

# IMPACT BOOK 2024



July, 2024



## Our Commitment

### ～ To be “A Company Resolving Social Issues through Co-Creation” ～

Through the exercise of our 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 inclusive society that offers happiness to all.

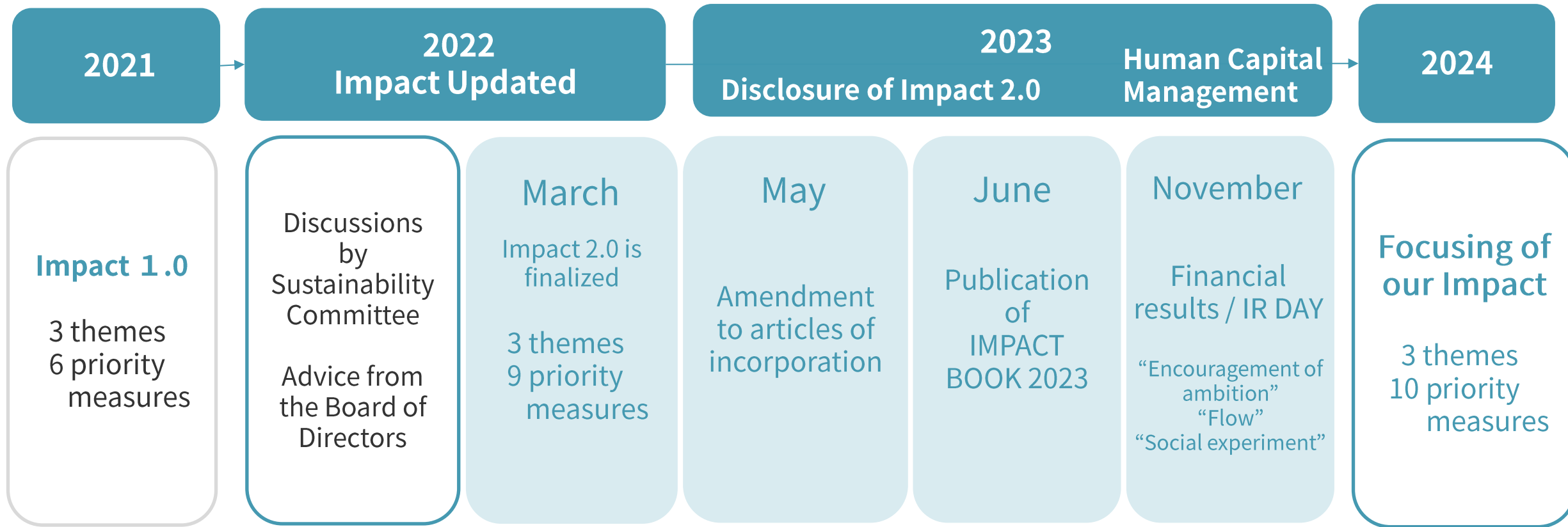
In short, by merging finance and retailing, the Company aspires to provide economic enrichment as well as emotional enrichment in the form of happiness and to create a society in which everyone is able to obtain this happiness.

However, this important mission cannot be carried out by the Company alone. Accordingly, an approach toward fulfilling this mission has been adopted entailing co-creation with customers, investors, communities and society, business partners, and future generations.

By engaging in such co-creation management with stakeholders, MARUI GROUP works to create harmony between the interests and happiness of all of its stakeholders while generating earnings and contributing to the resolution of social issues through its business.

# Impact 2.0    Review of 2024

- We have updated Impact 2.0 based on our 2050 VISION and have started to refine and focus our impact targets in tandem with the evolution of Group management.



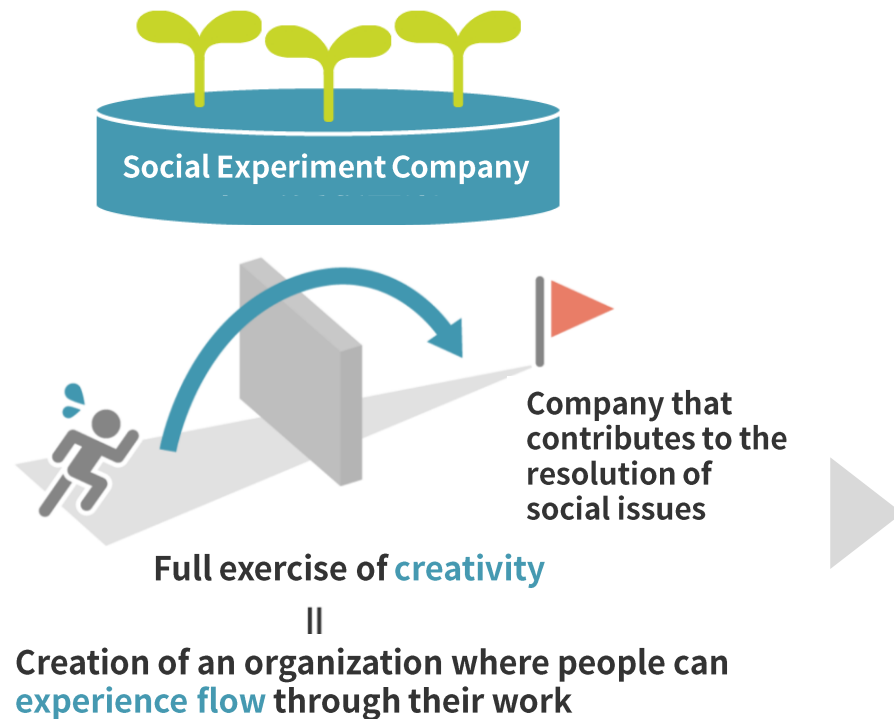
# Focusing of Impact 2.0

- Incorporation of “encouragement of ambition”, “social experiment”, and “flow” into the co-creation ecosystem

## Acceptance of failure and encouragement of ambition

fail fast, fail forward

Number of new  
undertakings and attempts: **5,000**



## Theme

## Priority Measures

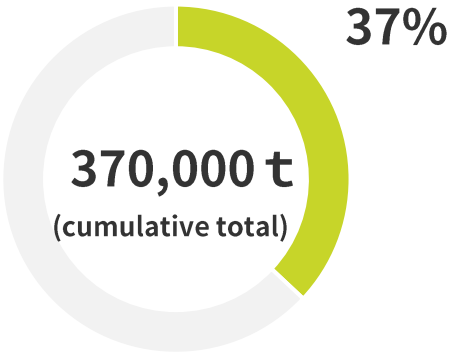
Creating a future for future generations together	Help realize a carbon-neutral society
	Innovate for sustainable consumption and living
	Support future generations to “create businesses”
Creating happiness for individuals together	Support individuals in pursuing their interests
	Support the personalities 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



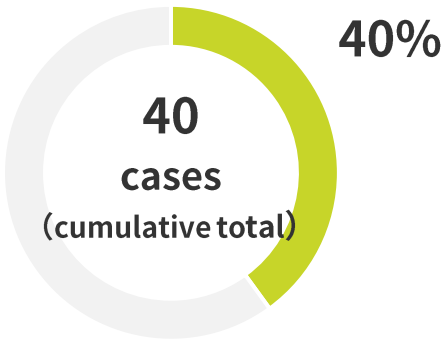
# Highlights for the Fiscal Year Ended March 31, 2024 (1)

## Creating a future for future generations together

Progress toward 2030 KPIs

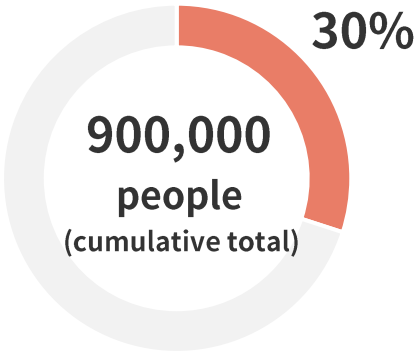


Reduction of CO<sub>2</sub>

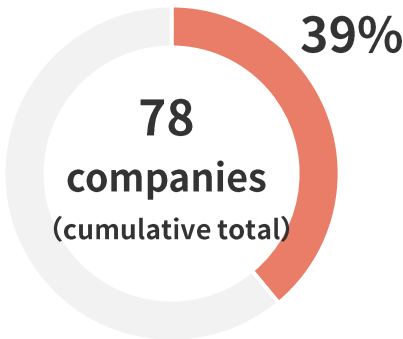


Supporting future generations to  
“create businesses”

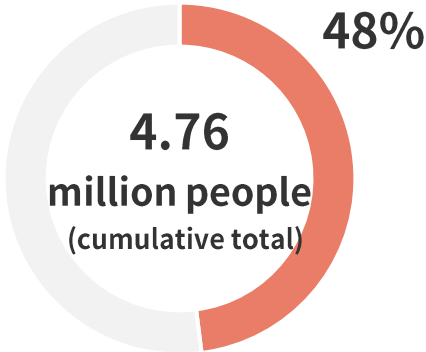
## Creating happiness for individuals together



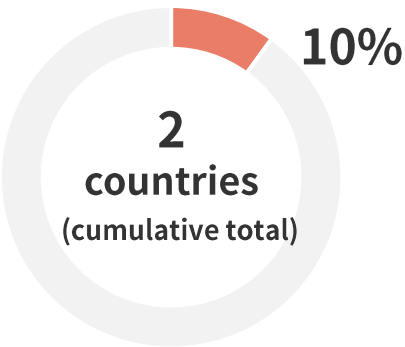
Card users supporting  
Interests, personalities,  
and health



Companies supporting  
Interests, personalities,  
and health



Domestic and overseas  
young people and  
other users of financial services

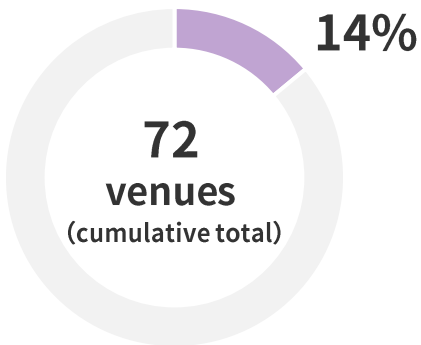


Supportive investment  
through  
co-creative partners

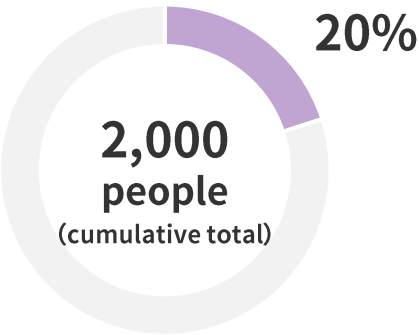
# Highlights for the Fiscal Year Ended March 31, 2024 (2)

## — Creating an ecosystem for co-creation —

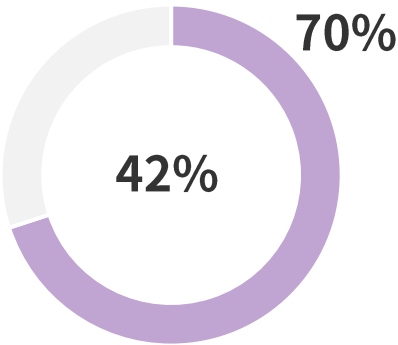
Progress toward 2030 KPIs



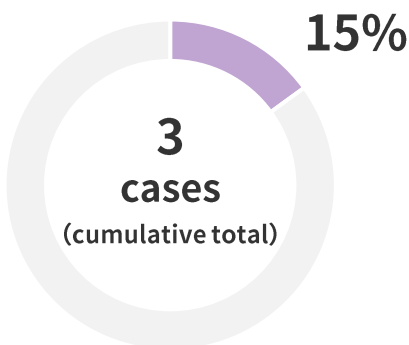
Number of occasions for co-creation



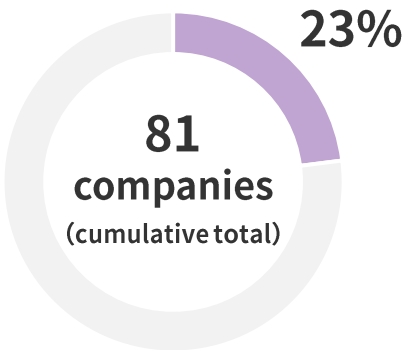
Participants in the ecosystem for co-creation



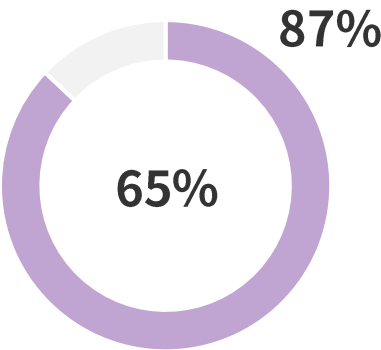
Percentage of employees who are able to easily enter a state of flow



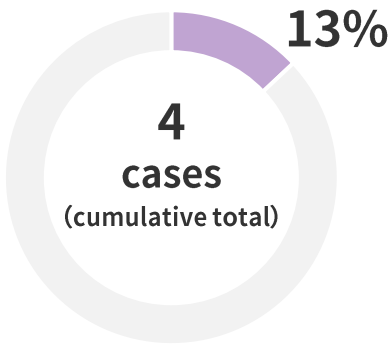
Number of innovations created



Companies that create opportunities for co-creation



Percentage of employees who are highly engaged



Number of social experiments

## Chapter 1: Our Impact

- 1-1 MARUI GROUP's Idea of Impact
- 1-2 MARUI GROUP's 2050 VISION
- 1-3 Business Model to Achieve Balance Between Impact and Profit
- 1-4 Setting the Impact for Achieving 2050 VISION
- 1-5 Impact 2.0 and 2030 Impact KPIs and Financial KPIs
- 1-6 Structure to Create Impact
- 1-7 Overview of MARUI GROUP's Logic Model
- 1-8 Logic Model of the Three Themes

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- 2-1 Changes in the World: Awareness of Cost-Effectiveness and Varied Consumption Patterns
- 2-2 Non-Cost-Effective Economy
- 2-3 An Economy Driven by Interests That MARUI GROUP Aims For
- 2-4 Businesses That Support Interests
- 2-5 Why Should We Promote Businesses That Support Interests for Resolving Social Issues?
- 2-6 Connection Between Business That Support Interests and Resolution of Social Issues
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- 3-2 Examples of MARUI GROUP's Aim to Become a Company That Conducts Social Experiments
- 3-3 Example① A Carbon-Neutral Society: Supportive Investment (Minna-denryoku)  
Example② Support Future Generations to "Create Businesses"  
Example③ Cards That Support Interests  
Example④ Building Organizations Enabling People to Make Use of Interests in Their Work

## Chapter 4: Verification of Connection with Social Issues Co-Creation with Ridilover Inc.

- 4-1 Reflection on and Feedback from Stakeholder Dialogues
- 4-2 Verification of Logic Model Incorporating Third-Party Perspectives
- 4-3 Categorization of Social Issues: "Creating Happiness for Individuals Together"
- 4-4 Logic Model to Resolve Social Issues
- 4-5 Actions for the Future

