



3Q2025 ANALYST BRIEFING

Rafe Haneef
Group Chief Executive Officer

27 November 2025



BE BOLD. BANK SMART.

Agenda

- **3Q2025 KEY HIGHLIGHTS**
Rafe Haneef, GCEO

- **3Q2025 FINANCIAL PERFORMANCE**
Shahnaz Jammal, GCFO



3Q2025 FINANCIAL PERFORMANCE

QUARTER-ON-QUARTER FINANCIAL HIGHLIGHTS 2Q2025 | 3Q2025

Asset Growth & Quality	Gross Financing		GIFR (excluding Ihsan-i)	
	RM42.9 bil RM44.0 bil Financing growth +2.6% QoQ		4.4% 4.9% Including Ihsan-i, GIFR is at 6.0% in 3Q2025	
Deposits	CASA Ratio		CASA Composition	
	10.0% 13.7% CASA ratio improved QoQ by 3.7%		88:12 90:10 Corporate CASA increased to 90%	
Profitability & Dividends	PBT	PAT		ROE
	RM133 mil RM137 mil	RM96 mil RM96mil		3.7% 3.8%
Capital & Liquidity	CET1		LCR	
	19.8% 19.2% Capital and liquidity position remains stable		156.0% 143.6% LCR remains strong and above the regulatory minimum requirement	

3Q2025 FINANCIAL SNAPSHOT

	2Q2025	3Q2025	Var		
Profitability (RM'mil)	Net Funded Income	356	277 ●	(79)	Net funded income declined by 22.2% in 3Q25, primarily due to the reduction in the Overnight Policy Rate (OPR), which resulted in lower financing yields. The decline was further impacted by the slower momentum in financing growth during the quarter.
	Other Operating Income	68	103 ●	35	Higher non funded income in 3Q2025 mainly attributable to higher gains from the sale of financial investments.
	Net Operating Income	424	380 ●	(44)	
	Operating Expenses	(233)	(221) ●	12	Operating expenses decreased reflecting the Group's efforts in cost optimisation.
	Profit before provision (PBT before impairment)	191	159 ●	(32)	
	Impairment	(58)	(22) ●	36	Lower ECL provisioning in 3Q2025.
	Profit before taxation & zakat	133	137 ●	4	PBT improved by 3.0%, primarily driven by higher non-funded income, lower expected credit losses (ECL), and lower operating expenses.
	Profit after taxation & zakat	96	96 ●	-	
	ROE (Post tax)	3.7%	3.8% ●	0.1%	
	ROA (Post tax)	0.6%	0.6% ●	0.0%	
Assets & Liabilities (RM'bil)	Gross Financing/Loans	42.9	44.0 ●	1.1	Financing experienced a 2.6% QoQ growth.
	Customer Deposits	45.7	45.5 ●	(0.3)	On-going initiative to reduce high-cost term deposits.
Capital & Liquidity	CET1	19.8%	19.2%	(0.6%)	Dividend paid in September 2025. The capital position remains strong and well above industry average.
	LCR	156.0%	143.6%	(12.4%)	LCR position remains strong and in line within the Group's balance sheet management strategy

MANAGEMENT GUIDANCE FY2025

FY2025 Performance Moving Towards FLIGHT26 Targets

	ACTUAL 2Q2025	ACTUAL 3Q2025	TARGETS FY25
ROE	3.7%	3.8%	5-6%
CIR	58.1%	58.1%	≤53%
NPM	2.1%	2.0%	2%
GIR (Excluding Ihsan-i)	4.4% Incl. Ihsan-i 5.6%	4.9% Incl. Ihsan-i 6.0%	4-5%
Gross Fin Growth	-0.2% Excl. write-off 1.7%	2.6% Excl. write-off 2.9%	5-6%

