



The Results

TRUST IN BETTER.

22nd May 2025

1Q2025 Results

Profit After Tax

LKR 4.1 Bn

(1Q2024 : LKR 3.8 Bn)

Total Capital Ratio

20.6%

(2024 : 22.7%)

Stage 3 Ratio

1.4%

(2024 : 1.6%)

Return on Equity

20.5%

(2024 : 24.2%)

Liquidity Coverage Ratio

270.0%

(2024 : 320.6%)

Stage 3 Provision Cover Ratio

61.9%

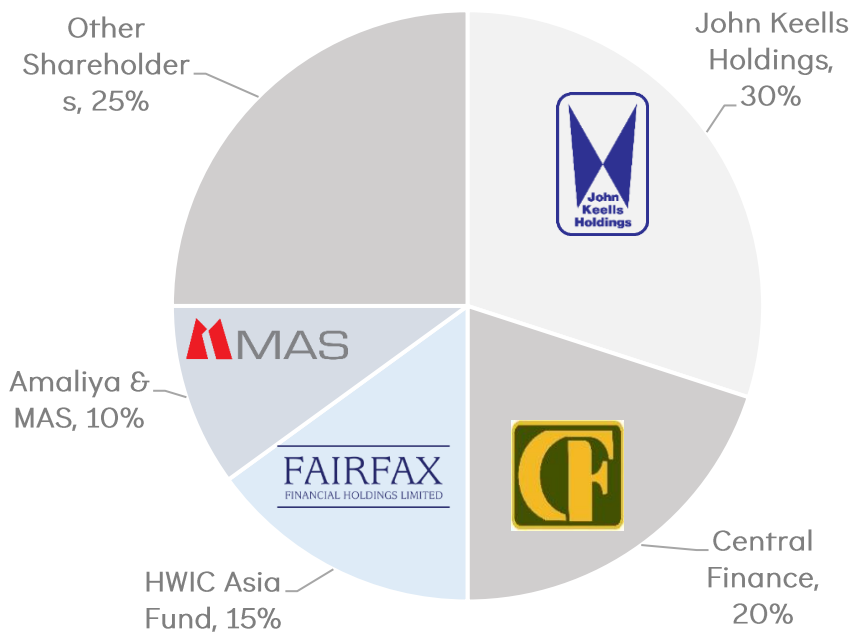
(2024 : 60.6%)

