

TRUST IN BETTER.

Interim Financial Statements

For the twelve months ended 31 December 2025
Company Registration Number: PQ 118



Nations Trust Bank records a strong FY2025 with a PAT of LKR 19.3Bn, highlighting financial strength and next-phase growth readiness

- *LKR 143Bn Loan Growth, up 50% YoY*
- *Profit After Tax of LKR 19.3Bn, up 15% YoY*
- *Net Stage 3 Ratio of 0.91%*
- *Tier I Capital Ratio at 19.61%*
- *Total Capital Adequacy Ratio of 20.72%*
- *Return on Equity 21.86%*

Nations Trust Bank PLC (NTB) delivered a strong end to the financial year, reporting robust financial results for the 12 months ending 31 December 2025, with a Profit After Tax (PAT) of LKR 19.3Bn, reflecting a 15% year-on-year growth. The Bank's performance was driven by healthy asset growth, resilient Net Interest Margins (NIMs) and disciplined risk management, reflected in a low Net Stage 3 Ratio of 0.91%. A strong capital base underpinned this momentum, with a Return on Equity (ROE) of 21.86%, highlighting the Bank's strategic success and its readiness to pursue the next phase of growth.

Nations Trust Bank, Director and Chief Executive Officer, Hemantha Gunetilleke, stated, "The Bank's performance in the year 2025 reflects the resilience of our business model and the disciplined execution of our strategy at Nations Trust Bank. The 50% growth in loan book is an indication of our commitment to supporting the growth of consumers, SMEs and Corporates and the broader Sri Lankan economy. This growth helps drive investment, expansion, and economic recovery across key sectors of the country. As we continue to strengthen our capital base and liquidity position, we remain focused on creating value through service excellence, digital capability and customer-centric innovation."

As a result of efficient asset-liability management and prudent pricing strategies, the Bank sustained a NIM of 6.05%. The Bank's Earnings Per Share for the twelve months ending 31st December 2025 increased to LKR 57.76, against LKR 50.39 recorded during the same period last year. Asset quality remained sound, with the Net Stage 3 Ratio contained at 0.91%, highlighting prudent lending and effective credit risk management.

Strong financial performance continues to bolster NTB's capital base with a Tier 1 Capital Ratio of 19.61% and a Total Capital Adequacy Ratio of 20.72%, well above the regulatory requirements of 8.5% and 12.5%, respectively.

Following the binding Sale and Purchase Agreement signed with HSBC Sri Lanka in September 2025, NTB received official approval from the Central Bank of Sri Lanka (CBSL) in December 2025 to acquire HSBC Sri Lanka's retail banking operations. The transaction is scheduled to conclude in the second quarter of 2026. The acquisition will integrate approximately 200,000 customer accounts, including premium banking clients, credit cards, and retail loans into NTB's portfolio. By significantly expanding its presence in the premium retail segment, NTB strengthens its future readiness, driving long-term growth.