Agenda

- **3Q2025 KEY HIGHLIGHTS**
Rafe Haneef, GCEO

- **3Q2025 FINANCIAL PERFORMANCE**
Shahnaz Jammal, GCFO

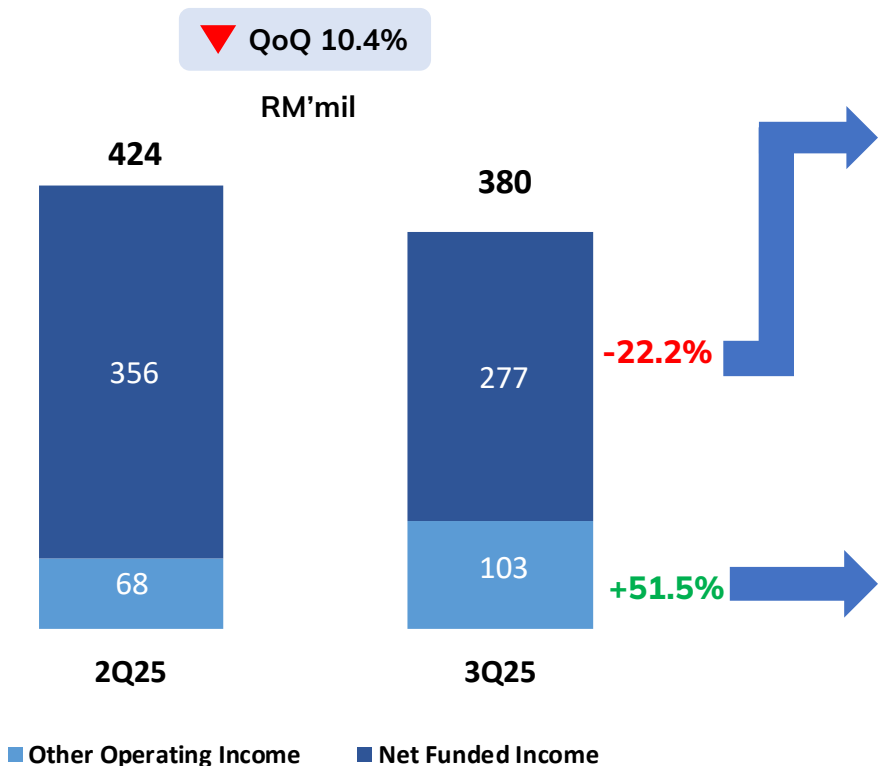


3Q2025 P&L SUMMARY

The Group reported a Profit Before Tax (PBT) of RM137 million, a 3.0% QoQ improvement

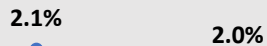
More details on	RM million	Quarter					YTD		
		3Q2024	2Q2025	3Q2025	QoQ (%)	YoY (%)	9M2024	9M2025	YoY (%)
	Net Funded Income	380	356	277	(22.2%)	(27.1%)	1,093	969	(11.3%)
Slide "3Q2025 NET OPERATING INCOME"	Other Operating Income	57	68	103	51.5%	80.7%	145	214	48.4%
	Net Operating Income	437	424	380	(10.4%)	(13.0%)	1,238	1,183	(4.4%)
Slide "3Q2025 OVERHEAD EXPENSES"	Overhead Expenses	(230)	(233)	(221)	(5.2%)	(3.9%)	(686)	(687)	0.2%
	Pre-provisioning Operating Profit	207	191	159	(16.8%)	(23.2%)	551	496	(10.0%)
Slide "3Q2025 NET IMPAIRMENT LOSSES"	Net Impairment Losses	(42)	(58)	(22)	(62.1%)	(47.6%)	(185)	(108)	(41.7%)
	Profit before Taxation and Zakat	165	133	137	3.0%	(17.0%)	366	388	6.1%
	Profit After Taxation and Zakat	122	96	96	0.0%	(21.3%)	255	276	8.1%

3Q2025 NET OPERATING INCOME



Net Profit Margin (%)

