TRUST IN BETTER.

Interim Financial Statements

For the six months ended 30th June 2026
Company Registration Number: PQ 118

Nations Trust Bank

Nations Trust Bank records PAT of LKR 15.6Bn in 1H 2026 following strategic acquisition

- LKR 112Bn loan growth, up 26% YoY
- Profit Before Tax LKR 18.4Bn, up 7% YoY
- Profit After Tax of LKR 15.6Bn, up 77% YoY
- Net Stage 3 Ratio of 1.05%
- Tier I Capital Ratio of 12.76%
- Total Capital Adequacy Ratio of 16.41%
- Return on Equity of 31.33%

Nations Trust Bank PLC (NTB) reported a strong performance in the first six months ended 30th June 2026, recording a Profit After Tax (PAT) of LKR 15.6Bn. Following a PAT of LKR 4.6Bn reported in Q1, the Bank's performance accelerated significantly in the second quarter with operations commencing 1st May 2026, with the successful acquisition of HSBC Sri Lanka's retail banking business, with an overall asset growth of 26% and a one-off tax credit attributing to the acquisition.

With the successful acquisition and integration of HSBC Sri Lanka's retail banking portfolio in May 2026, the Bank consolidated it's position as the market leader in credit cards and premium retail banking services. A continued focus on service excellence, digital transformation, and disciplined risk management contributed to NTB's strong first-half performance.

NTB's performance is supported by healthy asset growth, stable Net Interest Margins (NIMs) at 5.58%, and disciplined risk management resulting in a Net Stage 3 Ratio of 1.05%. Return on Equity (ROE) increased to 31.33%, reflecting the Bank's enhanced scale and earnings momentum following the acquisition.

Commenting on the results, Nations Trust Bank Director and Chief Executive Officer Hemantha Gunetilleke said, "Our strong performance in the first half of 2026 reflects the impact of a larger customer base, a stronger balance sheet and new growth opportunities. Our results also underpin the strength of our business model, our customer relationships, and our continued focus on disciplined execution across all business segments. The acquisition of HSBC's retail banking business has been a strategic milestone in our growth journey and will continue to augment the Bank's performance, while enabling us to maintain a strong focus on serving customers across our consumer, commercial and corporate businesses."

Nations Trust Bank PLC serves customers across Consumer, Commercial and Corporate Banking segments through an extensive network of physical and digital touchpoints. The Bank remains focused on enabling customers through innovative banking solutions and advanced digital capabilities. NTB is the issuer and sole acquirer of American Express Cards in Sri Lanka and continues to hold a leading position in premium banking.

NATIONS TRUST BANK PLC
INCOME STATEMENT

	Bank						Group					
	Six Months Ended 30 June			Quarter ended 30 June			Six Months Ended 30 June			Quarter ended 30 June		
	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)
Gross Income	**53,234,012**	**40,877,846**	**30**	**29,685,566**	**21,255,400**	**40**	**51,594,193**	**40,997,482**	**26**	**27,966,053**	**21,317,846**	**31**
Interest Income	42,409,219	33,657,384	26	22,802,609	17,496,970	30	42,410,209	33,657,834	26	22,803,425	17,497,174	30
Less: Interest Expense	(20,285,442)	(14,770,618)	(37)	(10,953,001)	(7,814,910)	(40)	(20,188,364)	(14,621,459)	(38)	(10,910,965)	(7,741,003)	(41)
Net Interest Income	**22,123,777**	**18,886,766**	**17**	**11,849,608**	**9,682,060**	**22**	**22,221,845**	**19,036,375**	**17**	**11,892,460**	**9,756,171**	**22**
Fee and Commission Income	5,952,878	4,810,429	24	3,090,079	2,393,501	29	6,097,069	4,929,615	24	3,154,750	2,455,743	28
Less: Fee and Commission Expense	(1,055,219)	(833,240)	(27)	(507,832)	(406,260)	(25)	(1,055,219)	(833,240)	(27)	(507,832)	(406,260)	(25)
Net Fee and Commission Income	**4,897,659**	**3,977,189**	**23**	**2,582,247**	**1,987,241**	**30**	**5,041,850**	**4,096,375**	**23**	**2,646,918**	**2,049,483**	**29**
Net Gains/(Losses) from Trading	7,991,640	2,053,018	289	6,567,680	1,154,845	469	7,991,640	2,053,018	289	6,567,680	1,154,845	469
Net Fair Value Gains/(Losses) on Financial Assets at Fair Value through Profit or Loss	47,916	(518,993)	109	190,604	(68,813)	377	47,916	(518,993)	109	190,604	(68,813)	377
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	(634,412)	1,358,992	(147)	(615,942)	682,698	(190)	(634,412)	1,358,992	(147)	(615,942)	682,698	(190)
Net Gains/(Losses) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	2,469,020	537,187	360	1,401,718	355,217	295	2,469,020	537,187	360	1,401,718	355,217	295
Net Gains/(Losses) on Derecognition of Financial Assets at Amortised cost	-	-	-	-	-	-	-	-	-	-	-	-
Net Other Operating Income/(Loss)	(5,002,249)	(1,020,171)	(390)	(3,751,182)	(759,018)	(394)	(6,787,249)	(1,020,171)	(565)	(5,536,182)	(759,018)	(629)
Total Operating Income	**31,893,351**	**25,273,988**	**26**	**18,224,733**	**13,034,230**	**40**	**30,350,610**	**25,542,783**	**19**	**16,547,256**	**13,170,583**	**26**
Impairment Charges/(Reversals)	2,252,287	589,536	(282)	1,629,315	144,015	(1,031)	2,252,287	589,536	(282)	1,629,315	144,015	(1,031)
Net Operating Income	**29,641,064**	**24,684,452**	**20**	**16,595,418**	**12,890,215**	**29**	**28,098,323**	**24,953,247**	**13**	**14,917,941**	**13,026,568**	**15**
Less: Operating Expenses												
Personnel Expenses	5,184,997	4,318,188	(20)	2,791,887	2,146,528	(30)	5,205,692	4,336,851	(20)	2,802,408	2,155,532	(30)
Depreciation of Property, Plant and Equipment	223,022	108,649	(105)	118,181	54,206	(118)	256,598	136,527	(88)	135,015	68,144	(98)
Depreciation of Right of Use (ROU) Assets	331,761	293,367	(13)	184,588	147,879	(25)	224,196	205,418	(9)	130,805	103,883	(26)
Amortisation of Intangible Assets	167,066	151,711	(10)	83,960	77,360	(9)	167,135	151,781	(10)	83,995	77,394	(9)
Other Operating Expenses	3,807,458	2,847,313	(34)	2,075,494	1,349,179	(54)	3,836,687	2,865,572	(34)	2,090,371	1,361,788	(54)
Total Operating Expenses	**9,714,304**	**7,719,228**	**(26)**	**5,254,110**	**3,775,152**	**(39)**	**9,690,308**	**7,696,149**	**(26)**	**5,242,594**	**3,766,741**	**(39)**
Operating profit/(loss) before VAT & SSCL on financial services	**19,926,760**	**16,965,224**	**17**	**11,341,308**	**9,115,063**	**24**	**18,408,015**	**17,257,098**	**7**	**9,675,347**	**9,259,827**	**4**
Less: Value Added Tax (VAT) on financial services	3,439,038	3,143,504	(9)	1,939,309	1,662,630	(17)	3,440,071	3,144,481	(9)	1,939,846	1,663,121	(17)
Less: Social Security Contribution Levy (SSCL) on financial services	485,059	442,132	(10)	273,491	233,775	(17)	485,059	442,132	(10)	273,491	233,775	(17)
Operating profit/(loss) after VAT & SSCL on financial services	**16,002,663**	**13,379,588**	20	**9,128,508**	**7,218,658**	26	**14,482,885**	**13,670,485**	6	**7,462,010**	**7,362,931**	1
Share of profits of associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (loss) before Income Tax	**16,002,663**	**13,379,588**	**20**	**9,128,508**	**7,218,658**	**26**	**14,482,885**	**13,670,485**	**6**	**7,462,010**	**7,362,931**	**1**
Income tax expense/(credit)	(1,164,075)	4,789,137	124	(3,563,790)	2,610,103	237	(1,076,513)	4,877,786	122	(3,524,003)	2,655,169	233
Profit / (loss) for the Period	**17,166,738**	**8,590,451**	**100**	**12,692,298**	**4,608,555**	**175**	**15,559,398**	**8,792,699**	**77**	**10,986,013**	**4,707,762**	**133**
Profit Attributable to:												
Equity Holders of the Bank	17,166,738	8,590,451	100	12,692,298	4,608,555	175	15,559,398	8,792,699	77	10,986,013	4,707,762	133
Non-Controlling Interest	-	-	-	-	-	-	-	-	-	-	-	-
Earnings per share on profit												
Basic Earning Per Share (LKR)	51.49	25.76	100	38.07	13.82	175	46.67	26.37	77	32.95	14.12	133
Diluted earnings per ordinary share (LKR)	51.49	25.76	100	38.07	13.82	175	46.67	26.37	77	32.95	14.12	133

