NationsTrustBank

# Results Update – 1H2026

THE SHAPE OF BETTER

20th August 2026

# 1H2026 Results

Profit After Tax
LKR 15.56 Bn
(1H2025 : LKR 8.79 Bn)

Total Capital Ratio
16.4%
(2025 : 20.7%)

Stage 3 Ratio
1.1%
(2025 : 0.9%)

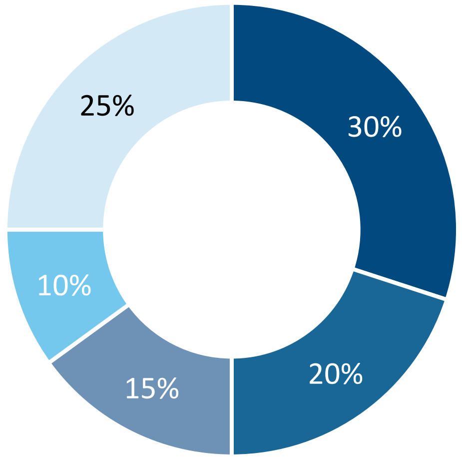
Return on Equity
31.3%
(2025 : 21.9%)

Liquidity Coverage Ratio
203.0%
(2025: 203.4%)

Stage 3 Provision Cover Ratio
60.0%
(2025 : 66.7%)

# Shareholding Structure

## Composition




- John Keells Holdings
- Central Finance
- HWIC Asia Fund
- Amaliya (MAS Family Office)
- Other shareholders

## Profile of Strategic Shareholders

### 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

### HWIC Asia Fund

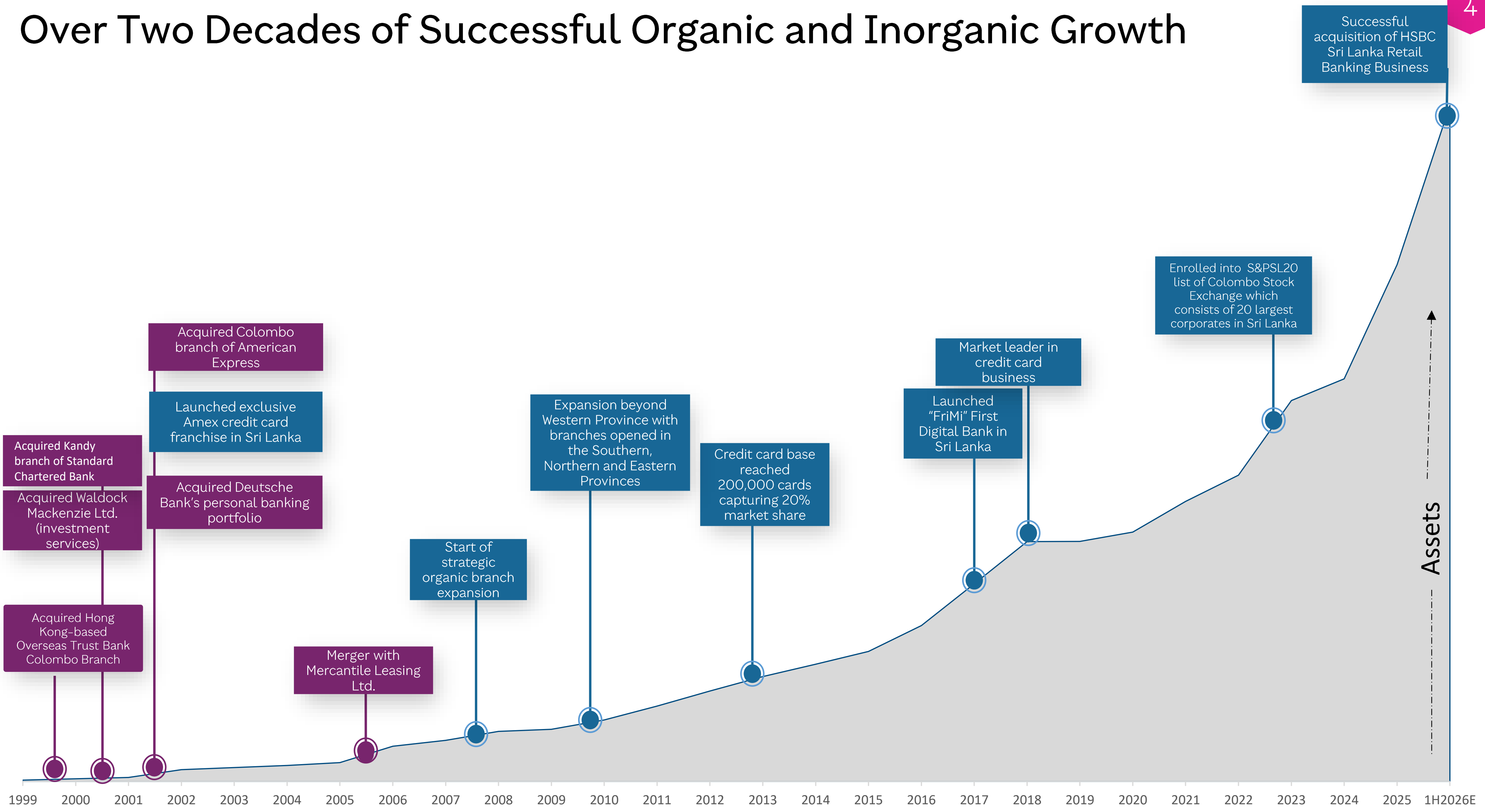
- Strategic shareholder since 2014
- Established in 1984
- Mauritius-based fund managed by Hamblin Watsa Investment Counsel Ltd. (subsidiary of Fairfax Financial Holdings)
- Focused on long-term investments in Asia, especially in the financial services sector
- Consolidated under Fairfax Financial Holdings, 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

