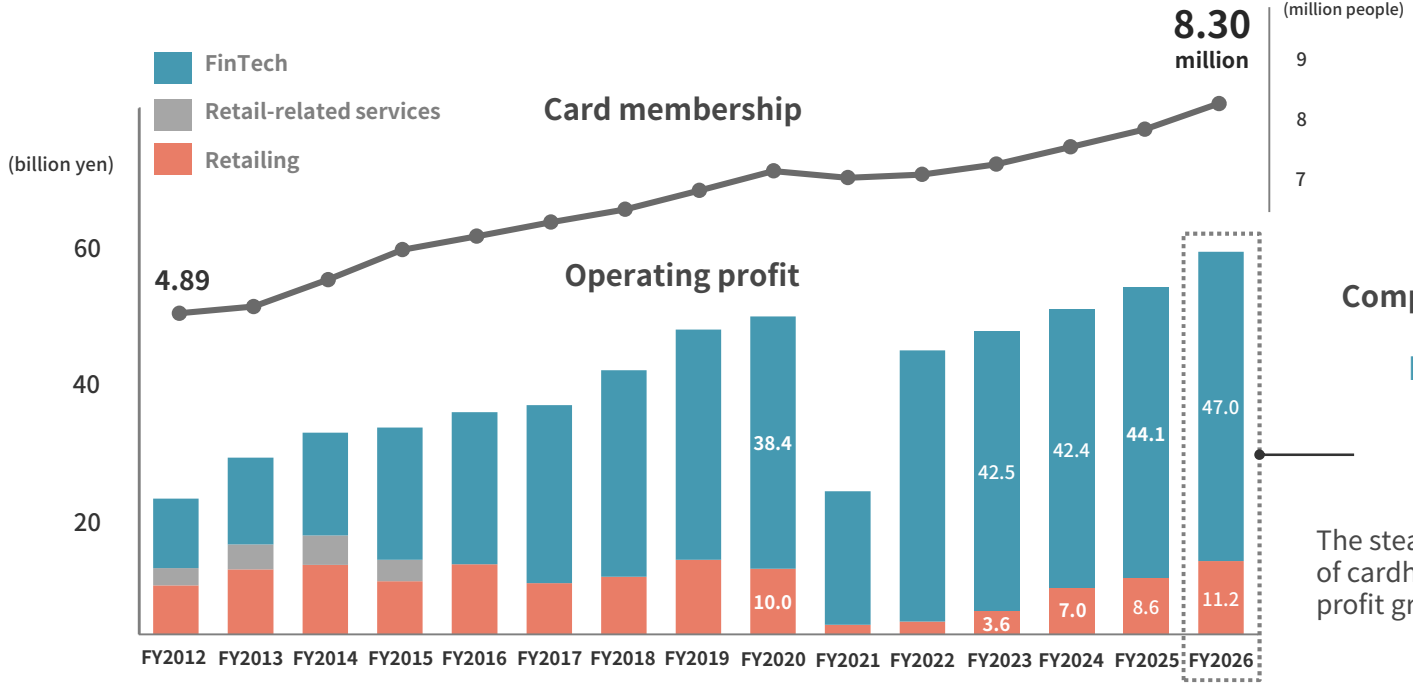


*The word “Suki” can mean love, like, favor, passionate about, crazy about, adore, etc.

Financial Results Overview

While we are in the retail sector, the majority of our operating profit is accounted for by the FinTech segment.

■ Transition of Operating Profit and Card Members



Composition of Operating Profit

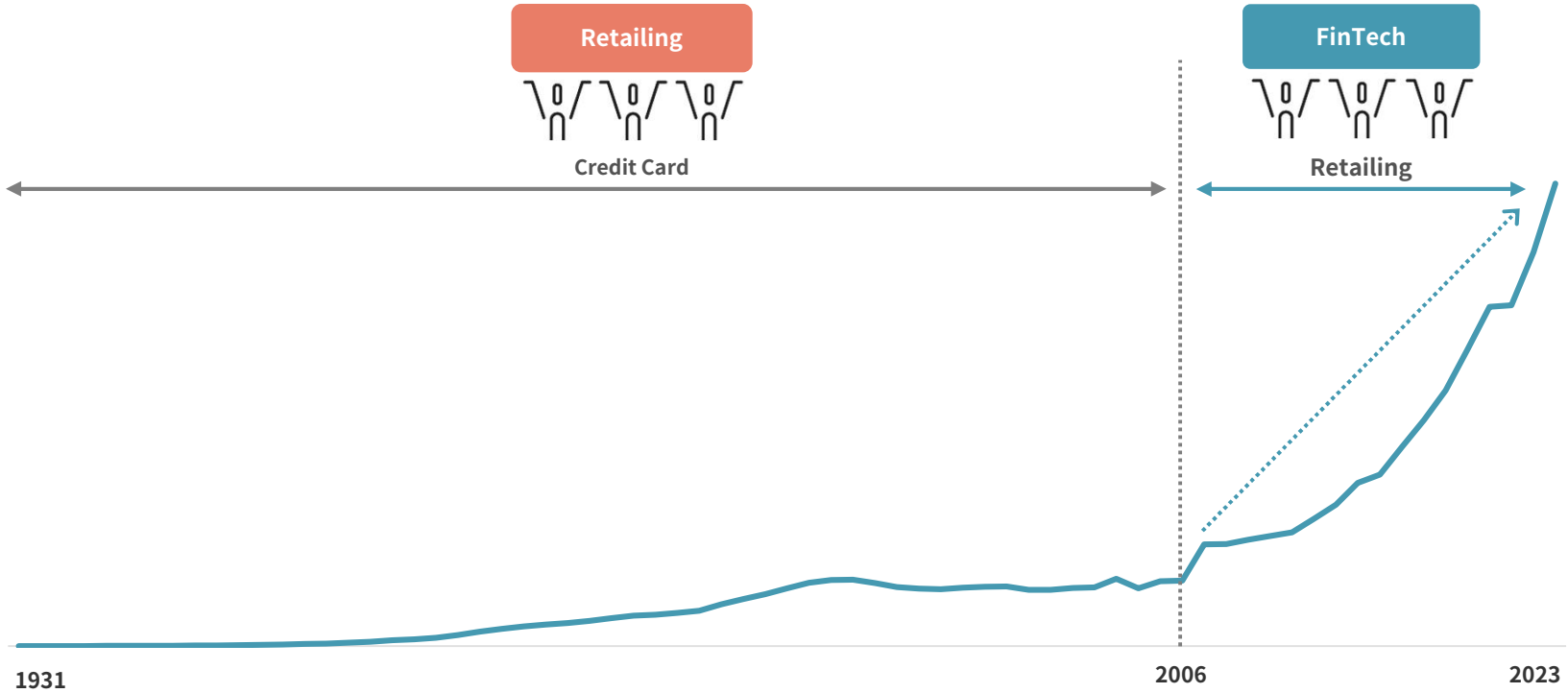
FinTech 8 : Retailing 2

The steady annual growth in the number of cardholders is enabling continued profit growth in the fintech segment.

Synergy Between Retailing and FinTech

Since the issuance of the EPOS card, the relationship has reversed, with Retailing supporting FinTech, driving significant growth.

■ Trend in Total Transaction Volume Since Our Founding



What make us different from other department stores?

Why are we able to grow?



Retailing strength: Stable profitability

MARUI GROUP

Advancing structural reform of stores to achieve stable profitability. In addition, we are expanding non-retail categories to meet changing customer needs

	2014.3	2026.3	
	Department Store Model	Shopping Center Model	
Contract type	Consignment procurement (sales-linked) 68% *Independent specialty stores: 20% Fixed-term rental contracts: 12%	Fixed-term rental contracts 70% *Consignment procurement: 30%	Stable revenue structure
Category	Apparel & General Merchandise 72% *Food, services, and experience: 18%	Food, Services, Experience 70% *Apparel & general merchandise: 30%	Number of customers coming to stores 1.2 times

Expansion of Non-Retail Categories

MARUI GROUP

Promoting the introduction of food, experiential, and service tenants that delight our customers.

Food



Nakano Daidoko Terrace

Nakano Marui

A collection of specialty stores offering a variety of foods to enrich daily meals. Located on B1F and 1F, open in two zones.

Experiential



Drone School

Ebina Marui

Free trial sessions and information seminars held daily. Also offers services supporting national certification acquisition.

Service



Yotsubakai Clinic

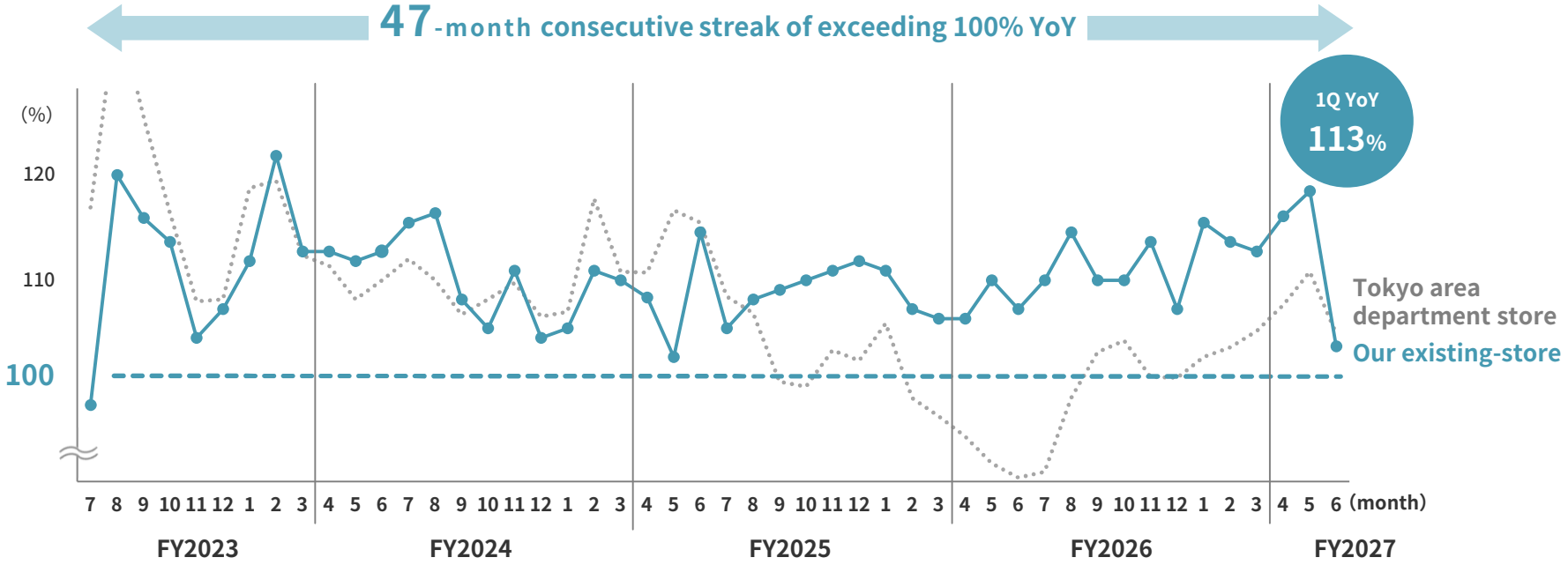
Yurakucho Marui

First location in the Kanto region for a dermatology clinic specializing in beauty treatments, primarily based in the Kansai region.

Retailing: existing-store transaction volume

Existing stores' transaction volume has exceeded the previous year's results for 47 consecutive months.

■ Monthly YoY change in existing-store transaction volume



＊Tokyo area department stores: JDSA Tokyo area sales overview (YoY, same month)

What differentiates us from other credit cards?

What are the pillars of our growth?

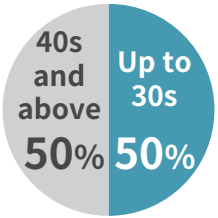


FinTech’s strength: High profitability

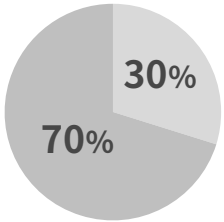
Characterized by a customer base centered on the younger generation, achieving higher profitability compared to other domestic card companies.

