# TRUST IN BETTER.

## **Interim Financial Statements**

For the six months ended 30 June 2025 Company Registration Number: PQ 118



## Nations Trust Bank PLC delivers 26% loan growth in 1H 2O25 supporting economic revival

- LKR74Bn Loan Growth, up 26% YoY
- Profit After Tax of LKR 9Bn. up 10% YoY
- Net Stage 3 Ratio of 1.24%
- Total Capital Adequacy Ratio of 18.24%,
- Return on Equity 21.25%

12<sup>th</sup> August 2025, Colombo: Nations Trust Bank PLC reported strong results for the six months ending 30<sup>th</sup> June 2025, achieving a Profit After Tax (PAT) of LKR 9Bn, reflecting a healthy 10% year-on-year growth.

Nations Trust Bank, Director & Chief Executive Officer, Hemantha D Gunetilleke, stated, "The Bank's performance in 1H 2025 highlights our commitment to economic growth and credit expansion across customer segments. Loans to our customers grew by LKR74Bn, a 26% increase in the first 6 months, highlighting the bank's contribution to supporting business growth and economic revival. Our solid capital position, strong liquidity buffers and steadfast commitment to service excellence and digital empowerment remain as our key drivers of financial performance"

The Bank's profitability was further supported by a Net Interest Margin (NIM) of 6.37%, reflecting efficient asset-liability management and prudent pricing strategies. The Bank reported a Return on Equity (ROE) of 21.25%, while its Earnings Per Share for the six months ending 30<sup>th</sup> June 2025 increased to LKR 26.59, against LKR 24.27 recorded during the same period last year.

Asset quality remained sound, with the Net Stage 3 Ratio contained at 1.24%, underscoring effective credit risk management.

Capital strength continued to be the foundation of our growth readiness, with Tier I Capital at 17.12% and a Total Capital Adequacy Ratio of 18.24%, well above the regulatory requirements of 8.5% and 12.5%, respectively.

With strong financial fundamentals, consistent growth, and a focus on innovation, Nations Trust Bank remains committed to delivering on its promise of 'Trust in Better' while delivering better experience to its customers.

Nations Trust Bank PLC serves a diverse range of customers across Consumer, Commercial and Corporate segments through multi-channel customer touch points spanning both physical and digital. The Bank continues to focus on digital empowerment through cutting-edge digital banking technologies and platforms. Nations Trust Bank PLC is an issuer and sole acquirer of American Express Cards in Sri Lanka with market leadership in the premium segments.



### NATIONS TRUST BANK PLC INCOME STATEMENT

	Clu Man	ths Ended 30 June	Bank	Outerto	r ended 30 June		Group Six Months Ended 30 June Quarter ended 30 June						
	2025	tns Engeg 30 June 2024	e Change	2025	r enaea 30 June 2024	Change	2025	s Enged 30 June 2024	Change	2025	r engeg 30 Jul 2024	ne Chang	
	LKR '000	LKR '000	(%)	LKR '000	LKR '000	(%)	LKR '000	LKR '000	(%)	LKR '000	LKR '000	(%)	
Gross Income	40,877,846	39,187,892	4	21,255,400	19,413,339	9	40,997,482	39,306,484	4	21,317,846	19,479,623		
Interest Income	33,657,384	32,617,758	3	17,496,970	15,738,868	11	33,657,834	32,619,063	3	17,497,174	15,740,173	3 11	
Less: Interest Expense	(14,770,618)	(14,691,104)	(1)	(7,814,910)	(6,836,546)	(14)	(14,621,459)	(14,564,201)	(O)	(7,741,003)	(6,777,383)	) (14	
Net Interest Income	18,886,766	17,926,654	5	9,682,060	8,902,322	9	19,036,375	18,054,862	5	9,756,171	8,962,790	9	
Fee and Commission Income	4,810,429	4,496,084	7	2,393,501	2,313,039	3	4,929,615	4,613,371	7	2,455,743	2,378,018	3	
Less: Fee and Commission Expense	(833,240)	(684,208)	(22)	(406,260)	(346,646)	(17)	(833,240)	(684,208)	(22)	(406,260)	(346,646)	) (17	
Net Fee and Commission Income	3,977,189	3,811,876	4	1,987,241	1,966,393	1	4,096,375	3,929,163	4	2,049,483	2,031,372	. 1	
Net Gains/(Losses) from Trading Net Fair Value Gains/(Losses) on Financial Assets at Fair	2,053,018	(2,026,427)	201	1,154,845	1,332,262	(13)	2,053,018	(2,026,427)	201	1,154,845	1,332,262	2 (13	
Value through Profit or Loss Net Fair Value Gains/(Losses) on Financial Liabilities at Fair	(518,993)	(183,565)	(183)	(68,813)	(345,365)	80	(518,993)	(183,565)	(183)	(68,813)	(345,365)	) 80	
Value through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	-	
Net Gains/(Losses) on Derecognition of Financial Assets at Fair Value through Profit or Loss	1,358,992	1,443,827	(6)	682,698	881,770	(23)	1,358,992	1,443,827	(6)	682,698	881,770	(23	
Net Gains/(Losses) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	537,187	(142,456)	477	355,217	_	100	537,187	(142,456)	477	355,217	_	100	
Net Gains/(Losses) on Derecognition of Financial Assets at		, , , , , , ,						, , , , , ,	_				
Amortised cost  Net Other Operating Income/(Loss)	(1,020,171)	2,982,671	(134)	(759,018)	(507,235)	(50)	(1,020,171)	2,982,671	(134)	(759,018)	(507,235)	) (50	
Total Operating income	25,273,988	23,812,580	6	13,034,230	12,230,147	7	25,542,783	24,058,075	6	13,170,583	12,355,594		
Impairment Charges/(Reversals)	589,536	978,294	40	144,015	419,951	66	589,536	978,294	40	144,015	419,951	. 66	
Net Operating Income	24,684,452	22,834,286	8	12,890,215	11,810,196	9	24,953,247	23,079,781	8	13,026,568	11,935,643	9	
Less: Operating Expenses									,			_	
Personnel Expenses	4,318,188	3,933,731	(10)	2,146,528	1,997,622		4,336,851	3,950,164		2,155,532	2,006,627		
Depreciation of Property, Plant and Equipment	108,649	97,147	(12)	54,206	48,417	(12)	136,527	119,015		68,144	59,350		
Depreciation of Right of Use (ROU) Assets	293,367	241,293	(22)	147,879	120,463	(23)	205,418	196,030	(5)	103,883	97,831		
Amortisation of Intangible Assets	151,711	173,570	13	77,360	86,885	11 5	151,781	173,632		77,394	86,916		
Other Operating Expenses  Total Operating Expenses	2,847,313 <b>7,719,228</b>	2,880,574 <b>7,326,315</b>	(5)	1,349,179 <b>3,775,152</b>	1,416,875 <b>3,670,262</b>	(3)	2,865,572 <b>7,696,149</b>	2,890,927 <b>7,329,768</b>	(5)	1,361,788 <b>3,766,741</b>	1,421,994 <b>3,672,718</b>		
Operating profit/(loss) before taxes on													
financial services	16,965,224	15,507,971	9	9,115,063	8,139,934	12	17,257,098	15,750,013	10	9,259,827	8,262,925	12	
Less: Value Added Tax (VAT) on financial services Less: Social Security Contribution Levy (SSCL) on financial	3,143,504	2,886,314	(9)	1,662,630	1,504,937	(10)	3,144,481	2,887,388	(9)	1,663,121	1,505,446	(10	
services	442,132	405,547	(9)	233,775	211,266	(11)	442,132	405,547	(9)	233,775	211,266	(11	
Operating profit/(loss) after taxes on financial services													
Share of profits of associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	
Profit / (loss) before Income Tax	13,379,588	12,216,110	10	7,218,658	6,423,731	12	13,670,485	12,457,078	10	7,362,931	6,546,213	12	
Less: Income Tax Expense	4,789,137	4,347,761	(10)	2,610,103	2,253,437	(16)	4,877,786	4,431,266	(10)	2,655,169	2,296,485	(16	
Profit / (loss) for the Period	8,590,451	7,868,349	9	4,608,555	4,170,294	11	8,792,699	8,025,812	10	4,707,762	4,249,728	11	
Profit Attributable to: Equity Holders of the Bank Non-Controlling Interest	8,590,451 -	7,868,349 -	9 -	4,608,555 -	4,170,294 -	11	8,792,699 -	8,025,812 -	10	4,707,762 -	4,249,728 -	3 11	
Earnings per share on profit													
Basic Earning Per Share (LKR)	25.98	23.80	9	13.94	12.61	11	26.59	24.27	10	14.24	12.85	11	

