

Investor Presentation

Summary of Financial Results for the Second Quarter of the Fiscal Year Ending March 2026



**CCI Group, Inc.
October 31, 2025**

Contents

1.Executive Summary		
• Executive Summary		4
2.Performance Summary		
• Overview of Financial Results for the Second Quarter of the	6	
Fiscal Year Ending March 2026	7	
• Forecast for the Fiscal Year Ending March 2026		
3.Progress of each business		
• Progress of each business	9	
• Shareholder Return Policy and Share Repurchase	11	
• Balance of deposits and loans	12	
• Business of lending money	13	
• Impact of Interest Rate Scenarios: Composition of Interest Rates	14	
• Credit Cost Results and Future Prospects	15	
• Status of Securities Management and Future Investment	16	
Strategies	18	
• Status of strategic shareholdings	19	
• Status of shares for net investment purposes	20	
• Status of Investment Business		
4.In-house development/external sales of core banking system		
• Announcements regarding system sales		22
• Reasons for system sales		23
• (Reference) In-house production systems		24

1.Executive Summary

Re-branding		<ul style="list-style-type: none">In October 2025, the company name was changed to CCI Group, Inc.
2nd quarter	Financial Highlights	<ul style="list-style-type: none">Ordinary income of ¥53.7 billion due to an increase in loans outstanding, an increase in interest rates, and an improvement in profits from market operations. (+8.7 billion yen YoY)
	Capital strategy	<ul style="list-style-type: none">Interim net profit 8.1 billion yen. (+2.4 billion yen YoY)On October 1, 2025, the company conducted a stock split (1→10 shares) and completed share buybacks in the current fiscal year. (approx. 1 billion yen)Full-year net income revised upward to ¥13 billion (ROE5.9%) and dividends to ¥23. (Announced on October 24, 2025)
	Banking business	<ul style="list-style-type: none">Under the main scenario in which the policy interest rate rises to around 1 percent, commercial loans increase and yields rise.Although the balance of deposits decreased from the end of March 2025, this was mainly due to the absence of a temporary increase related to the earthquake. Sticky deposits due to incorporation of individual and corporate settlements are on the rise.
	New Business	<ul style="list-style-type: none">The number and value of contracts for consulting services exceeded forecasts. Based on the recognition of revenues in the second half, Full-year forecasts are in line with forecasts.In the cashless business, the number of affiliated stores remained flat. Settlement value is increasing, and the plan is to be achieved through promotion of new services and campaigns.Announced external sales of our system in August. Began dialogue with an emphasis on needs and values.Considering the establishment of a discussion and system for further evolution of the asset management business toward the realization of an asset management-oriented nation.

2. Performance Summary

Overview of Financial Results for the Second Quarter of the Fiscal Year Ending March 2026

■ CCI Group consolidated

(Millions of yen)

	2024/9	2025/9	Change	Rate of change
Ordinary income	44,884	53,678	+8,794	19.5%
Ordinary income	8,933	12,345	+3,412	38.1%
Net income	5,659	8,105	+2,446	43.2%

■ Hokkoku Bank on a non-consolidated basis

(Millions of yen)

	2024/9	2025/9	Change	Rate of change
Ordinary income	36,817	44,941	+8,124	22.0%
Ordinary income	8,218	11,388	+3,170	38.5%
Net income	5,401	7,423	+2,022	37.4%
Core net operating profit	4,730	6,793	+2,063	43.6%

■ Equity ratio

	2024/9	2025/3	2025/9
Consolidated	10.48%	9.85%	9.49%

■ Summary

CCI Group consolidated

Year-on-year increase in sales and profits (first increase in three fiscal years)

Hokkoku Bank on a non-consolidated basis

Year-on-year increase in sales and profits (first increase in three fiscal years)

Operating profits from core business increased for the second consecutive year

■ Overview

- To an increase in yields due to an increase in the policy interest rate, interest income and expenses both increased.
- Interest income on yen-denominated bonds also increased in the market investment division.
- Although Hirooka Terrace new construction costs are recorded, recurring profit increases YoY.

Forecast for the Fiscal Year Ending March 2026

- On October 24, we announced revisions to our earnings and dividend forecasts for the fiscal year ending March 2026.

[Consolidated]

(Millions of yen)

(Full year)	FY2025 Revised full-year forecast	(Interim)	FY2025 Initial interim forecast	FY2025 interim term Actual	FY2025 Initial full-year forecast
Ordinary income	21,000	Ordinary income	9,000	12,345	18,000
Net income*1	13,000	Net income *1	5,500	8,105	11,000

*1: Profit attributable to shareholders of parent (interim)

[Hokkoku Bank on a non-consolidated basis]

(Full year)	FY2025 Revised full-year forecast	(Interim)	FY2025 Initial interim forecast	FY2025 interim term Actual	FY2025 Initial full-year forecast
Ordinary income	19,000	Ordinary income	7,500	11,388	16,000
Net income	11,500	Net income	4,500	7,423	10,000
Core net operating profit	14,500	Core net operating profit	5,000	6,793	13,000

Cash dividends per share

	FY2021*2	FY2022	FY2023	FY2024	FY2025*3	(Initial) FY2025
Annual dividend	80 yen	100 yen	110 yen	120 yen	23 yen	20 yen
Interim dividends	30 yen	50 yen	55 yen	60 yen	11 yen	10 yen
Year-end dividend	50 yen	50 yen	55 yen	60 yen	12 yen	10 yen

*2: Until the interim dividend for fiscal 2021, it will be paid in The Hokkoku Bank, Ltd..

*3: Implemented a 10-for-1 split on October 1, 2025, stated after the stock split

