

MARUI GROUP CO., LTD

**Overview of Performance in Six Months
Ended September 30, 2025
and Future Outlook**



November 11, 2025



Schedule for today's presentation

1 Summary of Financial Results for Six Months Ended September 30, 2025 and Overview of Businesses

Hirotsugu Kato, Director, Senior Managing Executive Officer, and CFO

2 Progress and Future Direction of the Business that Supports “Suki”

Hiroshi Aoi, President and Representative Director



1

Summary of Financial Results for Six Months Ended September 30, 2025 and Overview of Businesses

Hirotsugu Kato, Director, Senior Managing Executive Officer, and CFO



Summary of Financial Results for Six Months Ended September 30, 2025 and Overview of Businesses

- **Consolidated**
- **Retailing**
- **FinTech**
- **Balance sheet / Capital allocation**
- **ESG**
- **Full-year Forecast**

Summary of Financial Results for Six Months Ended September 30, 2025 and Overview of Businesses

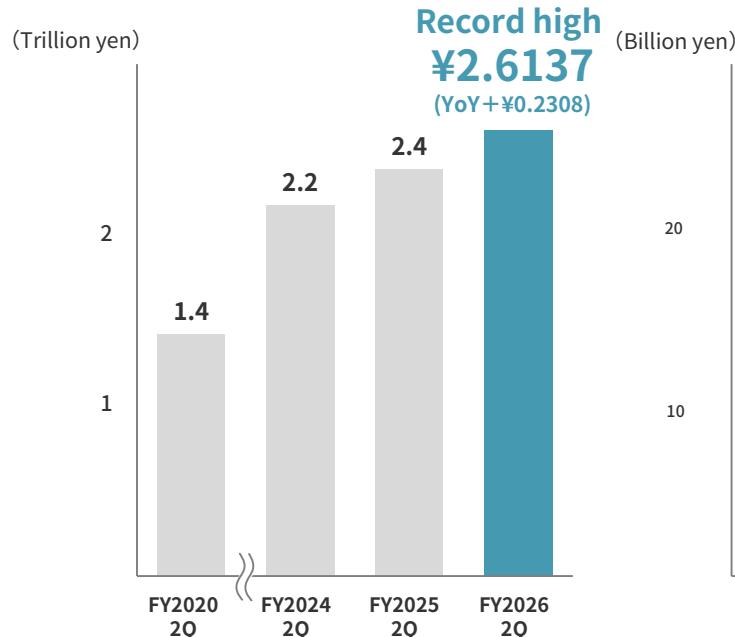
- **Consolidated**
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1. Total group transactions **increased 10% to ¥2,613.7 billion** (up ¥230.8 billion year on year)
Q2 recovered to double-digit growth, continuing to set record highs
2. Operating profit **increased 23% to ¥26.4 billion** (up ¥4.9 billion year on year)
Real operating profit* increased 14% to ¥24.4 billion (up ¥2.9 billion year on year)
 - Retail operating profit increased ¥1.9 billion to ¥5.1 billion, exceeding pre-COVID level
 - Fintech operating profit increased ¥3.1 billion to ¥25.4 billion
3. Ordinary profit **increased 17% to ¥23.1 billion** (up ¥3.4 billion year on year),
and profit grew steadily despite an increase in financial expenses
Profit **increased 22% to ¥14.8 billion** (up ¥2.7 billion year on year),
marking four consecutive quarters of profit growth

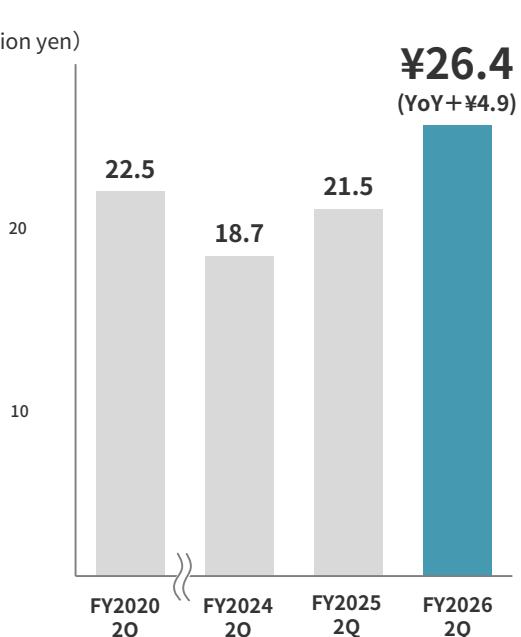
* Real operating profit: Operating profit excluding the effects of year-on-year difference in liquidated accounts receivable

Main Financial Indicators

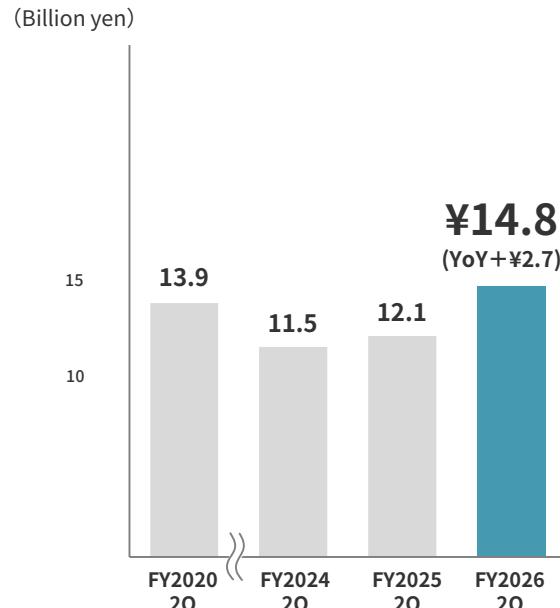
■ Total group transactions



■ Operating profit



■ Profit



*ASBJ Statement No. 29 (Accounting Standard for Revenue Recognition), etc., have been applied to the figures shown above

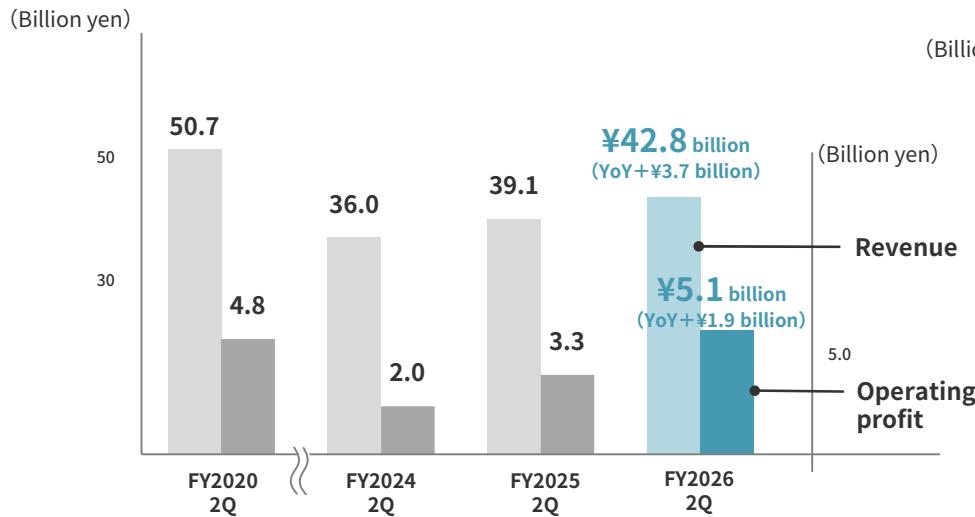
Non-Operating Expenses and Income / Extraordinary Losses and Income



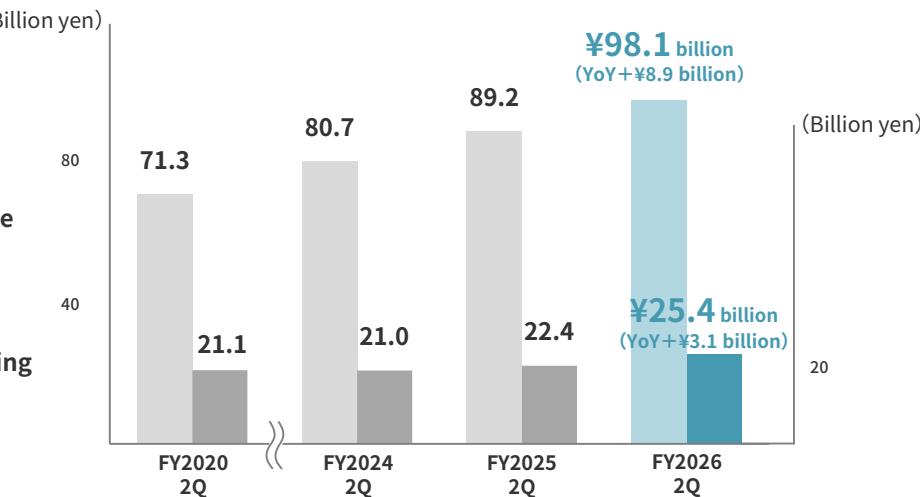
	FY2025 1H	FY2026 1H	YoY change	YoY difference	Factors behind YoY difference
	Billion yen	Billion yen	%	Billion yen	
Operating Profit	21.5	26.4	123	+4.9	Retailing +1.9 FinTech +3.1
Non-operating income	0.5	0.4	82	-0.1	
Non-operating expenses	2.4	3.8	159	+1.4	Finance expenses +1.5 < Interest rate +1.3 Balance +0.2 >
Ordinary profit	19.7	23.1	117	+3.4	
Extraordinary income	1.7	2.4	142	+0.7	Sale of stockholdings +1.2 Sale of real estate -0.6
Extraordinary losses	3.0	2.5	84	-0.5	disposal loss +0.4 Store closures -1.0
Profit before income taxes	18.4	23.0	125	+4.6	
Profit	12.1	14.8	122	+2.7	

Segment Income (Revenue and Operating Profit)

■ Retailing

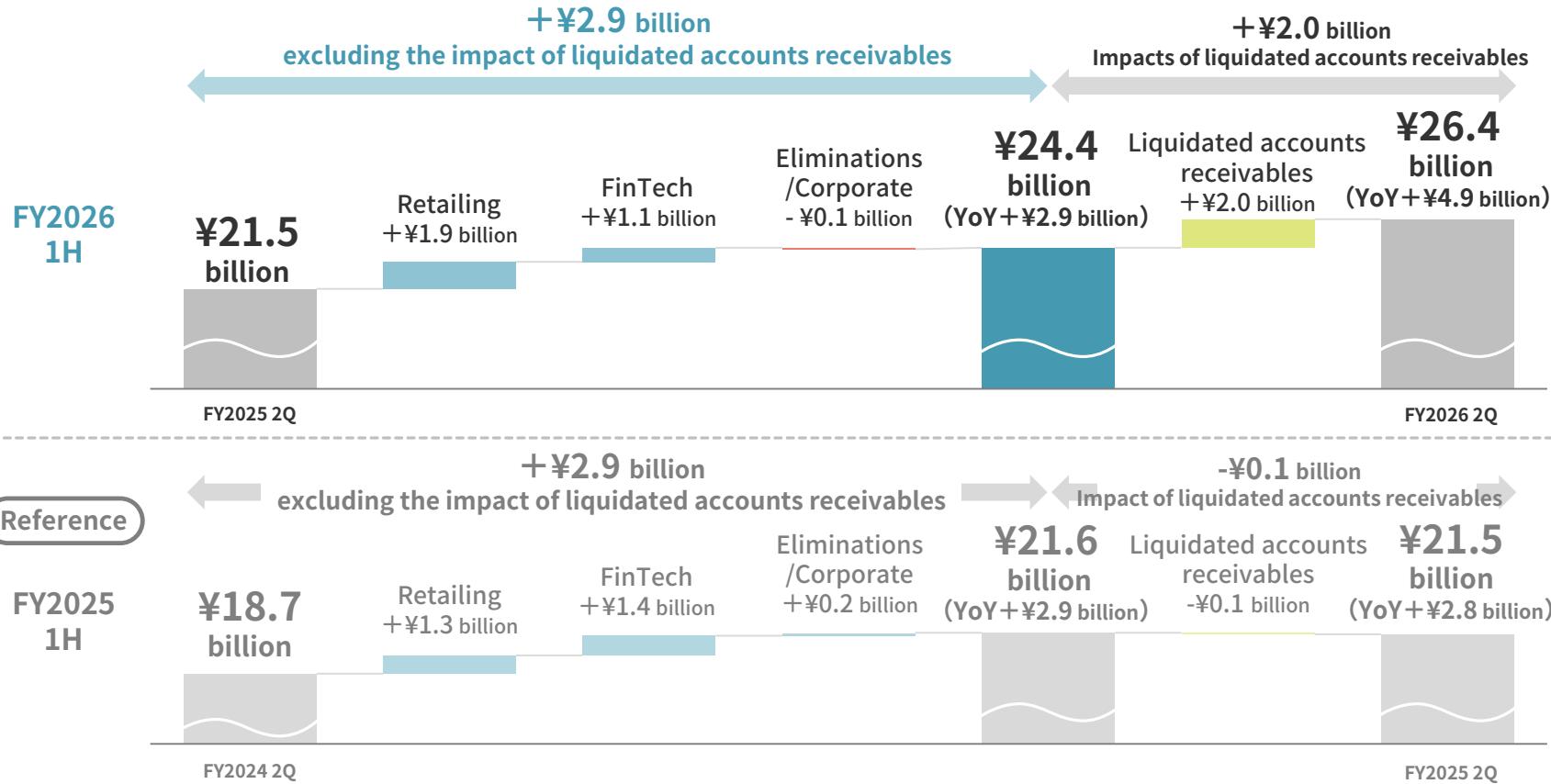


■ FinTech



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Factors Affecting Operating Income

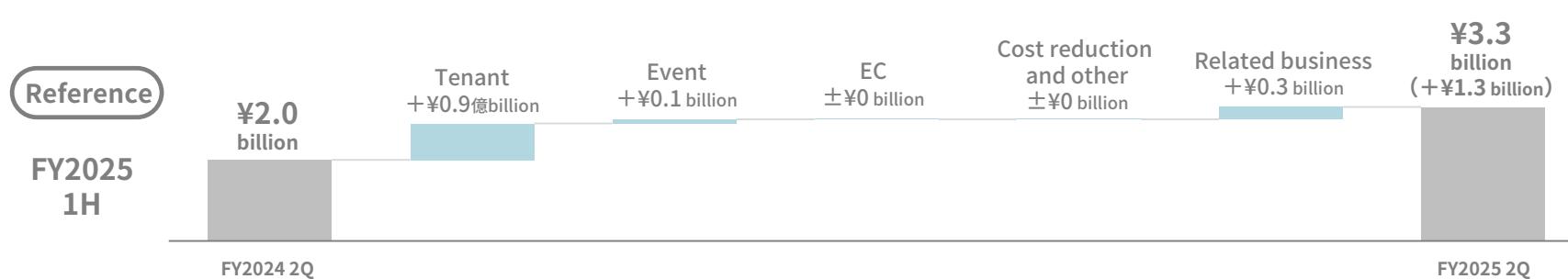
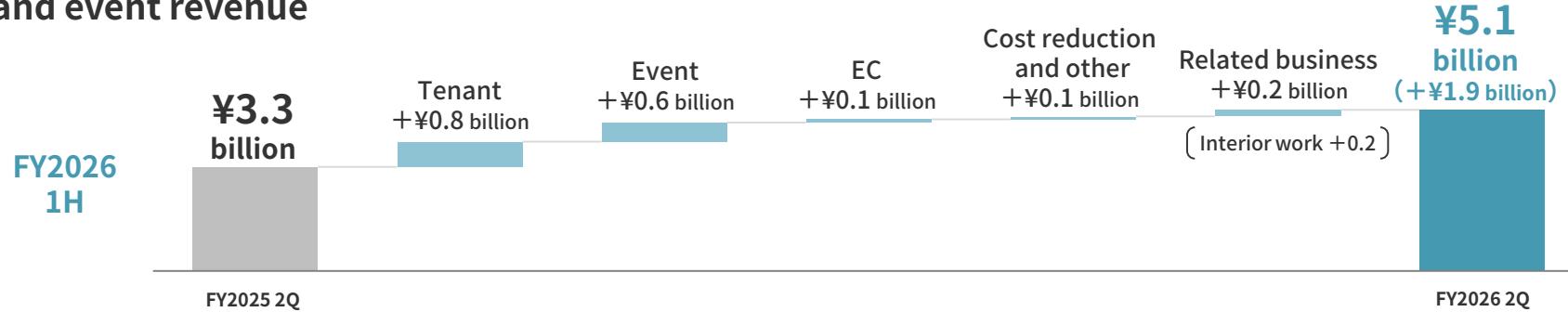


Summary of Financial Results for Six Months Ended September 30, 2025 and Overview of Businesses

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- Balance sheet / Capital allocation
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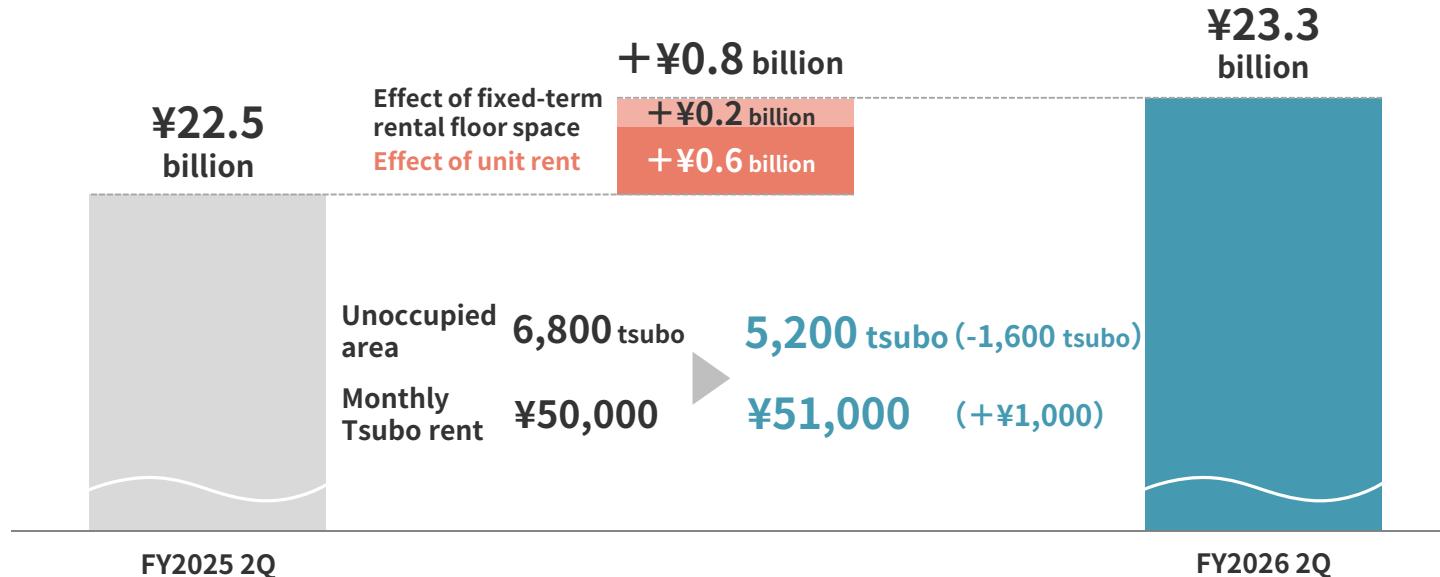
Retailing: Breakdown of Changes in Operating Profit

