

ESG DATABOOK

2025年3月期

Fiscal Year Ended March 31,2025



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Review of the Fiscal Year Ended March 31, 2025

Environment

Climate Change

Greenhouse Gas Emissions

- Total greenhouse gas emissions amounted to 240,000 t-CO₂ in the fiscal year ended March 31, 2025, down 10%, or 28,000 t-CO₂, year on year.
- Scope 1 and 2 totaled 30,000 t-CO₂ (102% of YoY). While the switch to renewable energy is progressing, the start of operations at new facilities has resulted in an increase of 0.1 million t-CO₂ from the previous year. Scope 3 emissions totaled 210,000 t-CO₂ (88% of the previous year's level), with a decrease of 28,000 t-CO₂ from the previous year due to improvements in the accuracy of data related to customers' modes of transportation and distances traveled.

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 74% since FY2016. Scope 3 was reduced by 280,000 tons, a decrease of 56% since FY2016.
- The amount of Greenhouse Gas emission reductions due to promotion of renewable energy switching to our customers is 50,000 tons.
- Company and social Greenhouse Gas emission reductions totaled 410,000 tons (111% of YoY, Planned difference +30,000 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.

Renewable Energy and Energy Used

- Total energy used in the fiscal year ended March 31, 2025, was 1,500,000 GJ, a decrease of 1% or 20,000 GJ from the previous fiscal year.
- Electricity consumption decreased by 10,000 GJ from the previous year due to permanent store and facilities closures and promotion of energy conservation.
- The Company joined the RE100 initiative in July 2018, announcing its goal of sourcing 70% of the electricity used in its business from renewable energy by the fiscal year ending March 31, 2026, and 100% by the fiscal year ending March 31, 2031.
- The ratio of renewable energy used increased to 72% (up 1 pp YoY), achieving the 2025 target of 70% ahead of schedule.

Resources and Waste

Total Waste

- Total waste in the fiscal year ended March 31, 2025, amounted to 8,377 tons, a decrease of 1%, or 110 tons from the previous fiscal year. Efforts to promote waste separation and reduce waste output at stores that have renovated changed their waste collection facilities and changed their operations are progressing smoothly, with the recycling rate improving to 75% (up 2 pp YoY). As a result, the final disposal volume was 2,136 tons (90% of the previous year's volume), a reduction of 234 tons from the previous fiscal year.

Third-Party Verification

- MARUI GROUP receives third-party verification for 41 environment-related items, including greenhouse gas emissions, total waste, and total water used, from the Japan Quality Assurance Organization.

Review of the Fiscal Year Ended March 31, 2025

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.

<State of progress>

| Data item | FY2024 | FY2025 |
|--|---------------------|--------|
| • Rate of elimination of gender preconception (ratio of employees rejecting preconceptions about gender roles) | 55% (Down 1 pp YoY) | 50% |
| • Maintain 100% of applicable male employees taking childcare leave | 100% (—) | 100% |
| • Ratio of applicable male employees taking childcare leave within eight weeks of childbirth by partner | 100% (Up 3 pp YoY) | 95% |
| • Ratio of applicable male employees taking childcare leave for one month or more | 90% (Up 38 pp YoY) | 70% |
| • Rate of household chore and child-rearing participation by male employees | 30% (Down 1 pp YoY) | 35% |
| • Ratio of female employees pursuing upper-level positions (54 years old and under) | 58% (—) | 75% |
| • Ratio of male employees pursuing upper-level positions (54 years old and under) | 77% (Down 2 pp YoY) | — |
| • Ratio of women in junior management positions | 39% (Up 3 pp YoY) | 40% |
| • Ratio of women in management positions | 22% (Up 1 pp YoY) | 25% |
| • Ratio of women in executive officer positions | 23% (Up 3 pp YoY) | 30% |

Ratio of female employees pursuing upper-level positions

- Until now, women's aspirations for senior positions had been declining for three consecutive terms, but in fiscal 2024, the figure stabilized at 58% (± 0 pp YoY).
This is in addition to the ongoing efforts of the "Work-Life Balance Forum" and other work-life balance support initiatives that have been implemented to date, as well as the "Workstyle after Covid pandemic Initiative," a group-approved initiative launched to review the work styles and roles of managers themselves. We believe that the "Manager Work Style and Job Satisfaction Forum," which was newly implemented in fiscal 2024, has achieved certain results.

Wage difference between male and female

- The wage difference between male and female was 78.8% for all employees (Up 1.0 pp YoY) in the fiscal year ended March 31, 2025, 73.0% for regular employees (Up 1.0 pp YoY), and 85.6% for part-time and fixed-term employees (Down 6.0 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 85.5% to 95.7%.
- The main reason for the difference by position is the effect of the shorter working hour system. As of March 2025, 97.1% of users of the shorter working hour system were women, and the difference in wages by position ranges from 90.6% to 95.7% after the hours worked by those who use shorter working hour system has been modified.
- The wage difference between part-time and fixed-term employees decreased to 85.6% compared to the previous year. 85% of part-time and fixed-term employees are re-employed workers, of which 18% are women. The wage difference between men and women increases with age, and the percentage of women increased from 13% to 18% compared to the previous year, resulting in a wider wage difference than the previous year.

Review of the Fiscal Year Ended March 31, 2025

Society

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

| | FY2024 | Ratio of employees taking part in voluntary participation initiatives |
|--|------------------------------------|---|
| • Employees taking part in voluntary participation initiatives | 3,747 (Down 6 pp YoY) | 89% (Up 1 pp YoY) |
| • Employees undergoing intra-Group profession change (aggregate) | FY2024 2,632 (Down 9 pp YoY) | Ratio of employees undergoing intra-Group profession change 86% (Up 1 pp YoY) |

Employee Engagement

- We have established our own indicators to measure employee engagement. In the fiscal year ended March 31, 2025, as a measure of "expectations" at work, 81% of employees answered "I know what is expected of me at work" (up 35% from FY2012), and as a measure of "respect" in the workplace, 69% of employees answered "I feel respected at my workplace" (up 41% from FY2012). As a measure of "working by leveraging personal strengths", 58% of employees answered "I am challenging myself by leveraging my strengths/skills" (up 20% from FY2012), a significant improvement from the fiscal year ended March 31, 2013.

Human Capital Investments

- The amount of human capital investment for the fiscal year ended March 31, 2025 is ¥8.8 billion, and the ratio of human capital investment to personnel expenses is 25%.

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., and 13 material risks were identified.
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, 2024)

- 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.

Third-Party Verification

- MARUI GROUP receives third-party verification for 25 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, 2025

Governance

Compliance

Reports Filed through Whistle-Blowing System 42 (42 reports in the fiscal year ended March 31, 2024)

- 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.

Code of Conduct and Ethics Breaches 0 (2 in the fiscal year ended March 31, 2024)

- 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.
- 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, 2025.
- 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, 2025, was zero.

Conflicts of interest incidents 0 (0 in the fiscal year ended March 31, 2024)

- Advance approval and subsequent reporting by the Board of Directors are required for competitive and conflicting transactions by group officers.
Also, employees are required to promptly report any cases where there is a potential conflict of interest, and appropriate measures are taken in response.
- In fiscal year 2024, there were 8 cases of advance approval and zero violations.

Insider trading incidents 0 (0 in the fiscal year ended March 31, 2024)

- MARUI GROUP has established the Insider Trading Prevention Committee and is working to prevent insider trading through awareness-raising and education for all officers and employees. In addition to prohibiting trading based on undisclosed information, strict management of such information by relevant parties is enforced to prevent leakage to outside parties until the information is disclosed.

Notification of suspicious transactions 1,080

- 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, 1,080 suspicious transactions were reported to the Financial Services Agency during the current fiscal year.

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「丸井グループ環境方針」
有
https://www.0101maruigroup.co.jp/ci/governance/environment.html
Yes
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 | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|--|---|----------------------|-------------------|---|---|---|---|---|
| GHG排出量★ Greenhouse gas emissions★ REVIEW | GHG Scope 1 | グループ Consolidated | t-CO ₂ | 11,090 | 10,540 | 10,043 | 8,115 | 9,003 |
| | GHG Scope 2 | | | 37,858 | 29,983 | 25,582 | 22,483 | 22,112 |
| | ロケーション基準 ^{*1} Location-Based ^{*1} | | | 39,272 | 32,083 | 25,260 | 23,489 | 21,907 |
| | GHG Scope 3 | | | 256,682 | 258,224 | 255,620 | 241,570 | 213,096 |
| | Category1 購入した製品・サービス | | | 97,734 | 96,340 | 104,773 | 71,378 | 76,283 |
| | Category2 資本財 | | | 35,775 | 28,840 | 32,581 | 47,334 | 42,866 |
| | Category3 燃料及びエネルギー活動 | | | 9,512 | 8,542 | 7,238 | 7,725 | 7,798 |
| | Category4 輸送、配送（上流） | | | 7,407 | 6,427 | 6,964 | 6,328 | 7,211 |
| | Category5 事業から出る廃棄物 | | | 1,112 | 1,108 | 965 | 889 | 913 |
| | Category6 出張 | | | 928 | 1,408 | 1,824 | 2,086 | 2,091 |
| | Category7 雇用者の通勤 | | | 2,110 | 1,654 | 1,581 | 1,596 | 1,111 |
| | Category8 リース資産（上流） | | | 4,616 | 4,331 | 4,201 | 4,147 | 4,707 |
| | Category9 輸送、配送（下流） | | | 80,327 | 93,804 | 80,433 | 89,119 | 58,938 |
| | 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 | 3,326 | 3,070 |
| | Category12 販売した製品の廃棄 | | | 2,666 | 2,292 | 1,136 | 1,136 | 1,105 |
| | Category13 リース資産（下流） | | | 6,214 | 6,382 | 5,634 | 5,634 | 5,536 |
| | 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 | | | 41 | 39 | 116 | 872 | 1,468 |
| 計 Total | | | | 305,630 | 298,747 | 291,245 | 272,168 | 244,212 |
| 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 | 9,992 | 9,525 | 8,576 | 7,434 | 8,181 |
| | CO ₂ 間接排出量 Indirect CO ₂ emissions | | | 37,858 | 29,983 | 25,582 | 22,483 | 22,112 |
| | 計 Total | | | 47,850 | 39,509 | 34,158 | 29,917 | 30,293 |
| 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 | - | 20.1 | 8.1 | 7.5 | 6.6 | 5.5 |
| 環境効率（連結営業利益/CO ₂ 排出量） Environment efficiency (Operating income/ CO ₂ emissions) | | グループ Consolidated | - | 5.0 | 12.3 | 13.3 | 15.1 | 18.2 |
| 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 | 910 | 956 | 1,367 | 312 | 597 |
| | HCFC直接排出量 Direct hydrochlorofluorocarbon emissions | | | 189 | 58 | 99 | 369 | 225 |
| | 計 Total | | | 1,098 | 1,014 | 1,467 | 681 | 822 |
| 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 | 59 | 10 | 10 | 10 |

★ 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.)

| 気候変動 Climate Change | | | | | | | | |
|--|--|----------------------|-------------------------------|---|---|---|---|---|
| | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
| エネルギー使用量★ Energy consumption★ <div>REVIEW</div> | 電力使用量 Electricity used | グループ Consolidated | G J | 1,568,694 | 1,582,084 | 1,493,115 | 1,239,216 | 1,232,174 |
| | | | (千kWh Thousands of kWh) | (157,341) | (158,685) | (149,761) | (143,428) | (142,613) |
| | 再生可能エネルギー使用量 Renewable energy used | | G J | 817,688 | 963,333 | 1,015,860 | 876,538 | 888,049 |
| | | | (千kWh Thousands of kWh) | (82,013) | (96,623) | (101,892) | (101,451) | (102,784) |
| | 再生可能エネルギー比率 Ratio of renewable energy used | | % | (52.1) | (60.9) | (68.0) | (70.7) | (72.1) |
| | ガス使用量 Natural gas used | | G J | 184,608 | 175,941 | 159,156 | 134,033 | 149,359 |
| | 軽油・A重油・ガソリン使用量 Diesel, heavy oil A, and gasoline used | | | 11,472 | 10,971 | 9,337 | 8,192 | 7,593 |
| | 温水・冷水使用量 Water used by air-conditioning equipment | | | 92,269 | 94,715 | 88,772 | 129,623 | 104,672 |
| | 蒸気使用量 Steam used | | | - | - | 10,238 | 10,483 | 9,386 |
| | 計 Total | | | 1,857,043 | 1,863,711 | 1,760,618 | 1,521,546 | 1,503,183 |
| 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 | - | 122.0 | 50.7 | 45.4 | 37.1 | 33.8 |
| 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 | 82,367 | 96,992 | 102,248 | 101,821 | 103,736 |
| エネルギーコスト Energy costs | | グループ Consolidated | 百万円 Millions of yen | 3,533 | 3,576 | 4,901 | 4,531 | 4,861 |
| 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 |

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

* 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.

