

February 6, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended						
December 31, 2025	37,864	(8.3)	14,741	(23.8)	10,543	(22.7)
December 31, 2024	41,298	41.9	19,334	111.8	13,644	138.7

Note: Comprehensive income For the nine months ended December 31, 2025: ¥44,694 million [496.8%]
 For the nine months ended December 31, 2024: ¥7,489 million [(61.3)%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	167.13	-
December 31, 2024	213.30	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
December 31, 2025	1,666,065	193,265	11.6
March 31, 2025	1,594,249	152,519	9.6

Reference: Equity
 As of December 31, 2025: ¥193,265 million
 As of March 31, 2025: ¥152,519 million

Note: The capital adequacy ratio is calculated by dividing the total portion of net assets at the end of the period by the total amount of assets at the end of the period. This "capital adequacy ratio" is not the capital adequacy ratio specified in the Capital Adequacy Ratio Notice.

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	-	28.00	-		
Fiscal year ending March 31, 2026 (Forecast)				50.00	78.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes

Breakdown of dividends at the end of the second quarter of the fiscal year ending March 31, 2025: Ordinary dividend 12.00 yen, 80th anniversary dividend 3.00 yen

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
Fiscal year ending March 31, 2026	20,300	7.1	14,000	4.8	222.12

Note: Revisions to the earnings forecasts most recently announced: Yes

* **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 December 31, 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 December 31, 2025	1,458,902 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)

Nine months ended December 31, 2025	63,084,722 shares
Nine months ended December 31, 2024	63,965,612 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 December 31, 2025
Assets		
Cash and due from banks	80,709	86,855
Money held in trust	700	700
Securities	487,073	525,138
Loans and bills discounted	1,001,453	1,027,686
Foreign exchanges	1,982	2,060
Lease receivables and investments in leases	12,094	13,400
Other assets	7,781	9,408
Tangible fixed assets	7,998	7,665
Intangible fixed assets	1,817	1,530
Retirement benefit asset	255	381
Deferred tax assets	138	114
Customers' liabilities for acceptances and guarantees	2,095	1,875
Allowance for loan losses	(9,852)	(10,750)
Total assets	1,594,249	1,666,065
Liabilities		
Deposits	1,377,083	1,406,820
Negotiable certificates of deposit	20,000	10,000
Call money and bills sold	5,000	10,000
Borrowed money	14,809	7,102
Other liabilities	9,007	7,829
Provision for bonuses for directors (and other officers)	39	32
Retirement benefit liability	25	1
Provision for reimbursement of deposits	75	72
Provision for contingent loss	596	613
Deferred tax liabilities	12,425	27,881
Deferred tax liabilities for land revaluation	570	570
Acceptances and guarantees	2,095	1,875
Total liabilities	1,441,729	1,472,800
Net assets		
Share capital	10,182	10,182
Capital surplus	9,491	9,499
Retained earnings	97,493	105,065
Treasury shares	(101)	(1,087)
Total shareholders' equity	117,066	123,660
Valuation difference on available-for-sale securities	34,599	68,637
Revaluation reserve for land	1,031	1,031
Remeasurements of defined benefit plans	(178)	(64)
Total accumulated other comprehensive income	35,452	69,604
Total net assets	152,519	193,265
Total liabilities and net assets	1,594,249	1,666,065

Quarterly consolidated statement of income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	41,298	37,864
Interest income	18,321	20,995
Interest on loans and discounts	7,574	9,030
Interest and dividends on securities	10,630	11,710
Fees and commissions	1,958	2,050
Other ordinary income	9,688	6,722
Other income	11,331	8,096
Ordinary expenses	21,964	23,123
Interest expenses	715	2,585
Interest on deposits	663	2,466
Fees and commissions payments	768	782
Other ordinary expenses	10,000	7,323
General and administrative expenses	9,654	9,876
Other expenses	824	2,555
Ordinary profit	19,334	14,741
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	19,344	14,743
Income taxes - current	5,582	4,299
Income taxes - deferred	117	(99)
Total income taxes	5,699	4,200
Profit	13,644	10,543
Profit attributable to owners of parent	13,644	10,543

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	13,644	10,543
Other comprehensive income	(6,154)	34,151
Valuation difference on available-for-sale securities	(6,097)	34,037
Remeasurements of defined benefit plans, net of tax	(57)	113
Comprehensive income	7,489	44,694
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	7,489	44,694

(Notes on segment information, etc.)

Segment Information

The nine months of the previous fiscal year (April 1, 2024 to December 31, 2024)

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	36,470	4,179	40,649	648	41,298	-	41,298
Internal Recurring Revenue Across Segments	240	735	976	751	1,727	(1,727)	-
Total	36,711	4,914	41,626	1,400	43,026	(1,727)	41,298
Segment Profit	19,391	640	20,031	642	20,674	(1,339)	19,334

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 (1,339) 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 nine months of the current fiscal year (April 1, 2025 to December 31, 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	31,995	4,493	36,488	1,376	37,864	-	37,864
Internal Recurring Revenue Across Segments	735	357	1,093	41	1,135	(1,135)	-
Total	32,730	4,851	37,582	1,417	39,000	(1,135)	37,864
Segment Profit	14,190	41	14,231	991	15,223	(481)	14,741

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 (481) 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.