
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

**CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934**

Date of Report (Date of Earliest Event Reported): April 28, 2026

First Financial Bankshares, Inc.
(Exact name of registrant as specified in its Charter)

Texas
(State or other jurisdiction of
incorporation or organization)

0-07674
(Commission
File No.)

75-0944023
(I.R.S. Employer
Identification No.)

400 Pine Street, Abilene, Texas 79601
(Address of Principal Executive Offices and Zip Code)

Registrant's Telephone Number (325) 627-7155

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 203.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2 (b))
- Pre-commencement communications pursuant to Rule 13e-4 (c) under the Exchange Act (17 CFR 240.13 e-4 (c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, \$0.01 par value	FFIN	The Nasdaq Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 or Rule 12b-2 of the Securities Exchange Act of 1934.

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

ITEM 7.01 REGULATION FD DISCLOSURE

On April 28, 2026, First Financial Bankshares, Inc. (the “Company”) held its Annual Shareholder Meeting in Abilene, Texas. During the Annual Shareholder Meeting, F. Scott Dueser, the Company’s Executive Chairman, and David Bailey, the Company's President and Chief Executive Officer, made presentations to the Company’s shareholders and invited guests. The presentation materials are attached to this Form 8-K as Exhibit 99.1.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

[99.1 Annual Shareholder Meeting Presentation](#)

104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned hereunto duly authorized.

FIRST FINANCIAL BANKSHARES, INC.
(Registrant)

DATE: April 30, 2026

By: /s/ David W. Bailey
DAVID W. BAILEY
President and Chief Executive Officer

FIRST FINANCIAL BANKSHARES, INC.TM



2026 ANNUAL MEETING

**EXCELLENCE
FROM WITHIN**



Scott Dueser

Executive Chairman of the Board



Executive Management Team



Scott Dueser

Executive Chairman of the Board

50

At FFIN

55

In Banking



Executive Management Team

David Bailey

President & CEO

23

At FFIN

23

In Banking



Executive Management Team



Ron Butler

Executive Vice President
Chief Administrative Officer
Vice Chairman

33

At FFIN

44

In Banking



Michelle Hickox

Executive Vice President
Chief Financial Officer

3

At FFIN

36

In Banking

Executive Management Team



Lon Biebighauser

President
First Financial Trust & Asset Management

18

At FFIN

21

In Banking



Tim Brown

Executive Vice President
Chief Information Officer

-

At FFIN

37

In Banking



Brian Goodrich

Executive Vice President
General Counsel

2

At FFIN

26

In Banking

Executive Management Team



Luke Longhofer

Executive Vice President
Chief Credit Officer

16

At FFIN

23

In Banking



Kyle McVey

Executive Vice President
Chief Financial Officer, Bank

15

At FFIN

17

In Banking

Executive Management Team



Randy Roewe

Executive Vice President
Chief Risk Officer

11

At FFIN

36

In Banking



John Ruzicka

Executive Vice President
Chief Banking Operations Officer

7

At FFIN

47

In Banking

Senior Leadership

James Alexander

Executive Vice President
Commercial Banking

8 | **29**
At FFIN | In Banking



Chris Evatt

Senior Banking Executive
Southern Regions

25 | **25**
At FFIN | In Banking



Rett Everett

Executive Vice President
Credit Administration

4 | **23**
At FFIN | In Banking



Senior Leadership



Javier Jurado

Executive Vice President
Chief Audit Executive

2 | **21**
At FFIN | In Banking



Keith Morton

Executive Vice President
Credit Administration

2 | **22**
At FFIN | In Banking



Michael Parker

Executive Vice President
Chief Compliance Officer

3 | **18**
At FFIN | In Banking



Senior Leadership

Jeff Vorhees

Executive Vice President
Treasurer

1 | **20**
At FFIN | In Banking



Sarah Bacon

Senior Vice President
Chief Accounting Officer

8 | **11**
At FFIN | In Banking



Eric Bonnell

Senior Vice President
Enterprise Risk Management

2 | **22**
At FFIN | In Banking



Line of Business Executives



James Hinton

President
First Financial Mortgage

1 | **37**
At FFIN | In the Industry



Josh Brown

Executive Vice President
Chief Human Resources Officer

11 | **16**
At FFIN | In the Industry

Frank Gioia

Executive Vice President
Customer Care Center

10 | **38**
At FFIN | In the Industry



Line of Business Executives



Lori Hill

Executive Vice President
Retail

28 | **35**
At FFIN | In the Industry



Chris Schjetnan

Executive Vice President
Community Lending and Outreach

13 | **21**
At FFIN | In the Industry

Andrea Smiddy-Schlagel

Executive Vice President
Treasury Management

7 | **37**
At FFIN | In the Industry



Line of Business Executives



Dan Summerford

Executive Vice President
Middle Market Banking

2 | **31**

At FFIN | In the Industry



Mike Wolverton

Executive Vice President
Consumer Lending

14 | **40**

At FFIN | In the Industry

Violet Watson Griggs

Senior Vice President
Advertising and Marketing

6 | **8**

At FFIN | In the Industry



Line of Business Executives



Brandon Harris

Senior Vice President
Appraisal Services

10 | **23**
At FFIN | In the Industry



Gary Milliorn

Senior Vice President
Property Management

11 | **37**
At FFIN | In the Industry



Experienced Regional CEOs and Presidents



Marelyn Shedd

Abilene
CEO

35 | **43**
At FFIN | In Banking



Marshall Morris

Abilene
President

15 | **15**
At FFIN | In Banking

Abilene

Experienced Regional CEOs and Presidents



Austin Bryan

Bryan/College Station
President

6

At FFIN

37

In Banking



Nora Thompson

Bryan/College Station
CEO & Chairman

6

At FFIN

35

In Banking

Bryan/College Station

Experienced Regional CEOs and Presidents



Marcus Morris

Chisholm Trail
CEO

16

At FFIN

18

In Banking



Austin Elsner

Chisholm Trail
President

8

At FFIN

25

In Banking

Chisholm Trail

Experienced Regional CEOs and Presidents



Justin Hooper

Cross Timbers
CEO & Chairman

22 | **33**
At FFIN | In Banking

Candi Kanady

Eastland Division President

25 | **25**
At FFIN | In Banking



Trent Swearingin

Cross Timbers
President

26 | **28**
At FFIN | In Banking

Cross Timbers

Experienced Regional CEOs and Presidents



Rodney Nabors

Greater Houston
CEO

- | **36**
At FFIN | In Banking



Greater Houston

Experienced Regional CEOs and Presidents



Blaine Caillier

Southeast Texas
President & CEO

15 | **15**

At FFIN | In Banking

Southeast Texas

Experienced Regional CEOs and Presidents



Shelby Bruhn

Southlake

Chairman, President, & CEO

4

At FFIN

25

In Banking



Southlake

Experienced Regional CEOs and Presidents



Robert de la Cruz

Hereford
Executive Vice President

23 | **23**
At FFIN | In Banking

Rodney Foster

Sweetwater
President

27 | **30**
At FFIN | In Banking



Rick Vaughan

San Angelo
Chairman & CEO

2 | **32**
At FFIN | In Banking

West Texas



**EXCELLENCE
FROM WITHIN**



EY

**Building a better
working world**





**EXCELLENCE
FROM WITHIN**



Corporate Board of Directors

Corporate Board of Directors



Viane Lopez Braun

Chief Development Officer
Decker Jones, P.C.

