500 Laurel St.
Baton Rouge, LA 70801
P: 225.248.7600

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Misty Albrecht
b1BANK
225.286.7879
media@b1BANK.com

b1BANK Names Jon Heine Regional President for Houston and Head of Private Banking

Baton Rouge, LA — Jan. 15, 2026 — b1BANK (Business First Bancshares Inc.; Nasdaq: BFST) announced that Jon Heine has joined the organization as regional president, Houston, Texas and head of private banking. His appointment supports the bank's continued expansion in Texas and its focus on serving a growing client base across the region.

Heine joins b1BANK from Veritex Community Bank, where he served as senior executive vice president and Houston market president. In that role, he led banking and lending activities and served as a member of the bank's executive leadership team. During his tenure, he helped establish the bank's private banking platform, expanded its middle market and commercial banking presence and led SBA government lending efforts, including the Payroll Protection Program.

"Jon is joining us at a pivotal moment in our company's positioning within the vibrant Texas economy," said Jude Melville, CEO of b1BANK. "Houston is one of the country's deepest markets, built on strong local businesses and long-term relationships. We are proud of the foundation we have put together within the Houston ecosystem; Jon's extensive knowledge of and relationships within the market align squarely with the opportunity to increase our investment on this front.

"There is a clear need for a bank that leads with relationships and keeps decision-making close to the client," Heine said. "What attracted me to b1BANK is its commitment to local businesses and the investment b1Bank is making in the Houston community. Houston is full of entrepreneurs and business leaders building meaningful companies, and I look forward to supporting their growth while building a strong private banking and commercial team in the market."

Prior to Veritex, Heine spent nearly 20 years at Comerica Bank in leadership roles across private banking, middle market and wealth management.

About Business First Bancshares Inc.
As of September 30, 2025, Business First Bancshares, Inc. (Nasdaq: BFST), through its banking subsidiary b1BANK, has $8.0 billion in assets and $5.7 billion in assets under management through b1BANK's affiliate Smith Shellnut Wilson LLC (SSW), not including $0.9 billion of

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b1BANK assets managed by SSW. b1BANK operates banking centers and loan production offices in markets across Louisiana and Texas, providing commercial and personal banking products and services. b1BANK is a 2024 Mastercard "Innovation Award" winner and multiyear winner of American Banker Magazine's "Best Banks to Work For." Visit b1BANK.com for more information.