### NATIONS TRUST BANK PLC STATEMENT OF COMPREHENSIVE INCOME



			Banl	<				Group				
	Six Month	s Ended 30 June	•	Quarte	er ended 30 Jur	ne	Six Months	Ended 30 Jun	е	Quarte	er ended 30 J	June
	2025 LKR '000	2024 LKR '000	Change (%)	2025 LKR '000	2024 LKR '000	Change <i>(%)</i>	2025 LKR '000	2024 LKR '000	Change <i>(%)</i>	2025 LKR '000	2024 LKR '000	Chang <i>(%)</i>
Profit for the Period	8,590,451	7,868,349	9	4,608,555	4,170,294	11	8,792,699	8,025,812	10	4,707,762	4,249,728	1
Other Comprehensive Income/(Expense) that will be Reclassified to Profit or Loss n 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 Less: Tax (Expenses) / Reversal relating to items that will be reclassified to income	1,742,798	1,151,501	51	1,429,538	(314,150)	555	1,742,798	1,151,501	51	1,429,538	(314,150)	55
statement	(522,839)	(345,450)	(51)	(428,862)	94,245	(555)	(522,839)	(345,450)	(51)	(428,862)		
	1,219,959	806,051	51	1,000,676	(219,905)	555	1,219,959	806,051	51	1,000,676	(219,905)	55
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	1,219,959	806,051	51	1,000,676	(219,905)	555	1,219,959	806,051	51	1,000,676	(219,905)	55
Total Comprehensive Income for the Period, Net of Tax	9,810,410	8,674,400	13	5,609,231	3,950,389	42	10,012,658	8,831,863	13	5,708,438	4,029,823	4:
water the co												
Attributable to: Equity Holders of the Bank	9,810,410	8,674,400	13	5,609,231	3,950,389	42	10,012,658	8,831,863	13	5 708 429	4,029,823	4
Non-Controlling Interest	9,010,410	0,014,400	10	3,009,231	3,830,368	42	10,012,036	0,031,003	TO.	3,100,430	-,029,023	44

### NATIONS TRUST BANK PLC STATEMENT OF FINANCIAL POSITION



	Ва	ınk		Gr	Group			
As at	30.06.2025 LKR '000	31.12.2024 LKR '000	Change %	30.06.2025 LKR '000	31.12.2024 LKR 000	Change %		
		(Audited)			(Audited)			
ASSETS								
Cash and Cash Equivalents	21,928,757	20,814,294	5	21,928,760	20,814,297	5		
Balances with Central Bank of Sri Lanka	1,097,532		(7)	1,097,532	1,183,473	(7		
Placements with banks	2,172,599		(12)	2,172,599	2,472,925	(12		
Reverse Repurchase Agreements	478,491		(80)	478,491	2,389,147	(80		
Derivative Financial Instruments	456,664		104	456,664	224,298	104		
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	22,587,988		31	22,587,988	17,194,759	3:		
Financial Assets Recognised through Profit or Loss – Designated at Fair Value	,		-	,,				
Financial Assets at Fair Value through Other Comprehensive Income	137,090,828	107,014,877	28	137,090,828	107,014,877	28		
Financial Assets at Amortised Cost - Debt Instruments	89,341,661		(8)	89,341,661	96,796,064	(8		
Financial Assets at Amortised Cost - Loans and Advances	361,351,048		26	361,351,048	287,362,553	26		
Other Assets	2,746,982		11	2,763,481	2,493,084	1		
Investments in Subsidiaries	678,710	678,710	-		-			
Investments in associates and joint ventures	-	-	-	-	-			
Property, Plant & Equipment	3,683,014	3,018,207	22	4,720,123	4,083,195	16		
Investment properties	-	-	-	-	-			
Right of Use (ROU) Assets	2,347,081		83	1,807,369	1,284,746	4:		
Goodwill & Intangible Assets	1,311,055	, ,	(7)	1,311,462	1,408,927	(7		
Deferred Tax Assets	808,765		(27)	559,260	863,450	(35		
Total Assets	648,081,175	545,441,006	19	647,667,266	545,585,795	19		
LIABILITIES								
	10.107.004			10.107.004		_		
Due to Banks	48,437,801	27,403,357	77	48,437,801	27,403,357	7		
Derivative Financial Instruments	53,604	372,084	(86)	53,604	372,084	(86		
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	447,404,818	384,784,916	16	447,162,107	384,655,365	16		
Due to debt securities holders – Repurchase Agreements	28,599,266	21,985,170	30	26,061,465	19,528,900	33		
Due to Other Borrowers	10,271,459	9,111,275	13	9,718,504	9,118,377	7		
Debt Securities Issued	6,256,966	5,979,693	5	6,256,966	5,979,693	5		
Retirement Benefit Obligations	1,593,985	1,457,883	9	1,606,478	1,469,319	9		
Current Tax Liabilities	6,875,056	4,590,390	50	6,945,781	4,640,244	50		
Due to subsidiaries	_	_	_		_			
Other Liabilities	13,110,442	12,869,931	2	13,153,766	12,941,381	2		
Total Liabilities	562,603,397		20	559,396,472	466,108,720	20		
EQUITY	40.05=		_	40.00=	10.100	_		
Stated Capital	13,007,641		7	13,007,641	12,106,272			
Statutory Reserve Fund	3,610,418		- 12	3,610,418	3,610,418	- 10		
Retained Earnings OCI Reserve	60,377,299 7,421,680		12 20	62,588,922 7,421,680	55,916,531 6,201,721	12 20		
Revaluation Reserve	1,060,740		-	1,642,133	1,642,133	20		
Total Shareholders' Equity	85,477,778		11	88,270,794	79,477,075	11		
Non-controlling interests	-	-		-	- 19,411,013			
Total Equity and Liabilities	648,081,175	545,441,006	19	647,667,266	545,585,795	19		
Contingent Liabilities and Commitments	432,394,534		7	432,394,534	405,421,234	7		
Memorandum Information								
Number of Employees	2,493	2,455		2,513	2,473			
Number of Branches	92	95		92	95			
Number of Off-Site ATMs and CRMs	23	22		23	22			
		-						