資源と廃棄物 Resources and Waste

| | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|---|-------------------------------|---|------------|---|---|---|---|---|
| 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 | 167 | 84 | 53 | 33 | 38 |
| | ダンボール Cardboard boxes | 単体：丸井 Non-consolidated: MARUI CO., LTD. | t | 725 | 708 | 729 | 557 | 808 |
| | プラスチック容器 Plastic packaging | 単体：丸井 Non-consolidated: MARUI CO., LTD. | t | 53 | 32 | 27 | 23 | 23 |
| | 不織布 Non-woven fabric | 単体：丸井 Non-consolidated: MARUI CO., LTD. | t | 6 | 9 | 6 | 3 | 3 |
| | 計 Total | 単体：丸井 Non-consolidated: MARUI CO., LTD. | t | 951 | 833 | 815 | 616 | 872 |
| 廃棄物排出量★ Total waste★ | | グループ Consolidated | t | 9,792 | 10,102 | 9,178 | 8,487 | 8,377 |
| REVIEW | うち食品廃棄物 Food waste | | | 1,492 | 1,789 | 1,639 | 1,463 | 1,334 |
| 廃棄物回収量★ Waste recycled★ | | グループ Consolidated | t | 6,438 | 7,081 | 6,570 | 6,117 | 6,241 |
| | うち食品廃棄物 Food waste | | | 1,107 | 1,479 | 1,363 | 1,256 | 1,313 |
| リサイクル率★ Ratio of recycled material used★ | | グループ Consolidated | % | 65.8 | 70.1 | 71.6 | 72.1 | 74.5 |
| 最終処分量★ Total waste disposed★ | 焼却処分 Incineration | グループ Consolidated | t | 3,254 | 3,013 | 2,600 | 2,363 | 2,132 |
| | 埋め立て Landfill | | | 100 | 7 | 9 | 7 | 4 |
| | 計 Total | | | 3,354 | 3,021 | 2,609 | 2,370 | 2,136 |
| | うち食品廃棄物 Food waste | | | 385 | 310 | 276 | 207 | 21 |
| 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 | 5 | 4 | 3 | 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 |

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

水 Water

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

| | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|-----------------------------------|----------------------|--------------------------------------|---|---|---|---|---|
| 水資源使用量★ Total water used★ | グループ Consolidated | 千㎡ Thousands of m ² | 1,128 | 1,059 | 1,082 | 1,104 | 1,149 |
| 排水量★ Total wastewater emitted★ | グループ Consolidated | 千㎡ Thousands of m ² | 1,086 | 1,019 | 1,048 | 1,053 | 1,136 |

コンプライアンス Compliance

| | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|--|----------------------|-----------------|---|---|---|---|---|
| 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 | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|--|---------------------------|-----------------------------------|---|---|---|---|---|
| 総店舗数 Total stores | グループ Consolidated | 店 Stores | 23 | 22 | 22 | 22 | 22 |
| 総売場面積 Total sales floor area | グループ Consolidated | 千㎡ Thousands of m ² | 401 | 388 | 384 | 384 | 384 |
| 自社E C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 | 9,598 | 9,589 | 11,948 | 12,806 | 12,343 |
| エポスカード会員数 ^{*2} EPOS cardholders ^{*2} | グループ Consolidated | 万人 Ten thousands of people | 709 | 714 | 731 | 759 | 790 |
| 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 % | 23.5 | 22.8 | 22.9 | 23.1 | 22.9 |
| | 30代 Age 30-39 | | 25.4 | 25.7 | 25.7 | 25.4 | 25.1 |
| | 40代 Age 40-49 | | 18.8 | 18.7 | 18.6 | 18.5 | 18.6 |
| | 50代 Age 50-59 | | 16.4 | 16.6 | 16.7 | 16.7 | 16.8 |
| | 60代以上 Age 60 and above | | 15.9 | 16.1 | 16.2 | 16.2 | 16.6 |
| エポスカード稼働率 Ratio of active EPOS cardholders | グループ Consolidated | % | 63.0 | 64.6 | 66.9 | 68.3 | 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 | 4,500 | 8,900 | 8,700 | 8,200 | 8,100 |
| 貸倒比率 Ratio of bad debt write-offs | グループ Consolidated | % | 2.09 | 1.81 | 1.62 | 1.63 | 1.76 |

* 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 以前のカードを含む Figures include previous cards.

* 3 フィンテック事業営業利益÷稼働客数 FinTech business operating income ÷ Active cardholders

| 社員 Employees | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|--|---------------------------|----------------------|-------------|---|---|---|---|---|
| 社員数 ^{*1} Number of Employees ^{*1} | 計 Total | グループ Consolidated | 人 People | 4,855 | 4,654 | 4,435 | 4,290 | 4,051 |
| | 女 Women | | | 2,140 | 2,082 | 2,009 | 1,993 | 1,913 |
| | 男 Men | | | 2,715 | 2,572 | 2,426 | 2,297 | 2,138 |
| | 20代以下 Age 29 and below | | | 461 | 425 | 368 | 342 | 309 |
| | 30代 Age 30-39 | | | 938 | 834 | 764 | 725 | 647 |
| | 40代 Age 40-49 | | | 1,552 | 1,461 | 1,320 | 1,209 | 1,142 |
| | 50代 Age 50-59 | | | 1,830 | 1,880 | 1,926 | 1,918 | 1,844 |
| | 60代以上 Age 60 and above | | | 74 | 54 | 57 | 96 | 109 |
| | | | | | | | | |
| 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 | 1,088 | 1,091 | 992 | 908 | 939 |
| | 男 Men | | | 399 | 439 | 455 | 496 | 514 |
| | 計 Total | | | 1,487 | 1,530 | 1,447 | 1,404 | 1,453 |
| 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 | 18.4 | 19.2 | 20.2 | 20.8 | 21.3 |
| | 男 Men | | | 24.4 | 25.0 | 24.7 | 24.9 | 25.2 |
| | 計 Total | | | 21.6 | 22.3 | 22.6 | 23.0 | 23.4 |
| 平均年齢 ^{*1} Average age of employees ^{*1} | 女 Women | グループ Consolidated | 歳 Age | 42.9 | 43.7 | 44.3 | 44.8 | 44.8 |
| | 男 Men | | | 48.2 | 48.8 | 49.5 | 49.8 | 50.2 |
| | 計 Total | | | 45.3 | 46.0 | 46.7 | 47.1 | 47.2 |

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

社員 Employees

| | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|---|---------------------------|----------------------|---------------------------|---|---|---|---|---|
| 新卒採用者数 New graduate hires | 女 Women | グループ Consolidated | 人 People | 35 | 37 | 30 | 30 | 25 |
| | 男 Men | | | 18 | 12 | 15 | 15 | 8 |
| | 計 Total | | | 53 | 49 | 45 | 45 | 33 |
| 中途採用者数 Mid-career hires | 女 Women | グループ Consolidated | 人 People | - | - | 8 | 9 | 4 |
| | 男 Men | | | - | - | 12 | 13 | 7 |
| | 計 Total | | | - | - | 20 | 22 | 11 |
| 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 |
| | 30代 Age 30-39 | | | - | - | 7 | 11 | 4 |
| | 40代 Age 40-49 | | | - | - | 9 | 5 | 1 |
| | 50代 Age 50-59 | | | - | - | 0 | 0 | 0 |
| | 60代以上 Age 60 and above | | | - | - | 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 | % | 66.0 | 75.5 | 66.7 | 66.7 | 75.8 |
| 採用コスト Recruitment cost | | グループ Consolidated | 百万円 Millions of yen | 94 | 103 | 111 | 113 | 148 |

| | | 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 | 2022年4月新卒入社者 New graduate hires in April 2021 | グループ Consolidated | 人 People | 49 | 12 | 37 |
| | うち2025年4月在籍者 Of which, those remaining in April 2024 | | | 39 | 8 | 31 |

| | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|---|---|----------------------|-------------|---|---|---|---|---|
| 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 | 131 | 143 | 160 | 166 | 186 |
| | 男 Men | | | 283 | 289 | 275 | 286 | 286 |
| | 計 Total | | | 414 | 432 | 435 | 452 | 472 |
| 障がい者雇用率*3 Ratio of employees with disabilities*3 | | グループ Consolidated | % | 2.63 | 2.87 | 2.82 | 2.90 | 3.07 |
| 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 | % | 2.3 | 2.8 | 3.0 | 3.4 | 3.6 |
| | 計 Total | | | 4.9 | 4.8 | 5.3 | 7.3 | 7.2 |
| | (定年退職者除く) (Excluding retirements) | | | (2.6) | (2.9) | (3.0) | (3.6) | (3.7) |

* 1 新卒入社者49人に対し、退職者10名、退職率20% Figures include 10 retired individuals, making for 20% turnover rate among 49 new graduates.

* 2 IT資格所有とはITパスポート・初級システム・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、論旨解雇者、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.

社員 Employees

| | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|--|--|----------------------|-------------|---|---|---|---|---|
| 女性社員比率 ^{*1} Ratio of female employees ^{*1} | | グループ Consolidated | % | 44 | 45 | 45 | 46 | 47 |
| 女性リーダー数 ^{*2} Number of female leaders ^{*2} | | グループ Consolidated | 人 People | 668 | 694 | 711 | 718 | 757 |
| 女性リーダー比率 ^{*2} Ratio of women in junior management positions ^{*2} | グレード別 ^{*3} ◆ By Position Grade ^{*3} ◆ | グループ Consolidated | % | 31 | 32 | 34 | 36 | 39 |
| | (役職別) ^{*4} (By Position) ^{*4} | | | 32 | 33 | 35 | 37 | 40 |
| 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 | 52 | 58 | 64 | 74 | 78 |
| 意思決定層に占める女性の割合 ^{*2,*5,*6} ◆ Ratio of women in management positions ^{*2,*5,*6} ◆ | | グループ Consolidated | % | 15 | 17 | 18 | 21 | 22 |
| | 管理部門を除く Ratio of women in management positions in revenue-generating functions | | | 12 | 14 | 16 | 18 | 20 |
| 執行役員に占める女性の割合 ^{*6} ◆ Ratio of women in executive officer positions ^{*6} ◆ | | グループ Consolidated | % | 22 | 24 | 21 | 20 | 23 |
| 上位職志向◆ Ratio of employees pursuing upper-level positions◆ REVIEW | 女 ^{*7} Women ^{*7} | グループ Consolidated | % | 72 | 68 | 62 | 58 | 58 |
| | 男 ^{*8} Men ^{*8} | | | 87 | 83 | 82 | 79 | 77 |
| 育児休業取得者数 Employees taking parental leave | 女 ^{*9} Women ^{*9} | グループ Consolidated | 人 People | 229 | 283 | 239 | 240 | 208 |
| | 男 Men | | | 37 | 45 | 32 | 33 | 28 |
| | ① ② | | | 45 | 43 | 32 | 29 | 31 |
| 育児休業取得率 Ratio of employees taking full parental leave | 女 Women | グループ Consolidated | % | 100 | 100 | 100 | 100 | 100 |
| | 男 Men | | | 86 | 136 | 110 | 100 | 100 |
| | ① ②◆ | | | 100 | 100 | 100 | 100 | 100 |
| 男性の産休取得率（産後8週以内）◆ Ratio of applicable male employees taking childcare leave within eight weeks of childbirth by partner ◆ REVIEW | | グループ Consolidated | % | 36 | 51 | 78 | 97 | 100 |
| 男性の育児平均取得日数 Average days of childcare leave taken by male employees | | グループ Consolidated | 日 Days | 25 | 14 | 75 | 98 | 104 |
| 男性の育児1か月以上取得率◆ Ratio of applicable male employees taking childcare leave for one month or more ◆ REVIEW | | グループ Consolidated | % | 9 | 2 | 22 | 52 | 90 |
| 育児休業復帰率 ^{*10} Ratio of employees returning to work after taking childcare leave ^{*10} | 女 Women | グループ Consolidated | % | 87 | 81 | 85 | 82 | 86 |
| | 男 Men | | | 98 | 98 | 98 | 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 | 483 | 484 | 480 | 456 | 424 |
| | 男 Men | | | 5 | 0 | 0 | 0 | 1 |
| | 計 Total | | | 488 | 484 | 480 | 456 | 425 |
| 「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} ◆ Rate of elimination of gender preconceptions (ratio of employees rejecting preconceptions about gender roles) ^{*12} ◆ REVIEW | | グループ Consolidated | % | 37 | 48 | 53 | 56 | 55 |
| 家庭における男性の家事・育児の分担割合 ^{*13} ◆ Rate of household chore and child-rearing participation by male employees ^{*13} ◆ REVIEW | | グループ Consolidated | % | 30 | 35 | 27 | 31 | 30 |

◆ 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生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生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性は10%（2019年度実績:68%）男性性は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。今後、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く為、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 pursues 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歳に達する育児休業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)

