

### Opened and Closed Branches

Branches opened and closed by the bank during the current year and each of the prior two calendar years.

FFB opened the following branches during the last two calendar years:

BRANCH NAME	ADDRESS	CENSUS TRACT	INCOME LEVEL	DATE
Jacksonville	9700 Touchton Rd., Jacksonville, FL 32246	27260 12 031 0144.28	Upper	March 2025
Starke	841 S Walnut St., Starke, FL 32091	NA 12 007 0002.01	Middle	November 2025

FFB closed the following branches during the last two calendar years:

BRANCH NAME	ADDRESS	CENSUS TRACT	INCOME LEVEL	DATE
	There were no branches closed during the last two calendar years.			