DISCLAIMER: This English document is translated using a machine translation. You may use this for reference purposes only, fully understanding that it may include inaccurate translations. It is your sole responsibility if you rely not on the Japanese original but on this translation.

September 29, 2025

To whom it may concern,


| | | |
|---|---|---|
| Company name: | The First Bank of Toyama, Ltd | |
| Name of representative: | President and Representative Director | Mitsuru Nomura |

(Securities code: 7184; Prime Market of the Tokyo Stock Exchange)

| | | |
|---|---|---|
| Inquiries: | Executive Officer, General Manager of Corporate Planning Department | Kenji Fuji |

(Telephone: +81-76-461-3861)


# Notice Concerning Revision of Financial Results and Dividend Forecasts

The First Bank of Toyama, Ltd. (the "Bank") is pleased to announce that it expects to outperform its earnings forecast announced on May 13, 2025.

## 1. Revisions to Earnings Forecasts

(1) Revisions to consolidated earnings forecast

The first half of the fiscal year ending March 31, 2026 (April 1, 2025, to September 30, 2025)

| | Ordinary profit | Profit attributable to owners of parent | Basic earnings per share |
|---|---|---|---|
| | Millions of yen | Millions of yen | yen |
| Previously announced forecasts (A) | 5,600 | 3,700 | 58.54 |
| Revised forecasts (B) | 9,600 | 6,600 | 104.64 |
| Change (B-A) | 4,000 | 2,900 | |
| Change (%) | 71.4 | 78.4 | |
| (Ref.) Results for the first half of the previous fiscal year (Six months ended September 30, 2024) | 14,866 | 10,508 | 163.99 |

Full year ending March 31, 2026 (April 1, 2025, to March 31, 2026)

| | Ordinary profit | Profit attributable to owners of parent | Basic earnings per share |
|---|---|---|---|
| | Millions of yen | Millions of yen | yen |
| Previously announced forecasts (A) | 9,200 | 6,000 | 95.24 |
| Revised forecasts (B) | 14,700 | 10,000 | 158.55 |
| Change (B-A) | 5,500 | 4,000 | |
| Change (%) | 59.8 | 66.7 | |
| (Ref.) Results for the previous fiscal year (Fiscal year ended March 31, 2025) | 18,959 | 13,354 | 208.95 |

(2) Revisions to non-consolidated earnings forecast

The first half of the fiscal year ending March 31, 2026 (April 1, 2025, to September 30, 2025)

| | Ordinary profit | Profit | Basic earnings per share |
|---|---|---|---|
| Previously announced forecasts (A) | Millions of yen<br>5,200 | Millions of yen<br>3,600 | yen<br>56.96 |
| Revised forecasts (B) | 9,100 | 6,400 | 101.47 |
| Change (B-A) | 3,900 | 2,800 | |
| Change (%) | 75.0 | 77.8 | |
| (Ref.) Results for the first half of the previous fiscal year<br>(Six months ended September 30, 2024) | 14,982 | 10,899 | 170.10 |

Full year ending March 31, 2026 (April 1, 2025, to March 31, 2026)

| | Ordinary profit | Profit | Basic earnings per share |
|---|---|---|---|
| Previously announced forecasts (A) | Millions of yen<br>9,300 | Millions of yen<br>6,500 | yen<br>103.17 |
| Revised forecasts (B) | 14,400 | 10,000 | 158.55 |
| Change (B-A) | 5,100 | 3,500 | |
| Change (%) | 54.8 | 53.8 | |
| (Ref.) Results for the previous fiscal year<br>(Fiscal year ended March 31, 2025) | 19,228 | 13,951 | 218.29 |

(3) Reason for revision

In the non-consolidated earnings forecast, the increase in gains (losses) related to securities is expected to exceed the initial estimates. As a result, the earnings forecast for both the first half of the fiscal year ending March 31, 2026, and the full fiscal year ending March 31, 2026, has been revised upward from the previously announced projections.

The revisions to the consolidated forecast are mainly due to the revision of the Bank's non-consolidated forecast.

## 2. Revision to Dividend Forecast

(1) Details of revision

| | Annual dividends | | |
|---|---|---|---|
| | Q2 | Fiscal-year end | Total |
| Previously announced forecasts (A) | 18.00 yen | 18.00 yen | 36.00 yen |
| Revised forecasts (B) | 28.00 yen | 28.00 yen | 56.00 yen |
| Actual results for the current fiscal year | | | |
| (Ref.) Results for the previous fiscal year<br>(Fiscal year ended March 31, 2025) | 15.00 yen | 19.00 yen | 34.00 yen |

(2) Reason for revision of dividend forecast

With respect to the Bank's shareholder return policy, the Bank updated it on April 25, 2025, to set a dividend payout ratio of 35% or more of the profit attributable to owners of parent.

Given that the Bank is revising upward its forecast for the first half and the year-end financial results for the fiscal year ending March 31, 2026, it has decided to revise its dividend forecast in line with these revised expectations.

**3. Future Expansion of Shareholder Returns**

The Bank will also consider purchasing our own shares.

* The above forecasts are based on information available to the Bank as of the date of this announcement, and actual results may vary significantly from these forecasts due to various factors.

For further inquiries, please contact:
Corporate Planning Department: Tamura and Hori
(Telephone: +81-76-461-3861)