社員 Employees

| | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|---|--|----------------------|----------------------------------|---|---|---|---|---|
| 自ら手を挙げ参画する社員数 ^{*1} Employees taking part in voluntary participation initiatives ^{*1} | REVIEW | グループ Consolidated | 人 People | 4,058 | 4,072 | 4,044 | 3,977 | 3,747 |
| 自ら手を挙げ参画する社員率 ^{*1} Ratio of employees taking part in voluntary participation initiatives ^{*1} | REVIEW | グループ Consolidated | % | 79 | 82 | 85 | 88 | 89 |
| 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 | 296 | 268 | 265 | 105 | 67 |
| グループ会社間異動者数累計 ^{*2} Employees undergoing intra-Group profession change (aggregate) ^{*2} | REVIEW | | | 2,799 | 2,973 | 3,130 | 2,901 | 2,632 |
| グループ会社間異動率 ^{*2} Ratio of employees undergoing intra-Group profession change ^{*2} | REVIEW | | % | 69 | 77 | 85 | 85 | 86 |
| NEW 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 | % | 63 | 65 | 66 | 65 | 69 |
| 社員エンゲージメント Employee Engagement REVIEW 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 | | | | 77 | 79 | 80 | 80 | 81 |
| 自分が職場で尊重されている と感じる I feel respected at my workplace | | | | 61 | 64 | 66 | 64 | 69 |
| 自分の強みを活かしてチャレ ンジしている I am challenging myself by leveraging my strengths/skills | | | | 50 | 52 | 52 | 51 | 58 |
| NEW フローに入りやすい社員比率 Ratio of employees that are able to easily enter a state of flow | | グループ Consolidated | % | - | - | - | 42 | 47 |
| 自分の強みを活かしてチャレ ンジしている I am challenging myself by leveraging my strengths/skills | | | | - | - | - | 51 | 58 |
| 自分の技能や知識を仕事で使っている I use skills and knowledge in work | | | | - | - | - | 70 | 68 |
| NEW 自分の「好き」を仕事に活かしている社員比率 Ratio of employees who utilize their passion in their work | | グループ Consolidated | % | - | - | - | - | 63 |
| 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 |
| うち人材投資 Investment in human resources | | | | - | 827 | 1,030 | 1,302 | 1,334 |
| 社員一人当たり営業利益 Operating income per employee | | グループ Consolidated | 万円 Ten thousands of yen | 307 | 790 | 874 | 956 | 1,099 |
| 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 | 26,497 | 27,568 | 26,836 | 26,820 | 26,605 |
| 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 |
| 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 |
| | 正規雇用社員 Regular employees | | | - | - | 70.9 | 72.0 | 73.0 |
| | パート・有期社員 Part-time and fixed-term employees | | | - | - | 90.4 | 91.6 | 85.6 |
| 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 | 484 | 483 | 484 | 506 | 518 |
| （前年比） （year-on-year） | | | % | 104.2 | 99.8 | 100.2 | 104.6 | 102.3 |
| 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 | 359 | 352 | 353 | 375 | 387 |
| | 男 Men | | | 443 | 438 | 435 | 450 | 459 |
| 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 | 749 | 752 | 769 | 786 | 788 |
| | 男 Men | | | 791 | 791 | 795 | 812 | 827 |
| 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 |
| | 男 Men | | | - | - | 1,033 | 1,054 | 1,077 |

ESGデータブック ESG DATA BOOK

社会 Social

最終更新日：2025年8月22日
Last Updated: August 22, 2025

| 社員 Employees | | | | | | | | | | | | | |
|---|--|---|--|---|---|---|---|---|---|---|---|--|--|
| | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 | | | | | |
| 執行役員の平均報酬 (基本給のみ) ^{*6} Average compensation of executive officers (base salary only) ^{*6} | 役付執行役員 Executive officers bearing special titles | 女 Women | 単体： 丸井グループ Non-consolidated: MARUI GROUP CO., LTD. | 百万円 Millions of yen | - | - | 22 | 22 | 22 | | | | |
| | | 男 Men | | | - | - | - | - | - | | | | |
| | 執行役員 ★ Executive officers ★ | 女 Women | | | - | - | 31 | 31 | 33 | | | | |
| | | 男 Men | | | - | - | 16 | 16 | 16 | | | | |
| | | 男 Men | | | - | - | 16 | 16 | 16 | | | | |
| 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} | 役付執行役員 Executive officers bearing special titles | 女 Women | 単体： 丸井グループ Non-consolidated: MARUI GROUP CO., LTD. | 百万円 Millions of yen | - | 35 | 36 | 36 | 36 | | | | |
| | | 男 Men | | | - | - | - | - | - | | | | |
| | 執行役員 ★ Executive officers ★ | 女 Women | | | - | 47 | 51 | 52 | 54 | | | | |
| | | 男 Men | | | - | 28 | 27 | 26 | 27 | | | | |
| | | 男 Men | | | - | 28 | 26 | 26 | 27 | | | | |
| | | | | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 | | |
| | | 組合加入社員比率 ^{*8} Ratio of employees enrolled in labor unions ^{*8} | | | グループ Consolidated | % | 93 | 93 | 94 | 93 | 92 | | |
| LGBTQ+研修 累計受講者数 ^{*9} Employees and tenants that have undergone LGBTQ+ sensitivity training ^{*9} | 社員 Employees | グループ Consolidated | 人 People | 4,802 | 4,872 | 4,730 | 4,781 | 4,817 | | | | | |
| | テナントさま Tenants | | | 1,276 | 1,276 | 281 | 333 | 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 | 5,028 | 5,081 | 5,129 | 5,178 | 5,212 | | | | | |
| | テナントさま Tenants | | | 519 | 519 | 519 | 532 | 532 | | | | | |
| 職場環境向上月間研修 社員受講率 ^{*10} Ratio of employees that have undergone training programs on discrimination and harassment ^{*10} | | グループ Consolidated | % | 95 | 98 | 98 | 96 | 97 | | | | | |
| ★ 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。2025年度の支給率を100%に改善するため対応しております。 Figures are calculated based on the living wage benchmark of Wage Indicator.To improve the payment rate to 100% in fiscal year 2025, we are taking the following measures. | | | | | | | | | | | | | |
| *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。 社員の人数数については、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(株)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 各年3月1日現在 Figures are as of March 1 of each year. | | | | | | | | | | | | | |
| *9 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. | | | | | | | | | | | | | |
| *10 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. | | | | | | | | | | | | | |

社員 Employees

| | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|---|---------------------|----------------------|-------------|---|---|---|---|---|
| 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 acquired ^{*1} | NEW | グループ Consolidated | 日 Days | 11 | 13 | 15 | 14 | 14 |
| 社員一人当たり年間所定外労働時間 ^{*1} Overtime hours per employee ^{*1} | NEW | グループ Consolidated | 時間 Hours | - | - | - | - | 66 |
| 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 | 55 | 51 | 50 | 32 |
| | 請負業者 Contractors | | | 0 | 0 | 0 | 0 | 0 |
| | 計 Total | | | 55 | 55 | 51 | 50 | 32 |
| 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 | 0 | 1 | 0 |
| | 請負業者 Contractors | | | 0 | 0 | 0 | 0 | 0 |
| | 計 Total | | | 0 | 0 | 0 | 1 | 0 |
| 休業災害発生率（LTIFR）★ Lost-time injury frequency rate (LTIFR)★ | 社員 Employees | グループ Consolidated | - | 0.55 | 0.64 | 1.00 | 1.24 | 0.83 |
| | 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 | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|---|--------|---|-----------------|---|---|---|---|---|
| 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） Audited suppliers (aggregate) | REVIEW | 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 | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|---|--|----------------------|---------------------------|---|---|---|---|---|
| 寄付金額（寄付金+献金） 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 |
| | 地域・社会貢献 Contributions to communities and society | | | - | - | 208 | 220 | 139 |
| | ロビー活動 Lobbying | | | 0 | 0 | 0 | 0 | 0 |
| | 政治献金 Political contributions | | | 0 | 0 | 0 | 0 | 0 |
| | 計 Total | | | 189 | 170 | 217 | 229 | 148 |

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

*1 当社では、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を「労働協約」において定め、全社員がアクセスできるよう公開しています。

The Company's 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>

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/ |

| | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|--|----------------------|-----------------|---|---|---|---|---|
| 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 |

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 | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|--|---|------------|--|-------------|---|---|---|---|---|
| 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 People | 1 | 1 | 1 | 1 | 1 |
| | | 男 Men | | | 4 | 2 | 2 | 2 | 2 |
| | | 計 Total | | | 5 | 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 | 8 | | | 6 | 6 | 6 | 6 | |
| 取締役兼務執行役員数 Corporate executive officers on the Board of Directors | | | 人 People | 5 | 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. | % | 63 | 50 | 50 | 50 | 50 |
| 独立社外取締役比率 Ratio of external directros (independent directors) on the Board of Directors | | | | | 38 | 50 | 50 | 50 | 50 |
| 女性取締役比率 Ratio of women on the Board of Directors | | | | | 25 | 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 | 58 | 55 | 56 | 57 | 58 |
| 取締役上限年齢 Age limit for directors | | | 単体： 丸井グループ Non-consolidated: MARUI GROUP CO., LTD. | 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 |

コーポレートガバナンス Corporate Governance

| | | | 範囲 Scope | 単位 Unit | 2021年 3 月期 Fiscal Year Ended March 31, 2021 | 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 | |
|--|---|--|--|---------------|--|---|---|---|---|---|
| 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 | 9 | 10 | 10 | 10 | 10 | |
| 取締役会出席率 Board of Directors' meeting attendance | | | | % | 99 | 99 | 98 | 98 | 99 | |
| 独立取締役出席率 Attendance of external directors at Board of Directors' meetings | | | | % | 100 | 97 | 100 | 93 | 97 | |
| 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 | 16 | 15 | 16 | 15 | 16 | |
| 監査役会出席率 Audit & Supervisory Board meeting attendance | | | | % | 98 | 98 | 95 | 100 | 100 | |
| 独立監査役出席率 Attendance of external Audit & Supervisory Board members at Audit & Supervisory Board meetings | | | | % | 97 | 97 | 97 | 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 | 4 | 4 | | |
| | 男 Men | | | 14 | 13 | 15 | 16 | 16 | | |
| | 計 Total | | | 18 | 17 | 19 | 20 | 20 | | |
| 女性執行役員比率 Ratio of female executive officers | | | | % | 22 | 24 | 21 | 20 | 20 | |
| 指名・報酬委員会委員数 Nominating and Compensation Committee members | 社内 Internal Nominating and Compensation Committee mem bers | 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 mem bers | 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 | 4 | 3 | 4 | 4 |
| 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 | 6 | 7 | 7 | 7 | 7 | |
| サステナビリティ委員会開催回数 Sustainability Committee meetings | | | | 回 Meetings | 2 | 7 | 5 | 5 | 6 | |

コーポレートガバナンス Corporate Governance

| | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|--|----------------------|---------------|---|---|---|---|---|
| 環境・社会貢献推進分科会委員数 Environment and CSR Committee members | グループ Consolidated | 人 People | 11 | | | | |
| 環境・社会貢献推進分科会開催回数 Environment and CSR Committee meetings | | 回 Meetings | 2 | | | | |
| 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 |
| ESG委員会開催回数 ^{*2} ESG Committee meetings ^{*2} | | 回 Meetings | | 1 | 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 | 18 | 17 | 17 | 17 | 18 |
| 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 | 13 | 12 | 12 | 12 | 13 |
| 広報IR委員会開催回数 Number of Public Relations IR Committee meetings | | 回 Meetings | 8 | 7 | 5 | 6 | 4 |
| 内部統制委員会委員数 Number of Internal Control Committee members | グループ Consolidated | 人 People | 17 | 19 | 19 | 19 | 20 |
| 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 | 14 | 15 | 16 | 16 | 17 |
| 情報セキュリティ委員会開催回数 Information Security Committee meetings | | 回 Meetings | 2 | 3 | 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 | 7 | 9 | 9 | 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 |

*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.

| 報酬 Compensation | | | | | | | | |
|--|---|--|---------------------------|---|---|---|---|---|
| | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
| 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 |
| | ストックオプション Stock options | | | - | 0 | 0 | 0 | 0 |
| | 業績連動賞与 Performance-linked bonuses | | | - | 12 | 13 | 11 | 13 |
| | 業績連動型株式報酬 Performance-linked stock-based compensation | | | - | 45 | 41 | 32 | 38 |
| | 計 Total | | | - | 134 | 130 | 119 | 127 |
| 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 | 141 | 110 | 101 | 110 | 110 |
| | 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 | | | 0 | 18 | 20 | 18 | 21 |
| | 業績連動型株式報酬 Performance-linked stock-based compensation | | | 7 | 66 | 63 | 55 | 63 |
| | 計 Total | | | 149 | 195 | 184 | 184 | 196 |
| 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 | 35 | 34 | 36 | 34 | 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 | | | 35 | 34 | 36 | 34 | 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 | 37 | 49 | 55 | 58 | 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 | | | 37 | 49 | 53 | 58 | 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 | 16 | 15 | 16 | 15 | 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 | | | 16 | 15 | 16 | 15 | 20 |

| 会計監査 Accounting Audits | | | | | | | | |
|---|------------------------|--|---------------------------|---|---|---|---|---|
| | | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
| 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 | 88 | 113 | 113 | 120 |
| | 非監査費 Non-audit fees | | | 2 | 2 | 2 | 10 | 4 |
| | 計 Total | | | 90 | 90 | 115 | 123 | 124 |

* 子会社を除く Figures exclude subsidiaries.