Operating profit increased by ¥1.9 billion year on year mainly due to an increase in tenant rent and event revenue



Tenant rent revenue increased by ¥0.8 billion year on year mainly due to an increase in fixed-term rental floor space and unit price of monthly tsubo rent

■ Effect of the increase in tenant rent revenue

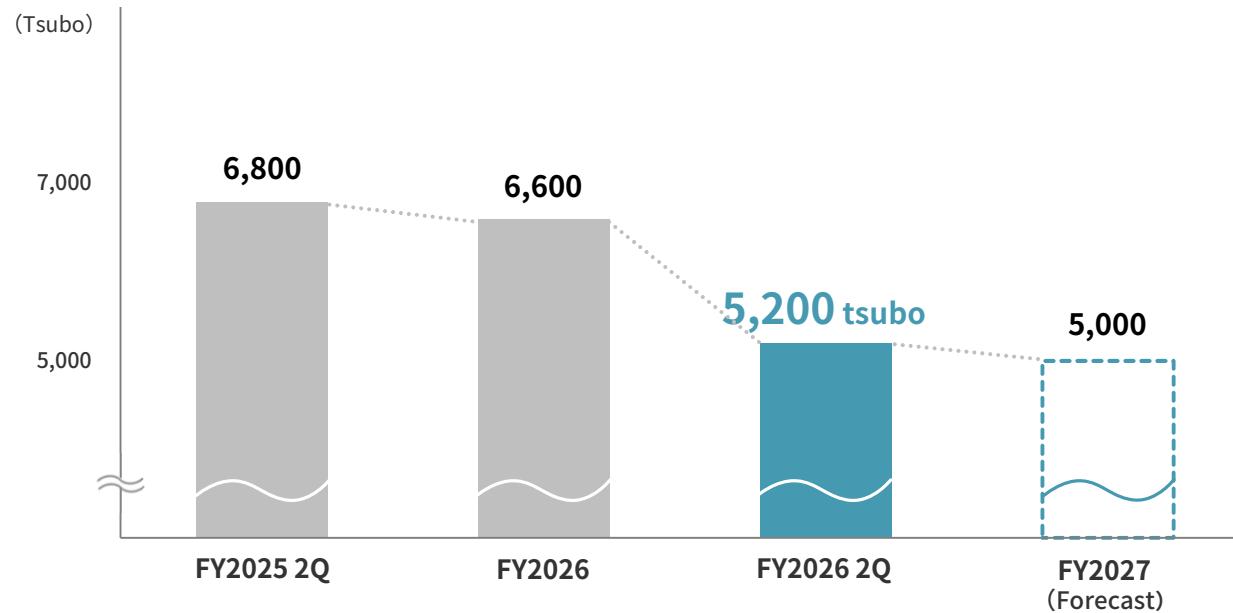


* Tenant rent revenue is the sum of fixed-term rental contracts and income from consignment tenants

Unoccupied Section

The unoccupied area decreased to 5,200 tsubo in the first half

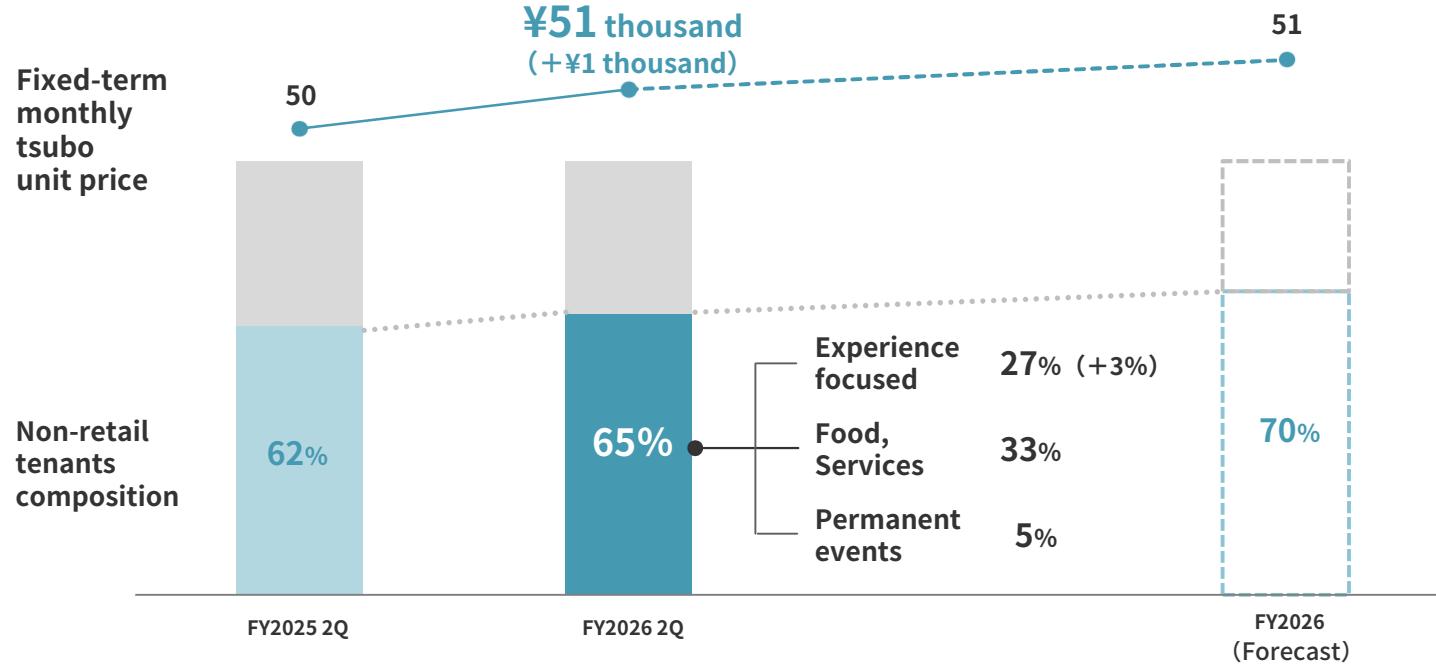
■ Changes in unoccupied area (operation average)



Progress of Stores that Don't Sell

As of September 2025, non-retail tenant space had expanded to 65% of the total (YoY +3%)

■ Changes in category conversion



Expansion of non-retail tenants

Promote the introduction of experience-focused, food, and service tenants that delight customers



Pokémon Center FUKUOKA
(Hakata Marui)

- Pokémon card game events as well as merchandise sales are held



Drone School Ebina
(Ebina Marui)

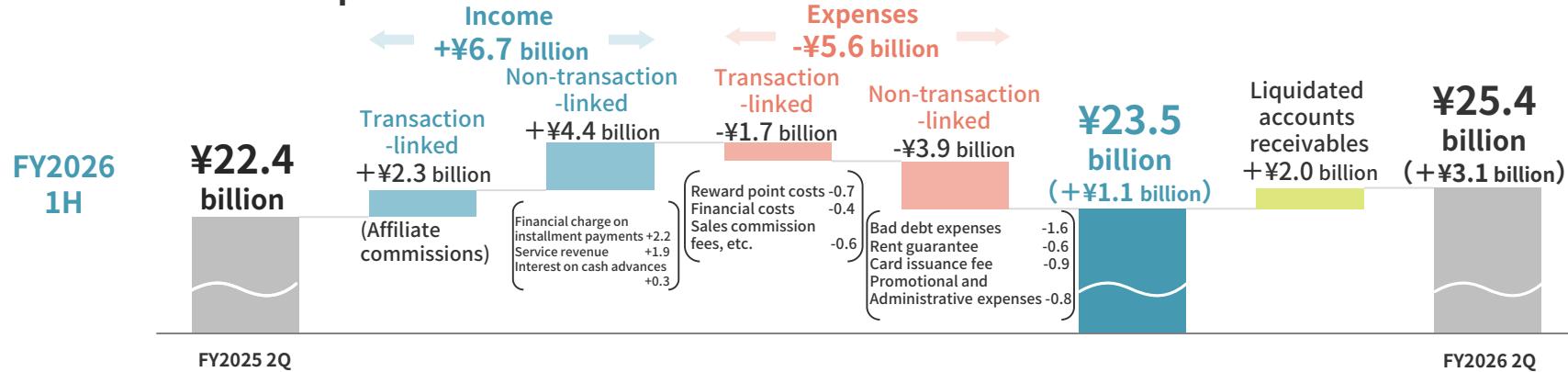
- Free trial sessions and briefings are held daily
- Services that support the acquisition of national certifications are also offered

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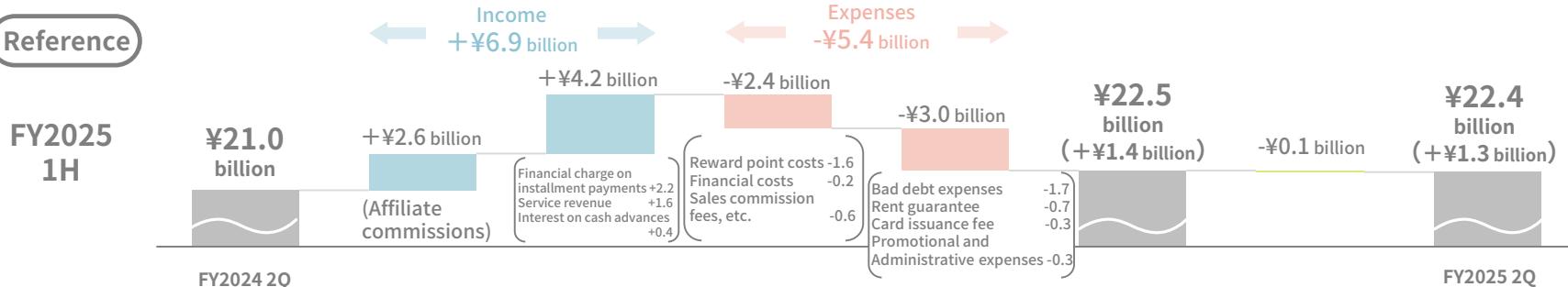
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FinTech: Breakdown of Changes in Operating Profit

In addition to increased revenue, real operating profit increased by ¥1.1 billion mainly due to the reduction of reward point costs



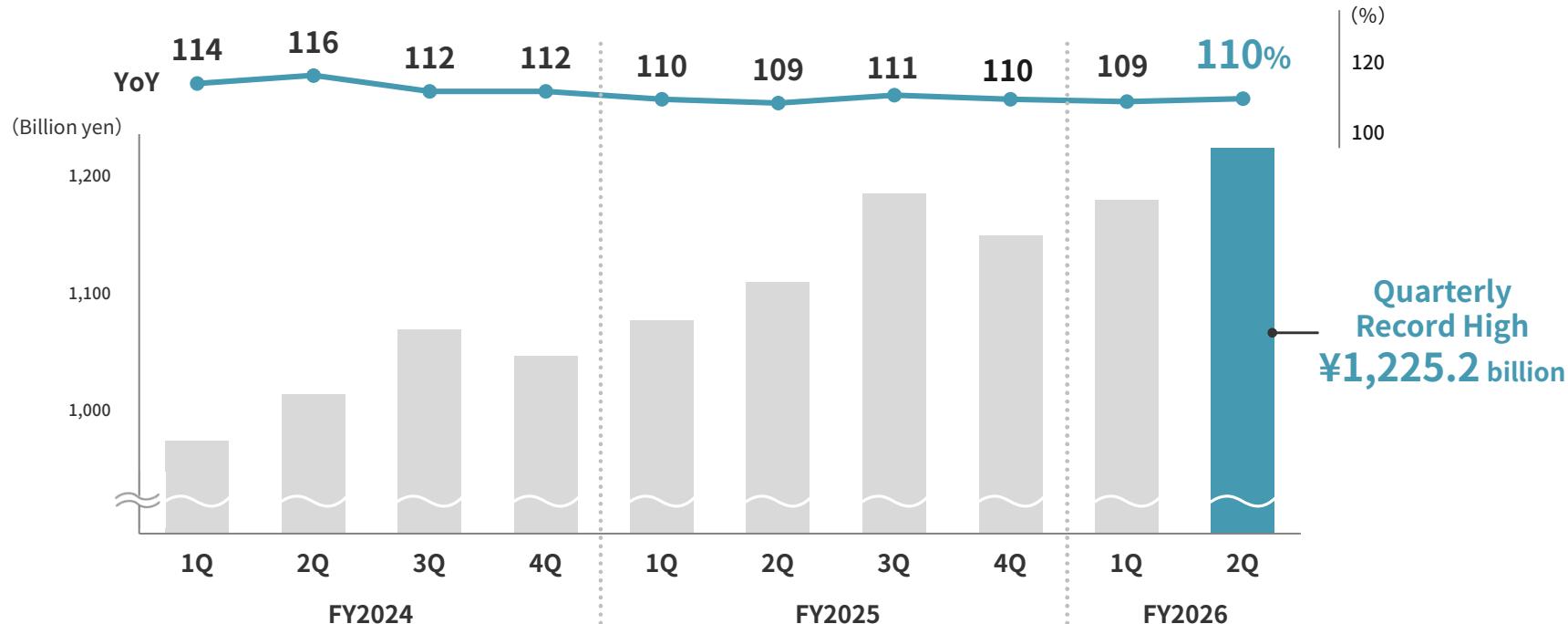
Reference



Card Credit Transactions Volume

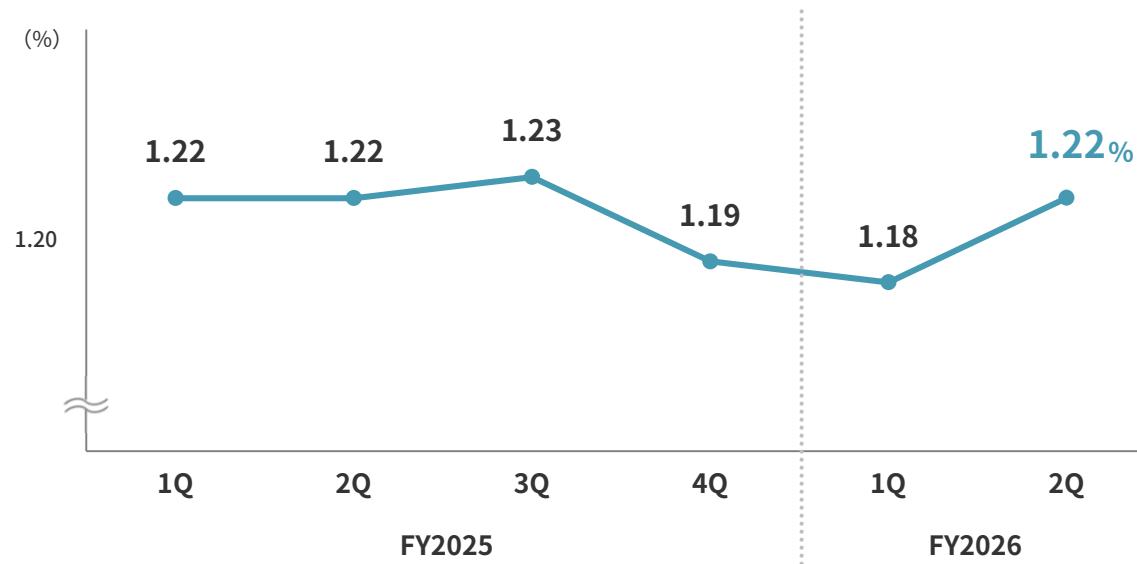
Credit card transaction volume for the second quarter reached a record high ¥1,225.2 billion
(+110% year on year)

■ Change in Card Credit Transactions Volume



Affiliate commission rate is at 1.22% in 2Q primarily due to the revision of foreign currency settlement fees

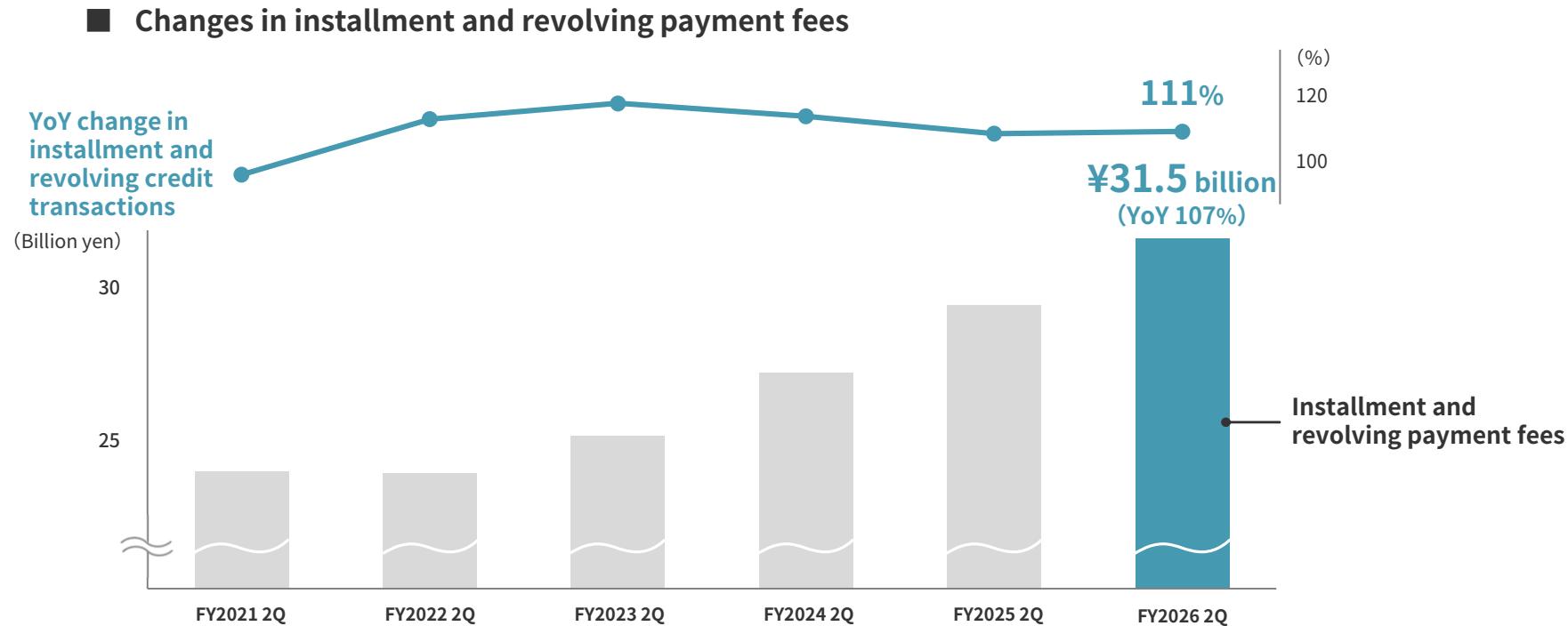
■ Changes in the ratio of affiliate commissions



* Ratio of affiliate commissions: Ratio of revenue from affiliate commissions to total FinTech transactions

Installment and Revolving Payment Fees

Installment and revolving credit transactions remained stable at 111% YoY, and commission revenue increased steadily by 7% to ¥31.5 billion