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 2025 Colombo

#### NATIONS TRUST BANK PLC STATEMENT OF CHANGES IN EQUITY



BANK	Stated Ca Voting	pital Non-Voting	Statutory Reserve Fund	Retained Earnings	OCI Reserve	Revaluation Reserve	Total
	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000
As at 01 January 2024 Total Comprehensive Income for the Period	8,053,768	3,373,114	2,783,805	39,879,971	3,908,263	946,133	58,945,05
Profit/(loss) for the year (net of tax)	-	-	-	7,868,349	-	-	7,868,34
Other Comprehensive Income (net of tax)  Total Comprehensive Income for the Period				7,868,349	806,051 806,051		806,05 8,674,40
Total Comprehensive Income for the Period				1,000,349	806,051		0,014,40
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 2023 Fractions of shares paid in cash for 2023	587,210 -	92,188 -	-	(1,597,825) (283)	-	-	(918,427 (283
Conversion of Non-Voting Shares to Voting Shares	1,034	(1,034)	-	-	-	-	-
Transfers to the Statutory Reserve Fund As at 30 June 2024	8,642,012	3,464,268	2,783,805	46,150,212	4,714,314	946,133	66,700,744
As at 01 January 2025 Total Comprehensive Income for the Period	8,642,024	3,464,256	3,610,418	53,907,148	6,201,721	1,060,740	76,886,30
Profit for the Period Other Comprehensive Income	-		-	8,590,451	- 1,219,959	-	8,590,45 1,219,95
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	- 122,234	-	(2,119,699)	-	-	(1,218,338
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	9,421,151	3,586,490	3,610,418	60,377,299	7,421,680	1,060,740	85,477,778
GROUP	Stated Ca Voting	pital Non-Voting	Statutory Reserve Fund	Retained Earnings	OCI Reserve	Revaluation Reserve	Total
	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000
As at 01 January 2024	8,053,768	3,373,114	2,783,805	41,623,436	3,908,263	1,383,751	61,126,137
Total Comprehensive Income for the Period  Profit for the Period				8,025,812			8,025,812
Other Comprehensive Income	-	-	-	0,023,012	806,051	-	806,05
Other Comprehensive Income Total Comprehensive Income for the Period	-	- -		8,025,812	806,051 806,051	- -	
		<u>-</u> -	-				
Total Comprehensive Income for the Period  Transactions with Equity Holders, Recognised Directly in Equity  Share issue/increase of assigned capital	-	-	<u>-</u>				
Total Comprehensive Income for the Period  Transactions with Equity Holders, Recognised Directly in Equity  Share issue/increase of assigned capital  Share options exercised			=======================================				
Total Comprehensive Income for the Period  Transactions with Equity Holders, Recognised Directly in Equity  Share issue/increase of assigned capital  Share options exercised  Bonus issue  Rights issue	- - - - -						
Total Comprehensive Income for the Period  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	- - - - - -						
Total Comprehensive Income for the Period  Transactions with Equity Holders, Recognised Directly in Equity  Share issue/increase of assigned capital  Share options exercised  Bonus issue  Rights issue	- - - - - -						
Total Comprehensive Income for the Period  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 2023	- - - - - - - 587,210	- - - - - - - - - - - - - - - - -		8,025,812 - - - - - - - (1,597,825)			8,831,863
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023	- - - - - - 587,210	- - - - - 92,188		8,025,812 - - - - -			8,831,863
Total Comprehensive Income for the Period  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 2023  Fractions of shares paid in cash for 2023  Conversion of Non-Voting Shares to Voting Shares  Transfers to the Statutory Reserve Fund	- - - - - 587,210 - 1,034	- - - - - 92,188 - (1,034)	: : : : :	8,025,812 - - - - - - (1,597,825) (283) -	806,051		8,831,863
Total Comprehensive Income for the Period  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/(toss) on revaluation of Property, Plant and Equipment (if cost method is adopted) Dividend paid for 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares	- - - - - - 587,210	- - - - - 92,188	- - - - - - - - - - - 2,783,805	8,025,812 - - - - - - (1,597,825) (283)			8,831,863
Total Comprehensive Income for the Period  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 2023  Fractions of shares paid in cash for 2023  Conversion of Non-Voting Shares to Voting Shares  Transfers to the Statutory Reserve Fund	- - - - - 587,210 - 1,034	- - - - - 92,188 - (1,034)	- - - - - - - - 2,783,805	8,025,812 - - - - - - (1,597,825) (283) -	806,051 - - - - - - - - - - - - - - - - - - -		806,05: 8,831,86: - - - - (918,427 (283 - - 69,039,290
Total Comprehensive Income for the Period  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 2023 Tractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period	- - - - - 587,210 - 1,034 - 8,642,012	- - - - 92,188 - (1,034) 3,464,268	: : : : :	8,025,812 - - - - (1,597,825) (283) - 48,051,140	806,051 - - - - - - - - - - - - - - - - - - -	1,383,751	8,831,863
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period Profit for the Period	- - - - - 587,210 - 1,034 - 8,642,012	- - - - 92,188 - (1,034) 3,464,268	- - - - - - - - 2,783,805	(1,597,825) (283) 	806,051	1,383,751	8,831,863
Total Comprehensive Income for the Period  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 2023 Tractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period	- - - - - 587,210 - 1,034 - 8,642,012	- - - - 92,188 - (1,034) 3,464,268	- - - - - - - - 2,783,805	8,025,812 - - - - (1,597,825) (283) - 48,051,140	806,051 - - - - - - - - - - - - - - - - - - -	1,383,751	8,831,863
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income	- - - - 587,210 - 1,034 - <b>8,642,012</b> <b>8,642,024</b>	92,188 - (1,034) - 3,484,268	2,783,805 3,610,418	8,025,812  (1,597,825) (283) 48,051,140  55,916,523 8,792,699	806,051	1,383,751	8,831,86: - - - (918,427 (283 - - 69,039,290 79,477,078 8,792,699 1,219,951
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income for the Period  Transactions with Equity Holders, Recognised Directly in Equity Share issue/increase of assigned capital	- - - - 587,210 - 1,034 - <b>8,642,012</b> <b>8,642,024</b>	92,188 - (1,034) - 3,484,268	2,783,805 3,610,418	8,025,812  (1,597,825) (283) 48,051,140  55,916,523 8,792,699	806,051	1,383,751	8,831,86: - - - (918,427 (283 - - 69,039,290 79,477,078 8,792,699 1,219,951
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income Total Comprehensive Income for the Period  Transactions with Equity Holders, Recognised Directly in Equity Share options exercised	- - - - 587,210 - 1,034 - <b>8,642,012</b> <b>8,642,024</b>	92,188 - (1,034) - 3,484,268	2,783,805 3,610,418	8,025,812  (1,597,825) (283) 48,051,140  55,916,523 8,792,699	806,051	1,383,751	8,831,86:
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income for the Period  Transactions with Equity Holders, Recognised Directly in Equity Share issue/increase of assigned capital	- - - - 587,210 - 1,034 - <b>8,642,012</b> <b>8,642,024</b>	92,188 - (1,034) - 3,484,268	2,783,805 3,610,418	8,025,812  (1,597,825) (283) 48,051,140  55,916,523 8,792,699	806,051	1,383,751	8,831,86:
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Statutory Recognised Directly in Equity Share issue/increase of assigned capital Share options exercised Bonus issue Rights issue Profit transferred to head office	- - - - 587,210 - 1,034 - <b>8,642,012</b> <b>8,642,024</b>	92,188 - (1,034) - 3,484,268	2,783,805 3,610,418	8,025,812  (1,597,825) (283) 48,051,140  55,916,523 8,792,699	806,051	1,383,751	8,831,86 - - - (918,42; (28: - - 69,039,29( 79,477,07( 8,792,69 1,219,95
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income Total Comprehensive Income for the Period 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	- - - - 587,210 - 1,034 - <b>8,642,012</b> <b>8,642,024</b>	92,188 - (1,034) - 3,484,268	2,783,805 3,610,418	8,025,812  (1,597,825) (283) 48,051,140  55,916,523 8,792,699	806,051	1,383,751	8,831,86:
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income Fortil F	- - - - 587,210 - 1,034 - <b>8,642,012</b> <b>8,642,024</b>	92,188 - (1,034) - 3,484,268	2,783,805 3,610,418	8,025,812	806,051	1,383,751	8,831,86:
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income for the Period Profit sisue/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 Fractions of shares paid in cash for 2024	587,210 - - 1,034 - 8,642,012 8,642,024 - - - - -	92,188 (1,034) - 3,464,268 3,464,256	2,783,805 3,610,418	8,025,812	806,051	1,383,751	8,831,86:
Total Comprehensive Income for the Period  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 2023 Fractions of shares paid in cash for 2023 Conversion of Non-Voting Shares to Voting Shares Transfers to the Statutory Reserve Fund As at 30 June 2024  As at 01 January 2025 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income Total Comprehensive Income Total Comprehensive Income Total Comprehensive Income Fortil F	587,210 - - 1,034 - 8,642,012 8,642,024 - - - - -	92,188 (1,034) - 3,464,268 3,464,256	2,783,805 3,610,418	8,025,812	806,051	1,383,751	8,831,863 - - - - (918,427 (283 - - 69,039,290

