

# **Investor Presentation**

**Overview of Financial Results for the Fiscal Year Ended March 2026 and Update on the Medium-Term Management Strategy**



**CCI Group, Inc.**  
**April 28, 2026**

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# 1. Executive Summary

# Executive Summary

## FY2025 Settlement of Accounts

- **Ordinary income: 167.1 billion yen (+77.5 billion yen YoY); Ordinary income: 19.7 billion yen (+7.4 billion yen YoY), Net income: ¥12.6 billion (+¥4.5 billion YoY).**  
Both interest income and expenses increased due to various interest rate hikes resulting from the policy interest rate hike and an increase in the outstanding balance of deposits and loans. As a result of the large-scale replacement of the securities portfolio, both sales and profits will increase year-on-year and record highs for profits.
- **ROE (core-capital basis) 5.9% (TSE standard: 5.5%), exceeding the mid-term Business strategy target of 5.1%.**

## FY2026 Earnings Forecast

- **Net income is forecast to be ¥17 billion (+34%).**  
Major factors include an increase in loans, an increase in interest rates, and a revision in asset allocation.
- **Evaluate the likelihood of each business in formulating the plan on a three-point scale.**  
Businesses with a low probability are expected to have conservative revenues, while expenses are set at a level that takes into account uncertainty.
- **ROE (core-capital basis) is projected at the 7.7% (TSE basis: 7.5%).**

## Topics

- **In order to realize an asset management nation, we will strengthen our functions as an asset management business, such as discretionary investment examinations,**  
Build a group system that supports not only sales but also operation and driving.
- **In response to a world with interest rates, we reviewed our asset allocation,**  
Improve ROE by increasing net interest income.
- **The next-generation core banking system was launched in January 2027, and system assets were transferred to group companies.**  
In the system resale business, inquiries from about 10 banks. Diversification of sales formats according to needs.

# **Overview of FY2025 Financial Results and FY2026 Forecasts**

# Overview of FY2025 Financial Results

## CCI consolidated

(Millions of yen)

	2025/3	2026/3	Change	Rate of change
Ordinary income	89,576	167,102	+77,526	+86.5%
Ordinary income	12,298	19,756	+7,458	+60.6%
Net income	8,120	12,632	+4,512	+55.5%

## Hokkoku Bank on a non-consolidated basis

(Millions of yen)

	2025/3	2026/3	Change	Rate of change
Ordinary income	72,862	147,024	+74,162	+101.7%
Ordinary income	11,511	17,670	+6,159	+53.5%
Net income	8,323	12,769	+4,446	+53.4%
Core net operating profit	11,325	20,744	+9,419	+83.1%

## Equity ratio

	2024/3	2025/3	2026/3
Consolidated equity ratio	10.37%	9.85%	9.10%

### ■ Summary

#### CCI consolidated

Higher sales and profits year on year  
(first increase in sales and profits in two fiscal years and record highs in profits)

#### Hokkoku Bank on a non-consolidated basis

Higher sales and profits YoY (first increase in sales and profits in four fiscal years)

Operating profits from core business increased for the second consecutive year

### ■ SUMMARY

- Operating profits from core business increased due to an increase in yields resulting from a hike in policy interest rates and an increase in outstanding loans.
- Significantly replacing the securities portfolio and recording a gain on sale of shares of ¥64.3 billion while recording a loss on sale of bonds of ¥60.1 billion.
- Expenses increased due to new construction in Hirooka Terrace, but ordinary income increased from the previous fiscal year due to an increase in operating profits from core business.

# FY2026 Forecasts

CCI consolidated

(Millions of yen)

	2026/3 Actual	2027/3 Earnings forecast	2026/3 Ratio	Rate of change
Ordinary income	19,756	26,500	+6,744	+34.1%
Net income	12,632	17,000	+4,368	+34.5%
ROE	5.9%	7.7%	+1.8pt	

## ■ Interest rate scenario (end of March 2027)

- Short-term: Policy rate 1.25%
- Long: 10-year JGB yield 2.50%

## ■ Interest on deposits and loans

- Interest on loans 48.1 billion yen (+12.1 billion yen compared to 26/3)
- Interest on deposits (Δ) 14.5 billion yen (+6.6 billion yen compared to 26/3)

## ■ Net fees & commissions

- Consulting 3 billion yen (+400 million yen compared to 26/3)
- Cashless 1.9 billion yen (+200 million yen compared to 26/3)

## ■ Profit and loss of the market division

- Income and other income 24.4 billion yen (+3.3 billion yen compared to 26/3)
- Capital income 600 million yen (Δ 3 billion yen compared to 26/3)

## ■ Expenses

- Personnel expenses 18.1 billion yen (+2.6 billion yen compared to 26/3)
- Non-personnel expenses 24.1 billion yen (Δ 1.2 billion yen compared to 26/3)

## Approach to Planning

① Based on uncertainties in each business and differences in future outlook, the probability is assessed on a three-point scale and

High ⇒ Low Probability		
A	B	C
Low uncertainty and low earnings volatility	Moderate in both uncertainties and variability	Highly variable results due to high uncertainties
(Example) Finance Business Market investment, etc.	(Example) Consulting segment Cashless segment	(Example) Fund Business Credit costs

② For businesses with large uncertainties, we are considering plans based on conservative assumptions, and as a result, the overall plan is at a level with a high degree of achievement certainty.

## **3. Medium-Term Business Strategy 2026 Update**

- Updated strategies and target figures from a medium-to long-term perspective every year in an agile based on the status of business strategies and the market environment

<Main interest rate scenario>

The policy interest rate is assumed to increase by 0.25% at the end of June, December 2026, and June 2027, reaching 1.5%.

- Target ROE8% in fiscal 2028 and beyond

Item	2026/3		2027/3	2028/3	2029/3
	Actual	Achievement rate	A year later	Two years later	Three years later
Banking business revenue	60.6 billion yen	125.4%	72.9 billion yen	83.4 billion yen	87.5 billion yen
Revenue from new businesses	14.3 billion yen	67.4%	15.3 billion yen	18.5 billion yen	20.9 billion yen
Consolidated Operating Income	19.8 billion yen	110.0%	26.5 billion yen	28.5 billion yen	32 billion yen
Net income (consolidated)	12.6 billion yen	114.5%	17 billion yen	18.5 billion yen	21 billion yen
ROE※	5.9%	+0.8pt	7.7%	8.0%or more	

※1 ROE is calculated based on the amount of net income attributable to owners of the parent to Basel III core capital based on domestic banks

## **1. Revision of the Target Timing for Achieving ROE of 8% to March 2028**

- Review of asset allocation to respond to "a world with interest rates" and to optimize interest-earning businesses.
- Further development of the interest rate structure, which is highly correlated with market interest rates on business loans.
- The target timing for achieving an ROE of 8% has been moved forward from March 2030 to March 2028 by continuously reflecting changes in the interest rate environment in earnings.

## **2. Review of asset allocation**

- Review of holdings of equities, foreign bonds, multi-assets and other assets, and expansion of investments in private assets
- Rebalance and replacement of yen-denominated bonds by utilizing capital gains generated from the sale of equities and other assets.

## **3. Reflection of earnings from new business areas (digital and systems, regional revitalization, etc.)**

- Provision of the next-generation core banking system "BankWill" to other financial institutions.
- Initiatives in the Sports and Entertainment Business.

## **4. Indication of business feasibility based on the accumulation of business models and experience in each business area**

- Feasibility has been evaluated on a three-tier scale and reflected in projected revenues and expenses, taking into account uncertainties and differences in future prospects for each business.

# Overview of Group Companies (Organizations)

- Building a Group Structure to Deliver Various Values
- Established the Sports, Entertainment, and Wenew company headquarters and overseas business headquarters

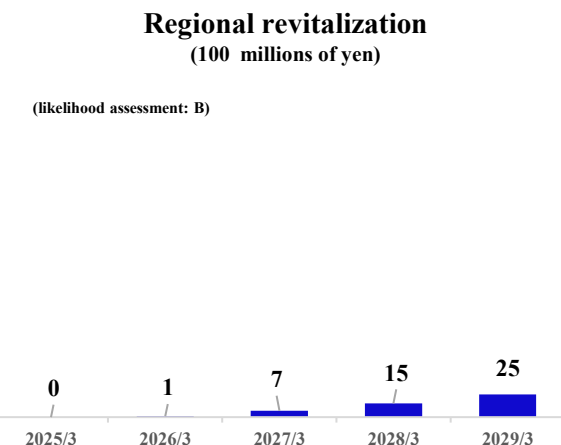
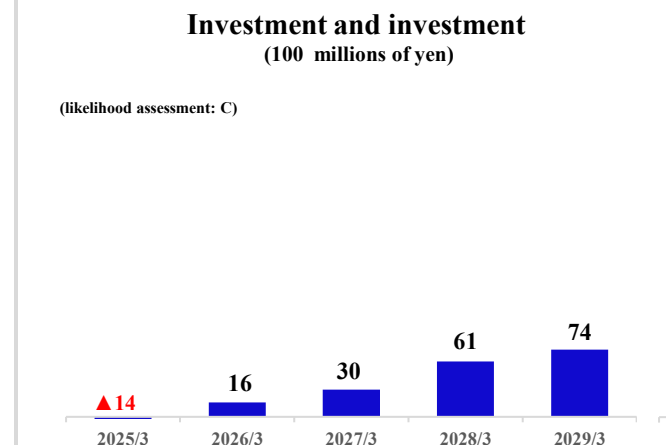
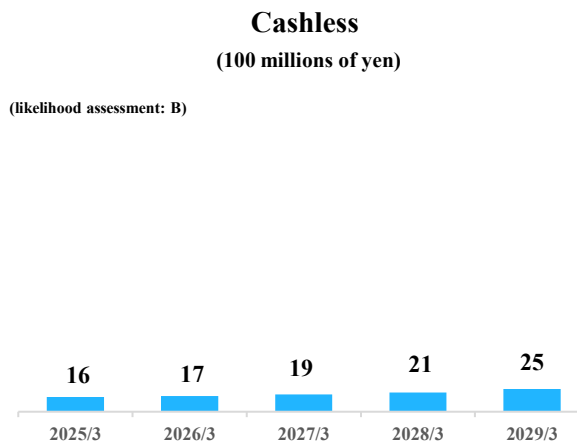
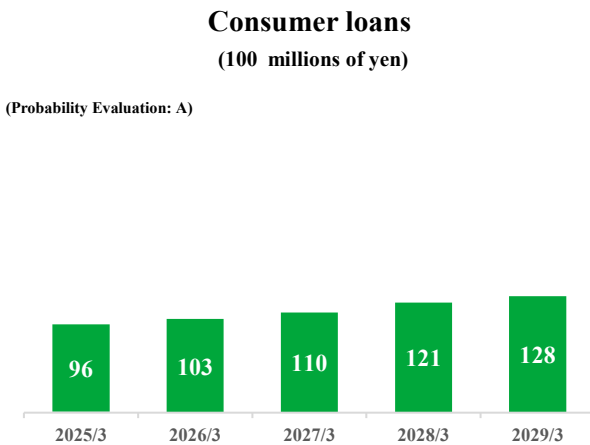
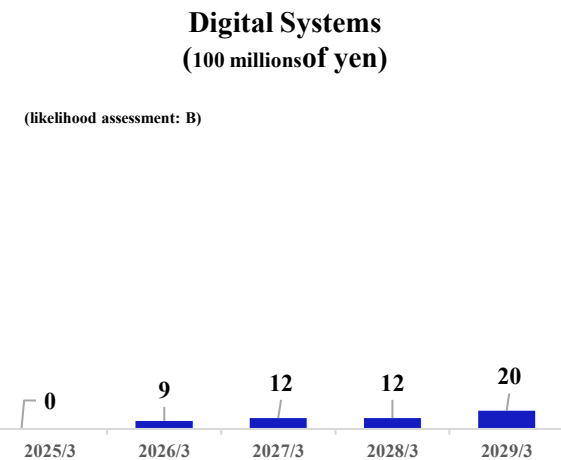
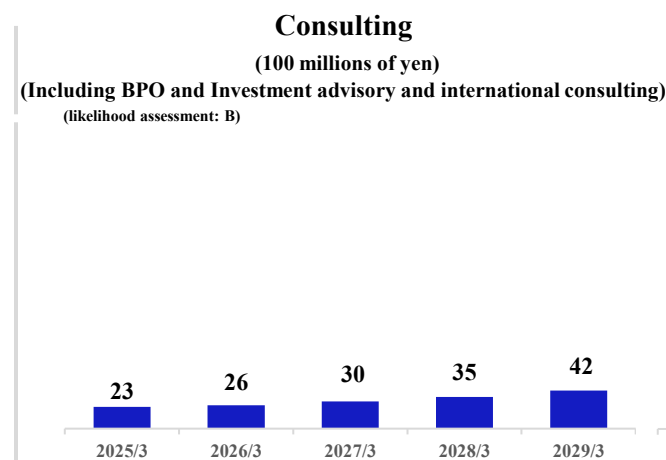
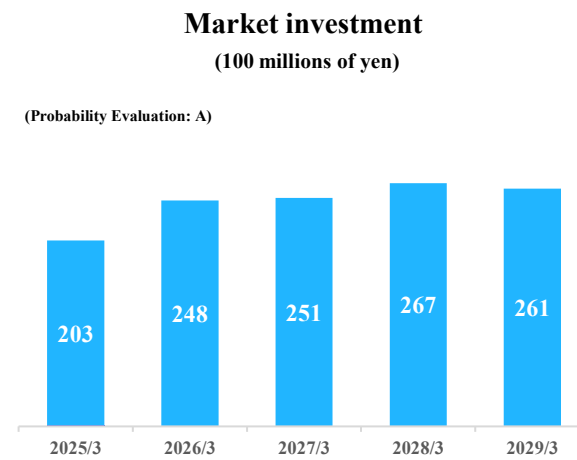
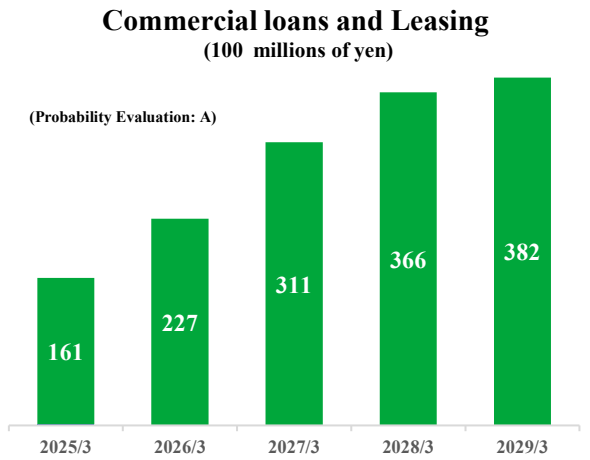


# Overview of Group Businesses (Business Domains)

■ Group companies are responsible for the business domains for delivering various values

Traditional banking		New business in the banking book		New business by the new company											
HOKKOKU BANK HOKKOKU GENERAL LEASING		HOKKOKU BANK HOKKOKU CREDIT SERVICE		CCI <small>CC Innovation</small>		CCIForward		CCI Asset Partners		CCI CrossBorder		QR INVESTMENT		CCI Enterbase	
Financial services		Market management		Consulting (including overseas)											
Loans and Leasing Consumer Loans Exchange Rate		Net investment shares Multi-asset		Consulting BPO Business	BPO Business	Investment Advisory	Other than Loans	—	—	—	—	—	—	—	—
Market management		Cashless		Investment and investment (including overseas)											
JGBs and Foreign Bonds Bond Held to Maturity Strategic Shareholdings		Acquiring Issuing Local currency		—	—	PD fund	Overseas Loans	PE Fund Investment Income	—	—	—	—	—	—	—
		Digital systems		Digital systems											
		Basic fees for corporate Internet banking, etc. BaaS Business		System Resale	—	—	—	—	—	—	—	—	—	—	—
		Local revitalization		Local revitalization											
		Hirooka Terrace Rent Income		—	—	—	—	—	—	—	—	—	—	—	Sports Entertainment

# Revenue by Business Segment ※See P7 for the likelihood assessment



# Capital Management and Shareholder Value

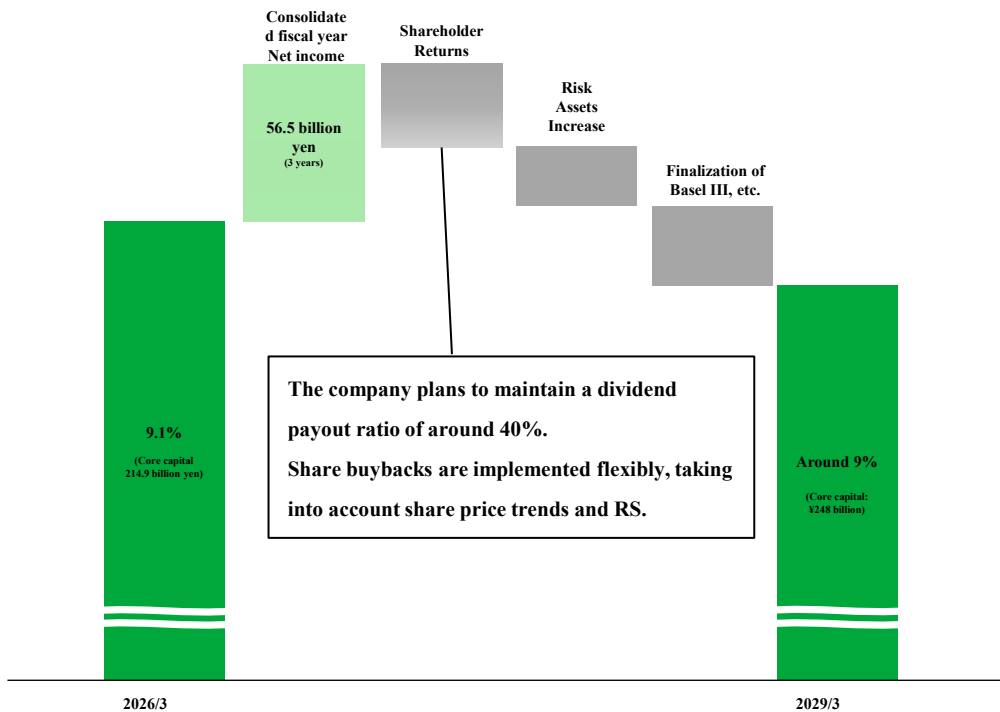
Item	2026/3 Actual	2027/3	2028/3	2029/3
Dividend payout ratio	41.0%	39.3%	Approx. 40% With dividends based on sustainable earnings growth Flexible share buybacks	
Total dividends	5.2 billion yen	6.6 billion yen		
Purchase of treasury stock	4 billion yen	10 billion yen		

