Investor Presentation

Overview of First Quarter Results for Fiscal Year Ending March 2027

CCI Group, Inc.
July 30, 2026

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First Quarter Results Highlights

Business Performance Summary	● Ordinary Income ¥27.8 billion (up ¥2.0 billion year-on-year), Ordinary income ¥7.2 billion (down ¥1.1 billion year-on-year) Net Income ¥7.5 billion (up ¥1.8 billion year-on-year) ● Hokkoku Bank's non-consolidated core operating profit was ¥6.9 billion (up ¥3.2 billion year-on-year) ● Although loan interest and interest and dividends on securities increased following the Bank of Japan's policy rate hike, ordinary income decreased year-on-year due to a decline in gains on sales of stocks.
Progress of Full-Year Plan	● Net income progress rate is 44% against the full-year plan of ¥17.0 billion (ordinary income is 27% against the plan of ¥26.5 billion). ● Although profit in the first quarter reached a level close to the interim forecast due to a decrease in deferred income taxes, there is potential for fluctuation depending on future economic and financial conditions, and no changes to the plan will be made at this time.
Revenue Environment	● Following the policy rate increase to 1.00%, the short-term prime rate was revised (2.825% → 3.075%) ● Loan yield 1.447% (+0.258% year-on-year), deposit yield 0.243% (+0.098% year-on-year) Deposit-loan yield spread 1.204% ● Corporate consulting business is progressing smoothly with contracts for large corporate and financial institution projects Cashless business saw an increase in transaction volume, but a slight decline due to lower number of member stores and store activity rate

First Quarter Profit and Loss Summary (Consolidated and Non-consolidated)

CCI Group Consolidated

(Millions of Yen)

	June 2025	June 2026	Change	Rate of change
Ordinary Income	25,809	27,884	+2,075	8.0%
Ordinary income	8,338	7,213	▲1,125	▲13.5%
Net Income	5,709	7,521	+1,812	31.7%

Hokkoku Bank Non-consolidated

(Millions of Yen)

	2025/6	2026/6	Change	Rate of change
Ordinary Income	21,562	23,418	+1,856	8.6%
Ordinary income	7,925	7,150	▲775	▲9.7%
Net Income	5,420	7,574	+2,154	39.7%
Core operating profit	3,721	6,963	+3,241	87.1%

- Net interest income increased year-on-year due to various interest rate increases following the policy rate hike and the market division portfolio review conducted in the previous fiscal year. On the other hand, ordinary income decreased year-on-year due to a decline in gains on sales of securities and an increase in expenses.
- Quarterly net income increased year-on-year due to a decrease in deferred income taxes related to previously recorded allowance for loan losses.

Progress of Medium-term Business Strategy 2026

(Amount: Millions of Yen)

	March 2027 Plan	2026/6 Actual results	Progress rate
Banking business revenue	53,240	15,167	28.5%
New business revenue	14,385	1,705	11.9%

	2027/3 Plan	2026/6 Actual results	Progress rate
Business lending/Leasing (Probability assessment: A)	31,067	7,147	23.0%
Consumer loans (Probability assessment: A)	11,007	2,650	24.1%
Market investment (Probability assessment: A)	25,142	5,353	21.2%
Cashless (Probability assessment: B)	1,866	374	20.0%
Consulting (Probability assessment: B) (Including BPO, Investment advisory, and overseas consulting)	3,008	669	22.2%
Investment/Asset management (Probability assessment: C)	3,045	244	8.0%
Digital/System (Probability assessment: B)	1,213	307	25.3%
Regional revitalization (Probability assessment: B)	671	98	14.6%

- Banking business is progressing smoothly, mainly in lending and market investment operations
- Credit costs were ¥0.3 billion (full-year plan ¥6.4 billion)
- For new businesses, consulting business and digital/system business are progressing generally as planned
- Investment and asset management businesses are planned conservatively based on probability assessment, as revenue is recognized for specific projects and timing and does not progress evenly during the period. Although the progress rate is low, it is within expectations, and there are no concerns about achieving the overall plan at this time

< Regarding Probability Assessment (Reprinted from FY2026/3 IR Materials) >

(1) Probability is assessed on a three-level scale based on uncertainties and differences in future outlook for each business, and reflected in revenue and expenses. For businesses with low probability, revenue is projected conservatively while expenses are set at levels that account for uncertainty.