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

NATIONS TRUST BANK PLC
INCOME STATEMENT



	Bank						Group					
	Twelve Months Ended 31 December			Quarter ended 31 December			Twelve Months Ended 31 December			Quarter ended 31 December		
	2025 LKR '000 (Audited)	2024 LKR '000 (Audited)	Change (%)	2025 LKR '000	2024 LKR '000	Change (%)	2025 LKR '000 (Audited)	2024 LKR '000 (Audited)	Change (%)	2025 LKR '000	2024 LKR '000	Change (%)
Gross Income	85,308,479	73,733,111	16	22,580,901	16,205,352	39	85,539,387	73,935,003	16	22,614,679	16,242,856	39
Interest Income	70,345,325	64,011,042	10	18,599,595	15,949,960	17	70,346,184	64,013,004	10	18,599,800	15,950,289	17
Less: Interest Expense	(31,814,157)	(28,330,417)	(12)	(8,675,026)	(6,727,324)	(29)	(31,568,084)	(28,097,288)	(12)	(8,646,538)	(6,673,850)	(30)
Net Interest Income	38,531,168	35,680,625	8	9,924,569	9,222,636	8	38,778,100	35,915,716	8	9,953,262	9,276,439	7
Fee and Commission Income	10,404,448	9,302,329	12	2,863,182	2,513,817	14	10,634,497	9,501,908	12	2,916,755	2,550,859	14
Less: Fee and Commission Expense	(1,771,740)	(1,435,542)	(23)	(485,521)	(387,760)	(25)	(1,771,740)	(1,435,542)	(23)	(485,521)	(387,760)	(25)
Net Fee and Commission Income	8,632,708	7,866,787	10	2,377,661	2,126,057	12	8,862,757	8,066,366	10	2,431,234	2,163,099	12
Net Gain/(Loss) from Trading	4,536,409	(3,300,671)	237	1,692,336	(331,874)	610	4,536,409	(3,300,671)	237	1,692,336	(331,874)	610
Net Fair Value Gain/(Loss) from Financial Assets at Fair Value through Profit or Loss	(668,816)	425,253	(257)	77,188	549,747	(86)	(668,816)	425,253	(257)	77,188	549,747	(86)
Net Fair Value Gain/(Loss) on Financial Liabilities at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	-
Net Gain/(Loss) on Derecognition of Financial Assets at Fair Value through Profit or Loss	1,602,870	1,589,126	1	(89,431)	212,988	(142)	1,602,870	1,589,126	1	(89,431)	212,988	(142)
Net Gain/(Loss) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	1,522,909	(142,447)	1,169	675,779	11	6,196,248	1,522,909	(142,447)	1,169	675,779	11	6,196,248
Net Gain/(Loss) on Derecognition of Financial Assets at Amortised cost	-	(3,418,674)	100	-	(3,418,674)	100	-	(3,418,674)	100	-	(3,418,674)	100
Net Other Operating Income	(2,434,666)	5,267,153	(146)	(1,257,748)	729,377	(272)	(2,434,666)	5,267,504	(146)	(1,257,748)	729,510	(272)
Total Operating Income	51,722,582	43,967,152	18	13,400,354	9,090,268	47	52,199,563	44,402,173	18	13,482,620	9,181,246	47
Impairment Charges/(Reversals)	(106,302)	(3,196,442)	(97)	249,368	(3,573,180)	(107)	(106,302)	(3,196,442)	(97)	249,368	(3,573,180)	(107)
Net Operating Income	51,828,884	47,163,594	10	13,150,986	12,663,448	4	52,305,865	47,598,615	10	13,233,252	12,754,426	4
Less: Operating Expenses												
Personnel Expenses	9,564,369	8,521,293	(12)	2,708,371	2,427,225	(12)	9,607,987	8,562,987	(12)	2,723,864	2,444,159	(11)
Depreciation of Property, Plant and Equipment	287,282	197,998	(45)	98,527	50,872	(94)	343,006	241,730	(42)	112,444	61,804	(82)
Depreciation of Right of Use Assets	587,722	482,510	(22)	146,292	124,414	(18)	372,592	391,983	5	63,108	101,782	38
Amortisation of Intangible Assets	317,445	330,402	4	83,927	75,622	(11)	317,584	330,527	4	83,961	75,655	(11)
Other Operating Expenses	6,274,330	5,424,837	(16)	2,085,870	1,418,009	(47)	6,316,142	5,446,897	(16)	2,097,269	1,423,051	(47)
Total Operating Expenses	17,031,148	14,957,040	(14)	5,122,987	4,096,142	(25)	16,957,311	14,974,124	(13)	5,080,646	4,106,451	(24)
Operating profit/(loss) before VAT and SSCL on financial services	34,797,736	32,206,554	8	8,027,999	8,567,306	(6)	35,348,554	32,624,491	8	8,152,606	8,647,975	(6)
Less: Value Added Tax (VAT) on financial services	6,083,590	6,037,276	(1)	1,451,092	1,631,179	11	6,085,568	6,039,416	(1)	1,451,595	1,631,715	11
Less: Social Security Contribution Levy (SSCL) on financial services	859,865	848,518	(1)	208,217	228,997	9	859,865	848,518	(1)	208,217	228,997	9
Operating profit/(loss) after VAT and SSCL on financial services	27,854,281	25,320,760	10	6,368,690	6,707,130	(5)	28,403,121	25,736,557	10	6,492,794	6,787,263	(4)
Profit / (loss) before Income Tax	27,854,281	25,320,760	10	6,368,690	6,707,130	(5)	28,403,121	25,736,557	10	6,492,794	6,787,263	(4)
Less: Income Tax Expense	8,974,509	8,788,494	(2)	2,105,707	2,122,400	1	9,145,044	8,934,125	(2)	2,145,416	2,152,051	0
Profit / (loss) for the Period	18,879,772	16,532,266	14	4,262,983	4,584,730	(7)	19,258,077	16,802,432	15	4,347,378	4,635,212	(6)
Profit Attributable to:												
Equity Holders of the Bank	18,879,772	16,532,266	14	4,262,983	4,584,730	(7)	19,258,077	16,802,432	15	4,347,378	4,635,212	(6)
Earnings per share on profit												
Basic Earning Per Share (LKR)	56.62	49.58	14	12.79	13.75	(7)	57.76	50.39	15	13.04	13.90	(6)
Diluted earnings per ordinary share (LKR)	56.62	49.58	14	12.79	13.75	(7)	57.76	50.39	15	13.04	13.90	(6)

