TRUST IN BETTER.

Interim Financial Statements

For the three months ended 31st March 2026
Company Registration Number: PQ 118

NationsTrustBank

Nations Trust Bank builds growth momentum in 1Q 2026 with a PAT of LKR 4.6Bn

- *LKR 41.3Bn Loan Growth, up 10% YoY*
- *Profit After Tax of LKR 4.6Bn, up 12% YoY*
- *Net Stage 3 Ratio of 1.10%*
- *Tier I Capital Ratio at 17.31%*
- *Total Capital Adequacy Ratio of 18.41%*
- *Return on Equity 18.98%*

Nations Trust Bank PLC (NTB) commenced the financial year on a positive note, delivering a strong performance for the three months ended 31st March 2026, with a Profit After Tax (PAT) of LKR 4.6Bn, marking a 12% year-on-year increase. The results were supported by steady asset growth, stable Net Interest Margins (NIMs), and prudent risk management, reflected in a low Net Stage 3 Ratio of 1.10%. A robust capital position further supported the Bank's performance, with Return on Equity (ROE) reaching 18.98%, indicating the Bank's continued momentum and a positive outlook for growth in the year ahead.

Nations Trust Bank, Director and Chief Executive Officer, Hemantha Gunetilleke, stated, "The Bank's performance in 1Q 2026 highlights its strength and the progress of its strategy as we move into the next phase of growth. This is reflected in the expansion of our loan book and our continued focus on supporting customers across consumer, commercial and corporate segments. In doing so, the Bank has contributed to broader economic growth in Sri Lanka, supporting investment and expansion across key sectors. As we further strengthen our capital and liquidity positions, we remain focused on delivering value through high service standards, improved digital capabilities, and a strong customer focus."

Driven by efficient asset-liability management and prudent pricing strategies, the Bank sustained a NIM of 5.66%. The Bank's Earnings Per Share for the three months ending 31st March 2026 increased to LKR 13.72 against LKR 12.25 recorded during the same period last year. Strong financial performance continues to bolster NTB's capital base with a Tier 1 Capital Ratio of 17.31% and a Total Capital Adequacy Ratio of 18.41%, well above the regulatory requirements of 8.5% and 12.5%, respectively.

NTB recently announced to the Colombo Stock Exchange the successful completion of the transfer of the Hongkong and Shanghai Banking Corporation's (HSBC) Retail Banking business in Sri Lanka, with the acquired portfolio transitioning to NTB on 1st May 2026. The transaction, originally disclosed to the CSE in September 2025, integrates approximately 343 staff members and 230,000 customer accounts including premium banking clients, credit cards, and retail loans, into NTB's portfolio, significantly expanding NTB's retail footprint

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		
	Three Months Ended 31 March			Three Months Ended 31 March		
	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)
Gross Income	**23,548,445**	**19,622,446**	**20**	**23,628,139**	**19,679,635**	**20**
Interest Income	19,606,610	16,160,414	21	19,606,785	16,160,660	21
Less: Interest Expense	(9,332,441)	(6,955,708)	(34)	(9,277,399)	(6,880,457)	(35)
Net Interest Income	**10,274,169**	**9,204,706**	**12**	**10,329,386**	**9,280,203**	**11**
Fee and Commission Income	2,862,800	2,416,928	18	2,942,319	2,473,871	19
Less: Fee and Commission Expense	(547,387)	(426,980)	(28)	(547,387)	(426,980)	(28)
Net Fee and Commission Income	**2,315,413**	**1,989,948**	**16**	**2,394,932**	**2,046,891**	**17**
Net Gains/(Losses) from Trading	1,423,960	898,173	59	1,423,960	898,173	59
Net Fair Value Gains/(Losses) on Financial Assets at Fair Value through Profit or Loss	(142,688)	(450,180)	68	(142,688)	(450,180)	68
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	(18,471)	676,294	(103)	(18,471)	676,294	(103)
Net Gains/(Losses) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	1,067,301	181,970	487	1,067,301	181,970	487
Net Gains/(Losses) on Derecognition of Financial Assets at Amortised cost	-	-	-	-	-	-
Net Other Operating Income/(Loss)	(1,251,067)	(261,153)	(379)	(1,251,067)	(261,153)	(379)
Total Operating Income	**13,668,617**	**12,239,758**	**12**	**13,803,353**	**12,372,198**	**12**
Impairment Charges/(Reversals)	622,972	445,520	(40)	622,972	445,520	(40)
Net Operating Income	**13,045,645**	**11,794,238**	**11**	**13,180,381**	**11,926,678**	**11**
Less: Operating Expenses						
Personnel Expenses	2,393,110	2,171,660	(10)	2,403,285	2,181,318	(10)
Depreciation of Property, Plant and Equipment	104,841	54,443	(93)	121,583	68,383	(78)
Depreciation of Right of Use (ROU) Assets	147,174	145,489	(1)	93,391	101,535	8
Amortisation of Intangible Assets	83,106	74,352	(12)	83,141	74,386	(12)
Other Operating Expenses	1,731,964	1,498,134	(16)	1,746,317	1,503,785	(16)
Total Operating Expenses	**4,460,195**	**3,944,078**	**(13)**	**4,447,717**	**3,929,407**	**(13)**
Operating profit/(loss) before VAT & SSCL on financial services	**8,585,450**	**7,850,160**	**9**	**8,732,664**	**7,997,271**	**9**
Less: Value Added Tax (VAT) on financial services	1,499,729	1,480,874	(1)	1,500,226	1,481,360	(1)
Less: Social Security Contribution Levy (SSCL) on financial services	211,567	208,357	(2)	211,567	208,357	(2)
Operating profit/(loss) after VAT & SSCL on financial services	**6,874,154**	**6,160,929**	12	**7,020,871**	**6,307,554**	11
Share of profits of associates and joint ventures	-	-	-	-	-	-
Profit / (loss) before Income Tax	**6,874,154**	**6,160,929**	**12**	**7,020,871**	**6,307,554**	**11**
Less: Income Tax Expense	2,399,715	2,179,034	(10)	2,447,490	2,222,617	(10)
Profit / (loss) for the Period	**4,474,439**	**3,981,895**	**12**	**4,573,381**	**4,084,937**	**12**
Profit Attributable to:						
Equity Holders of the Bank	4,474,439	3,981,895	12	4,573,381	4,084,937	12
Non-Controlling Interest	-	-	-	-	-	-
Earnings per share on profit						
Basic Earning Per Share (LKR)	13.42	11.94	12	13.72	12.25	12
Diluted earnings per ordinary share (LKR)	13.42	11.94	12	13.72	12.25	12