2020	Compensation Nominating / Corporate Governance Risk
Year	Committee Appointment



David L. Copeland

President, SPCO, Inc. and Shelton
Family Foundation

1998	Executive Audit Nominating / Corporate Governance Risk
Year	Committee Appointments

Corporate Board of Directors



Sally Pope Davis

Retired Goldman Sachs Managing
Director and Portfolio Manager

2024	Compensation Risk
Year	Committee Appointments



Mike B. Denny

President
Batjer and Associates, Inc.

2019	Audit Bank Directors' Loan Committee
Year	Committee Appointments

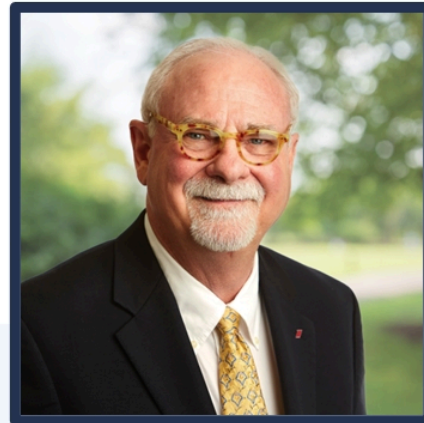
Corporate Board of Directors



F. Scott Dueser

Executive Chairman
First Financial Bankshares

1991	Executive
Year	Committee Appointments



Murray H. Edwards

Principal
The Edwards Group

2006	Executive Risk Nominating / Corporate Governance Bank Directors' Loan Committee
Year	Committee Appointments

Corporate Board of Directors



Geoff Haney

Former CEO and Partner of Cape & Son

2025	Audit Bank Directors' Loan Committee
Year	Committee Appointments



Dr. Eli Jones

Professor of Marketing,
Lowry and Peggy Mays Eminent Scholar,
Former Dean of Mays School of Business, Texas A&M University

2022	Audit Compensation
Year	Committee Appointments

Corporate Board of Directors



Tim Lancaster

Former President and CEO of Hendrick Health Systems

2013	Audit Compensation Executive Nominating/Corporate Governance Bank Directors' Loan Committee
Year	Committee Appointments



Kade L. Matthews

Ranching and Investments

1998	Compensation Risk
Year	Committee Appointments

Corporate Board of Directors



Robert C. Nickles, Jr.

Executive Chairman
Alegacy Group, LLC

2019	Executive Nominating / Corporate Governance Risk
Year	Committee Appointments



Blake Poutra

Managing Partner and Principal at Big Enrichment
Chief Executive Officer of Coennect

2025	Risk
Year	Committee Appointments

Corporate Board of Directors



Lota S. Zoth

Former CFO,
Medimmune, Inc.

2026

Director Nominee

Year

Committee Appointments



**EXCELLENCE
FROM WITHIN**



2025 Financial Review

Michelle Hickox

Chief Financial Officer

Forward Looking Statement



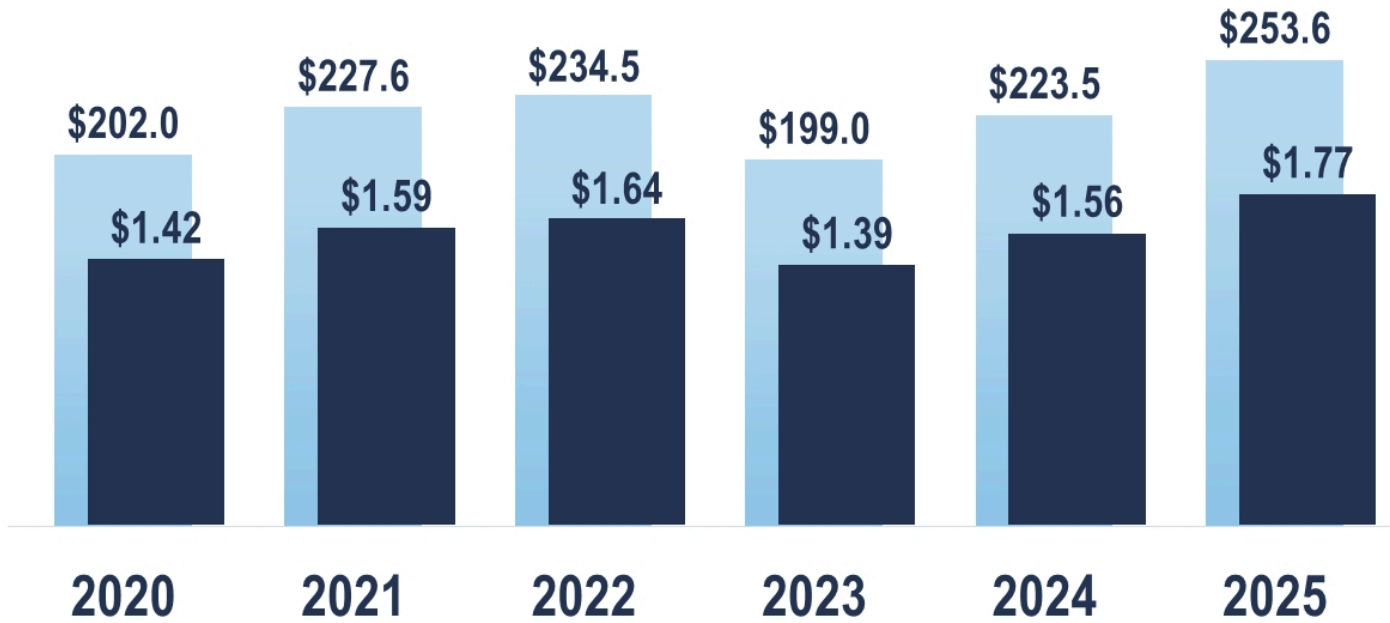
Certain statements contained herein may be considered “forward-looking statements” as defined in the Private Securities Litigation Reform Act of 1995. These statements are based upon the belief of the Company’s management, as well as assumptions made beyond information currently available to the Company’s management, and may be, but not necessarily are, identified by such words as “believes,” “expect,” “plan,” “anticipate,” “target,” “forecast” and “goal”. Because such forward-looking statements are subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward-looking statements. Factors that could cause actual results to differ materially from the Company’s expectations include competition from other financial institutions and financial holding companies; the effects of and changes in trade, monetary and fiscal policies and laws, including interest rate policies of the Federal Reserve Board; changes in the demand for loans, fluctuations in value of collateral and loan reserves; inflation, interest rate, market and monetary fluctuations; changes in consumer spending, borrowing or saving habits; and acquisitions and integration of acquired businesses, and similar variables. Other key risks are described in the Company’s reports filed with the Securities and Exchange Commission, which may be obtained under “Investor Relations-Documents and Filings” on the Company’s website or by writing or calling the Company at 325.627.7155. Except as otherwise stated herein, the Company does not undertake any obligation to update publicly or revise any forward-looking statements because of new information, future events or otherwise.