Cost of capital	Approx. 7-9%			
ROE	5.9%	7.7%	8.0% or more	
Core capital	214.9 billion yen	221 billion yen	231 billion yen	248 billion yen
Risk assets	2.3604 trillion yen	2.385 trillion yen	2.5 trillion yen	2.655 trillion yen
Equity ratio	9.1%	9.3%	Around 9%	

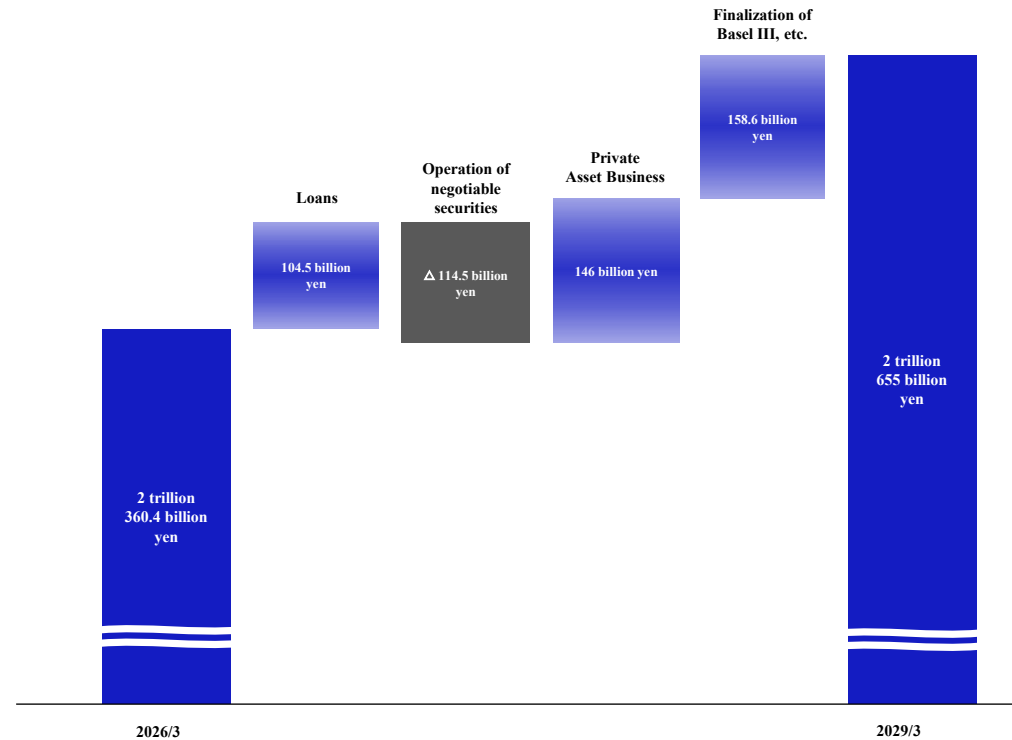
# Risk Asset Control

- The guideline for the equity ratio is around 9%
- In lending, the increase in risk assets and the decrease in risk assets of securities were accounted for by the enhancement of loans in urban areas.  
By accumulating in the private asset business

Changes in equity ratio



Risk asset plan

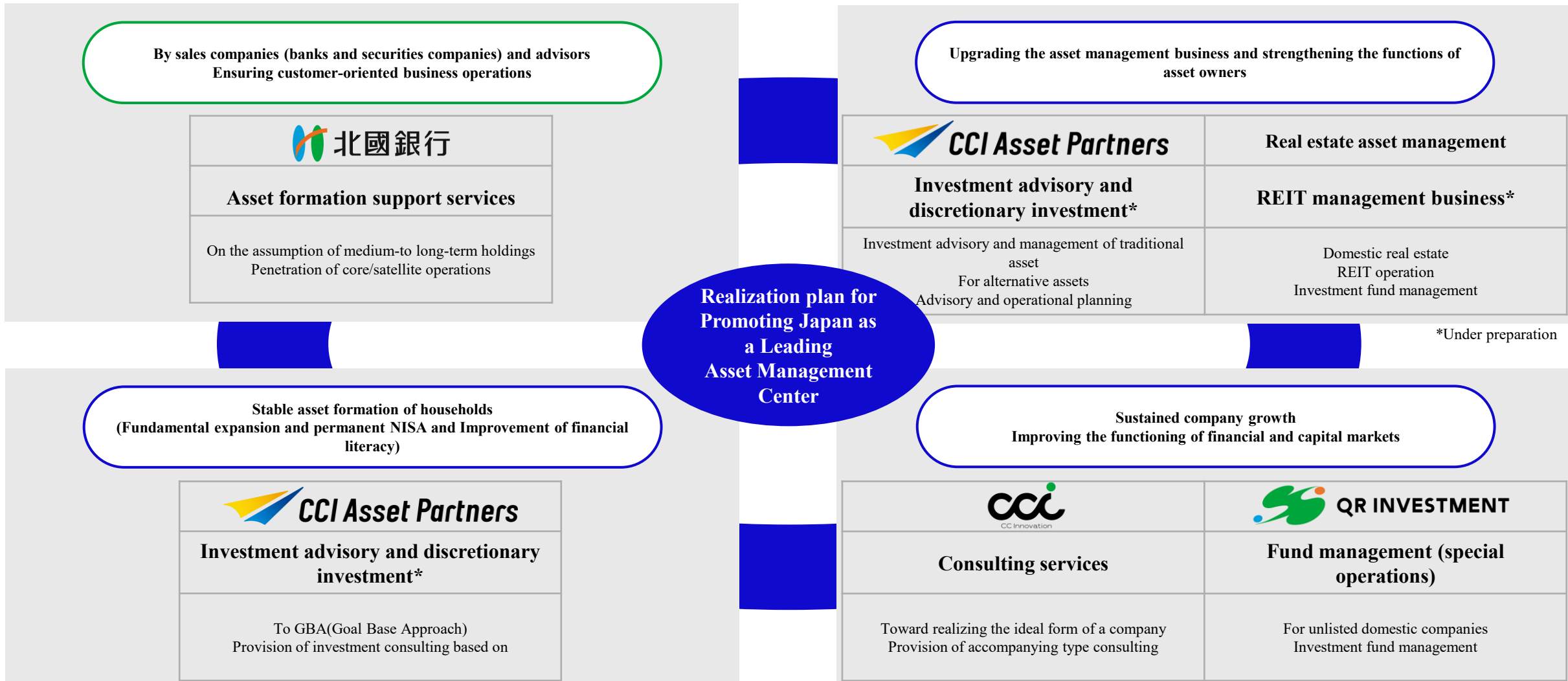


# 4. Topics

# Our Approach to Becoming “Promoting Japan as a Leading Asset Management Center”

## : CCI Investment Chain

### ■ Building a Group Service Provision System that Pursues the Best Interests of Customers in Accordance with the “Promoting Japan as a Leading Asset Management Center” Concept

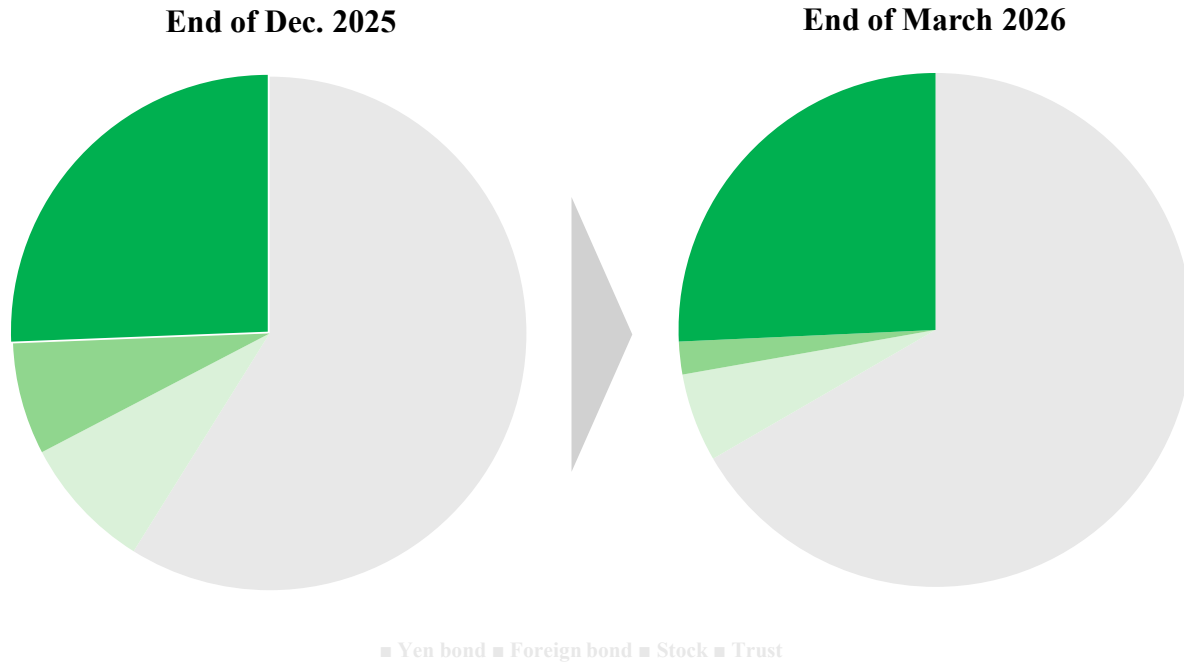


\*Under preparation

# New Market Investment Structure and Asset Allocation at Hokkoku Bank

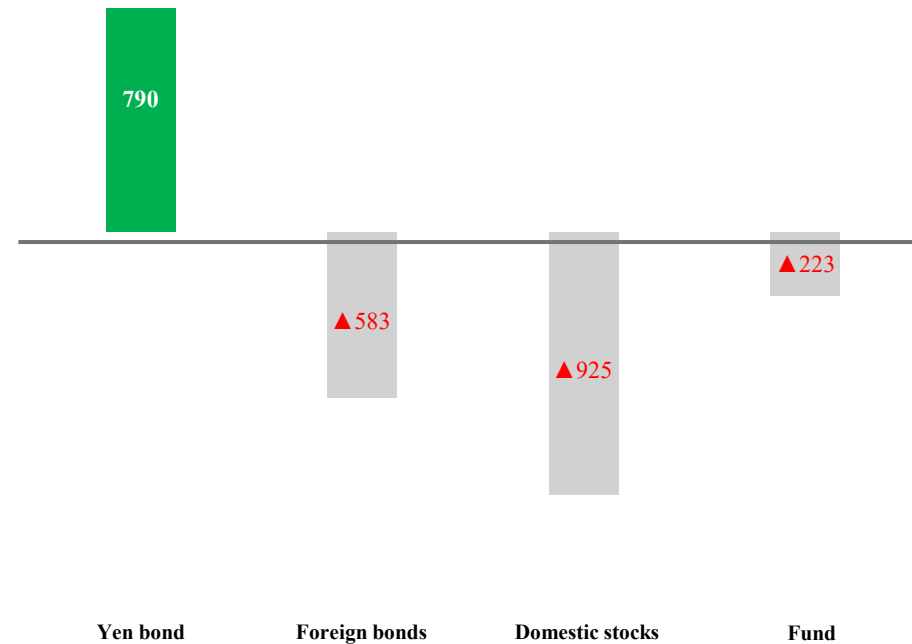
- Significant restructuring of the securities portfolio in response to a positive interest rate environment
- Divestment of Japanese equities and low-yield foreign bonds
- Improved flexibility of the JPY bond portfolio and enhancement of carry income through balance accumulation

Asset Allocation



Change in asset allocation (Billions of yen)

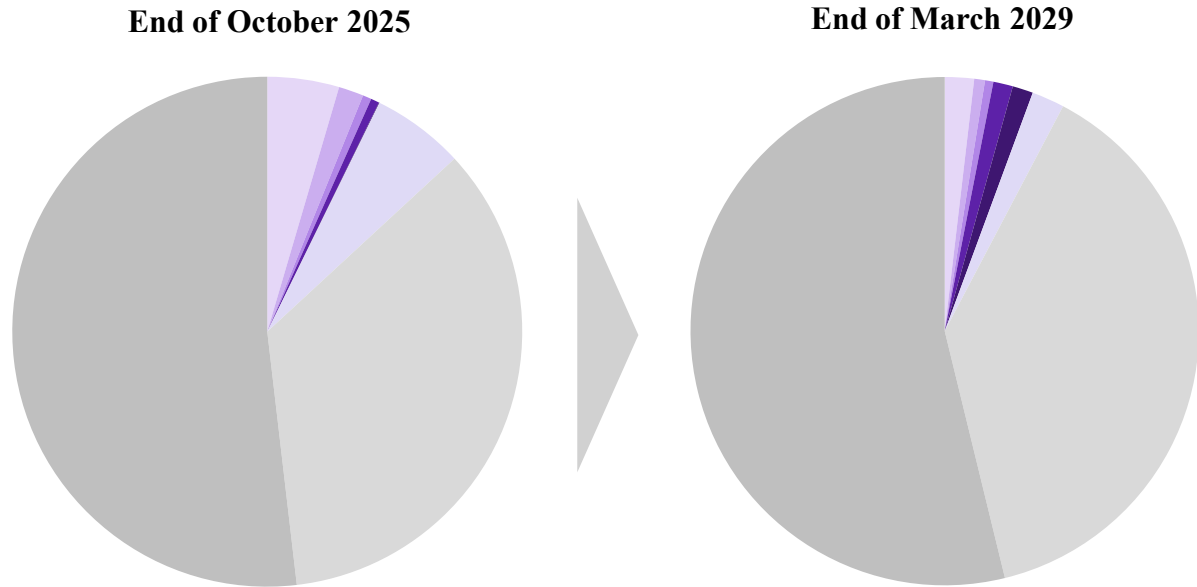
2026Year3End of the month—2025Year12End of the month



# Group-Wide Asset Allocation

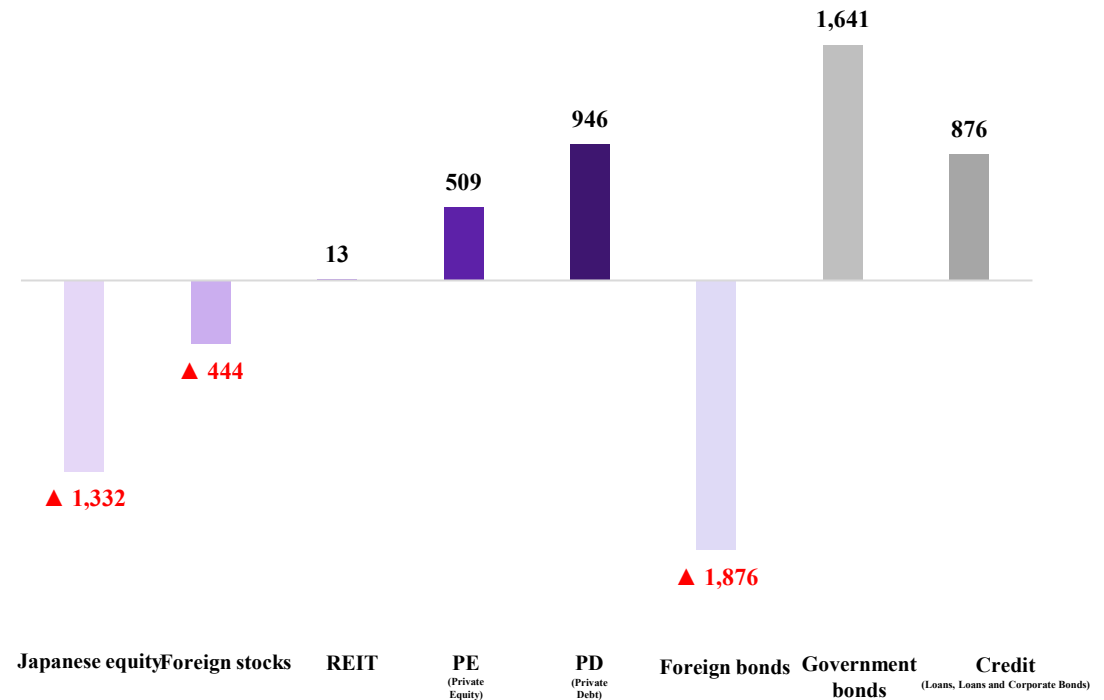
- Revision of asset allocation based on CCIAP's strategy to enhance Group ROE
- Reduction of risk assets through equity sales, while expanding loans, private assets, and JPY bond investments to strengthen carry income

