

Translation

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Summary of Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Based on Japanese GAAP)

January 30, 2026

Company name: CCI Group, Inc.
 Stock exchange listing: Tokyo
 Stock code: 7381 URL <https://www.ccig.co.jp/>
 Representative: Representative Director and President Shuji Tsuemura
 Managing Executive Officer,
 Inquiries: General Manager of Corporate Planning Department Naotaka Terai TEL +81-76-263-1111
 Scheduled date to commence dividend payments: —
 Trading accounts: No
 Preparation of supplementary material on financial results: Yes
 Holding of financial results meeting: No

(Amounts less than one million yen are rounded down)

1. Consolidated Financial Results for the Nine Months Ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

% indicates changes from the previous corresponding period.

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	82,206	24.6	19,082	66.3	13,182	92.6
Nine months ended December 31, 2024	65,962	(4.6)	11,469	(16.3)	6,843	(25.7)

(Note) Comprehensive income: Nine months ended December 31, 2025: ¥48,072 million [-%]
 Nine months ended December 31, 2024: ¥ (8,231) million [-%]

	Basic Earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	58.21	58.18
Nine months ended December 31, 2024	29.82	29.80

(Note) On October 1, 2025, the Company conducted a 10-for-1 common stock split. Basic earnings per share and diluted earnings per share have been calculated assuming that the stock split was conducted at the beginning of the previous fiscal year.

(2) Consolidated Financial Position

	Total assets	Net assets	Own Capital Ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	6,229,016	264,298	4.0
As of March 31, 2025	6,393,070	220,889	3.3

(Reference) Own capital: December 31, 2025: ¥255,154 million; March 31, 2025: ¥212,020 million

(Note) Own capital ratio = (Total Net assets - Non-controlling interests) / Total assets
 The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	—	60.00	—	60.00	120.00
Fiscal year ending March 31, 2026	—	110.00	—	—	—
Fiscal year ending March 31, 2026 (Forecast)	—	—	—	12.00	—

(Note) 1. Revisions to the forecast of dividends most recently announced: No

2. On October 1, 2025, the Company conducted a 10-for-1 common stock split. The year-end dividend per share for the fiscal year ending March 31, 2026 (forecast) is presented in an amount that takes into account the impact of this stock split and the total annual dividends is shown as "—". The year-end dividend per share for the fiscal year ending March 31, 2026 (forecast) without considering the stock split would be 120.00 yen and the annual dividend would be 230.00 yen.

3. Forecast of Consolidated Financial Results for the Fiscal Year Ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

% indicates changes from the previous corresponding period.

	Ordinary profit		Profit attributable to owners of parent		Basic Earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2026	21,000	70.7	13,000	60.0	57.58

(Note) 1. Revisions to the financial results forecast most recently announced: No

2. On October 1, 2025, the Company conducted a 10-for-1 common stock split. The forecast of basic earnings per share for the fiscal year ending March 31, 2026, is presented an amount that takes into account the impact of this stock split. Without considering the stock split, basic earnings per share would be 575.82 yen.

4. Notes

(1) Significant changes in the scope of consolidation during the period: No

(2) Application of special accounting methods for preparing quarterly consolidated financial statements: No

(3) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements

Changes in accounting policies due to revisions to accounting standards and other regulations: No

Changes in accounting policies due to other reasons: No

Changes in accounting estimates: No

Restatement of prior period financial statements: No

(4) Number of issued shares (common shares)

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

As of December 31, 2025	229,085,820 shares	As of March 31, 2025	234,085,820 shares
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Number of treasury shares at the end of the period

As of December 31, 2025	3,321,950 shares	As of March 31, 2025	7,048,840 shares
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Average number of shares during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	226,440,639 shares	Nine months ended December 31, 2024	229,429,080 shares
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(Note) 1. On October 1, 2025, the Company conducted a 10-for-1 common stock split. The total number of issued shares at the end of the period (including treasury shares), the number of treasury shares at the end of the period, and the average number of shares during the period have been calculated assuming that the stock split was conducted at the beginning of the previous fiscal year.

2. The number of treasury shares as of December 31, 2025 and March 31, 2025 include shares of the Company (751,610 shares as of December 31, 2025 and 924,190 shares as of March 31, 2025) held by the Custody Bank of Japan, Ltd. (Trust account) as trust assets relevant to the management board benefit trust of the Hokkoku Bank, Ltd., a consolidated subsidiary of the Company.

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm : None

* Proper use of earnings forecasts, and other special matters

The forecasts above were prepared based on information available as of the date of publication of this document. Actual financial results may differ from the forecast figures due to various factors in the future.

