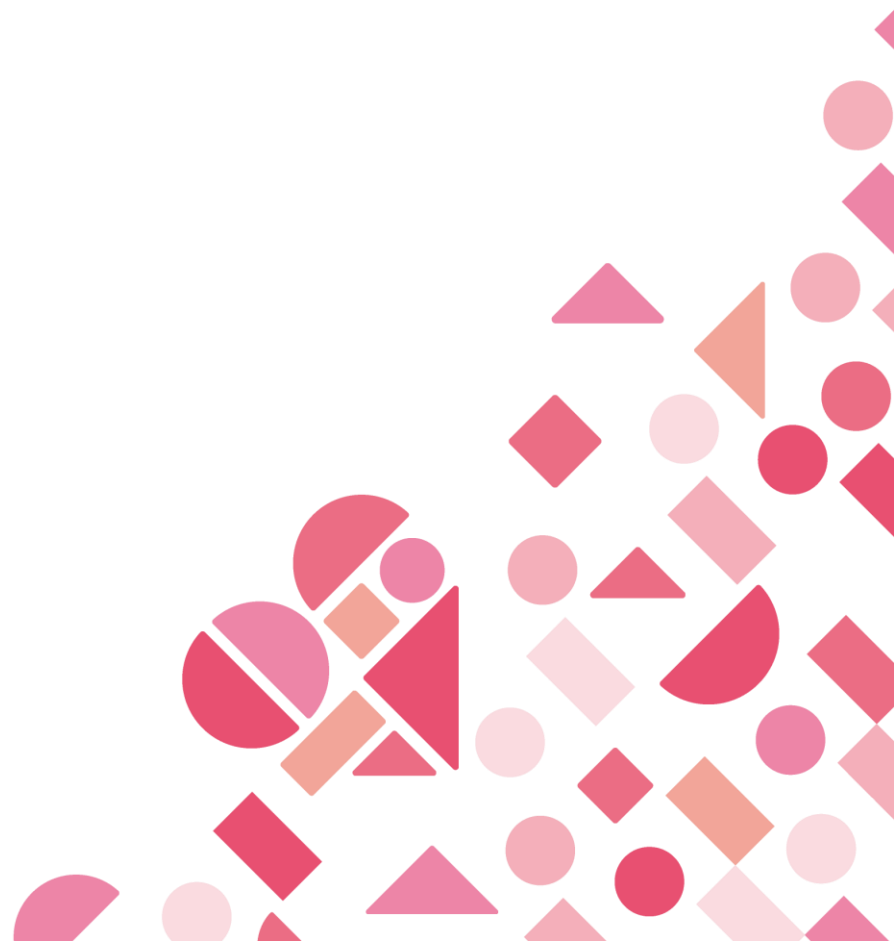


MARUI GROUP CO., LTD

IMPACT BOOK 2026



August,2026



A Journey with the Concept of “Suki” as Its Departure Point

Whether a desire to support one’s favorite artist or to preserve animals or local culture for future generations, everyone possesses a passion of some kind that transcends logic to inspire action.

In Japanese, the word “Suki” is used to refer to this irreplaceable feeling to learn, communicate, or offer support in relation to their passion.

The concept of “Suki” is a very personal manner. However, when we communicate our passions, offer support based thereon, or use said passions to guide our actions, “Suki” can form a bridge connecting people and become a driving force moving society.

The concept of “Suki”, and people letting their passions move them, is the departure point for our journey to create what we refer to as an “Economy Driven by “Suki”.”



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Section 1: Transition to Businesses That Support “Suki”



Ideals That Cannot Be Reached Through Virtue Alone

In 2019, MARUI GROUP defined its long-term vision as being to “build a world that transcends dichotomies of impact and profit.”

If we are to realize this vision, we must address countless social issues, of which the creation of a decarbonized society is just one.

On our quest to overcome these challenges, we made an important discovery: initiatives focused on addressing social issues only resonated with a small number of people who are highly passionate about those issues.

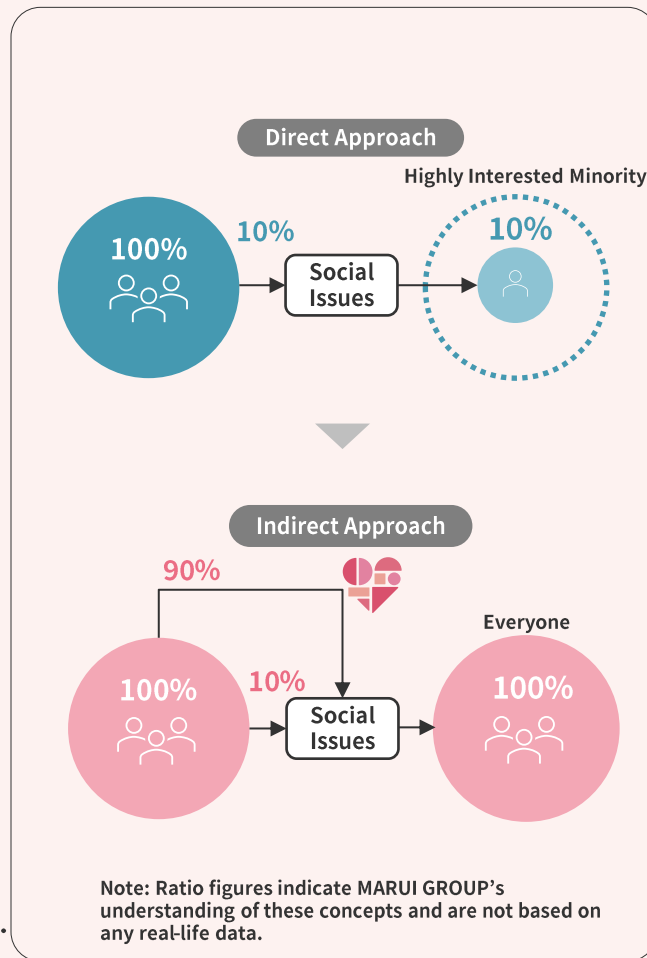
However, not everyone is motivated to act based on the resolution of social issues themselves.

People often want to make a difference, but may not know how to do so or where to begin, or act based on their own interests or identity, rather than being compelled by obligation or virtue.

Far from being due to a lack of interest in society, the reason is because many people have yet to find how they can engage with society in their own unique way.

Changing society should not be about mobilizing one specific group of people. Rather, we should seek to create opportunities for people to inspire change as a normal part of their everyday lives.

We believe that the catalyst for creating these opportunities is the concept of “Suki”.





Vision

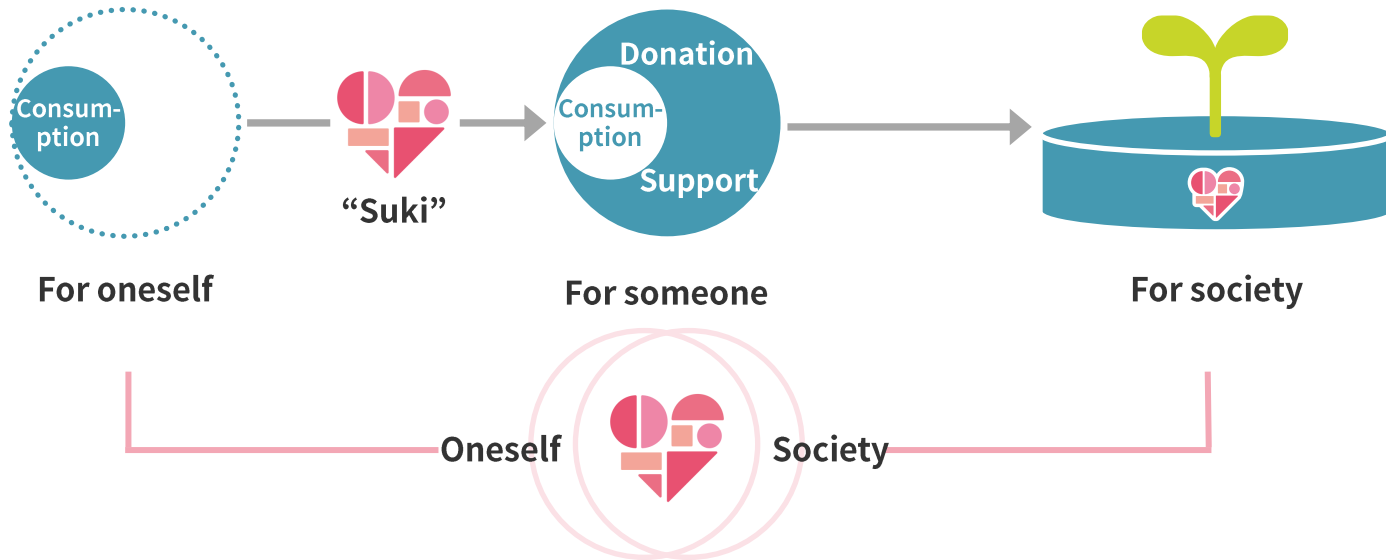
“Suki” Economy

Strategy

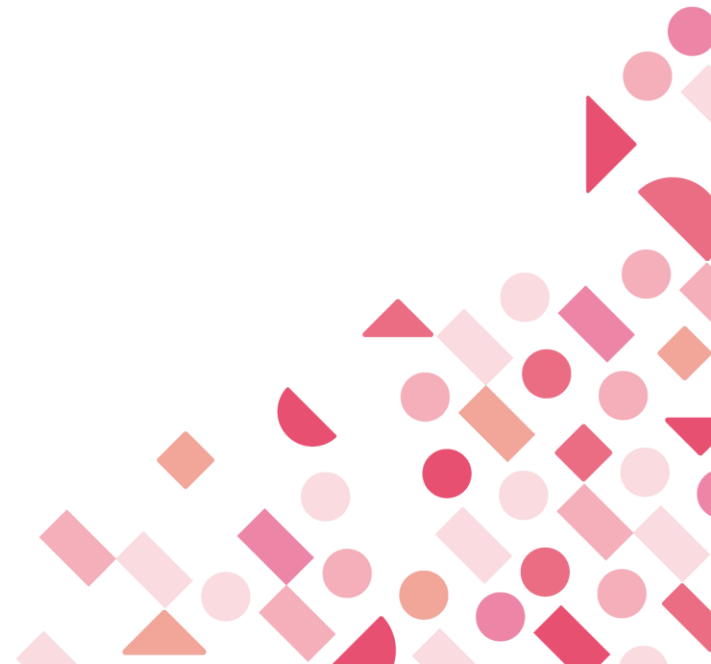
Business That Supports “Suki”

Goal of Businesses That Support “Suki”

The purpose of a business that supports Suki is to achieve both impact and profit by expanding consumption for oneself to benefit others and society through “Suki”.



