



Results Update – 1Q2026

THE SHAPE OF BETTER

25th May 2026

1Q 2026 Results

Profit After Tax

LKR 4.57 Bn

(1Q2025 : LKR 4.09Bn)

Total Capital Ratio

18.4%

(2025 : 20.7%)

Stage 3 Ratio

1.1%

(2025 : 0.9%)

Return on Equity

19.0%

(2025 : 21.7%)

Liquidity Coverage Ratio

181.3%

(2025: 203.4%)

Stage 3 Provision Cover Ratio

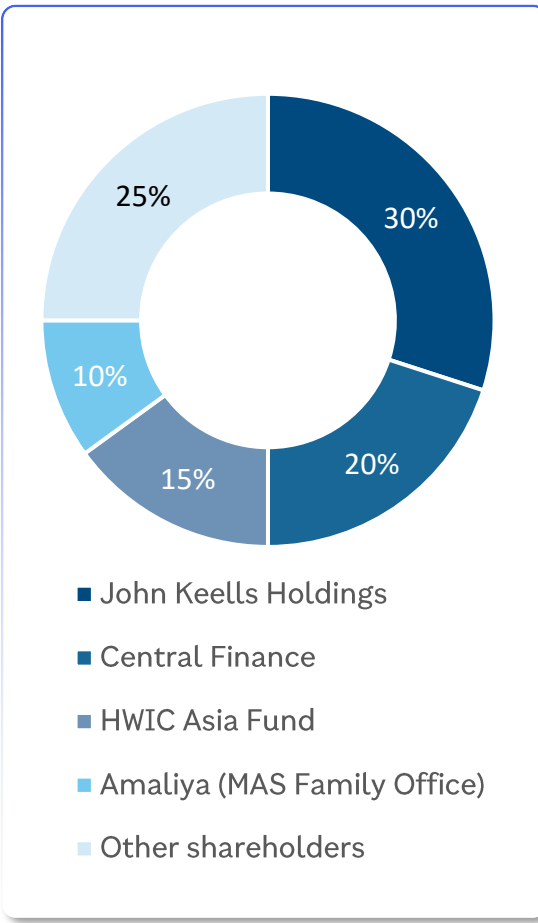
60.9%

(2025 : 66.7%)

Shareholding Structure

Profile of Strategic Shareholders

Composition



John Keells Holdings PLC (JKH.N0000)

- Founder shareholder since 1999
- Established in 1870
- Largest listed diversified conglomerate in Sri Lanka with a market cap of LKR 352 Bn
- Operates across banking, insurance, logistics, property development, hospitality, consumer foods, retail, IT, plantations, and brokering
- Holds strong market shares across all operating sectors
- First Sri Lankan company listed on the Luxembourg Stock Exchange

Central Finance PLC (CFIN.N0000)

- Founder Shareholder since 1999
- Established in 1957
- Listed on the Colombo Stock Exchange since 1969
- One of Sri Lanka's oldest and reputed finance houses with diversified holdings, with a reputation for stability, governance and strong financials

