TRUST IN BETTER.

Interim Financial Statements

For the nine months ended 30 September 2025
Company Registration Number: PQ 118

Nations Trust Bank

Nations Trust Bank delivers PAT of LKR 14.9Bn for 9 months, highlighting strategic success and financial strength

- *LKR 131Bn Loan Growth, up 45% YoY*
- *Profit After Tax of LKR 14.9Bn, up 23% YoY*
- *Net Stage 3 Ratio of 1.03%*
- *Tier I Capital at 18.90%*
- *Total Capital Adequacy Ratio of 20.03%*
- *Return on Equity 23.20%*

Nations Trust Bank PLC reported strong financial results for the 9 months ending 30th September 2025, reporting a Profit After Tax (PAT) of LKR 14.9Bn, up 23% YoY. The Bank's performance is underpinned by strong asset growth, steady Net Interest Margins (NIMs) and asset quality with a Net Stage 3 Ratio of 1.03%. A strong capital base continued to be the foundation of the Bank's growth story with a Return on Equity (ROE) of 23.20%, highlighting the Bank's success in implementing a well-structured strategy.

Nations Trust Bank, Director & Chief Executive Officer, Hemantha D Gunetilleke, stated, "The Bank's performance in 3Q 2025 demonstrates NTB's financial strength and the successful execution of a clearly defined strategy. Customer lending grew by LKR 131Bn, a 45% increase over the first nine months, significantly contributing to the growth of businesses and economic revival across customer segments. This demonstrates our focus on service excellence, digital empowerment and strategic planning that places our customers at the centre of everything we do. Our robust capital position and strong liquidity buffers continue to highlight our strength and readiness for sustained growth."

As a result of efficient asset-liability management and prudent pricing strategies, the Bank was able to sustain a NIM of 6.15%. The Bank's Earnings Per Share for the nine months ending 30th September 2025 increased to LKR 45.10, against LKR 36.80 recorded during the same period last year. Asset quality remained sound, with the Net Stage 3 Ratio contained at 1.03%, underscoring effective credit risk management.

Strong financial performance continues to bolster NTB's capital base with a Tier 1 Capital Ratio of 18.90% and a Total Capital Adequacy Ratio of 20.03%, well above the regulatory requirements of 8.5% and 12.5%, respectively.

On 24th September 2025, NTB signed a Sale and Purchase Agreement to acquire Hongkong and Shanghai Banking Corporation's (HSBC) Retail Banking operations in Sri Lanka. This strategic acquisition will cover HSBC Sri Lanka's branch network, premium banking customers, credit cards, retail loans and approximately 200,000 consumer banking customer accounts. The transaction is subject to mandatory regulatory approval and is expected to be completed in the first half of 2026. For NTB, the acquisition of HSBC's retail banking business in Sri Lanka will be a catalyst for the next phase of growth.

The Bank remains committed to Environmental Stewardship, advancing initiatives in conservation and biodiversity research and education. Driven by strong financial fundamentals, consistent growth, and a culture of innovation, Nations Trust Bank continues to advance its strategic journey, affirming its commitment to expansion while delivering on its promise of 'Trust in Better'.

