FFW CORP PRESS RELEASE

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FFW CORPORATION ANNOUNCES EARNINGS FOR THE QUARTER AND YEAR TO DATE ENDED JUNE 30, 2026

WABASH, INDIANA - - FFW Corporation (the "Corporation") (OTCID: FFWC) **(8/14/2026 Close: $54.73)**, parent corporation of Crossroads Bank (the "Bank"), announced earnings for the quarter and year to date ended June 30, 2026.

For the three months ended June 30, 2026, the Corporation reported net income of $1,762,000 or $1.62 per common share compared to 1,461,000 or $1.35 per common share for the three months ended June 30, 2025. Net interest income for the three months ended June 30, 2026 was $4,926,000 compared to $4,385,000 for the three months ended June 30, 2025. The provision for credit losses was $150,000 for the three months ended June 30, 2026 and $75,000 for the three months ended June 30, 2025. Total noninterest income was $1,367,000 for the three months ended June 30, 2026 compared to $1,221,000 for the three months ended June 30, 2025. Noninterest expense was $4,154,000 for the three months ended June 30, 2026 and $3,906,000 for the three months ended June 30, 2025.

For the twelve months ended June 30, 2026, the Corporation reported net income of $6,585,000 or $6.06 per common share compared to $5,542,000 or $5.01 per common share for the twelve months ended June 30, 2025. Net interest income for the twelve months ended June 30, 2026 was $18,789,000 compared to $16,279,000 for the twelve months ended June 30, 2025. The Company recognized a provision for credit losses of $400,000 for the twelve months ended June 30, 2026 and $200,000 for the twelve months ended June 30, 2025. Total noninterest income was $5,067,000 for the twelve months ended June 30, 2026 compared to $5,070,000 for the twelve months ended June 30, 2025. Noninterest expense was $16,036,000 for the twelve months ended June 30, 2026 and $15,006,000 for the twelve months ended June 30, 2025.

The three and twelve months ended June 30, 2026 represented a return on average common equity of 12.26% and 12.00%, respectively, compared to 11.77% and 11.10% for the three and twelve month periods ended June 30, 2025. The three and twelve months ended June 30, 2026 represented a return on average assets of 1.16% and 1.13%, respectively, compared to 1.03% and 0.97%, for the three and twelve month periods ended June 30, 2025.

The allowance for credit losses as a percentage of gross loans receivable was 1.32% at June 30, 2026 compared to 1.35% at June 30, 2025. Nonperforming assets were $6,487,000 at June 30, 2026 compared to $8,147,000 at June 30, 2025.

As of June 30, 2026, FFWC's equity-to-assets ratio was 9.55% compared to 8.76% at June 30, 2025. Total assets at June 30, 2026 were $613,963,000 compared to $570,108,000 at June 30, 2025. Shareholders' equity was $58,620,000 at June 30, 2026 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 June 30, 2026, the Corporation repurchased 1,255 shares at an average price of $50.50. Year to date the Corporation repurchased 3,810 shares at an average price of $46.09. 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

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

	June 30 2026	June 30 2025
	Unaudited	
Assets		
Cash and due from financial institutions	$ 6,007,638	$ 7,166,023
Interest-bearing deposits in other financial institutions	23,239,189	3,649,597
Cash and cash equivalents	29,246,827	10,815,620
Securities available for sale	101,548,808	103,067,093
Loans held for sale	1,185,099	314,800
Loans receivable, net of allowance for credit losses of $6,032,597 at June 30, 2026 and $5,703,128 at June 30, 2025	448,974,149	422,829,649
Federal Home Loan Bank stock, at cost	1,748,800	1,739,500
Accrued interest receivable	3,118,061	3,055,402
Premises and equipment, net	7,407,812	7,602,679
Mortgage servicing rights	1,172,373	1,072,056
Cash surrender value of life insurance	13,653,541	13,165,670
Goodwill	1,213,898	1,213,898
Repossessed Assets	18,862	38,560
Other assets	4,675,252	5,192,615
Total assets	**$ 613,963,482**	**$ 570,107,542**
Liabilities and shareholders' equity		
Deposits		
Noninterest-bearing	$ 54,001,013	$ 52,521,124
Interest-bearing	486,559,721	453,607,241
Total deposits	540,560,734	506,128,365
Borrowings	10,000,000	10,000,000
Accrued expenses and other liabilities	4,782,730	4,035,448
Total liabilities	555,343,464	520,163,813
Shareholders' equity		
Common stock, $.01 par; 2,000,000 shares authorized; Issued: 1,836,328; outstanding: 1,084,169 at June 30, 2026 and 1,082,978 at June 30, 2025	18,363	18,363
Additional paid-in capital	10,344,530	10,233,608
Retained earnings	71,151,680	65,911,649
Accumulated other comprehensive income (loss)	(8,136,040)	(11,560,272)
Treasury stock, at cost: 752,159 at June 30, 2026 and 753,350 at June 30, 2025	(14,758,515)	(14,659,619)
Total shareholders' equity	58,620,018	49,943,729
Total liabilities and shareholders' equity	**$ 613,963,482**	**$ 570,107,542**

