May 12, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 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
Inquiries: Kenji Fuji, Executive Officer, General Manager of Corporate Planning Department
Telephone: +81-76-461-3861
Scheduled date of annual general meeting of shareholders: June 23, 2026
Scheduled date to commence dividend payments: June 24, 2026
Scheduled date to file annual securities report: June 19, 2026
Setting of trading account: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes (For Institutional Investors, Securities Analysts, and Individual Investors)

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

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	53,147	9.6	20,989	10.7	15,055	12.7
March 31, 2025	48,513	25.4	18,959	105.6	13,354	152.7

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥50,000 million [-%]
For the fiscal year ended March 31, 2025: ¥1,912 million [(94.7)%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	238.88	-	8.6	1.3	39.5
March 31, 2025	208.95	-	8.9	1.2	39.1

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	1,701,560	198,570	11.7	3,159.40
March 31, 2025	1,594,249	152,519	9.6	2,392.50

Reference: Equity
As of March 31, 2026: ¥198,570 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.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	17,740	(13,414)	(3,971)	80,220
March 31, 2025	3,353	11,178	(2,592)	79,865

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	15.00	-	19.00	34.00	2,167	16.3	1.4
Fiscal year ended March 31, 2026	-	28.00	-	56.00	84.00	5,279	35.2	3.0
Fiscal year ending March 31, 2027 (Forecast)		37.50		37.50	75.00		35.2	

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

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

(2) 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

(3) Number of issued shares (common shares)

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

As of March 31, 2026	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 March 31, 2026	1,459,005 shares
As of March 31, 2025	560,915 shares

(iii) Average number of shares outstanding during the period

Fiscal year ended March 31, 2026	63,027,032 shares
Fiscal year ended March 31, 2025	63,912,187 shares

[Reference] Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	46,213	8.4	20,306	5.6	14,786	6.0
March 31, 2025	42,627	29.6	19,228	116.4	13,951	168.1

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2026	234.59	-
March 31, 2025	218.29	-

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	1,683,435	186,285	11.1	2,963.94
March 31, 2025	1,580,442	142,603	9.0	2,236.95

Reference: Equity
As of March 31, 2026: ¥186,285 million
As of March 31, 2025: ¥142,603 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. Non-consolidated earnings forecast for the fiscal year ending March 31, 2027 (April 1, 2026 ~ March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	11,000	15.2	8,000	12.8	130.48
Fiscal year ending March 31, 2027	18,000	(11.4)	13,000	(12.1)	212.83

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters
(Cautions on forward-looking statements, etc.)

Forward-looking statements, such as earnings forecasts, contained in this material are based on information available to the Company as of the date of this release and certain assumptions that the Company deems reasonable, and are not intended to be a promise by the Company to realize them. Actual financial results, etc. may differ substantially due to various factors.

Consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	80,709	82,876
Money held in trust	700	700
Securities	487,073	556,039
Loans and bills discounted	1,001,453	1,033,018
Foreign exchanges	1,982	2,203
Lease receivables and investment assets	12,094	13,667
Other assets	7,781	10,653
Tangible fixed assets	7,998	7,640
Buildings, net	2,360	2,170
Land	4,221	4,221
Construction in progress	1	151
Other tangible fixed assets	1,414	1,095
Intangible fixed assets	1,817	1,446
Software	658	527
Other intangible fixed assets	1,158	918
Retirement benefit asset	255	871
Deferred tax assets	138	110
Customers' liabilities for acceptances and guarantees	2,095	1,490
Allowance for loan losses	(9,852)	(9,158)
Total assets	1,594,249	1,701,560
Liabilities		
Deposits	1,377,083	1,427,719
Negotiable certificates of deposit	20,000	10,000
Call money and bills sold	5,000	20,000
Borrowed money	14,809	5,859
Other liabilities	9,007	8,404
Provision for bonuses for directors (and other officers)	39	43
Retirement benefit liability	25	2
Provision for reimbursement of deposits	75	60
Provision for contingent loss	596	615
Deferred tax liabilities	12,425	28,222
Deferred tax liabilities for land revaluation	570	570
Acceptances and guarantees	2,095	1,490
Total liabilities	1,441,729	1,502,989
Net assets		
Share capital	10,182	10,182
Capital surplus	9,491	9,499
Retained earnings	97,493	109,578
Treasury shares	(101)	(1,087)
Total shareholders' equity	117,066	128,173
Valuation difference on available-for-sale securities	34,599	69,074
Revaluation reserve for land	1,031	1,031
Remeasurements of defined benefit plans	(178)	291
Total accumulated other comprehensive income	35,452	70,397
Total net assets	152,519	198,570
Total liabilities and net assets	1,594,249	1,701,560

