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

	(Unaudited) June 30, 2026	(Audited) March 31, 2026
ASSETS		
Cash and due from banks	$ 12,482	$ 14,789
Interest-bearing demand deposits	1,098	16,658
Cash and cash equivalents	13,580	31,447
Interest-bearing time deposits	100	100
Available-for-sale debt securities, at fair value	139,799	140,849
Held-to maturity securities (fair values of $5,297 at June 30, 2026 and $4,813 at March 31, 2026)	5,418	4,923
Loans, held for sale	1,039	1,404
Loans, net of allowance for credit losses of $3,898 and $3,602 at June 30, 2026 and March 31, 2026, respectively	331,508	311,861
Premises and equipment, net	6,010	5,915
Federal Reserve and Federal Home Loan Bank stock	2,003	1,200
Forclosed assets held for sale, net	23	23
Interest receivable	3,039	2,971
Prepaid income taxes	-	271
Deferred income taxes	1,918	1,891
Cash surrender value of life insurance	5,926	5,880
Other assets	2,235	2,893
Total Assets	$ 512,598	$ 511,628
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities		
Deposits	$ 407,400	$ 418,505
Other borrowings	58,050	47,720
Short-term borrowings	2,795	903
Long-term borrowings	-	646
Advances from borrowers for taxes and insurance	1,145	1,102
Interest payable	564	564
Accrued income taxes	38	-
Deferred compensation	1,472	1,432
Other liabilities	2,020	2,348
Total Liabilities	473,484	473,220
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 514,439 shares at June 30, 2026 and 518,125 shares at March 31, 2026	10	10
Additional paid-in capital	14,002	13,998
Retained earnings	40,419	39,395
Accumulated other comprehensive income	(3,583)	(3,515)
Treasury stock, at cost - Common: 504,414 shares at June 30, 2026 and 500,728 shares at March 31, 2026	(11,734)	(11,480)
Total Stockholders' Equity	39,114	38,408
Total Liabilities and Stockholders' Equity	$ 512,598	$ 511,628

FIRST ROBINSON FINANCIAL CORPORATION

CONDENSED CONSOLIDATED STATEMENTS OF INCOME AND COMPREHENSIVE INCOME

For the Three-Month Periods Ended June 30, 2026 and 2025

(in thousands, except per share data)

(Unaudited)

	2026	2025
Interest and Dividend Income		
Loans	$ 5,280	$ 4,399
Securities:		
Taxable	757	675
Tax-exempt	75	86
Other interest income	83	239
Dividends on Federal Reserve Bank and Federal Home Loan Bank stock	24	22
Total Interest and Dividend Income	6,219	5,421
Interest Expense		
Deposits	1,356	1,375
Other borrowings	324	301
Total Interest Expense	1,680	1,676
Net Interest Income	4,539	3,745
Provision for Credit Loss Expense	324	260
Net Interest Income After Provision for Credit Loss Expense	4,215	3,485
Non-Interest Income		
Charges and other fees on loans	127	116
Charges and fees on deposit accounts	233	237
Net gain on sale of loans	141	108
Net gain on sales of premises and equipment	18	-
Other	366	383
Total Non-Interest Income	885	844
Non-Interest Expense		
Compensation and employee benefits	2,477	2,046
Occupancy and equipment	335	314
Data processing and telecommunications	294	275
Audit, legal and other professional	77	100
Advertising	67	47
Postage	27	27
FDIC insurance	81	58
Foreclosed property expense	7	10
Other	217	216
Total Non-Interest Expense	3,582	3,093

FIRST ROBINSON FINANCIAL CORPORATION

CONDENSED CONSOLIDATED STATEMENTS OF INCOME AND COMPREHENSIVE INCOME (LOSS)

(Continued)

For the Three-Month Periods Ended June 30, 2026 and 2025

(in thousands, except per share data)

(Unaudited)

	2026	2025
Income Before Income Taxes	$ 1,518	$ 1,236
Provision for Income Taxes	309	294
Net Income	$ 1,209	$ 942
Basic Earnings Per Common Share	$ 2.48	$ 1.90
Diluted Earnings Per Common Share	$ 2.37	$ 1.80
Common Dividends Per Common Share	$ 0.36	$ 0.35
Comprehensive Income		
Net income available to common stockholders	$ 1,209	$ 942
Other comprehensive income, net of tax:		
Change in unrealized gain (loss) on securities available for sale, net of taxes of $(27) and $247 for the three-month periods ended June 30, 2026 and 2025, respectively	(68)	620
Total Comprehensive Income	$ 1,141	$ 1,562