FOR IMMEDIATE RELEASE

July 30, 2026

Contact: John D. Schipfer, President & Chief Executive Officer
Susan J. Barker, Executive Vice President & Chief Financial Officer
Telephone: 937-548-4158

GREENVILLE FEDERAL FINANCIAL CORPORATION REPORTS EARNINGS FOR THE SECOND QUARTER ENDED JUNE 30, 2026

Greenville, Ohio, July 30, 2026. Greenville Federal Financial Corporation (the "Corporation") (OTCBB: GVFF), today announced the Corporation's financial results for the second quarter. For the quarter ended June 30, 2026 the Corporation reported net income of $134,000, or $0.07 per diluted share, compared to net income of ($35,000), or ($0.02) 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, a decrease in provision for losses on loans and a decrease in general, administrative, and other expenses; offset by a decrease in other income and an increase in federal income tax expense. Net interest income increased $136,000, or 7.32%. Provision for losses on loans decreased by $50,000, or 100.00% and general, administrative, and other expenses decreased by $2,000, or 0.08%. Other income decreased $8,000, or 1.83%. Also offsetting this change was an increase in federal income tax expense of $11,000, or 100.00%.

The Corporation reported total assets of $264.2 million at June 30, 2026, total liabilities of $243.2 million, including deposits of $239.7 million, and total stockholders' equity of $21.0 million. The number of shares outstanding as of June 30, 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.

Since 1883

Greenville Federal
FINANCIAL CORPORATION

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

ASSETS	June 30, 2026	Mar 31, 2026
Cash and cash equivalents	$20,881	$13,564
Investment securities	16,008	16,441
Loans receivable, net	209,003	214,889
Other assets	18,306	18,467
Total assets	**$264,198**	**$263,361**
LIABILITIES AND STOCKHOLDERS' EQUITY		
Deposits	$239,652	$238,758
Advances	150	1,000
Other liabilities	3,374	2,723
Total liabilities	243,176	242,481
Stockholders' equity	21,022	20,880
Total liabilities and stockholders' equity	**$264,198**	**$263,361**

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

	Three months ended June 30,		Six months ended June 30,	
	2026	**2025**	**2026**	**2025**
Total interest income	$3,098	$2,982	$6,197	$5,839
Total interest expense	1,102	1,122	2,211	2,213
Net interest income	1,996	1,860	3,986	3,626
Provision for losses on loans	0	50	7	58
Other income	402	409	757	777
Other expense	2,253	2,254	4,476	4,518
Income before income taxes	145	(35)	260	(173)
Income taxes	11	0	24	(14)
Net Income	**$ 134**	**$ (35)**	**$ 236**	**$ (159)**
Basic and diluted earnings per share	**$0.07**	**$(0.02)**	**$0.12**	**$(0.08)**