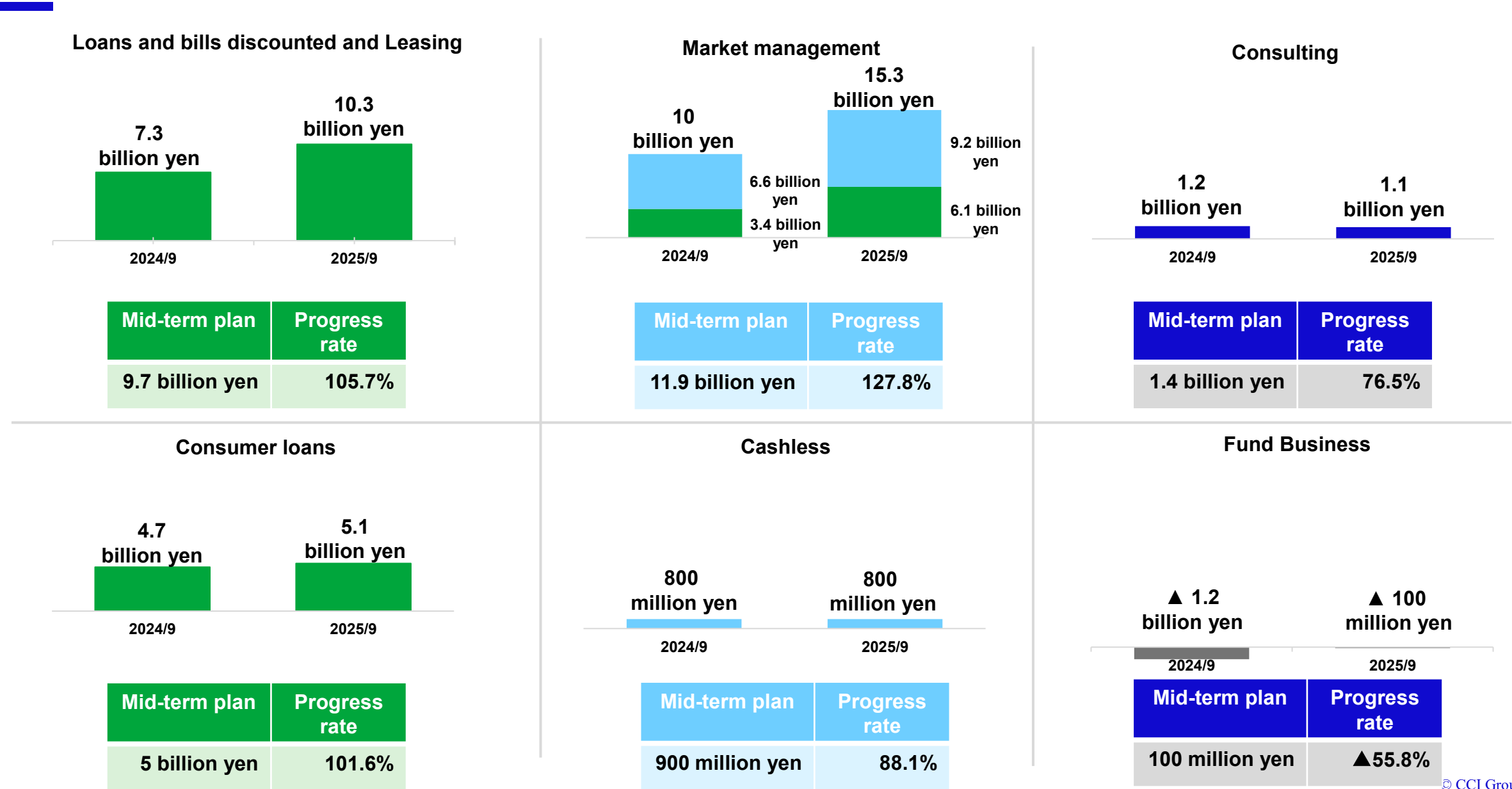
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3.Progress of each business

Progress of each business

Traditional banking	Loans and Leasing	<ul style="list-style-type: none"> Average balance increased ¥1.2496 trillion (+¥200 billion YoY) due to increase in new loans Interest income increased by ¥9.55 billion (+¥2.858 billion YoY) due to higher yield.
	Consumer loans	<ul style="list-style-type: none"> Balance is declining due to scheduled repayments, average balance: 949.5 billion yen (YoY ▲: 29.9 billion yen) Revenue increased 5.085 billion yen (+371 million yen YoY) due to higher yield
In the banking book New business	Market management	<ul style="list-style-type: none"> Net interest income increased ¥2.614 billion year on year to ¥8.078 billion by focusing on short-to medium-term bond management and curbing duration and accumulating investment balances mainly in yen-denominated bonds. The sale of strategic shareholdings resulted in a gain on the sale of eight brands/¥1.4 billion.
	Cashless	<ul style="list-style-type: none"> Number of franchised stores: 7043 (up 8 from the end of March 2025) Card settlement amount 7.738 billion yen/month (+863 million yen YoY) Launched one paretto, a next-generation digital card service Registered users of TOCHITSUKA, a digital regional currency service, exceeded 20000
By the new company New business	Consulting	<ul style="list-style-type: none"> Number of consultants (excl. M&A) 331 (YoY 1 ▲) Announced the start of system sales to other financial institutions Established a subsidiary in Kenya and concluded a business alliance with Business Finland
	An investment management company	<ul style="list-style-type: none"> Total of 10 funds had an investment ratio of 1.08 times, invested in 113 companies, invested in 40.4 billion yen (+9 contracts, +4.4 billion yen compared to end-December 2024) We expect EXIT in investee companies to contribute to CCI Group earnings in stages.

Progress of each business



Shareholder Return Policy and Share Repurchase

- The dividend payout ratio is 40.0%, maintaining the target of around 40% (while also realizing flexible share buybacks).
- Treasury stock acquired as of October (total acquisition price of 1,697,800 shares: approx. ¥1 billion).

Item	2025/3 Actual	2026/3	2027/3	2028/3
Dividend payout ratio	33.7%	40.0%	Approx. 40% With dividends based on sustainable earnings growth Flexible share buybacks	
Total dividends	2.7 billion yen	5.2 billion yen		
Purchase of treasury stock	3 billion yen	Billions yen		

Cost of capital	6~9%	Approx. 7-9%		
ROE	3.7%	5.9%	5%or more	6.0%or more
Core capital	217.9 billion yen	220.4 billion yen	228.2 billion yen	236.4 billion yen
Risk assets	2.2102 trillion yen	2.4587 trillion yen	2 trillion yen 503.5 billion yen	2.6003 trillion yen
Equity ratio	9.8%	9.0%	9.1%	9.1%

Balance of deposits and loans

- Reviewed the number of interest rate hikes in fiscal 2025 in the interest rate scenario from two to one.
- Loans and bills discounted are steadily increasing, contributing positively to the overall revenues plan.

Balance of deposits at the end of the year
(Hokkoku Bank on a non-consolidated basis)

(billions yen)

	2023/3	2024/3	2025/3	2025/9	Compared to 25/3 Change	Change from 25/3
Individuals	2,870.9	2,951.9	3,007.5	3,002.9	▲4.6	▲0.1%
Corporation	1,143.4	1,230.3	1,258.1	1,312.4	+54.3	+4.3%
Public money and financial	369.7	529.3	650.1	416.5	▲233.6	▲35.9%
Total	4,384.1	4,711.6	4,915.8	4,731.9	▲183.9	▲3.7%

Loans and bills discounted
(Hokkoku Bank on a non-consolidated basis)