Section 2: Designing of People's “Suki”



Forming of Connections and Designing of Relationships Between People's "Suki" and Society

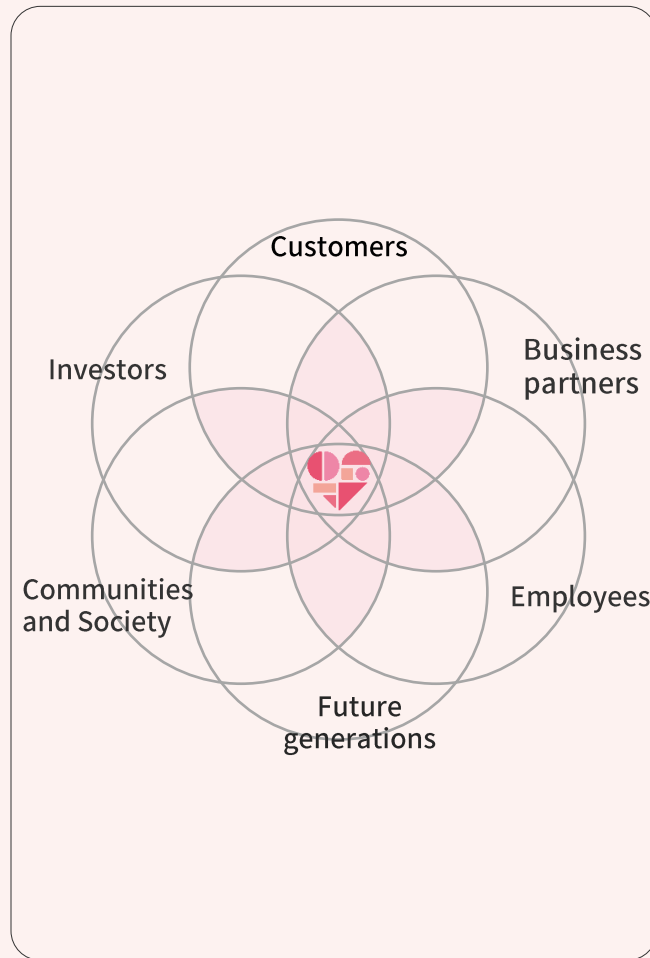
MARUI GROUP cannot develop an Economy Driven by "Suki" alone. This new form of economy can only be produced when a diverse range of people and organizations, including NPOs, creators, sports and cultural associations, communities, and customers, come together to pool their passions and their strengths.

MARUI GROUP can contribute its EPOS cards, stores, apps, and other customer contact points.

We look to combine these assets with the social issue insight, aesthetics, and community goodwill of our co-creation partners.

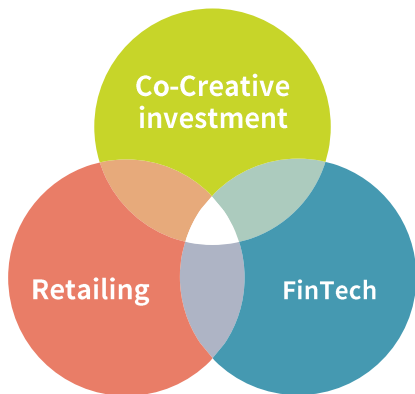
Through this process, we hope to build upon people's "Suki" to create experiences that let people feel their connections with society.

MARUI GROUP's role in this grand journey will be to bridge the gaps between people and companies, everyday life and social issues, and earnings and desirable impacts to design new relationships thereamong.

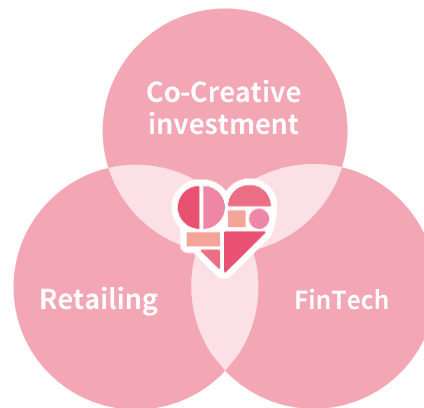


Businesses That Support “Suki”

Centering “Suki” within Retailing, FinTech, and Co-Creative investment drives the evolution of each business domain



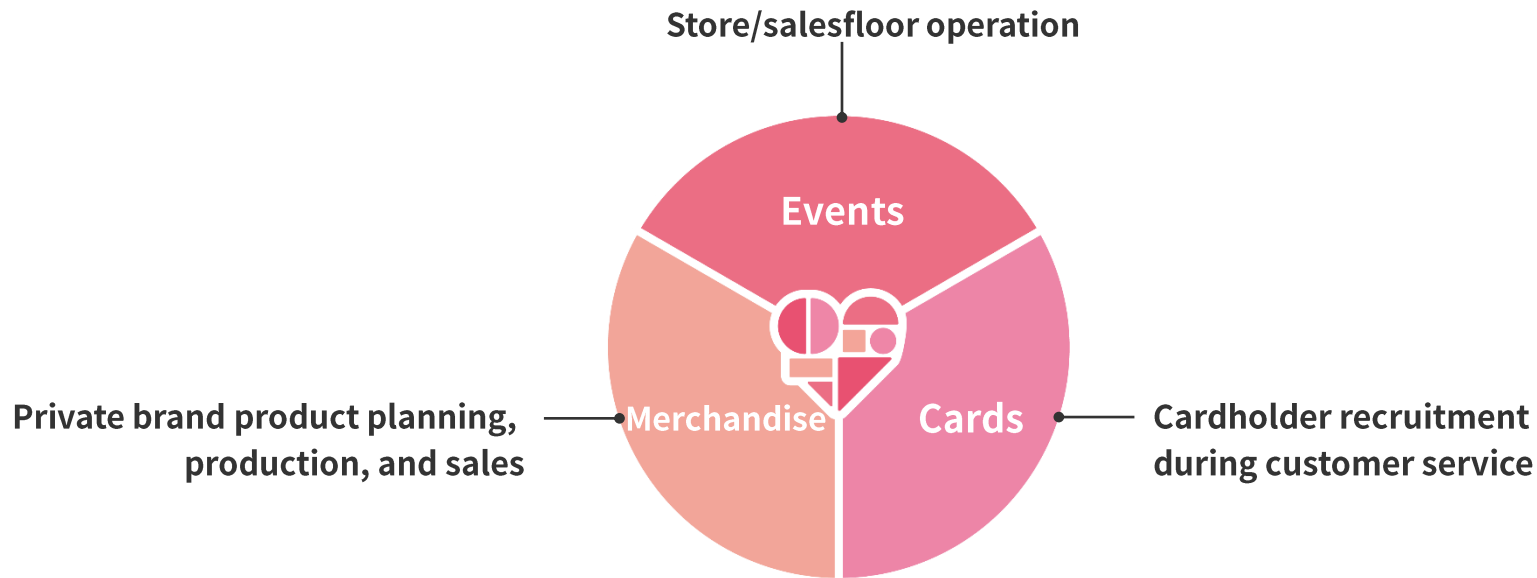
Retailing×FinTech×Co-Creative investment



Project that supports “Suki”

Units That Support “Suki”

Promotion of businesses that support suki through units that support “Suki” via a combination of cards, events, and merchandise designed to support people’s interests and passions



Units That Support “Suki”

Unique Strategic Impact for 2031

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

Unwavering Long-term Impact

Creating a future for future generations together	Realize a carbon-neutral society
	Support future generations to "create businesses"

Targets for 2031

Targets

Stimulation of consumption based on individual interests that benefits others and ultimately society

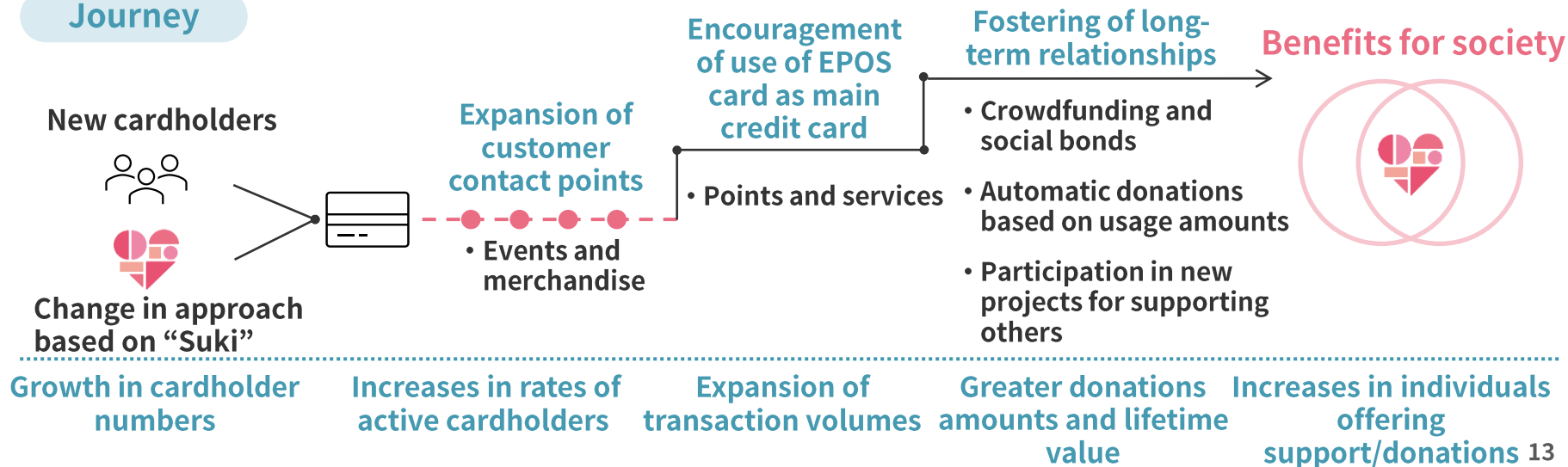
Number of individuals participating in support and donation opportunities :

1 million

Monetary amount of support and donations:

¥10 billion

Journey



EPOS Cards That Support “Suki” (Cards with Support and Donation Functions)

156 projects

1,380,000 cardholders

* As of March 31, 2026

Of which, cards with support and donation functions: 37 (up 18 YoY) with approx. 130,000 cardholders (up approx. 40,000 YoY)