NATIONS TRUST BANK PLC
STATEMENT OF COMPREHENSIVE INCOME

	Bank						Group					
	Six Months Ended 30 June			Quarter ended 30 June			Six Months Ended 30 June			Quarter ended 30 June		
	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)
Profit for the Period	17,166,738	8,590,451	100	12,692,298	4,608,555	175	15,559,398	8,792,699	77	10,986,013	4,707,762	133
Other Comprehensive Income/(Expense) that will be Reclassified to Profit or Loss in Subsequent Periods;												
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	(8,283,734)	1,742,798	(575)	(5,899,268)	1,429,538	(513)	(8,283,734)	1,742,798	(575)	(5,899,268)	1,429,538	(513)
Less: Tax (Expenses) / Reversal relating to items that will be reclassified to income statement	2,485,126	(522,839)	575	1,769,786	(428,862)	513	2,485,126	(522,839)	575	1,769,786	(428,862)	513
	(5,798,608)	1,219,959	(575)	(4,129,482)	1,000,676	(513)	(5,798,608)	1,219,959	(575)	(4,129,482)	1,000,676	(513)
Other Comprehensive Income/(Expense) that will not be Reclassified to Profit or Loss in Subsequent Periods:												
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-
Change in fair value attributable to change in the Bank's own credit risk on 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	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Other Comprehensive Income for the Period, Net of Tax	(5,798,608)	1,219,959	(575)	(4,129,482)	1,000,676	(513)	(5,798,608)	1,219,959	(575)	(4,129,482)	1,000,676	(513)
Total Comprehensive Income for the Period, Net of Tax	11,368,130	9,810,411	16	8,562,816	5,609,231	53	9,760,790	10,012,658	(3)	6,856,531	5,708,438	20
Attributable to:												
Equity Holders of the Bank	11,368,130	9,810,411	16	8,562,816	5,609,231	53	9,760,790	10,012,658	(3)	6,856,531	5,708,438	20
Non-Controlling Interest	-	-		-	-		-	-		-	-	

NATIONS TRUST BANK PLC
STATEMENT OF FINANCIAL POSITION

NationsTrustBank

As at	Bank 30.06.2026 LKR '000	Bank 31.12.2025 LKR '000 (Audited)	Bank Change (%)	Group 30.06.2026 LKR '000	Group 31.12.2025 LKR '000 (Audited)	Group Change (%)
ASSETS						
Cash and Cash Equivalents	37,873,231	19,864,631	91	37,873,234	19,864,477	91
Balances with Central Bank of Sri Lanka	7,156,843	2,045,786	250	7,156,843	2,045,786	250
Placements with banks	2,052,451	1,437,818	43	2,052,451	1,437,818	43
Reverse Repurchase Agreements	4,831,577	645,794	648	4,831,577	645,794	648
Derivative Financial Instruments	5,793,695	613,468	844	5,793,695	613,468	844
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	2,472,028	11,589,905	(79)	2,472,028	11,589,905	(79)
Financial Assets Recognised through Profit or Loss - Designated at Fair Value	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	168,457,067	133,112,729	27	168,457,067	133,112,729	27
Financial Assets at Amortised Cost - Debt Instruments	109,836,207	88,897,718	24	109,836,207	88,897,718	24
Financial Assets at Amortised Cost - Loans and Advances	541,891,956	430,368,007	26	541,891,956	430,368,007	26
Current Tax Asset	104,609	-	100	36,927	-	100
Other Assets	5,730,461	2,412,826	137	5,801,929	2,444,550	137
Investments in Subsidiaries	678,710	678,710	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-	-
Property, Plant & Equipment	5,798,856	4,026,924	44	6,873,131	5,110,266	34
Investment properties	-	-	-	-	-	-
Right of Use (ROU) Assets	2,163,614	1,970,691	10	1,840,919	1,540,432	20
Intangible Assets	2,296,075	1,782,628	29	2,296,342	1,782,965	29
Provisional Goodwill	22,190,416	-	1	22,190,416	-	1
Deferred Tax Assets	3,847,363	1,127,396	241	3,575,756	854,968	318
Total Assets	**923,175,159**	**700,575,031**	**32**	**922,980,478**	**700,308,883**	**32**
LIABILITIES						
Due to Banks	29,765,443	42,772,586	(30)	29,765,443	42,772,586	(30)
Derivative Financial Instruments	888,282	37,822	2,249	888,282	37,822	2,249
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	688,914,454	502,605,592	37	687,953,741	502,219,078	37
Due to debt securities holders - Repurchase Agreements	32,744,826	23,479,164	39	32,376,296	20,909,241	55
Due to Other Borrowers	27,878,020	10,005,840	179	27,528,640	9,552,599	188
Debt Securities Issued	21,231,250	5,973,778	255	21,231,250	5,973,778	255
Retirement Benefit Obligations	1,808,769	1,659,228	9	1,819,346	1,668,811	9
Current Tax Liabilities	-	5,568,268	(100)	-	5,632,064	(100)
Due to subsidiaries	-	-	-	-	-	-
Other Liabilities	16,015,436	14,580,677	10	16,387,594	14,627,281	12
Total Liabilities	**819,246,480**	**606,682,955**	**35**	**817,950,592**	**603,393,260**	**36**
EQUITY						
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	84,531,740	69,679,491	21	84,999,699	72,069,790	18
OCI Reserve	(262,992)	5,535,616	(105)	(262,992)	5,535,616	(105)
Revaluation Reserve	1,114,921	1,114,921	-	1,748,169	1,748,169	-
Total Shareholders' Equity	**103,928,679**	**93,892,076**	**11**	**105,029,886**	**96,915,623**	**8**
Non-controlling interests	-	-	-	-	-	-
Total Equity and Liabilities	**923,175,159**	**700,575,031**	**32**	**922,980,478**	**700,308,883**	**32**
Contingent Liabilities and Commitments	**659,023,515**	**486,646,914**	**35**	**659,023,515**	**486,646,914**	**35**
Memorandum Information						
Number of Employees	2,752	2,444		2,771	2,462	
Number of Branches	96	90		96	90	
Number of Off-Site ATMs and CRMs	15	24		15	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	Sgd	Sgd
Sherin Cader	Coralie Pietersz	Hemantha D Gunetilleke
Chairperson	Director	Executive Director/Chief Executive Officer