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 | <div>NEW</div> 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

最終更新日：2025年8月22日
Last Updated: August 22, 2025

コンプライアンス Compliance

| | 範囲 Scope | 単位 Unit | 2021年3月期 Fiscal Year Ended March 31, 2021 | 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 |
|--|----------------------|----------------|---|---|---|---|---|
| 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 | 31 | 48 | 34 | 42 | 42 |
| 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 | 2 | 1 | 2 | 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 |
| 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 |
| 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 transactions 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.

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 FY2024* GHG emissions calculation report (Scope 1, 2 and 3)”, “Marui Group’s FY2024 water consumption calculation report”, “Marui Group’s FY2024 waste disposed calculation report”, “Marui Group’s FY2024 Fuels Usage calculation report” and “Marui Group’s FY2024 Usage of electricity and the thermal usage calculation report” (hereafter “the Reports”). The content of our verification was to express our conclusion, based on our verification procedures, on whether the statement of information in the Reports was correctly measured and calculated, in accordance with the “GHG emissions calculation rule, ver.8”, the “Water consumption calculation rule, ver.4” 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 information regarding GHG emissions and other environmental data in the Reports.

*The FY (fiscal year) 2024 of the Company ended on March 31, 2025.

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 are shown in the ANNEX. The verification was conducted to a limited level of assurance and quantitative materiality was set at 5 percent of each environmental total 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 67 sites.

Our verification procedures included:

- Confirming the Rules at the Company’s Head Office, prior to the Site Visit
- Visiting three 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 CO₂ emissions (Scope 1 and 2) and HFCs (Scope 1); monitoring points for Water; Waste generation status; calculation scenario and allocation method; monitoring and calculation system; and its controls for overall
- Vouching: 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 FY2024 GHG emissions, Water data, Waste data and usage of electricity, thermal and fuels 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 GHG emissions and other environmental data in the Reports only. There is no conflict of interest between the Company and JQA.



Sumio Asada, Board Director

For and on behalf of Japan Quality Assurance Organization

1-25, Kandasudacho, Chioda-ku, Tokyo, Japan

June 18, 2025

*Please refer to the next page.

Independent Verification Report

ANNEX

To: Marui Group Co., Ltd.

Table: Environmental data reported by Marui Group Co., Ltd for the FY2024

| GHG emissions | | | |
|--|------------|----------------------|-------------|
| Scope1 | | t-CO ₂ eq | 9,003 |
| | | | 822 |
| including HFCs (R-22, R-32, R-404A、R-407C、R-410A、R-134a、R-123) | | | |
| Scope2 | | t-CO ₂ | 22,112 |
| Scope3 | | | 213,096 |
| Breakdown by category | category1 | t-CO ₂ eq | 76,283 |
| | category2 | | 42,866 |
| | category3 | | 7,798 |
| | category4 | | 7,211 |
| | category5 | | 913 |
| | category6 | | 2,091 |
| | category7 | | 1,111 |
| | category8 | | 4,707 |
| | category9 | | 58,938 |
| | category10 | | N/A |
| | category11 | | 3,070 |
| | category12 | | 1,105 |
| | category13 | | 5,536 |
| | category14 | | N/A |
| | category15 | | 1,468 |
| Fuels Usage | | | |
| City Gas | | m ³ | 3,733,973 |
| Fuel oil A | | kl | 6 |
| Deasel oil | | kl | 182 |
| Gasoline | | kl | 13 |
| Electricity and the thermal usage | | | |
| Electricity | | kWh | 142,612,677 |
| % of Renewable energy in the electricity usage | | % | 72 |
| Hot water | | GJ | 56,869 |
| Cold water | | GJ | 31,090 |
| Steam | | GJ | 7,887 |
| Water | | | |
| Total water used | | m ³ | 1,148,662 |
| Total wastewater | | | 1,135,881 |
| Total municipal water supplies | | | 1,136,664 |
| Fresh surface water | | | 0 |
| Fresh ground water | | | 11,998 |
| Water returned to the source of extraction at similar or higher quality as raw water extracted | | | 0 |
| Total net fresh water consumption for the water consumption | | | 1,148,662 |
| Waste | | | |
| Total waste | | t | 8,377 |
| Waste Recycled | | | 6,241 |
| including food waste | | | 1,313 |
| Total waste disposed | | | 2,136 |
| including food waste | | | 21 |
| % of Recycled materials | | % | 75 |

*Please refer to the previous page.

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, 2025)” (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 2025)” (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 the each indicator in the Report. The scope of the verification covered 251 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.
- Vouching: 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, 2025 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, Board Director

For and on behalf of Japan Quality Assurance Organization

1-25, Kandasudacho, Chiyoda-ku, Tokyo, Japan

June 18, 2025

*Please refer to the next page.

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 FY2024

| 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 | 0.83 |
| 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 | 16 millions of yen |
| 9 | Average compensation of executive officers (base salary and incentives) | Female | 27 millions of yen |
| 10 | | Men | 27 millions of yen |
| 11 | Average salary of management level employees (base salary only) | Female | 788 ten thousands of yen |
| 12 | | Men | 827 ten thousands of yen |
| 13 | Average compensation of management level employees (base salary and incentives) | Female | 1,018 ten thousands of yen |
| 14 | | Men | 1,077 ten thousands of yen |
| 15 | Average salary of non-management level employees (base salary only) | Female | 387 ten thousands of yen |
| 16 | | Men | 459 ten thousands of yen |
| 17 | Absentee rate of total employees | | 0.68% |

*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:

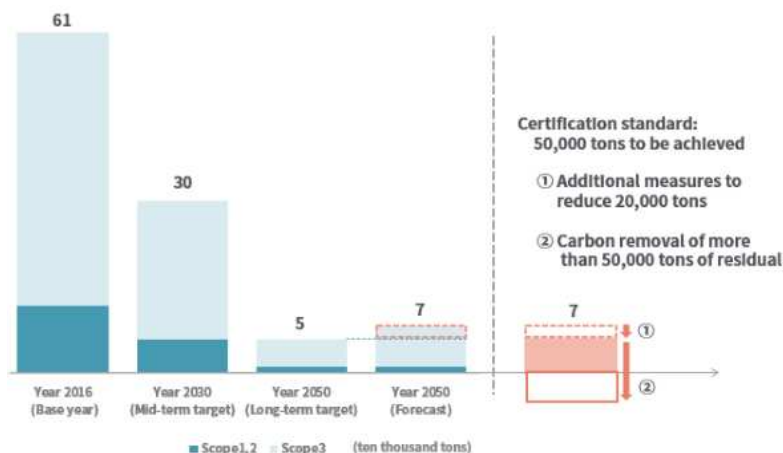
| | |
|----------------|--|
| March-2018 | • SBT accreditation |
| July-2018 | • RE100 membership |
| October-2018 | • Green Bond Issued |
| November-2018 | • TCFD endorsement |
| September-2019 | • SBT 1.5°C target certified |
| March-2021 | • Achieved SBT accreditation applied in 2018 • Achieved Scope 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 | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • 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.



【 2050 GHG emissions (Scope 3) breakdown 】

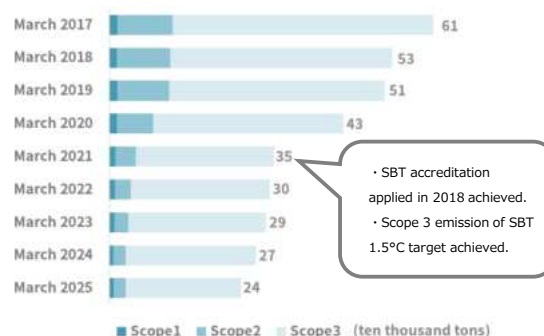


※ Estimated by Mizuho Research & Technologies, Ltd. based on external environment, trends of other companies, renewable energy introduction scenario, etc.

【Achievements: GHG Emissions Decreased for 10 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.

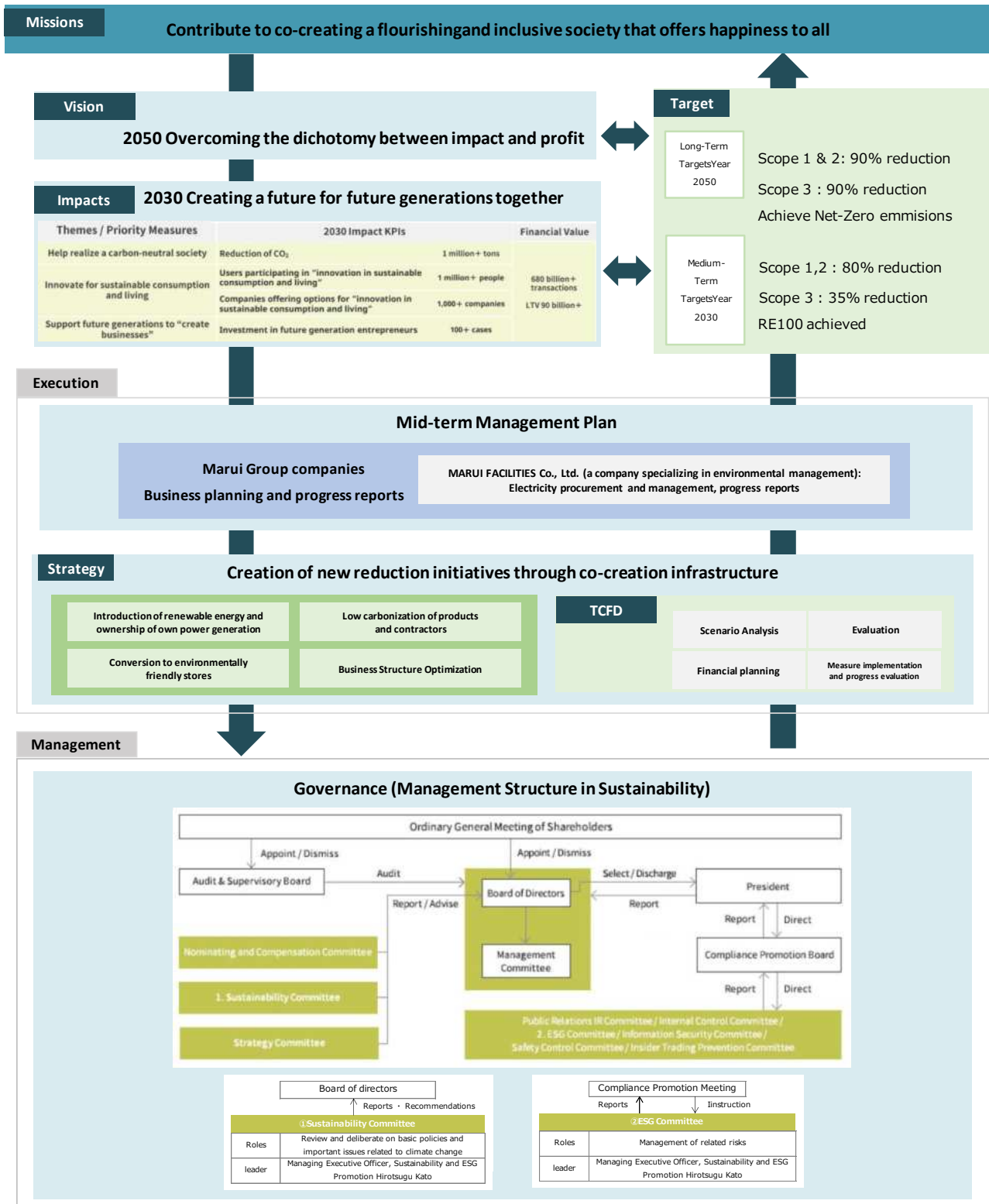


※Verified by Japan Quality Assurance Organization (JQA), an external third party.

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 goals of EPS of 200 yen or more, ROE of 13% or more, and ROIC of 4% or more for the fiscal year ending March 31, 2026.

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.