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) Plans for businesses with significant uncertainties are developed based on conservative assumptions, resulting in an overall plan with a high likelihood of achievement.

Status of Deposits and Loans (Balance and Yield)

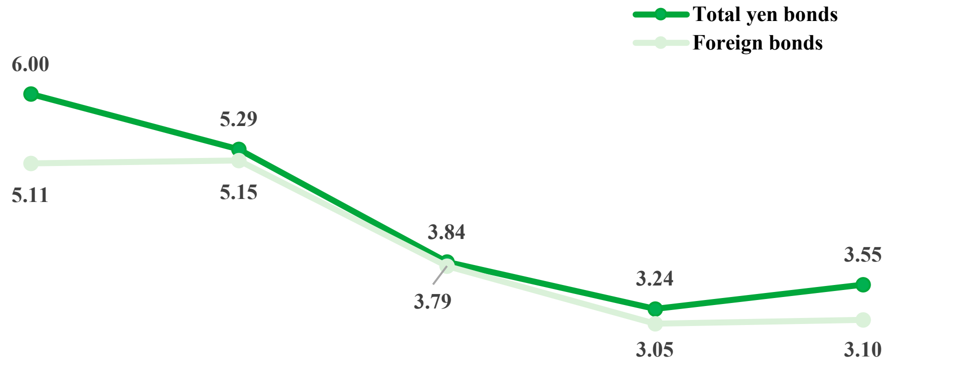
Deposit and Loan Balances and Yields

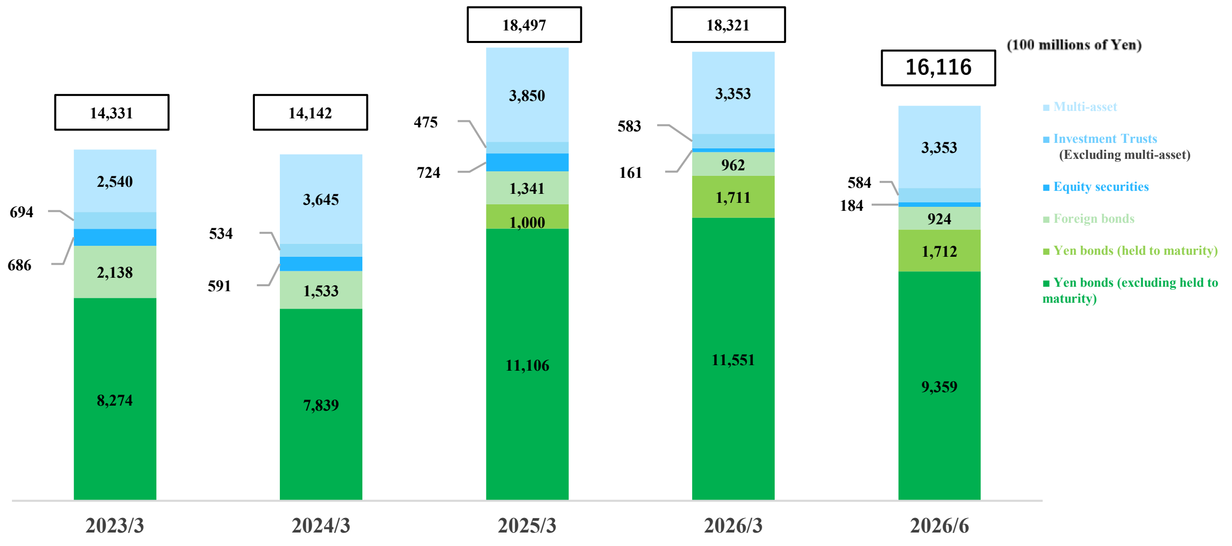
Item	2025/6	March 2026	2026/6	Year-on-year
Loan average balance (100 millions of Yen)	27,007	28,919	30,842	+3,835
Loan yield (%)	1.189%	1.246%	1.447%	+0.258%
Deposit average balance (100 millions of Yen)	48,626	47,655	48,276	▲350
Deposit yield (%)	0.145%	0.167%	0.243%	+0.098%
Deposit-loan yield spread(%)	1.044%	1.079%	1.204%	+0.160%
(Reference) Policy rate (%)	0.5%	0.75%	1.00%	+0.50%
(Reference) Individual assets under custody (100 millions of Yen) Government bonds, Investment Trusts/Hokkoku Omakase Navi, over-the-counter insurance sales	2,837	3,170	3,409	+572