QoQ 0.1%

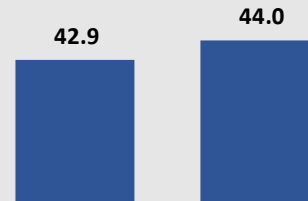


2Q25

3Q25

Gross Financing Growth (RM'bil)

QoQ 2.6%



42.9

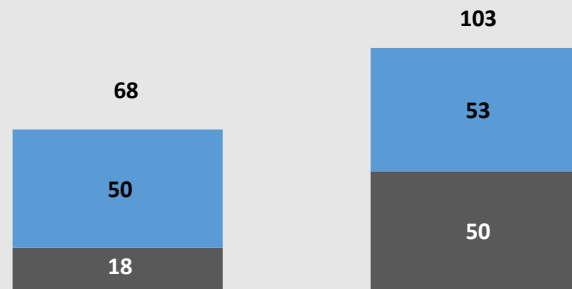
44.0

2Q25

3Q25

Other Operating Income (RM'mil)

QoQ 51.5%



68

50

18

2Q25

103

53

50

3Q25

■ Trading and FX/ revaluation

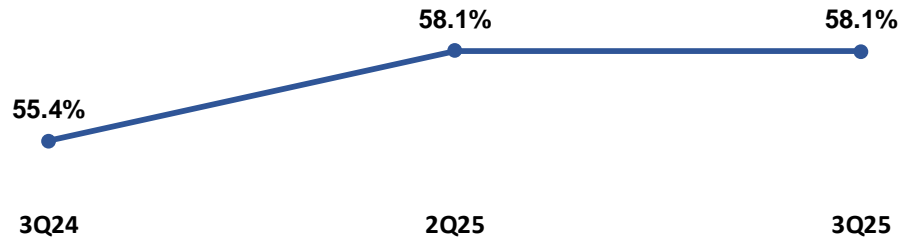
■ Fees and others

3Q2025 OVERHEAD EXPENSES

The CIR % remained stable at 58.1% in 3Q2025

RM million	3Q2024	2Q2025	3Q2025	QoQ		YoY	
				Var (RM'mil)	Var (%)	Var (RM'mil)	Var (%)
Personnel expenses	141	156	143	(13)	(8.3%)	2	1.4%
Establishment related expenses	52	51	53	2	3.9%	1	1.9%
General administrative expenses	33	22	24	2	9.1%	(9)	(27.3%)
Promotion and marketing related expenses	4	4	1	(3)	(75.0%)	(3)	(75.0%)
TOTAL	230	233	221	(12)	(5.2%)	(9)	(3.9%)

Cost to Income Ratio YTD (%)



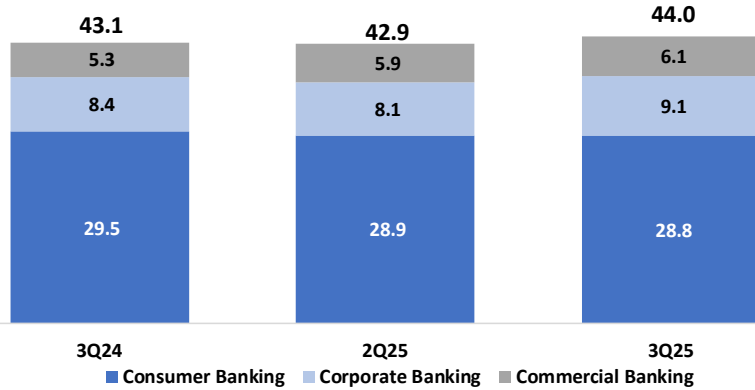
- CIR remained stable at 58.1% in 3Q25, supported by continued discipline in cost management