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

	Bank						Group					
	Nine Months Ended 30 September			Quarter ended 30 September			Nine Months Ended 30 September			Quarter ended 30 September		
	2025 LKR '000	2024 LKR '000	Change (%)	2025 LKR '000	2024 LKR '000	Change (%)	2025 LKR '000	2024 LKR '000	Change (%)	2025 LKR '000	2024 LKR '000	Change (%)
Gross Income	**62,747,576**	**57,527,760**	**9**	**21,869,731**	**18,339,869**	**19**	**62,924,707**	**57,692,148**	**9**	**21,927,226**	**18,385,665**	**19**
Interest Income	51,745,729	48,061,082	8	18,088,345	15,443,324	17	51,746,384	48,062,715	8	18,088,550	15,443,652	17
Less: Interest Expense	(23,139,131)	(21,603,093)	(7)	(8,368,513)	(6,911,989)	(21)	(22,921,546)	(21,423,437)	(7)	(8,300,087)	(6,859,236)	(21)
Net Interest Income	**28,606,598**	**26,457,989**	**8**	**9,719,832**	**8,531,335**	**14**	**28,824,838**	**26,639,278**	**8**	**9,788,463**	**8,584,416**	**14**
Fee and Commission Income	7,541,266	6,788,512	11	2,730,837	2,292,428	19	7,717,742	6,951,049	11	2,788,127	2,337,678	19
Less: Fee and Commission Expense	(1,286,219)	(1,047,781)	(23)	(452,979)	(363,574)	(25)	(1,286,219)	(1,047,781)	(23)	(452,979)	(363,574)	(25)
Net Fee and Commission Income	**6,255,047**	**5,740,731**	**9**	**2,277,858**	**1,928,854**	**18**	**6,431,523**	**5,903,268**	**9**	**2,335,148**	**1,974,104**	**18**
Net Gains/(Losses) from Trading	2,844,073	(2,968,798)	196	791,055	(942,371)	184	2,844,073	(2,968,798)	196	791,055	(942,371)	184
Net Fair Value Gains/(Losses) on Financial Assets at Fair Value through Profit or Loss	(746,004)	(124,493)	(499)	(227,011)	59,071	(484)	(746,004)	(124,493)	(499)	(227,011)	59,071	(484)
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	1,692,301	1,376,139	23	333,309	(67,688)	592	1,692,301	1,376,139	23	333,309	(67,688)	592
Net Gains/(Losses) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	847,130	(142,458)	695	309,943	-	100	847,130	(142,458)	695	309,943	-	100
Net Gains/(Losses) on Derecognition of Financial Assets at Amortised cost	-	-	-	-	-	-	-	-	-	-	-	-
Net Other Operating Income/(Loss)	(1,176,919)	4,537,776	(126)	(156,747)	1,555,105	(110)	(1,176,919)	4,537,994	(126)	(156,747)	1,555,323	(110)
Total Operating Income	**38,322,226**	**34,876,886**	**10**	**13,048,239**	**11,064,306**	**18**	**38,716,942**	**35,220,930**	**10**	**13,174,160**	**11,162,855**	**18**
Impairment Charges/(Reversals)	(355,670)	376,739	194	(945,205)	(601,556)	57	(355,670)	376,739	194	(945,205)	(601,556)	57
Net Operating Income	**38,677,896**	**34,500,147**	**12**	**13,993,444**	**11,665,862**	**20**	**39,072,612**	**34,844,191**	**12**	**14,119,365**	**11,764,411**	**20**
Less: Operating Expenses												
Personnel Expenses	6,855,999	6,094,069	(13)	2,537,811	2,160,337	(17)	6,884,122	6,118,827	(13)	2,547,271	2,168,664	(17)
Depreciation of Property, Plant and Equipment	188,755	147,126	(28)	80,106	49,979	(60)	230,563	179,926	(28)	94,036	60,911	(54)
Depreciation of Right of Use (ROU) Assets	441,430	358,096	(23)	148,062	116,803	(27)	309,484	290,201	(7)	104,066	94,172	(11)
Amortisation of Intangible Assets	233,518	254,779	8	81,807	81,209	(1)	233,623	254,872	8	81,842	81,240	(1)
Other Operating Expenses	4,188,460	4,006,828	(5)	1,341,147	1,126,256	(19)	4,218,873	4,023,845	(5)	1,353,300	1,132,920	(19)
Total Operating Expenses	**11,908,162**	**10,860,898**	**(10)**	**4,188,933**	**3,534,584**	**(19)**	**11,876,665**	**10,867,671**	**(9)**	**4,180,515**	**3,537,907**	**(18)**
Operating profit/(loss) before VAT & SSCL on financial services	**26,769,734**	**23,639,249**	**13**	**9,804,511**	**8,131,278**	**21**	**27,195,947**	**23,976,520**	**13**	**9,938,850**	**8,226,504**	**21**
Less: Value Added Tax (VAT) on financial services	4,632,498	4,406,097	(5)	1,488,994	1,519,781	2	4,633,973	4,407,701	(5)	1,489,493	1,520,313	2
Less: Social Security Contribution Levy (SSCL) on financial services	651,649	619,521	(5)	209,517	213,974	2	651,649	619,521	(5)	209,517	213,974	2
Operating profit/(loss) after VAT & SSCL on financial services	**21,485,587**	**18,613,631**	15	**8,106,000**	**6,397,523**	27	**21,910,325**	**18,949,298**	16	**8,239,840**	**6,492,217**	27
Share of profits of associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (loss) before Income Tax	**21,485,587**	**18,613,631**	**15**	**8,106,000**	**6,397,523**	**27**	**21,910,325**	**18,949,298**	**16**	**8,239,840**	**6,492,217**	**27**
Less: Income Tax Expense	6,868,802	6,666,094	(3)	2,079,665	2,318,333	10	6,999,629	6,782,074	(3)	2,121,843	2,350,808	10
Profit / (loss) for the Period	**14,616,785**	**11,947,537**	**22**	**6,026,335**	**4,079,190**	**48**	**14,910,696**	**12,167,224**	**23**	**6,117,997**	**4,141,409**	**48**
Profit Attributable to:												
Equity Holders of the Bank	14,616,785	11,947,537	22	6,026,335	4,079,190	48	14,910,696	12,167,224	23	6,117,997	4,141,409	48
Non-Controlling Interest	-	-	-	-	-	-	-	-	-	-	-	-
Earnings per share on profit												
Basic Earning Per Share (LKR)	44.21	36.13	22	18.23	12.34	48	45.10	36.80	23	18.50	12.53	48
Diluted earnings per ordinary share (LKR)	44.21	36.13	22	18.23	12.34	48	45.10	36.80	23	18.50	12.53	48

NATIONS TRUST BANK PLC
STATEMENT OF COMPREHENSIVE INCOME

	Bank						Group					
	Nine Months Ended 30 September			Quarter ended 30 September			Nine Months Ended 30 September			Quarter ended 30 September		
	2025 LKR '000	2024 LKR '000	Change (%)	2025 LKR '000	2024 LKR '000	Change (%)	2025 LKR '000	2024 LKR '000	Change (%)	2025 LKR '000	2024 LKR '000	Change (%)
Profit for the Period	14,616,785	11,947,537	22	6,026,335	4,079,190	48	14,910,696	12,167,224	23	6,117,997	4,141,409	48
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	268,186	(237,606)	213	(1,474,612)	(1,389,108)	(6)	268,186	(237,606)	213	(1,474,612)	(1,389,108)	(6)
Less: Tax (Expenses) / Reversal relating to items that will be reclassified to income statement	(80,456)	71,282	(213)	442,384	416,732	6	(80,456)	71,282	(213)	442,384	416,732	6
	187,730	(166,324)	213	(1,032,228)	(972,376)	(6)	187,730	(166,324)	213	(1,032,228)	(972,376)	(6)
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	187,730	(166,324)	213	(1,032,228)	(972,376)	(6)	187,730	(166,324)	213	(1,032,228)	(972,376)	(6)
Total Comprehensive Income for the Period, Net of Tax	14,804,515	11,781,213	26	4,994,107	3,106,814	61	15,098,426	12,000,900	26	5,085,769	3,169,033	60
Attributable to:												
Equity Holders of the Bank	14,804,515	11,781,213	26	4,994,107	3,106,814	61	15,098,426	12,000,900	26	5,085,769	3,169,033	60
Non-Controlling Interest	-	-	-	-	-	-	-	-	-	-	-	-