- Loans are progressing smoothly, mainly business loans
- Loan interest rates are being optimized through expansion of the ratio of market-linked loans, and yields are secured by controlling the deposit rate follow-through ratio at approximately 40%
- We will focus on not only deposit balances but also total assets including individual assets under custody, and work to expand them

Securities Investment Status and Future Investment Strategy

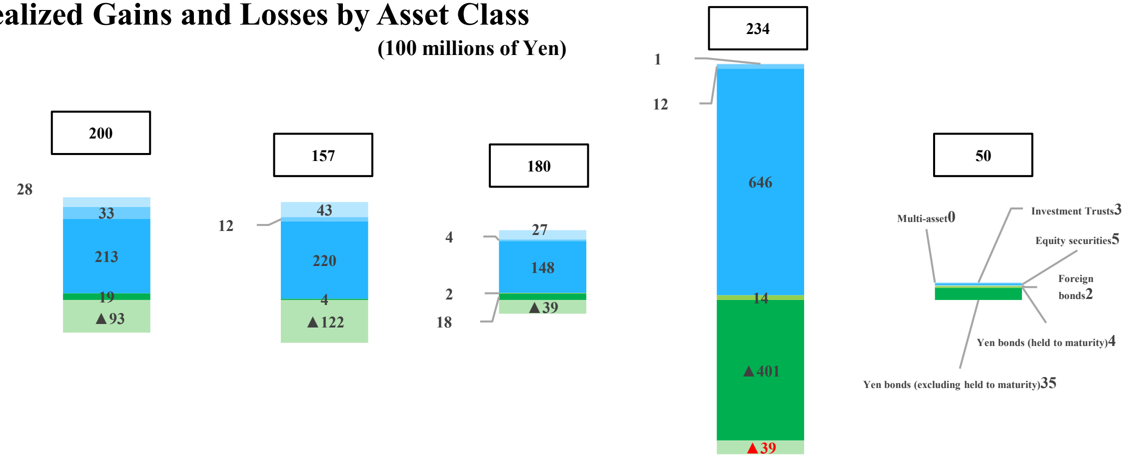
Securities Balance (Book Value) and Duration Trends





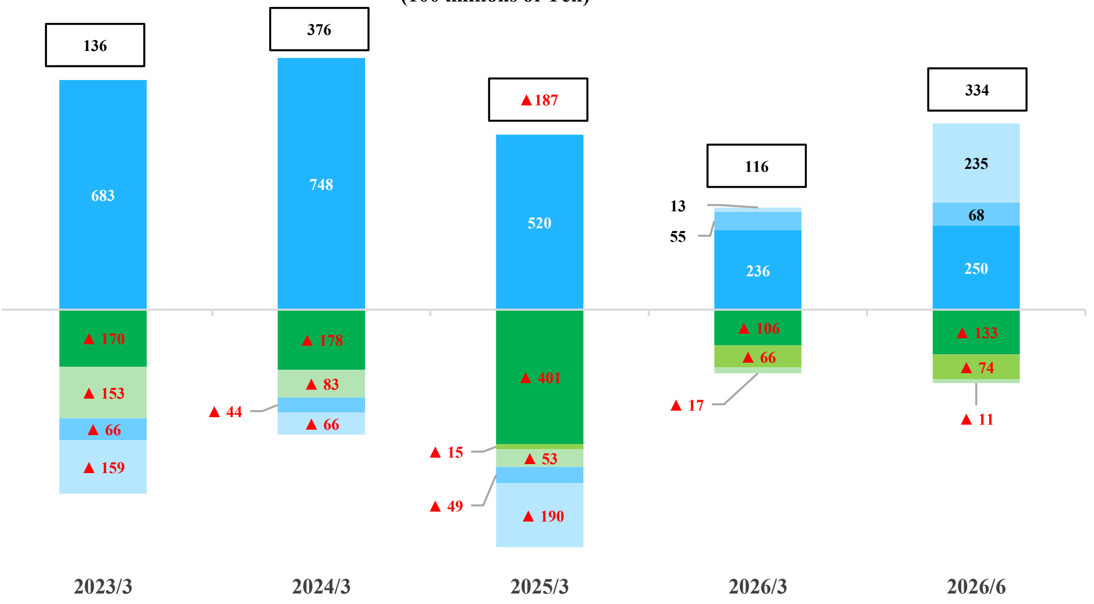
Realized Gains and Losses by Asset Class