Asset location of the entire group



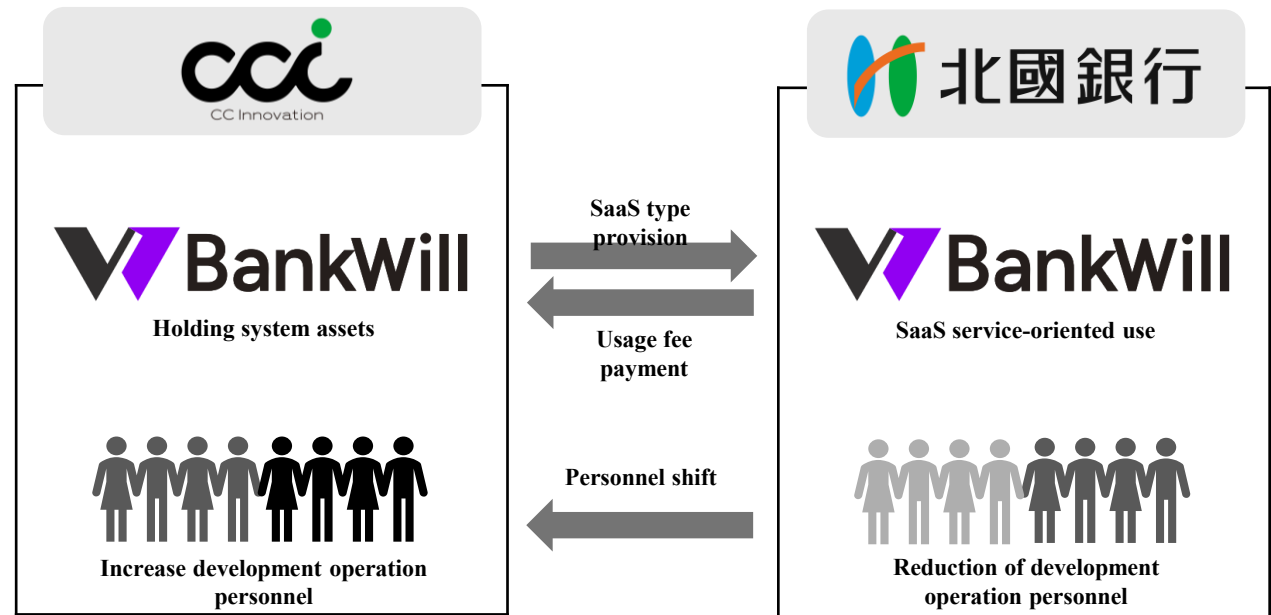
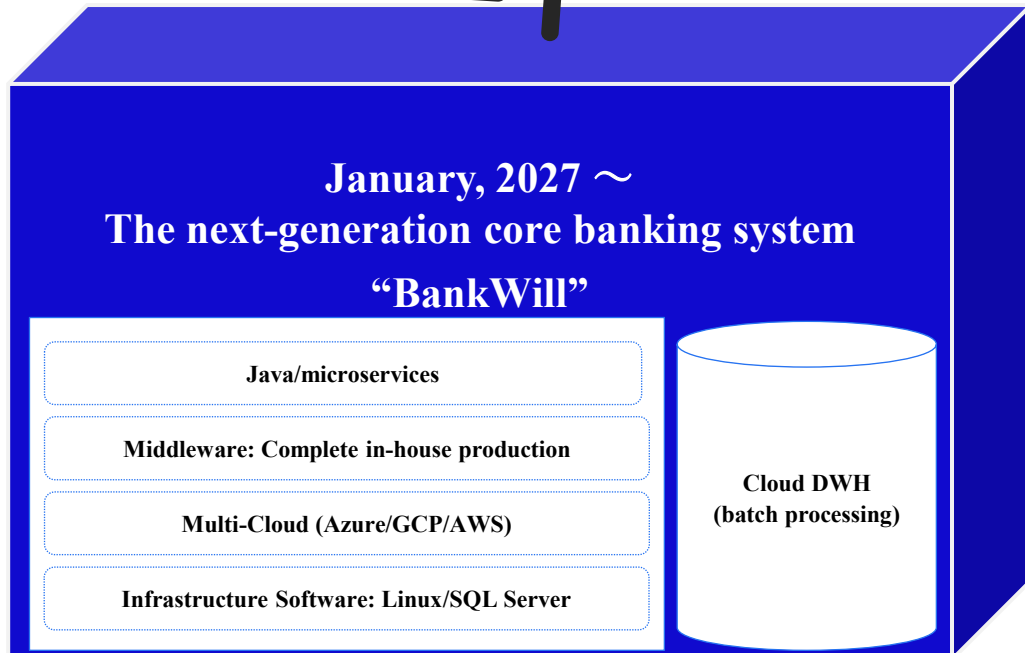
■ Japanese equity ■ Foreign stocks ■ REIT ■ PE ■ PD ■ Foreign bonds ■ Government bonds ■ Credit (loans, loans, and corporate bonds)

Asset location changes (Billions of yen)  
October 2025 ⇒ March 2029



# Launch of “BankWill”, the Next-Generation Core Banking System

- Launched in January 2027, enters final system integration test (four months ahead of schedule)
- System assets (human resources and programmes) are owned by The CC Innovation, Ltd.
- Personnel for development operations shifted to The CC Innovation, Ltd., and the Hokkoku Banking Systems Department shrank significantly



# System Resale Strategy

- Released system resale in August 2025
- Diversification of system provide and sales formats
- There are 10 inquiries from financial institutions, and four to five banks have a high degree of certainty

  
CC Innovation

2025年8月1日

各位

株式会社CCイノベーション

**SaaS型での次世代コアバンキングシステム並びに各種サブシステムの提供とシステム移行支援コンサルティングの取り扱い開始について**

株式会社北國フィナンシャルホールディングス（代表取締役社長：杖村 修司）グループの株式会社CCイノベーション（代表取締役社長：菊澤 智彦）は、2028年1月より株式会社北國銀行向けに開発中の次世代コアバンキングシステム（勘定系システム）並びに自社グループで内製開発・利用している各種サブシステムをグループ外の地域金融機関様向けに販売することといたしました。併せて、既存システムからの移行支援コンサルティングの提供を開始いたします。

当社では今後も価値観を共有する皆さまとともに、価値を分かち合い、高め合いながら、それぞれの地域での社会課題の解決と利益の創出の両立を目指してまいります。

記

■提供する商品・サービスの概要

(1) 次世代コアバンキングシステム（2027年1月稼働予定の地域金融機関向け勘定系システム）

Provision of Next Generation Core Banking System and Various Subsystems in SaaS Type and Beginning of Handling of System Migration Support Consulting | News/CCI Group ([Link](#))



## Services provided

- ① The next-generation core banking system
- ② Subsystem
- ③ System transition support consulting



## System provide and sales format

- ① Provided as a non-customized SaaS type service
- ② Customization support
- ③ Delivery of the product in a selling-out form



## Current status of inquiries

Including first-tier regional banks, second-tier regional banks, shinkin banks and others,  
**Inquiry from 10 or more lines**

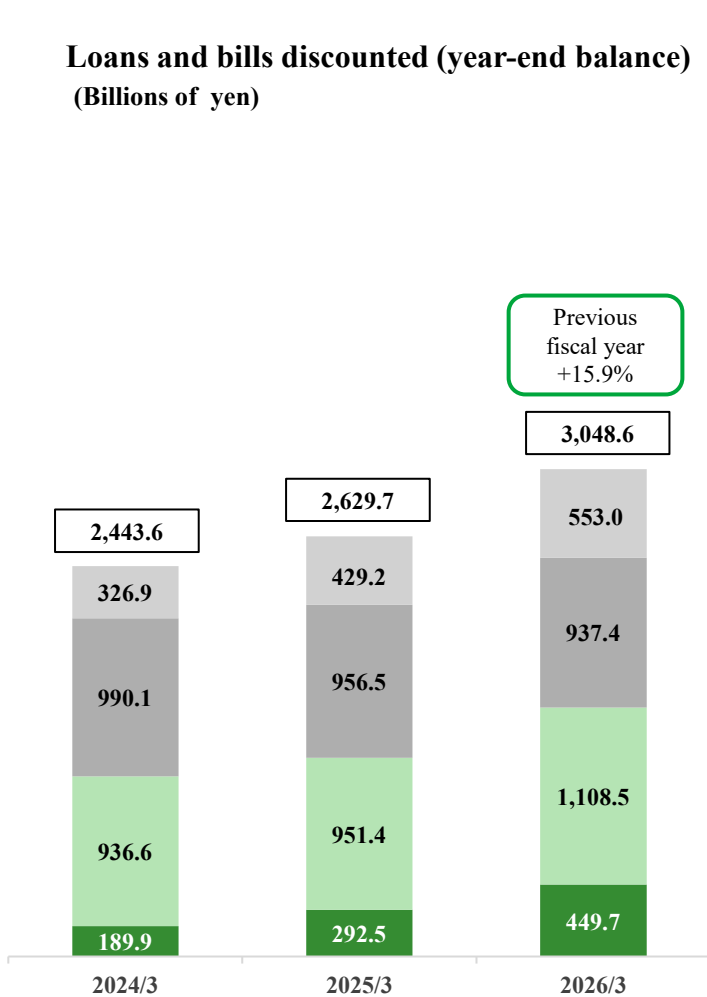
Four to five banks, including Hokkoku Bank, have a high degree of certainty

# Appendix

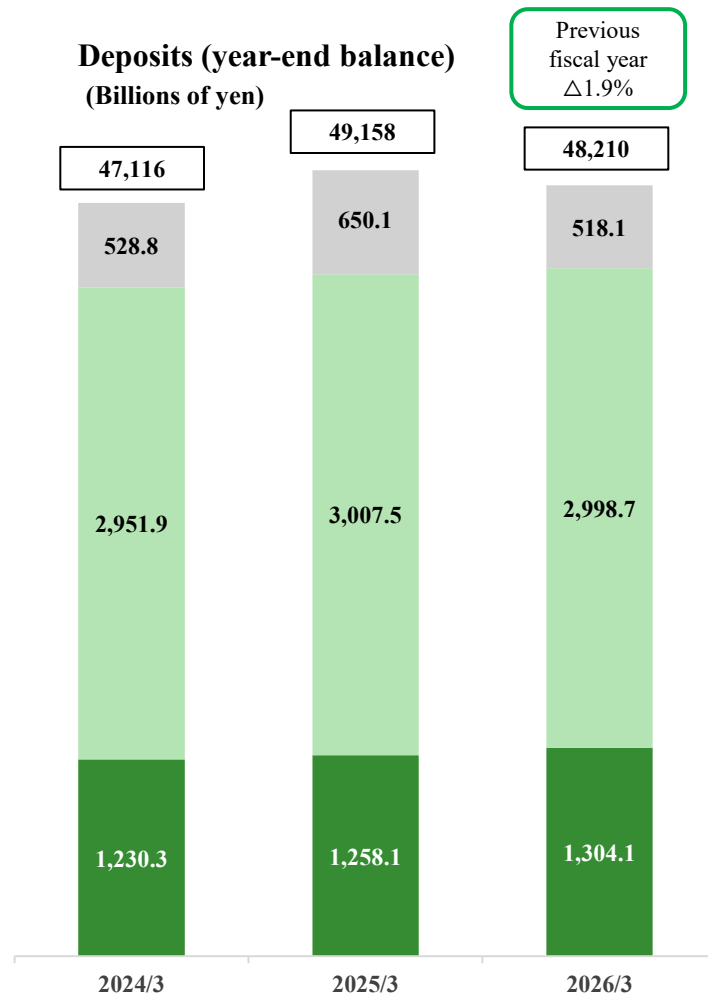
# Status of Deposits and Loans

Loans to urban areas and large enterprises increased. Yields were generally in line with forecasts.

Loans and bills discounted (year-end balance)  
(Billions of yen)



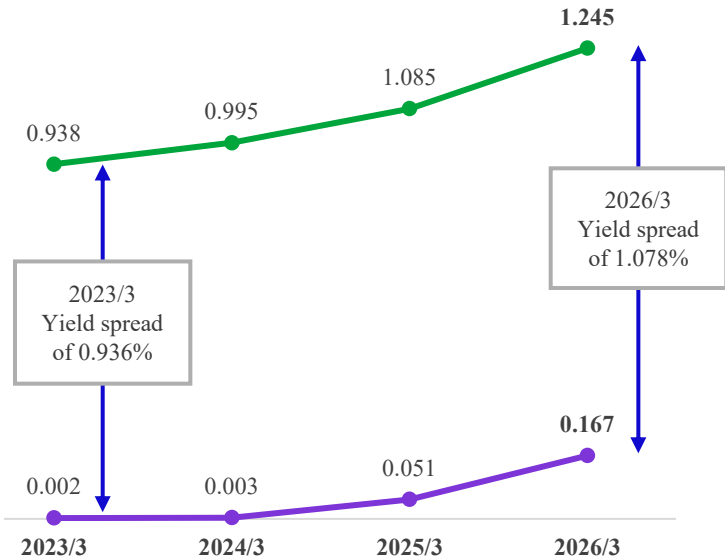
Deposits (year-end balance)  
(Billions of yen)



Loan-to-deposit rate



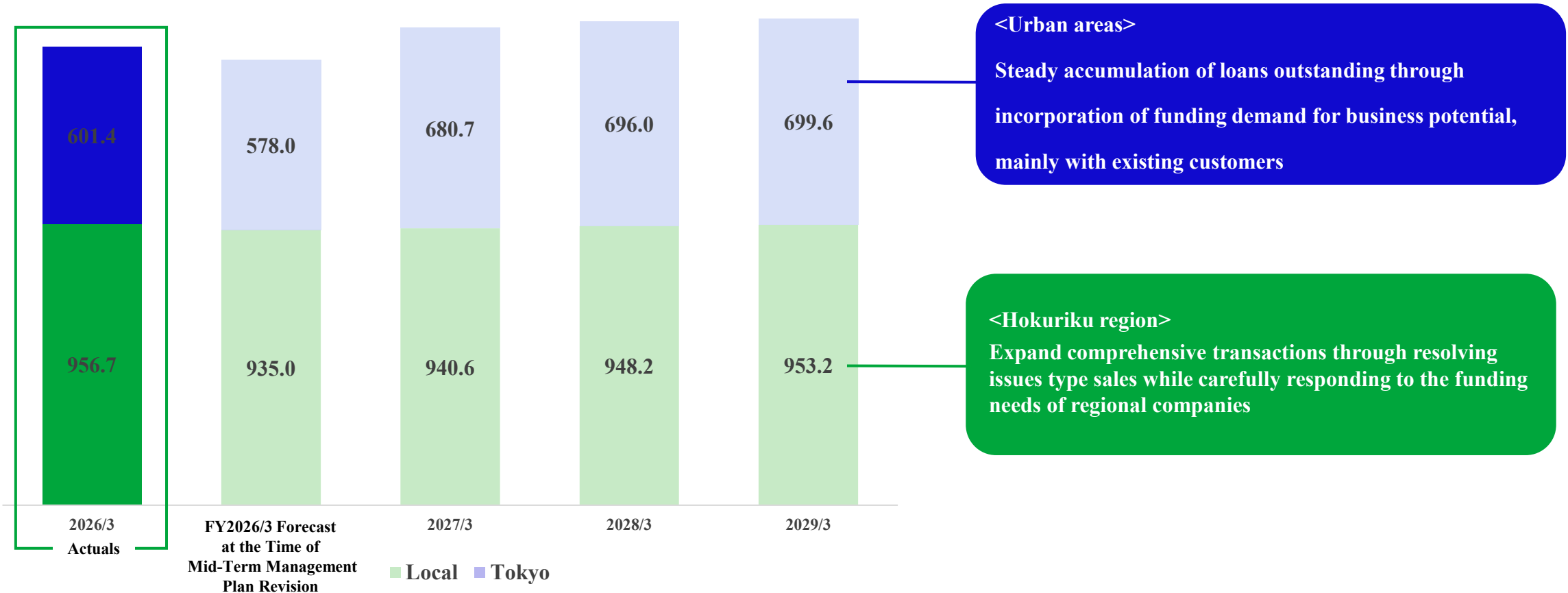
Interest on loan



# Hokkoku Bank's Policy on Entrepreneurial Lending

- Capturing funding needs in urban areas and achieving sustainable growth in overall loans outstanding
- In light of market interest rates and the competitive environment, we will continue to capture profitability through flexible pricing.

