

Review of the Fiscal Year Ended March 31, 2024

Environment

Climate Change

Greenhouse Gas Emissions

- Total greenhouse gas emissions amounted to 270,000 t-CO₂ in the fiscal year ended March 31, 2024, down 7%, or 19,000 t-CO₂, year on year.
- Scope 1 and 2 totaled 30,000 t-CO₂ (86% of YoY), a decrease of 5,000 t-CO₂ from YoY due to the switch to renewable energy, etc. Scope 3 totaled 240,000 t-CO₂ (95% of YoY), a decrease of 14,000 t-CO₂ from YoY due to progress in optimization of EC inventory management, etc.

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 250,000 tons, a decrease of 51% since FY2016.
- The amount of Greenhouse Gas emission reductions due to promotion of renewable energy switching to our customers is 30,000 tons.
- Company and social Greenhouse Gas emission reductions totaled 370,000 tons (109% of YoY, Planned difference +20,000 tons), achieving the target for the third year of the medium-term management plan (350,000 tons).
- 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, 2024, was 1,520,000 GJ, a decrease of 14% or 240,000 GJ from the previous fiscal year.
- Electricity consumption decreased by 250,000 GJ from the previous year due to permanent store and facilities closures and promotion of energy conservation.
- The ratio of renewable energy used increased to 71% (up 3 pp YoY)
This outcome was a result of the introduction of renewable energy at 18 stores and seven other business sites.
- 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.

Resources and Waste

Total Waste

- Total waste in the fiscal year ended March 31, 2024, amounted to 8,487 tons, a decrease of 8%, or 691 tons from the previous fiscal year. However, the ratio of recycled materials used rose 1 percentage points, to 72% year on year, due to equipment renovations and changes in operating practices at in-store waste processing facilities, which led to more effective waste sorting and decreases in overall waste at applicable stores. As a result, total waste disposed has decreased by 239 tons, or 9%, to 2,370 tons from the previous fiscal year.

Third-Party Verification

- MARUI GROUP receives third-party verification for 17 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, 2024

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	FY2023	FY2025
• Rate of elimination of gender preconception (ratio of employees rejecting preconceptions about gender roles)	56% (Up 3 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	97% (Up 19 pp YoY)	95%
• Ratio of applicable male employees taking childcare leave for one month or more	52% (Up 30 pp YoY)	70%
• Rate of household chore and child-rearing participation by male employees	31% (Up 4 pp YoY)	35%
• Ratio of female employees pursuing upper-level positions (54 years old and under)	58% (Down 4 pp YoY)	75%
• Ratio of women in junior management positions	36% (Up 2 pp YoY)	40%
• Ratio of women in management positions	21% (Up 3 pp YoY)	25%
• Ratio of women in executive officer positions	20% (Down 1 pp YoY)	30%

Ratio of female employees pursuing upper-level positions

- Ratio of female employees pursuing upper-level positions was 58% (Down 4 pp YoY) in the fiscal year ended March 31, 2024. Since 70% of employees aged 55 and above might no longer seek upper-level positions due to "retirement age," the target has been changed to employees aged 54 and under from fiscal year ended March 31, 2024.
- In addition, in order to review the work styles and roles of managers themselves, Marui Group Official Initiative to consider "Workstyle after Covid pandemic" has been launched, and efforts are underway to achieve the targets for the fiscal year ending March 31, 2026.

Wage difference between male and female

- The wage difference between male and female was 77.8% for all employees (Up 2.0 pp YoY) in the fiscal year ended March 31, 2024, 72.0% for regular employees (Up 1.1 pp YoY), and 91.6% for part-time and fixed-term employees (Up 1.2 pp YoY), an improvement from the previous year.
- 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 85.8% to 95.8%.
- The main reason for the difference by position is the effect of the shorter working hour system. Of those who use the shorter working hour system, 99.2% are women, and the difference in wages by position ranges from 91.4% to 96.0% after the hours worked by those who use shorter working hour system has been modified.

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

• Employees taking part in voluntary participation initiatives	FY2023	Ratio of employees taking part in voluntary participation initiatives
	3,977 (Down 2 pp YoY)	88% (Up 3 pp YoY)
• Employees undergoing intra-Group profession change (aggregate)	FY2023	Ratio of employees undergoing intra-Group profession change
	2,901 (Down 7 pp YoY)	85% (–)

Review of the Fiscal Year Ended March 31, 2024

Society

Employee Engagement

- We have established our own indicators to measure employee engagement. In the fiscal year ended March 31, 2024, as a measure of "expectations" at work, 80% of employees answered "I know what is expected of me at work" (up 34% from FY2012), and as a measure of "respect" in the workplace, 64% of employees answered "I feel respected at my workplace" (up 36% from FY2012). As a measure of "working by leveraging personal strengths", 51% of employees answered "I am challenging myself by leveraging my strengths/skills" (up 13% 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, 2024 is ¥9.3 billion, and the ratio of human capital investment to personnel expenses is 26%.

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.
- In the period under review, the actual situation was evaluated in accordance with objective risk items with the support of an external specialist organization, etc., and 13 material risks were identified.
- We will further promote initiatives mainly on the material risks we have identified.
- *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, 2023)

- On-site audits of suppliers were not performed in the fiscal year ended March 31, 2024, 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.

Governance

Compliance

Reports Filed through Whistle-Blowing System 42 (34 reports in the fiscal year ended March 31, 2023)

- 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 2 (1 in the fiscal year ended March 31, 2023)

- Investigations of reports filed through the Company's whistle-blowing system or through management channels found two code of conduct and ethics breaches. Appropriate disciplinary measures were taken based on deliberations by Group disciplinary committees.
- 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, 2024.
- 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, 2024, was zero.

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

有
Yes

「丸井グループ環境方針」
http://www.0101maruigroup.co.jp/sustainability/theme03/environment_01.html#environment1
MARUI GROUP Environmental Policy
http://www.0101maruigroup.co.jp/en/sustainability/theme03/environment_01.html#environment1

気候変動 Climate Change

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
GHG排出量★ Greenhouse gas emissions★ REVIEW	GHG Scope 1	グループ Consolidated	t-CO ₂	13,956	11,090	10,540	10,043	8,115
	GHG Scope 2			67,916	37,858	29,983	25,582	22,483
	ロケーション基準*1 Location-Based*1			73,096	39,272	32,083	25,260	23,489
	GHG Scope 3			352,640	256,682	258,224	255,620	241,570
	Category1 購入した製品・サービス			121,995	97,734	96,340	104,773	71,378
	Category2 資本財			35,487	35,775	28,840	32,581	47,334
	Category3 燃料及びエネルギー活動			14,660	9,512	8,542	7,238	7,725
	Category4 輸送、配送（上流）			7,631	7,407	6,427	6,964	6,328
	Category5 事業から出る廃棄物			536	1,112	1,108	965	889
	Category6 出張			2,422	928	1,408	1,824	2,086
	Category7 雇用の通勤			2,224	2,110	1,654	1,581	1,596
	Category8 リース資産（上流）			4,646	4,616	4,331	4,201	4,147
	Category9 輸送、配送（下流）			143,338	80,327	93,804	80,433	89,119
	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			8,573	7,770	6,851	6,270	3,326
	Category12 販売した製品の廃棄			4,046	3,048	2,666	2,292	1,136
	Category13 リース資産（下流）			7,035	6,302	6,214	6,382	5,634
	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			47	41	39	116	872
	計 Total			434,512	305,630	298,747	291,245	272,168
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	11,710	9,992	9,525	8,576	7,434
	CO ₂ 間接排出量 Indirect CO ₂ emissions			67,916	37,858	29,983	25,582	22,483
	計 Total			79,626	47,850	39,509	34,158	29,917
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	-	10.4	20.1	8.1	7.5	6.6
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	-	9.7	5.0	12.3	13.3	15.1
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	607	910	956	1,367	312
	HCFC直接排出量 Direct hydrochlorofluorocarbon emissions			1,639	189	58	99	369
	計 Total			2,246	1,098	1,014	1,467	681
製品カーボンフットプリント Product carbon footprint		グループ Consolidated	型数 Items	61	59	59	10	10

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
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	1,820,271	1,568,694	1,582,084	1,493,115	1,239,216
			(千kWh Thousands of kWh)	(182,575)	(157,341)	(158,685)	(149,761)	(143,428)
	再生可能エネルギー使用量 Renewable energy used		G J	418,042	817,688	963,333	1,015,860	876,538
			(千kWh Thousands of kWh)	(41,930)	(82,013)	(96,623)	(101,892)	(101,451)
	再生可能エネルギー比率 Ratio of renewable energy used		%	(23.0)	(52.1)	(60.9)	(68.0)	(70.7)
	ガス使用量 Natural gas used		G J	215,152	184,608	175,941	159,156	134,033
	軽油・A重油・ガソリン使用量 Diesel, heavy oil A, and gasoline used			14,319	11,472	10,971	9,337	8,192
	温水・冷水使用量 Water used by air-conditioning equipment			105,791	92,269	94,715	88,772	129,623
	蒸気使用量 Steam used			-	-	-	10,238	10,483
	計 Total			2,155,533	1,857,043	1,863,711	1,760,618	1,521,546
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	-	51.4	122.0	50.7	45.4	37.1
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	42,289	82,367	96,992	102,248	101,821
エネルギーコスト Energy costs		グループ Consolidated	百万円 Millions of yen	4,005	3,533	3,576	4,901	4,531
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（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, 2018.)

* 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	2020年3月期 Fiscal Year Ended March 31, 2020	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
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	182	167	84	53	33
	ダンボール Cardboard boxes	単体：丸井 Non-consolidated: MARUI CO., LTD.	t	775	725	708	729	557
	プラスチック容器 Plastic packaging	単体：丸井 Non-consolidated: MARUI CO., LTD.	t	149	53	32	27	23
	不織布 Non-woven fabric	単体：丸井 Non-consolidated: MARUI CO., LTD.	t	10	6	9	6	3
	計 Total	単体：丸井 Non-consolidated: MARUI CO., LTD.	t	1,116	951	833	815	616
廃棄物排出量★ Total waste★		グループ Consolidated	t	13,588	9,792	10,102	9,178	8,487
REVIEW	うち食品廃棄物 Food waste			2,168	1,492	1,789	1,639	1,463
廃棄物回収量★ Waste recycled★		グループ Consolidated	t	8,508	6,438	7,081	6,570	6,117
	うち食品廃棄物 Food waste			1,499	1,107	1,479	1,363	1,256
リサイクル率★ Ratio of recycled material used★		グループ Consolidated	%	62.6	65.8	70.1	71.6	72.1
最終処分量★ Total waste disposed★	焼却処分 Incineration	グループ Consolidated	t	4,854	3,254	3,013	2,600	2,363
	埋め立て Landfill			226	100	7	9	7
	計 Total			5,080	3,354	3,021	2,609	2,370
	うち食品廃棄物 Food waste			669	385	310	276	207
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	6	5	5	4	3
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 Has water policy	有 Yes	「丸井グループ環境方針」に含む http://www.0101maruigroup.co.jp/sustainability/theme03/environment_01.html#environment1 Included in the MARUI GROUP Environmental Policy http://www.0101maruigroup.co.jp/en/sustainability/theme03/environment_01.html#environment1						
	範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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	
水資源使用量★ Total water used★	グループ Consolidated	千㎡ Thousands of m ²	1,490	1,128	1,059	1,082	1,104	
排水量★ Total wastewater emitted★	グループ Consolidated	千㎡ Thousands of m ²	1,437	1,086	1,019	1,048	1,053	