NATIONS TRUST BANK PLC
STATEMENT OF FINANCIAL POSITION

As at	Bank 30.09.2025 LKR '000	Bank 31.12.2024 LKR '000 (Audited)	Change (%)	Group 30.09.2025 LKR '000	Group 31.12.2024 LKR '000 (Audited)	Change (%)
ASSETS						
Cash and Cash Equivalents	19,773,816	20,814,294	(5)	19,773,819	20,814,297	(5)
Balances with Central Bank of Sri Lanka	838,410	1,183,473	(29)	838,410	1,183,473	(29)
Placements with banks	1,139,183	2,472,925	(54)	1,139,183	2,472,925	(54)
Reverse Repurchase Agreements	456,907	2,389,147	(81)	456,907	2,389,147	(81)
Derivative Financial Instruments	510,891	224,298	128	510,891	224,298	128
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	17,496,135	17,194,759	2	17,496,135	17,194,759	2
Financial Assets Recognised through Profit or Loss - Designated at Fair Value	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	135,034,659	107,014,877	26	135,034,659	107,014,877	26
Financial Assets at Amortised Cost - Debt Instruments	86,994,994	96,796,064	(10)	86,994,994	96,796,064	(10)
Financial Assets at Amortised Cost - Loans and Advances	417,906,579	287,362,553	45	417,906,579	287,362,553	45
Other Assets	2,020,460	2,484,475	(19)	2,036,753	2,493,084	(18)
Investments in Subsidiaries	678,710	678,710	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-	-
Property, Plant & Equipment	3,882,606	3,018,207	29	4,905,785	4,083,195	20
Investment properties	-	-	-	-	-	-
Right of Use (ROU) Assets	2,389,960	1,284,457	86	1,904,030	1,284,746	48
Goodwill & Intangible Assets	1,406,742	1,408,451	(0)	1,407,114	1,408,927	(0)
Deferred Tax Assets	1,001,431	1,114,316	(10)	751,967	863,450	(13)
Total Assets	**691,531,483**	**545,441,006**	**27**	**691,157,226**	**545,585,795**	**27**
LIABILITIES						
Due to Banks	71,372,297	27,403,357	160	71,372,297	27,403,357	160
Derivative Financial Instruments	55,067	372,084	(85)	55,067	372,084	(85)
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	466,088,214	384,784,916	21	465,736,801	384,655,365	21
Due to debt securities holders - Repurchase Agreements	25,477,075	21,985,170	16	22,955,398	19,528,900	18
Due to Other Borrowers	10,636,118	9,111,275	17	10,131,338	9,118,377	11
Debt Securities Issued	6,055,342	5,979,693	1	6,055,342	5,979,693	1
Retirement Benefit Obligations	1,643,481	1,457,883	13	1,656,503	1,469,319	13
Current Tax Liabilities	6,211,158	4,590,390	35	6,281,081	4,640,244	35
Due to subsidiaries	-	-	-	-	-	-
Other Liabilities	13,520,848	12,869,931	5	13,556,837	12,941,381	5
Total Liabilities	**601,059,600**	**468,554,699**	**28**	**597,800,664**	**466,108,720**	**28**
EQUITY						
Stated Capital	13,007,641	12,106,272	7	13,007,641	12,106,272	7
Statutory Reserve Fund	3,610,418	3,610,418	-	3,610,418	3,610,418	-
Retained Earnings	66,403,633	53,907,156	23	68,706,919	55,916,531	23
OCI Reserve	6,389,451	6,201,721	3	6,389,451	6,201,721	3
Revaluation Reserve	1,060,740	1,060,740	-	1,642,133	1,642,133	-
Total Shareholders' Equity	**90,471,883**	**76,886,307**	**18**	**93,356,562**	**79,477,075**	**17**
Non-controlling interests	-	-	-	-	-	-
Total Equity and Liabilities	**691,531,483**	**545,441,006**	**27**	**691,157,226**	**545,585,795**	**27**
Contingent Liabilities and Commitments	**466,217,777**	**405,421,234**	**15**	**466,217,777**	**405,421,234**	**15**
Memorandum Information						
Number of Employees	2,483	2,455		2,501	2,473	
Number of Branches	91	95		91	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.

Signed
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.

Signed	Signed	Signed
Sherin Cader	Coralie Pietersz	Hemantha D Gunetilleke
Chairperson	Director	Executive Director/Chief Executive Officer

13 November 2025
Colombo

NATIONS TRUST BANK PLC
STATEMENT OF CHANGES IN EQUITY

BANK	Stated Capital Voting LKR '000	Stated Capital Non-Voting LKR '000	Statutory Reserve Fund LKR '000	Retained Earnings LKR '000	OCI Reserve LKR '000	Revaluation Reserve LKR '000	Total LKR '000
As at 01 January 2024	8,053,768	3,373,114	2,783,805	39,879,971	3,908,263	946,133	58,945,054
Total Comprehensive Income for the Period							
Profit/(loss) for the year (net of tax)	-	-	-	11,947,537	-	-	11,947,537
Other Comprehensive Income (net of tax)	-	-	-	-	(166,324)	-	(166,324)
Total Comprehensive Income for the Period	-	-	-	11,947,537	(166,324)	-	11,781,213
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	92,188	-	(1,597,825)	-	-	(918,427)
Fractions of shares paid in cash for 2023	-	-	-	(284)	-	-	(284)
Conversion of Non-Voting Shares to Voting Shares	1,038	(1,038)	-	-	-	-	-
Transfers to the Statutory Reserve Fund	-	-	-	-	-	-	-
As at 30 September 2024	8,642,016	3,464,264	2,783,805	50,229,399	3,741,939	946,133	69,807,556
As at 01 January 2025	8,642,024	3,464,256	3,610,418	53,907,148	6,201,721	1,060,740	76,886,307
Total Comprehensive Income for the Period							
Profit for the Period	-	-	-	14,616,785	-	-	14,616,785
Other Comprehensive Income	-	-	-	-	187,730	-	187,730
Total Comprehensive Income for the Period	-	-	-	14,616,785	187,730	-	14,804,515
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 September 2025	9,421,151	3,586,490	3,610,418	66,403,633	6,389,451	1,060,740	90,471,883