12 August 2026
Colombo

NATIONS TRUST BANK PLC
STATEMENT OF CHANGES IN EQUITY

BANK	Stated Capital		Statutory Reserve Fund	Retained Earnings	OCI Reserve	Revaluation Reserve	Total
	Voting LKR '000	Non-Voting LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000
As at 01 January 2025	**8,642,016**	**3,464,265**	**3,610,418**	**53,907,147**	**6,201,721**	**1,060,740**	**76,886,307**
Total Comprehensive Income for the Period							
Profit/(loss) for the year (net of tax)	-	-	-	8,590,451	-	-	8,590,451
Other Comprehensive Income (net of tax)	-	-	-	-	1,219,959	-	1,219,959
Total Comprehensive Income for the Period	-	-	-	8,590,451	1,219,959	-	9,810,410
Transactions with Equity Holders, Recognised Directly in Equity							
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	-	-	-	-	-	-	-
As at 30 June 2025	**9,421,143**	**3,586,498**	**3,610,418**	**60,377,296**	**7,421,680**	**1,060,740**	**85,477,775**
As at 01 January 2026	**9,421,143**	**3,586,498**	**4,554,407**	**69,679,491**	**5,535,616**	**1,114,921**	**93,892,076**
Total Comprehensive Income for the Period							
Profit for the Period	-	-	-	17,166,738	-	-	17,166,738
Other Comprehensive Income	-	-	-	-	(5,798,608)	-	(5,798,608)
Total Comprehensive Income for the Period	-	-	-	17,166,738	(5,798,608)	-	11,368,130
Transactions with Equity Holders, Recognised Directly in Equity							
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	-	-	-	-	-	-	-
As at 30 June 2026	**10,271,362**	**3,719,241**	**4,554,407**	**84,531,740**	**(262,992)**	**1,114,921**	**103,928,679**

GROUP	Stated Capital		Statutory Reserve Fund	Retained Earnings	OCI Reserve	Revaluation Reserve	Total
	Voting LKR '000	Non-Voting LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000
As at 01 January 2025	**8,642,016**	**3,464,265**	**3,610,418**	**55,916,522**	**6,201,721**	**1,642,133**	**79,477,075**
Total Comprehensive Income for the Period							
Profit for the Period	-	-	-	8,792,699	-	-	8,792,699
Other Comprehensive Income	-	-	-	-	1,219,959	-	1,219,959
Total Comprehensive Income for the Period	-	-	-	8,792,699	1,219,959	-	10,012,658
Transactions with Equity Holders, Recognised Directly in Equity							
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	-	-	-	-	-	-	-
As at 30 June 2025	**9,421,143**	**3,586,498**	**3,610,418**	**62,588,919**	**7,421,680**	**1,642,133**	**88,270,791**
As at 01 January 2026	**9,421,143**	**3,586,498**	**4,554,407**	**72,069,790**	**5,535,616**	**1,748,169**	**96,915,623**
Total Comprehensive Income for the Period							
Profit for the Period	-	-	-	15,559,398	-	-	15,559,398
Other Comprehensive Income	-	-	-	-	(5,798,608)	-	(5,798,608)
Total Comprehensive Income for the Period	-	-	-	15,559,398	(5,798,608)	-	9,760,789
Transactions with Equity Holders, Recognised Directly in Equity							
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	-	(2,628,280)	-	-	(1,645,318)
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	-	-	-	-	-	-	-
As at 30 June 2026	**10,271,362**	**3,719,241**	**4,554,407**	**84,999,699**	**(262,992)**	**1,748,169**	**105,029,886**