Member composition by age group

EPOS Card members

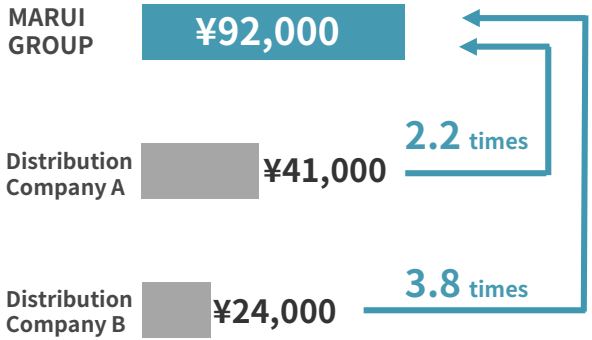


Industry average



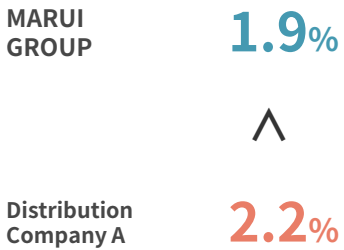
＊ FY2026 results
Calculated based on active customers

Installment/revolving credit balance per customer



＊ FY2026 results
＊ Calculated based on active cards

Ratio of bad debt write-offs



＊ FY2026 results

Core Competence

MARUI GROUP

Core Competence

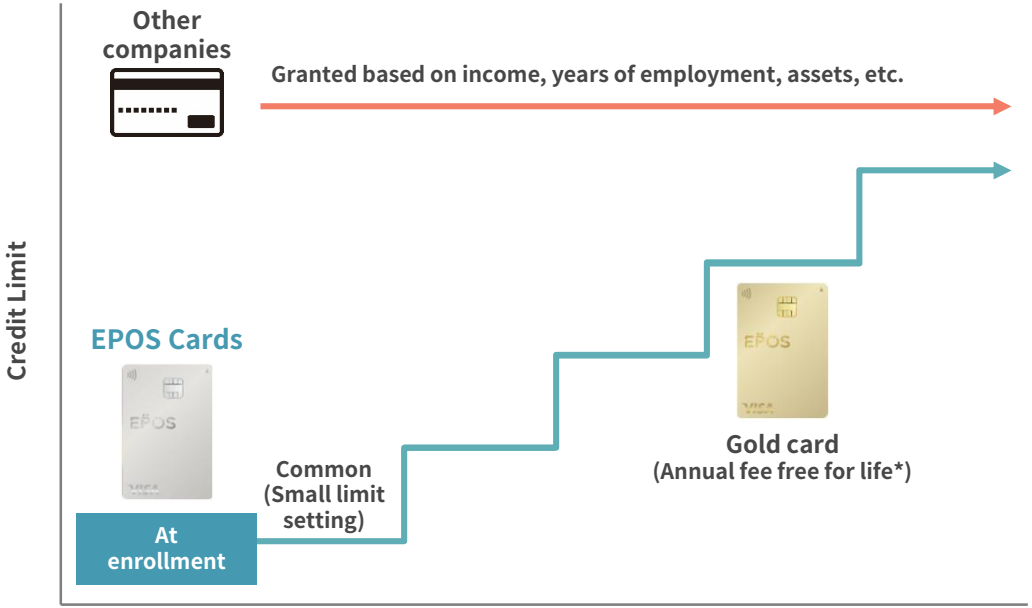
"Co-creation of Creditability"

Founder's Words

"Creditability is not something we give to our customers, but something we create together with them."

FinTech Strengths: Unique Credit-Granting Know-how

Establishing a unique credit-granting system by leveraging know-how since our founding and the use of IT.



■ Comparison of Credit Limits with Other Companies

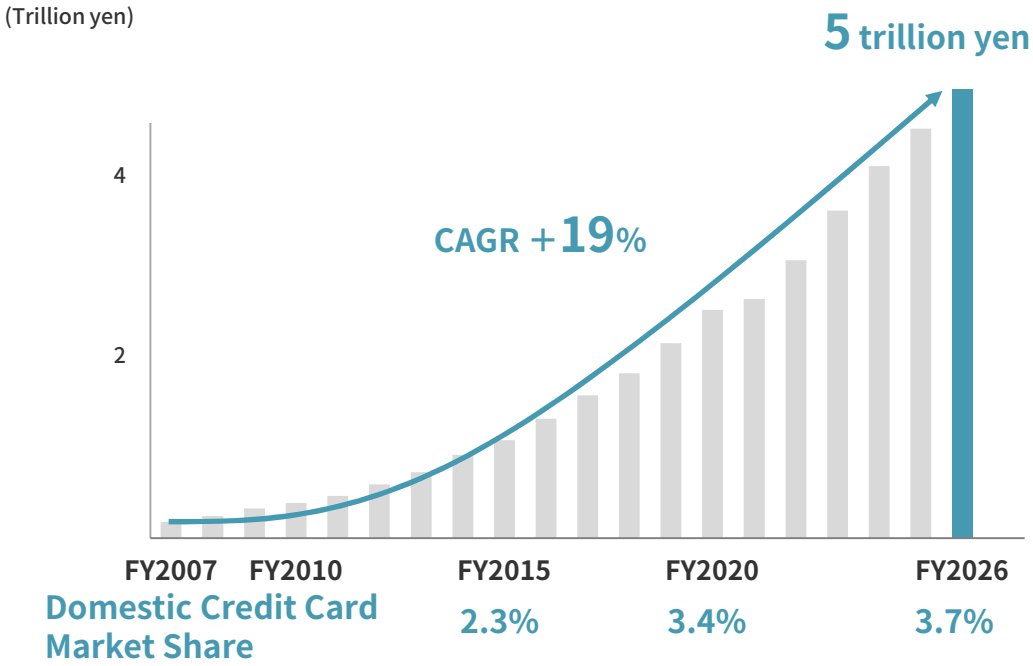
	At enrollment	Gold
EPOS cards	¥0.5 million	¥1.5 million
Company A	¥2.0 million	¥5.0 million
Company B	¥1.0 million	¥2.0 million

* Invitation from us: Free for life * Referral from a Platinum/Gold member's family: Free for life
* Other than the above: 5,000 yen (tax included) * Free for life from the following year with annual usage of 500 thousand yen or more

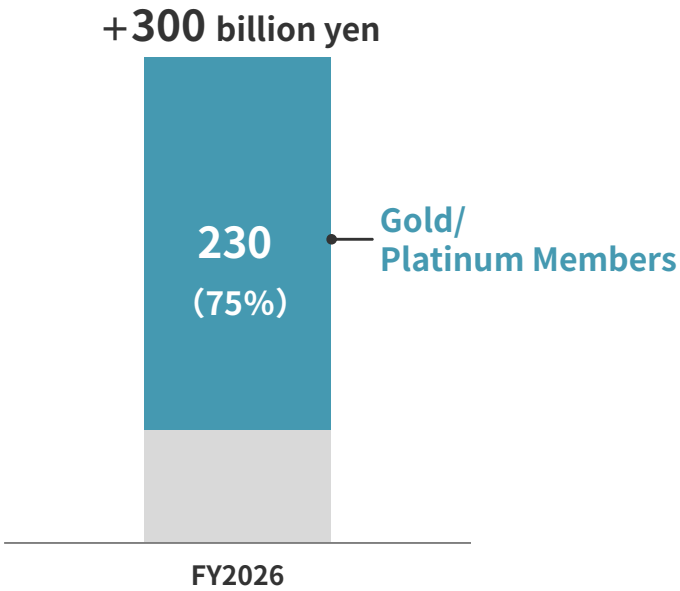
High Growth Driven by Gold Cards

Simple and effective conversion of customers into loyal customers through gold cards has driven the high growth of FinTech to date.

■ Credit card transaction volume



■ Increase in shopping transaction volume for FY2026



Are there any growth pillars other than the gold card?

What is your thinking regarding future growth strategy?



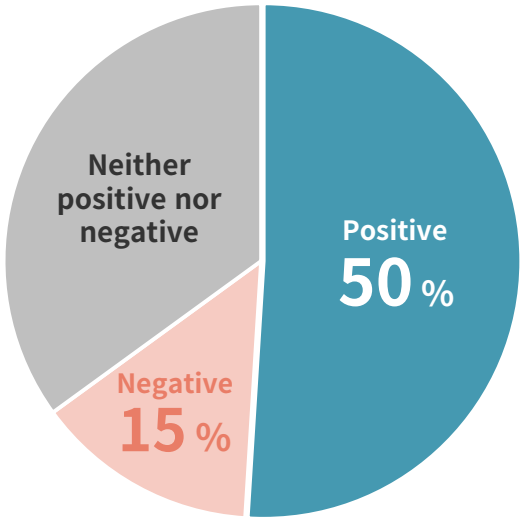
2

Growth Strategy through Business that supports “Suki”

Feedback from Gold Card Members

Customers who switched to a gold card had positive reactions, such as "I'm happy" and "I feel recognized."

Q. What is your impression of the gold card invitation?



I was happy to receive my first invitation after getting a credit card.

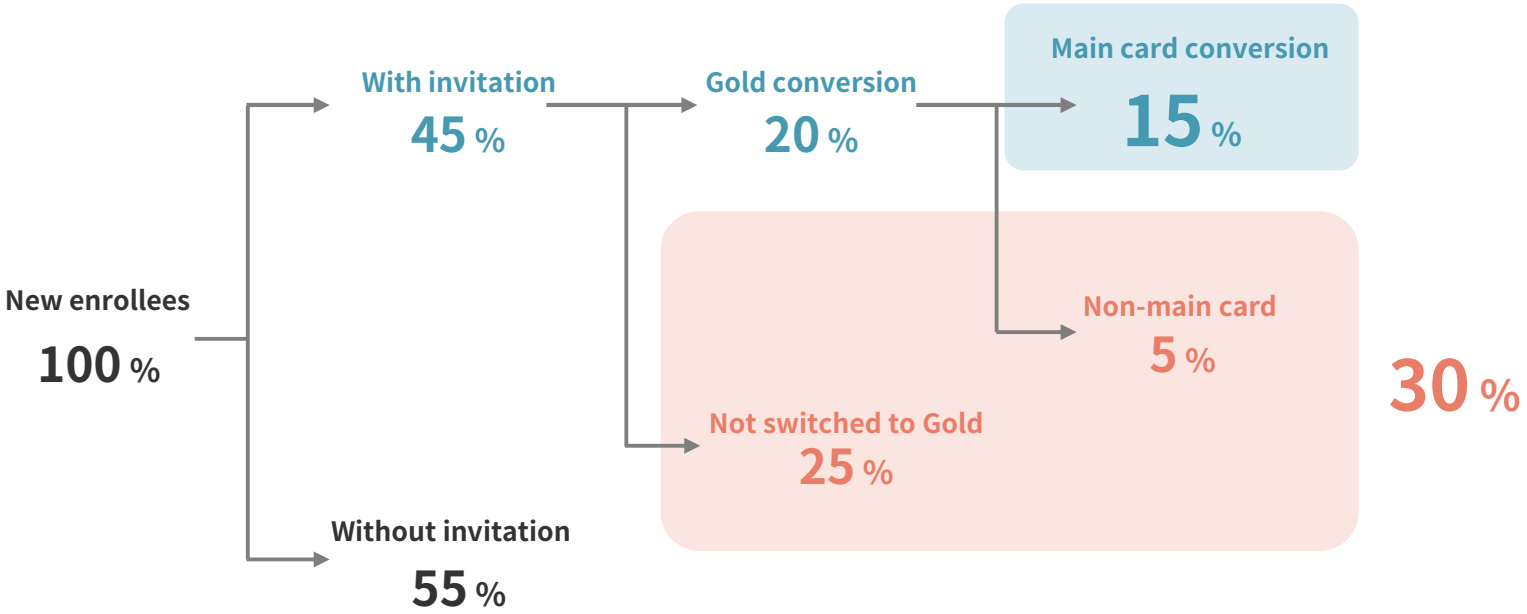
I realized that I could also obtain a gold card, and I felt recognized

*n=1,100 (Survey conducted by the Company in April 2026)

Future Potential

Approximately 30% of customers have not switched to a main card.

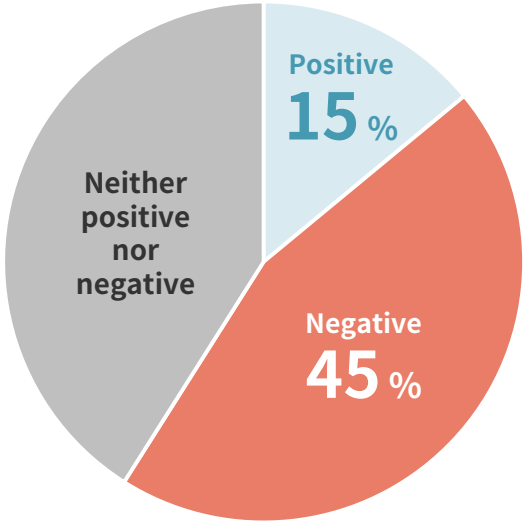
■ Status 3 years after enrollment



Opinions of customers who have not switched to a gold card

On the other hand, there are also customers who do not switch for reasons such as feeling it is "inappropriate for me" or "regretting spending too much."

Q. What is your impression of the gold card invitation?



The gold card is "a rank above" and
a card for the wealthy

Regretted that I had been
spending so much that I received an invitation.

*n=400 (Survey conducted by the Company in April 2026)

EPOS cards that support Suki

MARUI GROUP

I want to support the artist who created this moving art!





I want to carry a card featuring my favorite movie!

Support "Suki" Cards

156 projects

1.38 million*

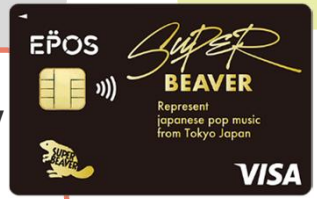
I love swords!
I want to support the museum!



My favorite character!
It brings me comfort.



I want to support my favorite band!