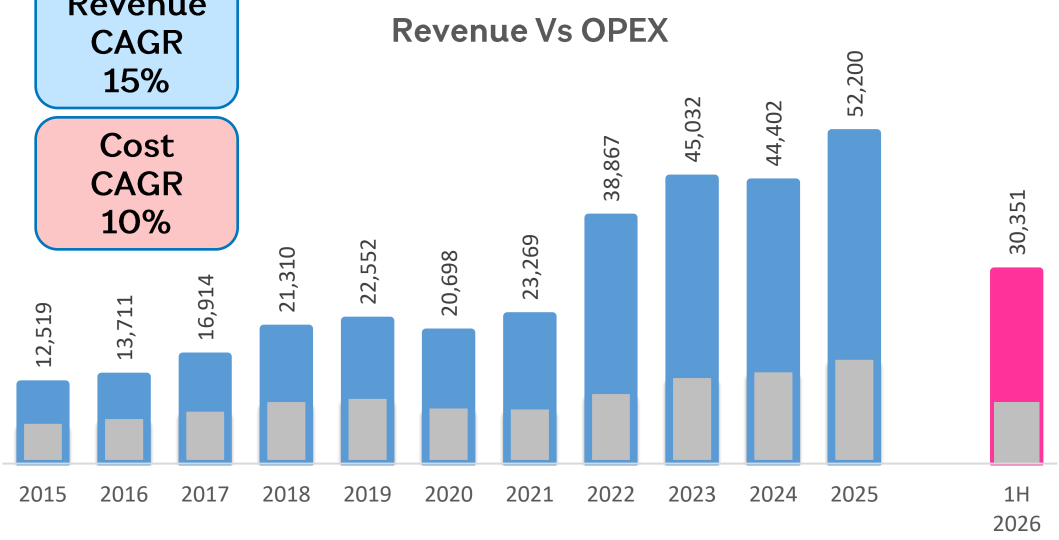
# Over Two Decades of Successful Organic and Inorganic Growth



