



REGULATION FD POLICY

Hoyne Bancorp, Inc. (the “Company”) is committed, consistent with legal and regulatory requirements, to providing timely, orderly, consistent, and credible material information to its securityholders and potential investors. The Company has developed guidelines and procedures for receiving requests for, and ultimately disclosing material information. Please refer to the full text of this Regulation FD Policy (this “Policy”) for a complete description of these guidelines and procedures. This Policy governs communications with securityholders, analysts, and others.

I. General

The Securities and Exchange Commission’s (the “SEC”) Regulation FD (Fair Disclosure) (“Regulation FD”) prohibits the selective disclosure of material nonpublic information to certain Enumerated Persons (as defined below). The regulation is intended to eliminate situations in which a company may disclose important nonpublic information to securities analysts or selected institutional investors, before disclosing the information to the general public.

Regulation FD requires that, whenever the Company (or a person acting on its behalf) intentionally discloses material nonpublic information to certain specified persons (including broker-dealers, analysts and securityholders), the Company must simultaneously disseminate the information to the public in a manner consistent with Regulation FD.

Examples of activities affected by this Policy include:

- (i) Earnings releases and related conference calls.
- (ii) Speeches, interviews and conferences.
- (iii) Responding to market rumors.
- (iv) Reviewing analyst reports.
- (v) Referring to or distributing analyst reports on the Company.
- (vi) Analyst and investor visits.
- (vii) Postings on the Company’s websites.
- (viii) Social media communications, including through corporate blogs, employee blogs, chat boards, X, Facebook, LinkedIn, YouTube, and any other non- traditional means of communication.

If the Company learns that it (or certain persons acting on its behalf) has unintentionally disclosed material nonpublic information, the Company must promptly publicly disseminate the

information no later than 24 hours after discovering the unintentional disclosure or at the opening of trading on The Nasdaq Stock Market LLC (“Nasdaq”), whichever is later.

The Company adopted this Policy to ensure that any persons acting on its behalf comply with Regulation FD. This Policy applies to every director and employee of the Company and of Hoyme Savings Bank (the “Bank”) and complements the Company’s Insider Trading Policy. References to “directors,” “officers” and “employees” herein mean directors, officers and employees of the Company and of the Bank, unless otherwise noted. This Policy may be amended at any time in the discretion of the Company.

II. Purpose

The purpose of this Policy is to provide clear guidelines and procedures for receiving external requests for, and making disclosure of, material information in order to promote the Company’s goal of providing accurate and timely communications on a broadly disseminated basis to ensure compliance with Regulation FD.

The Company’s Chief Executive Officer, President and Chief Financial Officer, or such other officer as designated by them (each, an “Authorized Officer”), shall have the authority to make materiality and distribution determinations covered by this Policy with respect to the information disclosed about the Company and the Bank.

The Authorized Officers have the authority to interpret and enforce this Policy. All questions about this Policy should be directed to the Authorized Officers as the compliance officers for this policy (the “Compliance Officers”). Any suspected or known violations of this Policy should be reported immediately to a Compliance Officer. If an employee violates this Policy, he or she will be subject to disciplinary action up to and including immediate termination of employment.

The Authorized Officers must pre-approve any deviation from the policies and procedures outlined in this Policy.

Compliance with this Policy shall be overseen and, if deemed appropriate, documented by the Compliance Officers at the time of disclosure, including documentation of materiality and distribution determinations. The Compliance Officers shall document in advance the analysis of why information to be selectively disclosed is not material. The Compliance Officers shall establish a system to document and track what material information has and has not been made public and when such information was disclosed to the public.

III. Authorized Spokespersons

The only persons authorized to speak on behalf of the Company to securities analysts, broker-dealers, securityholders and any other Enumerated Persons are the Authorized Officers or other officers or management personnel specifically designated by them to speak with respect to a particular topic or purpose (each an “Authorized Spokesperson”).

At various times, any one of the Authorized Spokespersons may designate others in writing to speak on behalf of the Company and/or respond to specific inquiries when necessary due to

the unavailability of an Authorized Spokesperson or due to the specific nature of the request. While others may be designated from time to time to speak on behalf of the Company, it is essential that the Authorized Officers have knowledge of the information being disseminated by those individuals to facilitate the Company's compliance with other applicable legal and regulatory requirements in its external communications.

To the extent practicable, Authorized Spokespersons should contact one or more of the Authorized Officers before having conversations with any Enumerated Persons in order to review as much of the substance of the intended communication as possible, including slides and other prepared materials.

Pre-written speeches, written statements, presentations, and other external communications should, to the extent practicable or appropriate, be reviewed by the appropriate Authorized Officer (or his or her designee).

If a director of the Company plans on speaking privately with one or more of the Company's securityholders, the director shall pre-clear the discussion topics with an Authorized Officer. Alternatively, an Authorized Officer must participate in any meeting with such securityholder(s).

IV. Enumerated Persons Subject to Regulation FD Disclosure Requirements

Regulation FD prohibits selective disclosure to certain specified persons, including:

- (i) Broker-dealers and persons associated with them, including investment analysts.
- (ii) Investment advisers, certain institutional investment managers, and their associated persons.
- (iii) Investment companies, hedge funds, and affiliated persons.