GROSS LOANS AND FINANCING

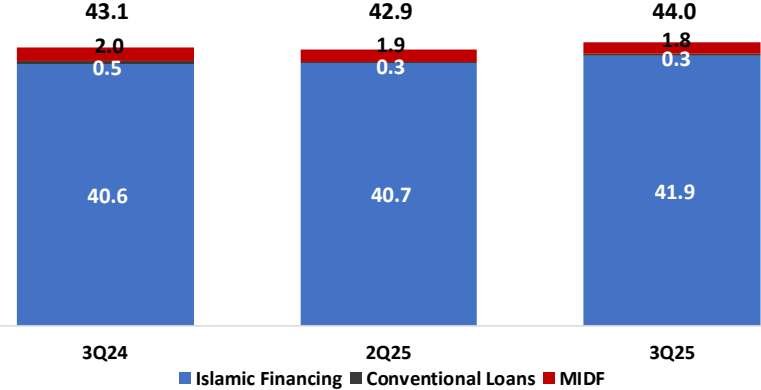
Financing Experienced +2.6% Growth QoQ and +2.5% Growth YTD

Gross Loans & Financing Composition (RM'bil)

By Business Segment (RM'bil)

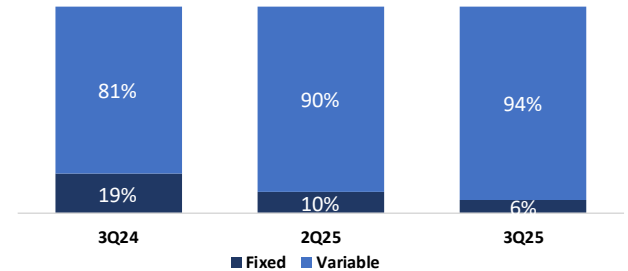


By Entities (RM'bil)



Loans/Financing by busines segment (RM'bil)	3Q24	2Q25	3Q25	YoY GROWTH	QoQ GROWTH
Consumer Banking	29.5	28.9	28.8	▼ (2.4%)	▼ (0.3%)
Corporate Banking	8.4	8.1	9.1	▲ 8.3%	▲ 12.3%
Commercial Banking	5.3	5.9	6.1	▲ 15.1%	▲ 3.4%
TOTAL	43.1	42.9	44.0	▲ 2.1%	▲ 2.6%