Installment and Revolving Payment Transaction Volumes

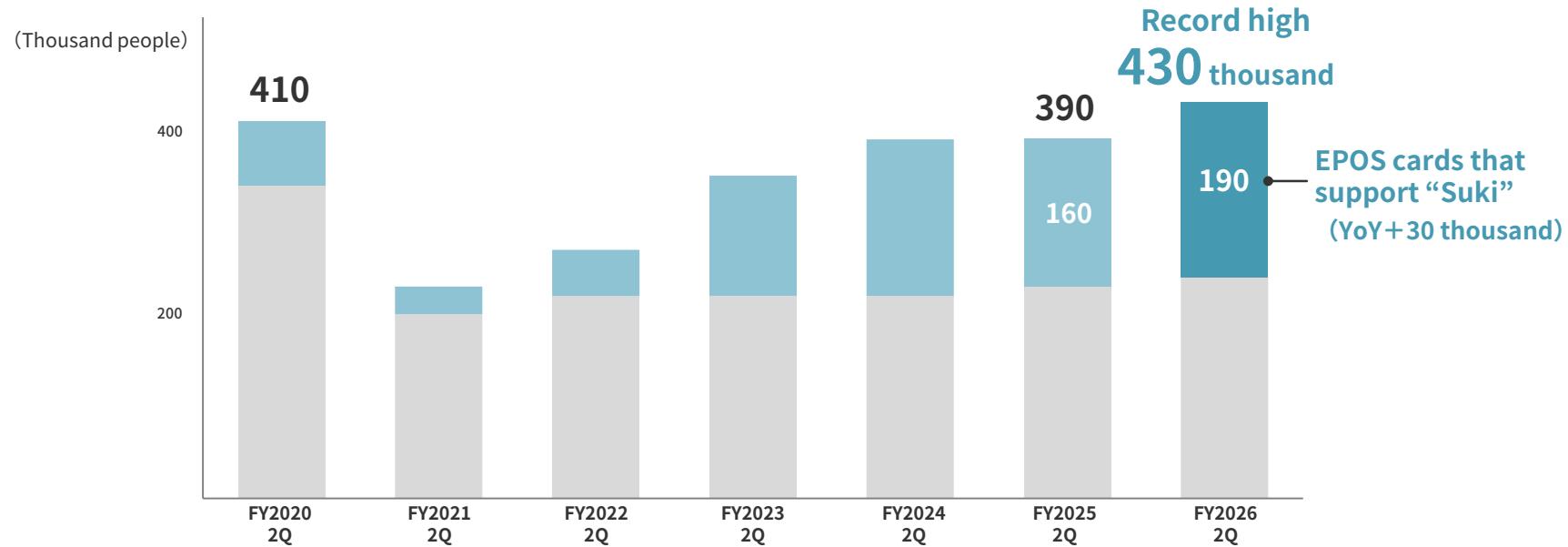
Installment and revolving transaction volumes remained stable even after the fee revision announcement

■ YoY changes in installment and revolving credit transactions



The number of new cardholders reached a record high of 430,000, due to expansion of EPOS cards that support “Suki”

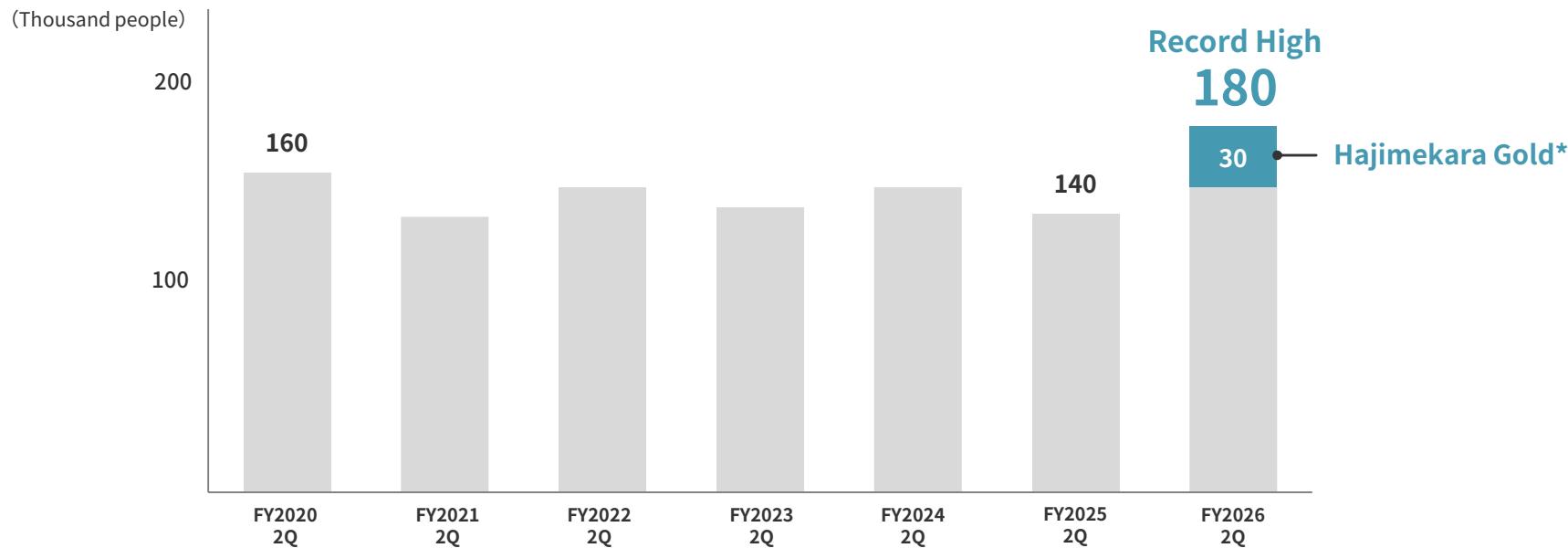
■ Changes in new cardholders



New Gold Card Members

The number of new gold card members reached a record high of 180,000 mainly due to initiatives such as Hajimekara Gold*

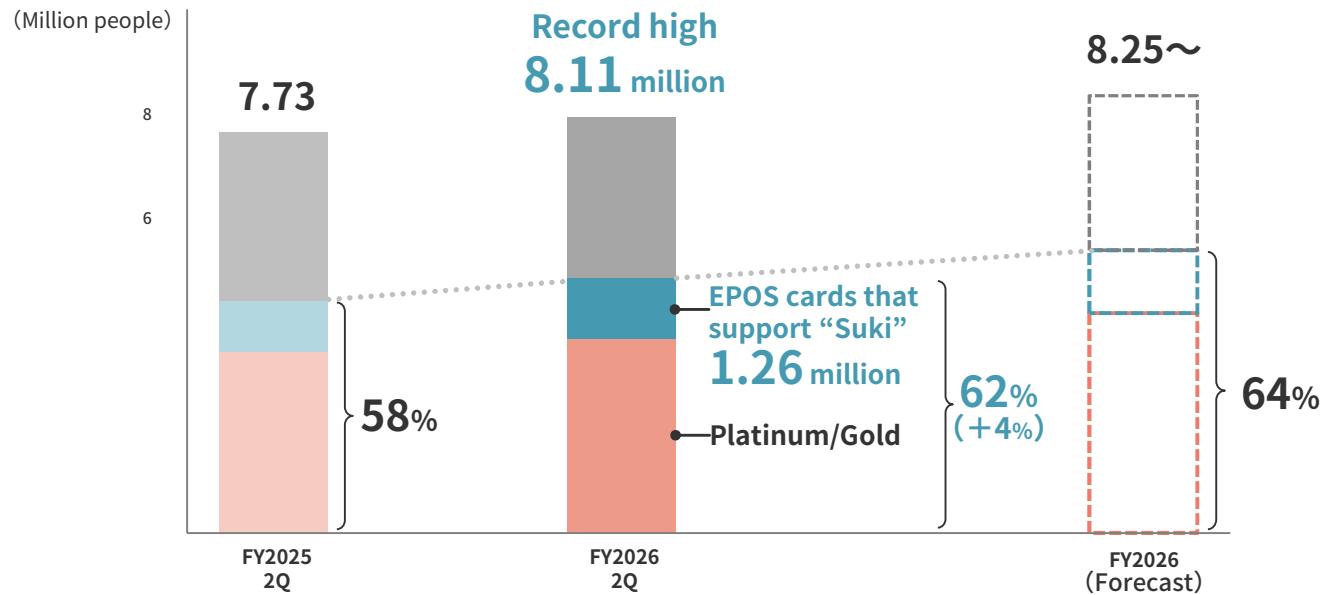
■ Changes in number of new gold card members



* The initiative provides customers with the Gold Card membership at the time of their application for services such as rent guarantees and dental loans

The number of cardholders increased by 380,000 year on year, reaching a record high of 8.11 million

■ Change in cardholder numbers

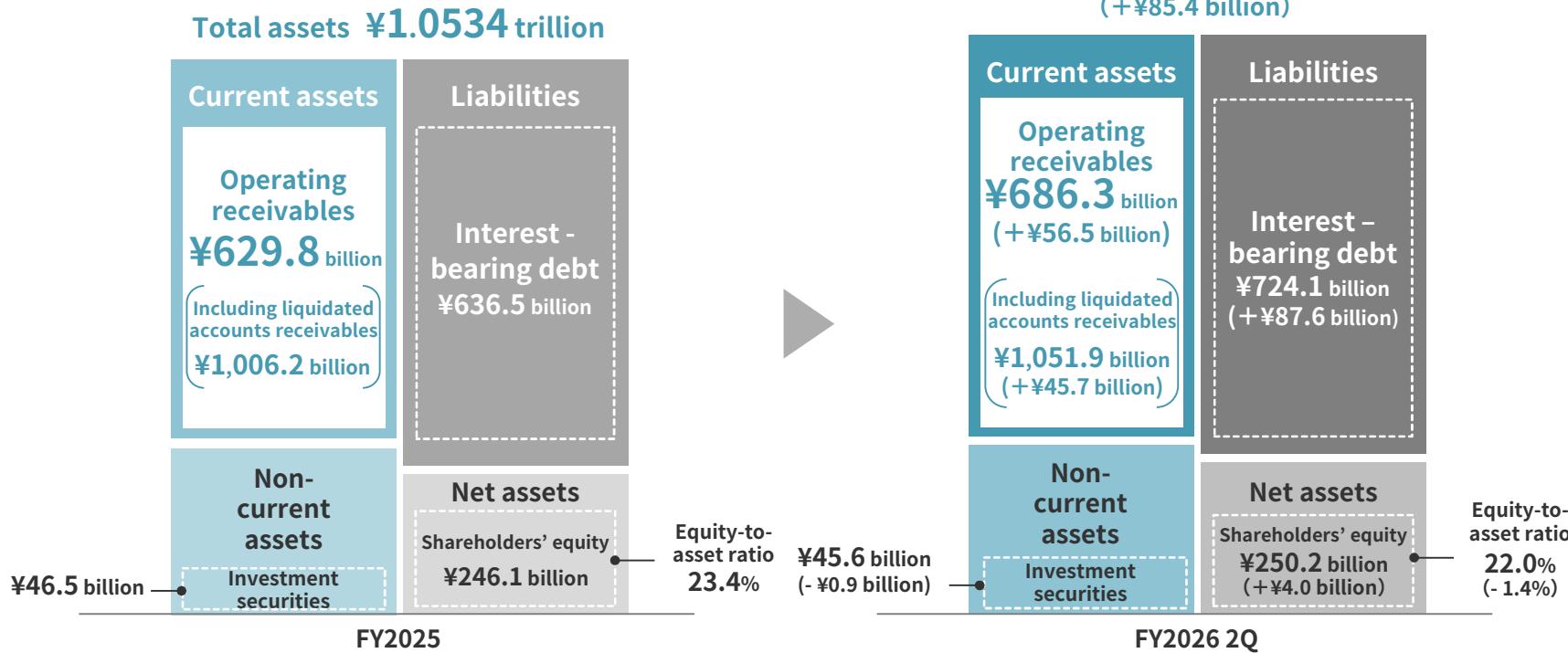


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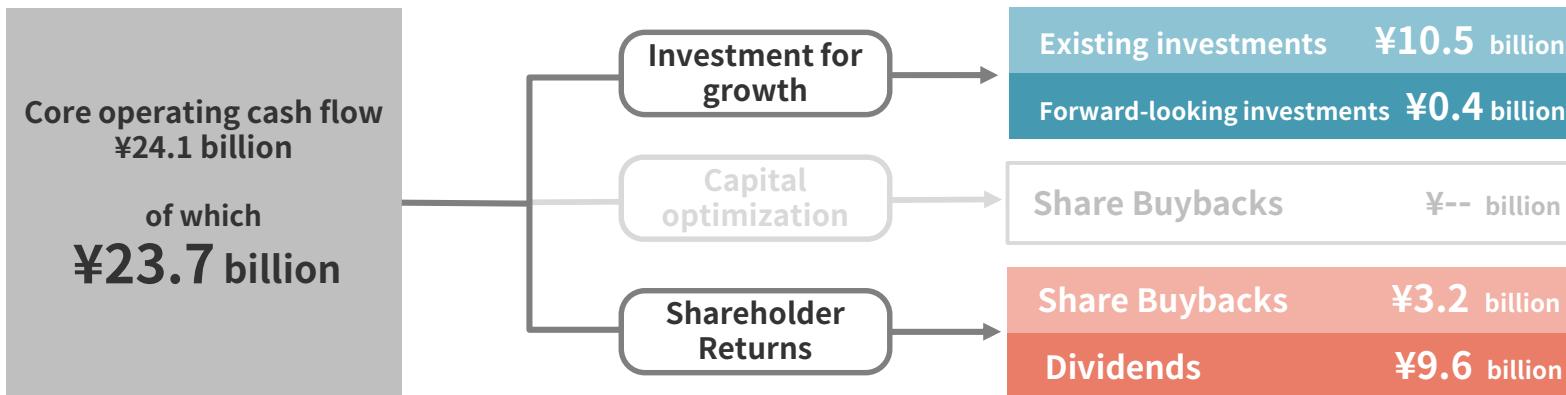
Balance Sheet

Total assets increased by ¥85.4 billion compared to the end of the previous fiscal year due to an increase in operating receivables and other factors



Allocated ¥10.9 billion for growth investments and ¥12.8 billion to shareholder returns.
Human capital investment totaled ¥5.0 billion, representing 28% of personnel costs

■ Capital allocation (FY2026 2Q)



Human capital investments ¥5.0 billion

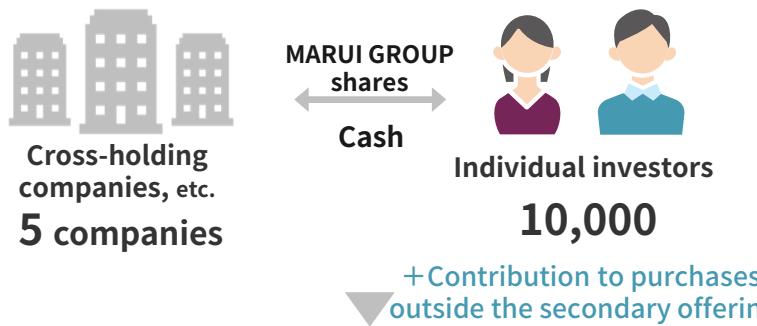
*Percentage to personnel costs: 28%

Share buybacks of ¥2.0 billion in connection with stock grant to employees
Recorded amortization for the current fiscal year (five-year amortization)

Initiatives to expand the individual shareholder base and PER

In July, a secondary offering of shares to individual investors was conducted, after which the PER remained strong and rose to 21.6 times in September

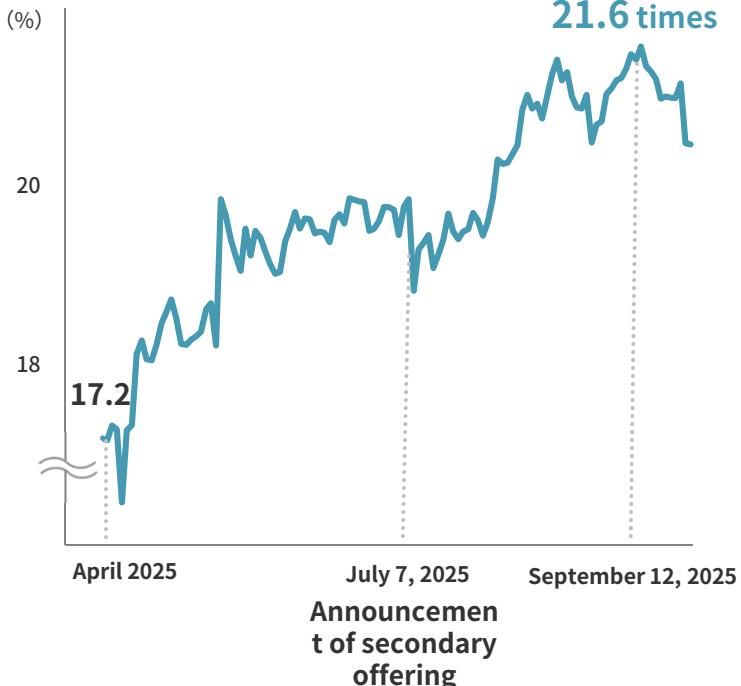
■ Initiatives to expand individual shareholders (secondary offering of shares to individual investors)



Ratio of individual shareholders^{*1}

Record High^{*2} 13 %

■ PER Trends (Apr. – Sep. 2025)



*1 As of Sep. 30, 2025

Ratio of individual shareholders: Ratio of "Individuals and others" category (excluding treasury stock)

*2 Since 1991, when the number of authorized shares was changed to the current one

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Marui Group received the “Visionary Award” from WCD, the world’s largest organization supporting women corporate directors



■ Reason for the Award

- The award recognized Marui’s efforts to diversify its decision-making levels while establishing an effective governance system, becoming the third company in Japan to receive the award
- Participation of female leaders in management contributes to sustainable corporate growth and the enhancement of corporate governance
(Ratio of female directors: 33%, Ratio of female executive officers: 23%)
- Promoted initiatives for women’s empowerment through both “mindset reform” and “system development”
(Established original KPIs: “Flow Ratio” and “Women’s Empowerment Indexes”)

* Received the “Visionary Award for Leadership and Governance of a Public Company” in October 2025

Visionary Award: An international award that recognizes companies excelling in corporate governance and diversity, while achieving sustainable growth

* WCD (Women Corporate Directors): The world’s largest global network for female corporate directors. Members of major indices such as the S&P 500 and FTSE 250 also participate

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Full-Year Forecast for the Fiscal Year Ending March 31, 2026



The three KPIs of EPS, ROE, and ROIC are expected to be in line with the plan at the beginning of the year