GROUP	Stated Capital Voting LKR '000	Stated Capital Non-Voting LKR '000	Statutory Reserve Fund LKR '000	Retained Earnings LKR '000	OCI Reserve LKR '000	Revaluation Reserve LKR '000	Total 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	-	-	-	12,167,224	-	-	12,167,224
Other Comprehensive Income	-	-	-	-	(166,324)	-	(166,324)
Total Comprehensive Income for the Period	-	-	-	12,167,224	(166,324)	-	12,000,900
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	92,188	-	(1,597,825)	-	-	(918,427)
Fractions of shares paid in cash for 2023	-	-	-	(284)	-	-	(284)
Conversion of Non-Voting Shares to Voting Shares	1,038	(1,038)	-	-	-	-	-
Transfers to the Statutory Reserve Fund	-	-	-	-	-	-	-
As at 30 September 2024	8,642,016	3,464,264	2,783,805	52,192,551	3,741,939	1,383,751	72,208,326
As at 01 January 2025	8,642,024	3,464,256	3,610,418	55,916,523	6,201,721	1,642,133	79,477,075
Total Comprehensive Income for the Period							
Profit for the Period	-	-	-	14,910,696	-	-	14,910,696
Other Comprehensive Income	-	-	-	-	187,730	-	187,730
Total Comprehensive Income for the Period	-	-	-	14,910,696	187,730	-	15,098,426
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 September 2025	9,421,151	3,586,490	3,610,418	68,706,919	6,389,451	1,642,133	93,356,562

NATIONS TRUST BANK PLC
STATEMENT OF CASH FLOWS

	Bank		Group	
	Nine Months Ended 30 September		Nine Months Ended 30 September	
	2025 LKR '000	2024 LKR '000	2025 LKR '000	2024 LKR '000
Cash Flows from Operating Activities				
Interest receipts	48,323,164	44,803,845	48,323,819	44,805,479
Interest payments	(18,506,413)	(22,561,550)	(18,288,836)	(22,381,894)
Net commission receipts	6,366,068	6,404,376	6,542,543	6,566,914
Trading income/(expense)	2,240,463	(1,521,388)	2,240,463	(1,521,388)
Gratuity Payments	(112,828)	(124,189)	(112,829)	(128,551)
Payments for VAT and SSCL on Financial Services	(5,544,198)	(4,719,074)	(5,546,210)	(4,720,684)
Receipts from/ (payments) on other operating activities	(11,318,065)	(9,182,795)	(11,275,881)	(9,224,088)
Operating profit before change in operating assets & liabilities	**21,448,191**	**13,099,225**	**21,883,069**	**13,395,788**
(Increase)/Decrease in Operating Assets				
Balances with Central Bank of Sri Lanka	345,064	1,529,440	345,064	1,529,440
Placements with Banks	1,333,633	(410,483)	1,333,633	(410,483)
Reverse Repurchase Agreements	1,924,993	1,279,348	1,924,993	1,279,348
Financial Assets - At Amortised Cost - Debt Instruments	9,751,140	9,115,806	9,751,140	9,115,806
Financial Assets - At Amortised Cost - Loans & Advances	(127,296,078)	(27,476,220)	(127,296,078)	(27,476,220)
Other Assets	569,569	(1,104,245)	569,569	(1,104,245)
(Increase)/Decrease in Operating Assets	**(113,371,679)**	**(17,066,354)**	**(113,371,679)**	**(17,066,354)**
Increase/(Decrease) in Operating Liabilities				
Financial Liabilities - At Amortised Cost - Due to Depositors	73,997,196	31,626,585	73,775,334	33,371,875
Financial Liabilities - At Amortised Cost - Due to Debt Securities holders	3,478,037	2,900,787	3,412,630	870,893
Financial Liabilities - At Amortised Cost – Due to other borrowers	40,541,675	(22,644,467)	40,541,675	(22,644,467)
Other Liabilities	1,488,607	(2,305,160)	1,453,158	(2,310,231)
Increase/(Decrease) in Operating Liabilities	**119,505,515**	**9,577,745**	**119,182,797**	**9,288,070**
Net Cash (Used in) Generated from / Operating Activities before Income Tax	**27,582,027**	**5,610,616**	**27,694,187**	**5,617,504**
Income Tax Paid	(5,215,605)	(6,314,687)	(5,327,765)	(6,417,133)
Net Cash (Used in)/from Operating Activities	**22,366,422**	**(704,071)**	**22,366,422**	**(799,629)**
Cash Flows from Investing Activities				
Purchase of Property, Plant and Equipment	(976,992)	(314,047)	(976,992)	(314,049)
Proceeds from Sale of Property, Plant and Equipment	1,839	338	1,839	340
Net Purchase and proceeds from sale and on maturities of financial investments	(23,602,056)	(1,393,305)	(23,602,056)	(1,393,305)
Net purchase of intangible assets	(276,683)	(187,024)	(276,683)	(187,024)
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	-	-	-	-
Net Cash (Used in)/from Investing Activities	**(24,853,892)**	**(1,894,038)**	**(24,853,892)**	**(1,894,038)**
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	-	-	-	-
Repayment of Subordinated Debt	-	-	-	-
Interest Paid on Subordinated Debt	(375,743)	(370,754)	(375,743)	(370,754)
Dividend paid to non-controlling interest	-	-	-	-
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	-	-	-	-
Net proceeds from the Other Debt	653,996	1,018,598	653,996	1,018,598
Net Repayment of Other Debt	(373,189)	(10,490,565)	(373,189)	(10,490,565)
Operating Lease Rentals Paid	(664,445)	(529,461)	(664,445)	(433,904)
Net Cash (Used in)/from Financing Activities	**(1,978,320)**	**(11,290,892)**	**(1,978,320)**	**(11,195,335)**
Net Increase/(Decrease) in Cash and Cash Equivalents	(4,465,790)	(13,889,001)	(4,465,790)	(13,889,002)
Cash and Cash Equivalents at the Beginning of the Period	20,299,441	39,545,578	20,299,444	39,545,581
Exchange difference in respect of cash & cash equivalents	286,609	(1,990,016)	286,609	(1,990,016)
Cash and Cash Equivalents at the End of the Period	**16,120,260**	**23,666,561**	**16,120,263**	**23,666,563**
Reconciliation of Cash and Cash Equivalents				
Cash in Hand	10,114,906	11,751,120	10,114,909	11,751,122
Balances with Banks	9,201,063	11,137,509	9,201,063	11,137,509
Money at Call and Short Notice	459,550	1,972,380	459,550	1,972,380
Deposits from Other Banks	(3,655,259)	(1,194,448)	(3,655,259)	(1,194,448)
	16,120,260	**23,666,561**	**16,120,263**	**23,666,563**