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 energy-related 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 Average global 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 |
| | • 1.5°C Scenario Average global temperature below 1.5°C above pre-industrial levels | • SR1.5, IPCC IPCC Special Report on Global Warming of 1.5°C |
| High transition risks High impact from regulations | | |

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 |
| 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 |
| | Diversification of electricity procurement | Response to demand from general households for renewable energy | Revenue from cardholders using electrical power from renewable energy | Approx. ¥2.0 billion *5 |
| | | Entry into the power retailing business | Reduction in intermediary costs due to direct procurement of electricity | Approx. ¥0.3 billion (Annual) |
| | | 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 | Countermeasure |
|------------------|--|---|--|
| Physical risks | Flood damage due to typhoons, torrential rains, etc. | Suspension of store operations | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 | 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 Disclosure (URL is listed under "Transition Plan for Climate Change 1-7) | |
|--|---|--|-------------------|
| | | | TCFD Item |
| Governance | <ul style="list-style-type: none"> • 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 (87th 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 (87th Business Period)_Overview of Business 2_Performance-Linked Stock Compensation ⑧Notice of Convocation of the 87th 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 | <ul style="list-style-type: none"> • 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. | ⑫Annual Securities Report (87th period)_Overview of Business 2_Climate Change Initiatives and Response to TCFD ⑬Initiatives Related to the TCFD—Disclosure of Financial Information Pertaining to Climate Change ⑭TCFD_Business Strategies | Strategy |
| Financial Planning | <ul style="list-style-type: none"> • Short, medium, and long term financial plans, budgets and related financial targets, and disclosure of key performance indicators for achieving Net-Zero emissions. | ⑮IMPACT BOOK 2024_「2030 Impact KPIs and Financial KPIs」 「Logic Model」① Creating a Future for Generations Together ⑯IMPACT BOOK 2023_「Impact Initiatives」① Kesou | |
| Value chain engagement & low carbon initiatives | <ul style="list-style-type: none"> • In order to achieve the SBTi 1.5°C target, progress 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(FY3/2022-FY3/2026) ⑱Details of the Marui Group Medium-Term Management Plan(FY3/2022FY3/2026) ⑲Progress toward Long-Term Targets_Green Businesses ⑳Integrated Group Efforts to Reduce Environmental Footprint | |
| Policy Engagement | <ul style="list-style-type: none"> • 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. | ㉑MARUI GROUP's View on Corporate Value ㉒Project for Promoting Shift to Renewable Energy to Preserve the Global Environment for Future Generations | |
| Risks and Opportunities | <ul style="list-style-type: none"> • 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. | ㉓Annual Securities Report (87th Business Period)_Overview of Business 2_Risks and opportunities associated with climate change ㉔Initiatives Related to the TCFD—Disclosure of Financial Information Pertaining to Climate Change ㉕TCFD_Analysis of Risks and Opportunities | Risks Management |
| Targets | <ul style="list-style-type: none"> • 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. | ㉖Annual Securities Report (87th Business Period)_Overview of Business 2_Creating the future together with future generations ㉗ESG DATA BOOK(Year ending March 31, 2023)_Data Review ㉘Targets Leading up to 2050 | Metrics & Targets |
| Progress Evaluation (Scope 1, 2 & 3 accounting with verification) | <ul style="list-style-type: none"> • 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. | ㉙ESG DATA BOOK(Year ending March 31, 2023)_Environmental ㉚Annual Securities Report (87th Business Period)_Overview of Business 2_Creating the future together with future generations ㉛Initiatives for Combating Climate Change Together with Business Partners and Customers_Third-Party Verification for CO2 and Other Greenhouse Gas Emissions | |

※ Sorce from CDP materials for elements of the Climate Transition Plan

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.



※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.

Tenants Providing Resource-Conserving and Other Eco-Friendly Products and Services

FABRIC TOKYO



Made-to-order suits that fit various lifestyles

O'right

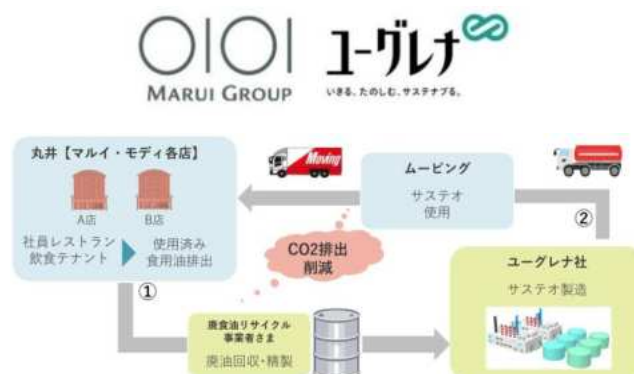


Taiwanese organic hair care brand contributing to a more beautiful future

【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 Disclosure | | 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_ens3.pdf |
| | ② | Annual Securities Report (The 88th term)_Overview of Business 2_Climate Change Initiatives and Response to TCFD | https://www.0101maruigroup.co.jp/pdf/settlement/0240gfe0_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 Report (The 88th term)_Overview of Business 2_Performance-Linked Stock Compensation | https://www.0101maruigroup.co.jp/pdf/settlement/0240gfe0_en.pdf |
| | ⑧ | Notice of Convocation of the 88th Ordinary General Meeting of Shareholders_Target Performance Indicators and Results of Performance-linked Stock-based Compensation | https://www.0101maruigroup.co.jp/en/ir/pdf/notice/2023/notice2023_ens3.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://www.0101maruigroup.co.jp/pdf/settlement/24_0606/en_24_0606_2.pdf |
| | ⑪ | Planned Acquisition of Treasury Shares in Connection with Continuation of Incentive Plan for Group Executive Management Employees | https://www.0101maruigroup.co.jp/pdf/settlement/24_0606/en_24_0606_1.pdf |
| Scenario Analysis | ⑫ | Annual Securities Report (The 88th term)_Overview of Business 2_Climate Change Initiatives and Response to TCFD | https://www.0101maruigroup.co.jp/pdf/settlement/0240gfe0_en.pdf |
| | ⑬ | Initiatives Related to the TCFD—Disclosure of Financial Information Pertaining to Climate Change | https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html |
| | ⑭ | TCFD_Business Strategies | https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html |
| 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(FY3/2022-FY3/2026) | https://www.0101maruigroup.co.jp/en/ir/management/plan.html |
| | ⑱ | Details of the Marui Group Medium-Term Management Plan(FY3/2022FY3/2026) | https://www.0101maruigroup.co.jp/en/ir/pdf/plan/2022/mp2022_all_en.pdf |
| | ⑲ | Progress toward Long-Term Targets_Green Businesses | https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html |
| | ⑳ | Integrated Group Efforts to Reduce Environmental Footprint | https://www.0101maruigroup.co.jp/en/sustainability/theme03/environment_02.html |
| Policy Engagement | ㉑ | MARUI GROUP's View on Corporate Value | https://www.0101maruigroup.co.jp/en/ci/value.html |
| | ㉒ | 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 | ㉓ | Annual Securities Report (The 88th term)_Overview of Business 2_Risks and opportunities associated with climate change | https://www.0101maruigroup.co.jp/pdf/settlement/0240gfe0_en.pdf |
| | ㉔ | Initiatives Related to the TCFD—Disclosure of Financial Information Pertaining to Climate Change | https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html |
| | ㉕ | TCFD_Analysis of Risks and Opportunities | https://www.0101maruigroup.co.jp/en/sustainability/environment/tcfd.html |
| Targets | ㉖ | Annual Securities Report (The 88th term)_Overview of Business 2_Creating the future together with future generations | https://www.0101maruigroup.co.jp/pdf/settlement/0240gfe0_en.pdf |
| | ㉗ | ESG DATA BOOK(Year ending March 31, 2025)_Data Review | https://pdf.0101maruigroup.co.jp/en/sustainability/pdf/esg/esg2025_en.pdf |
| | ㉘ | 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) | ㉙ | ESG DATA BOOK(Year ending March 31, 2025)_Environmental | https://pdf.0101maruigroup.co.jp/en/sustainability/pdf/esg/esg2025_en.pdf |
| | ㉚ | Annual Securities Report (The 88th term)_Overview of Business 2_Creating the future together with future generations | https://www.0101maruigroup.co.jp/pdf/settlement/0240gfe0_en.pdf |
| | ㉛ | 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 |

※ Sorce from CDP materials for elements of the Climate Transition Plan

■ List of Major External Ratings and Awards



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

RE100

July 2018: RE100 membership

TCFD

November 2018: TCFD endorsement



FY2024 : Inclusion in the Dow Jones Sustainability World Index
(7 times in total)



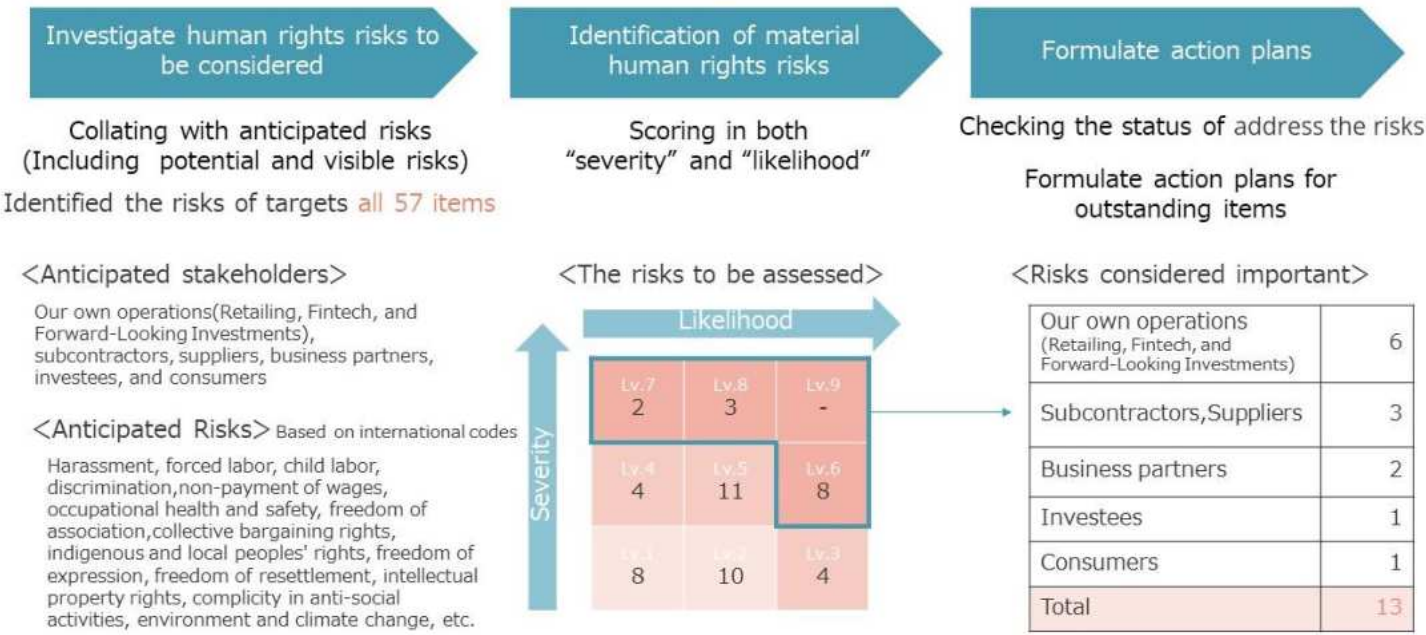
FY2024 : Selected as an "A-List" of CDP
(6 times in total)

Conducting Human Rights Due Diligence

MARUI GROUP conducts a human rights due diligence in accordance with the "Guiding Principles on Business and Human Rights" of the United Nations. In FY ended March31,2024, 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 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



■ 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 | |

<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

○Handling contents :

Reporting of organizational or individual violations of laws and regulations, internal rules, or misconduct (including discrimination and harassment) in Marui Group

○Eligible Users :

Marui Group employees (currently working or within 1 year of retirement), temporary workers and outsourcing company employees, company board members and executive officers, and supplier employees (currently working within a Marui Group office)
※ Anonymous reporting is also accepted.

Internal Reporting System

Human Rights Grievance Desk

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)

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.

Employee Development Programs

■ Demonstration of creativity through “flow”

Marui Group aims to achieve its mission and impact by evolving into a company resolving 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 will work to create an organization that enables us to experience “flow” through our work.

When people experience flow, they are able to fully unleash their creativity, which allows 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.



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 Evaluations by Flow Types (June 2023)

× Value Evaluations (First Half of FY2023)

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

Challenge level

Skill level

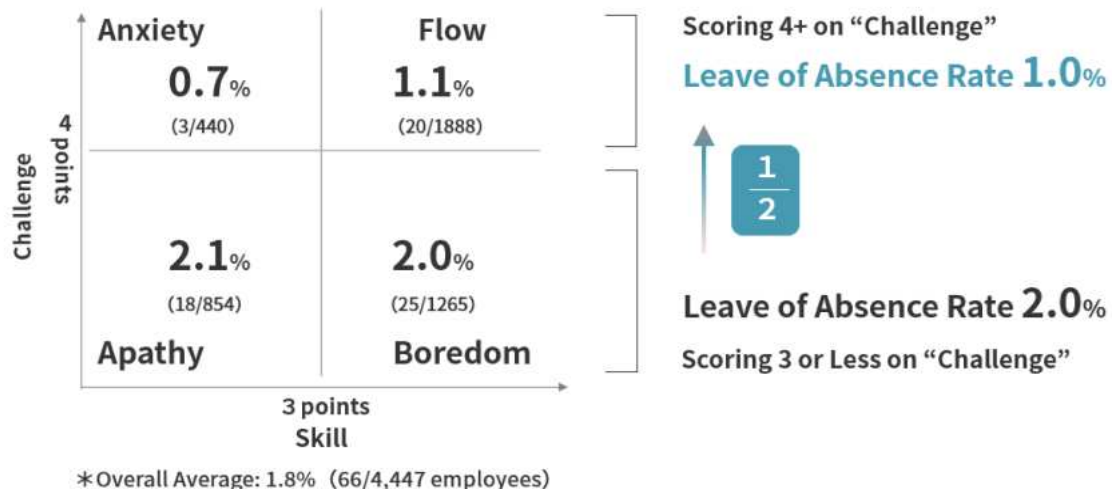
Anxiety

Super Flow

Flow

Apathy

Boredom



■ 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 | 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 Training to improve 1-on-1 meeting skills]

Overview

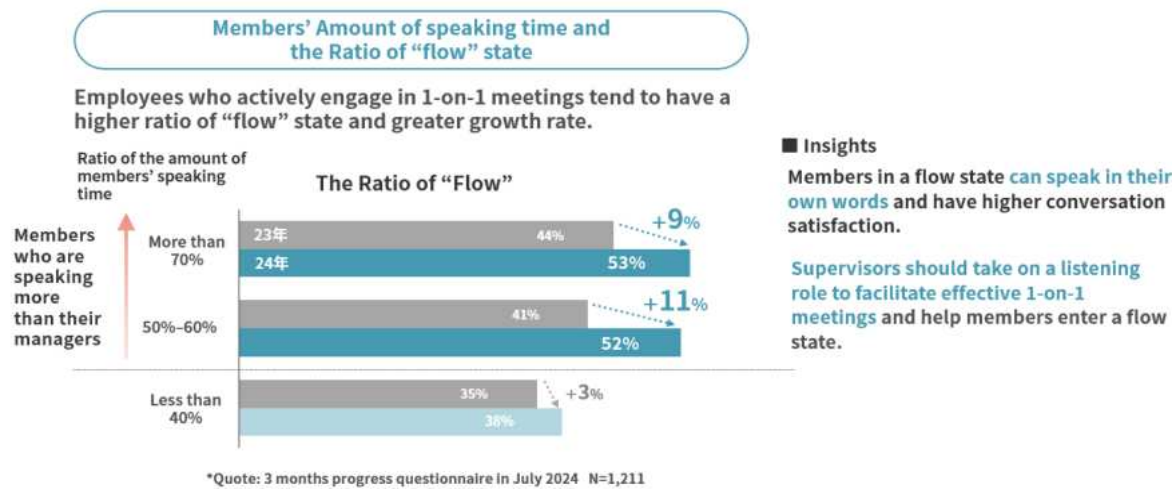
To raise the proportion of employees who can readily enter a state of “flow”—a key impact KPI—MARUI GROUP has identified the value of conducting “good 1-on-1 meetings” that offer members rich insights and learning opportunities. Effective 1-on-1 meetings are characterized by members speaking for more 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 Co., Ltd. The program began with basic coaching skills and has since expanded to four modules, including advanced and practical content, by the end of the 2024 fiscal year.



