



1H2025 Results

28th August 2025

1H2025 Results

Profit After Tax

LKR 8.8 Bn

(1H2024 : LKR 8.0 Bn)

Total Capital Ratio

18.2%

(2024 : 22.7%)

Stage 3 Ratio

1.2%

(2024 : 1.6%)

Return on Equity

21.5%

(2024 : 24.2%)

Liquidity Coverage Ratio

225.2%

(2024 : 320.6%)

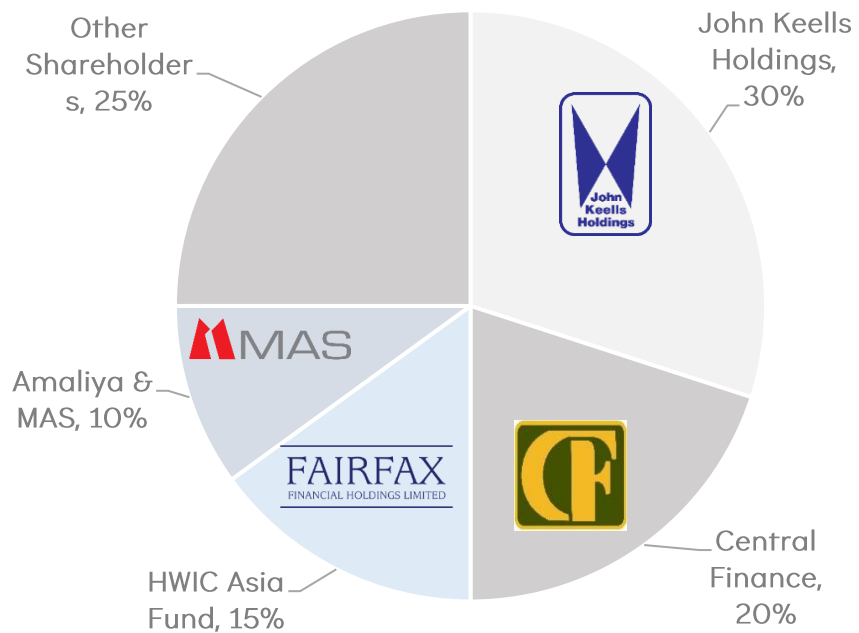
Stage 3 Provision Cover Ratio

62.1%

(2024 : 60.6%)