#### NATIONS TRUST BANK PLC STATEMENT OF CASH FLOWS



	Bank Six Months End		Grou Six Months End	
	2025	2024	2025	2024
	LKR '000	LKR '000	LKR '000	LKR '000
Cash Flows from Operating Activities				
interest receipts	29,497,904	29,310,689	29,498,355	29,311,994
interest payments	(11,327,726)	(15,490,855)	(11,178,567)	(15,363,952
Net commission receipts	4,120,944	4,232,008	4,240,130	4,349,296
Frading income/(expense)	1,502,172	(1,266,403)	1,502,172	(1,266,403
Gratuity Payments	(69,592)	(55,909)	(69,594)	(60,251
Payments for VAT and SSCL on Financial Services	(3,659,213)	(3,064,777)	(3,663,747)	(3,065,844
Operating profit before change in operating assets & liabilities	(8,061,544) <b>12,002,945</b>	(5,604,965) <b>8,059,788</b>	(8,033,855) <b>12,294,894</b>	(5,631,574 <b>8,273,26</b> 6
Increase)/Decrease in Operating Assets				
Balances with Central Bank of Sri Lanka	85,941	352,965	85,941	352,96
Placements with Banks	297,998	(410,483)	297,998	(410,483
Reverse Repurchase Agreements	1,903,572	1,500,000	1,903,572	1,500,000
inancial Assets - At Amortised Cost - Debt Instruments	8,223,320	6,810,196	8,223,320	6,810,19
inancial Assets - At Amortised Cost - Loans & Advances	(72,947,616)	(8,088,628)	(72,947,616)	(8,088,628
Other Assets	(191,074)	90,849	(191,074)	90,849
Increase)/Decrease in Operating Assets	(62,627,859)	254,899	(62,627,859)	254,899
ncrease/(Decrease) in Operating Liabilities				
Financial Liabilities - At Amortised Cost - Due to Depositors	57,129,634	7,171,894	57,016,474	8,931,803
inancial Liabilities - At Amortised Cost - Due to Debt Securities holders	6,600,657	10,816,538	6,519,126	8,849,16
Financial Liabilities - At Amortised Cost - Due to other borrowers	14,887,205	(31,899,217)	14,887,205	(31,899,217
Other Liabilities	1,340,143	(1,845,469)	1,312,026	(1,847,526
ncrease/(Decrease) in Operating Liabilities let Cash Generated from / Used in Operating Activities before Income	79,957,639	(15,756,254)	79,734,831	(15,965,775
ax	29,332,725	(7,441,567)	29,401,866	(7,437,610)
ncome Tax Paid	(2,721,758)	(4,024,847)	(2,790,899)	(4,092,509
Net Cash (Used in)/from Operating Activities	26,610,967	(11,466,414)	26,610,967	(11,530,119
Cash Flows from Investing Activities Purchase of Property, Plant and Equipment	(759,472)	(84,226)	(759,472)	(84,226
Proceeds from Sale of Property, Plant and Equipment	1,839	338	1,839	340
Net Purchase and proceeds from sale and on maturities of	1,030	330	1,033	540
inancial investments	(29,150,945)	1,386,631	(29,150,945)	1,386,63
Net purchase of intangible assets	(79,475)	(194,575)	(79,475)	(194,575
Net cash flow from acquisition of investment in subsidiaries, joint ventures	(10,410)	(104,010)	(10,410)	(104,010
and associates	_	_	_	_
Net cash flow from disposal of subsidiaries, associates and joint ventures	_	_	_	_
Dividends received from investment in subsidiaries and associates	_	-	_	=
Net Cash (Used in)/from Investing Activities	(29,988,053)	1,108,168	(29,988,053)	1,108,170
Cash Flows from Financing Activities Net proceeds from the issue of ordinary share capital	_	_	_	_
Net proceeds from the issue of other equity instruments	_	_	_	_
let proceeds from the issue of subordinated debt	-	-	-	-
Repayment of Subordinated Debt nterest Paid on Subordinated Debt	(21,832)	(24,212)	(21,832)	- (24,212
Dividend paid to non-controlling interest	(21,032)	(24,212)	(21,032)	(27,212
Dividend paid to shareholders of the parent company	(1,218,939)	(918,710)	(1,218,939)	(918,710
Dividend paid to holders of other equity instruments	(1/210/000/	(010).10)	(1)210/000/	(010):10
Net proceeds from the Other debt	490,890	1,018,598	490,890	1,018,598
Repayment of Other Debt	(403,059)	(4,655,518)	(403,059)	(4,655,518
Operating Lease Rentals Paid	(440,324)	(347,682)	(440,324)	(283,979
Net Cash (Used in)/from Financing Activities	(1,593,264)	(4,927,524)	(1,593,264)	(4,863,821
Net Increase/(Decrease) in Cash and Cash Equivalents	(4,970,350)	(15,285,770)	(4,970,350)	(15,285,770)
Cash and Cash Equivalents at the Beginning of the Period	20,299,441	39,545,578	20,299,444	39,545,58
Exchange difference in respect of cash & cash equivalents	211,105	(1,990,016)	211,105	(1,990,016
cash and Cash Equivalents at the End of the Period	15,540,196	22,269,792	15,540,199	22,269,795
Reconciliation of Cash and Cash Equivalents				
Cash in Hand	11,218,554	9,677,238	11,218,557	9,677,24
	10,438,453	7,836,272	10,438,453	7,836,27
Salances with Banks		,,	,	.,,
	273.027	5.826.915	273.027	5.826.91
Balances with Banks Money at Call and Short Notice Deposits from Other Banks	273,027 (6,389,838)	5,826,915 (1,070,633)	273,027 (6,389,838)	5,826,915 (1,070,633