Fixed & Variable % Composition

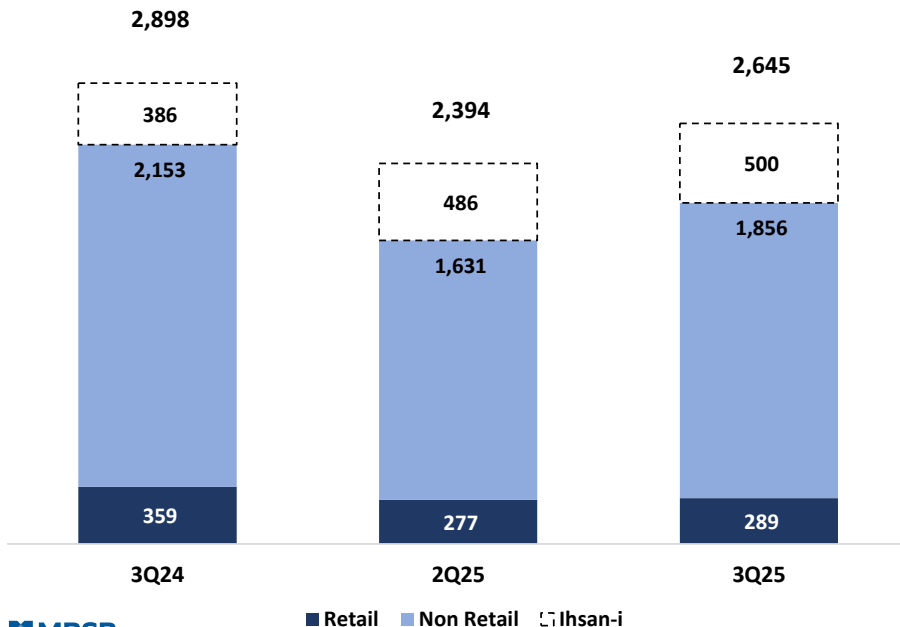


ASSET QUALITY

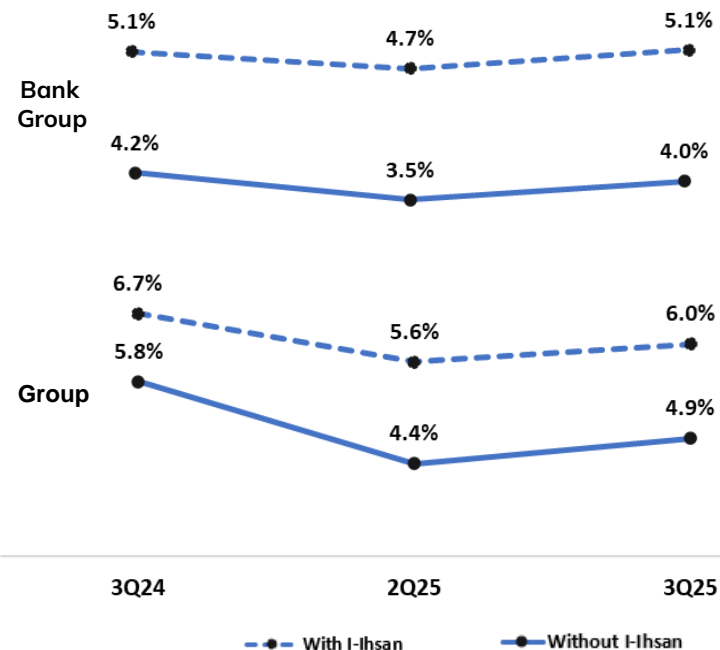
GIFR showed YoY improvement to 4.9% in 3Q2025, compared to 5.8% in 3Q2024 (excluding Ihsan-i)

Gross Impaired Loans/Financing

Gross Impaired Financing (RM'mil)



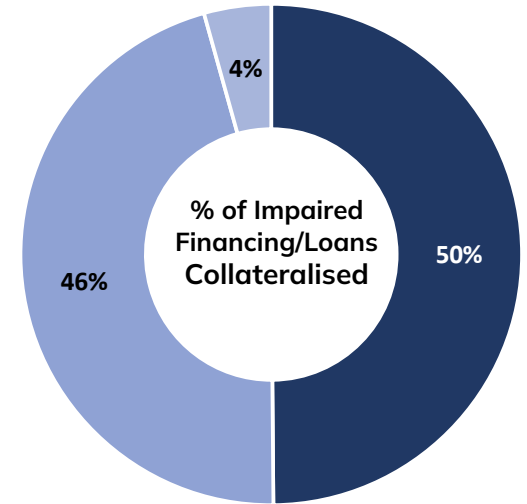
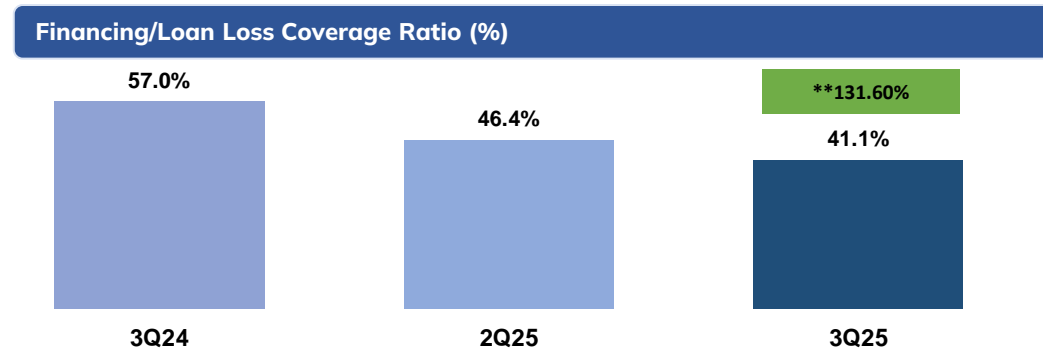
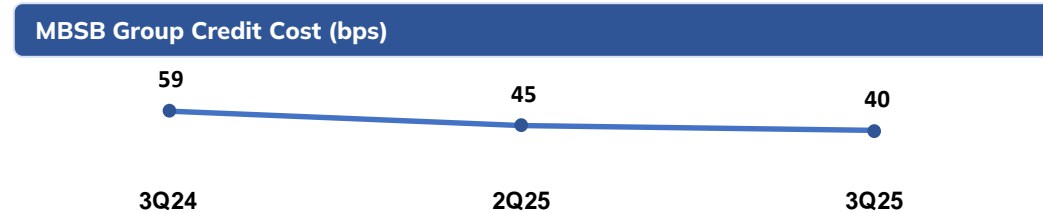
GIFR %



