



CODE OF ETHICS

It is the policy of Hoyne Bancorp, Inc. and Hoyne Savings Bank (collectively, the “Company”) that all directors, officers and employees adhere to and advocate for the following principles governing their professional and ethical conduct in the fulfillment of their responsibilities:

- (i) Act with honesty and integrity, avoiding or ethically handling actual or apparent conflicts between his or her personal, private interests and the interests of the Company, including receiving improper personal benefits as a result of his or her position.
- (ii) Perform responsibilities with a view to causing periodic reports and other documents filed with the Securities and Exchange Commission and other public communications to contain information that is full, fair, accurate, timely and understandable.
- (iii) Comply with laws of federal, state, and local governments applicable to the Company, and the rules and regulations of private and public regulatory agencies having jurisdiction over the Company.
- (iv) Promptly report violations or suspected violations of this Code of Ethics (this “Code”) to the chair of the Audit Committee of the Board of Directors (the “Audit Committee”) or, if a violation involves any member of the Audit Committee, to outside counsel.
- (v) Act in good faith, responsibly, with due care and diligence, without misrepresenting or omitting material facts or allowing independent judgment to be compromised.
- (vi) Respect the confidentiality of information acquired in the course of the performance of his or her responsibilities, except when authorized or otherwise legally obligated to disclose; and not use confidential information acquired in the course of the performance of his or her responsibilities for personal advantage.
- (vii) Proactively promote ethical behavior among Company subordinates and peers and encourage disclosure of ethics- and compliance-related concerns.
- (viii) Use corporate assets and resources employed or entrusted in a responsible manner.
- (ix) Not use corporate information, corporate assets, corporate opportunities or one’s position with the Company for personal gain.

- (x) Not compete directly or indirectly with the Company.
- (xi) Advance the Company's legitimate interests when the opportunity arises.

The Audit Committee shall have the power to monitor, make determinations, and recommend action to the Board with respect to violations of this Code, with the intention of holding the persons governed by this Code accountable for adherence hereto. Any waivers of this Code may only be made by the Audit Committee or the Company's Board of Directors (the "Board") and, in accordance with applicable laws and regulations, disclosed to the Company's stockholders. Waivers shall not be granted except under extraordinary or special circumstances. Amendments to this Code may only be made by the Audit Committee or the Board and must be promptly disclosed to the Company's stockholders in accordance with applicable laws and regulations.

Approved by the Board on November 21, 2025.