

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

Niles, Ohio, February 20, 2026 - 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 first quarter of 2026. The dividend will be payable on March 20, 2026, to shareholders of record on March 6, 2026.

Home Federal primarily serves the Niles, Ohio area. At December 31, 2025, Home Federal exceeded all its applicable regulatory capital requirements.

First Niles had \$156.6 million in assets and \$17.4 million in stockholders' equity as of December 31, 2025. The stock of First Niles is quoted on the OTCID under the symbol "FNFI."

FOR IMMEDIATE RELEASE

February 20, 2026

FOR FURTHER INFORMATION CONTACT

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