

FIRST FINANCIAL BANK ANNOUNCES THE ELECTION OF TIM BROWN AS CHIEF INFORMATION OFFICER AND TRANSITION OF JOHN RUZICKA TO CHIEF BANKING OPERATIONS OFFICER

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ABILENE, Texas, Oct. 22, 2025 /PRNewswire/ -- First Financial Bankshares (the "Company") announced today the election of Tim Brown as Executive Vice President and Chief Information Officer of the Company and CEO of First Technology Services, Inc. (a wholly owned subsidiary of the Company), as part of our continued succession planning process. John Ruzicka, who has been serving as Chief Information Officer since 2018, will be transitioning to the role of Chief Banking Operations Officer where he will play an integral role in the oversight and scaling of the Bank's backroom operations.

"Tim brings over 35 years of technology innovation and operations experience to our company that will be vital as we look to further develop and scale our technology product offerings," said David Bailey, President of First Financial Bankshares. "Having spent over 30 years at USAA and another six years at Johnson Financial Group, Tim's combined experience in both larger bank and community bank technology operations are ideal as our company looks to continue our growth into a mid-size regional bank. By leaning into Tim's background in digital product innovation, our strategy will be to continue bringing advanced and customer friendly products to our customers while leveraging his operations experience to bring further efficiency to our company."

Tim comes to First Financial Bank from Johnson Financial Group, a \$7 billion community bank with a \$15 billion wealth management company in Wisconsin. Prior to Johnson Financial, Tim spent over 30 years at USAA, with his most recent position being Senior Executive of Innovation Research and Development. Tim received his bachelor's degree in management information systems from Texas A&M University and his Master of Business Administration

from St. Mary's University.

John Ruzicka has served as Chief Information Officer for the Company since 2018. Since taking over leadership of the Company's technology group, John has been instrumental in enhancing the bank's tech infrastructure and digital modernization. He also led the technology conversion for the Company's largest acquisition to date. Prior to joining First Financial Bank, John served in various IT and Operations leadership roles for multiple community and regional banks spanning over three decades. John is a graduate of California State University, Fresno with a degree in Business Administration.

"We are fortunate to have John taking on this new leadership role in our company as Chief Banking Operations Officer," continued David Bailey. "John's 30 plus years of experience in bank technology and operations will be critical as we look to bring efficiencies to our backroom operations team, introduce new processes and procedures, and leverage technology to provide scalability for our future growth."

About First Financial Bank

First Financial Bank is a wholly owned subsidiary of First Financial Bankshares, Inc. (NASDAQ: FFIN). Headquartered in Abilene, Texas, First Financial Bankshares is a financial holding company that through its subsidiary, First Financial Bank, operates multiple banking regions with 79 locations in Texas, including Abilene, Acton, Albany, Aledo, Alvarado, Beaumont, Boyd, Bridgeport, Brock, Bryan, Burleson, College Station, Cisco, Cleburne, Clyde, Conroe, Cut and Shoot, Decatur, Eastland, El Campo, Fort Worth, Franklin, Fulshear, Glen Rose, Granbury, Grapevine, Hereford, Huntsville, Keller, Kingwood, Magnolia, Mauriceville, Merkel, Midlothian, Mineral Wells, Montgomery, Moran, New Waverly, Newton, Odessa, Orange, Palacios, Port Arthur, Ranger, Rising Star, Roby, San Angelo, Southlake, Stephenville, Sweetwater, Tomball, Trent, Trophy Club, Vidor, Waxahachie, Weatherford, Willis, and Willow Park. The Company also operates First Financial Trust & Asset Management Company, with nine locations, and First Technology Services, Inc., a technology operating company.

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