NATIONS TRUST BANK PLC
STATEMENT OF FINANCIAL POSITION



As at	Bank			Group		
	31.12.2025 LKR '000 (Audited)	31.12.2024 LKR '000 (Audited)	Change (%)	31.12.2025 LKR '000 (Audited)	31.12.2024 LKR '000 (Audited)	Change (%)
ASSETS						
Cash and Cash Equivalents	19,864,631	20,814,512	(5)	19,864,477	20,814,515	(5)
Balances with Central Bank of Sri Lanka	2,045,786	1,183,473	73	2,045,786	1,183,473	73
Placements with banks	1,437,818	2,472,707	(42)	1,437,818	2,472,707	(42)
Reverse Repurchase Agreements	645,794	2,389,147	(73)	645,794	2,389,147	(73)
Derivative Financial Instruments	613,468	224,298	174	613,468	224,298	174
Financial Assets Recognised through Profit or Loss – Measured at Fair Value	11,589,905	17,194,759	(33)	11,589,905	17,194,759	(33)
Financial Assets Recognised through Profit or Loss – Designated at Fair Value	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	133,112,729	107,014,877	24	133,112,729	107,014,877	24
Financial Assets at Amortised Cost – Debt Instruments	88,897,718	96,796,064	(8)	88,897,718	96,796,064	(8)
Financial Assets at Amortised Cost – Loans and Advances	430,368,007	287,362,553	50	430,368,007	287,362,553	50
Other Assets	2,412,826	2,484,475	(3)	2,444,550	2,493,084	(2)
Investments in Subsidiaries	678,710	678,710	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-	-
Property, Plant and Equipment	4,026,924	3,018,207	33	5,110,266	4,083,195	25
Investment properties	-	-	-	-	-	-
Right of Use Assets	1,970,691	1,284,457	53	1,540,432	1,284,746	20
Intrangible Assets	1,782,628	1,408,451	27	1,782,965	1,408,927	27
Deferred Tax Assets	1,127,396	1,114,316	1	854,968	863,450	(1)
Total Assets	700,575,031	545,441,006	28	700,308,883	545,585,795	28
LIABILITIES						
Due to Banks	42,772,586	27,403,357	56	42,772,586	27,403,357	56
Derivative Financial Instruments	37,822	372,084	(90)	37,822	372,084	(90)
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	502,605,592	384,784,916	31	502,219,078	384,655,365	31
Repurchase Agreements	23,479,164	21,985,170	7	20,909,241	19,528,900	7
Due to Other Borrowers	10,005,840	9,111,275	10	9,552,599	9,118,377	5
Debt Securities Issued	5,973,778	5,979,693	(0)	5,973,778	5,979,693	(0)
Retirement Benefit Obligation	1,659,228	1,457,883	14	1,668,811	1,469,319	14
Current Tax Liabilities	5,568,268	4,590,390	21	5,632,064	4,640,244	21
Due to subsidiaries	-	-	-	-	-	-
Other Liabilities	14,580,677	12,869,931	13	14,627,281	12,941,381	13
Total Liabilities	606,682,955	468,554,699	29	603,393,260	466,108,720	29
EQUITY						
Stated Capital	13,007,641	12,106,281	7	13,007,641	12,106,281	7
Statutory Reserve Fund	4,554,407	3,610,418	26	4,554,407	3,610,418	26
Retained Earnings	69,679,491	53,907,147	29	72,069,790	55,916,522	29
OCI Reserve	5,535,616	6,201,721	(11)	5,535,616	6,201,721	(11)
Revaluation Reserve	1,114,921	1,060,740	5	1,748,169	1,642,133	6
Total Shareholders' Equity	93,892,076	76,886,307	22	96,915,623	79,477,075	22
Total Equity and Liabilities	700,575,031	545,441,006	28	700,308,883	545,585,795	28
Contingent Liabilities and Commitments	486,646,914	405,421,234	20	486,646,914	405,421,234	20
Memorandum Information						
Number of Employees	2,444	2,455		2,462	2,473	
Number of Branches	90	95		90	95	
Number of Off-Site ATMs and CRMs	24	22		24	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 audited financial statements of the Bank and the Group, unless indicated as audited.

Sgd.
Sherin Cader
Chairperson

Sgd.
Coralie Pietersz
Director

Sgd.
Hemantha D Gunetilleke
Executive Director/Chief Executive Officer

20 February 2026
Colombo

NATIONS TRUST BANK PLC
STATEMENT OF CHANGES IN EQUITY



BANK (Audited)	Stated Capital		Statutory Reserve Fund LKR '000	Retained Earnings LKR '000	OCI Reserve LKR '000	Revaluation Reserve LKR '000	Total LKR '000
	Voting LKR '000	Non-Voting LKR '000					
As at 01 January 2024	8,053,767	3,373,124	2,783,805	39,879,962	3,908,263	946,133	58,945,054
Total Comprehensive Income for the Period							
Profit/(loss) for the year (net of tax)	-	-	-	16,532,266	-	-	16,532,266
Other Comprehensive Income (net of tax)	-	-	-	(80,368)	2,293,458	114,607	2,327,697
Total Comprehensive Income for the Period	-	-	-	16,451,898	2,293,458	114,607	18,859,963
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	587,203	92,187	-	(1,597,817)	-	-	(918,427)
Fractions of shares paid in cash for 2023	-	-	-	(283)	-	-	(283)
Conversion of Non-Voting Shares to Voting Shares	1,046	(1,046)	-	-	-	-	-
Transfers to the Statutory Reserve Fund	-	-	826,613	(826,613)	-	-	-
As at 31 December 2024	8,642,016	3,464,265	3,610,418	53,907,147	6,201,721	1,060,740	76,886,307
As at 01 January 2025	8,642,016	3,464,265	3,610,418	53,907,147	6,201,721	1,060,740	76,886,307
Total Comprehensive Income for the Period							
Profit/(loss) for the year (net of tax)	-	-	-	18,879,772	-	-	18,879,772
Other Comprehensive Income (net of tax)	-	-	-	(43,137)	(666,105)	54,181	(655,061)
Total Comprehensive Income for the Period	-	-	-	18,836,635	(666,105)	54,181	18,224,711
Transactions with Equity Holders, Recognised Directly in Equity							
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-
Dividend paid for 2024	779,127	122,233	-	(2,119,701)	-	-	(1,218,341)
Fractions of shares paid in cash for 2024	-	-	-	(601)	-	-	(601)
Conversion of Non-Voting Shares to Voting Shares	-	-	-	-	-	-	-
Transfers to the Statutory Reserve Fund	-	-	943,989	(943,989)	-	-	-
As at 31 December 2025	9,421,143	3,586,498	4,554,407	69,679,491	5,535,616	1,114,921	93,892,076
GROUP (Audited)							
As at 01 January 2024	8,053,767	3,373,124	2,783,805	41,623,427	3,908,263	1,383,751	61,126,137
Total Comprehensive Income for the Period							
Profit/(loss) for the year (net of tax)	-	-	-	16,802,432	-	-	16,802,432
Other Comprehensive Income (net of tax)	-	-	-	(84,624)	2,293,458	258,382	2,467,216
Total Comprehensive Income for the Period	-	-	-	16,717,808	2,293,458	258,382	19,269,648
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	587,203	92,187	-	(1,597,817)	-	-	(918,427)
Fractions of shares paid in cash for 2023	-	-	-	(283)	-	-	(283)
Transfers to the Statutory Reserve Fund	-	-	826,613	(826,613)	-	-	-
Conversion of Non-Voting Shares to Voting Shares	1,046	(1,046)	-	-	-	-	-
As at 31 December 2024	8,642,016	3,464,265	3,610,418	55,916,522	6,201,721	1,642,133	79,477,075
As at 01 January 2025	8,642,016	3,464,265	3,610,418	55,916,522	6,201,721	1,642,133	79,477,075
Total Comprehensive Income for the Period							
Profit/(loss) for the year (net of tax)	-	-	-	19,258,077	-	-	19,258,077
Other Comprehensive Income (net of tax)	-	-	-	(40,518)	(666,105)	106,036	(600,587)
Total Comprehensive Income for the Period	-	-	-	19,217,559	(666,105)	106,036	18,657,490
Transactions with Equity Holders, Recognised Directly in Equity							
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-
Dividend paid for 2024	779,127	122,233	-	(2,119,701)	-	-	(1,218,341)
Fractions of shares paid in cash for 2024	-	-	-	(601)	-	-	(601)
Conversion of Non-Voting Shares to Voting Shares	-	-	-	-	-	-	-
Transfers to the Statutory Reserve Fund	-	-	943,989	(943,989)	-	-	-
As at 31 December 2025	9,421,143	3,586,498	4,554,407	72,069,790	5,535,616	1,748,169	96,915,623