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

(1) Product-wise Gross Loans and Advances

	Bank/Group 30.09.2025 LKR'000	Bank/Group 31.12.2024 LKR '000 (Audited)
By product - Domestic currency		
Bills of Exchange	7	14,699
Trade Finance	97,856,268	61,719,106
Overdrafts	47,446,304	43,955,178
Term Loans	125,586,046	87,273,154
Staff Loans	4,585,307	3,818,152
Lease rentals receivable	28,982,870	23,109,775
Credit Cards	26,152,625	24,416,655
Pawning	628	1,184
Other Advances	262,917	262,917
	330,872,972	**244,570,820**
By product - Foreign currency		
Trade Finance	32,518,124	34,182,315
Overdrafts	3,268,619	3,209,756
Guarantees	-	-
Bonds	-	-
Term Loans	71,546,902	26,895,898
	107,333,645	**64,287,969**
Total	**438,206,617**	**308,858,789**

(2) Product-wise Commitments and Contingencies

	Bank/Group 30.09.2025 LKR'000	Bank/Group 31.12.2024 LKR '000 (Audited)
By product - Domestic currency		
Guarantees	1,007,970	582,048
Bonds	22,424,508	20,575,648
Acceptances	4,719,687	3,545,406
Letters of Credit	11,960,586	7,350,830
Forward Contracts to buy/sell -Fixed Income Securities	-	260,017
Undrawn Credit Lines	217,047,571	210,783,304
	257,160,322	**243,097,253**
By product - Foreign currency		
Guarantees	187,961	388,397
Bonds	1,811,255	1,114,388
Acceptances	957,680	1,931,222
Letters of Credit	1,048,002	1,726,364
Forward Exchange Contracts	183,434,569	140,207,499
Undrawn Credit Lines	23,070,452	18,247,996
	210,509,919	**163,615,866**
Total	**467,670,241**	**406,713,119**

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

	Bank/Group 30.09.2025 LKR'000	Bank/Group 31.12.2024 LKR '000 (Audited)
Gross Loans and Advances, Commitments and Contingencies	**905,876,857**	715,571,908
(Less): Accumulated impairment under; (Note 3.1)		
Stage 1	(5,087,092)	(4,237,137)
Stage 2	(4,846,760)	(5,985,584)
Stage 3	(11,017,433)	(11,794,752)
Net Value of Loans and Advances, Commitments and Contingencies	**884,925,572**	**693,554,435**

(3.1) Movement in impairment during the period

	Bank/Group 2025 LKR'000	Bank/Group 2024 LKR '000 (Audited)
Stage 1		
Opening balance as at 01 January	4,237,137	3,806,061
Charge/(Write back) to income statement	843,137	452,612
Write-off during the period	-	-
Effect on Change in Exchange rates	6,818	(21,536)
Closing balance	**5,087,092**	**4,237,137**
Stage 2		
Opening balance as at 01 January	5,985,584	6,124,932
Charge/(Write back) to income statement	(1,167,167)	(80,023)
Write-off during the period	-	-
Effect on Change in Exchange rates	28,343	(59,325)
Closing balance	**4,846,760**	**5,985,584**
Stage 3		
Opening balance as at 01 January	11,794,752	12,179,282
Charge/(Write back) to income statement	(52,664)	1,395,432
Write-off during the period	(737,123)	(1,779,962)
Effect on Change in Exchange rates	12,468	-
Closing balance	**11,017,433**	**11,794,752**
Total Impairment	**20,951,285**	**22,017,473**

* 2025 reflects the figures for 9 months ended 30.09.2025 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

	Bank		Group	
	30.09.2025 LKR'000	31.12.2024 LKR '000 (Audited)	30.09.2025 LKR'000	31.12.2024 LKR '000 (Audited)
By product - Domestic currency				
Demand deposits (current accounts)	34,061,007	33,376,584	33,873,590	33,327,684
Savings Deposits	83,511,544	63,139,792	83,511,544	63,139,792
Fixed Deposits	199,760,037	168,759,465	199,596,041	168,678,814
Call Deposits	6,295	11,665	6,295	11,665
Certificate of Deposits	2,145	2,072	2,145	2,072
	317,341,028	265,289,578	316,989,615	265,160,027
Foreign Currency				
Demand deposits (current accounts)	5,612,288	4,848,708	5,612,288	4,848,708
Savings Deposits	19,522,306	18,170,943	19,522,306	18,170,943
Fixed Deposits	123,612,592	96,475,687	123,612,592	96,475,687
Call Deposits	-	-	-	-
Certificate of Deposits	-	-	-	-
	148,747,186	119,495,338	148,747,186	119,495,338
Total	466,088,214	384,784,916	465,736,801	384,655,365

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 September 2025.