Social Contribution



EPOS TOGETHER Card

One-of-a-Kind



EPOS Pet Card

Sports



TOKYO GREAT BEARS

Music



ZUTOMAYO

Anime



PUELLA MAGI
MADOKA☆MAGICA

Character



Miffy

Games



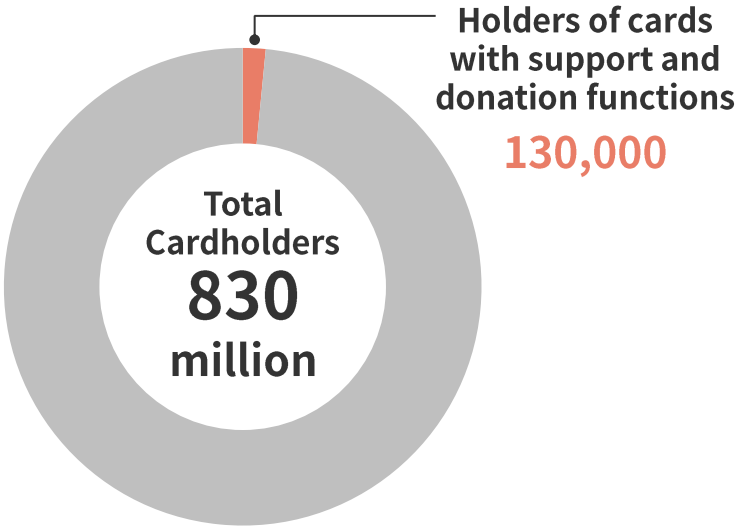
Otomate

Statistics on Cards with Support and Donation Functions

Holders of cards with support and donation functions amounting to only 130,000 in FY2026, representing only 2% of total, with support and donation amounts of just ¥60 million

■ Holders of Cards with Support and Donation Functions

Total monetary amount of support and donations **¥600 million**



Breakdown of Support and Donation Amounts Through Credit Cards

	FY2026	Aggregate (FY2022–FY2026)
Total	¥720 million	¥2,710 million
Direct donations made by customers	¥660 million	¥2,550 million
Donations through support and donation functions	¥60 million	¥160 million

Note: Figures are as of March 31, 2026.

Contributions to Resolution of Social Issues Through Cards with Support and Donation Functions

Utilization of donations through EPOS cards to address various social issues related to the promotion and preservation of culture and the arts, etc.

Number of Cards with Support and Donation Functions



37

Holders of Cards with Support and Donation Functions



130,000

Monetary Support and Donation Amounts



FY2026

¥60 million

Aggregate

¥160 million

Social Contribution Themes	Projects	Cardholders (Thousands)	FY2026 Support and Donation Amounts (Millions of yen)	Aggregate Support and Donation Amounts (Millions of yen)
Promotion and preservation of culture and the arts	9	87	48	129
Animal welfare and preservation	7	19	9	16
Support for human rights and international humanitarian efforts	3	09	2	7
Environment, climate change, and resource circulation	5	05	1	6
Support for children, education, and academic pursuits	7	04	3	4
Sports and community support, etc.	6	02	0	1
	37	13	64	164

Case Study—Tokugawa Art Museum

Donations used to preserve and restore items housed in the Tokugawa Art Museum and to hold exhibits thereat

Tokugawa Art Museum EPOS Card



Holders of Tokugawa Art Museum EPOS Card

9,000 (As of March 31, 2026)



Support and Donation Amount

¥10 million (aggregate)

Uses of Support and Donations

- Preservation and restoration of items housed in the Tokugawa Art Museum, organization of exhibits thereat, and management and repair of facilities
- General operating costs of Tokugawa Reimeikai

Reference: Exhibitions Organized in FY2026

Tokugawa Art Museum and Hoso Bunko 90th Anniversary Summer Special Exhibition: Celebrated Swords Across the Ages
June–September 2025



National Treasure: The Tale of Genji Illustrated Scrolls
November–December 2025
(first full exhibition in 10 years)



Feedback from Customers 1—Satisfaction Rate and Card Usage Trends

Satisfaction rate of 90%, with 36% of users stating that they are using their cards more frequently due to support and donation functions

■ Survey Results (677 respondents)

1. Rate of satisfaction with cards with support and donation functions

90%



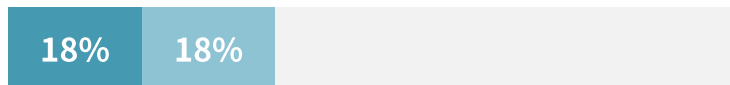
ParalympArt
EPOS Card owner

There are now so many ways and areas in which one can offer their support. **I am so happy that I was able to find a card that lets me make donations based on my values.** I look forward to continuing to use my card in the future.

2. Rate of people who used their card more frequently due to support/donation functions

36%

All respondents (677)

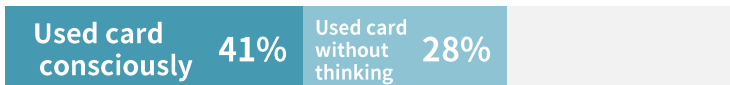


HERALBONY
Card owner

I really love the framework that lets you offer **support automatically without having to think about it.**

Respondents indicating that they feel they are offering support or providing donations (109)

69%



Animal
EPOS Card owner

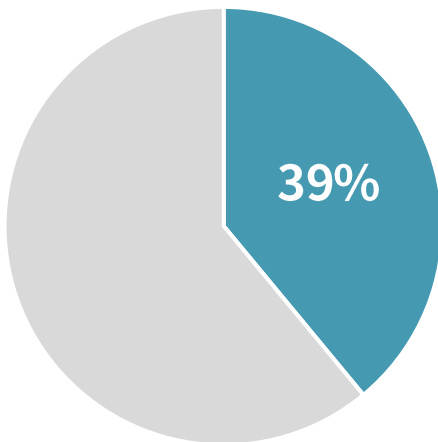
A portion of my purchase amounts is used to buy vegetables and fruits to feed animals at Nagasaki BIO PARK, and **I am so happy to be able to make this small contribution to the finances of the zoo.**

Feedback from Customers 2—Changes in Behavior

Only 39% of holders of cards with support and donation functions were inspired to change their behavior, representing limited change in behavior to benefit society through donations, participation in [volunteer activities / social contribution projects], etc.

■ Survey Results (677 respondents)

3. Ratio of respondents inspired to change their behavior after applying for a card with support and donation functions



Breakdown of Behavioral Changes

- Direct use of money on interests, desire to support, etc. (merchandise, tickets, etc.) **23%**
- Participation in events and experiences **7%**
- Support for organizations and activities user wants to support (donations, crowd funding) **6%**

Note: Survey questions were multiple choice.



Versailles Resort Farm
EPOS Card owner

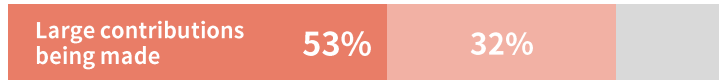
My new card got me thinking about the things I use my money on. I thus started changing my buying habits based on my desire to direct money toward people involved in Japanese industries and handicrafts.

Input from Recipients of Support and Donations

Praise for contributions to society and improved relationships with stakeholders from 84% of recipients of support and donations and recommendation scores of 8 or more from 79%

■ Survey Results (19 responding companies and organizations)

1. Rate of respondents stating that support and donations through EPOS cards are contributing to society **84%**



UPDATER, INC.

UPDATER, Inc.

Beyond offering support on a one-time basis, donations through EPOS cards are used to **build renewable energy infrastructure that continues to help reduce CO2 emissions over the medium to long term** as a fixture in communities. As such, this framework is making **massive contributions**.

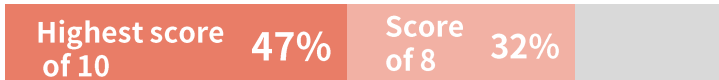
2. Rate of respondents agreeing that co-creation initiatives have changed relationships with stakeholders **84%**



Project Santa

The EPOS card framework is contributing to an increased sense of **reliability and trust for organizations and their activities**. We are overjoyed to see how amazed partners are when we explain the framework to them.

3. Rate of respondents giving a score of 8 or more out of 10 with regard to how much they would recommend this framework to other individuals, organizations, or companies **8 or more 79%**



Versailles Resort Farm

There is a lot of value in the EPOS card framework, which allows people to help **resolve social issues through their daily shopping**.

Takafumi Iwasaki Head of Versailles Resort Farm



“

When a holder of a Versailles Resort Farm EPOS Card makes a daily purchase, it helps support the lives of race horses no longer able to competing, giving these cardholders a significant ability to help shape the future of race horses.

Versailles Resort Farm is expanding outside of Hokkaido Prefecture with its establishment of a resort farm in Minamisoma City, Fukushima Prefecture. We hope that this facility will allow us to take in even more horses while also helping invigorate the local economy.

Committed to building a future where race horses no longer able to compete are not labeled as “retired,” we continue our efforts to help create a society in which people and horses walk “hand in hoof.” We look forward to your ongoing encouragement and support to realize such a future.

”

Yuki Yoshikawa Public Relations, Tokugawa Art Museum



“

On behalf of the Tokugawa Art Museum, I would like to express our sincere appreciation for the ongoing support you offer through your Tokugawa Art Museum EPOS Card.

Your daily purchases make ongoing contributions that are a major source of support for our efforts to preserve precious cultural artifacts for future generations. If such an artifact is lost, it can never be recovered. This is why the desires, and the actions, of the many people who are motivated to preserve these artifacts for future generations form such a powerful force for ensuring we never lose our cultural heritage. Your kind support is used to protect invaluable cultural artifacts from the Owari Tokugawa family so that they can continue to mesmerize countless individuals.

We are committed to ensuring that the Tokugawa Art Museum will continue to make people proud to support it. We look forward to your ongoing support, and we hope you will stop by if you are ever in Nagoya.

”

Section 3: Stories Crafted by “Suki”

Story 1—“Suki” for Pets

Story 2—“Suki” for Art

Story 3—Transformation of One’s “Suki” into a Business



Role of “Suki” as a Gateway for Participating in Society

People are naturally motivated and moved by their interests, the things they treasure, and the people and activities they wish to support.

Everyone has their own personal desires; they may be drawn to things that are cute or fun or things that allow them to express themselves, or they might want to become engulfed in a story or to preserve something for the future.

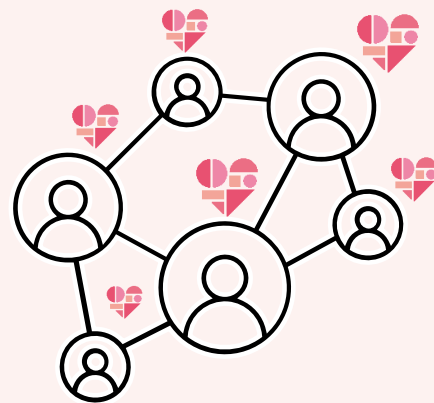
People who love animals can choose an EPOS card with their favorite animal on it.
This choice will then allow them to support animals through their daily shopping.