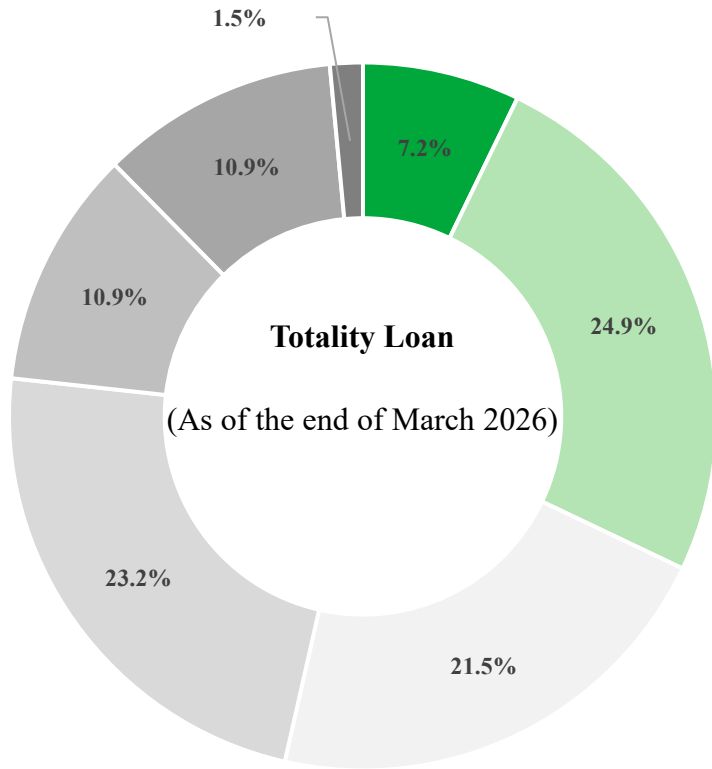
Business-type loans outstanding by region(Billions of yen)



# Composition of Interest Rates on Loans and Discounts

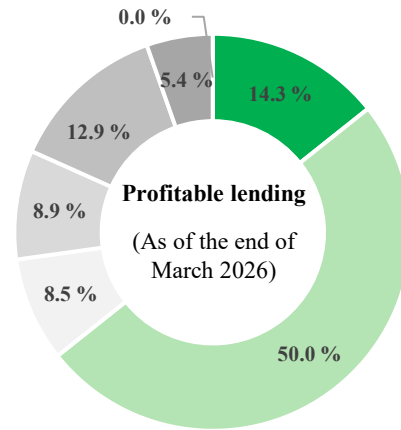
- The percentage of floating interest rates on loans is over 30%, and about 25% is highly correlated with market interest rates
- For commercial loans, variable interest rates exceed 60% and market-linked loans 50%

Breakdown of Loans by Interest Rate

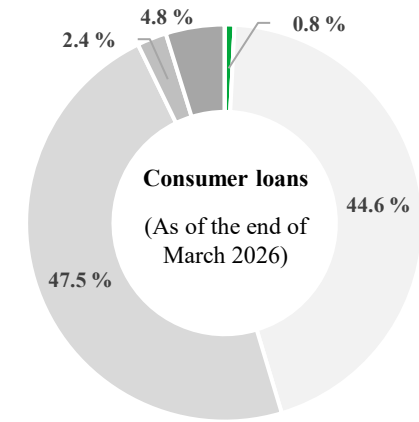


- Floating rate (short-term prime)
- Floating rate (market-linked)
- Fixed rate (less than one year)
- Fixed rate (1 year or more but less than 3 years)
- Fixed rate (3 years or more but less than 5 years)
- Fixed rate (5 years or more)
- Other

Profitability loan



Consumer loans



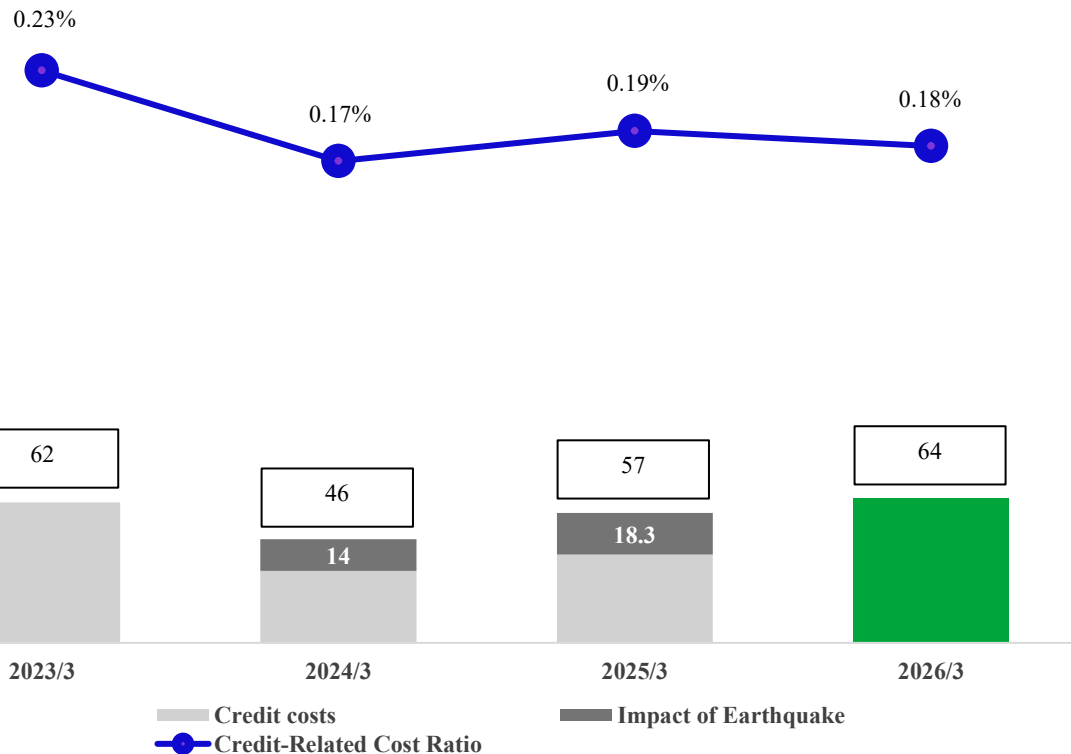
Composition of interest rates at the time of new loans

	2025/3	2026/3
Fixed interest rate	49.8%	40.5%
Spread	48.0%	59.2%
Short-term plastic	2.2%	0.3%
<b>Total</b>	<b>100%</b>	<b>100%</b>

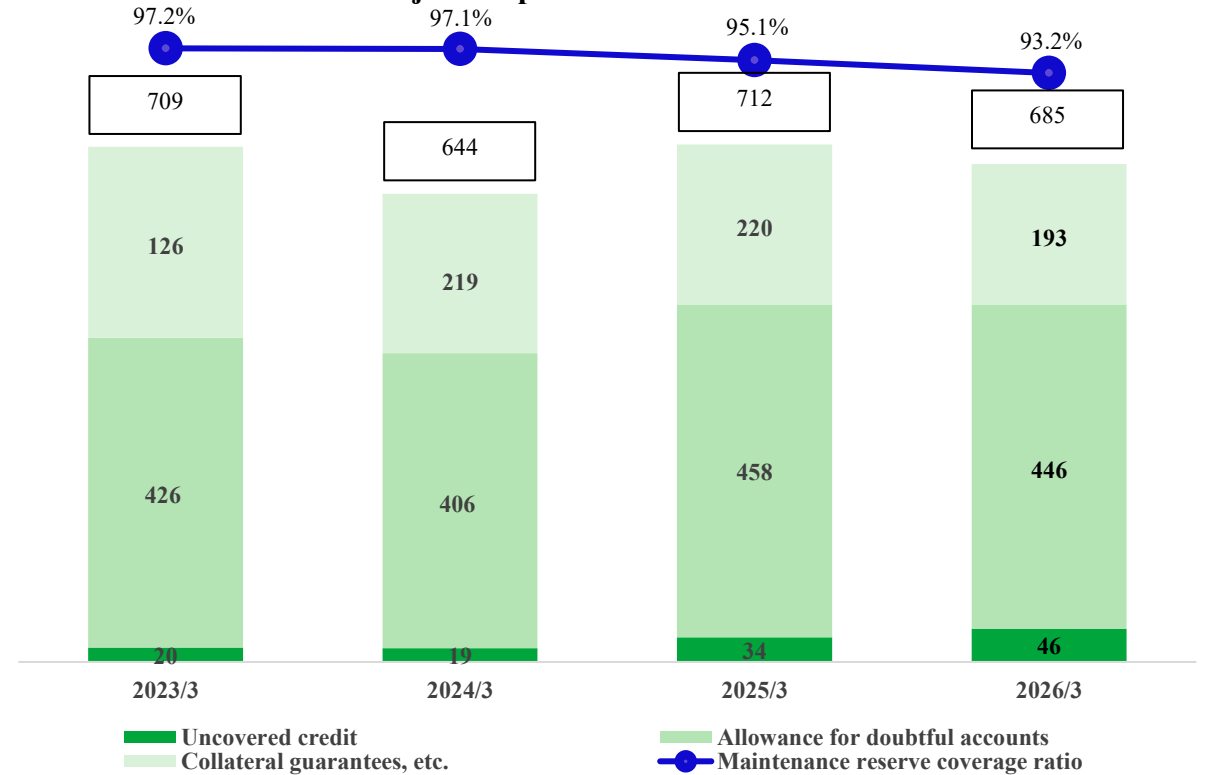
# Credit Costs and Preservation and Provision of Non-Performing Loans

- Although the temporary additional provision due to the impacts of the earthquake has been completed, credit costs have increased in light of domestic and overseas economic and financial conditions.
- From FY3/2027 onward, the forecast is ¥3 billion as a normal plan, while the forecast is around ¥5 billion based on the above assumptions (likelihood assessment: C)
- Coverage ratio by protection and provision for individual loan losses remained at a high level

Credit costs (term-end balance) and Credit-Related Cost Ratio (100 millions of yen)



Claims subject to specific allowance and breakdown (100 millions of yen)



# What Hokkoku Bank Should Be (As a Role Model)

- Aiming for a next-generation banking model that enables efficient and lean management, continue to evolve for more than 20 years



Hokkoku Bank

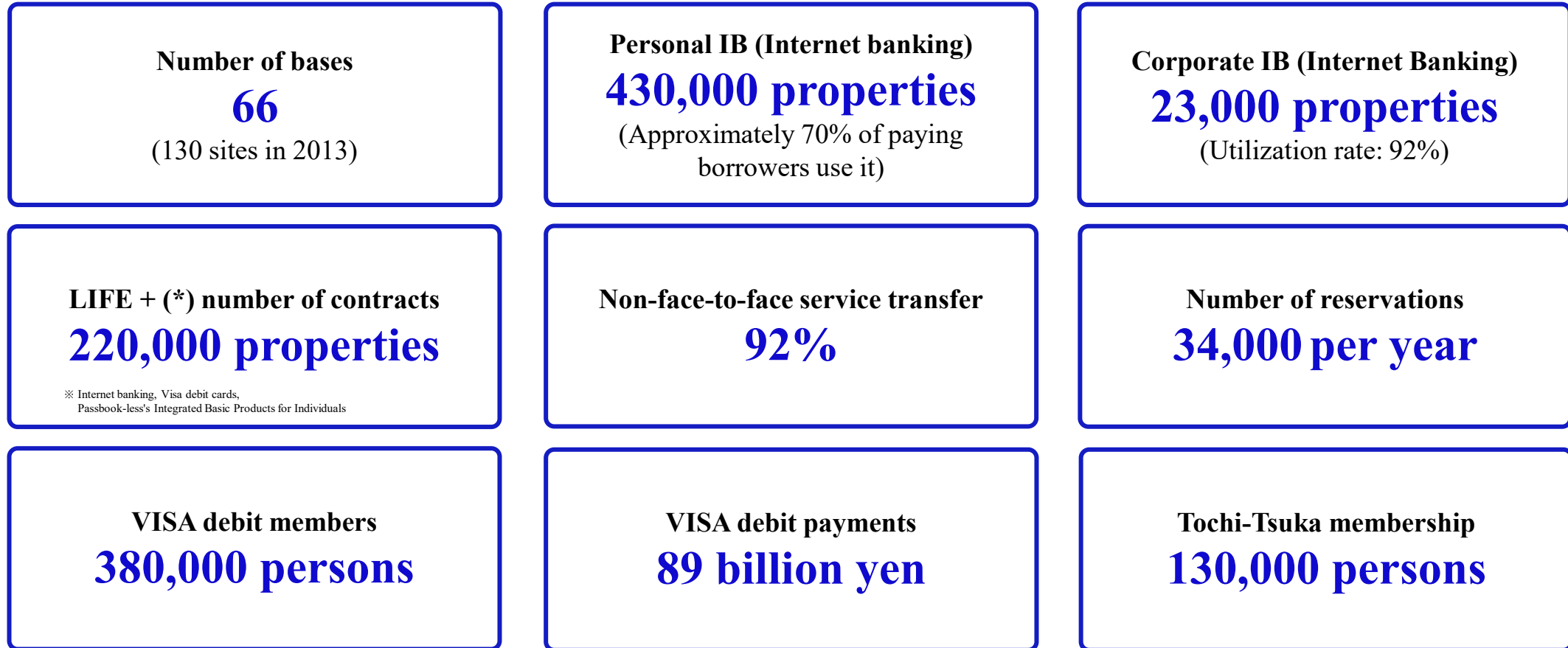
Item	~2000 Year
Number of stores	154 stores
Number of customers visiting sales counters/day	Around 20,000
Number of bank employees	3,000 (including 450 part-time employees)
New Business Domain Personnel	0 people
Personal Internet banking	Not installed
Internet banking for corporate clients	Not installed
Call center	Not installed
Ordinary income	5 billion yen
Expenses	36 billion yen
Number of personal accounts	1.4 million accounts
Number of corporate accounts	130,000 accounts
Deposits	2.6 trillion yen
Total Assets	2.9 trillion yen



Ideal form
50 sites
2,000 to 3000 people
1,450 (including 150 part-time employees)
445 employees
450,000 (occupancy rate: 70%) Passbook-less 250,000
30,000 borrowers (with an occupancy rate of 90% or more)
150-person system + AI support
20 billion yen
28 billion yen
1,250,000 accounts
90,000 accounts
5 trillion yen
6.5 trillion yen

# What Hokkoku Bank Should Be

## ■ Promote various initiatives, including digital reforms, for the evolving banking business

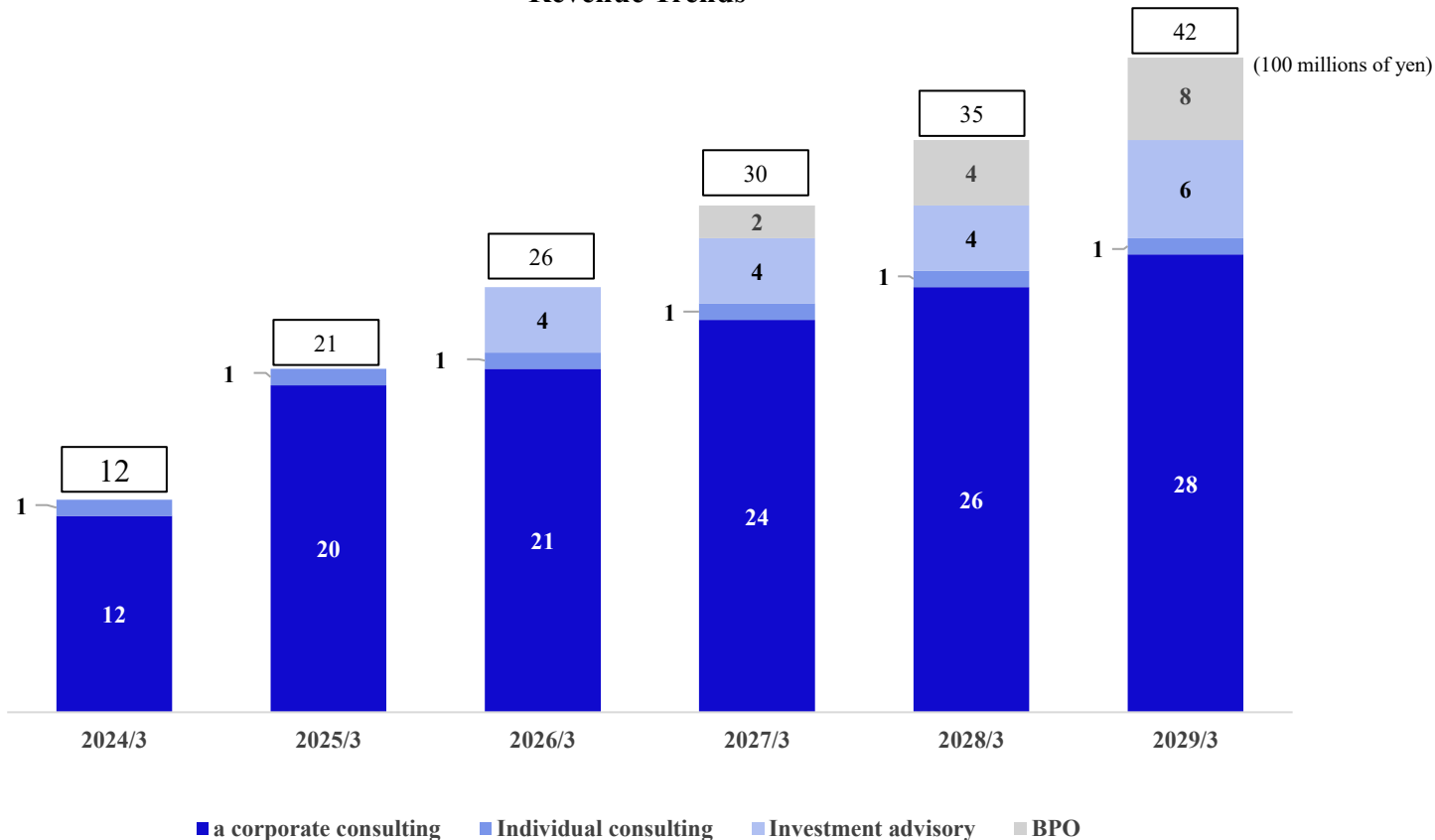


(Reference) Ishikawa Prefecture data

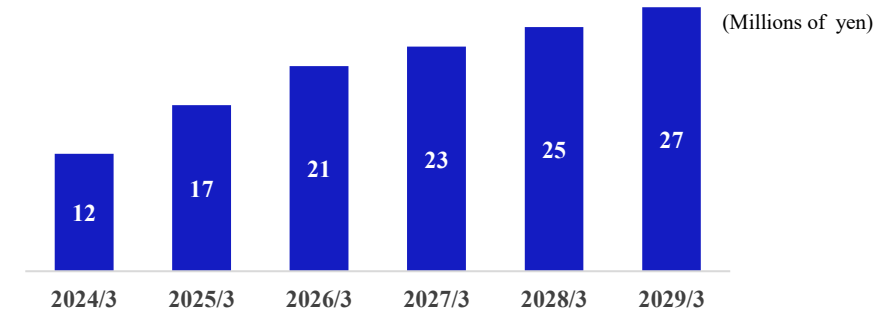
Population	1,086,089	People	Source: Statistical Information Office, General Affairs Department, Ishikawa Prefecture
Number of households	476,193	Household	Source: Statistical Information Office, General Affairs Department, Ishikawa Prefecture
Number business site	56,437	Business Locations	Source: Economic Census: Activity Survey.