NATIONS TRUST BANK PLC
STATEMENT OF COMPREHENSIVE INCOME

	Bank			Group		
	Three Months Ended 31 March			Three Months Ended 31 March		
	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)
Profit for the Period	**4,474,439**	**3,981,895**	**12**	**4,573,381**	**4,084,937**	**12**
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	(2,384,466)	313,259	(861)	(2,384,466)	313,259	(861)
Less: Tax (Expenses) / Reversal relating to items that will be reclassified to income statement	715,340	(93,978)	861	715,340	(93,978)	861
	(1,669,126)	219,281	(861)	(1,669,126)	219,281	(861)
Other Comprehensive Income/(Expense) that will not be Reclassified to Profit or Loss in Subsequent Periods:						
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	–	–	–	–	–	–
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	–	–	–	–	–	–
Re-measurement of Post Employment Benefit Obligations	–	–	–	–	–	–
Changes in revaluation surplus	–	–	–	–	–	–
Share of profits of associates and joint ventures	–	–	–	–	–	–
Less: Tax Expenses Related to the items that will not be reclassified to income statement	–	–	–	–	–	–
	–	–	–	–	–	–
Other Comprehensive Income for the Period, Net of Tax	**(1,669,126)**	**219,281**	**(861)**	**(1,669,126)**	**219,281**	**(861)**
Total Comprehensive Income for the Period, Net of Tax	**2,805,313**	**4,201,176**	**(33)**	**2,904,255**	**4,304,218**	**(33)**
Attributable to:						
Equity Holders of the Bank	**2,805,313**	**4,201,176**	**(33)**	**2,904,255**	**4,304,218**	**(33)**
Non-Controlling Interest	–	–		–	–	

NATIONS TRUST BANK PLC
STATEMENT OF FINANCIAL POSITION

As at	Bank			Group		
	31.03.2026 LKR '000	31.12.2025 LKR '000 (Audited)	Change (%)	31.03.2026 LKR '000	31.12.2025 LKR '000 (Audited)	Change (%)
ASSETS						
Cash and Cash Equivalents	32,168,300	19,864,631	62	32,168,303	19,864,477	62
Balances with Central Bank of Sri Lanka	4,347,052	2,045,786	112	4,347,052	2,045,786	112
Placements with banks	1,923,108	1,437,818	34	1,923,108	1,437,818	34
Reverse Repurchase Agreements	717,997	645,794	11	717,997	645,794	11
Derivative Financial Instruments	1,479,601	613,468	141	1,479,601	613,468	141
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	16,924,484	11,589,905	46	16,924,484	11,589,905	46
Financial Assets Recognised through Profit or Loss - Designated at Fair Value	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	133,333,165	133,112,729	0	133,333,165	133,112,729	0
Financial Assets at Amortised Cost - Debt Instruments	97,334,551	88,897,718	9	97,334,551	88,897,718	9
Financial Assets at Amortised Cost - Loans and Advances	471,705,950	430,368,007	10	471,705,950	430,368,007	10
Other Assets	2,557,308	2,412,826	6	2,611,323	2,444,550	7
Investments in Subsidiaries	678,710	678,710	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-	-
Property, Plant & Equipment	4,029,645	4,026,924	0	5,103,670	5,110,266	(0)
Investment properties	-	-	-	-	-	-
Right of Use (ROU) Assets	1,837,381	1,970,691	(7)	1,460,904	1,540,432	(5)
Goodwill & Intangible Assets	1,884,381	1,782,628	6	1,884,683	1,782,965	6
Deferred Tax Assets	1,998,143	1,127,396	77	1,726,171	854,968	102
Total Assets	**772,919,776**	**700,575,031**	**10**	**772,720,962**	**700,308,883**	**10**
LIABILITIES						
Due to Banks	46,988,924	42,772,586	10	46,988,924	42,772,586	10
Derivative Financial Instruments	254,066	37,822	572	254,066	37,822	572
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	535,194,226	502,605,592	6	534,756,635	502,219,078	6
Due to debt securities holders - Repurchase Agreements	38,489,316	23,479,164	64	35,872,231	20,909,241	72
Due to Other Borrowers	26,124,268	10,005,840	161	25,722,182	9,552,599	169
Debt Securities Issued	6,103,012	5,973,778	2	6,103,012	5,973,778	2
Retirement Benefit Obligations	1,735,806	1,659,228	5	1,745,887	1,668,811	5
Current Tax Liabilities	5,791,282	5,568,268	4	5,861,339	5,632,064	4
Due to subsidiaries	-	-	-	-	-	-
Other Liabilities	16,873,014	14,580,677	16	16,928,335	14,627,281	16
Total Liabilities	**677,553,914**	**606,682,955**	**12**	**674,232,611**	**603,393,260**	**12**
EQUITY						
Stated Capital	13,990,603	13,007,641	8	13,990,603	13,007,641	8
Statutory Reserve Fund	4,554,407	4,554,407	-	4,554,407	4,554,407	-
Retained Earnings	71,839,441	69,679,491	3	74,328,682	72,069,790	3
OCI Reserve	3,866,490	5,535,616	(30)	3,866,490	5,535,616	(30)
Revaluation Reserve	1,114,921	1,114,921	-	1,748,169	1,748,169	-
Total Shareholders' Equity	**95,365,862**	**93,892,076**	**2**	**98,488,351**	**96,915,623**	**2**
Non-controlling interests	**-**	**-**	**-**	**-**	**-**	**-**
Total Equity and Liabilities	**772,919,776**	**700,575,031**	**10**	**772,720,962**	**700,308,883**	**10**
Contingent Liabilities and Commitments	**555,166,466**	**486,646,914**	**14**	**555,166,466**	**486,646,914**	**14**
Memorandum Information						
Number of Employees	2,430	2,444		2,449	2,462	
Number of Branches	89	90		89	90	
Number of Off-Site ATMs and CRMs	24	24		24	24	

Note: Amounts stated are net of impairment and depreciation.

CERTIFICATION :

I certify that these financial statements comply with the requirements of the Companies Act No. 07 of 2007.

Sgd
Kushlani Allis
Chief Financial Officer

We, the undersigned being the Chairperson, Director and Executive Director/Chief Executive Officer of Nations Trust Bank PLC certify jointly that:
(a) the above financial statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;

(b) the information contained in these financial statements has been extracted from the unaudited financial statements of the Bank and the Group, unless indicated as audited.