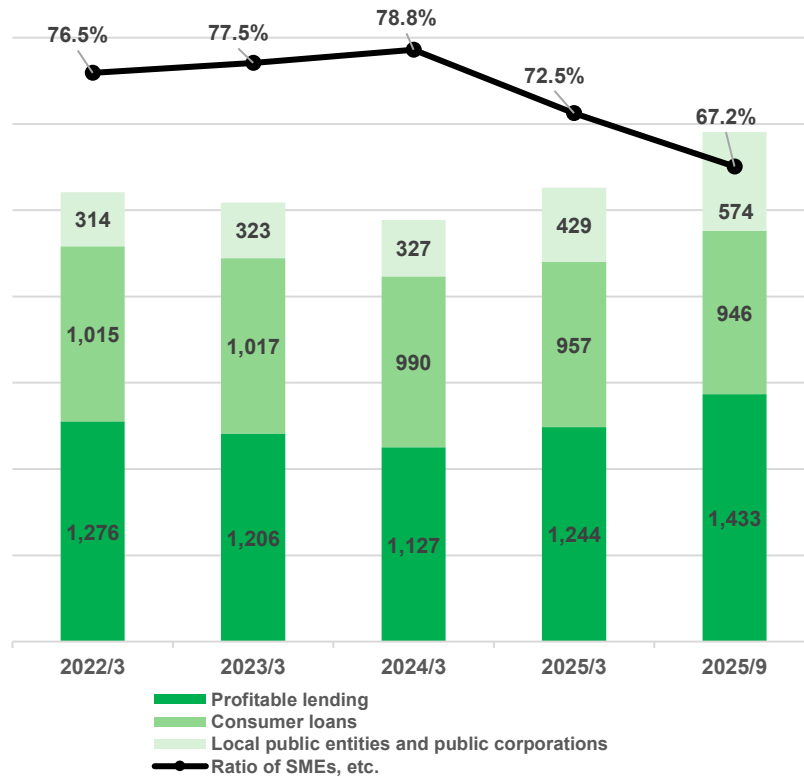
(billions yen)

	2023/3	2024/3	2025/3	2025/9	Compared to 25/3 Change	Compared to 25/3 Rate of change
Profitable lending	1,206.0	1,126.5	1,243.9	1,433.2	+189.3	+15.1%
Consumer loans	1,016.8	990.1	956.5	945.8	▲10.7	▲1.1%
National and local public entities	322.8	326.9	429.2	574.3	+145.1	+33.8%
Total	2,545.6	2,443.6	2,629.7	2,953.4	+323.7	+12.3%

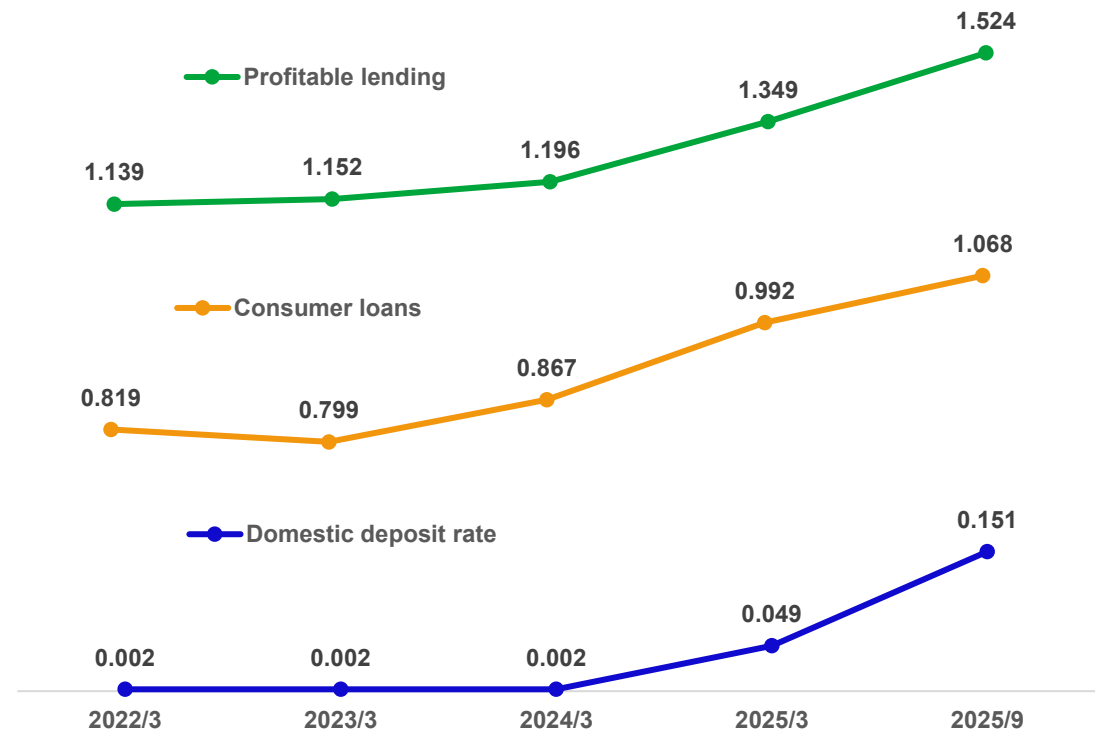
Business of lending money

- Loans outstanding and yields were generally in line with forecasts.

Loans and bills discounted (ending balance) (1 billion yen)



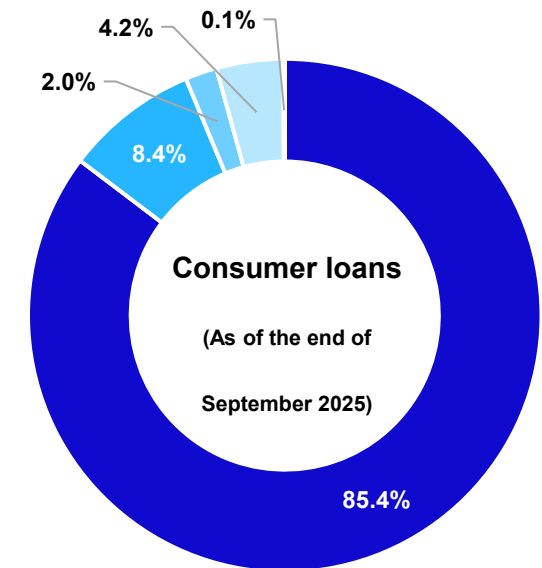
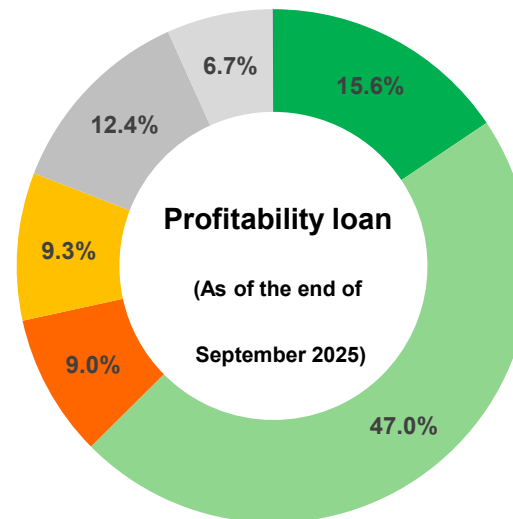
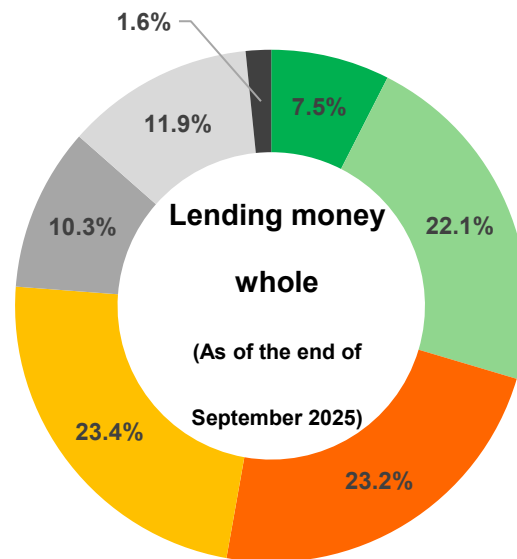
Yield Trend (%)