- High-value consulting for medium-sized and large companies that have a significant impact on transforming the region
- Acquisition of approaches and knowledge to urban customers with anticipated needs
- Aim for further growth by allocating management resources to urban areas and large companies, which are growth areas
- Improve per capita fees by improving productivity and profitability while maintaining the current personnel system

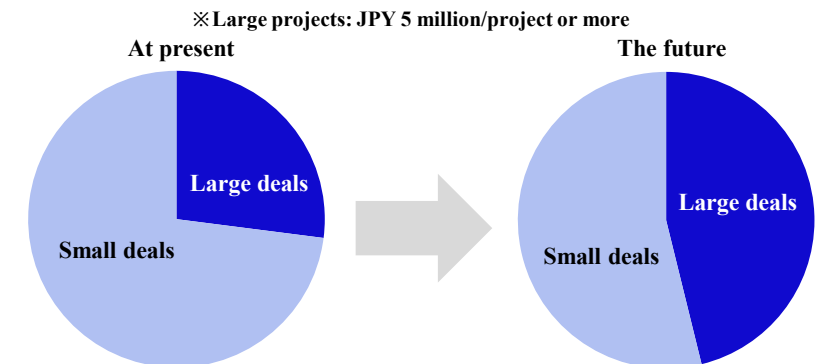
Revenue Trends



Per capita fees for corporate consulting



Distribution of unit price for projects in corporate consulting

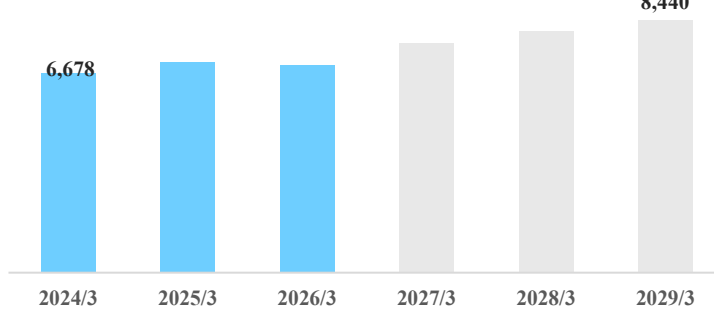


## ■ Develop acquiring, ishing, and digital regional currencies (ticket-tokka)

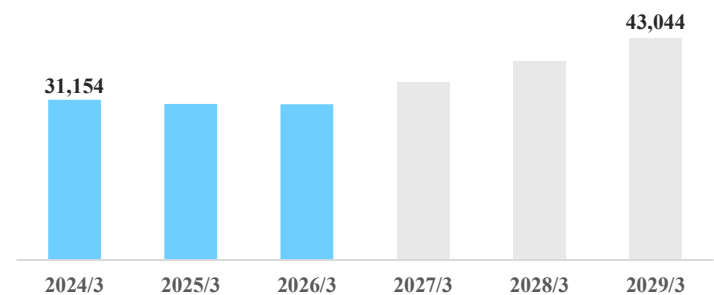
### Acquiring

- ✓ Began developing SoftPOS solutions that enable smartphones to be used as merchant terminals
- ✓ Introduce low-rate plans for SMEs in Visa to improve occupancy rates and increase payments

Number of merchant vendors



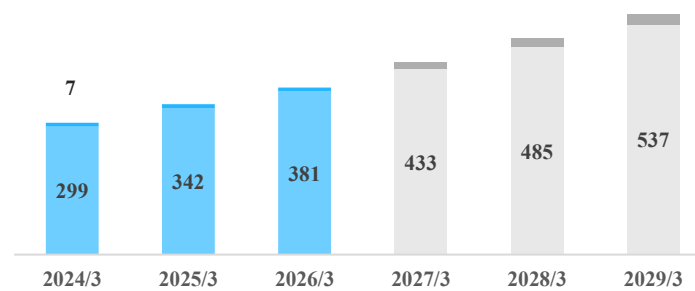
Settlement value (million of yen)



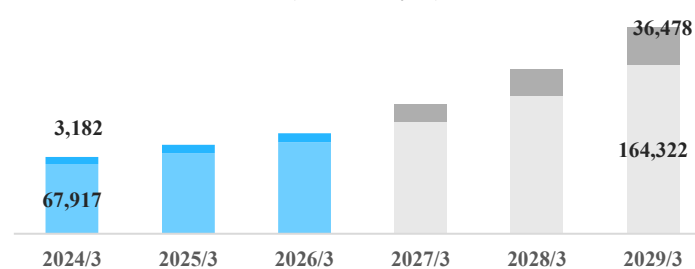
### Ishing Corp.

- ✓ Began offering smartphone payment (cardless) and point-based services (one paretto) at all Visa member stores
- ✓ Strengthen PR to promote and promote the use of business debits to support more efficient corporate payments

Number of Visa debit cards issued (thousands)



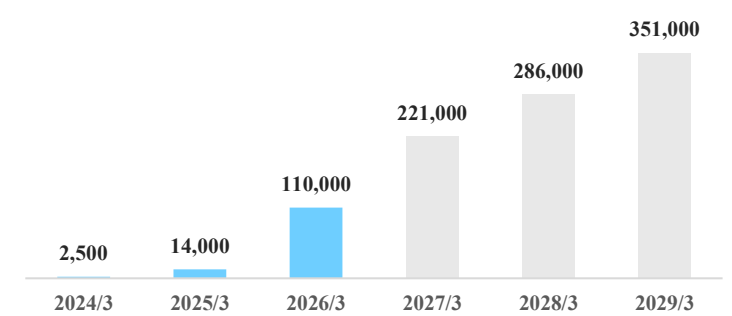
Visa debit payments (million of yen)



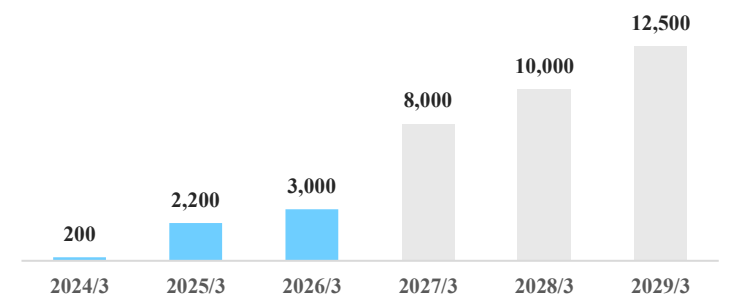
### Titsweek Corp.

- ✓ Monthly payment amount: 100 million yen, Total registered users: 100,000
- ✓ Local government measures × regional economies × cashless, aiming to revitalize local communities through circulation within local communities
- ✓ In other regions by developing the token business  
Expectations for synergies with the economic ecosystem

Number of app users



Number of merchant vendors



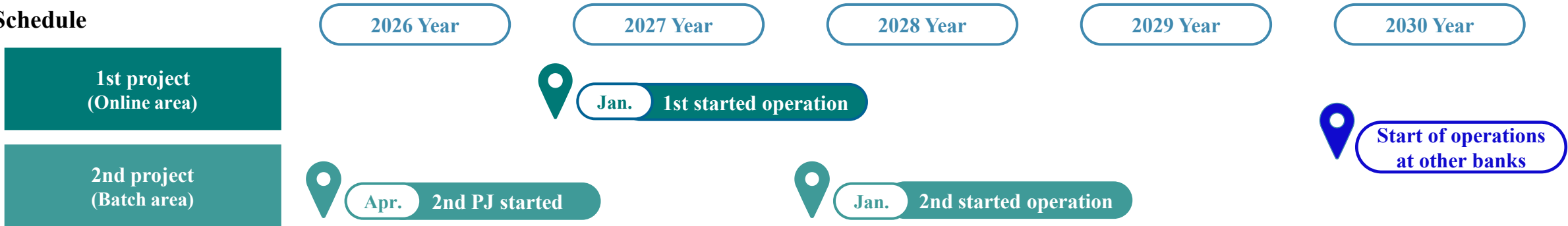
# Digital Systems-The Next-Generation Core Banking System "BankWill"-

- January 2027: Improve availability, development productivity, and system quality, and reform cost structure

## BankWill Features

<b>Improved availability</b>	<ul style="list-style-type: none"> <li>• Japan's first multi-cloud configuration that combines Microsoft Azure and Google Cloud</li> <li>• Able to immediately switch if any cloud fails</li> </ul>
<b>With development productivity Improving Quality</b>	<ul style="list-style-type: none"> <li>• Full development of programming support and testing automation using LLM (generation AI)</li> <li>• Improved quality and shortened lead time through automation and efficiency of development processes</li> </ul>
<b>Cost Structural reforms</b>	<ul style="list-style-type: none"> <li>• Reduce development personnel by standardizing development skills by eliminating COBOL and integrating them into Java</li> <li>• Vendor-free structure avoids high vendor lock-in costs</li> </ul>

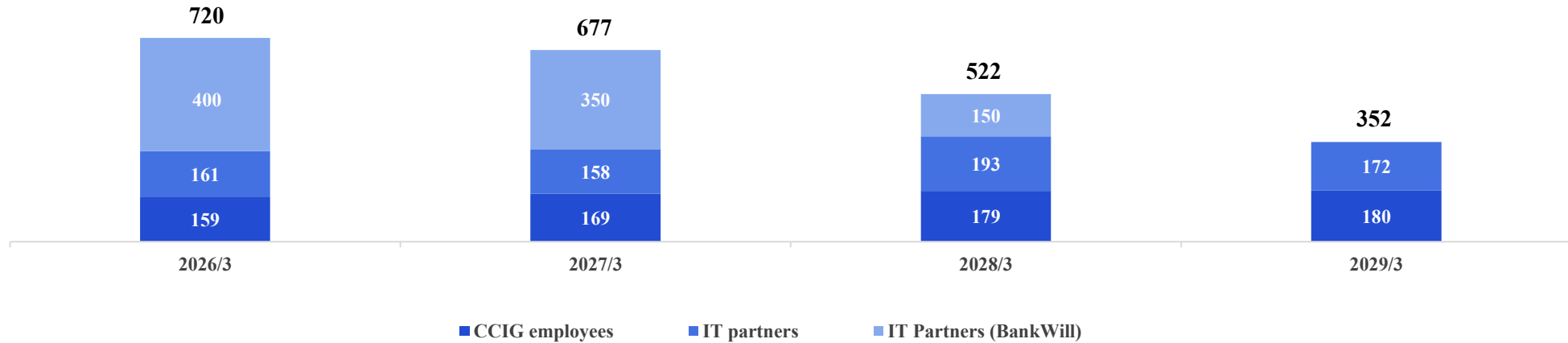
### Schedule



# Digital Systems-The Next-Generation Core Banking System "BankWill"-

- System cost increased mainly due to depreciation since the release of BankWill in January 2027.
- Continue Cost reduction by utilizing AI and system modernization through productivity improvement and offshore developments

Changes in the number of employees in the Systems Division



System Costs (100 millions of yen)



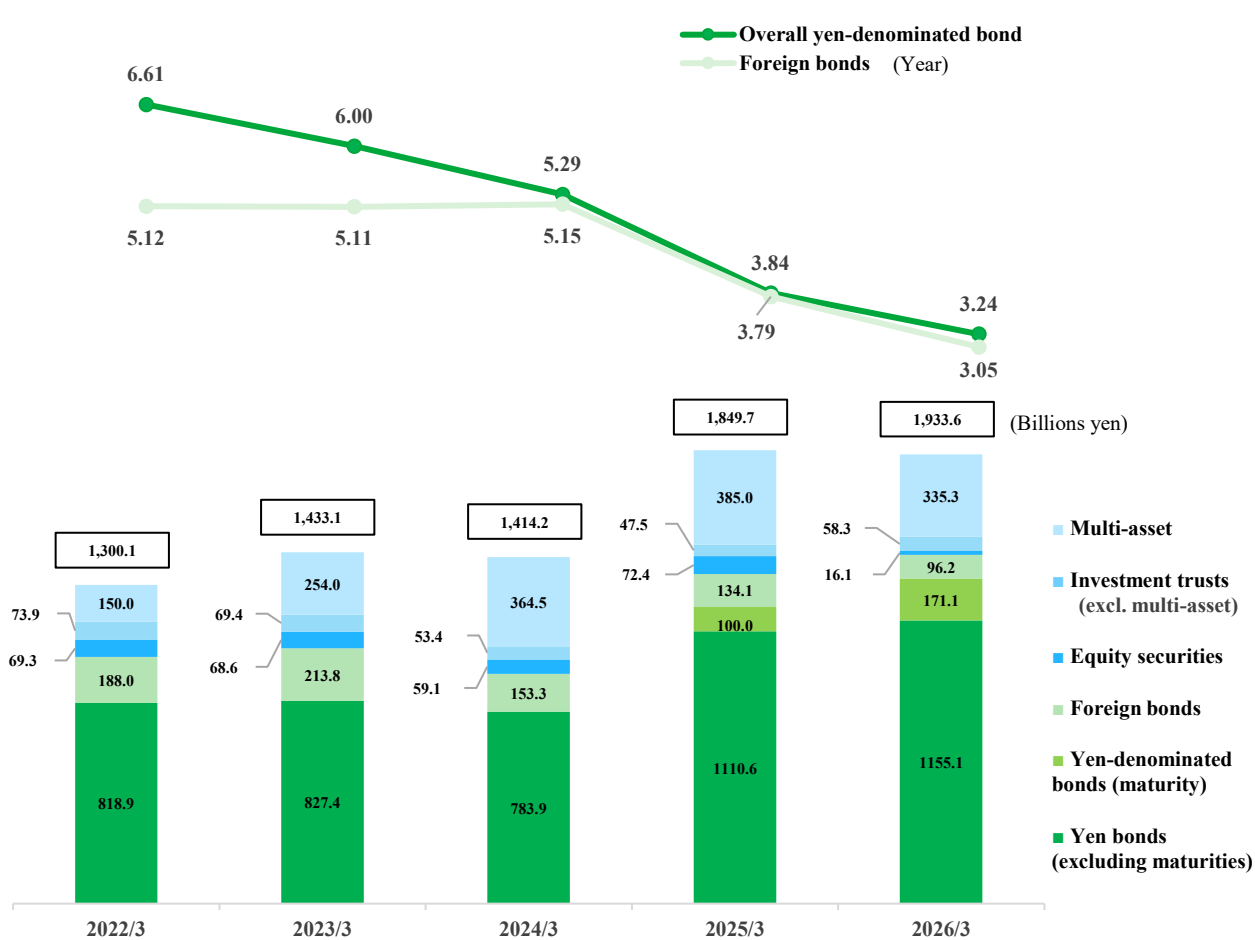
■ System development expenses (software depreciation) ■ Running expenses (non-personnel expenses)

※ System cost is calculated excluding the amount of office equipment and ATM equipment.

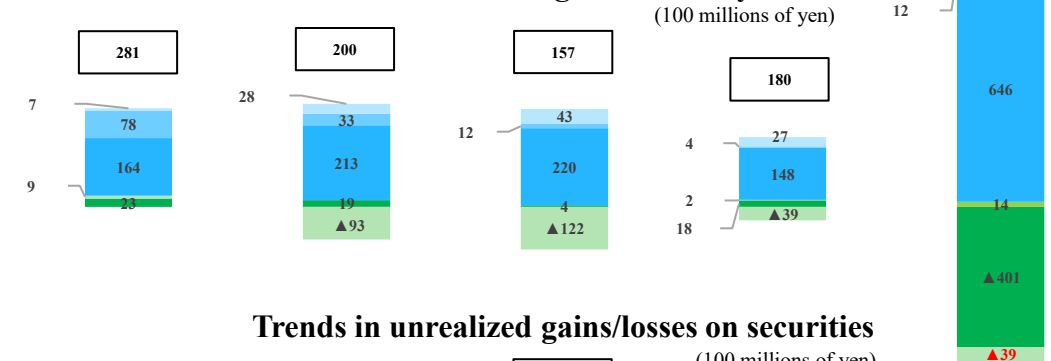
# Investment Status of Securities and Future Investment Strategies

- Utilizing gains from the sale of net investment stocks to replace the yen-denominated bond portfolio, further restraining yen-denominated bond interest rate risk

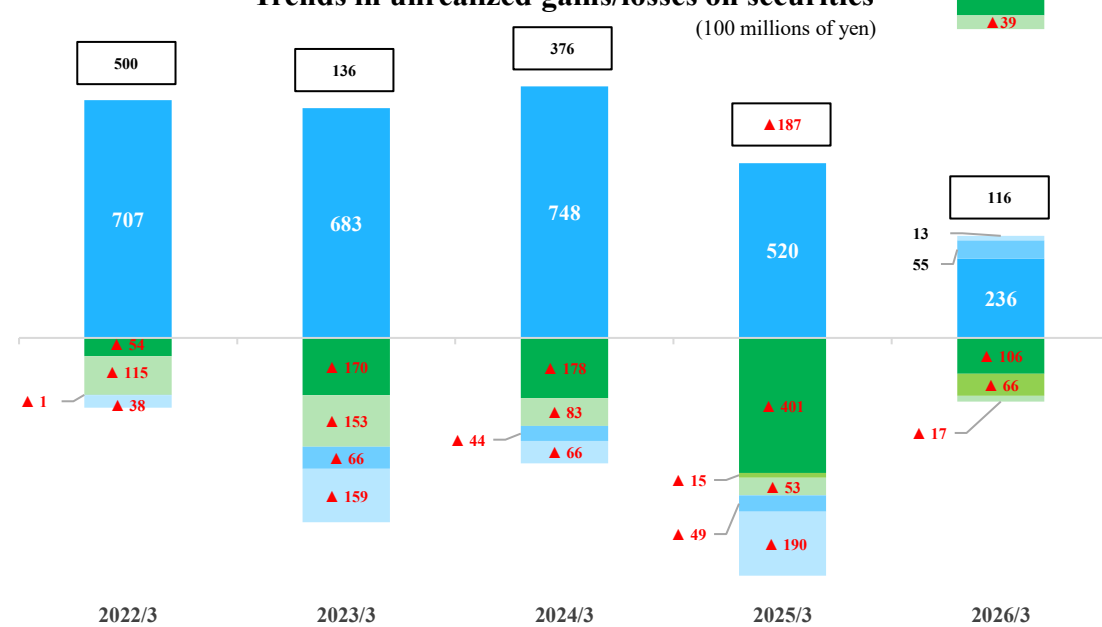
Balance of Securities (Book Value) and Duration