(100 millions of Yen)



Unrealized Gains and Losses on Securities

(100 millions of Yen)

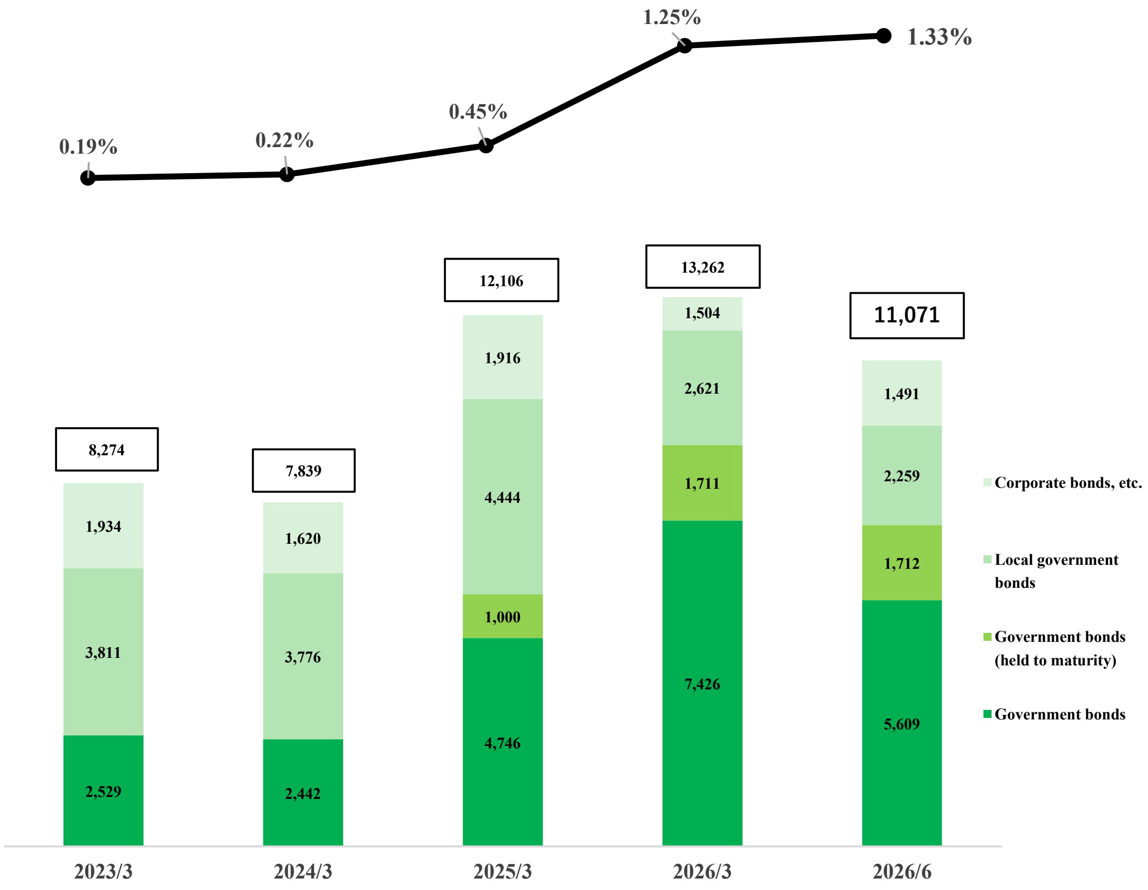


*Unrealized gains and losses include deferred hedge gains and losses from derivative transactions for interest rate risk hedging purposes

