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IMPACT

MARUI GROUP's COURSE FOR THE FUTURE

MARUI GROUP has defined its desired impact, the changes it hopes to promote in society and the effect it aims to have, which constitutes a declaration of the course it will take leading up to 2050. Specifically, we have put forth three impact targets—creating a future for future generations together, creating happiness for individuals, and creating platforms for co-creation—which have been broken down into concrete priority measures and initiatives. This desired impact complements the MARUI GROUP's previously defined mission and vision by presenting a clear course for the Company to take in the future.

Themes	Priority Measures	Initiatives
Creating a future for future generations together	Realization of a carbon-free society	Reduction of emissions from society through co-creation with customers
	Creation of a circular economy	Reduction of social waste through co-creation with business partners and customers
Creating happiness for individuals	Assistance for self-actualization	Provision of financial services founded on principle of co-creation of creditability
	Support for individual preferences	Support for next-generation companies
Creating platforms for co-creation	Provision of venues for co-creation	New business creation and co-creative investments
		Development of credit cards for which cardholders feel a strong affinity
		Utilization of stores as venues for co-creation
	Facilitation of work styles that are transparent to both internal and external stakeholders	Positioning of credit cards as venues for co-creation
		Promotion of open innovation
		Cultivation of innovation organizations

For more details on MARUI GROUP's impact targets, please refer to page 18 of *Co-Creation Management Report 2021*.

🌐 www.0101maruigroup.co.jp/en/ir/pdf/L_report/2021/L_report2021_en4.pdf

New Corporate Governance Team

MARUI GROUP invites stakeholders to participate in the Board of Directors, its core management body, as part of practicing governance with a focus on our six stakeholder groups.* In June 2021, as the first step of this process, we appointed two new external directors—Yasunori Nakagami, representative director and CEO of Misaki Capital Inc., who is meant to act as a representative for shareholders and other investors, and Peter David Pedersen, a sustainability expert and representative director of Next Leaders' Initiative for Sustainability. Also at this time, well-being specialist and company physician Reiko Kojima was appointed as an internal director. In addition, Kyoko Ozawa and Sota Watanabe, both members of younger generations, were appointed as our new external specialist advisors. This new team is anticipated to be a strong asset toward accomplishing our desired impact.

* For more details on MARUI GROUP's governance focusing on six stakeholder groups, please refer to page 88 of *Co-Creation Management Report 2021*.

🌐 www.0101maruigroup.co.jp/en/ir/pdf/i-report/2021/i-report2021_en26.pdf

NEW DIRECTORS



Yasunori Nakagami

Representative Director and CEO,
Misaki Capital Inc.



Peter David Pedersen

Representative Director,
Next Leaders' Initiative for Sustainability
Professor, Shizenkan University



Reiko Kojima

Director, Executive Officer, and CWO
(Chief Well-being Officer)
General Manager,
Wellbeing Promotion Department

NEW ADVISORS



Kyoko Ozawa

University Freshman
First Chief Future Officer, euglena Co., Ltd.



Sota Watanabe

CEO, STAKE TECHNOLOGIES PTE. LTD.
Director, Japan Blockchain Association

As of December 2021