NATIONS TRUST BANK PLC
STATEMENT OF CASH FLOWS

	Bank		Group	
	Six Months Ended 30 June		Six Months Ended 30 June	
	2026 LKR '000	2025 LKR '000	2026 LKR '000	2025 LKR '000
Cash Flows from Operating Activities				
Interest receipts	40,704,459	29,497,904	40,705,450	29,498,355
Interest payments	(16,360,935)	(11,327,726)	(16,263,857)	(11,178,567)
Net commission receipts	4,986,576	4,120,944	5,130,767	4,240,130
Trading income/(expense)	3,661,873	1,502,172	3,661,873	1,502,172
Gratuity Payments	(49,043)	(69,592)	(49,043)	(69,594)
Payments for VAT and SSCL on Financial Services	(3,756,432)	(3,659,213)	(3,761,380)	(3,663,747)
Receipts from/ (payments) on other operating activities	(11,432,813)	(8,061,544)	(11,778,884)	(8,033,855)
Operating profit before change in operating assets & liabilities	**17,753,685**	**12,002,945**	**17,644,926**	**12,294,894**
(Increase)/Decrease in Operating Assets				
Balances with Central Bank of Sri Lanka	(5,111,057)	85,941	(5,111,057)	85,941
Placements with Banks	(614,716)	297,998	(614,716)	297,998
Reverse Repurchase Agreements	(4,172,315)	1,903,572	(4,172,315)	1,903,572
Financial Assets - At Amortised Cost - Debt Instruments	(19,922,579)	8,223,320	(19,922,579)	8,223,320
Financial Assets - At Amortised Cost - Loans & Advances	(104,466,365)	(72,947,616)	(104,466,365)	(72,947,616)
Other Assets	(3,126,446)	(191,074)	(3,166,190)	(191,074)
(Increase)/Decrease in Operating Assets	**(137,413,478)**	**(62,627,859)**	**(137,453,222)**	**(62,627,859)**
Increase/(Decrease) in Operating Liabilities				
Financial Liabilities - At Amortised Cost - Due to Depositors	168,465,266	57,129,634	167,891,067	57,016,474
Financial Liabilities - At Amortised Cost - Due to Debt Securities holders	9,358,971	6,600,657	11,560,365	6,519,126
Financial Liabilities - At Amortised Cost – Due to other borrowers	(15,185,060)	14,887,205	(15,185,060)	14,887,205
Other Liabilities	1,471,756	1,340,143	1,569,971	1,312,026
Increase/(Decrease) in Operating Liabilities	**164,110,933**	**79,957,639**	**165,836,343**	**79,734,831**
Net Cash Generated from / Used in Operating Activities before Income Tax	**44,451,140**	**29,332,725**	**46,028,047**	**29,401,866**
Income Tax Paid	(4,743,643)	(2,721,758)	(4,791,213)	(2,790,899)
Net Cash (Used in)/from Operating Activities	**39,707,497**	**26,610,967**	**41,236,834**	**26,610,967**
Cash Flows from Investing Activities				
Purchase of Property, Plant and Equipment	(1,743,422)	(759,472)	(1,767,931)	(759,472)
Proceeds from Sale of Property, Plant and Equipment	3,078	1,839	3,078	1,839
Net Purchase and proceeds from sale and on maturities of financial investments	(32,756,775)	(29,150,945)	(32,756,775)	(29,150,945)
Net purchase of intangible assets	(681,000)	(79,475)	(681,000)	(79,475)
Purchase consideration paid for the business acquisition	(21,784,615)	-	(21,784,615)	-
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	1,785,000	-	-	-
Net Cash (Used in)/from Investing Activities	**(55,177,734)**	**(29,988,053)**	**(56,987,243)**	**(29,988,053)**
Cash Flows from Financing Activities				
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	15,000,000	-	15,000,000	-
Repayment of Subordinated Debt	-	-	-	-
Interest Paid on Subordinated Debt	(45,479)	(21,832)	(45,479)	(21,832)
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 the Other debt	17,975,357	490,890	17,975,357	490,890
Net repayment of Other Debt	(454,912)	(403,059)	(454,912)	(403,059)
Operating Lease Rentals Paid	(433,395)	(440,324)	(153,223)	(440,324)
Net Cash (Used in)/from Financing Activities	**30,710,044**	**(1,593,264)**	**30,990,216**	**(1,593,264)**
Net Increase/(Decrease) in Cash and Cash Equivalents	**15,239,807**	**(4,970,350)**	**15,239,807**	**(4,970,350)**
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	514,214	211,105	514,214	211,105
Cash and Cash Equivalents at the End of the Period	**33,079,366**	**15,540,196**	**33,079,369**	**15,540,199**
Reconciliation of Cash and Cash Equivalents				
Cash in Hand	12,337,941	11,218,554	12,337,944	11,218,557
Balances with Banks	20,623,427	10,438,453	20,623,427	10,438,453
Money at Call and Short Notice	4,916,369	273,027	4,916,369	273,027
Deposits from Other Banks	(4,798,371)	(6,389,838)	(4,798,371)	(6,389,838)
	33,079,366	**15,540,196**	**33,079,369**	**15,540,199**

NATIONS TRUST BANK PLC
ANALYSIS OF DEPOSITS

(4) Due to Depositors - By Product

	Bank		Group	
	30.06.2026 LKR'000	31.12.2025 LKR '000 (Audited)	30.06.2026 LKR'000	31.12.2025 LKR '000 (Audited)
By product – Domestic currency				
Demand deposits (current accounts)	47,685,731	36,224,932	47,330,341	36,005,741
Savings Deposits	106,345,954	89,291,478	106,345,954	89,291,478
Fixed Deposits	299,802,107	208,236,736	299,196,784	208,069,413
Call Deposits	59,219	6,343	59,219	6,343
Certificate of Deposits	2,219	2,170	2,219	2,170
	453,895,230	**333,761,659**	**452,934,517**	**333,375,145**
Foreign Currency				
Demand deposits (current accounts)	6,171,225	5,358,046	6,171,225	5,358,046
Savings Deposits	42,326,781	20,421,275	42,326,781	20,421,275
Fixed Deposits	186,477,238	143,064,612	186,477,238	143,064,612
Call Deposits	43,980	-	43,980	-
Certificate of Deposits	-	-	-	-
	235,019,224	**168,843,933**	**235,019,224**	**168,843,933**
Total	**688,914,454**	**502,605,592**	**687,953,741**	**502,219,078**

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 30 June 2026.

Financial Instruments Carried at Fair Value

Bank/Group	As at 30.06.2026				As at 31.12.2025 (Audited)			
	Level 1 LKR '000	Level 2 LKR '000	Level 3 LKR '000	Total LKR '000	Level 1 LKR '000	Level 2 LKR '000	Level 3 LKR '000	Total LKR '000
Financial Assets Measured at Fair Value								
Derivative Financial Instruments	-	5,793,695	-	5,793,695	-	613,468	-	613,468
Financial Assets at Fair Value through Profit or Loss	2,350,168	121,860	-	2,472,028	2,188,719	9,401,186	-	11,589,905
Financial Assets at Fair Value through Other Comprehensive Income	64,636,185	103,652,414	168,468	168,457,067	59,168,537	73,776,731	167,461	133,112,729
	66,986,353	**109,567,969**	**168,468**	**176,722,790**	**61,357,256**	**83,791,385**	**167,461**	**145,316,102**
Financial Liabilities								
Derivative Financial Instruments	-	888,282	-	888,282	-	37,822	-	37,822
	-	**888,282**	**-**	**888,282**	**-**	**37,822**	**-**	**37,822**