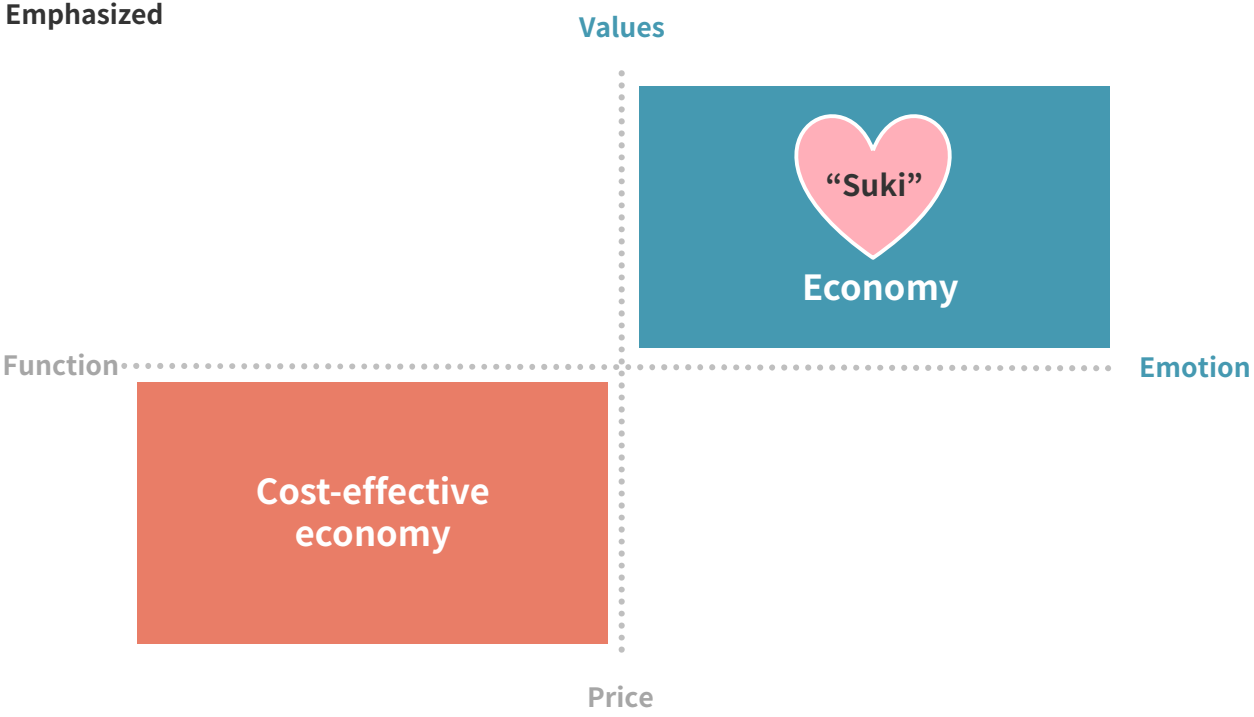


*As of the end of March 2026

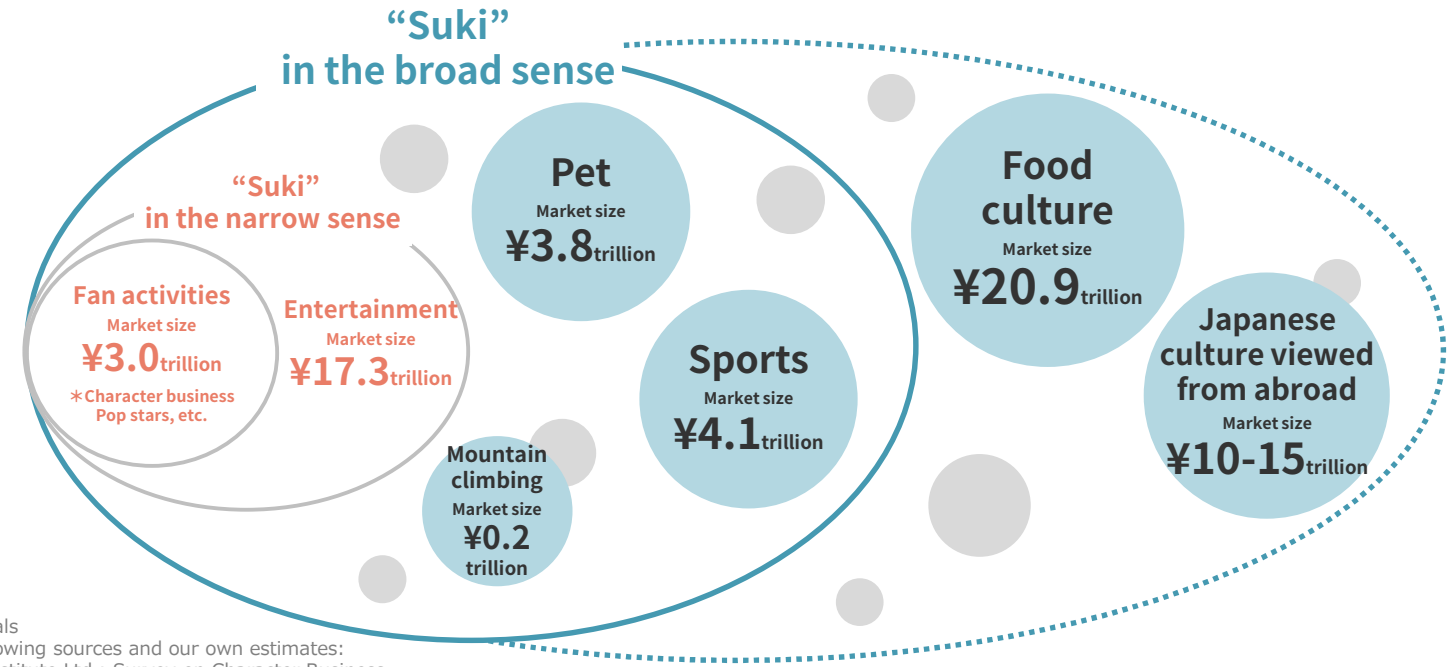
“Suki” Economy

Create a new market driven by each individual’s “Suki.”

■ Concepts to Be Emphasized



Market Size of Businesses that Support “Suki”



Reference Materials
Based on the following sources and our own estimates:
Yano Research Institute Ltd.: Survey on Character Business
Cross Marketing Inc.: Statistics from the Japan Pet Food Association
Anicom Holdings, Inc.: 2022 Latest Survey on Annual Spending on Pets
Japan Productivity Center (Public Interest Incorporated Foundation): Leisure White Paper 2024
Ministry of Economy, Trade and Industry: Materials from the 7th Study Group on Entertainment and Creative Industry Policy; FY2023 Market Survey on Electronic Commerce
Ministry of Land, Infrastructure, Transport and Tourism: Inbound Consumption Trend Survey
Cabinet Office: National Accounts / Quarterly GDP Report
Japan National Tourism Organization (JNTO): Statistics on Visitors to Japan

EPOS Pet Card

A one-of-a-kind card that combines a "card that is the only one in the world" with "point contributions."



×



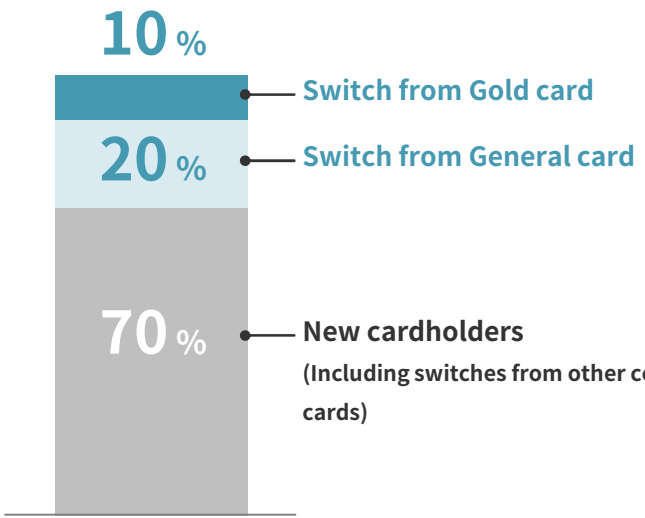
A card that is the only one in the world

Point contributions

Switching to EPOS cards that support "Suki"

Customer values are shifting from status to "Suki“.

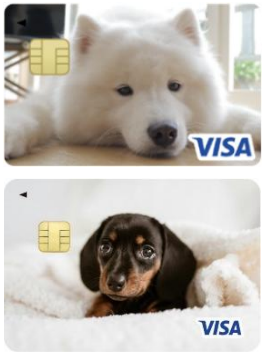
■ EPOS Pet Card acquisition channel composition



Status

EPOS

Irreplaceable "Suki"

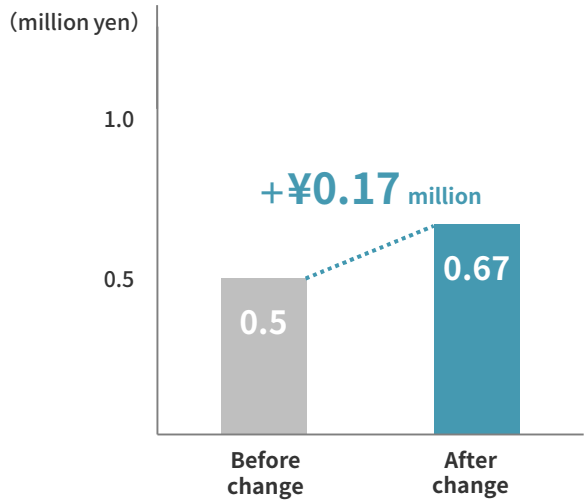


Usage amount of customers who switched to the EPOS Pet Card

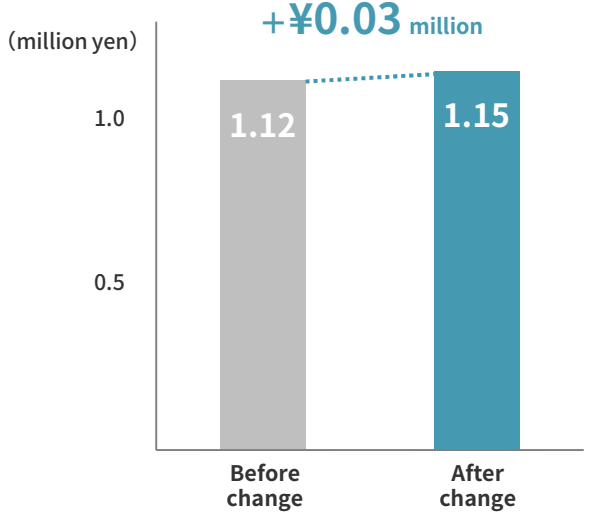
MARUI GROUP

Usage amount increased by 170 thousand yen due to switching from general/other "Suki" cards, and high usage is maintained even after switching from gold cards.

■Switching from general/other "Suki" cards



■ Switching from Gold Cards



Business Competition That Supports “Suki”

Holding a competition for business development that leverages employees' "Suki."

Business Competition That Supports “Suki”



Cumulative Number of Applicants: 240

Cumulative Number of Projects: 152 projects

■ Award Examples

Museum Epos Card — With donation

Issued in March 2025

Number of cardholders	Over 10 thousand people
Cumulative contribution amount	Over 10 million yen



National Museum of Art, Independent Administrative Institution



National Institutes for Cultural Heritage, Independent Administrative Institution



National Museum of Nature and Science, Independent Administrative Institution

Animal Epos Card — With donation

Issued in March 2026

Number of Cardholders	Over 1,200 cardholders



Adventure World



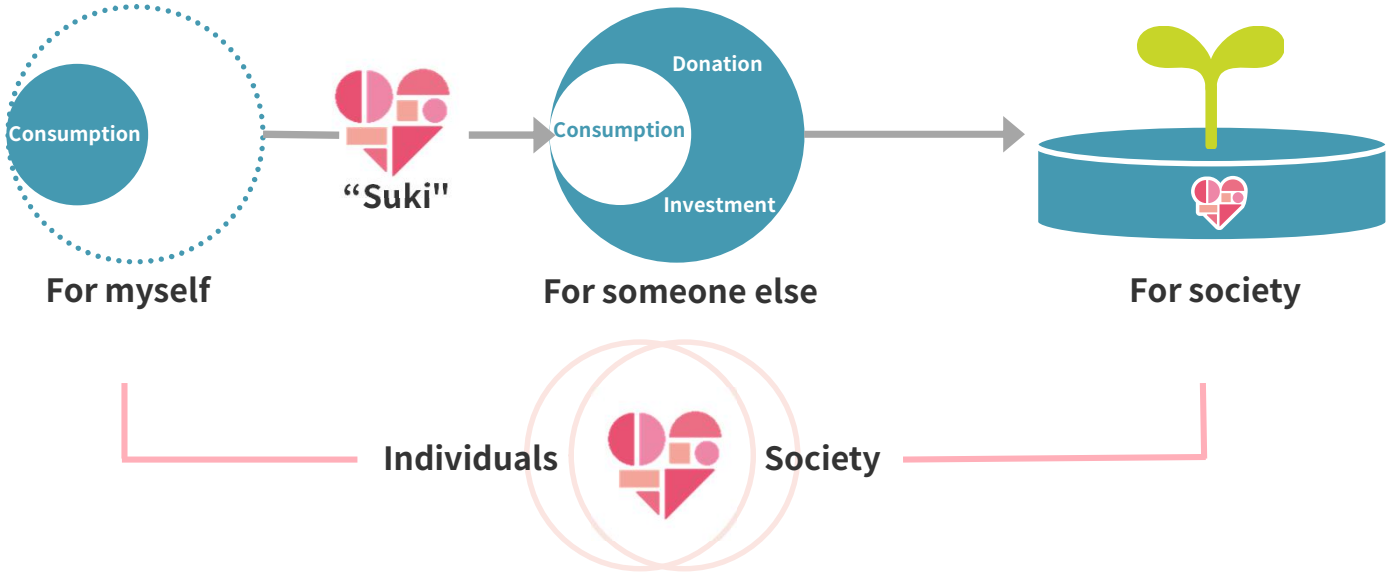
Kobe City Oji Zoo



Nagasaki Bio Park

The purpose of a business that supports “Suki”

We are committed to finding the right balance between impact and profit by using “Suki” to make consumption beneficial for individuals and society as a whole.