### NATIONS TRUST BANK PLC ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT



(1)	Product-wise Gross Loans and Advances	Bank/G	oup.
(4)	Product-Wise Gross Louis and Advances	30.06.2025 LKR'000	31.12.2024 LKR '000 (Audited)
	By product - Domestic currency		( tautiou)
	Bills of Exchange	7	14,699
	Trade Finance Overdrafts	85,783,502 45,492,744	61,719,106 43,955,178
	Term Loans	99,511,259	43,933,176 87,273,154
	Staff Loans	4,115,212	3,818,152
	Lease rentals receivable	25,701,386	23,109,775
	Credit Cards	25,326,508	24,416,655
	Pawning	628	1,184
	Other Advances	262,917	262,917
		286,194,163	244,570,820
	By product - Foreign currency		
	Trade Finance	32,495,570	34,182,315
	Overdrafts	2,984,909	3,209,756
	Guarantees	-	-
	Bonds	-	-
	Term Loans	61,135,067	26,895,898
		96,615,546	64,287,969
	Total	382,809,709	308,858,789
(2)	Product-wise Commitments and Contingencies	Bank/G	oup.
<b>.</b> —,		30.06.2025	31.12.2024
		LKR'000	LKR '000 (Audited)
	By product – Domestic currency		( tautiou)
	Guarantees	645,783	582,048
	Bonds	21,890,953	20,575,648
	Acceptances Letters of Credit	3,937,653 10,700,795	3,545,406 7,350,830
	Forward Contracts to buy/sell -Fixed Income Securities	14,605,592	260,017
	Undrawn Credit Lines	203,571,974	210,783,304
		255,352,750	243,097,253
	Du product. Foreign aureanau		
	By product - Foreign currency Guarantees	464,910	388,397
	Bonds	1,622,517	1,114,388
	Acceptances	1,370,305	1,931,222
	Letters of Credit	1,634,485	1,726,364
	Forward Exchange Contracts	155,114,963	140,207,499
	Undrawn Credit Lines	18,165,952	18,247,996
		178,373,132	163,615,866
	Total.	433,725,882	406,713,119
(3)	Stage-wise Impairment on Loans & Advances, Commitments and	Bank/G	•
	Contingencies	30.06.2025 LKR'000	31.12.2024 LKR '000
		LKROOO	(Audited)
	Gross Loans and Advances, Commitments and Contingencies	816,535,591	715,571,908
	(Less): Accumulated impairment under; (Note 3.1)		
	Stage 1	(4,831,922)	(4,237,137)
	Stage 2	(5,925,171)	(5,985,584)
	Stage 3  Net Value of Loans and Advances, Commitments and Contingencies	(11,242,831) <b>794,535,667</b>	(11,794,752) <b>693,554,435</b>
(3.1)	Movement in impairment during the period	Bank/G	oup
		2025	2024
		LKR'000	LKR '000
	Stage 1		(Audited)
		1 007 407	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
	Opening balance as at 01 January Charge/(Write back) to income statement	4,237,137 589,763	3,806,061 452,612
	Write-off during the period	509,703	452,612
	Effect on Change in Exchange rates	5,022	(21,536)
	Closing balance	4,831,922	4,237,137
	Charle 2		
	Stage 2	E 00E E0/	6 124 022
	Opening balance as at 01 January Charge/(Write back) to income statement	5,985,584 (81,289)	6,124,932 (80,023)
	Write-off during the period	(01,200)	(00,023)
	Effect on Change in Exchange rates	20,876	(59,325)
	Closing balance	5,925,171	5,985,584
	Stage 3		
	Opening balance as at 01 January	11,794,752	12,179,282
	Charge/(Write back) to income statement	60,296	1,395,432
	Write-off during the period	(621,400)	(1,779,962)
	Effect on Change in Exchange rates	9,183	11 704 750
	Closing balance	11,242,831	11,794,752
	Total Impairment	21,999,924	22,017,473
	2025 reflects the figures for 6 months ended 30.06.2025 and 2024 reflects the figures for 12 months ended 31.12.2024.		

 $<sup>^{*}\,2025\,</sup>reflects\,the\,figures\,for\,6\,months\,ended\,30.06.2025\,and\,2024\,reflects\,the\,figures\,for\,12\,months\,ended\,31.12.2024.$ 

### NATIONS TRUST BANK PLC ANALYSIS OF DEPOSITS



#### (4) Due to Depositors - By Product

Demand deposits (current accounts)

Savings Deposits

**Fixed Deposits** 

Call Deposits

Certificate of Deposits

### Foreign Currency

Total

Demand deposits (current accounts)

Savings Deposits

Fixed Deposits
Call Deposits
Certificate of Deposits

Ва	nk	Group						
30.06.2025	31.12.2024	30.06.2025	31.12.2024					
LKR'000	LKR '000	LKR'000	LKR '000					
	(Audited)		(Audited)					
36,468,595	33,376,584	36,337,254	33,327,684					
72,621,786	63,139,792	72,621,786	63,139,792					
195,526,652	168,759,465	195,415,282	168,678,814					
6,247	11,665	6,247	11,665					
2,121	2,072	2,121	2,072					
304,625,401	265,289,578	304,382,690	265,160,027					
3,933,508	4,848,708	3,933,508	4,848,708					
18,307,876	18,170,943	18,307,876	18,170,943					
120,538,033	96,475,687	120,538,033	96,475,687					
-	-	-	-					
_	_	_	-					
142,779,417	119,495,338	142,779,417	119,495,338					
447,404,818	384,784,916	447,162,107	384,655,365					

### NATIONS TRUST BANK PLC FAIR VALUE OF FINANCIAL INSTRUMENTS



#### 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 2024. 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 2025.