ASSET QUALITY (Cont'd)

Loss Coverage and Credit Cost

RM million	3Q24	2Q25	3Q25	QoQ		YoY	
				Var (RM'mil)	Var (%)	Var (RM'mil)	Var (%)
Financing/Loans/Others (impairment)	(46)	(65)	(34)	31	(47.7%)	12	(26.1%)
Financing/Loans (write-off)/recovered	4	7	12	5	71.4%	8	>100%
Net impairment (losses)/writeback	(42)	(58)	(22)	36	(62.1%)	20	(47.6%)



- Fully Collateralised
- Partially Collateralised
- Not Collateralised

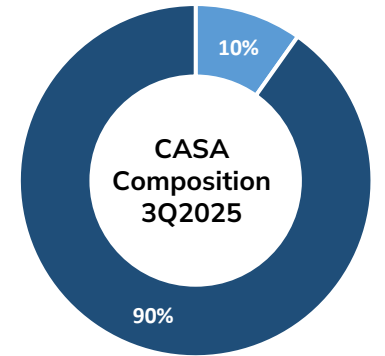
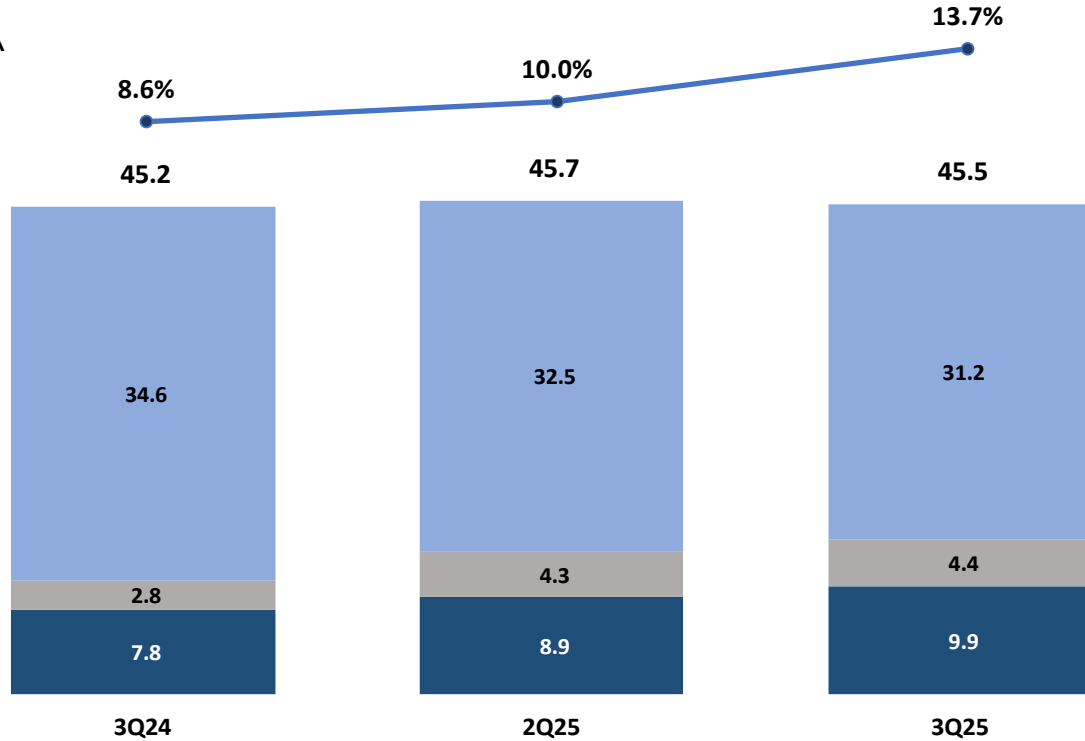
DEPOSITS