Our Partnerships

Key Shareholders as of 30th June 2025



Strategic Partnership



Long-term Funding Partnerships

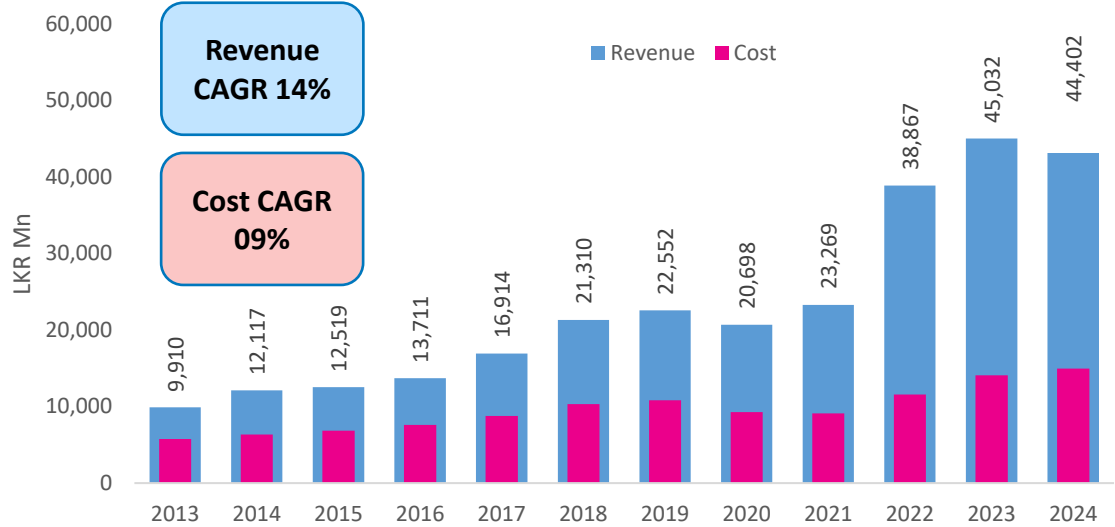


Strong Franchise Partnerships

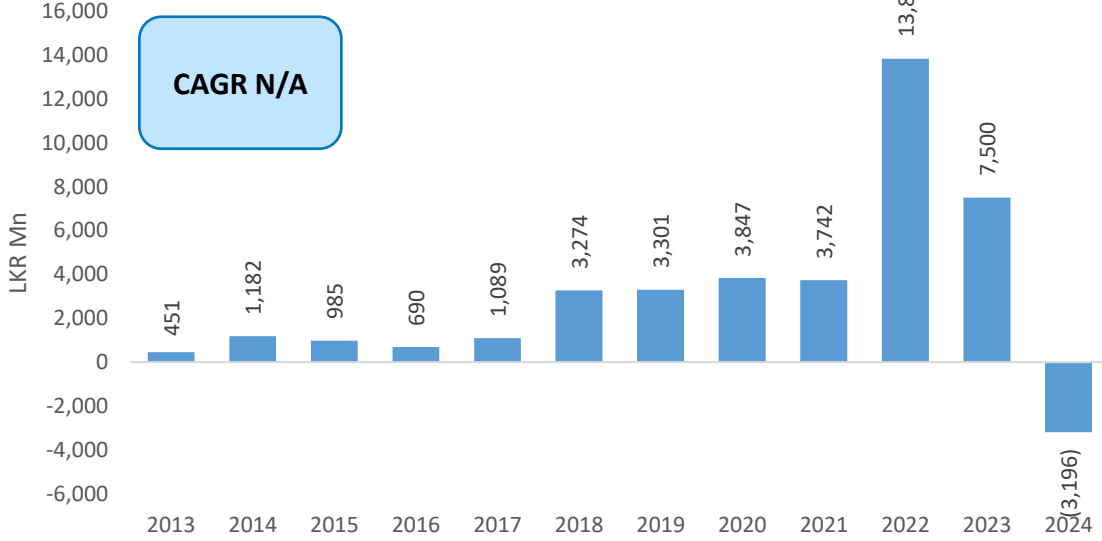


A Decade of Growth

