Translation

Notice: This document is an excerpt translation of the original Japanese document and is only for reference purposes. In the event of any discrepancy between this translated document and the original Japanese document, the latter shall prevail.

Summary of Consolidated Financial Results for the Six Months Ended September 30, 2025 (Based on Japanese GAAP)

October 31, 2025

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	
Inquiries:	Managing Executive Officer, General Manager of Corporate Planning Department	Naotaka Terai	TEL +81-76-263-1111
Scheduled date to file Semi-annual Securities Report:		November 20, 2025	
Scheduled date to commence dividend payments:		December 5, 2025	
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 Six Months Ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated Operating results % 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	%
Six months ended September 30, 2025	53,678	19.5	12,345	38.1	8,105	43.2
Six months ended September 30, 2024	44,884	(6.5)	8,933	(9.4)	5,659	(17.3)

(Note) Comprehensive income: Six months ended September 30, 2025: ¥34,770 million [-%]
Six months ended September 30, 2024: ¥29 million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	35.74	35.71
Six months ended September 30, 2024	24.55	24.52

(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 September 30, 2025	6,211,055	253,602	3.9
As of March 31, 2025	6,393,070	220,889	3.3

(Reference) Own capital: September 30, 2025: ¥244,591 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	57.53

(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 575.39 yen.

4. Notes

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

(2) 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

(3) Number of issued shares (common shares)

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

As of September 30, 2025	229,085,820 shares	As of March 31, 2025	234,085,820 shares

Number of treasury shares at the end of the period

As of September 30, 2025	3,152,150 shares	As of March 31, 2025	7,048,840 shares

Average number of shares during the period

Six months ended September 30, 2025	226,777,010 shares	Six months ended September 30, 2024	230,459,720 shares

(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 September 30,2025 and March 31,2025 include shares of the Company (751,610 shares as of September 30, 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.

*Interim financial results reports are exempt from audit conducted by certified public accountants or an audit corporation.

* Proper use of earnings forecasts, and other special matters

The Company falls under the category of “Specified Business Company” (a company that engages in businesses set forth in Article 18, Paragraph 2 of the Cabinet Office Ordinance on the Disclosure of Corporate Affairs, etc.) and has accordingly prepared the interim consolidated financial statements and the interim financial statements for the second quarter.

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

Contents of Attachment

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

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	1,653,620	1,000,080
Call loans and bills bought	152,000	176,000
Monetary claims bought	3,133	3,128
Trading securities	—	10
Money held in trust	13,508	13,545
Securities	1,872,071	1,990,673
Loans and bills discounted	2,599,491	2,921,590
Foreign exchanges	5,485	6,528
Lease receivables and investment assets	42,223	43,521
Other assets	19,950	26,800
Tangible fixed assets	45,089	50,632
Intangible fixed assets	13,250	17,298
Retirement benefit asset	2,060	2,090
Deferred tax assets	13,941	2,878
Customers' liabilities for acceptances and guarantees	18,878	19,041
Allowance for loan losses	(61,634)	(62,764)
Total assets	6,393,070	6,211,055
Liabilities		
Deposits	4,884,810	4,699,423
Call money and bills sold	559,680	519,712
Cash collateral received for securities lent	599,306	632,272
Borrowed money	6,174	6,059
Foreign exchanges	0	2
Bonds payable	20,000	10,000
Borrowed money from trust account	136	42
Other liabilities	79,548	67,381
Provision for bonuses	701	693
Provision for management board incentive plan trust	350	268
Provision for reimbursement of deposits	47	47
Deferred tax liabilities	1,335	1,433
Deferred tax liabilities for land revaluation	1,208	1,075
Acceptances and guarantees	18,878	19,041
Total liabilities	6,172,180	5,957,453
Net assets		
Share capital	10,000	10,000
Capital surplus	10,750	8,259
Retained earnings	200,709	207,735
Treasury shares	(3,484)	(1,679)
Total shareholders' equity	217,975	224,315
Valuation difference on available-for-sale securities	(10,813)	11,741
Deferred gains or losses on hedges	1,539	5,433
Revaluation reserve for land	1,914	1,626
Remeasurements of defined benefit plans	1,404	1,473
Total accumulated other comprehensive income	(5,954)	20,276
Non-controlling interests	8,869	9,010
Total net assets	220,889	253,602
Total liabilities and net assets	6,393,070	6,211,055

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

Consolidated Statements of Income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	44,884	53,678
Interest income	22,047	30,381
Interest on loans and discounts	12,631	16,536
Interest and dividends on securities	8,218	10,745
Trust fees	0	0
Fees and commissions	5,568	5,789
Other ordinary income	7,758	8,366
Other income	9,510	9,140
Ordinary expenses	35,951	41,332
Interest expenses	4,123	8,445
Interest on deposits	565	3,657
Fees and commissions payments	1,887	2,081
Other ordinary expenses	11,441	7,272
General and administrative expenses	16,791	19,210
Other expenses	1,707	4,322
Ordinary profit	8,933	12,345
Extraordinary income	3	7
Gain on disposal of non-current assets	3	7
Extraordinary losses	430	849
Loss on disposal of non-current assets	79	165
Impairment losses	350	684
Profit before income taxes	8,506	11,503
Income taxes - current	2,110	4,362
Income taxes - deferred	591	(1,069)
Total income taxes	2,702	3,293
Profit	5,803	8,210
Profit attributable to non-controlling interests	144	104
Profit attributable to owners of parent	5,659	8,105

Consolidated Statements of Comprehensive Income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Profit	5,803	8,210
Other comprehensive income	(5,774)	26,560
Valuation difference on available-for-sale securities	(5,248)	22,597
Deferred gains or losses on hedges	(802)	3,893
Remeasurements of defined benefit plans, net of tax	277	69
Comprehensive income	29	34,770
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(107)	34,624
Comprehensive income attributable to non-controlling interests	137	146