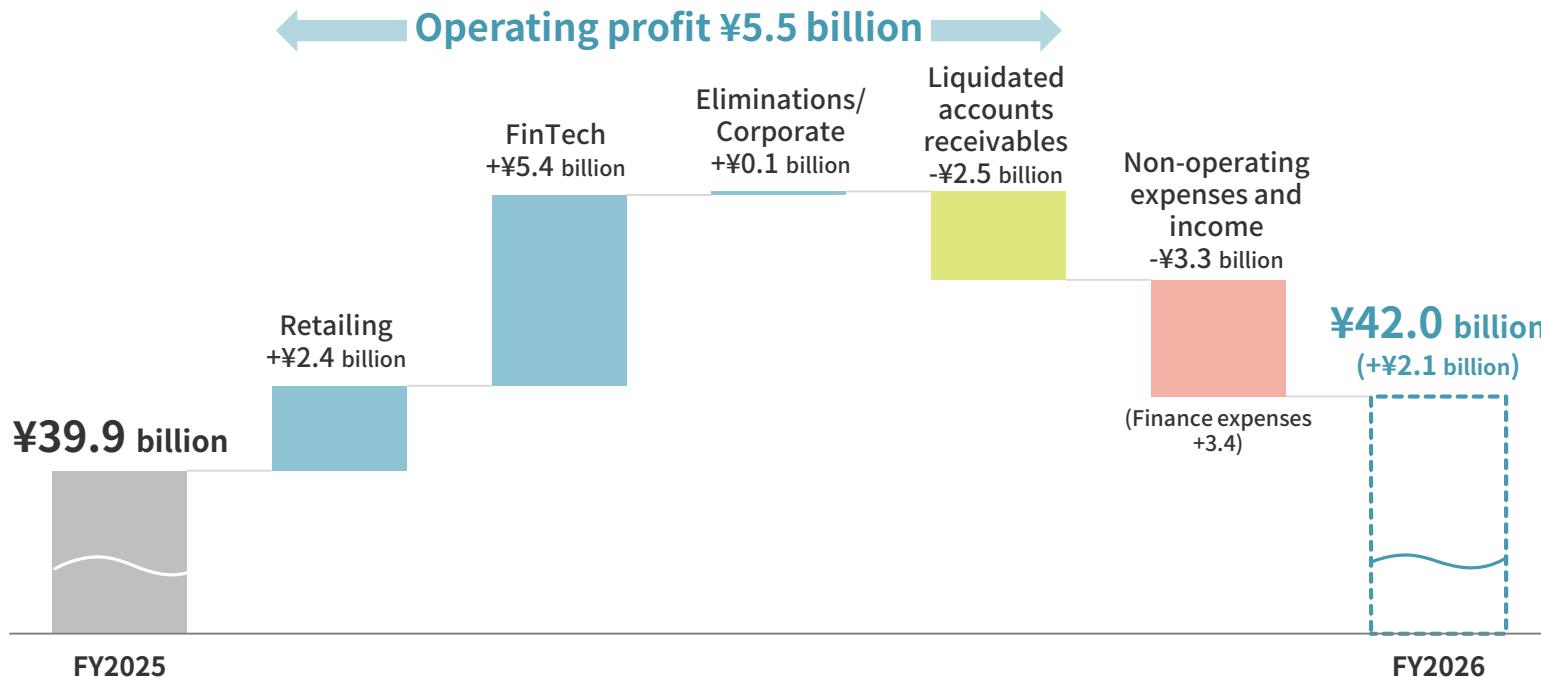
	FY2025	FY2026	YoY change	YoY difference
EPS (Yen)	143.2	155.0	108	+11.8
ROE (%)	10.6	11.2	-	+0.6
ROIC (%)	3.8	3.9	-	+0.1
Reduction of CO ₂ (Thousand tons)	390	500	128	+110

< Reference >

	Billion yen	Billion yen	%	Billion yen
Total group transactions	4,926.9	5,390.0	109	+463.1
Revenue	254.4	272.5	107	+18.1
Gross profit	222.8	240.0	108	+17.2
SG&A	178.2	190.0	107	+11.8
Operating profit	44.5	50.0	112	+5.5
Ordinary profit	39.9	42.0	105	+2.1
Profit	26.6	28.0	105	+1.4

Ordinary Profit Forecast for the Fiscal Year Ending March 31, 2026

Ordinary profit for the fiscal year ending March 31, 2026 is expected to increase 5% to ¥42 billion



Profit Forecast by Segment for FY ending March 31, 2026

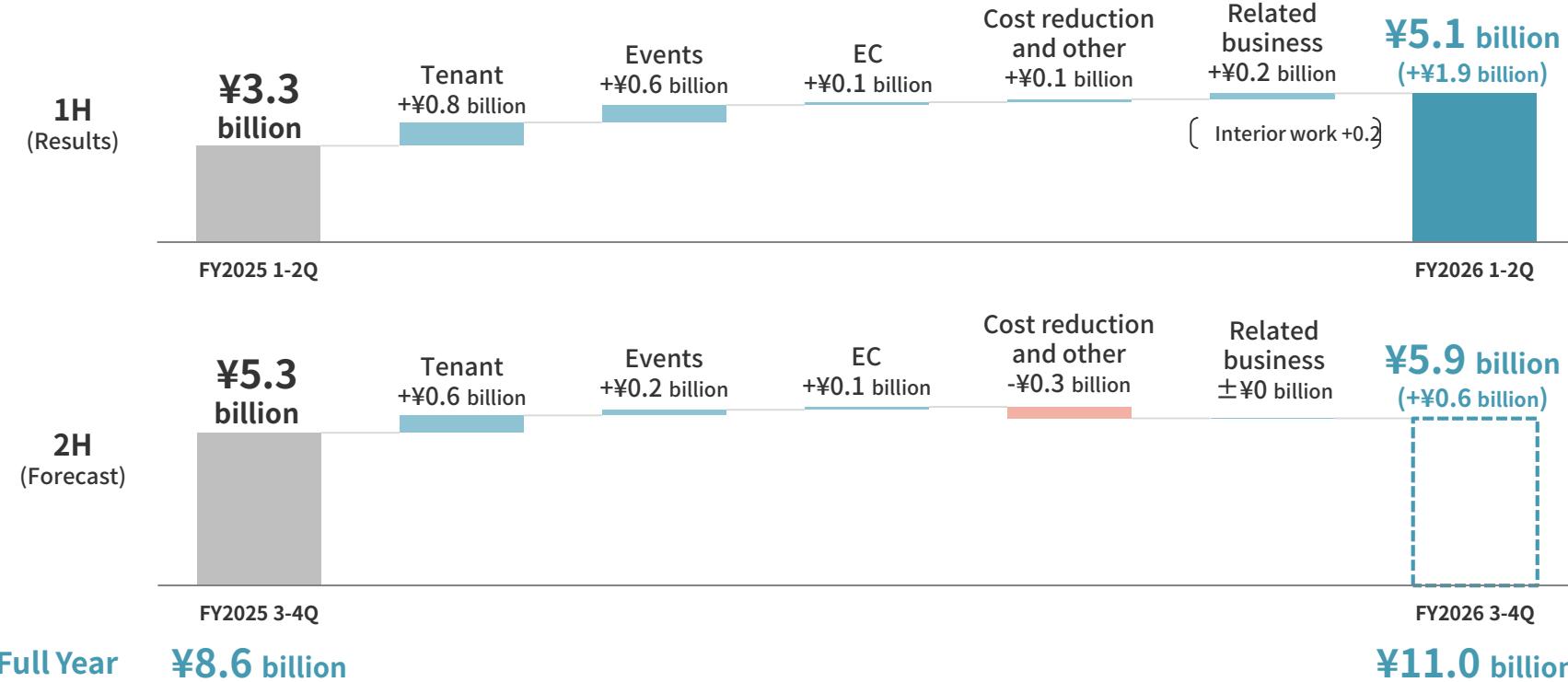


Profit from retailing is expected to increase by 28% to ¥11.0 billion, and from FinTech by 7% to ¥47.0 billion

	FY2025	FY2026	YoY change	YoY difference
	Billion yen	Billion yen	%	Billion yen
Retailing	8.6	11.0	128	+2.4
FinTech	44.1	47.0	107	+2.9
Eliminations/ Corporate	-8.1	-8.0	-	+0.1
Consolidated Operating Profit	44.5	50.0	112	+5.5

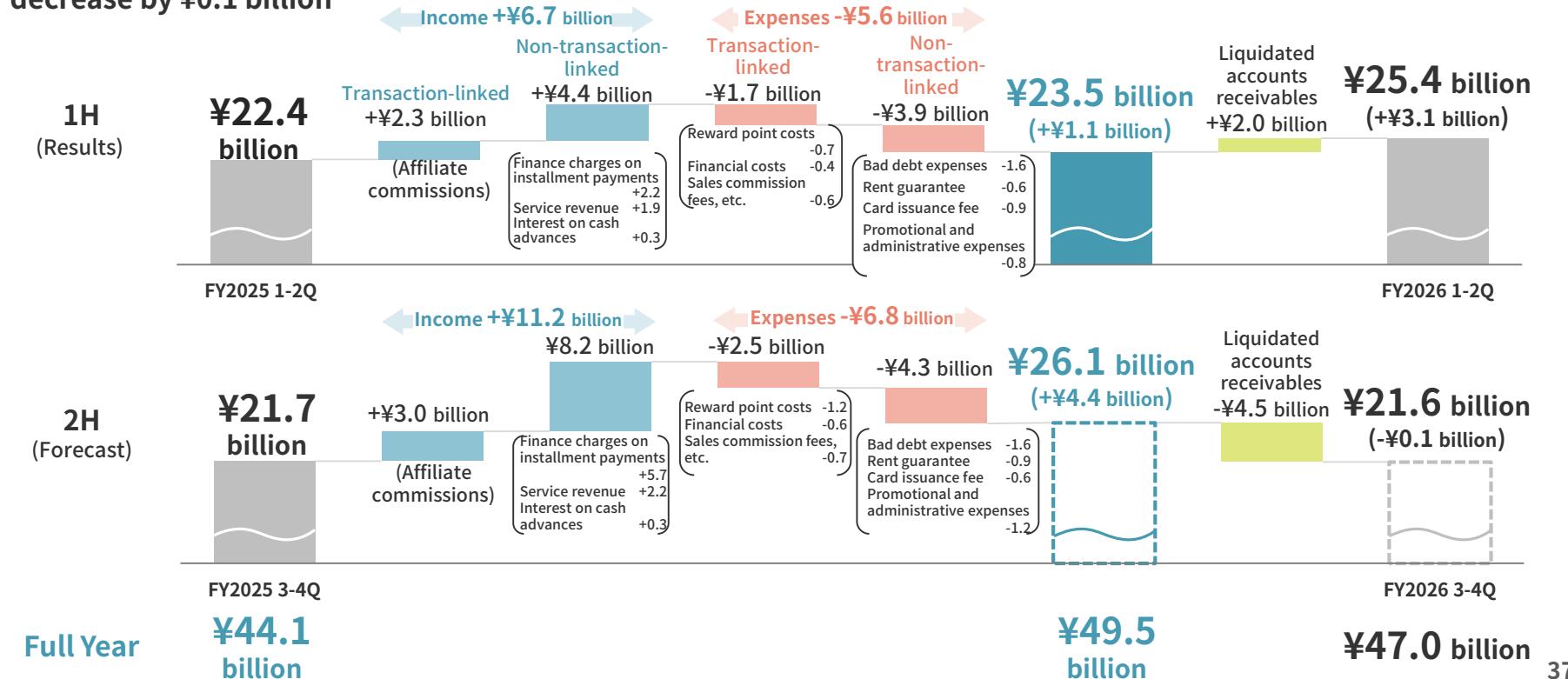
Retailing: Forecast for Operating Profit (Breakdown of Changes)

For the second half, operating profit is expected to increase by ¥0.6 billion, reflecting planned strategic expense execution



FinTech: Forecast for Operating Profit (Breakdown of Changes)

Considering the impacts of upcoming changes in installment and revolving payment fee rates offset by the adverse effect of the liquidated accounts receivables, the operating profit for the second half is expected to decrease by ¥0.1 billion



Forecast of the Impact of Liquidated accounts receivables and Changes in Installment and Revolving Fee Rates

Although the implementation of receivables liquidation in the second half is difficult due to changes in fee rates, advancing the timing of the changes resulted in no impact on profit

■ Initial Plan

	1Q	2Q	3Q	4Q	FY2026 (Forecast)	
Gains (losses) on receivables liquidation	0	0	0	0	0	Leveled the impact of receivables liquidation on a quarterly basis
Gains on transfer	2.5	2.5	2.5	2.5	10.0	
Amortization, etc.	-2.5	-2.5	-2.5	-2.5	-10.0	
Changes in fee rates	-	-	-	1.5	1.5	
Total impact on profit	0	0	0	1.5	1.5	

■ Forecast

	1Q (Results)	2Q (Results)	3Q (Forecast)	4Q (Forecast)	FY2026 (Forecast)	
Gains (losses) on receivables liquidation	2.5	0.5	-2.8	-2.7	-2.5	
Gains on transfer	4.9	3.3	0	0	8.2	Implemented ahead of schedule in light of funding risks
Amortization, etc.	-2.4	-2.8	-2.8	-2.7	-10.7	
Changes in fee rates	-	-	2.0	2.0	4.0	Advanced the timing of the change by three months
Total impact on profit	2.5	0.5	-0.8	-0.7	1.5	
YoY difference	+2.6	-0.6	-0.5	0	+1.5	

If the stock price does not reflect the full extent of future profitability,
Repurchase treasury shares **flexibly**

Set a repurchase limit of up to ¥20 billion

(Repurchase period: November 17, 2025 – May 15, 2026)

* Share Buybacks in This Fiscal Year
April 1 – May 15, 2025: ¥3.2 billion
June 1 – October 31, 2025: ¥2.7 billion

2

Progress and Future Direction of Business that Supports “Suki”

Hiroshi Aoi, President and Representative Director



Vision



“Suki” Economy

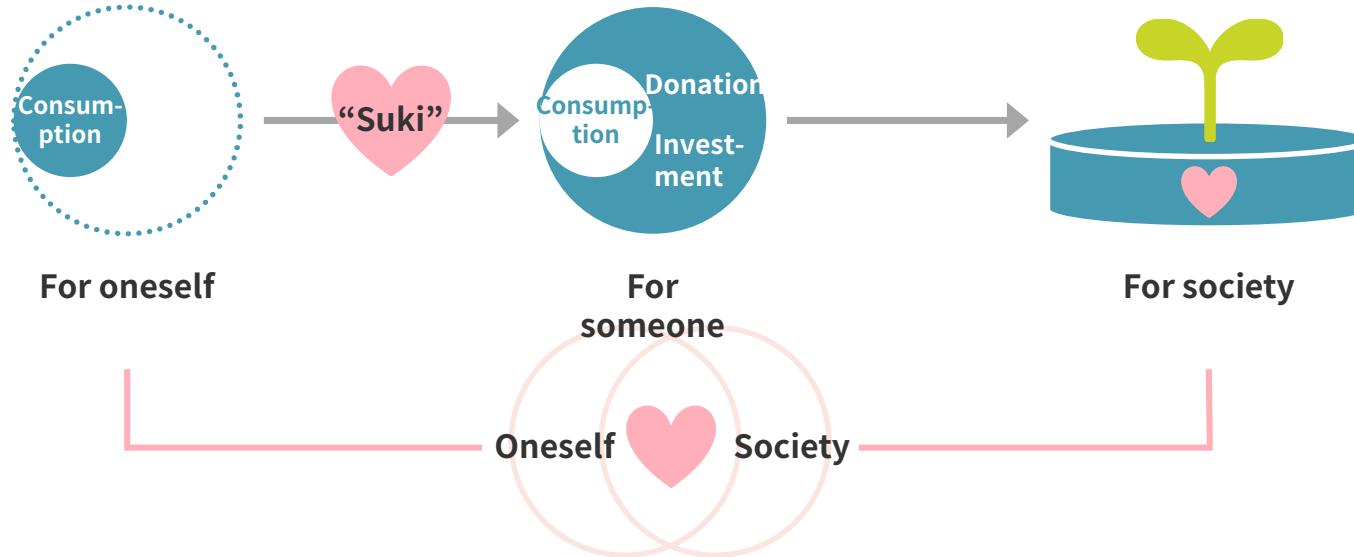
Strategy



Business That Supports “Suki”

Consumption That Spreads to Benefit Someone and Society Through “Suki”

Through “Suki,” aim for both impact and profit by directing consumption to benefit someone and society



Achieve both impact and profit through the business that supports “Suki”

Definition of "Suki"

Not limited to fan activities, “Suki” aims to expand happiness through each person’s irreplaceable “Suki”

Fan Activities



<

Each Person’s Irreplaceable “Suki”



Pets



Mountain
climbing



Sports



Food
culture

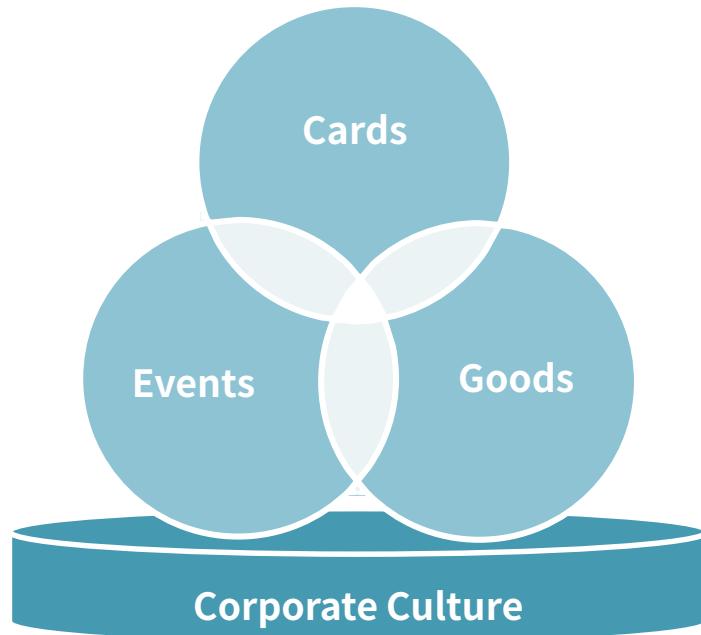


Art



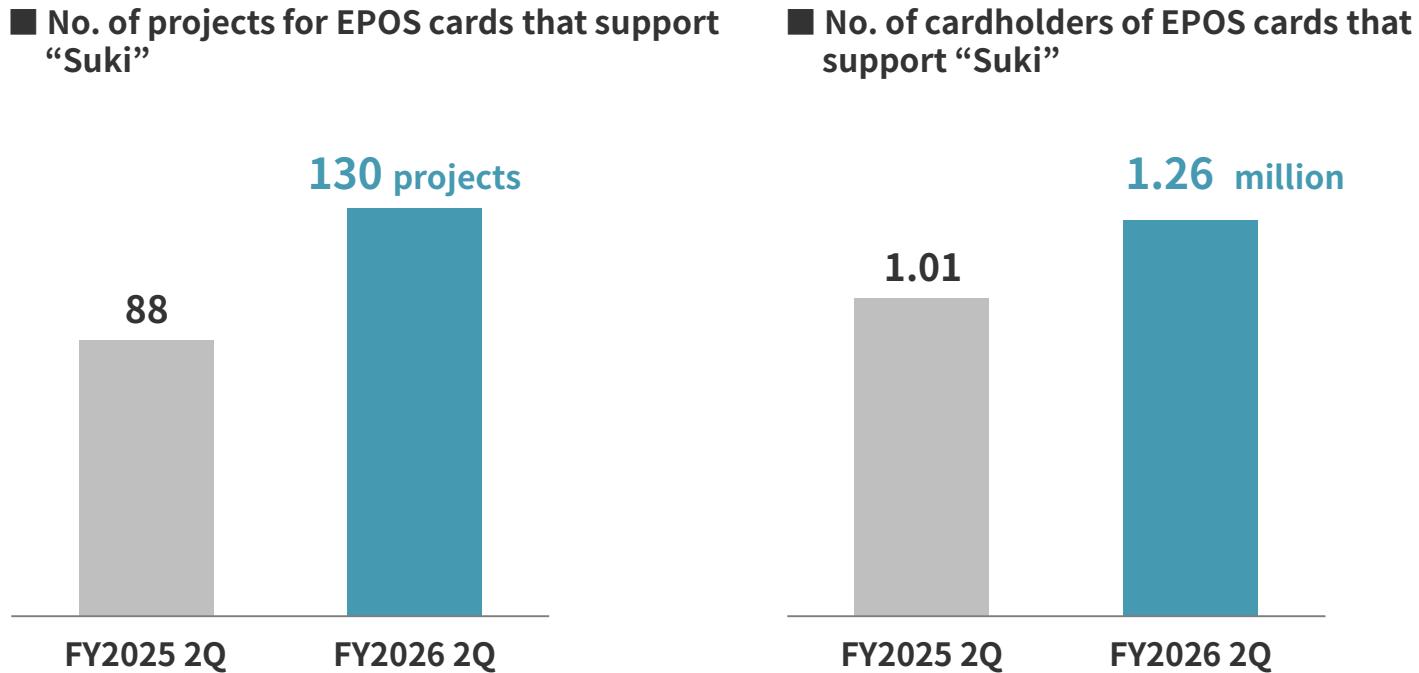
Japanese
culture

Explanation of progress on the core elements of the business that supports “Suki”: cards, events, goods, and corporate culture