Fair Value of Financial Instruments Carried at Amortised Cost

Bank	As at 30.06.2026					As at 31.12.2025 (Audited)				
	Amortised Cost LKR '000	Level 1 LKR '000	Level 2 LKR '000	Level 3 LKR '000	Total Fair Value LKR '000	Amortised Cost LKR '000	Level 1 LKR '000	Level 2 LKR '000	Level 3 LKR '000	Total Fair Value LKR '000
Financial Assets										
Debt Instruments	109,836,207	36,525,380	81,543,887	-	118,069,267	88,897,718	32,272,904	69,187,905	-	101,460,809
Loans and Advances to Customers- Gross	565,106,147	-	557,543,079	-	557,543,079	451,126,151	-	450,314,285	-	450,314,285
	674,942,354	**36,525,380**	**639,086,966**	**-**	**675,612,346**	**540,023,869**	**32,272,904**	**519,502,190**	**-**	**551,775,094**
Financial Liabilities										
Due to Customers	688,914,454	-	687,469,732	-	687,469,732	502,605,592	-	504,633,045	-	504,633,045
Due to Other Borrowers	27,878,020	-	27,878,020	-	27,878,020	10,005,840	-	10,005,840	-	10,005,840
Debt Securities Issued	21,231,250	-	21,708,665	-	21,708,665	5,973,778	-	6,172,373	-	6,172,373
	738,023,724	**-**	**737,056,417**	**-**	**737,056,417**	**518,585,210**	**-**	**520,811,258**	**-**	**520,811,258**

Group	As at 30.06.2026					As at 31.12.2025 (Audited)				
	Amortised Cost LKR '000	Level 1 LKR '000	Level 2 LKR '000	Level 3 LKR '000	Total Fair Value LKR '000	Amortised Cost LKR '000	Level 1 LKR '000	Level 2 LKR '000	Level 3 LKR '000	Total Fair Value LKR '000
Financial Assets										
Debt Instruments	109,836,207	36,525,380	81,543,887	-	118,069,267	88,897,718	32,272,904	69,187,905	-	101,460,809
Loans and Advances to Customers- Gross	565,106,147	-	557,543,079	-	557,543,079	451,126,151	-	450,314,285	-	450,314,285
	674,942,354	**36,525,380**	**639,086,966**	**-**	**675,612,346**	**540,023,869**	**32,272,904**	**519,502,190**	**-**	**551,775,094**
Financial Liabilities										
Due to Customers	687,953,741	-	686,509,924	-	686,509,924	502,219,078	-	504,246,382	-	504,246,382
Due to Other Borrowers	27,528,640	-	27,528,640	-	27,528,640	9,552,599	-	9,552,599	-	9,552,599
Debt Securities Issued	21,231,250	-	21,708,665	-	21,708,665	5,973,778	-	6,172,373	-	6,172,373
	736,713,630	**-**	**735,747,229**	**-**	**735,747,229**	**517,745,455**	**-**	**519,971,354**	**-**	**519,971,354**

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
Cash and Cash equivalents
Balances with Central Bank of Sri Lanka
Placements with Banks
Reverse Repurchase Agreements

Financial Liabilities
Due to banks
Repurchase agreements

NATIONS TRUST BANK PLC

ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT

(1) Product-wise Gross Loans and Advances

	Bank/Group	
	30.06.2026 LKR'000	31.12.2025 LKR '000 (Audited)
By product – Domestic currency		
Bills of Exchange	-	500
Trade Finance	116,378,117	98,658,239
Overdrafts	59,901,398	49,790,160
Term Loans	155,271,437	130,657,189
Staff Loans	6,226,828	4,923,791
Lease rentals receivable	37,810,346	31,442,140
Credit Cards	48,803,277	27,964,782
Pawning	628	628
Other Advances	149,062	149,062
	424,541,093	**343,586,491**
By product – Foreign currency		
Trade Finance	37,938,476	31,568,406
Overdrafts	3,782,158	3,816,255
Guarantees	-	-
Bonds	-	-
Term Loans	98,844,420	72,154,999
	140,565,054	**107,539,660**
Total	**565,106,147**	**451,126,151**

(2) Product-wise Commitments and Contingencies

	Bank/Group	
	30.06.2026 LKR'000	31.12.2025 LKR '000 (Audited)
By product – Domestic currency		
Guarantees	1,814,373	310,380
Bonds	27,613,580	23,824,482
Acceptances	4,158,936	3,931,161
Letters of Credit	21,461,017	15,246,815
Forward Contracts *	7,448,124	918,776
Undrawn Credit Lines	284,286,031	233,621,942
	346,782,061	**277,853,556**
* Forward contracts includes forward contracts to buy/sell -Fixed Income Securities.		
By product – Foreign currency		
Guarantees	286,668	280,166
Bonds	11,768	-
Acceptances	948,466	868,245
Letters of Credit	1,855,288	1,349,736
Forward Exchange Contracts	287,133,711	176,316,689
Undrawn Credit Lines	23,348,359	30,954,781
	313,584,260	**209,769,617**
Total	**660,366,321**	**487,623,173**

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

	Bank/Group	
	30.06.2026 LKR'000	31.12.2025 LKR '000 (Audited)
Gross Loans and Advances, Commitments and Contingencies	**1,225,472,468**	938,749,324
(Less): Accumulated impairment under; (Note 3.1)		
Stage 1	(4,222,285)	(3,275,926)
Stage 2	(6,003,057)	(5,853,638)
Stage 3	(12,700,367)	(11,734,352)
Net Value of Loans and Advances, Commitments and Contingencies	**1,202,546,759**	**917,885,408**

(3.1) Movement in impairment during the period

	Bank/Group	
	2026 LKR'000	2025 LKR '000 (Audited)
Stage 1		
Opening balance as at 01 January	3,275,926	4,237,137
Charge/(Write back) to income statement	928,703	(973,220)
Write-off during the period	-	-
Effect on Change in Exchange rates	17,656	12,009
Closing balance	**4,222,285**	**3,275,926**
Stage 2		
Opening balance as at 01 January	5,853,638	5,985,584
Charge/(Write back) to income statement	60,391	(181,866)
Write-off during the period	-	-
Effect on Change in Exchange rates	89,028	49,920
Closing balance	**6,003,057**	**5,853,638**
Stage 3		
Opening balance as at 01 January	11,734,352	11,794,752
Charge/(Write back) to income statement	1,254,595	1,032,517
Write-off during the period	(329,115)	(1,114,876)
Effect on Change in Exchange rates	40,535	21,959
Closing balance	**12,700,367**	**11,734,352**
Total Impairment	**22,925,709**	**20,863,916**

* 2025 reflects the figures for 12 months ended 31.12.2025 and 2026 reflects the figures for 6 months ended 30.06.2026.