2025 Financial Overview

Strong Historical Earnings

FFIN Earnings (in millions) / Earnings Per Share

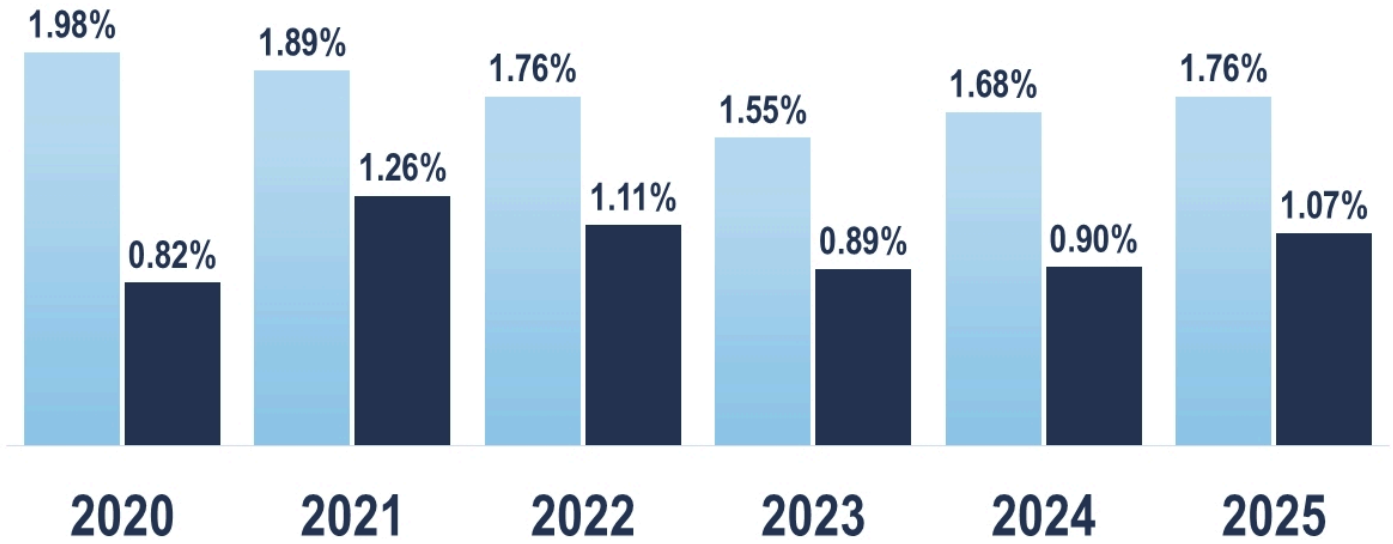


FFIN Outperforms Peers

Percentage Return on Average Assets

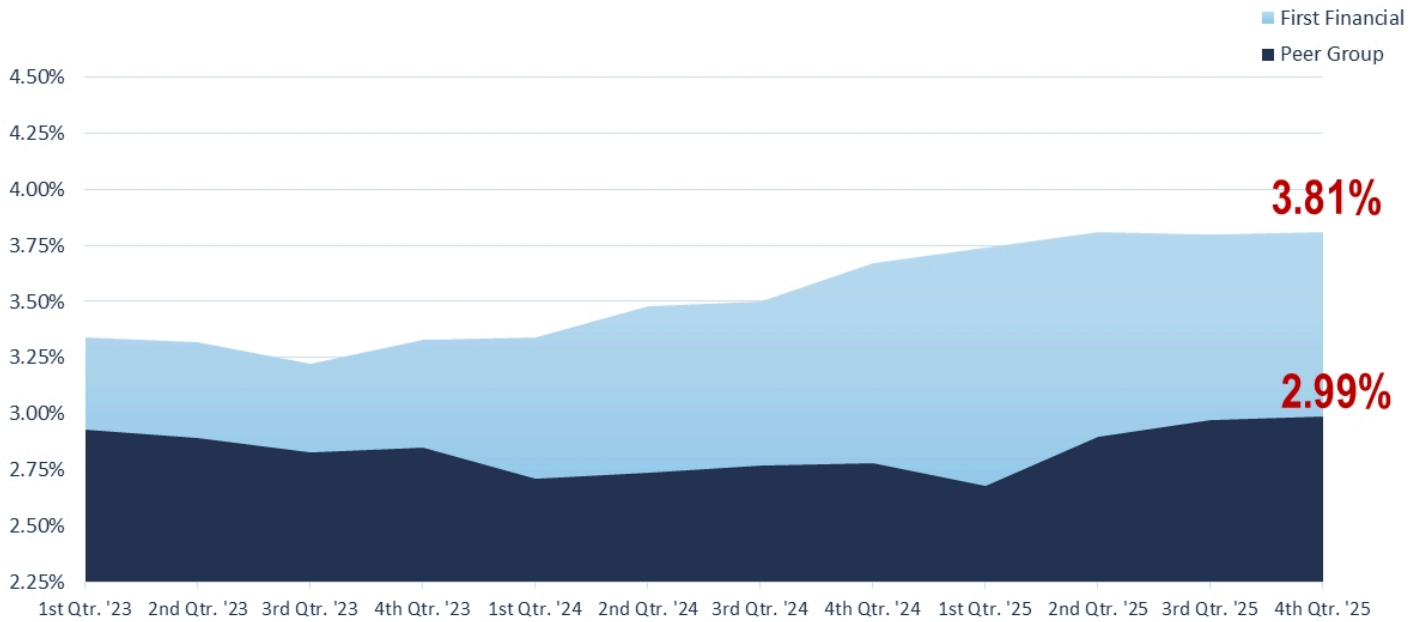


■ First Financial ■ Peer Group



Net Interest Margin

Quarterly NIM %



Working Harder and Smarter

Efficiency Ratio (FFIN vs. Peers)



	2020	2021	2022	2023	2024	2025
First Financial	45.49%	45.84%	42.77%	47.26%	47.23%	45.53%
Peer Group	61.85%	58.80%	57.36%	62.76%	62.96%	59.38%