FAIRFAX FINANCIAL HOLDINGS LIMITED HWIC Asia Fund

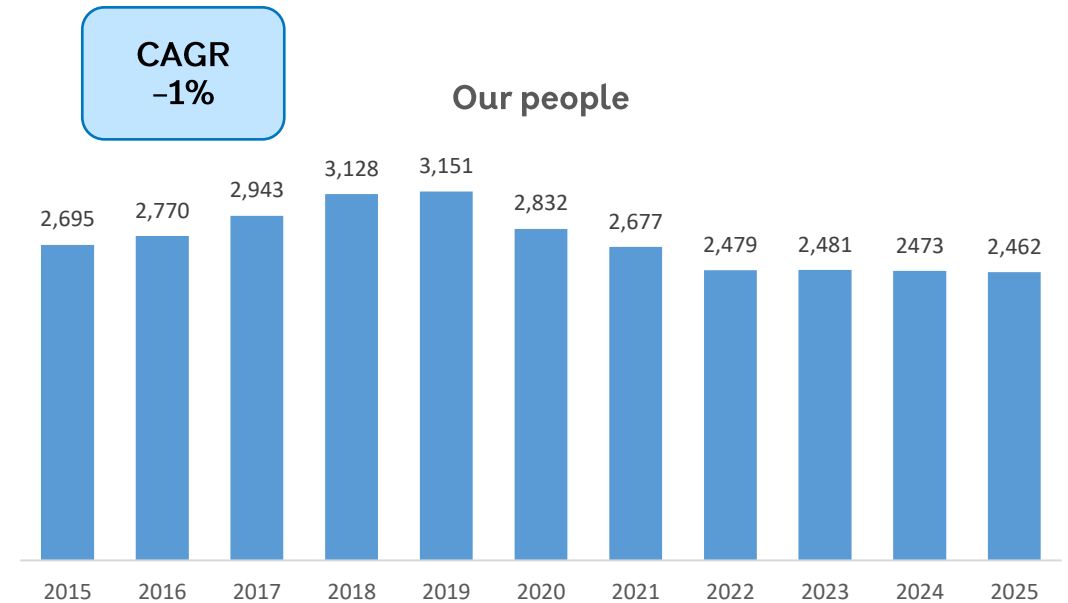
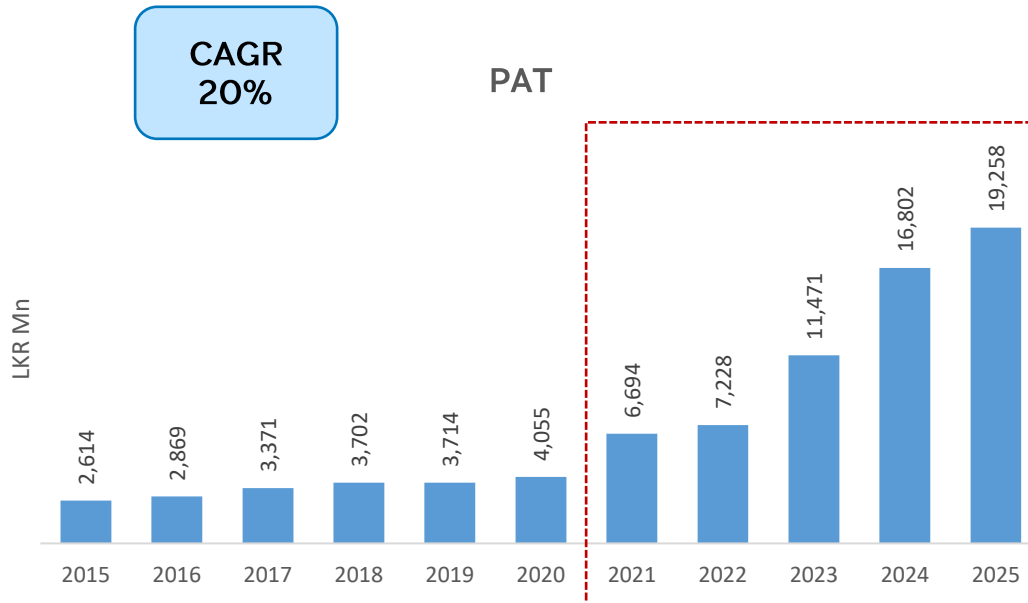
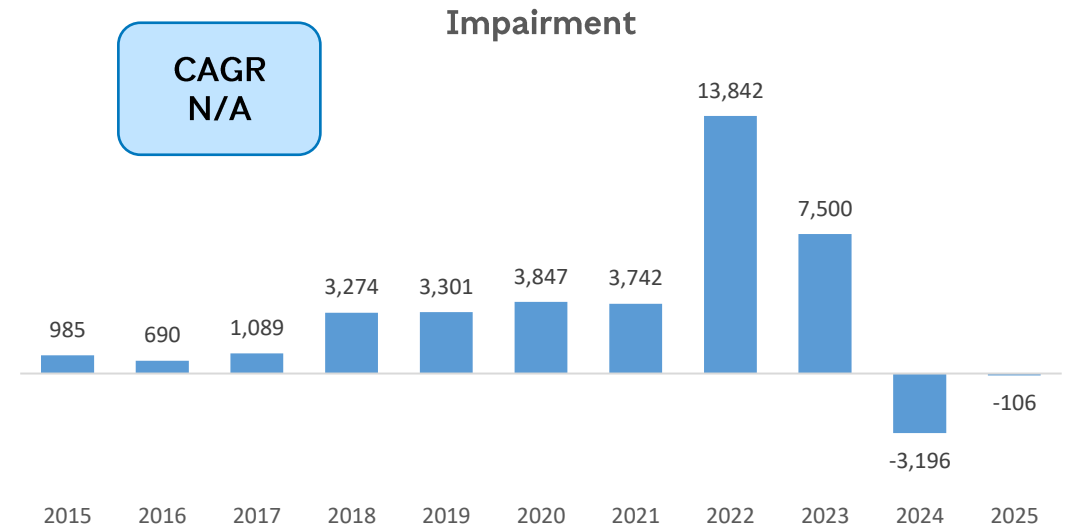
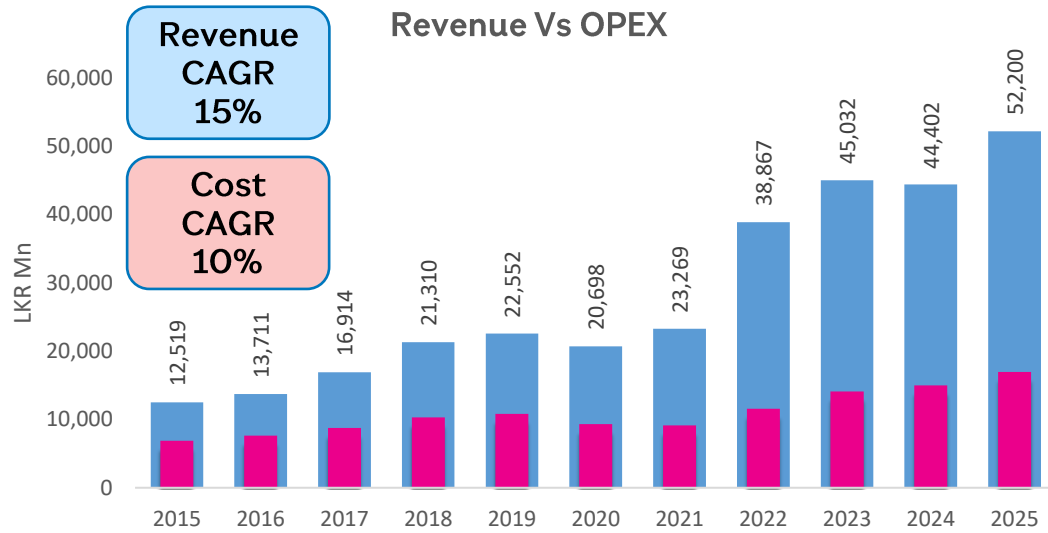
- Strategic shareholder since 2014
- Established in 1984
- Mauritius-based fund managed by Hamblin Watsa Investment Counsel Ltd. (subsidiary of Fairfax Financial Holdings) managing an AUM of USD 96.7 Mn
- Focused on long-term investments in Asia, especially in the financial services sector
- Consolidated under Fairfax Financial Holdings, a Canadian firm active in insurance, reinsurance, and asset management

