

# TRUST IN BETTER.

## Interim Financial Statements

For the three months ended 31<sup>st</sup> March 2026  
Company Registration Number: PQ 118



- 
- 
- 
- 
- 
- 

Profit After Tax (PAT) of LKR 4.6Bn, marking a 12% year were supported by steady asset growth, stable Net Interest Margins (NIMs), and prudent risk management, reflected in a low Net Stage 3 Ratio of 1.10%.

supported the Bank's performance, with Return on Equity (ROE) reaching continued momentum and a positive outlook for growth

Chief Executive Officer, Hemantha Gunetilleke, stated, The Bank's performance in 1Q 2026 highlights its strength and

our continued focus on supporting customers across

In doing so, the Bank has contributed to broader economic growth in Sri Lanka, supporting investment and expansion across key sectors. As we further strengthen our capital and liquidity positions, we remain focused on ing value through high service standards, improved digital capabilities, and a

liability management and prudent pricing strategies, the Bank

Strong financial performance continues to bolster NTB's capital base

above the regulatory requirements of 8.5% and 12.5%, respectively.

the transfer of the Hongkong and Shanghai Banking Corporation's (HSBC) Retail Banking business in Sri Lanka, with the acquired portfolio transitioning to NTB on 1st

including premium banking clients, credit cards, and retail loans, into NTB's portfolio

Nations Trust Bank PLC serves a diverse range of customers across Consumer, Commercial and Corporate segments through multi

The Bank focuses on digital empowerment through cutting

issuer and sole acquirer of American Express Cards in Sri Lanka with market leadership in the premium market segments.

NATIONS TRUST BANK PLC  
INCOME STATEMENT



|  | Bank                        |                   |               | Group                       |                   |               |
|--|-----------------------------|-------------------|---------------|-----------------------------|-------------------|---------------|
|  | Three Months Ended 31 March |                   |               | Three Months Ended 31 March |                   |               |
|  | 2026<br>LKR '000            | 2025<br>LKR '000  | Change<br>(%) | 2026<br>LKR '000            | 2025<br>LKR '000  | Change<br>(%) |
| <b>Gross Income</b>  | <b>23,548,445</b>           | <b>19,622,446</b> | <b>20</b>     | <b>23,628,139</b>           | <b>19,679,635</b> | <b>20</b>     |
| Interest Income  | 19,606,610                  | 16,160,414        | 21            | 19,606,785                  | 16,160,660        | 21            |
| Less: Interest Expense   | (9,332,441)                 | (6,955,708)       | (34)          | (9,277,399)                 | (6,880,457)       | (35)          |
| <b>Net Interest Income</b>   | <b>10,274,169</b>           | <b>9,204,706</b>  | <b>12</b>     | <b>10,329,386</b>           | <b>9,280,203</b>  | <b>11</b>     |
| Fee and Commission Income  | 2,862,800                   | 2,416,928         | 18            | 2,942,319                   | 2,473,871         | 19            |
| Less: Fee and Commission Expense   | (547,387)                   | (426,980)         | (28)          | (547,387)                   | (426,980)         | (28)          |
| <b>Net Fee and Commission Income</b>   | <b>2,315,413</b>            | <b>1,989,948</b>  | <b>16</b>     | <b>2,394,932</b>            | <b>2,046,891</b>  | <b>17</b>     |
| Net Gains/(Losses) from Trading  | 1,423,960                   | 898,173           | 59            | 1,423,960                   | 898,173           | 59            |
| Net Fair Value Gains/(Losses) on Financial Assets at Fair Value through Profit or Loss                   | (142,688)                   | (450,180)         | 68            | (142,688)                   | (450,180)         | 68            |
| Net Fair Value Gains/(Losses) on Financial Liabilities at Fair Value through Profit or Loss              | -                           | -                 | -             | -                           | -                 | -             |
| Net Gains/(Losses) on Derecognition of Financial Assets at Fair Value through Profit or Loss             | (18,471)                    | 676,294           | (103)         | (18,471)                    | 676,294           | (103)         |
| Net Gains/(Losses) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income | 1,067,301                   | 181,970           | 487           | 1,067,301                   | 181,970           | 487           |
| Net Gains/(Losses) on Derecognition of Financial Assets at Amortised cost                                | -                           | -                 | -             | -                           | -                 | -             |
| Net Other Operating Income/(Loss)  | (1,251,067)                 | (261,153)         | (379)         | (1,251,067)                 | (261,153)         | (379)         |
| <b>Total Operating Income</b>  | <b>13,668,617</b>           | <b>12,239,758</b> | <b>12</b>     | <b>13,803,353</b>           | <b>12,372,198</b> | <b>12</b>     |
| Impairment Charges/(Reversals)   | 622,972                     | 445,520           | (40)          | 622,972                     | 445,520           | (40)          |
| <b>Net Operating Income</b>  | <b>13,045,645</b>           | <b>11,794,238</b> | <b>11</b>     | <b>13,180,381</b>           | <b>11,926,678</b> | <b>11</b>     |
| <b>Less: Operating Expenses</b>  |                             |                   |               |                             |                   |               |
| Personnel Expenses   | 2,393,110                   | 2,171,660         | (10)          | 2,403,285                   | 2,181,318         | (10)          |
| Depreciation of Property, Plant and Equipment  | 104,841                     | 54,443            | (93)          | 121,583                     | 68,383            | (78)          |
| Depreciation of Right of Use (ROU) Assets  | 147,174                     | 145,489           | (1)           | 93,391                      | 101,535           | 8             |
| Amortisation of Intangible Assets  | 83,106                      | 74,352            | (12)          | 83,141                      | 74,386            | (12)          |
| Other Operating Expenses   | 1,731,964                   | 1,498,134         | (16)          | 1,746,317                   | 1,503,785         | (16)          |
| <b>Total Operating Expenses</b>  | <b>4,460,195</b>            | <b>3,944,078</b>  | <b>(13)</b>   | <b>4,447,717</b>            | <b>3,929,407</b>  | <b>(13)</b>   |
| <b>Operating profit/(loss) before VAT &amp; SSCL on financial services</b>                               | <b>8,585,450</b>            | <b>7,850,160</b>  | <b>9</b>      | <b>8,732,664</b>            | <b>7,997,271</b>  | <b>9</b>      |
| Less: Value Added Tax (VAT) on financial services  | 1,499,729                   | 1,480,874         | (1)           | 1,500,226                   | 1,481,360         | (1)           |
| Less: Social Security Contribution Levy (SSCL) on financial services                                     | 211,567                     | 208,357           | (2)           | 211,567                     | 208,357           | (2)           |
| <b>Operating profit/(loss) after VAT &amp; SSCL on financial services</b>                                | <b>6,874,154</b>            | <b>6,160,929</b>  | <b>12</b>     | <b>7,020,871</b>            | <b>6,307,554</b>  | <b>11</b>     |
| Share of profits of associates and joint ventures  | -                           | -                 | -             | -                           | -                 | -             |
| <b>Profit / (loss) before Income Tax</b>   | <b>6,874,154</b>            | <b>6,160,929</b>  | <b>12</b>     | <b>7,020,871</b>            | <b>6,307,554</b>  | <b>11</b>     |
| Less: Income Tax Expense   | 2,399,715                   | 2,179,034         | (10)          | 2,447,490                   | 2,222,617         | (10)          |
| <b>Profit / (loss) for the Period</b>  | <b>4,474,439</b>            | <b>3,981,895</b>  | <b>12</b>     | <b>4,573,381</b>            | <b>4,084,937</b>  | <b>12</b>     |
| <b>Profit Attributable to:</b>   |                             |                   |               |                             |                   |               |
| Equity Holders of the Bank   | 4,474,439                   | 3,981,895         | 12            | 4,573,381                   | 4,084,937         | 12            |
| Non-Controlling Interest   | -                           | -                 | -             | -                           | -                 | -             |
| <b>Earnings per share on profit</b>  |                             |                   |               |                             |                   |               |
| Basic Earning Per Share (LKR)  | 13.42                       | 11.94             | 12            | 13.72                       | 12.25             | 12            |
| Diluted earnings per ordinary share (LKR)  | 13.42                       | 11.94             | 12            | 13.72                       | 12.25             | 12            |

NATIONS TRUST BANK PLC  
STATEMENT OF COMPREHENSIVE INCOME



|   | Bank                        |                  |              | Group                       |                  |              |
|---|-----------------------------|------------------|--------------|-----------------------------|------------------|--------------|
|   | Three Months Ended 31 March |                  |              | Three Months Ended 31 March |                  |              |
|   | 2026                        | 2025             | Change       | 2026                        | 2025             | Change       |
|   | LKR '000                    | LKR '000         | (%)          | LKR '000                    | LKR '000         | (%)          |
| <b>Profit for the Period</b>  | <b>4,474,439</b>            | <b>3,981,895</b> | <b>12</b>    | <b>4,573,381</b>            | <b>4,084,937</b> | <b>12</b>    |
| <b>Other Comprehensive Income/(Expense) that will be Reclassified to Profit or Loss in Subsequent Periods;</b>        |                             |                  |              |                             |                  |              |
| Exchange differences on translation of foreign operations   | -                           | -                | -            | -                           | -                | -            |
| Net gains/(losses) on cash flow hedges  | -                           | -                | -            | -                           | -                | -            |
| Share of profits of associates and joint ventures   | -                           | -                | -            | -                           | -                | -            |
| Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income       | (2,384,466)                 | 313,259          | (861)        | (2,384,466)                 | 313,259          | (861)        |
| Less: Tax (Expenses) / Reversal relating to items that will be reclassified to income statement                       | 715,340                     | (93,978)         | 861          | 715,340                     | (93,978)         | 861          |
|   | (1,669,126)                 | 219,281          | (861)        | (1,669,126)                 | 219,281          | (861)        |
| <b>Other Comprehensive Income/(Expense) that will not be Reclassified to Profit or Loss in Subsequent Periods:</b>    |                             |                  |              |                             |                  |              |
| Change in fair value on investments in equity instruments designated at fair value through other comprehensive income | -                           | -                | -            | -                           | -                | -            |
| financial liabilities designated at fair value through profit or loss   | -                           | -                | -            | -                           | -                | -            |
| Re-measurement of Post Employment Benefit Obligations   | -                           | -                | -            | -                           | -                | -            |
| Changes in revaluation surplus  | -                           | -                | -            | -                           | -                | -            |
| Share of profits of associates and joint ventures   | -                           | -                | -            | -                           | -                | -            |
| Less: Tax Expenses Related to the items that will not be reclassified to income statement                             | -                           | -                | -            | -                           | -                | -            |
|   | -                           | -                | -            | -                           | -                | -            |
| <b>Other Comprehensive Income for the Period, Net of Tax</b>  | <b>(1,669,126)</b>          | <b>219,281</b>   | <b>(861)</b> | <b>(1,669,126)</b>          | <b>219,281</b>   | <b>(861)</b> |
| <b>Total Comprehensive Income for the Period, Net of Tax</b>  | <b>2,805,313</b>            | <b>4,201,176</b> | <b>(33)</b>  | <b>2,904,255</b>            | <b>4,304,218</b> | <b>(33)</b>  |
| <b>Attributable to:</b>   |                             |                  |              |                             |                  |              |
| Equity Holders of the Bank  | 2,805,313                   | 4,201,176        | (33)         | 2,904,255                   | 4,304,218        | (33)         |
| Non-Controlling Interest  | -                           | -                | -            | -                           | -                | -            |

