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UNTUK SIARAN SEGERA

MBSB GROUP REPORTS FIRST QUARTER 2025 RESULTS WITH STEADY PROFIT GROWTH AND CONTINUED BUSINESS MOMENTUM

Petaling Jaya, 26 May 2025 – MBSB Group today announced its financial results for the first quarter ended 31 March 2025, reflecting steady progress in income generation, asset quality, and portfolio stability as the Group advances its FLIGHT26 transformation plan. Profit Before Tax (PBT) rose 10% to RM116.7 million as compared to the first quarter ended 31 March 2024, supported by higher net funded income and lower impairment provisions – reflecting more stable credit conditions and consistent portfolio management. Net Income before Impairment and Profit After Tax (PAT) reached RM378.6 million and RM84.7 million respectively, also higher Year-on-Year.

Total gross financing remained consistent at RM42.6 billion, as the Group maintained a disciplined financing posture in line with prevailing market dynamics. The Group's Current and Savings Account (CASA) ratio improved to 9.26%, with a RM700 million increase in balances over the year, particularly from commercial and corporate clients.

Asset quality metrics showed further improvement, with Gross Financing Impairment Ratio (GFIR) declining to 5.49%. This reflects a combination of enhanced underwriting standards, focused recovery efforts, and a more balanced risk profile across segments. The Group's net profit margin also edged up to 2.14%, reflecting improved income contribution from core activities.

The Group's capital position remains healthy, with a Common Equity Tier 1 (CET1)/Tier 1 Capital Ratio of 19.4% and Total Capital Ratio of 21.9%, providing sufficient resilience to capitalise on opportunities. The Liquidity Coverage Ratio remains aligned with prudent balance sheet management, ensuring adequate buffers to meet both regulatory requirements and operational needs.

On 27 March 2025, MBSB paid a single-tier interim cash dividend of 1.80 sen per ordinary share for the financial year ended 31 December 2024. This brought the total single-tier interim cash dividend for the year to 4.55 sen per ordinary share.

Group Chief Executive Officer, En. Rafe Haneef commented: "This quarter's performance reflects the early outcomes of our transformation roadmap. We are seeing greater alignment across the Group, improved funding mix, and more consistent income performance. The integration with MIDF has opened up new capabilities and created opportunities to reach a broader customer base. As we move into the next phase of FLIGHT26, our focus remains on

execution—supporting clients with meaningful financial solutions, enhancing productivity, and maintaining financial discipline across the organisation.”

MBSB’s priorities for the remainder of 2025 include enhancing SME propositions, expanding digital touchpoints, and improving customer experience. With transformation initiatives underway, the Group remains focused on long-term sustainability and building a more agile, customer-focused organisation.

For media enquiries, please contact / Untuk pertanyaan media, sila hubungi:

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About MBSB Berhad / Mengenai MBSB Berhad

MBSB (formerly known as Malaysia Building Society Berhad) has been a vital contributor of the nation’s financial services industry and economic development for more than 70 years. MBSB is also the financial holding company of MBSB Bank Berhad (MBSB Bank) and Malaysian Industrial Development Finance Berhad (MIDF). MBSB Bank is a progressive Islamic Bank that offers Shariah compliant banking facilities to retail, SME and corporate customers while MIDF is a financial services provider focusing on investment banking, development finance, and asset management.

MBSB (dahulu dikenali sebagai Malaysia Building Society Berhad) telah menjadi penyumbang penting kepada industri perkhidmatan kewangan negara dan pembangunan ekonomi selama lebih 70 tahun. MBSB juga merupakan syarikat pemegang kewangan bagi MBSB Bank Berhad (MBSB Bank) dan Malaysian Industrial Development Finance Berhad (MIDF). MBSB Bank adalah sebuah bank Islam yang progresif yang menawarkan kemudahan perbankan patuh Syariah kepada pelanggan runcit, PKS, dan korporat, manakala MIDF adalah penyedia perkhidmatan kewangan yang memberi tumpuan kepada perbankan pelaburan, kewangan pembangunan, dan pengurusan aset.