1. EPOS Cards that Support “Suki”

In 2Q, the number of projects reached 130, and the number of cardholders expanded to 1.26 million



Example of Projects That Debuted in 2025 (1)

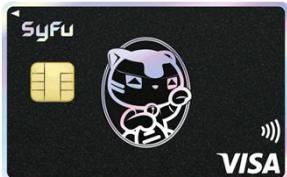
Launched a total of 40 projects for EPOS cards that support “Suki” across a wide range of genres



Castle



MASKED RIDER KUUGA



SyFu



FC MACHIDA ZELVIA



TOKYO GREAT BEARS



FEELCYCLE



FINANCiE



Houkago NPO Afterschool



Macaroni Enpitsu



Licca-chan

* As of Oct. 2025

Example of Projects That Debuted in 2025 (2)

Understand fan psychology and turn it into card designs that resonate with customers

Licca-chan EPOS Card



Revival Licca-chan Retro Licca



Licca-chan who can't help buying only pink items

Castle EPOS Card



Edo Castle tenshu from the Kan'eい era, by Gentaro Kagawa



Stone wall

* Donation to the Japan Castle Foundation, a public interest incorporated foundation that preserves and maintains castles

Example of Projects That Debuted in 2025 (3)

Card designs can be selected from the mascot of the men's volleyball team "Tokyo Great Bears" or its 14 players

TOKYO GREAT BEARS EPOS Card

With Donation

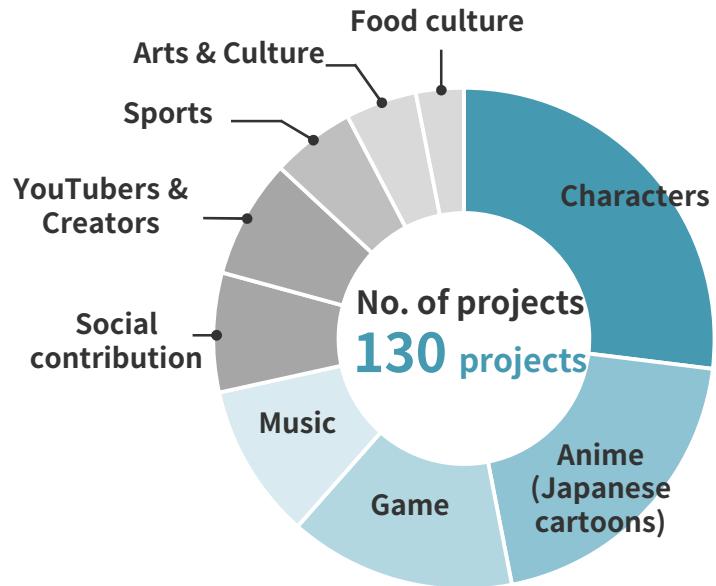


* Donation to Tokyo Great Bears to fund the development of next-generation players

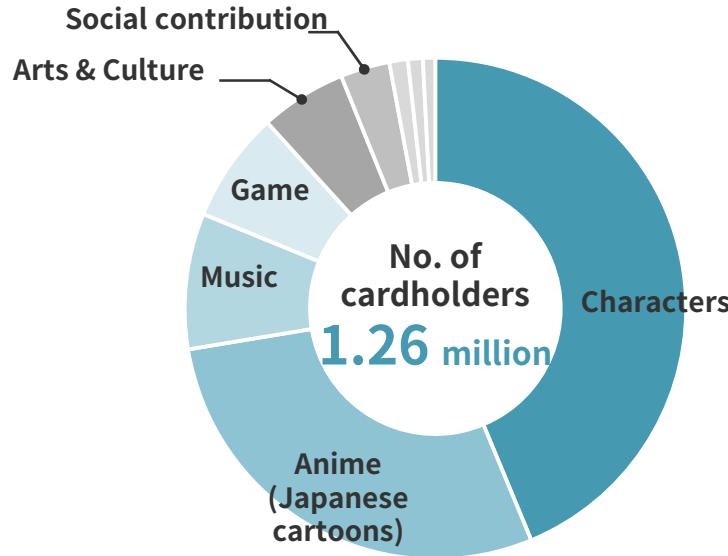
Breakdown of EPOS Cards That Support “Suki”

Categories expanded to cover Characters, Anime (Japanese cartoons), Games, Music, Social Contribution, Creators, etc.

■ Number of projects (by category)

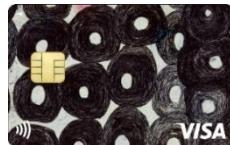


■ Number of cardholders (by category)



Status of Cards with Donation

Cards with donation, as part of initiatives that direct consumption to benefit others and society, have now expanded to 21 projects



Cards with donation
21 projects
No. of cardholders: **110,000**



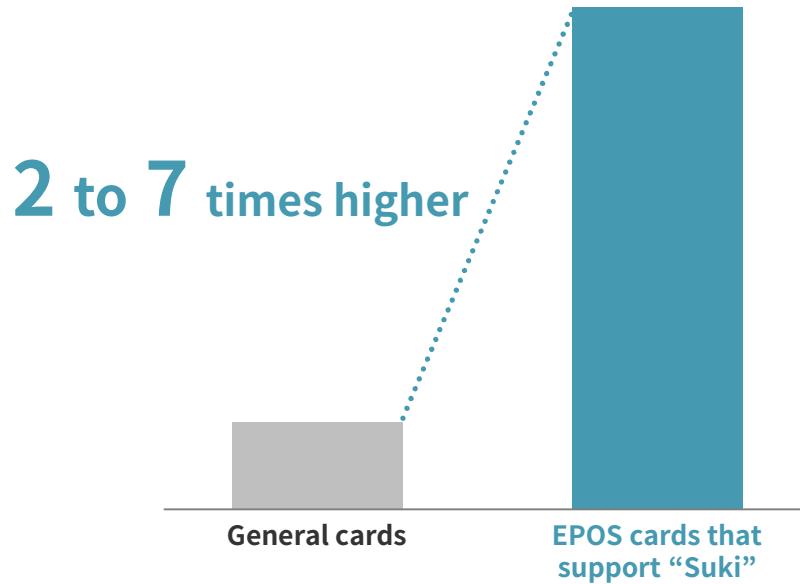
* As of Sep. 2025



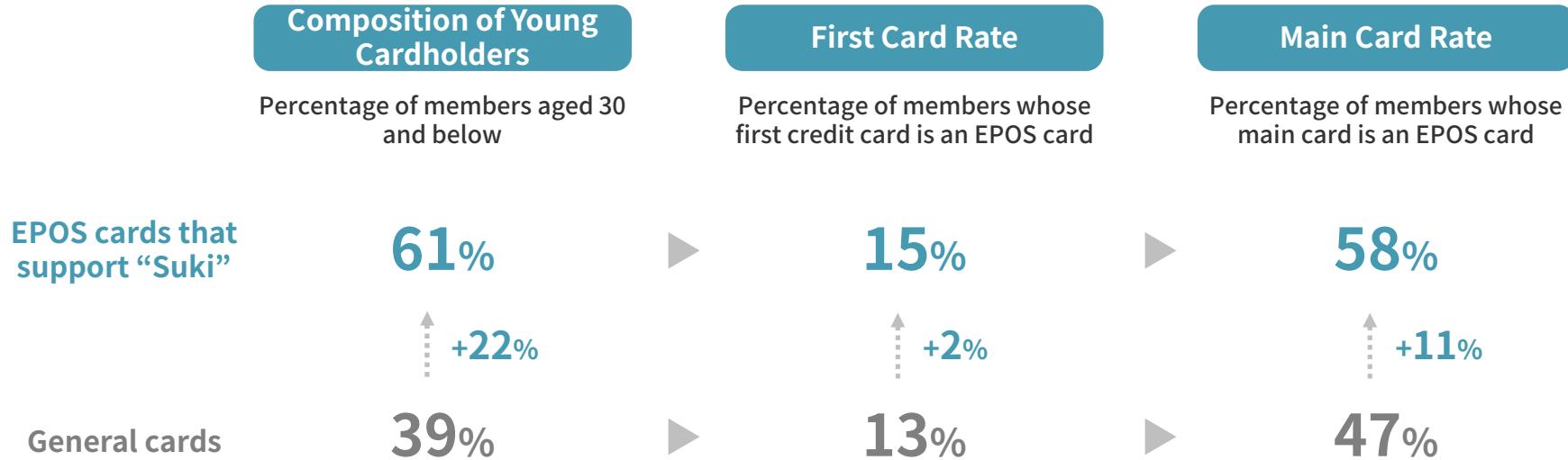
Features of Cards that Support “Suki”

Cards that Support “Suki” have an LTV of 2 to 7 times higher

■ LTV comparison by card type



EPOS cards that support “Suki” are popular among younger generations and first-time cardholders, making it easier for them to become their main card



* First card rate: Estimated by the Company

* Main card rate includes future projections calculated based on first-year spending

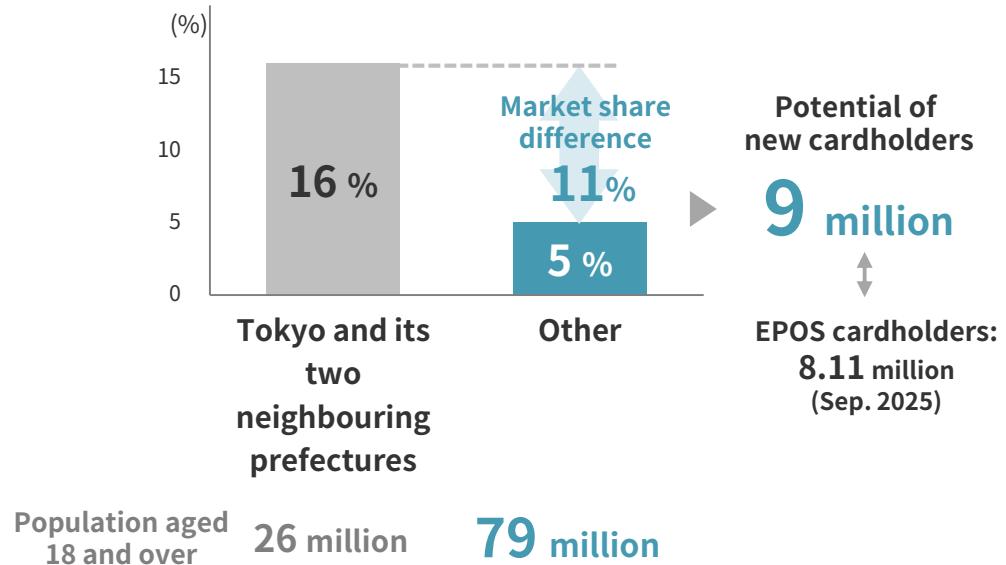
Expansion of Solicitation of New Cardholders Nationwide

Expand the solicitation of new cardholders by holding events that support “Suki” nationwide

■ Potential in non-metropolitan areas



Expansion of new cardholders through nationwide rollout

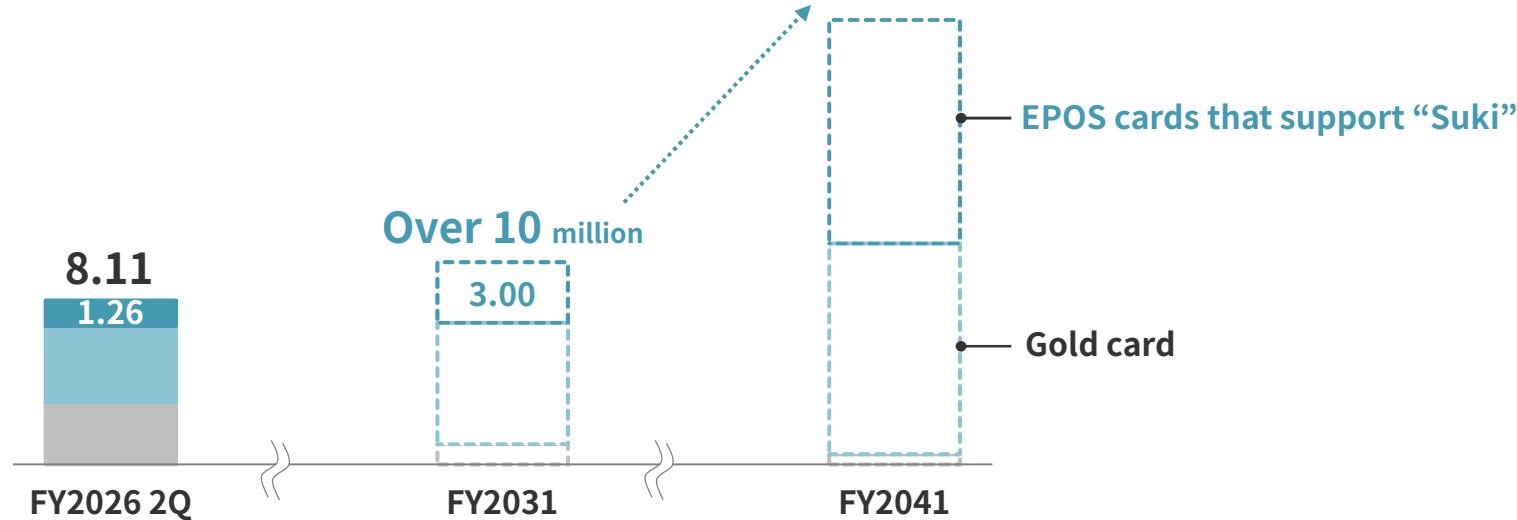


* 3 prefectures: Tokyo, Kanagawa, Saitama

Expansion of Cardholders for EPOS Cards That Support “Suki”

Aim for 3 million cardholders by FY2031, and surpass the number of gold card memberships by FY2041

■ Changes in the number of cardholders by card type



2. Number of Events That Support "Suki"

In FY2025, a total of 6,000 events were held, of which 1,300 were events that support “Suki”

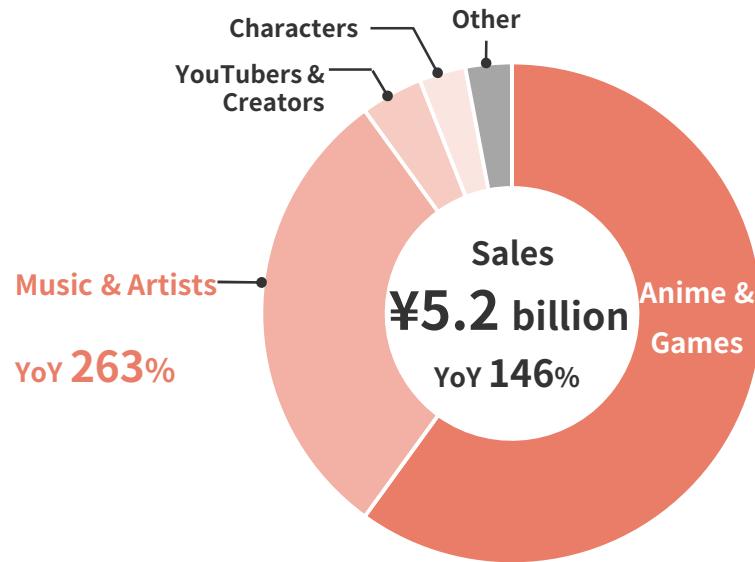
■ Changes in number of events by type



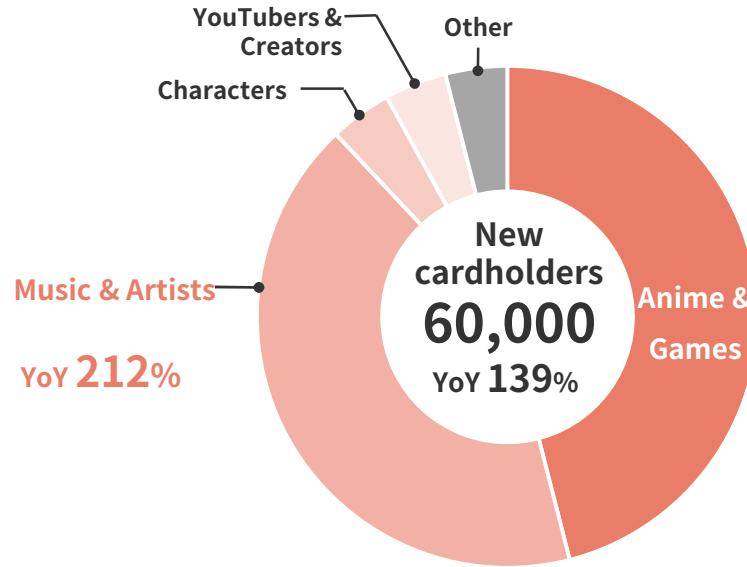
Breakdown of Events That Support "Suki"

Major categories are Anime & Games, Music & Artists, YouTubers & Creators, and Characters

■ Sales of goods (by category)



■ Number of new cardholders (by category)



* As of Sep. 2025

Specific Examples: Artist Events

Driving events that support “Suki” through the drawing power of events co-created with artists

■ Example of artists who have held past events * Japanese syllabary order



GACKT



Creepy Nuts



Saucy Dog



SUPER BEAVER



ZUTOMAYO



BULLET TRAIN



TREASURE



BABYMONSTER



Mrs. GREEN APPLE



L'Arc-en-Ciel

■ Events held in FY2026 1H

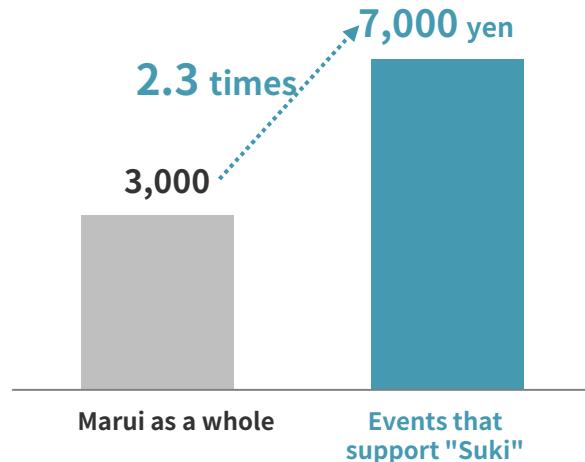
No. of events **70** or more No. of customers **200,000** or more

No. of new cardholders **20,000** or more

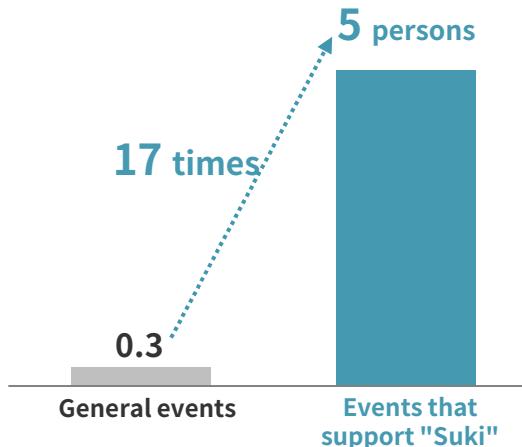
Advantages of Events That Support “Suki”

