

FIRST FINANCIAL BANKSHARES NAMED THE #5 TOP-PERFORMING PUBLIC BANK IN THE NATION BY S&P GLOBAL MARKET INTELLIGENCE

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ABILENE, Texas, April 21, 2026 /PRNewswire/ -- First Financial Bankshares, Inc. (NASDAQ: FFIN) the parent company of First Financial Bank, has been named the #5 top-performing public bank in the United States by S&P Global Market Intelligence in its 2025 financial performance ranking of major U.S. banks.

The annual ranking evaluates the financial performance of publicly traded U.S. banks with more than \$10 billion in total assets, based on a comprehensive scorecard that weighs growth, profitability, and safety and soundness.

"We are honored to be recognized by S&P Global Market Intelligence as one of the top-performing public banks in the nation," said David Bailey, President and CEO of First Financial Bankshares, Inc. "This recognition reflects the strength of our community banking model, our commitment to high-performance, and the dedication of our employees to providing excellent customer service."

In this ranking, S&P Global Market Intelligence evaluated banks using seven key financial metrics across three major performance categories. Profitability accounted for 40% of the overall score, growth represented 30%, and safety and soundness made up the remaining 30%. Metrics included return on average assets, efficiency ratio, net interest margin, earnings growth, revenue growth, capital strength, and credit quality.

"We believe consistent performance, conservative credit standards, and a focus on relationship banking remain fundamental to creating long-term value for our shareholders," Bailey added. "Being ranked in the top five nationally reinforces our commitment to sound banking principles and always putting the needs of our communities first."

About First Financial Bankshares, Inc.

Headquartered in Abilene, Texas, First Financial Bankshares, Inc. 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, Lumberton, Magnolia, Mauriceville, Merkel, Midlothian, Mineral Wells, Montgomery, Moran, New Waverly, Newton, Odessa, Orange, Palacios, Port Arthur, Ranger, Rising Star, Roby, San Angelo, Southlake, Spring, 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.

The Company is listed on The Nasdaq Global Select Market under the trading symbol FFIN. For more information about First Financial, please visit our website at <https://www.ffin.com>.

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