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

13 May 2026
Colombo

NATIONS TRUST BANK PLC
STATEMENT OF CHANGES IN EQUITY

BANK	Stated Capital		Statutory Reserve Fund	Retained Earnings	OCI Reserve	Revaluation Reserve	Total
	Voting LKR '000	Non-Voting LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000
As at 01 January 2025	**8,642,016**	**3,464,265**	**3,610,418**	**53,907,147**	**6,201,721**	**1,060,740**	**76,886,307**
Total Comprehensive Income for the Period							
Profit/(loss) for the year (net of tax)	-	-	-	3,981,895	-	-	3,981,895
Other Comprehensive Income (net of tax)	-	-	-	-	219,281	-	219,281
Total Comprehensive Income for the Period	-	-	-	3,981,895	219,281	-	4,201,176
Transactions with Equity Holders, Recognised Directly in Equity							
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-
Dividend paid for 2024	779,127	122,233	-	(2,119,701)	-	-	(1,218,341)
Fractions of shares paid in cash for 2024	-	-	-	(601)	-	-	(601)
Conversion of Non-Voting Shares to Voting Shares	-	-	-	-	-	-	-
Transfers to the Statutory Reserve Fund	-	-	-	-	-	-	-
As at 31 March 2025	**9,421,143**	**3,586,498**	**3,610,418**	**55,768,740**	**6,421,002**	**1,060,740**	**79,868,541**
As at 01 January 2026	**9,421,143**	**3,586,498**	**4,554,407**	**69,679,491**	**5,535,616**	**1,114,921**	**93,892,076**
Total Comprehensive Income for the Period							
Profit for the Period	-	-	-	4,474,439	-	-	4,474,439
Other Comprehensive Income	-	-	-	-	(1,669,126)	-	(1,669,126)
Total Comprehensive Income for the Period	-	-	-	4,474,439	(1,669,126)	-	2,805,313
Transactions with Equity Holders, Recognised Directly in Equity							
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-
Dividend paid for 2025	850,219	132,743	-	(2,313,280)	-	-	(1,330,318)
Fractions of shares paid in cash for 2025	-	-	-	(1,209)	-	-	(1,209)
Conversion of Non-Voting Shares to Voting Shares	-	-	-	-	-	-	-
Transfers to the Statutory Reserve Fund	-	-	-	-	-	-	-
As at 31 March 2026	**10,271,362**	**3,719,241**	**4,554,407**	**71,839,441**	**3,866,490**	**1,114,921**	**95,365,862**

GROUP	Stated Capital		Statutory Reserve Fund	Retained Earnings	OCI Reserve	Revaluation Reserve	Total
	Voting LKR '000	Non-Voting LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000
As at 01 January 2025	**8,642,016**	**3,464,265**	**3,610,418**	**55,916,522**	**6,201,721**	**1,642,133**	**79,477,075**
Total Comprehensive Income for the Period							
Profit for the Period	-	-	-	4,084,937	-	-	4,084,937
Other Comprehensive Income	-	-	-	-	219,281	-	219,281
Total Comprehensive Income for the Period	-	-	-	4,084,937	219,281	-	4,304,218
Transactions with Equity Holders, Recognised Directly in Equity							
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-
Dividend paid for 2024	779,127	122,233	-	(2,119,701)	-	-	(1,218,341)
Fractions of shares paid in cash for 2024	-	-	-	(601)	-	-	(601)
Transfers to the Statutory Reserve Fund	-	-	-	-	-	-	-
Conversion of Non-Voting Shares to Voting Shares	-	-	-	-	-	-	-
As at 31 March 2025	**9,421,143**	**3,586,498**	**3,610,418**	**57,881,157**	**6,421,002**	**1,642,133**	**82,562,351**
As at 01 January 2026	**9,421,143**	**3,586,498**	**4,554,407**	**72,069,790**	**5,535,616**	**1,748,169**	**96,915,623**
Total Comprehensive Income for the Period							
Profit for the Period	-	-	-	4,573,381	-	-	4,573,381
Other Comprehensive Income	-	-	-	-	(1,669,126)	-	(1,669,126)
Total Comprehensive Income for the Period	-	-	-	4,573,381	(1,669,126)	-	2,904,255
Transactions with Equity Holders, Recognised Directly in Equity							
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-
Dividend paid for 2025	850,219	132,743	-	(2,313,280)	-	-	(1,330,318)
Fractions of shares paid in cash for 2025	-	-	-	(1,209)	-	-	(1,209)
Conversion of Non-Voting Shares to Voting Shares	-	-	-	-	-	-	-
Transfers to the Statutory Reserve Fund	-	-	-	-	-	-	-
As at 31 March 2026	**10,271,362**	**3,719,241**	**4,554,407**	**74,328,682**	**3,866,490**	**1,748,169**	**98,488,351**