Trends in realized gains/losses by asset



Trends in unrealized gains/losses on securities

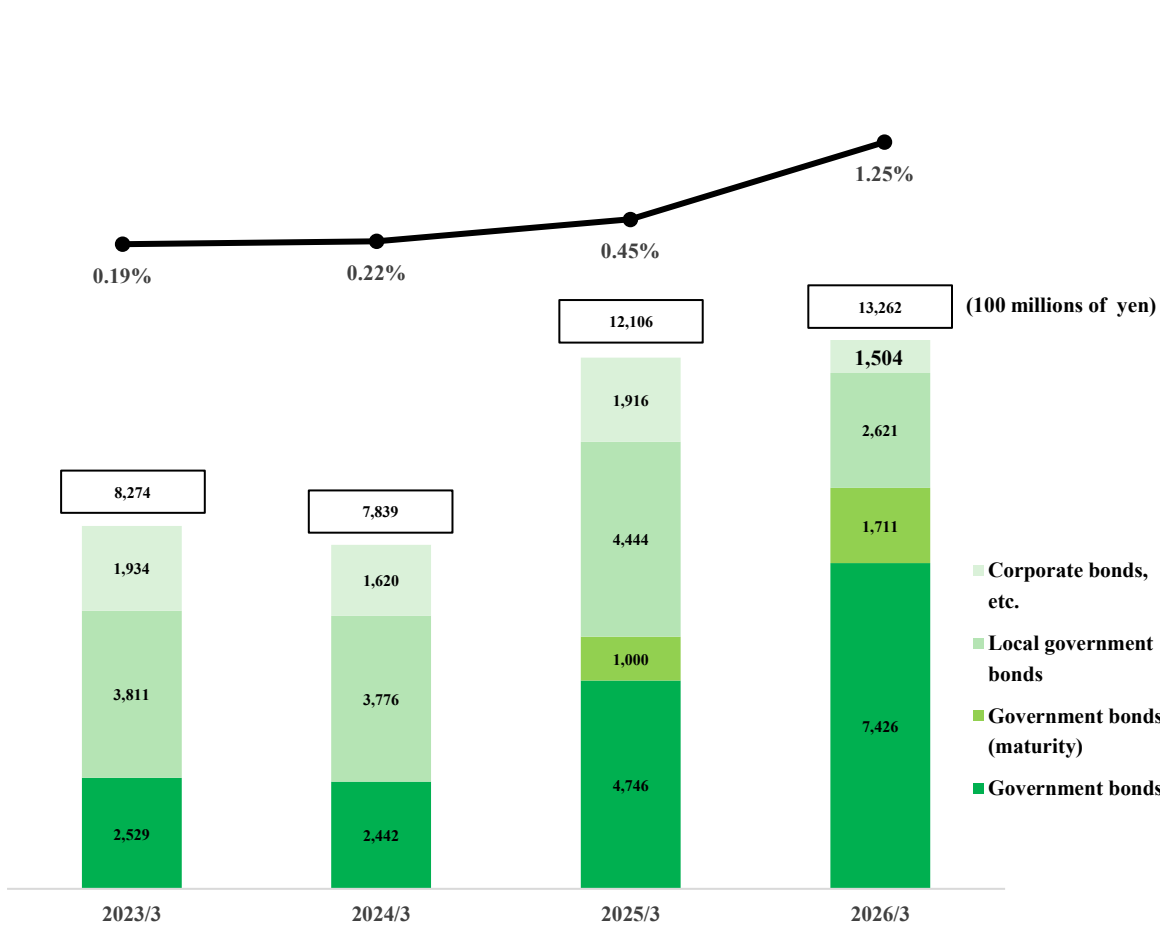


※ Unrealized gains (losses) include deferred gains (losses) on derivative transactions used to hedge interest rate risks.

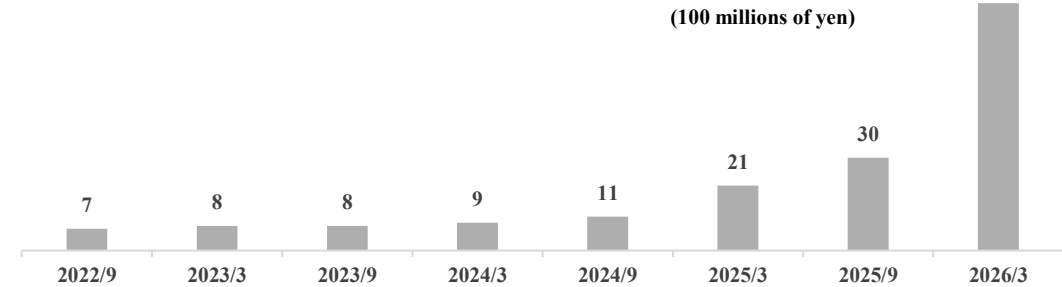
# Investment in Yen-Denominated Bonds

- Building a barbell position in preparation for a further rise in interest rates, while improving yields when replacing the yen-denominated bond portfolio

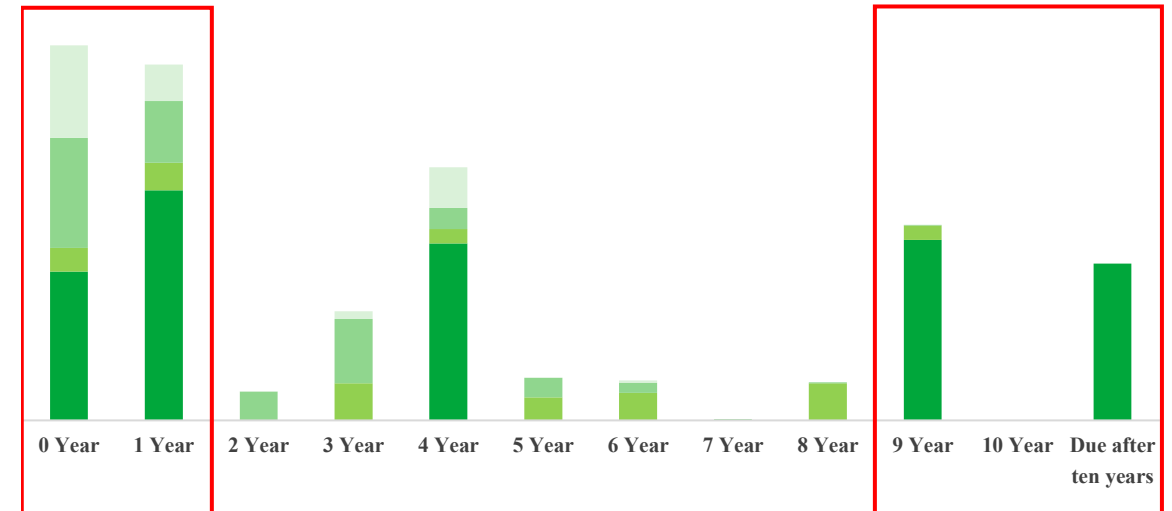
Trends in book value balance and investment yield



Trends in net interest income from yen-denominated bonds



Redemption ladder

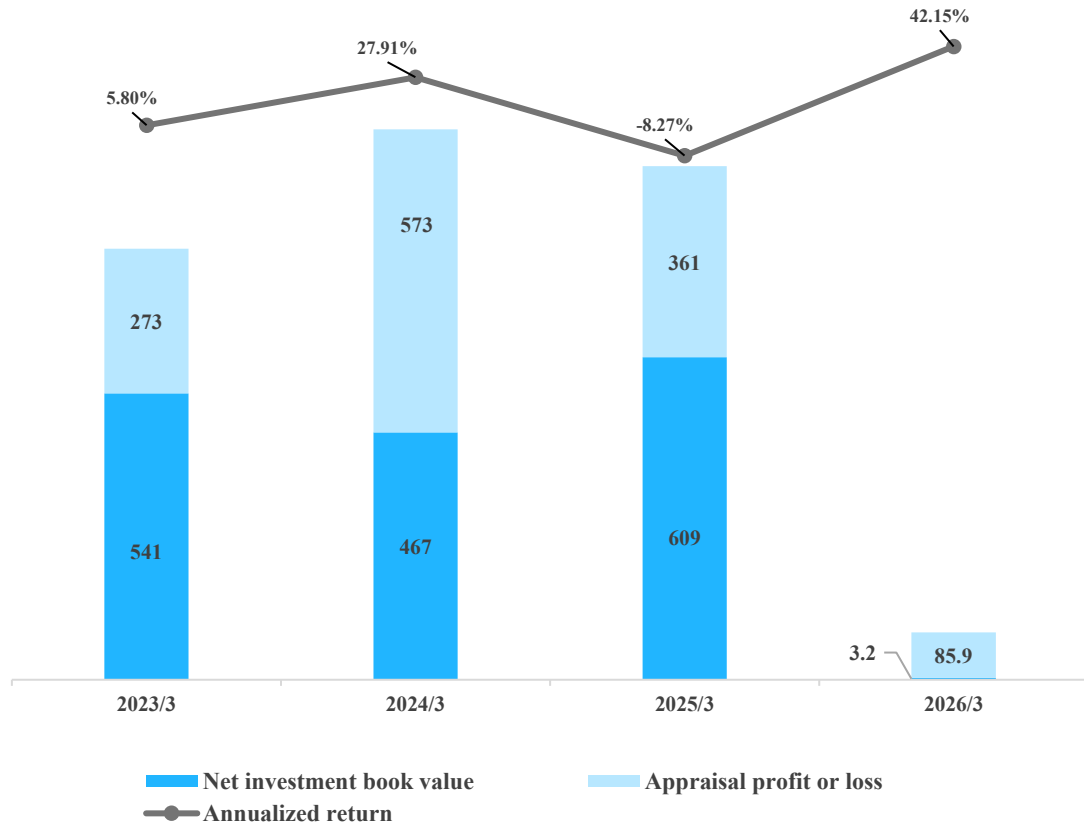


※Over 10 years are mainly government bonds outstanding corresponding to interest rate swaps for interest rate risk hedges.

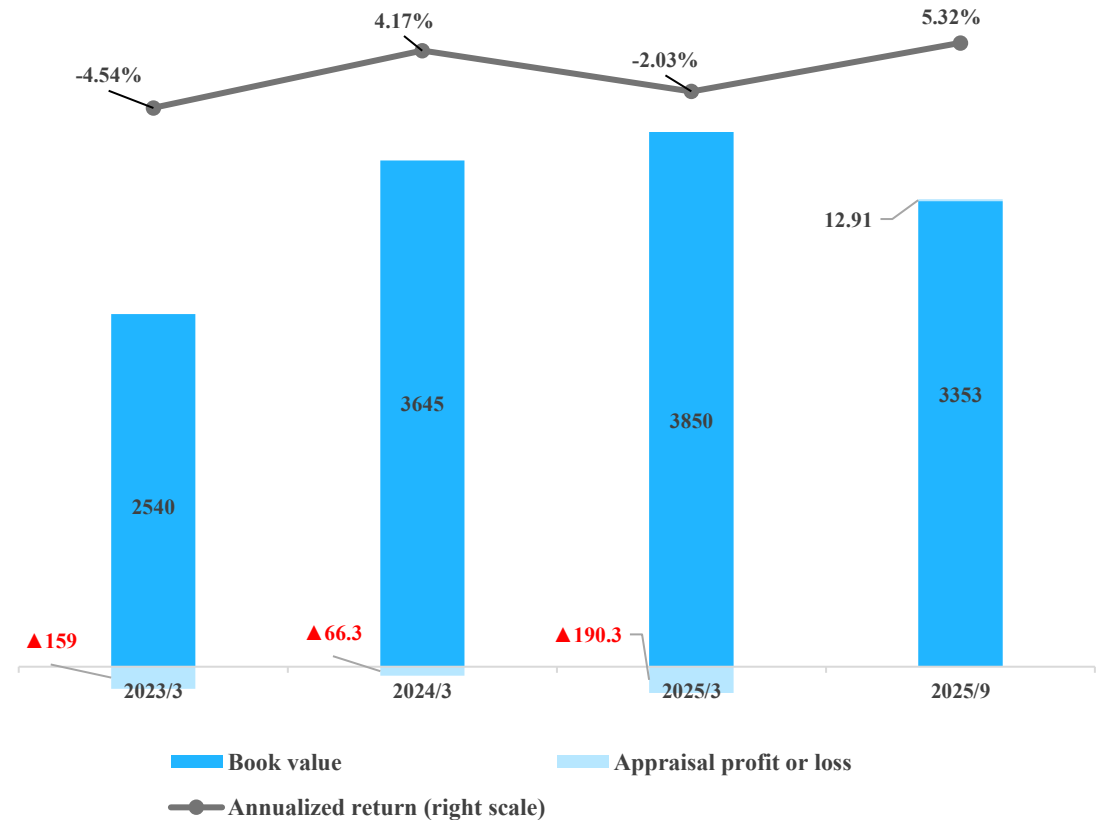
# Status of Pure Investment and Multi-Asset Funding

■ As a result of the review of asset allocation, net investment shares are sold and multi-asset reduction is in the direction

Balance of Net Investment Shares (100 millions of yen)



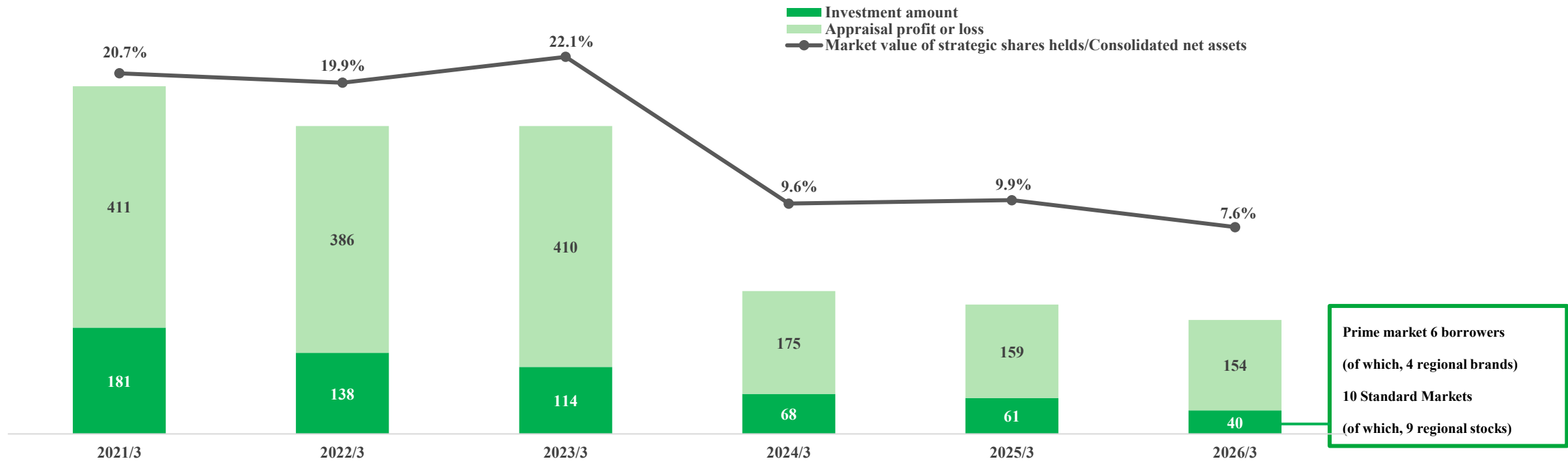
Transition of balance of multiasset fund (100 millions of yen)



# Status of Strategic Shareholdings

- Reduced the balance of listed stocks from the past based on a policy of not holding all listed stocks
- Aim to be increasing corporate value of the Company and its portfolio companies from a strategic perspective.

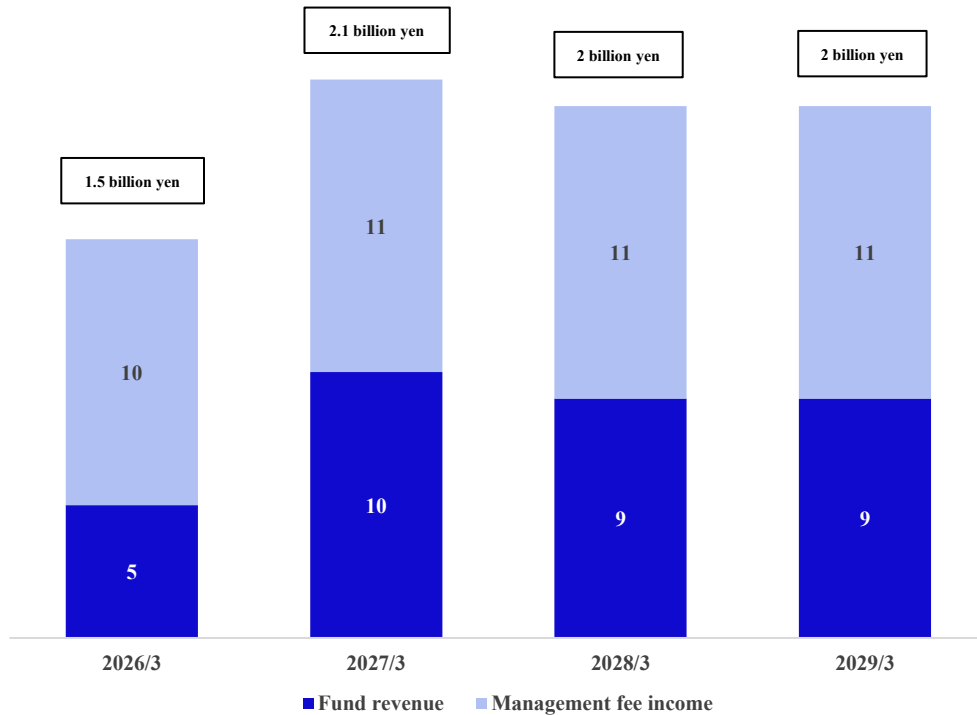
Amount Outstanding of Strategic Shareholdings (100 millions of yen)



# Overview of Fund Business (PE)

- Investing in and supporting the growth of companies in the fields of revitalization and PE • VC
- Thorough monitoring and risk management in response to the expansion of investment assets
- Continue operations with an emphasis on improving the overall quality of the portfolio

Revenues Plan for Fund Business (Billions of yen)