Our Partnerships

Strategic Partnership



Key Shareholders as of 31st March 2025



Long-term Funding Partnerships

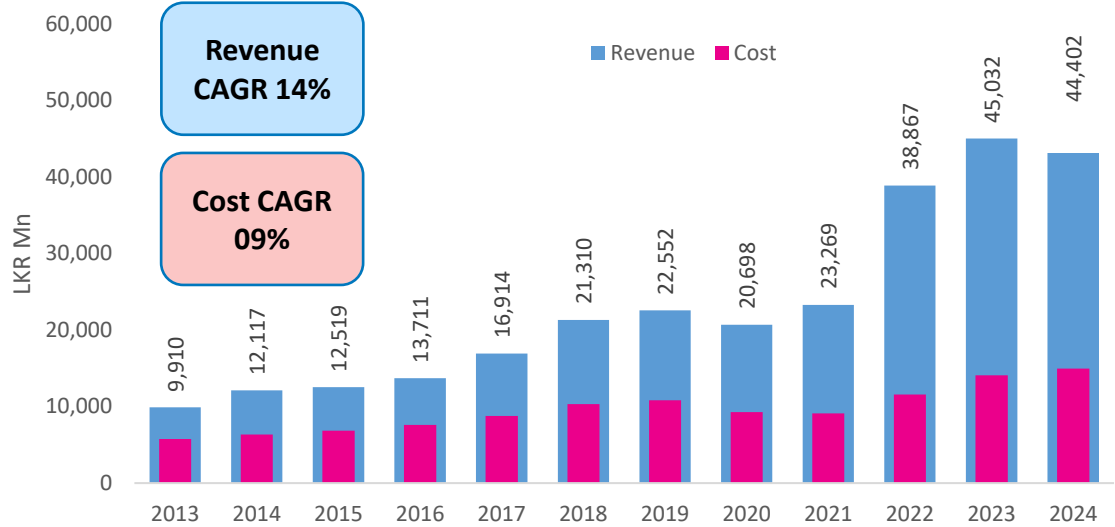


