August 4, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: MARUI GROUP CO., LTD.
Listing: Tokyo Stock Exchange
Securities code: 8252
URL: https://www.0101maruigroup.co.jp/en/
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Scheduled date to commence dividend payments: -
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes (For institutional investors and analysts)

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	72,359	7.4	15,408	10.5	12,814	3.3	9,030	14.0
June 30, 2025	67,401	12.9	13,949	37.1	12,400	33.7	7,920	27.6

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 6,269 million [(38.8)%]
For the three months ended June 30, 2025: ¥ 10,250 million [79.3%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	50.46	-
June 30, 2025	44.12	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
June 30, 2026	1,208,822	236,631	19.5	1,319.72
March 31, 2026	1,141,276	244,821	21.4	1,359.01

Reference: Equity
As of June 30, 2026: ¥ 236,087 million
As of March 31, 2026: ¥ 244,186 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	65.00	-	66.00	131.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		67.00	-	67.00	134.00

Dividend on equity ratio (DOE) Fiscal year ended March 31, 2026: 10.1%
Fiscal year ending March 31, 2027 (forecast): 10.2%

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	296,500	7.1	55,500	10.5	44,000	3.2	29,500	3.6	164.00

Forecast return on equity (ROE) Fiscal year ending March 31, 2027 (full year): 11.8%

Note: Revisions to the financial results forecast most recently announced: Yes

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies( )

Excluded: - companies( )

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

(3) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2026	183,660,417 shares
As of March 31, 2026	183,660,417 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2026	4,767,896 shares
As of March 31, 2026	3,980,976 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	178,954,560 shares
Three months ended June 30, 2025	179,491,565 shares

Note: The number of treasury shares at the end of the period includes shares of the Company held in the BIP Trust and the ESOP Trust.

As of June 30, 2026: 294,780 shares

As of March 31, 2026: 482,135 shares

The shares of the Company held in the BIP Trust and the ESOP Trust are included in the number of treasury shares to be deducted from the total number of issued shares for the calculation of the average number of shares outstanding during the period.

Three months ended June 30, 2026: 419,683 shares

Three months ended June 30, 2025: 482,135 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: Yes (voluntary)

* Proper use of earnings forecasts and other special matters

The earnings forecasts and other forward-looking statements contained in this document are based on information currently available to the Company and certain assumptions that the Company deems to be reasonable. Actual results may significantly differ due to various factors.

Quarterly consolidated financial statements and notes

(1) Quarterly consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Current assets		
Cash and deposits	53,548	51,745
Notes and accounts receivable - trade	6,922	5,743
Accounts receivable - installment	635,676	687,520
Operating loans	78,008	81,818
Merchandise	659	643
Other	83,439	102,040
Allowance for doubtful accounts	(24,167)	(24,641)
Total current assets	834,087	904,871
Non-current assets		
Property, plant and equipment		
Buildings and structures, net	52,034	51,221
Land	97,056	97,134
Other, net	19,798	20,621
Total property, plant and equipment	168,888	168,977
Intangible assets	12,227	12,018
Investments and other assets		
Investment securities	39,226	35,616
Guarantee deposits	18,670	18,548
Other	68,175	68,789
Total investments and other assets	126,072	122,954
Total non-current assets	307,188	303,951
Total assets	1,141,276	1,208,822

