August 3, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (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, 2026 (from April 1, 2026 to June 30, 2026)

(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, 2026	21,306	57.0	10,907	62.4	7,692	56.5
June 30, 2025	13,571	(29.0)	6,716	(41.9)	4,914	(38.4)

Note: Comprehensive income For the three months ended June 30, 2026: ¥2,624 million [(66.8)%]
For the three months ended June 30, 2025: ¥7,908 million [(2.1)%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	124.51	-
June 30, 2025	77.53	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	1,684,137	192,675	11.4
March 31, 2026	1,701,560	198,570	11.7

Reference: Equity
As of June 30, 2026: ¥192,675 million
As of March 31, 2026: ¥198,570 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, 2026	-	28.00	-	56.00	84.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		37.50		37.50	75.00

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

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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, 2026	11,000	8.9	8,000	9.5	130.48

Fiscal year ending March 31, 2027	18,000	(14.2)	13,000	(13.7)	212.83

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, 2026	63,000,000 shares
As of March 31, 2026	64,309,700 shares

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

As of June 30, 2026	2,149,632 shares
As of March 31, 2026	1,459,005 shares

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

Three months ended June 30, 2026	61,775,201 shares
Three months ended June 30, 2025	63,382,724 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, 2026	As of June 30, 2026
Assets		
Cash and due from banks	82,876	146,006
Money held in trust	700	700
Securities	556,039	490,298
Loans and bills discounted	1,033,018	1,017,358
Foreign exchanges	2,203	2,222
Lease receivables and investments in leases	13,667	13,991
Other assets	10,653	10,925
Tangible fixed assets	7,640	7,686
Intangible fixed assets	1,446	1,344
Retirement benefit asset	871	894
Deferred tax assets	110	96
Customers' liabilities for acceptances and guarantees	1,490	1,571
Allowance for loan losses	(9,158)	(8,960)
Total assets	1,701,560	1,684,137
Liabilities		
Deposits	1,427,719	1,443,778
Negotiable certificates of deposit	10,000	-
Call money and bills sold	20,000	-
Borrowed money	5,859	3,775
Other liabilities	8,404	14,997
Provision for bonuses for directors (and other officers)	43	11
Retirement benefit liability	2	2
Provision for reimbursement of deposits	60	59
Provision for contingent loss	615	614
Deferred tax liabilities	28,222	26,081
Deferred tax liabilities for land revaluation	570	570
Acceptances and guarantees	1,490	1,571
Total liabilities	1,502,989	1,491,461
Net assets		
Share capital	10,182	10,182
Capital surplus	9,499	8,864
Retained earnings	109,578	112,090
Treasury shares	(1,087)	(3,792)
Total shareholders' equity	128,173	127,345
Valuation difference on available-for-sale securities	69,074	64,079
Revaluation reserve for land	1,031	1,031
Remeasurements of defined benefit plans	291	218
Total accumulated other comprehensive income	70,397	65,329
Total net assets	198,570	192,675
Total liabilities and net assets	1,701,560	1,684,137

Quarterly consolidated statement of income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	13,571	21,306
Interest income	7,372	9,302
Interest on loans and discounts	2,854	3,539
Interest and dividends on securities	4,425	5,399
Fees and commissions	592	691
Other ordinary income	2,538	3,863
Other income	3,068	7,450
Ordinary expenses	6,855	10,398
Interest expenses	775	1,602
Interest on deposits	735	1,547
Fees and commissions payments	256	271
Other ordinary expenses	2,090	4,087
General and administrative expenses	3,342	3,400
Other expenses	389	1,036
Ordinary profit	6,716	10,907
Extraordinary income	1	-
Gain on disposal of non-current assets	1	-
Extraordinary losses	0	0
Loss on disposal of non-current assets	0	0
Profit before income taxes	6,718	10,907
Income taxes - current	1,627	3,040
Income taxes - deferred	176	175
Total income taxes	1,804	3,215
Profit	4,914	7,692
Profit attributable to owners of parent	4,914	7,692

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	4,914	7,692
Other comprehensive income	2,993	(5,067)
Valuation difference on available-for-sale securities	2,955	(4,994)
Remeasurements of defined benefit plans, net of tax	37	(72)
Comprehensive income	7,908	2,624
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	7,908	2,624

(Notes on segment information, etc.)

Segment Information

The three months of the previous 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

(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.

The three months of the current fiscal year (April 1, 2026 to June 30, 2026)

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

(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	18,746	2,191	20,937	369	21,306	-	21,306
Internal Recurring Revenue Across Segments	691	119	810	12	823	(823)	-
Total	19,437	2,310	21,748	381	22,130	(823)	21,306
Segment Profit	11,283	62	11,345	143	11,489	(581)	10,907

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 (581) million yen 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.