Amaliya (MAS Family Office)

- Strategic shareholder since 2023
- Established in 2013
- Family Office of MAS Holdings, Sri Lanka's largest apparel manufacturer with an international presence
- MAS business portfolio includes apparel, accessories, fabrics, IT solutions, branded ventures, and industrial parks

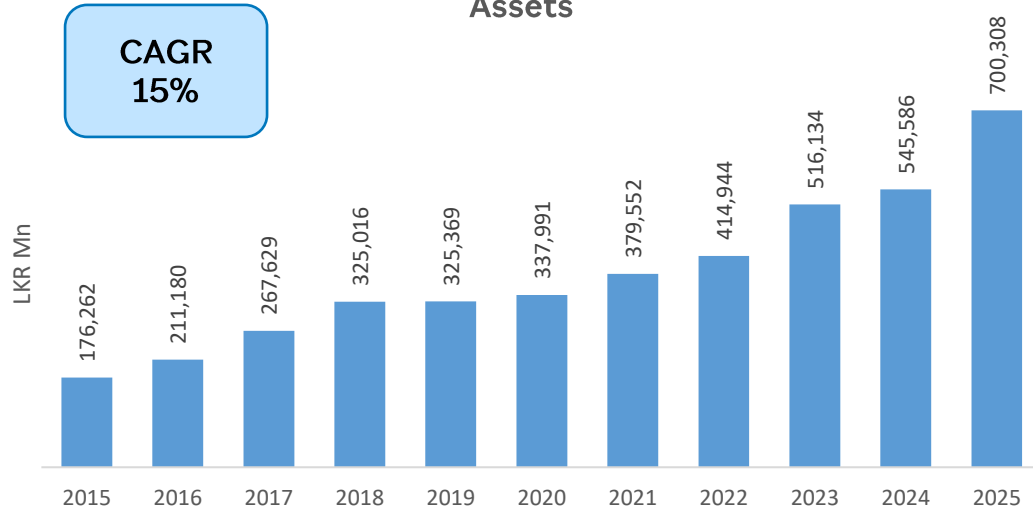
● 75% held by strategic shareholders ● No Individual Ultimate Beneficial Owners ● No State Shareholding