Strong Franchise Partnerships

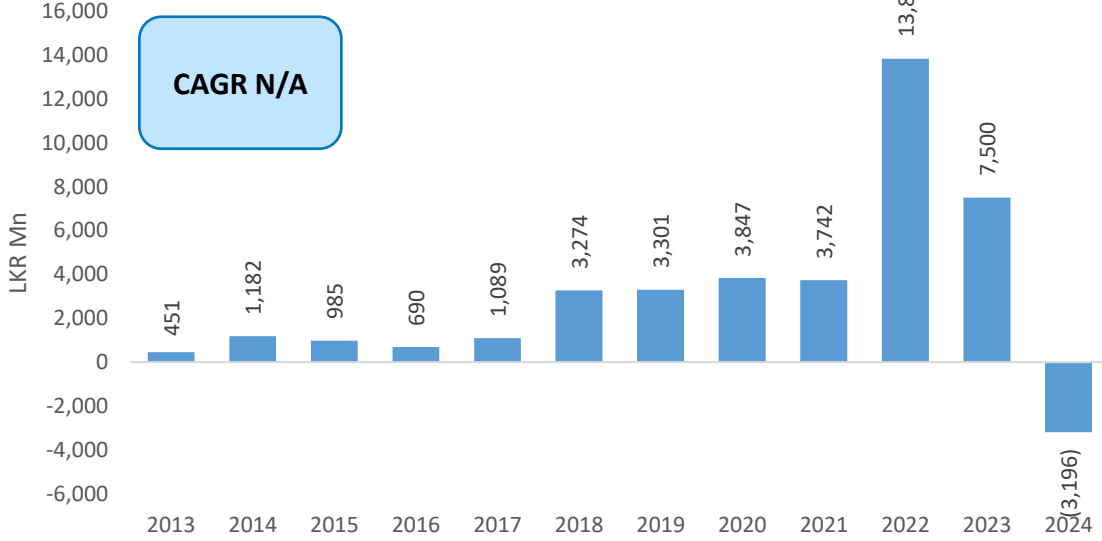


A Decade of Growth

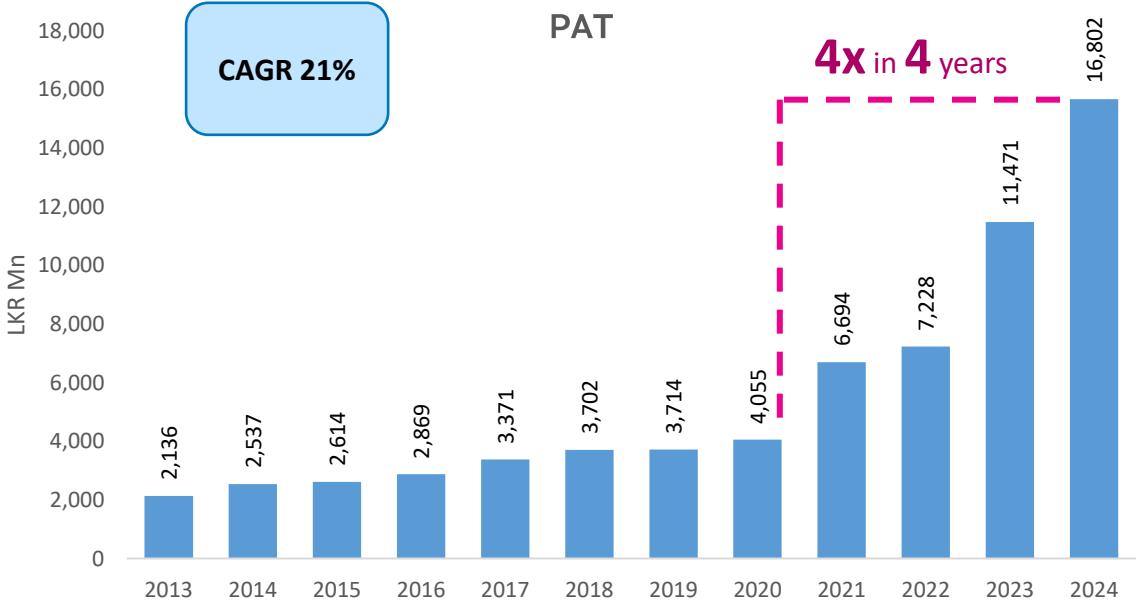
Revenue vs OPEX