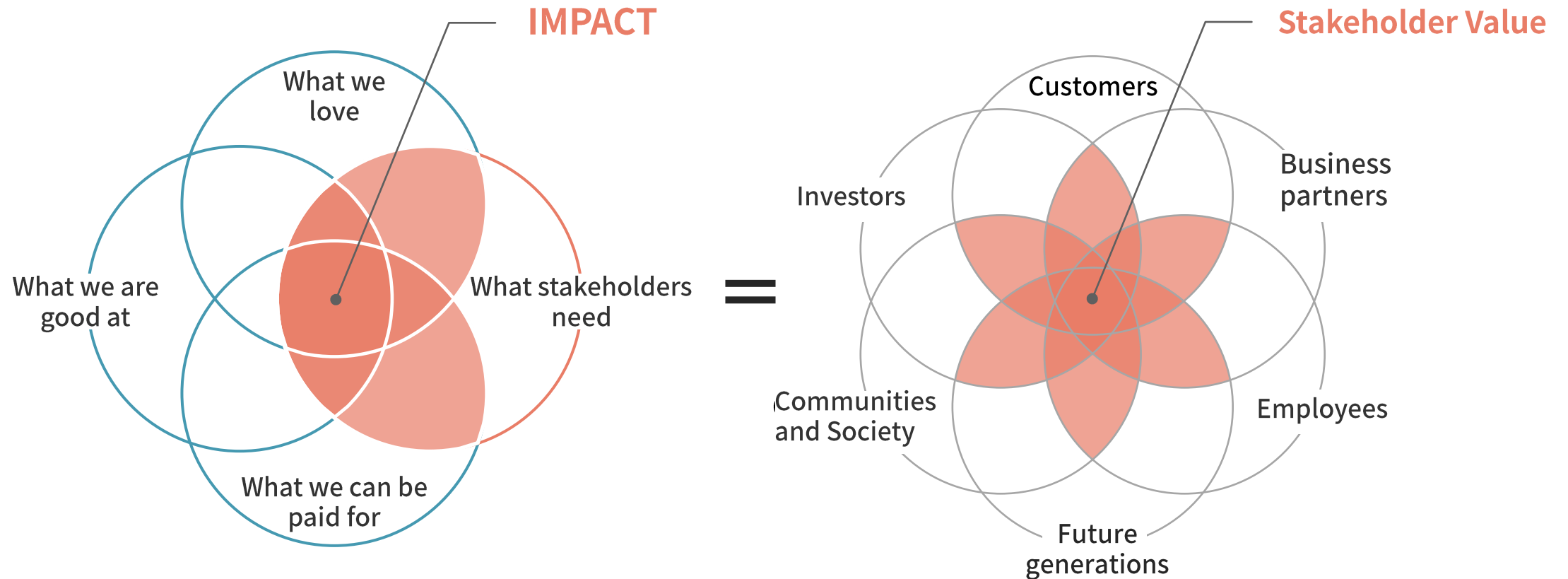
## Chapter 5: Progress of Impact KPI and Impact Measurement and Management

- 5-1 Impact KPI① Creating a Future for Future Generations Together
- 5-2 Impact KPI② Creating Happiness for Individuals Together
- 5-3 Impact KPI③ Creating an Ecosystem for Co-Creation
- 5-4 Impact Measurement and Management System
- 5-5 Cycle of Impact Measurement and Management
- 5-6 Progress of Implementation in FY2023

# Chapter 1: Our Impact



# 1-1 MARUI GROUP's Idea of Impact



**Value created by IMPACT = Stakeholder Value = Corporate Value**

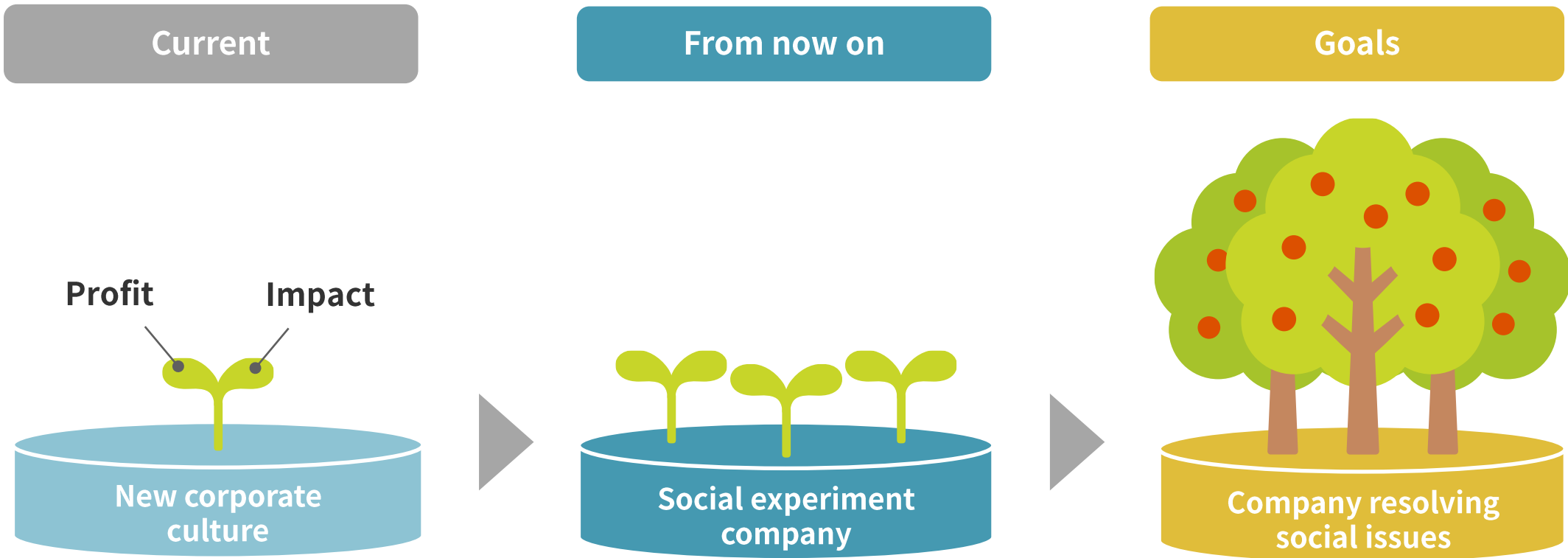
\* Source: Héctor García, Francesc Miralles /KIGAI/  
<https://www.penguin.co.uk/books/1112754/ikigai/9781786330895.html>

# 1-2 MARUI GROUP's 2050 VISION

- Transcend dichotomies of impact and profit to evolve into a company that resolves social issues

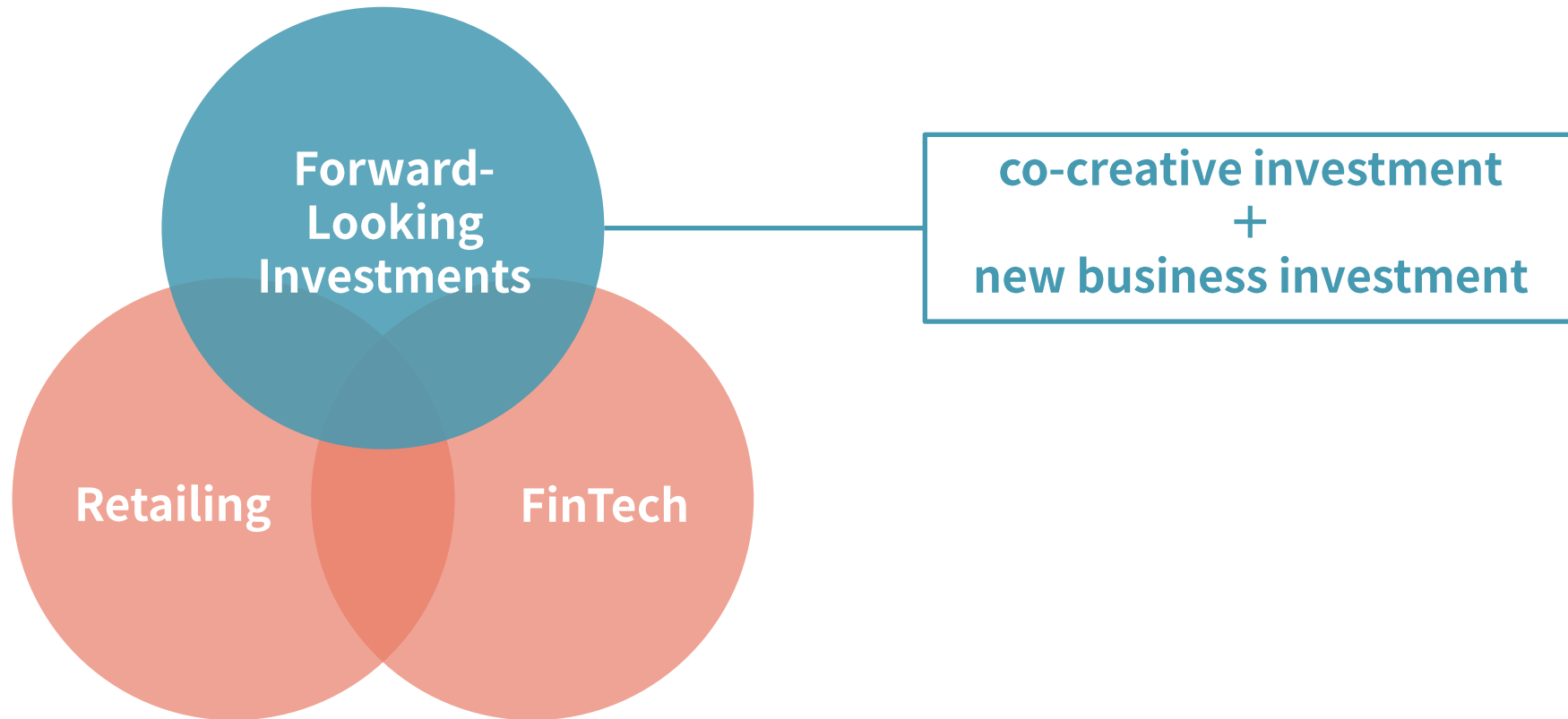
< 2050 VISION >

Build a world that transcends **dichotomies** of impact and profit

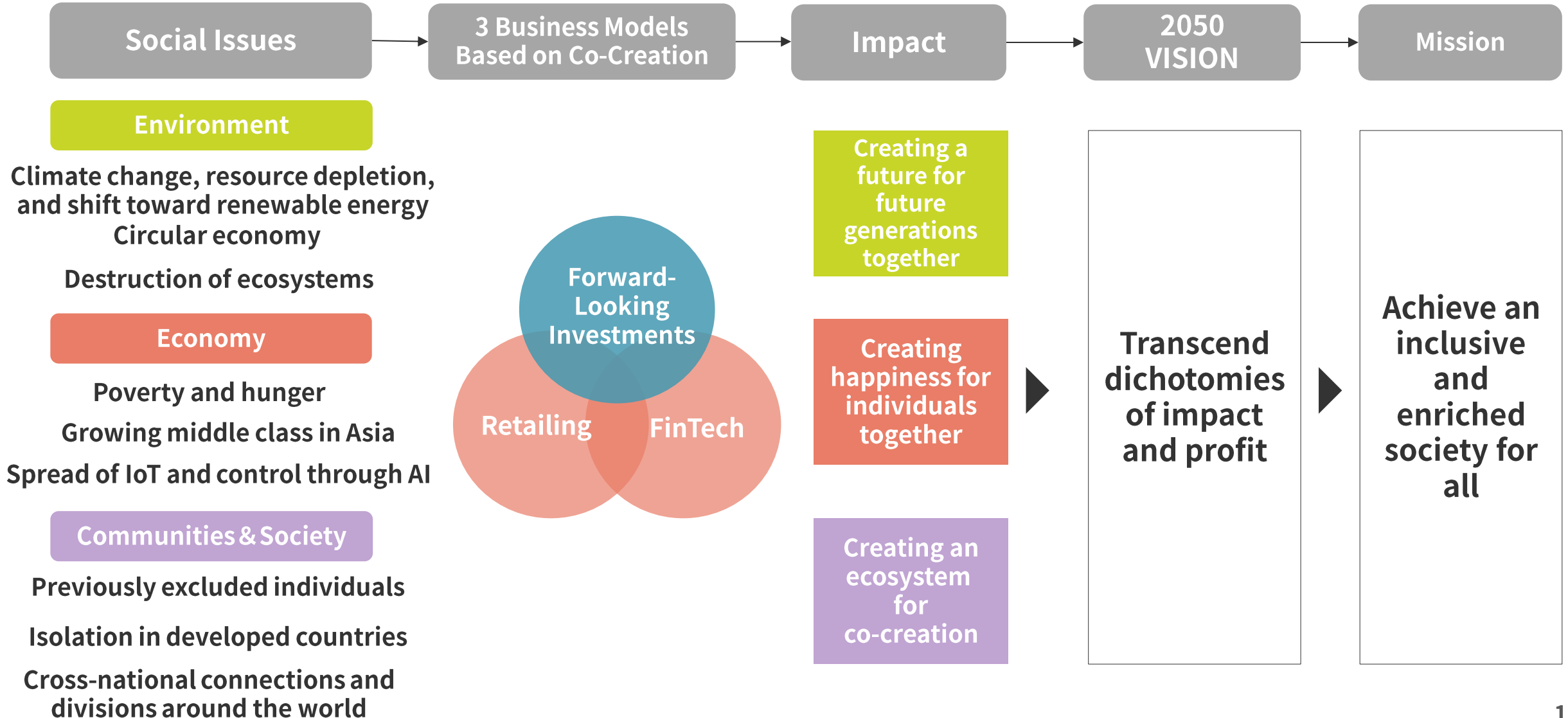


# 1-3 Business Model to Achieve Balance Between Impact and Profit

- Business model integrating retailing, fintech, and forward-looking investments for achieving positive impact



# 1-4 Setting the Impact for Achieving 2050 VISION





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

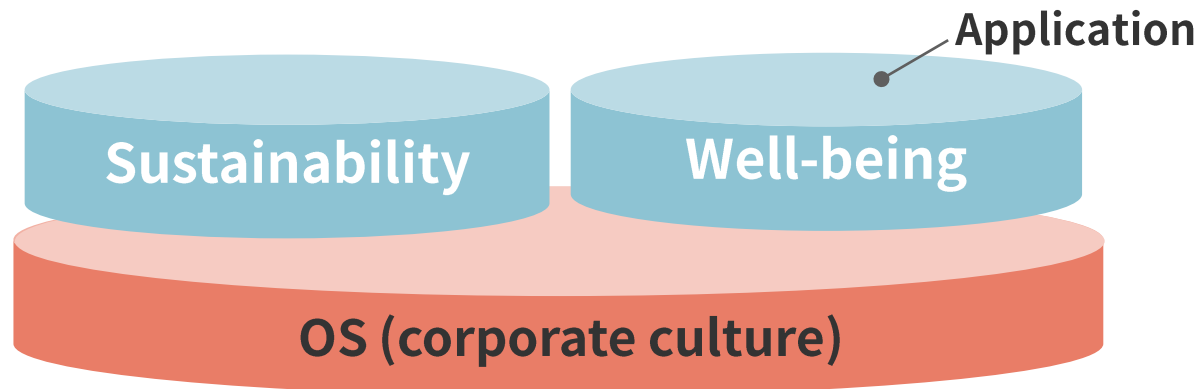
# 1-5 2030 Impact KPIs and Financial KPIs

