



2022 Annual Shareholders Meeting



FFD Financial Corporation

This presentation may contain statements which are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21B of the Securities Act of 1934, as amended. Actual results could vary materially depending on a variety of factors, including, but not limited to, risks and uncertainties inherent in general and local banking and economic conditions and competitive factors specific to markets in which FFD Financial Corporation and its subsidiaries operate. FFD Financial Corporation assumes no liability to update this information.

Bank Mission Statement & Values

- Our MISSION: is to empower the financial well-being of our community, one person at a time.
- Values that support the Mission:
 - INTEGRITY: We conduct every aspect of our business with integrity every day. Our reputation with our customers depends on us doing the right thing.
 - SERVICE: We take pride in providing excellent customer service and building lasting relationships. We contribute positively to our communities.
 - COLLABORATION: We work together as a team internally and collaborate externally with our customers to exceed their expectations.
 - ACCOUNTABILITY: We do what we say and use common sense. We stand for quality and earn the trust of both our fellow employees and customers.

2022 in Review

- Highlights

- 12th consecutive year of diluted earnings per share improvement
- Asset growth of 10.3%, from \$592 million to \$653 million in total assets
- Declared 3 for 1 Stock Split in October 2021, with transaction in November '21.
- Top 200 Community Bank again in 2022. American Banker has FFD ranked 15th in the nation and 2nd in Ohio for 3-year ROE performance

- Operating Environment

- Rising inflation and low unemployment
- Strong real estate markets & loan demand
- Interest rate environment in flux, trending upward
- Strong customer and bank liquidity

- Credit Quality

- Low delinquencies
- No net loan charge-offs

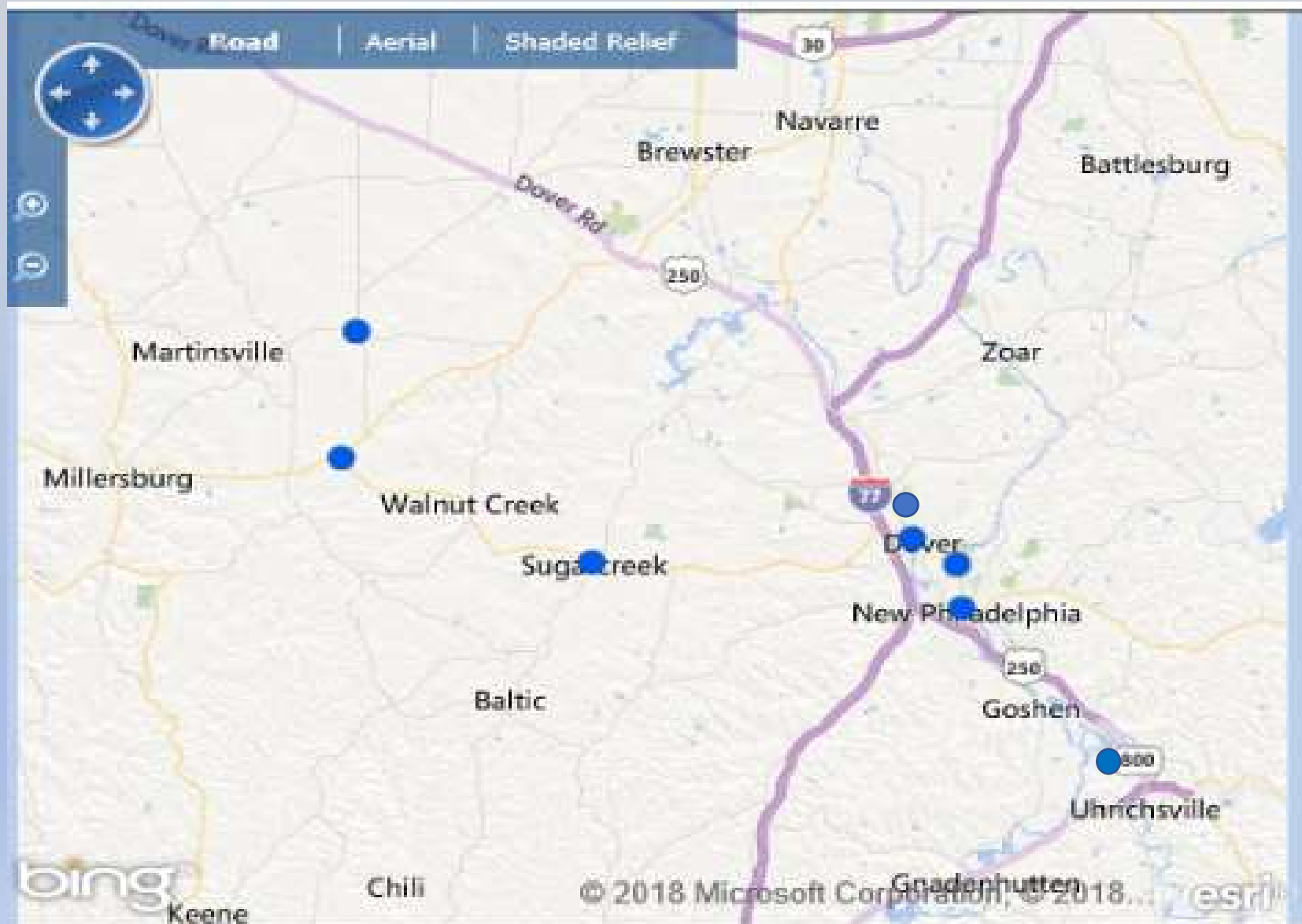
- Record Earnings

- Continued strong non-interest income
- Non-recurring PPP Fee Income
- Operating Efficiency

New Offices- North Dover / Sugarcreek



8 Office Locations



Continued Strength of Company – American Banker Top 200

Ranked 15th in Nation and 2nd in Ohio!

AMERICAN BANKER

BANKING ▾ POLICY ▾ PAYMENTS ▾ TECH ▾ CREDIT UNIONS ▾ WORKPLACE ▾ OPINION

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COMMUNITY BANKS

The top 200 publicly traded community banks

By: Jim Dobbs May 17, 2022, 9:00 p.m., EDT 1 Min Read



The 200 top-performing publicly traded banks with less than \$2 billion of assets, a list published annually by American Banker, is led by companies with strong profitability metrics, minimal credit losses and ample levels of low-cost deposits.

Continued Strength of Company – Bauer Financial Rating

Highest rating you can achieve, and within top 10% in Nation!