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Liabilities		
Current liabilities		
Accounts payable - trade	7,564	6,804
Short-term borrowings	129,805	164,795
Current portion of bonds payable	20,146	20,146
Commercial paper	31,000	86,000
Income taxes payable	7,927	4,394
Provision for bonuses	2,985	1,600
Provision for point card certificates	45,525	47,133
Provision for share-based remuneration	929	854
Provision for loss on redemption of gift certificates	142	143
Other	100,029	90,399
Total current liabilities	346,056	422,272
Non-current liabilities		
Bonds payable	80,000	80,000
Long-term borrowings	455,300	455,300
Provision for loss on interest repayment	4,506	4,060
Provision for loss on guarantees	40	39
Provision for share-based remuneration	-	154
Other	10,551	10,363
Total non-current liabilities	550,398	549,918
Total liabilities	896,454	972,190
Net assets		
Shareholders' equity		
Share capital	35,920	35,920
Capital surplus	88,023	87,736
Retained earnings	119,552	116,977
Treasury shares	(10,095)	(12,576)
Total shareholders' equity	233,400	228,058
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	10,786	8,029
Total accumulated other comprehensive income	10,786	8,029
Non-controlling interests	635	544
Total net assets	244,821	236,631
Total liabilities and net assets	1,141,276	1,208,822

(2) Quarterly consolidated statements of income and comprehensive income

Quarterly consolidated statements of income

For the three months ended June 30, 2026

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Revenue	67,401	72,359
Cost of sales	7,714	7,620
Gross profit	59,686	64,739
Selling, general and administrative expenses	45,737	49,330
Operating profit	13,949	15,408
Non-operating income		
Dividend income	209	202
Gain on liquidation of deposits received	32	202
Other	124	59
Total non-operating income	366	464
Non-operating expenses		
Interest expenses	1,335	2,071
Other	579	987
Total non-operating expenses	1,914	3,058
Ordinary profit	12,400	12,814
Extraordinary income		
Gain on sale of non-current assets	136	-
Gain on sale of investment securities	67	21
Total extraordinary income	204	21
Extraordinary losses		
Loss on retirement of non-current assets	431	183
Loss on valuation of investment securities	237	36
Total extraordinary losses	668	220
Profit before income taxes	11,936	12,615
Income taxes	3,973	3,588
Profit	7,962	9,026
Profit (loss) attributable to non-controlling interests	42	(3)
Profit attributable to owners of parent	7,920	9,030

Quarterly consolidated statements of comprehensive income

For the three months ended June 30, 2026

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	7,962	9,026
Other comprehensive income		
Valuation difference on available-for-sale securities	2,287	(2,757)
Total other comprehensive income	2,287	(2,757)
Comprehensive income	10,250	6,269
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	10,207	6,273
Comprehensive income attributable to non-controlling interests	42	(3)

(3) Quarterly consolidated statements of cash flows

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Cash flows from operating activities		
Profit before income taxes	11,936	12,615
Depreciation	3,810	3,944
Increase (decrease) in provision for point card certificates	1,206	1,608
Increase (decrease) in allowance for doubtful accounts	430	474
Increase (decrease) in provision for loss on interest repayment	(585)	(446)
Increase (decrease) in provision for bonuses	(1,370)	(1,384)
Interest and dividend income	(226)	(223)
Interest expenses	1,335	2,071
Loss on retirement of non-current assets	230	68
Loss (gain) on sale of investment securities	(67)	(21)
Loss (gain) on valuation of investment securities	237	36
Decrease (increase) in trade receivables	2,709	1,179
Decrease (increase) in accounts receivable - installment	(52,863)	(51,844)
Decrease (increase) in operating loans receivable	(880)	(3,809)
Decrease (increase) in inventories	(551)	(334)
Increase (decrease) in trade payables	(1,269)	(760)
Other, net	(25,962)	(29,808)
Subtotal	(61,880)	(66,634)
Interest and dividends received	225	222
Interest paid	(1,116)	(2,207)
Income taxes paid	(8,818)	(7,266)
Net cash provided by (used in) operating activities	(71,590)	(75,885)
Cash flows from investing activities		
Purchase of non-current assets	(5,902)	(3,437)
Proceeds from sale of non-current assets	257	-
Purchase of investment securities	(268)	(666)
Proceeds from refund of guarantee deposits	58	2,561
Other, net	(851)	(1,462)
Net cash provided by (used in) investing activities	(6,705)	(3,004)
Cash flows from financing activities		
Net increase (decrease) in short-term borrowings	40,932	34,990
Repayments of long-term borrowings	(10,000)	-
Redemption of bonds	(159)	-
Net increase (decrease) in commercial papers	62,000	55,000
Purchase of treasury shares	(3,247)	(2,896)
Decrease (increase) in deposit paid for repurchase of treasury shares	-	1,547
Dividends paid	(9,602)	(11,890)
Other, net	(222)	336
Net cash provided by (used in) financing activities	79,700	77,086
Net increase (decrease) in cash and cash equivalents	1,403	(1,802)
Cash and cash equivalents at beginning of period	49,250	53,548
Cash and cash equivalents at end of period	50,653	51,745