Impact of Interest Rate Scenarios: Composition of Interest Rates

- Negotiations on shifting the market-linked interest rate structure for short-term loans have generally been completed. The interest rate percentage of total long-term loans is about 50% in the market-linked system due to an increase in the ratio of market-linked loans to new loans.
- The policy interest rate increase of 0.1% is expected to increase revenues by about 900 million yen/year.

Composition of interest rates on loans and discounts



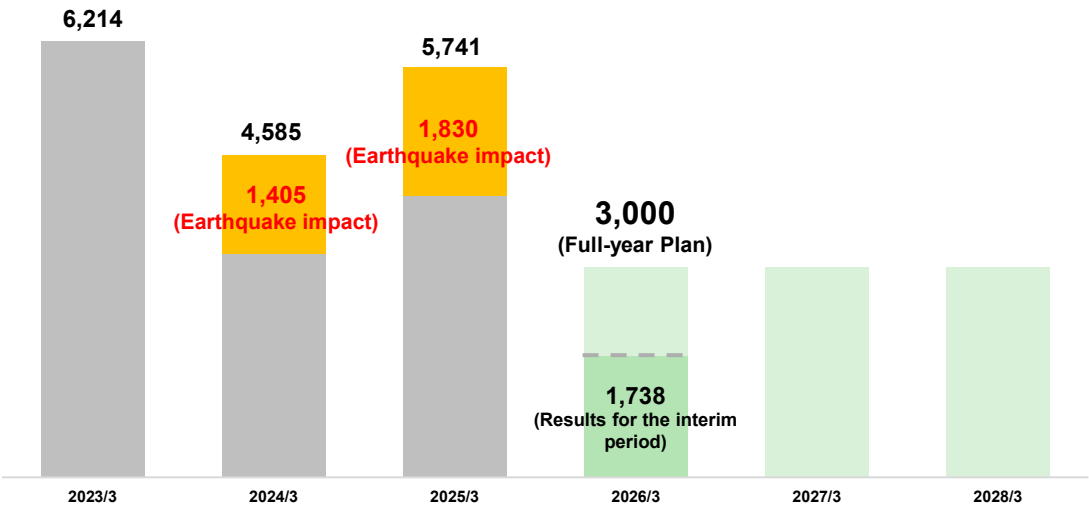
■ Floating rate (short-term prime) ■ Floating rate (market-linked) ■ Fixed rate (less than one year)
 ■ Fixed rate (1 year or more but less than 3 years) ■ Fixed rate (3 years or more but less than 5 years)
 ■ Fixed rate (5 years or more) ■ Other

■ Fixed rate (2 years or less) ■ Fixed rate (more than 2 years to 3 years or less)
 ■ Fixed rate (more than 3 years to 5 years) ■ Fixed rate (more than 5 years to 10 years or less)
 ■ Due after ten years

Credit Cost Results and Future Prospects

- Credit costs remained in line with expectations. It will remain at a low level in the future, and is expected to reach ¥3 billion in FY3/2026 as planned.

Credit costs (JPYmn)

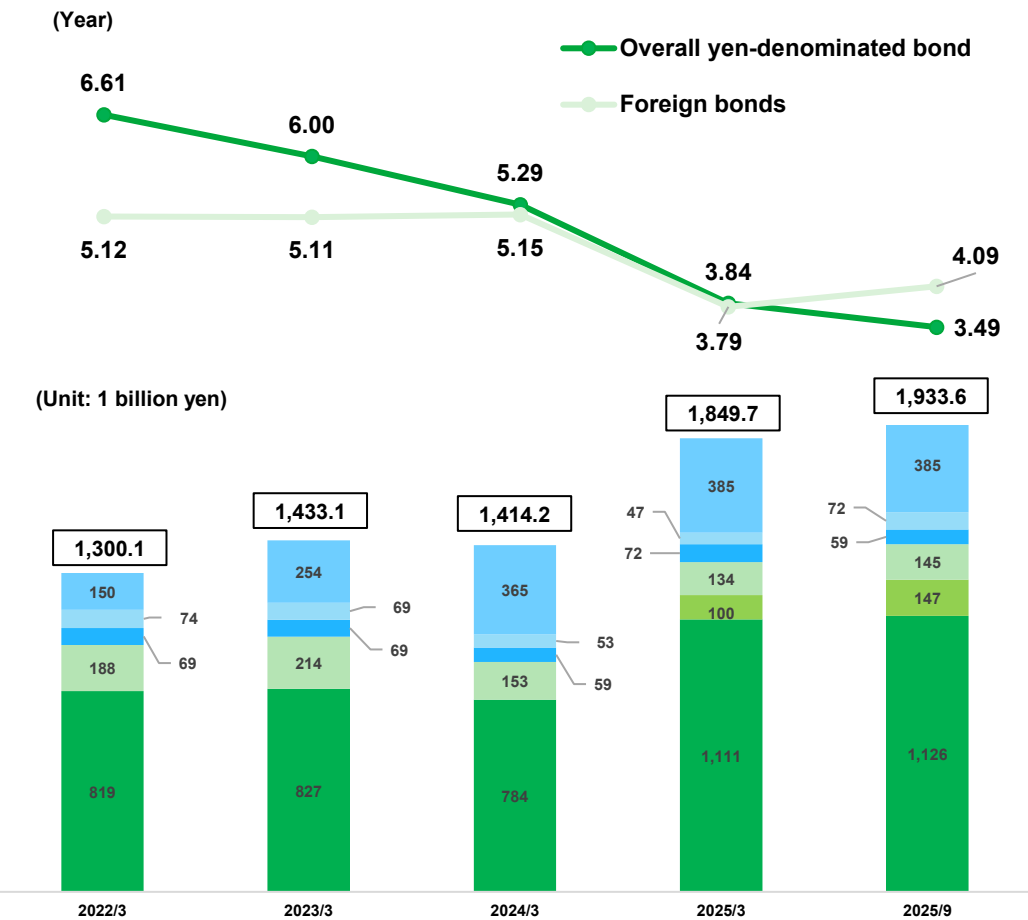


<Preservation Status>	2022/3	2023/3	2024/3	2025/3	2025/9
Disclosed claims under the financial reconstruction law (billions yen)	75.8	73.4	68.3	75.5	77.3
Conservation amount (billion yen)	65.9	70.6	64.5	71.5	71.8
Coverage ratio (%)	86.9	96.2	94.4	94.6	92.9