Themes	Priority Measures	2030 Impact KPIs		Financial Value
Creating a future for future generations together	Help realize a carbon-neutral society	Reduction of CO <sub>2</sub>	Over 1 million tons	Over ¥680 billion in transactions  Lifetime Value (LTV): Over ¥90 billion
	Innovate for sustainable consumption and living	Users participating in “innovation in sustainable consumption and living”	Over 1 million people	
		Companies offering options for “innovation in sustainable consumption and living”	Over 1,000 companies	
	Support future generations to “create businesses”	Investment in future generation entrepreneurs	Over 100 cases	
Creating happiness for individuals together	Support individuals in pursuing their interests Support the personalities of individuals Support the health of individuals	Users of cards that support interests, personalities, and health	Over 3 million people	Over ¥1.3 trillion in transactions
		Companies supporting interests, personalities, and health	Over 200 companies	LTV: Over ¥200 billion
	Support individuals in utilizing their money	Domestic and overseas young people and other users of financial services	Over 10 million people	Over ¥3.5 trillion in transactions
		Supportive investment through co-creative partners	Over 20 countries worldwide	LTV: Over ¥250 billion
Creating an ecosystem for co-creation	Provide venues for co-creation	Number of occasions for co-creation	Over 500 times	Internal rate of return: Over 10%
		Companies that create opportunities for co-creation	Over 350 companies	
		Participants in the ecosystem for co-creation	Over 10,000 people	
	Innovate workstyles and organizations	Percentage of employees who are highly engaged	75%	
		Percentage of employees who are able to easily enter a state of flow	60%	
		Percentage of employees who are making use of their interests in their work	75%	
	Promote social experiments through business activities	Number of social experiments	30 cases	
		Number of innovations created	20 cases	

# 1-6 Structure to Create Impact

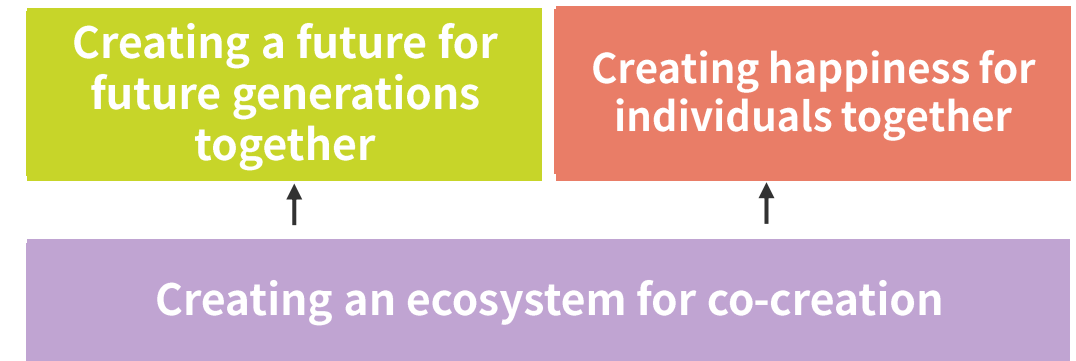
- Leveraging our unique corporate culture to create a positive impact

## Our Unique Corporate Culture



- |  |  |
|--|--|
| 1 Corporate philosophy                 | 6 Personnel transfers within Group to different job categories |
| 2 A culture of interaction             | 7 Appraisal based on both performance and value                |
| 3 Workstyle reform                     | 8 Well-being   |
| 4 Embrace of diversity                 |  |
| 5 A culture of voluntary participation |  |

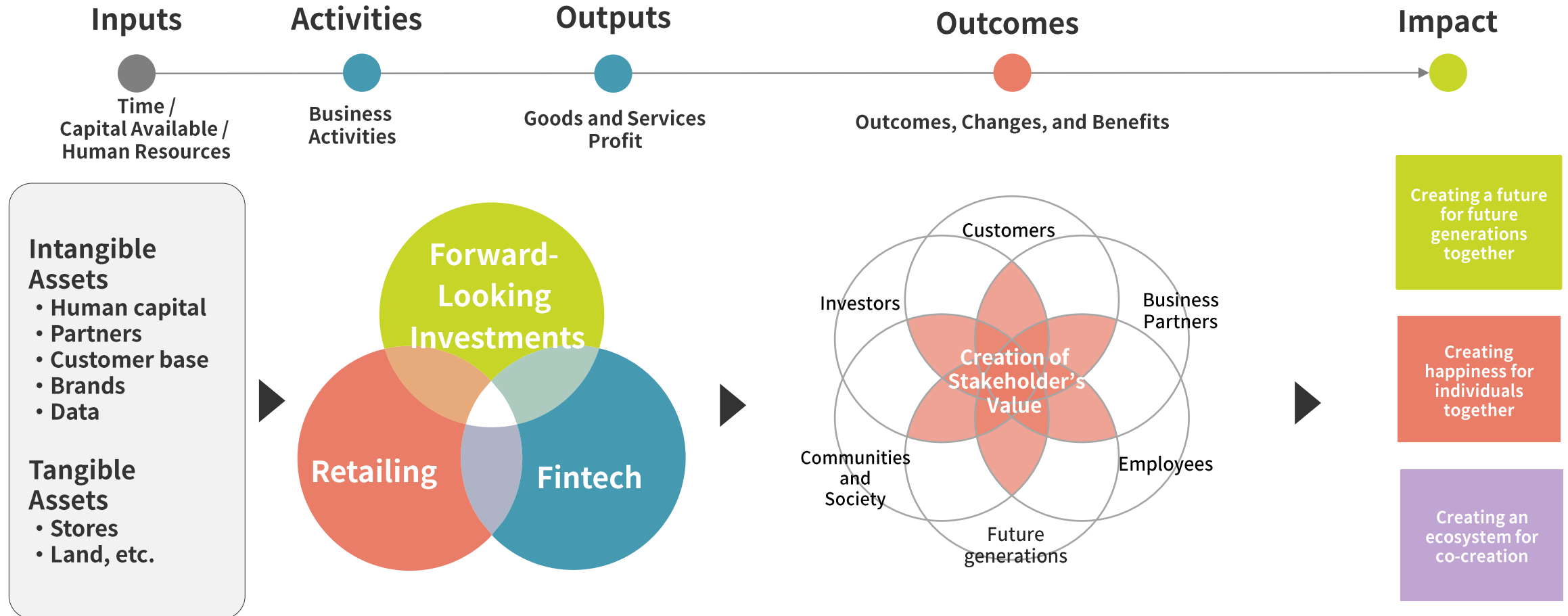
## Structure to Create Impact



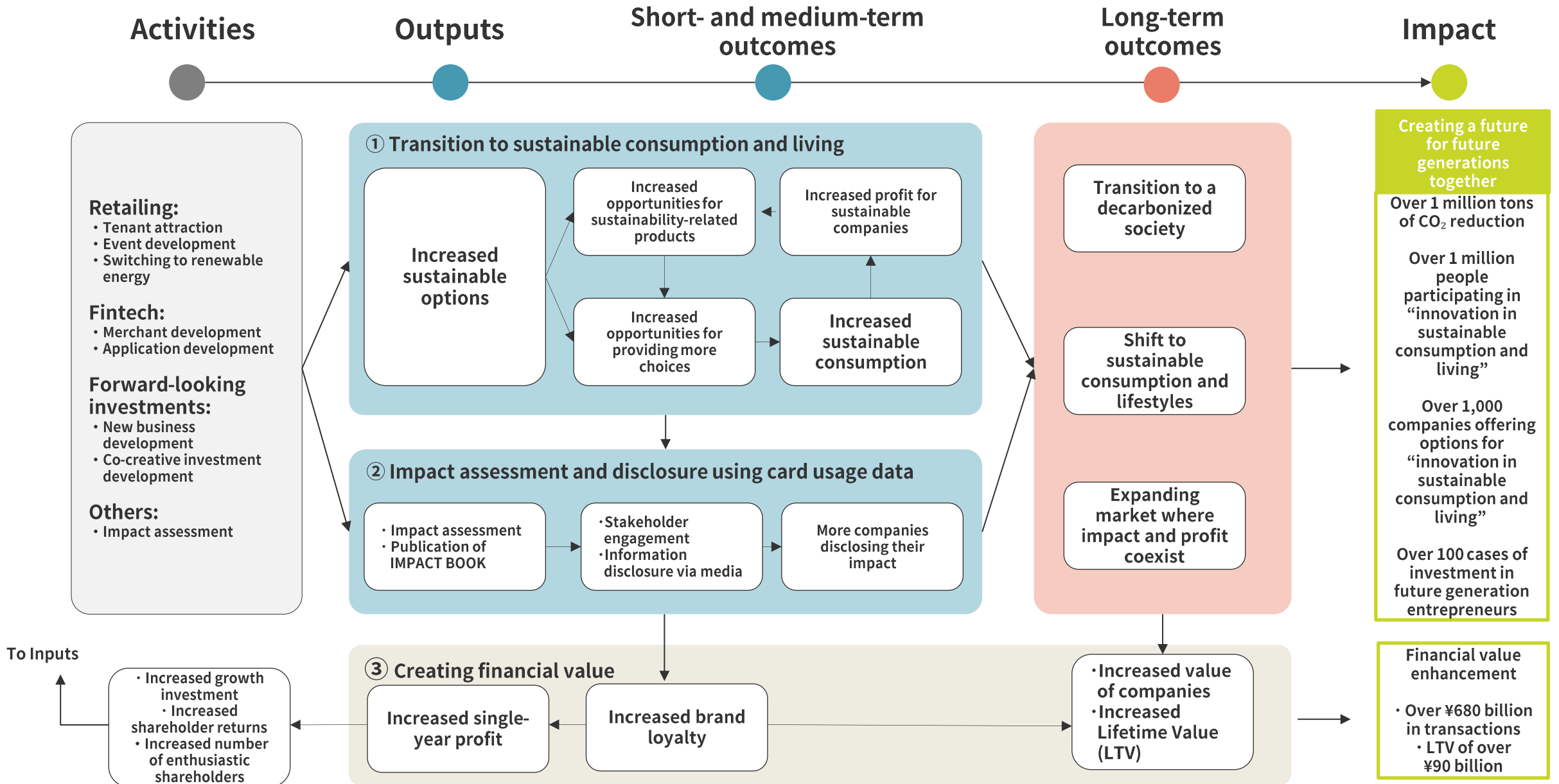
**Achieve business/  
organizational innovation  
through an ecosystem for co-creation**

# 1-7 Overview of MARUI GROUP's Logic Model

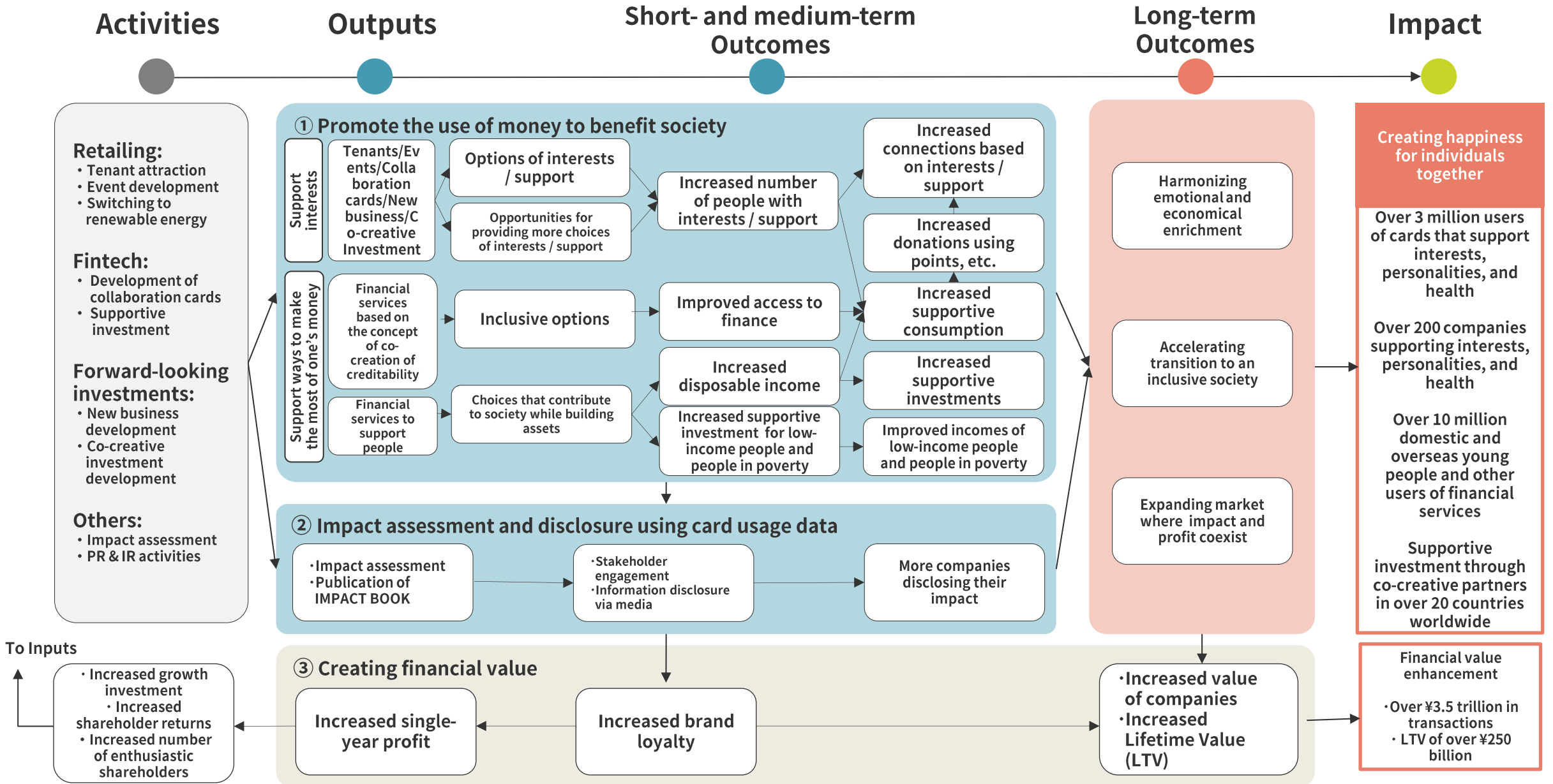
- Clarifying the path toward achieving impact by incorporating business strategies / stories into a logic model.



