

For immediate release

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FIRST FINANCIAL BANK TO OPEN FIRST FULL-SERVICE BRANCH IN AUSTIN AREA WITH NEW BEE CAVE BRANCH

ABILENE, Texas, September 29, 2026 – The Board of Directors of First Financial Bank, a subsidiary of First Financial Bankshares, Inc. (NASDAQ: FFIN), has announced its plan to open a new full-service branch in Bee Cave, Texas. This new branch, located at 12101 Bee Caves Rd., is set to open in late October and expands the Company's presence into Central Texas and the greater Austin area while reinforcing its long-term commitment to serving communities across Texas.

First Financial has maintained a mortgage loan production office in Bee Cave since 2020. The new full-service branch marks the next step in the Bank's commitment to Central Texas, allowing First Financial to deepen existing relationships while expanding its reach to serve individuals, families and businesses across the greater Austin market. As the Company's 81st location, the branch will operate under First Financial's regional management structure, providing customers with access to the resources, expertise and support of a strong, well-established banking organization while continuing to deliver personalized, relationship-focused service.

The Bee Cave team is composed of tenured First Financial employees, including several bilingual bankers, who have embraced the opportunity to help lead the Bank's expansion into the Austin area. Under the leadership of Tori Flores, Charles Miller, Irene Green, Jacob Marquez, and Stephen Flores, this branch will serve all communities by providing commercial and consumer lending, retail and treasury services, affordable mortgage lending, home equity loans and interim loans, through a full-service teller lobby, drive-through lanes and a 24-hour deposit-enabled ATM for after-hours banking.

“We are fortunate to have existing strong business and customer relationships throughout the Austin area, so opening a branch here is a natural next step,” said David Bailey, President & CEO of First Financial Bankshares. “This location gives us a home base in the region to deepen those relationships while introducing more people across greater Austin to the way we do banking. Our experienced team of First Financial bankers are well equipped and eager to lead the expansion of our Company into this new market.”

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 81 locations in Texas, including Abilene, Acton, Albany, Aledo, Alvarado, Beaumont, Bee Cave, 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. First Financial Bankshares, Inc., also operates First Financial Wealth Management, with nine locations, and First Technology Services, Inc., a technology operating company.

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

Certain statements contained herein may be considered "forward-looking statements" as defined in the Private Securities Litigation Reform Act of 1995. These statements are based upon the belief of the management of First Financial Bankshares, Inc. (the "Company"), as well as assumptions made beyond information currently available to the Company's management, and may be, but not necessarily are, identified by such words as "expect", "plan", "anticipate", "target", "forecast" and "goal". Because such "forward-looking statements" are subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward-looking statements. Factors that could cause actual results to differ materially from the Company's expectations include competition from other financial institutions and financial holding companies; the effects of and changes in trade, monetary and fiscal policies and laws, including interest rate policies of the Federal Reserve Board; changes in the demand for loans; fluctuations in value of collateral and loan reserves; inflation, interest rate, market and monetary fluctuations; changes in consumer spending, borrowing and savings habits; and acquisitions and integration of acquired businesses, and similar variables. Other key risks are described in the Company's reports filed with the Securities and Exchange Commission, which may be obtained under "Investor Relations-Documents/Filings" on the Company's website or by writing or calling the Company at 325.627.7155. Except as otherwise stated in this news announcement, the Company does not undertake any obligation to update publicly or revise any forward-looking statements because of new information, future events or otherwise.