BOYLE BANCORP, INC.

304 WEST MAIN ST. - DANVILLE, KY 40422

September 3, 2026

Dear Shareholder,

I am pleased to announce that our Board of Directors has declared a third-quarter dividend of $1.05 per share. This dividend will be paid to shareholders of record as of September 15 and will be payable on September 30, 2026.

The first eight months of the year have produced strong earnings, supported by a healthy net interest margin (NIM) and solid wealth management activity income. Our balance sheet has remained relatively stable, even as we experienced modest loan growth. Overall credit quality remains strong. Recently updated financial projections are in line with or exceed our budget expectations. Inflation concerns continue to receive the Fed's attention.

Even though temperatures are in the mid-90s as I write this letter, we are nearing the unofficial start of fall as we head into Labor Day weekend and the kickoff of college football. That also means it is "budget season" at the bank. We are fortunate to begin our budget planning with expectations for another strong year. Our focus remains on growing earnings per share (EPS) and increasing shareholder value over time.

The Community Reinvestment Act (CRA) was established in 1977 to encourage banks to help meet the credit needs of the communities they serve. Banks are examined periodically to confirm they are meeting those needs as set forth in the Act. Our bank received an "Outstanding" rating, the highest rating given by examiners, for our efforts to serve our communities. This is public information, and a copy of the full report is available upon request.

BYLB shares have recently moved upward and are currently trading in the $130.00 range. This time last year, shares were trading at $94.75 per share.

I also want to remind you to visit our "Investor Relations" page on the Farmers National Bank website, which can be found under the "About" tab. New information, including a copy of this letter, will be posted in the coming weeks. If you would like more information about purchasing additional shares, please reach out to me, and I will connect you with our investment team.

Thank you for supporting our bank. I look forward to hearing from you should you have any questions or comments. I can be reached at (859) 238-0657 or by email at marty.gibson@fnbky.com.

My best,



Marty Gibson
President / CEO