(3) Consolidated Statements of Changes in Equity

Six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,000	19,507	195,209	(9,814)	214,902
Changes during period					
Dividends of surplus			(1,280)		(1,280)
Profit attributable to owners of parent			5,659		5,659
Purchase of treasury shares				(2,001)	(2,001)
Disposal of treasury shares		6		270	277
Cancellation of treasury shares		(8,740)		8,740	–
Reversal of revaluation reserve for land			35		35
Net changes in items other than shareholders' equity					
Total changes during period	–	(8,734)	4,414	7,010	2,690
Balance at end of period	10,000	10,773	199,623	(2,804)	217,592

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	28,084	(35)	1,986	(718)	29,317	8,735	252,954
Changes during period							
Dividends of surplus							(1,280)
Profit attributable to owners of parent							5,659
Purchase of treasury shares							(2,001)
Disposal of treasury shares							277
Cancellation of treasury shares							–
Reversal of revaluation reserve for land							35
Net changes in items other than shareholders' equity	(5,241)	(802)	(35)	277	(5,802)	131	(5,670)
Total changes during period	(5,241)	(802)	(35)	277	(5,802)	131	(2,980)
Balance at end of period	22,843	(838)	1,950	(440)	23,514	8,866	249,974

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,000	10,750	200,709	(3,484)	217,975
Changes during period					
Dividends of surplus			(1,367)		(1,367)
Profit attributable to owners of parent			8,105		8,105
Purchase of treasury shares				(889)	(889)
Disposal of treasury shares		(4)		209	204
Cancellation of treasury shares		(2,485)		2,485	—
Reversal of revaluation reserve for land			287		287
Net changes in items other than shareholders' equity					—
Total changes during period	—	(2,490)	7,025	1,805	6,340
Balance at end of period	10,000	8,259	207,735	(1,679)	224,315

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(10,813)	1,539	1,914	1,404	(5,954)	8,869	220,889
Changes during period							
Dividends of surplus							(1,367)
Profit attributable to owners of parent							8,105
Purchase of treasury shares							(889)
Disposal of treasury shares							204
Cancellation of treasury shares							—
Reversal of revaluation reserve for land							287
Net changes in items other than shareholders' equity	22,555	3,893	(287)	69	26,230	140	26,371
Total changes during period	22,555	3,893	(287)	69	26,230	140	32,712
Balance at end of period	11,741	5,433	1,626	1,473	20,276	9,010	253,602

(4) Note for the statement of Cash Flows

The amount of depreciation expenses (including amortization expenses of intangible assets excluding goodwill), and amortization of goodwill for the six months ended September 30,2025 are recorded as follows.

(Millions of yen)

	Previous period (from April 1,2024 to September 30, 2024)	Current period (from April 1,2025 to September 30, 2025)
Depreciation expenses	2,367	2,166
Amortization of goodwill	26	26

(5) Note for Segment Information

【Segment Information】

1 Reportable segments

The reportable segments of the Group are the components of the Group for which separate financial information is "available" and are subject to periodic review by the Board of Directors which is the chief operating decision maker to determine the allocation of management resources and assess performance.

The Group consists of the Company and its 11 consolidated subsidiaries. The Group designs comprehensive strategies to provide financial services including banking and leasing businesses and is engaged in operating activities. Accordingly, the Group is composed of operating segments by financial services based on the group companies and "Banking" and "Leasing" segments are identified as the reportable segments.

The "Banking" segment provides customers with banking services, credit guarantee services related to consumer finance services, credit card services, servicer business, system development /management and administration services, investment advisory business, consulting services, back-office services, and fund administration services.

The "Leasing" segment provides customers with leasing services.

2 Calculation method of gross revenue and net operating income

Accounting policies adopted by the reportable segments are the same as those of Consolidated Financial Statements. Segment profit of the reportable segments is measured based on revenue from "ordinary profit", and intersegment income is based on the market transaction price in the same manner as income from external customers.

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

Six Months Ended September 30, 2024

Millions of yen

	Reportable segments			Adjustments	Interim Consolidated
	Banking	Leasing	Total		
Ordinary income:					
External customers	37,908	6,976	44,884	–	44,884
Intersegments	146	0	147	(147)	–
Total	38,054	6,977	45,032	(147)	44,884
Segment profit	8,634	318	8,953	(19)	8,933
Segment assets	5,946,014	45,022	5,991,037	(35,914)	5,955,123
Segment liabilities	5,698,994	40,612	5,739,606	(34,457)	5,705,149
Other information					
Depreciation	2,362	5	2,367	–	2,367
Interest income	22,134	–	22,134	(87)	22,047
Interest expenses	4,105	99	4,204	(80)	4,123
Increase in tangible and intangible fixed assets	10,162	3	10,166	–	10,166

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.

	Six Months Ended September 30, 2025				
	Millions of yen				
	Reportable segments			Adjustments	Interim Consolidated
	Banking	Leasing	Total		
Ordinary income:					
External customers	46,157	7,521	53,678	–	53,678
Intersegments	258	0	259	(259)	–
Total	46,415	7,522	53,937	(259)	53,678
Segment profit	12,143	199	12,342	2	12,345
Segment assets	6,204,639	47,092	6,251,731	(40,676)	6,211,055
Segment liabilities	5,952,986	43,689	5,996,675	(39,222)	5,957,453
Other information					
Depreciation	2,165	1	2,166	–	2,166
Interest income	30,604	–	30,604	(222)	30,381
Interest expenses	8,438	222	8,661	(215)	8,445
Increase in tangible and intangible fixed assets	14,877	–	14,877	–	14,877

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.