コンプライアンス Compliance

環境違反罰金回数 Environmental fines and penalties	グループ Consolidated	回 Violations	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
				0	0	0	0	0
				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」 http://www.0101maruigroup.co.jp/sustainability/overview/index.html#overview2 MARUI GROUP Human Rights Policy http://www.0101maruigroup.co.jp/en/sustainability/overview/index.html#overview2
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 http://www.0101maruigroup.co.jp/sustainability/overview/index.html#overview2 Included in the MARUI GROUP Human Rights Policy http://www.0101maruigroup.co.jp/en/sustainability/overview/index.html#overview2
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://www.0101maruigroup.co.jp/pdf/policy/customer_eng.pdf MARUI GROUP Customer Engagement Policy https://www.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	「お客さまエンゲージメント方針」に含む https://www.0101maruigroup.co.jp/pdf/policy/customer_eng.pdf Included in the MARUI GROUP Customer Engagement Policy https://www.0101maruigroup.co.jp/en/pdf/policy/customer_eng_en.pdf

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
総店舗数 Total stores		グループ Consolidated	店 Stores	24	23	22	22	22
総売場面積 Total sales floor area		グループ Consolidated	千㎡ Thousands of ㎡	418	401	388	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	9,207	9,598	9,589	11,948	12,806
エポスカード会員数 ^{*2} EPOS cardholders ^{*2}		グループ Consolidated	万人 Ten thousands of people	720	709	714	731	759
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	%	24.2	23.5	22.8	22.9	23.1
	30代 Age 30-39			25.1	25.4	25.7	25.7	25.4
	40代 Age 40-49			18.9	18.8	18.7	18.6	18.5
	50代 Age 50-59			16.1	16.4	16.6	16.7	16.7
	60代以上 Age 60 and above			15.6	15.9	16.1	16.2	16.2
エポスカード稼働率 Ratio of active EPOS cardholders		グループ Consolidated	%	65.5	63.0	64.6	66.9	68.3
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	8,100	4,500	8,900	8,700	8,200
貸倒比率 Ratio of bad debt write-offs		グループ Consolidated	%	1.88	2.09	1.81	1.62	1.63

* 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	2020年3月期 Fiscal Year Ended March 31, 2020	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
社員数 ^{*1} Number of Employees ^{*1}	計 Total	グループ Consolidated	人 People	5,130	4,855	4,654	4,435	4,290
	女 Women			2,297	2,140	2,082	2,009	1,993
	男 Men			2,833	2,715	2,572	2,426	2,297
	20代以下 Age 29 and below			522	461	425	368	342
	30代 Age 30-39			1,097	938	834	764	725
	40代 Age 40-49			1,697	1,552	1,461	1,320	1,209
	50代 Age 50-59			1,754	1,830	1,880	1,926	1,918
	60代以上 Age 60 and above			60	74	54	57	96
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	1,095	1,088	1,091	992	908
	男 Men			358	399	439	455	496
	計 Total			1,453	1,487	1,530	1,447	1,404
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,*2} Average number of consecutive years of service ^{*1,*2}	女 Women	グループ Consolidated	年 Years	17.4	18.4	19.2	20.2	20.8
	男 Men			24.0	24.4	25.0	24.7	24.9
	計 Total			20.8	21.6	22.3	22.6	23.0
平均年齢 ^{*1,*3} Average age of employees ^{*1,*3}	女 Women	グループ Consolidated	歳 Age	41.9	42.9	43.7	44.3	44.8
	男 Men			47.7	48.2	48.8	49.5	49.8
	計 Total			44.4	45.3	46.0	46.7	47.1

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

* 2 2020年公開分より社員の対象範囲を拡大（契約社員のうち、無期雇用契約への変更者を含む）。過年度分も修正しています。

The scope of applicable employees was expanded in 2020 (includes contract employees who have changed their employment contracts to non-fixed-term contracts).

Figures from previous years have been restated to reflect this change.

* 3 2020年公開分より社員の対象範囲を拡大（契約社員・時給労働者も含む）。過年度分も修正しています。

The scope of applicable employees was expanded in 2020 (includes contract employees and hourly workers). Figures from previous years have been restated to reflect this change.

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
新卒採用者数 New graduate hires	女 Women	グループ Consolidated	人 People	35	35	37	30	30
	男 Men			23	18	12	15	15
	計 Total			58	53	49	45	45
中途採用者数 Mid-career hires	女 Women	グループ Consolidated	人 People	-	-	-	8	9
	男 Men			-	-	-	12	13
	計 Total			-	-	-	20	22
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
	30代 Age 30-39			-	-	-	7	11
	40代 Age 40-49			-	-	-	9	5
	50代 Age 50-59			-	-	-	0	0
	60代以上 Age 60 and above			-	-	-	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	%	60.3	66.0	75.5	66.7	66.7
採用コスト Recruitment cost		グループ Consolidated	百万円 Millions of yen	96	94	103	111	113

		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	2021年4月新卒入社者 New graduate hires in April 2021	グループ Consolidated	人 People	53	18	35
	うち2024年4月在籍者 Of which, those remaining in April 2024			42	13	29

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
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	114	131	143	160	166
	男 Men			272	283	289	275	286
	計 Total			386	414	432	435	452
障がい者雇用率*3 Ratio of employees with disabilities*3		グループ Consolidated	%	2.55	2.63	2.87	2.82	2.90
社員離職率*4 Employee turnover rate*4	自己都合*5 Full-time staff voluntary turnover rate*5	グループ Consolidated	%	2.6	2.3	2.8	3.0	3.4
	計 Total			7.7	4.9	4.8	5.3	7.3
	(定年退職者除く) (Excluding retirements)			(5.7)	(2.6)	(2.9)	(3.0)	(3.6)

* 1 新卒入社者53人に対し、退職者11名、退職率21％ Figures include 11 retired individuals, making for 21% turnover rate among 53 new graduates.

* 2 IT資格所有とはIT/サポート・初級シスアド・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 2020年公開分より社員の対象範囲を拡大（休職者を含む）。過年度分も修正しています。
The scope of applicable employees was expanded in 2020 (includes employees on leave). Figures from previous years have been restated to reflect this change.

* 5 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、諭旨解雇者、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.

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最終更新日：2024年8月15日

Last Updated: August 15, 2024

社会 Social

社員 Employees

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
女性社員比率 ^{*1} Ratio of female employees ^{*1}		グループ Consolidated	%	45	44	45	45	46
女性リーダー数 ^{*2} Number of female leaders ^{*2}		グループ Consolidated	人 People	657	668	694	711	718
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	%	30	31	32	34	36
	(役職別) ^{*4} (By Position) ^{*4}			31	32	33	35	37
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	50	52	58	64	74
意思決定層に占める女性の割合 ^{*2,*5,*6} ◆		グループ Consolidated	%	14	15	17	18	21
Ratio of women in management positions ^{*2,*5,*6} ◆	管理部門を除く Ratio of women in management positions in revenue-generating functions	グループ Consolidated	%	11	12	14	16	18
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	%	21	22	24	21	20
上位職志向◆ Ratio of employees pursuing upper-level positions◆	女 ^{*7} Women ^{*7}	グループ Consolidated	%	68	72	68	62	58
	男 ^{*8} Men ^{*8}			88	87	83	82	79
育児休職取得者数 Employees taking parental leave	女 ^{*9} Women ^{*9}	グループ Consolidated	人 People	263	229	283	239	240
	男 Men			-	37	45	32	33
				54	45	43	32	29
育児休職取得率 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	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◆		グループ Consolidated	%	-	36	51	78	97
男性の育休平均取得日数 Average days of childcare leave taken by male employees		グループ Consolidated	日 Days	8	25	14	75	98
男性の育休1か月以上取得率◆ Ratio of applicable male employees taking childcare leave for one month or more◆		グループ Consolidated	%	-	9	2	22	52
育児休職復帰率 ^{*10} Ratio of employees returning to work after taking childcare leave ^{*10}	女 Women	グループ Consolidated	%	79	87	81	85	82
	男 Men			100	98	98	98	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	481	483	484	480	456
	男 Men			3	5	0	0	0
	計 Total			484	488	484	480	456
「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} ◆		グループ Consolidated	%	-	37	48	53	56
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} ◆		グループ Consolidated	%	-	30	35	27	31

◆ 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」＋「どちらかという目指したい」と回答した女性社員の割合
 24年3月期の開示より算出対象を54歳までに変更（過年度も変更済み）
 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19年度と比較して、上位職志向が女性は10%（19年度実績:68%）男性は9%（19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、24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 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 2020年3月期まで：月別の育児休業取得者数の平均値 2021年3月期から：期中の育児休業取得者数にて算出しています。
 Figures are calculated using the average number of employees taking childcare leave by month for fiscal years ended on or before March 31, 2020, and the number of employees taking childcare leave during the given fiscal year for fiscal years ended after April 1, 2020.
- * 10 各期中に子が3歳に達する育児休業職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)

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社会 Social

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社員 Employees

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
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	3,814	4,058	4,072	4,044	3,977
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	%	69	79	82	85	88
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	352	296	268	265	105
グループ会社間異動者数累計 ^{*2} Employees undergoing intra-Group profession change (aggregate) ^{*2}	REVIEW			2,626	2,799	2,973	3,130	2,901
グループ会社間異動率 ^{*2} Ratio of employees undergoing intra-Group profession change ^{*2}	REVIEW		%	61	69	77	85	85
社員エンゲージメント Employee Engagement REVIEW	REVIEW	グループ Consolidated	%	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	74	77	79	80
				自分が職場で尊重されている と感じる I feel respected at my workplace	59	61	64	66
				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	55	50	52	52
人的資本投資 Human capital investments REVIEW	REVIEW	グループ Consolidated	百万円 Millions of yen	-	-	7,712	9,128	9,275
				うち人材投資 Investment in human resources	-	-	827	1,030
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	802	307	790	874	956
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	29,484	26,497	27,568	26,836	26,820
生活賃金支給率 ^{*3} Percentage of full time employees whose salary to exceed the living wage ^{*3}	NEW	グループ Consolidated	%	-	-	-	-	100
男女の賃金の差異 ^{*4} Differences in wages between male and female employees ^{*4} NEW REVIEW	NEW REVIEW	グループ Consolidated	%	全社員 All employees	-	-	-	75.8
				正規雇用社員 Regular employees	-	-	-	70.9
				パート・有期社員 Part-time and fixed-term employees	-	-	-	90.4
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	465	484	483	484	506
★ 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} ★	★	グループ Consolidated	万円 Ten thousands of yen	女 Women	352	359	352	375
				男 Men	444	443	438	435
★ 管理職の平均給与(基本給のみ) ^{*6} Average salary of management level employees (base salary only) ^{*6} ★	★	グループ Consolidated	万円 Ten thousands of yen	女 Women	757	749	752	769
				男 Men	790	791	791	795
★ 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} ★	★	グループ Consolidated	万円 Ten thousands of yen	女 Women	-	-	-	998
				男 Men	-	-	-	1,033

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社員 Employees

			範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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	
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	グループ Consolidated	百万円 Millions of yen	-	-	-	22	22	
		男 Men			-	-	-	-	-	
		執行役員 ★ Executive officers ★			女 Women	-	-	-	31	31
		男 Men			-	-	-	16	16	
		男 Men			-	-	-	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	グループ Consolidated	百万円 Millions of yen	-	-	35	36	36	
		男 Men			-	-	-	-	-	
		執行役員 ★ Executive officers ★			女 Women	-	-	47	51	52
		男 Men			-	-	28	27	26	
		男 Men			-	-	28	26	26	
		男 Men			-	-	28	26	26	
			範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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	
組合加入社員比率 ^{*8} Ratio of employees enrolled in labor unions ^{*8}			グループ Consolidated	%	95	93	93	94	93	
L G B T Q+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	4,442	4,802	4,872	4,730	4,781		
	テナントさま Tenants			911	1,276	1,276	281	333		
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	4,596	5,028	5,081	5,129	5,178		
	テナントさま Tenants			489	519	519	519	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	%	88	95	98	98	96	

★ 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 Figures are calculated based on the living wage benchmark of Wage Indicator.

