FOR IMMEDIATE RELEASE

October 30, 2026

Contact: John D. Schipfer, President & Chief Executive Officer
Scott Hochstein, Vice President & Chief Financial Officer
Telephone: 937-548-4158

GREENVILLE FEDERAL FINANCIAL CORPORATION REPORTS EARNINGS FOR THE THIRD QUARTER ENDED SEPTEMBER 30, 2026

Greenville, Ohio, October 30, 2026. Greenville Federal Financial Corporation (the "Corporation") (OTCBB: GVFF), today announced the Corporation's financial results for the third quarter. For the quarter ended September 30, 2026 the Corporation reported net income of $138,000, or $0.07 per diluted share, compared to net income of $65,000, or $0.03 per share, for the same quarter in 2025.

The quarter-to-quarter increase in net income was attributed primarily to a decrease in interest expense and a decrease in provision for losses on loans. This was offset by an increase in general, administrative, and other expenses. Interest expense decreased by $102,000, or 8.63%. Provision for losses on loans decreased by $43,000, or 84.31%. General, administrative, and other expenses increased by $58,000, or 2.64%.

The Corporation reported total assets of $259 million at September 30, 2026, total liabilities of $237.9 million, including deposits of $234 million, and total stockholders' equity of $21.2 million. The number of shares outstanding as of September 30, 2026, is 1,995,377.

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	**Sept 30, 2026**	**June 30, 2026**
Cash and cash equivalents	$16,730	$20,881
Investment securities	15,564	16,008
Loans receivable, net	208,527	209,003
Other assets	18,228	18,306
Total assets	**$259,049**	**$264,198**
LIABILITIES AND STOCKHOLDERS' EQUITY		
Deposits	$233,968	$239,652
Advances	675	150
Other liabilities	3,238	3,374
Total liabilities	237,881	243,176
Stockholders' equity	21,168	21,022
Total liabilities and stockholders' equity	**$259,049**	**$264,198**

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

	Three months ended Sept 30,		**Nine months ended Sept 30,**	
	2026	**2025**	**2026**	**2025**
Total interest income	$3,097	$3,107	$9,294	$8,947
Total interest expense	1,083	1,185	3,294	3,398
Net interest income	2,014	1,922	6,000	5,549
Provision for losses on loans	8	51	15	109
Other income	377	381	1,134	1,158
Other expense	2,245	2,187	6,720	6,706
Income before income taxes	138	65	399	(108)
Income taxes	0	0	24	(14)
Net Income	**$ 138**	**$ 65**	**$ 375**	**$ (94)**
Basic and diluted earnings per share	**$0.07**	**$0.03**	**$0.19**	**$(0.05)**