

***NASB Financial, Inc. and Subsidiary***  
***Consolidated Balance Sheets***

	March 31, 2026 (Unaudited)	September 30, 2025
(Dollars in thousands)		
<b>ASSETS</b>		
Cash and cash equivalents	\$ 405,936	389,927
Securities purchased under resale agreements	200,000	--
Securities available for sale, at fair value	238,856	260,207
Stock in Federal Home Loan Bank, at cost	38,268	30,724
Mortgage-backed securities available for sale, at fair value	59,998	62,428
Loans receivable:		
Held for sale, at fair value	7,349	6,211
Held for investment, net	2,172,225	2,149,041
Allowance for credit losses	(29,541)	(29,625)
Accrued interest receivable	11,933	11,780
Foreclosed assets held for sale, net	3,564	2,270
Premises and equipment, net	7,572	7,873
Mortgage servicing rights, net	21,433	21,448
Deferred income tax asset, net	2,865	2,452
Delinquent GNMA-backed loans available for repurchase	404	1,038
Goodwill and other intangibles	5,784	7,060
Other assets	9,595	10,143
	<u>\$ 3,156,241</u>	<u>2,932,977</u>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
<b>Liabilities:</b>		
Customer deposit accounts	\$ 1,822,469	1,762,020
Brokered deposit accounts	52,547	61,280
Advances from Federal Home Loan Bank	809,890	642,990
Secured borrowings	404	1,038
Escrows	11,420	18,719
Income taxes payable	2,757	2,092
Accrued expenses and other liabilities	16,689	13,896
Total liabilities	<u>2,716,176</u>	<u>2,502,035</u>
<b>Stockholders' equity:</b>		
Common stock of \$0.15 par value: 20,000,000 authorized; 9,868,281 shares issued at March 31, 2026, and at September 30, 2025	1,480	1,480
Additional paid-in capital	16,428	17,090
Retained earnings	492,637	479,985
Treasury stock, at cost; 2,691,642 shares at March 31, 2026, and 2,659,450 shares at September 30, 2025	(58,236)	(56,842)
Accumulated other comprehensive loss	(12,244)	(10,771)
Total stockholders' equity	<u>440,065</u>	<u>430,942</u>
	<u>\$ 3,156,241</u>	<u>2,932,977</u>

***NASB Financial, Inc. and Subsidiary***  
***Consolidated Statements of Operations (Unaudited)***

	Three months ended		Six months ended	
	March 31,		March 31,	
	2026	2025	2026	2025
	(Dollars in thousands, except per share data)			
Interest on loans receivable	\$ 34,503	33,235	68,596	66,612
Interest on mortgage-backed securities	548	448	1,106	994
Interest and dividends on securities	3,276	3,962	6,877	7,868
Interest on securities purchased under resale agreements	1,858	--	2,885	--
Other interest income	3,228	4,743	6,556	8,647
Total interest income	<u>43,413</u>	<u>42,388</u>	<u>86,020</u>	<u>84,121</u>
Interest on customer and brokered deposit accounts	14,875	16,416	30,458	32,505
Interest on advances from Federal Home Loan Bank	6,792	6,412	12,856	12,492
Total interest expense	<u>21,667</u>	<u>22,828</u>	<u>43,314</u>	<u>44,997</u>
Net interest income	21,746	19,560	42,706	39,124
Provision for credit losses	100	135	100	201
Net interest income after provision for credit losses	<u>21,646</u>	<u>19,425</u>	<u>42,606</u>	<u>38,923</u>
Other income (expense):				
Loan servicing fees	1,022	1,136	2,103	2,324
Customer service fees and charges	495	494	1,031	1,044
Provision for loss on real estate owned	(55)	(115)	(67)	(688)
Income (expense) on real estate owned, net	32	(360)	71	23
Loss on disposal of securities available for sale	--	--	--	(2)
Mortgage banking income (loss)	1,032	(641)	1,225	922
Other income	19	4	71	19
Total other income	<u>2,545</u>	<u>518</u>	<u>4,434</u>	<u>3,642</u>
General and administrative expenses:				
Compensation and fringe benefits	7,217	7,709	14,309	15,333
Premises and equipment	1,549	1,887	3,988	3,693
Advertising and business promotion	786	587	1,391	1,010
Federal deposit insurance premiums	324	319	640	669
Other	1,833	1,738	3,225	3,608
Total general and administrative expenses	<u>11,709</u>	<u>12,240</u>	<u>23,553</u>	<u>24,313</u>
Income before income tax expense	12,482	7,703	23,487	18,252
Income tax expense	3,071	1,895	5,778	4,490
Net income	<u>\$ 9,411</u>	<u>5,808</u>	<u>17,709</u>	<u>13,762</u>
Basic earnings per share	<u>\$ 1.30</u>	<u>0.80</u>	<u>2.45</u>	<u>1.90</u>
Basic weighted average shares outstanding	<u>7,222,560</u>	<u>7,234,733</u>	<u>7,224,119</u>	<u>7,233,591</u>