FFW CORP PRESS RELEASE

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FFW CORPORATION ANNOUNCES EARNINGS FOR THE QUARTER ENDED SEPTEMBER 30, 2026

WABASH, INDIANA - - FFW Corporation (the "Corporation") (OTCID: FFWC) **(10/27/26 Close: $53.17)**, parent corporation of Crossroads Bank (the "Bank"), announced earnings for the quarter ended September 30, 2026.

For the three months ended September 30, 2026, the Corporation reported net income of $1,920,000 or $1.77 per common share compared to $1,518,000 or $1.40 per common share for the three months ended September 30, 2025. Net interest income for the three months ended September 30, 2026 was $5,166,000 compared to $4,514,000 for the three months ended September 30, 2025. Credit loss expense was $75,000 for the three months ended September 30, 2026 and for the three months ended September 30, 2025. Total noninterest income was $1,415,000 for the three months ended September 30, 2026 compared to $1,268,000 for the three months ended September 30, 2025. Noninterest expense was $4,274,000 for the three months ended September 30, 2026 and $4,002,000 for the three months ended September 30, 2025.

The three months ended September 30, 2026 represented a return on average common equity of 12.93% compared to 11.90% for the three months ended September 30, 2025. The three months ended September 30, 2026 represented a return on average assets of 1.24% compared to 1.06% for the three months ended September 30, 2025.

The allowance for credit losses as a percentage of gross loans receivable was 1.34% at September 30, 2026 compared to the same 1.34% at September 30, 2025. Nonperforming assets were $6,394,000 at September 30, 2026 compared to $6,487,000 at June 30, 2026.

As of September 30, 2026, FFWC's equity-to-assets ratio was 9.28% compared to 9.55% at June 30, 2026. Total assets at September 30, 2026 were $610,143,000 compared to $613,963,000 at June 30, 2026. Shareholders' equity was $56,636,000 at September 30, 2026 compared to $58,620,000 at June 30, 2026. 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, 2026, the Corporation repurchased 705 shares at an average price of $53.50. 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 2026	June 30 2026
	Unaudited	
Assets		
Cash and due from financial institutions	$ 4,659,482	$ 6,007,638
Interest-bearing deposits in other financial institutions	20,305,191	23,239,189
Cash and cash equivalents	24,964,673	29,246,827
Securities available for sale	99,513,453	101,548,808
Loans held for sale	854,983	1,185,099
Loans receivable, net of allowance for credit losses of $6,113,960 at September 30, 2026 and $6,032,597 at June 30, 2026	450,372,894	448,974,149
Federal Home Loan Bank stock, at cost	1,748,800	1,748,800
Accrued interest receivable	3,125,992	3,118,061
Premises and equipment, net	7,592,777	7,407,812
Mortgage servicing rights	1,246,144	1,172,373
Cash surrender value of life insurance	13,783,996	13,653,541
Goodwill	1,213,898	1,213,898
Repossessed Assets	18,862	18,862
Other assets	5,706,500	4,675,252
Total assets	**$ 610,142,972**	**$ 613,963,482**
Liabilities and shareholders' equity		
Deposits		
Noninterest-bearing	$ 55,198,373	$ 54,001,013
Interest-bearing	484,076,135	486,559,721
Total deposits	539,274,508	540,560,734
Borrowings	10,000,000	10,000,000
Accrued expenses and other liabilities	4,232,634	4,782,730
Total liabilities	553,507,142	555,343,464
Shareholders' equity		
Common stock, $.01 par; 2,000,000 shares authorized; Issued: 1,836,328; outstanding: 1,083,464 at September 30, 2026 and 1,084,169 at June 30, 2026	18,363	18,363
Additional paid-in capital	10,396,019	10,344,530
Retained earnings	72,714,014	71,151,680
Accumulated other comprehensive income (loss)	(11,696,334)	(8,136,041)
Treasury stock, at cost: 752,864 at September 30, 2026 and 752,159 at June 30, 2026	(14,796,232)	(14,758,514)
Total shareholders' equity	56,635,830	58,620,018
Total liabilities and shareholders' equity	**$ 610,142,972**	**$ 613,963,482**

FFW Corporation
Selected Financial Information

Consolidated Statement of Income

	Three Months Ended September 30	
	2026	**2025**
	Unaudited	Unaudited
Interest and dividend income:		
Loans, including fees	$ 6,570,080	$ 6,120,085
Taxable securities	510,273	564,446
Tax exempt securities	386,888	397,230
Other	260,701	66,803
Total interest and dividend income	7,727,942	7,148,564
Interest expense:		
Deposits	2,453,332	2,367,867
Borrowings	108,644	266,244
Total interest expense	2,561,976	2,634,111
Net interest income	**5,165,966**	**4,514,453**
Provision for credit losses	75,000	75,000
Net interest income after provision for credit losses	5,090,966	4,439,453
Noninterest income:		
Net gains on sales of loans	118,242	154,391
Net gains (losses) on fixed assets	-	25,527
Net gains (losses) on sales of REO	-	-
Commission income	530,775	418,566
Service charges and fees	310,421	250,839
Earnings on life insurance	130,455	112,807
Other	323,437	306,198
Total noninterest income	1,414,611	1,268,328
Noninterest expense:		
Salaries and benefits	2,261,602	2,038,487
Occupancy and equipment	308,619	307,116
Professional	226,090	154,881
Marketing	118,979	106,748
Deposit insurance premium	94,728	102,000
Regulatory assessment	11,121	11,018
Correspondent bank charges	18,123	26,473
Data processing	697,027	653,892
Printing, postage and supplies	78,957	69,435
Expense on life insurance	30,172	28,944
Contribution expense	1,944	7,500
Expense on REO	-	2,042
Other	426,642	493,743
Total noninterest expense	4,274,004	4,002,279
Income before income taxes	**2,231,573**	**1,705,502**
Income tax expense	311,696	187,623
Net income	**$ 1,919,877**	**$ 1,517,879**

FFW Corporation
Selected Financial Information

Key Balances and Ratios

	Three Months Ended September 30	
	2026	**2025**
	Unaudited	Unaudited
Per common share data:		
Earnings	$1.77	$1.40
Diluted earnings	$1.77	$1.40
Dividends paid	$0.33	$0.31
Average shares issued and outstanding	1,083,839	1,087,307
Shares outstanding end of period	1,083,464	1,087,250
Supplemental data:		
Net interest margin **	3.44%	3.23%
Return on average assets ***	1.24%	1.06%
Return on average common equity ***	12.93%	11.90%

	September 30	**June 30**
	2026	**2026**
Nonperforming assets *	$6,394,128	$6,487,202
Repossessed assets	$18,862	$18,862

* 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