

NASB Financial, Inc.

NEWS RELEASE

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FOR IMMEDIATE RELEASE:

NASB Financial, Inc. Announces Financial Results

Kansas City, Missouri (August 5, 2026) - NASB Financial, Inc. (the “Company”) (OTCQX: NASB) announced today net income for the quarter ended June 30, 2026, of \$10.6 million or \$1.48 per share. This compares to net income of \$9.4 million or \$1.30 per share for the quarter ended March 31, 2026, and compares to net income of \$6.9 million or \$0.96 per share for the quarter ended June 30, 2025.

Net income for the nine months ended June 30, 2026, was \$28.3 million or \$3.93 per share. This compares to net income of \$20.7 million or \$2.86 per share for the nine months ended June 30, 2025.

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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Financial Highlights

(Dollars in thousands, except per share data)

	Three Months Ended			Nine Months Ended	
	6/30/26	3/31/26	6/30/25	6/30/26	6/30/25
EARNINGS DATA:					
Net interest income	\$ 22,535	21,746	19,957	65,241	59,081
Provision for credit losses	250	100	370	350	571
Non-interest income	2,554	2,545	2,400	6,988	6,042
Non-interest expense	10,830	11,709	12,833	34,383	37,146
Income tax expense	3,446	3,071	2,252	9,224	6,742
Net income	\$ 10,563	9,411	6,902	28,272	20,664
FINANCIAL CONDITION DATA:					
Total assets	\$ 3,199,270	3,156,241	2,938,963	3,199,270	2,938,963
Total loans held for investments and mortgage-backed securities, net	2,208,810	2,202,682	2,162,032	2,208,810	2,162,032
Customer and brokered deposit accounts	1,832,867	1,875,016	1,835,263	1,832,867	1,835,263
Stockholders' equity	445,572	440,065	423,572	445,572	423,572
FINANCIAL RATIOS AND PER SHARE DATA:					
Book value per share	\$ 62.58	61.32	58.70	62.58	58.70
Earnings per share	1.48	1.30	0.96	3.93	2.86
Cash dividends paid per share	0.35	0.35	0.25	1.05	0.75
Return on assets (annualized net income divided by total average assets)	1.33%	1.23%	0.92%	1.23%	0.95%
Return on equity (annualized net income divided by average stockholders' equity)	9.54%	8.59%	6.54%	8.60%	6.59%
Weighted average shares outstanding	7,151,566	7,222,560	7,225,785	7,199,935	7,230,989