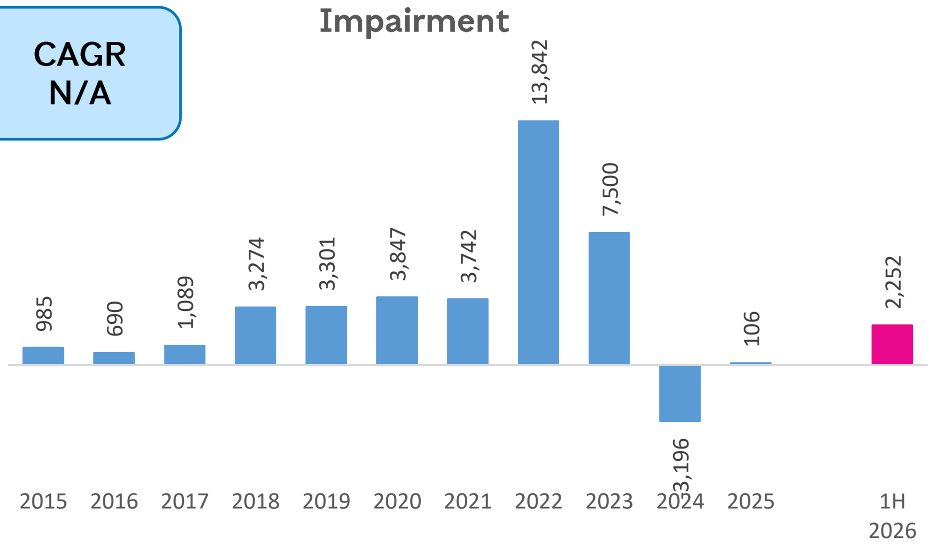
# A Decade of Growth

Revenue CAGR 15%

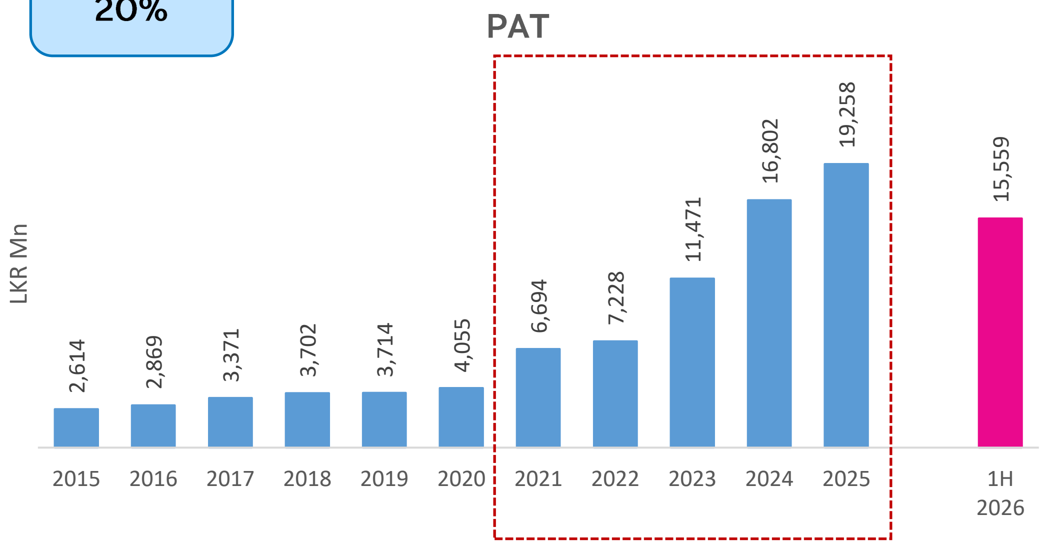
Cost CAGR 10%



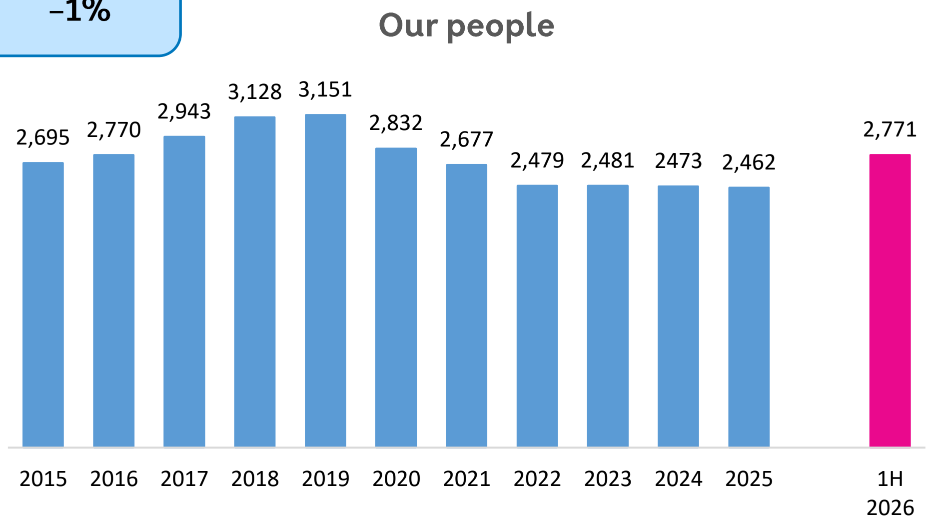

CAGR N/A



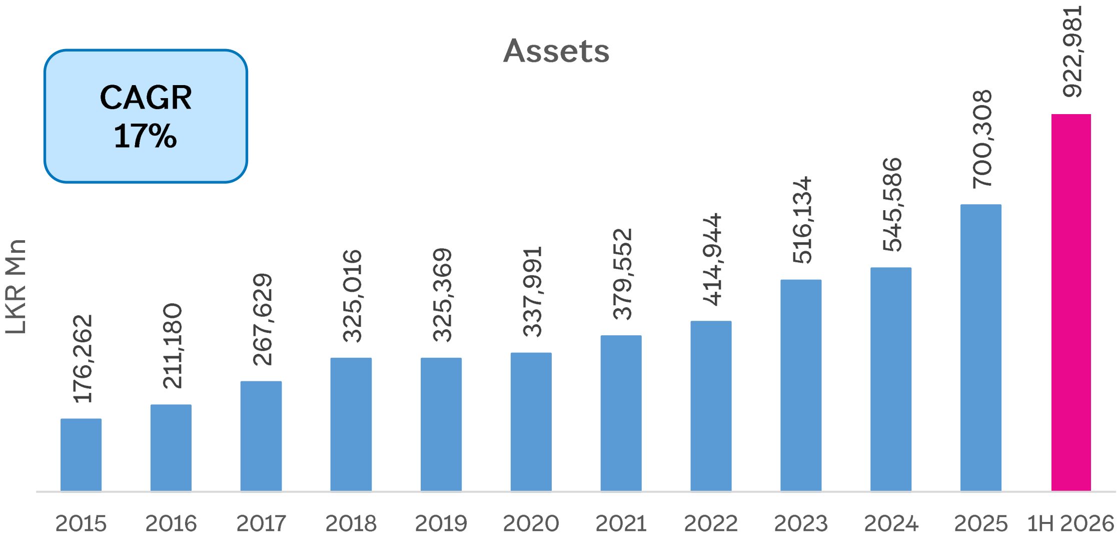

CAGR 20%

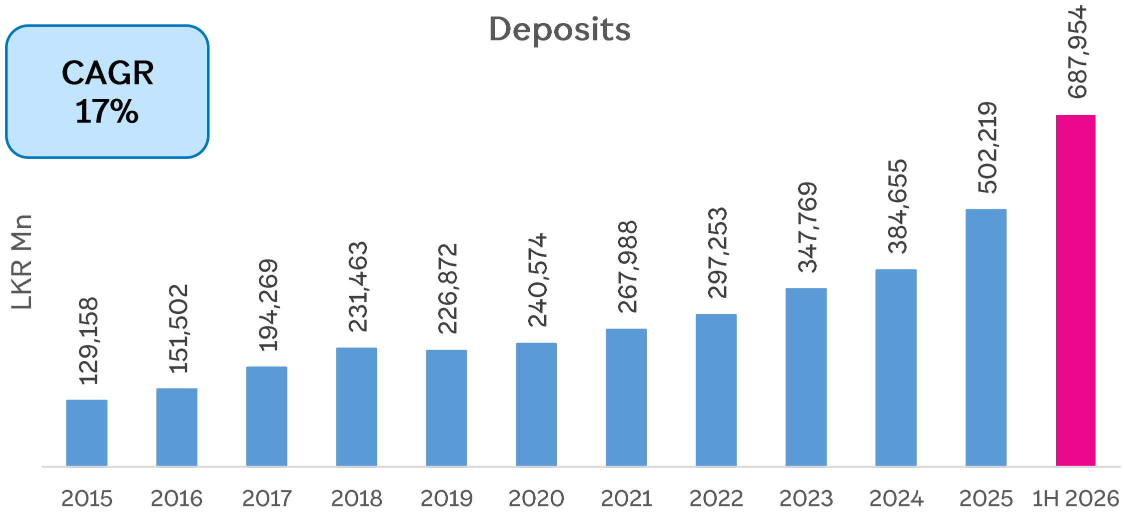


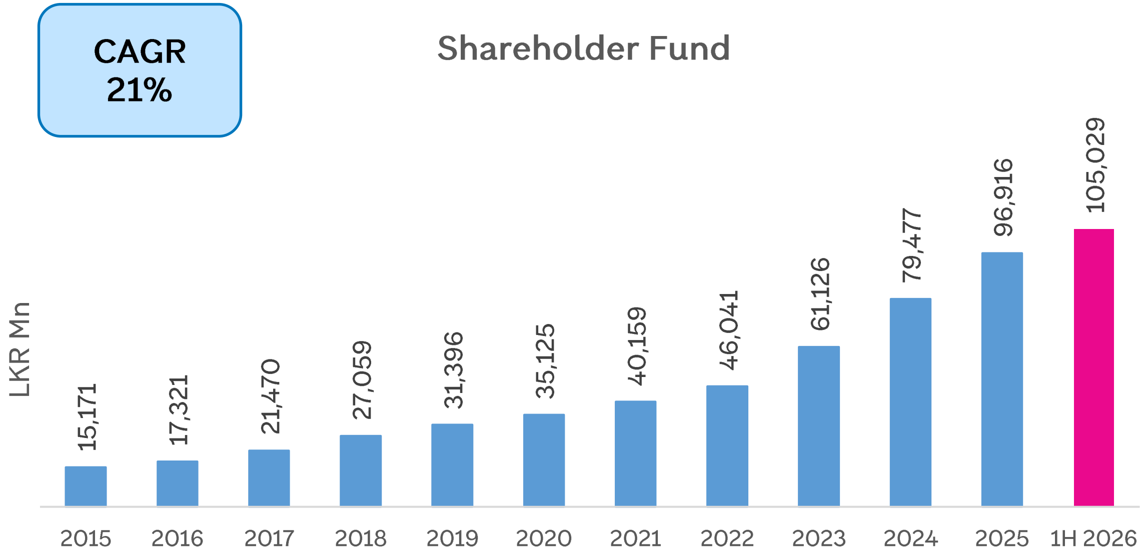

CAGR -1%

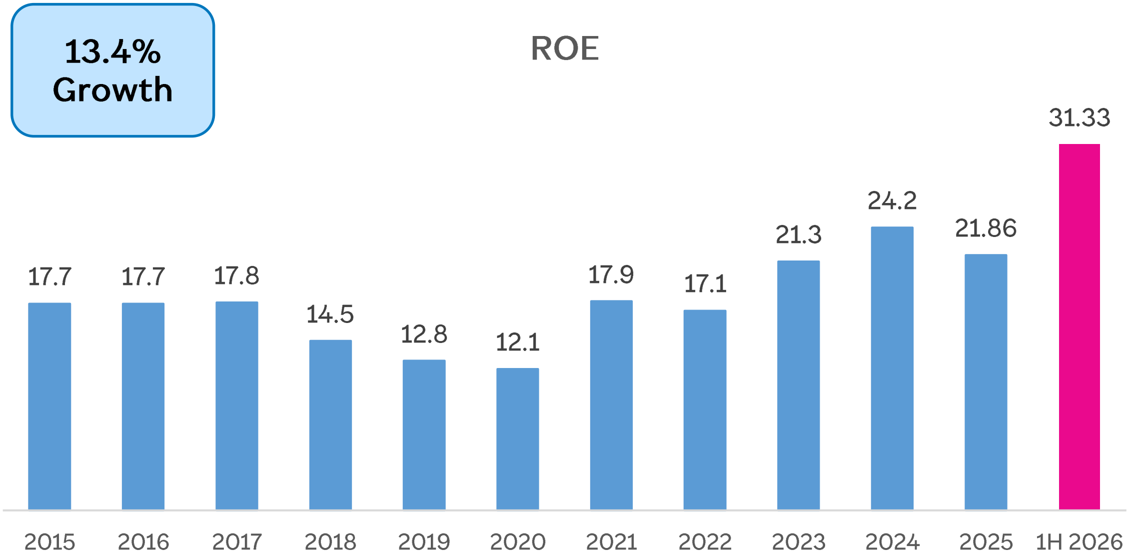