Events that support “Suki” are the most efficient sales and operational format across Marui stores

■ Average spend per customer



■ Number of new cardholders per day

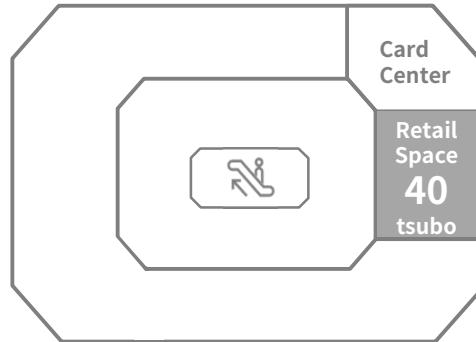


* As of Mar. 2025

Types of Events That Support "Suki"

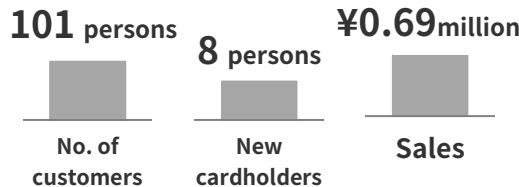
Large-scale events combining retail and exhibitions contribute to an increase in number of customers, number of new cardholders, and sales

Retail-Centered Events

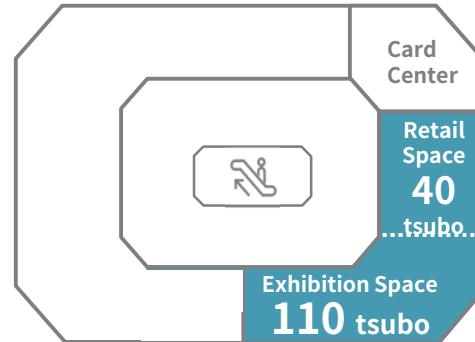


Operational Staff
4 persons

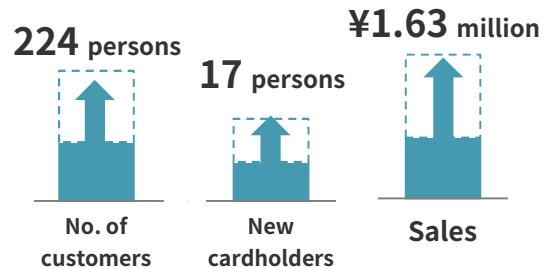
■ Daily Performance



Retail × Exhibition Events



Operational Staff
6 persons



* As of Sep. 2025

Specific Examples: Large-Scale Exhibition Events

Expanding experience-focused events that combine large-scale exhibitions, utilizing vast spaces of the 100-tsubo level

Creators



©abec/BUNBUN 20th Exhibition CHARACTERS

abec / BUNBUN Solo Exhibition
"CHARACTERS"

Charged Exhibition

Manga & Anime



Given Exhibition
- given exhibition -

Charged Exhibition

Manga & Anime



Happy Sugar Life 10th Anniversary
Museum "Eternal Moment with
You"

Free Exhibition

No. of events approx. **40** No. of customers approx. **150,000** No. of new cardholders approx. **10,000**

* Events held in FY2026 1H

Specific Examples: New “Suki” Domains

Expanding domains to events that support a broader concept of "Suki," in addition to traditional manga and anime

New Domain

Indie Games



©Makoto Sanada / Vaka, Inc.

"Angels of Death" 10th Anniversary - Makoto Sanada Exhibition

Achieved ¥45 million through crowdfunding, 11 times the original goal.

Realized a large-scale event **through co-creation with fans.**

New Domain

Saunas



National Sauna Products Exhibition

Developed a new "Suki" domain event leveraging employees' "Suki"

Sales: ¥50 million, No. of customers: 10,000

Future Events That Support "Suki"

For FY2031, review the event content and aim to expand events that support "Suki" to twice their current scale

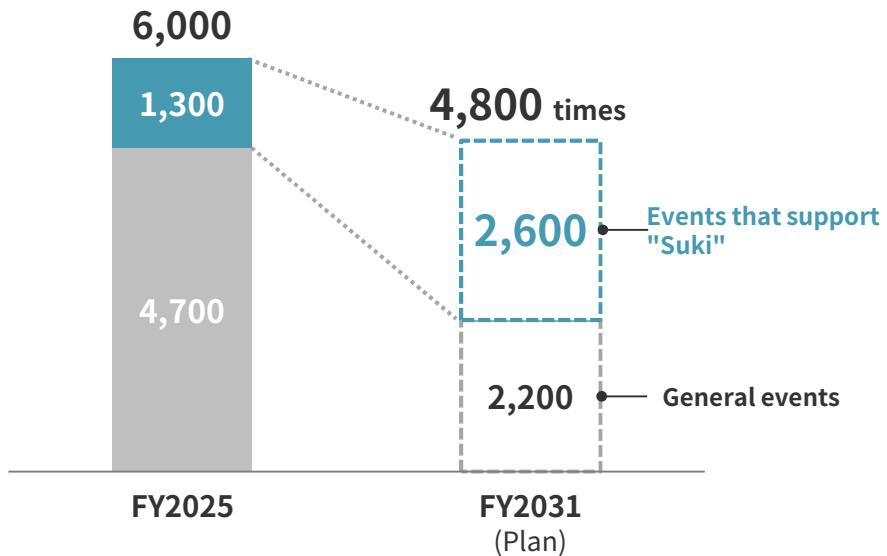
Until now

Phase to expand the number of events

From now on

Review the event content and
expand events that support "Suki"

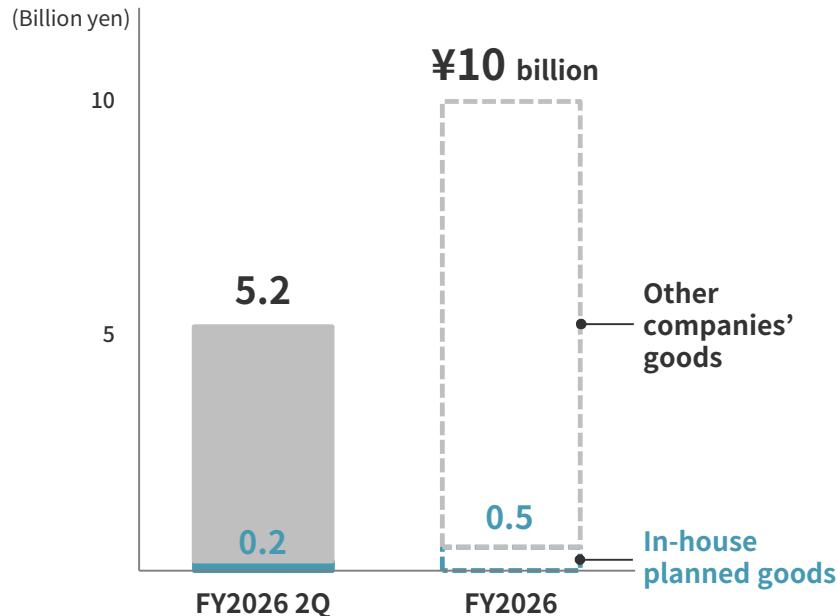
■ Breakdown of events to be held



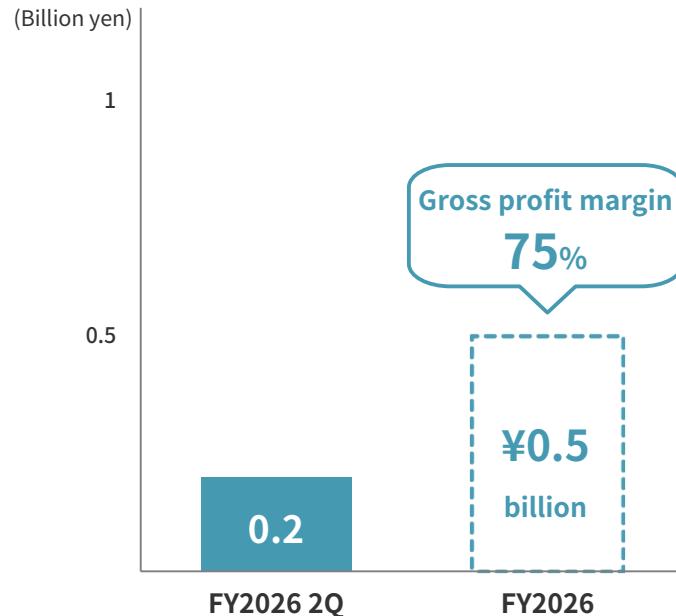
3. Goods that Support “Suki”

Though in the trial phase, the in-house planned goods that started this fiscal year are expected to achieve ¥0.5 billion in sales and a gross profit margin of 75% during FY2026

■ Sales of goods that support “Suki”



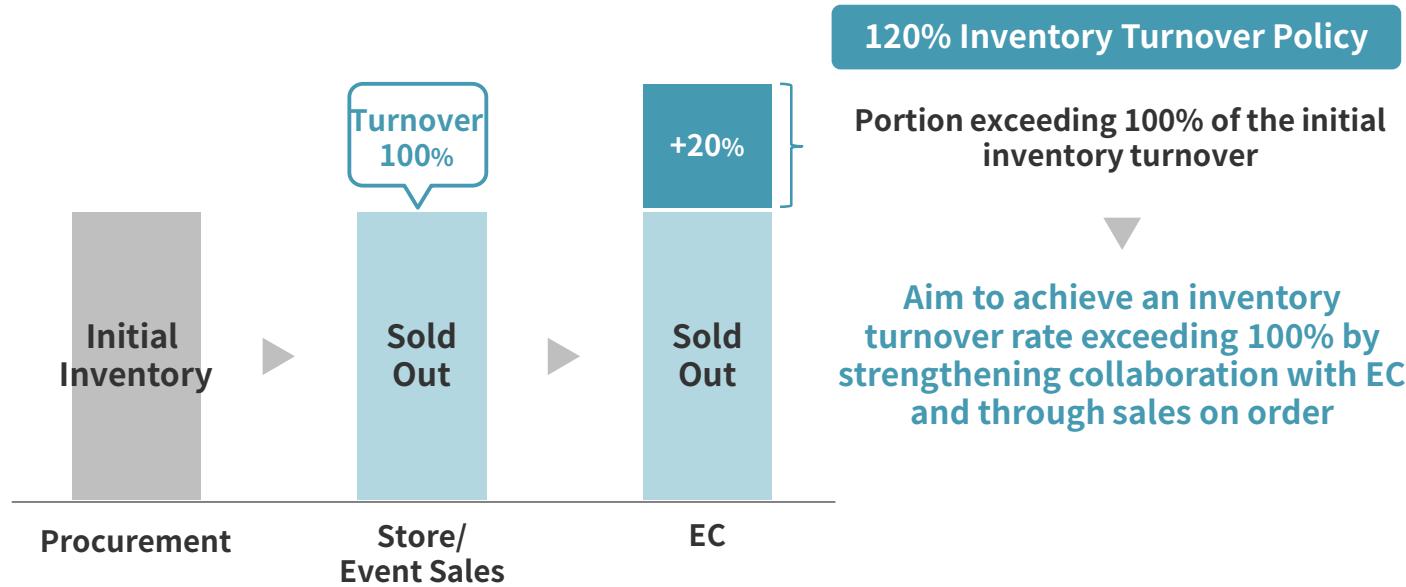
■ Sales and gross profit margin of in-house planned goods



120% Inventory Turnover Policy

Implemented the “120% inventory turnover” policy for In-house planned goods to secure profits

■ Image of the 120% turnover policy



Examples of In-house Planned Goods

Developed highly unique original goods that embody the world of the work

Life-size Standee Panel

My Hero Academia



©Kohei Horikoshi / SHUEISHA, My Hero Academia Production Committee

Price: ¥33,000

Turned the characters into a more realistic experience
by creating life-size panels as goods

Scene Acrylic Diorama

"Angels of Death" 10th Anniversary - Makoto Sanada Exhibition



©Makoto Sanada / Vaka, Inc.

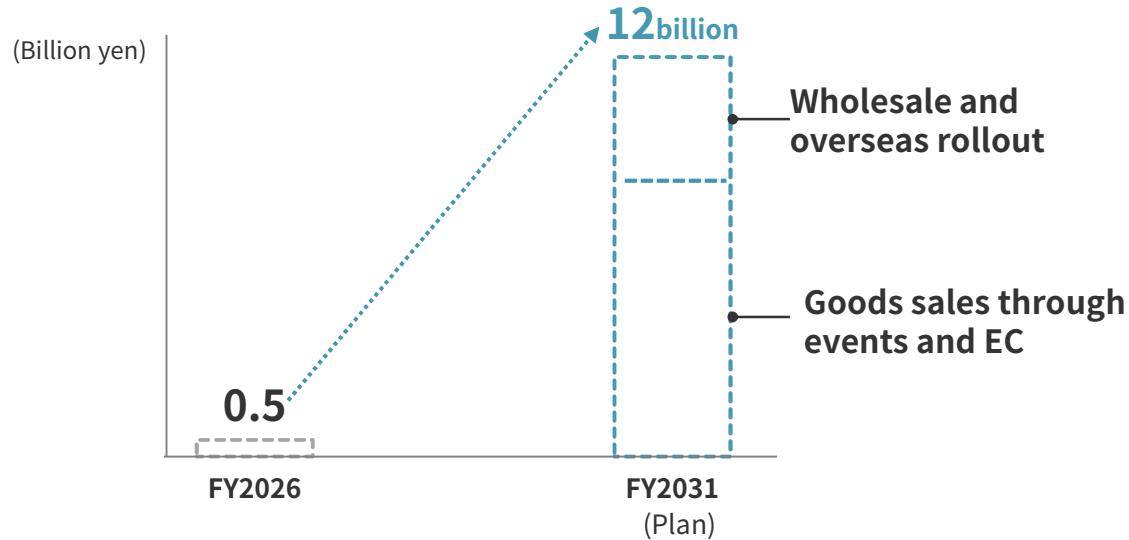
Price: ¥3,080

Created not just an ordinary acrylic stand, but an
“acrylic diorama” replicating an emotional final
scene that fans will remember

Future Goods That Support "Suki"

Expand the scale by incorporating sales in events, coordinating with EC, and envisioning wholesale and overseas rollout

■ Sales plan for (in-house planned) goods that support “Suki”

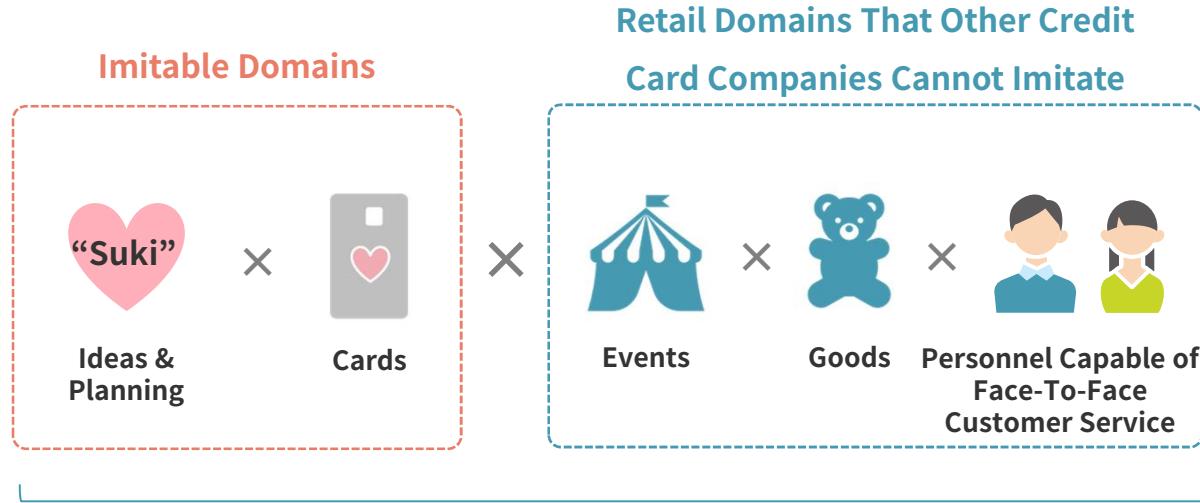


Is there a risk that the business that supports “Suki”
could be imitated by other companies?



First Imitation Barrier: Providing Experiential Value through the Integration of Retailing and Finance

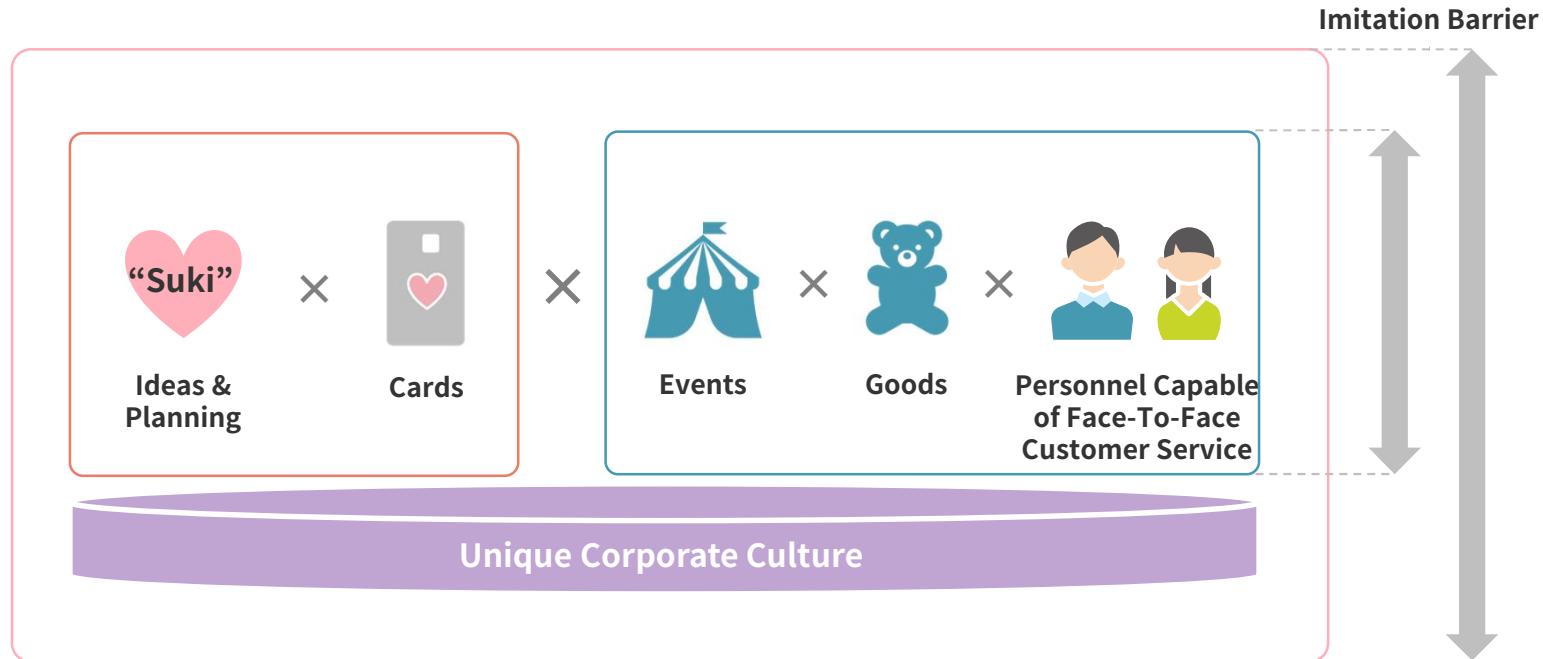
Imitation barriers are strengthened through expertise and human capital in planning and manufacturing, in-store sales, and face-to-face customer service in the retail business