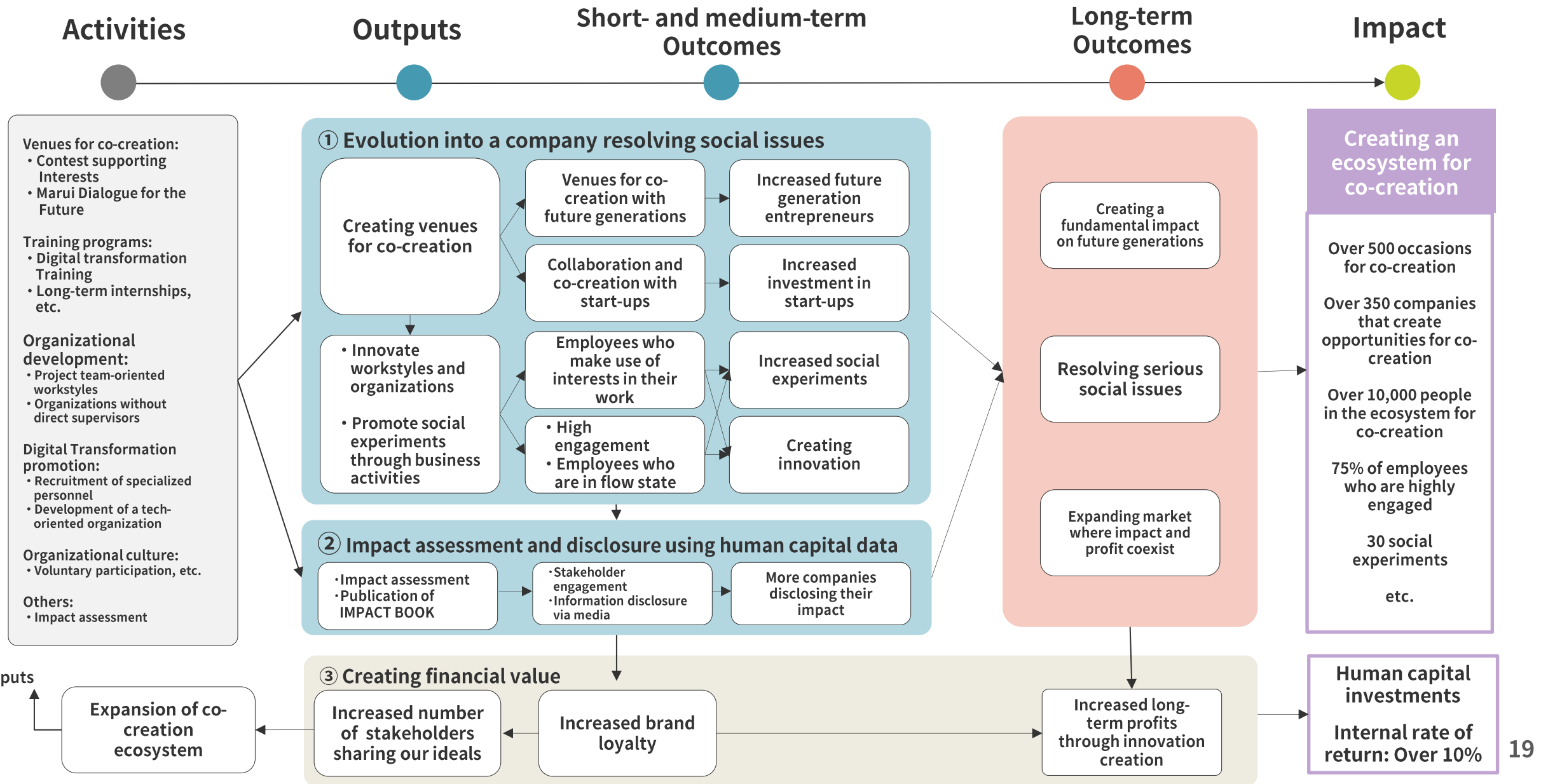
# 1-8 Logic Model ① Creating a Future for Future Generations Together



# 1-8 Logic Model ② Creating Happiness for Individuals Together



# 1-8 Logic Model ③ Creating an Ecosystem for Co-Creation



## **Chapter 2: An Economy Driven by Interests and Resolution of Social Issues**





# An Economy Driven by

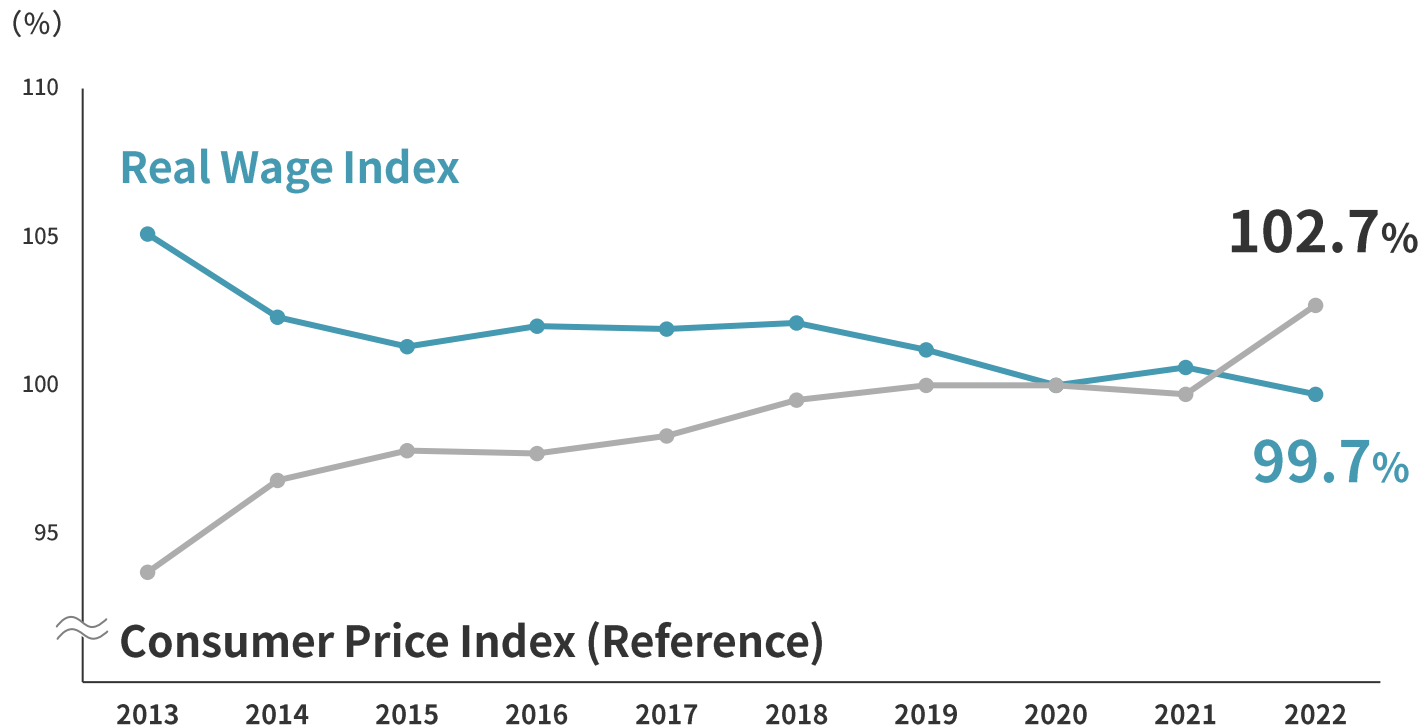


~ Why should we drive interests to resolve social issues? ~

## 2-1 Changes in the World: Awareness of Cost-Effectiveness

- When real wages are not rising but prices are, cost-effectiveness, the balance between functionality and price, becomes increasingly important.

■ Comparison of Real Wage Index and Consumer Price Index



Focus on  
Cost-Effectiveness

Source: Ministry of Health, Labour and Welfare's "Monthly Labor Survey"

Note 1: Each index has a baseline of 100%

Note 2: Real wages are calculated by dividing the nominal wage index by the consumer price index (total excluding imputed rent of owner-occupied houses) (base year: 2020).

## 2-1 Changes in the world: Varied Consumption Patterns

- 68% of respondents choose when to spend and when to be frugal.

### ■ Breakdown of responses to survey about consumption habits (multiple answers)

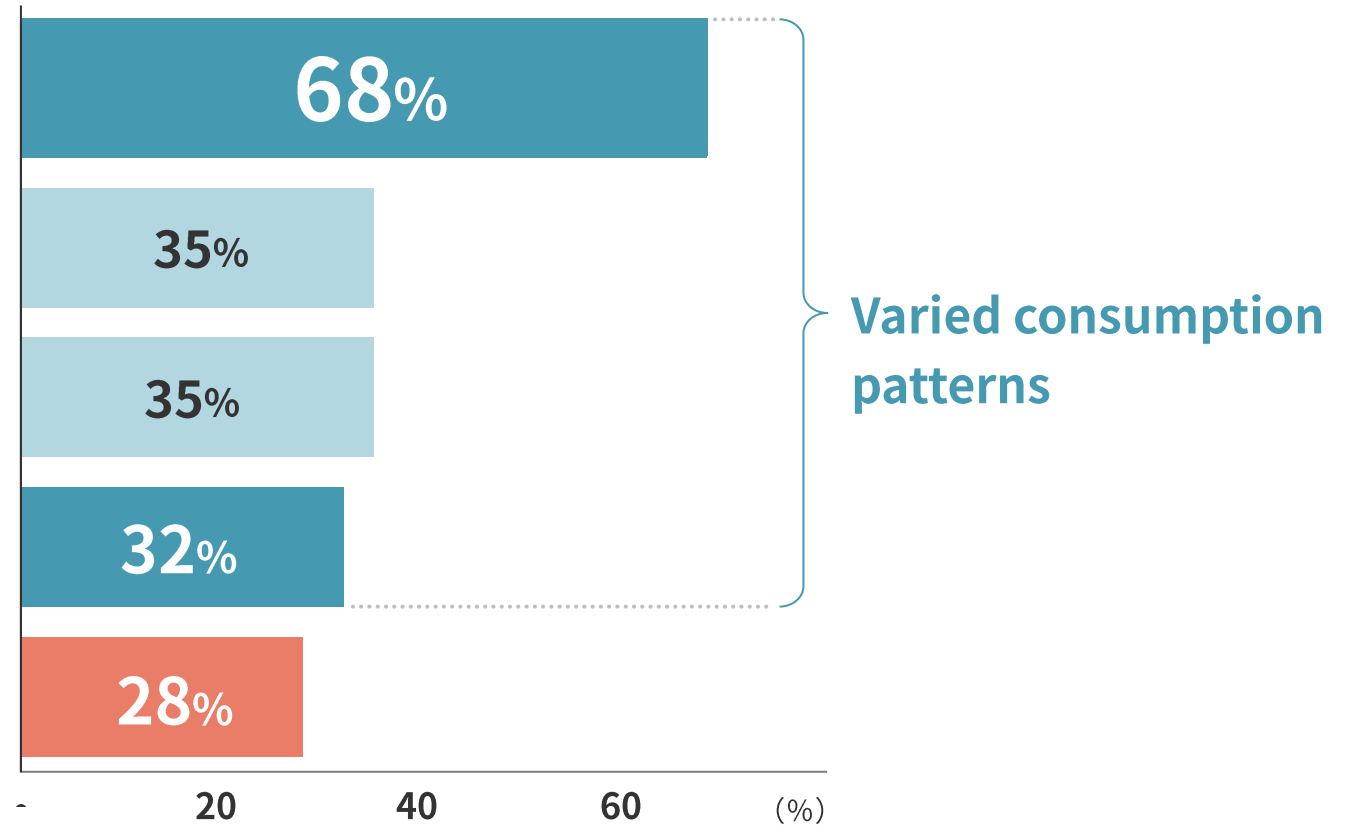
I usually decide when to save and when to spend money.

There are products and services that I want to buy even if I need to save money on other things.

I sometimes spend extravagant amounts of money as a reward to myself.

I spend as much money as possible on things I am passionate about, such as my hobbies and collections.

I always buy something inexpensive and economical.

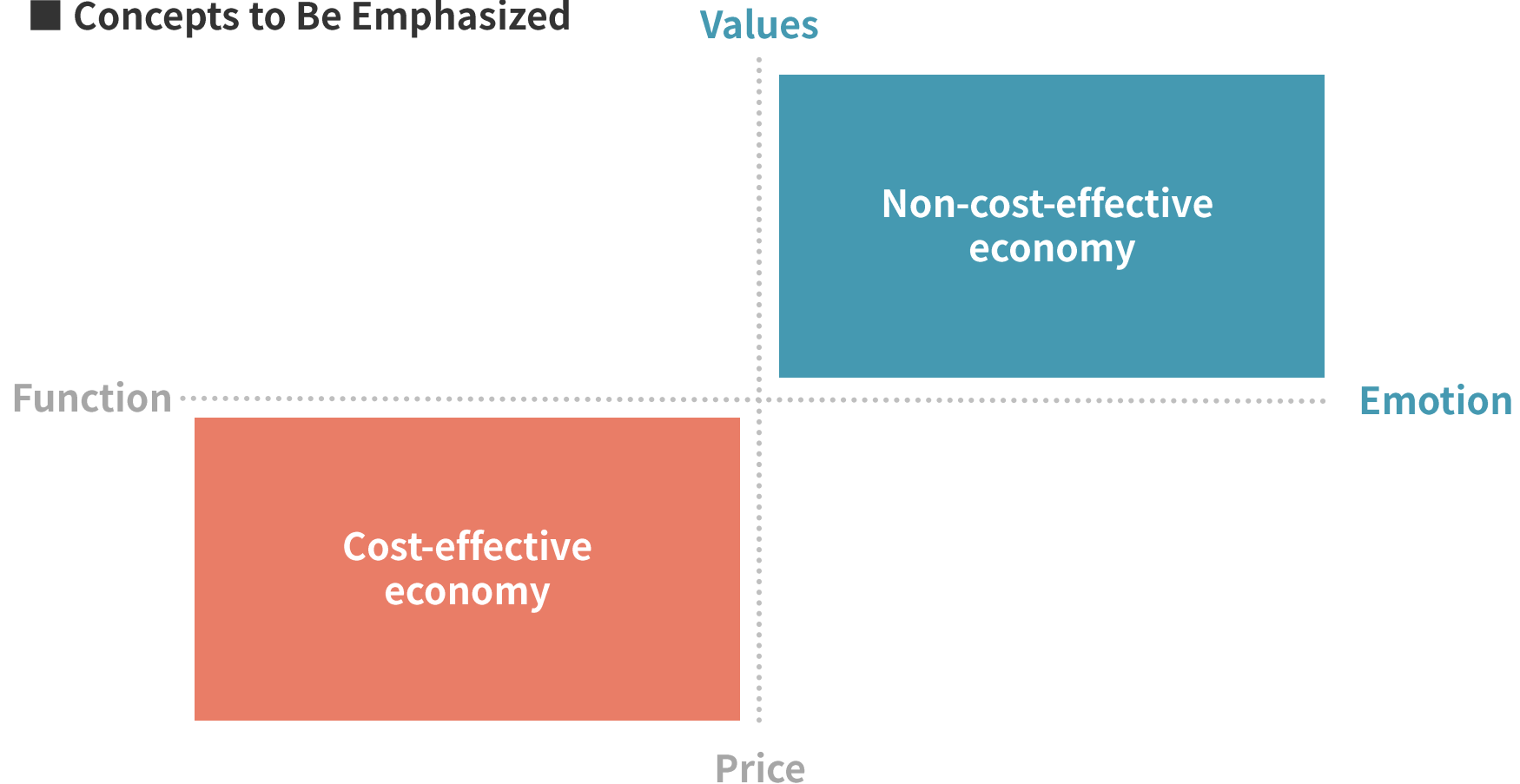


Source: NRI “Web-Based Survey on Consumption Styles” (April 2010), n=3,000

## 2-2 Non-Cost-Effective Economy

- Increased cost sensitivity amid deflation, reduced cost sensitivity anticipated to be driven by expansion of varied consumption patterns