# A Decade of Growth



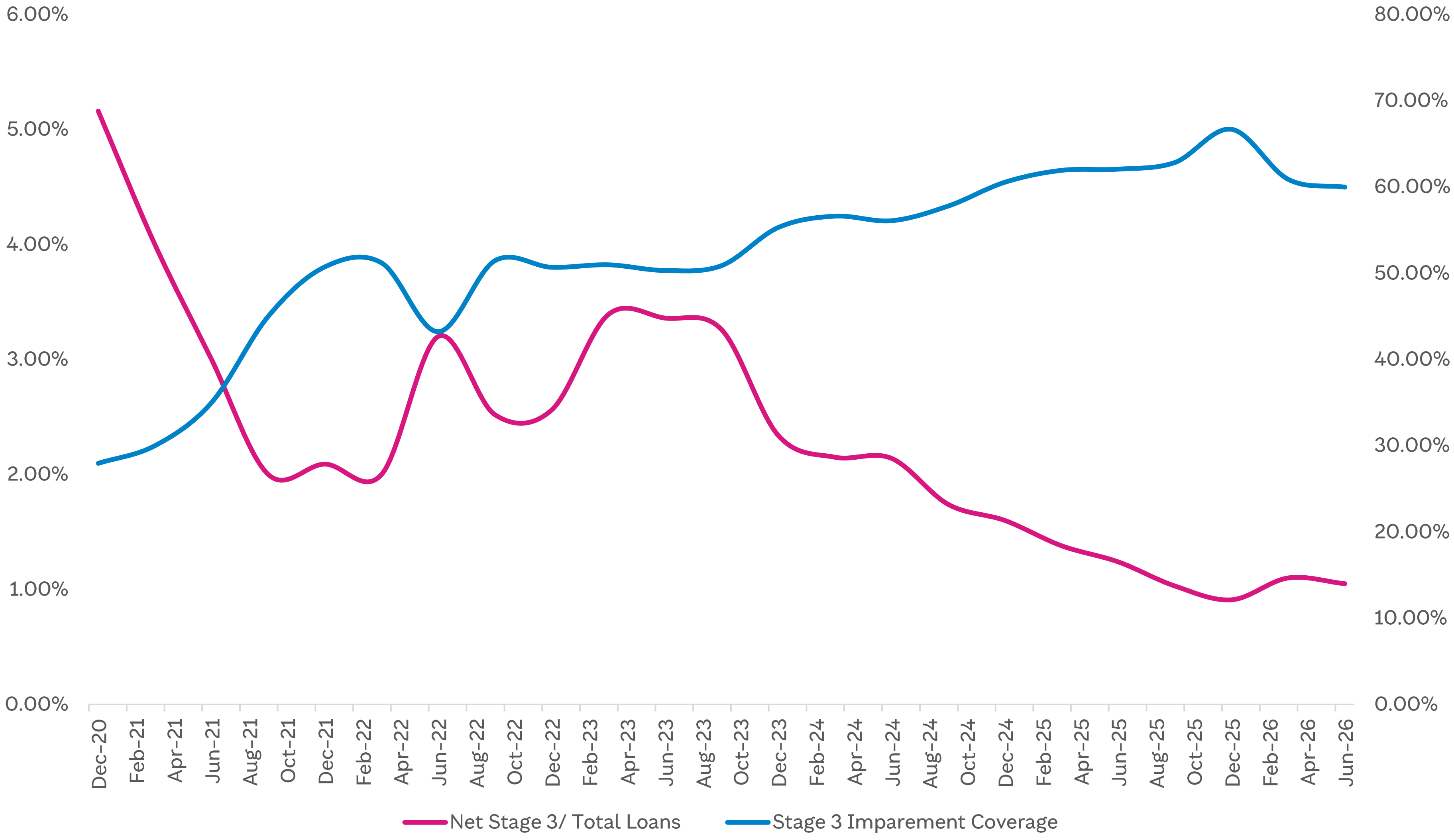



# 1H 2026 Performance in Summary (in LKR Mn)

| YoY | 1H2026 | 1H2025 | Change |
|---|---|---|---|
| Net Interest Income | 22,222 | 19,036 | 17% |
| Non Fund Base Income | 8,129 | 6,507 | 25% |
| **Total Oprating Income** | **30,351** | **25,543** | **19%** |
| | | | |
| Impairment | 2,252 | 590 | 282% |
| | | | |
| OPEX | 9,690 | 7,696 | 26% |
| **PBT** | **18,408** | **17,257** | **7%** |
| | | | |
| Taxes (VAT/SSL/Income) | 2,849 | 8,464 | -66% |
| **PAT** | **15,559** | **8,793** | **77%** |
| | | | |
| **YTD** | **1H2026** | **2025** | |
| Loans | 541,892 | 430,368 | 26% |
| Deposits | 687,954 | 502,219 | 37% |
| Capital | 105,030 | 96,916 | 8% |

| Profitability | 1H2026 | 2025 |
|---|---|---|
| NIM | 5.58% | 6.05% |
| C : I | 32% | 32% |
| ROA | 3.7% | 4.5% |
| ROE | 31.3% | 21.9% |
| | | |
| **Liquidity** | | |
| LCR – All Currencey | 373% | 351% |
| | | |
| **Asset Quality** | | |
| Net Stage 3 | 1.1% | 0.9% |
| Stage 3 Imp: Cov: | 60.0% | 66.7% |
| | | |
| **Capital** | | |
| Tier 1 | 12.8% | 19.6% |
| Total Capital | 16.4% | 20.7% |