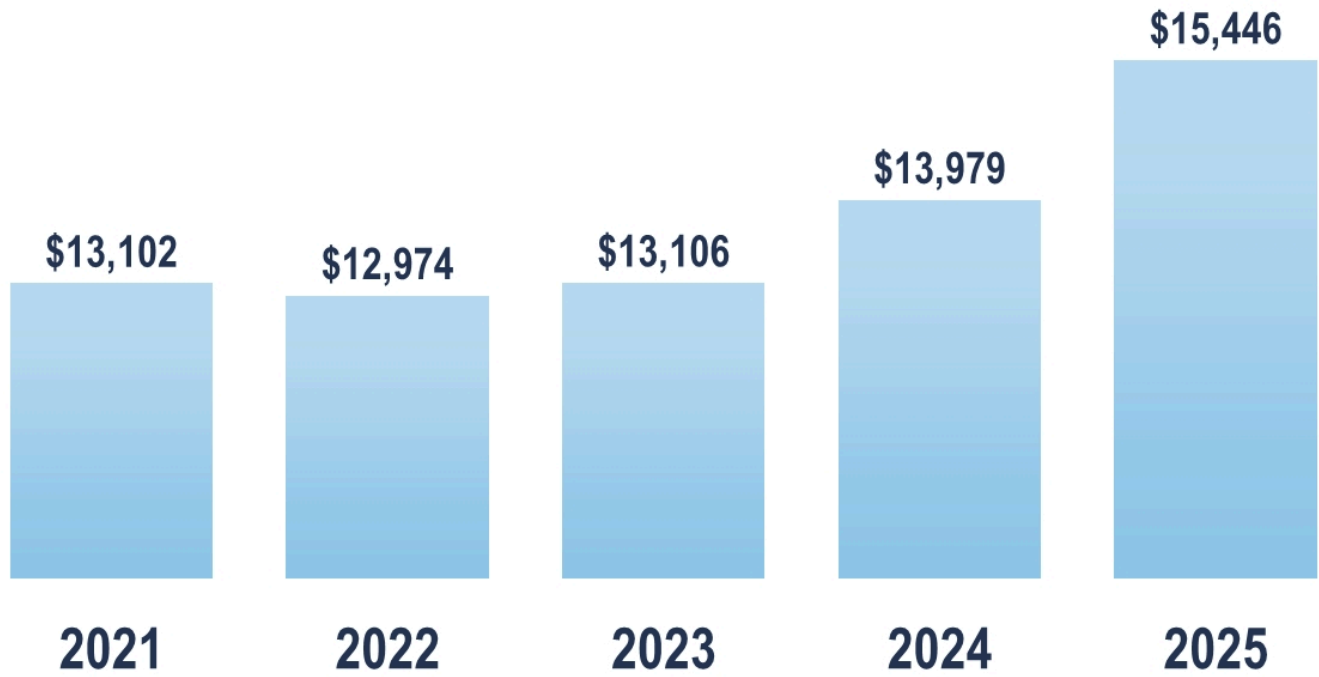
Capital Ratios



	Dec. 31, 2023	Dec. 31, 2024	Dec. 31, 2025	To meet Requirements of BASEL III
Tier 1 Leverage Ratio	12.06%	12.49%	12.55%	> 4.00%
Common Equity Tier 1 Capital Ratio	18.50%	18.83%	19.99%	> 7.00%
Tier 1 Capital Ratio	18.50%	18.83%	19.99%	> 8.50%
Total Capital Ratio	19.62%	20.00%	21.17%	> 10.50%

Total Asset Growth

(in millions)



Total Deposit Growth

(in millions)



■ Noninterest-Bearing ■ Interest-Bearing



Total Loan Growth

(in millions)



Sound Lending Practices

Nonperforming Assets as a Percentage of Loans Funded + Foreclosed Assets (FFIN vs. Peers)



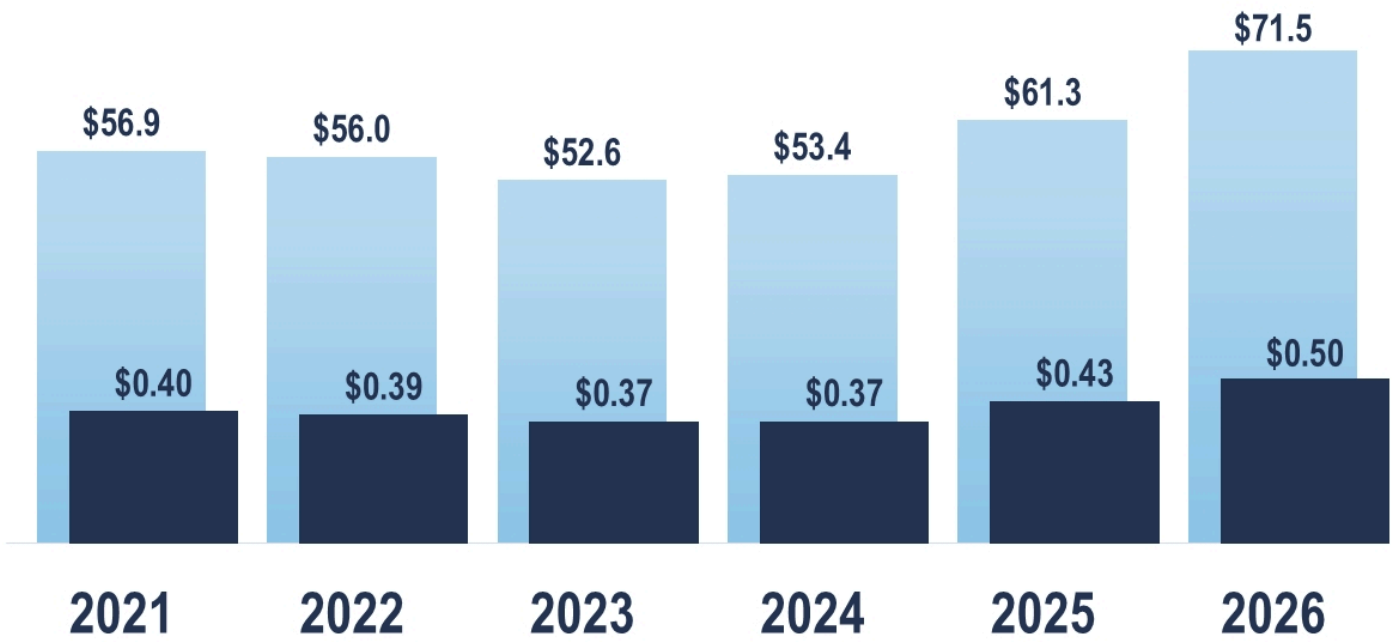
	2020	2021	2022	2023	2024	2025
First Financial	0.83%	0.63%	0.38%	0.49%	0.80%	0.69%
Peer Group	0.97%	0.71%	0.59%	0.75%	1.05%	1.07%