Selected Stock Related Performance Numbers

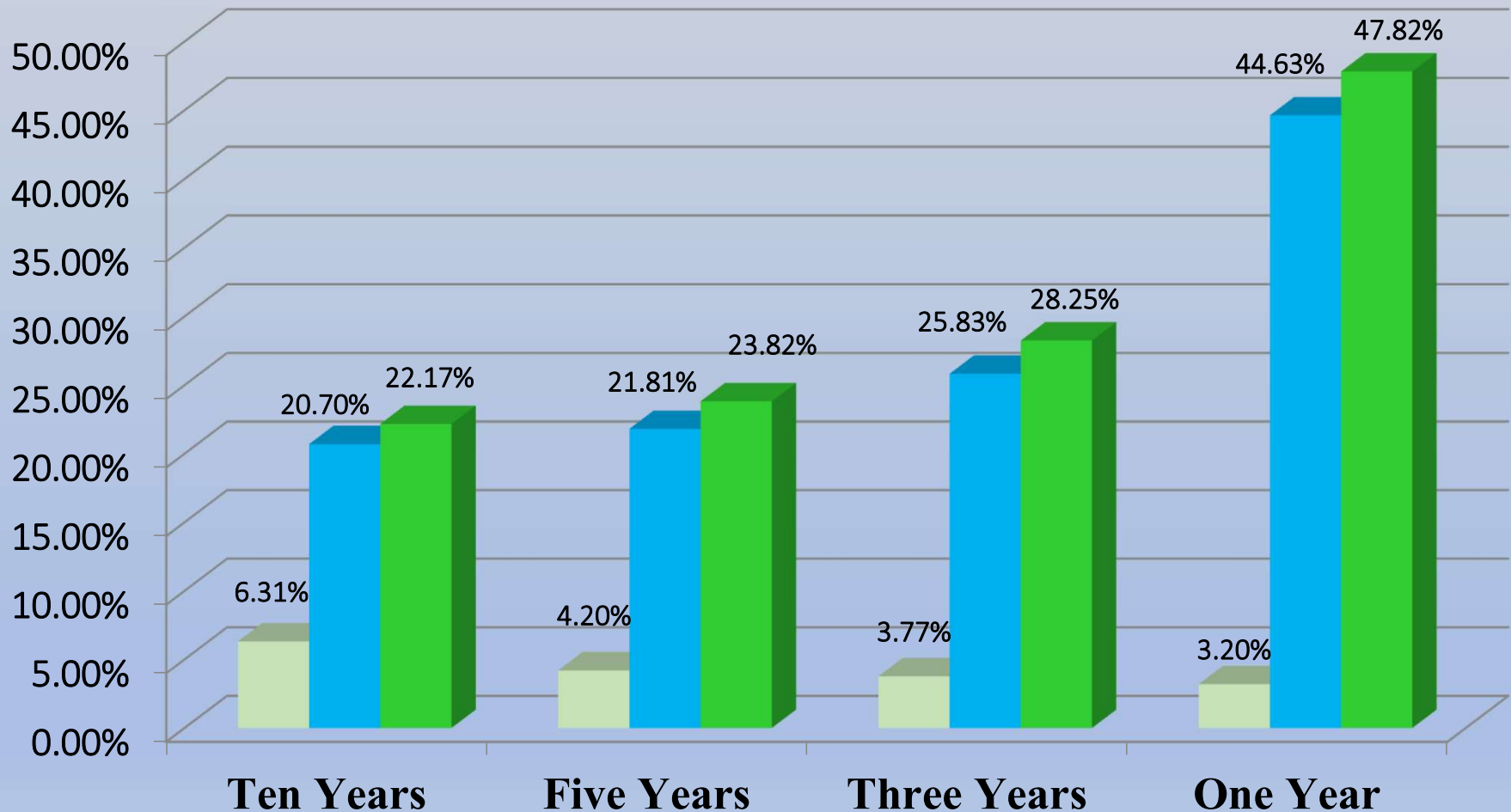
Stock Price Performance-FYE 6/30/22

\$35.00 Year End Price



Stock Performance-Returns

■ Dividend Payout Yield ■ Stock Price Appreciation ■ Total Return

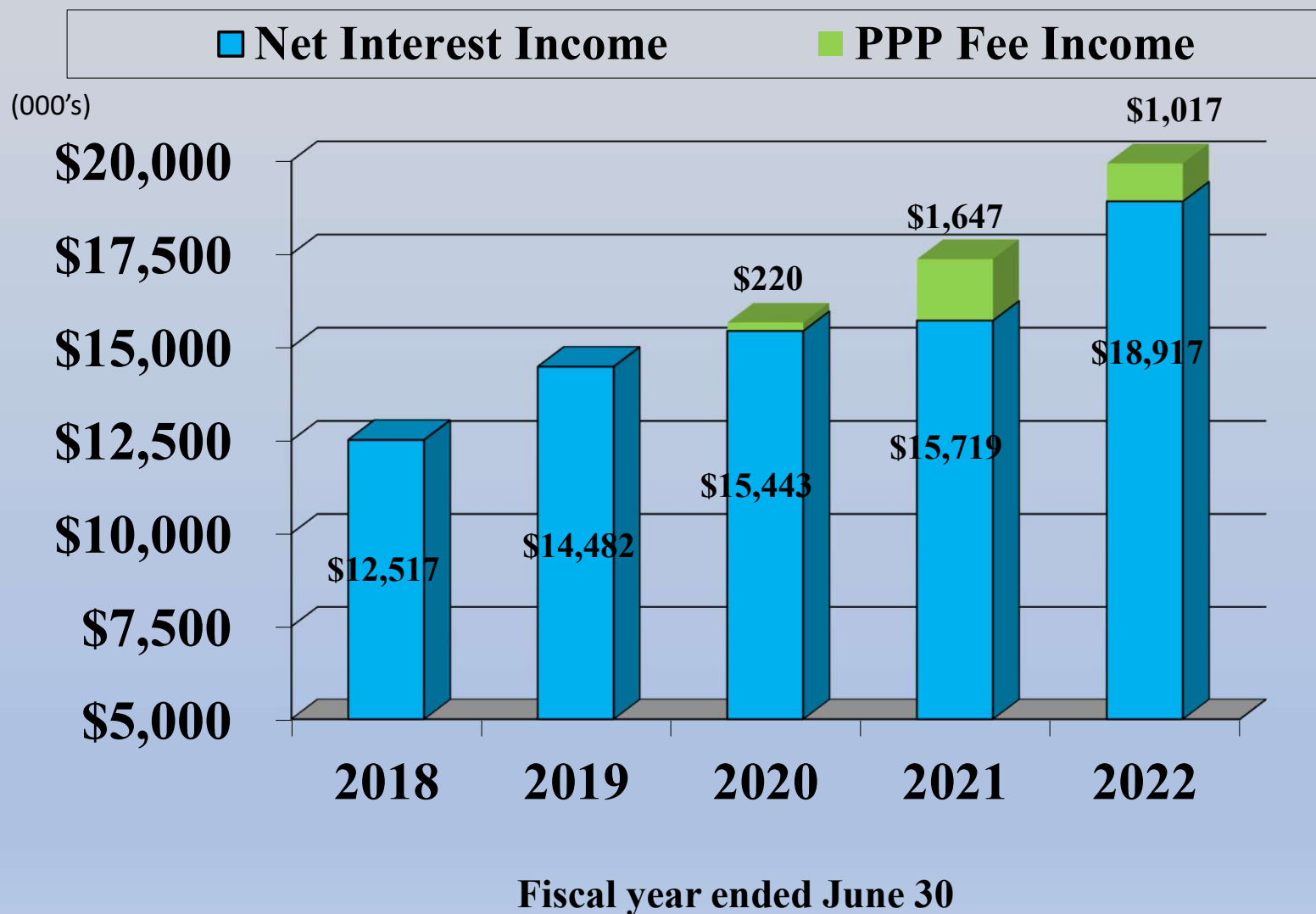


Compound Annual Rates for each period through Fiscal Year Ended June 30, 2022