*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。当社グループでは丸井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.

社会 Social

社員 Employees

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
ISO45001(OHSAS18001)認証取得数 ISO45001(OHSAS18001) Certification Sites		グループ Consolidated	件 Sites	0	0	0	0	0
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	72	55	55	51	50
	請負業者 Contractors			0	0	0	0	0
	計 Total			72	55	55	51	50
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	0	1
	請負業者 Contractors			0	0	0	0	0
	計 Total			0	0	0	0	1
休業災害発生率（LTIFR）★ Lost-time injury frequency rate (LTIFR)★	社員 Employees	グループ Consolidated	-	0.91	0.55	0.64	1.00	1.24
	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	2020年3月期 Fiscal Year Ended March 31, 2020	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
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	1	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	2020年3月期 Fiscal Year Ended March 31, 2020	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
寄付金額（寄付金＋賦課金） Total amount of corporate or Group donations		グループ Consolidated	百万円 Millions of yen	194	189	170	217	229

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/index.html MARUI GROUP Information Security Policy https://www.0101maruigroup.co.jp/en/security/index.html						
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/index.html MARUI GROUP Privacy Policy https://www.0101maruigroup.co.jp/en/privacy/index.html						
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/index.html						

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
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

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

・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>

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	2020年3月期 Fiscal Year Ended March 31, 2020	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
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	4	2	2	2
		計 Total			5	5	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			8	6	6	6	
取締役兼務執行役員数 Corporate executive officers on the Board of Directors			単体： 丸井グループ Non-consolidated: MARUI GROUP CO., LTD.	人 People	5	5	3	3	3
取締役兼務執行役員比率 Ratio of corporate executive officers on the Board of Directors				%	63	63	50	50	50
独立社外取締役比率 Ratio of external directros (independent directors) on the Board of Directors					38	38	50	50	50
女性取締役比率 Ratio of women on the Board of Directors					25	25	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			0	1	1	1	1
		男 Men			2	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					0	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	61	58	55	56	57
取締役上限年齢 Age limit for directors			グループ Consolidated	歳 Age	なし None				
取締役任期 Term limits for directors			グループ Consolidated	年 Years	1	1	1	1	1
執行役員任期 Term limits for executive officers			グループ Consolidated	年 Years	1	1	1	1	1

			範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
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	9	10	10	10
取締役会出席率 Board of Directors' meeting attendance				%	99	99	99	98	98
独立取締役出席率 Attendance of external directors at Board of Directors' meetings				%	96	100	97	100	93
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	15	16	15	16	15
監査役会出席率 Audit & Supervisory Board meeting attendance				%	100	98	98	95	100
独立監査役出席率 Attendance of external Audit & Supervisory Board members at Audit & Supervisory Board meetings				%	100	97	97	97	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	グループ Consolidated	人 People	4	4	4	4	4	
	男 Men			15	14	13	15	16	
	計 Total			19	18	17	19	20	
女性執行役員比率 Ratio of female executive officers				%	21	22	24	21	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
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	5	4	3	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	11	11	6	7	7
サステナビリティ委員会開催回数 Sustainability Committee meetings				回 Meetings	2	2	2	7	5

	範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
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	11			
環境・社会貢献推進分科会開催回数 Environment and CSR Committee meetings		回 Meetings	2	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
ESG委員会開催回数 ^{*2} ESG Committee meetings ^{*2}		回 Meetings			1	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	18	17	17	17
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	12	13	12	12	12
広報IR委員会開催回数 Number of Public Relations IR Committee meetings		回 Meetings	8	8	7	5	6
内部統制委員会委員数 Number of Internal Control Committee members	グループ Consolidated	人 People	17	17	19	19	19
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	14	15	16	16
情報セキュリティ委員会開催回数 Information Security Committee meetings		回 Meetings	2	2	3	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	7	9	9
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.
- *3 2019年3月期中に情報セキュリティ委員会に統合
The Personal Information Protection Promotion Committee was integrated into the Information Security Committee in October 2018.

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
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
	ストックオプション Stock options			-	-	0	0	0
	業績連動賞与 Performance-linked bonuses			-	-	12	13	11
	業績連動型株式報酬 Performance-linked stock-based compensation			-	-	45	41	32
	計 Total			-	-	134	130	119
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	150	141	110	101	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			21	0	18	20	18
	業績連動型株式報酬 Performance-linked stock-based compensation			0	7	66	63	55
	計 Total			171	149	195	184	184
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	34	35	34	36	34
	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	0	0	0	0
	業績連動型株式報酬 Performance-linked stock-based compensation			0	0	0	0	0
	計 Total			34	35	34	36	34
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	29	37	49	55	58
	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	0	0	0	0
	業績連動型株式報酬 Performance-linked stock-based compensation			0	0	0	0	0
	計 Total			29	37	49	53	58
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	15	16	15	16	15
	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	0	0	0	0
	業績連動型株式報酬 Performance-linked stock-based compensation			0	0	0	0	0
	計 Total			15	16	15	16	15

会計監査 Accounting Audits

		範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
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	74	88	88	113	113
	非監査費 Non-audit fees			2	2	2	2	10
	計 Total			76	90	90	115	123

* 子会社を除く Figures exclude subsidiaries.

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://www.0101maruigroup.co.jp/pdf/cgg_20220419.pdf Included in the MARUI GROUP Director Compensation Determination Policy https://www.0101maruigroup.co.jp/pdf/cgg_20210805_en.pdf
倫理規範 Has business ethics policy	有 Yes	「グループ行動規範」に含む http://www.0101maruigroup.co.jp/ci/action.html#action1 Included in the MARUI GROUP Code of Conduct http://www.0101maruigroup.co.jp/en/ci/action.html#action1
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://www.0101maruigroup.co.jp/ci/governance/#anticorruption MARUI GROUP Anti-Corruption Policy https://www.0101maruigroup.co.jp/en/ci/governance/index.html#anticorruption 「グループ行動規範」に含む http://www.0101maruigroup.co.jp/ci/action.html#action1 Included in the MARUI GROUP Code of Conduct http://www.0101maruigroup.co.jp/en/ci/action.html#action1
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://www.0101maruigroup.co.jp/ci/governance/#anticorruption Included in MARUI GROUP Anti-Corruption Policy https://www.0101maruigroup.co.jp/en/ci/governance/index.html#anticorruption 「グループ行動規範」に含む http://www.0101maruigroup.co.jp/ci/action.html#action1 Included in the MARUI GROUP Code of Conduct http://www.0101maruigroup.co.jp/en/ci/action.html#action1
税の透明性の方針 Has policy on tax transparency	有 Yes	「グループ税務方針」 https://www.0101maruigroup.co.jp/pdf/policy/tax_210331.pdf MARUI GROUP Tax Policy https://www.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://www.0101maruigroup.co.jp/ci/governance/#anticorruption Included in MARUI GROUP Anti-Corruption Policy https://www.0101maruigroup.co.jp/en/ci/governance/index.html#anticorruption 「グループ行動規範」に含む http://www.0101maruigroup.co.jp/ci/action.html#action1 Included in the MARUI GROUP Code of Conduct http://www.0101maruigroup.co.jp/en/ci/action.html#action1
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://www.0101maruigroup.co.jp/pdf/cgg_20200730.pdf Included in the MARUI GROUP Corporate Governance Guidelines https://www.0101maruigroup.co.jp/pdf/cgg_20200730_en.pdf 「丸井グループ腐敗行為防止方針」に含む https://www.0101maruigroup.co.jp/ci/governance/#anticorruption Included in MARUI GROUP Anti-Corruption Policy https://www.0101maruigroup.co.jp/en/ci/governance/index.html#anticorruption
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：2024年8月15日
Last Updated: August 15, 2024

コンプライアンス Compliance

	範囲 Scope	単位 Unit	2020年3月期 Fiscal Year Ended March 31, 2020	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
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	47	31	48	34	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	0	2	2	1	2
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
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
政治献金額 Political contributions	グループ Consolidated	円 Yen	0	0	0	0	0
リコール件数 ^{*4} Recalls ^{*4}	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 ホットライン制度（内部通報窓口）」に記載しております。
The flow of internal reporting is described in the attached document "Marui Group Hotline System (Internal Reporting Desk).".
- *3 2022年開示より定義変更（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 in 2022 to reflect the number of incidents brought before disciplinary committees.
Figures from previous years have been restated to reflect this change.
- *4 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.

