NEWS RELEASE

FIRST FINANCIAL ANNOUNCES PROMOTION OF FRANK GIOIA TO CHIEF DIGITAL AND INNOVATION OFFICER

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ABILENE, Texas, Nov. 23, 2026 /PRNewswire/ -- First Financial Bank, a subsidiary of First Financial Bankshares, Inc. (NASDAQ: FFIN), has promoted Frank Gioia to Chief Digital and Innovation Officer. The new senior leadership position reflects First Financial's commitment to modernizing operations, expanding digital and artificial intelligence capabilities, and leveraging emerging technologies to support long-term growth and enhance customer and employee experiences.

"As banking continues to evolve, we see tremendous opportunities to use artificial intelligence, automation and digital technology to better serve customers, empower employees and operate more efficiently," said David Bailey, President and Chief Executive Officer of First Financial Bank. "We've made meaningful progress, and this position will help us build on that momentum. Frank's ability to translate emerging technologies into practical business solutions makes him well suited to lead while preserving the personal relationships and service that have always distinguished First Financial."

In his new role, Gioia will lead First Financial's enterprise digital transformation, innovation and artificial intelligence strategy, including the continued evolution of its customer relationship management capabilities. Working with leadership across the organization, he will focus on strengthening customer relationships, driving growth and improving productivity, efficiency and scalability.

Gioia joined First Financial in 2015 and most recently served as Executive Vice President overseeing Digital Solutions and the Customer Care Center. He has led the deployment of artificial intelligence agents, intelligent automation, customer engagement technologies, and digital banking and account opening capabilities, as well as the development of the bank's enterprise data strategy.

Gioia brings more than 30 years of leadership experience in customer operations, digital transformation and technology-enabled innovation across banking, telecommunications, healthcare, internet services and energy.

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.

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