Consolidated statement of income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	48,513	53,147
Interest income	23,332	27,234
Interest on loans and discounts	10,272	12,362
Interest and dividends on securities	12,890	14,490
Interest on deposits with banks	156	370
Other interest income	13	10
Fees and commissions	2,642	2,848
Other ordinary income	11,226	9,101
Other income	11,312	13,963
Recoveries of written off receivables	153	28
Other	11,158	13,935
Ordinary expenses	29,554	32,158
Interest expenses	1,258	3,763
Interest on deposits	1,170	3,578
Interest on negotiable certificates of deposit	30	106
Interest on call money and bills sold	28	35
Interest on borrowings and rediscounts	27	41
Other interest expenses	0	0
Fees and commissions payments	1,038	1,052
Other ordinary expenses	13,277	11,479
General and administrative expenses	13,047	13,319
Other expenses	932	2,543
Provision of allowance for loan losses	33	406
Other	899	2,137
Ordinary profit	18,959	20,989
Extraordinary income	10	1
Gain on disposal of non-current assets	10	1
Extraordinary losses	3	0
Loss on disposal of non-current assets	3	0
Profit before income taxes	18,966	20,991
Income taxes - current	5,445	6,047
Income taxes - deferred	166	(112)
Total income taxes	5,611	5,935
Profit	13,354	15,055
Profit attributable to owners of parent	13,354	15,055

Consolidated statement of comprehensive income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit	13,354	15,055
Other comprehensive income	(11,442)	34,944
Valuation difference on available-for-sale securities	(11,221)	34,474
Revaluation reserve for land	(16)	-
Remeasurements of defined benefit plans, net of tax	(204)	469
Comprehensive income	1,912	50,000
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,912	50,000

Consolidated statement of changes in equity

Fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,182	6,266	85,918	(586)	101,781
Changes during period					
Dividends of surplus			(1,780)		(1,780)
Profit attributable to owners of parent			13,354		13,354
Increase by stock issuance		618		259	877
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		9		10	20
Purchase of shares of consolidated subsidiaries		2,597		215	2,813
Net changes in items other than shareholders' equity					
Total changes during period	-	3,225	11,574	485	15,285
Balance at end of period	10,182	9,491	97,493	(101)	117,066

	Valuation and translation adjustments				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	45,820	1,048	26	46,895	7,334	156,011
Changes during period						
Dividends of surplus						(1,780)
Profit attributable to owners of parent						13,354
Increase by stock issuance						877
Purchase of treasury shares						(0)
Disposal of treasury shares						20
Purchase of shares of consolidated subsidiaries						2,813
Net changes in items other than shareholders' equity	(11,221)	(16)	(204)	(11,442)	(7,334)	(18,777)
Total changes during period	(11,221)	(16)	(204)	(11,442)	(7,334)	(3,491)
Balance at end of period	34,599	1,031	(178)	35,452	-	152,519

Consolidated statement of changes in equity

Fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,182	9,491	97,493	(101)	117,066
Changes during period					
Dividends of surplus			(2,971)		(2,971)
Profit attributable to owners of parent			15,055		15,055
Increase by stock issuance					
Purchase of treasury shares				(1,000)	(1,000)
Disposal of treasury shares		7		13	21
Purchase of shares of consolidated subsidiaries					
Net changes in items other than shareholders' equity					
Total changes during period	-	7	12,084	(986)	11,106
Balance at end of period	10,182	9,499	109,578	(1,087)	128,173

	Valuation and translation adjustments				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	34,599	1,031	(178)	35,452	-	152,519
Changes during period						
Dividends of surplus						(2,971)
Profit attributable to owners of parent						15,055
Increase by stock issuance						
Purchase of treasury shares						(1,000)
Disposal of treasury shares						21
Purchase of shares of consolidated subsidiaries						
Net changes in items other than shareholders' equity	34,474	-	469	34,944		34,944
Total changes during period	34,474	-	469	34,944		46,050
Balance at end of period	69,074	1,031	291	70,397	-	198,570

