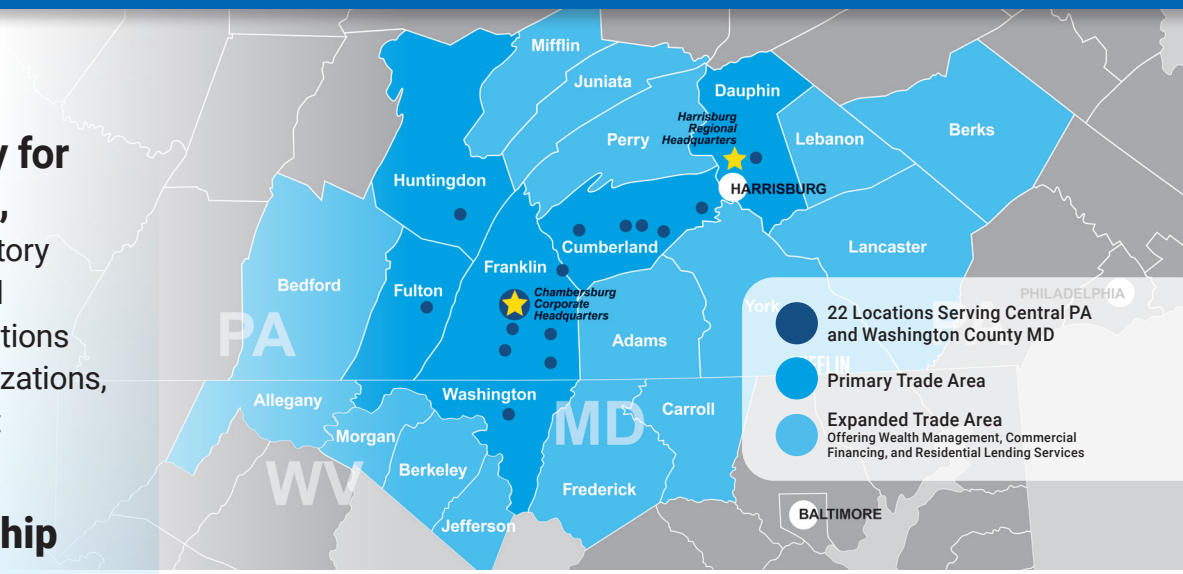
Franklin Financial Services Corporation

F&M TRUST

NASDAQ Listed: **FRAF**

A symbol of financial strength and stability for more than 120 years,

F&M Trust has a proud history of providing innovative and personalized financial solutions to local businesses, organizations, and individuals throughout our community.



Strength in Leadership



Craig W. Best
Chief Executive Officer
42 Years Experience



Chad B. Carroll
President
Chief Operating Officer
31 Years Experience



Mark R. Hollar
Senior Executive Vice President
Chief Financial Officer
Treasurer
37 Years Experience

$2.4 Billion
IN TOTAL ASSETS

$1.5 Billion
IN BROKERAGE & TRUST ASSETS

$61.82 Stock Price
AT SEPT 30, 2026 NASDAQ: FRAF

4 PILLARS OF PRIORITY

Low-Cost Deposit Franchise

1.46% Total Cost of Deposits
Q3 2026

Wealth Management

$1.5 Billion AUM

Differentiated Wealth Management Business Drives Non-interest Income

Asset Quality

0.03% 5-Year Average Net Charge-Offs

Improving Profitability

1.43% ROA
Q3 2026

Dedicated Annual Community Support >

Over 2,200 Hours
Volunteered Across More Than 100 Local Community Events

More Than 280
Organizations Supported through Sponsorships and Donations

Nearly $800,000
Committed to Local Organizations and Scholarship Programs

fmtrust.bank
franklinfin.com

INVESTOR RELATIONS
Amanda Ducey, *Corporate Secretary*
717.261.3553
amanda.ducey@f-mtrust.com

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Financial Highlights

(Dollars in thousands, except per share)	**3Q2026**	4Q2025	3Q2025
EARNINGS & PROFITABILTY			
Diluted earnings per share	**$ 1.89**	$ 1.35	$ 1.19
Net income	**$ 8,535**	$ 6,043	$ 5,354
Net interest margin[1] (NIM)	**3.58%**	3.40%	3.32%
Return on average assets (ROA)	**1.43%**	1.05%	0.93%
Return on average equity (ROE)	**18.53%**	14.20%	13.39%
Dividend per share	**$ 0.34**	$ 0.33	$ 0.33
BALANCE SHEET & CAPITAL			
Gross loans	**$ 1,624,440**	$ 1,561,238	$ 1,563,867
Total deposits	**$ 1,957,400**	$ 1,835,772	$ 1,902,895
Common equity ratio (Tier 1)	**12.20%**	11.45%	11.05%
Tangible common equity ratio[2]	**7.16%**	7.45%	6.88%
Tangible book value per share[2]	**$ 37.48**	$ 37.10	$ 35.13
ASSET QUALITY			
Nonperforming assets[3] (NPA) / Total assets	**0.76%**	0.38%	0.47%
Net (Charge-Offs) Recoveries / Average Loans	**0.10%**	0.00%	–0.01%

1 - Fully taxable equivalent
2 - Non-GAAP measurement
3 - Nonperforming assets = nonaccrual loans, loans 90 days past due and other real estate owned

FORWARD LOOKING STATEMENTS: Certain statements appearing herein which are not historical in nature are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Such forward-looking statements refer to a future period or periods, reflecting management's current views as to likely future developments, and use words "may," "will," "expect," "believe," "estimate," "anticipate," or similar terms. Because forward-looking statements involve certain risks, uncertainties and other factors over which Franklin Financial Services Corporation has no direct control, actual results could differ materially from thosecontemplated in such statements. These factors include (but are not limited to) the following: general economicconditions, changes in interest rates, changes in the Corporation's cost of funds, changes in government monetary policy, changes ingovernment regulation and taxation of financial institutions, changes in the rate of inflation, changes in technology, the intensification of competition within the Corporation's market area, and other similar factors.

We caution readers not to place undue reliance on these forward-looking statements. They only reflect management's analysis as of this date. The Corporation does not revise or update these forward-looking statements to reflect events or changed circumstances. Please carefully review the risk factors described in other documents the Corporation files from time to time with the SEC, including the Annual Reports on Form 10-K, Quarterly Reports on Form 10-Q, and any Current Reports on Form 8-K.

GAAP versus non-GAAP Presentations – The Corporation supplements its traditional GAAP measurements with certain non-GAAP measurements to evaluate its performance and to eliminate the effect of intangible assets.By eliminating intangible assets, the Corporation believes it presents a measurement that is comparable to companies that have no intangible assets or to companies that have eliminated intangible assets in similar calculations. However, not all companies may use the same calculation method for each measurement. The non-GAAP measurements are not intended to be used as a substitute for the related GAAP measurements and should not be read in isolation or relied upon as a substitute for GAAP measures.