A lover of art can carry a card adorned with a particular work that moved them.
This choice supports opportunities for artists to create and ways and areas in which one can.

The choices one makes for themselves become something that benefits others.
One’s own personal joy becomes a wellspring of joy for all of society.

Participating in society should not require one to endure something they don’t want to or to make sacrifices.
There are new connections that can be formed when social participation begins, not with addressing social issues, but in exercising one’s “Suki”.

MARUI GROUP wants to foster this process into a cycle that will make it easier for a wider range of people to participate in society.



What one “Suki” can change how they view the world.

Similarly, beginning life with a pet will gradually change the way one views the world.

The paths one walks every day, the changing of the seasons, an uneventful day; things that would previously just pass one by one start to leave a more lasting impression.

“During walks, things I had previously taken for granted, like the wind, or flowers, or the weather, suddenly felt new and exciting.”

“My pet taught me how precious life is and that it is not something to be taken for granted.”

Responses to surveys of EPOS Pet Card owners have revealed how pets have changed the way that countless individuals view the world, and a change in the way that one views the world is a gateway to changes in how they act.



Story 1—“Suki” for Pets

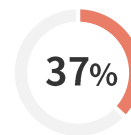
Each time one reaches for their credit card,
they see the face of their beloved pet.

This is the moment they are inspired to act.

Whenever one buys something with their card, they are reminded of the cats and dogs that live in animal shelters. The EPOS Pet Card embeds this small impetus to action into people’s everyday lives. The more they are reminded, the likelier their actions are to change.

“My EPOS Pet Card made me more open to the idea of making donations. I have since begun making donations directly to animal rescue organizations.”

The small actions of individuals have begun making a real change in the lives of cats and dogs living in animal shelters.



New actions taken by EPOS Pet Card owners
based on survey results
(Ratios of 20 individuals among 54 respondents
who reported changes in their actions)



Story 1—“Suki” for Pets

Number of
EPOS Pet Card Owners

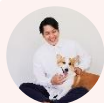
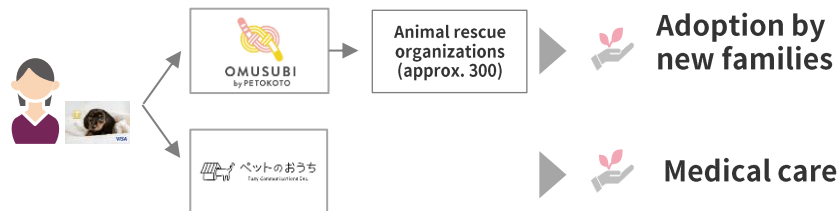
10,000

Aggregate Donations
Through EPOS Pet Card
Approx. ¥12 million

Uses of Donations

- Expenses for caring for and providing medical treatment to animals rescued by animal rescue organizations
- Matching of rescued animals with prospective new families

Donation Framework



Taisuke Okubo
Founder & CEO, PETOKOTO inc.

The EPOS Pet Card allows people to make donations to animals just by using their card to pay, even if they don't have a pet or have no interest in getting a pet. In this manner, the card caters to the needs of people who cannot have a pet, but still want to help animals, thereby widening the scope of people who are able to contribute. Making a donation generally requires a conscious effort. This is why the EPOS Pet Card, with its automatic donation function tied to daily purchases, is so appealing.



Tomotaka Utsumi
Founder, petto no o uchi: a home for pets

Medical care is not just a one-time affair. A surgery requires follow-up monitoring and possibly subsequent surgeries. Medicine must be taken on an ongoing basis. Knowing that we can expect donations next month makes it easier to formulate long-term treatment plans. The ability to receive continuous support is thus really beneficial for us.



For reports on donation recipients,
please refer to the following website (in Japanese only).
note.0101maruigroup.co.jp/n/n6ccc17a848f0

Story 2—“Suki” for Art

The is the story of a card chosen because it provides an option for advancing society.

One work of art can resonate with a person for a lifetime. The work of art in question was created by a person with a disability. HERALBONY is adding a new color to society's pallet with such art created by people with disabilities.

The birth of the HERALBONY Card can be traced back to a business pitch contest organized by MARUI GROUP in 2021. After an incubation period of six months, this card was released to the world. In a time when credit card selection was widely based on the point return rates, the HERALBONY Card offered a new option; a card that is chosen for providing an option for advancing society. With this new card, daily payments support the creative efforts of artists with disabilities.



For a discussion detailing the process of creating the HERALBONY Card, please refer to the following website (in Japanese only).

note.0101maruigroup.co.jp/n/nb6b75e17984c



HERALBONY Card
Launched in
November 2021

HERALBONY CARD THANKS DAY 2026

HERALBONY CARD THANKS DAY 2026 was an event in which holders of the HERALBONY Card gathered to meet and speak with the artists they support and members of their families. Participants were thus provided with an opportunity to see the artists and the art they are supporting and to feel firsthand the value that their support helps create.

Participants
100



@

I was moved to tears by this wonderful event.

It really hit home the power of meeting, listening to, and speaking with someone.

Social media comment

The HERALBONY Card shows how credit cards can be more than just a tool for making payments; they can become a vessel for support that links cardholders with artists and ultimately with society.



For more information on co-creative initiatives with HERALBONY, please refer to the following website (in Japanese only).

note.0101maruigroup.co.jp/n/nf292bac93bab

Story 2—“Suki” for Art

Number of
HERALBONY Card Owners

55,000

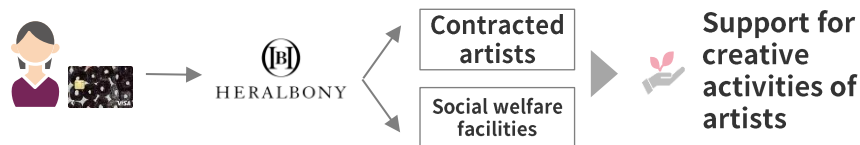
Aggregate Donations Through
HERALBONY Card

Approx. ¥100 million

Uses of Donations

- Payments to artists who created pictures used on cards and to social welfare institutions
- Operation of HERALBONY Gallery

Donation Framework



Member of artist's family

At first, I did not think that the HERALBONY Card would be this well received by society. However, when I see the number of HERALBONY Card owners constantly rising, I feel like we are receiving words of encouragement from people who are moved by the ideals embodied by the card. It gives me great joy that we are able to connect with society in this manner.



Takaya Matsuda Co-Founder & Co-CEO, HERALBONY Co., Ltd.

We often receive comments from HERALBONY Card owners stating how they believe they are doing something positive every time they make a purchase with their card. Making large donations is, of course, laudable, but I also cannot deny the elegance of the economy created when daily shopping builds to contribute to something greater.

Story 3—Transformation of One’s “Suki” into a Business

It all started from one person’s “Suki” .

That person was not a professional entrepreneur, nor an expert.
They were just someone with a deep love for what they were interested in.

This love gave them a unique view, and this view hinted at an idea for making things better.

However, one person cannot make a business.

Shaping an idea into a business requires the “Suki” of an individual as well as the talents of their colleagues who are inspired by that “Suki”.

MARUI GROUP creates businesses based on such passions to provide options to customers with the same interests to promote an ever-expanding scope of support.



For information on MARUI GROUP’s Suki Business Pitch contests, please refer to the following website (in Japanese only).

note.0101maruigroup.co.jp/n/n0fdc47dd9e1a

Story 3—Transformation of One's “Suki” into a Business

MARUI GROUP provides people and infrastructure to support individuals who have an idea but lack the expertise [or means] needed to make it a reality.

1

Proposal Through “Suki” Business Pitch

“Suki” Business Pitch contests are venues for proposing ideas based on individual interests open to people both inside and outside of MARUI GROUP.

2

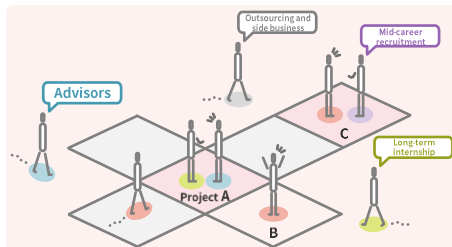
Support from Employees

MARUI GROUP employees will offer their support for credit card issuance, merchandise production, and event organization.

3

Business Creation Through Teams

Employees moved by proposers' ideas will volunteer to join teams for transforming those ideas into businesses.



Open space where anyone can freely enter and leave

Open Forum Envisioned by MARUI GROUP

Our future vision for workstyles is to make MARUI GROUP into a type of open forum that can be freely used by people from both inside and outside of the Company and in which various individuals have the freedom to choose the projects they want to get involved in based on their “Suki” and skills.

Story 3—Transformation of One's “Suki” into a Business (Museum EPOS Cards Selected in First Internal Suki Business Pitch)

Number of
Museum EPOS Card Owners Through Museum EPOS Cards

10,000

Aggregate Donations
Through Museum EPOS Cards

Approx. ¥10 million

Donation Framework



Uses of Donations

- Support for organizations running three national museums
- Preservation of cultural heritage, art works, specimens, materials, etc.



Museum EPOS
Card owner

My Museum EPOS Card has removed any sense of hesitation I felt toward making donations. I am so happy that I can help keep the lights on at museums by using my card.



Museum EPOS
Card owner

On behalf of all fans of the clay dogu figures associated with Japan's Jomon period, I hope that MARUI GROUP will continue to offer the card design featuring these figures. I did my part by applying for my card.



National Museum of Nature and Science

The National Museum of Nature and Science aspires to foster a love of nature and science by giving as many people as possible the opportunity to interact with these subjects during the course of their everyday life. I hope that the Museum EPOS Card will help people take the first step toward becoming nature and science lovers by piquing their interests in these subjects and in the museum itself.



For reports on donation recipients, please refer to the following website (in Japanese only).
<https://note.0101maruigroup.co.jp/n/nee54393ae1ec>

Note: Comments were received through surveys of Museum EPOS Card owners.

Additional Stories—Two Tales Crafted by “Suki”

Every business has an origin story.

These stories generally start with “Suki” of an individual. This “Suki” then attracts people who are inspired by it, and the ongoing series of dialogues that follows shapes this passion into a concrete business.

However, there are cases in which the story behind a business seems to be lost after the business has taken shape.

The two videos linked on this page preserve these stories by having the creators of businesses recount how their “Suki” moved people, attracted colleagues, and were shaped into businesses.