関連リンク Relevant Links

環境 Environment

SCOPE 3 算定結果詳細

https://www.0101maruigroup.co.jp/sustainability/theme03/environment_01.html#environment2

Detail of Scope 3 Emissions Data

https://www.0101maruigroup.co.jp/en/sustainability/theme03/environment_01.html#environment2

社会 Social

女性の活躍推進

https://www.0101maruigroup.co.jp/sustainability/theme02/org_02.html#org2

Promotion of Women's Contribution

https://www.0101maruigroup.co.jp/en/sustainability/theme02/org_02.html#org2

自ら手を挙げる社員

https://www.0101maruigroup.co.jp/sustainability/theme02/development_01.html#development3

Employees Taking Part in Voluntary Participation Initiatives

https://www.0101maruigroup.co.jp/en/sustainability/theme02/development_01.html#development3

人権への取り組み

https://www.0101maruigroup.co.jp/sustainability/pdf/matl_issue/matl_issue_prq.pdf

Human Right's Initiatives

https://www.0101maruigroup.co.jp/en/sustainability/pdf/matl_issue/matl_issue_prq_en.pdf

ガバナンス Governance

マネジメント体制

<https://www.0101maruigroup.co.jp/ci/governance/>

Management System

<https://www.0101maruigroup.co.jp/en/ci/governance/>

各委員会メンバー

https://www.0101maruigroup.co.jp/pdf/committee_members.pdf

Committee Membership

https://www.0101maruigroup.co.jp/pdf/committee_members_en.pdf

丸井グループ方針一覧

<https://www.0101maruigroup.co.jp/ci/governance/>

MARUI GROUP Policies

<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ための基本方針

NEW

https://www.0101maruigroup.co.jp/pdf/policy/anti_moneylaundering_240815.pdf

丸井グループのビジョン MARUI GROUP VISION

ビジョン2050

<https://www.0101maruigroup.co.jp/sustainability/vision2050>

VISION 2050

<https://www.0101maruigroup.co.jp/en/sustainability/vision2050/>

ビジョン2050の進捗

https://www.0101maruigroup.co.jp/sustainability/pdf/vision2050/progress_list.pdf

Progress toward VISION 2050

https://www.0101maruigroup.co.jp/en/sustainability/pdf/vision2050/progress_list_en.pdf

丸井グループのレポート MARUI GROUP Reports

共創経営レポート2023

https://www.0101maruigroup.co.jp/ir/pdf/i_report/2023/i_report2023_a3.pdf

Co-Creation Management Report 2023

https://www.0101maruigroup.co.jp/en/ir/pdf/i_report/2023/i_report2023_ena3.pdf

VISION BOOK 2050（日本語）

https://www.0101maruigroup.co.jp/sustainability/pdf/s_report/2018/s_report2018_a3.pdf

VISION BOOK 2050（English）

https://www.0101maruigroup.co.jp/en/sustainability/pdf/s_report/2018/s_report2018_a3.pdf

インパクトブック IMPACT BOOK

IMPACT BOOK 2024（日本語）

https://www.0101maruigroup.co.jp/ir/pdf/impactbook/2024/impactbook2024_all.pdf

IMPACT BOOK 2024（English）

https://www.0101maruigroup.co.jp/en/ir/pdf/impactbook/2024/impactbook_all.pdf

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 FY2023* GHG emissions calculation report (Scope 1, 2 and 3)”, “Marui Group’s FY2023 water consumption calculation report”, “Marui Group’s FY2023 waste disposed calculation report”, “Marui Group’s FY2023 Fuels Usage calculation report” and “Marui Group’s FY2023 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.7”, the “Water consumption calculation rule, ver.3” and the “Waste disposed calculation rule, ver.3” (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) 2023 of the Company ended on March 31, 2024.

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 includes Scope 1 (direct GHG emissions), Scope 2 (indirect GHG emissions derived from the usage of electricity and the thermal usage) and Scope 3 (Category 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15). Scope 1 and 2 covered energy-derived CO₂ emissions, as well as chlorofluorocarbons and hydrochlorofluorocarbons such as covered by the Act on Rational Use and Appropriate Management of Fluorocarbons (hereafter “HFCs”). The data of Water and Waste covers Total water used, Total wastewater, Total municipal water supplies, Fresh surface water, Fresh ground water, Water returned to the source of extraction at similar or higher quality as raw water extracted and Total net fresh water consumption for the water consumption; and Total waste, Waste Recycled (including food waste), % of Recycled material, Total waste disposed (including food waste). Usage of electricity, thermal and fuels covered same as Scope 1 and 2. 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. The organizational boundaries for Scope 1 and 2 included 69 domestic sites, for Water included 40 domestic sites, and for Waste included 37 domestic sites.

Our verification procedures included:

- Performing validation to check the Rules 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 GHG source and monitoring points for CO₂ emissions (Scope 1 and 2) and HFCs (Scope 1); monitoring points for Water and Waste; 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, performing validation of integrated functions to check the Rules, and checking calculation scenario and allocation method; monitoring and calculation system; and emission data against evidence

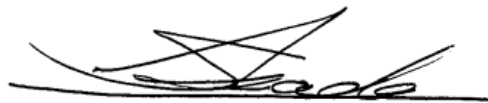
3. Conclusion

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 FY2023 GHG emissions, Water data, Waste data and usage of electricity, thermal and fuels in the Reports, summarized in the table to ANNEX, is not materially correct, or has not been prepared in accordance with the Rules.

*Please refer to the next page and the annex.

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 17, 2024

*Please refer to the previous page and the annex in the next page.

Independent Verification Report

ANNEX

To: Marui Group Co., Ltd.

Table: Environmental data reported by Marui Group Co., Ltd for the FY2023

GHG emissions	Water (m ³)	Waste	Fuels Usage	Electricity and the thermal usage
Scope1 (t-CO ₂ eq)	Total water used	Total waste (t)	City Gas (m3)	Electricity (kWh)
including HFCs				
8,115	1,103,954	8,487	3,350,817	143,427,826
681				
Scope2 (t-CO ₂)	Total wastewater	Waste Recycled (t)	Fuel oil A (kl)	% of Renewable energy in the electricity usage (%)
		including food waste (t)		
22,483	1,053,136	6,117	6	70.7
		1,256		
Scope3 (t-CO ₂ eq)	Total municipal water supplies	Total waste disposed (t)	Deasel oil (kl)	Hot water (GJ)
		including food waste (t)		
241,570	1,092,829	2,370	198	60,336
		206		
Breakdown by category	Fresh surface water	% of Recycled materials (%)	Gasoline (kl)	Cold water (GJ)
category1 71,378				
category2 47,334	0	72	14	34,974
category3 7,725				
category4 6,328	Fresh ground water			Steam (GJ)
category5 889				
category6 2,086	11,125			7,708
category7 1,596				
category8 4,147	Water returned to the source of extraction at similar or higher quality as raw water			
category9 89,119				
category10 N/A	0			
category11 3,326				
category12 1,136	Total net fresh water consumption for the water consumption			
category13 5,634				
category14 N/A	1,103,954			
category15 872				
Total (t-CO ₂ eq)				
272,168				

*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, 2024)” (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 2024)” (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 organizational boundaries in Table 1 of ANNEX included 235 domestic sites.

Our verification procedures included:

- Performing validation to check the Rule including the boundaries and the calculation formulas, and performing verification to check the indicators in the Reports including Monitoring and Calculation system and its controls for overall.
- 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, 2024 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 12, 2024

*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 FY2023

Indicators of a social dimension			
1	The number of work-related fatalities	Employees	1 person
2		Contractors	0 person
3	Lost-Time Injury Frequency Rate (LTIFR)	Employees	1.24
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	26 millions of yen
10		Men	26 millions of yen
11	Average salary of management level employees (base salary only)	Female	786 ten thousands of yen
12		Men	812 ten thousands of yen
13	Average compensation of management level employees (base salary and incentives)	Female	1,016 ten thousands of yen
14		Men	1,054 ten thousands of yen
15	Average salary of non-management level employees (base salary only)	Female	375 ten thousands of yen
16		Men	450 ten thousands of yen
17	Absentee rate of total employees		0.63%

*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:

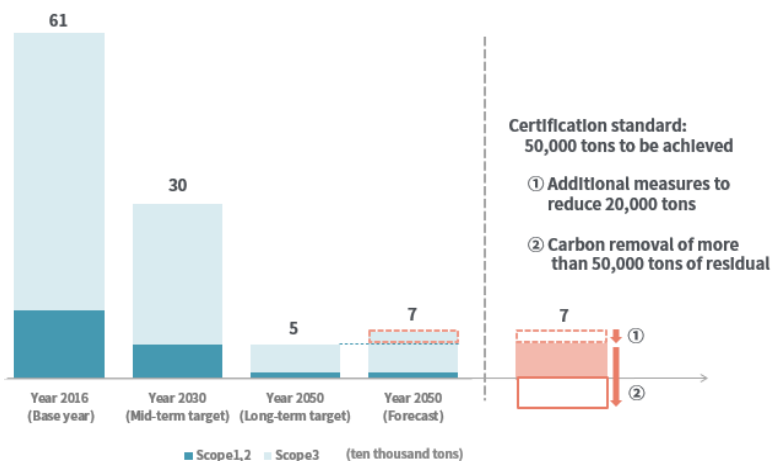
March-2018	• SBT accreditation
July-2018	• RE100 membership
October-2018	• Green Bond Issued
November-2018	• TCFD endorsement
September-2019	• SBT 1.5°C target certified
March-2021	• Achieved SBT accreditation applied in 2018 • Achieved Scope 3 emission of SBT 1.5°C target (reviewed in 2019)
August-2023	• 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.

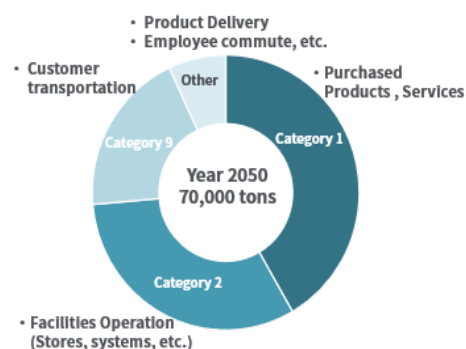
Plans and Achievements

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.



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

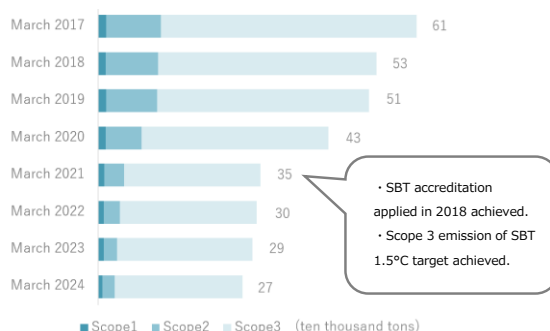
【 2050 GHG emissions (Scope 3) breakdown 】



【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.