Earnings Per Share & Net Book Value

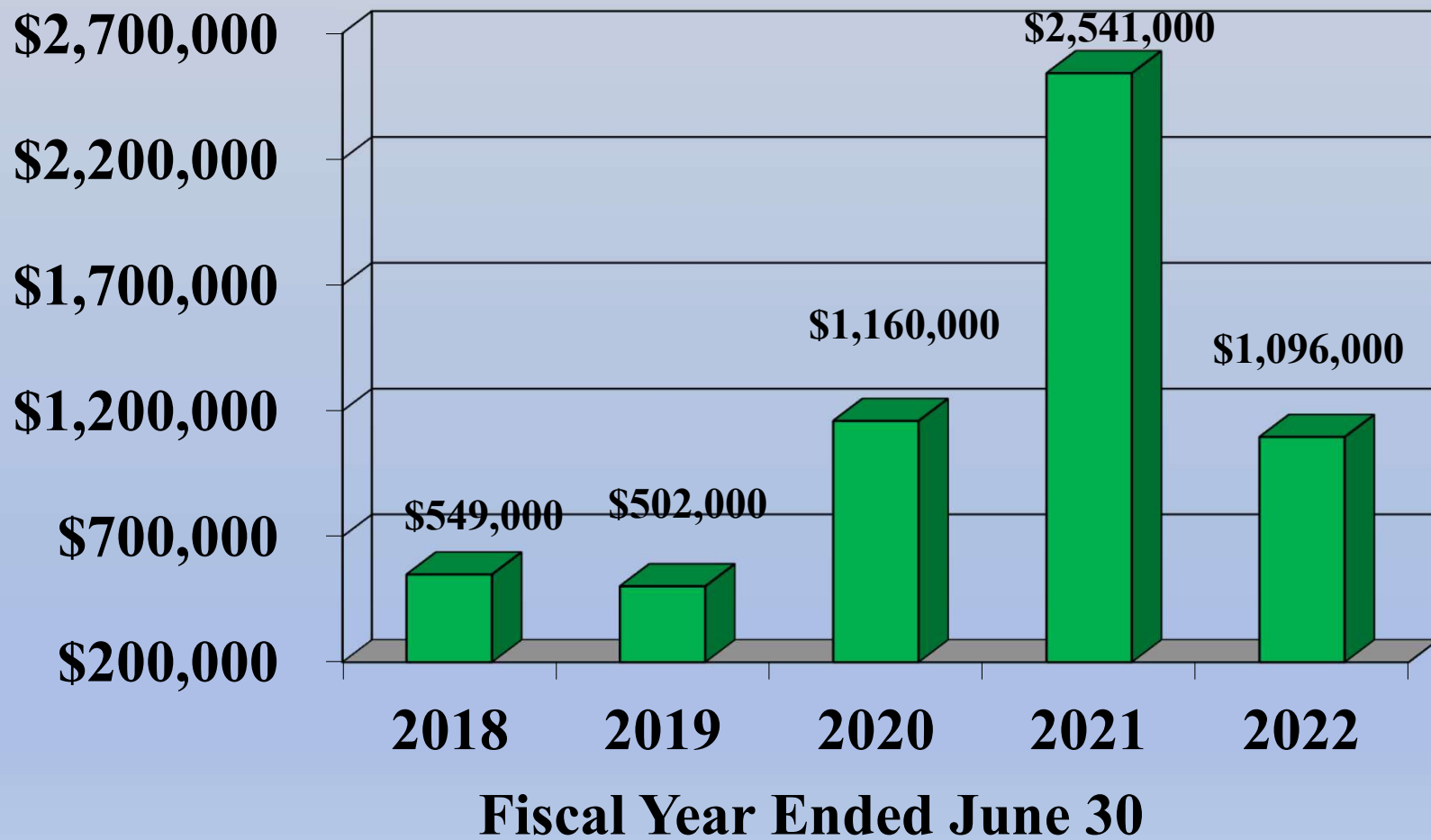


PPP Effect on Net Interest Income



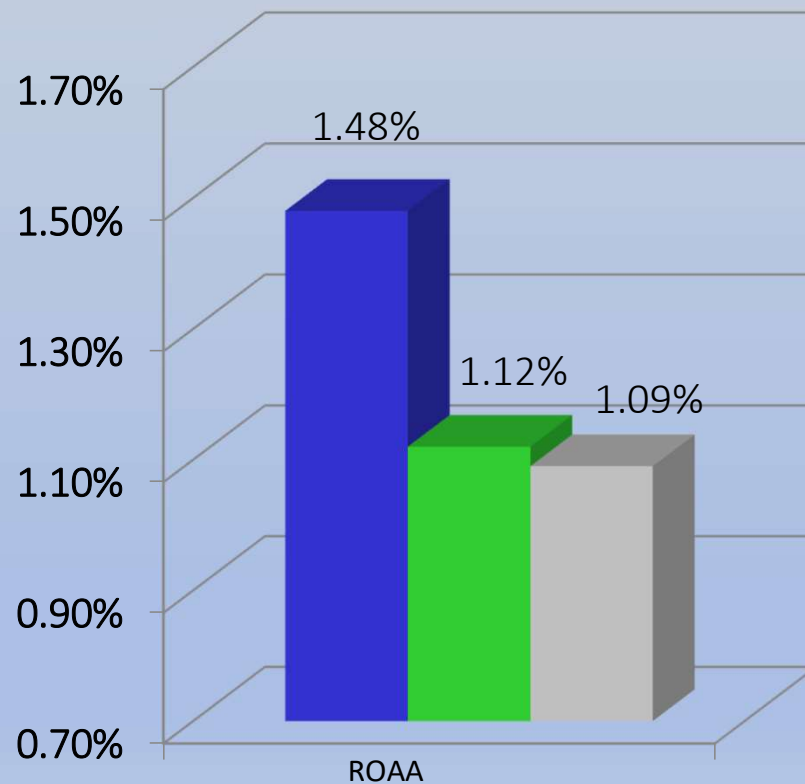
Mortgage Banking Activity

Loan Sale Gains & Net Servicing Income

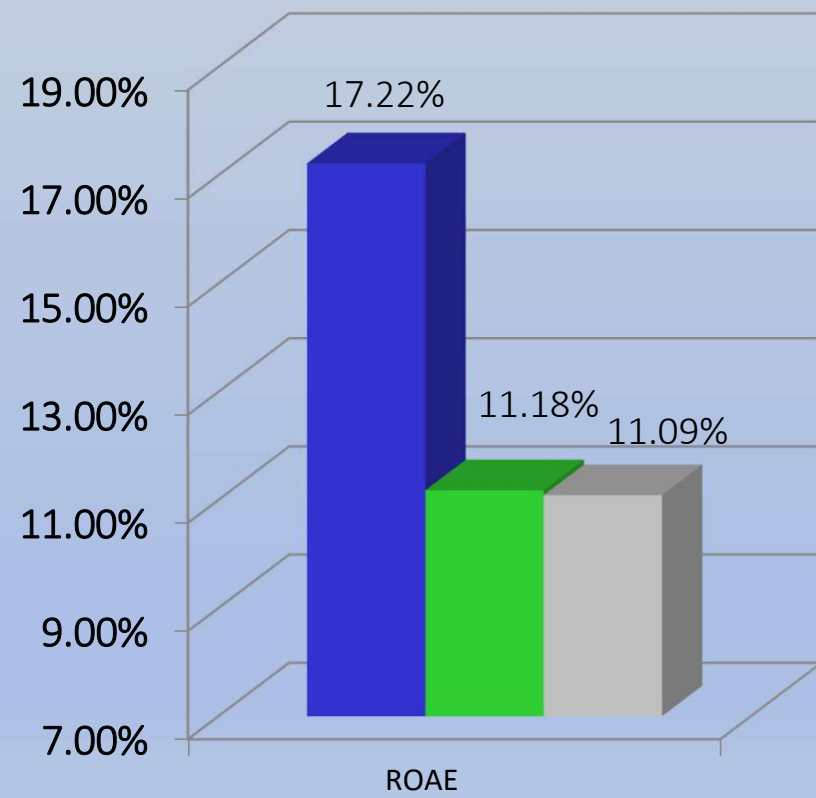


Return on Average Assets (ROAA) & Average Equity (ROAE)