NATIONS TRUST BANK PLC
STATEMENT OF CASH FLOWS



	Bank		Group	
	Twelve Months Ended 31 December 2025 LKR '000 (Audited)	Twelve Months Ended 31 December 2024 LKR '000 (Audited)	Twelve Months Ended 31 December 2025 LKR '000 (Audited)	Twelve Months Ended 31 December 2024 LKR '000 (Audited)
Cash Flows from Operating Activities				
Interest receipts	67,314,240	58,825,370	67,315,100	58,827,332
Interest payments	(25,452,045)	(28,341,184)	(25,205,973)	(28,108,054)
Net commission receipts	8,624,468	6,199,730	8,854,516	6,472,542
Trading income/(expense)	3,812,977	(2,218,805)	3,812,977	(2,218,805)
Gratuity Payments	(175,929)	(166,541)	(175,929)	(170,886)
Payments for VAT and SSCL on Financial Services	(7,181,927)	(6,554,566)	(7,191,435)	(6,621,307)
Receipts from/ (payments) on other operating activities	(15,121,180)	(15,987,177)	(15,268,942)	(16,049,553)
Operating profit before change in operating assets & liabilities	31,820,604	11,756,827	32,140,314	12,131,269
(Increase)/Decrease in Operating Assets				
Balances with Central Bank of Sri Lanka	(862,313)	1,500,454	(862,313)	1,500,454
Placements with Banks	1,034,968	(1,760,147)	1,034,968	(1,760,147)
Reverse Repurchase Agreements	1,737,147	(880,557)	1,737,147	(880,557)
Financial Assets - At Amortised Cost - Debt Instruments	9,183,090	3,203,471	9,183,090	3,203,471
Financial Assets - At Amortised Cost - Loans & Advances	(140,342,648)	(23,484,067)	(140,342,648)	(23,484,067)
Other Assets	323,241	143,150	300,127	143,150
(Increase)/Decrease in Operating Assets	(128,926,515)	(21,277,696)	(128,949,629)	(21,277,696)
Increase/(Decrease) in Operating Liabilities				
Financial Liabilities - At Amortised Cost - Due to Depositors	105,875,966	44,532,202	105,619,003	46,167,456
Financial Liabilities - At Amortised Cost - Repurchase Agreements	1,433,500	14,850,179	1,319,846	12,827,032
Financial Liabilities - At Amortised Cost - Due to other borrowers	13,221,480	(22,008,439)	13,221,480	(22,008,439)
Other Liabilities	2,153,433	(3,322,865)	2,128,597	(3,292,954)
Increase/(Decrease) in Operating Liabilities	122,684,379	34,051,077	122,288,926	33,693,095
Net Cash Generated from / Used in Operating Activities before Income Tax	25,578,468	24,530,208	25,479,611	24,546,668
Income Tax Paid	(7,728,971)	(8,594,255)	(7,887,348)	(8,738,004)
Net Cash (Used in)/from Operating Activities	17,849,497	15,935,953	17,592,263	15,808,664
Cash Flows from Investing Activities				
Purchase of Property, Plant and Equipment	(1,225,011)	(455,421)	(1,225,011)	(455,430)
Proceeds from Sale of Property, Plant and Equipment	3,869	3,141	3,869	3,141
Net Purchase and proceeds from sale and on maturities of financial investments	(16,818,451)	(20,287,480)	(16,818,451)	(20,287,480)
Net investment on intangible assets	(793,215)	(567,174)	(793,215)	(567,285)
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	(18,832,808)	(21,306,934)	(18,832,808)	(21,307,054)
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	-	(1,751,041)	-	(1,751,041)
Interest Paid on Subordinated Debt	(608,672)	(948,959)	(608,672)	(948,959)
Dividend paid to non-controlling interest	-	-	-	-
Dividend paid to shareholders of the parent company	(1,218,942)	(918,710)	(1,218,942)	(918,710)
Dividend paid to holders of other equity instruments	-	-	-	-
Net proceeds from the Other debt	933,065	1,018,598	933,065	1,018,598
Net repayment of Other Debt	(770,295)	(8,567,582)	(770,295)	(8,567,582)
Operating Lease Rentals Paid	(830,743)	(717,446)	(573,509)	(590,037)
Net Cash (Used in)/from Financing Activities	(2,495,587)	(11,885,140)	(2,238,353)	(11,757,731)
Net Increase/(Decrease) in Cash and Cash Equivalents	(3,478,898)	(17,256,121)	(3,478,898)	(17,256,121)
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	504,802	(1,990,016)	504,802	(1,990,016)
Cash and Cash Equivalents at the End of the Period	17,325,345	20,299,441	17,325,348	20,299,444
Reconciliation of Cash and Cash Equivalents				
Cash in Hand	11,536,808	11,563,596	11,536,811	11,563,599
Balances with Banks	8,329,489	9,253,026	8,329,489	9,253,026
Money at Call and Short Notice	-	-	-	-
Deposits from Other Banks	(2,540,952)	(517,181)	(2,540,952)	(517,181)
	17,325,345	20,299,441	17,325,348	20,299,444