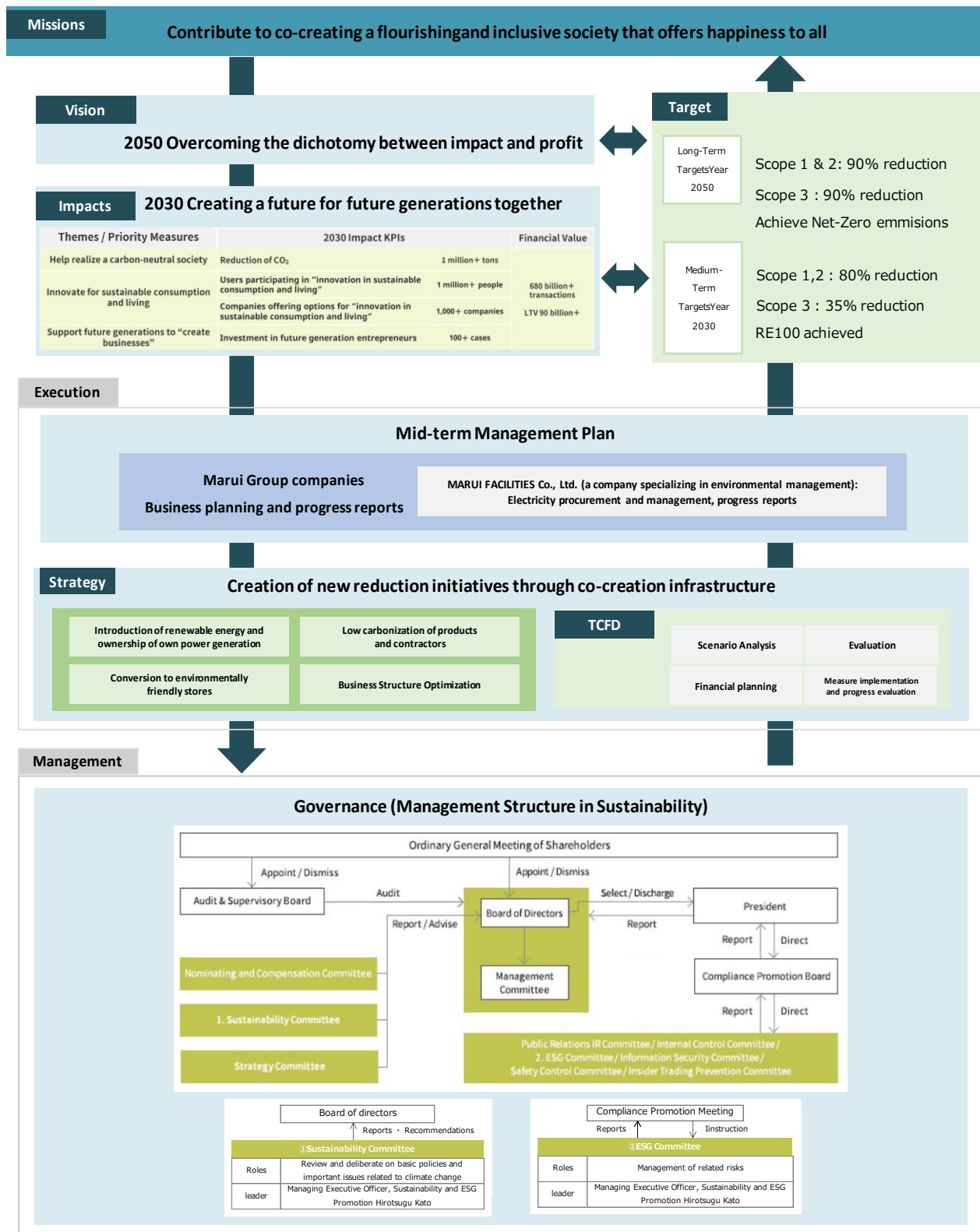


※ Verified by Japan Quality Assurance Organization (JQA), an external third party.

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 	<ul style="list-style-type: none"> • 4°C Scenario Average global temperature 4°C above pre-industrial levels 	<ul style="list-style-type: none"> • RCP8.5, IPCC (High warming scenario) IPCC scenario based on maximum greenhouse gas emissions
	<ul style="list-style-type: none"> • 2°C Scenario Average global temperature 2°C above pre-industrial levels as consented to under Paris Agreement 	<ul style="list-style-type: none"> • 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
High transition risks High impact from regulations 	<ul style="list-style-type: none"> • 1.5°C Scenario Average global temperature below 1.5°C above pre-industrial levels 	<ul style="list-style-type: none"> • SR1.5, IPCC IPCC Special Report on Global Warming of 15°C

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
		Stop of system centers	Building damages due to flooding (recovery of power supply facilities, etc.)	Approx. ¥3.0 billion
			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
		Response to demand from general households for renewable energy	Revenue from cardholders using electrical power from renewable energy	Approx. ¥2.0 billion *5
	Diversification of electricity procurement	Entry into the power retailing business	Reduction in intermediary costs due to direct procurement of electricity	Approx. ¥0.3 billion (Annual)
	Tightening of government's environmental regulations	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. In the fiscal year ended March 31, 2023, the number of stores and offices using renewable energy was 18 stores and 6 facilities.



※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

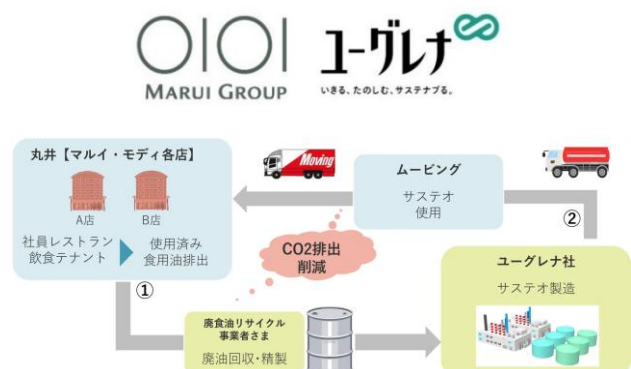


Taiwanese organic hair care brand contributing to a more beautiful future

【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_ena3.pdf
	②	Annual Securities Report (The 87th term)_Overview of Business 2_Climate Change Initiatives and Response to TCFD	https://www.0101maruigroup.co.jp/pdf/settlement/0230gfe0_en.pdf
	③	TCFD_Governance	https://www.0101maruigroup.co.jp/en/sustainability/vision2050/3business_02.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 87th term)_Overview of Business 2_Performance-Linked Stock Compensation	https://www.0101maruigroup.co.jp/pdf/settlement/0230gfe0_en.pdf
	⑧	Notice of Convocation of the 87th Ordinary General Meeting of Shareholders_Target Performance Indicators and Results of Performance-linked Stock-based Compensation	https://www.0101maruigroup.co.jp/ir/pdf/general_meeting/no88_notice_eng.pdf
	⑨	Corporate Governance Report	https://www.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 87th term)_Overview of Business 2_Climate Change Initiatives and Response to TCFD	https://www.0101maruigroup.co.jp/pdf/settlement/0230gfe0_en.pdf
	⑬	Initiatives Related to the TCFD—Disclosure of Financial Information Pertaining to Climate Change	https://www.0101maruigroup.co.jp/en/sustainability/vision2050/3business_02.html
	⑭	TCFD_Business Strategies	https://www.0101maruigroup.co.jp/en/sustainability/vision2050/3business_03.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 Keso」	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/vision2050/progress_01.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/vision2050/progress_01.html
Risks and Opportunities	㉓	Annual Securities Report (The 87th term)_Overview of Business 2_Risks and opportunities associated with climate change	https://www.0101maruigroup.co.jp/pdf/settlement/0230gfe0_en.pdf
	㉔	Initiatives Related to the TCFD—Disclosure of Financial Information Pertaining to Climate Change	https://www.0101maruigroup.co.jp/en/sustainability/vision2050/3business_02.html
	㉕	TCFD_Analysis of Risks and Opportunities	https://www.0101maruigroup.co.jp/en/sustainability/vision2050/3business_03.html
Targets	㉖	Annual Securities Report (The 87th term)_Overview of Business 2_Creating the future together with future generations	https://www.0101maruigroup.co.jp/pdf/settlement/0230gfe0_en.pdf
	㉗	ESG DATA BOOK(Year ending March 31, 2024)_Data Review	https://www.0101maruigroup.co.jp/en/sustainability/pdf/esg/esg2024_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, 2024)_Environmental	https://www.0101maruigroup.co.jp/en/sustainability/pdf/esg/esg2024_en.pdf
	㉚	Annual Securities Report (The 87th term)_Overview of Business 2_Creating the future together with future generations	https://www.0101maruigroup.co.jp/pdf/settlement/0230gfe0_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

Member of
Dow Jones Sustainability Indices
Powered by the S&P Global CSA

FY2023 : Inclusion in the Dow Jones Sustainability World Index
(6 times in total)



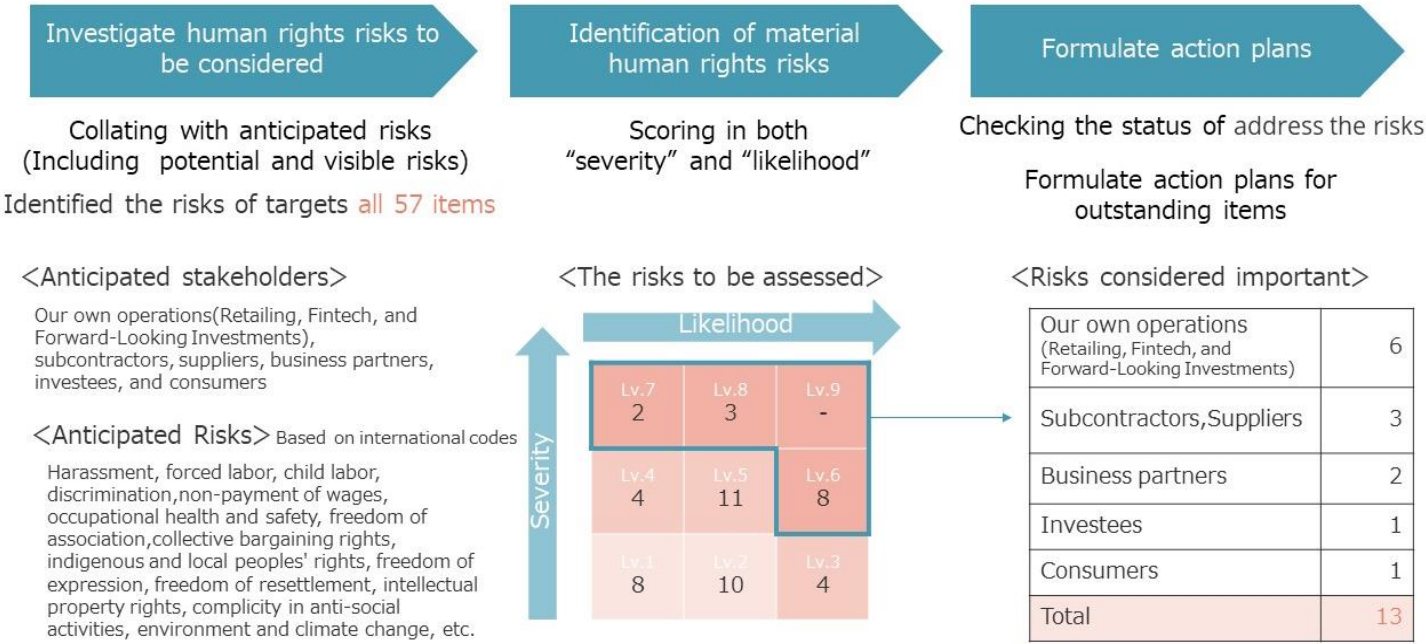
FY2023 : Selected as an "A-List" of CDP
(5 times in total)

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 in accordance 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

Generators of risk that may cause human rights violations	The number of risk items	Human rights risk content that requires attention
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
② Subcontractors, Suppliers	3	①Harassment ②Human rights violations in the supply chain ③Privacy invasion
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.)

The next plan

Risk mitigation plans	Grievance mechanism
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
Updating the content of "Rules of Respect for Human Rights" for subcontractors, suppliers, and business partners	External whistleblowing desk has been established (joined JaCER)
Training about customer harassment has been provided	

<Related materials>

- MARUI GROUP Human Rights Policy : <https://www.0101maruigroup.co.jp/en/sustainability/overview/index.html#overview2>
- 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.

Process of Internal 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.

■ 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).

■ 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 (measurement) 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.

External Reporting Hotline (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.