A Decade of Growth

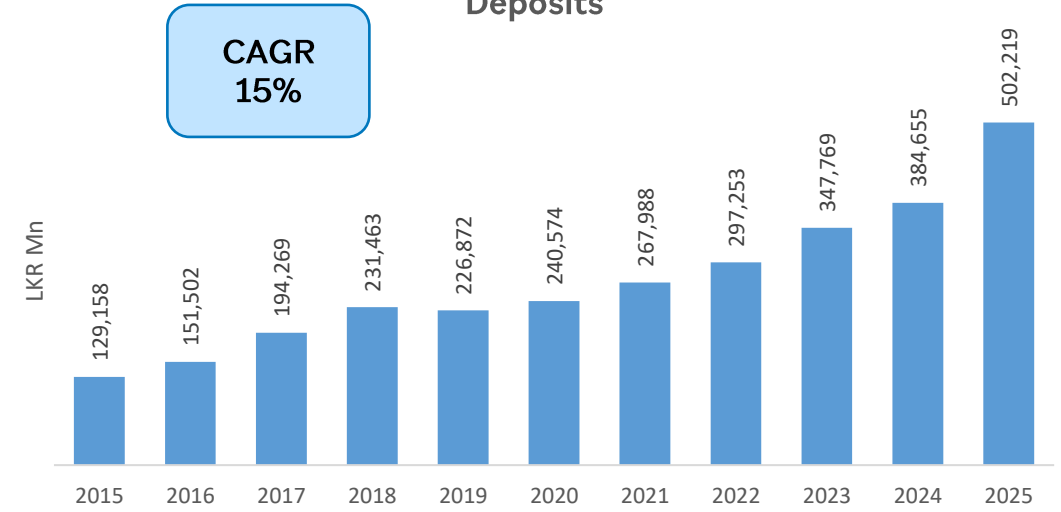


A Decade of Growth

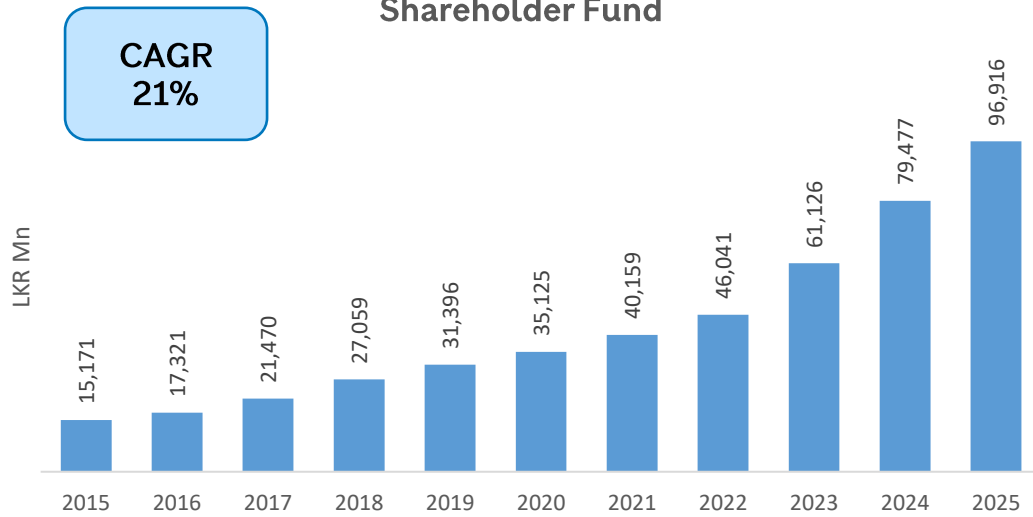
Assets



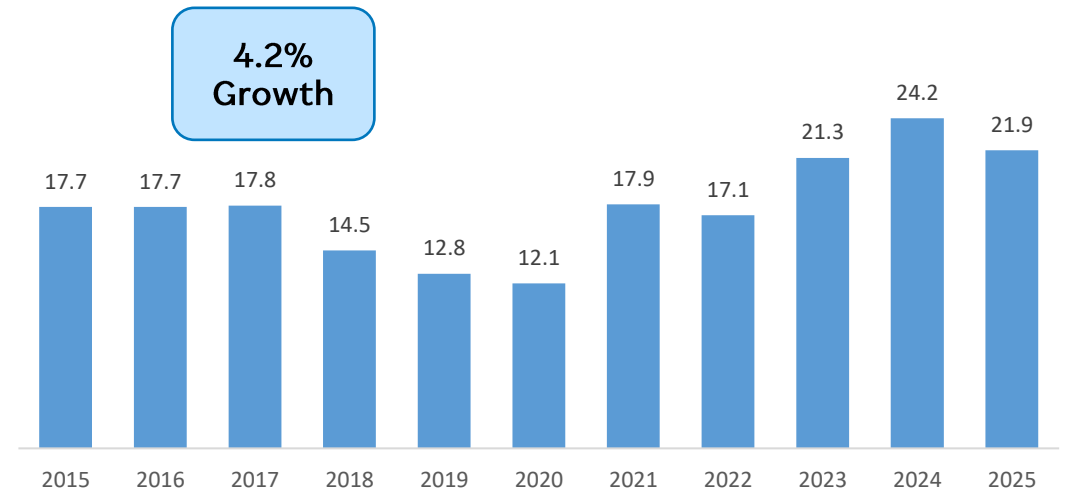
Deposits



Shareholder Fund



ROE

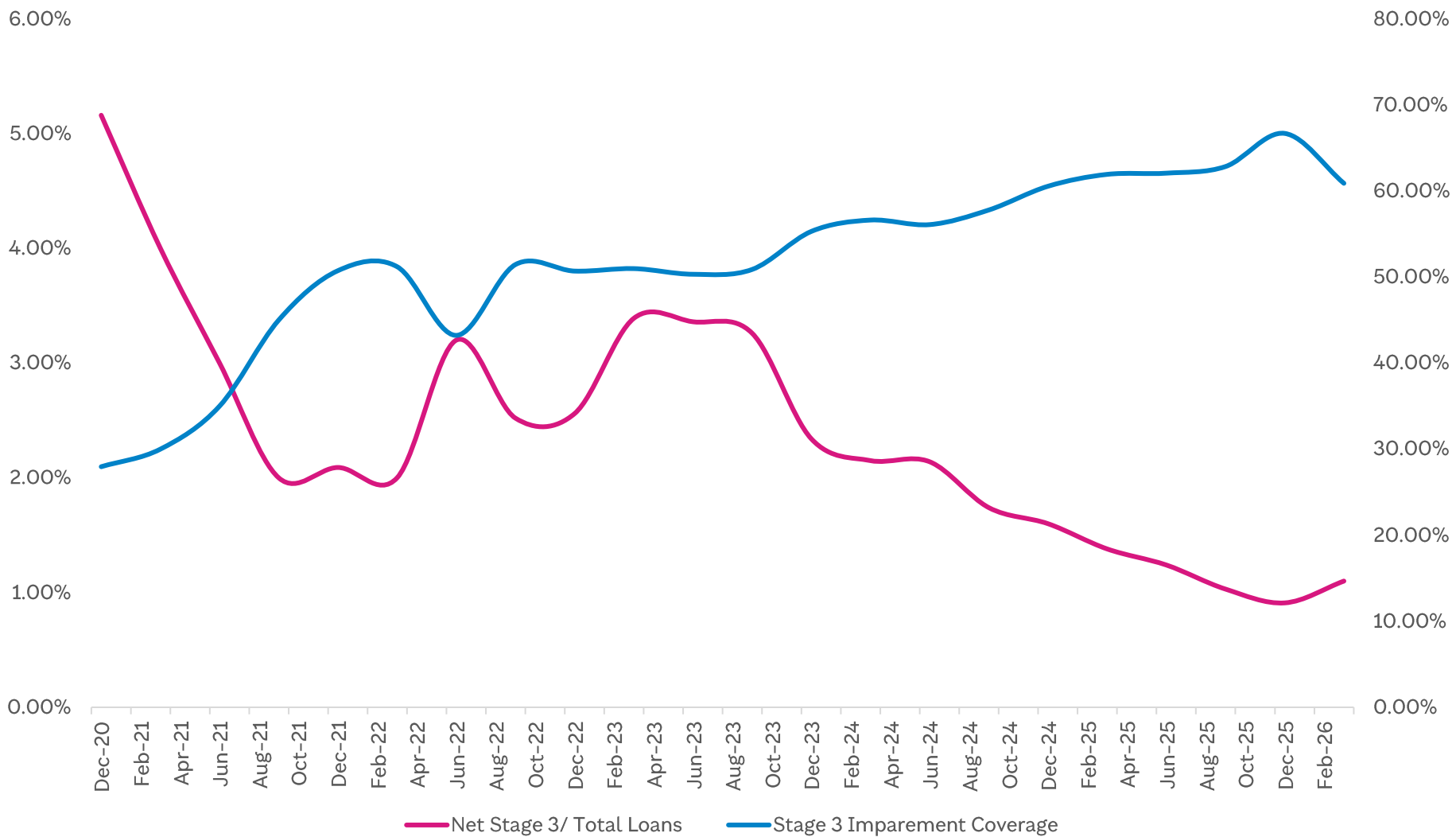


1Q 2026 Performance in a Nutshell (in LKR Mn)

YoY	1Q2026	1Q2025	%
Net Interest Income	10,329	9,280	11%
Non Fund Base Income	3,474	3,092	12%
Total Operating Income	13,803	12,372	12%
Impairment	623	446	40%
OPEX	4,448	3,929	13%
PBT	8,733	7,997	9%
Taxes (VAT/SSL/Income)	4,159	3,912	6%
PAT	4,573	4,085	12%
YTD	1Q2026	2025	
Loans	471,706	430,368	10%
Deposits	534,757	502,219	6%
Capital	98,488	96,916	2%

Profitability	1Q2026	2025
NIM	5.7%	6.1%
C : I	33%	32%
ROA	3.9%	4.5%
ROE	19.0%	21.9%
Liquidity		
LCR - All Currency	181.3%	203.4%
Asset Quality		
Net Stage 3	1.1%	0.9%
Stage 3 Imp: Cov:	60.9%	66.7%
Capital		
Tier 1	17.3%	19.6%
Total capital	18.4%	20.7%