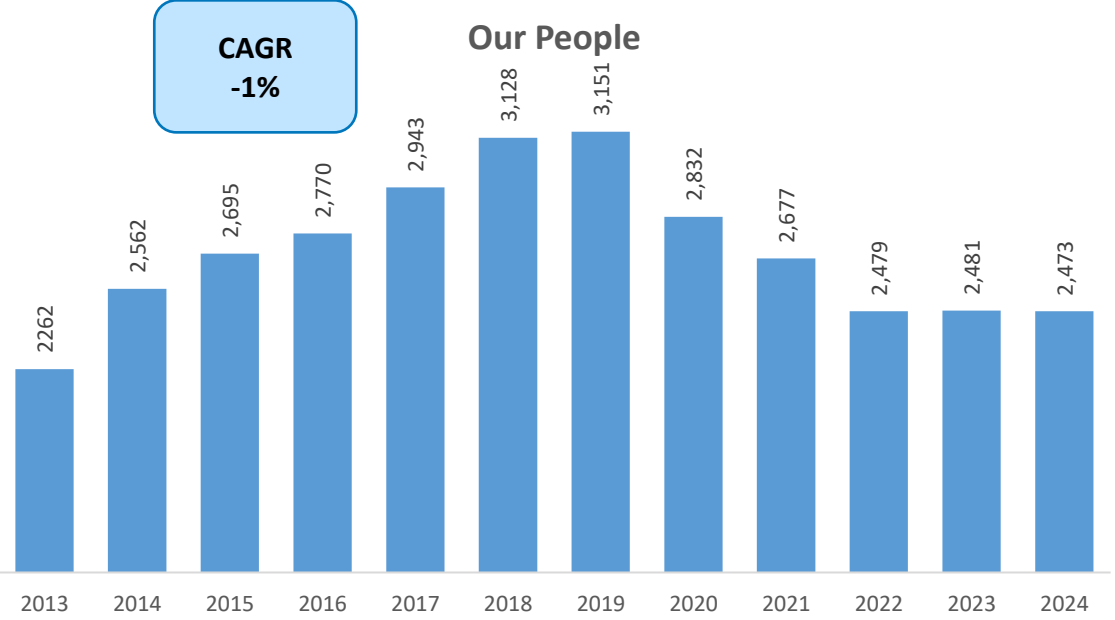
Impairment



PAT

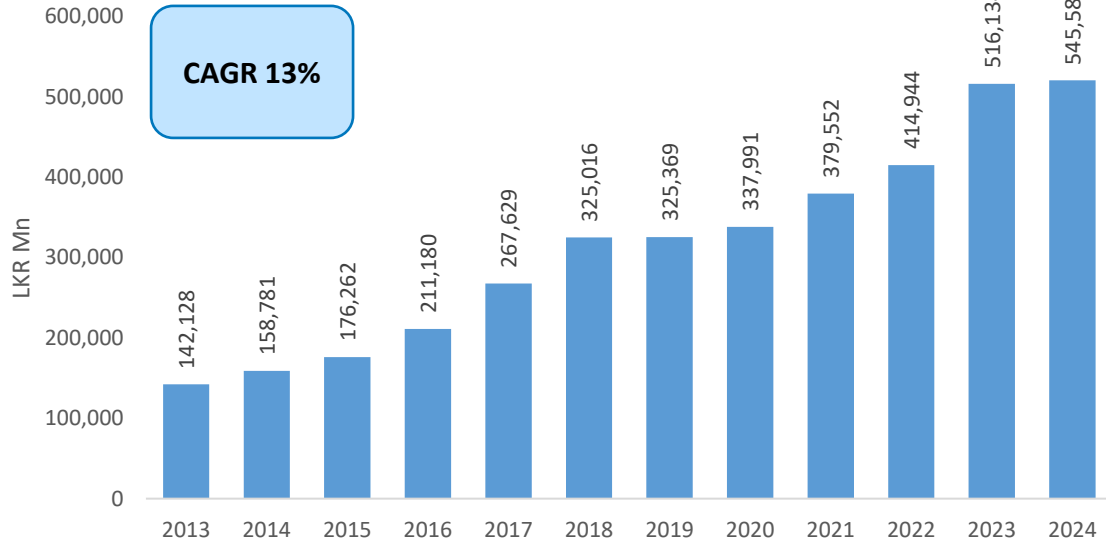


Our People

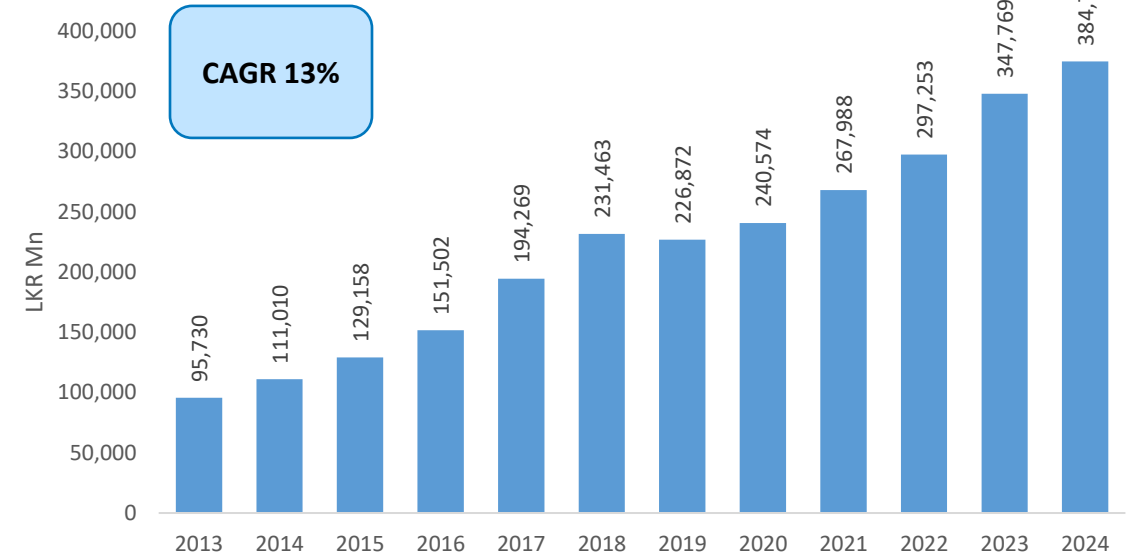


A Decade of Growth Cont..