- FFD Financial
- S&P US Comm Banks \$500m-\$1B
- S&P US Commercial Banks



- FFD Financial
- S&P US Comm Banks \$500m-\$1B
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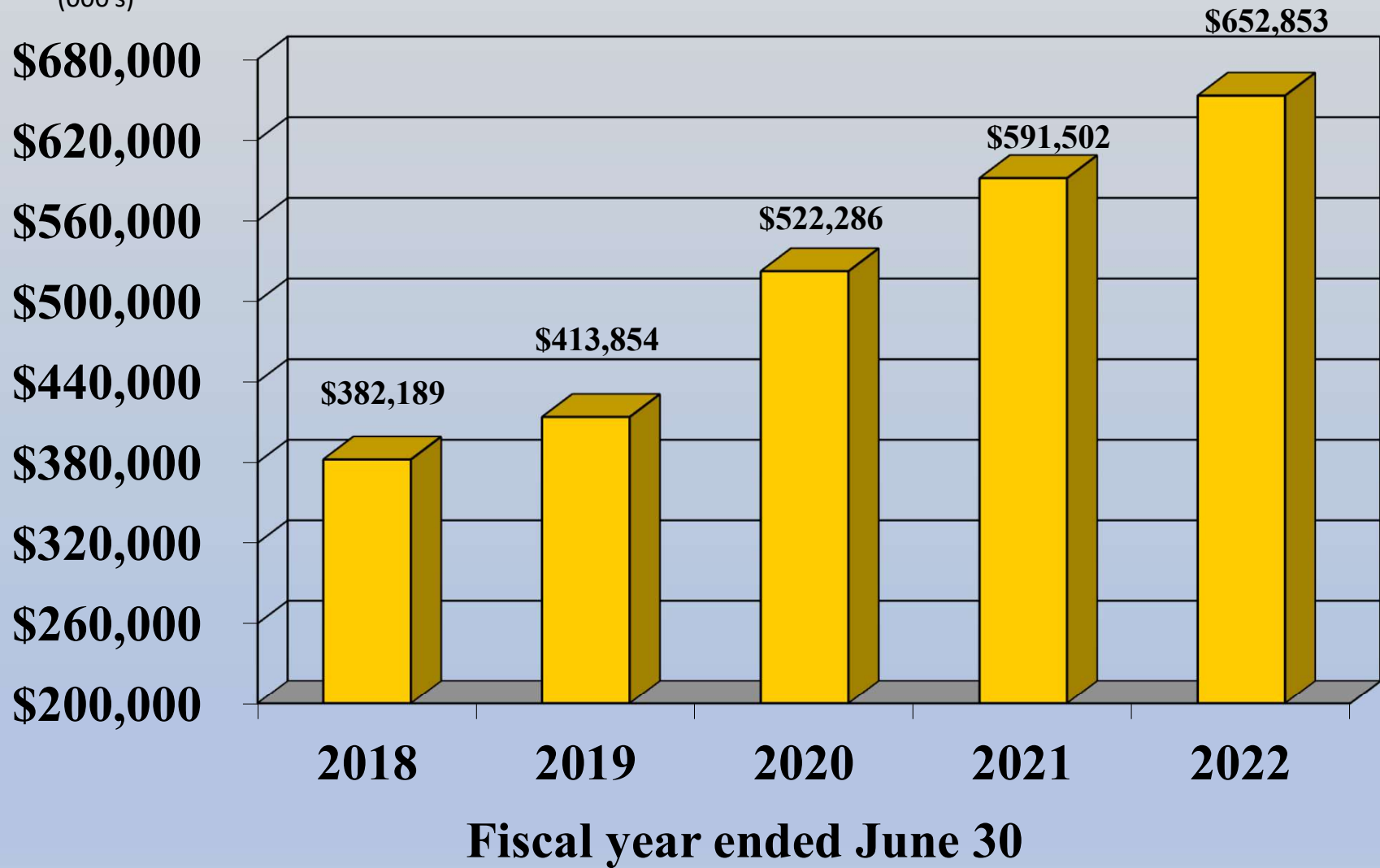


Last Twelve Months ended 06/30/22

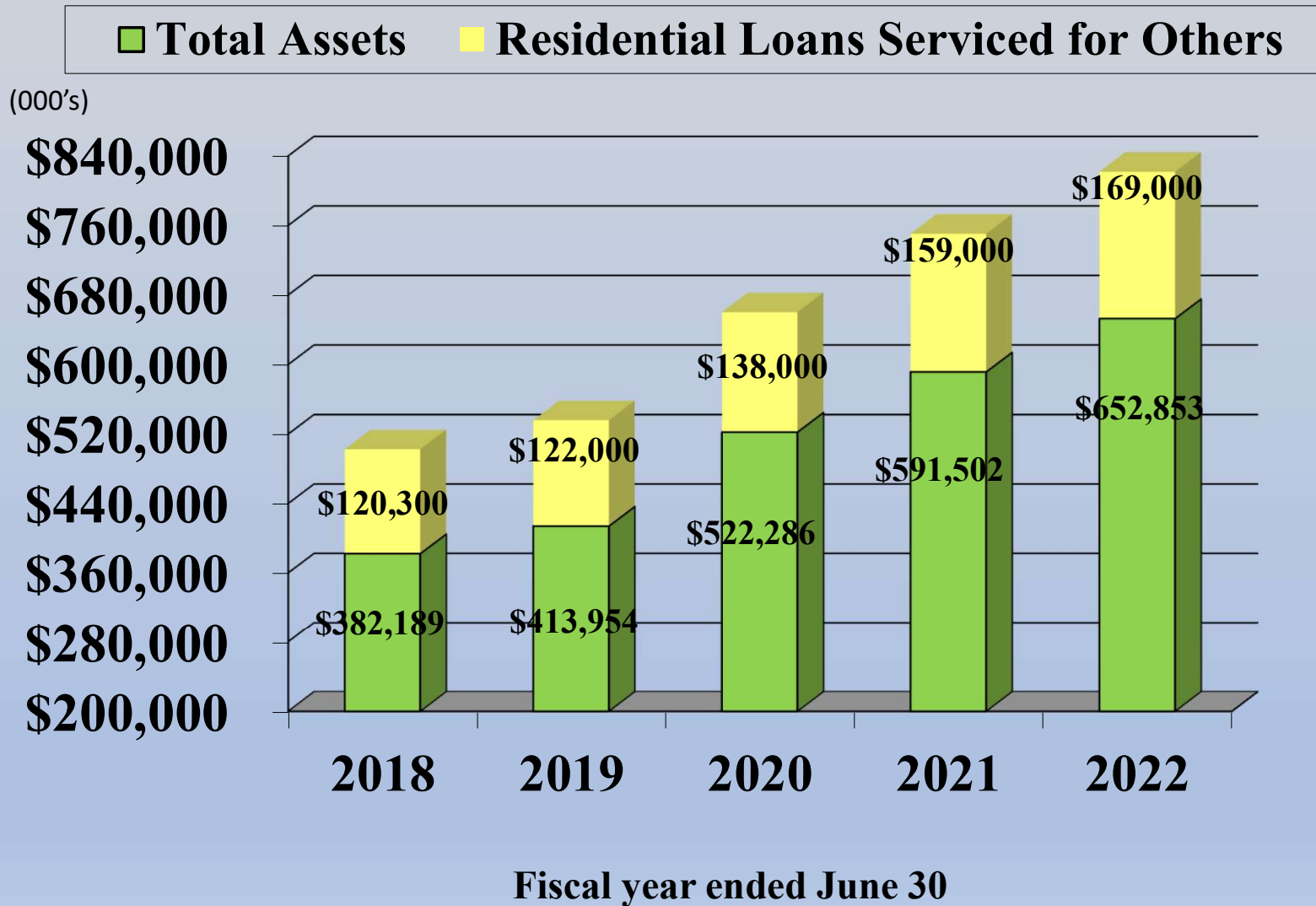
**Selected
Bank (Consolidated)
Performance
Numbers &
Ratios**