NATIONS TRUST BANK PLC

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

Item	Bank		Group	
	30.06.2026	31.12.2025	30.06.2026	31.12.2025
Regulatory Capital (LKR '000)				
Common Equity Tier 1	74,479,907	87,652,886	75,219,202	90,315,275
Core (Tier 1) Capital	74,479,907	87,652,886	75,219,202	90,315,275
Total Regulatory Capital Base	95,977,311	92,768,154	96,717,082	95,430,133
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (%) (Minimum Requirement - 7.00%)	12.63	19.06	12.76	19.61
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	12.63	19.06	12.76	19.61
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	16.28	20.17	16.41	20.72
BASEL III Leverage Ratio (Minimum Requirement - 3%)	8.10	12.14	8.13	12.51
Regulatory Liquidity				
Total Stock of High-Quality Liquid Assets (LKR '000)	255,326,793	211,183,595		
Liquidity Coverage Ratio (%) (Minimum Requirement: 100%)				
Rupee	373.19	351.44		
All Currency	202.98	203.40		
Net Stable Funding Ratio (%) (Minimum Requirement : 100%)	139.25	138.33		
Assets Quality				
Impaired Loans (Stage 3) Ratio % *	1.05	0.91		
Impaired Loans (Stage 3) Ratio % (Gross) *	2.61	2.72		
Impairment (Stage 3) to Stage 3 Loans Ratio (%)*	59.98	66.69		
Income and Profitability				
Net Interest Margin (%)	5.58	6.05		
Return on Assets (before tax) (%)	4.04	4.37	3.66	4.46
Return on Equity (%)	35.42	22.13	31.33	21.86
Cost to income ratio (%)	30.46	32.93	31.93	32.49
Net Assets Value Per Share (LKR)	311.70	283.97	315.00	293.12
Memorandum Information				
Credit Rating	A(lka)	A(lka)		
Number of Employees	2,752	2,444	2,771	2,462
Number of Branches	96	90	96	90
Market Price Per Share (LKR)	Voting		Non-Voting	
	30.06.2026 (Quarter ended)	31.12.2025 (Quarter ended)	30.06.2026 (Quarter ended)	31.12.2025 (Quarter ended)
Highest	327.00	314.75	450.00	422.75
Lowest	283.50	265.00	319.00	352.50
Last Traded Price	317.50	313.00	372.75	385.50

*Including Undrawn Portion of Credit.

NATIONS TRUST BANK PLC
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Bank	As at 30 June 2026				As at 31 December 2025 (Audited)			
	AC LKR '000	FVPL LKR '000	FVOCI LKR '000	Total LKR '000	AC LKR '000	FVPL LKR '000	FVOCI LKR '000	Total LKR '000
Financial Assets								
Cash and Cash Equivalents	37,873,231	-	-	37,873,231	19,864,631	-	-	19,864,631
Balances with Central Bank of Sri Lanka	7,156,843	-	-	7,156,843	2,045,786	-	-	2,045,786
Placements with banks	2,052,451	-	-	2,052,451	1,437,818	-	-	1,437,818
Reverse Repurchase Agreements	4,831,577	-	-	4,831,577	645,794	-	-	645,794
Derivative Financial Instruments	-	5,793,695	-	5,793,695	-	613,468	-	613,468
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	-	2,472,028	-	2,472,028	-	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	-	-	168,457,067	168,457,067	-	-	133,112,729	133,112,729
Financial Assets at Amortised Cost - Debt Instruments	109,836,207	-	-	109,836,207	88,897,718	-	-	88,897,718
Financial Assets at Amortised Cost - Loans and Advances	541,891,956	-	-	541,891,956	430,368,007	-	-	430,368,007
Total Financial Assets	**703,642,265**	**8,265,723**	**168,457,067**	**880,365,055**	**543,259,754**	**12,203,373**	**133,112,729**	**688,575,856**
Financial Liabilities								
Due to Banks	29,765,443	-	-	29,765,443	42,772,586	-	-	42,772,586
Derivative Financial Instruments	-	888,282	-	888,282	-	37,822	-	37,822
Financial Liabilities at Amortised Cost								
Due to Depositors	688,914,454	-	-	688,914,454	502,605,592	-	-	502,605,592
Due to debt securities holders - Repurchase Agreements	32,744,826	-	-	32,744,826	23,479,164	-	-	23,479,164
Due to Other Borrowers	27,878,020	-	-	27,878,020	10,005,840	-	-	10,005,840
Debt Securities Issued	21,231,250	-	-	21,231,250	5,973,778	-	-	5,973,778
Total Financial Liabilities	**800,533,993**	**888,282**	**-**	**801,422,275**	**584,836,960**	**37,822**	**-**	**584,874,782**

Group	As at 30 June 2026				As at 31 December 2025 (Audited)			
	AC LKR '000	FVPL LKR '000	FVOCI LKR '000	Total LKR '000	AC LKR '000	FVPL LKR '000	FVOCI LKR '000	Total LKR '000
Financial Assets								
Cash and Cash Equivalents	37,873,234	-	-	37,873,234	19,864,477	-	-	19,864,477
Balances with Central Bank of Sri Lanka	7,156,843	-	-	7,156,843	2,045,786	-	-	2,045,786
Placements with banks	2,052,451	-	-	2,052,451	1,437,818	-	-	1,437,818
Reverse Repurchase Agreements	4,831,577	-	-	4,831,577	645,794	-	-	645,794
Derivative Financial Instruments	-	5,793,695	-	5,793,695	-	613,468	-	613,468
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	-	2,472,028	-	2,472,028	-	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	-	-	168,457,067	168,457,067	-	-	133,112,729	133,112,729
Financial Assets at Amortised Cost - Debt Instruments	109,836,207	-	-	109,836,207	88,897,718	-	-	88,897,718
Financial Assets at Amortised Cost - Loans and Advances	541,891,956	-	-	541,891,956	430,368,007	-	-	430,368,007
Total Financial Assets	**703,642,268**	**8,265,723**	**168,457,067**	**880,365,058**	**543,259,600**	**12,203,373**	**133,112,729**	**688,575,702**
Financial Liabilities								
Due to Banks	29,765,443	-	-	29,765,443	42,772,586	-	-	42,772,586
Derivative Financial Instruments	-	888,282	-	888,282	-	37,822	-	37,822
Financial Liabilities at Amortised Cost								
Due to Depositors	687,953,741	-	-	687,953,741	502,219,078	-	-	502,219,078
Due to debt securities holders - Repurchase Agreements	32,376,296	-	-	32,376,296	20,909,241	-	-	20,909,241
Due to Other Borrowers	27,528,640	-	-	27,528,640	9,552,599	-	-	9,552,599
Debt Securities Issued	21,231,250	-	-	21,231,250	5,973,778	-	-	5,973,778
Total Financial Liabilities	**798,855,369**	**888,282**	**-**	**799,743,651**	**581,427,282**	**37,822**	**-**	**581,465,104**

Note
AC - Financial Instruments measured at Amortised cost
FVPL - Financial instruments measured at fair value through profit or loss
FVOCI - Financial instruments measured at fair value through other comprehensive income

DEBENTURE INFORMATION

The rated, unsecured, subordinated redeemable debentures 2019/26, 2026/31, 2026/36 & 2026/33 of the Bank are listed on the Colombo Stock Exchange.

