

NASB Financial, Inc.

NEWS RELEASE

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FOR IMMEDIATE RELEASE:

NASB Financial, Inc. Announces Financial Results

Kansas City, Missouri (August 6, 2025) - NASB Financial, Inc. (the “Company”) (OTCQX: NASB) announced today net income for the quarter ended June 30, 2025, of \$6.9 million or \$0.96 per share. This compares to net income of \$5.8 million or \$0.80 per share for the quarter ended March 31, 2025, and compares to net income of \$6.8 million or \$0.92 per share for the quarter ended June 30, 2024.

Net income for the nine months ended June 30, 2025, was \$20.7 million or \$2.86 per share. This compares to net income of \$22.1 million or \$2.99 per share for the nine months ended June 30, 2024.

NASB Financial, Inc. is a unitary thrift holding company for North American Savings Bank, F.S.B. (“NASB”). Since 1927, NASB has been serving the financial needs of customers by providing an array of personal banking and lending products in the Kansas City metro area. NASB offers competitive residential and commercial mortgages nationwide with the safety and security of a Federal institution. For more information, visit nasb.com.

(Financial Highlights Schedule Attached)

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NASB Financial, Inc.

Financial Highlights

(Dollars in thousands, except per share data)

| | Three Months Ended | | | Nine Months Ended | |
|--|--------------------|-----------|-----------|-------------------|-----------|
| | 6/30/25 | 3/31/25 | 6/30/24 | 6/30/25 | 6/30/24 |
| EARNINGS DATA: | | | | | |
| Net interest income | \$ 19,957 | 19,560 | 19,802 | 59,081 | 58,035 |
| Provision for credit losses | 370 | 135 | (9) | 571 | (1,463) |
| Non-interest income | 2,400 | 518 | 1,174 | 6,042 | 5,230 |
| Non-interest expense | 12,833 | 12,240 | 12,399 | 37,146 | 36,950 |
| Income tax expense | 2,252 | 1,895 | 1,803 | 6,742 | 5,665 |
| Net income | \$ 6,902 | 5,808 | 6,783 | 20,664 | 22,113 |
| FINANCIAL CONDITION DATA: | | | | | |
| Total assets | \$ 2,938,963 | 3,033,963 | 2,787,478 | 2,938,963 | 2,787,478 |
| Total loans held for investments and mortgage-backed securities, net | 2,162,032 | 2,155,237 | 2,160,856 | 2,162,032 | 2,160,856 |
| Customer and brokered deposit accounts | 1,835,263 | 1,917,821 | 1,699,859 | 1,835,263 | 1,699,859 |
| Stockholders' equity | 423,572 | 420,814 | 407,079 | 423,572 | 407,079 |
| FINANCIAL RATIOS AND PER SHARE DATA: | | | | | |
| Book value per share | \$ 58.70 | 58.18 | 55.06 | 58.70 | 55.06 |
| Earnings per share | 0.96 | 0.80 | 0.92 | 2.86 | 2.99 |
| Cash dividends paid per share | 0.25 | 0.25 | 0.25 | 0.75 | 0.75 |
| Return on assets (annualized net income divided by total average assets) | 0.92% | 0.78% | 0.96% | 0.95% | 1.05% |
| Return on equity (annualized net income divided by average stockholders' equity) | 6.54% | 5.57% | 6.70% | 6.59% | 7.43% |
| Weighted average shares outstanding | 7,225,785 | 7,234,733 | 7,392,789 | 7,230,989 | 7,393,756 |