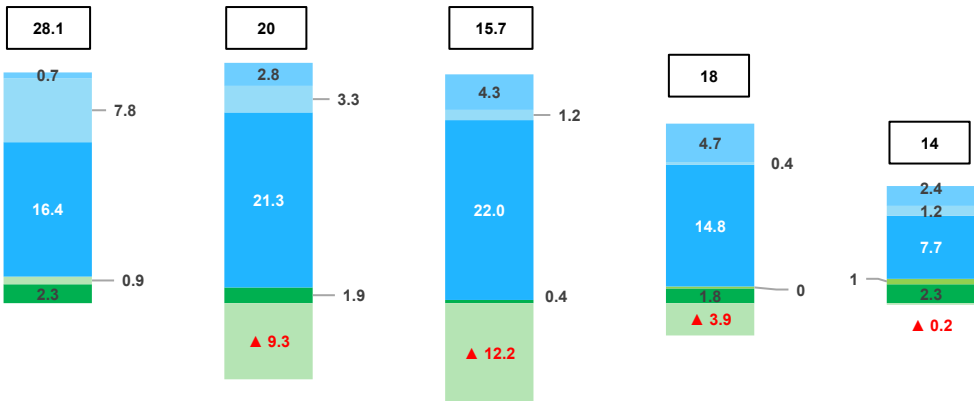
Status of Securities Management and Future Investment Strategies ①

- Focus on short-to medium-term bond management. Curtailed duration and accumulated assets under management, mainly in yen-denominated bonds.

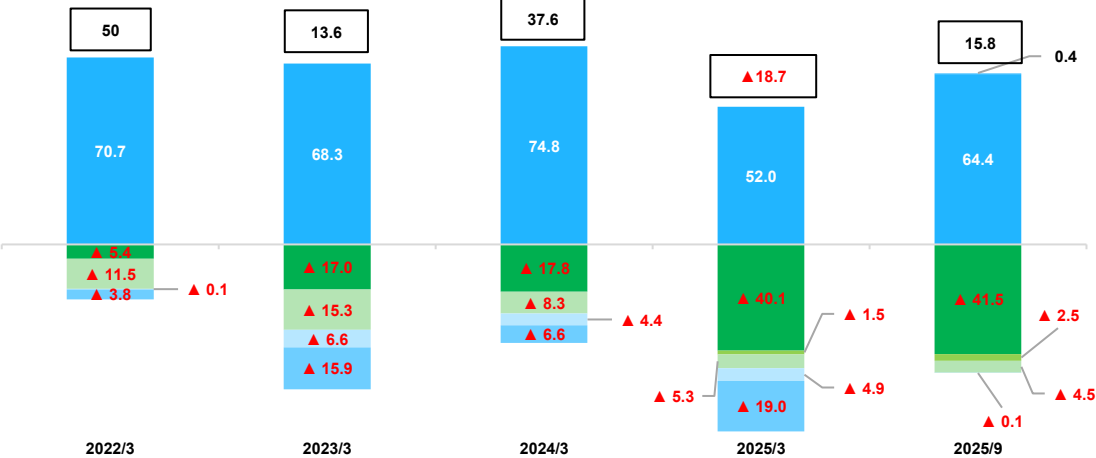
Balance of Securities (Book Value) and Duration



Trends in realized gains/losses by asset



Trends in unrealized gains/losses on securities



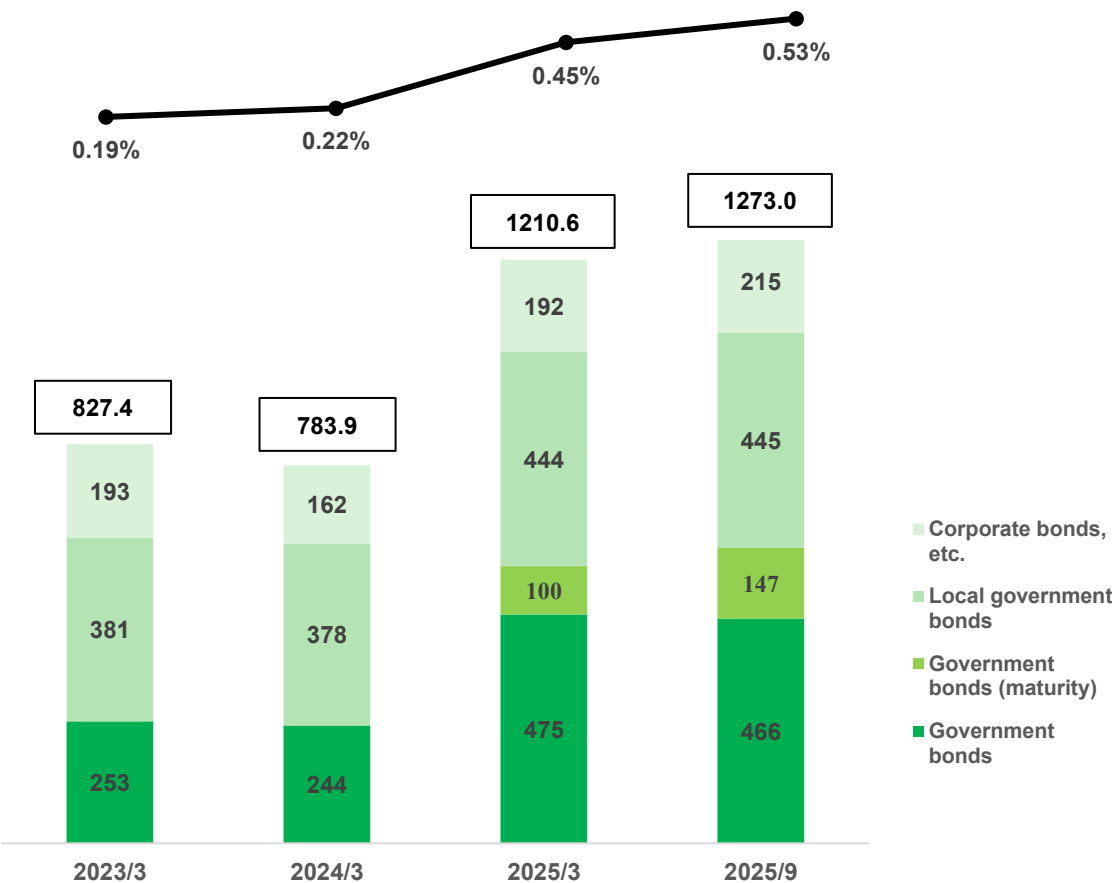
※Unrealized gains (losses) include deferred gains (losses) on derivative transactions used to hedge interest rate risks.
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Status of Securities Management and Future Investment Strategies ②