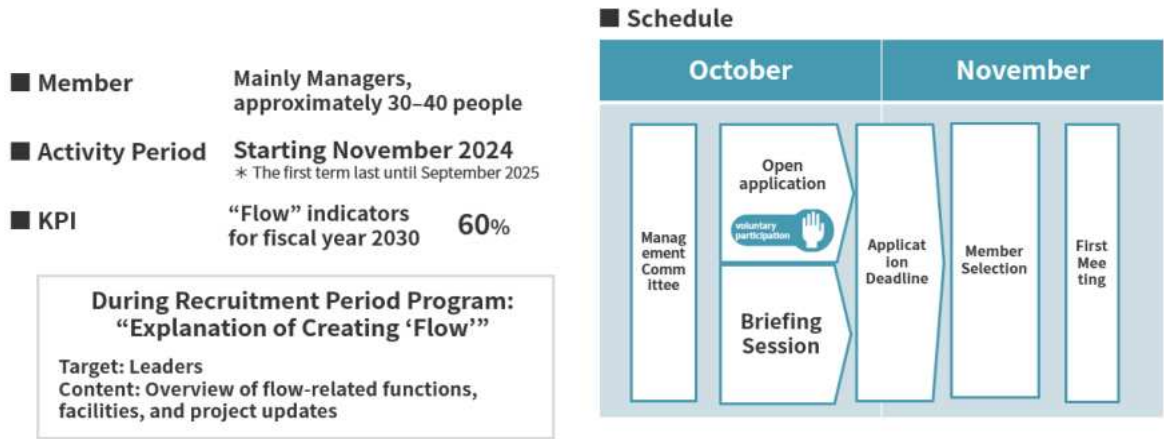
Training Effects

We track the “total time (in minutes) spent talking with members in 1-on-1 meetings” each month as a KPI for evaluating training effectiveness. This figure is calculated from company-wide survey data, which includes the number of employees conducting 1-on-1 sessions, the total minutes spent in these sessions each month, and the percentage of time members speak during them. In fiscal 2024, the total reached 3,211 minutes; by August 2025, it had increased to 3,510 minutes. The target for fiscal 2026 is set at over 3,700 minutes.



【Case2 Flow Project】

The Flow Project's mission is to promote the creation of organizations where employees can experience flow through their work, recruiting members who want to take the initiative in reform as leaders. This project aims to increase the number of employees who can easily experience flow in the workplace by first starting with dialogue to improve understanding of flow and the resolution of organizations that experience flow, then implementing and analyzing actions to increase the ratio of employees who can easily experience flow in the workplace. The project aims to disseminate the results of surveys and examples of actions taken in the workplace both inside and outside the company.



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

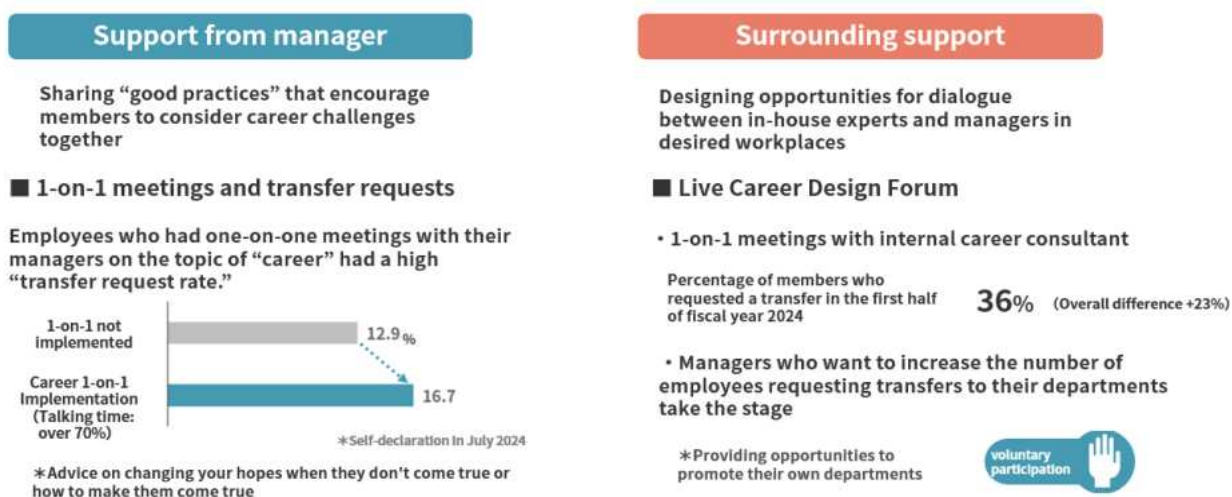
In addition to Retailing and FinTech, MARUI GROUP has a variety of other businesses, like IT, logistics, and housing. Based on employees' wishes, we're offering "Personnel Transfers Within Group to Different Job Categories" across our group.

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.

In addition, as a mechanism to support employees in voluntarily shaping their own careers, opportunities are provided for 1-on-1 meetings with their managers to discuss career development, as well as 1-on-1 meetings with internal career consultants and dialogue sessions with managers in desired workplaces through the "Career Design Forum."



1-on-1 support from managers and "Career design forums"



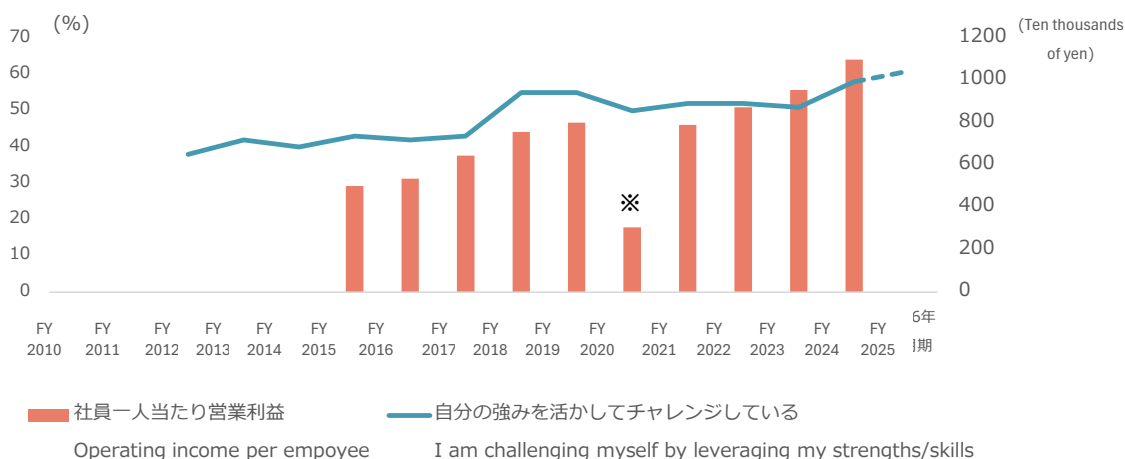
■ Correlation between initiatives and financial impact

Of the two indicators that make up "flow" (challenge/skill), "challenge" in particular is considered a key indicator based on a combined analysis with work engagement.

The "challenge" indicator has been measured since the FY2012, and disclosed in the ESG DATA BOOK since FY2019.

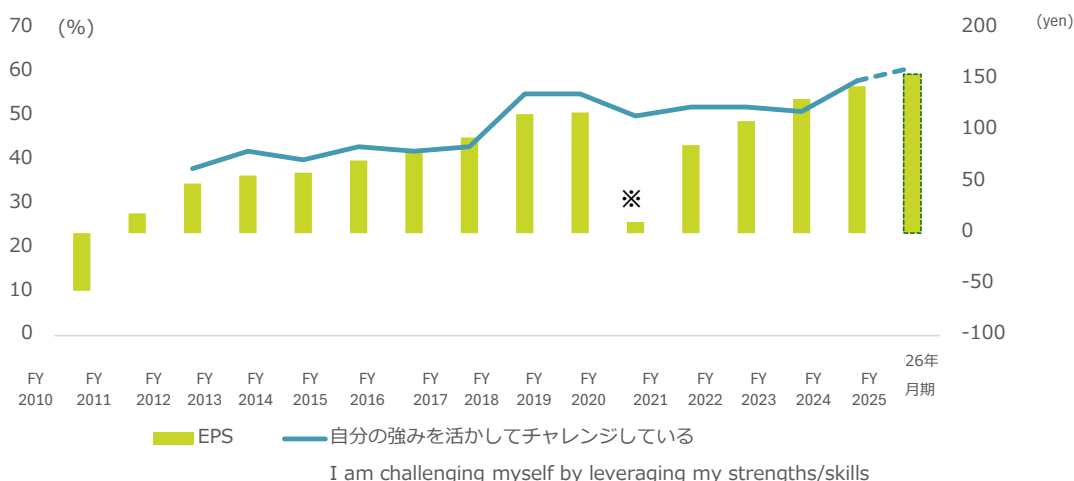
As one of the indicators used to measure employee productivity, we disclose "operating income per employee," and as a key performance indicator, When comparing the trends of the "Challenge" indicator and the other key performance indicators, such as "operating income per employee" and "EPS," it is noted that the measurement of the "Challenge" indicator is conducted in June of each fiscal year, while the actual results for operating income per employee and EPS are finalized in the final month of each fiscal year (March of the following year). Considering this, there is a certain correlation between the two, and the 'Challenge' indicator is viewed as a leading indicator for achieving productivity and performance improvements. As a result, various initiatives are being implemented to enhance the "Challenge (Flow)."

"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> <Target Social Issue Themes>

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

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

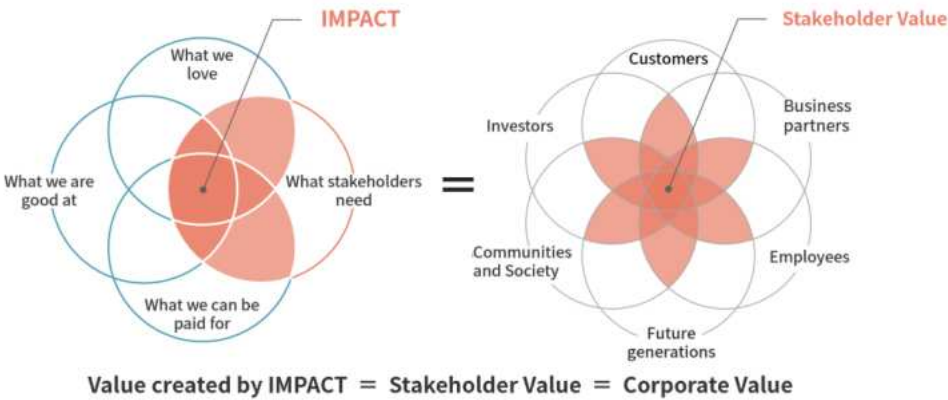
As of December 31, 2023, there were more than 3.4 million people of non-Japanese nationality living in Japan. This record number of non-Japanese residents is supporting the Japanese economy as a new source of labor. However, such individuals often face obstacles in securing the necessities needed for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



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.

Encouraging people to embrace their interests or feel the joy of supporting others is an indispensable part of promoting financial inclusion. Developing interests and finding joy in supporting others are fundamental aspects of the human experience. By providing options driven by said aspects, MARUI GROUP aims to aid customers in exercising their individuality, maintaining good health, and using their money as they please. We thereby hope to help shape an economy driven by people’s interests and the joy they feel when supporting others. MARUI GROUP is working to craft such an economy by helping foster greater connections between people and throughout society, improving access to financial services among members of younger generations around the world, and offering social bonds for supporting people across the globe together with co-creation partners.