(4) Notes to consolidated financial statements

(Accounting treatments adopted specially for the preparation of consolidated financial statements)

(Calculation of income tax expense)

Income tax expense is calculated by multiplying profit before income taxes by a reasonably estimated effective tax rate after applying tax effect accounting to profit before income taxes for the fiscal year including the three months ended June 30, 2026. However, if the result of calculation using the estimated effective tax rate is significantly unreasonable, the effective statutory tax rate is used.

(Segment information)

For the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

Information on operating revenue and income (loss) by reportable segment

(Millions of yen)

	Reportable segment			Adjustment *1	Consolidated *2
	Retailing	FinTech	Total		
Operating revenue:					
Outside customers	18,525	48,876	67,401	-	67,401
Intersegment operating revenue and transfers	1,765	381	2,147	(2,147)	-
Total	20,291	49,257	69,548	(2,147)	67,401
Segment income	2,466	13,526	15,992	(2,043)	13,949

Notes:

(1) Adjustment to segment income consists of intersegment elimination of 516 million yen and corporate expenses of (2,559) million yen that are not allocated to each reportable segment. Corporate expenses are mainly expenses of the Company that are not attributable to reportable segments.

(2) Segment income is reconciled to operating profit in the consolidated statements of income.

For the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

Information on operating revenue and income (loss) by reportable segment

(Millions of yen)

	Reportable segment			Adjustment *1	Consolidated *2
	Retailing	FinTech	Total		
Operating revenue:					
Outside customers	19,140	53,218	72,359	-	72,359
Intersegment operating revenue and transfers	1,792	1,618	3,410	(3,410)	-
Total	20,932	54,837	75,770	(3,410)	72,359
Segment income	3,413	13,987	17,400	(1,992)	15,408

Notes:

(1) Adjustment to segment income consists of intersegment elimination of 762 million yen and corporate expenses of (2,754) million yen that are not allocated to each reportable segment. Corporate expenses are mainly expenses of the Company that are not attributable to reportable segments.

(2) Segment income is reconciled to operating profit in the consolidated statements of income.

(Notes in case of significant changes in shareholders' equity)
Not applicable.

(Notes on going concern assumption)
Not applicable.

(Significant subsequent events)
Notice regarding the establishment of a limit for the acquisition of treasury shares

Marui Group Co., Ltd. (the "Company") hereby announces that it has resolved at its Board of Directors meeting held on August 4, 2026, to establish a limit for the acquisition of treasury shares in accordance with the provision of Article 156 of the Companies Act as applied pursuant to Article 165, Paragraph 3 of the same act, as follows.

1. Reason for purchase of treasury shares
   The Company has a policy of flexibly acquiring treasury shares to enhance capital efficiency and shareholder value while comprehensively taking into account factors such as the optimal capital structure, financial position and stock price level. Through May 15, 2027, the Company has set a 20 billion yen buyback limit to address situations such as those in which future profitability is not fully reflected in the share price.

2. Details of matters relating to the acquisition of treasury shares

(1) Class of shares to be acquired	Common stock
(2) Total number of shares that may be acquired	Up to 10 million (5.58% of the total number of shares issued, excluding treasury shares as of July 31, 2026)
(3) Total value of acquired shares	Up to 20 billion yen
(4) Acquisition period	From August 10, 2026, to May 15, 2027