Asset Growth

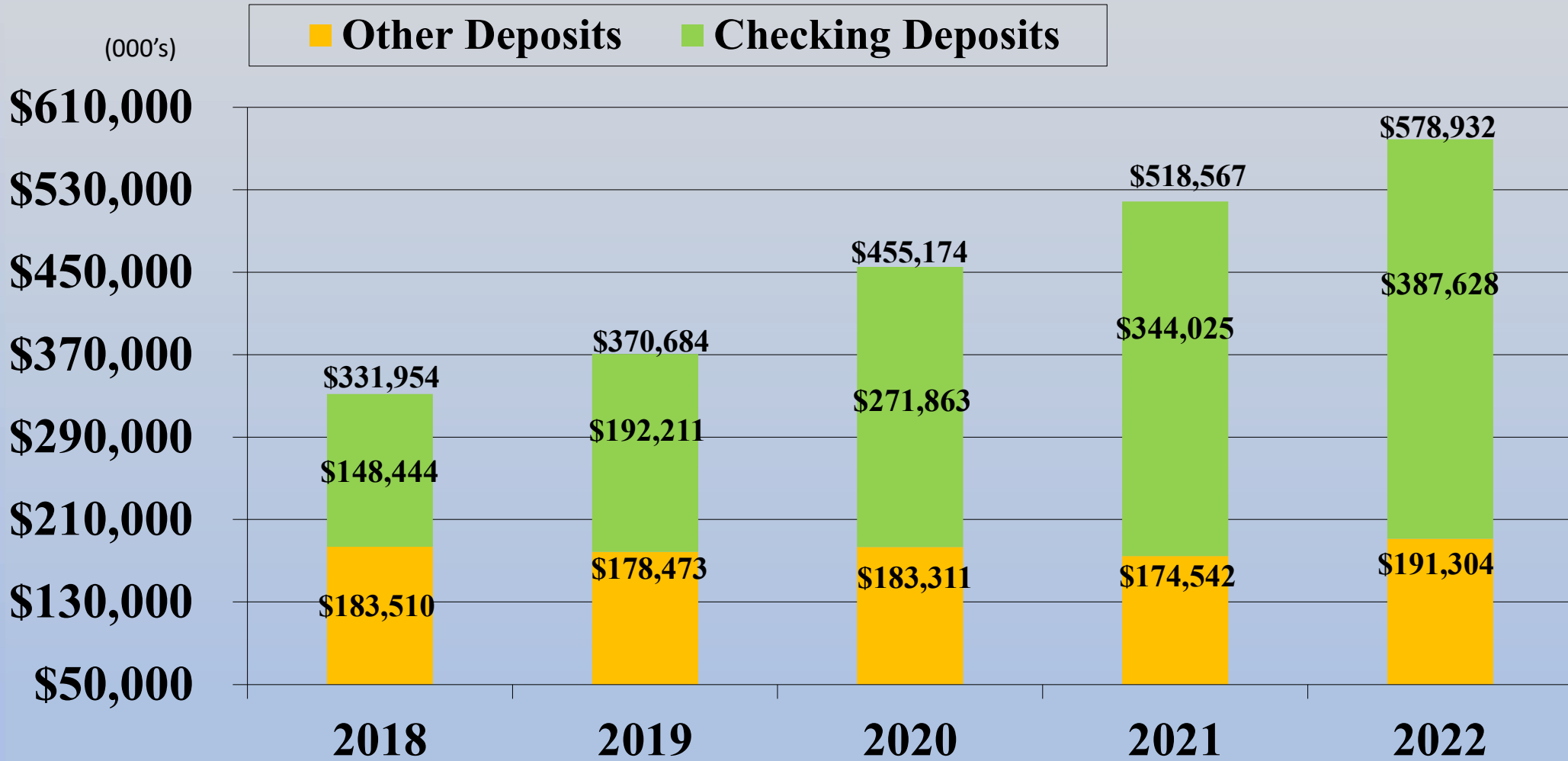
(000's)



Total Assets & Loans Serviced



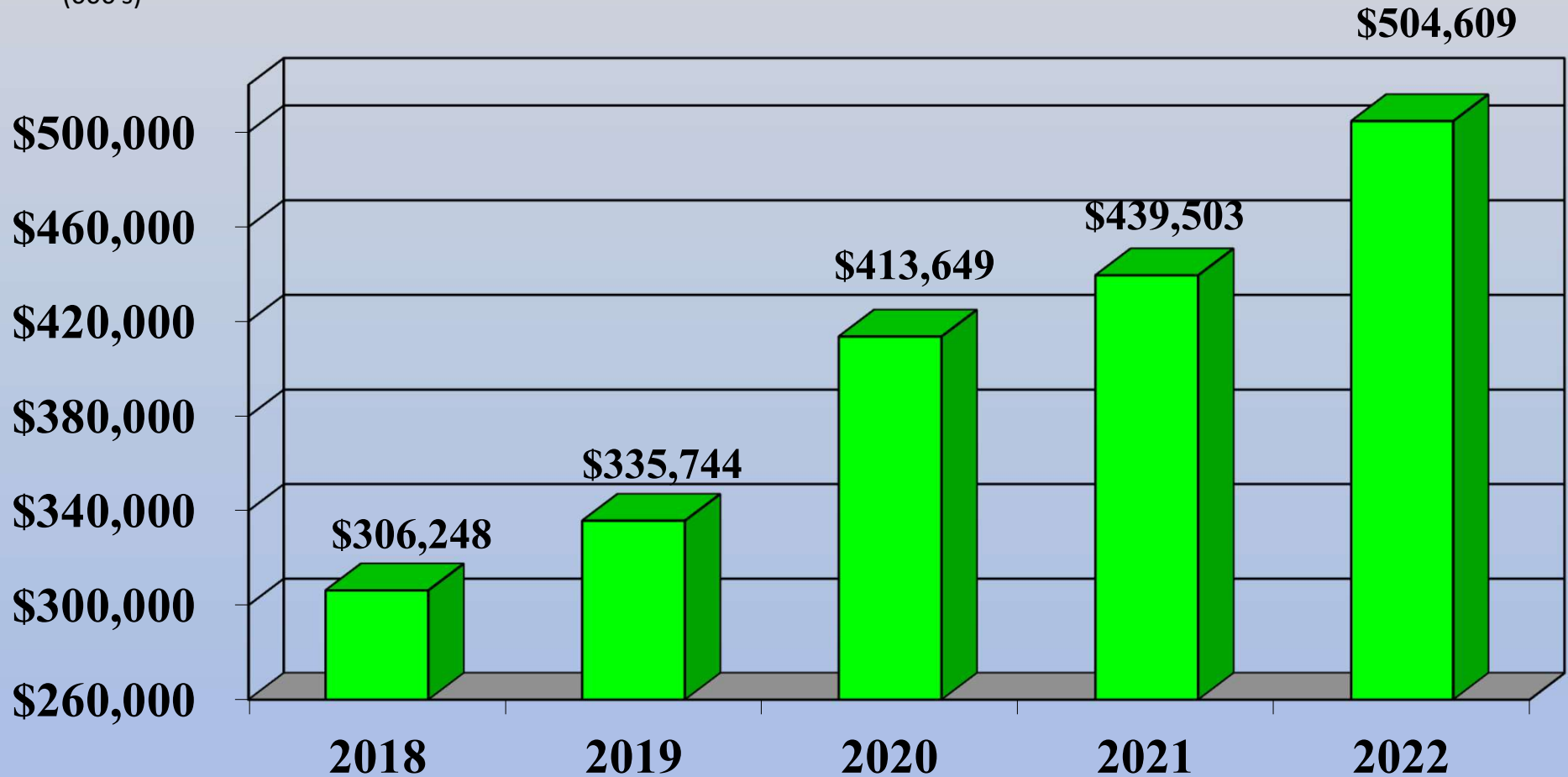
Total Deposits



Fiscal year ended June 30
Checking Deposits = DDA's, Now's, & MMDA's

Total Net Loans ⁽¹⁾

(000's)