NATIONS TRUST BANK PLC  
STATEMENT OF FINANCIAL POSITION



| As at  | Bank                   |                                     |               | Group                  |                                     |               |
|--|------------------------|-------------------------------------|---------------|------------------------|-------------------------------------|---------------|
|  | 31.03.2026<br>LKR '000 | 31.12.2025<br>LKR '000<br>(Audited) | Change<br>(%) | 31.03.2026<br>LKR '000 | 31.12.2025<br>LKR '000<br>(Audited) | Change<br>(%) |
| <b>ASSETS</b>  |                        |                                     |               |                        |                                     |               |
| Cash and Cash Equivalents  | 32,168,300             | 19,864,631                          | 62            | 32,168,303             | 19,864,477                          | 62            |
| Balances with Central Bank of Sri Lanka  | 4,347,052              | 2,045,786                           | 112           | 4,347,052              | 2,045,786                           | 112           |
| Placements with banks  | 1,923,108              | 1,437,818                           | 34            | 1,923,108              | 1,437,818                           | 34            |
| Reverse Repurchase Agreements  | 717,997                | 645,794                             | 11            | 717,997                | 645,794                             | 11            |
| Derivative Financial Instruments   | 1,479,601              | 613,468                             | 141           | 1,479,601              | 613,468                             | 141           |
| Financial Assets Recognised through Profit or Loss – Measured at Fair Value        | 16,924,484             | 11,589,905                          | 46            | 16,924,484             | 11,589,905                          | 46            |
| Financial Assets Recognised through Profit or Loss – Designated at Fair Value      | -                      | -                                   | -             | -                      | -                                   | -             |
| Financial Assets at Fair Value through Other Comprehensive Income                  | 133,333,165            | 133,112,729                         | 0             | 133,333,165            | 133,112,729                         | 0             |
| Financial Assets at Amortised Cost – Debt Instruments                              | 97,334,551             | 88,897,718                          | 9             | 97,334,551             | 88,897,718                          | 9             |
| Financial Assets at Amortised Cost – Loans and Advances                            | 471,705,950            | 430,368,007                         | 10            | 471,705,950            | 430,368,007                         | 10            |
| Other Assets   | 2,557,308              | 2,412,826                           | 6             | 2,611,323              | 2,444,550                           | 7             |
| Investments in Subsidiaries  | 678,710                | 678,710                             | -             | -                      | -                                   | -             |
| Investments in associates and joint ventures                                       | -                      | -                                   | -             | -                      | -                                   | -             |
| Property, Plant & Equipment  | 4,029,645              | 4,026,924                           | 0             | 5,103,670              | 5,110,266                           | (0)           |
| Investment properties  | -                      | -                                   | -             | -                      | -                                   | -             |
| Right of Use (ROU) Assets  | 1,837,381              | 1,970,691                           | (7)           | 1,460,904              | 1,540,432                           | (5)           |
| Goodwill & Intangible Assets   | 1,884,381              | 1,782,628                           | 6             | 1,884,683              | 1,782,965                           | 6             |
| Deferred Tax Assets  | 1,998,143              | 1,127,396                           | 77            | 1,726,171              | 854,968                             | 102           |
| <b>Total Assets</b>  | <b>772,919,776</b>     | <b>700,575,031</b>                  | <b>10</b>     | <b>772,720,962</b>     | <b>700,308,883</b>                  | <b>10</b>     |
| <b>LIABILITIES</b>   |                        |                                     |               |                        |                                     |               |
| Due to Banks   | 46,988,924             | 42,772,586                          | 10            | 46,988,924             | 42,772,586                          | 10            |
| Derivative Financial Instruments   | 254,066                | 37,822                              | 572           | 254,066                | 37,822                              | 572           |
| Financial Liabilities Recognised through Profit or Loss – Measured at Fair Value   | -                      | -                                   | -             | -                      | -                                   | -             |
| Financial Liabilities Recognised through Profit or Loss – Designated at Fair Value | -                      | -                                   | -             | -                      | -                                   | -             |
| Financial Liabilities at Amortised Cost  |                        |                                     |               |                        |                                     |               |
| Due to Depositors  | 535,194,226            | 502,605,592                         | 6             | 534,756,635            | 502,219,078                         | 6             |
| Due to debt securities holders – Repurchase Agreements                             | 38,489,316             | 23,479,164                          | 64            | 35,872,231             | 20,909,241                          | 72            |
| Due to Other Borrowers   | 26,124,268             | 10,005,840                          | 161           | 25,722,182             | 9,552,599                           | 169           |
| Debt Securities Issued   | 6,103,012              | 5,973,778                           | 2             | 6,103,012              | 5,973,778                           | 2             |
| Retirement Benefit Obligations   | 1,735,806              | 1,659,228                           | 5             | 1,745,887              | 1,668,811                           | 5             |
| Current Tax Liabilities  | 5,791,282              | 5,568,268                           | 4             | 5,861,339              | 5,632,064                           | 4             |
| Due to subsidiaries  | -                      | -                                   | -             | -                      | -                                   | -             |
| Other Liabilities  | 16,873,014             | 14,580,677                          | 16            | 16,928,335             | 14,627,281                          | 16            |
| <b>Total Liabilities</b>   | <b>677,553,914</b>     | <b>606,682,955</b>                  | <b>12</b>     | <b>674,232,611</b>     | <b>603,393,260</b>                  | <b>12</b>     |
| <b>EQUITY</b>  |                        |                                     |               |                        |                                     |               |
| Stated Capital   | 13,990,603             | 13,007,641                          | 8             | 13,990,603             | 13,007,641                          | 8             |
| Statutory Reserve Fund   | 4,554,407              | 4,554,407                           | -             | 4,554,407              | 4,554,407                           | -             |
| Retained Earnings  | 71,839,441             | 69,679,491                          | 3             | 74,328,682             | 72,069,790                          | 3             |
| OCI Reserve  | 3,866,490              | 5,535,616                           | (30)          | 3,866,490              | 5,535,616                           | (30)          |
| Revaluation Reserve  | 1,114,921              | 1,114,921                           | -             | 1,748,169              | 1,748,169                           | -             |
| <b>Total Shareholders' Equity</b>  | <b>95,365,862</b>      | <b>93,892,076</b>                   | <b>2</b>      | <b>98,488,351</b>      | <b>96,915,623</b>                   | <b>2</b>      |
| <b>Non-controlling interests</b>   | <b>-</b>               | <b>-</b>                            | <b>-</b>      | <b>-</b>               | <b>-</b>                            | <b>-</b>      |
| <b>Total Equity and Liabilities</b>  | <b>772,919,776</b>     | <b>700,575,031</b>                  | <b>10</b>     | <b>772,720,962</b>     | <b>700,308,883</b>                  | <b>10</b>     |
| <b>Contingent Liabilities and Commitments</b>                                      | <b>555,166,466</b>     | <b>486,646,914</b>                  | <b>14</b>     | <b>555,166,466</b>     | <b>486,646,914</b>                  | <b>14</b>     |
| <b>Memorandum Information</b>  |                        |                                     |               |                        |                                     |               |
| Number of Employees  | 2,430                  | 2,444                               |               | 2,449                  | 2,462                               |               |
| Number of Branches   | 89                     | 90                                  |               | 89                     | 90                                  |               |
| Number of Off-Site ATMs and CRMs   | 24                     | 24                                  |               | 24                     | 24                                  |               |

Note: Amounts stated are net of impairment and depreciation.

**CERTIFICATION :**

I certify that these financial statements comply with the requirements of the Companies Act No. 07 of 2007.

Sgd  
Kushlani Allis  
Chief Financial Officer

We, the undersigned being the Chairperson, Director and Executive Director/Chief Executive Officer of Nations Trust Bank PLC certify jointly that:  
(a) the above financial statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;

(b) the information contained in these financial statements has been extracted from the unaudited financial statements of the Bank and the Group, unless indicated as audited.