COTEN RADIO Extra

An Economy Driven by “Suki”
—The COTEN Epos Card
and Its Supporters



Official MARUI GROUP YouTube Channel

Birth of BRAHMAN Jinmiraisai
Epos Card



Note: Videos can be viewed by pressing the “Play” button on the image or by using the QR codes

Section 4: Foundations Supporting an Economy Driven by “Suki”

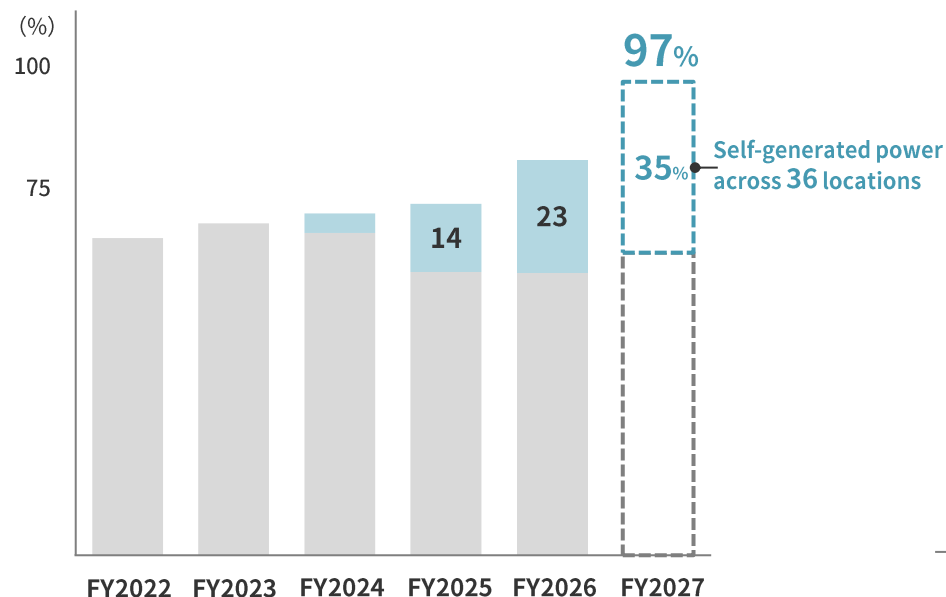
- Contributions to a Decarbonized Society
- Financial Empowerment Supporting “Suki”
- Creative People and Workstyles for Exercising Creativity



4-1. Contributions to a Decarbonized Society : Progress toward RE100

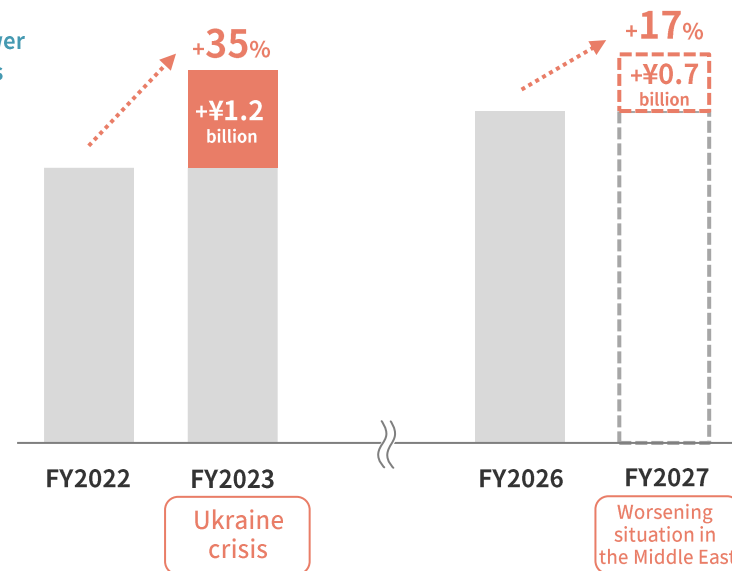
Progress toward 100% renewable energy remains on track. A higher share of self-generated power has mitigated the impact of rising electricity prices.

■ Renewable energy ratio



* Self-generated power includes on-site generation, self-supplied electricity, and long-term contracts.

■ Mitigation of electricity price increases



4-2. Financial Empowerment Supporting “Suki”

Support for diverse workstyles provided through EPOS Owner Cards and GTN EPOS CARDS



EPOS Owner Card Owners

2,000

(as of March 31, 2026)



Non-Japanese People
Working in Japan

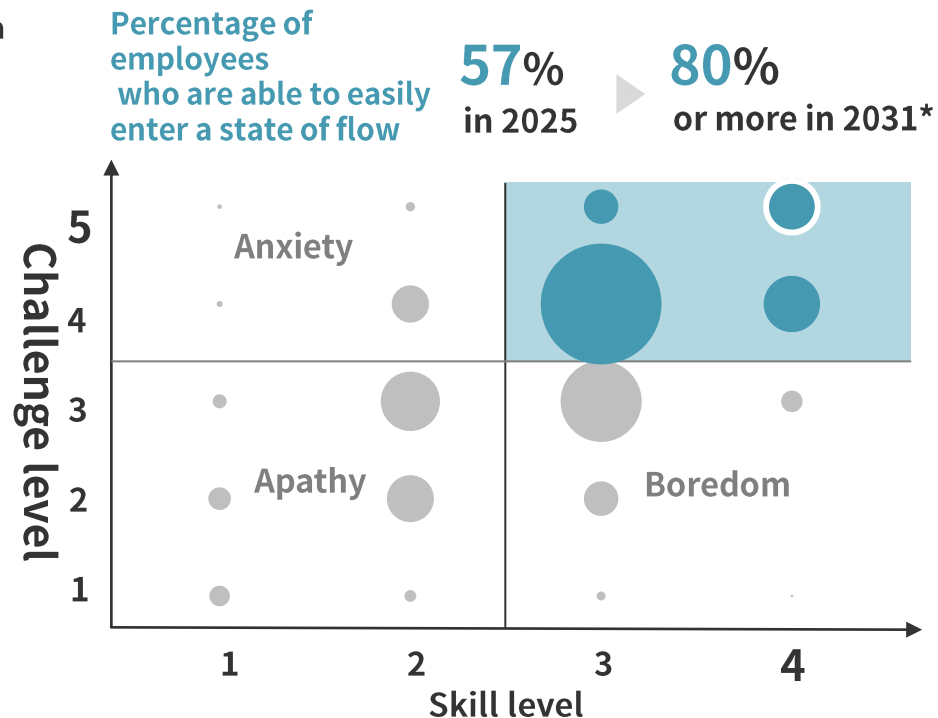
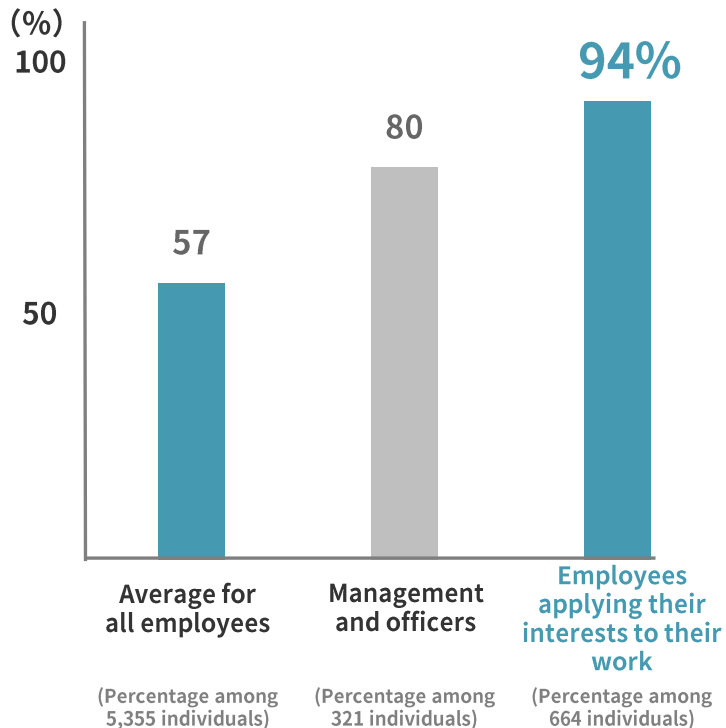
127,000

(as of March 31, 2026)

4-3. Creative People and Workstyles for Exercising Creativity: Flow States Enhancing Creativity

Trend indicating the increasing ease of entering a flow state the more an individual applies their interests to their work

■ Percentages of Employees Who Are Able to Easily Enter a State of Flow



- An upward revision was instituted to the target for KPI of percentage of employees who are able to easily enter a state of flow, raising it from 60% or 37 more to 80% or more.

Whether that be animals, the arts, music, community, sports, or nature, our “Suki” create miniature economic cycles. No matter how small they may be, these cycles still allow people to experience new identities, feelings, and the changes their choices have brought.

The more connections are formed through such cycles, the more our greater economy will change.

Consumption may come to be an act that benefits others and ultimately society. Work might be transformed into an endeavor through which we feel we are making contributions to others. Companies could become entities that tie people's passions to the creation of social value.

We envision an economy in which the mechanisms of capitalism are used to create a value cycle built on people's passions and relationships.

We have just set out on our long journey to shape this Economy Driven by “Suki”. This is why we strive to recruit new colleagues along our way to give form to the future we envision.

Invitation to Help Shape the Future

Rather than thinking about what we can do to make society better, we decided to start by thinking about people's personal interests.

With this change in perspective, we embarked on a new journey.

However, we cannot create the Economy Driven by Suki we envision alone.

Just as the sources of people's passions are myriad, so are the ways in which people can support these passions innumerable.

As you read the chronicle of our journey thus far, we invite you to join us in crafting the remainder our story.

Reader Survey (estimated time: 3 minutes)

Tell us about your “Suki”.

We invite readers of IMPACT BOOK 2026 to tell us what parts of this document left an impression, what moved them, what seemed to be lacking, and what they were personally passionate about. The input received through this survey will be used to enhance our next IMPACT BOOK and to plot the next leg of our journey to create an Economy Driven by “Suki”.



Click [here](#) to access the survey.

Resources for Those Hoping to Join Us on Our Journey



Application and other information on the “Suki” Business Pitch

<https://suki-concours.0101maruigroup.co.jp/>



Requests related to business collaboration, support and donation receipt, or other co-creation activities

esg01@0101.co.jp (Care of Impact Promotion Department, MARUI GROUP CO., LTD.)

Please include your name, the name of your company or organization, and the details of your request in the text of your email.



For more information on MARUI GROUP's initiatives, please refer to *Marui To Ashita* Vol. 1: Businesses That Support “Suki”.

