Translation

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Summary of Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

October 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	
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Scheduled date to file Semi-annual Securities Report: November 20, 2026
Scheduled date to commence dividend payments: December 4, 2026
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, 2026 (from April 1, 2026 to September 30, 2026)

(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, 2026	71,256	32.7	15,342	24.2	13,670	68.6
Six months ended September 30, 2025	53,678	19.5	12,345	38.1	8,105	43.2

(Note) Comprehensive income: Six months ended September 30, 2026: ¥28,801 million [(17.1)%]
Six months ended September 30, 2025: ¥34,770 million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2026	61.79	61.75
Six months ended September 30, 2025	35.74	35.71

(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, 2026	6,151,819	276,265	4.3
As of March 31, 2026	6,536,786	253,773	3.7

(Reference) Own capital: September 30, 2026: ¥266,659 million; March 31, 2026: ¥244,546 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, 2026	–	110.00	–	12.00	ー
Fiscal year ending March 31, 2027	–	15.00			
Fiscal year ending March 31, 2027 (Forecast)			–	20.00	35.00

(Note) 1. Revisions to the forecast of dividends most recently announced: Yes
2. On October 1, 2025, the Company conducted a 10-for-1 common stock split. The 2nd quarter-end dividend per share for the fiscal year ended March 31,2026 is presented in an amount without considering the stock split and the total annual dividends is shown as "-". The 2nd quarter-end dividend per share for the fiscal year ended March 31,2026 adjusted for the stock split, would be 11.00 yen and the annual dividends per share would be 23.00 yen.

3. Forecast of Consolidated Financial Results for the Fiscal Year Ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

% 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 31,2027	26,500	34.1	19,000	50.4	85.88

(Note) Revisions to the financial results forecast most recently announced: Yes

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, 2026	229,085,820 shares	As of March 31, 2026	229,085,820 shares

Number of treasury shares at the end of the period

As of September 30, 2026	9,216,620 shares	As of March 31, 2026	5,860,878 shares

Average number of shares during the period

Six months ended September 30, 2026	221,216,190 shares	Six months ended September 30, 2025	226,777,010 shares

(Note) 1. On October 1, 2025, the Company conducted a 10-for-1 common stock split. 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 at the end of the period includes shares of the Company (602,330 shares as of September 30, 2026 and 730,110 shares as of March 31, 2026) 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

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

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,378,941	1,256,907
Call loans and bills bought	116,000	127,000
Monetary claims bought	2,510	2,330
Trading securities	—	11
Money held in trust	13,508	13,547
Securities	1,883,131	1,499,408
Loans and bills discounted	3,017,344	3,128,859
Foreign exchanges	5,219	3,824
Lease receivables and investment assets	43,322	45,816
Other assets	38,480	37,987
Tangible fixed assets	49,794	49,176
Intangible fixed assets	20,572	23,711
Retirement benefit asset	3,553	3,536
Deferred tax assets	4,559	728
Customers' liabilities for acceptances and guarantees	19,931	19,283
Allowance for loan losses	(60,083)	(60,310)
Total assets	6,536,786	6,151,819
Liabilities		
Deposits	4,731,808	4,605,451
Negotiable certificates of deposit	59,400	—
Call money and bills sold	545,556	723,074
Cash collateral received for securities lent	839,297	439,377
Borrowed money	5,944	5,842
Foreign exchanges	3	0
Borrowed money from trust account	37	37
Other liabilities	77,068	78,664
Provision for bonuses	680	690
Provision for management board incentive plan trust	257	196
Provision for reimbursement of deposits	31	31
Deferred tax liabilities	1,924	2,019
Deferred tax liabilities for land revaluation	1,070	883
Acceptances and guarantees	19,931	19,283
Total liabilities	6,283,013	5,875,553
Net assets		
Share capital	10,000	10,000
Capital surplus	8,430	8,487
Retained earnings	209,779	221,152
Treasury shares	(4,252)	(7,935)
Total shareholders' equity	223,956	231,704
Valuation difference on available-for-sale securities	5,368	19,761
Deferred gains or losses on hedges	11,076	11,558
Revaluation reserve for land	1,616	1,226
Remeasurements of defined benefit plans	2,527	2,409
Total accumulated other comprehensive income	20,589	34,955
Non-controlling interests	9,226	9,606
Total net assets	253,773	276,265
Total liabilities and net assets	6,536,786	6,151,819

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

Consolidated Statements of Income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	53,678	71,256
Interest income	30,381	44,629
Interest on loans and discounts	16,536	23,118
Interest and dividends on securities	10,745	16,764
Trust fees	0	0
Fees and commissions	5,789	6,907
Other ordinary income	8,366	18,690
Other income	9,140	1,028
Ordinary expenses	41,332	55,913
Interest expenses	8,445	11,636
Interest on deposits	3,657	6,215
Fees and commissions payments	2,081	2,184
Other ordinary expenses	7,272	20,654
General and administrative expenses	19,210	19,641
Other expenses	4,322	1,795
Ordinary profit	12,345	15,342
Extraordinary income	7	230
Gain on disposal of non-current assets	7	230
Extraordinary losses	849	329
Loss on disposal of non-current assets	165	124
Impairment losses	684	204
Profit before income taxes	11,503	15,244
Income taxes - current	4,362	4,772
Income taxes - deferred	(1,069)	(3,247)
Total income taxes	3,293	1,525
Profit	8,210	13,718
Profit attributable to non-controlling interests	104	48
Profit attributable to owners of parent	8,105	13,670