Sgd  
Sherin Cader  
Chairperson

Sgd  
Coralie Pietersz  
Director

Sgd  
Hemantha D Gunetilleke  
Executive Director/Chief Executive Officer

13 May 2026  
Colombo

NATIONS TRUST BANK PLC  
STATEMENT OF CHANGES IN EQUITY



| BANK  | Stated Capital     |                        | Statutory Reserve Fund<br>LKR '000 | Retained Earnings<br>LKR '000 | OCI Reserve<br>LKR '000 | Revaluation Reserve<br>LKR '000 | Total<br>LKR '000 |
|---|--------------------|------------------------|------------------------------------|-------------------------------|-------------------------|---------------------------------|-------------------|
|   | Voting<br>LKR '000 | Non-Voting<br>LKR '000 |                                    |                               |                         |                                 |                   |
| <b>As at 01 January 2025</b>  | <b>8,642,016</b>   | <b>3,464,265</b>       | <b>3,610,418</b>                   | <b>53,907,147</b>             | <b>6,201,721</b>        | <b>1,060,740</b>                | <b>76,886,307</b> |
| <b>Total Comprehensive Income for the Period</b>  |                    |                        |                                    |                               |                         |                                 |                   |
| Profit/(loss) for the year (net of tax)   | -                  | -                      | -                                  | 3,981,895                     | -                       | -                               | 3,981,895         |
| Other Comprehensive Income (net of tax)   | -                  | -                      | -                                  | -                             | 219,281                 | -                               | 219,281           |
| <b>Total Comprehensive Income for the Period</b>  |                    |                        |                                    | <b>3,981,895</b>              | <b>219,281</b>          |                                 | <b>4,201,176</b>  |
| <b>Transactions with Equity Holders, Recognised Directly in Equity</b>                  |                    |                        |                                    |                               |                         |                                 |                   |
| Share issue/increase of assigned capital  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Share options exercised   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Bonus issue   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Rights issue  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Profit transferred to head office   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted) | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Dividend paid for 2024  | 779,127            | 122,233                | -                                  | (2,119,701)                   | -                       | -                               | (1,218,341)       |
| Fractions of shares paid in cash for 2024   | -                  | -                      | -                                  | (601)                         | -                       | -                               | (601)             |
| Conversion of Non-Voting Shares to Voting Shares  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Transfers to the Statutory Reserve Fund   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| <b>As at 31 March 2025</b>  | <b>9,421,143</b>   | <b>3,586,498</b>       | <b>3,610,418</b>                   | <b>55,768,740</b>             | <b>6,421,002</b>        | <b>1,060,740</b>                | <b>79,868,541</b> |
| <b>As at 01 January 2026</b>  | <b>9,421,143</b>   | <b>3,586,498</b>       | <b>4,554,407</b>                   | <b>69,679,491</b>             | <b>5,535,616</b>        | <b>1,114,921</b>                | <b>93,892,076</b> |
| <b>Total Comprehensive Income for the Period</b>  |                    |                        |                                    |                               |                         |                                 |                   |
| Profit for the Period   | -                  | -                      | -                                  | 4,474,439                     | -                       | -                               | 4,474,439         |
| Other Comprehensive Income  | -                  | -                      | -                                  | -                             | (1,669,126)             | -                               | (1,669,126)       |
| <b>Total Comprehensive Income for the Period</b>  |                    |                        |                                    | <b>4,474,439</b>              | <b>(1,669,126)</b>      |                                 | <b>2,805,313</b>  |
| <b>Transactions with Equity Holders, Recognised Directly in Equity</b>                  |                    |                        |                                    |                               |                         |                                 |                   |
| Share issue/increase of assigned capital  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Share options exercised   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Bonus issue   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Rights issue  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Profit transferred to head office   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted) | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Dividend paid for 2025  | 850,219            | 132,743                | -                                  | (2,313,280)                   | -                       | -                               | (1,330,318)       |
| Fractions of shares paid in cash for 2025   | -                  | -                      | -                                  | (1,209)                       | -                       | -                               | (1,209)           |
| Conversion of Non-Voting Shares to Voting Shares  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Transfers to the Statutory Reserve Fund   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| <b>As at 31 March 2026</b>  | <b>10,271,362</b>  | <b>3,719,241</b>       | <b>4,554,407</b>                   | <b>71,839,441</b>             | <b>3,866,490</b>        | <b>1,114,921</b>                | <b>95,365,862</b> |
| <b>GROUP</b>  |                    |                        |                                    |                               |                         |                                 |                   |
|   |                    |                        |                                    |                               |                         |                                 |                   |
| <b>As at 01 January 2025</b>  | <b>8,642,016</b>   | <b>3,464,265</b>       | <b>3,610,418</b>                   | <b>55,816,522</b>             | <b>6,201,721</b>        | <b>1,642,133</b>                | <b>79,477,075</b> |
| <b>Total Comprehensive Income for the Period</b>  |                    |                        |                                    |                               |                         |                                 |                   |
| Profit for the Period   | -                  | -                      | -                                  | 4,084,937                     | -                       | -                               | 4,084,937         |
| Other Comprehensive Income  | -                  | -                      | -                                  | -                             | 219,281                 | -                               | 219,281           |
| <b>Total Comprehensive Income for the Period</b>  |                    |                        |                                    | <b>4,084,937</b>              | <b>219,281</b>          |                                 | <b>4,304,218</b>  |
| <b>Transactions with Equity Holders, Recognised Directly in Equity</b>                  |                    |                        |                                    |                               |                         |                                 |                   |
| Share issue/increase of assigned capital  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Share options exercised   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Bonus issue   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Rights issue  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Profit transferred to head office   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted) | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Dividend paid for 2024  | 779,127            | 122,233                | -                                  | (2,119,701)                   | -                       | -                               | (1,218,341)       |
| Fractions of shares paid in cash for 2024   | -                  | -                      | -                                  | (601)                         | -                       | -                               | (601)             |
| Transfers to the Statutory Reserve Fund   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Conversion of Non-Voting Shares to Voting Shares  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| <b>As at 31 March 2025</b>  | <b>9,421,143</b>   | <b>3,586,498</b>       | <b>3,610,418</b>                   | <b>57,881,157</b>             | <b>6,421,002</b>        | <b>1,642,133</b>                | <b>82,562,351</b> |
| <b>As at 01 January 2026</b>  | <b>9,421,143</b>   | <b>3,586,498</b>       | <b>4,554,407</b>                   | <b>72,069,790</b>             | <b>5,535,616</b>        | <b>1,748,169</b>                | <b>96,915,623</b> |
| <b>Total Comprehensive Income for the Period</b>  |                    |                        |                                    |                               |                         |                                 |                   |
| Profit for the Period   | -                  | -                      | -                                  | 4,573,381                     | -                       | -                               | 4,573,381         |
| Other Comprehensive Income  | -                  | -                      | -                                  | -                             | (1,669,126)             | -                               | (1,669,126)       |
| <b>Total Comprehensive Income for the Period</b>  |                    |                        |                                    | <b>4,573,381</b>              | <b>(1,669,126)</b>      |                                 | <b>2,904,255</b>  |
| <b>Transactions with Equity Holders, Recognised Directly in Equity</b>                  |                    |                        |                                    |                               |                         |                                 |                   |
| Share issue/increase of assigned capital  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Share options exercised   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Bonus issue   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Rights issue  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Profit transferred to head office   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted) | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Dividend paid for 2025  | 850,219            | 132,743                | -                                  | (2,313,280)                   | -                       | -                               | (1,330,318)       |
| Fractions of shares paid in cash for 2025   | -                  | -                      | -                                  | (1,209)                       | -                       | -                               | (1,209)           |
| Conversion of Non-Voting Shares to Voting Shares  | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| Transfers to the Statutory Reserve Fund   | -                  | -                      | -                                  | -                             | -                       | -                               | -                 |
| <b>As at 31 March 2026</b>  | <b>10,271,362</b>  | <b>3,719,241</b>       | <b>4,554,407</b>                   | <b>74,328,682</b>             | <b>3,866,490</b>        | <b>1,748,169</b>                | <b>98,488,351</b> |

