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May 12, 2026

To whom it may concern


Company name: The First Bank of Toyama, Ltd

Name of representative: Mitsuru Nomura, President and Representative Director

(Code No. 7184, TSE Prime Market)

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

(TEL.+81-76-424-1219)


**Notice Concerning Dividends of Surplus (Dividend Increase)**

The First Bank of Toyama, Ltd. (the "Bank") hereby announces that, at its Board of Directors meeting held on May 12, 2026, it resolved to submit a proposal to the 115th Ordinary General Meeting of Shareholders to be held on June 23, 2026, regarding the payment of dividends of surplus with a record date of March 31, 2026.

1. Details of year-end dividend

| | Determined amount (Submitted to the General Meeting of Shareholders on June 23, 2026) | Most recent dividend forecast (Announced on February 6, 2026) | Actual results for the previous fiscal year (Fiscal year ended March 31, 2025) |
|---|---|---|---|
| Record date | March 31, 2026 | Same as left | March 31, 2025 |
| Dividend per share | 56.00 yen | 50.00 yen | 19.00 yen |
| Total amount of dividends | 3,519 million yen | — | 1,211 million yen |
| Effective date | June 24, 2026 | — | June 25, 2025 |
| Source of dividends | Retained earnings | — | Retained earnings |

2. Reason

The Bank group's basic shareholder return policy is to continue to pay stable dividends while taking into consideration a balance between a high level of soundness, the ability to take additional risks, and the optimal capital level to realize investment for growth.

Specifically, we aim to increase the dividend per share by steadily raising the level of profit with a payout ratio of 35% or more to profit attributable to owners of parent.

In the consolidated financial results for the fiscal year ended March 31, 2026, profit attributable to owners of parent exceeded the February 2026 forecast. Based on our shareholder return policy, we have increased the year-end dividend per share by 6 yen from the latest forecast to 56 yen per share.

As a result, the Bank plans to pay an annual dividend of 84 yen per share (Interim: 28 yen, Year-end: 56 yen) for the fiscal year ended March 31, 2026.

(Reference) Breakdown of Annual Dividends

| | Dividend per share (Yen) | | |
|---|---|---|---|
| | Second quarter-end | Fiscal-year end | Annual |
| Actual results for the current fiscal year (Fiscal year ended March 31, 2026) | 28.00 yen | 56.00 yen | 84.00 yen |
| Actual results for the previous fiscal year (Fiscal year ended March 31, 2025) | 15.00 yen | 19.00 yen | 34.00 yen |

For further inquiries, please contact:

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