FFW Corporation
Selected Financial Information

Consolidated Statement of Income

	Three Months Ended June 30		Twelve Months Ended June 30	
	2026	2025	2026	2025
	Unaudited	Unaudited	Unaudited	Unaudited
Interest and dividend income:				
Loans, including fees	$ 6,386,760	$ 5,985,759	$ 24,854,644	$ 23,183,812
Taxable securities	482,086	563,907	2,090,868	2,187,692
Tax exempt securities	390,384	402,708	1,580,588	1,625,823
Other	222,489	78,596	433,296	564,219
Total interest and dividend income	7,481,719	7,030,970	28,959,396	27,561,546
Interest expense:				
Deposits	2,402,326	2,469,399	9,380,693	11,078,011
Borrowings	153,781	176,469	789,785	204,282
Total interest expense	2,556,106	2,645,869	10,170,478	11,282,293
Net interest income	**4,925,613**	**4,385,101**	**18,788,918**	**16,279,253**
Provision for credit losses	150,000	75,000	400,000	200,000
Net interest income after provision for credit losses	**4,775,613**	**4,310,101**	**18,388,918**	**16,079,253**
Noninterest income:				
Net gains on sales of loans	106,593	181,575	453,981	480,176
Net gains (losses) on fixed assets	-	(4,081)	25,527	31,157
Net gains (losses) on sales of Investments	-	-	17	-
Net gains (losses) on sales of REO	-	-	(2,076)	(684)
Commission income	489,322	463,212	1,798,452	1,993,376
Service charges and fees	298,113	157,836	1,040,971	868,973
Earnings on life insurance	128,473	111,555	487,871	439,780
Other	344,568	311,304	1,262,671	1,257,347
Total noninterest income	1,367,070	1,221,401	5,067,414	5,070,125
Noninterest expense:				
Salaries and benefits	2,189,802	2,035,089	8,372,104	8,098,744
Occupancy and equipment	293,314	333,493	1,242,154	1,300,038
Professional	259,180	164,980	703,431	628,721
Marketing	98,712	102,924	428,983	381,332
Deposit insurance premium	96,772	102,000	394,772	348,684
Regulatory assessment	11,018	11,569	44,511	42,772
Correspondent bank charges	28,610	26,413	107,644	107,687
Data processing	645,821	584,862	2,516,635	2,141,131
Printing, postage and supplies	72,992	74,354	294,101	300,465
Expense on life insurance	28,944	27,665	115,776	7,776
Contribution expense	1,000	7,500	20,012	44,888
Expense on REO	-	-	2,333	-
Other	427,603	434,848	1,793,775	1,603,446
Total noninterest expense	4,153,771	3,905,699	16,036,231	15,005,684
Income before income taxes	**1,988,912**	**1,625,803**	**7,420,101**	**6,143,694**
Income tax expense	227,333	165,144	834,766	601,954
Net income	**$ 1,761,579**	**$ 1,460,659**	**$ 6,585,335**	**$ 5,541,740**

FFW Corporation
Selected Financial Information

Key Balances and Ratios

	Three Months Ended June 30		Twelve Months Ended June 30	
	2026	2025	2026	2025
	Unaudited	Unaudited	Unaudited	Unaudited
Per common share data:				
Earnings	$1.62	$1.35	$6.06	$5.01
Diluted earnings	$1.62	$1.35	$6.06	$5.01
Dividends paid	$0.31	$0.30	$1.24	$1.20
Average shares issued and outstanding	1,084,583	1,083,793	1,085,991	1,106,967
Shares outstanding end of period	1,084,169	1,082,978	1,084,169	1,082,978
Supplemental data:				
Net interest margin **	3.29%	3.16%	3.30%	2.92%
Return on average assets ***	1.16%	1.03%	1.13%	0.97%
Return on average common equity ***	12.26%	11.77%	12.00%	11.10%

	June	June 30
	2026	2025
Nonperforming assets *	$6,487,202	$8,147,342
Repossessed assets	$18,862	$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