Consolidated statement of cash flows

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	18,966	20,991
Depreciation	1,173	1,128
Increase (decrease) in allowance for loan losses	(727)	(694)
Increase (decrease) in provision for bonuses for directors (and other officers)	10	3
Decrease (increase) in retirement benefit asset	(13)	(615)
Increase (decrease) in retirement benefit liability	13	(23)
Increase (decrease) in provision for reimbursement of deposits	8	(15)
Increase (decrease) in provision for contingent loss	(2)	19
Interest income	(23,332)	(27,234)
Interest expenses	1,258	3,763
Loss (gain) related to securities	(8,576)	(9,444)
Foreign exchange losses (gains)	1,099	173
Loss (gain) on disposal of non-current assets	(7)	(1)
Net decrease (increase) in loans and bills discounted	(21,743)	(30,952)
Net increase (decrease) in deposits	57,610	50,591
Net increase (decrease) in negotiable certificates of deposit	(5,000)	(10,000)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(3,368)	(8,950)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(125)	(1,812)
Net decrease (increase) in trading securities	8	-
Net increase (decrease) in call money	(30,000)	15,000
Net decrease (increase) in foreign exchanges - assets	313	(182)
Lncrease (decrease) in lease receivables and investment assets	(841)	(1,573)
Interest received	23,402	26,833
Interest paid	(126)	(2,770)
Other, net	(2,867)	444
Subtotal	7,134	24,678
Income taxes refund (paid)	(3,781)	(6,938)
Net cash provided by (used in) operating activities	3,353	17,740
Cash flows from investing activities		
Purchase of securities	(221,935)	(321,685)
Proceeds from sale of securities	179,648	252,723
Proceeds from redemption of securities	55,712	55,946
Purchase of tangible fixed assets	(951)	(328)
Proceeds from sale of property, plant and equipment	50	13
Purchase of intangible assets	(1,345)	(85)
Net cash provided by (used in) investing activities	11,178	(13,414)
Cash flows from financing activities		
Dividends paid	(1,780)	(2,971)
Dividends paid to non-controlling interests	(16)	-
Balance of purchase and saies of treasury stock	(0)	(1,000)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	(795)	-
Net cash provided by (used in) financing activities	(2,592)	(3,971)
Net increase (decrease) in cash and cash equivalents	11,939	354
Cash and cash equivalents at beginning of period	67,925	79,865
Cash and cash equivalents at end of period	79,865	80,220

Balance sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	80,482	80,856
Cash	11,421	10,910
Due from banks	69,060	69,946
Money held in trust	700	700
Securities	467,790	533,091
Government bonds	31,781	131,817
Local government bonds	13,133	660
Corporate bonds	63,606	6,761
Stocks	137,603	170,330
Other securities	221,666	223,521
Loans and bills discounted	1,023,980	1,059,728
Bills discounted	5,253	4,006
Loans on bills	22,411	21,596
Loans on deeds	865,279	900,479
Overdrafts	131,036	133,645
Foreign exchanges	1,982	2,203
Due from foreign banks (our accounts)	1,982	2,203
Other assets	2,654	4,708
Domestic exchange settlement account, debit	105	107
Prepaid expenses	35	15
Accrued revenue	1,876	2,482
Financial derivatives	200	0
Other	435	2,102
Tangible fixed assets	7,838	7,484
Buildings, net	2,291	2,104
Land	4,154	4,154
Leased assets, net	478	373
Construction in progress	1	151
Other tangible fixed assets	913	700
Intangible fixed assets	1,809	1,440
Software	652	523
Leased assets	1,109	869
Other intangible fixed assets	47	47
Prepaid pension costs	488	447
Customers' liabilities for acceptances and guarantees	2,095	1,490
Allowance for loan losses	(9,380)	(8,716)
Total assets	1,580,442	1,683,435