Financial Instruments Carried at Fair Value

Bank/Group	As at 30.09.2025				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	-	510,891	-	510,891	-	224,298	-	224,298
Financial Assets at Fair Value through Profit or Loss	4,379,635	13,116,500	-	17,496,135	9,581,283	7,613,476	-	17,194,759
Financial Assets at Fair Value through Other Comprehensive Income	68,916,778	65,950,688	167,193	135,034,659	70,244,123	36,603,913	166,841	107,014,877
	73,296,413	**79,578,079**	**167,193**	**153,041,685**	**79,825,406**	**44,441,687**	**166,841**	**124,433,934**
Financial Liabilities								
Derivative Financial Instruments	-	55,067	-	55,067	-	372,084	-	372,084
	-	**55,067**	**-**	**55,067**	**-**	**372,084**	**-**	**372,084**

Fair Value of Financial Instruments Carried at Amortised Cost

Bank	As at 30.09.2025					As at 31.12.2024 (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	86,994,994	32,834,622	67,852,367	-	100,686,989	96,796,064	42,054,869	69,700,367	-	111,755,236
Loans and Advances to Customers- Gross	438,206,617	-	436,182,944	-	436,182,944	308,858,789	-	309,227,141	-	309,227,141
	525,201,611	**32,834,622**	**504,035,311**	**-**	**536,869,933**	**405,654,853**	**42,054,869**	**378,927,508**	**-**	**420,982,377**
Financial Liabilities										
Due to Customers	466,088,214	-	468,652,815	-	468,652,815	384,784,916	-	386,373,873	-	386,373,873
Due to Other Borrowers	10,636,118	-	10,636,118	-	10,636,118	9,111,275	-	9,111,275	-	9,111,275
Debt Securities Issued	6,055,342	-	6,332,017	-	6,332,017	5,979,693	-	6,080,887	-	6,080,887
	482,779,674	**-**	**485,620,950**	**-**	**485,620,950**	**399,875,884**	**-**	**401,566,035**	**-**	**401,566,035**

Group	As at 30.09.2025					As at 31.12.2024 (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	86,994,994	32,834,622	67,852,367	-	100,686,989	96,796,064	42,054,869	69,700,367	-	111,755,236
Loans and Advances to Customers- Gross	438,206,617	-	436,182,944	-	436,182,944	308,858,789	-	309,227,141	-	309,227,141
	525,201,611	**32,834,622**	**504,035,311**	**-**	**536,869,933**	**405,654,853**	**42,054,869**	**378,927,508**	**-**	**420,982,377**
Financial Liabilities										
Due to Customers	465,736,801	-	468,300,595	-	468,300,595	384,655,365	-	386,244,322	-	386,244,322
Due to Other Borrowers	10,131,338	-	10,131,338	-	10,131,338	9,118,377	-	9,111,275	-	9,111,275
Debt Securities Issued	6,055,342	-	6,332,017	-	6,332,017	5,979,694	-	6,080,887	-	6,080,887
	481,923,481	**-**	**484,763,950**	**-**	**484,763,950**	**399,753,436**	**-**	**401,436,484**	**-**	**401,436,484**

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	Financial Liabilities
Cash and Cash equivalents	Due to banks
Balances with Central Bank of Sri Lanka	Repurchase agreements
Placements with Banks	
Reverse Repurchase Agreements	

NATIONS TRUST BANK PLC
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Bank	As at 30 September 2025				As at 31 December 2024 (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	19,773,816	-	-	19,773,816	20,814,294	-	-	20,814,294
Balances with Central Bank of Sri Lanka	838,410	-	-	838,410	1,183,473	-	-	1,183,473
Placements with banks	1,139,183	-	-	1,139,183	2,472,925	-	-	2,472,925
Reverse Repurchase Agreements	456,907	-	-	456,907	2,389,147	-	-	2,389,147
Derivative Financial Instruments	-	510,891	-	510,891	-	224,298	-	224,298
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	-	17,496,135	-	17,496,135	-	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	-	-	135,034,659	135,034,659	-	-	107,014,877	107,014,877
Financial Assets at Amortised Cost - Debt Instruments	86,994,994	-	-	86,994,994	96,796,064	-	-	96,796,064
Financial Assets at Amortised Cost - Loans and Advances	417,906,579	-	-	417,906,579	287,362,553	-	-	287,362,553
Total Financial Assets	**527,109,889**	**18,007,026**	**135,034,659**	**680,151,574**	**411,018,456**	**17,419,057**	**107,014,877**	**535,452,390**
Financial Liabilities								
Due to Banks	71,372,297	-	-	71,372,297	27,403,357	-	-	27,403,357
Derivative Financial Instruments	-	55,067	-	55,067	-	372,084	-	372,084
Financial Liabilities at Amortised Cost								
Due to Depositors	466,088,214	-	-	466,088,214	384,784,916	-	-	384,784,916
Due to debt securities holders - Repurchase Agreements	25,477,075	-	-	25,477,075	21,985,170	-	-	21,985,170
Due to Other Borrowers	10,636,118	-	-	10,636,118	9,111,275	-	-	9,111,275
Debt Securities Issued	6,055,342	-	-	6,055,342	5,979,693	-	-	5,979,693
Total Financial Liabilities	**579,629,046**	**55,067**	**-**	**579,684,113**	**449,264,411**	**372,084**	**-**	**449,636,495**

