## MARUI GROUP's Co-Creation Philosophy

Since its founding in 1931, MARUI GROUP has continued to evolve its unique business model, which merges retailing and finance, in response to changes in the times and in consumer needs. Today, we are engaged in co-creation management, a practice that entails creating value together with all of our stakeholders. Our goal is to co-create happiness, which is born out of the harmony between the interests of all stakeholders.

We are focused on the concept of "inclusion" as the key to responding to customer needs and social issues, which change with the times, and forging a better future. Through co-creation activities advanced with all stakeholders, MARUI GROUP will endeavor to help build a flourishing and inclusive society that offers happiness to all.

.....

## Mission

Contribute to co-creating a flourishing and inclusive society that offers happiness to all

## Corporate Philosophy

Continue evolving to better aid our customers

Equate the development of our people with
the development of our company

## Founding DNA

Creditability should be built together with customers
Pioneer spirit of creating opportunities

······