■ 丸井グループにおける「ファイナンシャル・インクルージョン」について

丸井グループのファイナンシャル・インクルージョンは、共創経営を共創サステナビリティ経営へと進化させることができた考え方です。お客さまの年齢・職業・年収・国籍に関わらず、すべての人が必要な時に必要なサービスを受けることができる「ファイナンシャル・インクルージョン」について以下項目に沿って開示致します。

【項目】

- (1)コミットメント
- (2)2050年に向けて認識している社会課題
- (3)2030年をターゲットとするインパクトの設定
- (4)丸井グループのアセットと強み「秘伝のタレ」
- (5)ファイナンシャル・インクルージョンを体現するサービス
- (6)丸井グループが実践できる理由
- (7)2030年に向けたインパクト目標
- (8)推進体制

■ (1)コミットメント

丸井グループは「お客さまのお役に立つために進化し続ける」「人の成長＝企業の成長」という経営理念に基づき、「すべての人が『しあわせ』を感じられるインクルーシブな社会を共に創る」ことをミッションに掲げています。

私たちの考える「しあわせ」とは経済的な豊かさだけでなく精神的な豊かさとしての「しあわせ」であり、一人ひとりの個がエンパワーできるWell-beingな状態であることです。そして、年齢・性別・国籍・身体的特徴や境遇にかかわらず、すべての人が自分らしい「しあわせ」を選択することができる社会の実現をめざしています。

その鍵となるのが、誰も置き去りにしない「インクルージョン（包摂）」という価値観です。インクルージョンには、これまで見過ごされてきたものを包含する・取り込むという意味があります。丸井グループにおけるインクルージョンとは、ステークホルダーごとに異なる「しあわせ」の重なりあう部分を、当事者であるステークホルダーと共にビジネスを通じて調和・拡大していくことです。つまりインクルージョンは、ミッションであると同時に経営戦略であり、企業価値そのもののなのです。

この実現に向けて丸井グループは、2050年ビジョン「インパクトと利益の二項対立を乗り越える」を宣言し、2030年をターゲットとするインパクト目標を設定しています。2050年に向けて特に課題視しているのが、「若者の金融不安と自己実現機会の喪失」「日本における在留外国人の暮らし」「世界における低所得・貧困層の暮らし」です。

私たちは創業以来、金融サービスが一部の富裕層に集中しているという社会課題を乗り越えるべく、若者を中心としたすべての人にクレジットを提供することで信用を共創してきました。お客さまの年齢・職業・年収・国籍に関わらず、すべての人が必要な時に必要なサービスを受けることができる「ファイナンシャル・インクルージョン」こそが、丸井グループにおける金融の在り方です。

「信用の共創」というコアバリューを基に金融と非金融サービスを組み合わせることで、一人ひとりの「好き」や「応援する喜び」が駆動する選択肢を増やし、社会課題の解決と利益が両立する「ファイナンシャル・インクルージョン」の拡大に挑戦し続けます。

■ (2) 2050年に向けて認識している社会課題

2050年に向けて特定した社会課題として、特に課題視しているのは3つの課題です

丸井グループはミッションの実現に向けて、2019年にビジョン2050「インパクトと利益の二項対立を乗り越える」を宣言しました。その際、私たちが生きる世界の現状を理解した上で、今後訪れる確定的または不確定な未来を踏まえ、2050年に向けた社会課題を「環境」「経済」「地域・社会」の3軸から特定。ファイナンシャル・インクルージョンの視点で特に課題視しているのが、「若者の金融不安と自己実現機会の喪失」「日本における在留外国人の暮らし」「世界における低所得・貧困層の暮らし」です。

＜2050年へ向けた社会課題＞



＜ターゲットにしている課題＞

- 【若者の金融不安と自己実現機会の喪失】**

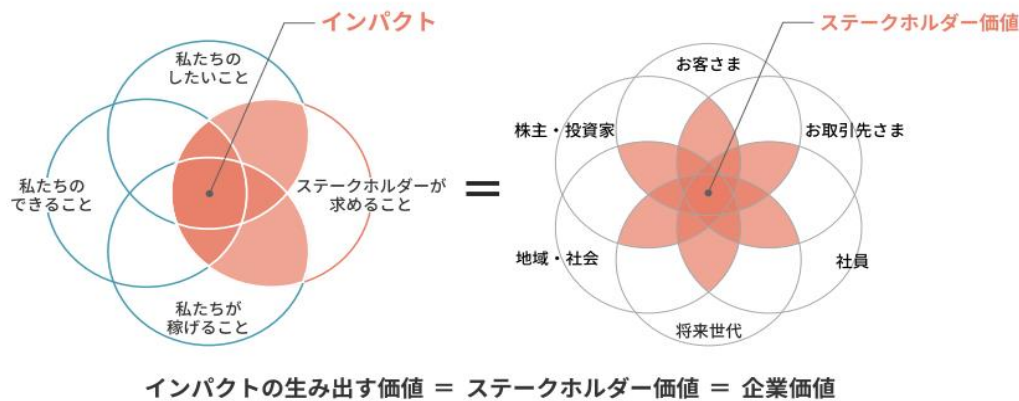
日本国内における30代以下世帯の家計金融資産保有割合は低く日々の消費や自己実現への躊躇が見られる一方で、収入や信用がまだ少ない若者層がアクセスできる金融サービス等の展開や認知が低い
- 【日本における在留外国人の暮らし】**

日本国内における在留外国人は341万人（2023年末時点）を超え、過去最高を更新し、新たな労働力として日本経済を支える一方で生活インフラを整えるのが困難な状況
- 【世界における低所得・貧困層の暮らし】**

新興国や途上国の低所得者層では、銀行口座を持たず金融サービスにアクセスできない人々が、金融に関する知識不足や口座が無い事で、安全な金融サービスを受けられず貧困から抜け出すことができない負のループに陥るとい悲劇が生まれている

■ (3) 2030年をターゲットとするインパクトの設定

ビジョン2050の達成に向けて丸井グループでは2021年に、2030年をターゲットとするインパクトを設定しました。私たちに与えるインパクトとは社会課題の解決であり、すべての人の「利益」と「しあわせ」の調和を実現することです。インパクトから生み出される価値こそが、ステークホルダーにとっての価値であり、丸井グループの企業価値そのものともいえます。同じ志を持つステークホルダーと共創することで、社会課題の解決と利益の両立という難題に挑戦しています。



【3つのテーマからなるインパクト】

インパクトのテーマは3つ、「将来世代の未来を共に創る」「一人ひとりの『しあわせ』を共に創る」「共創のエコシステムをつくる」です。共創のエコシステムを通じて、事業や組織のイノベーションを実現しインパクトを創出する。2030年までに丸井グループが実現したい、企業としての方向性を明確化したものです。

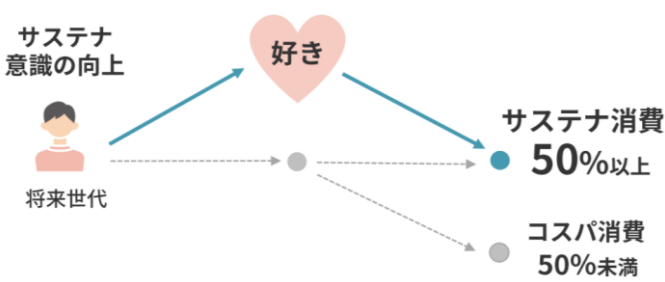
ファイナンシャル・インクルージョンを実現する上で欠かせないのが、一人ひとりの「好き」や「応援する喜び」です。人々が本来持つ「好き」や「応援する喜び」が駆動する選択肢を提供することで、お客さま一人ひとりの「個性」や「健康」、「お金の活かし方」を応援します。結果、人や社会とのつながりの増加や、国内外若者等の金融アクセスの向上、共創パートナーを通じた国内外での応援投資の実施など、誰かの「好き」や「応援する喜び」が駆動する経済の構築を目指します

テーマ	重点項目
将来世代の未来を共に創る	脱炭素社会の実現
	サステナブルな消費・暮らしの革新
	将来世代の「事業創出」を応援
一人ひとりの「しあわせ」を共に創る	一人ひとりの「好き」を応援
	一人ひとりの「個性」を応援
	一人ひとりの「健康」を応援
	一人ひとりの「お金の活かし方」を応援
共創のエコシステムをつくる	共創の場づくり
	働き方と組織のイノベーション
	ビジネスを通じた社会実験

【好きや応援する喜びが駆動し循環する経済】

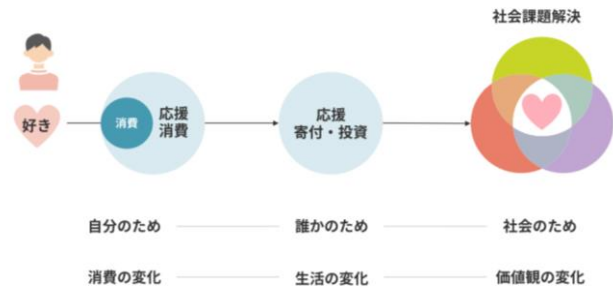
なぜインパクト実現に向けて、「好き」や「応援する喜び」を駆動させる必要があるのか。一般的に将来世代のサステナ意識は高く、サステナ消費に対するポテンシャルもありますが、実際にサステナ消費を実践しているのはごく一部なのが現状です。原因は、デフレ経済による「コスパ経済」の圧力です。しかし丸井グループでは、「節約するもの」と「お金をかけるもの」を自身の中で分けて考える「メリハリ消費」という行動に着目しています。機能や価格のバランスで判断する「コスパ経済」に加えて、「自分の趣味やコレクションなど、拘りたいものについては、できるだけお金をかける」といった正反対の傾向が見られます。一人ひとりの「好き」という感情や価値観が原動力となる「非コスパ経済」の拡大が、サステナ消費への新たな入口になります。「好き」を駆動する選択肢を提供することで、お客さまの消費行動に変容を与える。それがいずれ自分のためから、誰かのために「応援する喜び」が芽生える。結果として、お客さまご自身の利益だけではなく、社会課題の解決をも同時実現する循環型経済が実現するという構想です。

間接的アプローチ



「好き」を入口にした消費を通じてサステナ消費を高める

社会課題解決とのつながり



「好き」を駆動することで消費・生活が変化を促す

■ (4)丸井グループのアセットと強み「秘伝のタレ」

丸井グループは、同じ志を持つ仲間や共創パートナーと共に知恵を絞り、互いのアセットやサービスをかけ合わせることで、これまで存在し得なかった新たなビジネスやインパクトを創出することができると考えています。しかしアセットやサービスの裏には創業から培ってきた独自の強み、つまりは個性ともいえる「秘伝のタレ」がしっかりと効いています。そしてこの「秘伝のタレ」は、時代ごとに磨き上げ再定義することで、劣化することのない模倣困難な独自の強みとして継承されています。

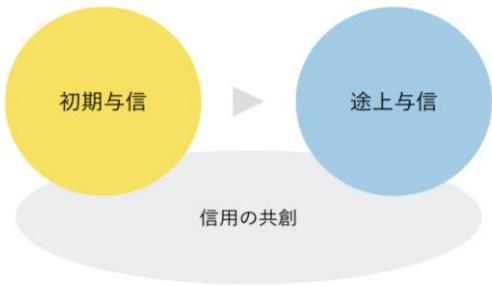
【アセット】

- | | |
|------------------------|---------------------|
| ・約760万人の会員を有する「エポスカード」 | ・22のリアル店舗「マルイ」「モディ」 |
| ・金融と小売を融合した「幅広い事業」 | ・約4500人の「共感力高い社員」 |