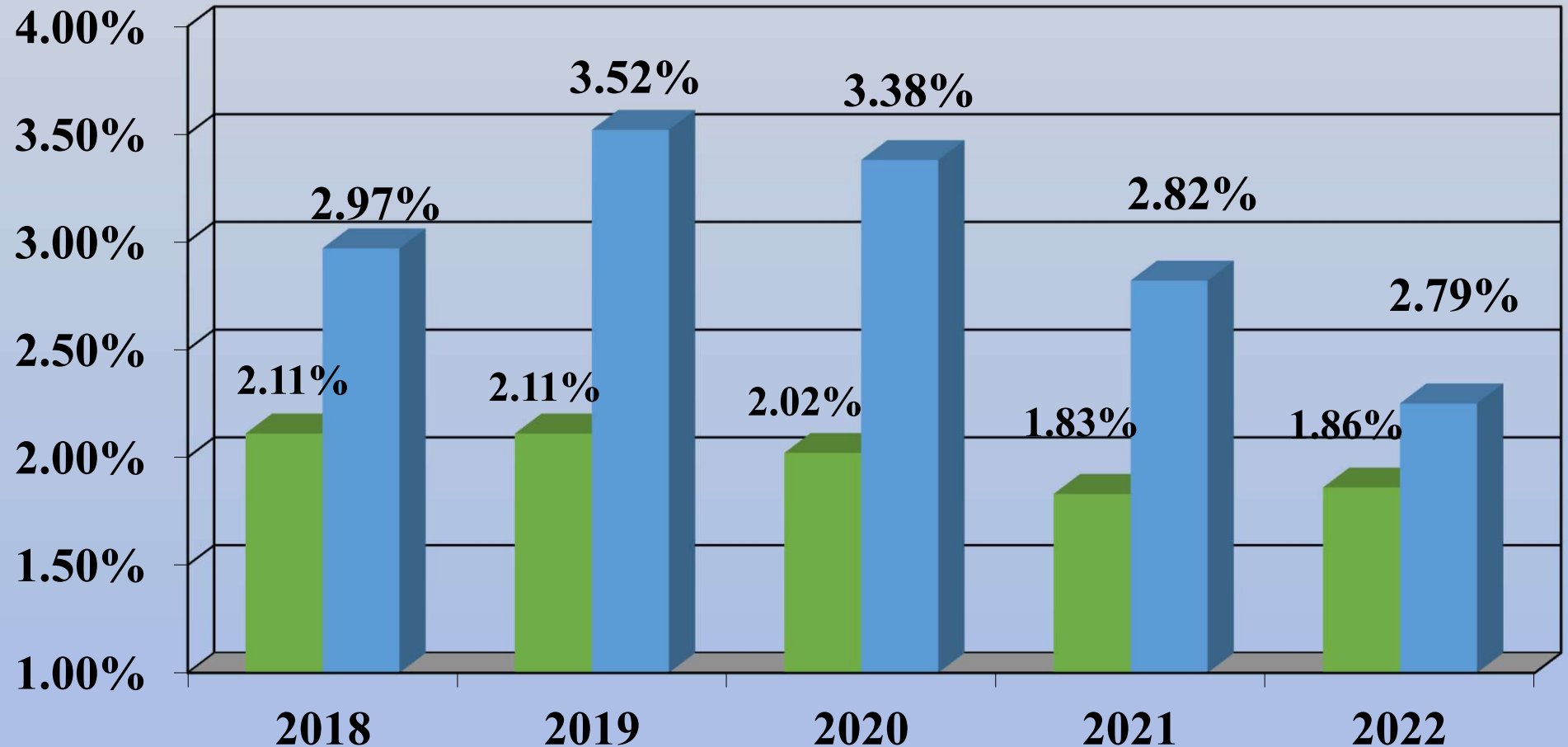


Fiscal year end June 30

⁽¹⁾ Includes loans held for sale

Operating Efficiency

■ Expense to Avg Assets
■ US Banks \$500M-\$1B



Fiscal year end June 30

Deposit Market Share-Tuscarawas County

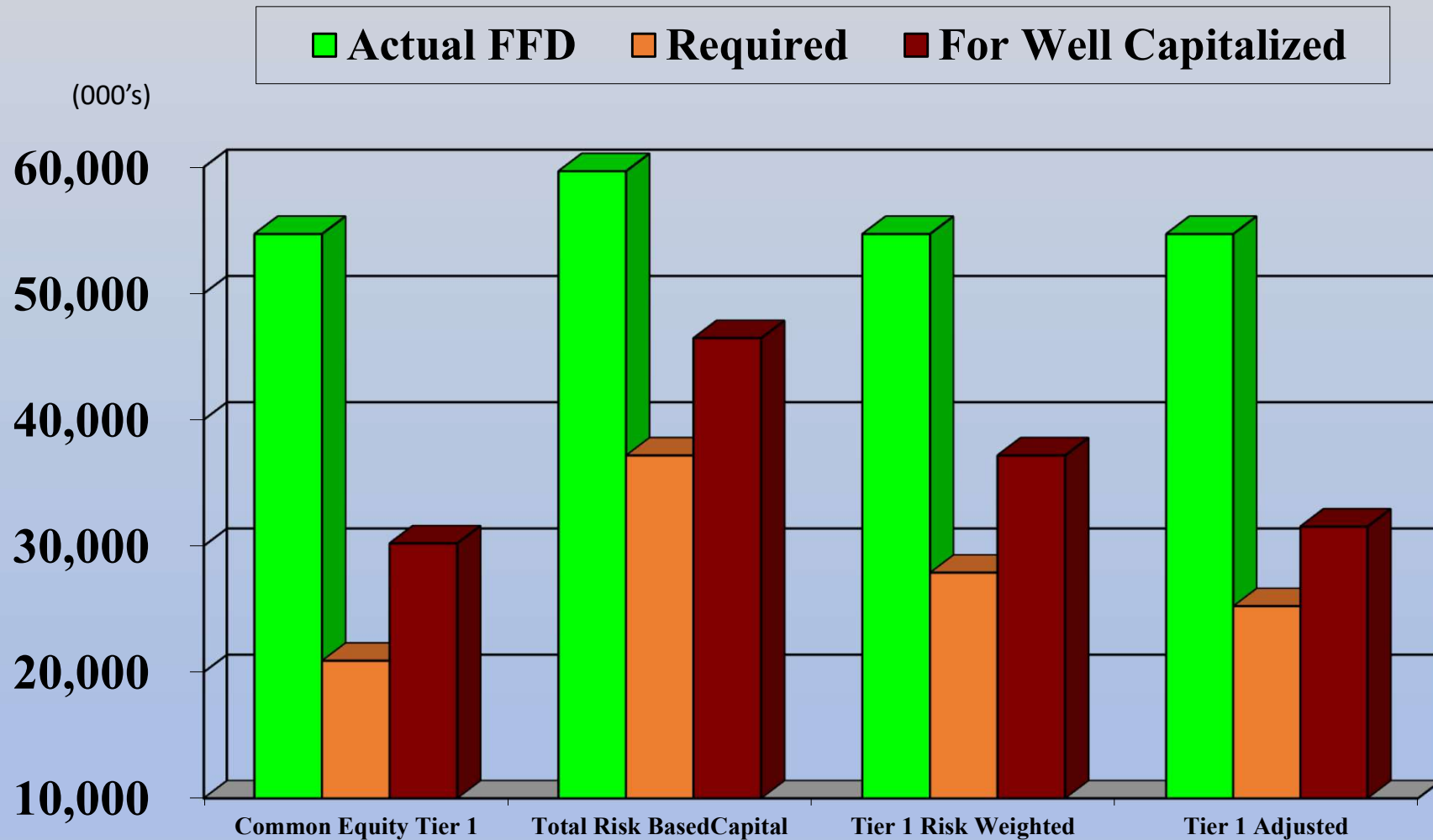
County: Tuscarawas, OH (FDIC as of 6/30/2022)													
2022 Rank	2021 Rank	2020 Rank	Institution (Headquarters)	Type	2022 Number of Branches	2022 Total Deposits in Market (\$M)	2022 Total Market Share (%)	2021 Total Deposits in Market (\$M)	2021 Total Market Share (%)	2020 Total Deposits in Market (\$M)	2020 Total Market Share (%)	2019 Total Deposits in Market (\$M)	2019 Total Market Share (%)
1	1	2	First Federal Community Bank	Bank	5	\$ 468.8	24.6	\$ 416.8	22.1	\$ 373.2	21.6	\$ 319.8	21.2
2	2	1	Huntington National Bank	Bank	6	\$ 399.8	21.0	\$ 403.1	21.4	\$ 374.3	21.7	\$ 338.0	22.4
3	3	3	First National Bank Dennison	Bank	5	\$ 263.4	13.8	\$ 259.8	13.8	\$ 232.9	13.5	\$ 205.6	13.6
4	4	4	JP Morgan Chase & Co (NY)	Bank	3	\$ 214.7	11.3	\$ 247.7	13.2	\$ 215.7	12.5	\$ 184.9	12.3
5	5	5	Commercial Savings Bank	Bank	4	\$ 162.1	8.5	\$ 194.3	10.3	\$ 159.4	9.2	\$ 101.8	6.7
6	6	6	SSB Community Bank	Bank	2	\$ 142.2	7.5	\$ 113.7	6.0	\$ 92.3	5.3	\$ 75.7	5.0
7	7	7	Unified Bank	Bank	3	\$ 73.4	3.9	\$ 76.3	4.0	\$ 78.4	4.5	\$ 71.7	4.8
8	8	8	Baltic State Bank	Bank	2	\$ 73.3	3.9	\$ 70.3	3.7	\$ 69.2	4.0	\$ 55.0	3.6
9	9	9	PNC Bank (PA)	Bank	1	\$ 60.5	3.2	\$ 56.9	3.0	\$ 55.0	3.2	\$ 47.3	3.1
10	10	10	Killbuck Savings bank	Bank	1	\$ 43.7	2.3	\$ 44.5	2.4	\$ 38.0	2.2	\$ 40.5	2.7
						\$ 1,901.9		\$1,883.4		\$1,688.4		\$1,440.3	