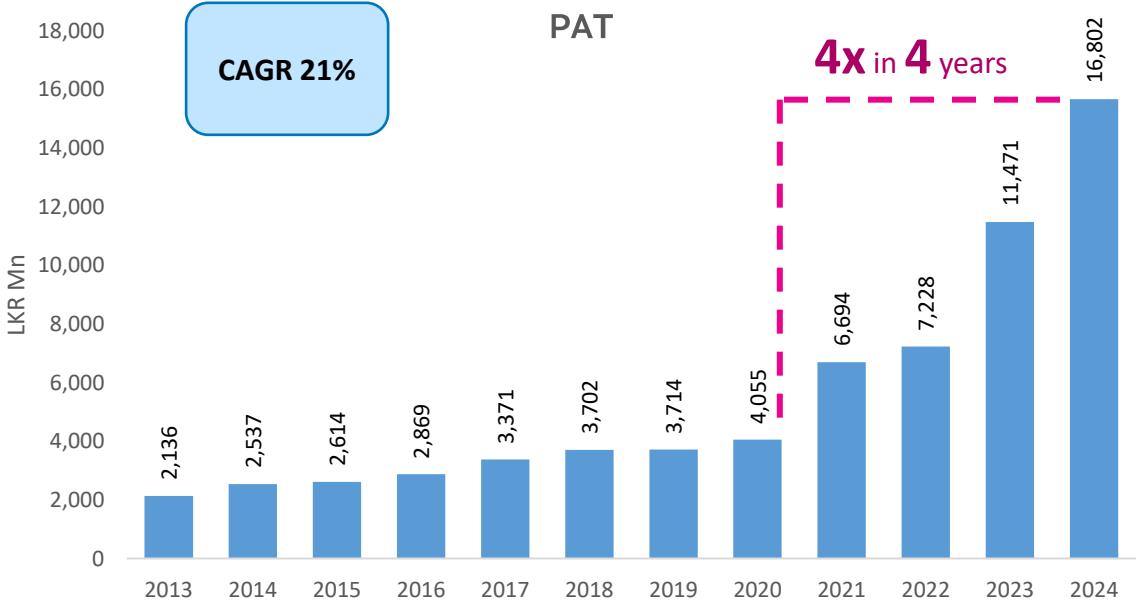
Revenue vs OPEX



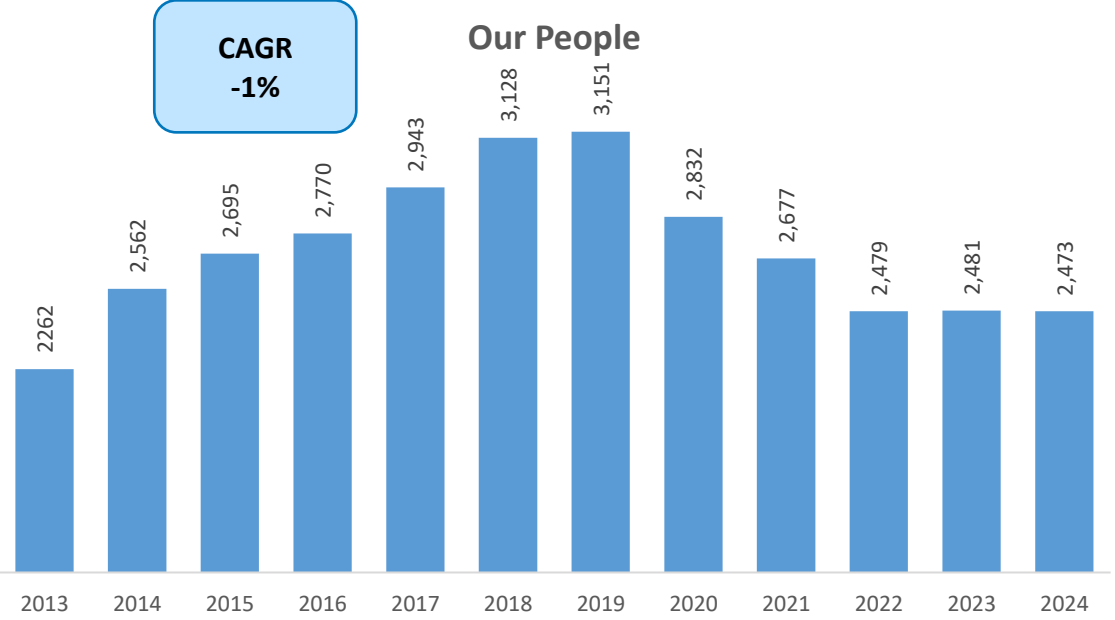
Impairment



PAT

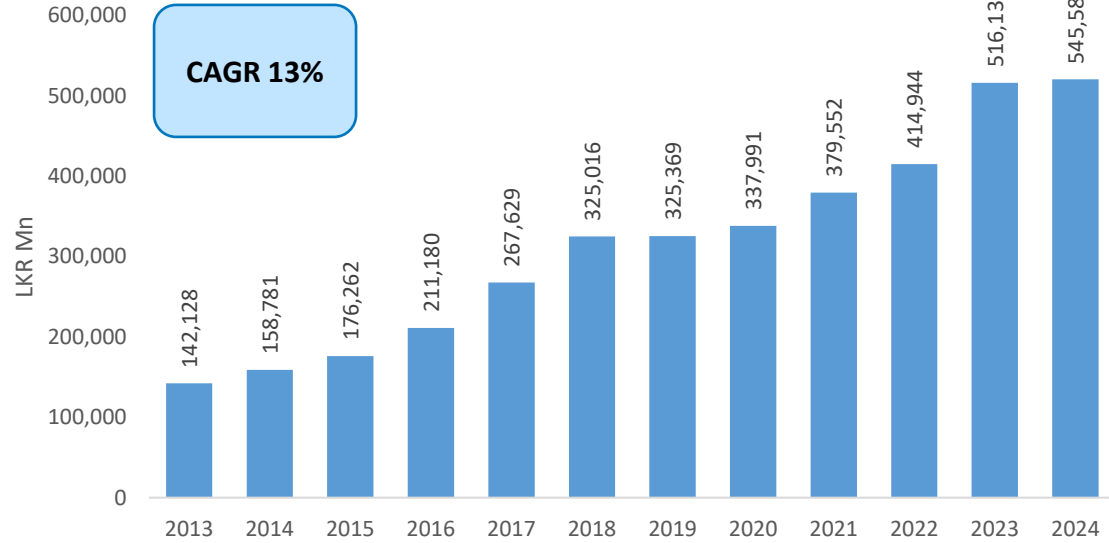


Our People

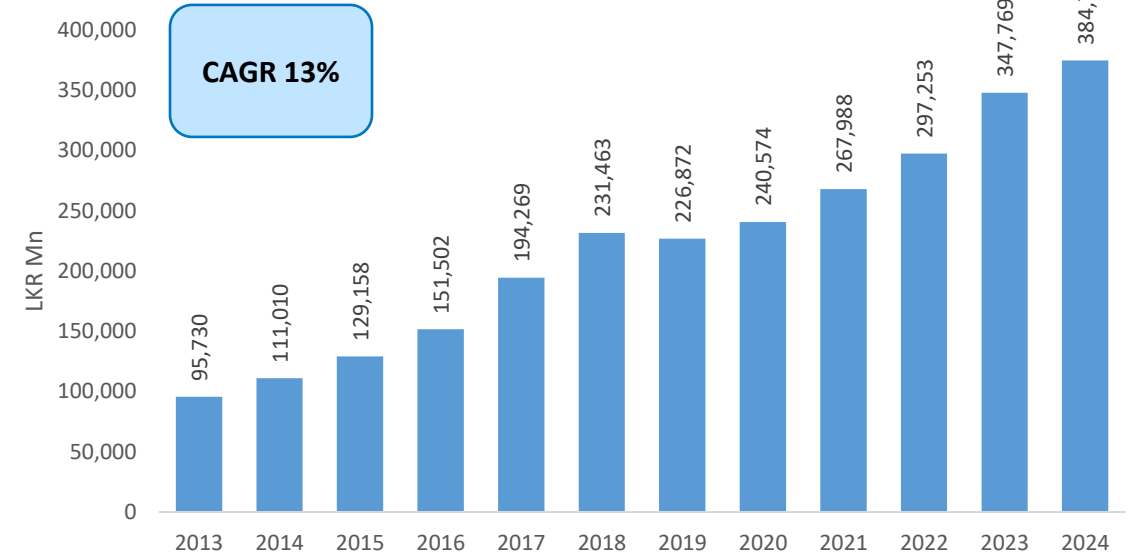


A Decade of Growth

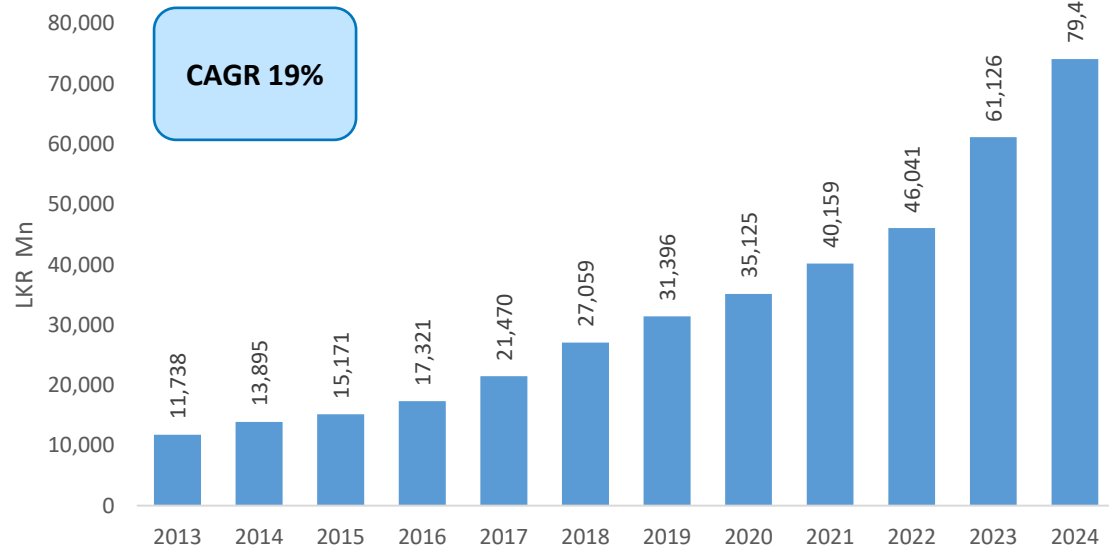