NATIONS TRUST BANK PLC
STATEMENT OF CASH FLOWS

	Bank		Group	
	Three Months Ended 31 March		Three Months Ended 31 March	
	2026 LKR '000	2025 LKR '000	2026 LKR '000	2025 LKR '000
Cash Flows from Operating Activities				
Interest receipts	20,007,132	14,554,041	20,007,307	14,554,287
Interest payments	(7,677,932)	(4,847,288)	(7,622,890)	(4,772,037)
Net commission receipts	2,350,901	2,124,959	2,430,420	2,181,903
Trading income/(expense)	774,071	539,241	774,071	539,241
Gratuity Payments	(22,714)	(38,611)	(22,714)	(38,612)
Payments for VAT and SSCL on Financial Services	(1,684,385)	(1,743,165)	(1,686,841)	(1,745,664)
Receipts from/ (payments) on other operating activities	(3,687,766)	(3,270,786)	(3,710,119)	(3,263,883)
Operating profit before change in operating assets & liabilities	**10,059,307**	**7,318,391**	**10,169,234**	**7,455,235**
(Increase)/Decrease in Operating Assets				
Balances with Central Bank of Sri Lanka	(2,301,266)	(381,830)	(2,301,266)	(381,830)
Placements with Banks	(485,332)	(1,086,776)	(485,332)	(1,086,776)
Reverse Repurchase Agreements	(72,308)	2,107,883	(72,308)	2,107,883
Financial Assets - At Amortised Cost - Debt Instruments	(9,000,000)	3,041,338	(9,000,000)	3,041,338
Financial Assets - At Amortised Cost - Loans & Advances	(39,550,646)	(31,083,798)	(39,550,646)	(31,083,798)
Other Assets	(73,046)	(445,115)	(95,337)	(445,115)
(Increase)/Decrease in Operating Assets	**(51,482,598)**	**(27,848,298)**	**(51,504,889)**	**(27,848,298)**
Increase/(Decrease) in Operating Liabilities				
Financial Liabilities - At Amortised Cost - Due to Depositors	28,203,424	6,493,119	28,152,347	6,442,549
Financial Liabilities - At Amortised Cost – Due to Debt Securities holders	14,988,877	25,738,378	14,941,716	25,706,084
Financial Liabilities - At Amortised Cost – Due to other borrowers	(2,203,365)	10,212,810	(2,203,365)	10,212,810
Other Liabilities	1,659,106	2,870,554	1,667,824	2,850,965
Increase/(Decrease) in Operating Liabilities	**42,648,042**	**45,314,861**	**42,558,522**	**45,212,408**
Net Cash Generated from / Used in Operating Activities before Income Tax	**1,224,751**	**24,784,954**	**1,222,867**	**24,819,345**
Income Tax Paid	(2,332,108)	(1,360,957)	(2,374,078)	(1,395,348)
Net Cash (Used in)/from Operating Activities	**(1,107,357)**	**23,423,997**	**(1,151,211)**	**23,423,997**
Cash Flows from Investing Activities				
Purchase of Property, Plant and Equipment	(122,386)	(90,619)	(129,687)	(90,619)
Proceeds from Sale of Property, Plant and Equipment	236	-	236	-
Net Purchase and proceeds from sale and on maturities of financial investments	(7,318,805)	(20,828,194)	(7,318,805)	(20,828,194)
Net purchase of intangible assets	(185,630)	(9,552)	(185,630)	(9,552)
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	**(7,626,585)**	**(20,928,365)**	**(7,633,886)**	**(20,928,365)**
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	(18,662)	(21,560)	(18,662)	(21,560)
Dividend paid to non-controlling interest	-	-	-	-
Dividend paid to shareholders of the parent company	(1,331,527)	(1,218,939)	(1,331,527)	(1,218,939)
Dividend paid to holders of other equity instruments	-	-	-	-
Net proceeds from Other Debt	16,097,391	-	16,097,391	-
Net repayment of Other Debt	(20,251)	(394)	(20,251)	(394)
Operating Lease Rentals Paid	(204,378)	(233,618)	(153,223)	(233,618)
Net Cash (Used in)/from Financing Activities	**14,522,573**	**(1,474,511)**	**14,573,728**	**(1,474,511)**
Net Increase/(Decrease) in Cash and Cash Equivalents	**5,788,631**	**1,021,121**	**5,788,631**	**1,021,121**
Cash and Cash Equivalents at the Beginning of the Period	17,325,345	20,299,441	17,325,348	20,299,444
Exchange difference in respect of cash & cash equivalents	111,542	504,802	111,542	504,802
Cash and Cash Equivalents at the End of the Period	**23,225,518**	**21,825,364**	**23,225,521**	**21,825,367**
Reconciliation of Cash and Cash Equivalents				
Cash in Hand	11,833,262	9,260,471	11,833,265	9,260,474
Balances with Banks	18,761,057	14,816,037	18,761,057	14,816,037
Money at Call and Short Notice	1,577,243	-	1,577,243	-
Deposits from Other Banks	(8,946,044)	(2,251,144)	(8,946,044)	(2,251,144)
	23,225,518	**21,825,364**	**23,225,521**	**21,825,367**

(1) Product-wise Gross Loans and Advances

	Bank/Group	
	31.03.2026 LKR'000	31.12.2025 LKR '000 (Audited)
By product – Domestic currency		
Bills of Exchange	-	500
Trade Finance	109,972,845	98,658,239
Overdrafts	52,441,343	49,790,160
Term Loans	143,685,596	130,657,189
Staff Loans	5,378,524	4,923,791
Lease rentals receivable	35,429,549	31,442,140
Credit Cards	27,446,150	27,964,782
Pawning	628	628
Other Advances	149,062	149,062
	374,503,697	**343,586,491**
By product – Foreign currency		
Trade Finance	33,353,703	31,568,406
Overdrafts	3,507,076	3,816,255
Guarantees	-	-
Bonds	-	-
Term Loans	81,573,425	72,154,999
	118,434,204	**107,539,660**
Total	**492,937,901**	**451,126,151**

(2) Product-wise Commitments and Contingencies

	Bank/Group	
	31.03.2026 LKR'000	31.12.2025 LKR '000 (Audited)
By product – Domestic currency		
Guarantees	1,706,022	310,380
Bonds	25,659,338	23,824,482
Acceptances	3,805,316	3,931,161
Letters of Credit	18,554,493	15,246,815
Forward Contracts *	10,880,411	918,776
Undrawn Credit Lines	241,433,408	233,621,942
	302,038,988	**277,853,556**
* Forward contracts includes forward contracts to buy/sell -Fixed Income Securities.		
By product – Foreign currency		
Guarantees	126,079	280,166
Bonds	-	-
Acceptances	650,681	868,245
Letters of Credit	2,421,380	1,349,736
Forward Exchange Contracts	219,877,739	176,316,689
Undrawn Credit Lines	31,133,589	30,954,781
	254,209,468	**209,769,617**
Total	**556,248,456**	**487,623,173**

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

	Bank/Group	
	31.03.2026 LKR'000	31.12.2025 LKR '000 (Audited)
Gross Loans and Advances, Commitments and Contingencies	**1,049,186,357**	938,749,324
(Less): Accumulated impairment under; (Note 3.1)		
Stage 1	(3,546,790)	(3,275,926)
Stage 2	(5,902,193)	(5,853,638)
Stage 3	(11,922,887)	(11,734,352)
Net Value of Loans and Advances, Commitments and Contingencies	**1,027,814,487**	**917,885,408**

(3.1) Movement in impairment during the period

	Bank/Group	
	2026 LKR'000	2025 LKR '000 (Audited)
Stage 1		
Opening balance as at 01 January	3,275,926	4,237,137
Charge/(Write back) to income statement	267,034	(973,220)
Write-off during the period	-	-
Effect on Change in Exchange rates	3,830	12,009
Closing balance	**3,546,790**	**3,275,926**
Stage 2		
Opening balance as at 01 January	5,853,638	5,985,584
Charge/(Write back) to income statement	29,243	(181,866)
Write-off during the period	-	-
Effect on Change in Exchange rates	19,312	49,920
Closing balance	**5,902,193**	**5,853,638**
Stage 3		
Opening balance as at 01 January	11,734,352	11,794,752
Charge/(Write back) to income statement	321,854	1,032,517
Write-off during the period	(142,112)	(1,114,876)
Effect on Change in Exchange rates	8,793	21,959
Closing balance	**11,922,887**	**11,734,352**
Total Impairment	**21,371,870**	**20,863,916**

* 2025 reflects the figures for 12 months ended 31.12.2025 and 2026 reflects the figures for 3 months ended 31.03.2026.