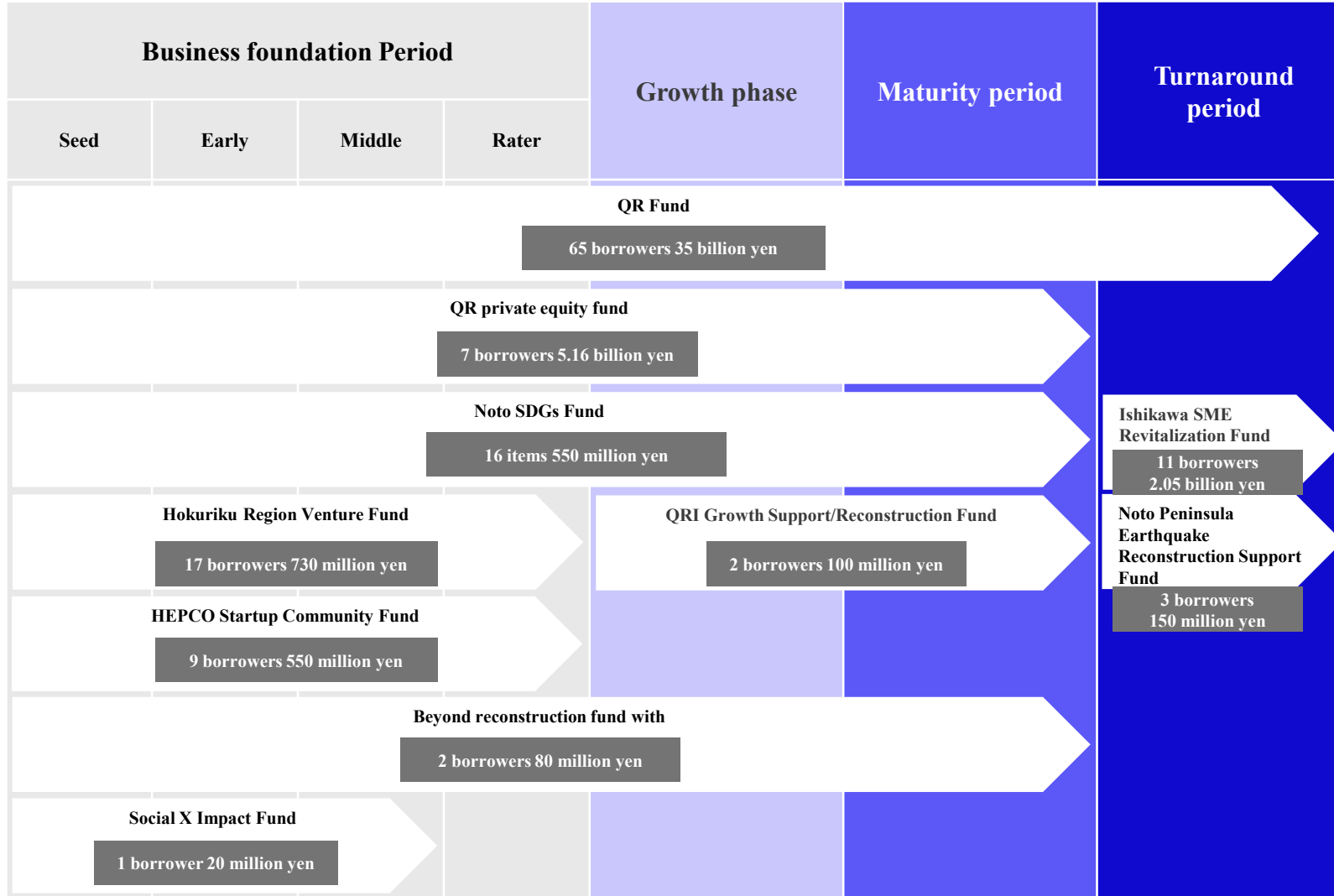


Investment Results and Plans

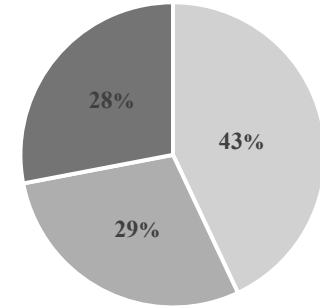
	2025/12 Actual	2028/12 Planning
Number of investees (100 million of yen)	133	180
Investment (100 million of yen)	443	870
Amount recovered (100 million of yen)	96	252
Market value (100 million of yen)	447	840
Investment ratio	1.22	1.25

# Investment Status of the Fund

Fund Investment Status (as of Dec. 2025)

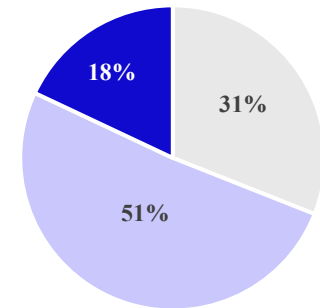


Investment by Category



■ Unlisted company ■ Listed company ■ LP investment

Region another investment



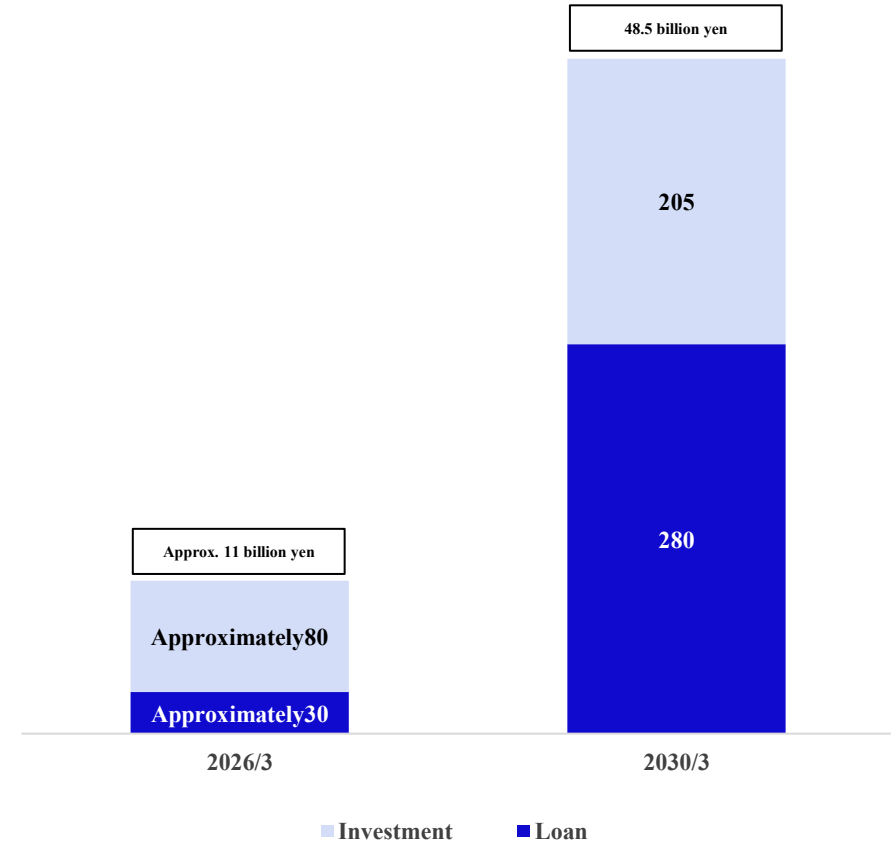
■ Hokuriku San-ken ■ Domestic other than Hokuriku ■ Overseas

# Establishment of CCI Cross-Border (Overseas Headquarters)

- Established a company to oversee the business of investment, financing, Leasing, consulting, M&A, etc. by overseas subsidiaries
- Responsible for coordination of overall information network services as a step toward business expansion

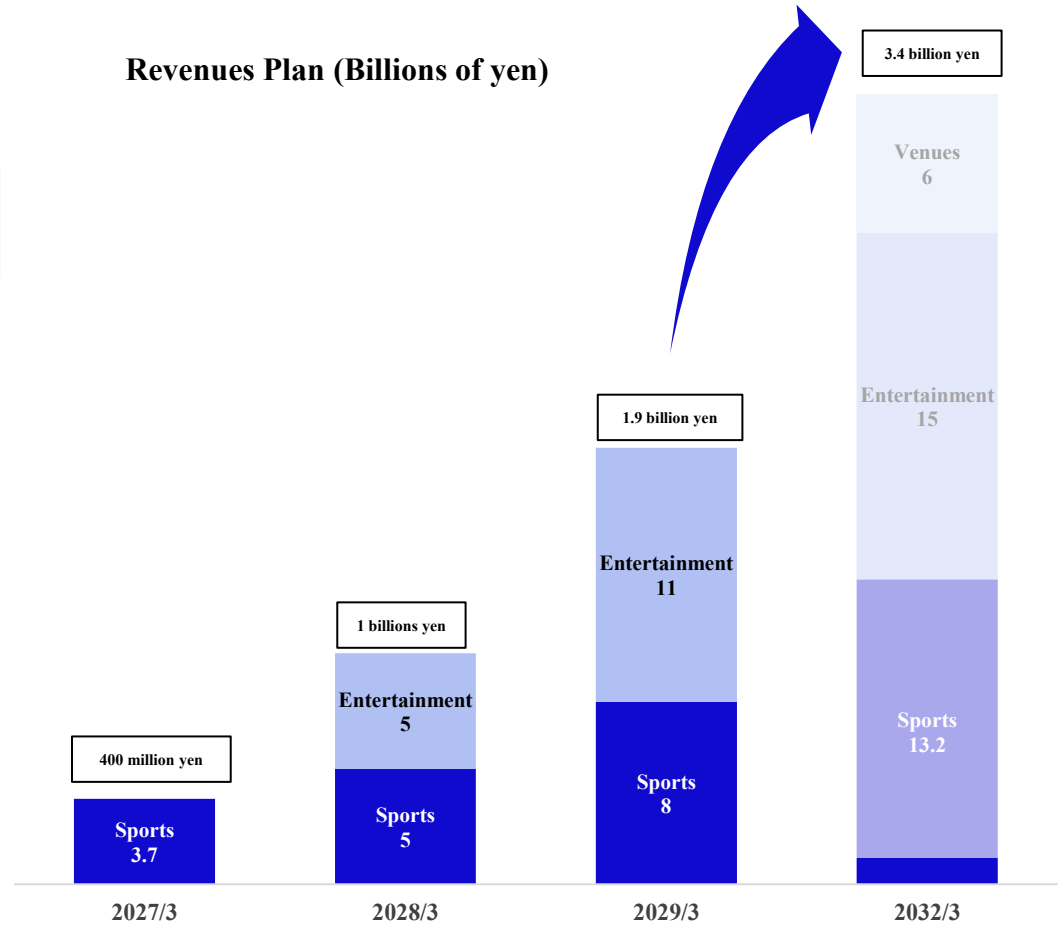
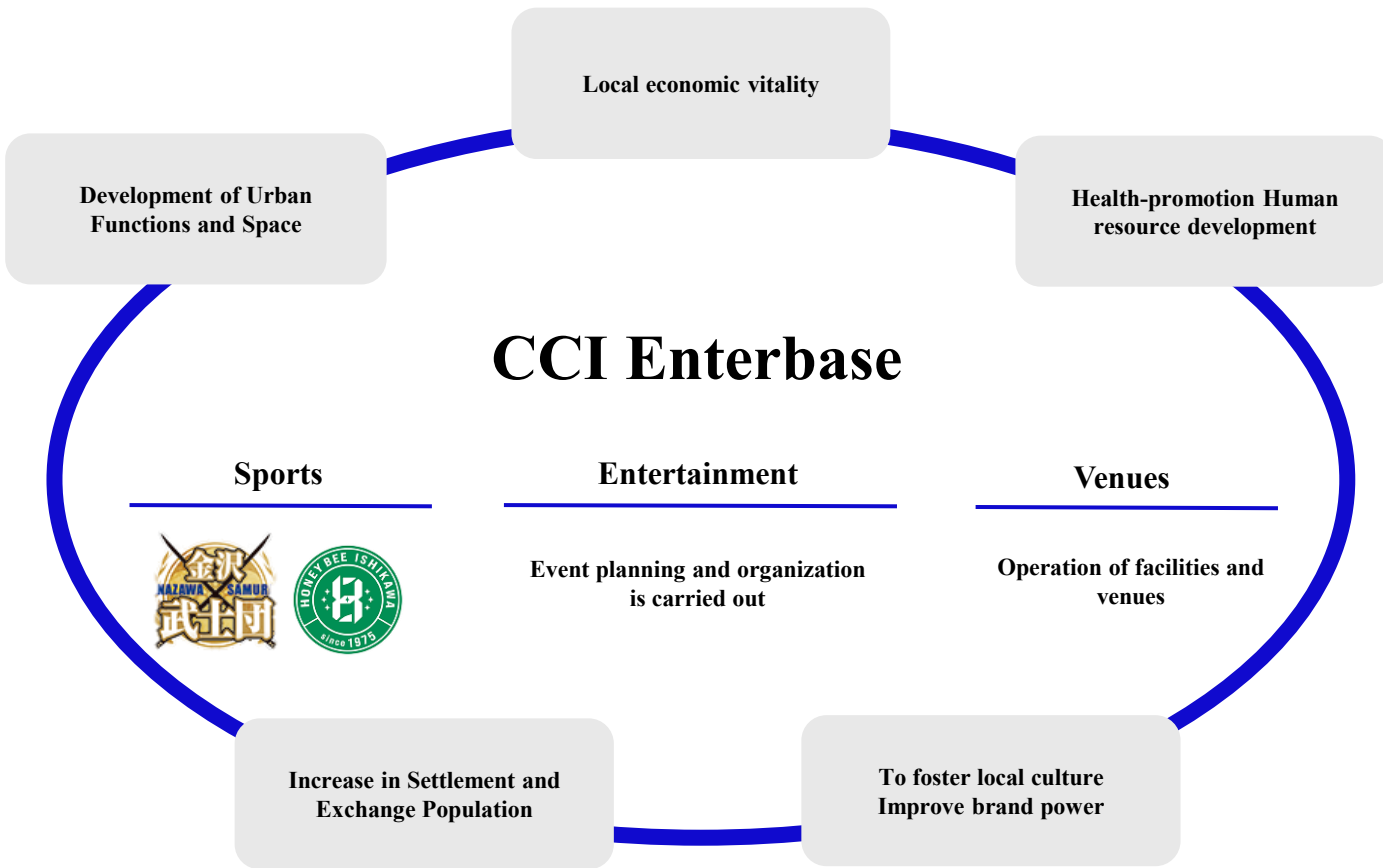


Planned balance of loans and investments overseas (Billions of yen)



# Establishment of CCI Enterbase

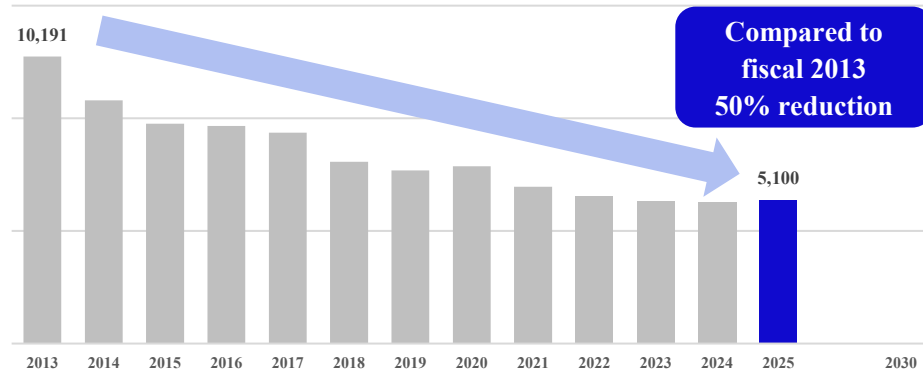
- Established a company that aims to realize regional revitalization through the management of sports teams and entertainment events and the management of venues (facilities and venues)
- Feb. 2026 Participated in the management of the management company of the professional basketball team



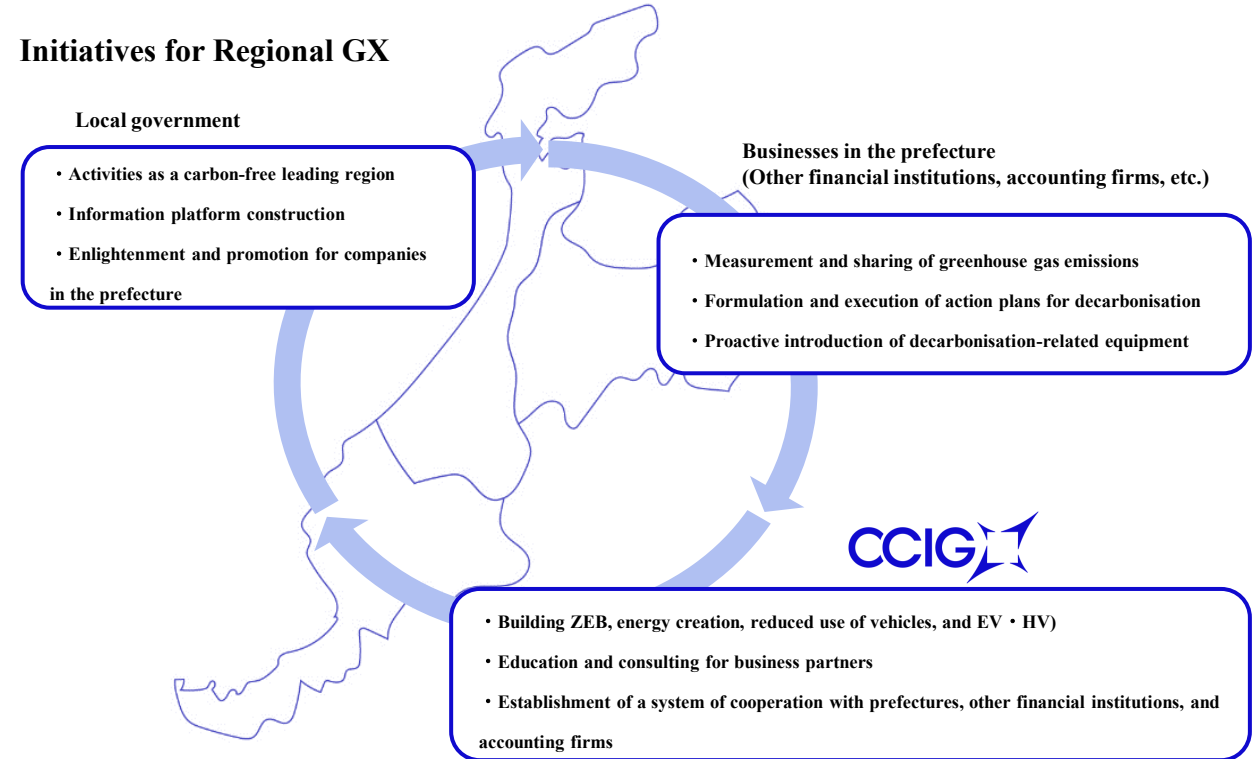
# Environmental Initiatives

- CO<sub>2</sub> emissions have been steadily reduced compared to fiscal 2013, and consideration will be given to expanding the use of carbon offsets in the future
- Promote regional GX and strengthen climate-change risk management to achieve carbon neutrality by 2030