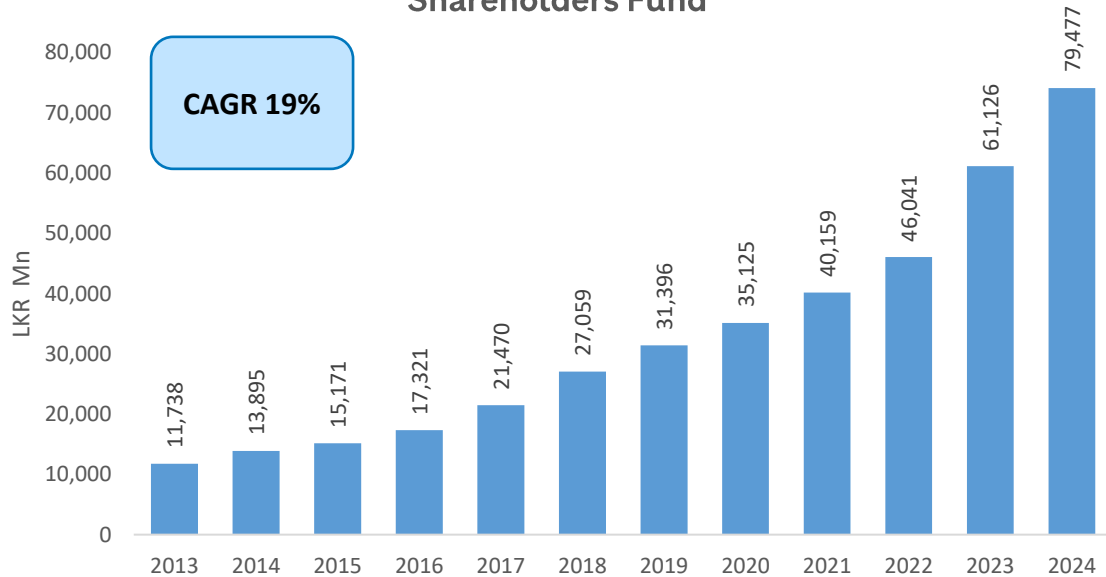
Total Assets



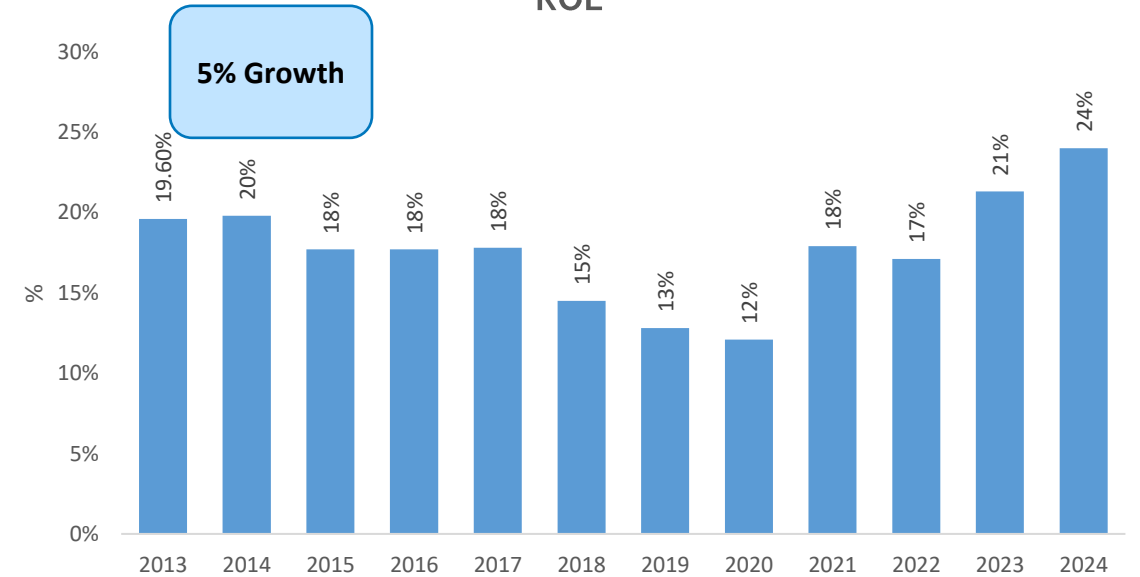
Deposits



Shareholders Fund



ROE



1Q2025 performance in a nutshell (in LKR Mn)

QoQ	1Q2025	1Q2024	%
Net Interest Income	9,280	9,092	2%
Non Fund Base Income	3,092	2,610	18%
Total Operating Income	12,372	11,702	6%
Impairment	446	558	-20%
OPEX	3,929	3,657	7%
PBT	7,997	7,487	7%
Taxes (VAT/SSL/Income)	3,912	3,711	5%
PAT	4,085	3,776	8%

YTD	1Q2025	4Q2024	
Loans	318,662	287,363	11%
Deposits	413,114	384,655	7%
Capital	82,562	79,477	4%