1st Quarter 2026 Financial Review

1st Quarter Earnings

FFIN Earnings (in millions) / Diluted Earnings Per Share

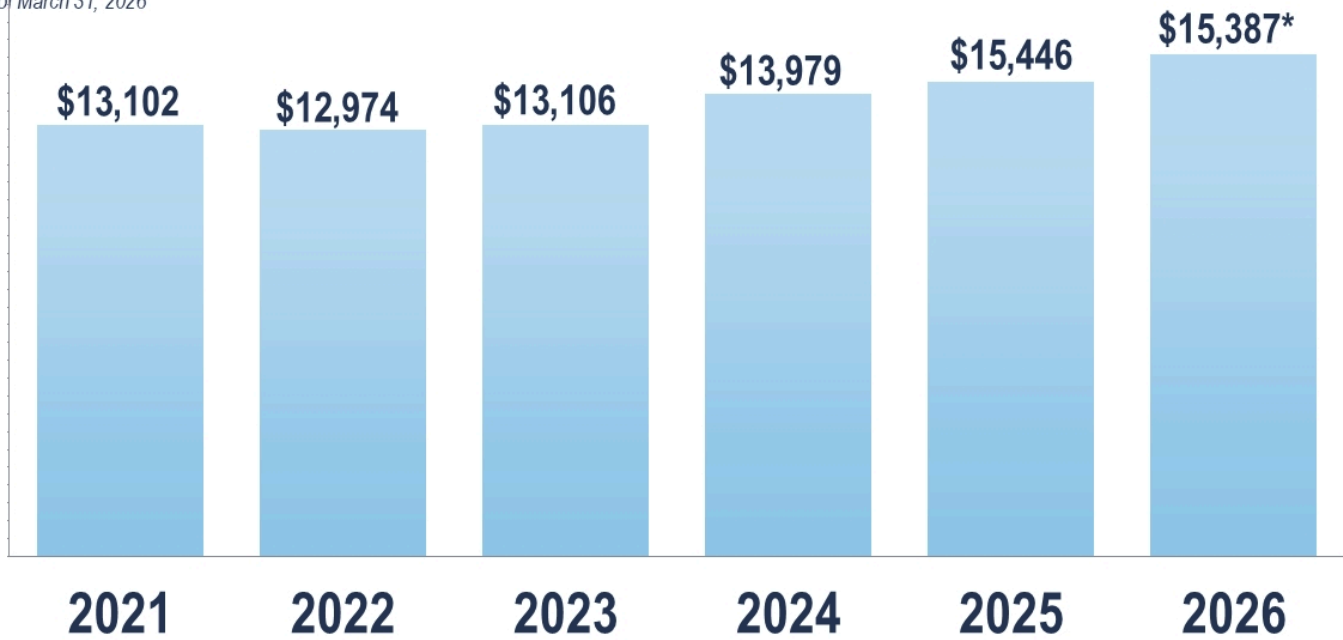


Total Asset Growth

(in millions)



*As of March 31, 2026



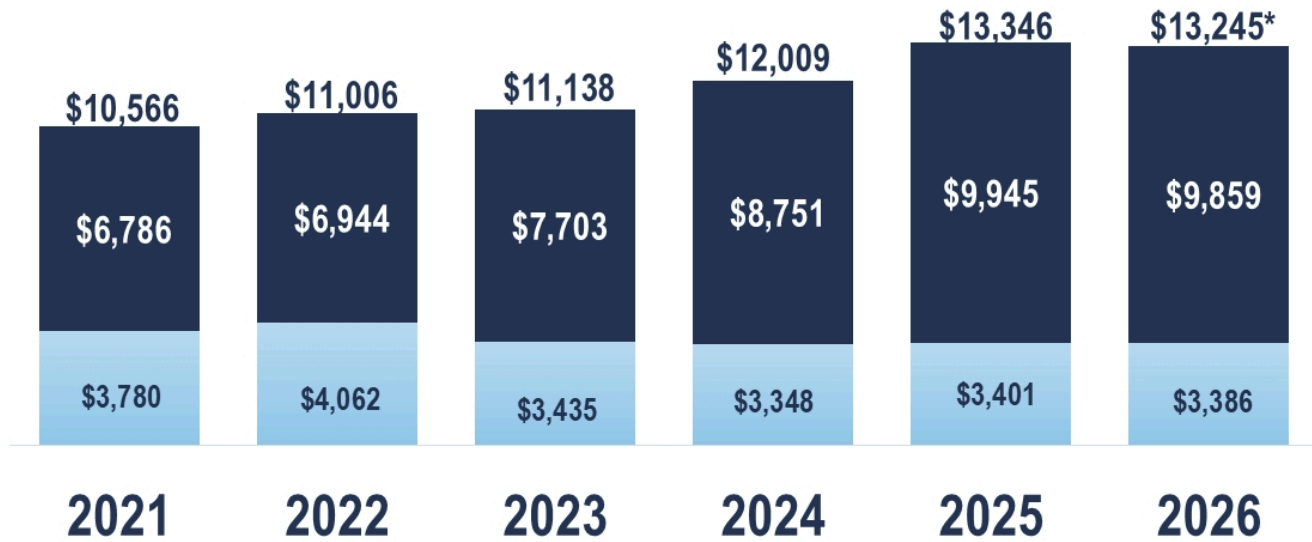
Total Deposit Growth

(in millions)