#### Financial Instruments Carried at Fair Value

Bank/Group			As at 31.12.2024 (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	-	456,664	-	456,664	-	224,298	-	224,298
Financial Assets at Fair Value through Profit or Loss	4,156,886	18,431,102	-	22,587,988	9,581,283	7,613,476	-	17,194,759
Financial Assets at Fair Value through Other Comprehensive Income	79,893,726	57,030,002	167,100	137,090,828	70,244,123	36,603,913	166,841	107,014,877
	84,050,612	75,917,768	167,100	160,135,480	79,825,406	44,441,687	166,841	124,433,934
Financial Liabilities					· · · · · · · · · · · · · · · · · · ·			
Derivative Financial Instruments		53,604	-	53,604		372,084	-	372,084
	-	53,604	-	53,604	_	372,084	-	372,084

#### Fair Value of Financial Instruments Carried at Amortised Cost

Bank			s at 30.06.2025			As at 31.12.2024 (Audited)					
DATIK	Amortised Cost	Level 1	Level 2	Level 3	Total Fair	Amortised	Level 1	Level 2	Level 3	Total Fair	
					Value	Cost				Value	
	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	
Financial Assets											
Debt Instruments	89,341,661	37,947,054	66,022,959	-	103,970,013	96,796,064	42,054,869	69,700,367	-	111,755,236	
Loans and Advances to Customers- Gross	382,809,709	-	383,150,729	-	383,150,729	308,858,789	-	309,227,141	-	309,227,141	
	472,151,370	37,947,054	449,173,688	-	487,120,742	405,654,853	42,054,869	378,927,508	-	420,982,377	
Financial Liabilities											
Due to Customers	447.404.818	_	450.064.248	_	450.064.248	384,784,916	_	386.373.873	_	386,373,873	
Due to Other Borrowers	10,271,459	_	10,271,459	_	10,271,459	9,111,275	_	9,111,275	_	9,111,275	
Debt Securities Issued	6,256,966	_	6,738,153	_	6,738,153	5,979,693	_	6,080,887	_	6,080,887	
	463,933,243	-	467,073,860	-	467,073,860	399,875,884	-	401,566,035	-	401,566,035	
O			s at 30.06.2025				A + 21	42 2024 (44)	د. داد		
Group				1	T. 4.1 T. 1.	As at 31.12.2024 (Audited)				T.4.1 T.1.	
	Amortised Cost	Level 1	Level 2	Level 3	Total Fair Value	Amortised	Level 1	Level 2	Level 3	Total Fair Value	
	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	Cost LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	
Financial Assets											
Debt Instruments	89,341,661	37,947,054	66,022,959	-	103,970,013	96,796,064	42,054,869	69,700,367	-	111,755,236	
Loans and Advances to Customers- Gross	382,809,709	-	383,150,729	-	383,150,729	308,858,789	-	309,227,141	-	309,227,141	
	472,151,370	37,947,054	449,173,688	-	487,120,742	405,654,853	42,054,869	378,927,508	-	420,982,377	
Financial Liabilities											
Financial Liabilities  Due to Customers	AA7 162 107	_	449 821 O61	_	449 821 O61	384 655 365	_	386 344 333	_	386 344 333	
Due to Customers	447,162,107 9,718,504	-	449,821,061	-	449,821,061 9,718,503	384,655,365	-	386,244,322	-	386,244,322	
	447,162,107 9,718,504 6,256,966	-	449,821,061 9,718,503 6,738,153	- - -	449,821,061 9,718,503 6,738,153	384,655,365 9,118,377 5,979,694	- - -	386,244,322 9,111,275 6,080,887	- -	386,244,322 9,111,275 6,080,887	

#### 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.

466,277,717

466,277,717

399,753,436

401.436.484

401,436,484

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

463,137,577

### NATIONS TRUST BANK PLC ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS



Bank		As at 30 J	lune 2025		As	at 31 Decemb	er 2024 (Audited	i)
	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	21,928,757	-	=	21,928,757	20,814,294	-	-	20,814,294
Balances with Central Bank of Sri Lanka	1,097,532	-	=	1,097,532	1,183,473	-	-	1,183,473
Placements with banks	2,172,599	-	=	2,172,599	2,472,925	-	-	2,472,925
Reverse Repurchase Agreements	478,491	-	=	478,491	2,389,147	-	-	2,389,147
Derivative Financial Instruments	=	456,664	=	456,664	-	224,298	-	224,298
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	=	22,587,988	=	22,587,988	-	17,194,759	-	17,194,759
Financial Assets Recognised through Profit or Loss - Designated at fair value	=	-	=	=	=	-	=	-
Financial Assets at Fair Value through Other Comprehensive Income	=	-	137,090,828	137,090,828	-	-	107,014,877	107,014,877
Financial Assets at Amortised Cost - Debt Instruments	89,341,661	-	=	89,341,661	96,796,064	-	-	96,796,064
Financial Assets at Amortised Cost - Loans and Advances	361,351,048	-	=	361,351,048	287,362,553	-	-	287,362,553
Total Financial Assets	476,370,088	23,044,652	137,090,828	636,505,568	411,018,456	17,419,057	107,014,877	535,452,390
Financial Liabilities								
Due to Banks	48,437,801	-	-	48,437,801	27,403,357	-	-	27,403,357
Derivative Financial Instruments	-	53,604	-	53,604	-	372,084	-	372,084
Financial Liabilities at Amortised Cost								
Due to Depositors	447,404,818	-	=	447,404,818	384,784,916	-	-	384,784,916
Due to debt securities holders - Repurchase Agreements	28,599,266	-	=	28,599,266	21,985,170	-	-	21,985,170
Due to Other Borrowers	10,271,459	-	-	10,271,459	9,111,275	-	-	9,111,275
Debt Securities Issued	6,256,966	-	-	6,256,966	5,979,693	-	-	5,979,693
Total Financial Liabilities	540,970,310	53,604	-	541,023,914	449,264,411	372,084	-	449,636,495

As at 30 June 2025 As at 31 December 2024 (Audited) Group

	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	21,928,760	-	-	21,928,760	20,814,297	-	-	20,814,297
Balances with Central Bank of Sri Lanka	1,097,532	-	-	1,097,532	1,183,473	-	-	1,183,473
Placements with banks	2,172,599	=	=	2,172,599	2,472,925	-	-	2,472,925
Reverse Repurchase Agreements	478,491	-	-	478,491	2,389,147	-	-	2,389,147
Derivative Financial Instruments	=	456,664	-	456,664	-	224,298	-	224,298
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	-	22,587,988	-	22,587,988	-	17,194,759	-	17,194,759
Financial Assets Recognised through Profit or Loss - Designated at fair value	=	-	=	=	=	-	-	=
Financial Assets at Fair Value through Other Comprehensive Income	=	-	137,090,828	137,090,828	=	-	107,014,877	107,014,877
Financial Assets at Amortised Cost - Debt Instruments	89,341,661	-	-	89,341,661	96,796,064	-	-	96,796,064
Financial Assets at Amortised Cost - Loans and Advances	361,351,048	-	-	361,351,048	287,362,553	-	-	287,362,553
Total Financial Assets	476,370,091	23,044,652	137,090,828	636,505,571	411,018,459	17,419,057	107,014,877	535,452,393
Financial Liabilities								
Due to Banks	48,437,801	_	=	48,437,801	27,403,357	-	_	27,403,357
Derivative Financial Instruments	=	53,604	-	53,604	-	372,084	=.	372,084
Financial Liabilities at Amortised Cost								
Due to Depositors	447,162,107	-	-	447,162,107	384,655,365	_	-	384,655,365
Due to debt securities holders - Repurchase Agreements	26,061,465	-	-	26,061,465	19,528,900	_	-	19,528,900
Due to Other Borrowers	9,718,504	-	-	9,718,504	9,118,377	-	-	9,118,377
Debt Securities Issued	6,256,966	=	=	6,256,966	5,979,693	-	-	5,979,693
Total Financial Liabilities	537,636,843	53,604	-	537,690,447	446,685,692	372,084	-	447,057,776