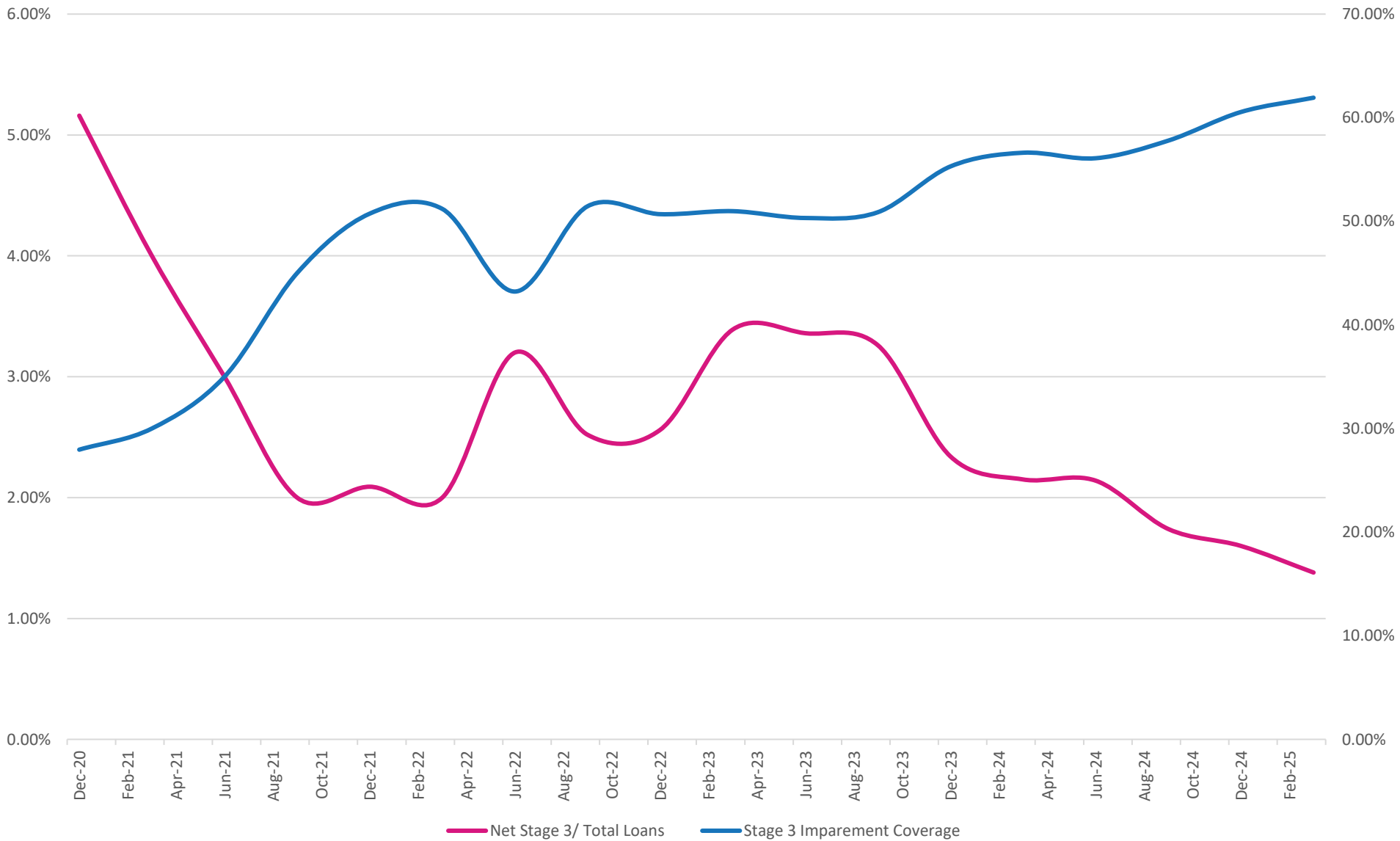
Profitability	1Q2025	4Q2024
NIM	6.5%	6.9%
C:I	32.0%	34.0%
ROA	4.5%	5.0%
ROE	20.5%	24.2%