NATIONS TRUST BANK PLC
ANALYSIS OF DEPOSITS

NationsTrustBank

(4) Due to Depositors - By Product

	Bank		Group	
	31.03.2026 LKR'000	31.12.2025 LKR '000 (Audited)	31.03.2026 LKR'000	31.12.2025 LKR '000 (Audited)
By product – Domestic currency				
Demand deposits (current accounts)	37,947,929	36,224,932	37,651,493	36,005,741
Savings Deposits	96,100,925	89,291,478	96,100,925	89,291,478
Fixed Deposits	218,929,042	208,236,736	218,787,887	208,069,413
Call Deposits	6,389	6,343	6,389	6,343
Certificate of Deposits	2,194	2,170	2,194	2,170
	352,986,479	**333,761,659**	**352,548,888**	**333,375,145**
Foreign Currency				
Demand deposits (current accounts)	6,738,167	5,358,046	6,738,167	5,358,046
Savings Deposits	26,643,386	20,421,275	26,643,386	20,421,275
Fixed Deposits	148,826,194	143,064,612	148,826,194	143,064,612
Call Deposits	-	-	-	-
Certificate of Deposits	-	-	-	-
	182,207,747	**168,843,933**	**182,207,747**	**168,843,933**
Total	**535,194,226**	**502,605,592**	**534,756,635**	**502,219,078**

Fair Value of Financial Instruments

Fair Values of Financial Instruments are determined according to the following hierarchy as described below:
Level 1 - quoted market price (unadjusted): financial instruments with quoted prices in active markets.

Level 2 - valuation techniques using observable inputs: financial instruments with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets. Financial instruments are valued using models where all significant inputs are observable.
Level 3 - valuation techniques with significant unobservable inputs: This category includes all instruments valued using valuation techniques where one or more significant inputs are unobservable.

There were no material changes in the fair value of financial assets categorised under Level 3 compared to the values reported as at 31 December 2025. The Group has not changed the valuation models and assumptions used to measure the fair values of Level 03 financial instruments during the period ended 31 March 2026.

Financial Instruments Carried at Fair Value

Bank/Group	As at 31.03.2026				As at 31.12.2025 (Audited)			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000
Financial Assets Measured at Fair Value								
Derivative Financial Instruments	-	1,479,601	-	1,479,601	-	613,468	-	613,468
Financial Assets at Fair Value through Profit or Loss	336,759	16,587,725	-	16,924,484	2,188,719	9,401,186	-	11,589,905
Financial Assets at Fair Value through Other Comprehensive Income	47,905,567	85,259,918	167,680	133,333,165	59,168,537	73,776,731	167,461	133,112,729
	48,242,326	**103,327,244**	**167,680**	**151,737,250**	**61,357,256**	**83,791,385**	**167,461**	**145,316,102**
Financial Liabilities								
Derivative Financial Instruments	-	254,066	-	254,066	-	37,822	-	37,822
	-	**254,066**	**-**	**254,066**	**-**	**37,822**	**-**	**37,822**

Fair Value of Financial Instruments Carried at Amortised Cost

Bank	As at 31.03.2026					As at 31.12.2025 (Audited)				
	Amortised Cost	Level 1	Level 2	Level 3	Total Fair Value	Amortised Cost	Level 1	Level 2	Level 3	Total Fair Value
	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000
Financial Assets										
Debt Instruments	97,334,551	31,852,019	76,677,501	-	108,529,520	88,897,718	32,272,904	69,187,905	-	101,460,809
Loans and Advances to Customers- Gross	492,937,901	-	491,208,104	-	491,208,104	451,126,151	-	450,314,285	-	450,314,285
	590,272,452	**31,852,019**	**567,885,605**	**-**	**599,737,624**	**540,023,869**	**32,272,904**	**519,502,190**	**-**	**551,775,094**
Financial Liabilities										
Due to Customers	535,194,226	-	536,860,074	-	536,860,074	502,605,592	-	504,633,045	-	504,633,045
Due to Other Borrowers	26,124,268	-	26,124,268	-	26,124,268	10,005,840	-	10,005,840	-	10,005,840
Debt Securities Issued	6,103,012	-	6,425,749	-	6,425,749	5,973,778	-	6,172,373	-	6,172,373
	567,421,506	**-**	**569,410,091**	**-**	**569,410,091**	**518,585,210**	**-**	**520,811,258**	**-**	**520,811,258**

Group	As at 31.03.2026					As at 31.12.2025 (Audited)				
	Amortised Cost	Level 1	Level 2	Level 3	Total Fair Value	Amortised Cost	Level 1	Level 2	Level 3	Total Fair Value
	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000
Financial Assets										
Debt Instruments	97,334,551	31,852,019	76,677,501	-	108,529,520	88,897,718	32,272,904	69,187,905	-	101,460,809
Loans and Advances to Customers- Gross	492,937,901	-	491,208,104	-	491,208,104	451,126,151	-	450,314,285	-	450,314,285
	590,272,452	**31,852,019**	**567,885,605**	**-**	**599,737,624**	**540,023,869**	**32,272,904**	**519,502,190**	**-**	**551,775,094**
Financial Liabilities										
Due to Customers	534,756,635	-	536,422,545	-	536,422,545	502,219,078	-	504,246,382	-	504,246,382
Due to Other Borrowers	25,722,182	-	25,722,182	-	25,722,182	9,552,599	-	9,552,599	-	9,552,599
Debt Securities Issued	6,103,012	-	6,425,749	-	6,425,749	5,973,778	-	6,172,373	-	6,172,373
	566,581,829	**-**	**568,570,476**	**-**	**568,570,476**	**517,745,455**	**-**	**519,971,354**	**-**	**519,971,354**

Assets and Liabilities where fair value approximates carrying value

For below listed financial assets and liabilities with short-term maturities or with short-term re-pricing intervals, it is assumed that the carrying amounts approximate to their fair value.