NATIONS TRUST BANK PLC  
STATEMENT OF CASH FLOWS



|   | Bank   |                     | Group  |                     |
|---|--|---------------------|--|---------------------|
|   | Three Months Ended 31 March 2026<br>LKR '000 | 2025<br>LKR '000    | Three Months Ended 31 March 2026<br>LKR '000 | 2025<br>LKR '000    |
| <b>Cash Flows from Operating Activities</b>   |  |                     |  |                     |
| Interest receipts   | 20,007,132                                   | 14,554,041          | 20,007,307                                   | 14,554,287          |
| Interest payments   | (7,677,932)                                  | (4,847,288)         | (7,622,890)                                  | (4,772,037)         |
| Net commission receipts   | 2,350,901                                    | 2,124,959           | 2,430,420                                    | 2,181,903           |
| Trading income/(expense)  | 774,071                                      | 539,241             | 774,071                                      | 539,241             |
| Gratuity Payments   | (22,714)                                     | (38,611)            | (22,714)                                     | (38,612)            |
| Payments for VAT and SSCL on Financial Services   | (1,684,385)                                  | (1,743,165)         | (1,686,841)                                  | (1,745,664)         |
| Receipts from/ (payments) on other operating activities                                     | (3,687,766)                                  | (3,270,786)         | (3,710,119)                                  | (3,263,883)         |
| <b>Operating profit before change in operating assets &amp; liabilities</b>                 | <b>10,059,307</b>                            | <b>7,318,391</b>    | <b>10,169,234</b>                            | <b>7,455,235</b>    |
| <b>(Increase)/Decrease in Operating Assets</b>  |  |                     |  |                     |
| Balances with Central Bank of Sri Lanka   | (2,301,266)                                  | (381,830)           | (2,301,266)                                  | (381,830)           |
| Placements with Banks   | (485,332)                                    | (1,086,776)         | (485,332)                                    | (1,086,776)         |
| Reverse Repurchase Agreements   | (72,308)                                     | 2,107,883           | (72,308)                                     | 2,107,883           |
| Financial Assets - At Amortised Cost - Debt Instruments                                     | (9,000,000)                                  | 3,041,338           | (9,000,000)                                  | 3,041,338           |
| Financial Assets - At Amortised Cost - Loans & Advances                                     | (39,550,646)                                 | (31,083,798)        | (39,550,646)                                 | (31,083,798)        |
| Other Assets  | (73,046)                                     | (445,115)           | (95,337)                                     | (445,115)           |
| <b>(Increase)/Decrease in Operating Assets</b>  | <b>(51,482,598)</b>                          | <b>(27,848,298)</b> | <b>(51,504,889)</b>                          | <b>(27,848,298)</b> |
| <b>Increase/(Decrease) in Operating Liabilities</b>   |  |                     |  |                     |
| Financial Liabilities - At Amortised Cost - Due to Depositors                               | 28,203,424                                   | 6,493,119           | 28,152,347                                   | 6,442,549           |
| Financial Liabilities - At Amortised Cost - Due to Debt Securities holders                  | 14,988,877                                   | 25,738,378          | 14,941,716                                   | 25,706,084          |
| Financial Liabilities - At Amortised Cost - Due to other borrowers                          | (2,203,365)                                  | 10,212,810          | (2,203,365)                                  | 10,212,810          |
| Other Liabilities   | 1,659,106                                    | 2,870,554           | 1,667,824                                    | 2,850,965           |
| <b>Increase/(Decrease) in Operating Liabilities</b>   | <b>42,648,042</b>                            | <b>45,314,861</b>   | <b>42,558,522</b>                            | <b>45,212,408</b>   |
| <b>Net Cash Generated from / Used in Operating Activities before Income Tax</b>             | <b>1,224,751</b>                             | <b>24,784,954</b>   | <b>1,222,867</b>                             | <b>24,819,345</b>   |
| Income Tax Paid   | (2,332,108)                                  | (1,360,957)         | (2,374,078)                                  | (1,395,348)         |
| <b>Net Cash (Used In)/from Operating Activities</b>   | <b>(1,107,357)</b>                           | <b>23,423,997</b>   | <b>(1,151,211)</b>                           | <b>23,423,997</b>   |
| <b>Cash Flows from Investing Activities</b>   |  |                     |  |                     |
| Purchase of Property, Plant and Equipment   | (122,386)                                    | (90,619)            | (129,687)                                    | (90,619)            |
| Proceeds from Sale of Property, Plant and Equipment   | 236  | -                   | 236  | -                   |
| Net Purchase and proceeds from sale and on maturities of financial investments              | (7,318,805)                                  | (20,828,194)        | (7,318,805)                                  | (20,828,194)        |
| Net purchase of intangible assets   | (185,630)                                    | (9,552)             | (185,630)                                    | (9,552)             |
| Net cash flow from acquisition of investment in subsidiaries, joint ventures and associates | -  | -                   | -  | -                   |
| Net cash flow from disposal of subsidiaries, associates and joint ventures                  | -  | -                   | -  | -                   |
| Dividends received from investment in subsidiaries and associates                           | -  | -                   | -  | -                   |
| <b>Net Cash (Used In)/from Investing Activities</b>   | <b>(7,626,585)</b>                           | <b>(20,928,365)</b> | <b>(7,633,886)</b>                           | <b>(20,928,365)</b> |
| <b>Cash Flows from Financing Activities</b>   |  |                     |  |                     |
| Net proceeds from the issue of ordinary share capital                                       | -  | -                   | -  | -                   |
| Net proceeds from the issue of other equity instruments                                     | -  | -                   | -  | -                   |
| Net proceeds from the issue of subordinated debt  | -  | -                   | -  | -                   |
| Repayment of Subordinated Debt  | -  | -                   | -  | -                   |
| Interest Paid on Subordinated Debt  | (18,662)                                     | (21,560)            | (18,662)                                     | (21,560)            |
| Dividend paid to non-controlling interest   | -  | -                   | -  | -                   |
| Dividend paid to shareholders of the parent company   | (1,331,527)                                  | (1,218,939)         | (1,331,527)                                  | (1,218,939)         |
| Dividend paid to holders of other equity instruments  | -  | -                   | -  | -                   |
| Net proceeds from Other Debt  | 16,097,391                                   | -                   | 16,097,391                                   | -                   |
| Net repayment of Other Debt   | (20,251)                                     | (394)               | (20,251)                                     | (394)               |
| Operating Lease Rentals Paid  | (204,378)                                    | (233,618)           | (153,223)                                    | (233,618)           |
| <b>Net Cash (Used In)/from Financing Activities</b>   | <b>14,522,573</b>                            | <b>(1,474,511)</b>  | <b>14,573,728</b>                            | <b>(1,474,511)</b>  |
| <b>Net Increase/(Decrease) in Cash and Cash Equivalents</b>                                 | <b>5,788,631</b>                             | <b>1,021,121</b>    | <b>5,788,631</b>                             | <b>1,021,121</b>    |
| Cash and Cash Equivalents at the Beginning of the Period                                    | 17,325,345                                   | 20,299,441          | 17,325,348                                   | 20,299,444          |
| Exchange difference in respect of cash & cash equivalents                                   | 111,542                                      | 504,802             | 111,542                                      | 504,802             |
| <b>Cash and Cash Equivalents at the End of the Period</b>                                   | <b>23,225,518</b>                            | <b>21,825,364</b>   | <b>23,225,521</b>                            | <b>21,825,367</b>   |
| <b>Reconciliation of Cash and Cash Equivalents</b>  |  |                     |  |                     |
| Cash in Hand  | 11,833,262                                   | 9,260,471           | 11,833,265                                   | 9,260,474           |
| Balances with Banks   | 18,761,057                                   | 14,816,037          | 18,761,057                                   | 14,816,037          |
| Money at Call and Short Notice  | 1,577,243                                    | -                   | 1,577,243                                    | -                   |
| Deposits from Other Banks   | (8,946,044)                                  | (2,251,144)         | (8,946,044)                                  | (2,251,144)         |
|   | <b>23,225,518</b>                            | <b>21,825,364</b>   | <b>23,225,521</b>                            | <b>21,825,367</b>   |

NATIONS TRUST BANK PLC  
ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT



(1) Product-wise Gross Loans and Advances

|                                       | Bank/Group            |                                     |
|---------------------------------------|-----------------------|-------------------------------------|
|                                       | 31.03.2026<br>LKR'000 | 31.12.2025<br>LKR '000<br>(Audited) |
| <b>By product – Domestic currency</b> |                       |                                     |
| Bills of Exchange                     | -                     | 500                                 |
| Trade Finance                         | 109,972,845           | 98,658,239                          |
| Overdrafts                            | 52,441,343            | 49,790,160                          |
| Term Loans                            | 143,685,596           | 130,657,189                         |
| Staff Loans                           | 5,378,524             | 4,923,791                           |
| Lease rentals receivable              | 35,429,549            | 31,442,140                          |
| Credit Cards                          | 27,446,150            | 27,964,782                          |
| Pawning                               | 628                   | 628                                 |
| Other Advances                        | 149,062               | 149,062                             |
|                                       | <b>374,503,697</b>    | <b>343,586,491</b>                  |
| <b>By product – Foreign currency</b>  |                       |                                     |
| Trade Finance                         | 33,353,703            | 31,568,406                          |
| Overdrafts                            | 3,507,076             | 3,816,255                           |
| Guarantees                            | -                     | -                                   |
| Bonds                                 | -                     | -                                   |
| Term Loans                            | 81,573,425            | 72,154,999                          |
|                                       | <b>118,434,204</b>    | <b>107,539,660</b>                  |
| <b>Total</b>                          | <b>492,937,901</b>    | <b>451,126,151</b>                  |

(2) Product-wise Commitments and Contingencies

|                                       | Bank/Group            |                                     |
|---------------------------------------|-----------------------|-------------------------------------|
|                                       | 31.03.2026<br>LKR'000 | 31.12.2025<br>LKR '000<br>(Audited) |
| <b>By product – Domestic currency</b> |                       |                                     |
| Guarantees                            | 1,706,022             | 310,380                             |
| Bonds                                 | 25,659,338            | 23,824,482                          |
| Acceptances                           | 3,805,316             | 3,931,161                           |
| Letters of Credit                     | 18,554,493            | 15,246,815                          |
| Forward Contracts *                   | 10,880,411            | 918,776                             |
| Undrawn Credit Lines                  | 241,433,408           | 233,621,942                         |
|                                       | <b>302,038,988</b>    | <b>277,853,556</b>                  |
| <b>By product – Foreign currency</b>  |                       |                                     |
| Guarantees                            | 126,079               | 280,166                             |
| Bonds                                 | -                     | -                                   |
| Acceptances                           | 650,681               | 868,245                             |
| Letters of Credit                     | 2,421,380             | 1,349,736                           |
| Forward Exchange Contracts            | 219,877,739           | 176,316,689                         |
| Undrawn Credit Lines                  | 31,133,589            | 30,954,781                          |
|                                       | <b>254,209,468</b>    | <b>209,769,617</b>                  |
| <b>Total</b>                          | <b>556,248,456</b>    | <b>487,623,173</b>                  |

\* Forward contracts includes forward contracts to buy/sell –Fixed Income Securities.

(3) Stage-wise Impairment on Loans & Advances, Commitments and Contingencies

|   | Bank/Group            |                                     |
|---|-----------------------|-------------------------------------|
|   | 31.03.2026<br>LKR'000 | 31.12.2025<br>LKR '000<br>(Audited) |
| <b>Gross Loans and Advances, Commitments and Contingencies</b>        | <b>1,049,186,357</b>  | 938,749,324                         |
| (Less): Accumulated impairment under; (Note 3.1)                      |                       |                                     |
| Stage 1   | (3,546,790)           | (3,275,926)                         |
| Stage 2   | (5,902,193)           | (5,853,638)                         |
| Stage 3   | (11,922,887)          | (11,734,352)                        |
| <b>Net Value of Loans and Advances, Commitments and Contingencies</b> | <b>1,027,814,487</b>  | <b>917,885,408</b>                  |

(3.1) Movement In Impairment during the period

|   | Bank/Group        |                               |
|---|-------------------|-------------------------------|
|   | 2026<br>LKR'000   | 2025<br>LKR '000<br>(Audited) |
| <b>Stage 1</b>                          |                   |                               |
| Opening balance as at 01 January        | 3,275,926         | 4,237,137                     |
| Charge/(Write back) to income statement | 267,034           | (973,220)                     |
| Write-off during the period             | -                 | -                             |
| Effect on Change in Exchange rates      | 3,830             | 12,009                        |
| <b>Closing balance</b>                  | <b>3,546,790</b>  | <b>3,275,926</b>              |
| <b>Stage 2</b>                          |                   |                               |
| Opening balance as at 01 January        | 5,853,638         | 5,985,584                     |
| Charge/(Write back) to income statement | 29,243            | (181,866)                     |
| Write-off during the period             | -                 | -                             |
| Effect on Change in Exchange rates      | 19,312            | 49,920                        |
| <b>Closing balance</b>                  | <b>5,902,193</b>  | <b>5,853,638</b>              |
| <b>Stage 3</b>                          |                   |                               |
| Opening balance as at 01 January        | 11,734,352        | 11,794,752                    |
| Charge/(Write back) to income statement | 321,854           | 1,032,517                     |
| Write-off during the period             | (142,112)         | (1,114,876)                   |
| Effect on Change in Exchange rates      | 8,793             | 21,959                        |
| <b>Closing balance</b>                  | <b>11,922,887</b> | <b>11,734,352</b>             |
| <b>Total Impairment</b>                 | <b>21,371,870</b> | <b>20,863,916</b>             |

\* 2025 reflects the figures for 12 months ended 31.12.2025 and 2026 reflects the figures for 3 months ended 31.03.2026.