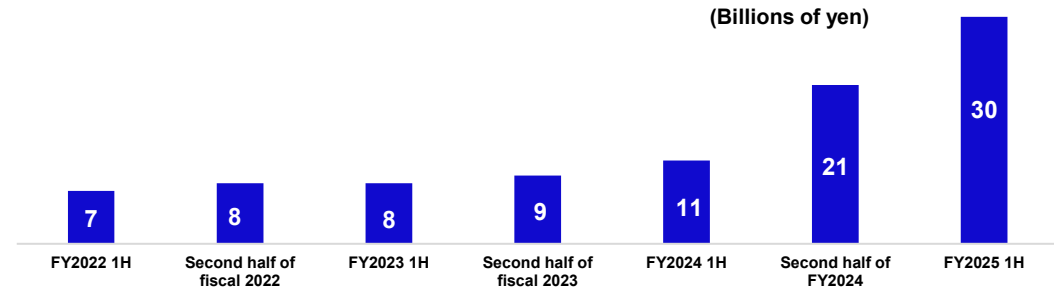
- Determine when to change monetary policy and aim for a yen-denominated bond portfolio that can secure stable profits through reinvestment.

Investment in yen-denominated bonds

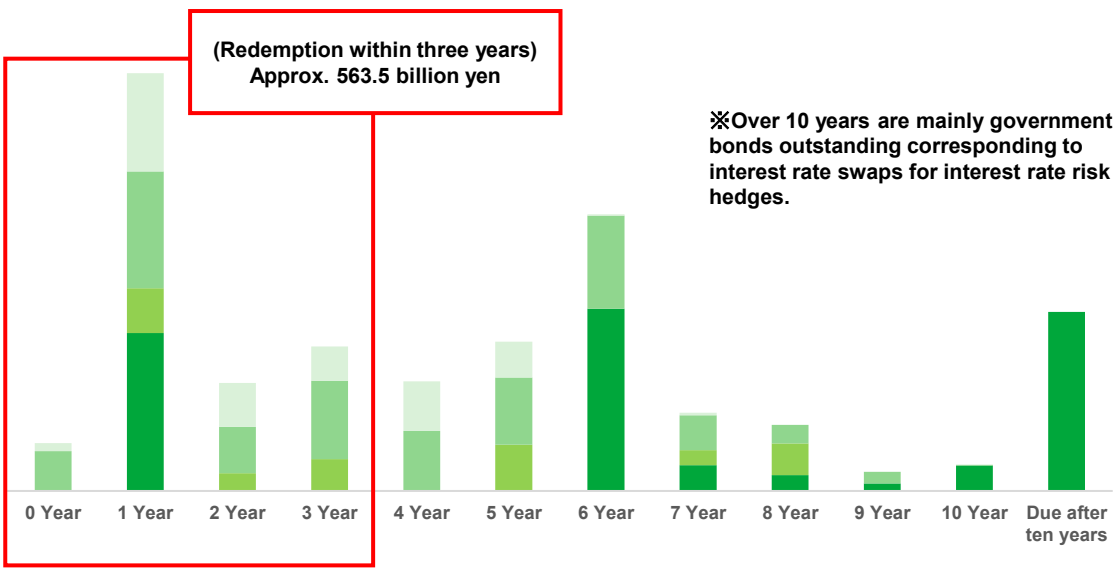
Trends in book value (1 billion yen) and investment yield



Trends in net interest income from yen-denominated bonds

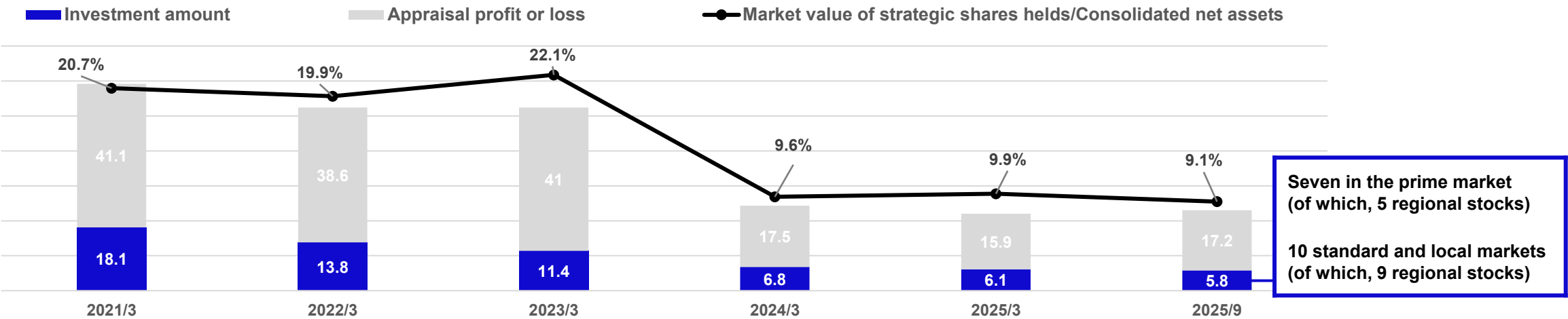


Redemption Ladder (FY9/2025)



Status of strategic shareholdings

Outstanding amount of strategic shareholdings (Unit: 1 billion yen)



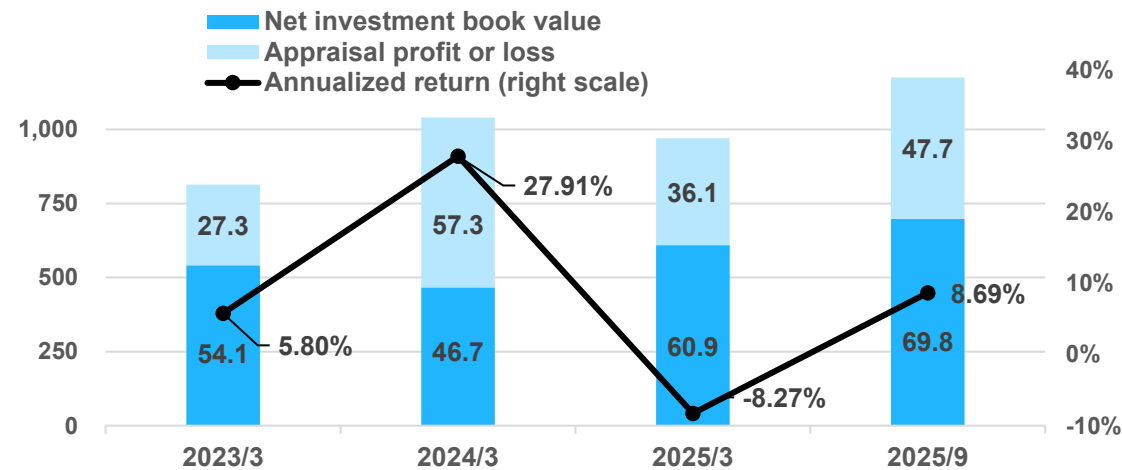
Status of sale (change in holding purpose from March 2023 to September 2025)

