

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

Niles, Ohio, May 26, 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 second quarter of 2026. The dividend will be payable on June 26, 2026, to shareholders of record on June 12, 2026.

Home Federal primarily serves the Niles, Ohio area. At March 31, 2026, Home Federal exceeded all its applicable regulatory capital requirements.

First Niles had \$158.8 million in assets and \$17.4 million in stockholders' equity as of March 31, 2026. The stock of First Niles is quoted on the OTCID under the symbol "FNFI."

FOR IMMEDIATE RELEASE

May 26, 2026

FOR FURTHER INFORMATION CONTACT

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