NATIONS TRUST BANK PLC  
ANALYSIS OF DEPOSITS



(4) Due to Depositors - By Product

|                                    | Bank                  |                                     | Group                 |                                     |
|------------------------------------|-----------------------|-------------------------------------|-----------------------|-------------------------------------|
|                                    | 31.03.2026<br>LKR'000 | 31.12.2025<br>LKR '000<br>(Audited) | 31.03.2026<br>LKR'000 | 31.12.2025<br>LKR '000<br>(Audited) |
| Demand deposits (current accounts) | 37,947,929            | 36,224,932                          | 37,651,493            | 36,005,741                          |
| Savings Deposits                   | 96,100,925            | 89,291,478                          | 96,100,925            | 89,291,478                          |
| Fixed Deposits                     | 218,929,042           | 208,236,736                         | 218,787,887           | 208,069,413                         |
| Call Deposits                      | 6,389                 | 6,343                               | 6,389                 | 6,343                               |
| Certificate of Deposits            | 2,194                 | 2,170                               | 2,194                 | 2,170                               |
|                                    | <b>352,986,479</b>    | <b>333,761,659</b>                  | <b>352,548,888</b>    | <b>333,375,145</b>                  |
| <b>Foreign Currency</b>            |                       |                                     |                       |                                     |
| Demand deposits (current accounts) | 6,738,167             | 5,358,046                           | 6,738,167             | 5,358,046                           |
| Savings Deposits                   | 26,643,386            | 20,421,275                          | 26,643,386            | 20,421,275                          |
| Fixed Deposits                     | 148,826,194           | 143,064,612                         | 148,826,194           | 143,064,612                         |
| Call Deposits                      | -                     | -                                   | -                     | -                                   |
| Certificate of Deposits            | -                     | -                                   | -                     | -                                   |
|                                    | <b>182,207,747</b>    | <b>168,843,933</b>                  | <b>182,207,747</b>    | <b>168,843,933</b>                  |
| <b>Total</b>                       | <b>535,194,226</b>    | <b>502,605,592</b>                  | <b>534,756,635</b>    | <b>502,219,078</b>                  |

**NATIONS TRUST BANK PLC**  
**FAIR VALUE OF FINANCIAL INSTRUMENTS**



**Fair Value of Financial Instruments**

Fair Values of Financial Instruments are determined according to the following hierarchy as described below:

Level 1 - quoted market price (unadjusted); financial instruments with quoted prices in active markets.

Level 2 - valuation techniques using observable inputs: financial instruments with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets. Financial instruments are valued using models where all significant inputs are observable.

Level 3 - valuation techniques with significant unobservable inputs: This category includes all instruments valued using valuation techniques where one or more significant inputs are unobservable.

There were no material changes in the fair value of financial assets categorised under Level 3 compared to the values reported as at 31 December 2025. The Group has not changed the valuation models and assumptions used to measure the fair values of Level 03 financial instruments during the period ended 31 March 2026.

**Financial Instruments Carried at Fair Value**

| Bank/Group  | As at 31.03.2026    |                     |                     |                    | As at 31.12.2025 (Audited) |                     |                     |                    |
|---|---------------------|---------------------|---------------------|--------------------|----------------------------|---------------------|---------------------|--------------------|
|   | Level 1<br>LKR '000 | Level 2<br>LKR '000 | Level 3<br>LKR '000 | Total<br>LKR '000  | Level 1<br>LKR '000        | Level 2<br>LKR '000 | Level 3<br>LKR '000 | Total<br>LKR '000  |
| <b>Financial Assets Measured at Fair Value</b>                    |                     |                     |                     |                    |                            |                     |                     |                    |
| Derivative Financial Instruments                                  | -                   | 1,479,601           | -                   | 1,479,601          | -                          | 613,468             | -                   | 613,468            |
| Financial Assets at Fair Value through Profit or Loss             | 336,759             | 16,587,725          | -                   | 16,924,484         | 2,188,719                  | 9,401,186           | -                   | 11,589,905         |
| Financial Assets at Fair Value through Other Comprehensive Income | 47,905,567          | 85,259,918          | 167,680             | 133,333,165        | 59,168,537                 | 73,776,731          | 167,461             | 133,112,729        |
|   | <b>48,242,326</b>   | <b>103,327,244</b>  | <b>167,680</b>      | <b>151,737,250</b> | <b>61,357,256</b>          | <b>83,791,385</b>   | <b>167,461</b>      | <b>145,316,102</b> |
| <b>Financial Liabilities</b>                                      |                     |                     |                     |                    |                            |                     |                     |                    |
| Derivative Financial Instruments                                  | -                   | 254,066             | -                   | 254,066            | -                          | 37,822              | -                   | 37,822             |
|   | <b>-</b>            | <b>254,066</b>      | <b>-</b>            | <b>254,066</b>     | <b>-</b>                   | <b>37,822</b>       | <b>-</b>            | <b>37,822</b>      |

**Fair Value of Financial Instruments Carried at Amortised Cost**

| Bank                                   | Amortised Cost<br>LKR '000 | As at 31.03.2026    |                     |                     |                     | Total Fair Value<br>LKR '000 | Amortised Cost<br>LKR '000 | As at 31.12.2025 (Audited) |                     |                    |  | Total Fair Value<br>LKR '000 |
|--|----------------------------|---------------------|---------------------|---------------------|---------------------|------------------------------|----------------------------|----------------------------|---------------------|--------------------|--|------------------------------|
|  |                            | Level 1<br>LKR '000 | Level 2<br>LKR '000 | Level 3<br>LKR '000 | Level 1<br>LKR '000 |                              |                            | Level 2<br>LKR '000        | Level 3<br>LKR '000 |                    |  |                              |
| <b>Financial Assets</b>                |                            |                     |                     |                     |                     |                              |                            |                            |                     |                    |  |                              |
| Debt Instruments                       | 97,334,551                 | 31,852,019          | 76,677,501          | -                   | 108,529,520         | 88,897,718                   | 32,272,904                 | 69,187,905                 | -                   | 101,460,809        |  |                              |
| Loans and Advances to Customers- Gross | 492,937,901                | -                   | 491,208,104         | -                   | 491,208,104         | 451,126,151                  | -                          | 450,314,285                | -                   | 450,314,285        |  |                              |
|  | <b>590,272,452</b>         | <b>31,852,019</b>   | <b>567,885,605</b>  | <b>-</b>            | <b>599,737,624</b>  | <b>540,023,869</b>           | <b>32,272,904</b>          | <b>519,502,190</b>         | <b>-</b>            | <b>551,775,094</b> |  |                              |
| <b>Financial Liabilities</b>           |                            |                     |                     |                     |                     |                              |                            |                            |                     |                    |  |                              |
| Due to Customers                       | 535,194,226                | -                   | 536,860,074         | -                   | 536,860,074         | 502,605,592                  | -                          | 504,633,045                | -                   | 504,633,045        |  |                              |
| Due to Other Borrowers                 | 26,124,268                 | -                   | 26,124,268          | -                   | 26,124,268          | 10,005,840                   | -                          | 10,005,840                 | -                   | 10,005,840         |  |                              |
| Debt Securities Issued                 | 6,103,012                  | -                   | 6,425,749           | -                   | 6,425,749           | 5,973,778                    | -                          | 6,172,373                  | -                   | 6,172,373          |  |                              |
|  | <b>567,421,506</b>         | <b>-</b>            | <b>569,410,091</b>  | <b>-</b>            | <b>569,410,091</b>  | <b>518,585,210</b>           | <b>-</b>                   | <b>520,811,258</b>         | <b>-</b>            | <b>520,811,258</b> |  |                              |
| <b>Group</b>                           |                            |                     |                     |                     |                     |                              |                            |                            |                     |                    |  |                              |
|  |                            |                     |                     |                     |                     |                              |                            |                            |                     |                    |  |                              |
| <b>Financial Assets</b>                |                            |                     |                     |                     |                     |                              |                            |                            |                     |                    |  |                              |
| Debt Instruments                       | 97,334,551                 | 31,852,019          | 76,677,501          | -                   | 108,529,520         | 88,897,718                   | 32,272,904                 | 69,187,905                 | -                   | 101,460,809        |  |                              |
| Loans and Advances to Customers- Gross | 492,937,901                | -                   | 491,208,104         | -                   | 491,208,104         | 451,126,151                  | -                          | 450,314,285                | -                   | 450,314,285        |  |                              |
|  | <b>590,272,452</b>         | <b>31,852,019</b>   | <b>567,885,605</b>  | <b>-</b>            | <b>599,737,624</b>  | <b>540,023,869</b>           | <b>32,272,904</b>          | <b>519,502,190</b>         | <b>-</b>            | <b>551,775,094</b> |  |                              |
| <b>Financial Liabilities</b>           |                            |                     |                     |                     |                     |                              |                            |                            |                     |                    |  |                              |
| Due to Customers                       | 534,756,635                | -                   | 536,422,545         | -                   | 536,422,545         | 502,219,078                  | -                          | 504,246,382                | -                   | 504,246,382        |  |                              |
| Due to Other Borrowers                 | 25,722,182                 | -                   | 25,722,182          | -                   | 25,722,182          | 9,552,599                    | -                          | 9,552,599                  | -                   | 9,552,599          |  |                              |
| Debt Securities Issued                 | 6,103,012                  | -                   | 6,425,749           | -                   | 6,425,749           | 5,973,778                    | -                          | 6,172,373                  | -                   | 6,172,373          |  |                              |
|  | <b>566,581,829</b>         | <b>-</b>            | <b>568,570,476</b>  | <b>-</b>            | <b>568,570,476</b>  | <b>517,745,455</b>           | <b>-</b>                   | <b>519,971,354</b>         | <b>-</b>            | <b>519,971,354</b> |  |                              |

**Assets and Liabilities where fair value approximates carrying value**

For below listed financial assets and liabilities with short-term maturities or with short-term re-pricing intervals, it is assumed that the carrying amounts approximate to their fair value.

| Financial Assets                        | Financial Liabilities |
|---|-----------------------|
| Cash and Cash equivalents               | Due to banks          |
| Balances with Central Bank of Sri Lanka | Repurchase agreements |
| Placements with Banks                   |                       |
| Reverse Repurchase Agreements           |                       |