Liquidity	1Q2025	4Q2024
LCR - All Currency	270.0%	320.0%

Asset Quality	1Q2025	4Q2024
Stage 3	1.4%	1.6%
Stage 3 Provisioning	61.9%	60.6%

Capital	1Q2025	4Q2024
Tier 1	19.4%	21.5%
Total Capital	20.6%	22.7%

Credit Risk Management

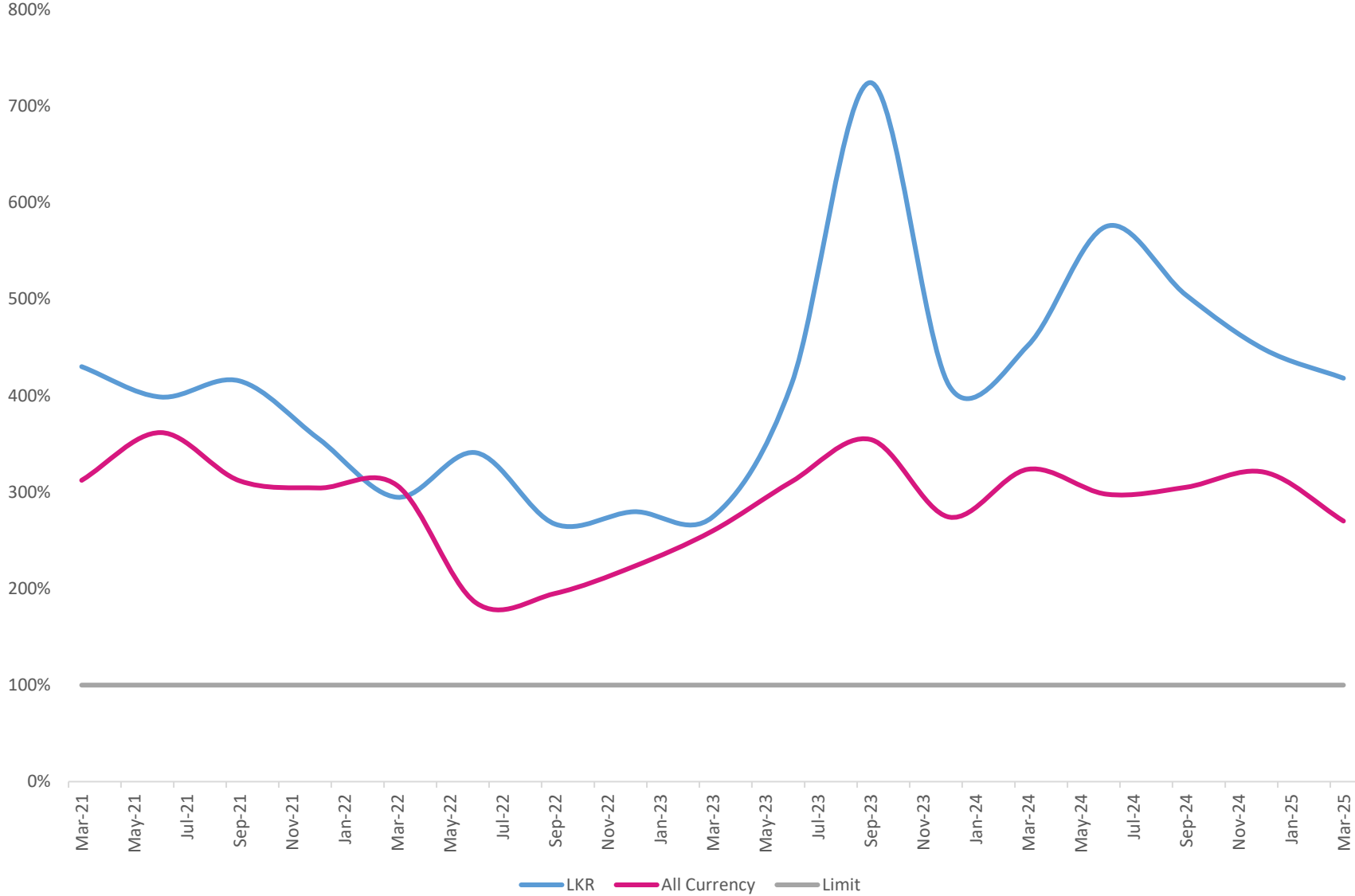


Stage 3 Ratio
1.4%
(2024 : 1.6%)

Stage 3 Provision Cover Ratio
61.9%
(2024 : 60.6%)

Liquidity Risk Management

Liquidity Coverage Ratio



Liquidity Coverage Ratio
270.0%
(2024 : 320.6%)

Creating your Timeless Legacy

Nations Trust Bank
Private Banking



Thank You!