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	1,378,762	1,429,874
Current deposits	79,110	78,974
Ordinary deposits	617,189	619,423
Savings deposits	24,847	23,503
Deposits at notice	5,282	5,418
Time deposits	637,965	687,778
Installment savings	4,280	4,217
Other deposits	10,085	10,558
Negotiable certificates of deposit	20,000	10,000
Call money	5,000	20,000
Borrowed money	10,900	1,700
Borrowings from other banks	10,900	1,700
Other liabilities	9,469	7,639
Domestic exchange settlement account, credit	213	204
Income taxes payable	3,064	2,273
Accrued expenses	859	1,812
Unearned revenue	470	591
Deposits received from employees	116	101
Reserve for interest on installment savings	0	3
Financial derivatives	56	747
Lease liabilities	1,766	1,397
Asset retirement obligations	60	60
Other	2,860	447
Provision for bonuses for directors (and other officers)	39	43
Provision for reimbursement of deposits	75	60
Provision for contingent loss	596	615
Deferred tax liabilities	10,330	25,155
Deferred tax liabilities for land revaluation	570	570
Acceptances and guarantees	2,095	1,490
Total liabilities	1,437,839	1,497,149
Net assets		
Share capital	10,182	10,182
Capital surplus	6,701	6,709
Legal capital surplus	6,074	6,074
Other capital surplus	627	635
Retained earnings	95,582	107,397
Legal retained earnings	4,108	4,108
Other retained earnings	91,473	103,288
General reserve	38,860	38,860
Retained earnings brought forward	52,613	64,428
Treasury shares	(98)	(1,084)
Total shareholders' equity	112,368	123,204
Valuation difference on available-for-sale securities	29,202	62,049
Revaluation reserve for land	1,031	1,031
Total valuation and translation adjustments	30,234	63,080
Total net assets	142,603	186,285
Total liabilities and net assets	1,580,442	1,683,435

Statement of income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	42,627	46,213
Interest income	23,275	27,346
Interest on loans and discounts	10,547	12,705
Interest and dividends on securities	12,557	14,262
Interest on deposits with banks	156	367
Other interest income	13	10
Fees and commissions	2,646	2,857
Fees and commissions on domestic and foreign exchanges	470	517
Other fees and commissions	2,176	2,339
Other ordinary income	5,322	2,853
Gain on sale of bonds	4,892	2,197
Gain on redemption of bonds	41	16
Other	388	639
Other income	11,383	13,155
Reversal of allowance for loan losses	72	-
Recoveries of written off receivables	151	27
Gain on sale of equity securities	11,119	12,652
Gain on money held in trust	6	7
Other	33	467
Ordinary expenses	23,399	25,906
Interest expenses	1,267	3,758
Interest on deposits	1,171	3,581
Interest on negotiable certificates of deposit	30	106
Interest on call money	28	35
Other interest expenses	37	35
Fees and commissions payments	1,064	1,081
Fees and commissions on domestic and foreign exchanges	45	44
Other fees and commissions	1,019	1,036
Other ordinary expenses	7,530	5,712
Loss on foreign exchange transactions	982	779
Net loss on trading securities transactions	0	-
Loss on sale of bonds	5,847	3,820
Loss on redemption of bonds	516	432
Loss on devaluation of bonds	16	-
Other	168	679
General and administrative expenses	12,655	12,898
Other expenses	879	2,454
Provision of allowance for loan losses	-	423
Write-off of loans	0	0
Loss on sale of equity securities	705	1,893
Loss on devaluation of equity securities	7	1
Other	166	136
Ordinary profit	19,228	20,306

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Extraordinary income	10	1
Gain on disposal of non-current assets	10	1
Extraordinary losses	2	0
Loss on disposal of non-current assets	2	0
Profit before income taxes	19,236	20,308
Income taxes - current	5,026	5,631
Income taxes - deferred	258	(108)
Total income taxes	5,284	5,522
Profit	13,951	14,786

Statement of changes in equity

Fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity									
		Capital surplus			Retained earnings					
						Other retained earnings				
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,182	6,074	-	6,074	4,108	38,860	40,442	83,410	(586)	99,080
Changes during period										
Dividends of surplus							(1,780)	(1,780)		(1,780)
Profit							13,951	13,951		13,951
increase due to share delivery			618	618					479	1,097
Purchase of treasury shares									(1)	(1)
Disposal of treasury shares			9	9					10	20
Net changes in items other than shareholders' equity										
Total changes during period	-	-	627	627	-	-	12,171	12,171	488	13,287
Balance at end of period	10,182	6,074	627	6,701	4,108	38,860	52,613	95,582	(98)	112,368

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	44,537	1,048	45,585	144,666
Changes during period				
Dividends of surplus				(1,780)
Profit				13,951
increase due to share delivery				1,097
Purchase of treasury shares				(1)
Disposal of treasury shares				20
Net changes in items other than shareholders' equity	(15,334)	(16)	(15,351)	(15,351)
Total changes during period	(15,334)	(16)	(15,351)	(2,063)
Balance at end of period	29,202	1,031	30,234	142,603