**NATIONS TRUST BANK PLC**  
**ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**



| Bank  | As at 31 March 2026 |                   |                    |                    | As at 31 December 2025 (Audited) |                   |                    |                    |
|---|---------------------|-------------------|--------------------|--------------------|----------------------------------|-------------------|--------------------|--------------------|
|   | AC<br>LKR '000      | FVPL<br>LKR '000  | FVOCI<br>LKR '000  | Total<br>LKR '000  | AC<br>LKR '000                   | FVPL<br>LKR '000  | FVOCI<br>LKR '000  | Total<br>LKR '000  |
| <b>Financial Assets</b>   |                     |                   |                    |                    |                                  |                   |                    |                    |
| Cash and Cash Equivalents   | 32,168,300          | -                 | -                  | 32,168,300         | 19,864,631                       | -                 | -                  | 19,864,631         |
| Balances with Central Bank of Sri Lanka                                       | 4,347,052           | -                 | -                  | 4,347,052          | 2,045,786                        | -                 | -                  | 2,045,786          |
| Placements with banks   | 1,923,108           | -                 | -                  | 1,923,108          | 1,437,818                        | -                 | -                  | 1,437,818          |
| Reverse Repurchase Agreements   | 717,997             | -                 | -                  | 717,997            | 645,794                          | -                 | -                  | 645,794            |
| Derivative Financial Instruments  | -                   | 1,479,601         | -                  | 1,479,601          | -                                | 613,468           | -                  | 613,468            |
| Financial Assets Recognised through Profit or Loss - Measured at Fair Value   | -                   | 16,924,484        | -                  | 16,924,484         | -                                | 11,589,905        | -                  | 11,589,905         |
| Financial Assets Recognised through Profit or Loss - Designated at fair value | -                   | -                 | -                  | -                  | -                                | -                 | -                  | -                  |
| Financial Assets at Fair Value through Other Comprehensive Income             | -                   | -                 | 133,333,165        | 133,333,165        | -                                | -                 | 133,112,729        | 133,112,729        |
| Financial Assets at Amortised Cost - Debt Instruments                         | 97,334,551          | -                 | -                  | 97,334,551         | 88,897,718                       | -                 | -                  | 88,897,718         |
| Financial Assets at Amortised Cost - Loans and Advances                       | 471,705,950         | -                 | -                  | 471,705,950        | 430,368,007                      | -                 | -                  | 430,368,007        |
| <b>Total Financial Assets</b>   | <b>608,196,958</b>  | <b>18,404,085</b> | <b>133,333,165</b> | <b>759,934,208</b> | <b>543,259,754</b>               | <b>12,203,373</b> | <b>133,112,729</b> | <b>688,575,856</b> |
| <b>Financial Liabilities</b>  |                     |                   |                    |                    |                                  |                   |                    |                    |
| Due to Banks  | 46,988,924          | -                 | -                  | 46,988,924         | 42,772,586                       | -                 | -                  | 42,772,586         |
| Derivative Financial Instruments  | -                   | 254,066           | -                  | 254,066            | -                                | 37,822            | -                  | 37,822             |
| Financial Liabilities at Amortised Cost                                       |                     |                   |                    |                    |                                  |                   |                    |                    |
| Due to Depositors   | 535,194,226         | -                 | -                  | 535,194,226        | 502,605,592                      | -                 | -                  | 502,605,592        |
| Due to debt securities holders - Repurchase Agreements                        | 38,489,316          | -                 | -                  | 38,489,316         | 23,479,164                       | -                 | -                  | 23,479,164         |
| Due to Other Borrowers  | 26,124,268          | -                 | -                  | 26,124,268         | 10,005,840                       | -                 | -                  | 10,005,840         |
| Debt Securities Issued  | 6,103,012           | -                 | -                  | 6,103,012          | 5,973,778                        | -                 | -                  | 5,973,778          |
| <b>Total Financial Liabilities</b>  | <b>652,899,746</b>  | <b>254,066</b>    | <b>-</b>           | <b>653,153,812</b> | <b>584,836,960</b>               | <b>37,822</b>     | <b>-</b>           | <b>584,874,782</b> |
| <b>Group</b>  |                     |                   |                    |                    |                                  |                   |                    |                    |
|   | As at 31 March 2026 |                   |                    |                    | As at 31 December 2025 (Audited) |                   |                    |                    |
|   | AC<br>LKR '000      | FVPL<br>LKR '000  | FVOCI<br>LKR '000  | Total<br>LKR '000  | AC<br>LKR '000                   | FVPL<br>LKR '000  | FVOCI<br>LKR '000  | Total<br>LKR '000  |
| <b>Financial Assets</b>   |                     |                   |                    |                    |                                  |                   |                    |                    |
| Cash and Cash Equivalents   | 32,168,303          | -                 | -                  | 32,168,303         | 19,864,477                       | -                 | -                  | 19,864,477         |
| Balances with Central Bank of Sri Lanka                                       | 4,347,052           | -                 | -                  | 4,347,052          | 2,045,786                        | -                 | -                  | 2,045,786          |
| Placements with banks   | 1,923,108           | -                 | -                  | 1,923,108          | 1,437,818                        | -                 | -                  | 1,437,818          |
| Reverse Repurchase Agreements   | 717,997             | -                 | -                  | 717,997            | 645,794                          | -                 | -                  | 645,794            |
| Derivative Financial Instruments  | -                   | 1,479,601         | -                  | 1,479,601          | -                                | 613,468           | -                  | 613,468            |
| Financial Assets Recognised through Profit or Loss - Measured at Fair Value   | -                   | 16,924,484        | -                  | 16,924,484         | -                                | 11,589,905        | -                  | 11,589,905         |
| Financial Assets Recognised through Profit or Loss - Designated at fair value | -                   | -                 | -                  | -                  | -                                | -                 | -                  | -                  |
| Financial Assets at Fair Value through Other Comprehensive Income             | -                   | -                 | 133,333,165        | 133,333,165        | -                                | -                 | 133,112,729        | 133,112,729        |
| Financial Assets at Amortised Cost - Debt Instruments                         | 97,334,551          | -                 | -                  | 97,334,551         | 88,897,718                       | -                 | -                  | 88,897,718         |
| Financial Assets at Amortised Cost - Loans and Advances                       | 471,705,950         | -                 | -                  | 471,705,950        | 430,368,007                      | -                 | -                  | 430,368,007        |
| <b>Total Financial Assets</b>   | <b>608,196,961</b>  | <b>18,404,085</b> | <b>133,333,165</b> | <b>759,934,211</b> | <b>543,259,600</b>               | <b>12,203,373</b> | <b>133,112,729</b> | <b>688,575,702</b> |
| <b>Financial Liabilities</b>  |                     |                   |                    |                    |                                  |                   |                    |                    |
| Due to Banks  | 46,988,924          | -                 | -                  | 46,988,924         | 42,772,586                       | -                 | -                  | 42,772,586         |
| Derivative Financial Instruments  | -                   | 254,066           | -                  | 254,066            | -                                | 37,822            | -                  | 37,822             |
| Financial Liabilities at Amortised Cost                                       |                     |                   |                    |                    |                                  |                   |                    |                    |
| Due to Depositors   | 534,756,635         | -                 | -                  | 534,756,635        | 502,219,078                      | -                 | -                  | 502,219,078        |
| Due to debt securities holders - Repurchase Agreements                        | 35,872,231          | -                 | -                  | 35,872,231         | 20,909,241                       | -                 | -                  | 20,909,241         |
| Due to Other Borrowers  | 25,722,182          | -                 | -                  | 25,722,182         | 9,552,599                        | -                 | -                  | 9,552,599          |
| Debt Securities Issued  | 6,103,012           | -                 | -                  | 6,103,012          | 5,973,778                        | -                 | -                  | 5,973,778          |
| <b>Total Financial Liabilities</b>  | <b>649,442,984</b>  | <b>254,066</b>    | <b>-</b>           | <b>649,697,050</b> | <b>581,427,282</b>               | <b>37,822</b>     | <b>-</b>           | <b>581,465,104</b> |

**Note**

AC - Financial Instruments measured at Amortised cost

**NATIONS TRUST BANK PLC**  
**SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)**



| Item  | Bank              |                   | Group             |                   |
|---|-------------------|-------------------|-------------------|-------------------|
|   | 31.03.2026        | 31.12.2025        | 31.03.2026        | 31.12.2025        |
| Common Equity Tier 1  | 84,359,647        | 87,652,886        | 87,021,615        | 90,315,275        |
| Core (Tier 1) Capital   | 84,359,647        | 87,652,886        | 87,021,615        | 90,315,275        |
| Total Regulatory Capital Base   | 89,877,979        | 92,768,154        | 92,540,374        | 95,430,133        |
| <b>Regulatory Capital Ratios (%)</b>                                    |                   |                   |                   |                   |
| Common Equity Tier 1 Capital Ratio (%)<br>(Minimum Requirement - 7.00%) | 16.80             | 19.06             | 17.31             | 19.61             |
| Tier 1 Capital Ratio (%)<br>(Minimum Requirement - 8.50%)               | 16.80             | 19.06             | 17.31             | 19.61             |
| Total Capital Ratio (%)<br>(Minimum Requirement - 12.50%)               | 17.90             | 20.17             | 18.41             | 20.72             |
| BASEL III Leverage Ratio (Minimum Requirement - 3%)                     | 10.61             | 12.14             | 10.90             | 12.51             |
| <b>Regulatory Liquidity</b>   |                   |                   |                   |                   |
| Total Stock of High-Quality Liquid Assets (LKR '000)                    | 212,469,323       | 211,183,595       |                   |                   |
| Liquidity Coverage Ratio (%) (Minimum Requirement: 100%)                |                   |                   |                   |                   |
| Rupee   | 280.19            | 351.44            |                   |                   |
| All Currency  | 181.27            | 203.40            |                   |                   |
| Net Stable Funding Ratio (%) (Minimum Requirement : 100%)               | 129.77            | 138.33            |                   |                   |
| <b>Assets Quality</b>   |                   |                   |                   |                   |
| Impaired Loans (Stage 3) Ratio % *                                      | 1.10              | 0.91              |                   |                   |
| Impairment (Stage 3) to Stage 3 Loans Ratio (%)*                        | 60.89             | 66.69             |                   |                   |
| <b>Income and Profitability</b>   |                   |                   |                   |                   |
| Net Interest Margin (%)   | 5.66              | 6.05              |                   |                   |
| Return on Assets (before tax) (%)                                       | 3.78              | 4.37              | 3.87              | 4.46              |
| Return on Equity (%)  | 19.18             | 22.13             | 18.98             | 21.86             |
| Cost to income ratio (%)  | 32.63             | 32.93             | 32.22             | 32.49             |
| Net Assets Value Per Share (LKR)  | 286.02            | 283.97            | 295.38            | 293.12            |
| <b>Memorandum Information</b>   |                   |                   |                   |                   |
| Credit Rating   | A(lka)            | A(lka)            |                   |                   |
| Number of Employees   | 2430              | 2444              | 2449              | 2462              |
| Number of Branches  | 89                | 90                | 89                | 90                |
| <b>Market Price Per Share (LKR)</b>                                     | <b>Voting</b>     |                   | <b>Non-Voting</b> |                   |
|   | <b>31.03.2026</b> | <b>31.12.2025</b> | <b>31.03.2026</b> | <b>31.12.2025</b> |
|   | (Quarter ended)   | (Quarter ended)   | (Quarter ended)   | (Quarter ended)   |
| Highest   | 356.00            | 314.75            | 477.00            | 422.75            |
| Lowest  | 268.50            | 265.00            | 351.00            | 352.50            |
| Last Traded Price   | 289.25            | 313.00            | 400.00            | 385.50            |

\*Including Undrawn Portion of Credit.