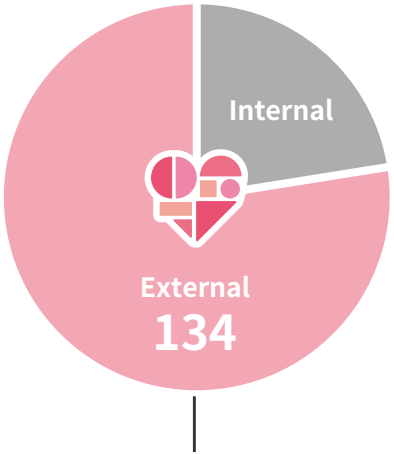


Achieving both social impact and profit through a business that supports “Suki”

Expansion to External Parties

In 2026, external applications accounted for 80% of the total, and themes became more diverse.

Total Applications: 173



Employees of other companies, overseas residents,
University/graduate students, long-term interns



Employees of other companies

Increase space fans!

Supporting space-related industries



Our interns

Protect Wajima-nuri lacquerware!

Taking on the challenge of expanding the fan base and fostering successors for Wajima-nuri



University students

Make philosophy more accessible!

Provide experiences to engage with philosophy

Scenes from the day





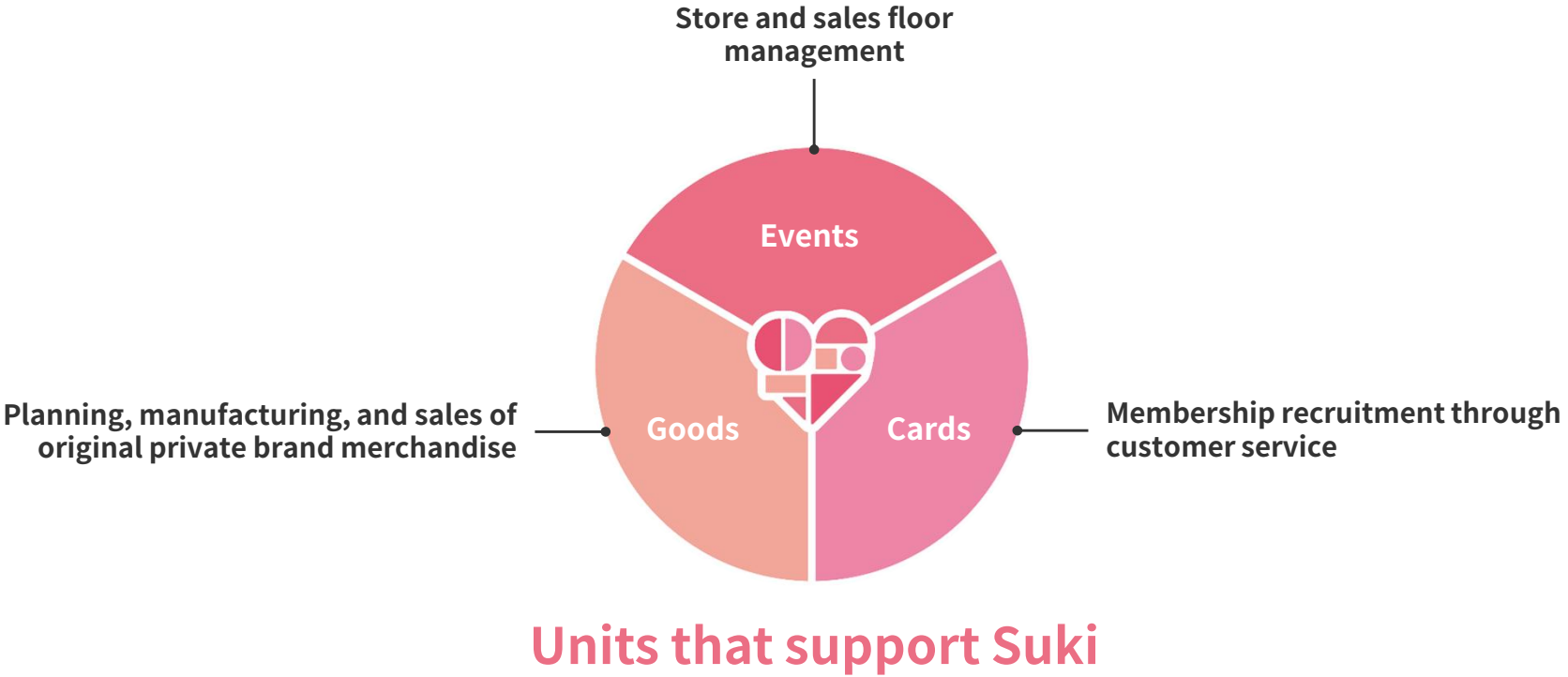






Units that support Suki

Utilizing the expertise cultivated in retailing across each area of the units that support “Suki”



Examples of events that support “Suki”

Pop-up stores of popular content are held at multiple locations across the country.

TV Anime “Jujutsu Kaisen ”
(October 2025 –January 2026)



POP UP SHOP for the 5th Anniversary of the Anime “Jujutsu Kaisen”
(Shibuya Modi, Kobe Marui, Hakata Marui)

“ SUPER BEAVER ”
(November 2025)

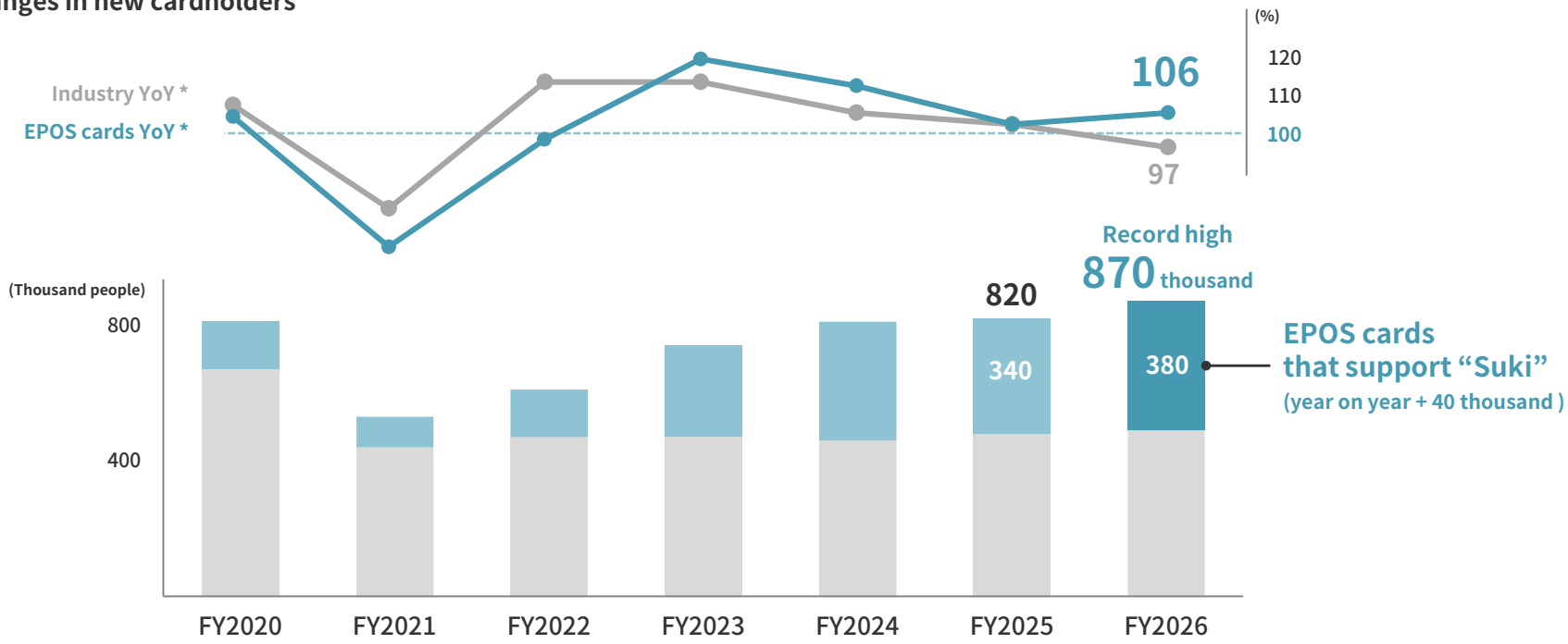


POP UP STORE 20th Anniversary of the Band
(Shibuya Modi)

New cardholders

The number of new cardholders of EPOS cards that support “Suki” is expanding steadily, with new cardholders reaching a record high of 870,000, achieving growth that exceeds the industry average.

■ Changes in new cardholders

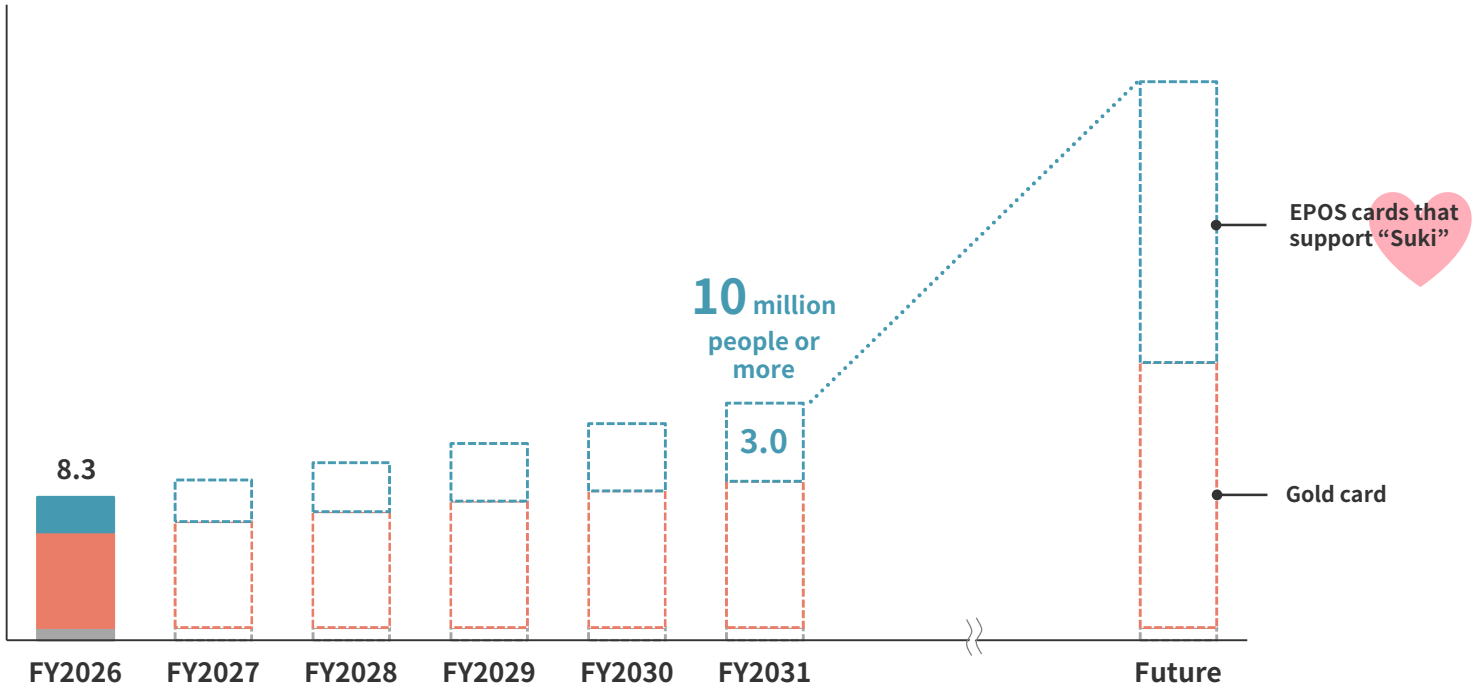


* YoY: YoY for the number of new cards issued over the 12-month period from January to December for both the industry and EPOS cards.

Plan for the number of cardholders for FY2031

Expand the number of cardholders with a dual-engine strategy of gold cards and cards that support “Suki”

■ Plan for the number of cardholders by card type



Development of highly unique in-house planned goods

Developing highly unique goods that capture fan sentiment and increase enthusiasm.

Mobile Suit Gundam Extreme Vs.



A team battle action game with a 15-year history that boasts immense popularity in arcades

©SUNRISE ©SUNRISE・MBS

■ Game cabinet-style smartphone stand



Insert smartphone to play video

The sense of presence
as if you were in an arcade

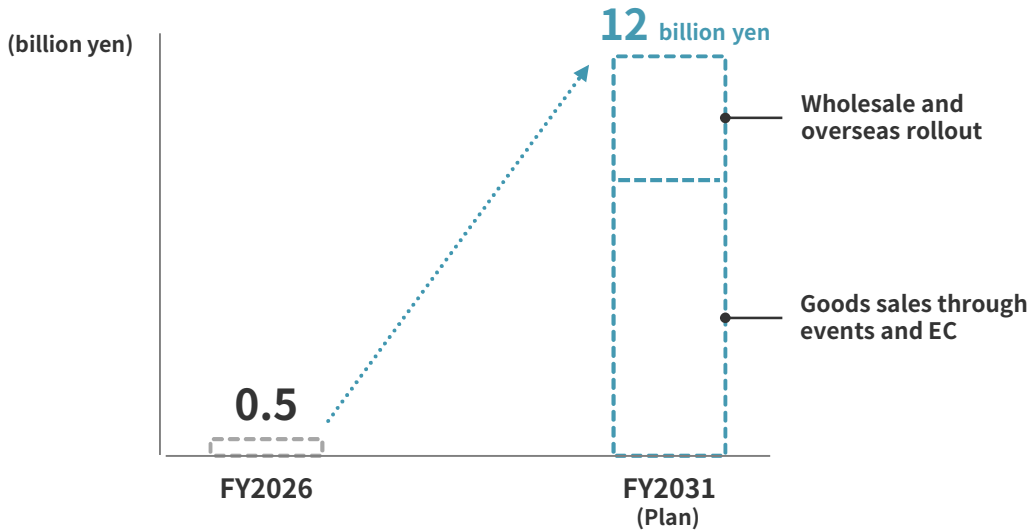
Price	Units sold	Sell-through rate
8,800 yen	1,000 units	100%

©Bandai Namco Experience Inc.

