FIRST ROBINSON FINANCIAL CORPORATION
CONDENSED CONSOLIDATED BALANCE SHEETS
(In thousands, except share data)

| | (Unaudited) September 30, 2025 | (Audited) March 31, 2025 |
|---|---|---|
| ASSETS | | |
| Cash and due from banks | $ 15,760 | $ 15,280 |
| Interest-bearing deposits | 37,368 | 30,769 |
| Cash and cash equivalents | 53,128 | 46,049 |
| Certificate of deposits | 100 | 100 |
| Held-to maturity securities (fair values of $5,393 at September 30, 2025 and $5,351 at March 31, 2025) | 5,513 | 5,539 |
| Available-for-sale securities | 129,908 | 148,242 |
| Loans, held for sale | 1,393 | 270 |
| Loans, net of allowance for credit losses of $3,467 and $2,881 at September 30, 2025 and March 31, 2025 , respectively | 287,098 | 257,300 |
| Federal Reserve and Federal Home Loan Bank stock | 1,130 | 1,130 |
| Premises and equipment, net | 5,792 | 5,922 |
| Interest receivable | 2,686 | 2,373 |
| Prepaid income taxes | 359 | - |
| Deferred income taxes | 1,951 | 2,760 |
| Cash surrender value of life insurance | 5,791 | 5,703 |
| Other assets | 2,500 | 2,248 |
| Total Assets | $ 497,349 | $ 477,636 |
| LIABILITIES AND STOCKHOLDERS' EQUITY | | |
| **Liabilities** | | |
| Deposits | $ 409,539 | $ 395,691 |
| Other borrowings | 44,881 | 41,762 |
| Short-term borrowings | 1,445 | 1,795 |
| Long-term borrowings | 960 | 1,268 |
| Advances from borrowers for taxes and insurance | 585 | 963 |
| Interest payable | 595 | 664 |
| Accrued income taxes | - | 106 |
| Deferred compensation | 1,385 | 1,128 |
| Other liabilities | 1,984 | 1,928 |
| Total Liabilities | 461,374 | 445,305 |
| **Commitments and Contingencies** | - | - |
| **Stockholders' Equity** | | |
| Preferred stock, $0.01 par value; authorized 500,000 shares, no shares issued and outstanding | - | - |
| Common stock, $0.01 par value; authorized 2,000,000 shares; issued 1,018,853 shares; outstanding 524,989 shares at September 30, 2025 and 526,214 shares at March 31, 2025 | 10 | 10 |
| Additional paid-in capital | 13,626 | 13,658 |
| Retained earnings | 37,408 | 35,667 |
| Accumulated other comprehensive income | (4,040) | (6,070) |
| Treasury stock, at cost - Common: 493,864 shares at September 30, 2025 and 492,639 shares at March 31, 2025 | (11,029) | (10,934) |
| Total Stockholders' Equity | 35,975 | 32,331 |
| Total Liabilities and Stockholders' Equity | $ 497,349 | $ 477,636 |

FIRST ROBINSON FINANCIAL CORPORATION

CONDENSED CONSOLIDATED STATEMENTS OF INCOME AND COMPREHENSIVE INCOME

For the Three and Six-Month Periods Ended September 30, 2025 and 2024

(in thousands, except per share data)

(Unaudited)

| | Three-Month Period | | Six-Month Period | |
|---|---|---|---|---|
| | 2025 | 2024 | 2025 | 2024 |
| **Interest and Dividend Income:** | | | | |
| Loans | $ 4,896 | $ 4,102 | $ 9,296 | $ 8,230 |
| Securities: | | | | |
| Taxable | 648 | 576 | 1,323 | 1,181 |
| Tax-exempt | 86 | 80 | 172 | 160 |
| Other interest income | 102 | 282 | 341 | 416 |
| Dividends on Federal Reserve Bank and Federal Home Loan Bank stock | 22 | 22 | 43 | 42 |
| Total Interest and Dividend Income | 5,754 | 5,062 | 11,175 | 10,029 |
| **Interest Expense:** | | | | |
| Deposits | 1,388 | 1,725 | 2,763 | 3,308 |
| Other borrowings | 267 | 427 | 568 | 871 |
| Total Interest Expense | 1,655 | 2,152 | 3,331 | 4,179 |
| **Net Interest Income** | 4,099 | 2,910 | 7,844 | 5,850 |
| Provision for Credit Losses | 381 | (47) | 641 | (295) |
| Net Interest Income After Provision for Credit Losses | 3,718 | 2,957 | 7,203 | 6,145 |
| **Non-Interest Income:** | | | | |
| Charges and other fees on loans | 139 | 119 | 255 | 235 |
| Charges and fees on deposit accounts | 263 | 263 | 500 | 494 |
| Net gain on sale of loans | 122 | 133 | 230 | 247 |
| Net gain on sale of premises and equipment | - | 9 | - | 9 |
| Other | 375 | 335 | 753 | 695 |
| Total Non-Interest Income | 899 | 859 | 1,738 | 1,680 |
| **Non-Interest Expense:** | | | | |
| Compensation and employee benefits | 2,024 | 1,888 | 4,070 | 3,458 |
| Occupancy and equipment | 300 | 282 | 613 | 568 |
| Data processing and telecommunications | 335 | 300 | 611 | 566 |
| Audit, legal and other professional | 94 | 74 | 193 | 154 |
| Advertising | 44 | 61 | 91 | 120 |
| Postage | 31 | 26 | 57 | 49 |
| FDIC insurance | 52 | 57 | 110 | 122 |
| Foreclosed property expense | - | 10 | 5 | 4 |
| Net loss on sale of foreclosed property | - | - | - | 4 |
| Other | 200 | 188 | 417 | 383 |
| Total Non-Interest Expense | 3,080 | 2,886 | 6,167 | 5,428 |

FIRST ROBINSON FINANCIAL CORPORATION
CONDENSED CONSOLIDATED STATEMENTS OF INCOME AND COMPREHENSIVE INCOME (LOSS)
(Continued)
For the Three and Six-Month Periods Ended September 30, 2025 and 2024
(in thousands, except per share data)
(Unaudited)

| | Three-Month Period | | Six-Month Period | |
|---|---|---|---|---|
| | 2025 | 2024 | 2025 | 2024 |
| Income Before Income Taxes | 1,537 | 930 | 2,774 | 2,397 |
| Provision for Income Taxes | 371 | 210 | 665 | 570 |
| **Net Income** | $ 1,166 | $ 720 | $ 2,109 | $ 1,827 |
| Basic Earnings Per Common Share | $ 2.36 | $ 1.43 | $ 4.26 | $ 3.61 |
| Diluted Earnings Per Common Share | $ 2.24 | $ 1.36 | $ 4.04 | $ 3.43 |
| Common Dividends Per Common Share | $ 0.35 | $ 0.34 | $ 0.70 | $ 0.68 |
| **Comprehensive Income:** | | | | |
| Net income available to common stockholders | $ 1,166 | $ 720 | $ 2,109 | $ 1,827 |
| Other comprehensive income, net of tax: | | | | |
| Change in unrealized gain on securities available for sale, net of tax of $562 and $1,237 for the three-month periods and net of tax of $809 and $1,641 for the six-month periods ended September 30, 2025 and 2024, respectively | 1,410 | 3,103 | 2,030 | 4,116 |
| **Total Comprehensive Income:** | $ 2,576 | $ 3,823 | $ 4,139 | $ 5,943 |