Credit Risk Management

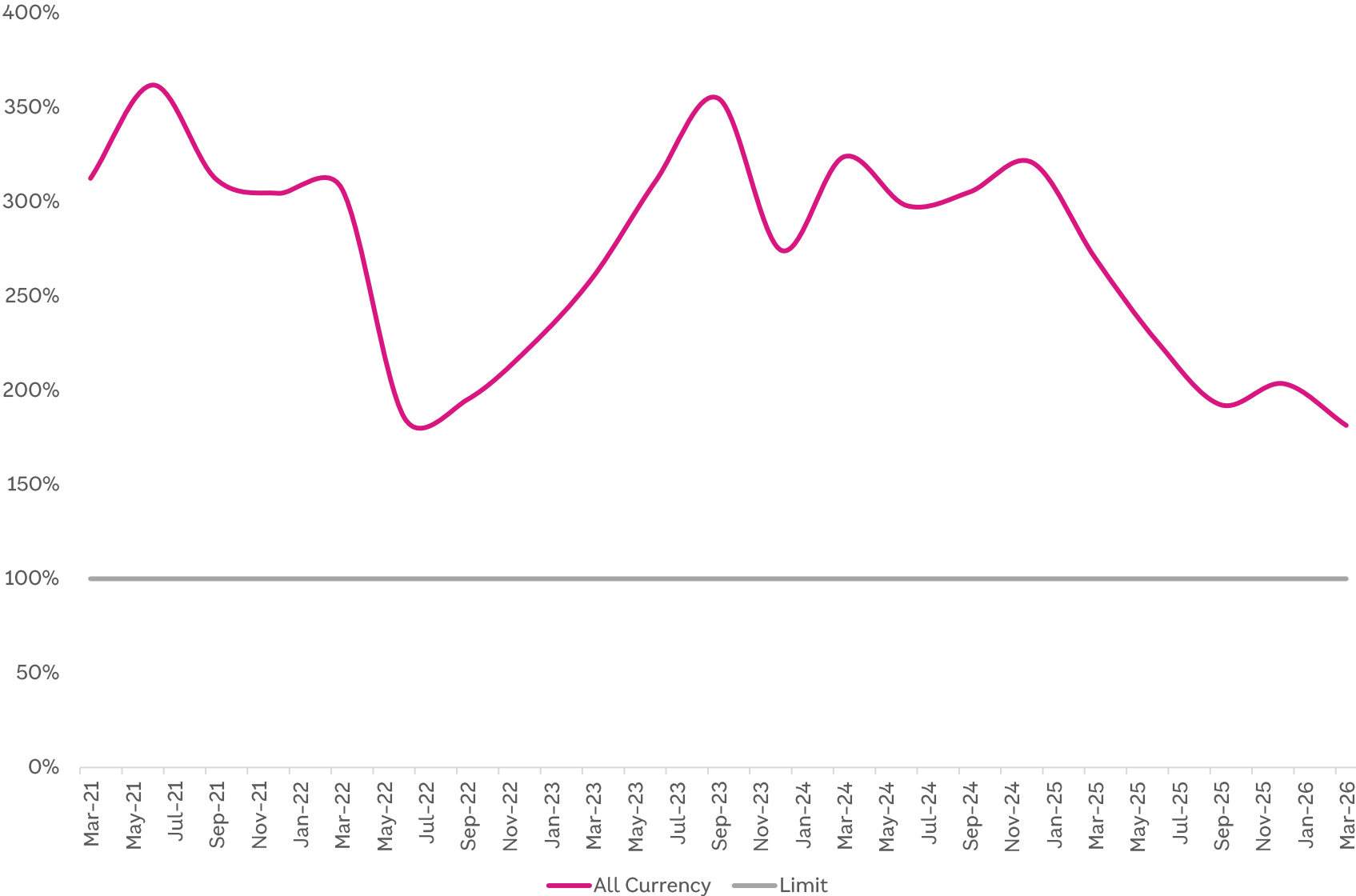


Stage 3 Provision Cover Ratio
60.9%
(2025 : 66.7%)

Stage 3 Ratio
1.1%
(2025 : 0.9%)

Liquidity Risk Management

Liquidity Coverage Ratio



Liquidity Coverage Ratio
181.3%
(2025 : 203.4%)

The Shape of **Better**



 NationsTrustBank