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



### NATIONS TRUST BANK PLC SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

Item	Bank		Grou	τb
	30.06.2025	31.12.2024	30.06.2025	31.12.2024
Regulatory Capital (LKR '000)				
Common Equity Tier 1	70,006,719	70,822,110	72,265,192	73,081,874
Core (Tier 1) Capital	70,006,719	70,822,110	72,265,192	73,081,874
Total Regulatory Capital Base	74,734,259	74,851,471	76,992,732	77,111,235
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (%)				
(Minimum Requirement - 7.00%)	16.61	20.87	17.12	21.47
	10.01	20.01	11	21. 11
Tier 1 Capital Ratio (%)				
(Minimum Requirement – 8.50%)	16.61	20.87	17.12	21.47
Total Capital Ratio (%)				
•	17.70	22.05	18.24	22.00
(Minimum Requirement - 12.50%)	17.73	22.05	10.24	22.66
BASEL III Leverage Ratio (Minimum Requirement – 3%)	10.47	12.57	10.81	12.96
Regulatory Liquidity				
Total Stock of High-Quality Liquid Assets (LKR '000)	217,781,842	210,135,367		
	, , , , , ,	, ,		
Liquidity Coverage Ratio (%) (Minimum Requirement: 100%)	100.00			
Rupee	406.68	447.74		
All Currency	225.22	320.56		
Net Stable Funding Ratio (%) (Minimum Requirement : 100%)	141.24	154.73		
Assets Quality				
mpaired Loans (Stage 3) Ratio % *	1.24	1.60		
mpairment (Stage 3) to Stage 3 Loans Ratio (%)*	62.07	60.55		
The first transfer of the stude of cours and the stude of	02.01	00.55		
Income and Dustitute life.				
Income and Profitability	0.07	0.04		
Net Interest Margin (%)	6.37 4.51	6.94 4.92	4.61	5.00
Return on Assets (before tax) (%) Return on Equity (%)	21.45	4.92 24.67	21.25	24.22
Cost to income ratio (%)	30.54	34.02	30.13	33.72
303 TO ILECTIC (10)	30.54	34.02	30.13	30.12
Net Assets Value Per Share (LKR)	250.52	222.57	200.07	240.25
ver Assers value Per Share (LNR)	258.52	232.54	266.97	240.37
Memorandum Information				
Credit Rating	A(Ika)	A(lka)		
Number of Employees	2493	2455	2513	2473
Number of Branches	92	95	92	95
Market Price Per Share (LKR)	Voting	1	Non-Vo	oting
warker Price Per Share (LINK)		31.12.2024	30.06.2025	31.12.2024
walker Price Per Strate (LINN)	30.06.7075		J J. J J. L J L J	V
walker Price Per Strate (LINN)	30.06.2025		(Quarter andod)	(Quarter andad)
	(Quarter ended)	(Quarter ended)	(Quarter ended)	(Quarter ended)
Highest	(Quarter ended) 220.25	(Quarter ended) 189.75	270.00	225.00
	(Quarter ended)	(Quarter ended)		

<sup>\*</sup>Including Undrawn Portion of Credit.

#### DEBENTURE INFORMATION

The rated, unsecured, subordinated redeemable debenture 2019/26 of the Bank is listed on the Colombo Stock Exchange.



	Interest				_ Balance as:		Market Values for the Quarter Ended		Interest Rates		Interest Rate of Comparable			Other Ratios as at Date		
Debenture Categories	CSE Listing	Payable	Issued	Maturity	Balance as at	31.12.2024		30.06.2025		211601	ost Natos	Gover	mment Secur	ities	of Last	: Trade
		Frequency	Date	Date	30.06.2025	(Audited)	Highest	Lowest	Period End	Coupon Rate	Effective Annual Yield	30.06.2025	31.12.2024	As at Issue Date	Interest Yield	Yield to Maturity
					LKR '000	LKR '000	LKR	LKR	LKR	%	%	%	%	%	%	%
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 cu	irrent period	12.90	12.90	8.08	9.42	10.11	Not tr	raded
Fixed Rate	N/A	Semi -Annually	9-Jul-21	9-Jul-26	449,760	449,760		N/A		8.90	9.10	7.98	9.27	7.43	N.	I/A
Fixed Rate	N/A	Annually	9-Jul-21	9-Jul-26	3,550,240	3,550,240		N/A		9.15	9.15	7.98	9.27	7.43	N.	I/A
Total Debentures					5,800,000	5,800,000										

Ratios of Debt	30.06.2025	31.12.2024
* Debt/Equity Ratio (%)	14.30	15.21
Interest Cover (Times)	27.43	14.71
Quick Asset Ratio (%)	123.57	133.76

<sup>\*</sup> Borrowings of which original maturity with five years or more are considered for debt.

<sup>&</sup>quot; BASEL III compliant Debentures.