# Credit Risk Management




Stage 3 Provision Cover Ratio

58.98%

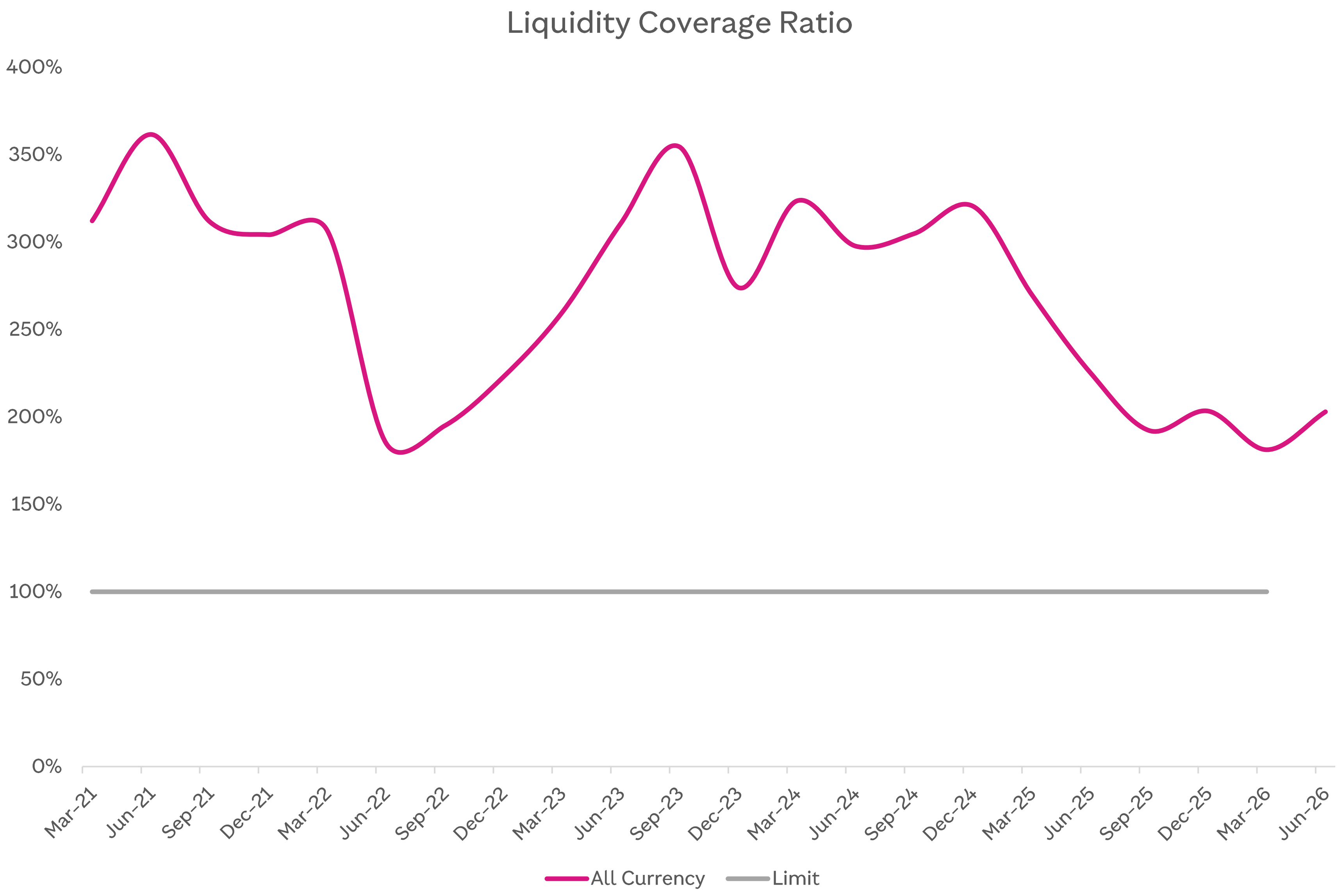
(2025 : 66.69%)

Stage 3 Ratio

1.05%

(2025 : 0.90%)

# Liquidity Risk Management




Liquidity Coverage Ratio
**202.98%**
(2025 : 203.40%)

# Acquisition of Retail Banking Business of HSBC

- NTB successfully completed the acquisition and integration of HSBC Sri Lanka's retail banking operations with effect from 1 May 2026, marking a significant strategic milestone.
- The transaction added scale and depth to the franchise, with the Bank acquiring a high-quality portfolio