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1. Consolidated Financial Statements and Notes
(1) Consolidated Balance Sheets

	(Millions of yen)	
	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	1,653,620	937,805
Call loans and bills bought	152,000	131,000
Monetary claims bought	3,133	3,351
Trading securities	—	20
Money held in trust	13,508	13,565
Securities	1,872,071	2,036,874
Loans and bills discounted	2,599,491	2,988,700
Foreign exchanges	5,485	6,637
Lease receivables and investment assets	42,223	43,446
Other assets	19,950	36,513
Tangible fixed assets	45,089	50,148
Intangible fixed assets	13,250	19,654
Retirement benefit asset	2,060	2,105
Deferred tax assets	13,941	1,039
Customers' liabilities for acceptances and guarantees	18,878	19,822
Allowance for loan losses	(61,634)	(61,669)
Total assets	6,393,070	6,229,016
Liabilities		
Deposits	4,884,810	4,737,169
Call money and bills sold	559,680	469,312
Cash collateral received for securities lent	599,306	670,002
Borrowed money	6,174	6,155
Foreign exchanges	0	—
Bonds payable	20,000	10,000
Borrowed money from trust account	136	42
Other liabilities	79,548	46,360
Provision for bonuses	701	—
Provision for management board incentive plan trust	350	268
Provision for reimbursement of deposits	47	47
Deferred tax liabilities	1,335	4,465
Deferred tax liabilities for land revaluation	1,208	1,070
Acceptances and guarantees	18,878	19,822
Total liabilities	6,172,180	5,964,718
Net assets		
Share capital	10,000	10,000
Capital surplus	10,750	8,259
Retained earnings	200,709	210,328
Treasury shares	(3,484)	(1,791)
Total shareholders' equity	217,975	226,797
Valuation difference on available-for-sale securities	(10,813)	16,379
Deferred gains or losses on hedges	1,539	8,853
Revaluation reserve for land	1,914	1,616
Remeasurements of defined benefit plans	1,404	1,508
Total accumulated other comprehensive income	(5,954)	28,357
Non-controlling interests	8,869	9,143
Total net assets	220,889	264,298
Total liabilities and net assets	6,393,070	6,229,016

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

Consolidated Statements of Income

	(Millions of yen)	
	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	65,962	82,206
Interest income	33,374	45,837
Interest on loans and discounts	19,459	25,772
Interest and dividends on securities	11,743	15,771
Trust fees	0	0
Fees and commissions	8,419	9,303
Other ordinary income	11,611	14,088
Other income	12,556	12,976
Ordinary expenses	54,493	63,124
Interest expenses	6,747	12,960
Interest on deposits	1,397	5,613
Fees and commissions payments	2,890	3,109
Other ordinary expenses	14,919	13,527
General and administrative expenses	25,148	28,966
Other expenses	4,786	4,561
Ordinary profit	11,469	19,082
Extraordinary income	14	7
Gain on disposal of non-current assets	14	7
Extraordinary losses	503	919
Loss on disposal of non-current assets	148	202
Impairment losses	354	716
Profit before income taxes	10,980	18,171
Income taxes - current	3,412	5,054
Income taxes - deferred	415	(299)
Total income taxes	3,827	4,755
Profit	7,153	13,415
Profit attributable to non-controlling interests	309	233
Profit attributable to owners of parent	6,843	13,182

Consolidated Statements of Comprehensive Income

	(Millions of yen)	
	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	7,153	13,415
Other comprehensive income	(15,384)	34,656
Valuation difference on available-for-sale securities	(16,971)	27,239
Deferred gains or losses on hedges	1,234	7,313
Remeasurements of defined benefit plans, net of tax	351	104
Comprehensive income	(8,231)	48,072
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(8,464)	47,792
Comprehensive income attributable to non-controlling interests	232	279

(3) Note for Segment Information

【Segment Information】

Reportable segment information concerning income, profit or loss, assets, liabilities and other items

	Nine Months Ended December 31, 2024				
	Millions of yen				
	Reportable segments			Adjustments	Quarterly Consolidated
	Banking	Leasing	Total		
Ordinary income:					
External customers	55,452	10,510	65,962	—	65,962
Intersegments	236	1	238	(238)	—
Total	55,688	10,511	66,200	(238)	65,962
Segment profit	10,928	557	11,485	(16)	11,469

Notes:

1. “Ordinary income” corresponds to “Net Sales” of non-banking industries
2. Adjustments refer to the elimination of intersegment transactions.
3. Segment profit is reconciled with ordinary profit in the consolidated income statement

	Nine Months Ended December 31, 2025				
	Millions of yen				
	Reportable segments			Adjustments	Quarterly Consolidated
	Banking	Leasing	Total		
Ordinary income:					
External customers	70,555	11,651	82,206	—	82,206
Intersegments	402	1	403	(403)	—
Total	70,958	11,652	82,610	(403)	82,206
Segment profit	18,602	474	19,077	5	19,082

Notes:

1. “Ordinary income” corresponds to “Net Sales” of non-banking industries.
2. Adjustments refer to the elimination of intersegment transactions.
3. Segment profit is reconciled with ordinary profit in the consolidated income statement

(4) Note for the statement of Cash Flows

The consolidated statement of cash flows for the nine months ended December 31,2025 is not prepared. The amount of depreciation expenses (including amortization expenses of intangible assets excluding goodwill), and amortization of goodwill for the nine months ended December 31,2025 are recorded as follows:

(Millions of yen)

	Previous period (from April 1,2024 to December 31,2024)	current period (from April 1,2025 to December 31,2025)
Depreciation expenses	3,456	3,651
Amortization of goodwill	40	40