Group	As at 30 September 2025				As at 31 December 2024 (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	19,773,819	-	-	19,773,819	20,814,297	-	-	20,814,297
Balances with Central Bank of Sri Lanka	838,410	-	-	838,410	1,183,473	-	-	1,183,473
Placements with banks	1,139,183	-	-	1,139,183	2,472,925	-	-	2,472,925
Reverse Repurchase Agreements	456,907	-	-	456,907	2,389,147	-	-	2,389,147
Derivative Financial Instruments	-	510,891	-	510,891	-	224,298	-	224,298
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	-	17,496,135	-	17,496,135	-	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	-	-	135,034,659	135,034,659	-	-	107,014,877	107,014,877
Financial Assets at Amortised Cost - Debt Instruments	86,994,994	-	-	86,994,994	96,796,064	-	-	96,796,064
Financial Assets at Amortised Cost - Loans and Advances	417,906,579	-	-	417,906,579	287,362,553	-	-	287,362,553
Total Financial Assets	**527,109,892**	**18,007,026**	**135,034,659**	**680,151,577**	**411,018,459**	**17,419,057**	**107,014,877**	**535,452,393**
Financial Liabilities								
Due to Banks	71,372,297	-	-	71,372,297	27,403,357	-	-	27,403,357
Derivative Financial Instruments	-	55,067	-	55,067	-	372,084	-	372,084
Financial Liabilities at Amortised Cost								
Due to Depositors	465,736,801	-	-	465,736,801	384,655,365	-	-	384,655,365
Due to debt securities holders - Repurchase Agreements	22,955,398	-	-	22,955,398	19,528,900	-	-	19,528,900
Due to Other Borrowers	10,131,338	-	-	10,131,338	9,118,377	-	-	9,118,377
Debt Securities Issued	6,055,342	-	-	6,055,342	5,979,693	-	-	5,979,693
Total Financial Liabilities	**576,251,176**	**55,067**	**-**	**576,306,243**	**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		Group	
	30.09.2025	31.12.2024	30.09.2025	31.12.2024
Regulatory Capital (LKR '000)				
Common Equity Tier 1	84,335,152	70,822,110	86,593,618	73,081,874
Core (Tier 1) Capital	84,335,152	70,822,110	86,593,618	73,081,874
Total Regulatory Capital Base	89,480,403	74,851,471	91,736,821	77,111,235
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (%) (Minimum Requirement - 7.00%)	18.43	20.87	18.90	21.47
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	18.43	20.87	18.90	21.47
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	19.55	22.05	20.03	22.66
BASEL III Leverage Ratio (Minimum Requirement - 3%)	11.83	12.57	12.15	12.96
Regulatory Liquidity				
Total Stock of High-Quality Liquid Assets (LKR '000)	198,206,081	210,135,367		
Liquidity Coverage Ratio (%) (Minimum Requirement: 100%)				
Rupee	302.93	447.74		
All Currency	192.23	320.56		
Net Stable Funding Ratio (%) (Minimum Requirement : 100%)	133.77	154.73		
Assets Quality				
Impaired Loans (Stage 3) Ratio (%) *	1.03	1.60		
Impairment (Stage 3) to Stage 3 Loans Ratio (%)*	62.84	60.55		
Income and Profitability				
Net Interest Margin (%)	6.15	6.94		
Return on Assets (before tax) (%)	4.62	4.92	4.71	5.00
Return on Equity (%)	23.50	24.67	23.20	24.22
Cost to income ratio (%)	31.07	34.02	30.68	33.72
Net Assets Value Per Share (LKR)	273.63	232.54	282.35	240.37
Memorandum Information				
Credit Rating	A(lka)	A(lka)		
Number of Employees	2483	2455	2501	2473
Number of Branches	91	95	91	95

Market Price Per Share (LKR)	Voting		Non-Voting	
	30.09.2025 (Quarter ended)	31.12.2024 (Quarter ended)	30.09.2025 (Quarter ended)	31.12.2024 (Quarter ended)
Highest	324.00	189.75	480.00	225.00
Lowest	210.00	123.00	248.25	127.00
Last Traded Price	310.25	186.50	407.75	215.50

*Including Undrawn Portion of Credit.

DEBENTURE INFORMATION

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

Debenture Categories	CSE Listing	Interest Payable Frequency	Issued Date	Maturity Date	Balance as at 30.09.2025 LKR '000	Balance as at 31.12.2024 (Audited) LKR '000	Market Values for the Quarter Ended 30.09.2025			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 %	30.09.2025 %	31.12.2024 %	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	8.35	9.42	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	8.25	9.27	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	8.25	9.27	7.43	N/A	
Total Debentures					**5,800,000**	**5,800,000**										

Ratios of Debt	30.09.2025	31.12.2024
**Debt/Equity Ratio (%)	13.11	14.97
Interest Cover (Times)	29.05	14.71
Quick Asset Ratio (%)	113.76	133.76

* BASEL III compliant Debentures.