Nations Trust Bank ← Retail Banking portfolio in HSBC Sri Lanka

## Transaction Drivers

| | |
|---|---|
| Market Leadership | Strengthens NTB's presence in high-net-worth and affluent customer segments |
| Customer Base Expansion | Immediate scale-up of NTB's retail customer portfolio for faster growth |
| Product Portfolio Growth | Addition of retail loans, deposits, and credit cards to enhance offerings |

**132 Bn** Deposits (+25%)

**30 Bn** Loans* (+7%)

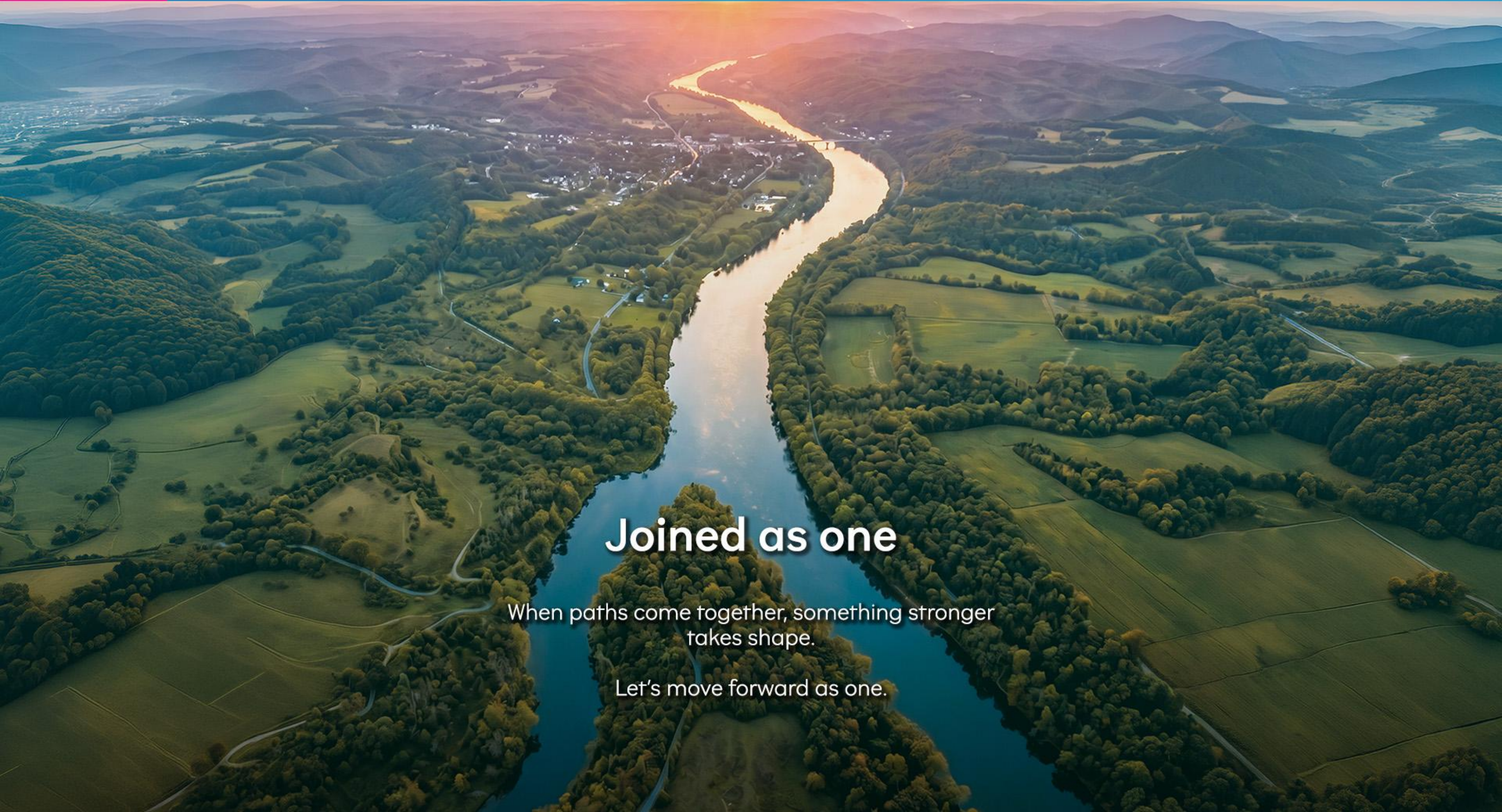
**>237,000** Customers

**344** Employees

**7** Branches

**2** Stand along ATMs

** Including credit card outstanding balances*



# Joined as one

When paths come together, something stronger takes shape.

Let's move forward as one.