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

Financial Liabilities
Due to banks
Repurchase agreements

NATIONS TRUST BANK PLC
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Bank	As at 31 March 2026				As at 31 December 2025 (Audited)			
	AC LKR '000	FVPL LKR '000	FVOCI LKR '000	Total LKR '000	AC LKR '000	FVPL LKR '000	FVOCI LKR '000	Total LKR '000
Financial Assets								
Cash and Cash Equivalents	32,168,300	-	-	32,168,300	19,864,631	-	-	19,864,631
Balances with Central Bank of Sri Lanka	4,347,052	-	-	4,347,052	2,045,786	-	-	2,045,786
Placements with banks	1,923,108	-	-	1,923,108	1,437,818	-	-	1,437,818
Reverse Repurchase Agreements	717,997	-	-	717,997	645,794	-	-	645,794
Derivative Financial Instruments	-	1,479,601	-	1,479,601	-	613,468	-	613,468
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	-	16,924,484	-	16,924,484	-	11,589,905	-	11,589,905
Financial Assets Recognised through Profit or Loss - Designated at fair value	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	-	-	133,333,165	133,333,165	-	-	133,112,729	133,112,729
Financial Assets at Amortised Cost - Debt Instruments	97,334,551	-	-	97,334,551	88,897,718	-	-	88,897,718
Financial Assets at Amortised Cost - Loans and Advances	471,705,950	-	-	471,705,950	430,368,007	-	-	430,368,007
Total Financial Assets	**608,196,958**	**18,404,085**	**133,333,165**	**759,934,208**	**543,259,754**	**12,203,373**	**133,112,729**	**688,575,856**
Financial Liabilities								
Due to Banks	46,988,924	-	-	46,988,924	42,772,586	-	-	42,772,586
Derivative Financial Instruments	-	254,066	-	254,066	-	37,822	-	37,822
Financial Liabilities at Amortised Cost								
Due to Depositors	535,194,226	-	-	535,194,226	502,605,592	-	-	502,605,592
Due to debt securities holders - Repurchase Agreements	38,489,316	-	-	38,489,316	23,479,164	-	-	23,479,164
Due to Other Borrowers	26,124,268	-	-	26,124,268	10,005,840	-	-	10,005,840
Debt Securities Issued	6,103,012	-	-	6,103,012	5,973,778	-	-	5,973,778
Total Financial Liabilities	**652,899,746**	**254,066**	**-**	**653,153,812**	**584,836,960**	**37,822**	**-**	**584,874,782**

Group	As at 31 March 2026				As at 31 December 2025 (Audited)			
	AC LKR '000	FVPL LKR '000	FVOCI LKR '000	Total LKR '000	AC LKR '000	FVPL LKR '000	FVOCI LKR '000	Total LKR '000
Financial Assets								
Cash and Cash Equivalents	32,168,303	-	-	32,168,303	19,864,477	-	-	19,864,477
Balances with Central Bank of Sri Lanka	4,347,052	-	-	4,347,052	2,045,786	-	-	2,045,786
Placements with banks	1,923,108	-	-	1,923,108	1,437,818	-	-	1,437,818
Reverse Repurchase Agreements	717,997	-	-	717,997	645,794	-	-	645,794
Derivative Financial Instruments	-	1,479,601	-	1,479,601	-	613,468	-	613,468
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	-	16,924,484	-	16,924,484	-	11,589,905	-	11,589,905
Financial Assets Recognised through Profit or Loss - Designated at fair value	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	-	-	133,333,165	133,333,165	-	-	133,112,729	133,112,729
Financial Assets at Amortised Cost - Debt Instruments	97,334,551	-	-	97,334,551	88,897,718	-	-	88,897,718
Financial Assets at Amortised Cost - Loans and Advances	471,705,950	-	-	471,705,950	430,368,007	-	-	430,368,007
Total Financial Assets	**608,196,961**	**18,404,085**	**133,333,165**	**759,934,211**	**543,259,600**	**12,203,373**	**133,112,729**	**688,575,702**
Financial Liabilities								
Due to Banks	46,988,924	-	-	46,988,924	42,772,586	-	-	42,772,586
Derivative Financial Instruments	-	254,066	-	254,066	-	37,822	-	37,822
Financial Liabilities at Amortised Cost								
Due to Depositors	534,756,635	-	-	534,756,635	502,219,078	-	-	502,219,078
Due to debt securities holders - Repurchase Agreements	35,872,231	-	-	35,872,231	20,909,241	-	-	20,909,241
Due to Other Borrowers	25,722,182	-	-	25,722,182	9,552,599	-	-	9,552,599
Debt Securities Issued	6,103,012	-	-	6,103,012	5,973,778	-	-	5,973,778
Total Financial Liabilities	**649,442,984**	**254,066**	**-**	**649,697,050**	**581,427,282**	**37,822**	**-**	**581,465,104**

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

NATIONS TRUST BANK PLC

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

Item	Bank		Group	
	31.03.2026	**31.12.2025**	**31.03.2026**	**31.12.2025**
Regulatory Capital (LKR '000)				
Common Equity Tier 1	84,359,647	87,652,886	87,021,615	90,315,275
Core (Tier 1) Capital	84,359,647	87,652,886	87,021,615	90,315,275
Total Regulatory Capital Base	89,877,979	92,768,154	92,540,374	95,430,133
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (%)				
(Minimum Requirement - 7.00%)	16.80	19.06	17.31	19.61
Tier 1 Capital Ratio (%)				
(Minimum Requirement - 8.50%)	16.80	19.06	17.31	19.61
Total Capital Ratio (%)				
(Minimum Requirement - 12.50%)	17.90	20.17	18.41	20.72
BASEL III Leverage Ratio (Minimum Requirement - 3%)	10.61	12.14	10.90	12.51
Regulatory Liquidity				
Total Stock of High-Quality Liquid Assets (LKR '000)	212,469,323	211,183,595		
Liquidity Coverage Ratio (%) (Minimum Requirement: 100%)				
Rupee	280.19	351.44		
All Currency	181.27	203.40		
Net Stable Funding Ratio (%) (Minimum Requirement : 100%)	129.77	138.33		
Assets Quality				
Impaired Loans (Stage 3) Ratio % *	1.10	0.91		
Impairment (Stage 3) to Stage 3 Loans Ratio (%)*	60.89	66.69		
Income and Profitability				
Net Interest Margin (%)	5.66	6.05		
Return on Assets (before tax) (%)	3.78	4.37	3.87	4.46
Return on Equity (%)	19.18	22.13	18.98	21.86
Cost to income ratio (%)	32.63	32.93	32.22	32.49
Net Assets Value Per Share (LKR)	286.02	283.97	295.38	293.12
Memorandum Information				
Credit Rating	A(lka)	A(lka)		
Number of Employees	2430	2444	2449	2462
Number of Branches	89	90	89	90