【強み：秘伝のタレ】

①信用の共創

コアバリューである「信用の共創」は、創業者の言葉「信用は私たちがお客さまに与えるものではなく、お客さまと共につくるもの」に由来します。金融においても小売においても、お客さまと一期一会で縁が切れてしまうという関係ではなく、互いに信用を積み重ね長いお付き合いをしていこうとする丸井グループの創業の精神の一つです。



②与信ノウハウ

丸井グループの与信基準は業界で最も低い水準の貸倒率を誇ります。これは創業から連綿と続く「信用の共創」に基づく与信哲学によるものです。カード発行審査ではファイナンシャル・インクルージョンの考えの元、お客さまの年齢・職業・年収だけで判断をせずに、金融サービスを必要とする幅広いお客さまに限度額を低く設定するなどして信用を供与します。その後は、お客さまのご利用頻度やお支払い実績をもとに、共に信頼関係を構築しながら限度額の引き上げなどを行います。

③お客さまとのエンゲージメント

代表されるお客さまとの接点はマルイ・モディ店舗ですが、他社商業施設や提携企業を介したエポスカード、自社ECサイトや提携他社ECサイト、投資先企業を介した接点等があります。リアル店舗で培ったお客さまとのコミュニケーション能力は、オンラインやBtoBまたはBtoBtoCへと活用を場を拡げ、お客さまのライフスタイルに常時接続している状態になりつつあります。お客さまが抱える課題やご要望にリアルタイムでお応えし、エンゲージメントのさらなる向上をめざします。

④エンベデッドファイナンス

創業時に高額品だった家具の月賦販売からスタートした丸井グループは、お客さまのライフスタイルに合わせて一時的にお金を立て替える信用ビジネスを生業としてきました。そこで培った「信用の共創」と「与信ノウハウ」は時代と共にカタチを変えて、お客さまのライフイベントや一生涯に寄り添うサービスへと発展しています。お客さまとの接点を持つ小売という側面を持った金融業だったからこそ、「エンベデッド・ファイナンス」を実現できたといえます。

⑤変わる力

丸井グループはこれまで金融と小売を融合したビジネスというコアを残しつつ別の姿へと変貌を遂げてきました。自社が持つアセットや強みをポータブルに変容することができる。これが変わる力の正体です。丸井グループの存在意義は自社の成長だけではなく、時代と共に変化するお客さまの「しあわせ」や社会課題を解決するため、あくまでもミッション・ビジョン・インパクトの実現です。

■ (5)ファイナンシャル・インクルージョンを体現するサービス

丸井グループは「秘伝のタレ」を核に、独自の金融・非金融サービスを提供することで、ミッション・ビジョン・インパクトの実現に挑戦しています。ファイナンシャル・インクルージョンを体現する私たちのサービスは、創業から今日に至るまで、エンベデッド・ファイナンスも含めて多種多様です。金融サービスでは、金融アクセスが向上する選択肢の提供や、応援投資によるスキームの開発によって人と人をつなぎます。そして非金融サービスでは、金融リテラシーの向上や、日本における暮らしの改善、自己実現機会の創出サポートが代表例に挙げられます。

【金融サービス】

・スモールビジネスオーナーさま向け「エポスオーナーカード」

2023年よりスタートした「エポスオーナーカード」は、経費精算の効率化を目的とする大企業向けの法人カードと異なり、スモールビジネスオーナーさま向けに事業支援を目的とした融資・決済を提供する独自の法人カードです。そのコンセプトは「信用の2階建て」で、エポスプラチナ・ゴールド会員のビジネスオーナーさまに対して個人の信用をベースに事業をサポートしていくという、新たな「信用の共創」の試みです。業歴が浅い場合でもオーナーさま個人の信用に基づき、事業用としてカードを発行する点が最大の特徴です。お客さまからは一般カードのキャッシング同様に、必要な時に手続きなく借入れができる点や、再分割または繰り上げ返済など、柔軟な支払いの選択肢がある点を評価いただいています。29年3月期には、会員数1万人、取扱高400億円を計画しています。



オーナー企業数：約500社

・ご利用金額の0.1%分を寄付できる「ヘラルボニーカード」

「ヘラルボニーカード」は、「好き」を応援するカードの先駆けとして2021年に(株)ヘラルボニーとの共創の取組みで誕生しました。カードのご利用金額に応じた加算ポイント（200円につき1ポイント・還元率0.5%）から0.1%分を、お客さまに代わってエポスカードが(株)ヘラルボニーへ。また、カード新規入会1件につき1000円をエポスカードより(株)ヘラルボニーにお渡ししています。これらは、(株)ヘラルボニーを通して、作家の創作活動の支援や普及、ギャラリーの運営、また福祉団体への支援として運営に活用されます。「ヘラルボニーカード」は、お客様に新しい買い物のあり方を提案し、日々の買い物を通じて福祉領域における社会課題解決に関与していただく機会を提供しています。2024年3月には新たに6名のアーティストとコラボレーションし、カード券面は14種類になりました。全国各地のアーティストに光をあて、アートとしての魅力もあわせ持つクレジットカードとして、その魅力を高めています。両社の事業の強みを掛け合わせ、誰も取り残されることのない社会の実現を共に目指しています。



会員数：3万人（2024年7月現在）

取扱高：25億円（2023年度実績）

・社会貢献と資産形成を同時に実現する「ソーシャルボンド」

途上国の低所得者層向けマイクロファイナンスを展開する五常・アンド・カンパニー（株）をはじめとするパートナー企業と丸井グループの共創により2022年に誕生した「応援投資」という新たな選択肢です。「人の未来を応援したい」という情熱を持った個人に、預貯金以上の利息収入を通じて資産形成しながら社会貢献ができる、社債の一種であるソーシャルボンドを発行するというものです。丸井グループがソーシャルボンドで集めた資金は五常・アンド・カンパニー（株）などを通じて、途上国の低所得者層に事業資金として融資され、経済的な自立を支援します。



購入者数：770名（エポス会員）

資金提供：8万名

（途上国の低所得者層）

【非金融サービス】

- ・若者の資産形成や就職支援の機会を提供する「tsumiki 大学」

丸井グループのつみたて投資専門会社であるtsumiki証券（株）では、TRUNK（株）が提供するスキル採用・就活のための無料学習プラットフォーム「WORKSCHOOL」上で、学生向けに金融業界や資産形成（貯蓄・投資）に関する学習コンテンツを2022年より開始しました。

「お金の基本を勉強したい人向け」「証券業界で働きたい人向け」の2つの学習コースで、全39レッスンを用意しており、若者の資産形成に関する不安の解消や、就職支援の機会を提供しています。会員登録は無料で、現在はオンライン学習のみですが、今後はマレイ店舗を活用したオフラインのイベント等も開催していく予定です。



サイト訪問者数：延べ450人

（2023年度実績）

- ・日本での生活インフラを支える在留外国人向け「GTNエポスカード」

日本における在留外国人数が伸長する一方で、住居用の部屋を借りる際、携帯電話を契約する際、クレジットカードを申し込む際など、あらゆる場面で言語と信用の問題が生じています。そこで丸井グループは外国人専門の生活総合支援企業である（株）グローバルトラストネットワークスとの協業により、当時はまだ珍しかった留学生をはじめとする在留外国人のお客さま向けのクレジットカード「GTNエポスカード」を2017年より発行しています。丸井グループの「信用の共創」が、国内だけでなく海外に向けても発展した第一歩でした。現在は、お客さまの日本における生活インフラを支えるためマレイ店舗内にGTNカウンターを設置し、在留外国人向けに多言語対応でのお部屋探し、生活インフラ整備の電話相談サポート、携帯電話の販売、就職支援、エポスカードのご案内など、生活に必須の多種多様なサービスを協業により提供しています。



会員数：3万人（2024年7月現在）

取扱高：25億円（2023年度実績）

店舗カウンター来店者数：2400人

- ・大学生・高校生に返済不要の奨学金を提供する「青井奨学会」

青井奨学会は、創業者 青井忠治が、「有為な人材を育成して社会に送り出したい」との思いから私財を投じ、それを基金として1973年に設立されました。最大の特徴は、奨学金が無償給付で返済不要という点です。これは、忠治の「事業の利益は社会から得させていただいたものであり、その利益の一部は当然社会に還元されるべきもの」「個人財産も世の中の役に立つことに使いたい」という信念に基づいており、運営資金は奨学会が保有する丸井グループの株式の配当金で賄っています。2023年に創立50周年を迎え、現在230名超の大学奨学生、高校奨学生に奨学金を給付しています（大学生：月10万円、高校生：月3万円）奨学会の給付事業は、①大学奨学金、②高校奨学金、③Aoi Global Research Award（青井交換留学奨学金賞）と3つあり、これに交流支援事業を加えて大学生・高校生が自由に学び自分らしく自己実現できる場を提供しています。交流支援事業ではコロナ禍で中断していた全体交流会の再開を進めており、2024年6月には現役大学生100名以上で集会を実施しました。今後、OB・OGを含めた全体交流会を開催し、将来世代のネットワークづくりを支援していく予定です。また、金融セミナーなども実施して奨学生に成長の場も提供しています。



卒業生：1700名以上

累計給付額：25億35百万円

■ (7)2030年に向けたインパクト目標

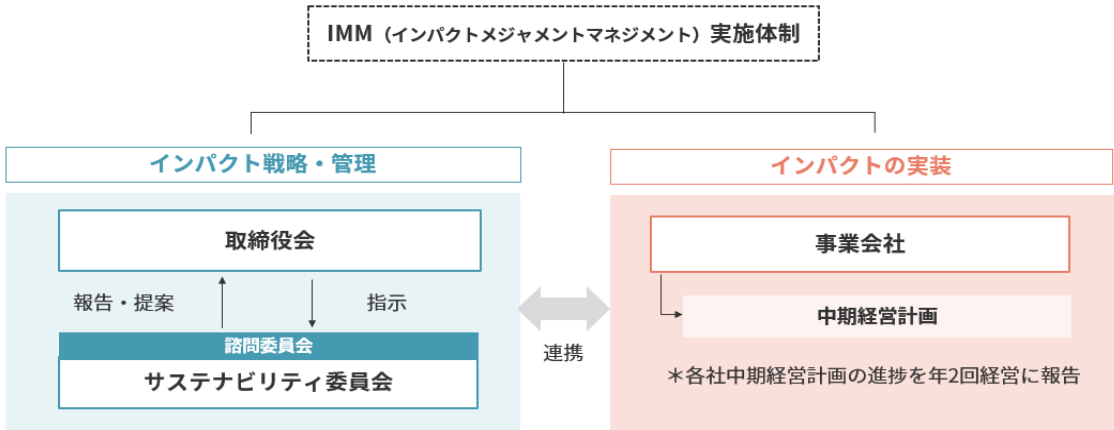
丸井グループでは2030年に向けたインパクトを事業戦略として実践するために、重点項目毎にインパクトKPIと、結果として結びつく財務KPIを設けています。ファイナンシャル・インクルージョンが実現するインパクトテーマ「一人ひとりの『しあわせ』を共に創る」では、4つのインパクトKPIと、2つの財務KPIを設定。加えて、事業戦略とインパクト創出ストーリーをロジックモデルに落とし込み、インパクト達成までのアウトカムを細分化することで道筋を明確化しています。丸井グループはこれからも、「信用の共創」というコアバリューを基に金融と非金融サービスを組み合わせることで、一人ひとりの「好き」や「応援する喜び」が駆動する選択肢を増やし、社会課題の解決と利益が両立する「ファイナンシャル・インクルージョン」の拡大に挑戦し続けます。