<https://www.0101maruigroup.co.jp/ir/lib/ashita.html>



Reference Materials: Progress Toward Three Impact Targets

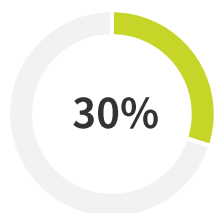


FY2026 Progress Toward Impact KPIs (Highlights)

Creating a future for future generations together

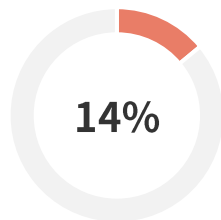


CO2 reduction volume by the Company, society, and individuals

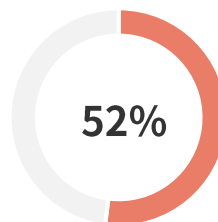


Number of cases of support for business creation for future generations (Social intrapreneurs)

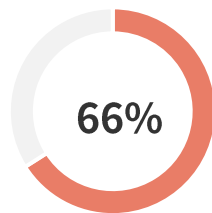
Create economy driven by individuals' "Suki"



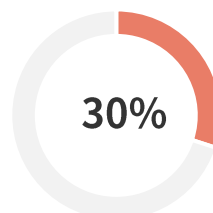
Number of users of financial services connecting with society through "Suki"



Number of financial service users including young people and foreign nationals

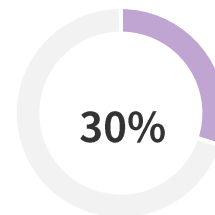


Number of financial services that connect with society through "Suki"

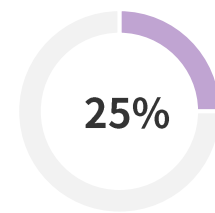


Number of financial services supporting diverse workstyles

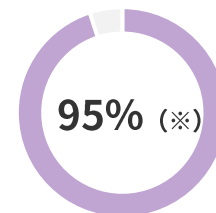
Create a society that generates a "flow" of workers



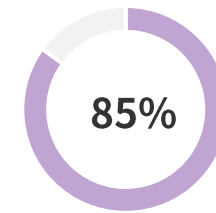
Number of global co-creation initiatives with top talent



Number of new businesses created through co-creation initiatives



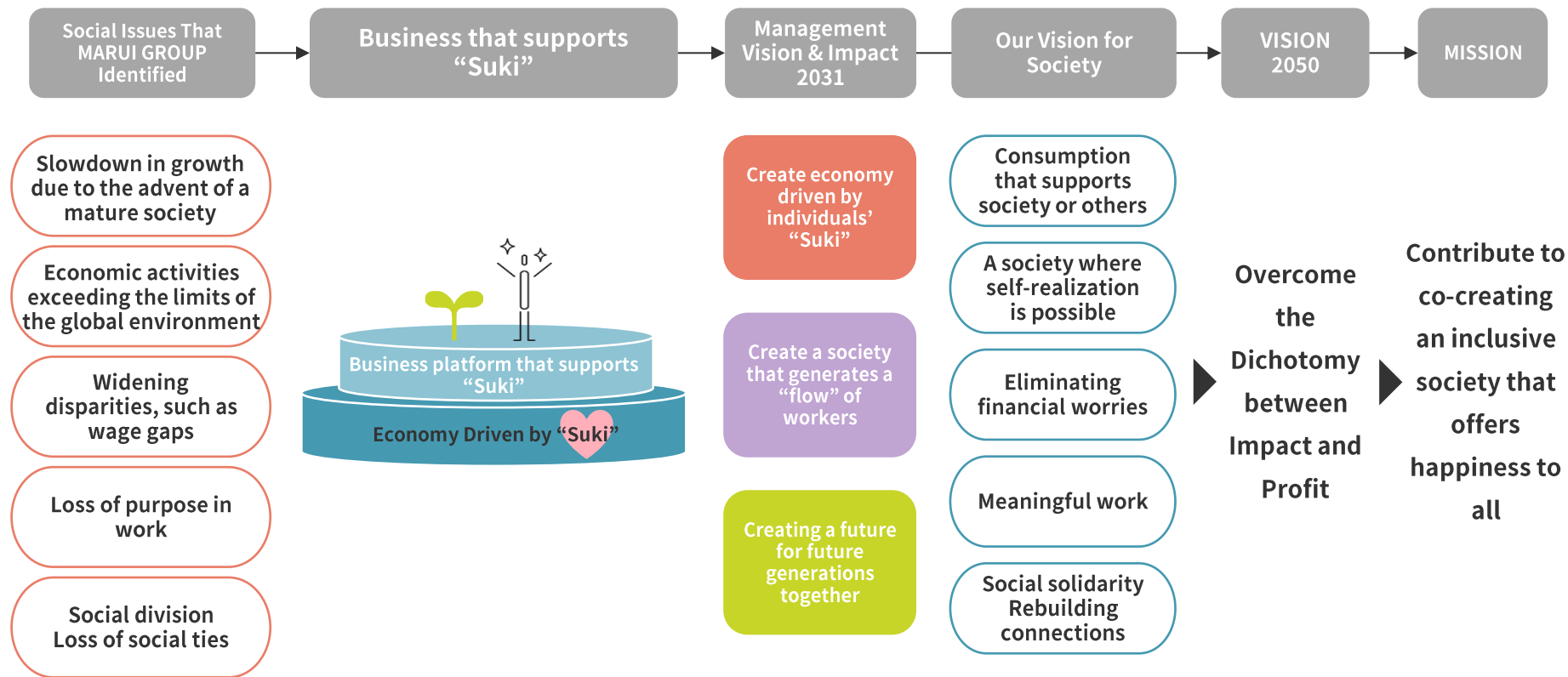
Percentage of employees easily achieving flow



Percentage of employees leveraging "Suki" in work

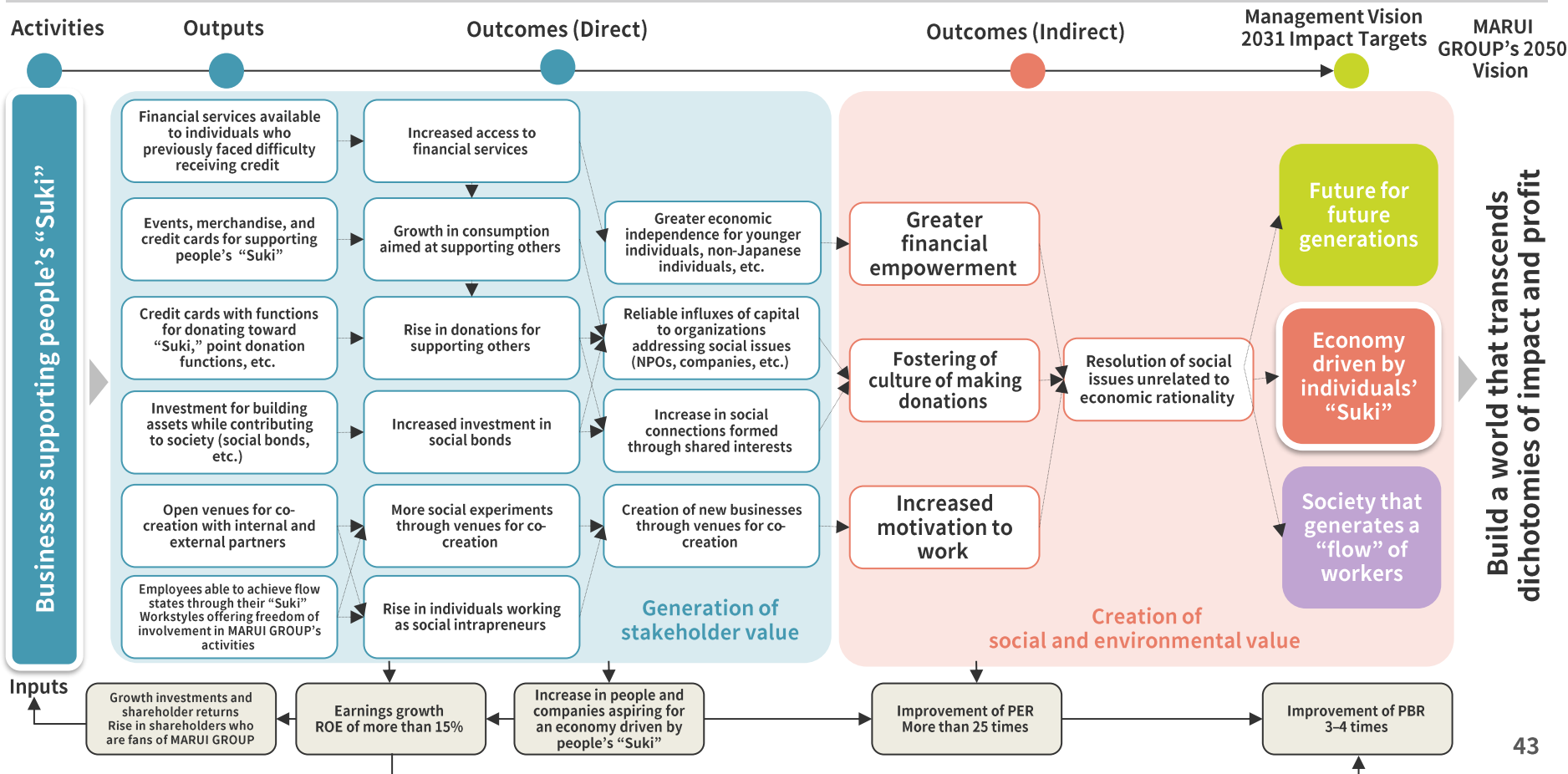
* Figure represents the rate of progress toward the initial target of 60% or more. The rate of progress toward the new target of 80% or more is 71%.

Impact Targets for 2050



MARUI GROUP's Logic Model

Abbreviated
Version



FY2026 Performance Pertaining to Impact KPIs

■ Impact Targets 3.0

Themes	Impact KPIs	FY2025	FY2026	Change	Progress rate (%)
Creating a future for future generations together	CO ₂ reduction volume by the Company, society, and individuals(thousands of tons)	41	50	+ 9	50
	Number of cases of support for business creation for future generations (Social intrapreneurs) (people)	1,137	1,517	+380	30
Create economy driven by individuals' "Suki"	Number of users of financial services connecting with society through "Suki" (thousands of people)	10	14	+ 5	14
	Number of financial services that connect with society through "Suki" (usage cases)	40	66	+26	66
	Number of financial service users including young people and foreign nationals(thousands of people)	492	519	+27	52
	Number of financial services supporting diverse workstyles (services)	3	3	0	30
Create a society that generates a "flow" of workers	Number of global co-creation initiatives with top talent	112	150	+38	30
	Number of new businesses created through co-creation initiatives	5	5	0	25
	Percentage of employees easily achieving flow (%)	47	57	+10	95(*)
	Percentage of employees leveraging "Suki" in work (%)	63	64	+ 1	85

* Figure represents the rate of progress toward the initial target of 60% or more.
The rate of progress toward the new target of 80% or more is 71%.