The persons noted above are collectively referred to as "Enumerated Persons."

Selective disclosure is also prohibited if made to any securityholder under circumstances in which it is reasonably foreseeable that the securityholder would purchase or sell the Company's securities on the basis of the information. In some cases, disclosure of material nonpublic information to any group can result in a possible Regulation FD violation if the information is not widely disseminated.

Communications in the ordinary course of business with customers, suppliers, or strategic partners, as well as communications with the press or news organizations, rating agencies, or the government, are not covered by this Policy.

V. Day-to-Day Communications

Inquiries from analysts, securityholders and other Enumerated Persons in any department other than the offices of the Chief Executive Officer, President or Chief Financial Officer must be forwarded to an Authorized Spokesperson. **Under no circumstances should any attempt be**

made to handle these inquiries without prior authorization from an Authorized Spokesperson.

Planned conversations must include at least one Authorized Spokesperson and should include a second person. It should be determined in advance whether it is intended that any material nonpublic information be disclosed. If so, the material nonpublic information should be disclosed prior to or simultaneously with the planned conversation by the issuance of a press release or the filing or “furnishing” of a report on a Form 8-K or both, as applicable.

The Compliance Officers may prepare a written record of each call received and a summary of any discussion and periodically forward copies to the Authorized Officers. The Compliance Officers may identify the most commonly asked questions and types of information sought and may prepare and circulate written responses to those questions to Authorized Spokespersons and update such written responses as necessary or appropriate.

VI. Public Disclosure of Significant Company Information

Any time an Authorized Spokesperson determines it may be necessary or advisable to disclose or discuss nonpublic Company information with anyone who is or might be an Enumerated Person, the Authorized Spokesperson should consult with the Authorized Officers to determine whether the information is material. Information is material if there is a substantial likelihood that a reasonable investor would consider it important in making a decision to buy, sell, or hold a security or where the fact is likely to have a significant effect on the market price of the security. Both positive and negative information may be material.

Possible material information or events include, but are not limited to:

- (i) Earnings information and quarterly results.
- (ii) Projections and forecasts, and guidance or statements on earnings estimates.
- (iii) Events regarding the Company’s securities (such as defaults on senior securities, calls of securities for redemption, repurchase plans, stock splits or changes in dividends, changes in the rights of securityholders, public or private sales of additional securities, or information related to any additional funding).
- (iv) Changes in auditors or auditor notification that the Company may no longer rely on an audit report.
- (v) Bankruptcies or receiverships.
- (vi) Communications with, or events or changes regarding the Company’s or the Bank’s relationship, with its regulators (including the SEC), the impact of the regulatory examination process, the failure to satisfy the requirements of any written agreements with regulatory agencies, and any regulatory approvals (or lack thereof) or changes in regulations.
- (vii) All other events outlined as examples of “material” information in the Company’s

Insider Trading Policy

The SEC has explicitly cautioned:

“When an issuer officially engages in a private discussion with an analyst who is seeking guidance about earnings estimates, he or she takes on a high degree of risk under Regulation FD. If the issuer official communicates selectively to the analyst nonpublic information that the company’s anticipated earnings will be higher than, lower than, or even the same as what analysts have been forecasting, the issuer likely will have violated Regulation FD. This is true whether the information about earnings is communicated expressly or through indirect ‘guidance,’ the meaning of which is apparent though implied. Similarly, an issuer cannot render material information immaterial simply by breaking it into ostensibly non-material pieces.”

If the determination is made that the information to be disclosed is material, the information must be disclosed through a press release or current report on Form 8-K or both before or at the same time that the information is disclosed to the Enumerated Person. The public disclosure may either disclose the material information or, if it is issued prior to disclosure to the Enumerated Person, may disclose that a conference call and/or webcast will be held to disclose the information. The public should be given adequate advance notice of any conference call and/or webcast and the means of accessing it.

VII. Earnings Calls

Adequate advance public notice should be given of any quarterly earnings conference calls and/or webcasts. Notice may include a press release issued to all major news wires and a posting on the Company’s website with information including the date, time, telephone number, and webcast URL for the earnings call. The press release should state the period, if any for which a replay of the webcast will be available. Also, a copy of the release should be provided to Nasdaq prior to issuance to the extent required.

A quarterly earnings conference call and/or webcast must be open to analysts, media representatives, and the general public. Any such conference call should be recorded and kept by the Company for at least one year. The Company will make certain that the date of the conference call and the oral forward-looking statement safe harbor legend is recited at the beginning of the call or webcast and included in the recording so that the date of the information discussed in the call or webcast is unmistakable to listeners of the archived material. This practice reinforces the historical nature of the information discussed in the call or webcast.

In addition, the Company will conspicuously include on its archive site the forward-looking statement safe harbor language for written communications as the archived webcast becomes a written communication.

A web replay of such a call may be made available for at least ten days after the conference call on the investor relations section of the Company’s or Bank’s website.

