



# Greenville Federal

## FINANCIAL CORPORATION

### FOR IMMEDIATE RELEASE

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### GREENVILLE FEDERAL FINANCIAL CORPORATION REPORTS EARNINGS FOR THE FIRST QUARTER ENDED MARCH 31, 2026

Greenville, Ohio, April 30, 2026. Greenville Federal Financial Corporation (the “Corporation”) (OTCBB: GVFF), today announced the Corporation’s financial results for the first quarter. For the quarter ended March 31, 2026 the Corporation reported net income of \$102,000 or \$0.05 per diluted share, compared to net income of (\$124,000), or (\$0.06) per share, for the same quarter in 2025.

The quarter-to-quarter increase in net income was attributed primarily to an increase in net interest income and a decrease in general, administrative, and other expenses; offset by an increase in federal income tax expense. Net interest income increased \$224,000, or 12.72%. General, administrative, and other expenses decreased by approximately \$41,000, or 1.80%. Offsetting this change was an increase in federal income tax expense of approximately \$27,000, or 191.00%.

The Corporation reported total assets of \$263.4 million at March 31, 2026, total liabilities of \$242.5 million, including deposits of \$238.8 million, and total stockholders’ equity of \$20.9 million. The number of shares outstanding as of March 31, 2026, is 1,995,677.

Greenville Federal Financial Corporation is the holding company for Greenville Federal, a federally chartered savings bank with its main and branch offices in Greenville, Tipp City, and Troy, Ohio. Greenville Federal attracts deposits from, and makes loans in, the Ohio counties of Darke, Preble, Auglaize, Miami, Shelby and Mercer and the Indiana counties of Randolph and Wayne.



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## FINANCIAL CORPORATION

**GREENVILLE FEDERAL FINANCIAL CORPORATION**  
**CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION**  
(In thousands)  
(Unaudited)

<b>ASSETS</b>	<b>Mar 31, 2026</b>	<b>Dec 31, 2025</b>
Cash and cash equivalents	\$13,564	\$13,405
Investment securities	16,441	16,874
Loans receivable, net	214,889	221,003
Other assets	18,467	18,276
Total assets	<b>\$263,361</b>	<b>\$269,558</b>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
Deposits	\$238,758	\$241,604
Advances from the FHLB	1,000	4,000
Other liabilities	2,723	3,182
Total liabilities	242,481	248,786
Stockholders' equity	20,880	20,772
Total liabilities and stockholders' equity	<b>\$263,361</b>	<b>\$269,558</b>

**GREENVILLE FEDERAL FINANCIAL CORPORATION**  
**CONDENSED CONSOLIDATED STATEMENTS OF INCOME**  
(In thousands, except per share data)  
(Unaudited)

	<b>Three months ended</b>	
	<b>March 31,</b>	
	<b>2026</b>	<b>2025</b>
Total interest income	\$3,100	\$2,858
Total interest expense	1,109	1,092
<b>Net interest income</b>	1,991	1,766
Provision for losses on loans	8	8
Other income	356	368
Other expense	2,224	2,264
<b>Income before income taxes</b>	115	(138)
Income taxes	13	(14)
<b>Net Income</b>	<b>\$102</b>	<b>\$(124)</b>
<b>Basic and diluted earnings per share</b>	<b>\$0.05</b>	<b>\$(0.06)</b>