

SELECT FINANCIAL INFORMATION AND RATIOS (unaudited)	For the Quarter Ended:		
	March 31, 2026	December 31, 2025	March 31, 2025
<b>BALANCE SHEET DATA - PERIOD END BALANCES:</b>			
Total assets	\$ 1,573,506	\$ 1,581,522	\$ 1,560,376
Total portfolio loans	1,210,334	1,196,424	1,092,441
Investment securities	252,955	240,997	313,826
Total deposits	1,340,945	1,343,649	1,320,381
Shareholders equity, net	182,842	184,795	174,711
<b>SELECT INCOME STATEMENT DATA:</b>			
Gross operating revenue	22,914	23,335	28,476
Operating expense	15,976	14,732	16,467
Pre-tax, pre-provision income	6,938	8,603	12,009
Net income after tax	4,585	3,213	8,098
<b>SHARE DATA:</b>			
Basic earnings per share	\$ 1.53	\$ 1.07	\$ 2.56
Fully diluted earnings per share	\$ 1.53	\$ 1.07	\$ 2.55
Book value per common share	\$ 61.85	\$ 61.64	\$ 55.52
Common shares outstanding	2,656,265	2,998,124	3,146,727
Fully diluted shares	2,999,826	3,012,668	3,175,178
FFBB - Stock price	\$ 85.65	\$ 85.00	\$ 76.50
<b>RATIOS:</b>			
Return on average assets	1.19%	.81%	2.14%
Return on average equity	9.93%	6.79%	18.83%
Efficiency ratio	69.89%	63.12%	57.83%
Adjusted Efficiency ratio	68.05%	60.40%	52.54%
Yield on earning assets	6.11%	6.02%	6.31%
Yield on investment securities	3.48%	3.70%	4.36%
Yield on portfolio loans	6.55%	6.54%	6.81%
Cost to fund earning assets	1.22%	1.17%	0.96%
Cost of interest-bearing deposits	2.83%	2.80%	2.60%
Net Interest Margin	4.89%	4.86%	5.35%
Equity to assets	11.62%	11.68%	11.20%
Loan to deposits ratio	90.26%	89.04%	82.74%
Full time equivalent employees	199	189	175
<b>BALANCE SHEET DATA - AVERAGES:</b>			
Total assets	\$ 1,557,814	\$ 1,569,615	\$ 1,531,573
Total loans	1,215,806	1,190,626	1,076,848
Investment securities	240,666	245,335	325,699
Deposits	1,328,707	1,317,817	1,300,550
Shareholders equity, net	\$ 187,270	\$ 187,713	\$ 174,410

BALANCE SHEET (\$ in thousands ) (unaudited)	End of Period:		
	March 31, 2026	December 31, 2025	March 31, 2025
<b>ASSETS</b>			
Cash and due from banks	\$ 35,993	\$ 24,333	\$ 83,033
Fed funds sold and deposits in banks	6,981	73,934	20,038
CDs in other banks	-	1,489	1,724
Investment securities	252,955	240,997	313,826
Loans held for sale	18,328	-	-
Portfolio loans outstanding:			
RE constr & land development	29,718	23,118	12,649
Residential RE 1-4 Family	40,515	41,899	17,146
Commercial Real Estate	726,774	746,245	696,625
Agriculture	100,490	96,129	104,616
Commercial and Industrial	312,092	288,723	260,063
Consumer and Other	745	310	1,342
Total Portfolio Loans	1,210,334	1,196,424	1,092,441
Deferred fees & costs	(3,582)	(4,108)	(3,946)
Allowance for credit losses	(16,999)	(17,180)	(12,913)
Loans, net	1,189,753	1,175,136	1,075,582
Non-marketable equity investments	10,419	9,970	8,890
Cash value of life insurance	12,900	12,798	12,496
Accrued interest and other assets	46,177	42,865	44,787
Total assets	\$ 1,573,506	\$ 1,581,522	\$ 1,560,376
<b>LIABILITIES AND EQUITY</b>			
Non-interest bearing deposits	\$ 740,014	\$ 786,249	\$ 825,404
Interest checking	135,236	115,168	109,555
Savings	49,727	47,665	54,686
Money market	246,128	220,492	218,940
Certificates of deposits	169,840	174,075	111,796
Total deposits	1,340,945	1,343,649	1,320,381
Short-term borrowings	25,000	-	10,000
Long-term debt	9,896	38,153	38,046
Other liabilities	14,823	14,925	17,238
Total liabilities	1,390,664	1,396,727	1,385,665
Common stock & paid in capital	38,235	25,529	35,693
Retained earnings	159,079	171,722	156,235
Accumulated other comprehensive loss	(14,472)	(12,456)	(17,217)
Shareholders equity	182,842	184,795	174,711
Total Liabilities and shareholders' equity	\$ 1,573,506	\$ 1,581,522	\$ 1,560,376

STATEMENT OF INCOME (\$ in thousands) (unaudited)	For the Quarter Ended:		
	March 31, 2026	December 31, 2025	March 31, 2025
Interest Income			
Loan interest income	\$ 19,644	\$ 19,619	\$ 18,069
Investment income	2,067	2,289	3,499
Int. on fed funds & CDs in other banks	205	352	574
Dividends from non-marketable equity	350	160	132
Interest income	22,266	22,420	22,274
Int. on deposits	4,068	3,756	2,891
Int. on short-term borrowings	24	1	31
Int. on long-term debt	351	581	451
Interest expense	4,443	4,338	3,373
Net interest income	17,823	18,082	18,901
Provision for credit losses	776	3,932	1,164
Net interest income after provision	17,047	14,150	17,737
Non-Interest Income:			
Total deposit fee income	912	822	849
Debit / credit card interchange income	178	217	191
Merchant services income	2,496	2,645	7,864
Gain on sale of loans	941	1,160	261
Gain (loss) on sale of investments	55	(6)	-
Other operating income	509	415	410
Non-interest income	5,091	5,253	9,575
Non-Interest Expense:			
Salaries & employee benefits	9,010	7,433	8,056
Occupancy expense	535	471	353
Merchant services operating expense	1,317	1,603	3,174
Professional fees	1,027	1,365	818
Data & technology expense	1,726	1,601	1,267
Other operating expense	2,361	2,259	2,799
Non-interest expense	15,976	14,732	16,467
Net income before tax	6,162	4,671	10,845
Tax provision	1,577	1,458	2,747
Net income after tax	\$ 4,585	\$ 3,213	\$ 8,098