(1) Product-wise Gross Loans and Advances

	Bank/Group	
	31.12.2025 LKR'000 (Audited)	31.12.2024 LKR '000 (Audited)
By product – Domestic currency		
Bills of Exchange	500	14,699
Trade Finance	98,658,239	61,719,106
Overdrafts	49,790,160	43,955,178
Term Loans	130,657,189	87,273,154
Staff Loans	4,923,791	3,818,152
Lease rentals receivable	31,442,140	23,109,775
Credit Cards	27,964,782	24,416,655
Pawning	628	1,184
Other Advances	149,062	262,917
	343,586,491	244,570,820
By product – Foreign currency		
Trade Finance	31,568,406	34,182,315
Overdrafts	3,816,255	3,209,756
Guarantees	-	-
Bonds	-	-
Term Loans	72,154,999	26,895,898
	107,539,660	64,287,969
Total	451,126,151	308,858,789

(2) Product-wise Commitments and Contingencies

	Bank/Group	
	31.12.2025 LKR'000 (Audited)	31.12.2024 LKR '000 (Audited)
By product – Domestic currency		
Guarantees	310,380	582,048
Bonds	23,824,482	20,575,648
Acceptances	3,931,161	3,545,406
Letters of Credit	15,246,815	7,350,830
Forward Contracts to buy/sell –Fixed Income Securities	918,776	260,017
Undrawn Credit Lines	233,621,942	210,783,304
	277,853,556	243,097,253
By product – Foreign currency		
Guarantees	280,166	388,397
Bonds	-	1,114,388
Acceptances	868,245	1,931,222
Letters of Credit	1,349,736	1,726,364
Forward Exchange Contracts	176,316,689	140,207,499
Undrawn Credit Lines	30,954,781	18,247,996
	209,769,617	163,615,866
Total	487,623,173	406,713,119

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

	Bank/Group	
	31.12.2025 LKR'000 (Audited)	31.12.2024 LKR '000 (Audited)
Gross Loans and Advances, Commitments and Contingencies	938,749,324	715,571,908
(Less): Accumulated impairment under; (Note 3.1)		
Stage 1	(3,275,926)	(4,237,137)
Stage 2	(5,853,638)	(5,985,584)
Stage 3	(11,734,352)	(11,794,752)
Net Value of Loans and Advances, Commitments and Contingencies	917,885,408	683,554,435

(3.1) Movement in Impairment during the period

	Bank/Group	
	2025 LKR'000 (Audited)	2024 LKR '000 (Audited)
Stage 1		
Opening balance as at 01 January	4,237,137	3,806,061
Charge/(Write back) to income statement	(973,220)	452,612
Write-off during the period	-	-
Effect on Change in Exchange rates	12,009	(21,536)
Closing balance	3,275,926	4,237,137
Stage 2		
Opening balance as at 01 January	5,985,584	6,124,932
Charge/(Write back) to income statement	(181,866)	(80,023)
Write-off during the period	-	-
Effect on Change in Exchange rates	49,920	(59,325)
Closing balance	5,853,638	5,985,584
Stage 3		
Opening balance as at 01 January	11,794,752	12,179,282
Charge/(Write back) to income statement	1,032,517	1,395,432
Write-off during the period	(1,114,876)	(1,779,962)
Effect on Change in Exchange rates	21,959	-
Closing balance	11,734,352	11,794,752
Total Impairment	20,863,916	22,017,473