Market Price Per Share (LKR)	Voting		Non-Voting	
	31.03.2026 (Quarter ended)	**31.12.2025** (Quarter ended)	**31.03.2026** (Quarter ended)	**31.12.2025** (Quarter ended)
Highest	356.00	314.75	477.00	422.75
Lowest	268.50	265.00	351.00	352.50
Last Traded Price	289.25	313.00	400.00	385.50

*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 31.03.2026 LKR '000	Balance as at 31.12.2025 (Audited) LKR '000	Market Values for the Quarter Ended 31.03.2026			Interest Rates		Interest Rate of Comparable Government Securities			Other Ratios as at Date of Last Trade	
							Highest LKR	Lowest LKR	Period End LKR	Coupon Rate %	Effective Annual Yield %	31.03.2026 %	31.12.2025 %	As at Issue Date %	Interest Yield %	Yield to Maturity %
Fixed Rate	*NTB-BD-23/12/26 - C2442 - 12.9	Annually	23-Dec-19	23-Dec-26	1,800,000	1,800,000	Not traded during the current period			12.90	12.90	10.79	9.75	10.11	Not traded	
Fixed Rate	N/A	Semi -Annually	9-Jul-21	9-Jul-26	449,760	449,760	N/A			8.90	9.10	9.98	9.75	7.43	N/A	
Fixed Rate	N/A	Annually	9-Jul-21	9-Jul-26	3,550,240	3,550,240	N/A			9.15	9.15	9.98	9.75	7.43	N/A	
Total Debentures					**5,800,000**	**5,800,000**										

Ratios of Debt	31.03.2026	31.12.2025
** Debt/Equity Ratio (%)	12.31	12.51
Interest Cover (Times)	28.14	28.36
Quick Asset Ratio (%)	119.26	133.88

* BASEL III compliant Debentures.

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

NATIONS TRUST BANK PLC
SEGMENT INFORMATION

For the three months ended 31 March	*Consumer & Commercial Banking		*Corporate Banking		Treasury & Investments		Insurance Broking		Property Management		Unallocated/ Eliminations		Total Group	
	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)	2026 LKR '000	2025 LKR '000 (Audited)
Net Interest Income	478,038	98,304	3,652,106	2,444,761	6,232,235	6,760,295	21,280	21,466	27,215	30,399	(81,488)	(75,022)	10,329,386	9,280,203
Inter Segment	2,593,866	2,658,433	(1,915,662)	(1,307,936)	(678,204)	(1,350,497)	-	-	-	-	-	-	-	-
Total revenue from external customers	**3,071,904**	**2,756,737**	**1,736,444**	**1,136,825**	**5,554,031**	**5,409,798**	**21,280**	**21,466**	**27,215**	**30,399**	**(81,488)**	**(75,022)**	**10,329,386**	**9,280,203**
Net Fee and Commission Income	1,771,643	1,466,506	458,683	415,901	19,966	24,325	66,009	43,429	68,010	68,010	10,621	28,720	2,394,932	2,046,891
Net Gain/(Loss) from Trading	232,117	236,139	103,603	61,768	1,099,937	612,459	-	-	-	-	(11,697)	(12,193)	1,423,960	898,173
Net Fair Value Gain/(Loss) on Financial Assets at Fair Value through Profit or Loss	-	-	-	-	(142,688)	(450,180)	-	-	-	-	-	-	(142,688)	(450,180)
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	-	-	-	-	(18,471)	676,294	-	-	-	-	-	-	(18,471)	676,294
Net Gain/(Loss) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	-	-	-	-	1,067,301	181,970	-	-	-	-	-	-	1,067,301	181,970
Net Gain/(Loss) on Derecognition of Financial Assets at Amortised cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Other Operating Income/(Loss)	307,907	378,268	(51)	-	(1,553,271)	(638,960)	-	-	-	-	(5,652)	(461)	(1,251,067)	(261,153)
Operating Income	**5,383,571**	**4,837,650**	**2,298,679**	**1,614,494**	**6,026,805**	**5,815,706**	**87,289**	**64,895**	**95,225**	**98,409**	**(88,216)**	**(58,956)**	**13,803,353**	**12,372,198**
Impairment Charge/(Reversal)	362,933	477,062	258,622	(34,650)	1,417	3,108	-	-	-	-	-	-	622,972	445,520
Net Operating Income	**5,020,638**	**4,360,588**	**2,040,057**	**1,649,144**	**6,025,388**	**5,812,598**	**87,289**	**64,895**	**95,225**	**98,409**	**(88,216)**	**(58,956)**	**13,180,381**	**11,926,678**
Depreciation of Property, Plant and Equipment	88,174	42,691	12,039	8,732	4,103	2,575	52	58	4,772	4,739	12,443	9,588	121,583	68,383
Depreciation of Right of Use Assets	93,391	100,835	-	-	-	-	-	700	-	-	-	-	93,391	101,535
Amortisation of Intangible Assets	68,095	58,884	4,097	5,019	10,686	10,532	35	35	-	-	228	(84)	83,141	74,386
Income Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital Expenditures														
Property and Equipment	83,469	56,624	674	-	-	1,348	-	-	-	-	9,814	32,849	93,957	90,821
Other Intangible Assets	1,947	2,733	-	-	-	-	-	-	-	-	96,938	209,044	98,885	211,777
Total Assets (as at)	**229,497,851**	**150,551,300**	**248,439,188**	**171,106,556**	**287,001,417**	**270,866,223**	**1,257,927**	**1,071,150**	**2,042,066**	**1,828,088**	**4,482,513**	**5,421,378**	**772,720,962**	**600,844,695**
Total Liabilities (as at)	**393,632,852**	**322,508,580**	**148,851,526**	**97,240,579**	**117,710,508**	**84,563,230**	**74,052**	**56,572**	**59,214**	**66,269**	**13,904,459**	**13,847,111**	**674,232,611**	**518,282,341**

*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 since the publication of 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, macroeconomic conditions, geopolitical developments 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 31.03.2026, the Bank carried a receivable balance due from the Central Bank of Sri Lanka (CBSL) relating to the Special Deposit Accounts (SDA) and the Incentive Scheme on Inward Workers' Remittances introduced under previous regulatory directions. In December 2024, CBSL communicated the need to reassess the recoverability of these receivables. Based on management's assessment of the settlement status and available information, an impairment provision has been recognised against the outstanding balance.