Statement of changes in equity

Fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity									
		Capital surplus			Retained earnings					
						Other retained earnings				
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,182	6,074	627	6,701	4,108	38,860	52,613	95,582	(98)	112,368
Changes during period										
Dividends of surplus							(2,971)	(2,971)		(2,971)
Profit							14,786	14,786		14,786
increase due to share delivery										
Purchase of treasury shares									(1,000)	(1,000)
Disposal of treasury shares			7	7					13	21
Net changes in items other than shareholders' equity										
Total changes during period	-	-	7	7	-	-	11,814	11,814	(986)	10,836
Balance at end of period	10,182	6,074	635	6,709	4,108	38,860	64,428	107,397	(1,084)	123,204

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	29,202	1,031	30,234	142,603
Changes during period				
Dividends of surplus				(2,971)
Profit				14,786
increase due to share delivery				
Purchase of treasury shares				(1,000)
Disposal of treasury shares				21
Net changes in items other than shareholders' equity	32,846		32,846	32,846
Total changes during period	32,846	-	32,846	43,682
Balance at end of period	62,049	1,031	63,080	186,285

(Notes on segment information, etc.)

Segment Information

1. Overview of Reporting Segments

The Group's reporting segments are those of the constituent units of the Group for which separate financial information is available, and are subject to periodic review by the Board of Directors, etc., in order to determine the allocation of management resources and evaluate business performance.

In the Group, the Company and Toyama First Business Co., Ltd. are engaged in banking business, and Toyama First Lease Co., Ltd. is engaged in leasing business. Accordingly, the Group has two reporting segments: "Banking" and "Leasing."

2. Method of Calculating the Amount of Ordinary Revenue, Profit or Loss, Assets, Liabilities and Other Items for Each Reporting Segment

The accounting methods for the reported business segments are generally the same as those described in the "Fundamental Important Matters for the Preparation of Consolidated Financial Statements."

Earnings for reporting segments are based on ordinary income, while transactions between segments are based on prevailing market prices.

3. Information on the amount of ordinary revenues, profits or losses, assets, liabilities, and other items for each reporting segment.

The previous fiscal year (April 1, 2024 to March 31, 2025)

(Millions of yen)

	Reportable segments			Other	Total	Reconciling items	Per consolidated financial statements
	Banking services	Leasing business	Total				
Ordinary income							
Recurring revenue to external customers	41,914	5,684	47,599	914	48,513	-	48,513
Internal Recurring Revenue Across Segments	643	872	1,516	770	2,286	(2,286)	-
Total	42,558	6,557	49,115	1,684	50,800	(2,286)	48,513
Segment Profit	19,234	638	19,872	754	20,627	(1,668)	18,959
Segment Assets	1,580,203	19,257	1,599,461	23,892	1,623,353	(29,104)	1,594,249
Segment Debt	1,437,779	16,372	1,454,151	13,883	1,468,035	(26,305)	1,441,729
Other items							
Depreciation	1,162	5	1,168	4	1,173	-	1,173
Interest income	23,275	19	23,295	692	23,987	(654)	23,332
Interest expenses	1,267	93	1,361	215	1,576	(318)	1,258
Extraordinary income	10	-	10	-	10	-	10
(Gain on Disposal of Fixed Assets)	10	-	10	-	10	-	10
Extraordinary losses	2	-	2	1	3	-	3
(Loss on disposal of fixed assets)	2	-	2	1	3	-	3
Income tax expense	5,287	229	5,517	94	5,611	-	5,611
Increase in property, plant and equipment and intangible assets	2,289	2	2,292	4	2,297	-	2,297

Note: 1. Ordinary revenue is shown in place of sales of general companies. In addition, the difference between ordinary revenue and the amount recorded in the consolidated statements of income is described for adjustment of variances.

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

3. The adjustment amount is as follows:

(1) The adjustment amount of (1,668) million yen in segment profit is the elimination of inter-segment transactions.

(2) Adjustments to segment assets of (29,104) million yen include the elimination of inter-segment transactions of loans and 1,757 million yen of inter-segment transactions of leased receivables and leased investment assets.

(3) The adjustment for segment liabilities of (26,305) million yen includes the elimination of 22,563 million yen of inter-segment transactions of borrowings and the elimination of 1,593 million yen of intersegment transactions of deposits.

(4) The adjustment for income under management of (654) million yen includes the elimination of inter-segment loans interest of 281 million yen.