*As of March 31, 2026

■ Noninterest-Bearing ■ Interest-Bearing

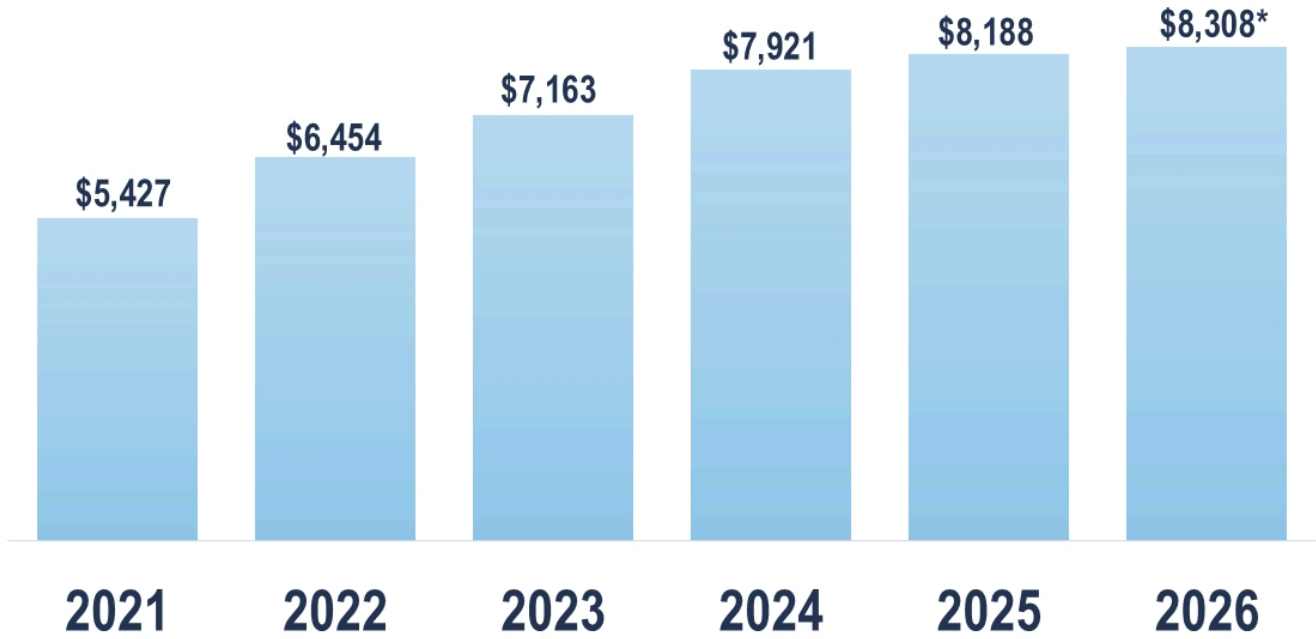


Total Loan Growth

(in millions)



*As of March 31, 2026





2025 Financial Review

Lon Biebighauser, CTFA

President, First Financial Trust

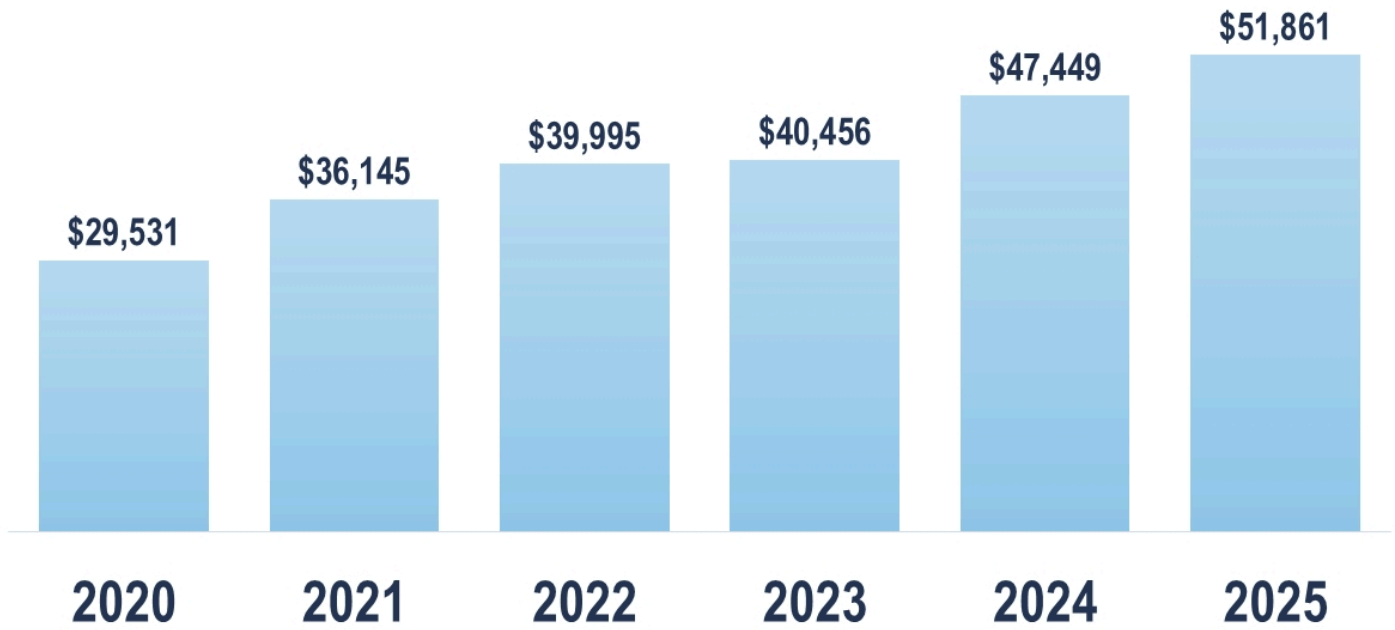
Growth in Trust Assets

Total Trust Assets – Book Value / Fair Value (in millions)



Total Trust Fees

Growth in FFTAM Fees (in thousands)