Total Assets



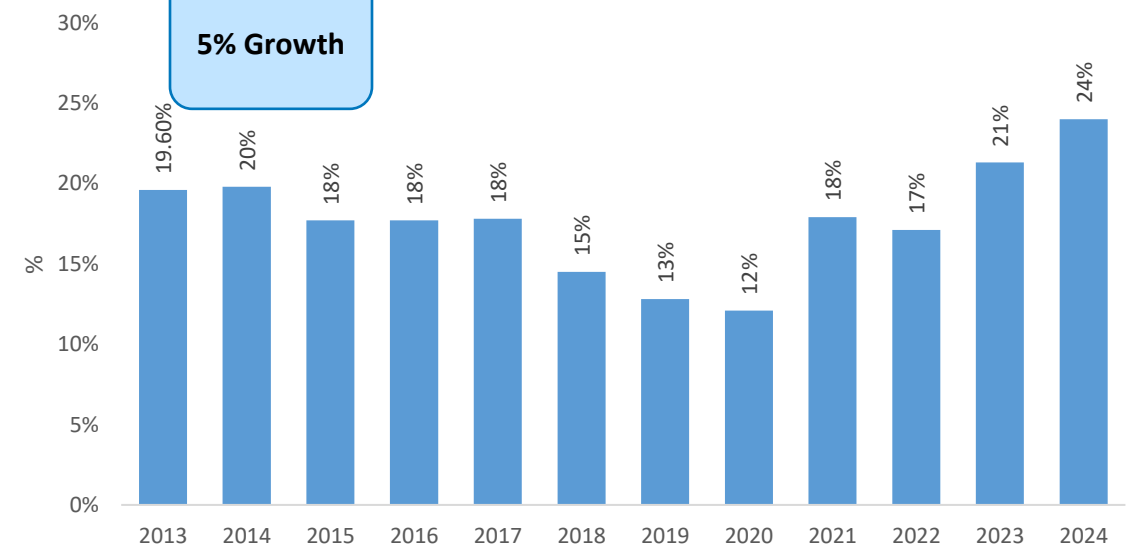
Deposits



Shareholders Fund



ROE

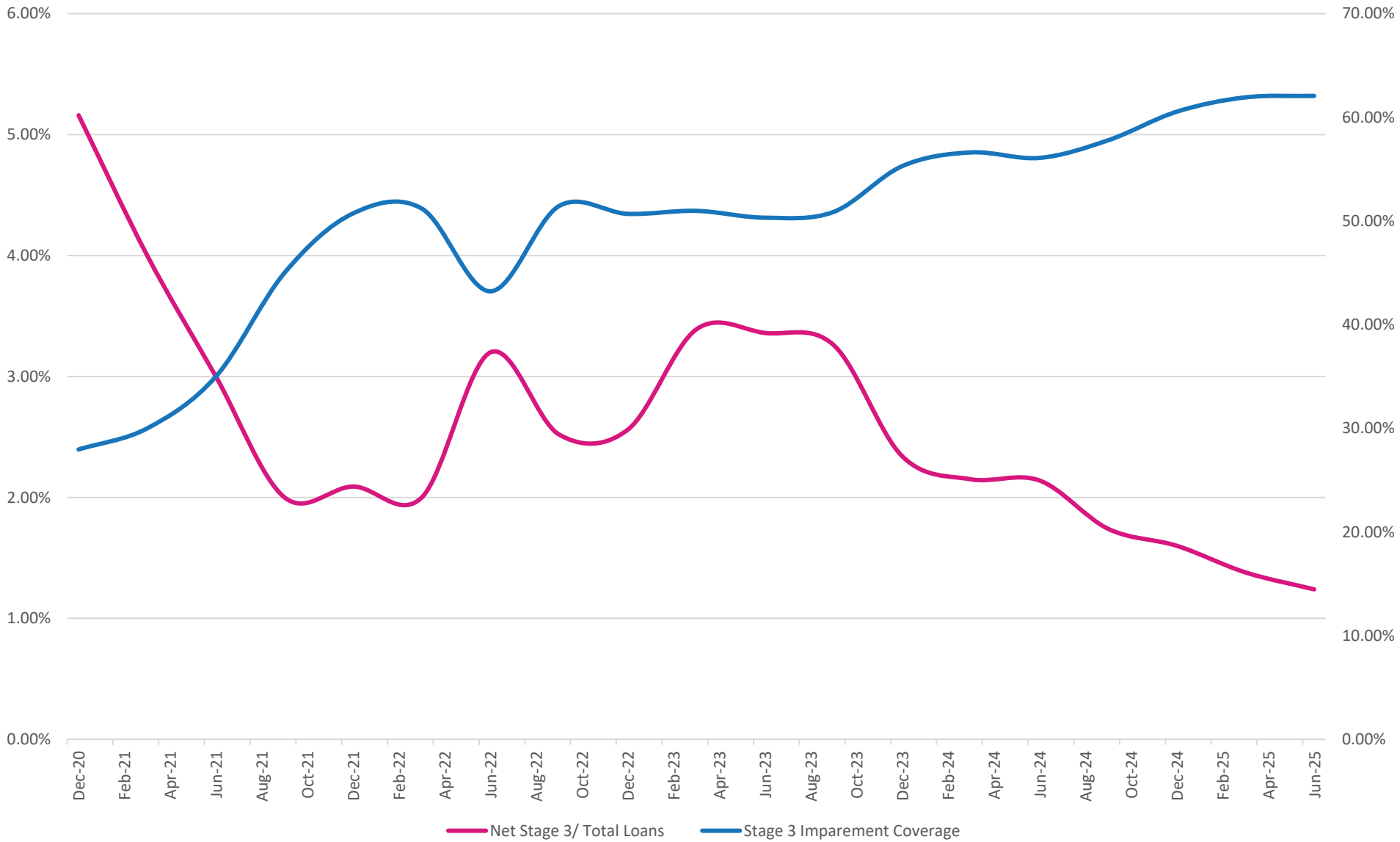


1H2025 Performance in a Nutshell (in LKR Mn)

YoY	1H2025	1H2024	%
Net Interest Income	19,036	18,055	5%
Non Fund Base Income	6,506	6,003	8%
Total Operating Income	25,543	24,058	6%
Impairment	590	978	-40%
OPEX	7,696	7,330	5%
PBT	17,257	15,750	10%
Taxes (VAT/SSL/Income)	8,464	7,724	10%
PAT	8,793	8,026	10%
YTD	1H2025	2024	
Loans	361,351	287,363	26%
Deposits	447,162	384,655	16%
Capital	88,271	79,477	11%

Profitability	1H2025	2024
NIM	6.4%	6.9%
C : I	31%	34%
ROA	4.5%	4.9%
ROE	21.5%	24.7%
Liquidity		
LCR - All Currency	225.2%	320.6%
Asset Quality		
Net Stage 3	1.2%	1.6%
Stage 3 Imp: Cov:	62.1%	60.6%
Capital		
Tier 1	17.1%	21.5%
Total capital	18.2%	22.7%