Debenture Categories	CSE Listing	Interest Payable Frequency	Issued Date	Maturity Date	Balance as at 30.06.2026 LKR '000	Balance as at 31.12.2025 (Audited) LKR '000	Market Values for the Quarter Ended 30.06.2026			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 %	30.06.2026 %	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	12.25	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	11.90	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	11.90	9.75	7.43	N/A	
Fixed Rate	*NTB-BD-30/06/31-C2632-13.75	Annually	30-Jun-26	30-Jun-31	14,166,220	-	Not traded during the current period			13.75	13.75	11.90	-	11.90	Not traded	
Fixed Rate	*NTB-BD-30/06/36-C2634-13.95	Annually	30-Jun-26	30-Jun-36	686,670	-	Not traded during the current period			13.95	13.95	12.40	-	12.40	Not traded	
Fixed Rate	*NTB-BD-30/06/33-C2633-13.85	Annually	30-Jun-26	30-Jun-33	147,110	-	Not traded during the current period			13.85	13.85	12.25	-	12.25	Not traded	
Total Debentures					**20,800,000**	**5,800,000**										

Ratios of Debt	30.06.2026	31.12.2025
** Debt/Equity Ratio (%)	25.90	12.51
Interest Cover (Times)	32.06	28.36
Quick Asset Ratio (%)	137.31	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

NationsTrustBank

For the six months ended 30 June	*Consumer & Commercial Banking		*Corporate Banking		Treasury & Investments		Insurance Broking		Property Management		Unallocated/ Eliminations		Total Group	
	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)
Net Interest Income	754,054	34,479	8,030,943	5,275,295	12,962,967	13,782,820	37,794	44,075	48,050	61,469	388,037	(161,763)	22,221,845	19,036,375
Inter Segment	6,307,229	5,554,449	(4,325,878)	(2,795,446)	(1,981,351)	(2,759,003)	–	–	–	–	–	–	–	–
Total revenue from external customers	**7,061,283**	**5,588,928**	**3,705,065**	**2,479,849**	**10,981,616**	**11,023,817**	**37,794**	**44,075**	**48,050**	**61,469**	**388,037**	**(161,763)**	**22,221,845**	**19,036,375**
Net Fee and Commission Income	4,314,885	3,098,153	797,542	654,121	(162,882)	54,749	108,966	92,507	122,273	136,000	(138,934)	60,845	5,041,850	4,096,375
Net Gain/(Loss) from Trading	589,559	446,184	246,501	138,060	7,197,798	1,478,063	–	–	–	–	(42,218)	(9,289)	7,991,640	2,053,018
Net Fair Value Gain/(Loss) on Financial Assets at Fair Value through Profit or Loss	–	–	–	–	47,916	(518,993)	–	–	–	–	–	–	47,916	(518,993)
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	–	–	–	–	(634,412)	1,358,992	–	–	–	–	–	–	(634,412)	1,358,992
Net Gain/(Loss) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	–	–	–	–	2,469,020	537,187	–	–	–	–	–	–	2,469,020	537,187
Net Gain/(Loss) on Derecognition of Financial Assets at Amortised cost	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Net Other Operating Income/(Loss)	606,051	734,771	–	–	(7,486,194)	(1,747,483)	–	–	–	–	92,894	(7,459)	(6,787,249)	(1,020,171)
Operating Income	**12,571,778**	**9,868,036**	**4,749,108**	**3,272,030**	**12,412,862**	**12,186,332**	**146,760**	**136,582**	**170,323**	**197,469**	**299,779**	**(117,666)**	**30,350,610**	**25,542,783**
Impairment Charge/(Reversal)	1,021,727	631,557	447,022	(45,546)	2,739	3,525	–	–	–	–	780,799.3	–	2,252,287	589,536
Net Operating Income	**11,550,051**	**9,236,479**	**4,302,086**	**3,317,576**	**12,410,123**	**12,182,807**	**146,760**	**136,582**	**170,323**	**197,469**	**(481,020)**	**(117,666)**	**28,098,323**	**24,953,247**
Depreciation of Property, Plant and Equipment	189,193	87,694	25,154	14,833	7,476	5,238	104	(1,283)	9,637	9,476	25,034	20,569	256,598	136,527
Depreciation of Right of Use Assets	224,196	204,018	–	–	–	–	–	1,399	–	–	–	–	224,196	205,418
Amortisation of Intangible Assets	136,324	123,488	9,597	7,549	20,554	21,854	70	70	–	–	591	(1,180)	167,135	151,781
<u>Capital Expenditures</u>														
Property and Equipment	1,589,283	26,884	8,436	3,706	0.04	4,011	–	–	–	–	78,431	288,802	1,676,150	323,403
Other Intangible Assets	4,364	205,326	–	–	11,206	–	–	–	–	–	213,326	16,837	228,896	222,163
Total Assets (as at)	**275,259,930**	**164,800,025**	**276,971,080**	**199,001,339**	**332,940,058**	**274,961,965**	**521,507**	**1,109,061**	**1,071,717**	**1,886,488**	**36,216,188**	**58,550,005**	**922,980,478**	**700,308,883**
Total Liabilities (as at)	**543,626,913**	**347,216,848**	**150,158,702**	**106,440,378**	**111,624,445**	**93,570,914**	**196,745**	**52,000**	**242,126**	**66,761**	**12,101,661**	**56,046,360**	**817,950,592**	**603,393,260**

*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) The Group has applied SLFRS 3 – Business Combinations in accounting for the acquisition described in Note (8).There have been no other 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, Other than the business combination referred to in Note (8) below, there were no other material changes in the composition of assets, liabilities and/or contingent liabilities during the period. All known expenditure items have been accrued.

(3) The Group Financial Statements comprise a consolidation of the Bank and its fully owned subsidiaries; Waldock 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) Loans and Advances – ECL assessment

A comprehensive Expected Credit Loss (ECL) assessment was undertaken, incorporating the impact of cash flow delays, prevailing macroeconomic conditions, geopolitical developments, and other relevant external risk factors. Based on the assessment, provisions have been maintained at levels deemed adequate to ensure appropriate coverage of the loan portfolio. Borrowers exhibiting elevated credit risk were appropriately classified under Stage 2 or Stage 3 in accordance with the Bank's impairment framework. In addition, management overlays applicable to higher-risk sectors and geographic exposures were reviewed and retained to provide prudent buffers against potential adverse developments and emerging risks.

(b) Other Financial Assets - Balances with Central Bank

As at 30.06.2026, 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) **SLFRS 3 – Business Combinations Disclosures**

On 1 May 2026, the Group completed the acquisition of the retail banking business of The Hongkong and Shanghai Banking Corporation Limited, Colombo Branch ("HSBC") in Sri Lanka (the "Acquired Portfolio"), comprising loans and advances to customers (including credit cards, term loans and overdrafts), customer deposits, the organised workforce and lease rights in respect of the branch network transferred.