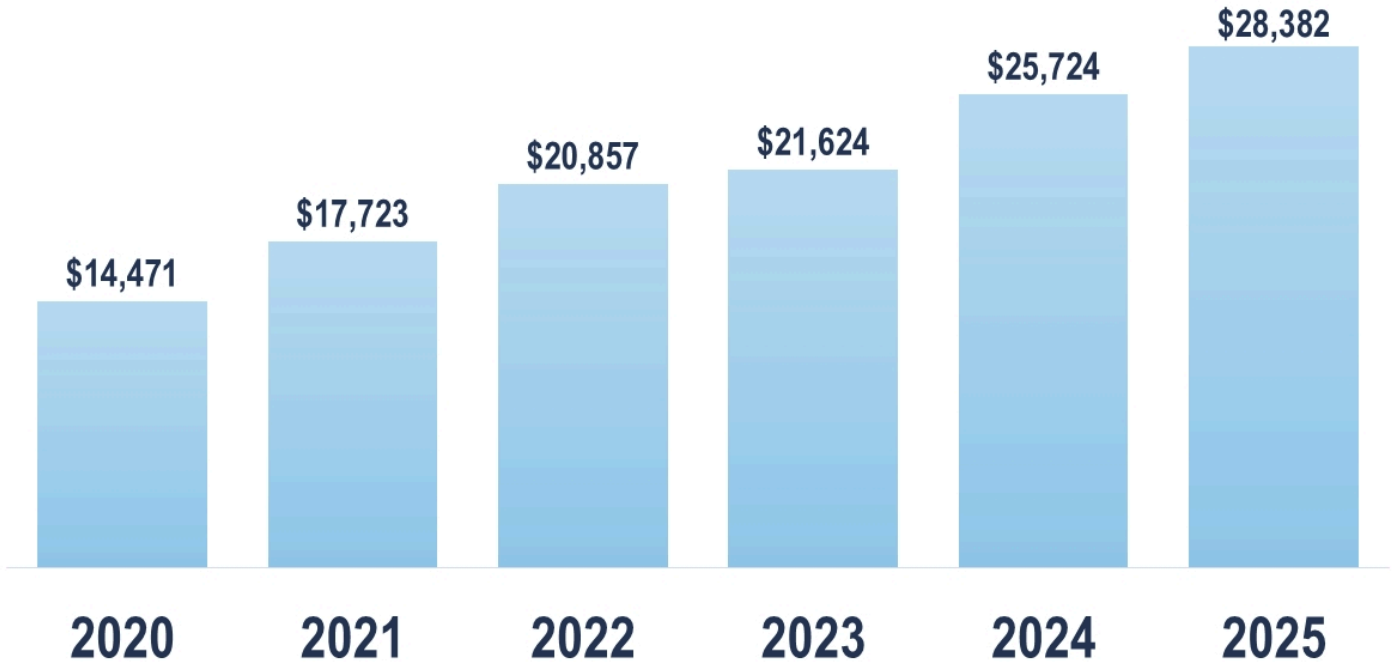
Revenue from Mineral Management

(in thousands)



Total Trust Net Income

Growth in FFTAM Net Income (in thousands)



Strong Returns



	2025	7 Year Average
Strategic Growth	25.95%	18.61%
Core	23.35%	17.42%
Equity Income	17.55%	16.97%

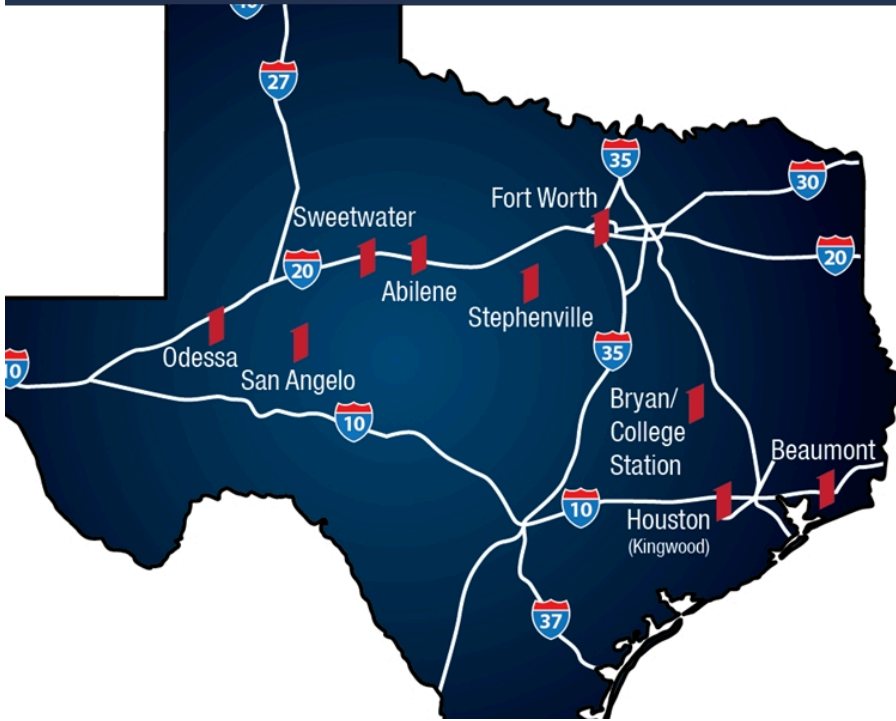
Managed Equity Styles



- **Equity Income**
 - **Core Domestic**
 - **Core Diversified**
 - **Core World**
 - **Strategic Growth**
-

FIRST
FINANCIAL
TRUST
YOUR FUTURE FIRST

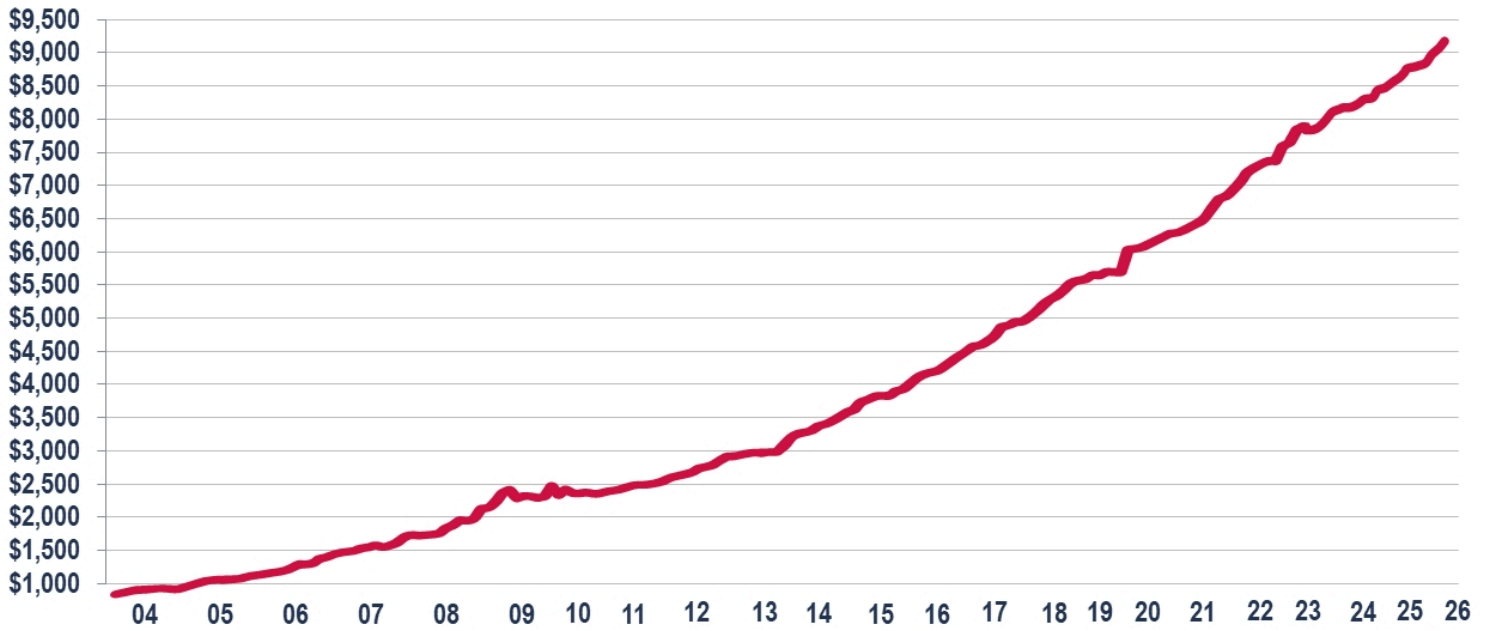
First Financial Trust Locations



- Abilene
- Sweetwater
- Stephenville
- San Angelo
- Fort Worth
- Odessa
- Beaumont
- Houston (Kingwood)
- Bryan/College Station

