FFW CORP PRESS RELEASE

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FFW CORPORATION ANNOUNCES EARNINGS FOR THE QUARTER ENDED SEPTEMBER 30, 2025

WABASH, INDIANA - - FFW Corporation (the "Corporation") (OTC PINK: FFWC) **(10/28/25 Close: $43.50)**, parent corporation of Crossroads Bank (the "Bank"), announced earnings for the quarter ended September 30, 2025.

For the three months ended September 30, 2025, the Corporation reported net income of $1,518,000 or $1.40 per common share compared to $1,243,000 or $1.09 per common share for the three months ended September 30, 2024. Net interest income for the three months ended September 30, 2025 was $4,514,000,000 compared to $3,782,000 for the three months ended September 30, 2024. Credit loss expense was $75,000 for the three months ended September 30, 2025 and $0 for the three months ended September 30, 2024. Total noninterest income was $1,268,000 for the three months ended September 30, 2025 compared to $1,280,000 for the three months ended September 30, 2024. Noninterest expense was $4,002,000 for the three months ended September 30, 2025 and $3,695,000 for the three months ended September 30, 2024.

The three months ended September 30, 2025 represented a return on average common equity of 11.90% compared to 9.89% for the three months ended September 30, 2024. The three months ended September 30, 2025 represented a return on average assets of 1.06% compared to 0.86% for the three months ended September 30, 2024.

The allowance for credit losses as a percentage of gross loans receivable was 1.34% at September 30, 2025 compared to 1.30% at September 30, 2024. Nonperforming assets were $7,416,000 at September 30, 2025 compared to $8,147,000 at June 30, 2025.

As of September 30, 2025, FFWC's equity-to-assets ratio was 9.23% compared to 8.88% at September 30, 2024. Total assets at September 30, 2025 were $572,522,000 compared to $570,108,000 at June 30, 2025. Shareholders' equity was $52,856,000 at September 30, 2025 compared to $49,944,000 at June 30, 2025. Crossroads Bank exceeds all applicable regulatory requirements to be considered "well capitalized."

The Corporation has an active share repurchase program. During the quarter ended September 30, 2025, the Corporation repurchased 729 shares at an average price of $40.00. For more information regarding the share repurchase program, please contact Roger Cromer, President, at (260) 563-3185. The Corporation may suspend or discontinue repurchases at any time.

Forward Looking Statements

This press release may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements include expressions such as "expects," "intends," "believes," and "should," which are necessarily statements of belief as to the expected outcomes of future events. Actual results could materially differ from those presented. The Corporation's ability to predict future results involves a number of risks and uncertainties. The Corporation undertakes no obligation to release revisions to these forward-looking statements or reflect events or circumstances after the date of this release.

Crossroads Bank is a wholly owned subsidiary of FFW Corporation providing an extensive array of banking services and a wide range of investments and securities products through its main office in Wabash and six Indiana banking centers located in Columbia City, North Manchester, Peru, South Whitley, Syracuse and Warsaw. The Bank also provides leasing services at each of its banking centers. Insurance products are offered through an affiliated company, Insurance 1 Services, Inc. The Corporation's stock is traded on the OTC Markets under the symbol "FFWC." Our website address is www.crossroadsbanking.com. Crossroads Bank, Member FDIC.