Control of the Acquired Portfolio transferred to the Group on 1 May 2026, which is the acquisition date for accounting purposes. As this date falls within the current reporting period, the transaction has been subjected to provisional accounting as a business combination under SLFRS 3 – Business Combinations and is reflected in the Statement of Financial Position as at 30 June 2026. This transaction was previously disclosed in the financial statements for the three months ended 31 March 2026 as a non-adjusting event after the reporting date, as the acquisition had not yet occurred and the related accounting had not commenced at that time. The Group is now required to recognise and disclose the business combination in the current period. The purchase price allocation remains provisional as at 30 June 2026. The Group is in the process of identifying and measuring separately identifiable intangible assets. Pending completion of this exercise, the excess of the consideration transferred over the provisional fair value of identifiable net assets acquired has been recognised provisionally as goodwill. The amount recognised as provisional goodwill may be adjusted during the measurement period as the valuation of identifiable intangible assets and related deferred tax liabilities is finalised.

(a) Nature of the Acquisition

The acquired business primarily comprises the loan portfolio (including credit cards), deposits, the organised workforce and associated lease rights, which together constitute a 'business' as defined under SLFRS 3.

(b) Consideration Transferred

The consideration transferred by the Group comprised:

Cash consideration of LKR 21,784,615,385 (inclusive of taxes).

These funds were internally generated, while maintaining compliance with all regulatory capital and liquidity requirements. There was no contingent consideration, equity consideration or deferred consideration element to the transaction.

(c) Measurement Period

In accordance with SLFRS 3.45, the Group has a measurement period of up to twelve months from the acquisition date (i.e., up to 30 April 2027) within which to finalise the accounting for the business combination. Any adjustments to the provisional amounts recognised in the following tables, that are identified during this period will be recognised retrospectively against the fair value of the identifiable assets and liabilities (with a corresponding adjustment to goodwill), as if the accounting had been completed at the acquisition date, in accordance with SLFRS 3.45–3.49. The Group expects to complete the purchase price allocation within the measurement period.

(d) Measurement Period Adjustments Recognised in the Current Period

As this is the first reporting period following the acquisition date, no measurement period adjustments have been recognised during the current period.

(e) Identifiable Assets Acquired and Liabilities Assumed – Provisional Fair Values

The table below sets out the provisional fair values of the identifiable assets acquired and liabilities assumed, recognised in accordance with SLFRS 3 and measured under SLFRS 13, as at the acquisition date.

	Provisional Fair Value LKR '000
ASSETS	
Cash and cash equivalents (i)	103,903,016
Loans and advances to customers	
Overdrafts	6,929,944
Term Loans	2,503,521
Credit cards	20,555,445
Property, plant and equipment	266,904
Right-of-use assets (ii)	356,624
Refundable deposits	15,713
Total identifiable assets acquired (excluding intangible assets)	**134,531,167**
LIABILITIES	
Due to depositors	131,735,464
Interest payable on deposits	2,144,674
Reward points liability	228,492
Lease liability (ii)	356,624
Abandoned property balances	327,382
Discount on Home Loans	22,847
Undrawn Limits	121,485
Total identifiable liabilities assumed	**134,936,968**
Net identifiable liabilities assumed (excluding intangible assets)	**(405,801)**

(i) Includes cash balances transferred by HSBC subsequent to the reporting date

(ii) The right-of-use asset and lease liability recorded by HSBC have been derecognised in full and replaced with a right-of-use asset and lease liability remeasured over the remaining lease term at the Group's incremental borrowing rate at the acquisition date, in accordance with the requirements for business combinations under SLFRS 16.

(f) Reconciliation to Consideration Transferred

The provisional goodwill arising on the acquisition – being the consideration transferred plus the provisional net identifiable liabilities assumed (excluding intangible assets), summarised below – has not been allocated between identifiable intangible assets and goodwill as at the date of these interim financial statements.

Consideration transferred (Note (b)) (LKR '000)	**21,784,615**
Add: Net identifiable liabilities assumed (excluding intangible assets) (Note (e)	**405,801**
Provisional amount attributable to goodwill and identifiable intangible assets	**22,190,416**

This amount has been recognised provisionally as goodwill pending completion of the valuation of identifiable intangible assets. The allocation between identifiable intangible assets and goodwill will be finalised within the measurement period in accordance with SLFRS 3. Management is currently in the process of identification and valuing the related intangible assets, including the estimation of future cashflows and discount rates. The provisional amounts disclosed in Note (e) above, and the items listed above, may change, potentially materially, as the Group completes the valuation of the intangible assets and the associated purchase price allocation.

(9) There are no material events that took place after the reporting date which require adjustment to or disclosure in these Financial Statements.

NATIONS TRUST BANK PLC
SHAREHOLDERS' INFORMATION

Twenty Largest Shareholders as at 30 June 2026

Name of the Shareholder	Voting Shares No. of Shares	Voting 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
J.B. Cocoshell (Pvt) Ltd	5,075,937	1.76
Hatton National Bank PLC A/C No 1	4,568,843	1.58
Hatton National Bank PLC - Capital Alliance Quantitative Equity Fund	4,418,633	1.53
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
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
Invenco Capital Private Limited	976,568	0.34
Rosewood (Pvt) Limited-Account No.1	795,049	0.28
Mrs. P.D.A.S. Beruwalage	759,047	0.26
	238,420,286	**82.63**
Others	50,071,262	17.37
Total	**288,491,548**	**100.00**

Name of the Shareholder	Non-Voting Shares No. of Shares	Non-Voting 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
First Capital Asset Management/ Dilhan Crishantha Fernando	18,045	0.04
Vinik (Pvt) Limited	14,843	0.03
The Incorporated Trustees of the Church of Ceylon	13,105	0.03
Mr. C.R. Narangoda	13,078	0.03
People's Leasing & Finance PLC/Mr. A.B.K. Weeraman	12,193	0.03
Mr. S.J. Hirdaramani	9,688	0.02
Mr. K.O.V.S.M.S. Wijesinghe	8,406	0.02
Miss N.R. Fonseka	8,388	0.02
Mr. H.P. Savidu	7,485	0.02
Miss. T.T. Weerasinghe	7,419	0.02
Mr. J.C.H. De Soysa	6,042	0.01
Mr. M.J. Harshana	5,596	0.01
	44,799,195	**99.71**
Others	136,023	0.29
Total	**44,935,218**	**100.00**

	30.06.2026 Number	30.06.2026 %
Number of shareholders representing the public holding (Voting)	9,377	35.79
Number of shareholders representing the public holding (Non-Voting)	682	0.98
Compliant under Option 1 - Float Adjusted Market Capitalization	LKR. 32.95 Bn	

Directors' Holding in Shares as at 30 June 2026

Name of the Director	No of Shares Voting	No of Shares 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	-	-
	-	**-**