Balance Sheet Optimisation Ongoing

Total Deposits (RM'bil)

▲ YoY 0.7%

CASA Ratio

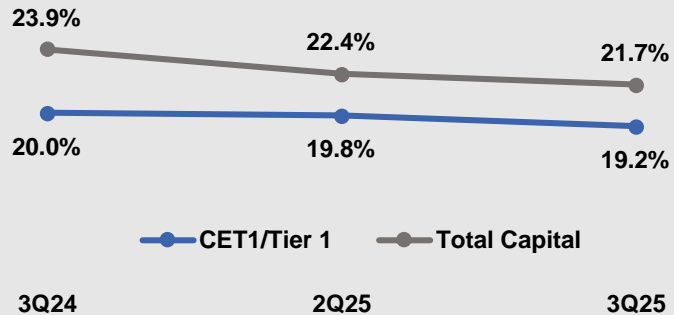


■ Retail ■ Corporate/Commercial

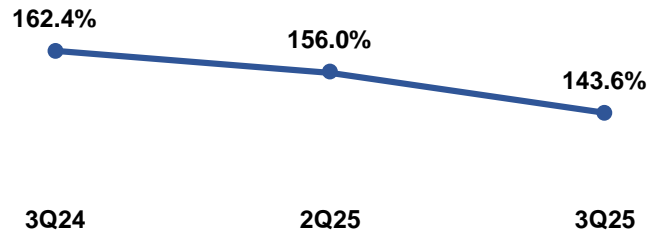
CAPITAL AND LIQUIDITY MANAGEMENT

Strong Capital and Liquidity Position

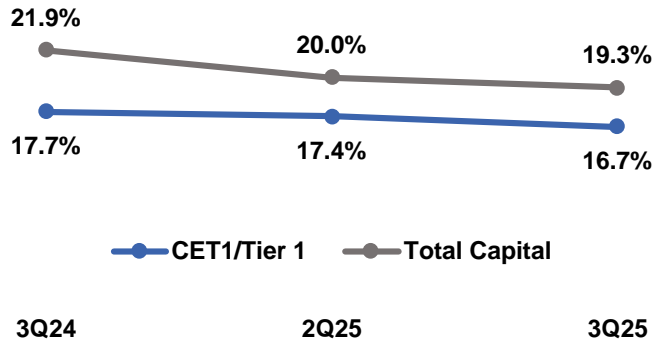
MBSB Group TCR



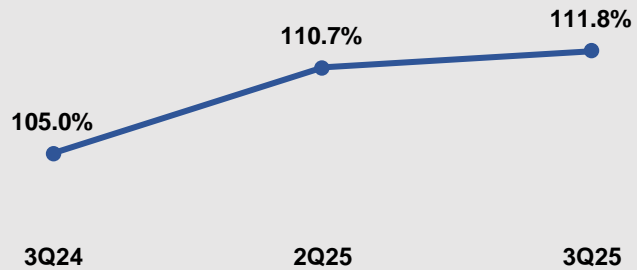
MBSB Group LCR



MBSB Bank Group TCR



MBSB Group NSFR



Q & A Session

Thank you