

sing a	black ink pen,	mark your	votes	with an	X as	shown	in this	example
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Annual Meeting Proxy Card	Annual	Meetina	Proxv	Card
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	▼ IF VOTING BY	MAIL, SIGN, DETACH AND RETURN	THE BOTTOM PORTION IN TH	IE ENCLOSED ENVELOPE. ▼		
A Proposals — The Board of D	irectors recomme	nds a vote <u>FOR</u> all the nom	inees listed and <u>FOR</u> l	Proposal 3.		
1. The election of the following nominee	for a term to expire in	2022:				+
01 - Heather J. Beard	For Withhold					•
2. The election of the following nominee	es for terms to expire i	n 2023:				
01 - Rick L. Catt	For Withhold	02 - Steven E. Neeley	For Withhold	03 - Eli J. McCormick	For Withhold	
 The ratification of the appointment of Company's independent registered pu the fiscal year ending March 31, 2021. 	ublic accounting firm fo	For Against Abstain				

Please sign exactly as your name(s) appear(s) on this card. When signing as attorney, executor, administrator, trustee or guardian, please give your full title. If shares are held jointly, each holder

Signature 1 - Please keep signature within the box.

Signature 2 - Please keep signature within the box.

B Authorized Signatures — This section must be completed for your vote to be counted. — Date and Sign Below

Date (mm/dd/yyyy) - Please print date below.

should sign.

IMPORTANT ANNUAL MEETING INFORMATION

Important Notice Regarding the Availability of Proxy Materials For the Stockholder Meeting To be Held on July 21, 2020

The Proxy Statement, Proxy Card and Annual Report to Stockholders are available at https://www.frsb.net/about-us/proxy-information.html

▼ IF VOTING BY MAIL, SIGN, DETACH AND RETURN THE BOTTOM PORTION IN THE ENCLOSED ENVELOPE. ▼

REVOCABLE PROXY - FIRST ROBINSON FINANCIAL CORPORATION



ANNUAL MEETING OF STOCKHOLDERSJuly 21, 2020

The undersigned hereby appoints the members of the Board of Directors of First Robinson Financial Corporation (the "Company"), with full powers of substitution, to act as attorneys and proxies for the undersigned to vote all shares of common stock of the Company which the undersigned is entitled to vote at the annual meeting of stockholders (the "Meeting") to be held via phone at 650-215-5226, meeting number 950 714 177, meeting password 3132, on July 21, 2020 at 10:00 a.m., central time, and at any and all adjournments and postponements thereof.

In their discretion, the proxies are authorized to vote on any other business that may properly come before the Meeting or any adjournment or postponement thereof.

THIS PROXY WILL BE VOTED AS DIRECTED, BUT IF NO INSTRUCTIONS ARE SPECIFIED, THIS PROXY WILL BE VOTED FOR THE PROPOSAL AND THE NOMINEES LISTED ABOVE. IF ANY OTHER BUSINESS IS PRESENTED AT THE MEETING, THIS PROXY WILL BE VOTED BY THOSE NAMED IN THIS PROXY IN THEIR BEST JUDGMENT. AT THE PRESENT TIME, THE BOARD OF DIRECTORS KNOWS OF NO OTHER BUSINESS TO BE PRESENTED AT THE MEETING.

THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" THE ELECTION OF THE DIRECTOR NOMINEES LISTED ABOVE AND "FOR" THE RATIFICATION OF BKD, LLP AS THE COMPANY'S INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM FOR THE YEAR ENDING MARCH 31, 2021.

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS Should the above signed be present and choose to vote at the Meeting or at any adjournments or postponements thereof, and after notification to the Secretary of the Company at the Meeting of the stockholder's decision to terminate this proxy, then the power of such attorneys or proxies shall be deemed terminated and of no further force and effect. This proxy may also be revoked by filing a written notice of revocation with the Secretary of the Company or by duly executing a proxy bearing a later date.

The herein signed acknowledges receipt from the Company, prior to the execution of this proxy, of a Notice of Annual Meeting of Stockholders, a proxy statement and an annual report to stockholders.

PLEASE COMPLETE, DATE, SIGN, AND MAIL THIS PROXY CARD IN THE ENCLOSED POSTAGE-PAID ENVELOPE

C Non-Voting Items				
Change of Address — Please print new address below.	Comments – Please print your comments below.			

