

FOR IMMEDIATE RELEASE

MBSB GROUP REPORTS 8.2% PAT GROWTH YOY FOR 9M 2025

Petaling Jaya, 26 November 2025 – MBSB Group today announced its financial results for the third quarter ended 30 September 2025. The Group reported a **Profit After Tax (PAT) of RM276 million** for the nine months, an 8.2% increase from RM255 million in the same period last year.

This enhanced profitability was primarily driven by **growth in non-funded income**. Key contributors included improved treasury income, higher fee-based income, and expanded advisory services from MBSB Investment Bank.

The Group's **Profit Before Tax (PBT) rose 6.0% year-on-year**, reaching **RM388 million** versus RM366 million in the same period last year. This increase reflects the effective integration and strategic benefits realised from the merger with MIDF, strengthening the Group's diversified financial services offerings.

Portfolio Expansion and Optimised Funding Structure

MBSB Group's financing portfolio expanded to **RM44.0 billion** as at 30 September 2025, up from RM43.1 billion a year earlier, driven predominantly by growth in the Corporate and Commercial segments.

The Group also recorded a notable uplift in CASA balances, rising **RM2.3 billion to RM6.2 billion**, lifting the CASA ratio to 13.7% from 8.8% YOY. This stronger deposit mix continues to support both liquidity and cost-efficient funding.

Resilient Capital and Prudent Liquidity Management

MBSB's capital position remains robust, with **CET1/Tier 1 Capital Ratios at 19.2% and a Total Capital Ratio of 21.7%**, providing ample headroom for business expansion and risk absorption. Liquidity coverage stood at 143.6%, well above regulatory requirements.

Group Chief Executive Officer's Insights

"Our third-quarter performance reflects disciplined execution and the resilience of our diversified business model", said Rafe Haneef, Group Chief Executive Officer. "We continue to strengthen our non-funded income streams and deepen our presence in corporate and investment banking, while maintaining a prudent approach to risk and capital".

He added, "The continued growth in CASA and the stability of our capital ratios position us well to deliver sustainable performance and long-term value for our shareholders".

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About MBSB Berhad / Mengenai MBSB Berhad

MBSB Berhad (MBSB), now celebrating its 75th anniversary, has remained a vital contributor to Malaysia's financial services industry and economic development for over seven decades. MBSB is the holding company of MBSB Bank Berhad (MBSB Bank), MBSB Investment Bank Berhad (MBSB IB) – formerly known as MIDF Amanah Investment Bank, and Malaysian Industrial Development Finance Berhad (MIDF). MBSB Bank is a progressive Islamic bank offering Shariah-compliant banking solutions to retail, SME, and corporate customers. MBSB IB serves as the Group's capital markets and investment banking arm, driving non-funded income through advisory, research, equity brokerage, and capital markets activities. MIDF is a financial services provider focused on investment banking, development finance, and asset management.