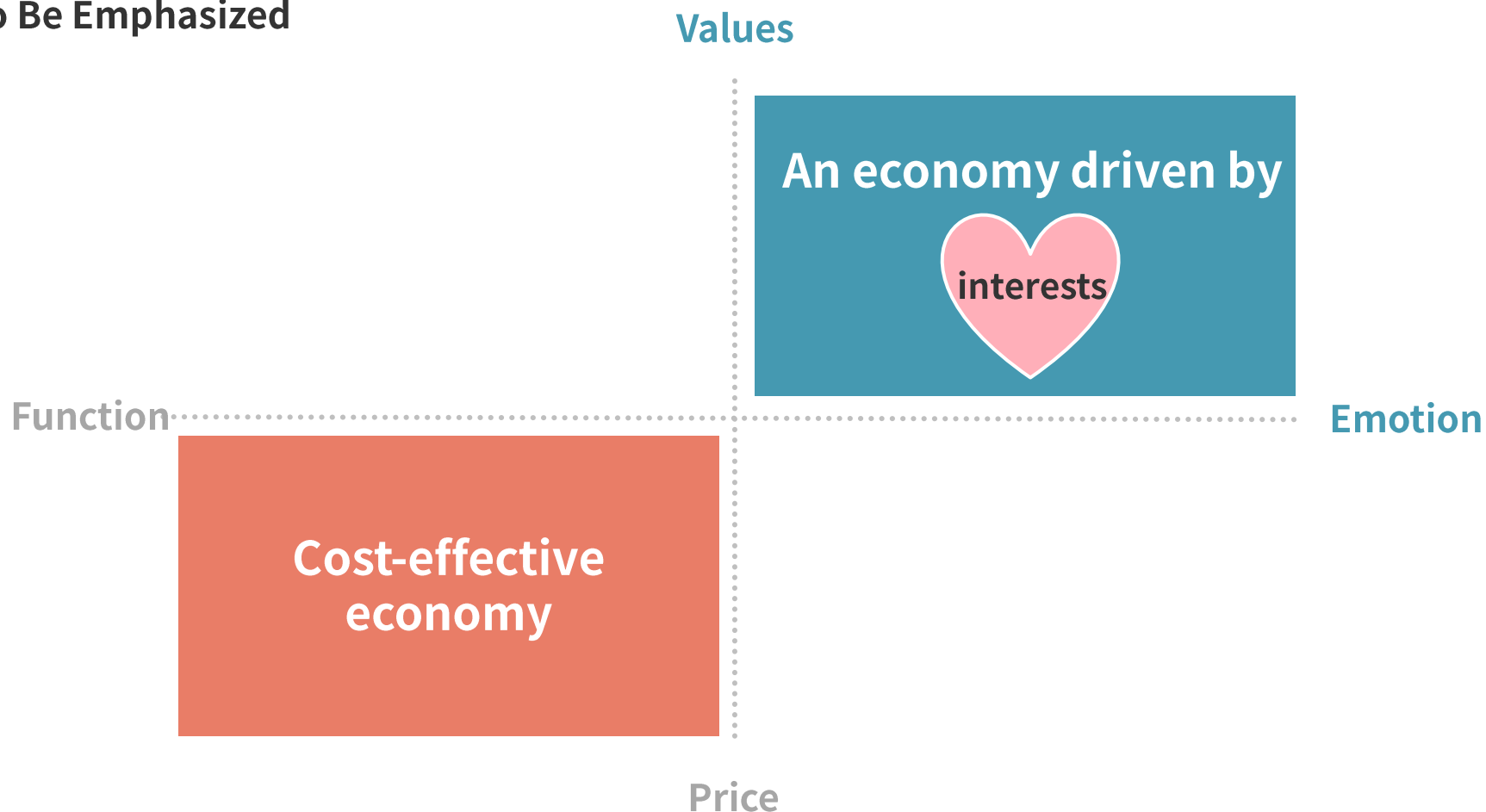
■ Concepts to Be Emphasized



## 2-3 An Economy Driven by Interests That MARUI GROUP Aims For

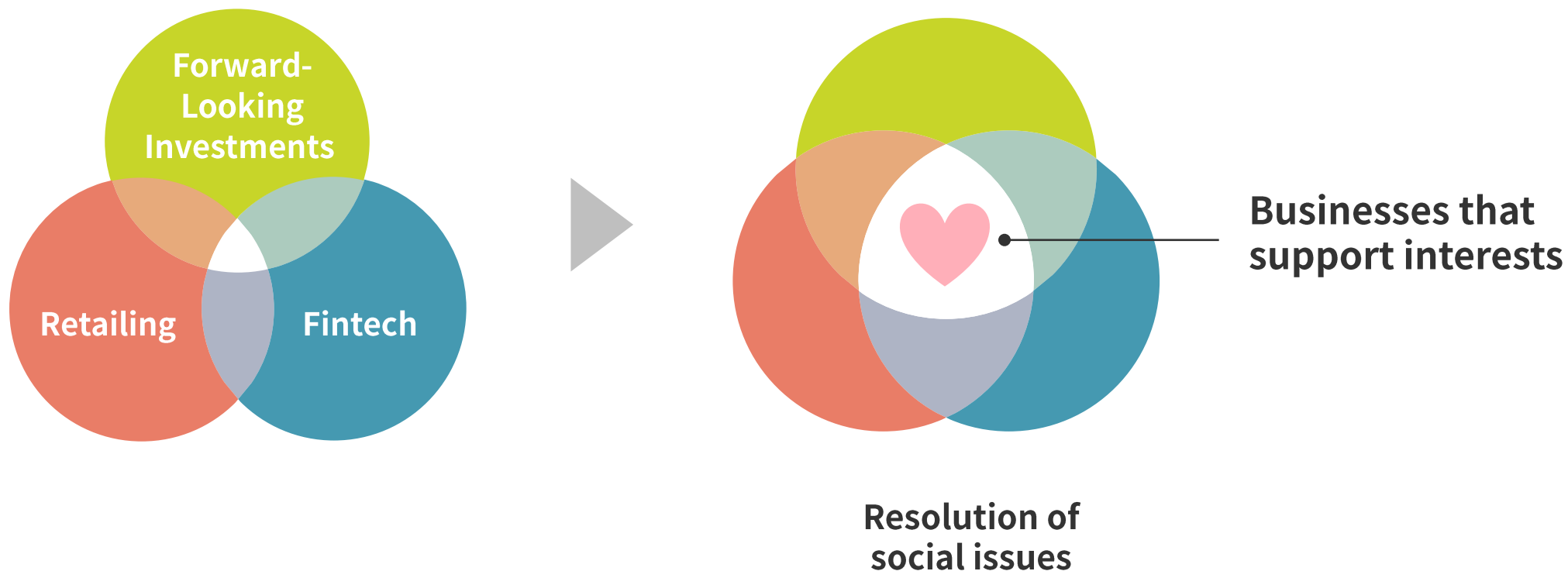
- We aim for a new economy driven by how people feel and what they value, not function or price.

### ■ Concepts to Be Emphasized



## 2-4 Businesses That Support Interests

- We will intensively invest in businesses that support interests while placing interests at the center of our business model, which integrates retailing, fintech, and forward-looking investments.



## 2-5 Why Should We Promote Businesses That Support Interests for Resolving Social Issues?

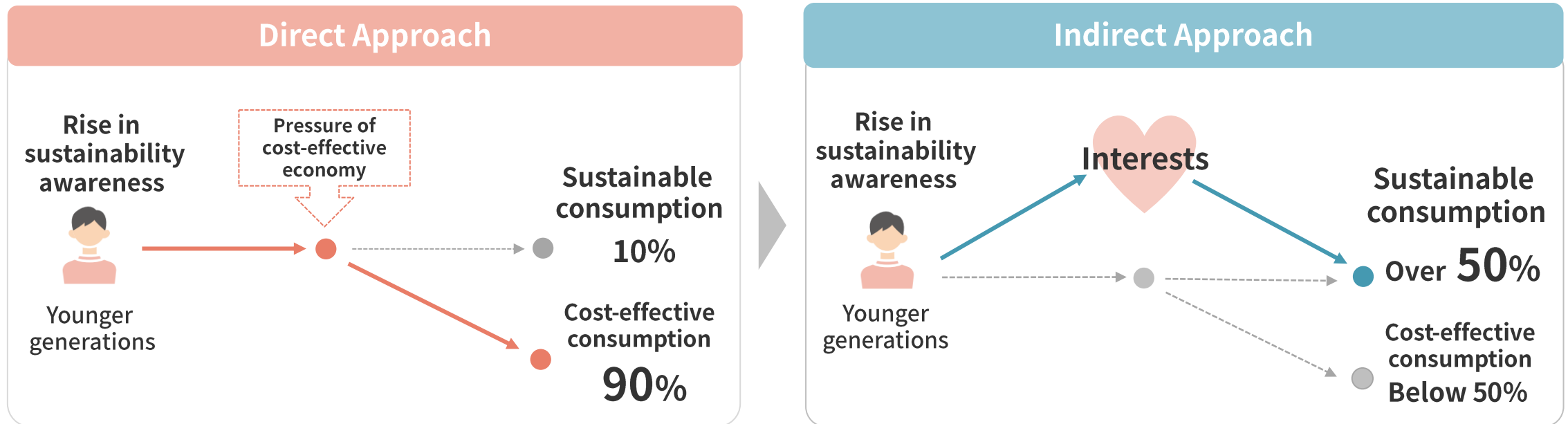
### Issue of Fast Fashion

- In general, younger generations are highly conscious of sustainability and could potentially practice sustainable consumption, but in reality, they are more inclined to fast fashion.

As a result, currently only a portion of members of younger generations practice sustainable consumption.

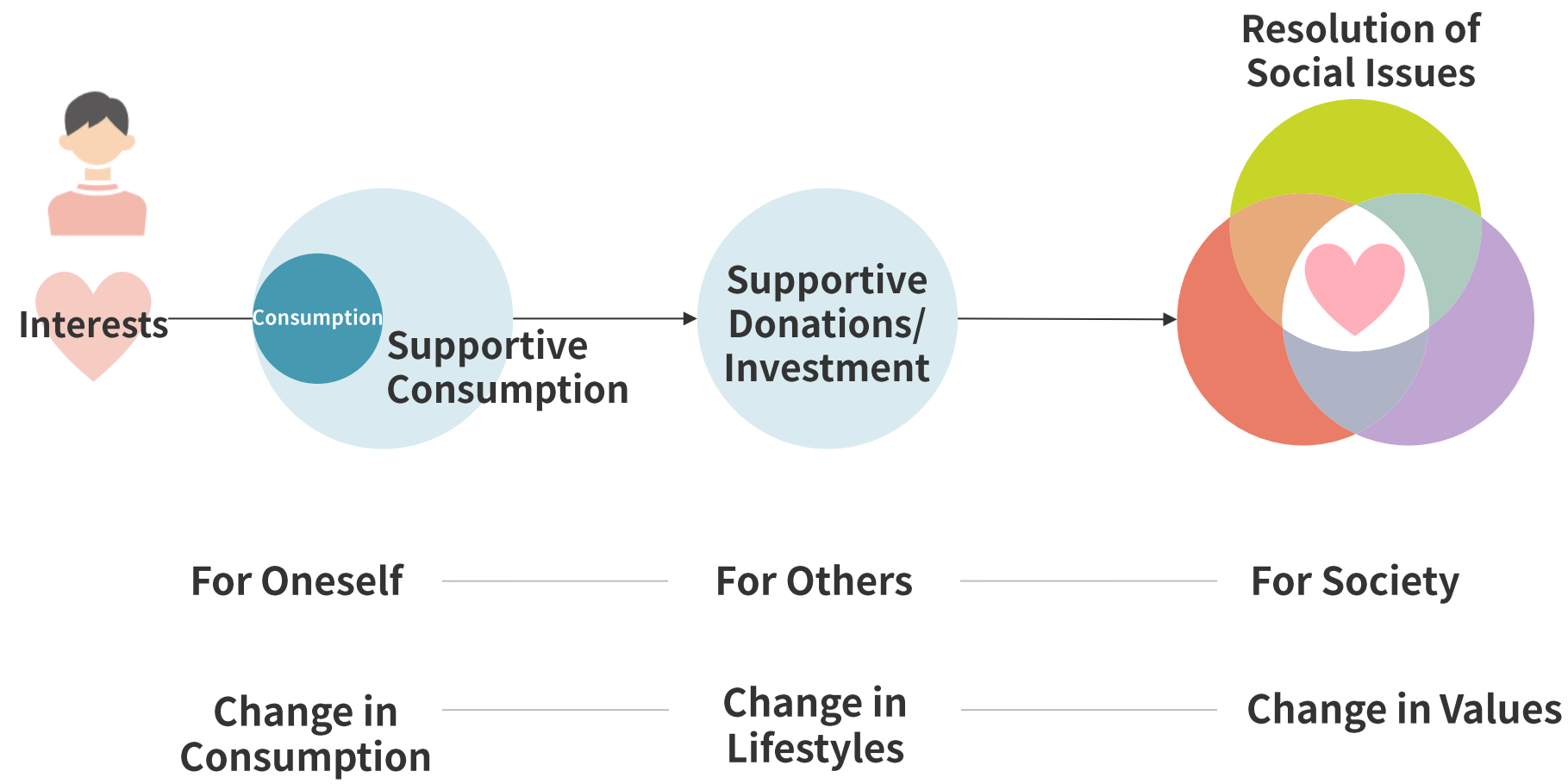
### Solution

- We will promote consumption based on interests to increase sustainable consumption.  
➔ From a **direct approach** to an **indirect approach**



# 2-6 Connection Between Businesses That Support Interests and Resolution of Social Issues

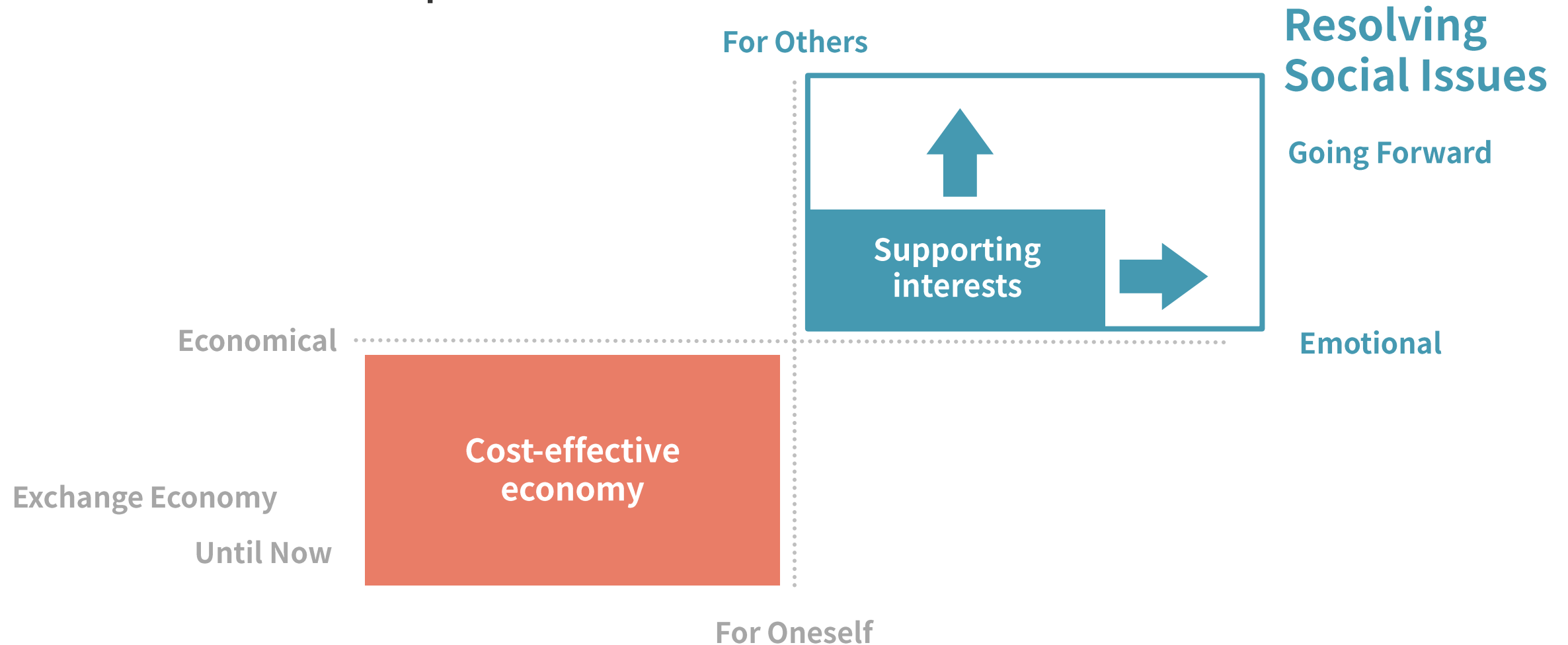
- Driven by interests, consumption and lifestyles will change, which will help lead to the resolution of social issues.



