

NEWS RELEASE

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FOR IMMEDIATE RELEASE
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**FIRST ROBINSON FINANCIAL CORPORATION
DECLARES CASH DIVIDEND**

Robinson, Illinois - First Robinson Financial Corporation (the “Company”) (OTCID: FRFC), the Holding Company for First Robinson Savings Bank, National Association, has announced that the Company will pay a quarterly cash dividend of \$0.35 per share. The dividend will be payable on December 19, 2025, to stockholders of record on December 5, 2025.

First Robinson Savings Bank, National Association (the “Bank”) is focused on supporting the communities they serve by providing a variety of financial products to meet the needs of consumers and commercial businesses. The Bank also focuses on giving back to the communities with donations and support to local charitable organizations. Many employees are actively involved and volunteer with various charitable organizations located in the communities of Crawford County in Illinois and Knox County in Indiana. The Bank operates three full-service offices in Robinson, Oblong, and Palestine, Illinois and two full-service offices in Vincennes, Indiana.

As of September 30, 2025, the Company had assets of \$497.3 million, liabilities of \$461.3 million and stockholders’ equity of \$36.0 million.

This news release contains certain forward-looking statements, which are subject to risks and uncertainties. Several factors could cause actual conditions, events or results to differ significantly from those described in the forward-looking statements, including general economic conditions, changes in interest rates, regulatory considerations, and competition. Forward-looking statements speak only as of the date they are made and the Company does not undertake to update forward-looking statements to reflect circumstances or events that occur after the date of the forward-looking statements or to reflect the occurrence of unanticipated events.