ASSET QUALITY (\$ in thousands) (unaudited)	Period Ended:		
	March 31, 2026	December 31, 2025	March 31, 2025
Delinquent accruing loans 30-60 days	\$ 6,307	\$ 4,329	\$ 17,533
Delinquent accruing loans 60-90 days	315	314	1,537
Delinquent accruing loans 90+ days	45	45	46
Total delinquent accruing loans	\$ 6,667	\$ 4,688	\$ 19,116
Loans on non accrual	\$ 34,713	\$ 27,756	\$ 15,366
Other real estate owned	-	-	-
Nonperforming assets	\$ 34,713	\$ 27,756	\$ 15,366
Delq 30-60 / Total Loans	.52%	.36%	1.60%
Delq 60-90 / Total Loans	.03%	.03%	.14%
Delq 90+ / Total Loans	.00%	.00%	.00%
Delinquent Loans / Total Loans	.55%	.39%	1.75%
Non Accrual / Total Loans	2.87%	2.32%	1.41%
Nonperforming assets to total assets	2.21%	1.76%	.98%
Year-to-date charge-off activity			
Charge-offs	\$ 702	\$ 3,334	\$ 167
Recoveries	11	339	-
Net (recoveries) charge-offs	\$ 691	\$ 2,995	\$ 167
Annualized net loan losses to average loans	0.23%	0.25%	0.06%
CREDIT LOSS RESERVE RATIOS:			
Allowance for credit losses	\$ 16,999	\$ 17,180	\$ 12,913
Total loans	\$ 1,210,334	\$ 1,196,424	\$ 1,092,441
Purchased govt. guaranteed loans	\$ 13,891	\$ 14,398	\$ 16,081
Originated govt. guaranteed loans	\$ 49,134	\$ 44,753	\$ 45,285
ACL / Total loans	1.40%	1.44%	1.18%
ACL / Loans less 100% govt. gte. loans (purchased)	1.42%	1.45%	1.20%
ACL / Loans less all govt. guaranteed loans	1.48%	1.51%	1.25%
ACL / Total assets	1.08%	1.09%	.83%

SELECT FINANCIAL TREND INFORMATION (unaudited)	For the Quarter Ended:				
	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
<b>BALANCE SHEET DATA - PERIOD END BALANCES:</b>					
Total assets	\$ 1,573,506	\$ 1,581,522	1,499,233	\$ 1,473,927	\$ 1,560,376
Loans held for sale	18,328	-	23,457	-	-
Loans held for investment	1,210,334	1,196,424	1,121,924	1,091,964	1,092,441
Investment securities	252,955	240,997	248,282	254,177	313,826
Non-interest bearing deposits	740,014	786,249	758,237	759,300	825,404
Interest bearing deposits	600,931	557,400	500,024	475,348	494,977
Total deposits	1,340,945	1,343,649	1,258,261	1,234,648	1,320,381
Short-term borrowings	25,000	-	7,000	16,000	10,000
Long-term debt	9,896	38,153	38,125	38,086	38,046
Total equity	197,314	197,251	193,753	191,773	191,928
Accumulated other comprehensive loss	(14,472)	(12,456)	(14,329)	(17,865)	(17,217)
Shareholders' equity, net	182,842	184,795	179,424	173,908	174,711

<b>INCOME STATEMENT - QUARTERLY VALUES:</b>					
Interest income	\$ 22,266	\$ 22,420	\$ 22,029	\$ 21,971	\$ 22,274
Interest expense	4,443	4,338	3,975	3,865	3,373
Net interest income	17,823	18,082	18,054	18,106	18,901
Non-interest income	5,091	5,253	5,438	9,243	9,575
Gross revenue	22,914	23,335	23,492	27,349	28,476
Provision for credit losses	776	3,932	687	3,157	1,164
Non-interest expense	15,976	14,732	14,273	15,768	16,467
Net income before tax	6,162	4,671	8,532	8,424	10,845
Tax provision	1,577	1,458	2,296	2,388	2,747
Net income after tax	\$ 4,585	\$ 3,213	\$ 6,236	\$ 6,036	\$ 8,098

<b>BALANCE SHEET DATA - QUARTERLY AVERAGES:</b>					
Total assets	\$ 1,557,814	\$ 1,569,615	\$ 1,480,234	\$ 1,525,601	\$ 1,531,573
Loans held for sale	315	292	1,190	-	-
Loans held for investment	1,215,806	1,190,626	1,120,353	1,112,380	1,076,848
Investment securities	240,666	245,335	251,213	289,127	325,699
Non-interest bearing deposits	745,288	785,452	751,139	812,753	850,426
Interest bearing deposits	583,419	532,365	493,430	468,604	450,124
Total deposits	1,328,707	1,317,817	1,244,569	1,281,357	1,300,550
Short-term borrowings	2,921	-	446	11,110	2,856
Long-term debt	23,397	38,153	38,107	38,068	38,028
Shareholders' equity	187,270	187,713	175,101	176,074	174,410