(5) The adjustment of financing expenses of (318) million yen includes the elimination of 281 million yen of inter-segment transactions for interest on borrowings.

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

The current fiscal year (April 1, 2025 to March 31, 2026)

(Millions of yen)

	Reportable segments			Other	Total	Reconciling items	Per consolidated financial statements
	Banking services	Leasing business	Total				
Ordinary income							
Recurring revenue to external customers	45,410	6,049	51,459	1,688	53,147	-	53,147
Internal Recurring Revenue Across Segments	847	478	1,326	52	1,378	(1,378)	-
Total	46,257	6,528	52,786	1,740	54,526	(1,378)	53,147
Segment Profit	20,355	110	20,466	1,004	21,470	(481)	20,989
Segment Assets	1,683,853	22,629	1,706,483	28,427	1,734,910	(33,350)	1,701,560
Segment Debt	1,497,060	20,079	1,517,140	16,234	1,533,374	(30,384)	1,502,989
Other items							
Depreciation	1,119	4	1,124	4	1,128	-	1,128
Interest income	27,346	5	27,351	718	28,070	(835)	27,234
Interest expenses	3,758	156	3,915	234	4,149	(385)	3,763
Extraordinary income	1	-	1	-	1	-	1
(Gain on Disposal of Fixed Assets)	1	-	1	-	1	-	1

Extraordinary losses	0	-	0	-	0	-	0
(Loss on disposal of fixed assets)	0	-	0	-	0	-	0
Income tax expense	5,525	40	5,565	369	5,935	-	5,935
Increase in property, plant and equipment and intangible assets	410	3	413	-	413	-	413

Note: 1. Ordinary revenue is shown in place of sales of general companies. In addition, the difference between ordinary revenue and the amount recorded in the consolidated statements of income is described for adjustment of variances.

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

3. The adjustment amount is as follows:

(1) The adjustment amount of (481) million yen in segment profit is the elimination of inter-segment transactions.

(2) Adjustments to segment assets of (33,350) million yen include the elimination of 26,759 million yen of inter-segment transactions of loans and 1,387 million yen of inter-segment transactions of leased receivables and leased investment assets.

(3) The adjustment for segment liabilities of (30,384) million yen includes the elimination of 26,759 million yen of inter-segment transactions of borrowings and the elimination of 2,064 million yen of intersegment transactions of deposits.

(4) The adjustment for income under management of (835) million yen includes the elimination of 348 million yen of inter-segment transactions on loan interest.

(5) The adjustment of financing expenses of (385) million yen includes the elimination of inter-segment transactions of interest on borrowings of 348 million yen.

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

Related Information

The previous fiscal year (April 1, 2024 to March 31, 2025)

1. Service-Specific Information

(Millions of yen)

	Lending business	Securities Investment Business	Leasing business	Other	Total
Recurring revenue to external customers	10,672	28,966	5,664	3,210	48,513

Note: Ordinary revenue is shown instead of general corporate sales.

2. Regional Information

(1) Ordinary revenue

The Group has omitted the description because the amount classified as ordinary revenue to external customers in Japan exceeds 90% of ordinary revenue in the consolidated statements of income.

(2) Property, plant and equipment

The Group does not have property, plant and equipment located in countries or regions other than Japan, so the description is omitted.

3. Information per main customer

None of the recurring revenues for specific customers account for more than 10% of the recurring revenue in the consolidated statements of income, so the list is omitted.

The current fiscal year (April 1, 2025 to March 31, 2026)

1. Service-Specific Information

(Millions of yen)

	Lending business	Securities Investment Business	Leasing business	Other	Total
Recurring revenue to external customers	12,645	30,171	6,049	4,281	53,147

Note: Ordinary revenue is shown instead of general corporate sales.

2. Regional Information

(1) Ordinary revenue

The Group has omitted the description because the amount classified as ordinary revenue to external customers in Japan exceeds 90% of ordinary revenue in the consolidated statements of income.

(2) Property, plant and equipment

The Group does not have property, plant and equipment located in countries or regions other than Japan, so the description is omitted.

3. Information per main customer

None of the recurring revenues for specific customers account for more than 10% of the recurring revenue in the consolidated statements of income, so the list is omitted.

Information on impairment losses on fixed assets by reporting segment

Not applicable.

Information on amortization and unamortized balances of goodwill by reporting segment

Not applicable.

Information on Negative Goodwill Accrual Gains by Reporting Segment

Not applicable.