Plan for in-house planned goods

Aiming for 12.0 billion yen in sales of in-house planned goods in FY2031, with an eye toward wholesale and overseas rollout.

■ Sales of in-house planned goods



■ Unique points of differentiation

Planned by employees who are fans

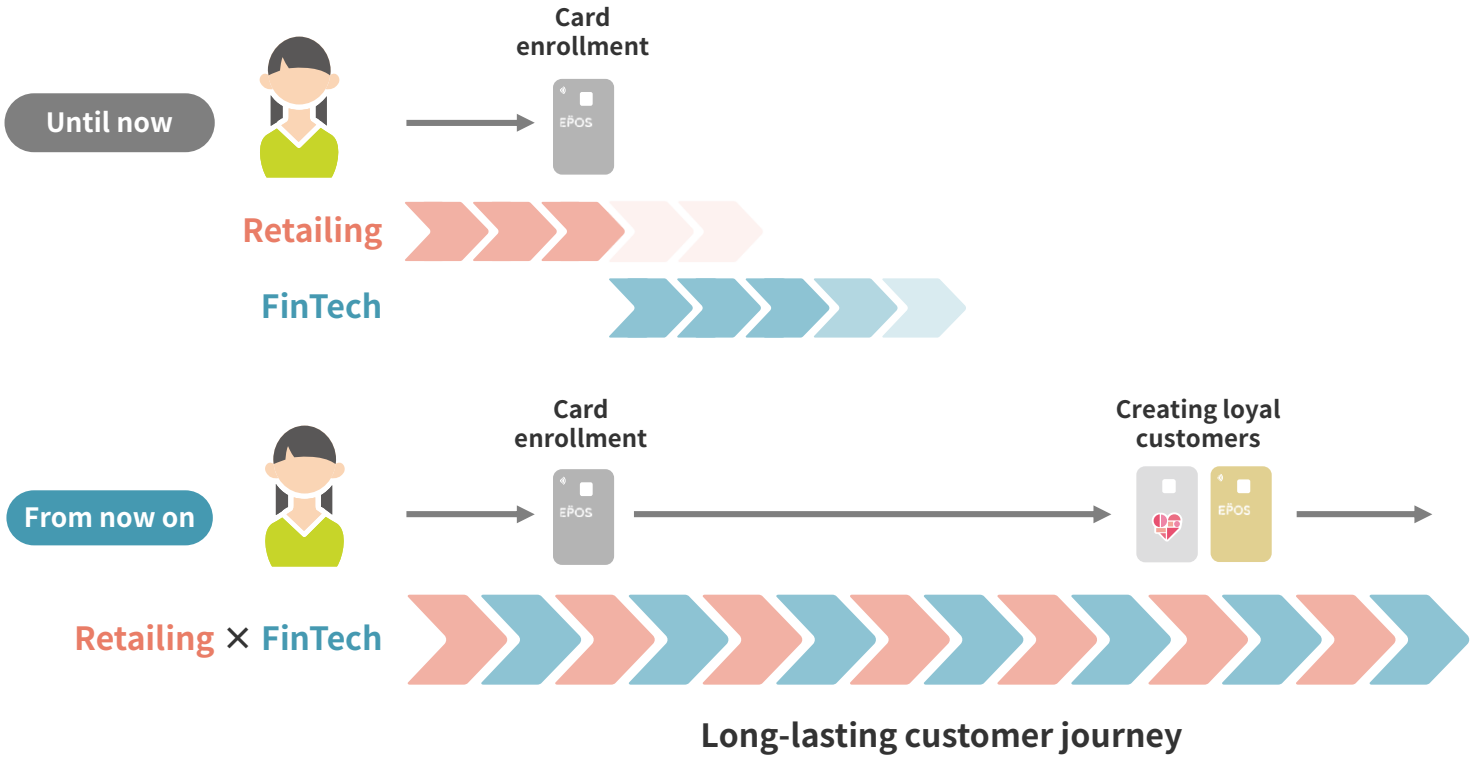
Understanding because we are fans
Creating goods that reflect fan psychology

“Co-creation” culture with customers

Customers and employees plan together
Creating goods by leveraging “co-creation” know-how

Creating loyal customers through the integration of retailing and FinTech

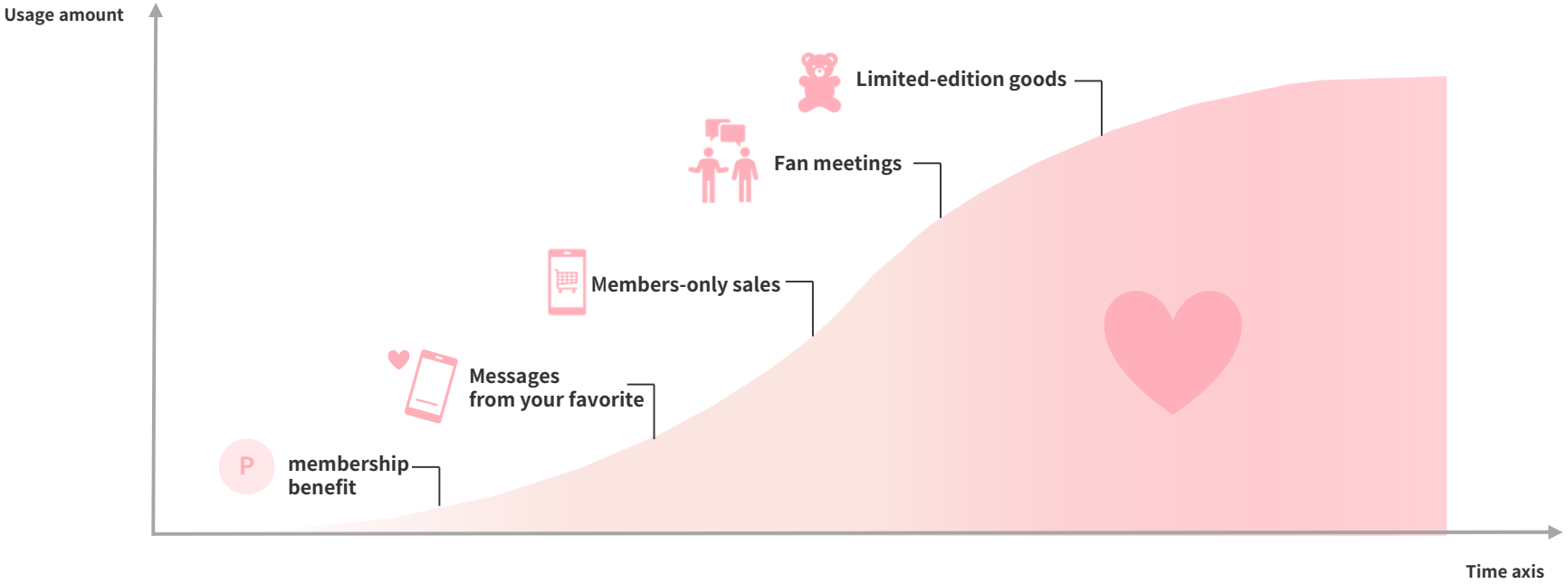
Full integration of retailing and FinTech to accelerate our loyal customer strategy.



Priceless experiences for cardholders of EPOS cards that support “Suki”

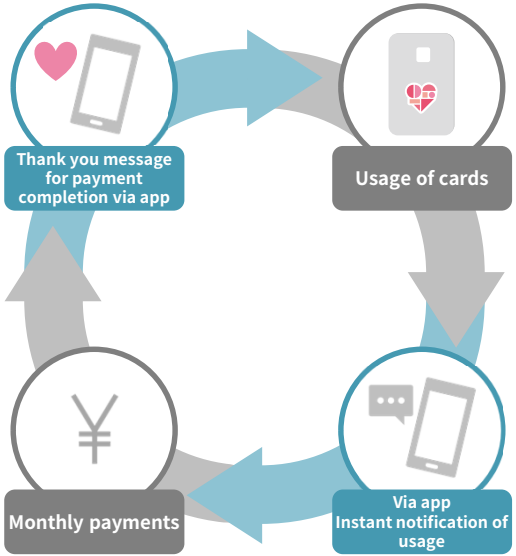
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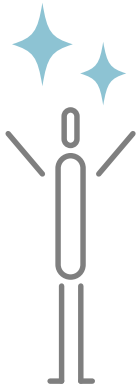
Expanding various experiences that cater to customers' “Suki” both online and offline.



New Co-creation of Creditability

Leveraging the app to improve customers' self-affirmation regarding payments and embody the co-creation of creditability.





Improvement in self-affirmation

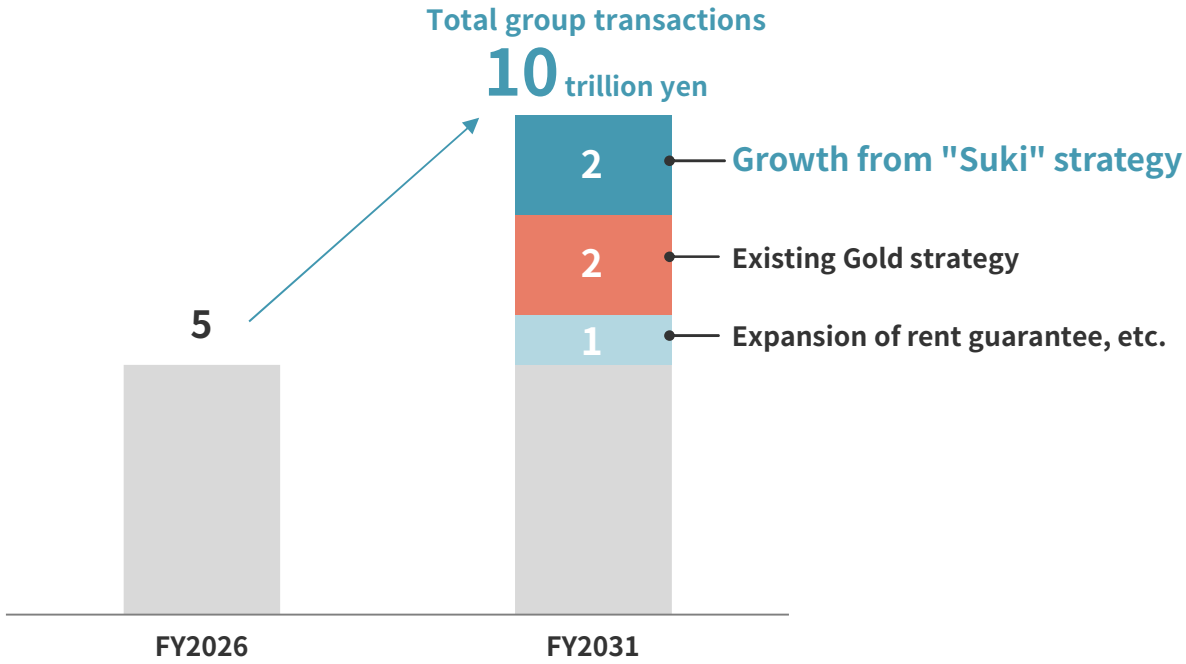


By enabling secure usage

Increase in transaction volume

Toward 10 trillion yen in total group transactions

Aiming for 10 trillion yen in total group transactions by adding growth from the strategy to support "Suki" to the existing Gold strategy.



3

KPIs and Shareholder Returns for FY2031

KPIs for FY2031

By transforming into a business that supports “Suki,” we will overcome the trade-off between Impact and profit, achieving both high growth and high returns.

Total group transactions
10 trillion yen

▶

EPS
Average annual growth rate
9% or more

▶

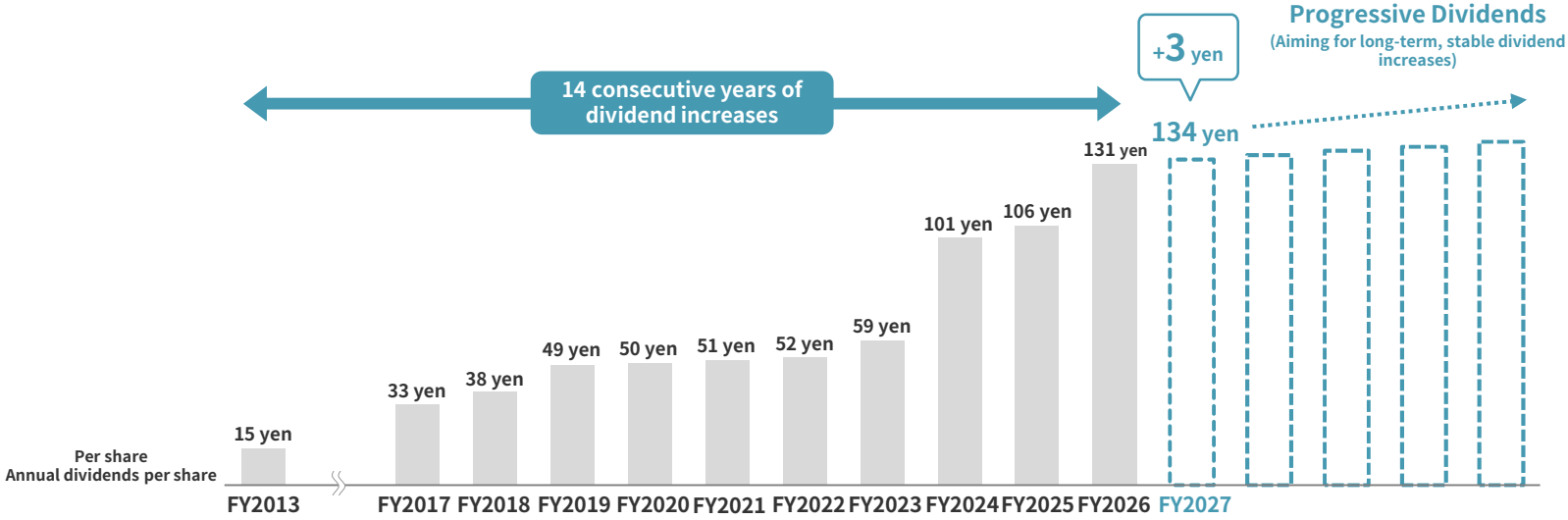
PBR
3 - 4 times

PBR	=	ROE	×	PER
3 - 4 times		15% or more		25 times or more

Regarding Dividends

Our basic policy for shareholder returns is to aim for long-term, continuous dividend increases.