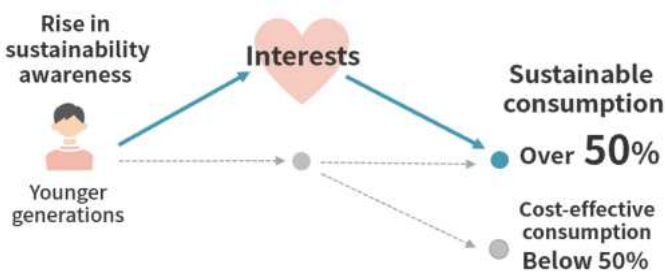
| Theme | Priority Measures |
|---|--|
| Creating a future for future generations together | Help realize a carbon-neutral society |
| | Innovate for sustainable consumption and living |
| | Support future generations to “create businesses” |
| Creating happiness for individuals together | Support individuals in pursuing their interests |
| | Support the personalities of individuals |
| | Support the health of individuals |
| | Support individuals in utilizing their money |
| Creating an ecosystem for co-creation | Provide venues for co-creation |
| | Innovate workstyles and organizations |
| | Promote social experiments through business activities |

Economy Driven by Interests and the Joy of Supporting Others

The importance of appealing to people’s interests and the joy of supporting others in generating MARUI GROUP’s desired impact can be gleaned from the high level of sustainability awareness seen among members of younger generations. This high level of sustainability awareness increases the likelihood of these individuals practicing sustainability-minded consumption, although such consumption patterns are only seen among a small portion of this demographic. Contributing to this trend is the increased cost sensitivity stimulated by high levels of deflation.

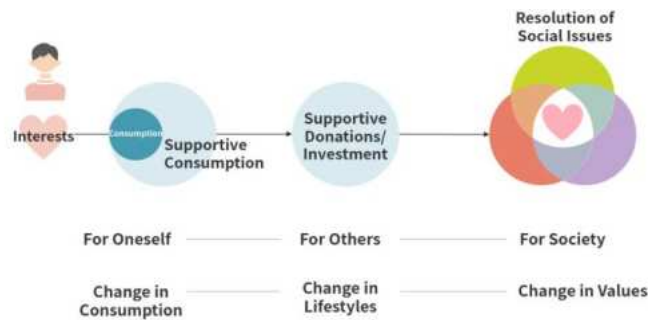
As people struggle with the pressure caused by the current economic conditions, MARUI GROUP is turning its attention to the varied consumption patterns that emerge as people determine where they will attempt to save money and where they will spend. Even in the current economy characterized by cost sensitivity, where people make purchasing decisions while balancing price and function, we have also noticed the emergence of the opposite sentiment among consumers, namely, people expressing a willingness to devote as much money as they can to their hobbies or collections. The rise of this more cost-desensitized type of consumption, which is driven by emotions and a sense of valuing what one is interested in, is a new vehicle for the promotion of sustainability-minded consumption. Providing options whereby people can embrace their interests has the potential to change people’s consumption habits. Moreover, this change may lead people to use money that they previously would have spent on themselves for supporting others and thereby feeling the joy of doing so. This trend is, in turn, anticipated to give rise to an economic cycle that contributes simultaneously to people’s interests and to the resolution of social issues.

Indirect Approach Toward Sustainability-Minded Consumption



Increase in sustainability-minded consumption through consumption based on people’s interests

Relationship to Resolution of Social Issues



Changes in consumption habits and lifestyles driven by interests

■ 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.

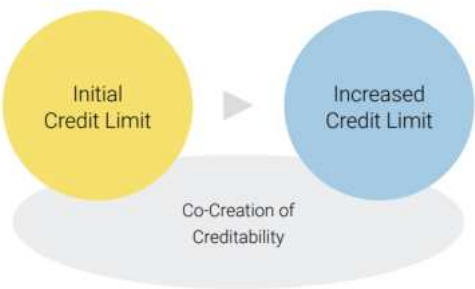
Assets

- | | |
|---|--|
| • Base of approx. 7.6 million EPOS cardholders | • Network of 22 Marui and Modi stores |
| • Wide-ranging operations merging finance and retailing | • Team of 4,500 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 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. 1,200 (as of March 31, 2025)

• 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. These cards are available in 14 designs created through collaboration with artists, including new designs created by six artists and introduced in March 2024. The expanded design lineup further enhances the appeal of the HERALBONY Card, which itself could be considered a work of art, as a credit card that puts a spotlight on artists active throughout Japan. With this card, HERALBONY and MARUI GROUP are combining the strengths of their respective businesses to help realize a more inclusive society.



Number of holders of the HERALBONY Card:
43,000 (as of March 31, 2025)
Amount of transactions through the HERALBONY Card:
¥4.9 billion (fiscal year ended March 31, 2025)

• 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)

Non-Financial Services

• tsumiki University Content Providing Asset Building and Job-Hunting Support for Younger Generations

In 2022, dedicated cumulative investment subsidiary tsumiki Co., Ltd., launched tsumiki University, a collection of educational content for students covering topics related to the financial industry and asset building (saving and investment). This content can be found on the Workschool free learning platform for supporting skill-based recruitment and job hunting provided by TRUNK inc. We have prepared a total of 39 lessons in two courses—one for people who want to learn the basics about money and one for people interested in working in the securities industry—to provide opportunities to alleviate the concerns related to asset building held by members of younger generations and to support such individuals in their job-hunting endeavors. (Service available until March 2025)



Website visits: 20,000
(aggregate total; fiscal year ended March 31, 2025)

• 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:
17,000 (as of March 31, 2025)
Amount of transactions through the GTN EPOS CARD:
¥7.4 billion (fiscal year ended March 31, 2025)

• 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 2023, the 50th year since the founding of the AOI SCHOLARSHIP FOUNDATION, scholarships were provided to more than 230 high school and university students (scholarship payments of ¥30,000 per month are issued to high school students while university school students receive payments of ¥100,000 per month.). The activities of the AOI SCHOLARSHIP FOUNDATION include offering high school and university scholarships, presenting the Aoi Global Research Award, and supporting professional networking. Scholarship recipients are able to select their high school or university of choice to pursue self-actualization along their desired path. The foundation has resumed networking opportunities arranged for all scholarship recipients, which had been halted amid the COVID-19 pandemic. In June 2024, one such event was arranged that saw participation by more than 100 university students. Going forward, the foundation plans to organize networking opportunities for all current and past scholarship recipients in order to support professional networking among members of younger generations. Furthermore, financial seminars and other such programs are offered to spur the growth of scholarship recipients.



Number of students graduating on
AOI SCHOLARSHIP FOUNDATION scholarships:
More than 1,700 (as of March 31, 2024)
Total amount of scholarships issued:
¥2,535 million (as of March 31, 2024)

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.

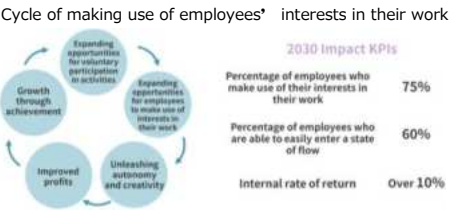
Business Model Merging Retailing, Fintech, and Forward-Looking Investments

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.



Cultivation of Culture through Which Employees Are Able to Experience Flow States Based on Their Interests

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.

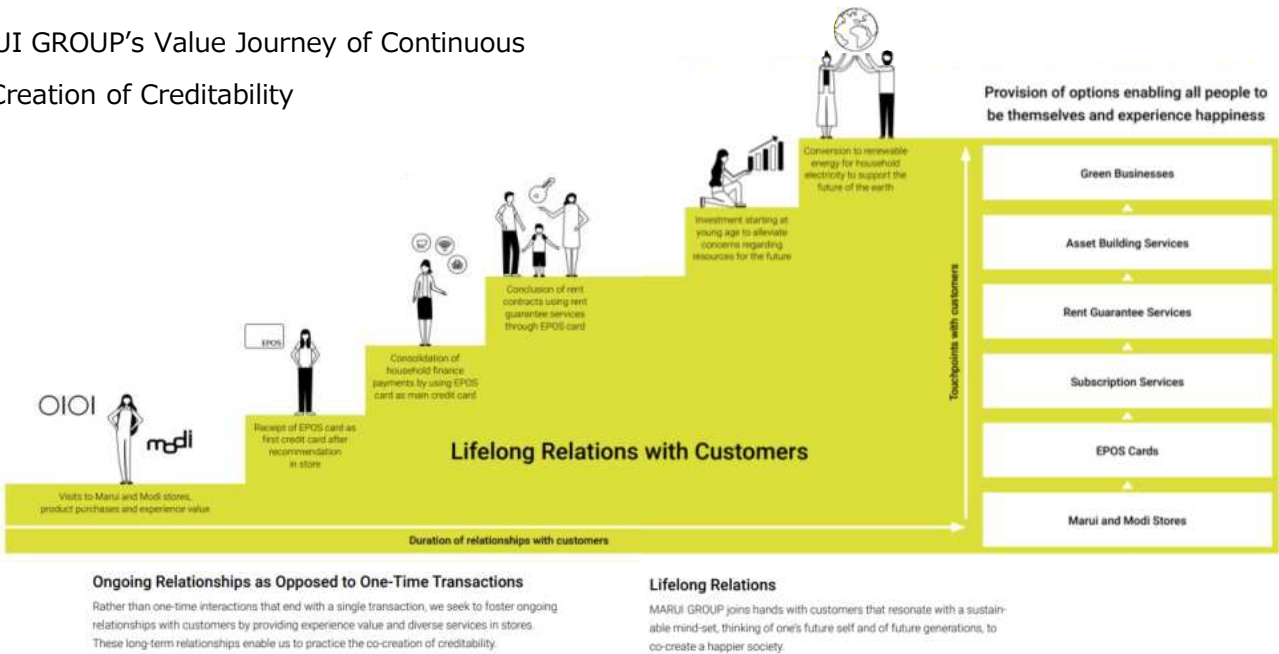


Collaboration with Co-Creation Partners

An important part of MARUI GROUP’s business is collaboration with co-creation partners who share our aspirations. Our collaboration efforts are not limited to the type of collaboration with other companies that is commonly seen. Rather, collaboration via investment is the primary vehicle of our efforts. As of March 31, 2024 , MARUI GROUP has invested a total ¥28.0 billion in start-up companies. As we seek to accomplish our mission, realize our vision, and create our desired impact, we are accelerating open innovation by combining our assets with those of partners who share our aspirations and injecting MARUI GROUP’s unique excellence.

MARUI GROUP’s Value Journey of Continuous

Co-Creation of Creditability



■ 7. Impact Targets for 2030

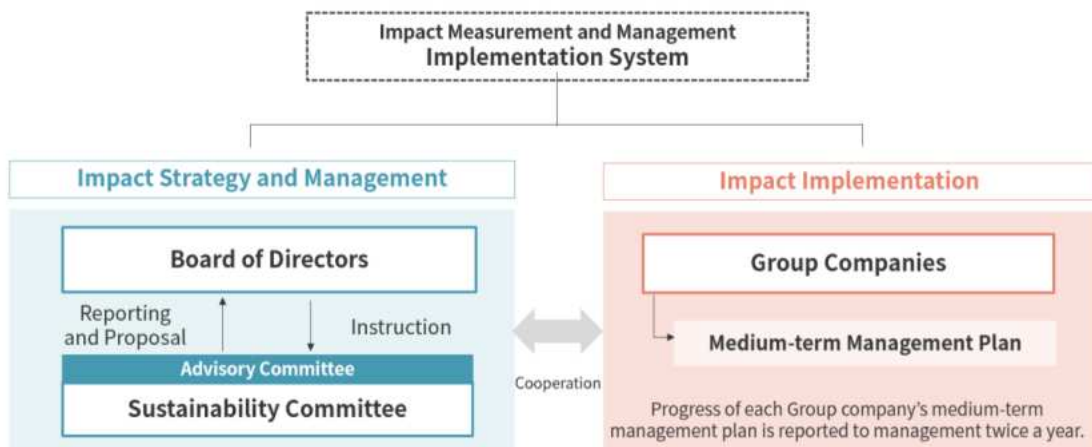
MARUI GROUP has defined impact key performance indicators (KPIs) for each of its impact themes as well as financial KPIs linked to these impact KPIs in order to guide business strategies for accomplishing its impact targets leading up to 2030. For the impact target of creating happiness for individuals 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 credibility, 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 | Priority Measures | 2030 Impact KPIs | | Financial Value |
|---|---|--|-----------------------------|------------------------------------|
| Creating happiness for individuals together | Support individuals in pursuing their interests | Users of cards that support interests, personalities, and health | Over 3 million people | Over ¥1.3 trillion in transactions |
| | Support the personalities of individuals | Companies supporting interests, personalities, and health | Over 200 companies | LTV: Over ¥200 billion |
| | Support the health of individuals | Domestic and overseas young people and other users of financial services | Over 10 million people | Over ¥3.5 trillion in transactions |
| | Support individuals in utilizing their money | Supportive investment through co-creative partners | Over 20 countries worldwide | LTV: Over ¥250 billion |
| | | | | |

■ 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



■ 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 regularly 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 collaboration through 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.