Consolidated Statements of Comprehensive Income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	8,210	13,718
Other comprehensive income	26,560	15,083
Valuation difference on available-for-sale securities	22,597	14,719
Deferred gains or losses on hedges	3,893	481
Remeasurements of defined benefit plans, net of tax	69	(117)
Comprehensive income	34,770	28,801
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	34,624	28,426
Comprehensive income attributable to non-controlling interests	146	375

(3) Consolidated Statements of Changes in Equity

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

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,000	8,430	209,779	(4,252)	223,956
Changes during period					
Dividends of surplus			(2,687)		(2,687)
Profit attributable to owners of parent			13,670		13,670
Purchase of treasury shares				(3,938)	(3,938)
Disposal of treasury shares		56		256	312
Change in ownership interest of parent due to transactions with non-controlling interests		(0)			(0)
Reversal of revaluation reserve for land			390		390
Net changes in items other than shareholders' equity					
Total changes during period	—	56	11,373	(3,682)	7,747
Balance at end of period	10,000	8,487	221,152	(7,935)	231,704

	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	5,368	11,076	1,616	2,527	20,589	9,226	253,773
Changes during period							
Dividends of surplus							(2,687)
Profit attributable to owners of parent							13,670
Purchase of treasury shares							(3,938)
Disposal of treasury shares							312
Change in ownership interest of parent due to transactions with non-controlling interests							(0)
Reversal of revaluation reserve for land							390
Net changes in items other than shareholders' equity	14,392	481	(390)	(117)	14,365	379	14,745
Total changes during period	14,392	481	(390)	(117)	14,365	379	22,492
Balance at end of period	19,761	11,558	1,226	2,409	34,955	9,606	276,265

(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 30,2026 are recorded as follows:

(Millions of yen)

	Previous period (from April 1,2025 to September 30, 2025)	Current period (from April 1,2026 to September 30, 2026)
Depreciation expenses	2,166	2,781
Amortization of goodwill	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 14 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 and back-office services, and fund administration services.

The "Leasing" segment provides customers with leasing services.

2 Calculation method of income, profit or loss, assets, liabilities and other items

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, 2025

Millions of yen

	Reportable segments			Others	Total	Adjustments	Interim Consolidated
	Banking	Leasing	Total				
Ordinary income:							
External customers	46,130	7,521	53,651	26	53,678	–	53,678
Intersegments	270	0	271	140	411	(411)	–
Total	46,401	7,522	53,923	166	54,089	(411)	53,678
Segment profit	12,111	199	12,310	32	12,342	2	12,345
Segment assets	6,204,657	47,092	6,251,749	96	6,251,846	(40,790)	6,211,055
Segment liabilities	5,953,022	43,689	5,996,711	28	5,996,740	(39,286)	5,957,453
Other information							
Depreciation	2,165	1	2,166	–	2,166	–	2,166
Interest income	30,604	–	30,604	0	30,604	(222)	30,381
Interest expenses	8,438	222	8,661	–	8,661	(215)	8,445
Increase in tangible and intangible fixed assets	14,877	–	14,877	–	14,877	–	14,877

Notes:

1. "Ordinary income" corresponds to "Net Sales" of non-banking industries
2. "Others" include business segments other than the reportable segments, including sports and entertainment business.
3. Adjustments refer to the elimination of intersegment transactions.
4. Segment profit is reconciled with ordinary profit in the interim consolidated income statement.

	Six Months Ended September 30, 2026						
	Millions of yen						
	Reportable segments			Others	Total	Adjustments	Interim Consolidated
	Banking	Leasing	Total				
Ordinary income:							
External customers	63,055	8,057	71,113	143	71,256	–	71,256
Intersegments	459	2	461	321	783	(783)	–
Total	63,514	8,060	71,574	464	72,039	(783)	71,256
Segment profit	15,234	70	15,305	42	15,348	(5)	15,342
Segment assets	6,148,098	49,782	6,197,881	1,403	6,199,285	(47,466)	6,151,819
Segment liabilities	5,870,642	49,292	5,919,934	595	5,920,530	(44,977)	5,875,553
Other information							
Depreciation	2,779	0	2,780	1	2,781	–	2,781
Interest income	44,994	2	44,996	1	44,997	(368)	44,629
Interest expenses	11,636	361	11,997	–	11,997	(361)	11,636
Increase in tangible and intangible fixed assets	7,710	–	7,710	1	7,711	–	7,711

Notes:
1. “Ordinary income” corresponds to “Net Sales” of non-banking industries.
2. “Others” include business segments other than the reportable segments, including sports and entertainment business
3. Adjustments refer to the elimination of intersegment transactions.
4. Segment profit is reconciled with ordinary profit in the interim consolidated income statement.

4 Matters concerning changes to reportable segments

Effective from this interim consolidated accounting period, the sports and entertainment business−previously included under the "Banking" segment−has been excluded from the reportable segments.

The segment information for the previous interim consolidated accounting period has been presented based on the reportable segment classifications applied to the current interim consolidated accounting period.