NATIONS TRUST BANK PLC
ANALYSIS OF DEPOSITS



(4) Due to Depositors - By Product

	Bank		Group	
	31.12.2025 LKR'000 (Audited)	31.12.2024 LKR '000 (Audited)	31.12.2025 LKR'000 (Audited)	31.12.2024 LKR '000 (Audited)
By product – Domestic currency				
Demand Deposits (current accounts)	36,224,932	33,376,584	36,005,741	33,327,684
Savings Deposits	89,291,478	63,139,792	89,291,478	63,139,792
Fixed Deposits	208,236,736	168,759,465	208,069,413	168,678,814
Call Deposits	6,343	11,665	6,343	11,665
Certificate of Deposits	2,170	2,072	2,170	2,072
	333,761,659	265,289,578	333,375,145	265,160,027
Foreign Currency				
Demand Deposits (current accounts)	5,358,046	4,848,708	5,358,046	4,848,708
Savings Deposits	20,421,275	18,170,943	20,421,275	18,170,943
Fixed Deposits	143,064,612	96,475,687	143,064,612	96,475,687
Call Deposits	-	-	-	-
Certificate of Deposits	-	-	-	-
	168,843,933	119,495,338	168,843,933	119,495,338
Total	502,605,592	384,784,916	502,219,078	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 31 December 2025.

Financial Instruments Carried at Fair Value

Bank/Group	As at 31.12.2025 (Audited)				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	-	613,468	-	613,468	-	224,298	-	224,298
Financial Assets at Fair Value through Profit or Loss	2,188,719	9,401,186	-	11,589,905	9,581,283	7,613,476	-	17,194,759
Financial Assets at Fair Value through Other Comprehensive Income	59,168,537	73,776,731	167,461	133,112,729	70,244,123	36,603,913	166,841	107,014,877
	61,357,256	83,791,385	167,461	145,316,102	79,825,406	44,441,687	166,841	124,433,934
Financial Liabilities								
Derivative Financial Instruments	-	37,822	-	37,822	-	372,084	-	372,084
	-	37,822	-	37,822	-	372,084	-	372,084

Fair Value of Financial Instruments Carried at Amortised Cost

Bank	As at 31.12.2025 (Audited)					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	88,897,718	32,272,904	69,187,905	-	101,460,809	96,796,064	42,054,869	69,700,367	-	111,755,236
Loans and Advances to Customers- Gross	451,126,151	-	450,314,285	-	450,314,285	308,858,789	-	309,227,141	-	309,227,141
	540,023,869	32,272,904	519,502,190	-	551,775,094	405,654,853	42,054,869	378,927,508	-	420,982,377
Financial Liabilities										
Due to Customers	502,605,592	-	504,633,045	-	504,633,045	384,784,916	-	386,373,873	-	386,373,873
Due to Other Borrowers	10,005,840	-	10,005,840	-	10,005,840	9,111,275	-	9,111,275	-	9,111,275
Debt Securities Issued	5,973,778	-	6,172,373	-	6,172,373	5,979,693	-	6,080,887	-	6,080,887
	518,585,210	-	520,811,258	-	520,811,258	399,875,884	-	401,566,035	-	401,566,035
Group										
Group	As at 31.12.2025 (Audited)					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	88,897,718	32,272,904	69,187,905	-	101,460,809	96,796,064	42,054,869	69,700,367	-	111,755,236
Loans and Advances to Customers- Gross	451,126,151	-	450,314,285	-	450,314,285	308,858,789	-	309,227,141	-	309,227,141
	540,023,869	32,272,904	519,502,190	-	551,775,094	405,654,853	42,054,869	378,927,508	-	420,982,377
Financial Liabilities										
Due to Customers	502,219,078	-	504,246,382	-	504,246,382	384,655,365	-	386,244,322	-	386,244,322
Due to Other Borrowers	9,552,599	-	9,552,599	-	9,552,599	9,118,377	-	9,111,275	-	9,111,275
Debt Securities Issued	5,973,778	-	6,172,373	-	6,172,373	5,979,693	-	6,080,887	-	6,080,887
	517,745,455	-	519,971,354	-	519,971,354	399,753,435	-	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
SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)



Item	Bank		Group	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
Regulatory Capital (LKR '000)				
Common Equity Tier 1	87,652,886	70,822,110	90,315,275	73,081,874
Core (Tier 1) Capital	87,652,886	70,822,110	90,315,275	73,081,874
Total Regulatory Capital Base	92,768,154	74,851,471	95,430,133	77,111,235
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (%) (Minimum Requirement - 7.00%)	19.06	20.87	19.61	21.47
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	19.06	20.87	19.61	21.47
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	20.17	22.05	20.72	22.66
BASEL III Leverage Ratio (Minimum Requirement - 3%)	12.14	12.57	12.51	12.96
Regulatory Liquidity				
Total Stock of High-Quality Liquid Assets (LKR '000)	211,183,595	210,135,367		
Liquidity Coverage Ratio (%) (Minimum Requirement: 100%)				
Rupee	351.44	447.74		
All Currency	203.40	320.56		
Net Stable Funding Ratio (%) (Minimum Requirement : 100%)	138.33	154.73		
Assets Quality				
Impaired Loans (Stage 3) Ratio % *	0.91	1.60		
Impairment (Stage 3) to Stage 3 Loans Ratio (%)*	66.69	60.55		
Income and Profitability				
Net Interest Margin (%)	6.05	6.94		
Return on Assets (before tax) (%)	4.37	4.92	4.46	5.00
Return on Equity (%)	22.13	24.67	21.86	24.22
Cost to income ratio (%)	32.93	34.02	32.49	33.72
Net Assets Value Per Share (LKR)	283.97	235.70	293.12	243.65
Memorandum Information				
Credit Rating	A(lka)	A(lka)		
Number of Employees	2444	2455	2462	2473
Number of Branches	90	95	90	95
Market Price Per Share (LKR)	Voting		Non-Voting	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
	(Quarter ended)	(Quarter ended)	(Quarter ended)	(Quarter ended)
Highest	314.75	189.75	422.75	225.00
Lowest	265.00	123.00	352.50	127.00
Last Traded Price	313.00	186.50	385.50	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.