** Borrowings of which original maturity with five years or more are considered for debt.

NATIONS TRUST BANK PLC
SEGMENT INFORMATION

For the nine months ended 30 September	Bank		Treasury Functions		Others		Unallocated/ Eliminations		Total Group	
	2025 LKR '000	2024 LKR '000	2025 LKR '000	2024 LKR '000	2025 LKR '000	2024 LKR '000	2025 LKR '000	2024 LKR '000	2025 LKR '000	2024 LKR '000
Net Interest Income	8,567,705	9,552,695	20,338,631	17,062,973	164,653	173,930	(246,151)	(150,320)	28,824,838	26,639,278
Inter Segment	3,941,206	4,322,893	(3,941,206)	(4,322,893)	-	-	-	-	-	-
Total revenue from external customers	**12,508,911**	**13,875,588**	**16,397,425**	**12,740,080**	**164,653**	**173,930**	**(246,151)**	**(150,320)**	**28,824,838**	**26,639,278**
Net Fee and Commission Income	6,160,606	6,128,458	172,038	63,237	339,972	264,179	(241,093)	(552,606)	6,431,523	5,903,268
Net Gains/(Losses) from Trading	916,135	2,071,489	2,856,578	(5,081,218)	-	-	(928,640)	40,931	2,844,073	(2,968,798)
Net Fair Value Gains/(Losses) on Financial Assets at Fair Value through Profit or Loss	-	-	(746,004)	(124,493)	-	-	-	-	(746,004)	(124,493)
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	-	-	1,692,301	1,376,139	-	-	-	-	1,692,301	1,376,139
Net Gains/(Losses) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	-	-	847,130	(142,458)	-	-	-	-	847,130	(142,458)
Net Gains/(Losses) on Derecognition of Financial Assets at Amortised cost	-	-	-	-	-	-	-	-	-	-
Net Other Operating Income/(Loss)	1,083,089	1,434,530	(2,287,136)	3,066,267	-	-	27,128	37,197	(1,176,919)	4,537,994
Operating Income	**20,668,741**	**23,510,065**	**18,932,332**	**11,897,554**	**504,625**	**438,109**	**(1,388,756)**	**(624,798)**	**38,716,942**	**35,220,930**
Impairment Charge/(Reversal)	(357,590)	459,064	1,920	(82,325)	-	-	-	-	(355,670)	376,739
Net Operating Income	**21,026,331**	**23,051,001**	**18,930,412**	**11,979,879**	**504,625**	**438,109**	**(1,388,756)**	**(624,798)**	**39,072,612**	**34,844,191**
Depreciation of Property, Plant and Equipment	178,873	140,929	8,396	5,180	14,380	14,403	28,914	19,414	230,563	179,926
Depreciation of Right of Use (ROU) Assets	309,484	285,975	-	-	-	4,226	-		309,484	290,201
Amortisation of Intangible Assets	200,177	212,638	31,977	41,119	105	93	1,364	1,022	233,623	254,872
Capital Expenditures										
Property and Equipment	38,954	34,512	4,010	1,402	-	-	1,182,247	137,510	1,225,211	173,424
Other Intangible Assets	205,326	8,543	-	1,678	-	-	299,083	96,595	504,409	106,816
Total Assets (as at)	**438,539,231**	**315,052,969**	**261,824,720**	**210,095,221**	**3,258,795**	**2,885,166**	**(12,465,520)**	**(9,978,005)**	**691,157,226**	**518,055,351**
Total Liabilities (as at)	**471,885,129**	**377,914,630**	**113,543,271**	**53,832,881**	**119,028**	**102,622**	**12,253,236**	**13,996,894**	**597,800,664**	**445,847,027**

(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 carried out to estimate the Expected Credit Loss (ECL) for individually significant customers, factoring in projected delays in expected cash flows and prevailing macroeconomic conditions. Accordingly, adequate provisions were recognized in the financial statements to ensure sufficient coverage against potential impacts on the Bank's loan portfolio. Customers demonstrating heightened credit risk were appropriately classified under Stage 2 or Stage 3. Furthermore, management overlays associated with higher-risk segments and geographies were reviewed and prudently scaled down, in line with reflected improvements in the broader economic environment.

Other Financial Assets - Balances with Central Bank

As at 30.09.2025, 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) On 24 September 2025, Nations Trust Bank PLC entered into a binding Sale and Purchase Agreement with The Hongkong and Shanghai Banking Corporation, acting through its Sri Lanka Branch, to acquire its retail banking business in Sri Lanka for a total consideration of LKR 18 billion, subject to applicable taxes. The transaction was approved by the Board of Directors on 23 September 2025 and will be funded through internally generated funds, while maintaining all regulatory ratios. Completion is expected in the first half of 2026, subject to regulatory approvals and other conditions precedent.

(9) There are no material events that took place after the reporting date which require adjustment to or disclosure in these Financial Statements, other than the items disclosed under note (8) above.

NATIONS TRUST BANK PLC
SHAREHOLDERS' INFORMATION

Twenty Largest Shareholders as at 30 September 2025

Name of the Shareholder	Voting Shares No. of Shares	Voting 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
Hatton National Bank PLC - Capital Alliance Quantitative Equity Fund	5,185,747	1.81
Hatton National Bank PLC A/C No 1	4,529,586	1.58
J.B. Cocoshell (Pvt) Ltd	4,384,943	1.53
Mr. M.F. Hashim	2,840,129	0.99
Mr. N.R. Somaiya	1,615,175	0.56
Mr. W.G.D.C. Ranaweera	1,361,506	0.48
Invenco Capital (Private) Limited	1,003,102	0.35
Mr. M.A. Jafferjee	974,377	0.34
People's Leasing & Finance PLC/ M.E. Amarasinghe	923,997	0.32
DFCC Bank PLC A/C No .02	840,229	0.29
Mr. L.J.M.A. Jayasundara	800,000	0.28
Odyssey Capital Partners (Private) Limited	795,000	0.28
	236,649,530	**82.71**
Others	49,366,377	17.29
Total	**286,015,907**	**100.00**

Name of the Shareholder	Non-Voting Shares No. of Shares	Non-Voting 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	155,534	0.35
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. K.O.V.S.M.S. Wijesinghe	8,348	0.02
Miss N.R. Fonseka	8,200	0.02
Miss. T.T. Weerasinghe	7,368	0.02
Mr. H.P. Savidu	6,391	0.01
Mr. J.C.H. De Soysa	6,000	0.01
Mr. K.S.N. Hirdaramani	4,770	0.01
Mr. A.K. Gunaratne	4,089	0.01
	44,502,820	**99.74**
Others	118,755	0.26
Total	**44,621,575**	**100.00**

	30.09.2025 Number	30.09.2025 %
Number of shareholders representing the public holding (Voting)	8,255	35.79
Number of shareholders representing the public holding (Non-Voting)	594	0.98
Compliant under Option 1 - Float Adjusted Market Capitalization	LKR. 31.94 Bn	

Directors' Holding in Shares as at 30 September 2025

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	-	-
	-	**-**