Financial Value Created by Generating Desired Impact in FY2026

Financial value created by generating desired impact amounted to ¥3.5 trillion in FY2026, equivalent to 65% of total Group transactions of ¥5.4 trillion

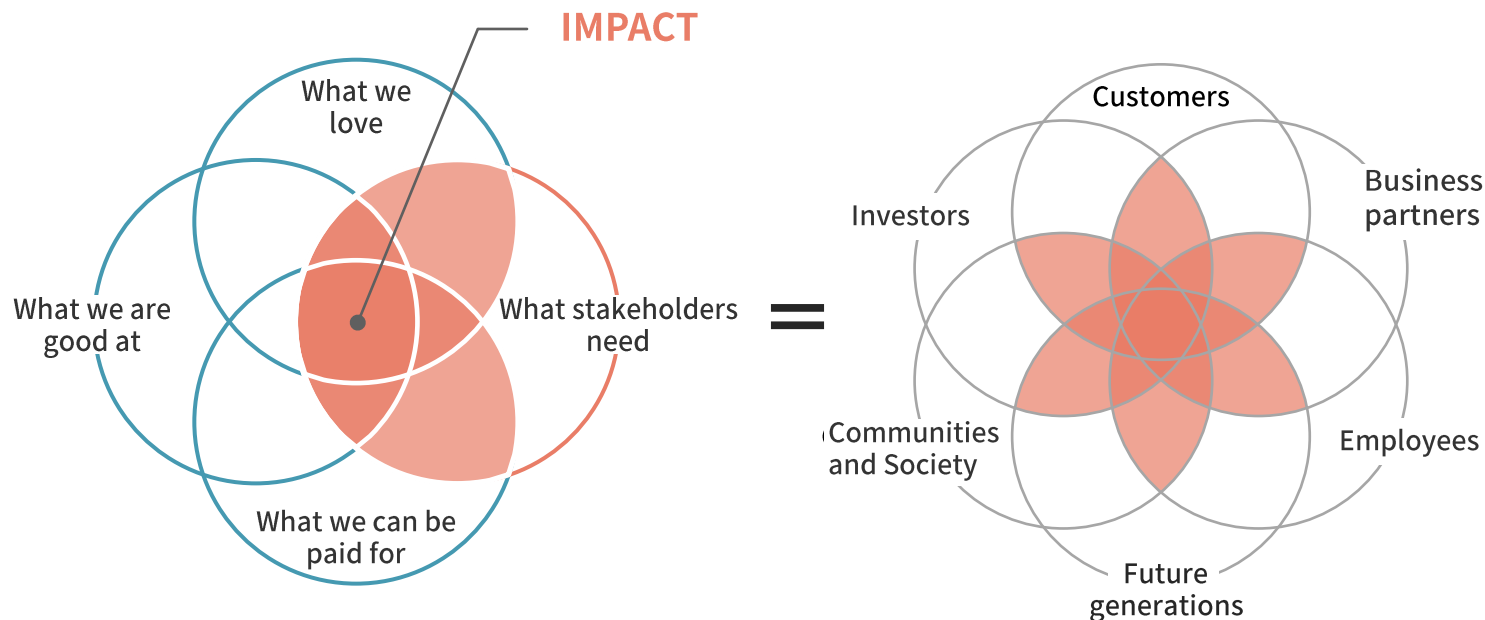
Themes/material topics		FY2026 Performance Pertaining to Financial Value
Creating a future for future generations together	Support future generations to “create businesses”	-
Create economy driven by individuals’ “Suki”	Consumption that extends its benefits to others and society as a whole through the concept of “Suki”	Transactions ¥31.6 billion
	Financial empowerment to support “Suki”	Transactions ¥3.5 trillion
Create a society that generates a “flow” of workers	Co-creation initiatives open both internally and externally	Earnings contributions from co-creative investments ¥4.3 billion
	Workers and their work styles to demonstrate creativity	-

Financial Value

FY2026 Total Group transactions	Financial value created by generating desired impact	% of total
¥5.4 trillion	¥3.5 trillion	65%

FY2031 Target: Financial value created by generating desired impact accounting for more than ¥6 trillion, or 60% of total Group transactions of ¥10 trillion

Appendix



Value created by IMPACT = Stakeholder Value

* Source: Héctor García, Francesc Miralles /KIGAI
<https://www.penguin.co.uk/books/1112754/ikigai/9781786330895.html>

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	80%
		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**

2031 Impact Targets—Creating a future for future generations together



Theme	Priority Measures		Definition	Indicators
Future for future generations	Realize a carbon-neutral society	CO2 reduction by the Company, society, and individuals	• Reduction of greenhouse gas emissions through transition to renewable energy, etc.	• Reduction of MARUI GROUP's emissions (Scope 1, Scope 2, and Scope 3) *Base year of fiscal year ended March 31, 2017 • Reductions in emissions from society through increased usage of Minna-denryoku services, etc.
	Support future generations to “create businesses”	Support for intrapreneurs among younger generations	• Provision of venues and options for cultivation of intrapreneurs among younger generations	• Organization of intrapreneurs forums • Arrangement of donation lectures by social intrapreneurs cultivation foundations, etc.

2031 Impact Targets—Creating economy driven by individuals’ “Suki”

Theme	Priority Measures		Definition	Indicators
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”	• Number of users of financial services for donating to recipients that contribute to the resolution of social issues • Number of purchasers of financial products for building assets while contributing to society	• Number of users of credit cards with donation functions • Number of users of point donation functions, etc. • Number of purchasers of social bonds • Number of purchasers of impact fund products, etc.
		Number of financial services that connect with society through “Suki”	• Number of financial services for donating to recipients that contribute to the resolution of social issues • Number of financial products for building assets while contributing to society	• Number of credit cards with donation functions issued • Number of recipients of point donations, etc. • Number of social bond issuances • Number of impact fund products, etc.
	Financial empowerment to support “Suki”	Number of financial service users including young people and foreign nationals	• Number of users of financial services available to individuals and companies that previously faced difficulty receiving credit* * Younger individuals (age 39 or younger), non-Japanese residents of Japan, low-income individuals, people with disabilities, people living outside of major urban areas, primary industry workers, self-employed individuals, start-ups, freelancers, etc.	• Number of card users recruited through co-creation of creditability approach • Number of users of ROOM iD services • Number of tsumiki accounts • Number of users of GTN EPOS CARDS • Number of users of EPOS Owner cards • Number of users of EPOS Lancers cards, etc.
		Number of financial services supporting diverse workstyles	• Number of financial services for supporting diverse workstyles through inter-company coordination and collaboration	• Number of non-Japanese individuals working in Japan with GTN EPOS CARDS • Number of EPOS Owner cards issued • Number of EPOS Lancers cards issued, etc.

2031 Impact Targets—Creating a society that generates a “flow” of workers

Theme	Priority Measures		Definition	Indicators
Society that generates a “flow” of workers	Co-creation initiatives open both internally and externally	Number of global co-creation initiatives with top talent	• Total number of co-creation venue content offerings Venues for co-creation: venues for value creation activities that extend beyond corporate organizational boundaries	• Number of co-creative teams • Number of official Groupwide initiatives • Number of contests for supporting people’s “Suki” • Number of Future Accelerator Gateway activities, etc.
		Number of new businesses created through co-creation initiatives	• Contributions to Group earnings of more than ¥1.0 billion and formation of connections with more than 50,000 individuals via initiatives for addressing social issues shaped through venues for co-creation	• Performance of anime businesses • Earnings contributions from co-creative investments • Performance of tsumiki Co., Ltd., etc.
	Workers and their work styles to demonstrate creativity	Percentage of employees easily achieving flow	• Ratio of individuals who utilize their skills to tackle challenges and ratio of individuals who feel that they often use their skills and knowledge at work	• Ratio of individuals responding affirmatively to relevant questions on engagement surveys
		Percentage of employees leveraging “Suki” in work	• Ratio of employees utilizing their “Suki” in their work	• Ratio of individuals responding affirmatively to relevant questions on engagement surveys

2031 Financial Impact KPIs

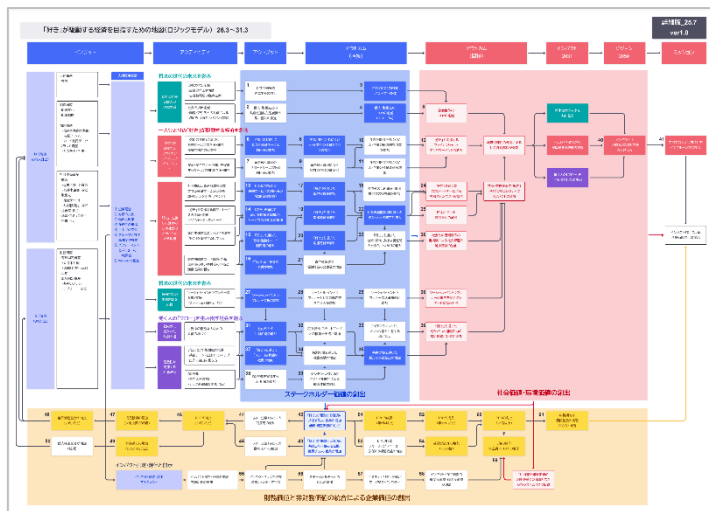
Theme / Priority Measures		FY2031	Calculation Methods
Creating a future for future generations together	Support for business creation by younger generations	Transaction volume of ¥10.0 billion or more (aggregate)	• 5,000 intrapreneurs × 1% rate of entry into MARUI GROUP = 50 individuals • Aggregate transaction volume of ¥10.0 billion or more anticipated to be generated by businesses developed by 50 individuals
Creating economy driven by individuals' "Suki"	Promotion of consumption that contributes to people and society through people's "Suki"	Transaction volume of ¥300.0 billion or more	• 3 million holders of cards supporting people's "Suki" anticipated in FY2031 3 million cardholders × 35% (global average rate of donation giving) × ¥300,000 or more (donation amounts) = ¥300.0 billion or more
	Financial empowerment for supporting people's "Suki"	Transaction volume of ¥5.7 trillion or more	• ¥3.6 trillion from issuance of cards to younger individuals (age 39 or younger) • ¥0.3 trillion from diverse workstyles (EPOS Lancers cards, GTN EPOS CARDS, etc.) • ¥1.8 trillion from other offerings (ROOM iD, etc.)
Creating a society that generates a "flow" of workers	Open forums for co-creation with internal and external partners	Earnings contributions from co-creative investments of ¥7.0 billion	• See Slide 77 "Expression of Creativity and Ratio of Intangible Assets" and Slide 85 "Business Strategy Highlights" under "2. Formulation of Management Vision & Strategy Narrative 2031" in Financial Results Briefing for the Fiscal Year Ended March 31, 2025, And the Direction for the Future
	Creative individuals and workstyles	Ratio of intangible assets of 70% or more	