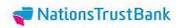
Debenture Categories	CSE Listing	Interest Payable Frequency	Issued Date	Maturity Date	Balance as at 31.12.2025 (Audited) LKR '000	Balance as at 31.12.2024 (Audited) LKR '000	Market Values for the Quarter Ended 31.12.2025			Interest Rates		Interest Rate of Comparable Government Securities			Other Ratios as at Date of Last Trade	
							Highest LKR	Lowest LKR	Period End LKR	Coupon Rate %	Effective Annual Yield %	31.12.2025 %	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	9.75	10.70	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	9.75	10.70	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	9.75	10.70	7.43	N/A	
Total Debentures					5,800,000	5,800,000										

Ratios of Debt	31.12.2025	31.12.2024
** Debt/Equity Ratio (%)	12.51	15.21
Interest Cover (Times)	28.36	14.71
Quick Asset Ratio (%)	133.88	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 twelve months ended 31 December	*Consumer & Commercial Banking		*Corporate Banking		Treasury & Investments		Insurance Broking		Property Management		Unallocated/ Eliminations		Total Group	
	2025 LKR '000 (Audited)	2024 LKR '000 (Audited)	2025 LKR '000 (Audited)	2024 LKR '000 (Audited)	2025 LKR '000 (Audited)	2024 LKR '000 (Audited)	2025 LKR '000 (Audited)	2024 LKR '000 (Audited)	2025 LKR '000 (Audited)	2024 LKR '000 (Audited)	2025 LKR '000 (Audited)	2024 LKR '000 (Audited)	2025 LKR '000 (Audited)	2024 LKR '000 (Audited)
Net Interest Income	299,175	910,542	11,986,970	11,610,287	26,619,689	23,398,436	87,676	88,679	117,035	124,049	(332,445)	(216,277)	38,778,100	35,915,716
Inter Segment	11,014,133	11,858,248	(6,238,077)	(6,273,351)	(4,776,056)	(5,584,897)	-	-	-	-	-	-	-	-
Total revenue from external customers	11,313,308	12,768,790	5,748,893	5,336,936	21,843,633	17,813,539	87,676	88,679	117,035	124,049	(332,445)	(216,277)	38,778,100	35,915,716
Net Fee and Commission Income	7,519,621	6,452,843	1,223,984	1,048,682	(74,608)	140,289	176,384	158,630	272,606	170,095	(255,230)	95,827	8,862,757	8,066,366
Net Gain/(Loss) from Trading	906,476	844,347	330,108	287,319	3,324,640	(4,472,059)	-	-	-	-	(24,815)	39,722	4,536,409	(3,300,671)
Net Fair Value Gain/(Loss) on Financial Assets at Fair Value through Profit or Loss	-	-	-	-	(668,816)	425,253	-	-	-	-	-	-	(668,816)	425,253
Net Fair Value Gain/(Loss) on Financial Liabilities at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Gain/(Loss) on Derecognition of Financial Assets at Fair Value through Profit or Loss	-	-	-	-	1,602,870	1,589,126	-	-	-	-	-	-	1,602,870	1,589,126
Net Gain/(Loss) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	-	-	-	-	1,522,909	(142,447)	-	-	-	-	-	-	1,522,909	(142,447)
Net Gain/(Loss) on Derecognition of Financial Assets at Amortised cost	-	-	-	-	-	(3,418,674)	-	-	-	-	-	-	-	(3,418,674)
Net Other Operating Income/(Loss)	1,426,827	1,892,020	5	-	(3,899,020)	3,716,260	-	-	-	-	37,522	(340,776)	(2,434,666)	5,267,504
Operating Income	21,166,232	21,958,000	7,302,990	6,672,937	23,651,608	15,651,287	264,060	247,309	389,641	294,144	(574,968)	(421,504)	52,199,563	44,402,173
Impairment Charge/(Reversal)	(523,254)	1,046,637	415,040	726,887	1,912	(4,969,966)	-	-	-	-	-	-	(106,302)	(3,196,442)
Net Operating Income	21,689,486	20,911,363	6,887,950	5,946,050	23,649,696	20,621,253	264,060	247,309	389,641	294,144	(574,968)	(421,504)	52,305,865	47,598,615
Depreciation of Property, Plant and Equipment	236,125	163,728	35,722	25,739	13,108	7,159	231	236	18,921	18,968	38,899	25,900	343,006	241,730
Depreciation of Right of Use Assets	587,722	482,510	-	-	-	-	-	5,613	-	-	(215,130)	(96,140)	372,592	391,983
Amortisation of Intangible Assets	258,368	226,788	14,652	49,186	42,594	52,999	139	126	-	-	1,831	1,428	317,584	330,527
Income Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	(9,145,044)	(8,934,125)
Capital Expenditures														
Property and Equipment	40,818	20,044	8,422	14,468	4,011	1,402	-	-	-	-	1,416,776	142,591	1,470,027	178,505
Other Intangible Assets	213,054	17,047	-	-	-	1,678	-	-	-	-	403,820	100,668	616,874	119,393
Total Assets (as at)	221,783,992	162,123,817	235,705,262	147,790,619	257,850,815	245,661,028	1,183,959	1,021,725	1,993,303	1,760,300	(18,208,448)	(12,771,694)	700,308,883	545,585,795
Total Liabilities (as at)	391,024,923	305,204,087	117,421,858	84,616,577	82,234,116	64,484,075	53,507	45,254	63,480	57,094	12,595,376	11,701,633	603,393,260	466,108,720

*The segmentation has been revised to classify previously used "Bank" into "Consumer & Commercial Banking" and "Corporate Banking", in alignment with the presentation format of the Annual Financial Statements.

