

**FOR IMMEDIATE RELEASE
UNTUK SIARAN SEGERA**

MBSB GROUP REPORTS 35% PAT GROWTH IN 1H 2025, DECLARES FIRST INTERIM DIVIDEND OF 2.0 SEN PER SHARE

PETALING JAYA, 26 August 2025 – MBSB Group (“the Group”) today announced its financial results for the second quarter ended 30 June 2025, reflecting stronger profitability, healthier asset quality, and the steady advancement of its FLIGHT26 transformation strategy.

The Group’s Profit Before Tax (PBT) rose 24% to RM251 million for the first half of 2025 (“1H 2025”), compared to RM202 million in the corresponding period of 2024. This was underpinned by higher non-funded income (NFI) and lower impairment provisions. NFI growth was supported by stronger contributions from investment income, government scheme funds, and corporate advisory fees. Profit After Tax (PAT) grew 35% year-on-year to RM180 million, versus RM133 million in the same period last year.

On the funding front, the Group’s deposit franchise strengthened further. Current and Savings Account (CASA) balances climbed to RM4.6 billion, a robust 31% increase from RM3.5 billion in June 2024, driven by momentum in the commercial and wholesale banking segments.

Asset quality also improved, with the Gross Impaired Financing Ratio (GIFR) easing to 5.6% from 7.0% a year earlier. This reflects disciplined underwriting, effective recovery initiatives, and a well-balanced risk profile across businesses.

As of June 2025, the Group maintained solid capital and liquidity buffers. The CET1/Tier 1 Capital Ratio stood at 19.8%, while the Total Capital Ratio was at 22.4%. Liquidity coverage remained comfortably above regulatory thresholds at 156.0%.

The Board of Directors declared an interim dividend of 2.0 sen per share, amounting to a payout of RM164 million, representing 91.2% of the Group’s PAT for the period.

Group Chief Executive Officer En. Rafe Haneef said: *“Our first-half performance demonstrates the resilience of our earnings model and the discipline of our execution. Looking ahead, milestones such as the nationwide roll-out of Auto Financing and the launch of the ‘Global Easy Transfer’ powered by Wise, feature on our M Journey app will expand our reach and strengthen our franchise. These initiatives will further accelerate the momentum of FLIGHT26.”*

END

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

<p>Norsiah Juriani Johari Group Head Group Communications & Marketing Department Group Corporate Strategy</p> <p>MBSB Berhad Level 25, Menara MBSB Bank PJ Sentral, Lot 12, Persiaran Barat, Seksyen 52 46200 Petaling Jaya, Selangor</p> <p>E: norsiah.johari@mbsbbank.com T: +6012 900 1907</p>	<p>Muhammad Alhafiz Sajahan PR Officer Group Communications & Marketing Department Group Corporate Strategy</p> <p>MBSB Berhad Level 25, Menara MBSB Bank PJ Sentral, Lot 12, Persiaran Barat, Seksyen 52 46200 Petaling Jaya, Selangor</p> <p>E: alhafiz.sajahan@mbsbbank.com T: +6011 2723 0300</p>
--	--

About MBSB Berhad / Mengenai MBSB Berhad

MBSB Berhad (MBSB), now celebrating its 75th anniversary, has been 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 specializing in investment banking, development finance, and asset management.

MBSB Berhad (MBSB), yang kini meraikan ulang tahun ke-75 penubuhannya, kekal sebagai penyumbang penting dalam industri perkhidmatan kewangan dan pembangunan ekonomi negara selama lebih tujuh dekad. MBSB ialah syarikat induk kepada MBSB Bank Berhad (MBSB Bank), MBSB Investment Bank Berhad (MBSB IB) – yang dahulunya dikenali sebagai MIDF Amanah Investment Bank, serta Malaysian Industrial Development Finance Berhad (MIDF). MBSB Bank merupakan sebuah bank Islam progresif yang menawarkan penyelesaian perbankan patuh Syariah kepada pelanggan runcit, PKS dan korporat. MBSB IB pula berperanan sebagai cabang pasaran modal dan perbankan pelaburan bagi Kumpulan, yang menjana pendapatan bukan berasaskan pembiayaan melalui perkhidmatan penasihat, penyelidikan, brokeraj ekuiti dan aktiviti pasaran modal. MIDF ialah penyedia perkhidmatan kewangan yang memberi tumpuan kepada perbankan pelaburan, pembiayaan pembangunan dan pengurusan aset.