Credit Risk Management

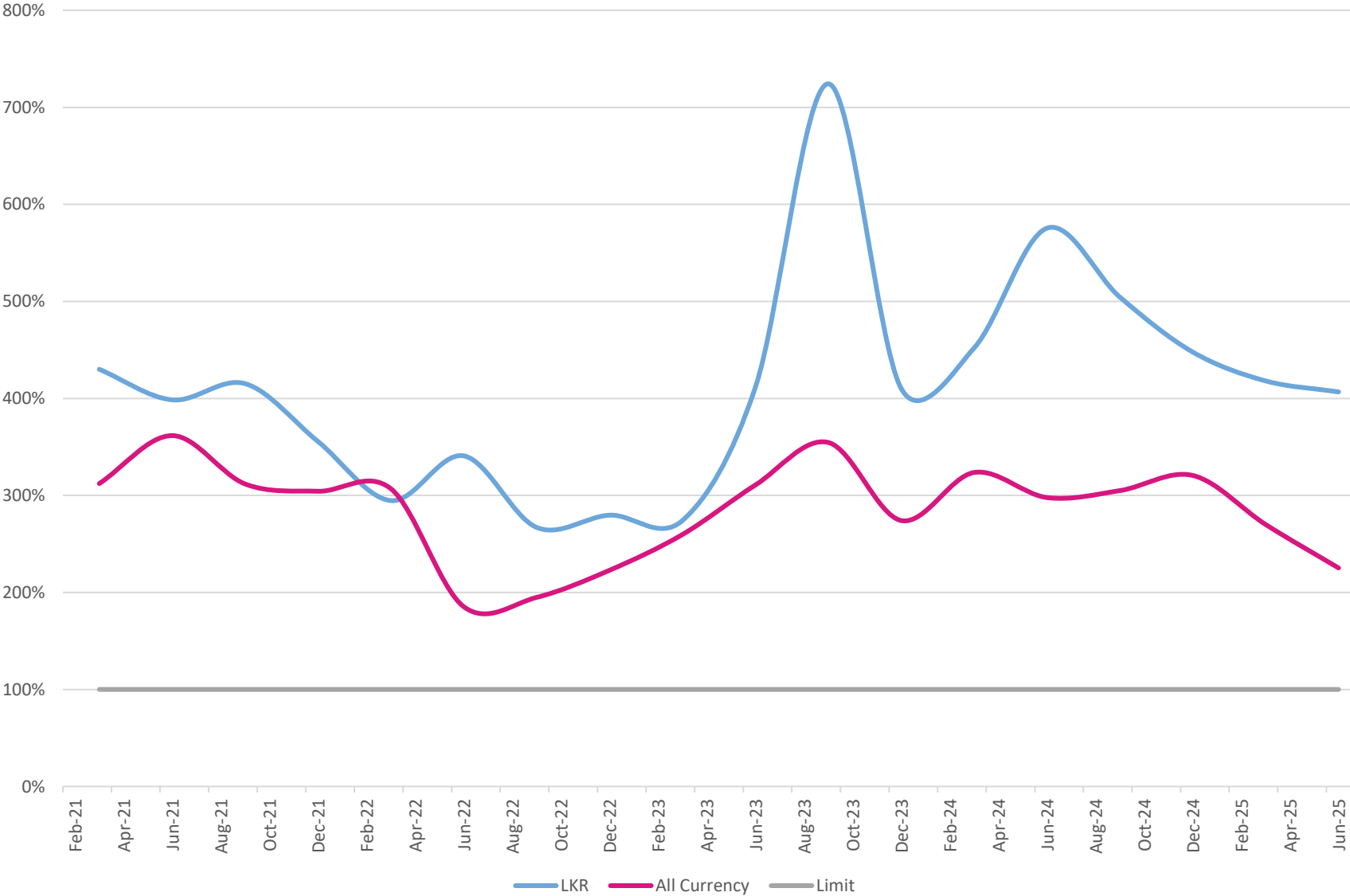


Stage 3 Provision Cover Ratio
62.1%
(2024 : 60.6%)

Stage 3 Ratio
1.2%
(2024 : 1.6%)

Liquidity Risk Management

Liquidity Coverage Ratio



Liquidity Coverage Ratio
225.2%
(2024 : 320.6%)

**Keep Your Banking Private
and Your Moments Rich**

Nations Trust Bank
Private Banking



Trust in Better.