- (1) There are no changes to the accounting policies and methods of computation from those disclosed in the annual report for the year ended 31 December 2025.
- (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**
 - (a) **Loans and Advances – ECL assessment**

A comprehensive ECL assessment was performed, considering delays in cash flows, current macroeconomic conditions, and other externalities. Sufficient provisions were recorded to ensure appropriate coverage for the loan portfolio. Customers with elevated credit risk were classified under Stage 2 or Stage 3. Management overlays for high-risk segments and geographies were reviewed and maintained to ensure adequate buffers against potential adverse impacts.
 - (b) **Other Financial Assets – Balances with Central Bank**

As at 31.12. 2025, the Bank carried a receivable balance due from the Central Bank of Sri Lanka (CBSL) relating to the Special Deposit Accounts (SDA) and the Incentive Scheme on Inward Workers' Remittances introduced under previous regulatory directions. In December 2024, CBSL communicated the need to reassess the recoverability of these receivables. Based on management's assessment of the settlement status and available information, an impairment provision has been recognised against the outstanding balance.

Further, CBSL has formally confirmed in January 2026, that amounts claimed under the Rs. 2.00 per USD Incentive Scheme on Workers' Remittances will not be settled. Accordingly, the Bank has written off the related receivable balance, and the impact has been recognized in the financial year 2025.
- (6) In terms of the Banking Act No.30 of 1988, as amended, John Keells Group and Central Finance Group are to reduce their respective shares carrying voting rights to 15% and the respective shareholders are required to take relevant action to comply with the said direction. Restriction on voting rights at 10% each is applicable to John Keells Group and Central Finance Group until the reduction of their respective holding to the prescribed levels.
- (7) The funds raised through debentures were fully utilized for the objectives mentioned in the prospectuses.
- (8) On 24 September 2025, The Bank entered into a binding Sale and Purchase Agreement (SPA) with The Hongkong and Shanghai Banking Corporation Limited acting through Sri Lanka Branch to acquire its retail banking business in Sri Lanka which includes acquisition of all assets and liabilities of the retail business.

The Bank received formal approval for the acquisition from the Central Bank of Sri Lanka (CBSL) on 1 December 2025, under Section 12(1)(c) of the Banking Act, No. 30 of 1988 as amended.

As of the date these financial statements were authorized for issue; all significant conditions of precedent set out in the SPA have been satisfied. The transaction is expected to reach legal completion in the first half of 2026, at which point the bank will assume the control of the assets and liabilities and the Bank's balance sheet will reflect the assets and liabilities so acquired and assumed.
- (9) **Events after the Reporting Date**

On 20 February 2026, the Board of Directors of the Bank has approved the payment of a first and final dividend of LKR 7.00 per share to be paid in the form of LKR 3.50 per share in cash and LKR 3.50 per share in scrip. Scrip issue will be made in the proportion of 01 voting share for every 115.3836 voting shares amounting to a total of 2,478,827 new voting shares and 01 convertible non-voting share for every 142.1699 convertible non-voting shares, amounting to a total of 313,861 new convertible non-voting shares. Fractions in shares will be paid in cash.
- (10) 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 (9) above.

NATIONS TRUST BANK PLC
SHAREHOLDERS' INFORMATION



Twenty Largest Shareholders as at 31 December 2025

Name of the Shareholder	Voting Shares	
	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
Hatton National Bank PLC - Capital Alliance Quantitative Equity Fund	5,666,786	1.98
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	2,829,000	0.99
Mr. W.G.D.C. Ranaweera	1,748,406	0.61
Mr. N.R. Somaiya	1,615,175	0.56
Invenco Capital Private Limited	1,003,102	0.35
Mr. M.A. Jafferjee	974,377	0.34
Mr. Y.S.H.R.S. Silva	870,768	0.30
Mr. L.J.M.A. Jayasundara	800,000	0.28
Hatton National Bank PLC A/C No. 4 (HNB Retirement Pension Fund)	745,134	0.26
Miss N.T.M.S. Cooray	721,248	0.25
	237,284,264	82.93
Others	48,731,643	17.07
Total	286,015,907	100.00

Name of the Shareholder	Non-Voting Shares	
	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	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	20,621	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
	44,502,381	99.74
Others	119,194	0.26
Total	44,621,575	100.00

	31.12.2025	
	Number	%
Number of shareholders representing the public holding (Voting)	8,433	35.79
Number of shareholders representing the public holding (Non-Voting)	607	0.98
Compliant under Option 1 - Float Adjusted Market Capitalization	LKR. 32.21 Bn	

Directors' Holding in Shares as at 31 December 2025

Name of the Director	No of Shares	
	Voting	Non-Voting
Mrs. R.S. Cader	-	-
Mr. C.H.A.W. Wickramasuriya	-	-
Mr. A.R. Fernando	-	-
Dr. R. Shanmuganathan	-	-
Mr. C.K. Hetiirachchi	-	-
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	-	-
	-	-