Target earnings contributions from achieving desired impact of ¥6.0 trillion (60% of transaction volume of ¥10.0 trillion)

Logic Model (Full Version) and Impact Indicator List

Preparation of logic model for creating desired impact and improving corporate value along with list of indicators for assessing impact

Logic Model (Full Version)



Impact Indicator List

テーマ	重点項目	価値創造	関連するステークホルダー	ロジックモデル	No.	項目
将来世代の未来を共につくる	自社と社会と個人のCO2削減量	ステークホルダー価値の創出	顧客・取引先	アウトプット	1	店舗等の再エネルギーの向上
				アウトプット	2	個人・取引先との共創を通じた脱炭素の取り組みの推進
				アウトカム（直接）	3	自社のCO2の削減（スコープ1+2+3）
				アウトカム（間接）	4	個人・取引先のCO2の削減（スコープ4）
「好き」を応援する フィナンシャル・エンバウメント	社会価値・環境価値の創出	顧客	顧客	アウトカム（間接）	5	社会全体のCO2削減
				アウトプット	6	「信用的共創」に基づく金融サービス利用者の増加
				アウトプット	7	資金繰り管理のサポート等の利用者の増加
		ステークホルダー価値の創出	顧客	アウトカム（直接）	8	与信が提供されにくい人・企業の金融アクセスの拡大
				アウトカム（直接）	9	資金繰り管理に対する財務の健全化（支払遅延など）
				アウトカム（直接）	10	与信が提供されにくい人・企業の経済的自立が増加

For more details, please refer to the following (in Japanese only).

https://pdf.0101maruigroup.co.jp/ir/pdf/impactbook/2025/impactbook_logic_2025.pdf

Reference: MARUI GROUP's Value Creation Process (in Japanese only).

https://pdf.0101maruigroup.co.jp/sustainability/pdf/value_creation.pdf



Impact Measurement and Management System

Purpose

We confirm impact progress through KPIs and financial values, which are then used to make management decisions.

Impact Measurement and Management Implementation System

Impact Strategy and Management

Board of Directors

Reporting
and Proposal

Instruction

Advisory Committee

Impact Promotion Committee

Impact Implementation

Group Companies

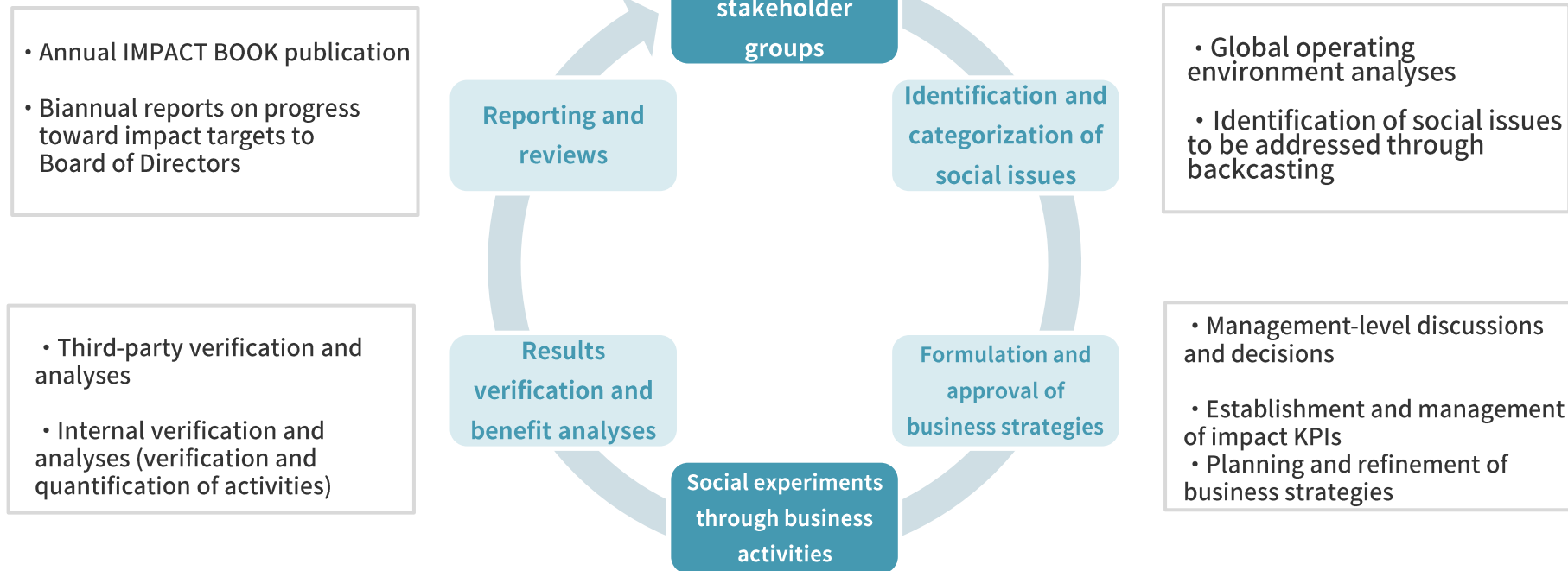
Medium-term Management Plan

Progress of each Group company's medium-term management plan is reported to management twice a year.



Cooperation

Identification of impacts and implementation of improvement cycles through experimentation and dialogue



Note: Sustainability issues have been identified through a double materiality approach that accounts for risks and opportunities with the potential to impact MARUI GROUP's business activities or financial outcomes as well as for the potential impact of MARUI GROUP's business activities on society, the environment, and people. The risks and impacts identified through this process are reviewed once a year by the Impact Promotion Committee and the Compliance Promotion Board.

Year-round activities for generating desired impact as management theme

April and May 2025

- Sustainability Committee meeting 1**
- Redefinition of impact targets
 - Confirmation of impact KPIs

May 2025

- Full-year financial results announcement**
- Announcement of Management Vision & Strategy Narrative 2031

June 2025

- MARUI IR DAY**
- Briefing on impact targets and Management Vision & Strategy Narrative 2031

June 2025

- Sustainability Committee meeting 2**
- Confirmation of IMPACT BOOK 2025

July 2025

- Publication of IMPACT BOOK 2025
Engagement with impact-minded investors**

September 2025

- Sustainability Committee meeting 3**
- Confirmation of response to IMPACT BOOK 2025
 - Decision of future directives

October 2025

- Group medium-term management plan progress meeting 1 Sustainability Committee meeting 4**
- Advice from members of younger generations

January 2026

- Sustainability Committee meeting 5**
- Redefinition of impact targets

February and March 2026

- Group medium-term management plan progress meeting 2**
- Confirmation of progress regarding initiatives for generating desired impact

March 2026

- Directors' retreat**
- Discussion of progress and challenges concerning increasing desirable impacts

March 2026

- Sustainability Committee meeting 6**
- Discussion on how to create an Economy Driven by "Suki" by integrating impact targets and business strategies

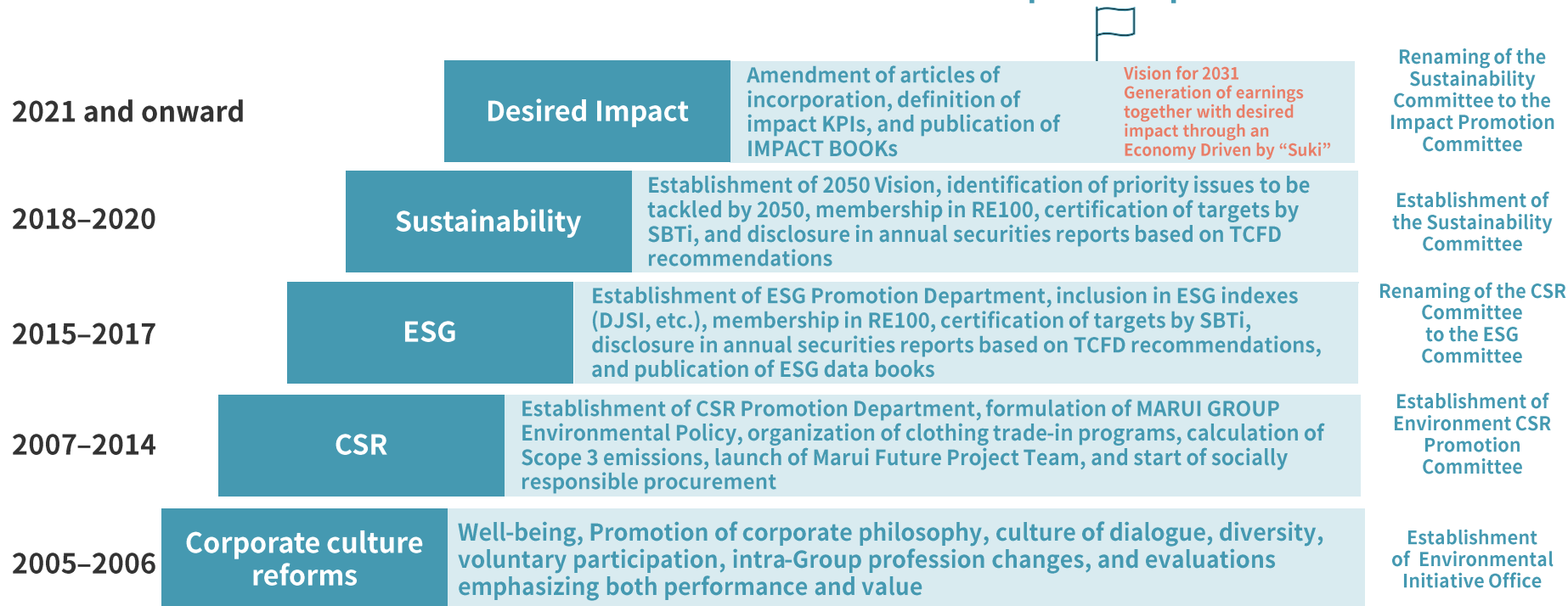
**April 2026
Transition from focus on sustainability to pursuit of desired impact**

- Establishment of Impact Promotion Division
- Renaming of the Sustainability Committee to the Impact Promotion Committee

Transition from Focus on Sustainability to Pursuit of Desired Impact

MARUI GROUP's 2050 Vision

Build a world that transcends dichotomies of impact and profit



Toward a “Suki” Economy

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Please direct any inquiries to the Impact Promotion Department(E-Mail:esg01@0101.co.jp).