Book Value of Trust Assets

(in millions)



FIRST
FINANCIAL
TRUST
YOUR FUTURE FIRST

FIRST FINANCIAL WEALTH MANAGEMENT

INVESTMENTS | TRUSTS | ESTATES | REAL ESTATE | OIL & GAS | RETIREMENT SERVICES



2026 State of the Company

David Bailey
President & CEO

2025
S&P GLOBAL
TOP 50
PUBLIC BANKS



FIRST
FINANCIAL
BANK
MEMBER FDIC



**EXCELLENCE
FROM WITHIN**



Management Changes

January 2025

Chris Schjetnan
Executive Vice President
Community Lending and Outreach



Management Changes



April 2025

Jeff Vorhees

**Executive Vice President
Treasurer
First Financial Bankshares**



Management Changes

May 2025

James Hinton

President
First Financial Mortgage



Management Changes



July 2025

Josh Brown

**Executive Vice President
Chief Human Resources Officer**



Management Changes

July 2025

Frank Gioia
Executive Vice President
Customer Care Center



Management Changes



July 2025

Kyle McVey

Executive Vice President
Chief Financial Officer
First Financial Bank



Management Changes

September 2025

R. Mark Davidovich

Executive Vice President
Fort Worth Trust Market



Management Changes



October 2025

Tim Brown
Chief Information Officer
First Technology Services, Inc.



Management Changes

October 2025

John Ruzicka

Executive Vice President
Chief Banking Operations Officer



Management Changes



January 2026

James Alexander

**Executive Vice President
Head of Commercial Banking**



Management Changes

January 2026

Chris Evatt
Senior Banking Executive



Management Changes



January 2026

Rick Vaughan

CEO

West Texas Region



Management Changes

January 2026

Luke Uherik

Market President of San Angelo
West Texas Region



1

Management Changes



January 2026

Tim Corzine

**Beaumont Market President
Southeast Texas Region**



Management Changes

April 2026

Rodney Nabors
CEO
Greater Houston Region



Management Changes



April 2026

Bart Griffith

Conroe Market President
Greater Houston Region





Board Changes

Board Changes

April 2025

Geoff Haney

Former CEO and Partner of Cape & Son



Board Changes



April 2025

Blake Poutra

Managing Partner and Principal of Big Enrichment
Chief Executive Officer of Coconnect



Board Changes

April 2026

Lota S. Zoth

Former Chief Financial Officer
MedImmune, Inc.



Honoring a Legacy

Thank you for 32 years of distinguished service



Johnny E. Trotter
President & CEO
Livestock Investors, LTD





**EXCELLENCE
FROM WITHIN**

10th Annual Day of Service



FIRST FINANCIAL BANK

DAY of SERVICE

10 YEAR ANNIVERSARY

Beaumont – Branch of Southeast Texas

Opening – June 2026



Pine Motor Bank – Branch of Abilene

Opening – June 2026



Corporate Office Remodeled

January 2026

**FIRST FINANCIAL
BANKSHARES**



Franklin – Branch of B/CS

Opening – 2027

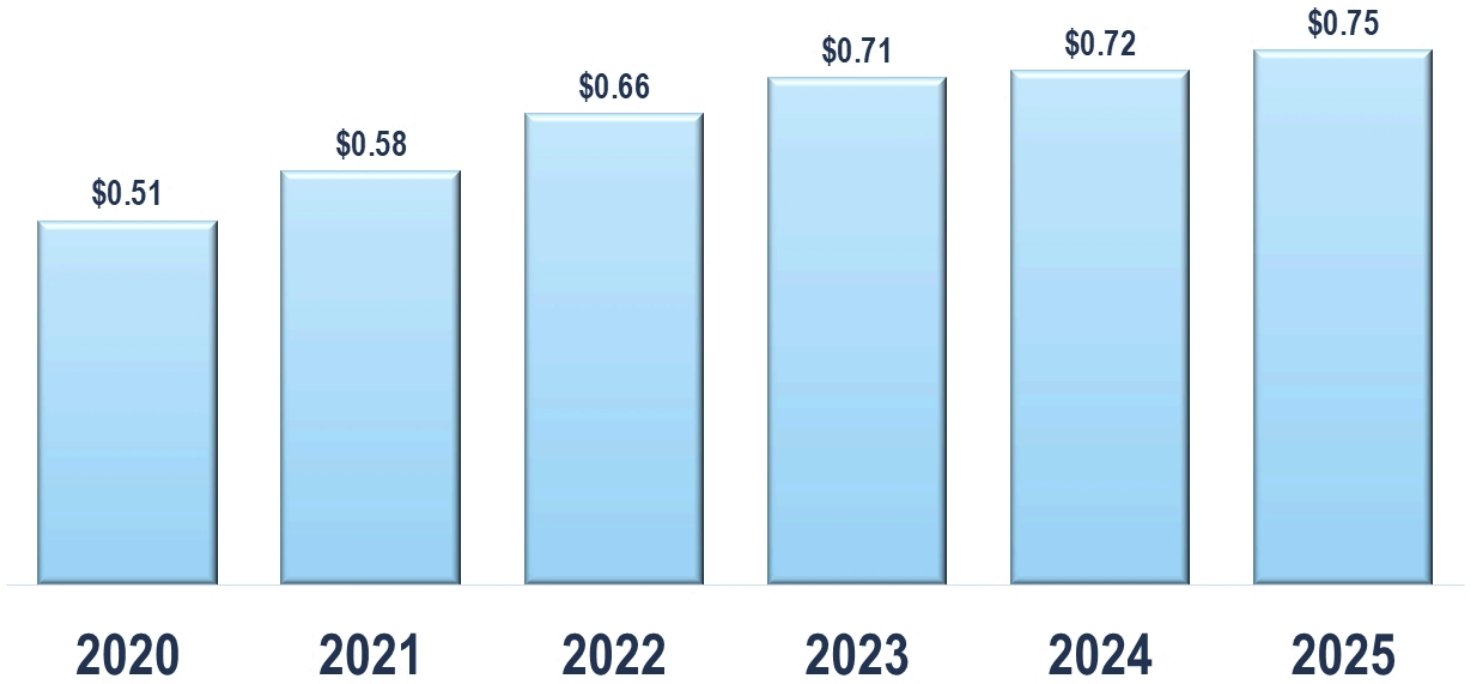




**EXCELLENCE
FROM WITHIN**

Dividends Per Share

Annual Dividends Declared Per Share





Increase cash dividend to \$0.22 per quarter – 16% increase

- Shareholders of record as of June 12, 2026
 - Dividend payable July 1, 2026
-



**EXCELLENCE
FROM WITHIN**