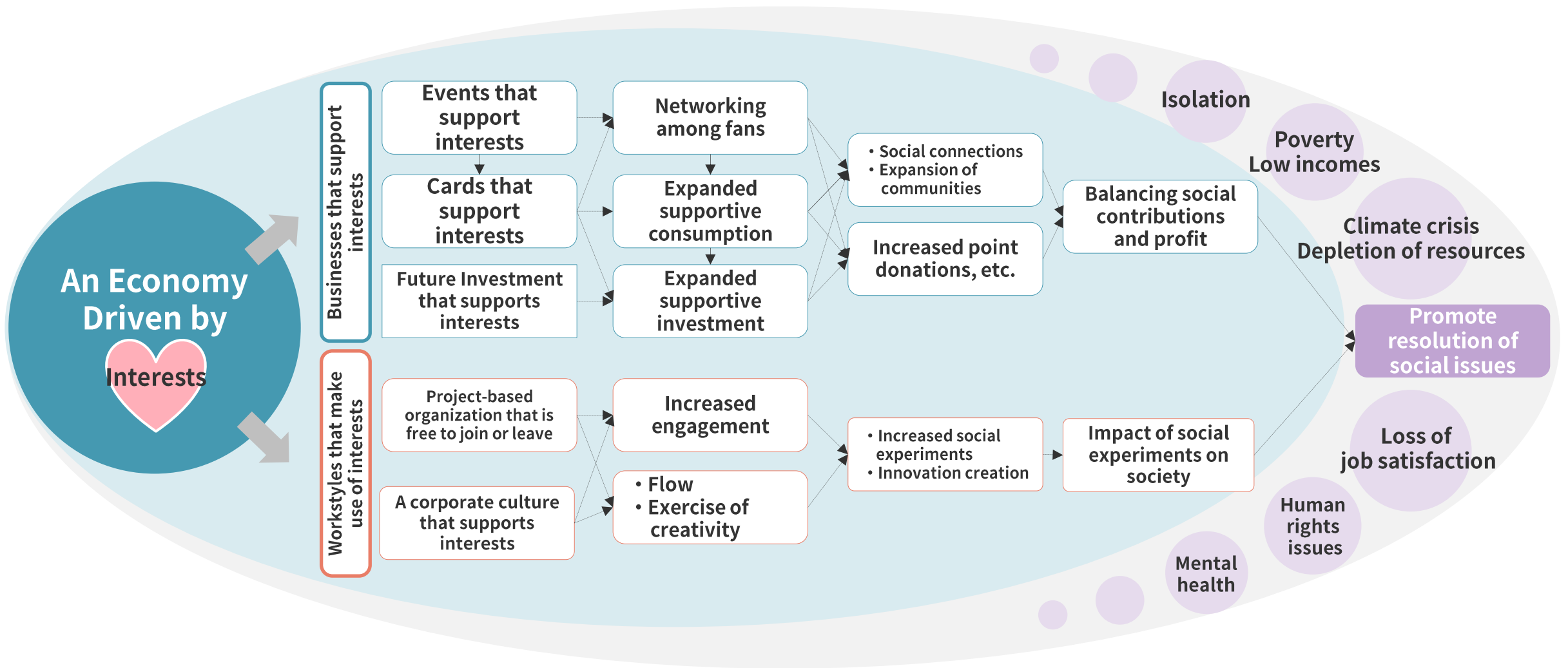


## 2-7 Growth of Businesses That Support Interests and Promote Resolution of Social Issues

- Going forward, we will focus on the value of “the joy of supporting others” and realize both social contributions and profit.



# Summary: A Society That an Economy Driven by Interests Aims For

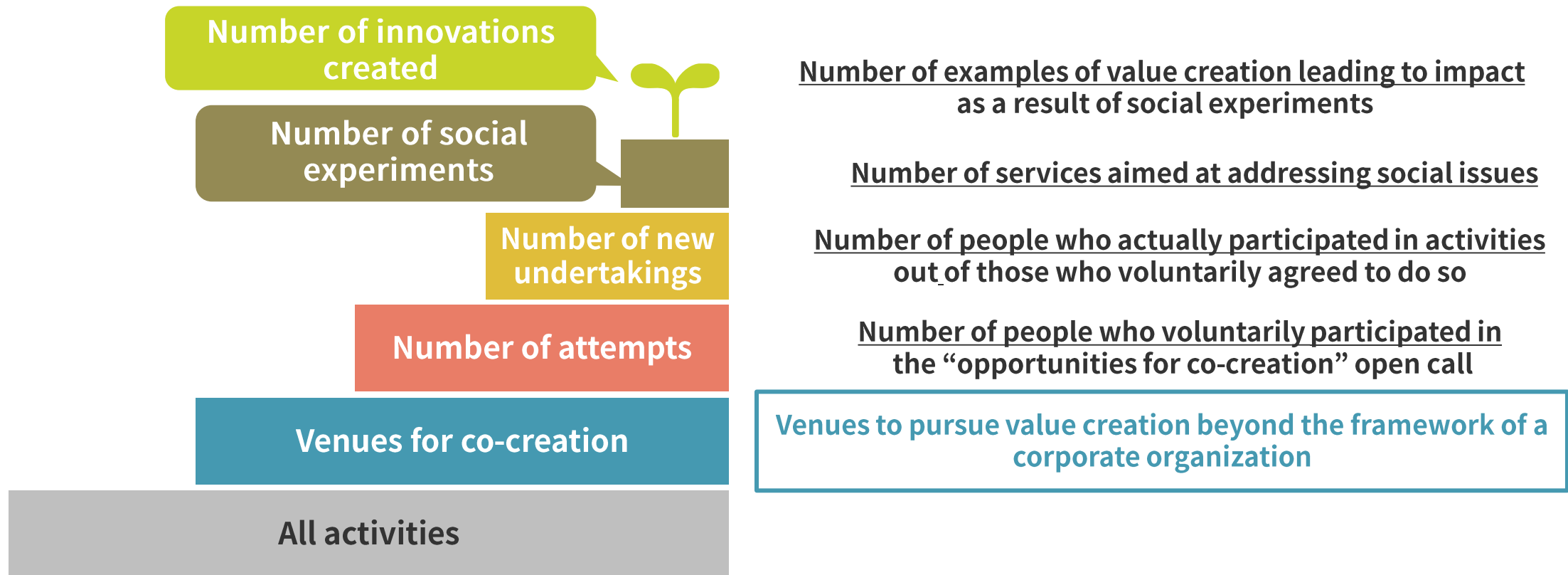


## Chapter 3: An Economy Driven by Interests and Social Experiments

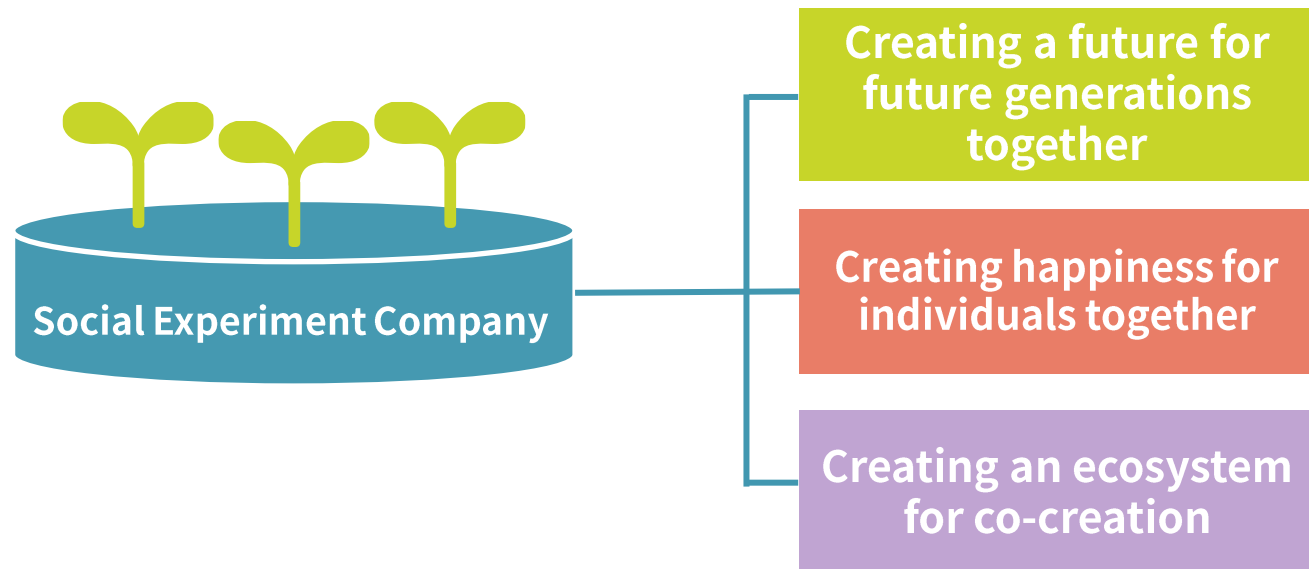


### 3-1 The Relationship Between Venues for Co-Creation Driven by Interests and Social Experiments

- “Venues for co-creation” defined as opportunities for innovation that increase number of new undertakings and attempts



## 3-2 Examples of MARUI GROUP's Aim to Become a Company That Conducts Social Experiments



### Social Experiments (Examples)

- ① A Carbon-Neutral Society: Supportive investment (Minna-denryoku)
- ② Support for Future Generations to “Create Businesses”
- ③ Cards That Support Interests
- ④ Building Organizations Enabling People to Make Use of Interests in Their Work
  - Development and measurement of flow indicators
  - Contest supporting interests

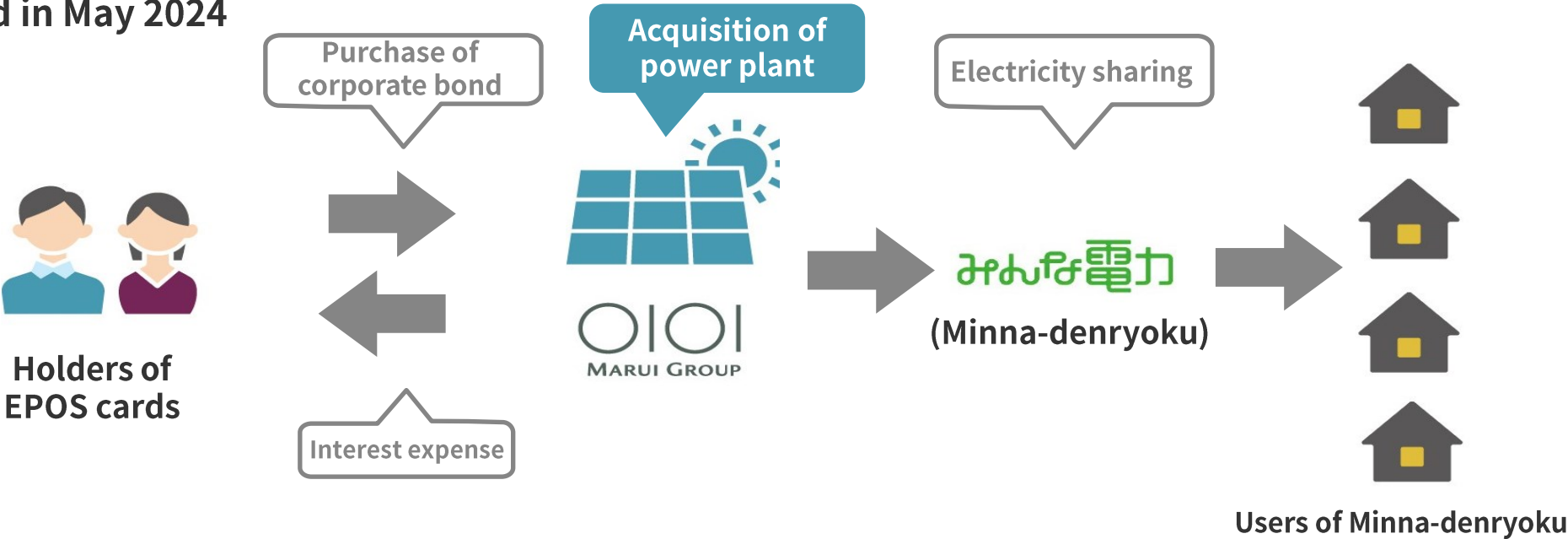
# 3-3 Example ① A Carbon-Neutral Society: Supportive Investment (Minna-denryoku)

A future for  
future generations



- Implementing supportive investment that leads to asset formation and realization of a carbon-neutral society through use of digital bonds

Implemented in May 2024



Impact and  
Profit

Amount of public offering

¥150 million

<

Total amount of  
applications

¥2 billion

(2,800 people)

Amount of contribution to  
CO<sub>2</sub> reduction

10,000 t-CO<sub>2</sub>

(Over 20 years)

### 3-3 Example ② Support Future Generations to “Create Businesses”

A future for  
future generations



- Collaboration with future generation entrepreneurs realized through venues for co-creation.

Venues for co-creation (example)




**Future Accelerator Gateway**

New business creation program  
for future generations

Collaboration started in  
the fiscal year ended March 31, 2024

*my fit*

  
**COTEN**

**RelieFood**



### 3-3 Example ③ Cards That Support Interests

Happiness for  
individuals



- As of March 31, 2024, 78 projects have been launched, covering a wide range of themes including social contributions, music, sports, and characters.

#### Social contributions



#### Music



#### Sports



+

Only One  
Card

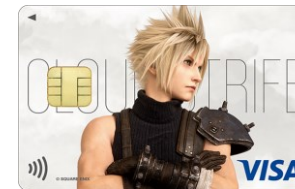
#### Characters



#### Anime



#### Games



Total of  
78 projects

900,000 cardholders

Note: The information of this slide is  
as of March 31, 2024.



## 3-3 Example ③ Only One Card

Happiness for  
individuals

OIOI  
MARUI GROUP

- Launched the EPOS Pet Card in March 2024 for creating one-of-a-kind cards.



### Only One Card Part 1

A portion of purchase amounts is donated to animal welfare organizations.