Deposit Market Share-Holmes County

County: Holmes, OH (FDIC as of 6/30/2022)

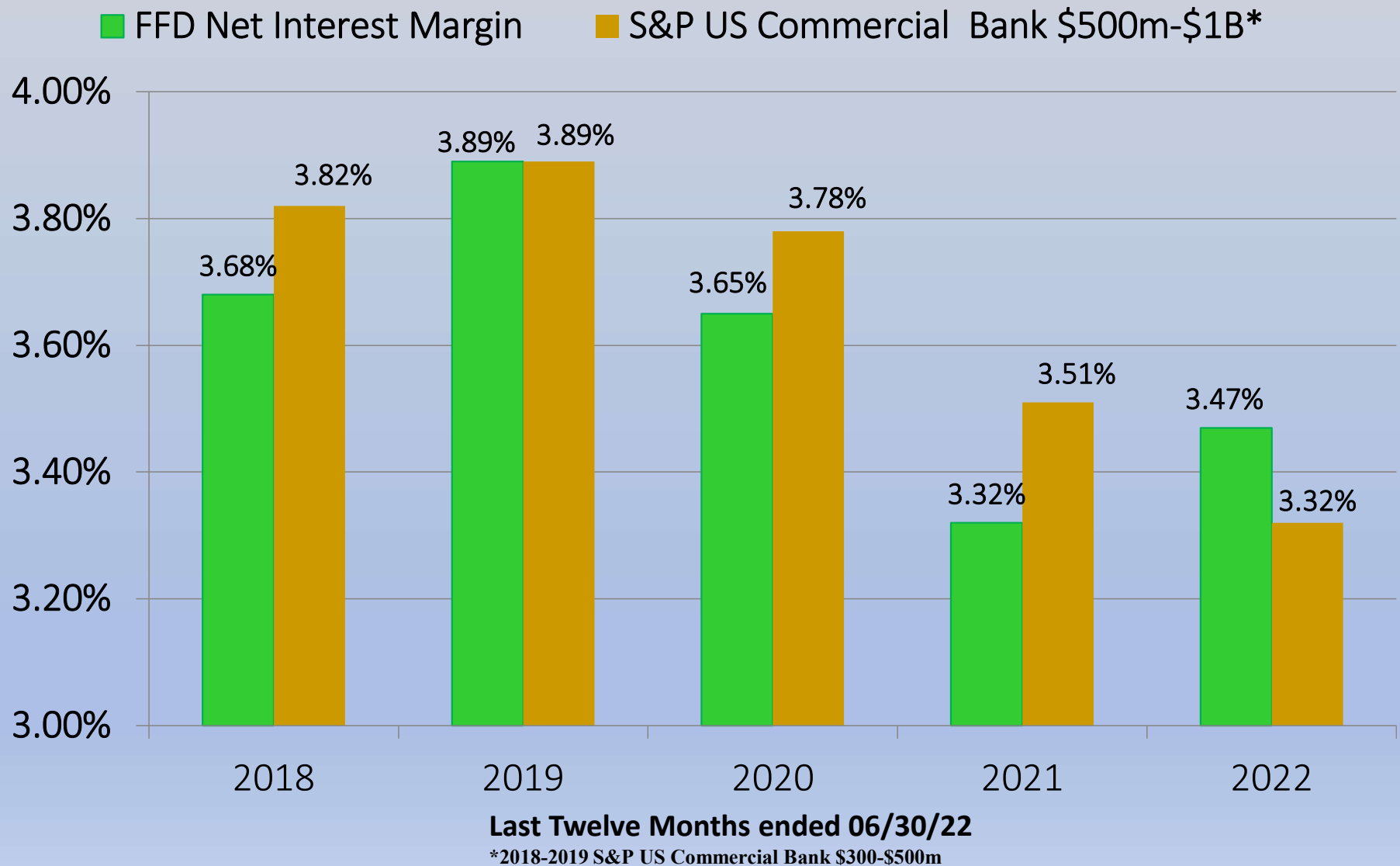
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1	1	1	Commercial Savings Bank	Bank	7	\$ 554.9	40.0	\$ 557.1	42.1	\$ 451.3	40.9	\$ 358.6	39.5
2	2	2	Killbuck Savings Bank	Bank	6	\$ 531.9	38.3	\$ 492.7	37.2	\$ 418.3	37.9	\$ 354.8	39.0
3	3	3	First Federal Community Bank	Bank	2	\$ 115.2	8.3	\$ 104.6	7.9	\$ 85.6	7.8	\$ 53.2	5.9
4	4	5	Park National Corp	Bank	1	\$ 74.7	5.4	\$ 66.9	5.1	\$ 54.0	4.9	\$ 38.9	4.3
5	5	4	PNC Bank (PA)	Bank	1	\$ 53.3	3.8	\$ 51.8	3.9	\$ 51.2	4.6	\$ 44.2	4.9
6	6	6	Wayne Savings	Thrift	1	\$ 34.5	2.5	\$ 33.3	2.5	\$ 29.4	2.7	\$ 27.5	3.0
7	7	8	Strasburg Savings Bank	Thrift	1	\$ 24.4	1.8	\$ 17.6	1.3	\$ 14.3	1.3	\$ 9.2	1.0
8	8	7	Farmers National	Bank	1	\$ -	0	\$ -	0	\$ -	0	\$ 21.5	2.4
						\$ 1,388.9		\$1,324.0		\$1,104.1		\$ 907.9	