■ Transition of Annual Dividends

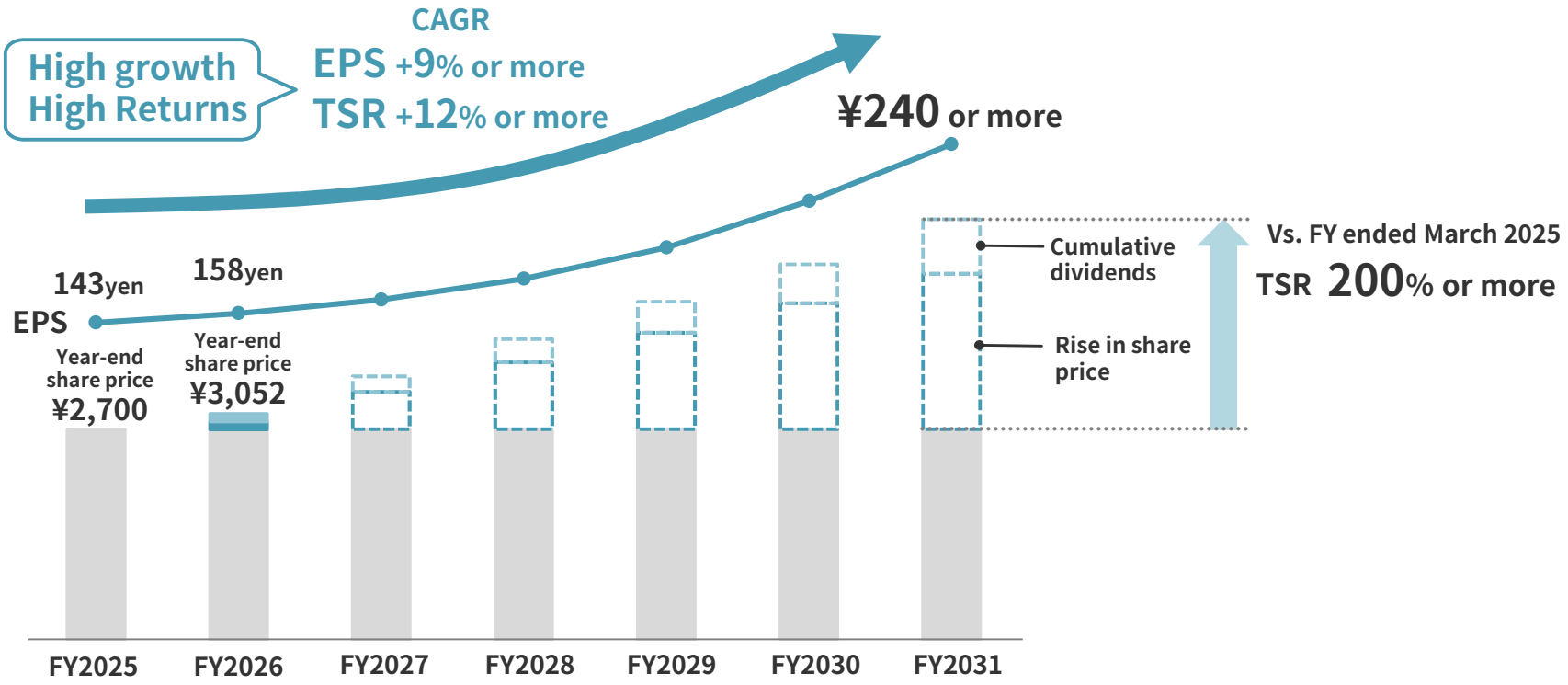


Dividend Policy	Consolidated Payout Ratio 30% or more	Consolidated Payout Ratio 40%–55%	DOE approx. 8%	Aiming for DOE approx. 10%

＊The above chart is for illustrative purposes only and does not imply or guarantee future financial results ＊As of May 2025

High Growth and High Returns

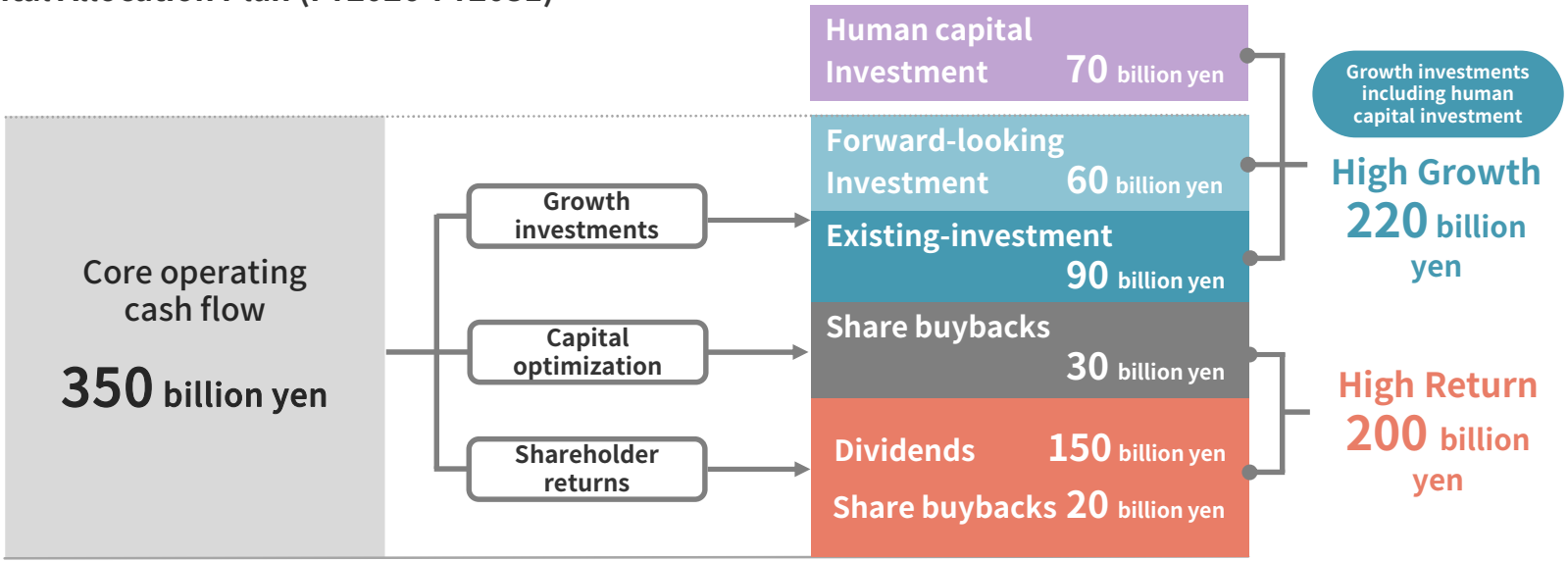
Our goal is to achieve high growth and high returns, with an annual EPS growth of 9% or more and a TSR growth of 12% or more.



Capital allocation plan: (FY2026-FY2031)

Achieving high growth and high shareholder returns by executing a capital allocation plan that balances growth and shareholder returns.

■ Capital Allocation Plan (FY2026-FY2031)



＊Assumptions for core operating CF: Total group transactions of 10 trillion yen, ROE of 15% achieved.

Toward an Economy Driven by Suki

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The forward-looking statements contained in this presentation are based on information available at the time of preparation of this presentation and certain assumptions that MARUI GROUP deems to be reasonable.
The forward-looking statements may differ materially from actual results due to a variety of different factors.
Please direct any inquiries to the IR Department (E-Mail: marui-ir@0101.co.jp)

MARUI GROUP

Appendix

1 Capital Policy and Store Allocation

2 Rent Guarantee

3 Impact



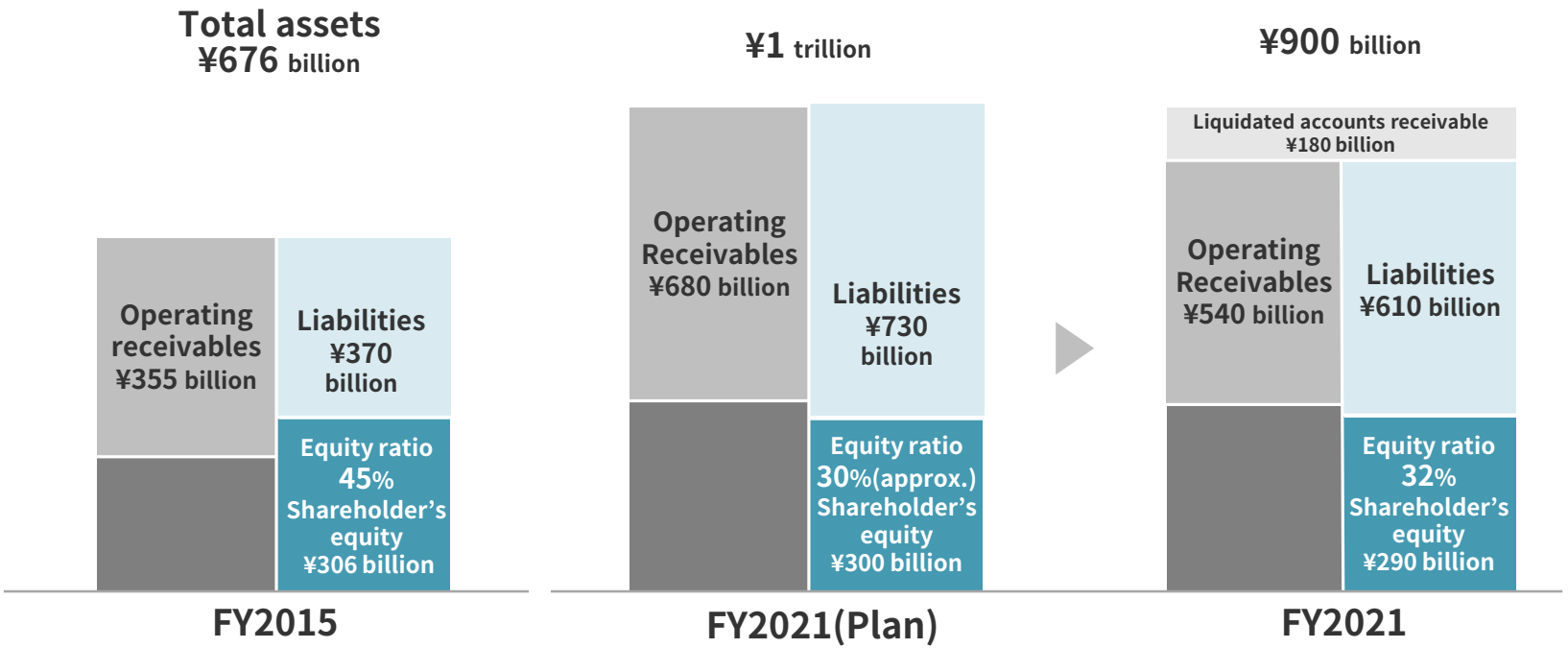
Capital Policy and Store Allocation



Review: Balance sheet management (FY2017 to FY2021)