Note: Cards displayed here based on permission of owners

### 3-3 Example ③ Creating Impact through Supporting Interests

Happiness for  
individuals



- Launched Point Yell, a program that allows users to easily donate points by selecting support recipients along with a card that supports their interests

#### Supporting Interests

Automatic donation of a portion of purchase amount



Card that helps propel society forward every time it is used

**HERALBONY Card**

► Artists with disabilities

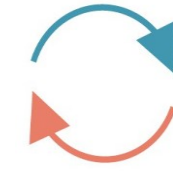


Points given  
based on the  
amount used

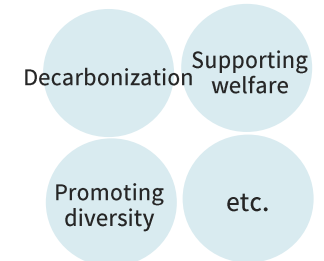


Customers

Easily donate  
by selecting  
the recipient



Offering  
thanks and  
reporting



Support  
options

Point donations to chosen organizations  
in desired amounts

Minna-denryoku EPOS Card  
(Renewable energy power plants)

EPOS TOGETHER Card  
(Ukrainian refugees)

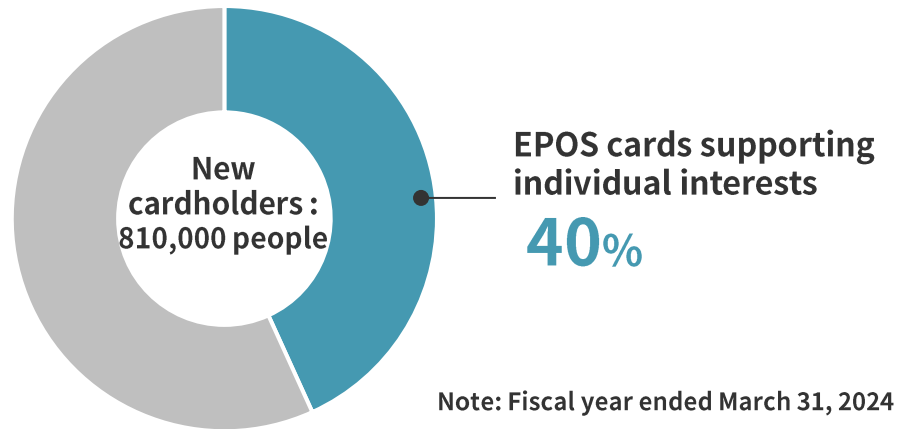
### 3-3 Example ③ Balancing Between Impact and Profit

Happiness for  
individuals



Impact

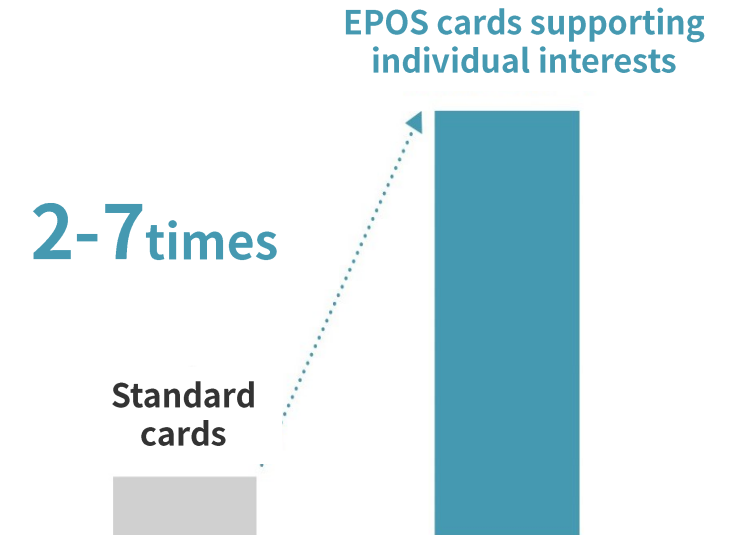
Profit



Number of cardholders who support interests:  
900,000 people (cumulative)

Lifetime Value  
(LTV)

Profit that could be  
gained from card  
enrollment to  
withdrawal

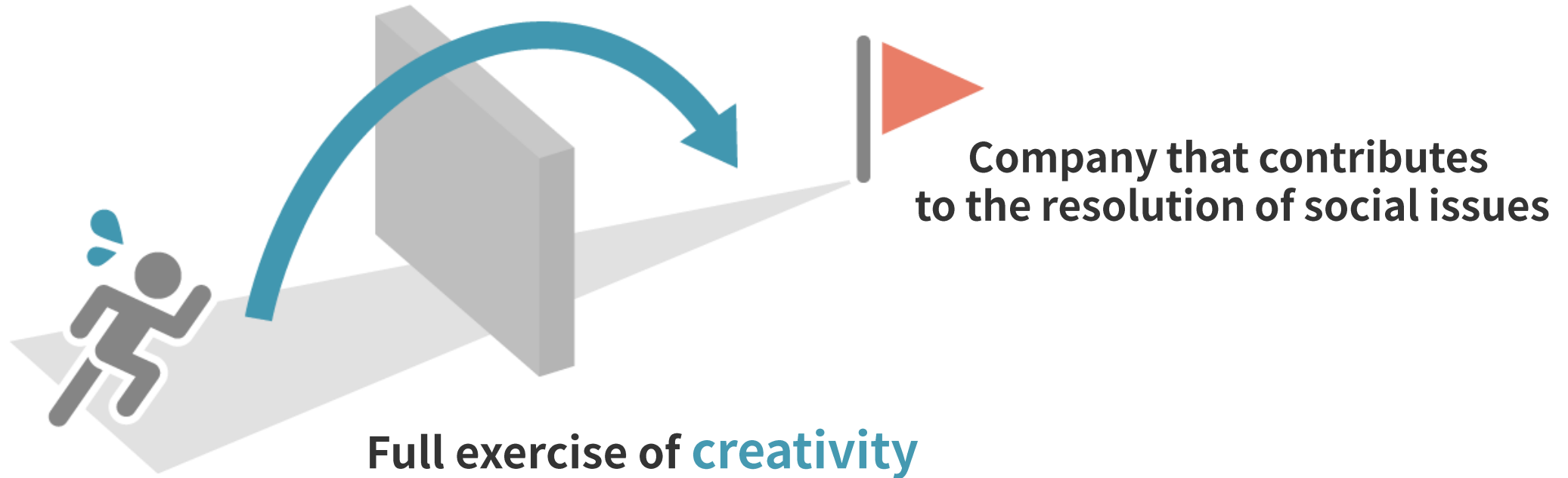


### 3-3 Example ④ Building Organizations Enabling People to Make Use of Interests in Their Work

An ecosystem  
for co-creation



- Aiming to create an organization where creativity is fully exercised and where people can experience flow through their work while making use of interests in their work



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Creation of an organization where people can experience flow through their work

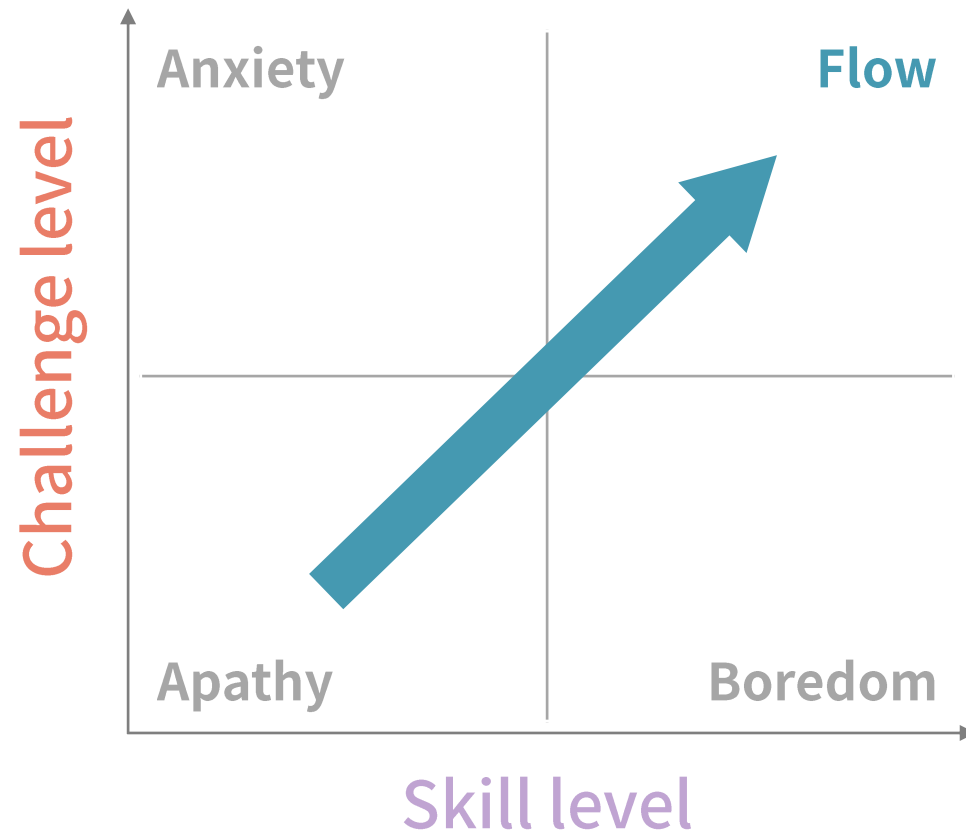
### 3-3 Example ④ Development and Measurement of Flow Indicators

An ecosystem  
for co-creation



- Utilizing stress checks and work engagement surveys responded to by all employees, which have been conducted for over 10 years

#### ■ Definition of flow



#### ■ Stress check question items

##### Challenge

Are you challenging yourself to use your strengths?

4 points or more out of 5

×

##### Skill

Do you often use your skills or knowledge in your work?

3 points or more out of 4

||

Flow

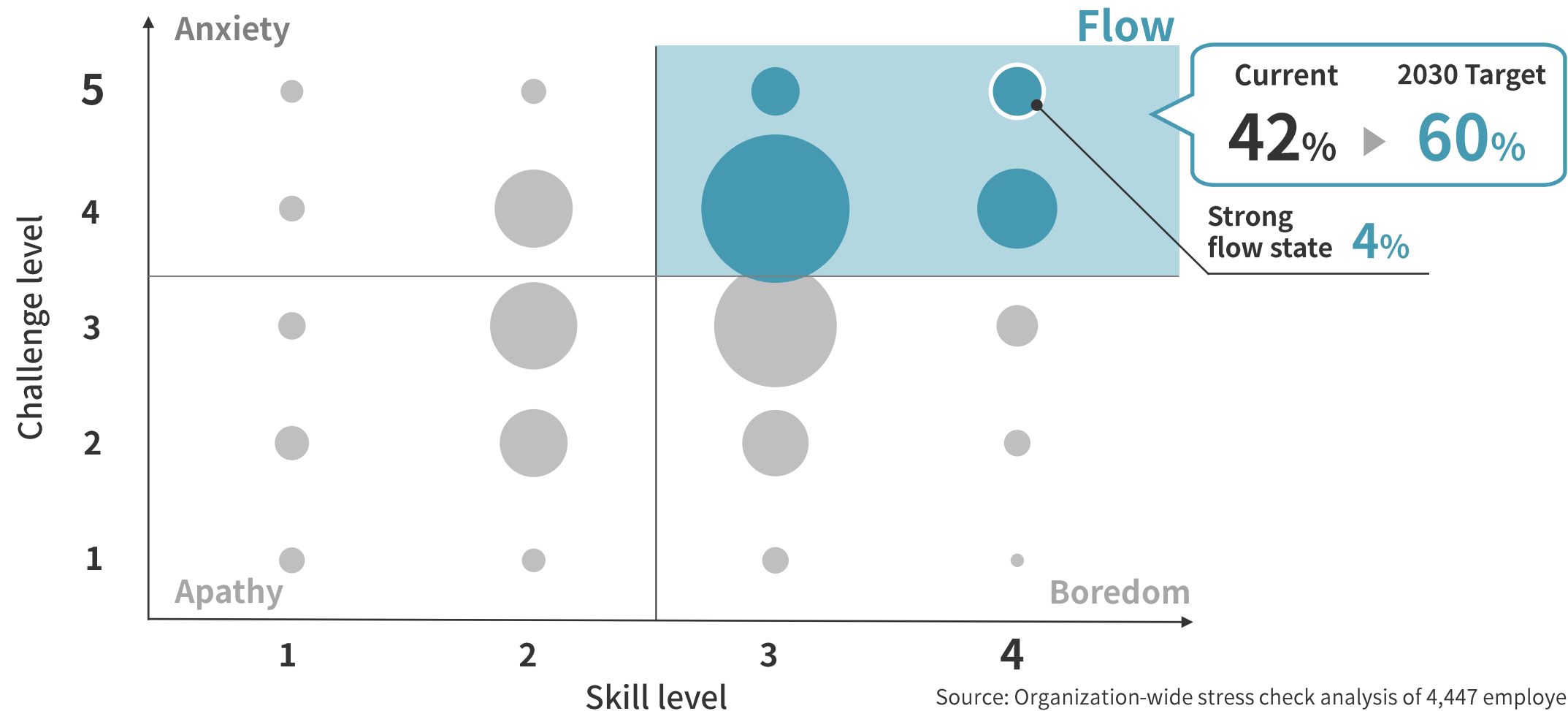
# 3-3 Example ④ Percentage of Employees Who Are Able to Easily Enter a State of Flow

An ecosystem  
for co-creation



- When the flow model is divided into four quadrants, the percentage of employees who are able to easily enter a state of flow is currently 42%. We aim to raise this ratio to 60% by 2030.

## MARUI GROUP's Flow Analysis





### 3-3 Example ④ Contest Supporting Interests

An ecosystem  
for co-creation



- The first iteration of a contest supporting interests was held for employees to voluntarily turn their interests into businesses.



131 people

Voluntary participation



(Including part-time employee and interns)

11 projects

Under consideration  
for implementation



### 3-3 Example ④ Balancing Between Impact and Profit

- By expanding opportunities for voluntary participation in activities, autonomy and creativity utilizing interests are unleashed, resulting in improved profits.

■ Cycle of making use of employees' interests in their work



### 2030 Impact KPIs

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



# Chapter 4: Verification of Connection with Social Issues

Co-Creation with Ridilover Inc.



# 4-1 Reflection on and Feedback from Stakeholder Dialogues

- We have conducted dialogues with investors, younger generations, and employees interested in impact in order to develop a better understanding of our impact and gather feedback from stakeholders.

	Investors	Younger generations	Employees
Content	Engagement dialogue	① Long-term internship orientation ② Marui Future School	IMPACT BOOK 2023 Meeting
Date	August 2023 and onward	① October 2023 ② March 2024	September 2023 and March 2024 2 times in total
Participants	More than 12 companies	① 34 university students ② 26 junior high school students	159 employees in total

## 4-1 Feedback from Stakeholders



Overseas impact  
investors

- We Invest in companies where the impact is **measurable** and where the **impact created by core businesses** seems to link to sales.
- Inclusion of **third-party perspectives** could contribute to persuasiveness. Also, **strategic explanations on connections with social issue** themes might be easier to understand and garner a response from investors.



MARUI GROUP  
employees

- I was able to better understand the logic model used for generating MARUI GROUP's desired impact.
- On the other hand, **the connection between the logic model and social issues is still unclear.**



We need to conduct a verification test of the logic model from a third-party perspective and then explain the connection between said model and social issue themes.

## 4-2 Verification of Logic Models Incorporating Third-Party Perspectives

- Through verification of the logic model by Ridilover Inc., we've refined and focused the outcomes and categorized the social issues.