#### NATIONS TRUST BANK PLC SEGMENT INFORMATION



	Ва	nk	Treasury Fu	nctions	Oth	ers	Unallocated/ El	iminations	Total Gr	oup
For the six months ended 30 June	2025 LKR '000	2024 LKR '000	2025 LKR '000	2024 LKR '000	2025 LKR '000	2024 LKR '000	2025 LKR '000	202 <del>4</del> LKR '000	2025 LKR '000	202 <del>4</del> LKR '000
Net Interest Income	5,309,775	6,327,597	13,775,820	11,696,901	112,544	122,409	(161,764)	(92,045)	19,036,375	18,054,862
Inter Segment	2,759,003	3,180,786	(2,759,003)	(3,180,786)	-	-	-		-	-
Total revenue from external customers	8,068,778	9,508,383	11,016,817	8,516,115	112,544	122,409	(161,764)	(92,045)	19,036,375	18,054,862
Net Fee and Commission Income	3,752,275	3,611,667	54,749	37,885	228,507	184,903	60,844	94,708	4,096,375	3,929,163
Net Gains/(Losses) from Trading	584,244	572,571	1,478,063	(2,622,978)	-	-	(9,289)	23,980	2,053,018	(2,026,427)
Net Fair Value Gains/(Losses) on Financial Assets at Fair Value through Profit or Loss	-	-	(518,993)	(183,565)	-	-	-	-	(518,993)	(183,565)
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	-	-	1,358,992	1,443,827	-	-	-	-	1,358,992	1,443,827
Net Gains/(Losses) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income Net Gains/(Losses) on Derecognition of Financial Assets at	-	-	537,187	(142,456)	-	-	-	-	537,187	(142,456)
Amortised cost	-	-	-	-	-	-	-	-	-	-
Net Other Operating Income/(Loss)	734,771	932,025	(1,747,482)	2,044,132	-	-	(7,460)	6,514	(1,020,171)	2,982,671
Operating Income	13,140,068	14,624,646	12,179,333	9,092,960	341,051	307,312	(117,669)	33,157	25,542,783	24,058,075
Impairment Charge/(Reversal)	586,011	1,071,034	3,525	(92,740)	-	_	-	_	589,536	978,294
Net Operating Income	12,554,057	13,553,612	12,175,808	9,185,700	341,051	307,312	(117,669)	33,157	24,953,247	23,079,781
Depreciation of Property, Plant and Equipment	102,527	93,167	5,238	3,301	8,193	9,603	20,569	12,944	136,527	119,015
Depreciation of Right of Use (ROU) Assets	204,018	193,213	-	-	1,340	2,817	_	-	205,418	196,030
Amortisation of Intangible Assets	131,037	145,852	21,854	27,056	70	62	(1,180)	662	151,781	173,632
Capital Expenditures										
Property and Equipment	30,590	28,522	4,011	778	-	-	288,802	31,747	323,403	61,047
Other Intangible Assets	205,326	4,949	-	-	-	-	16,837	26,940	222,163	31,889
Total Assets (as at)	383,611,246	297,342,336	274,794,184	210,344,870	3,163,330	2,814,922	(13,901,494)	(11,817,609)	647,667,266	498,684,519
Total Liabilities (as at)	453,657,226	357,383,541	93,570,914	58,595,136	118,761	109,141	12,049,571	13,557,411	559,396,472	429,645,229

### NATIONS TRUST BANK PLC EXPLANATORY NOTES



- (1) There are no changes to the accounting policies and methods of computation since the publication of the annual report for the year ended 31 December 2024.
- (2) During the quarter, there were no material changes in the composition of assets, liabilities and/or contingent liabilities. 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

#### Loans and Advances - ECL assessment

A comprehensive assessment was conducted to estimate the Expected Credit Loss (ECL) for individually significant customers, incorporating projected delays in expected cash flows and current macroeconomic conditions. Adequate provisions were recognized in the financial statements to ensure sufficient coverage of the potential impact on the Bank's loan portfolio. Customers exhibiting heightened credit risk were appropriately classified under Stage 2 or Stage 3. Additionally, management overlays for exposures in high-risk industries and geographies, along with other assumptions applied in the economic factor adjustments, remained unchanged.

#### Other Financial Assets - Balances with Central Bank

As at 30.06.2025, the Bank held a receivable balance from the Central Bank of Sri Lanka (CBSL) related to prior regulatory directions (Special Deposit Accounts and Incentive Scheme on Inward Workers' Remittances). As per the communication received in December 2024, CBSL has prompted a reassessment of the recoverability of this balance. Based on this assessment, management has recognized an impairment provision against the receivable, considering the current status of settlement.

- (6) In terms of the Banking Act No.30 of 1998, 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 utilized for the objectives mentioned in the prospectuses.
- (8) There were no material events that took place after the reporting date, which require adjustment to or disclosure in these Interim Financial Statements.



### NATIONS TRUST BANK PLC SHAREHOLDERS' INFORMATION

#### Twenty Largest Shareholders as at 30 June 2025

	Voting Sh	ares
Name of the Shareholder	No. of Shares	% holding
John Keells Holdings PLC	56,408,580	19.72
HWIC Asia Fund	42,903,190	15.00
Central Finance Company PLC A/C No 03	28,147,578	9.84
Mackinnons Keells Limited	27,922,243	9.76
Amaliya Private Limited	17,102,853	5.98
CF Insurance Brokers (Pvt) Ltd	14,178,549	4.96
CF Growth Fund Ltd A/C No.01	14,082,437	4.92
Thread Capital (Private) Limited	10,650,309	3.72
J.B. Cocoshell (Pvt) Ltd	5,529,946	1.93
Hatton National Bank PLC – Capital Alliance Quantitative Equity Fund	5,117,454	1.79
Hatton National Bank PLC A/C No 1	4,529,586	1.58
Mr. M.F. Hashim	2,840,129	0.99
Mr. N.R. Somaiya	1,615,175	0.56
Odyssey Capital Partners (Private) Limited	1,068,631	0.37
Invenco Capital (Private) Limited	1,028,997	0.36
Mr. W.G.D.C. Ranaweera	997,113	0.35
DFCC Bank PLC A/C NO 02	992,312	0.35
Mr. M.A. Jafferjee	974,377	0.34
People's Leasing & Finance PLC/ Mrs. M.E. Amarasinghe	911,721	0.32
Akbar Brothers (Pvt) Ltd A/C NO 1	848,178	0.30
	237,849,358	83.14
Others	48,166,549	16.86
Total	286,015,907	100.00

	Non-Voting	Shares
Name of the Shareholder	No. of Shares	% holding
John Keells Holdings PLC	18,448,936	41.35
Central Finance Company PLC A/C No 03	9,364,407	20.99
HWIC Asia Fund	6,695,419	15.00
Mackinnons Keells Limited	4,808,779	10.78
CF Insurance Brokers (Pvt) Ltd	2,441,833	5.47
CF Growth Fund Ltd A/C No.01	2,425,280	5.44
Mr. M.G.H.I. Jafferjee	161,482	0.36
The Incorporated Trustees of the Church of Ceylon	28,958	0.06
Mr. K.N.J. Balendra	22,681	0.05
Mr. S.J. Hirdaramani	21,060	0.05
Mr. D.C. Fernando	17,919	0.04
Vinik (Pvt) Limited	14,740	0.03
People's Leasing & Finance PLC/Mr. A.B.K. Weeraman	12,108	0.03
Mr. J.B. Hirdaramani	12,066	0.03
Mr. K.O.V.S.M.S. Wijesinghe	8,348	0.02
Miss N.R. Fonseka	8,110	0.02
Miss. T.T. Weerasinghe	7,368	0.02
Mr. H.P. Savidu	6,242	0.01
Mr. K.S.N. Hirdaramani	4,770	0.01
Mr. A.K. Gunaratne	4,089	0.01
	44,514,595	99.77
Others	106,980	0.23
Total	44,621,575	100.00

	30.06.2	025
	Number	%
Number of shareholders representing the public holding (Voting)	6,641	35.79
Number of shareholders representing the public holding (Non-Voting)	458	0.98
Compliant under Option 1 – Float Adjusted Market Capitalization	LKR. 22.4	3 Bn

#### Directors' Holding in Shares as at 30 June 2025

Name of the Director	No	of Sha	res
	Voting		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		-	-
		-	-