	2023/3	2023/9	2024/3	2024/9	2025/3	2025/9
Number of shares to be changed	-	2,091,216	31,700	471,740	-	—
Number of shares sold	▲3,700	▲4,900	▲239,800	▲25,900	▲582,400	▲203,560
Total number of shares	42,500	2,128,816	1,920,716	2,366,556	1,784,156	1,580,596

Status of shares for net investment purposes

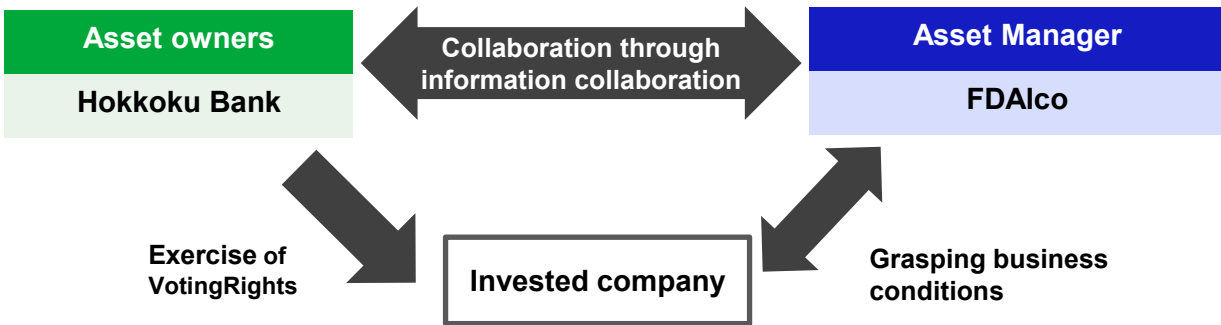
- The proceeds from the sale of strategic shares helds are also actively invested in net investment equities.
- Focus on improving performance by investing in quality growth stocks.

Balance of net investment shares (¥1 billion)



Engagement (Voting) Initiatives

Combine the "Voting Criteria" set by asset owners and qualitative information obtained by asset managers through interviews, etc. to engage in effective voting



Investment strategy

Invest in quality growth stocks that are expected to grow over the medium to long term while controlling overall portfolio risk.

Bottom-up analysis Investment decisions	In addition to publicly available information, invest in issues with a high probability of performance growth based on qualitative information obtained through interviews
Portfolio Management	Monitoring of risk indicators in the investment portfolio and analysis of investment performance

Exercise criteria of VotingRights	Established standards for the appointment of directors, remuneration for directors, capital policy, appropriation of surplus, preliminary takeover defense measures, etc.
Grasping business conditions	Gathering information through public materials related to IR and interviews with financial results of companies targeted for investment

Status of Investment Business

- Operates 10 funds. Implement diversified investment that emphasizes the local community but does not specialize in the region.
- Established several new funds, including Beyond Recovery Fund and the Social X-Impact Fund.

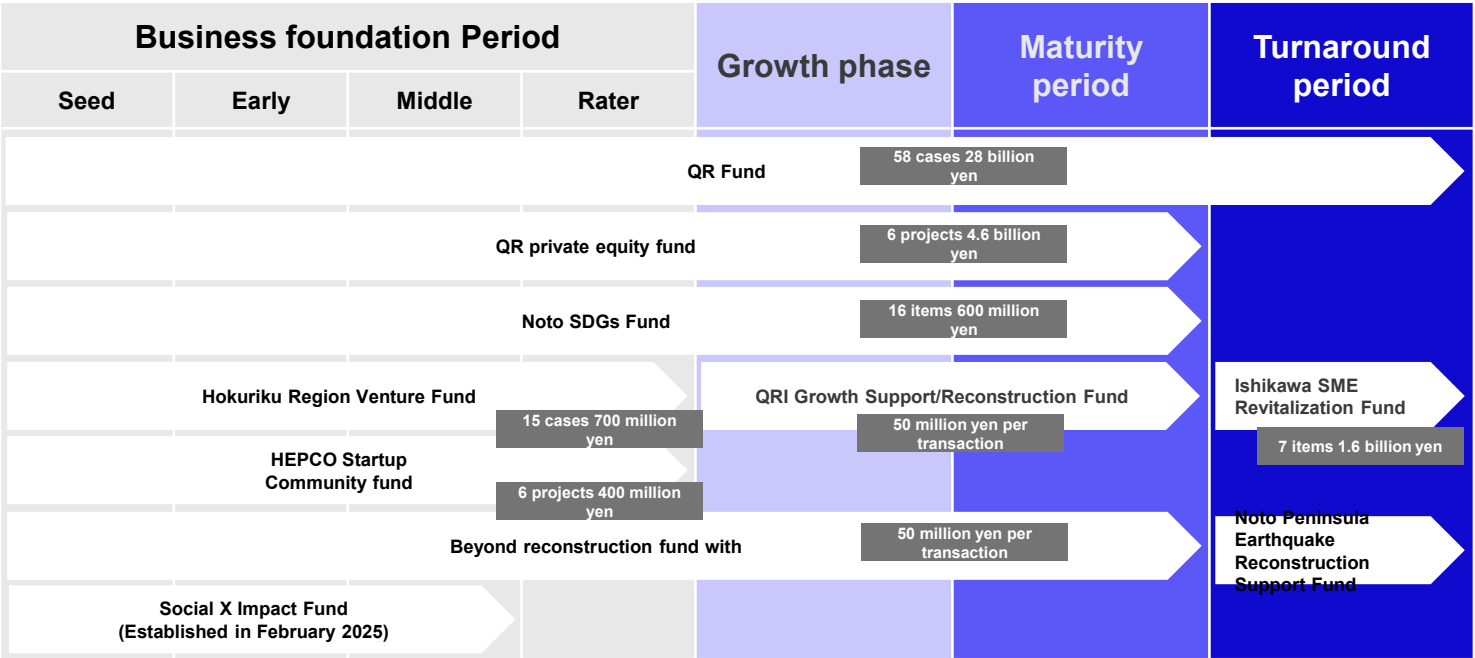
Revenues plan of the fund business (billions yen)

