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FOR IMMEDIATE RELEASE:

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**FFD Financial Corporation Reports Record Earnings For
Three- and Nine-Months Ended March 31, 2026**

DOVER, OHIO - FFD Financial Corporation (OTC: FFD), parent company of First Federal Community Bank, National Association, is pleased to report financial results for the three- and nine-months ended March 31, 2026. (The following information is unaudited and subject to change).

Highlights:

- Net income was \$4.0 million, or diluted earnings per share of \$1.38 and \$11.6 million, or diluted earnings per share of \$4.01 for the three- and nine-months ended March 31, 2026, respectively.
- Return on average assets was 1.76% and 1.75% and return on average equity was 19.45% and 19.68% for three- and nine-months ended March 31, 2026, respectively.
- Total assets increased 10.1%, net loans increased 11.2%, and total deposits increased 7.2% since fiscal year end June 30, 2025.
- Current book value is \$29.01 per share. Shareholders' equity increased 15.4% since last fiscal year end June 30, 2025. The closing share price on March 31, 2026 was \$44.00 and represents a Price to Book trading ratio of 152%. The Price to Earnings multiple is 8.2 based upon the annualized nine-month earnings ending March 31, 2026.
- The bank continued to experience excellent credit quality as (i) delinquency as a percentage of total loans was 0.18%, (ii) non-performing assets as a percentage of total assets was 0.10%, (iii) net charge offs (recoveries) to total loans was 0.00%, (iv) and the bank's Allowance for Credit Losses to Total Loans ratio was 0.99% for the period ending March 31, 2026.
- First Federal's capital ratios exceeded regulatory guidelines for a well-capitalized financial institution under the Basel III regulatory requirements.

Income Statement Details:

- Net interest income before provision increased 20.5% and 21.2% from the comparable three- and nine-month period ending March 31, 2025, due to asset growth and improved net interest margin.
- Provision for Credit Losses totaled \$308,000 and \$754,000 for the three- and nine-month period ended March 31, 2026, primarily due to loan growth.
- Noninterest income increased by 22.1% and 9.2% compared to the comparable three- and nine-month period ending March 31, 2025. Higher fee income was principally due to deposit account growth, additional Bank owned life insurance, and mortgage banking fee income as the bank sold more residential loans due to mix of loans originated.
- Noninterest expenses increased 8.5% and 10.2% compared to the comparable three- and nine-month period ending March 31, 2025. The Bank's compensation expense rose as expected, primarily due to wage inflation and additional hiring. Additionally, non-interest expense items were up due to new account growth and the new Canton, OH financial center location.

FFD Financial Corporation is a bank holding company for First Federal Community Bank, National Association. First Federal was named a Great Place to Work in December 2019 and has continued to be certified for 7 years. The bank also continues to maintain a Bauer Financial 5-Star Superior rating, denoting the highest level of strength, safety, and performance. First Federal has eight full-service Ohio offices in Dover, New Philadelphia, Uhrichsville, Sugarcreek, Berlin, Mt. Hope, Canton and @ firstfed.com.

FFD Financial Corporation

Condensed Consolidated Statements of Financial Condition (In thousands) (Unaudited)

	March 31, 2026	June 30, 2025	%Change
ASSETS			
Cash and cash equivalents	\$ 87,238	81,052	7.6%
Investment securities available for sale	60,465	56,305	7.4%
Investment securities held to maturity	3,000	3,000	0.0%
Loans receivable, net	735,371	661,336	11.2%
Loans held for sale	585	274	113.5%
Other assets	47,844	47,035	1.7%
Total assets	\$ <u>934,503</u>	<u>849,002</u>	10.1%
LIABILITIES AND SHAREHOLDERS' EQUITY			
Deposits	\$ 817,252	762,610	7.2%
Borrowings	25,000	5,000	400.0%
Other liabilities	8,062	8,454	-4.6%
Total liabilities	850,314	776,064	9.6%
Shareholders' equity	84,189	72,938	15.4%
Total liabilities and shareholders' equity	\$ <u>934,503</u>	<u>849,002</u>	10.1%

Condensed Consolidated Statements of Income (In thousands, except share data) (Unaudited)

	Nine-months ended			Three-months ended		
	March 31,			March 31,		
	2026	2025	%Change	2026	2025	%Change
Interest and dividend income	\$ 36,235	32,671	10.9%	\$ 12,266	10,871	12.8%
Interest expense	11,479	12,252	-6.3%	3,886	3,918	-0.8%
Net interest income	24,756	20,419	21.2%	8,380	6,953	20.5%
Provision for credit losses	754	526	43.3%	308	199	54.8%
Net interest income after PCL	24,002	19,893	20.7%	8,072	6,754	19.5%
Noninterest income	3,007	2,754	9.2%	1,076	881	22.1%
Noninterest expense	12,859	11,666	10.2%	4,290	3,953	8.5%
Income before income taxes	14,150	10,981	28.9%	4,858	3,682	31.9%
Income tax expense	2,512	1,905	31.9%	846	609	38.9%
Net Income	\$ <u>11,638</u>	<u>9,076</u>	28.2%	\$ <u>4,012</u>	<u>3,073</u>	30.6%
Earnings per share						
Basic	\$ <u>4.01</u>	<u>3.10</u>		\$ <u>1.38</u>	<u>1.05</u>	
Diluted	\$ <u>4.01</u>	<u>3.09</u>		\$ <u>1.38</u>	<u>1.05</u>	