

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community, consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to assessment area needs and opportunities, as well as our responses to those comments. You may review this information today by reviewing the public file which is available at FFIN.COM or by contacting any bank officer at this location at which the public file can be reviewed and copied.

You may also have access to the following additional information, which we will make available to you after you make a request to us: (1) A map showing the assessment area containing a select branch, which is the area in which the OCC evaluates our CRA performance for that particular community; (2) branch addresses and associated branch facilities and hours in any assessment area; (3) a list of services we provide at those locations; (4) our most recent rating in the assessment area; and (5) copies of all written comments received by us that specifically relate to the needs and opportunities of a given assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the

Deputy Comptroller – Southern District
Office of the Comptroller of the Currency
500 North Akard, Suite 1600
Dallas, Texas 75201

You may send written comments regarding the needs and opportunities of any of the bank's assessment area(s) to

CRA Officer
First Financial Bank, N.A.
1000 Forest Park Blvd, Suite 201
Fort Worth, Texas 76110
CRAOfficer@ffin.com

and

Deputy Comptroller – Southern District
Office of the Comptroller of the Currency
500 North Akard Street, Suite 1600
Dallas, Texas 75201
CRACOMMENTS@OCC.TREAS.GOV

Your comments, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of First Financial Bankshares, Inc., a bank holding company. You may request an announcement of applications covered by the CRA filed by bank holding companies from the

Director of Applications
Federal Reserve Bank of Dallas
2200 N. Pearl Street
Dallas, Texas 75201