

## **NASB Financial, Inc.**

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### **NEWS RELEASE**

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### **FOR IMMEDIATE RELEASE:**

#### **NASB Financial, Inc. Announces Financial Results**

Grandview, Missouri (February 4, 2016) - NASB Financial, Inc. (OTCQX: NASB) announced today net income for the quarter ended December 31, 2015, of \$5,769,000 or \$0.78 per share. This compares to net income of \$4,111,000 or \$0.55 per share for the quarter ended September 30, 2015, and compares to net income of \$4,260,000 or \$0.57 per share for the quarter ended December 31, 2014.

NASB Financial, Inc. is a unitary thrift holding company for North American Savings Bank, F.S.B. ("NASB"), a regional bank headquartered in Grandview, Missouri. Since 1927, NASB has been serving the financial needs of customers by providing an array of personal banking, investment and lending products in the Kansas City metro area. Nationwide, NASB offers competitive residential and commercial mortgages with the safety and security of a Federal institution. NASB is designated as a Top 100 Mortgage Lender by Inside Mortgage Finance. For more information, visit [nasb.com](http://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 |           |           |
|--|--------------------|-----------|-----------|
|  | 12/31/15           | 9/30/15   | 12/31/14  |
| <b>EARNINGS DATA:</b>  |                    |           |           |
| Net interest income  | \$ 13,871          | 13,281    | 11,242    |
| Provision for loan losses  | 550                | --        | --        |
| Non-interest income  | 12,170             | 10,163    | 10,566    |
| Non-interest expense   | 16,431             | 17,154    | 15,254    |
| Income tax expense   | 3,291              | 2,179     | 2,294     |
| Net income   | \$ 5,769           | 4,111     | 4,260     |
| <b>FINANCIAL CONDITION DATA:</b>   |                    |           |           |
| Total assets   | \$ 1,598,898       | 1,530,637 | 1,300,256 |
| Total loans and mortgage-backed securities                                       | 1,248,242          | 1,207,649 | 1,046,855 |
| Customer and brokered deposit accounts   | 1,045,414          | 982,259   | 787,853   |
| Stockholders' equity   | 200,898            | 197,613   | 201,068   |
| <b>FINANCIAL RATIOS AND PER SHARE DATA:</b>                                      |                    |           |           |
| Book value per share   | \$ 27.10           | 26.66     | 27.03     |
| Earnings (loss) per share  | 0.78               | 0.55      | 0.57      |
| Cash dividends paid per share  | 0.20               | 0.20      | 0.10      |
| Return on assets (annualized net income divided by total average assets)         | 1.47%              | 1.11%     | 1.38%     |
| Return on equity (annualized net income divided by average stockholders' equity) | 11.58%             | 8.38%     | 8.50%     |
| Weighted average shares outstanding  | 7,413,009          | 7,413,009 | 7,444,157 |