Capital Adequacy



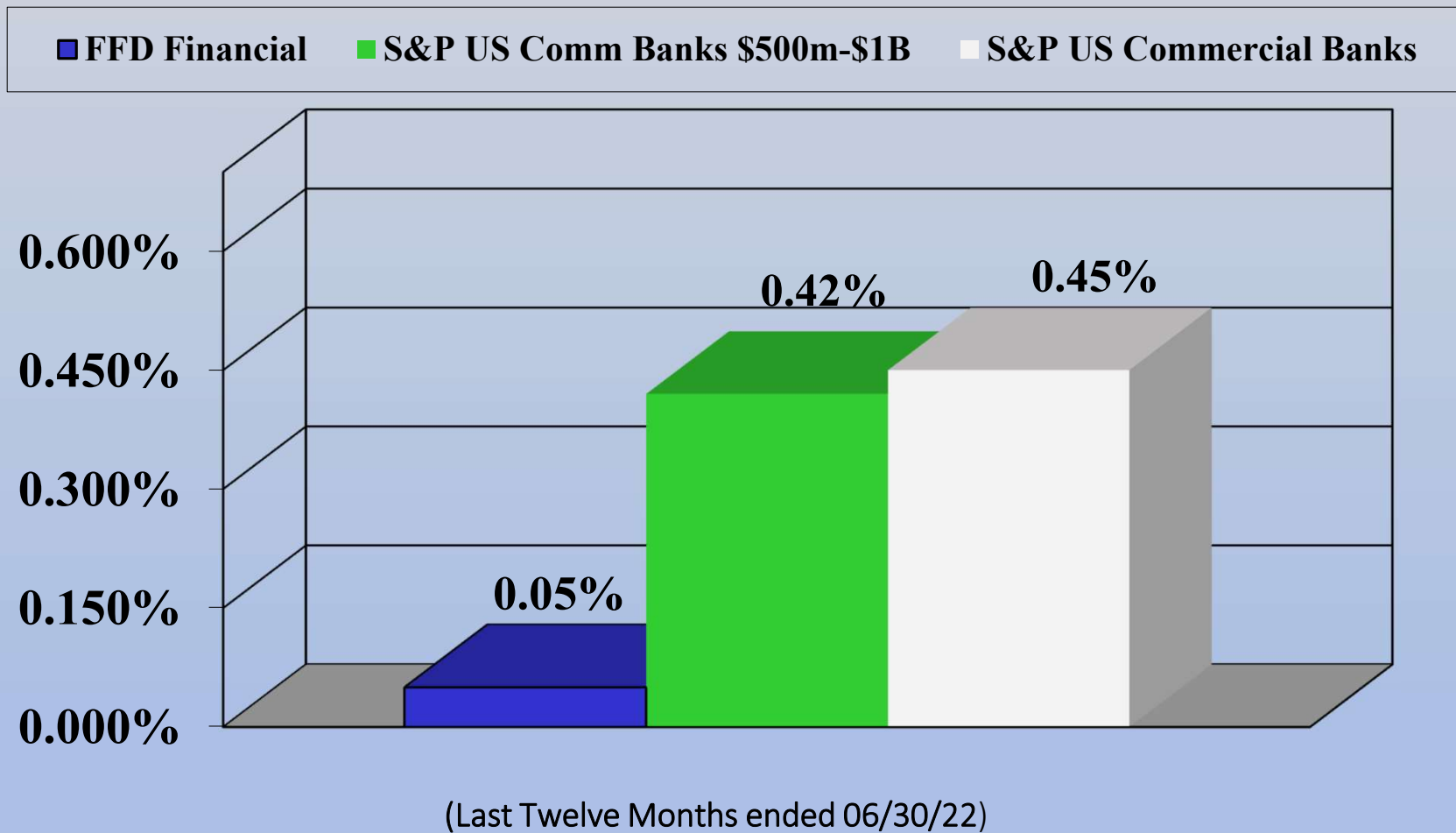
Fiscal year end June 30, 2022

Net Interest Margin



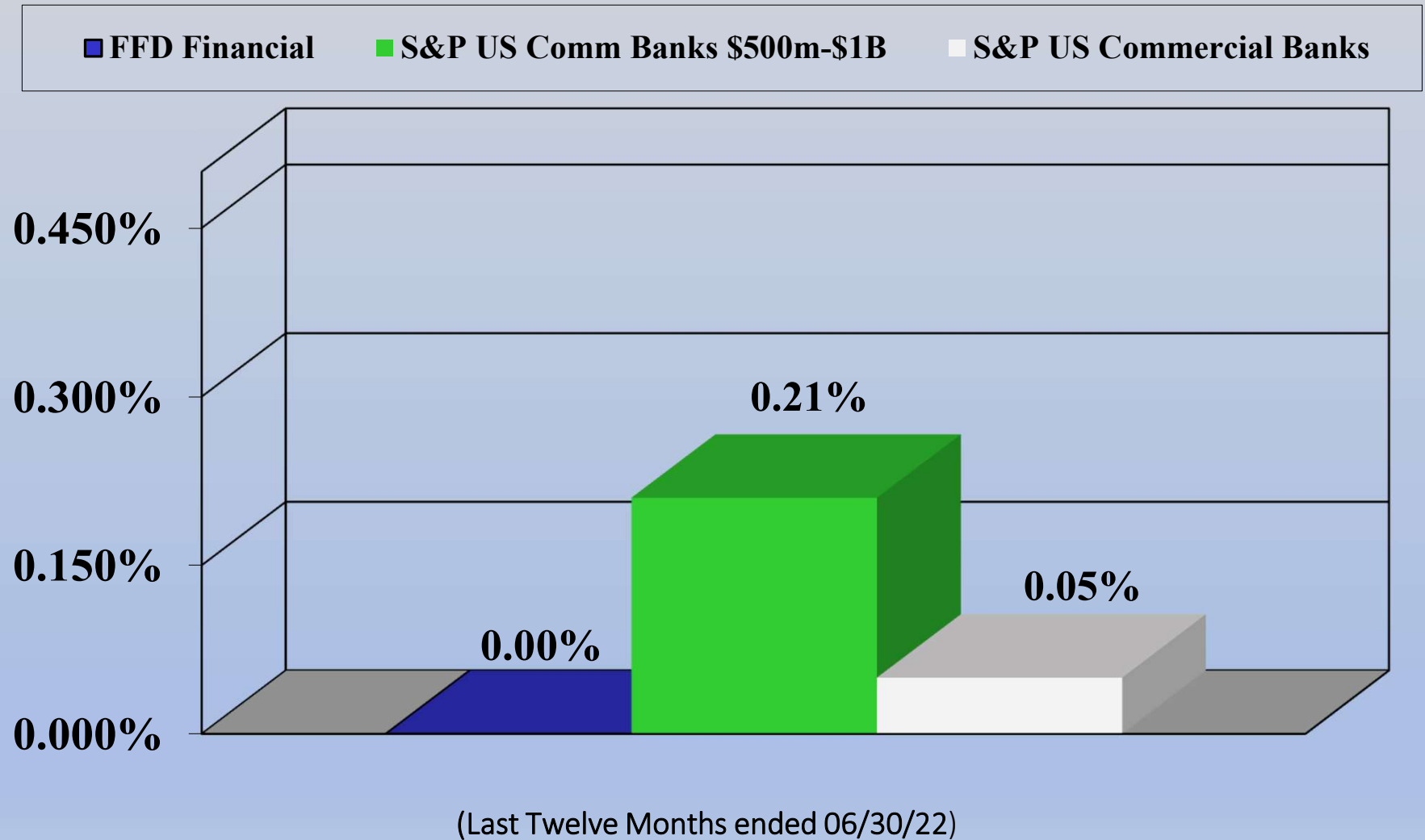
**Selected
Credit
Quality
Numbers &
Ratios**

Non-Performing Assets (NPA) to Assets



Source: S&P Global Market Intelligence

% Net Charge-Offs to Avg. Loans



Bank Officers Attending Today's Meeting

- Scott Finnell, Executive VP, Secretary & Chief Credit Officer
- Greg Dorris, Senior VP, Treasurer & Chief Financial Officer
- Michele Larkin, Senior VP, Loan Administration
- Matt Miller, Senior VP & Chief Lending Officer
- Stephenie Wilson, Vice President, Human Resource Director
- Kris Kreinbihl, Vice President & Senior Commercial Lending Officer
- Kerry Egler-Whytsell, Vice President, Mortgage Banking
- Tiffany Kail, Vice President, Retail Banking
- Angela Delong, Vice President, Compliance, Security & Internal Audit
- Scott Heil, Vice President & Commercial Lending Officer
- Matt Stein, Vice President & Commercial Lending Officer
- Kelly Fortney, Vice President & Chief Information Officer
- Banking Officers: Carol Slemmer, Leslie Riker, Twyla McCartney, Kathy Norman, Kenny Miller, & Laurie Russell

Outside Directors

- Douglas G. Bambeck
- Matthew L. Beachy
- Richard A. Brinkman, Jr.
- Mary A. Burns
- Stephen G. Clinton
- Leonard L. Gundy
- David W. Kaufman

Director Emeritus

- E.L. “Cork” Loader
- Robert D. Sensel

FFD Financial Corporation

Thank you for your support!



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