**DEBENTURE INFORMATION**

The rated, unsecured, subordinated redeemable debentures 2019/26 of the Bank are listed on the Colombo Stock Exchange.



| Debenture Categories    | CSE Listing                     | Interest Payable Frequency | Issued Date | Maturity Date | Balance as at 31.03.2026<br>LKR '000 | Balance as at 31.12.2025 (Audited)<br>LKR '000 | Market Values for the Quarter Ended 31.03.2026 |            |                | Interest Rates |                          | Interest Rate of Comparable Government Securities |              |                    | Other Ratios as at Date of Last Trade |                     |
|-------------------------|---------------------------------|----------------------------|-------------|---------------|--------------------------------------|--|--|------------|----------------|----------------|--------------------------|---|--------------|--------------------|---------------------------------------|---------------------|
|                         |                                 |                            |             |               |                                      |  | Highest LKR                                    | Lowest LKR | Period End LKR | Coupon Rate %  | Effective Annual Yield % | 31.03.2026 %                                      | 31.12.2025 % | As at Issue Date % | Interest Yield %                      | Yield to Maturity % |
| Fixed Rate              | *NTB-BD-23/12/26 - C2442 - 12.9 | Annually                   | 23-Dec-19   | 23-Dec-26     | 1,800,000                            | 1,800,000                                      | Not traded during the current period           |            |                | 12.90          | 12.90                    | 10.79   | 9.75         | 10.11              | Not traded                            |                     |
| Fixed Rate              | N/A                             | Semi -Annually             | 9-Jul-21    | 9-Jul-26      | 449,760                              | 449,760  | N/A  |            |                | 8.90           | 9.10                     | 9.98  | 9.75         | 7.43               | N/A                                   |                     |
| Fixed Rate              | N/A                             | Annually                   | 9-Jul-21    | 9-Jul-26      | 3,550,240                            | 3,550,240                                      | N/A  |            |                | 9.15           | 9.15                     | 9.98  | 9.75         | 7.43               | N/A                                   |                     |
| <b>Total Debentures</b> |                                 |                            |             |               | <b>5,800,000</b>                     | <b>5,800,000</b>                               |  |            |                |                |                          |   |              |                    |                                       |                     |

| Ratios of Debt           | 31.03.2026 | 31.12.2025 |
|--------------------------|------------|------------|
| ** Debt/Equity Ratio (%) | 12.31      | 12.51      |
| Interest Cover (Times)   | 28.14      | 28.36      |
| Quick Asset Ratio (%)    | 119.26     | 133.88     |

\* BASEL III compliant Debentures.

\*\* Borrowings of which original maturity with five years or more are considered for debt.

NATIONS TRUST BANK PLC  
SEGMENT INFORMATION



| For the three months ended 31 March   | *Consumer & Commercial Banking |                               | *Corporate Banking |                               | Treasury & Investments |                               | Insurance Broking |                               | Property Management |                               | Unallocated/ Eliminations |                               | Total Group        |                               |
|---|--------------------------------|-------------------------------|--------------------|-------------------------------|------------------------|-------------------------------|-------------------|-------------------------------|---------------------|-------------------------------|---------------------------|-------------------------------|--------------------|-------------------------------|
|   | 2026<br>LKR '000               | 2025<br>LKR '000<br>(Audited) | 2026<br>LKR '000   | 2025<br>LKR '000<br>(Audited) | 2026<br>LKR '000       | 2025<br>LKR '000<br>(Audited) | 2026<br>LKR '000  | 2025<br>LKR '000<br>(Audited) | 2026<br>LKR '000    | 2025<br>LKR '000<br>(Audited) | 2026<br>LKR '000          | 2025<br>LKR '000<br>(Audited) | 2026<br>LKR '000   | 2025<br>LKR '000<br>(Audited) |
| Net Interest Income   | 478,038                        | 98,304                        | 3,652,106          | 2,444,761                     | 6,232,235              | 6,760,295                     | 21,280            | 21,466                        | 27,215              | 30,399                        | (81,488)                  | (75,022)                      | 10,329,386         | 9,280,203                     |
| Inter Segment   | 2,593,866                      | 2,658,433                     | (1,915,662)        | (1,307,936)                   | (678,204)              | (1,350,497)                   | -                 | -                             | -                   | -                             | -                         | -                             | -                  | -                             |
| <b>Total revenue from external customers</b>  | <b>3,071,904</b>               | <b>2,756,737</b>              | <b>1,736,444</b>   | <b>1,136,825</b>              | <b>5,554,031</b>       | <b>5,409,798</b>              | <b>21,280</b>     | <b>21,466</b>                 | <b>27,215</b>       | <b>30,399</b>                 | <b>(81,488)</b>           | <b>(75,022)</b>               | <b>10,329,386</b>  | <b>9,280,203</b>              |
| Net Fee and Commission Income   | 1,771,643                      | 1,466,506                     | 458,683            | 415,901                       | 19,966                 | 24,325                        | 66,009            | 43,429                        | 68,010              | 68,010                        | 10,621                    | 28,720                        | 2,394,932          | 2,046,891                     |
| Net Gain/(Loss) from Trading  | 232,117                        | 236,139                       | 103,603            | 61,768                        | 1,099,937              | 612,459                       | -                 | -                             | -                   | -                             | (11,697)                  | (12,193)                      | 1,423,960          | 898,173                       |
| Net Fair Value Gain/(Loss) on Financial Assets at Fair Value through Profit or Loss                   | -                              | -                             | -                  | -                             | (142,688)              | (450,180)                     | -                 | -                             | -                   | -                             | -                         | -                             | (142,688)          | (450,180)                     |
| Net Fair Value Gain/(Loss) on Financial Liabilities at Fair Value through Profit or Loss              | -                              | -                             | -                  | -                             | -                      | -                             | -                 | -                             | -                   | -                             | -                         | -                             | -                  | -                             |
| Net Gain/(Loss) on Derecognition of Financial Assets at Fair Value through Profit or Loss             | -                              | -                             | -                  | -                             | (18,471)               | 676,294                       | -                 | -                             | -                   | -                             | -                         | -                             | (18,471)           | 676,294                       |
| Net Gain/(Loss) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income | -                              | -                             | -                  | -                             | 1,067,301              | 181,970                       | -                 | -                             | -                   | -                             | -                         | -                             | 1,067,301          | 181,970                       |
| Net Gain/(Loss) on Derecognition of Financial Assets at Amortised cost                                | -                              | -                             | -                  | -                             | -                      | -                             | -                 | -                             | -                   | -                             | -                         | -                             | -                  | -                             |
| Net Other Operating Income/(Loss)   | 307,907                        | 378,268                       | (51)               | -                             | (1,553,271)            | (638,960)                     | -                 | -                             | -                   | -                             | (5,652)                   | (461)                         | (1,251,067)        | (261,153)                     |
| <b>Operating Income</b>   | <b>5,383,571</b>               | <b>4,837,650</b>              | <b>2,298,679</b>   | <b>1,614,494</b>              | <b>6,026,805</b>       | <b>5,815,706</b>              | <b>87,289</b>     | <b>64,895</b>                 | <b>95,225</b>       | <b>98,409</b>                 | <b>(88,216)</b>           | <b>(58,956)</b>               | <b>13,803,353</b>  | <b>12,372,198</b>             |
| Impairment Charge/(Reversal)  | 362,933                        | 477,062                       | 258,622            | (34,650)                      | 1,417                  | 3,108                         | -                 | -                             | -                   | -                             | -                         | -                             | 622,972            | 445,520                       |
| <b>Net Operating Income</b>   | <b>5,020,638</b>               | <b>4,360,588</b>              | <b>2,040,057</b>   | <b>1,649,144</b>              | <b>6,025,388</b>       | <b>5,812,598</b>              | <b>87,289</b>     | <b>64,895</b>                 | <b>95,225</b>       | <b>98,409</b>                 | <b>(88,216)</b>           | <b>(58,956)</b>               | <b>13,180,381</b>  | <b>11,926,678</b>             |
| Depreciation of Property, Plant and Equipment   | 88,174                         | 42,691                        | 12,039             | 8,732                         | 4,103                  | 2,575                         | 52                | 58                            | 4,772               | 4,739                         | 12,443                    | 9,588                         | 121,583            | 68,383                        |
| Depreciation of Right of Use Assets   | 93,391                         | 100,835                       | -                  | -                             | -                      | -                             | -                 | 700                           | -                   | -                             | -                         | -                             | 93,391             | 101,535                       |
| Amortisation of Intangible Assets   | 68,095                         | 58,884                        | 4,097              | 5,019                         | 10,686                 | 10,532                        | 35                | 35                            | -                   | -                             | 228                       | (84)                          | 83,141             | 74,386                        |
| Income Tax Expense  | -                              | -                             | -                  | -                             | -                      | -                             | -                 | -                             | -                   | -                             | -                         | -                             | -                  | -                             |
| <b>Capital Expenditures</b>   |                                |                               |                    |                               |                        |                               |                   |                               |                     |                               |                           |                               |                    |                               |
| Property and Equipment  | 83,469                         | 56,624                        | 674                | -                             | -                      | 1,348                         | -                 | -                             | -                   | -                             | 9,814                     | 32,849                        | 93,957             | 90,821                        |
| Other Intangible Assets   | 1,947                          | 2,733                         | -                  | -                             | -                      | -                             | -                 | -                             | -                   | -                             | 96,938                    | 209,044                       | 98,885             | 211,777                       |
| <b>Total Assets (as at)</b>   | <b>229,497,851</b>             | <b>150,551,300</b>            | <b>248,439,188</b> | <b>171,106,556</b>            | <b>287,001,417</b>     | <b>270,866,223</b>            | <b>1,257,927</b>  | <b>1,071,150</b>              | <b>2,042,066</b>    | <b>1,828,088</b>              | <b>4,482,513</b>          | <b>5,421,378</b>              | <b>772,720,962</b> | <b>600,844,695</b>            |
| <b>Total Liabilities (as at)</b>  | <b>393,632,852</b>             | <b>322,508,580</b>            | <b>148,851,526</b> | <b>97,240,579</b>             | <b>117,710,508</b>     | <b>84,563,230</b>             | <b>74,052</b>     | <b>56,572</b>                 | <b>59,214</b>       | <b>66,269</b>                 | <b>13,904,459</b>         | <b>13,847,111</b>             | <b>674,232,611</b> | <b>518,282,341</b>            |

\*The segmentation has been revised to classify previously used "Bank" into "Consumer & Commercial Banking" and "Corporate Banking", in alignment with the presentation format of the Annual Financial Statements.