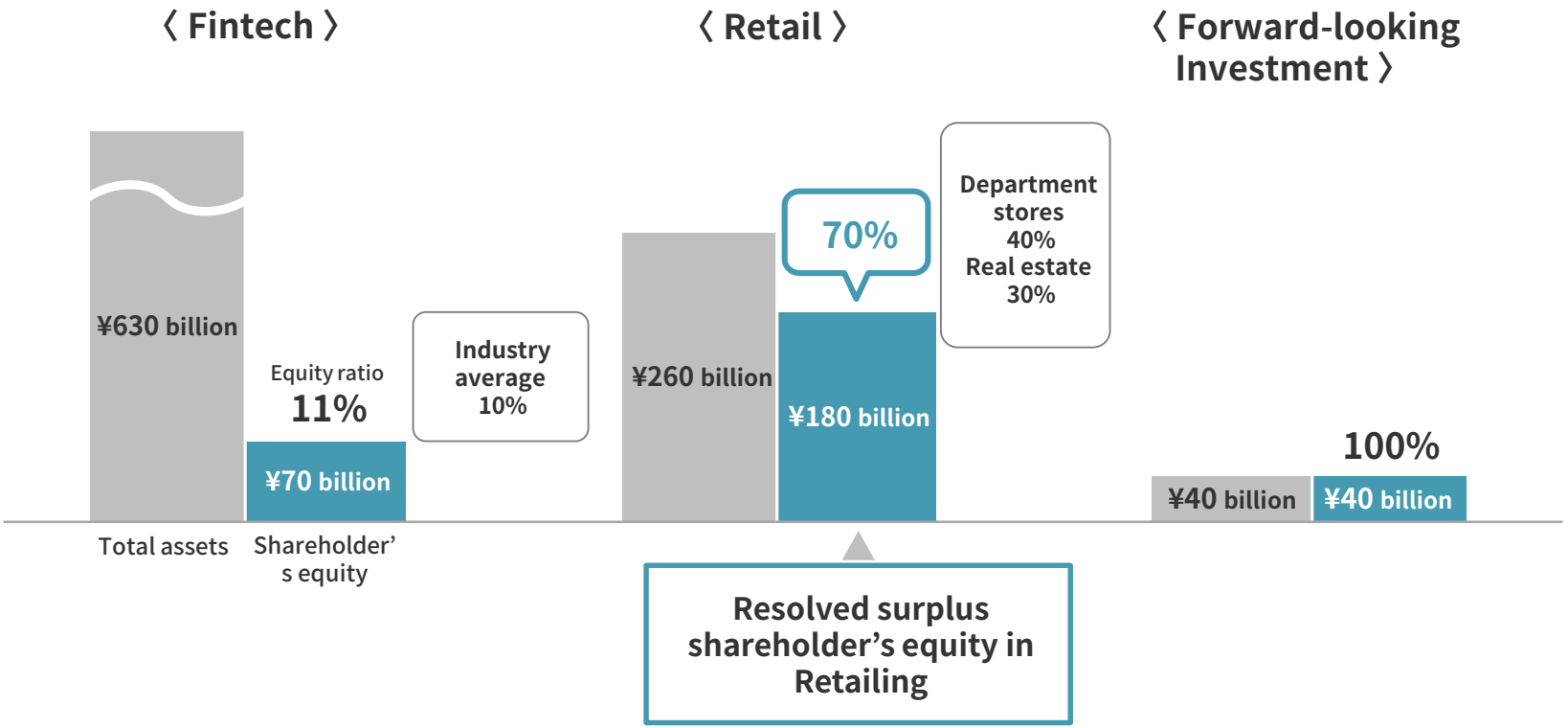
MARUI GROUP

Achieved balance sheet optimization alongside transformation to a FinTech-led business structure.



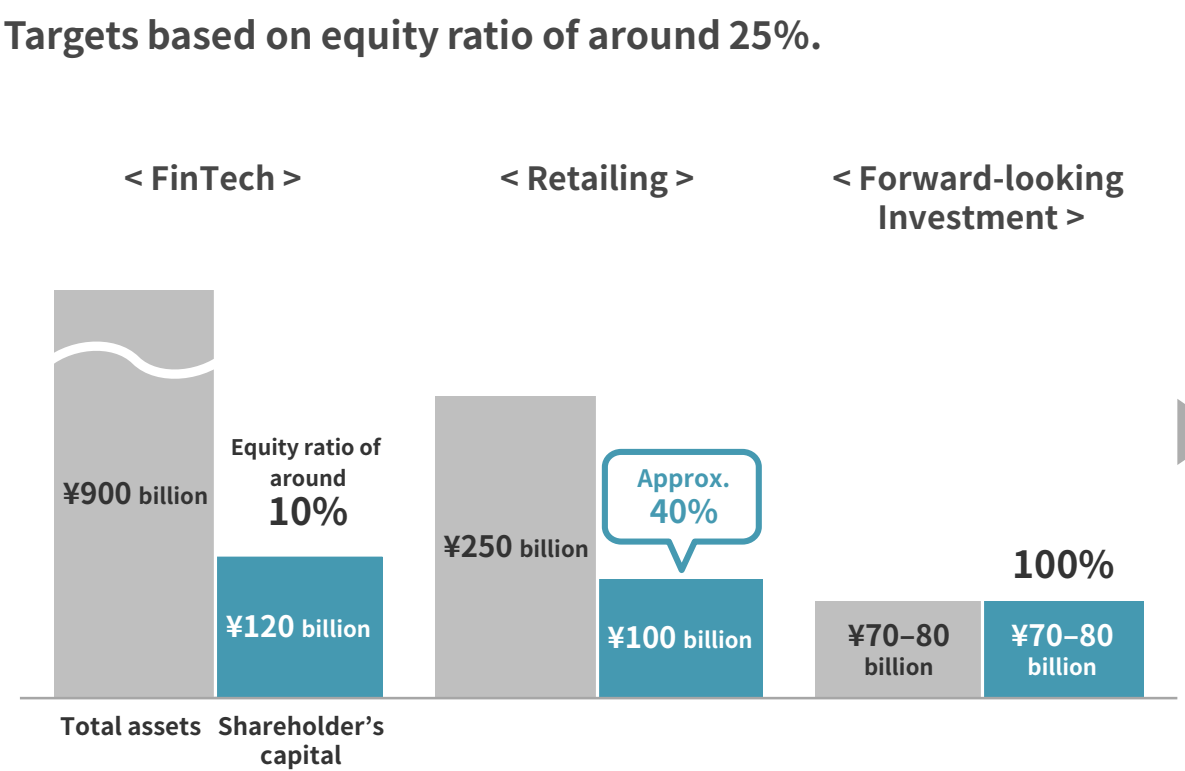
Review: Balance sheet at End Fiscal 2021

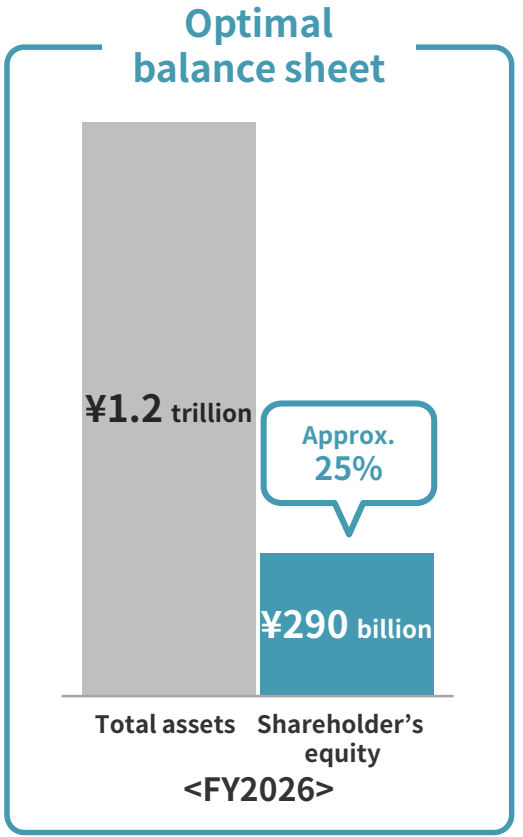
Retailing became stabilized after transition to fixed-term rental contracts, but equity capital remains at high level.



Review: Optimal Balance Sheet in the Previous Medium-term Management Plan

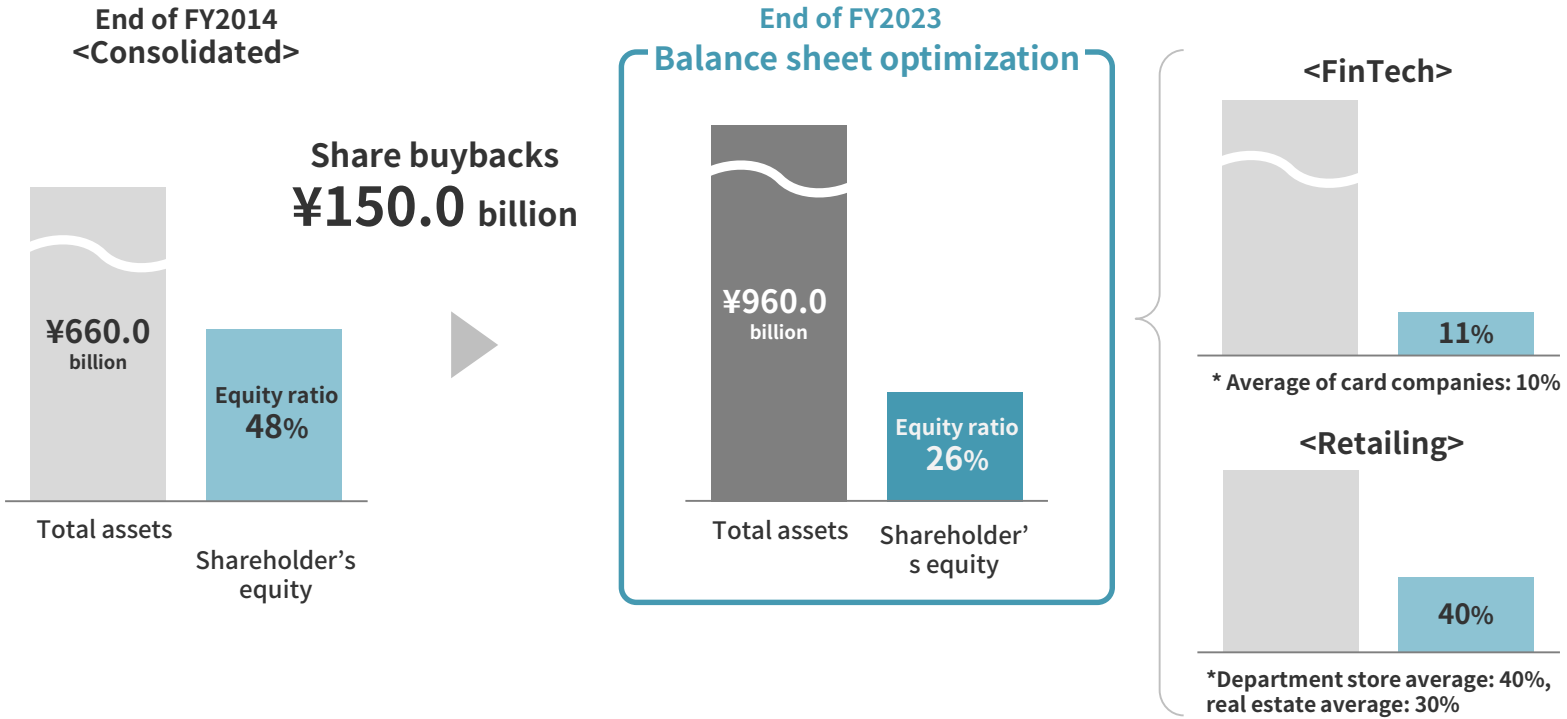
Targets based on equity ratio of around 25%.





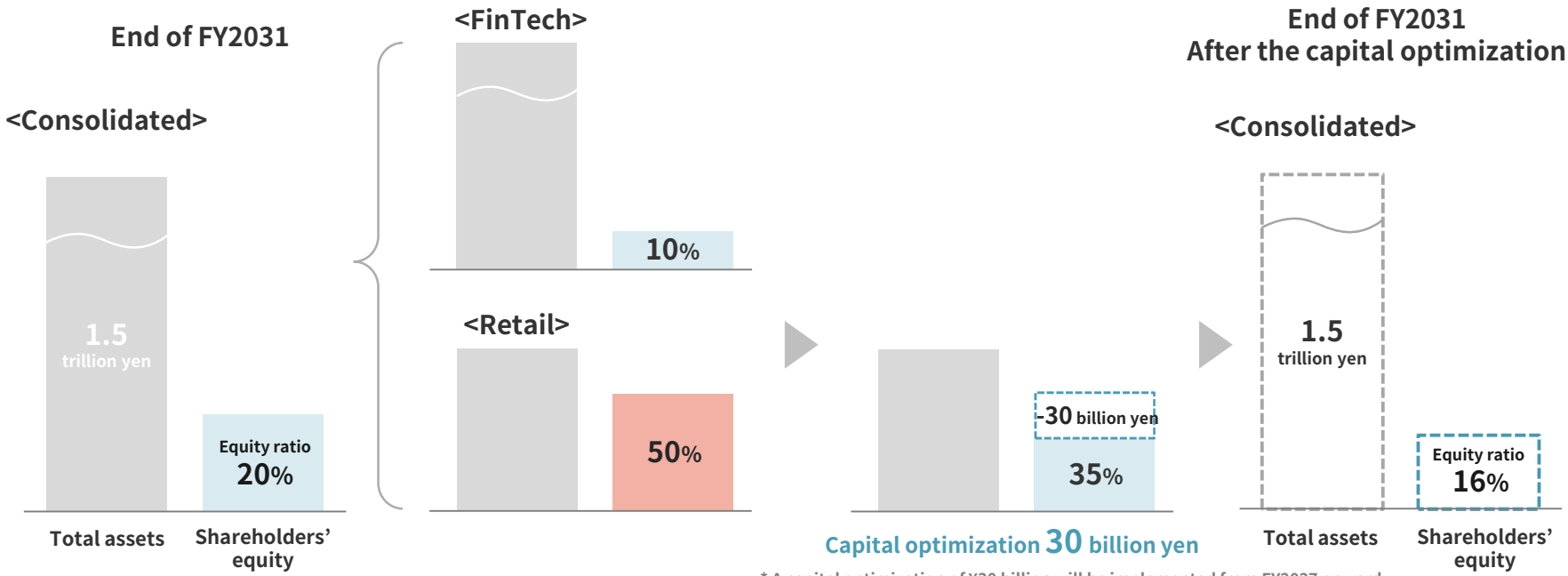
Review: Achieving Balance Sheet Optimization

Balance sheet optimization was achieved by capital optimization in FinTech and Retailing at the end of FY2023.



New target balance sheet for the fiscal year ending March 2031

We optimize the capital structure of the Retailing segment, which deviates from the target balance sheet, and set a consolidated equity ratio target of around 16%.