2025/9 Actual	2026/3 Plan	2027/3 Plan	2028/3 Plan
▲0.1	0.3	3.9	3.7

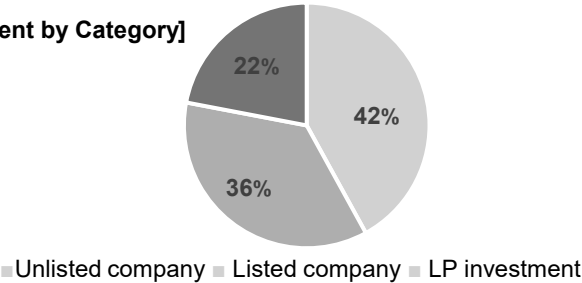
Investment Results and Plans

	2024/12 Actual	2027/12 Plan
Number of investees	104	120
Investment amount (billions yen)	36	67
Amount collected (billions yen)	4.8	17.3
Market value (billions yen)	34.3	63
Investment ratio	1.09	1.20

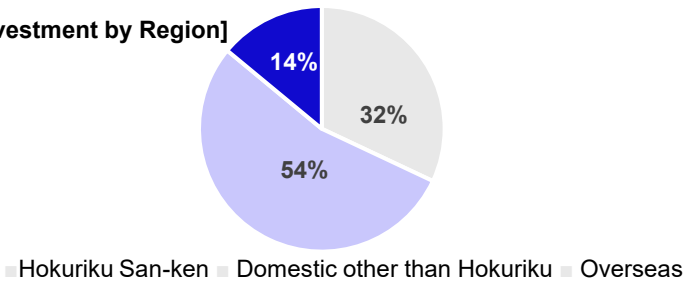
Fund Investment Status (as of Dec. 2024)



[Investment by Category]



[Investment by Region]



4. In-house development/external sales of core banking system

Announcements regarding system sales

- In August 2025, the company announced that it would sell its internally developed banking system to other financial institutions.

Provide Products and services	Next-Generation Core Banking System (core banking system, scheduled to begin operation in January 2027)	
	Characteristics	Price
	<ul style="list-style-type: none"> Enhanced Availability with Multi-Cloud Modernization with Language Transition from COBOL to Java Non-customization and free provision of additional functions 	Initial cost: None Running cost: 600 million yen/year~
	Various subsystems	
	Characteristics	Price
	<ul style="list-style-type: none"> Internet banking for personals and corporations Customer Information Management System (with loan support and AI functions) Human Resources Management System (HRM) and 4 other systems 	Initial cost: None Running cost: 100 million yen/year~
	System transition support consulting	
	Characteristics	Price
	Started providing core banking system transition support consulting	Consultation required

Reasons for system external sales

Needs from other financial institutions

⇒ A request from a financial institution that shares a common sense of value: "We had been thinking about the same strategy for some time. We wanted to buy time, we wanted to keep costs down, and because it was not a competing region,"

Non-customization is the major premise for the accounting system

⇒ It is important that customization can share the concepts of bugs and the causes of system trouble.

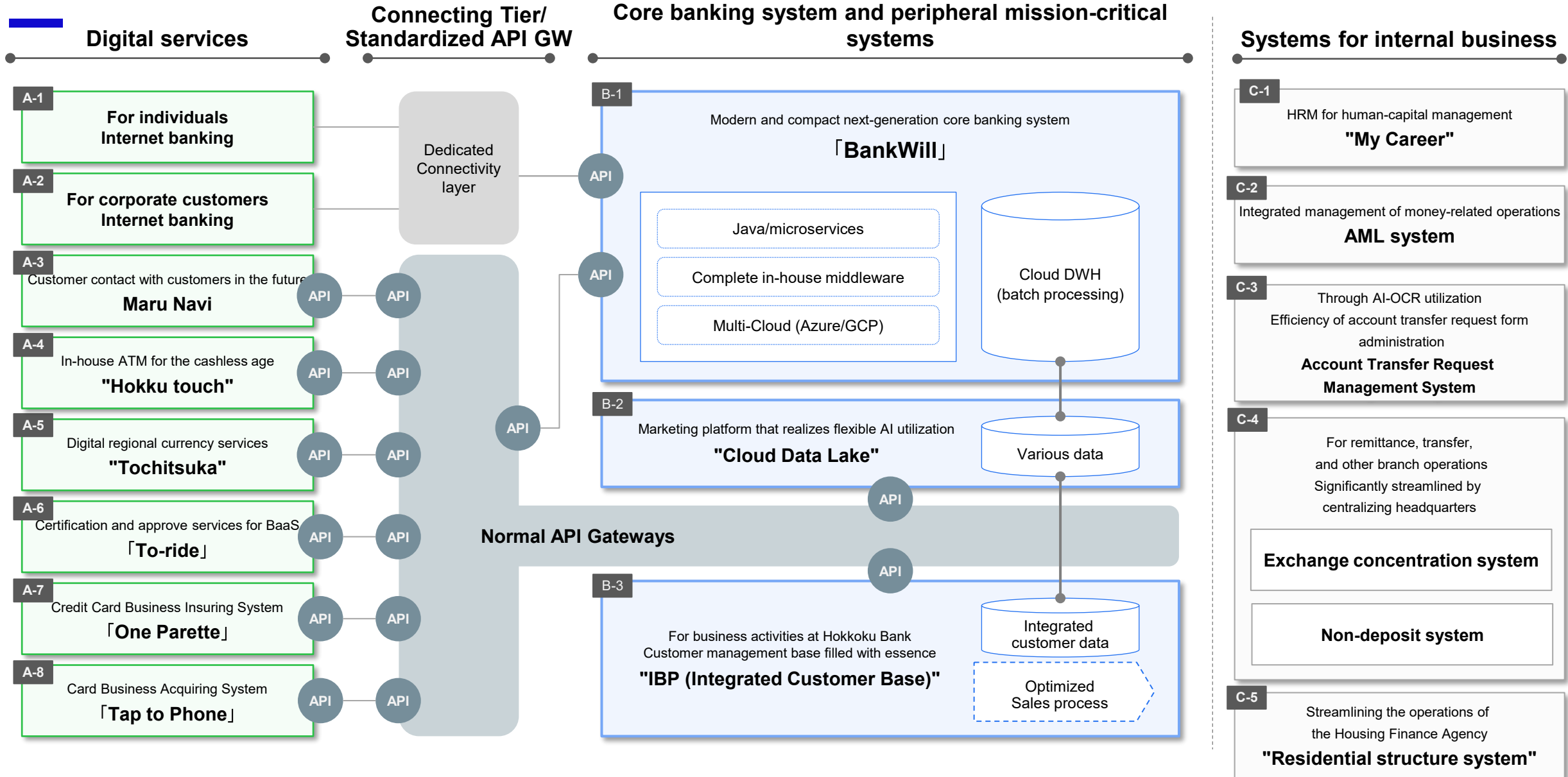
⇒ The subsystem responds to the needs with some flexibility. Large-scale subsystems are recommended because their implementation improves both in cost and quality.

Provide financial institutions that can share values at the lowest possible cost

⇒ One-time software costs and subsequent version upgrades are free of charge.

There are no restrictions on the change of strategy to independent routes, etc., and we will support independent routes.

(Reference) In-house production systems



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