VIII. Guidance, Quiet Period and Analyst Reports

Directors, officers and employees of the Company and Bank cannot give earnings guidance in any form (including “soft” or indirect guidance) in nonpublic settings. To the extent practicable, analysts will be requested to provide a written agenda or questions in advance to avoid inadvertent disclosures or to allow the preparation and simultaneous public release of information the Company is willing to disclose. Two Company representatives, to the extent practicable, including at least one of either the Chief Executive Officer, President or Chief Financial Officer, must be present during any analyst calls or meetings. Any statements regarding earnings expectations will be limited to press releases and publicly available earnings calls.

Whenever the Company has issued any estimate or comment regarding distributable earnings, earnings, or other financial measures (which will ordinarily be issued through a press release and the filing or furnishing of a Form 8-K), no employee will comment on those projections during the quarter. In response to any question about such information, Authorized Spokespersons will say that it is the Company’s policy not to comment on projections during the quarter. The Company will not comment on its intention to update these materials.

No Authorized Spokesperson will provide “comfort” with respect to any earnings estimate or otherwise “walk the Street” up or down. If any analyst inquires as to the reliability of a previously, publicly disseminated projection, the Authorized Spokesperson should make no comment.

The Company will observe a “quiet period” during which the Company shall not comment on the financial outlook for the Company. Unless an Authorized Officer determines otherwise, the quiet period is designated as any time other than the week immediately following the Company’s periodic earnings disclosure for which any comment may have been made on the Company’s financial outlook.

Analyst reports and earnings models may only be reviewed to correct errors that can be corrected by referring to publicly available, historical, factual information or to correct any mathematical errors. No other analyst feedback or guidance on earnings models may be communicated to an analyst. Such reports should be promptly forwarded to the Authorized Officers or their designees. Any review of an analyst report may only be done after obtaining the express approval of an Authorized Officer.

No employee should distribute (including via a web link) copies of, or refer to, selected analysts’ reports to anyone outside the Company without the express approval of an Authorized Officers. If approved, any such distribution must include a statement to this effect:

“This report has been prepared and distributed by an unaffiliated third party and is being provided to you simply for your information. The Company makes no statement regarding the report or its contents. You should not regard the statements made in the report as being affiliated with or confirmed or denied by the Company in any way.”

IX. Analyst Meetings/Investment Banker Conferences/Roadshows

This Policy will apply to communications between Authorized Spokespersons and Enumerated Persons at analyst meetings, investment banker conferences, and roadshows (other than roadshows undertaken in connection with certain public offerings of the Company's securities). Accordingly, prior to the meeting, conference, or roadshow, the Company will disclose either through a press release (accompanied by a current report on Form 8-K), an open conference call, or a webcast, or any combination of these methods, any material information that is not already public and which may be discussed or presented at the meeting, conference, or the roadshow.

If it is determined that material nonpublic information may have been disclosed unintentionally during the meeting, conference, or roadshow, an Authorized Officer should be notified immediately. If an Authorized Officer determines that an inadvertent disclosure of material nonpublic information has occurred, a press release (accompanied by a current report on Form 8-K) will be issued disclosing the information no later than either 24 hours after discovery of the unintentional disclosure or prior to the commencement of the next day's trading on The Nasdaq Stock Market LLC, if later.

X. Use of Social Networks

Use of social networks, including blogs, chat boards, Facebook, LinkedIn, X, YouTube, and any other non-traditional means of communication, to disclose material, nonpublic information about the Company or the Bank, without advance notice to investors and the public by the Company that the social media site may be used for such purpose, is generally unlikely to qualify as compliant with Regulation FD and would violate this policy.

XI. Press Release Policy

Press releases should be reviewed and prepared in accordance with the Company's standard procedures.

If a meeting or conference call is held after the issuance of a press release the purpose of which is to give analysts or major securityholders an opportunity to seek more information or ask questions concerning the information disclosed in a press release, the meeting or call shall be preceded by a press release, which shall announce such meeting or call and provide information including the date, time, telephone number, and webcast URL, if applicable, for the meeting or call. The meeting or call shall be open to analysts, media representatives, and the general public.

If a director, member of management or employee learns of information that causes him or her to believe that a disclosure may have been misleading or inaccurate when made or may no longer be true, such person should report that information an Authorized Officer.

XII. Rumors: No Comment Policy

The Company will not comment on market rumors in the normal course of business. When it is learned that rumors about the Company are circulating, Authorized Spokespersons should state only that it is Company policy not to comment on rumors. If the source of the rumor is found to be internal, an Authorized Officer should be consulted to determine the appropriate response.

XIII. Monitor Trading

The trading activity of Company stock will be generally monitored by management for unusual trading activity. In addition, the Compliance Officers will monitor the financial and news media for stories about the Company. Unusual trading volume or price swings may indicate the inadvertent disclosure of material information that may need to be remedied by a press release.

XIV. Violation of this Policy

Violations of Regulation FD are subject to SEC enforcement actions, which may include an administrative action seeking a cease-and-desist order, a civil action against the Company or an individual seeking an injunction and/or civil monetary penalties. Any violation of this policy by a director or employee shall be brought to the attention of the Authorized Officers and may constitute grounds for termination of service.

Adopted: November 21, 2025.

Last Revision Date: N/A