

**FIRST NILES FINANCIAL, INC.
DECLARES CASH DIVIDEND**

Niles, Ohio, November 20, 2025 - First Niles Financial, Inc., the parent company of Home Federal Savings and Loan Association of Niles, has announced a cash dividend of \$.06 per share on common stock and \$.07 per share on preferred class A stock for the fourth quarter of 2025. The dividend will be payable on December 19, 2025, to shareholders of record on December 5, 2025.

Home Federal primarily serves the Niles, Ohio area. At September 30, 2025, Home Federal exceeded all its applicable regulatory capital requirements.

First Niles had \$159.3 million in assets and \$17.0 million in stockholders' equity as of September 30, 2025. The stock of First Niles is quoted on the OTCID under the symbol "FNFI."

FOR IMMEDIATE RELEASE

November 20, 2025

FOR FURTHER INFORMATION CONTACT

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