FFW Corporation
Selected Financial Information

Consolidated Balance Sheet

		September 30		June 30
		2025		2025
		Unaudited		
Assets				
Cash and due from financial institutions	$	3,958,249	$	7,166,023
Interest-bearing deposits in other financial institutions		4,657,089		3,649,597
Cash and cash equivalents		8,615,338		10,815,620
Securities available for sale		104,752,012		103,067,093
Loans held for sale		398,609		314,800
Loans receivable, net of allowance for credit losses of $5,781,780 at September 30, 2025 and $5,703,128 at June 30, 2025		425,452,519		422,829,649
Federal Home Loan Bank stock, at cost		1,739,500		1,739,500
Accrued interest receivable		3,063,836		3,055,402
Premises and equipment, net		7,685,798		7,602,679
Mortgage servicing rights		1,060,459		1,072,056
Cash surrender value of life insurance		13,278,477		13,165,670
Goodwill		1,213,898		1,213,898
Repossessed Assets		38,560		38,560
Other assets		5,223,192		5,192,615
Total assets	**$**	**572,522,198**	**$**	**570,107,542**
Liabilities and shareholders' equity				
Deposits				
Noninterest-bearing	$	52,773,862	$	52,521,124
Interest-bearing		430,831,454		453,607,241
Total deposits		483,605,316		506,128,365
Borrowings		31,800,000		10,000,000
Accrued expenses and other liabilities		4,260,386		4,035,448
Total liabilities		519,665,702		520,163,813
Shareholders' equity				
Common stock, $.01 par; 2,000,000 shares authorized; Issued: 1,836,328; outstanding: 1,087,250 at September 30, 2025 and 1,082,978 at June 30, 2025		18,363		18,363
Additional paid-in capital		10,187,778		10,233,608
Retained earnings		67,093,471		65,911,649
Accumulated other comprehensive income (loss)		(9,851,654)		(11,560,272)
Treasury stock, at cost: 749,078 at September 30, 2025 and 753,350 at June 30, 2025		(14,591,462)		(14,659,619)
Total shareholders' equity		52,856,496		49,943,729
Total liabilities and shareholders' equity	**$**	**572,522,198**	**$**	**570,107,542**

FFW Corporation
Selected Financial Information

Consolidated Statement of Income

	Three Months Ended September 30	
	2025	2024
	Unaudited	Unaudited
Interest and dividend income:		
Loans, including fees	$ 6,120,085	$ 5,731,067
Taxable securities	564,446	537,550
Tax exempt securities	397,230	405,837
Other	66,803	194,422
Total interest and dividend income	7,148,564	6,868,876
Interest expense:		
Deposits	2,367,867	3,087,331
Borrowings	266,244	-
Total interest expense	2,634,111	3,087,331
Net interest income	**4,514,453**	**3,781,545**
Provision for credit losses	75,000	-
Net interest income after provision for credit losses	4,439,453	3,781,545
Noninterest income:		
Net gains on sales of loans	154,391	98,012
Net gains (losses) on fixed assets	25,527	-
Net gains (losses) on sales of REO	-	(684)
Commission income	418,566	484,080
Service charges and fees	250,839	256,532
Earnings on life insurance	112,807	107,679
Other	306,198	334,874
Total noninterest income	1,268,328	1,280,493
Noninterest expense:		
Salaries and benefits	2,038,487	2,041,613
Occupancy and equipment	307,116	322,074
Professional	154,881	142,751
Marketing	106,748	90,441
Deposit insurance premium	102,000	87,261
Regulatory assessment	11,018	7,713
Correspondent bank charges	26,473	22,499
Data processing	653,892	468,590
Printing, postage and supplies	69,435	72,208
Expense on life insurance	28,944	34,542
Contribution expense	7,500	9,501
Expense on REO	2,042	-
Other	493,743	396,231
Total noninterest expense	4,002,279	3,695,424
Income before income taxes	**1,705,502**	**1,366,614**
Income tax expense	187,623	123,928
Net income	**$ 1,517,879**	**$ 1,242,686**

FFW Corporation
Selected Financial Information

Key Balances and Ratios

	Three Months Ended September 30	
	2025	**2024**
	Unaudited	Unaudited
Per common share data:		
Earnings	$1.40	$1.09
Diluted earnings	$1.40	$1.09
Dividends paid	$0.31	$0.30
Average shares issued and outstanding	1,087,307	1,139,782
Shares outstanding end of period	1,087,250	1,134,993
Supplemental data:		
Net interest margin **	3.23%	2.70%
Return on average assets ***	1.06%	0.86%
Return on average common equity ***	11.90%	9.89%

	September 30	**June 30**
	2025	**2025**
Nonperforming assets *	$7,416,035	$8,147,342
Repossessed assets	$38,560	$38,560

* Includes non-accruing loans, accruing loans delinquent more than 90 days and repossessed assets
** Yields reflected have not been computed on a tax equivalent basis
*** Annualized