The total experiential value created by the combination of each element
= Business that supports “Suki”

Second Imitation Barrier: Corporate Culture

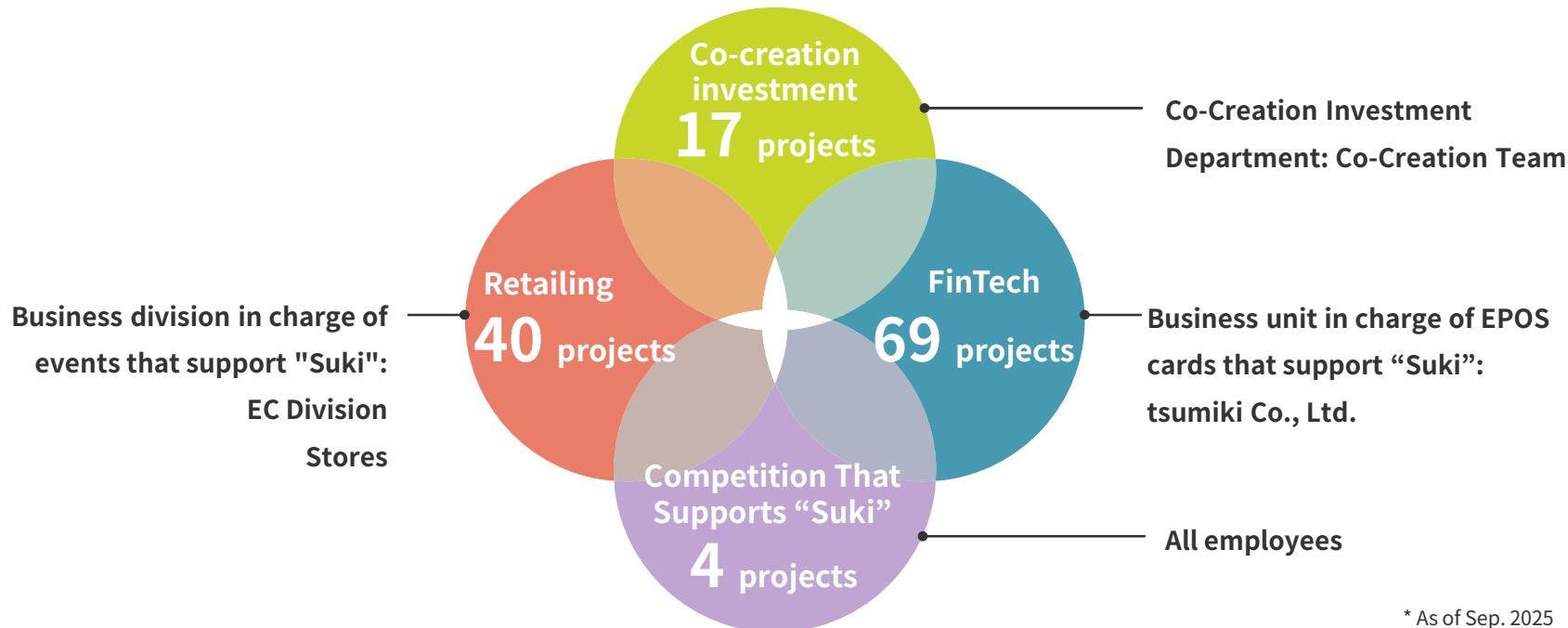
In addition to the combination with retailing that is hard to imitate for other companies, the corporate culture that forms its foundation further strengthens the imitation barrier



Group-Wide Emergent Development

Conducting group-wide emergent development, including not only FinTech but also retailing, co-creation investment, and projects originating from contests

■ No. of projects for EPOS cards that support “Suki” by organization



* As of Sep. 2025

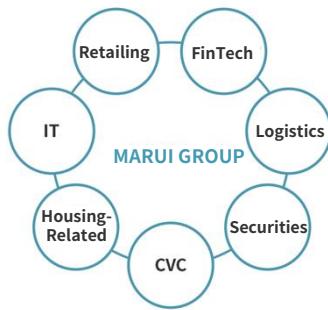
Corporate Culture that Enables Collaboration Beyond Organizational Boundaries



Through previous efforts in corporate culture transformation, a culture of co-creation that enables internal and external collaboration has been cultivated

Intergroup Job Transfers

Voluntary participation-based transfers across different businesses

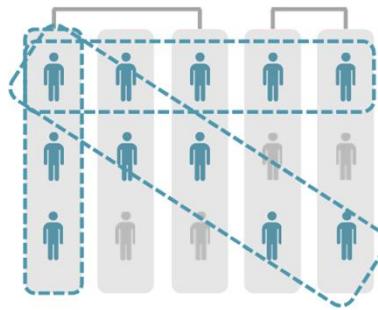


Job Change Rate **86 %**

* Cumulative Total from Apr. 2016 to Mar. 2025

Project-Based Organizations

Initiatives, projects, etc.



17 teams

* As of Sep. 2025

Co-Creation Team

Collaboration with external partners, including co-creation investees



Total **17 teams**

Participating Employees **163 persons**

* As of Sep. 2025

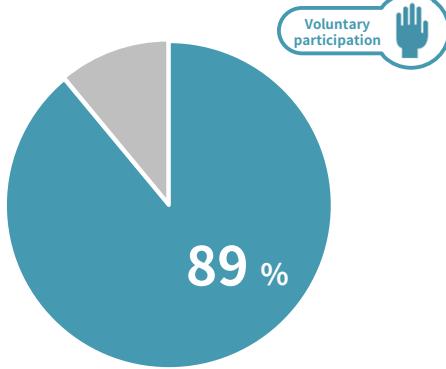
Co-creation culture that enables collaboration across
departments and organizations

Corporate Culture Where Employees Proactively Propose and Take On Challenges

Fostering a culture where employees, regardless of age or position, voluntarily and proactively participate and make proposals at various opportunities

Culture of Voluntary Participation

Percentage of employees who voluntarily participate



* Cumulative Total from Apr. 2016 to Mar. 2025

Opportunities for Voluntary Participation

Initiative: Competition that support "Suki" – MARUI DIGI CUP



Tolerate Failures and Encourage Taking on Challenges

Fail Forward Award, which honors failures that lead to future success



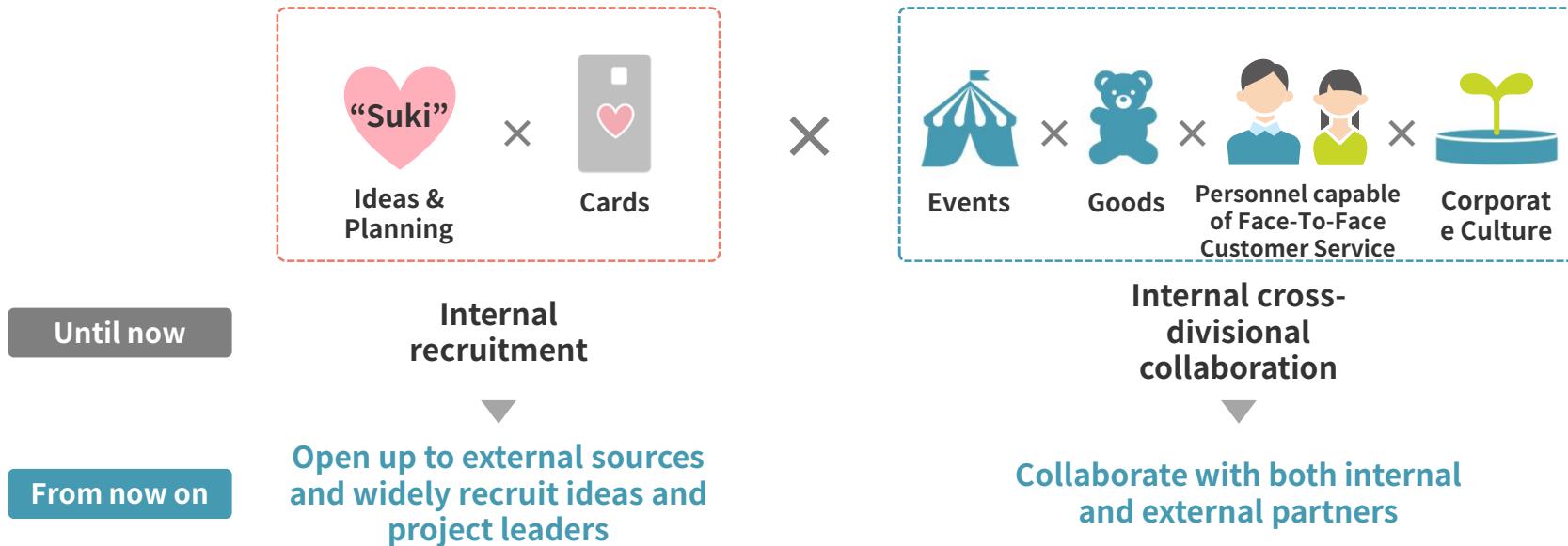
Culture of employees proactively participating and making proposals

Future Direction

1. Openness in Business Development
2. Main-Card Promotion Through “Suki”

Openness in Business Development

Recruit ideas and project leaders for "Suki" not only internally but also externally



Open Competition That Supports “Suki”

The competition, which has been held internally until now, will be expanded to external participants starting next spring to widely recruit ideas

Internal Version

Competition That Supports “Suki”



Externally Open Version

Business Competition That Supports “Suki”



Cumulative Number of
Applicants: **240**

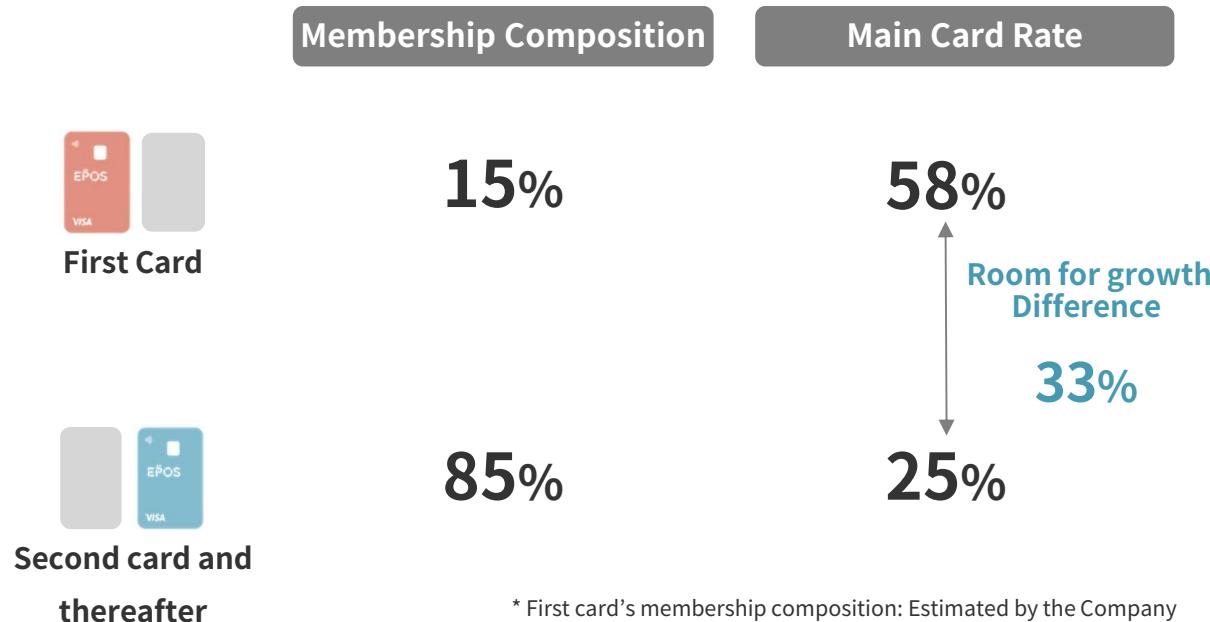
Cumulative Number of
Projects: **152** projects

Scheduled to be held in March 2026

Main-Card Promotion Through “Suki”

The membership composition of the second card and thereafter, with the main card rate presenting room for growth going forward

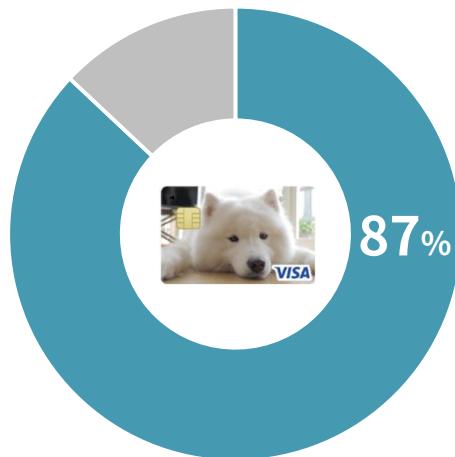
■ Main card rate of EPOS cards that support “Suki”



Example of EPOS Pet Card

By adopting their personal "Suki" on the card design, the number of customers using it as their main card has increased

■ Second card rate for EPOS Pet Card ■ Main Card Rate



EPOS Pet Card

40%

>

25%

EPOS cards that support "Suki" (Second card and thereafter)

* Estimated by the Company

* Main card rate includes future projections calculated based on first-year spending

Feedback from Customers who Joined the EPOS Pet Card



I can't believe my beloved pet is printed on the card. **This is the only card I'll use from now on!**



The fact that every time I use it, a donation is made to animal protection organizations, is **simply amazing!!**



I was using another card, but I switched to the EPOS Pet Card. This is a card you just **naturally want to use!**

Creating a Market Through "'Suki' Triggers Use"

Expand the use of the card as the main card by shifting the motivation from status or rewards to "Suki"

Credit Card Industry

Use because of status

Use because of point redemption

EPOS cards that support “Suki”



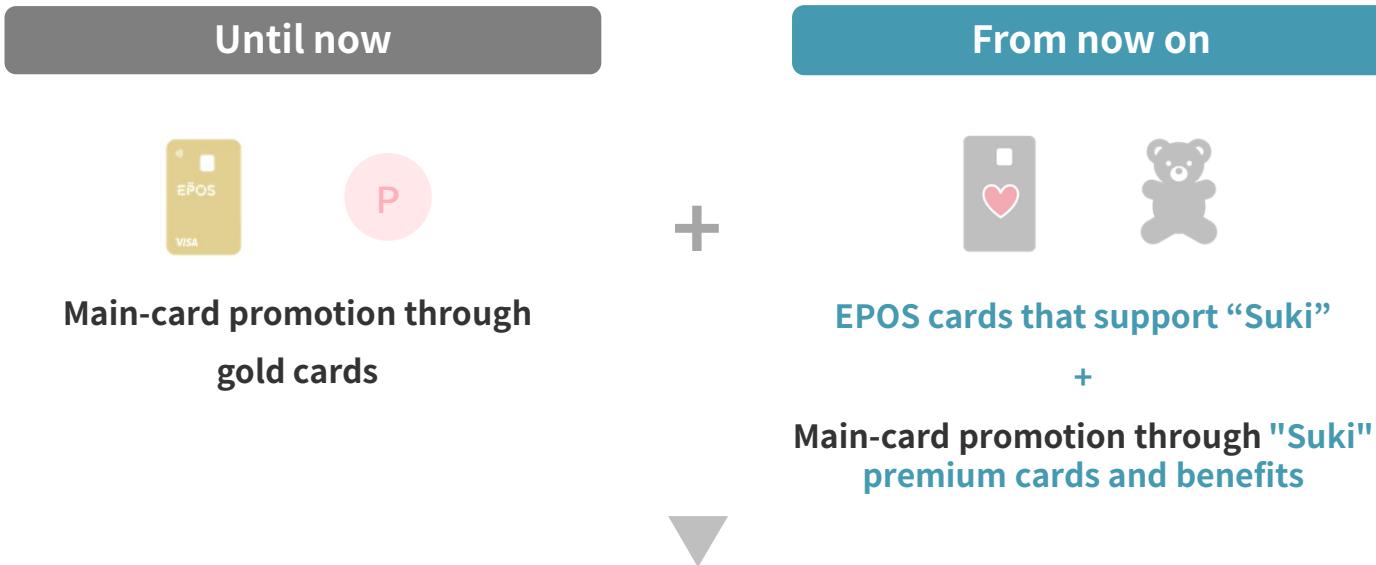
“Suki” Triggers Use

Creation of a new market



Direction for Main-Card Promotion

In addition to the gold card, aim to expand the main card rate through EPOS cards that support "Suki" and "Suki" benefits



Shifting focus from membership recruitment projects to main-card promotion projects

Until now

Held events and created membership benefit goods for
membership recruitment



From now on

Focus on holding events and creating goods aimed at main-card promotion

- Hold regular events to create ongoing touchpoints with fans
- Offer special goods based on annual usage amounts

Main-Card Promotion Through DX

After the establishment of a company specializing in UX/UI, the recruitment of specialized talent progressed, and the advancement of DX strategies centered on lifestyle apps was also initiated

Company Establishment

UX Design



Muture Corporation (Joint Venture)
(From 2022 onward)

UX/UI Development



marui unite Co., Ltd.
(From 2024 onward)

Mid-Career Recruitment of Specialized Talent



UX Designers Engineers Data Analysts

Strengthening Digital Touchpoints



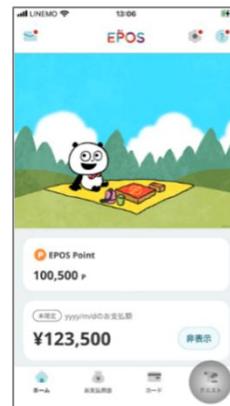
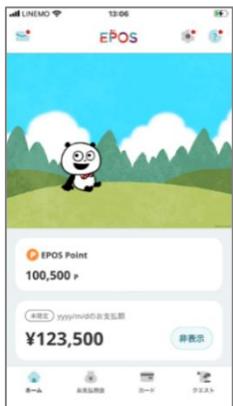
UX improvement of lifestyle apps, etc.



