

August 1, 2025

Consolidated Financial Results for the Three Months Ended June 30, 2025 (Under Japanese GAAP)

Company name: The First Bank of Toyama, Ltd
 Listing: Tokyo Stock Exchange
 Securities code: 7184
 URL: <https://www.first-bank.co.jp/>
 Representative: Mitsuru Nomura, President and Representative Director
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 Scheduled date to commence dividend payments: -
 Setting of trading account: None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2025	13,571	(29.0)	6,716	(41.9)	4,914	(38.4)
June 30, 2024	19,126	69.1	11,560	135.0	7,978	131.3

Note: Comprehensive income For the three months ended June 30, 2025: ¥7,908 million [(2.1)%]
 For the three months ended June 30, 2024: ¥8,077 million [(53.5)%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2025	77.53	-
June 30, 2024	124.40	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2025	1,611,983	158,598	9.8
March 31, 2025	1,594,249	152,519	9.6

Reference: Equity
 As of June 30, 2025: ¥158,598 million
 As of March 31, 2025: ¥152,519 million

Note: "Equity-to-asset ratio" is calculated by dividing total net assets at the end of the period by total assets at the end of the period. This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	15.00	-	19.00	34.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		18.00		18.00	36.00

Note: Revisions to the forecast of cash dividends most recently announced: None

The dividend at the end of the second quarter of the fiscal year ending March 31, 2025 includes a dividend of ¥3 per share to commemorate the 80th anniversary of the company's founding.

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen

Six months ending September 30, 2025	5,600	(62.3)	3,700	(64.8)	58.54
Fiscal year ending March 31, 2026	9,200	(51.5)	6,000	(55.1)	95.24

Note: Revisions to the earnings forecasts most recently announced: None

* **Notes**

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None
- (3) Changes in accounting policies, changes in accounting estimates, and restatement
- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of June 30, 2025	64,309,700 shares
As of March 31, 2025	64,309,700 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2025	1,166,025 shares
As of March 31, 2025	560,915 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2025	63,382,724 shares
Three months ended June 30, 2024	64,138,654 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: Yes (optional)

* Proper use of earnings forecasts, and other special matters

(Cautions on forward-looking statements, etc.)

The forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual results may differ due to various factors.

Quarterly consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	80,709	101,720
Money held in trust	700	700
Securities	487,073	497,465
Loans and bills discounted	1,001,453	983,438
Foreign exchanges	1,982	1,839
Lease receivables and investments in leases	12,094	12,752
Other assets	7,781	11,662
Tangible fixed assets	7,998	7,843
Intangible fixed assets	1,817	1,729
Retirement benefit asset	255	321
Deferred tax assets	138	131
Customers' liabilities for acceptances and guarantees	2,095	2,048
Allowance for loan losses	(9,852)	(9,670)
Total assets	1,594,249	1,611,983
Liabilities		
Deposits	1,377,083	1,414,174
Negotiable certificates of deposit	20,000	-
Call money and bills sold	5,000	-
Borrowed money	14,809	10,082
Other liabilities	9,007	11,808
Provision for bonuses for directors (and other officers)	39	10
Retirement benefit liability	25	1
Provision for reimbursement of deposits	75	74
Provision for contingent loss	596	555
Deferred tax liabilities	12,425	14,057
Deferred tax liabilities for land revaluation	570	570
Acceptances and guarantees	2,095	2,048
Total liabilities	1,441,729	1,453,384
Net assets		
Share capital	10,182	10,182
Capital surplus	9,491	9,491
Retained earnings	97,493	101,196
Treasury shares	(101)	(719)
Total shareholders' equity	117,066	120,152
Valuation difference on available-for-sale securities	34,599	37,554
Revaluation reserve for land	1,031	1,031
Remeasurements of defined benefit plans	(178)	(140)
Total accumulated other comprehensive income	35,452	38,446
Total net assets	152,519	158,598
Total liabilities and net assets	1,594,249	1,611,983

Quarterly consolidated statement of income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	19,126	13,571
Interest income	6,648	7,372
Interest on loans and discounts	2,435	2,854
Interest and dividends on securities	4,178	4,425
Fees and commissions	681	592
Other ordinary income	3,029	2,538
Other income	8,768	3,068
Ordinary expenses	7,566	6,855
Interest expenses	111	775
Interest on deposits	90	735
Fees and commissions payments	254	256
Other ordinary expenses	3,847	2,090
General and administrative expenses	3,257	3,342
Other expenses	95	389
Ordinary profit	11,560	6,716
Extraordinary income	10	1
Gain on disposal of non-current assets	10	1
Extraordinary losses	1	0
Loss on disposal of non-current assets	1	0
Profit before income taxes	11,569	6,718
Income taxes - current	3,455	1,627
Income taxes - deferred	135	176
Total income taxes	3,591	1,804
Profit	7,978	4,914
Profit attributable to owners of parent	7,978	4,914

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	7,978	4,914
Other comprehensive income	99	2,993
Valuation difference on available-for-sale securities	118	2,955
Remeasurements of defined benefit plans, net of tax	(19)	37
Comprehensive income	8,077	7,908
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,077	7,908

(Notes on segment information, etc.)

Segment Information

The three months of the previous fiscal year (April 1, 2024 to June 30, 2024)

1. Information on recurring revenue and the amount of profit or loss for each reported segment

(in millions of yen)

	Reportable segments			Other	Total	Reconciling items	Quarterly Consolidated Statements of Income
	Banking services	Leasing business	Total				
Ordinary income							
Recurring revenue to external customers	17,434	1,456	18,891	235	19,126	-	19,126
Internal Recurring Revenue Across Segments	94	648	742	728	1,471	(1,471)	-
Total	17,528	2,105	19,633	964	20,598	(1,471)	19,126
Segment Profit	11,500	647	12,148	752	12,900	(1,340)	11,560

Note: 1. Ordinary revenue is shown in place of sales of general companies.

2. The "Other" category is a business segment that is not included in the reporting segments, and includes business such as credit card business, money lending business, and operation and management of investment limited partnerships.

3. Segment profit adjustment of (1,340) million yen is due to the elimination of inter-segment transactions.

4. Segment profit is adjusted to ordinary income in the quarterly consolidated statements of income.

2. Information on impairment losses or goodwill on fixed assets by reporting segment

Not applicable.

The three months of the current fiscal year (April 1, 2025 to June 30, 2025)

1. Information on recurring revenue and the amount of profit or loss for each reported segment

(in millions of yen)

	Reportable segments			Other	Total	Reconciling items	Quarterly Consolidated Statements of Income
	Banking services	Leasing business	Total				
Ordinary income							
Recurring revenue to external customers	11,978	1,436	13,414	156	13,571	-	13,571
Internal Recurring Revenue Across Segments	559	119	679	12	691	(691)	-
Total	12,538	1,555	14,094	169	14,263	(691)	13,571
Segment Profit	7,128	25	7,153	45	7,199	(482)	6,716

Note: 1. Ordinary revenue is shown in place of sales of general companies.

2. The "Other" category is a business segment that is not included in the reporting segments, and includes business such as credit card business, money lending business, and operation and management of investment limited partnerships.

3. The adjustment amount of (482) million yen in segment profit is the elimination of inter-segment transactions.

4. Segment profit is adjusted to ordinary income in the quarterly consolidated statements of income.

2. Information on impairment losses or goodwill on fixed assets by reporting segment

Not applicable.