【2030年KPI】

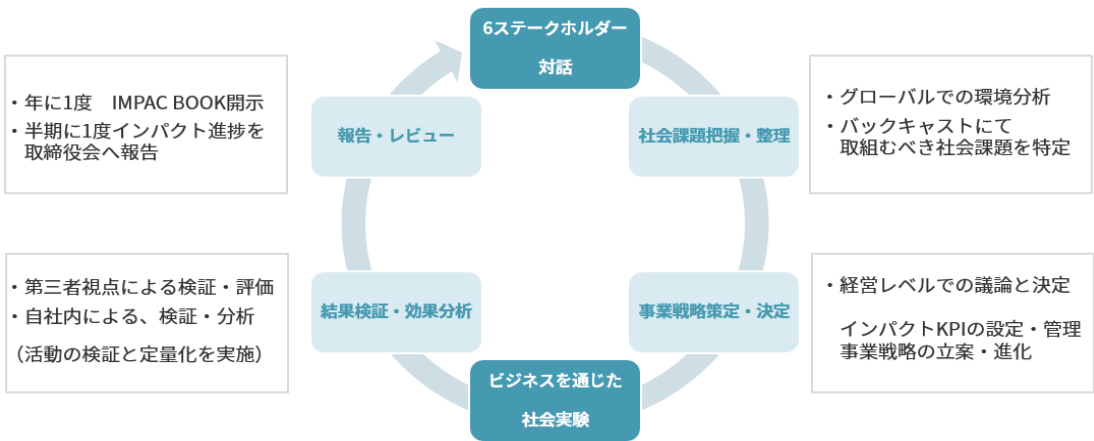
テーマ・重点項目		2030年 KPI		財務価値
一人ひとりの「しあわせ」を共に創る	一人ひとりの「好き」を応援	「好き」「個性」「健康」を応援するカード利用者	300万人以上	取扱高 1.3兆以上 LTV2,000億以上
	一人ひとりの「個性」を応援	「好き」「個性」「健康」を応援する企業	200社以上	
	一人ひとりの「健康」を応援			
	一人ひとりの「お金の活かし方」を応援	国内外 若者等の金融サービス利用者	1,000万人以上	取扱高 3.5兆以上 LTV2,500億以上
		共創パートナーを通じた応援投資	世界20カ国以上	

■ (8)推進体制

- ・インパクトの進捗状況をKPIと財務価値から確認し、経営判断に活用



- ・ビジネスを通じた社会実験と対話を通じ、インパクトの特定および、改善のループを実装



MARUI GROUP's Risk Management

■ Overview of Risk Management

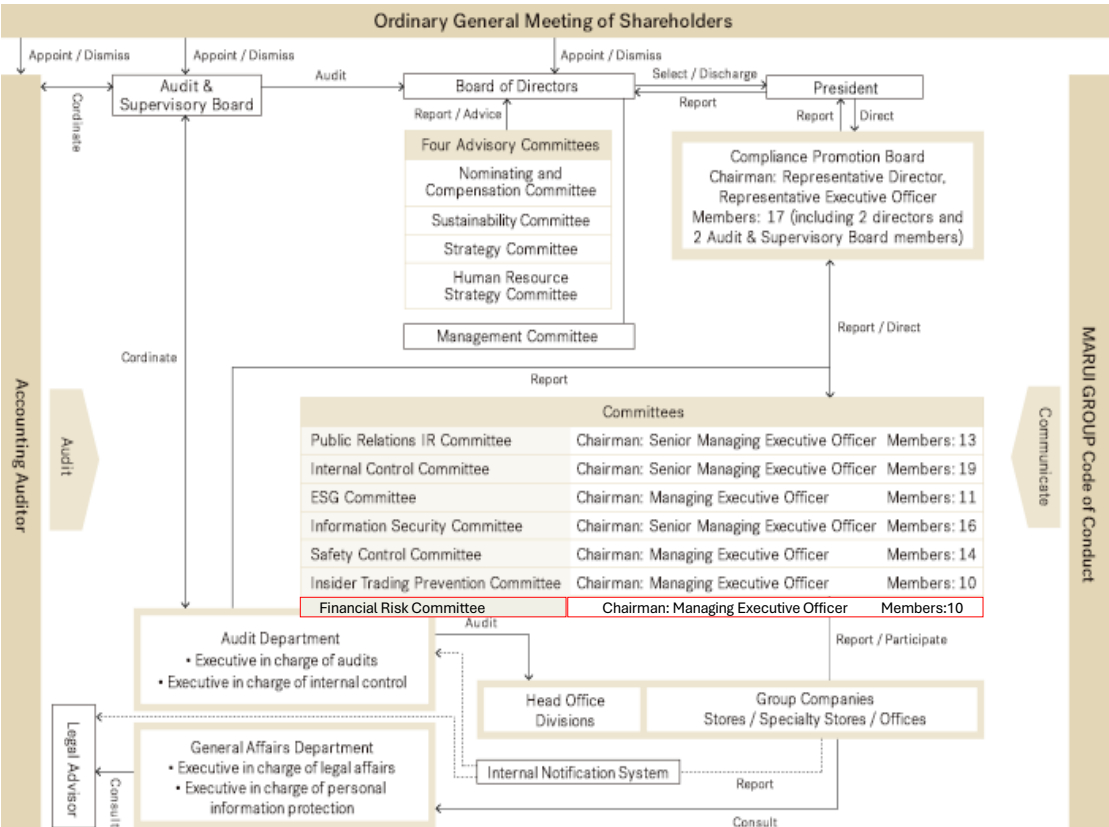
From the perspective of Group management, the Board of Directors shall oversee the establishment and implementation of frameworks for ensuring that internal control systems related to compliance, the appropriateness of financial reports, and risk management are functioning effectively in order to facilitate sound, transparent, and efficient management. Information on the operations of Group companies, potential risk, and risk countermeasures are to be documented and monitored to minimize management risks and improve the effectiveness of internal control.

The Board of Directors, the Public Relations IR Committee, the Internal Control Committee, the ESG Committee, the Information Security Committee, the Safety Control Committee, the Insider Trading Prevention Committee, and the Financial Risk Committee shall be maintained in order to enhance controls related to material management risks. Also, the Compliance Promotion Board, which is chaired by the president, shall be put in place to oversee these committees and to promote risk management across the organization. Moreover, the Company shall adhere to policies including the MARUI GROUP Information Security Policy, which sets specific policies for developing systems and formulating measures to ensure the security of information assets, and the MARUI GROUP Tax Policy, which clearly delineates guidelines for compliance with tax laws and minimization of tax risks.

Compliance Promotion Board	
Role of compliance promotion board	The compliance promotion board conducts periodic assessments of the materiality and impact of the identified risks. After the identified risks have been reported to the respective committees, the compliance promotion board determines the level of importance for each risk together with administrative office of the committee. Finally, the identified risks are reported to the Board of Directors. The compliance promotion board ensure that the risk management process, which is held annually, are implemented in accordance with internal controls.

Financial Risk Committee	
Role of financial risk committee	The financial risk committee analyzes and evaluates long-term risks of financial business and monitor the measures and considerations of significant risks. The committee will institute strategies to promote an effective risk culture throughout the organization. e.g., compliance response to laws, regulations, guidelines, etc. (including response to money laundering), impact of changes in the business environment, unauthorized use, system outages, etc.

■ Corporate Governance System



■ List of Risks and Governing bodies

Major Risks	Specific Risks	Governing bodies
1.Risks concerning business strategies Risks concerning Retailing and FinTech environments - 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	① Changes in the markets ② Decline in the number of visiting customers and transactions at stores ③ Shrink in the share of credit card usage ④ Increase in the vacancy rates and reduction in rent income ⑤ Impairment loss due to changes in land prices ⑥ Increased tax burden due to a revision of the taxation system ⑦ Delayed payments and increase in uncollectible receivables ⑧ Sharp increase in bad debt losses and allowances	Board of Directors Board of Directors of Group Companies Financial Risk Committee
2. Risks concerning co-creative investment - Uncertainty of return on investment - Risk of impairment loss on investment in unlisted companies - Fluctuations in prices of investment securities	① Occurrence of a contingent liability or the discovery of unrecognized debt of the investees ② Future changes in business performance or changes in business policies of the investees ③ Stock market downturn due to international disputes or financial crises	Board of Directors
3. Risks concerning natural disasters, infectious disease, etc. 1) Risks concerning large-scale disasters - 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 2) Risks concerning climate change - Damages to stores and facilities from typhoons, torrential rains, etc. - Introduction of carbon taxes, etc. along with the tightening of regulations 3) Risks concerning infectious disease - 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	① Natural disasters (large-scale earthquake or storm/flood) ② Terrorist attack ① Damages to stores ② Increase in expenses due to the introduction of carbon taxes ① Suspension of store operations ② Restrictions on business activities ③ Difficulty in continuing business due to the spread of infection among employees	Board of Directors Sustainability Committee Safety Control Committee ESG Committee
4. Risks concerning corporate operations 1) Risks concerning fund procurement - Constraining fund procurement - Raising fund procurement interest rates 2) Risks concerning information security - System failure due to an accident, defect, etc. - Unauthorized entries and access from outside, and virus infection - Leakage of customer information 3) Risks concerning human resources - Shortage of management personnel - Intensified competition for securing human resources	① Increase in operating receivables (accounts receivable/installment and operating loans) ② Constraints on fund procurement due to turmoil in the financial market ③ Difficulty in borrowing from financial institutions due to substantial deterioration of the business results or a decline in creditability ④ Rise in procurement costs due to market environment fluctuations ① System errors and communication network failures ② System delays, service outages or the alteration of the website ③ Leakage or fraudulent use of customer information ① Intensified competition for the securing of human resources ② Outflow of human resources ③ Shortage in future management personnel	Board of Directors Board of Directors of Group Companies Human Resource Strategy Committee Information Security Committee ESG Committee
5. Initiatives related to climate change and endorsing the Task Force on Climate-related Financial Disclosures (TCFD) - Rise in renewable energy prices	① Increase in energy costs due to renewable energy procurement	ESG Committee
6. Other Risks - Internal control by financial instruments and exchange law - Suspicion of transactions in a superior position and violation of laws and regulations, such as the subcontracting law - Criticism of negative comments and posts on official accounts, and flames on social networking sites - Disclosure risk - Litigious cases - Internal notification cases - Management of material information that constitutes insider trading		Internal Control Committee Public Relations IR Committee Compliance Promotion Board Insider Trading Prevention Committee