Offer the experiential value of "'Suki' Triggers Use" by incorporating customers' "Suki" elements into the app's UX/UI

■ Case example: "studio U.G. EPOS Card"

Download



Quest Completed

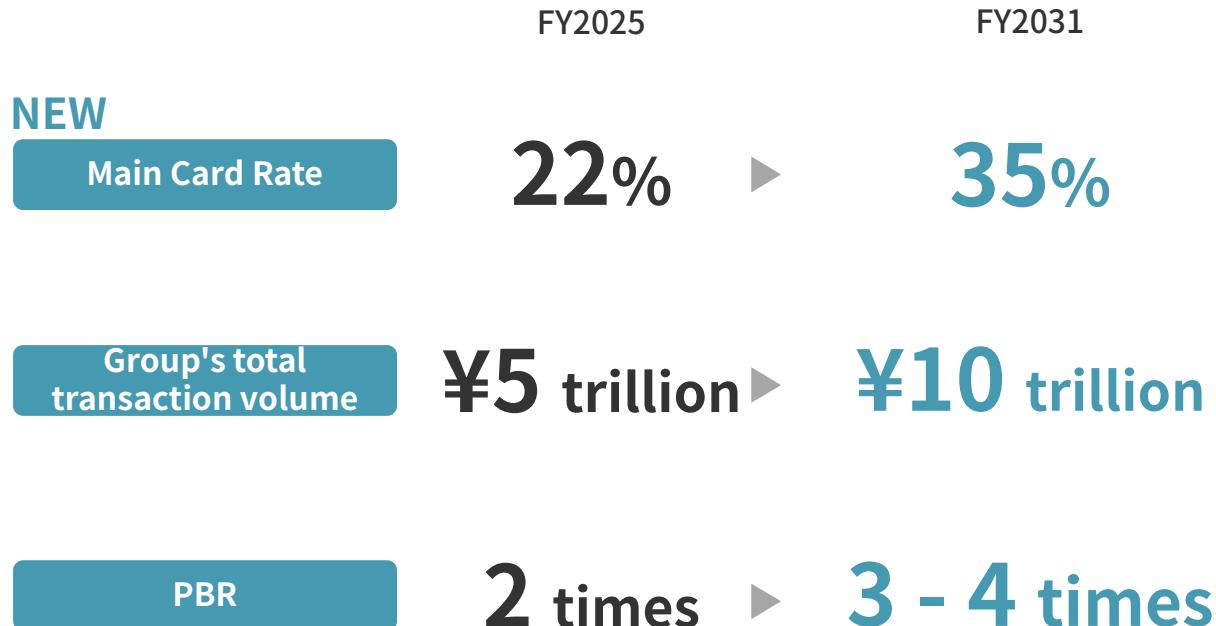


©studio UG - NishimuraYuji

Explore various services/features within the app

The screen dynamically evolves as you explore more

Items are added to the home screen by discovering and using the useful features and services of the EPOS Card





Toward a “Suki” Economy

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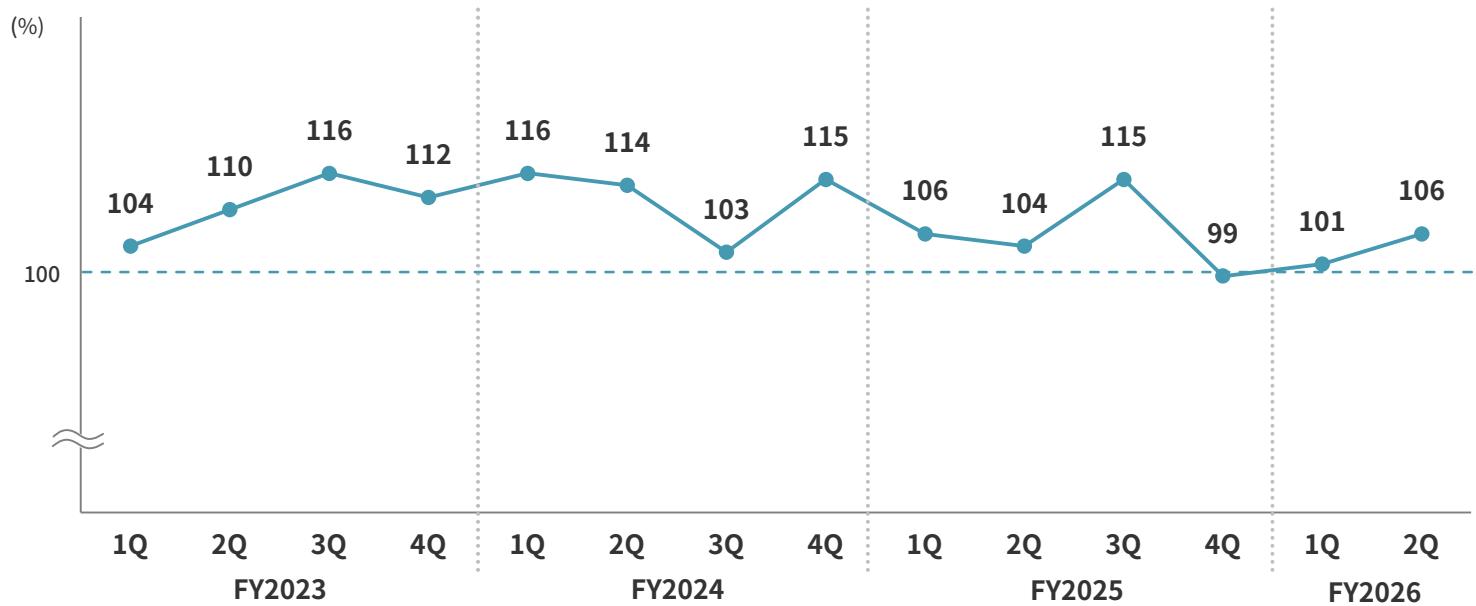
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Appendix

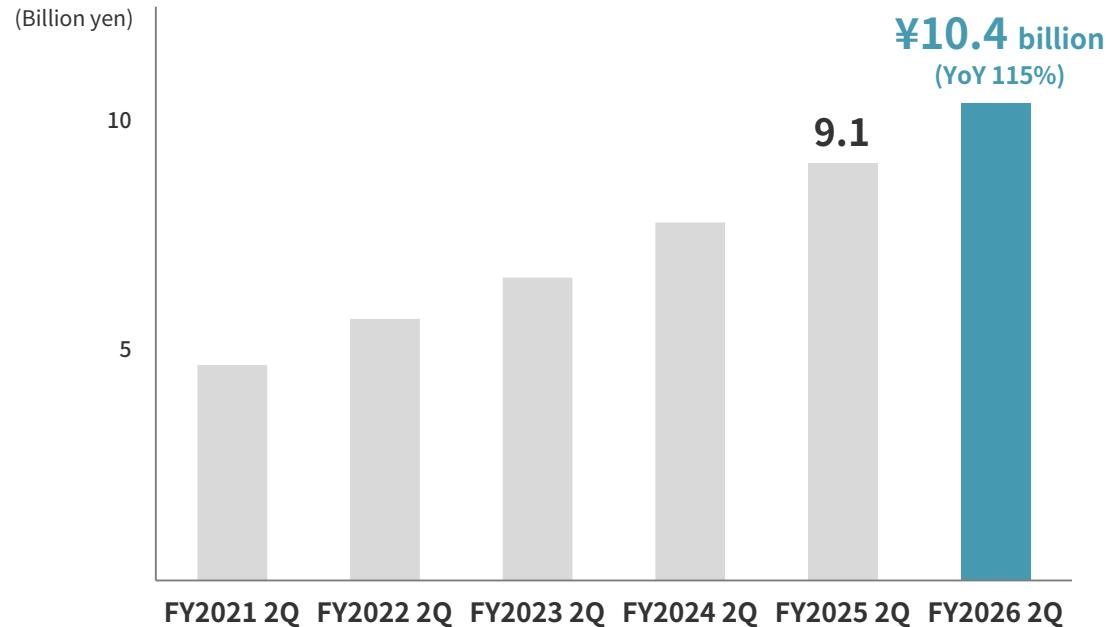


Change in EC Transactions

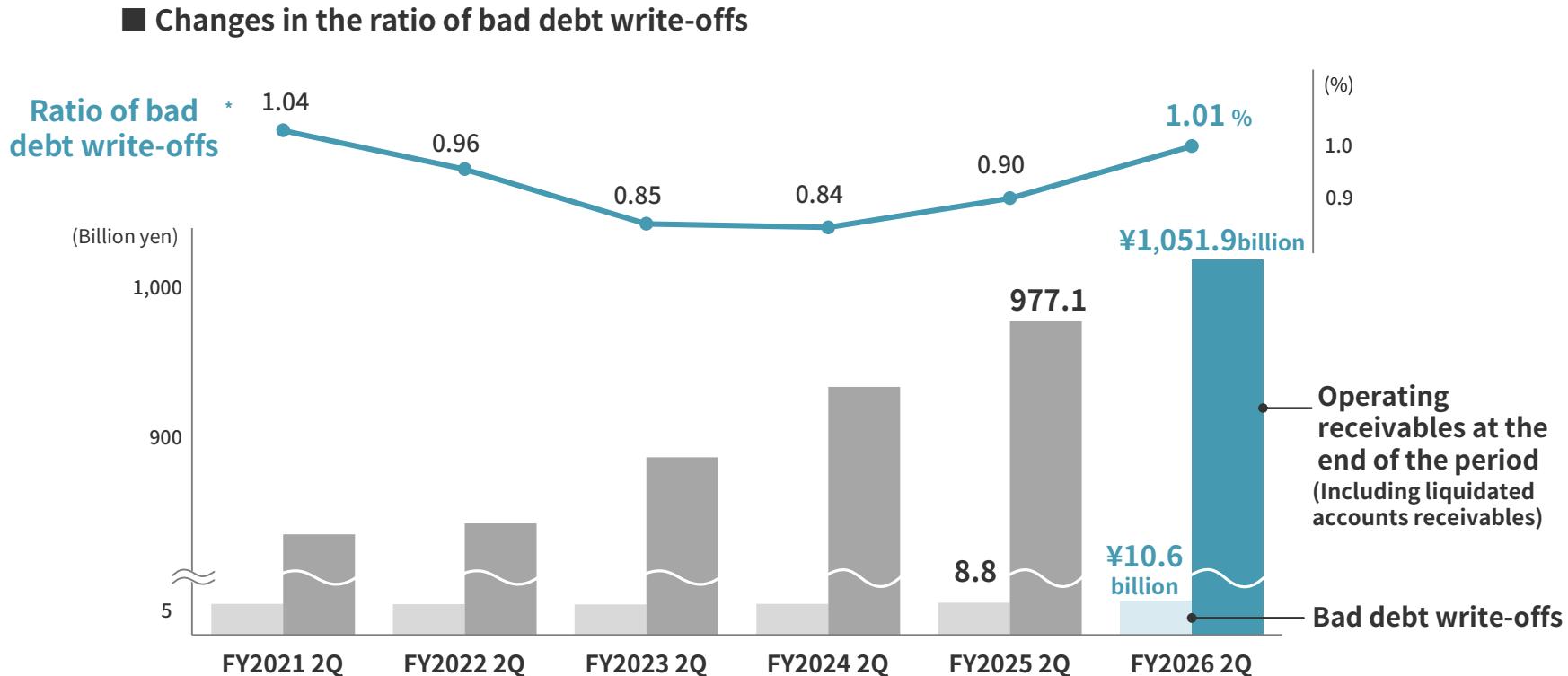
■ YoY change in EC transactions



■ Changes in operating revenue

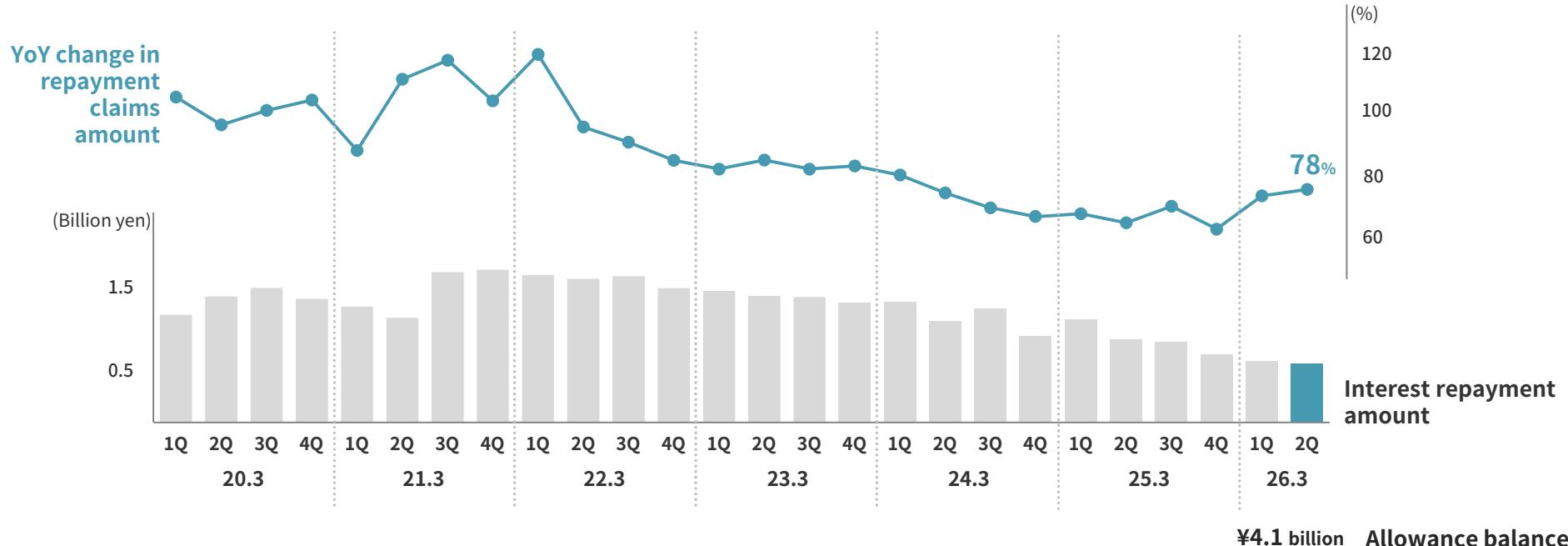


Status of Bad Debts

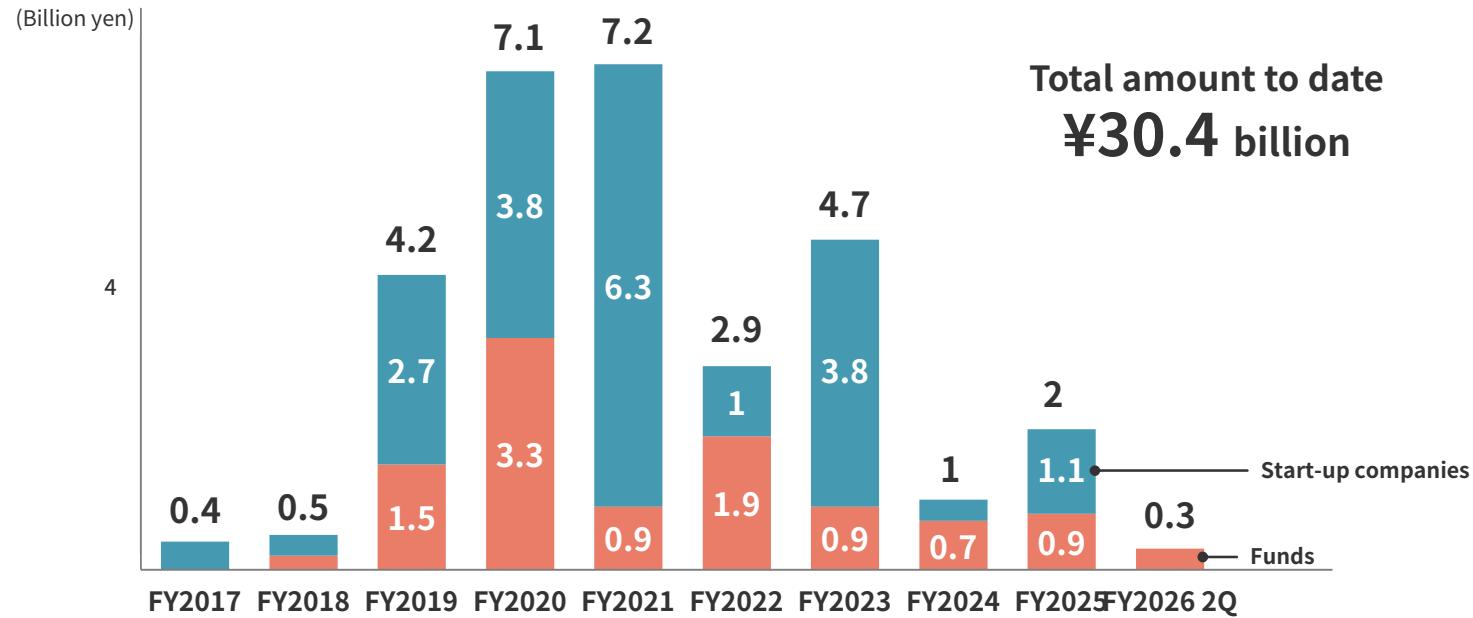


Status of Interest Repayment

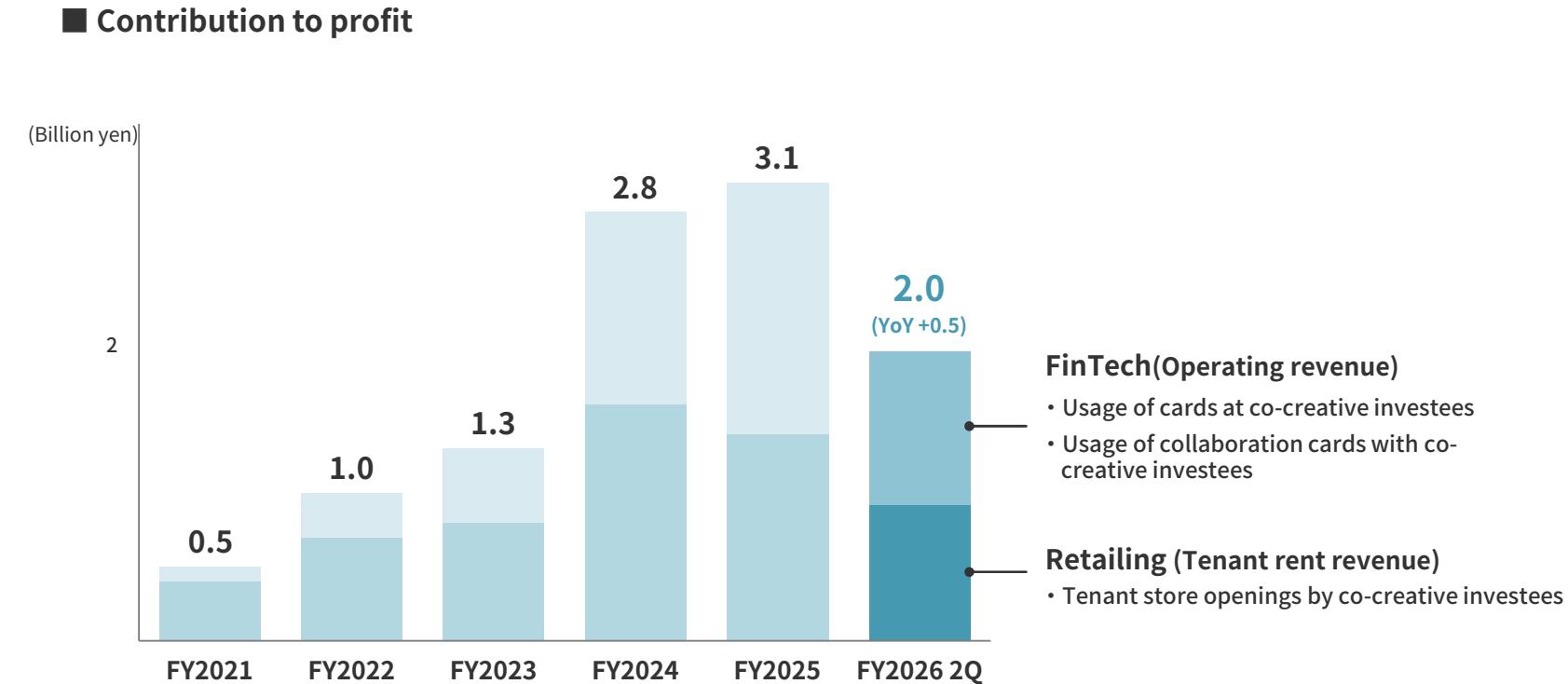
■ YoY change in repayment claims amount and interest repayment amount



■ Change in co-creative Investments



Profit Contributions from Co-Creative Investments



* Profit contributions are included in the operating profit of Retailing and FinTech businesses

END