Trends in CO<sub>2</sub> emissions (tons)



## Initiatives for Regional GX



## Scenario analysis Result for transition risks and physical risk

(Transition risks)	4°C	2°C
Increase in credit costs through 2050	— (no transition response)	Approx. 1.9 billion

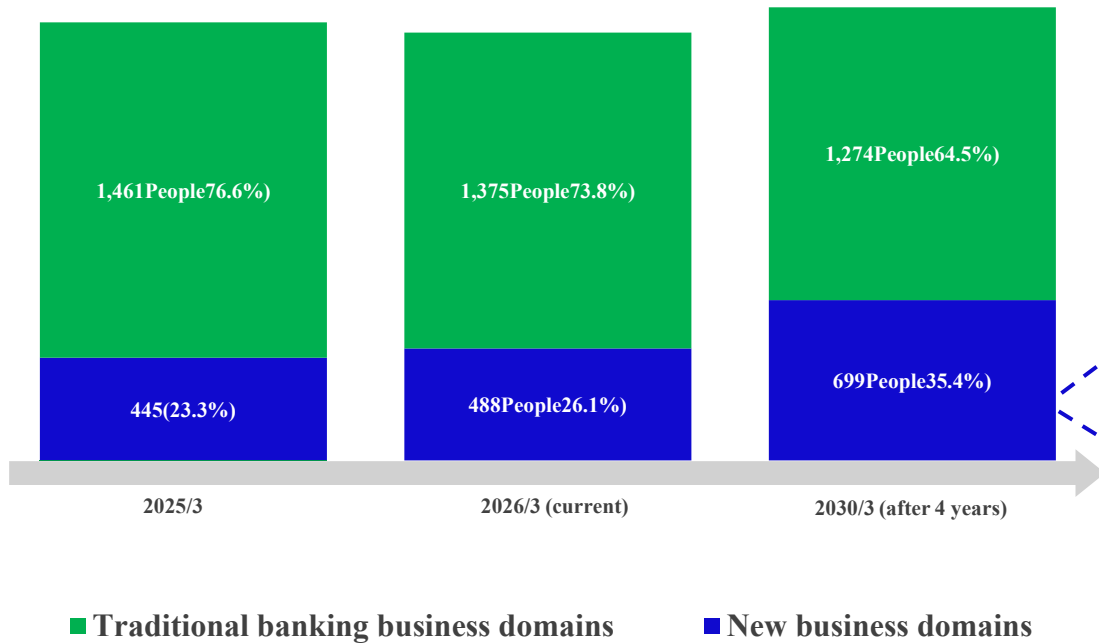
(Physical risk)	4°C	2°C
Increase in credit costs through 2050	Approx. 3.3 billion	Approx. 1.1 billion
Impact of our buildings	Approx. 600 million	Approx. 200 million

### Initiatives for the Fiscal Year Ending March 2026

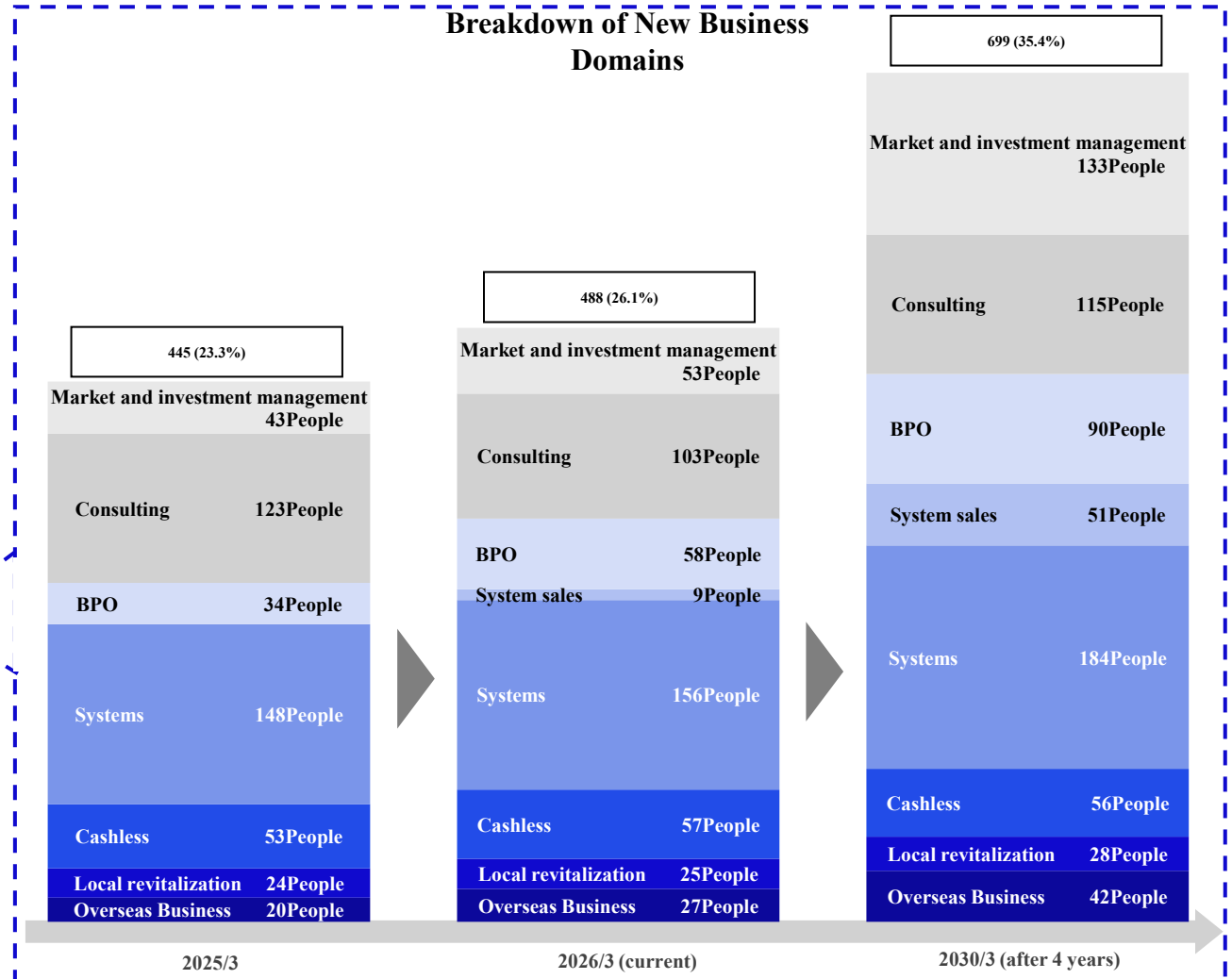
- Ishikawa Prefect. was selected as a priority area for decarbonization (co-sponsor: Hokkoku Bank, etc.)
- Conducted joint seminars with local governments (Hakusan City) and chambers of commerce and industry
- Expansion of sustainable finance products

- Shift to a human resource portfolio in line with business strategy
- Achieving Sustainable Business Growth by Shifting Human Resources to Priority Fields

Trends in Human Resource Portfolio

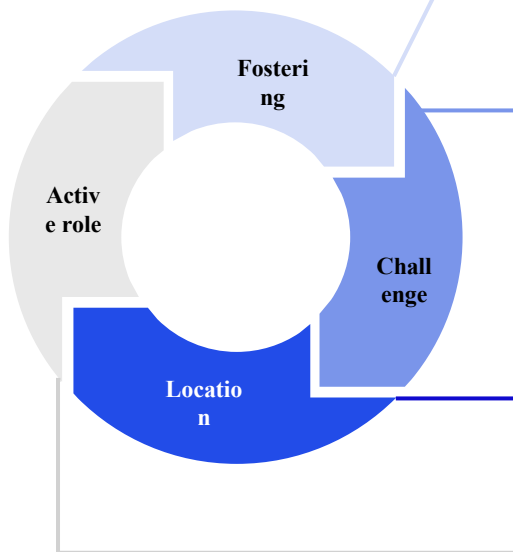


Breakdown of New Business Domains



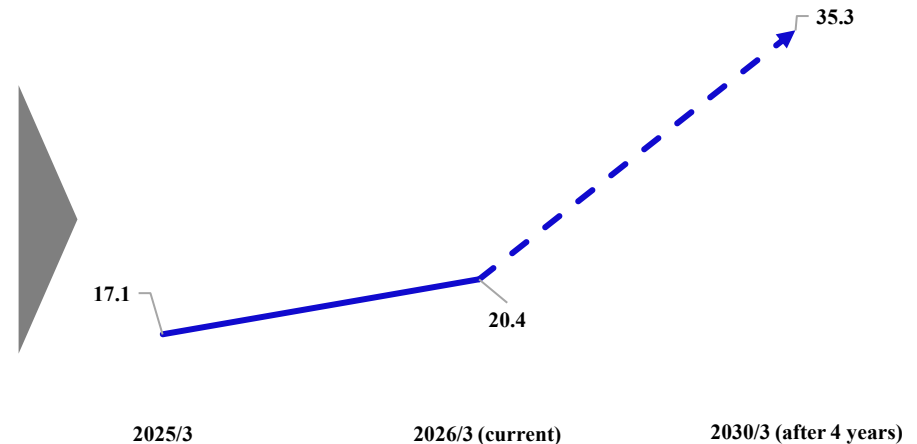
- Construction and operation of a human resources ecosystem to maximize corporate value
- Increase value added per employee and maximize corporate value through initiatives to strengthen human capital

For enhancing human capital  
Human resources ecosystem



	FY2021	FY2025
■ Human resource development amount invested	66 million yen	103 million yen
■ MBA (commuting/completing)	34 employees	102 employees
■★ of applicants for self-development incentives	62 employees	79 employees
■ Number of people reaching skill map 3.0♦	Before the start of the system	Total of 535
■★ number of applicants for managers (number of promoted employees)	Before the start of the system	139 (48 persons)
■★ number of chief applicants (number of promotions)	Before the start of the system	126 (73 persons)
■★ of number of staff staffed for public orders (number of staffed)	Before the start of the system	37 (11 persons)
■ Number of participants in collaboration	Before the start of the system	85 employees
■ Career Change Challenge ★ (Number of participants in the First Job)	Before the start of the system	9 employees (39)
■★ in number of mid-career hires	16	42 employees
■ Career recruitment ratio ★	32.0%	65.6%
■★ of RS granted per capita	Before the start of the system	383,000 yen
■ Age for early promotion to managerial positions	Age 36	Age 33
■ Early promotion age of chief	Age 30	Age 26
■ Percentage of full-time employees ♦	86.1%	92.4%
■ Outside managerial talents Producing ★	17 employees	22 employees

Value added per employee (JPY mn)

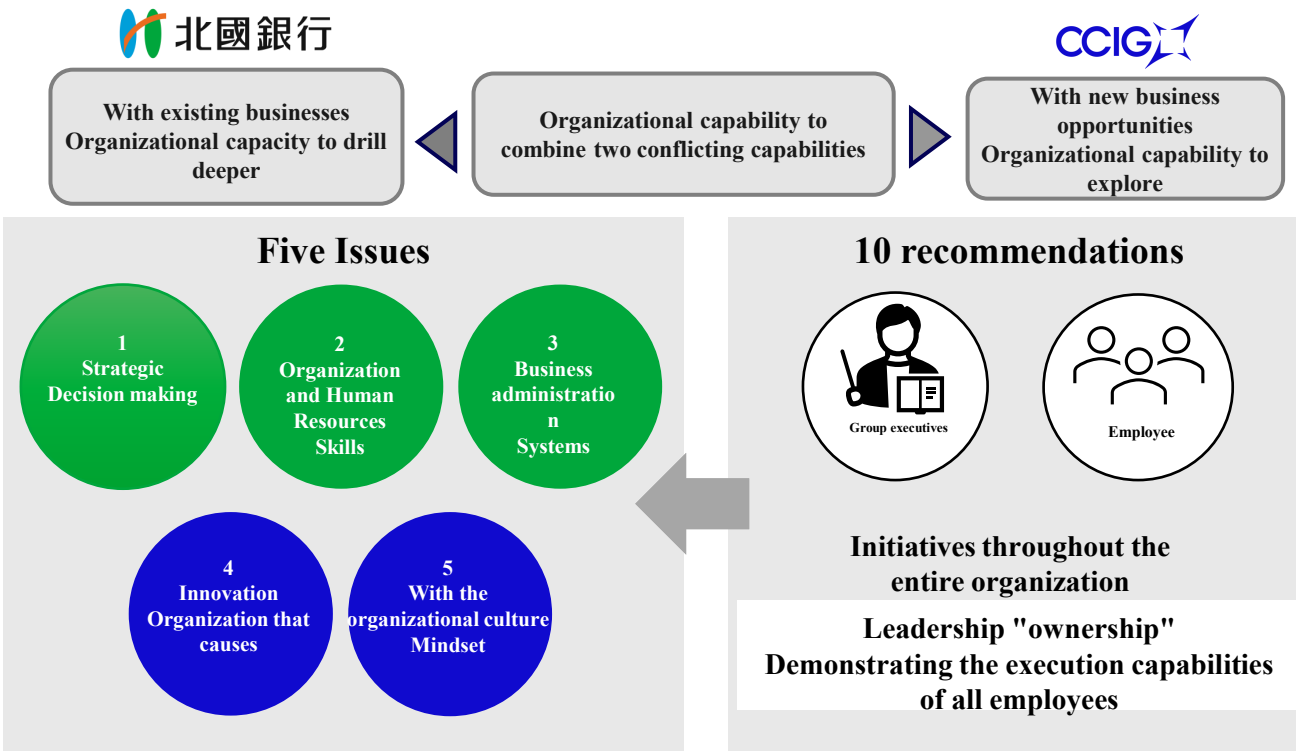


※ Items with ★ are "fiscal years"  
 ※ Items with ♦ are as of March 31 of the respective year.

# Organizational Capability Upgrades and Cost Reduction

- Implemented the Organizational Capacity Enhancement Project. In response to the five major issues identified through interviews with executives and employees, 10 recommendations aimed at strengthening leadership and improving the ability of all employees to execute are reflected in each measure.
- Promote the Cost Restructuring Project, which drastically reviews the cost structure from the perspectives of both fixed and variable costs, and build a sustainable Cost reduction system through streamlining business processes and reviewing procurement/overhead costs

Organizational capacity version UP project



Cost structure restructuring project

- Extract cost items with a large reduction effect
- Formulate specific measures
- Initiatives for Reduction

Item		Reduction effect	Examples of Measures
Expenses	Advertising expenses	43 million yen	Shift from media-specific to objective-specific budget management
	Postal fee	125 million yen	Computerization and switching to ordinary mail
	Electronic security	54 million yen	Contract, review of alert route
Investment	Development costs	120 million yen	To eliminate system-unnecessary functions in advance and use MVP to reduce R&D costs
Services	Expense processing operations	70%	Streamlining through centralization of expense processing, standardization of rules, and AI utilization

# Advanced Corporate Governance

- Under a system in which outside directors serve as the chair and chairs, and independent outside directors comprise a majority of the board of directors, we will strive to achieve increasing corporate value through effective supervision based on the concept of Governance to Value.
- Work on issues to improve the effectiveness of Board of Directors based on external assessments and surveys of directors

Corporate Governance System

	Boards	Audit and Supervisory Committee	Nomination and Compensation Committee
Chairman	Outside Directors	Outside Directors	Outside Directors
Composition	9 people	4 people	3 people
Ratio of outside directors to all directors	(5people)  55%	(3people)  75%	(2people)  66.6%
Percentage of women	(3people)  33.3%	(3people)  75%	—

Inside Director (Male)  
 Inside Directors (Female)  
 Outside Director (Male)  
 Outside Director (Female)

In order to fulfill its executive officer responsibilities, Board of Directors holds highly effective and tense discussions based on the awareness of issues gained through Board of Directors briefings and individual project study sessions.

Challenges and Initiatives to Improve the Effectiveness of Board of Directors

Issues	Response
In Board of Directors Deepening of controversies	In addition to briefings on important agenda items, study sessions are held individually to improve the quality of controversies. In deepening controversies on medium-to long-term business portfolios and considering strategies, we will implement discussions that emphasize profitability and sustainability based on the "balance between community contributions and shareholder value."
Deepen Board of Directors management	Establish a strategic annual agenda in terms of what should be discussed in Board of Directors. Visualize agenda and follow-up items to upgrade operations.
Role of the Nominations and Compensation Committee Highly advanced functions	Build talent pooling and engage in Human resource development through succession plans. Deepen discussions on the compensation system based on the results of the Executive Compensation Survey.
With shareholders and investors Dialog height sophistication	Strengthen dialogue with shareholders and investments by independent outside directors. Communicating valuations from an independent perspective and reflecting investor feedback in Board of Directors decisions.

# CEO Succession Plan

- The Nominating and Compensation Committee, which is composed of a majority of outside directors, held discussions on CEO and key position personnel requirements and qualities.
- Conducted profiling and interviews by members, and selected about 10 candidates as a pool of candidates
- Evaluate results and initiatives to address management issues, narrow down and replace candidates



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