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October 30, 2026

To whom it may concern,

Company name: The First Bank of Toyama, Ltd
Name of representative: Mitsuru Nomura, President and Representative Director
(Securities code: 7184; TSE Prime Market)
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Notice Concerning Revisions to Financial Results Forecasts and Dividend Forecasts

The First Bank of Toyama, Ltd (the "Bank") hereby announces that its financial results are expected to exceed the forecasts announced on May 12, 2026. The Bank also expects ordinary income to differ from the results for the same period of the previous fiscal year. Details are as follows:

1. Revisions to Financial Results Forecasts

(1) Revisions to consolidated financial results forecasts

First six months of the fiscal year ending March 31, 2027 (April 1, 2026 through September 30, 2026)

	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previously announced forecasts (A)	Millions of yen 11,000	Millions of yen 8,000	Yen 130.48
Revised forecasts (B)	12,600	8,900	145.69
Change (B-A)	1,600	900	
Change (%)	14.5	11.3	
(Reference) Actual results for the same period of the previous fiscal year (First six months of the fiscal year ended March 31, 2026)	10,098	7,303	115.55

Full fiscal year ending March 31, 2027 (April 1, 2026 through March 31, 2027)

	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previously announced forecasts (A)	Millions of yen 18,000	Millions of yen 13,000	Yen 212.83
Revised forecasts (B)	19,700	14,000	229.18
Change (B-A)	1,700	1,000	
Change (%)	9.4	7.7	
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2026)	20,989	15,055	238.88

(2) Revisions to non-consolidated financial results forecasts

First six months of the fiscal year ending March 31, 2027 (April 1, 2026 through September 30, 2026)

	Ordinary profit	Interim profit	Basic earnings per share
Previously announced forecasts (A)	Millions of yen 11,000	Millions of yen 8,000	Yen 130.48
Revised forecasts (B)	13,000	9,300	152.24
Change (B-A)	2,000	1,300	
Change (%)	18.2	16.3	
(Reference) Actual results for the same period of the previous fiscal year (First six months of the fiscal year ended March 31, 2026)	9,548	7,094	112.24

Full fiscal year ending March 31, 2027 (April 1, 2026 through March 31, 2027)

	Ordinary profit	Profit	Basic earnings per share
Previously announced forecasts (A)	Millions of yen 18,000	Millions of yen 13,000	Yen 212.83
Revised forecasts (B)	19,700	14,000	229.18
Change (B-A)	1,700	1,000	
Change (%)	9.4	7.7	
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2026)	20,306	14,786	234.59

2. Projected Differences from the Actual Results for the Same Period of the Previous Fiscal Year

First six months of the fiscal year ending March 31, 2027 (April 1, 2026 through September 30, 2026)

	Consolidated ordinary income	Non-consolidated ordinary income
Actual results for the same period of the previous fiscal year (A)	Millions of yen 24,916	Millions of yen 21,192
Projected interim results for the current year (B)	33,300	29,900
Change (B-A)	8,384	8,708
Change (%)	33.6	41.1

3. Reasons for the Revisions to Financial Results Forecasts and for the Projected Differences from the Actual Results for the Same Period of the Previous Fiscal Year

In the non-consolidated financial results forecasts, securities-related gains are expected to be higher and credit-related expenses lower than initially forecast. Accordingly, the financial results forecasts for the first six months of the fiscal year ending March 31, 2027 have been revised upward from the previously announced forecasts.

The revision of the consolidated financial results forecasts is mainly due to the revision of the Bank's non-consolidated financial results forecasts.

Consolidated and non-consolidated ordinary income for the first half of the fiscal year ending March 31, 2027 is expected to increase by 10% or more from the same period of the previous fiscal year, mainly due to an increase in gain on sale of securities.

With regard to the full-year financial results forecasts for the fiscal year ending March 31, 2027, the Bank has revised upward its previously announced financial results forecasts because net interest income is expected to increase due to a rise in interest rates.

4. Revisions to Dividend Forecasts

(1) Details of revision

	Annual dividends		
	Second quarter	Fiscal-year end	Total
Previously announced forecasts (A)	37.50 yen	37.50 yen	75.00 yen
Revised forecasts (B)	41.00 yen	41.00 yen	82.00 yen
Actual results for the current fiscal year			
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2026)	28.00 yen	56.00 yen	84.00 yen

(2) Reason for revisions to dividend forecasts

The Bank changed its shareholder return policy on April 25, 2025 to set a dividend payout ratio of at least 35% of profit attributable to owners of parent.

In line with the upward revision of the forecasts for the first six months and the full fiscal year ending March 31, 2027, the Bank has also decided to revise upward the dividend forecasts.

* The above financial results forecasts are based on information available to the Bank as of the date of this announcement. Actual results may differ materially from these forecasts due to various factors going forward.

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