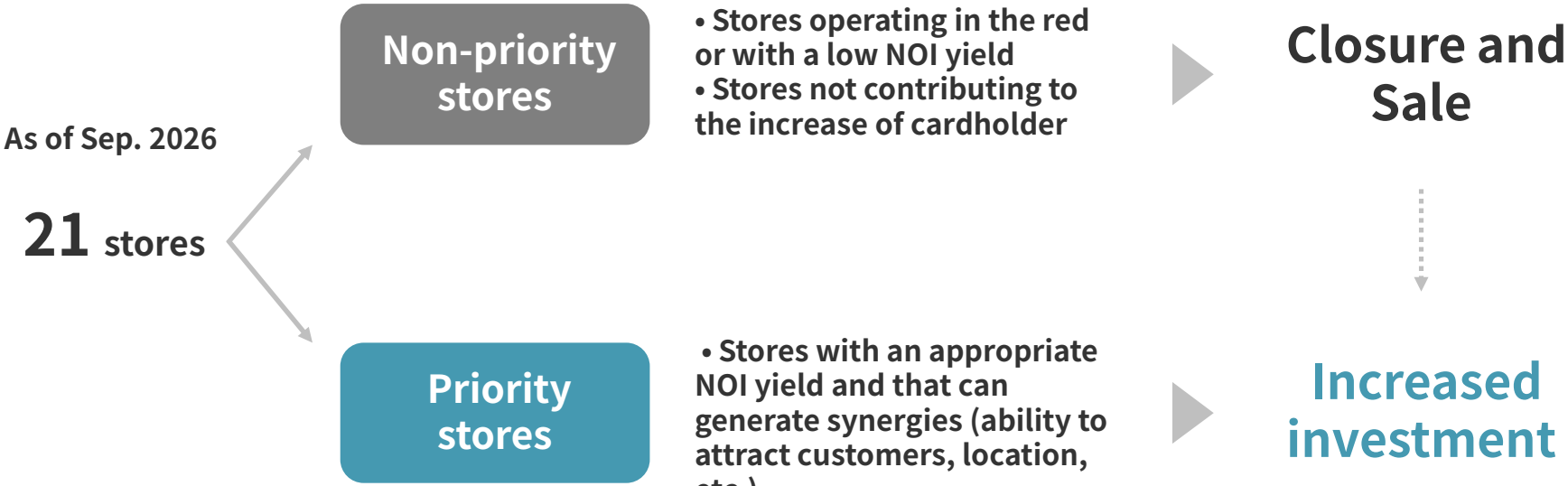


* A capital optimization of ¥30 billion will be implemented from FY2027 onward

* Target balance sheet 35% ... Retailing 40% Real Estate 30%

(Reference) Allocation of store assets to Maximize Synergies between Retail and FinTech

We will concentrate investment and human resources in priority stores to maximize synergies between retail and FinTech.



Rent Guarantee

Nationwide recruitment of new cardholders

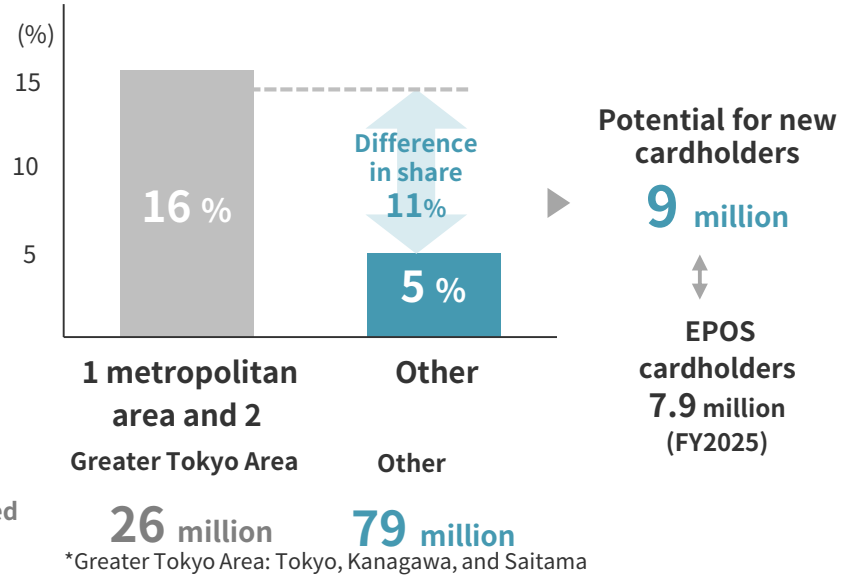
We are expanding our share in areas outside of major metropolitan areas by leveraging our unique strengths in member recruitment.

■ Recruiting cardholders through a nationwide expansion



National expansion with units supporting "Suki"

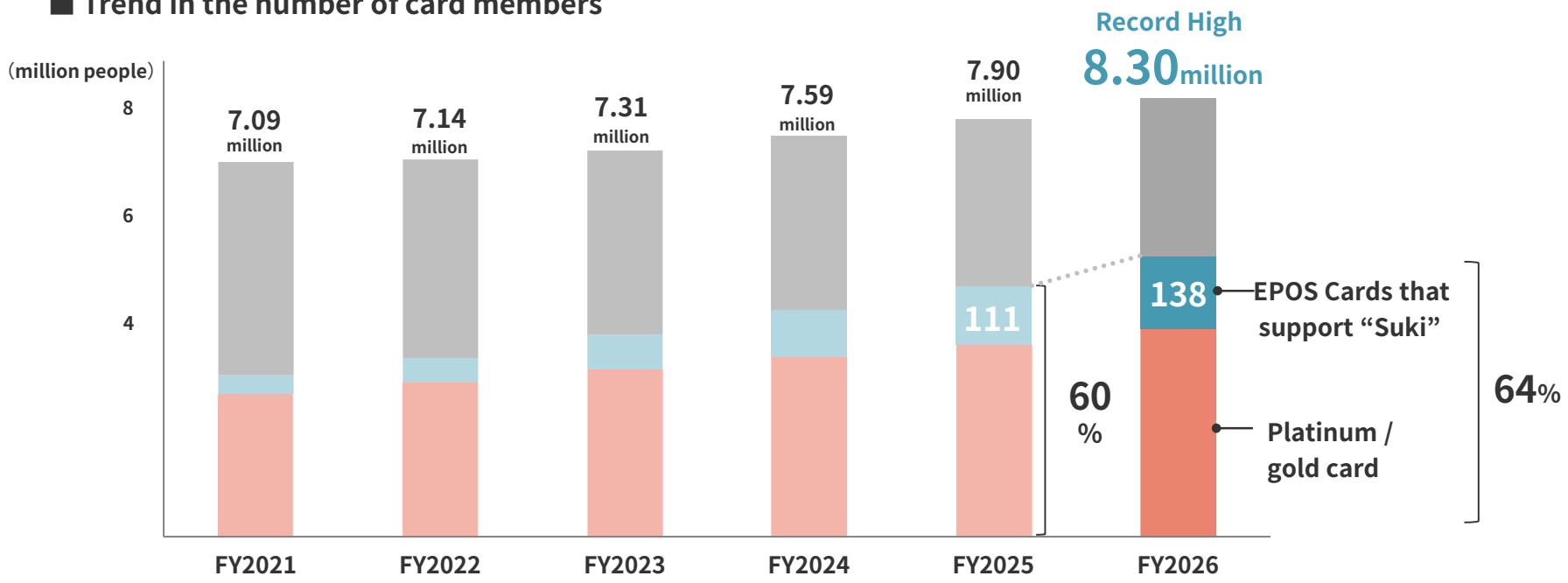
■ Recognizing potential in non- metropolitan areas



*Greater Tokyo Area: Tokyo, Kanagawa, and Saitama

Trend in the number of card members

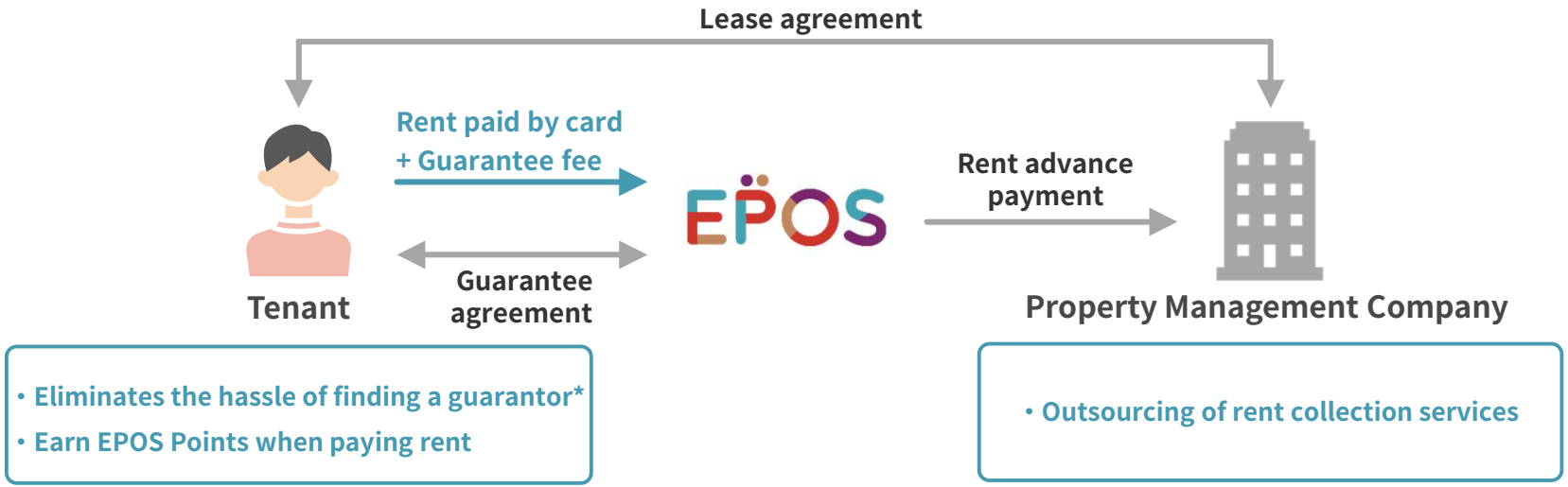
■ Trend in the number of card members



Rent paid by card (rent guarantee)

Rent guarantee (a service where EPOS Card acts as a joint guarantor for tenants of rental properties) enables rent payments by card.

■ Business Model for Rent Guarantee

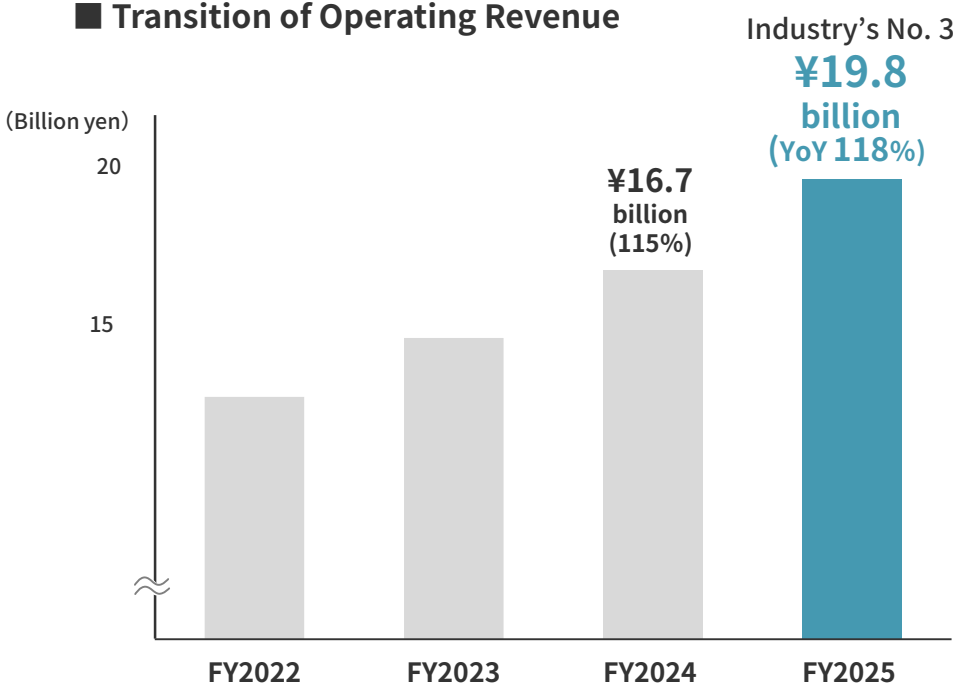


* In Japan, when signing a lease for a rental property, it is mandatory to either provide a guarantor or enroll in a rent guarantee service offered by a guarantee company. In April 2020, amendments to the Civil Code made it necessary to disclose the maximum guarantee amount (limit) for joint guarantors,leading to a significant increase in demand for guarantee companies as alternatives to joint guarantors over the past few years.

Rent guarantee status

In FY2025, partnerships with leading real estate management companies are in full-scale operation, and rent guarantees for offices and tenants are steadily expanding.

■ Transition of Operating Revenue



Partnership with major real estate management companies

Major 3 companies

Number of managed units
200,000 units

* Able: 230,000 units

Rent Guarantee for Office and tenants

FY2024		FY2025
¥0.6 billion (YoY 2.4 times)	▶	¥1.0 billion

Impact



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	CO2 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
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
		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
Create 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	500 or more
		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)
Create 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
Create 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

Transaction volume 6 trillion yen or more

Contributing to 2031 Group’s transactions of 10 trillion yen