### ■ Contents of Verification

- Outcomes for achieving impact
- Outputs for achieving outcomes  
(Relevance to the business)

### ■ Target

- Impact logic model  
Creating happiness for individuals together

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

### Verification Results



#### No problem with major flow of outputs and outcomes

- Gaps in process of creating outcomes due to interrelations between outcomes
- Unclear which social issues outcomes will solve



### Further Actions

#### Clearly state the connection between social issues and the logic model

- Refinement and focusing of short-, medium-, and long-term outcomes
- Categorization of social issues

## 4-3 Categorization of Social Issues: “Creating Happiness for Individuals Together”

- Impact on future connections with society and work motivation due to reduction in opportunities for people to choose their interests and what they support

Childhood-



Adulthood-



Social Issues

Examples

Leverage points  
(early stage)

Decreased opportunities for people to find out what they are interested in and to choose what they want to support

Loss of social connection and lack of a place to be oneself

Loss of job satisfaction due to fewer opportunities to do what they are interested in

An intolerant society where some are left behind

Decline of well-being throughout society

Workstyles and businesses engendering low engagement from employees

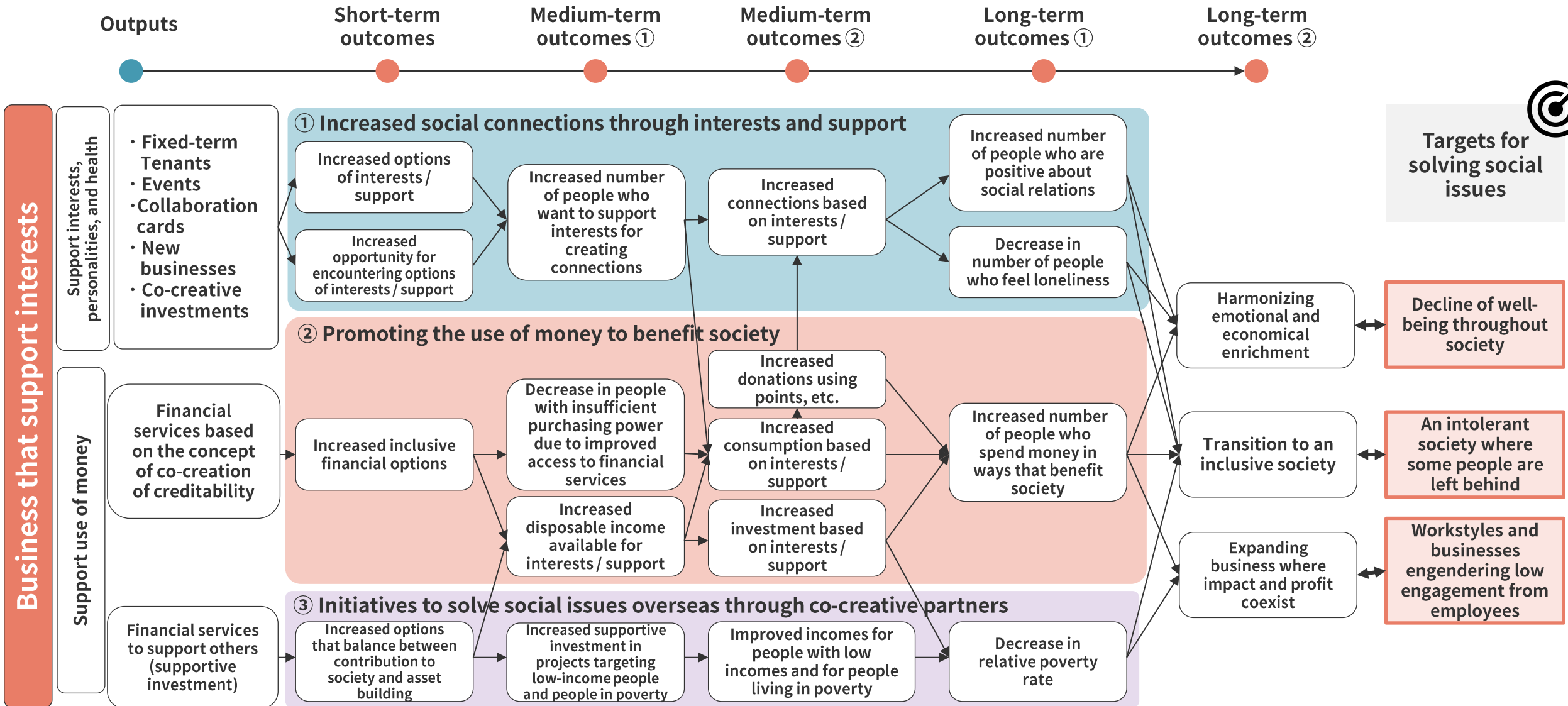
- Social isolation of people with disabilities, foreign residents, etc.
- Decline of local communities

- Increase in the number of people in poverty due to expanding economic disparities
- Deterioration of mental health

- Workstyles that make it difficult to enter a flow state
- Diminished sense of belonging

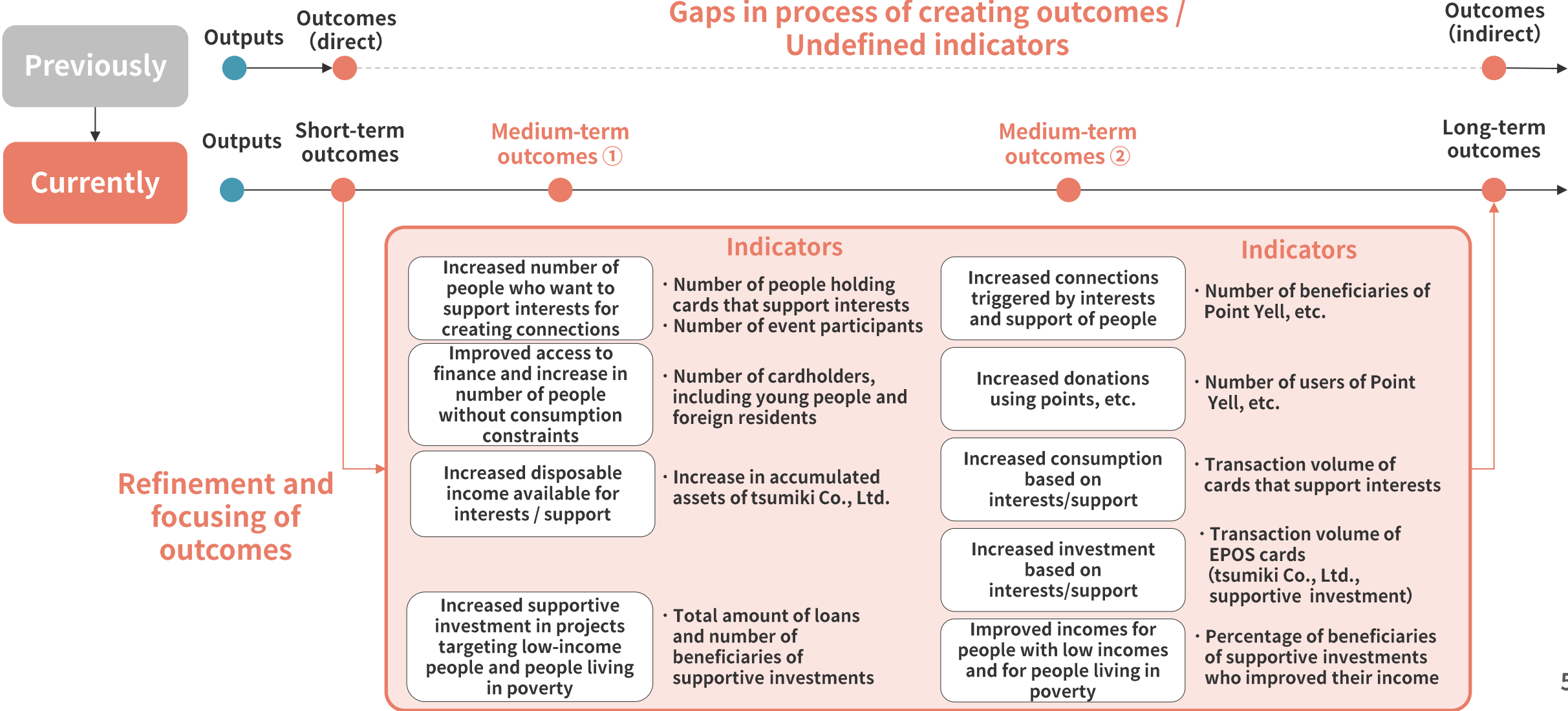
Solving social issues through business activities that supports interests

# 4-4 Logic Model to Resolve Social Issues: “Creating Happiness for Individuals Together”



# 4-5 Actions for the Future

- Clarification of medium-term outcomes and indicators; monitoring based on defined KPIs to be commenced later



## Chapter 5: Progress of Impact KPI and Impact Measurement and Management





# 5-1 Impact KPI ①    Creating a Future for Future Generations Together

Themes	Initiatives	2030 KPIs	FY2023 results	FY2024 results	YoY difference	Progress rate toward 2030	Summary
Creating a future for future generations together	Help realize a carbon-neutral society	Reduction of CO <sub>2</sub>	Over 1 million tons	340,000 tons	370,000 tons	—	37%
	Innovate for sustainable consumption and living	Users participating in “innovation in sustainable consumption and living”	Over 1 million people	—	—	—	—
		Companies offering options for “innovation in sustainable consumption and living”	Over 1,000 companies	—	—	—	—
	Support future generations to “create businesses”	Investment in future generation entrepreneurs	Over 100 cases	38 cases	40 cases	+2 cases	40%
							New investment in: • COTEN • My Fit

5-2 Impact KPI ② Creating Happiness for Individuals Together

Themes	Initiatives	2030 KPIs	FY2023 results	FY2024 results	YoY difference	Progress rate toward 2030	Summary
Creating happiness for individuals together	Support for individuals' interests, personalities, and health	Users of cards that support interests, personalities, and health	Over 3 million people	650,000 people	900,000 people	+250,000 people	30%
		Companies supporting interests, personalities, and health	Over 200 companies	49 companies	78 companies	+29 companies	39%
	Support for individuals in utilizing their money	Domestic and overseas young people and other users of financial services	Over 10 million people	4.45 million people	4.76 million people	+310,000 people	48%
		Supportive investment through co-creative partners	Over 20 countries worldwide	2 countries	2 countries	0 countries	10%

Number of people issued cards (age 39 and under): 3.68 million people (Up 130,000)  
  
Room ID users: 820,000 people (Up 100,000)

# 5-3 Impact KPI ③ Creating an Ecosystem for Co-Creation (1)

Themes	Initiatives	2030 KPIs	FY2023 results	FY2024 results	YoY difference	Progress rate toward 2030	Summary
Creating an ecosystem for co-creation	Provide venues for co-creation	Number of occasions for co-creation	Over 500 times	31 times	72 times	+41 times	14%
		Companies that create opportunities for co-creation	Over 350 companies	50 companies	81 companies	+31 companies	23%
		Participants in the ecosystem for co-creation	Over 10,000 people	1,016 people	2,000 people	+984 people	20%

5-3 Impact KPI ③    Creating an Ecosystem for Co-Creation (2)

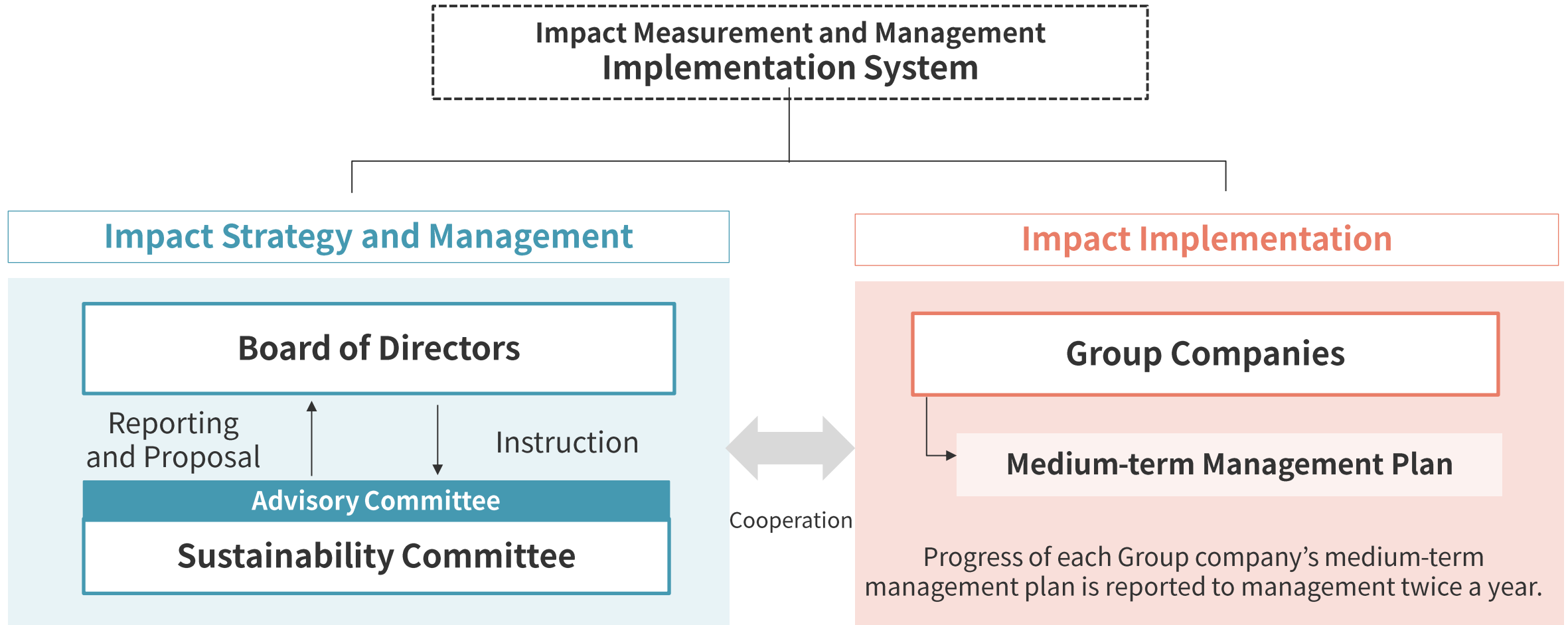
Themes	Initiatives	2030 KPIs	FY2023 results	FY2024 results	YoY difference	Progress rate toward 2030	Summary
Creating an ecosystem for co-creation	Innovate workstyles and organizations	Percentage of employees who are highly engaged	75%	66%	65%	−1.0 ppt	87%
		Percentage of employees who are able to easily enter a state of flow	60%	40%	42%	+2.0 pts	70%
		Percentage of employees who are making use of their interests in their work	75%	—	—	—	—
	Promote social experiments through business activities	Number of social experiments	30 cases	3 cases	4 cases	+1 case	13%
		Number of innovations created	20 cases	3 cases	3 cases	0 cases	15%

Stress Checks  
instituted  
from  
June 2024

## 5-4 Impact Measurement and Management System

### Purpose

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



# 5-5 Cycle of Impact Measurement and Management

- Through experimentation and dialogue, we identify our impact and implement cycles for improvement.



## 5-6 Progress of Implementation in FY2023

### • Promoting impact as a year-round management theme

Amendment of articles of incorporation  
Publication of IMPACT BOOK

**April 2023**

#### **Sustainability Committee**

- Discussions on amending the articles of incorporation

**May**

#### **Board of Directors**

- Resolution of the articles of incorporation
- Impact reporting

**June**

#### **Sustainability Committee**

- Confirmation of IMPACT BOOK

**September**

#### **Committee/Internal dialogue**

- Shared stakeholder dialogue

**October**

#### **Meeting to confirm the progress of each department's medium-term management plan**

- Reporting on business impact progress

**November**

#### **Interim financial results/ IR activities**

- Fintech strategies to achieve impact

**December**

#### **Sustainability Committee**

- ESG assessment and sustainability strategy

**January 2024**

#### **Meeting to confirm the progress of each Group company's medium-term management plan**

- Reporting on business impact progress

**February**

#### **IMPACT BOOK 2023 meeting**

- Balancing impact and profit

**Early March**

#### **Sustainability Committee**

- Impact refinement and focus items

**Mid-March**


#### **Directors' training camp**

- Impact progress in FY2023

**Late March**

#### **Marui Dialogue for the Future**

- Dialogue with younger generations



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