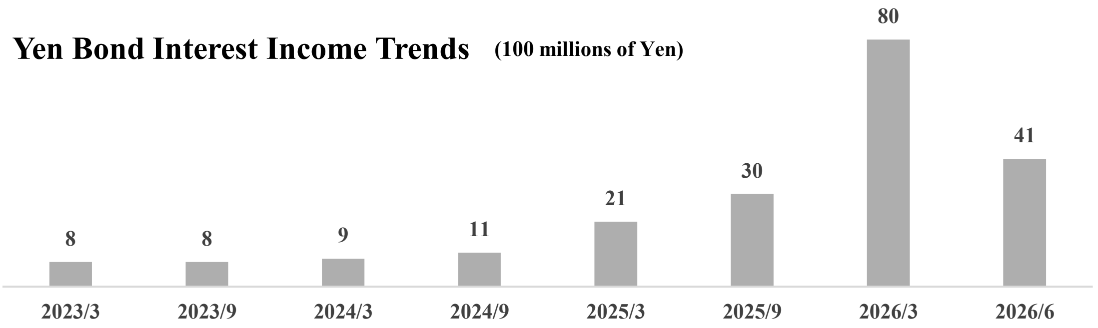
Status of Yen Bond Investment

- In restructuring the yen bond portfolio, we are building a barbell position to improve yields while preparing for further interest rate increases

Book Value Balance and Investment Yield Trends (100 millions of Yen)

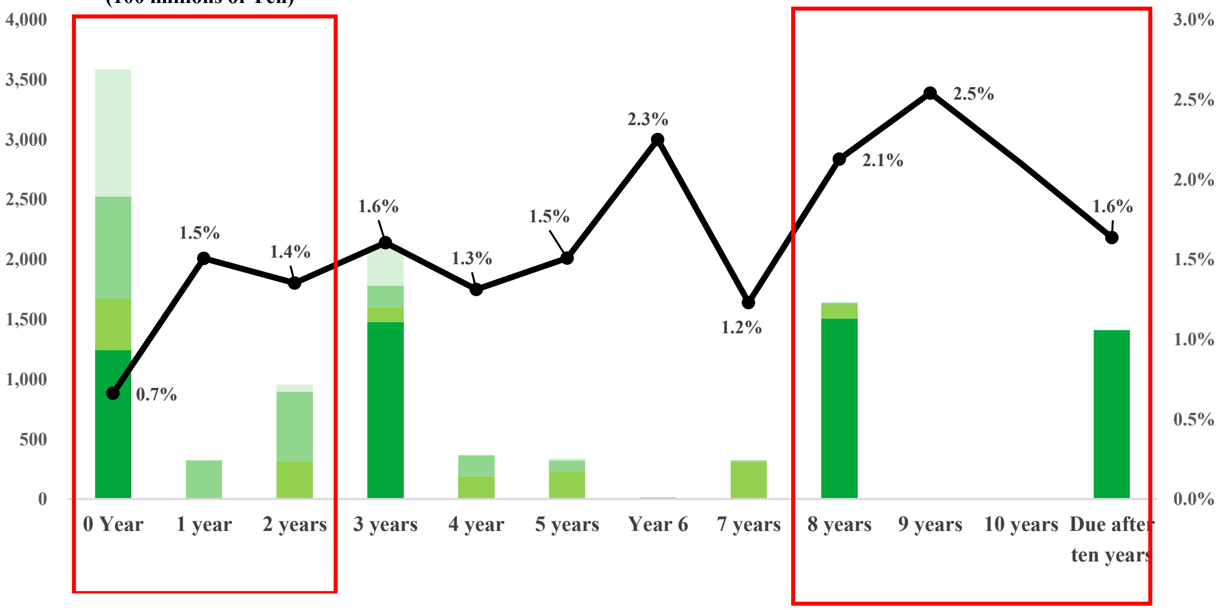


Yen Bond Interest Income Trends (100 millions of Yen)



Redemption Ladder and Yields by Year

(100 millions of Yen)



*Due after ten years includes government bond balances corresponding to interest rate swaps for interest rate risk hedging.

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