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MBSB DECLARES 1.22 SEN DIVIDEND; FY2025 PAYOUT REACHES 3.22 SEN PER SHARE

PETALING JAYA, 26 February 2026 — MBSB Berhad (“MBSB”) today announced a single-tier interim dividend of 1.22 sen per share for the final quarter of 2025. This brings the total dividend distribution for the financial year 2025 (FY2025) to 3.22 sen per share, representing a robust 94.7% dividend payout ratio for the full year.

For FY2025 MBSB delivered Revenue of RM3.44 billion, bolstered by acceleration in non-funded income, which rose to RM280 million from RM159 million in the prior year. This performance was driven by enhanced yields from investment portfolios and increased contributions from MIDF’s Government Scheme Fund.

Key Financial Highlights:

Deposit Franchise Strength: The Group’s CASA ratio improved to 15.5% vs 11% in FY2024, with total balances growing to RM7 billion, reflecting successful initiatives in funding optimization.

Capital Resiliency: MBSB maintained a premier capital position with a Common Equity Tier 1 (CET1) ratio of 19%, providing a significant buffer to absorb market volatility while supporting future financing expansion. Liquidity coverage stood at 141%, well above regulatory requirements.

Strategic Transformation: The results underscore the Group’s successful integration of MIDF and the continued execution of the FLIGHT26 strategic roadmap.

Outlook

MBSB remains committed to fortifying its core banking franchise by prioritizing high-quality asset growth and operational excellence. Moving forward, the Group will focus on accelerating its digital transformation and refining its funding mix to ensure long-term sustainability and competitive advantage.

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About MBSB Berhad / Mengenai MBSB Berhad

MBSB Berhad (MBSB) is a dynamic financial services group with a longstanding role in supporting the nation's financial system and economic development. MBSB is the holding company of MBSB Bank Berhad, MBSB Investment Bank Berhad (formerly MIDF Amanah Investment Bank), and Malaysian Industrial Development Finance Berhad (MIDF). MBSB Bank Berhad is a progressive Islamic bank offering comprehensive Shariah-compliant banking solutions to retail, SME, and corporate customers, with a strong emphasis on innovation and sustainable financing. MBSB Investment Bank Berhad serves as the Group's investment banking and capital markets arm, providing advisory, research, equity brokerage, and capital markets services. MIDF plays a pivotal role in supporting business and industrial development through development finance, nurturing a resilient and thriving SME ecosystem, complemented by its asset management capabilities.