

NASB Financial, Inc.

NEWS RELEASE

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FOR IMMEDIATE RELEASE:

NASB Financial, Inc. Announces Financial Results

Kansas City, Missouri (February 4, 2026) - NASB Financial, Inc. (the “Company”) (OTCQX: NASB) announced today net income for the quarter ended December 31, 2025, of \$8.3 million or \$1.15 per share. This compares to net income of \$8.1 million or \$1.12 per share for the quarter ended September 30, 2025, and compares to net income of \$8.0 million or \$1.10 per share for the quarter ended December 31, 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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Financial Highlights

(Dollars in thousands, except per share data)

Three Months Ended			
	12/31/25	9/30/25	12/31/24
EARNINGS DATA:			
Net interest income	\$ 20,960	21,162	19,564
Provision for credit losses	--	--	66
Non-interest income	1,889	2,065	3,124
Non-interest expense	11,844	12,539	12,073
Income tax expense	2,707	2,629	2,595
Net income	\$ 8,298	8,059	7,954
FINANCIAL CONDITION DATA:			
Total assets	\$ 2,966,618	2,932,977	2,919,263
Total loans held for investment and mortgage-backed securities, net	2,208,550	2,181,844	2,186,076
Customer and brokered deposit accounts	1,874,438	1,823,300	1,800,419
Stockholders' equity	436,622	430,942	413,891
FINANCIAL RATIOS AND PER SHARE DATA:			
Book value per share	\$ 60.36	59.78	57.20
Earnings per share	1.15	1.12	1.10
Cash dividends paid per share	0.35	0.60	0.25
Return on assets (annualized net income divided by total average assets)	1.13%	1.10%	1.10%
Return on equity (annualized net income divided by average stockholders' equity)	7.65%	7.54%	7.69%
Weighted average shares outstanding	7,225,644	7,212,753	7,232,473