Further, CBSL has formally confirmed in January 2026, that amounts claimed under the Rs. 2.00 per USD Incentive Scheme on Workers' Remittances will not be settled. Accordingly, the Bank has written off the related receivable balance, and the impact has been recognised in the financial year 2025.

(6) In terms of the Banking Act No.30 of 1988, as amended, John Keells Group and Central Finance Group are to reduce their respective shares carrying voting rights to 15% and the respective shareholders are required to take relevant action to comply with the said direction. Restriction on voting rights at 10% each is applicable to John Keells Group and Central Finance Group until the reduction of their respective holding to the prescribed levels.

(7) The funds raised through debentures were fully utilised for the objectives mentioned in the prospectuses.

(8) **Events after the Reporting Period**

Business Combination after the Reporting Date

On 1 May 2026, the Group acquired the retail banking operation of HSBC Sri Lanka (the "Acquired Portfolio"), for a total cash consideration of LKR 21.8 Bn (inclusive of taxes). Amongst the assets acquired and liabilities assumed, gross carrying (book) values transferred from seller pertaining to loans and advances to customers amounted to LKR 31Bn and financial liabilities due to depositors amounted to LKR 134Bn and the net liability in cash.

The acquisition occurred after the reporting date but before the authorisation of the interim financial statements for issue on 13 May 2026. This transaction is considered a non-adjusting event after the reporting period and has therefore not been recognised in the interim statement of financial position as at 31 March 2026.

Given the materiality of the transaction, the key details of the acquisition are disclosed below.

SLFRS 3 – Business Combinations Disclosures

(a) Nature of the Acquisition

The acquired business primarily comprises loan portfolio including credit cards, deposits and organised workforce which together constitute a 'Business' as defined under SLFRS 3. Accordingly, the transaction represents a business combination accounted for under 'SLFRS 3 – Business Combinations'. Control of the Acquired Portfolio transferred to the Group on 1 May 2026, which is considered the acquisition date for accounting purposes.

(b) Consideration Transferred

The total consideration transferred by the Group includes:

Cash consideration of LKR 21.8 Bn inclusive of taxes.

These funds were internally generated while maintaining all regulatory ratios.

(c) Preliminary Purchase Price Allocation

As at the date of authorisation of these interim financial statements, the initial accounting for the business combination has not been finalised and the Group is in the process of completing the required acquisition accounting procedures in line with SLFRS 3, including the fair value of assessment of loans and advances, identification and valuation of intangible assets and determination of any goodwill or any gain on bargain purchase arising from the acquisition.

The accounting procedures will be completed within the stipulated period.

(d) Assets Acquired and Liabilities Assumed

The identifiable assets and liabilities of the Acquired Portfolio are expected to principally comprise of loans and advances to customers, deposits and related liabilities, intangible assets, deferred tax balances and other operating assets and liabilities.

Detailed quantitative disclosures will be provided once the purchase price allocation exercise is completed.

(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

NationsTrustBank

Twenty Largest Shareholders as at 31 March 2026

	Voting Shares	
Name of the Shareholder	**No. of Shares**	**% holding**
John Keells Holdings PLC	56,897,473	19.72
HWIC Asia Fund	43,275,032	15.00
Central Finance Company PLC A/C No 03	28,391,533	9.84
Mackinnons Keells Limited	28,164,245	9.76
Amaliya Private Limited	17,251,083	5.98
CF Insurance Brokers (Pvt) Ltd	14,301,434	4.96
CF Growth Fund Ltd A/C No.01	14,204,489	4.92
Thread Capital (Private) Limited	10,819,556	3.75
Hatton National Bank PLC - Capital Alliance Quantitative Equity Fund	4,881,833	1.69
J.B. Cocoshell (Pvt) Ltd	4,862,979	1.69
Hatton National Bank PLC A/C No 1	4,568,843	1.58
Mr. M.F. Hashim	2,000,000	0.69
Mr. W.G.D.C. Ranaweera	1,892,996	0.66
Mr. N.R. Somaiya	1,629,173	0.56
Invenco Capital Private Limited	1,011,795	0.35
Mr. Y.S.H.R.S. Silva	1,009,441	0.35
Mr. L.J.M.A. Jayasundara	1,006,933	0.35
Mr. M.A. Jafferjee	982,821	0.34
Mrs. P.D.A.S. Beruwalage	759,047	0.26
Hatton National Bank PLC A/C No. 4 (HNB Retirement Pension Fund)	733,875	0.25
	238,644,581	**82.70**
Others	49,846,923	17.30
Total	**288,491,504**	**100.00**

	Non-Voting Shares	
Name of the Shareholder	**No. of Shares**	**% holding**
John Keells Holdings PLC	18,578,702	41.35
Central Finance Company PLC A/C No 03	9,430,274	20.99
HWIC Asia Fund	6,742,513	15.00
Mackinnons Keells Limited	4,842,603	10.78
CF Insurance Brokers (Pvt) Ltd	2,459,008	5.47
CF Growth Fund Ltd A/C No.01	2,442,339	5.44
Mr. M.G.H.I. Jafferjee	156,628	0.35
Mr. K.N.J. Balendra	22,840	0.05
Mr. D.C. Fernando	18,045	0.04
Mr. S.J. Hirdaramani	17,827	0.04
Vinik (Pvt) Limited	14,843	0.03
The Incorporated Trustees of the Church of Ceylon	14,105	0.03
Mr. C.R. Narangoda	13,075	0.03
People's Leasing & Finance PLC/Mr. A.B.K. Weeraman	12,193	0.03
Mr. K.O.V.S.M.S. Wijesinghe	8,406	0.02
Miss N.R. Fonseka	8,388	0.02
Mr. H.P. Savidu	7,435	0.02
Miss. T.T. Weerasinghe	7,419	0.02
Mr. J.C.H. De Soysa	6,042	0.01
Senkadagala Finance PLC/ A.K.S. Mendis&C. R. Narangoda	5,026	0.01
	44,807,711	**99.73**
Others	127,551	0.27
Total	**44,935,262**	**100.00**

	31.03.2026	
	Number	**%**
Number of shareholders representing the public holding (Voting)	8,974	35.79
Number of shareholders representing the public holding (Non-Voting)	619	0.98
Compliant under Option 1 - Float Adjusted Market Capitalization	LKR 30.04 Bn	

Directors' Holding in Shares as at 31 March 2026

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. 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	-	-
	-	**-**