[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.

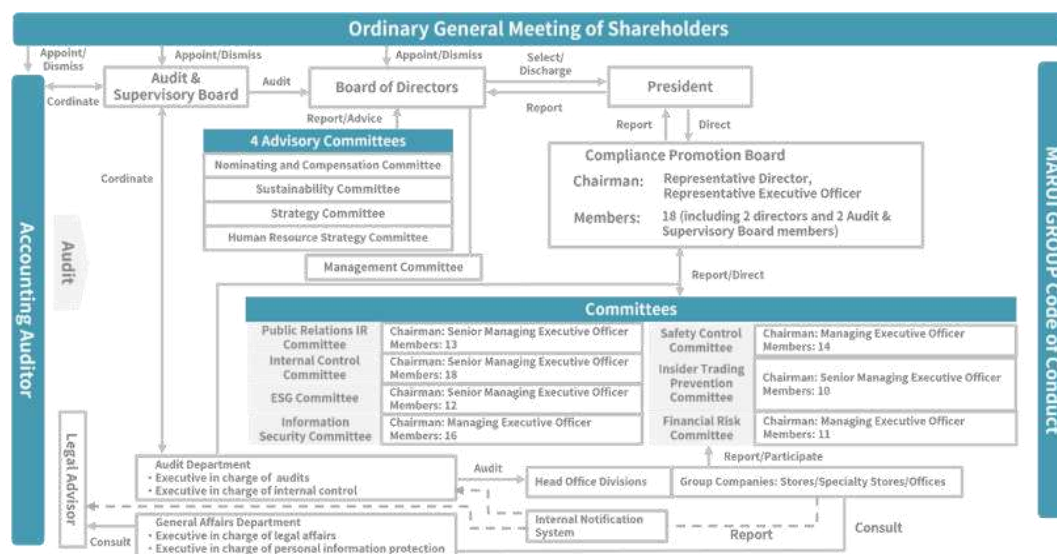
Information Security Committee: Risks related to personal information leaks, cyber attacks from outside sources, unauthorized access, etc.

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]



■ Major risks

(1) Risks concerning business strategies

| | |
|---|--|
| Risks concerning Retailing and FinTech environments | <ul style="list-style-type: none"> - 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 | <ul style="list-style-type: none"> - 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 | <ul style="list-style-type: none"> - 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 | <ul style="list-style-type: none"> - 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 | <ul style="list-style-type: none"> - 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

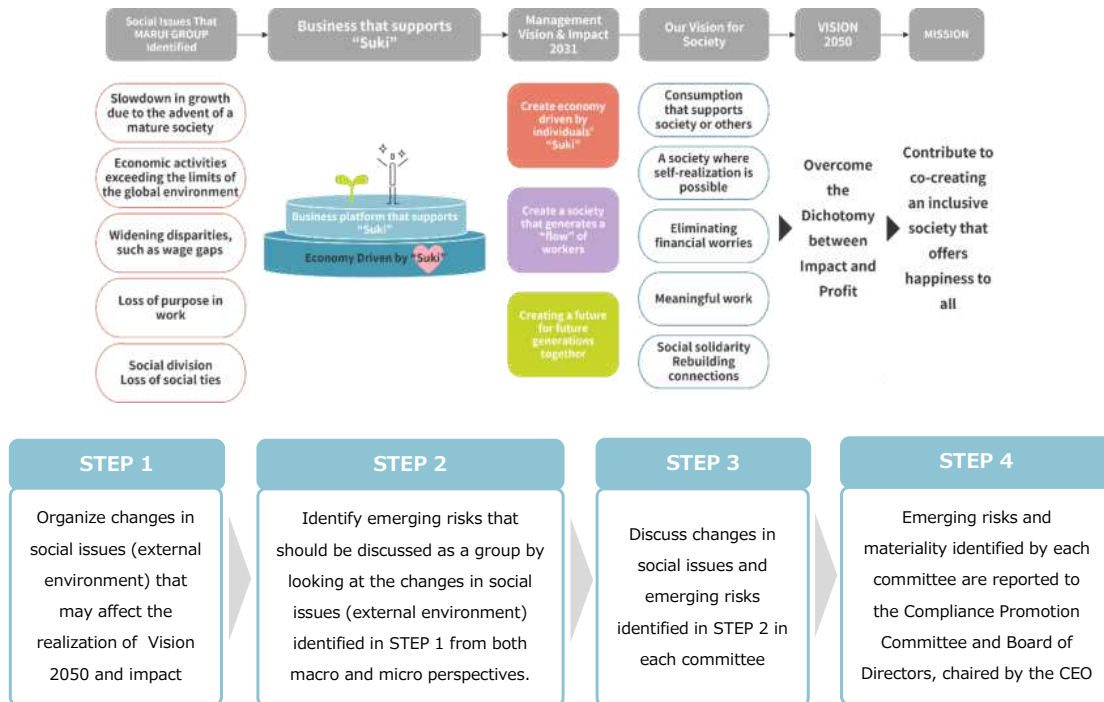
| | |
|---------------------------------------|---|
| Risks concerning fund procurement | <ul style="list-style-type: none"> - Constraining fund procurement - Raising fund procurement interest rates |
| Risks concerning information security | <ul style="list-style-type: none"> - System failure due to an accident, defect, etc. - Unauthorized entries and access from outside, and virus infection - Leakage of personal information |
| Risks concerning human resources | <ul style="list-style-type: none"> - Shortage of management personnel - Intensified competition for securing human resources |

■ Agenda items related to risk management at board meetings

| | | | |
|----------------|--|--------------|--|
| April 2024 | <ul style="list-style-type: none"> - 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 |
| | | March 2025 | <ul style="list-style-type: none"> - 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 |
| May 2024 | <ul style="list-style-type: none"> - Funding plan - Revision of confidential information management regulations | April 2025 | - MARUI GROUP's major risk management status |
| June 2024 | <ul style="list-style-type: none"> - Impact KPIs (Helping realize a carbon-neutral society etc.) - Board of Directors effectiveness evaluation and issues to be addressed | May 2025 | <ul style="list-style-type: none"> - 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 | <ul style="list-style-type: none"> - 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 | <ul style="list-style-type: none"> - 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 | <ul style="list-style-type: none"> - Members of risk-related meetings and committees | | August 2025 |
| November 2024 | - MARUI GROUP's major risk management status | | |
| December 2024 | - Progress of Human Resource Strategy | | |

■ Strategy - Methods for identifying Materiality and Emerging risks -

< Quote: "MARUI GROUP IMPACT BOOK 2025 >

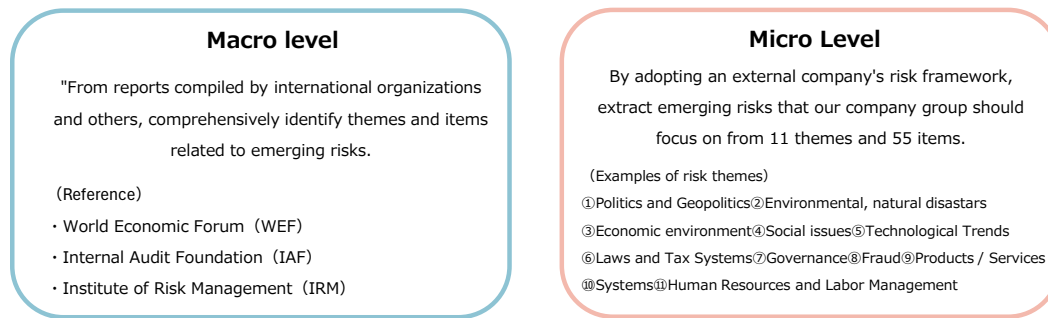


STEP 1 : Changes in social issues

| | | |
|-----------------------|--|--|
| Environment | Stricter regulations and destruction of ecosystems | <ul style="list-style-type: none"> • Strengthening of environmental policies and related legal regulations <p>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.</p> |
| Economy | Transition from a deflationary economy | <ul style="list-style-type: none"> • Japan's shift away from decades-long deflation and rising wages <p>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.</p> |
| | Further evolution and practical application of new technologies such as Web 3.0, AI, and metaverse | <ul style="list-style-type: none"> • Rapid global market expansion of Web3.0, Generative AI, and the Metaverse (CAGR for the target periods as follows) <p>Web3.0: 49.3% <2024–2030> Generative AI: 39.6% <2024–2032> Metaverse (Virtual Reality): 28.3% <2023–2031></p> <ul style="list-style-type: none"> • Expansion of the custom-made market through AI utilization <p>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.</p> <ul style="list-style-type: none"> • Rising costs of data breaches and similar incidents using AI <p>In 2023–24, global average costs increased by 10%, reaching a record high, and are expected to continue rising.</p> |
| | Changes in the labor market and required skills due to technological innovation | <ul style="list-style-type: none"> • Rising global demand for creativity due to business substitution through the application of technology, etc.—Japan lags behind <p>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%).</p> |
| Community and Society | Acceleration of domestic population decline | <ul style="list-style-type: none"> • Further decline in Japan's total population <p>Peaking at 128.08 million in 2008, the population is expected to decline to approximately 120 million by 2030.</p> |
| | Increase in foreign visitors to Japan | <ul style="list-style-type: none"> • Sharp increase in foreign visitors to Japan <p>The number reached a record high of 36.87 million in 2024 and is projected to rise to around 56.68 million by 2030.</p> |
| | Expansion of domestic disparities, mainly in regional areas | <ul style="list-style-type: none"> • Continued concentration of population in the Tokyo metropolitan area and widening income and population disparities between Tokyo and non-Tokyo regions <p>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.</p> |

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.



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 disasters | 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 priority risks based on their impact and frequency (six items).

< Technological Transformation >

| | |
|---------------------------|--|
| Reputational Risk | <ul style="list-style-type: none"> • Dissemination of information utilizing misinformation generated by generative AI, resulting in loss of trust. |
| Information Security Risk | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Radical ideologies spreading through social media and other platforms, increasing the threat of terrorism. |
| Insider Trading Risk | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • 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 disasters >

| | |
|-------------------------|---|
| 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 | • 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 missile attacks and similar threats |
|----------------|---|

< 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 |

■ 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 |
| Creating a society that generates a "flow" of workers | Co-creation initiatives open both internally and externally | Number of financial services supporting diverse workstyles | 10 or more |
| | | Number of global co-creation initiatives with top talent | More than 500 |
| | Workers and their work styles to demonstrate creativity | Number of new businesses created through co-creation initiatives | 20 |
| | | Percentage of employees easily achieving flow | 60% |
| | | Percentage of employees leveraging "Suki" in work | 75% |

Financial Value Provided by 2031 Impact

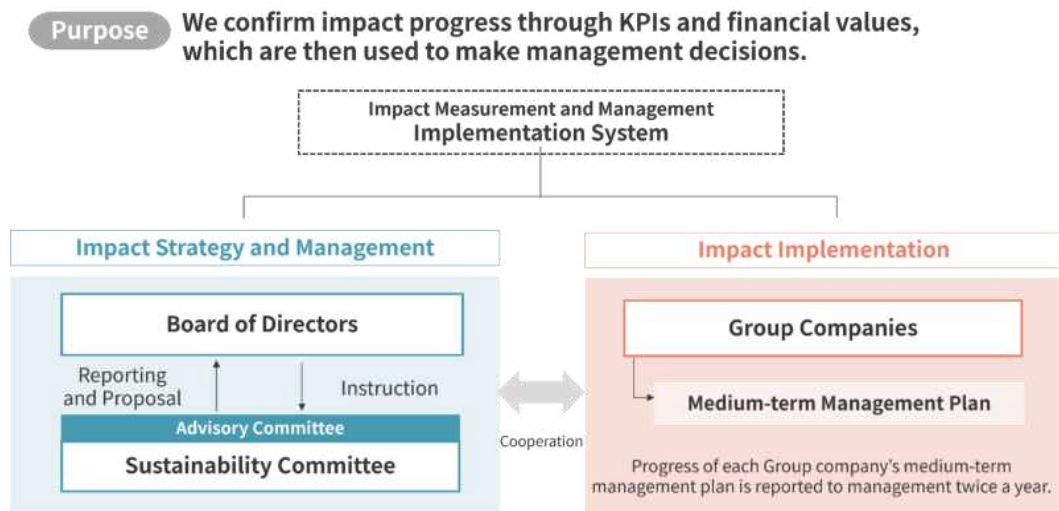
| Themes/material topics | | Financial value in March 2031 |
|---|--|---|
| Creating a future for future generations together | Support future generations to "create businesses" | Transactions ¥10 billion or more (Cumulative total) |
| | Consumption that extends its benefits to others and society as a whole through the concept of "Suki" | Transactions ¥300 billion or more |
| Creating economy driven by individuals' "Suki" | Financial empowerment to support "Suki" | Transactions ¥5.7 trillion or more |
| | Co-creation initiatives open both internally and externally | Contribution to profits from the co-creation investment ¥7 billion |
| Creating a society that generates a "flow" of workers | 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.



Regular reviews of risk and impact are conducted by the Sustainability Committee and the Compliance Promotion Committee.