- (1) There are no changes to the accounting policies and methods of computation since the publication of the annual report for the year ended 31 December 2025.
- (2) During the quarter, there were no material changes in the composition of assets, liabilities and/or contingent liabilities. All known expenditure items have been accrued.
- (3) The Group Financial Statements comprise a consolidation of the Bank and its fully owned subsidiaries; Waddock Mackenzie Limited, Allied Properties Limited and Nations Insurance Brokers Limited.
- (4) These interim financial statements are presented in accordance with LKAS 34 - Interim Financial Reporting, Circular 05 of 2024 on Publication of Annual and Quarterly Financial Statements issued by Central Bank of Sri Lanka and other Disclosures by Licensed Banks, and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.

(5) **Impairment of Financial Assets**

A comprehensive ECL assessment was performed, considering delays in cash flows, macroeconomic conditions, geopolitical developments and other externalities. Sufficient provisions were recorded to ensure appropriate coverage for the loan portfolio. Customers with elevated credit risk were classified under Stage 2 or Stage 3. Management overlays for high-risk segments and geographies were reviewed and maintained to ensure adequate buffers against potential adverse impacts.

(b) Other Financial Assets - Balances with Central Bank

As at 31.03.2026, the Bank carried a receivable balance due from the Central Bank of Sri Lanka (CBSL) relating to the Special Deposit Accounts (SDA) and the Incentive Scheme on Inward Workers' Remittances introduced under previous regulatory directions. In December 2024, CBSL communicated the need to reassess the recoverability of these receivables. Based on management's assessment of the settlement status and available information, an impairment provision has been recognised against the outstanding balance.

Further, CBSL has formally confirmed in January 2026, that amounts claimed under the Rs. 2.00 per USD Incentive Scheme on Workers' Remittances will not be settled. Accordingly, the Bank has written off the related receivable balance, and the impact has been recognised in the financial year 2025.

- (6) In terms of the Banking Act No.30 of 1988, as amended, John Keells Group and Central Finance Group are to reduce their respective shares carrying voting rights to 15% and the respective shareholders are required to take relevant action to comply with the said direction. Restriction on voting rights at 10% each is applicable to John Keells Group and Central Finance Group until the reduction of their respective holding to the prescribed levels.
- (7) The funds raised through debentures were fully utilised for the objectives mentioned in the prospectuses.

(8) **Events after the Reporting Period**

**Business Combination after the Reporting Date**

On 1 May 2026, the Group acquired the retail banking operation of HSBC Sri Lanka (the "Acquired Portfolio"), for a total cash consideration of LKR 21.8 Bn (inclusive of taxes). Amongst the assets acquired and liabilities assumed, gross carrying (book) values transferred from seller pertaining to loans and advances to customers amounted to LKR 31Bn and financial liabilities due to depositors amounted to LKR 134Bn and the net liability in cash.

The acquisition occurred after the reporting date but before the authorisation of the interim financial statements for issue on 13 May 2026. This transaction is considered a non-adjusting event after the reporting period and has therefore not been recognised in the interim statement of financial position as at 31 March 2026.

Given the materiality of the transaction, the key details of the acquisition are disclosed below.

(a) Nature of the Acquisition

The acquired business primarily comprises loan portfolio including credit cards, deposits and organised workforce which together constitute a 'Business' as defined under SLFRS 3. Accordingly, the transaction represents a business combination accounted for under 'SLFRS 3 - Business Combinations'. Control of the Acquired Portfolio transferred to the Group on 1 May 2026, which is considered the acquisition date for accounting purposes.

(b) Consideration Transferred

The total consideration transferred by the Group includes:

Cash consideration of LKR 21.8 Bn inclusive of taxes.

These funds were internally generated while maintaining all regulatory ratios.

(c) Preliminary Purchase Price Allocation

As at the date of authorisation of these interim financial statements, the initial accounting for the business combination has not been finalised and the Group is in the process of completing the required acquisition accounting procedures in line with SLFRS 3, including the fair value of assessment of loans and advances, identification and valuation of intangible assets and determination of any goodwill or any gain on bargain purchase arising from the acquisition.

The accounting procedures will be completed within the stipulated period.

(d) Assets Acquired and Liabilities Assumed

The identifiable assets and liabilities of the Acquired Portfolio are expected to principally comprise of loans and advances to customers, deposits and related liabilities, intangible assets, deferred tax balances and other operating assets and liabilities.

Detailed quantitative disclosures will be provided once the purchase price allocation exercise is completed.

- (9) There are no material events that took place after the reporting date which require adjustment to or disclosure in these Financial Statements, other than the items disclosed under note (8) above.

NATIONS TRUST BANK PLC  
SHAREHOLDERS' INFORMATION



Twenty Largest Shareholders as at 31 March 2026

| Name of the Shareholder  | Voting Shares      |               |
|--|--------------------|---------------|
|  | No. of Shares      | % holding     |
| John Keells Holdings PLC   | 56,897,473         | 19.72         |
| HWIC Asia Fund   | 43,275,032         | 15.00         |
| Central Finance Company PLC A/C No 03                                | 28,391,533         | 9.84          |
| Mackinnons Keells Limited  | 28,164,245         | 9.76          |
| Amaliya Private Limited  | 17,251,083         | 5.98          |
| CF Insurance Brokers (Pvt) Ltd                                       | 14,301,434         | 4.96          |
| CF Growth Fund Ltd A/C No.01   | 14,204,489         | 4.92          |
| Thread Capital (Private) Limited                                     | 10,819,556         | 3.75          |
| Hatton National Bank PLC - Capital Alliance Quantitative Equity Fund | 4,881,833          | 1.69          |
| J.B. Cocoshell (Pvt) Ltd   | 4,862,979          | 1.69          |
| Hatton National Bank PLC A/C No 1                                    | 4,568,843          | 1.58          |
| Mr. M.F. Hashim  | 2,000,000          | 0.69          |
| Mr. W.G.D.C. Ranaweera   | 1,892,996          | 0.66          |
| Mr. N.R. Somaiya   | 1,629,173          | 0.56          |
| Invenco Capital Private Limited                                      | 1,011,795          | 0.35          |
| Mr. Y.S.H.R.S. Silva   | 1,009,441          | 0.35          |
| Mr. L.J.M.A. Jayasundara   | 1,006,933          | 0.35          |
| Mr. M.A. Jafferjee   | 982,821            | 0.34          |
| Mrs. P.D.A.S. Beruwalage   | 759,047            | 0.26          |
| Hatton National Bank PLC A/C No. 4 (HNB Retirement Pension Fund)     | 733,875            | 0.25          |
|  | <b>238,644,581</b> | <b>82.70</b>  |
| Others   | 49,846,923         | 17.30         |
| <b>Total</b>   | <b>288,491,504</b> | <b>100.00</b> |

| Name of the Shareholder                                | Non-Voting Shares |               |
|--|-------------------|---------------|
|  | No. of Shares     | % holding     |
| John Keells Holdings PLC                               | 18,578,702        | 41.35         |
| Central Finance Company PLC A/C No 03                  | 9,430,274         | 20.99         |
| HWIC Asia Fund   | 6,742,513         | 15.00         |
| Mackinnons Keells Limited                              | 4,842,603         | 10.78         |
| CF Insurance Brokers (Pvt) Ltd                         | 2,459,008         | 5.47          |
| CF Growth Fund Ltd A/C No.01                           | 2,442,339         | 5.44          |
| Mr. M.G.H.I. Jafferjee                                 | 156,628           | 0.35          |
| Mr. K.N.J. Balendra                                    | 22,840            | 0.05          |
| Mr. D.C. Fernando                                      | 18,045            | 0.04          |
| Mr. S.J. Hirdaramani                                   | 17,827            | 0.04          |
| Vinik (Pvt) Limited                                    | 14,843            | 0.03          |
| The Incorporated Trustees of the Church of Ceylon      | 14,105            | 0.03          |
| Mr. C.R. Narangoda                                     | 13,075            | 0.03          |
| People's Leasing & Finance PLC/Mr. A.B.K. Weeraman     | 12,193            | 0.03          |
| Mr. K.O.V.S.M.S. Wijesinghe                            | 8,406             | 0.02          |
| Miss N.R. Fonseka                                      | 8,388             | 0.02          |
| Mr. H.P. Savidu  | 7,435             | 0.02          |
| Miss. T.T. Weerasinghe                                 | 7,419             | 0.02          |
| Mr. J.C.H. De Soysa                                    | 6,042             | 0.01          |
| Senkadagala Finance PLC/ A.K.S. Mendis&C. R. Narangoda | 5,026             | 0.01          |
|  | <b>44,807,711</b> | <b>99.73</b>  |
| Others   | 127,551           | 0.27          |
| <b>Total</b>   | <b>44,935,262</b> | <b>100.00</b> |

|   | 31.03.2026   |       |
|---|--------------|-------|
|   | Number       | %     |
| Number of shareholders representing the public holding (Voting)     | 8,974        | 35.79 |
| Number of shareholders representing the public holding (Non-Voting) | 619          | 0.98  |
| Compliant under Option 1 - Float Adjusted Market Capitalization     | LKR 30.04 Bn |       |

Directors' Holding in Shares as at 31 March 2026

| Name of the Director                | No of Shares |            |
|-------------------------------------|--------------|------------|
|                                     | Voting       | Non-Voting |
| Mrs. R.S. Cader                     | -            | -          |
| Mr. C.H.A.W. Wickramasuriya         | -            | -          |
| Mr. A.R. Fernando                   | -            | -          |
| Dr. R. Shanmuganathan               | -            | -          |
| Mr. C.K. Hettiarachchi              | -            | -          |
| Mr. H.D. Gunetilleke (Director/CEO) | -            | -          |
| Dr. S. Jha                          | -            | -          |
| Mr. K.C. Subasinghe                 | -            | -          |
| Mr. A.K. Wignaraja                  | -            | -          |
| Dr. (Mrs) R.A. Perera               | -            | -          |
| Ms. M.C. Pietersz                   | -            | -          |
|                                     | -            | -          |