TRUST IN BETTER.

Interim Financial Statements

For the nine months ended 30th September 2026
Company Registration Number: PQ 118

NationsTrustBank

Nations Trust Bank sustains strong growth momentum in Q3 2026

- Loan growth of **LKR 155Bn, up 36% YoY**
- Profit After Tax of **LKR 20Bn, up 34% YoY**
- Net Stage 3 Ratio of **0.72%**
- Tier I Capital Ratio of **12.80%**
- Total Capital Adequacy Ratio of **16.17%**
- Return on Equity of **26.11%**

Nations Trust Bank PLC (NTB) recorded a strong financial performance for the nine months ended 30th September 2026, supported by sustained growth across its key business segments and continued earnings momentum. The Bank recorded a Profit After Tax (PAT) of **LKR 20Bn**, while maintaining healthy asset growth and a strong balance sheet during the period.

The Bank continued to build on its performance through a focus on growing its Consumer, Commercial and Corporate Banking businesses, while building service excellence, advancing its digital capabilities and exercising disciplined risk management. This approach enabled NTB to sustain growth while maintaining the quality and resilience of its portfolio.

NTB's performance was supported by healthy asset growth, stable Net Interest Margins (NIMs) of **5.40%**, and disciplined risk management, resulting in a Net Stage 3 Ratio of **0.72%**. Return on Equity (ROE) stood at **26.11%**, reflecting the Bank's continued earnings momentum and effective deployment of capital.

Total income grew by 14% during the quarter, partly offset by costs associated with the acquisition of HSBC Sri Lanka's retail banking portfolio, and Day 1 provisions on the acquired portfolio.

Commenting on the results, Nations Trust Bank Director and Chief Executive Officer, Hemantha Gunetilleke said, "The strong performance that NTB has delivered during the first nine months of 2026 reflects the continued momentum across our businesses and our focus on sustainable growth. We have maintained a clear commitment to strengthening customer relationships and service excellence. As we move into the final quarter of the year, we intend to build on this progress and deliver long-term value for our customers and other stakeholders."

Nations Trust Bank PLC serves customers across Consumer, Commercial and Corporate Banking segments through an extensive network of physical and digital touchpoints. The Bank remains focused on enabling customers through innovative banking solutions and advanced digital capabilities. NTB is the issuer and sole acquirer of American Express Cards in Sri Lanka and continues to hold a leading position in premium banking.

NATIONS TRUST BANK PLC
INCOME STATEMENT

	Bank						Group					
	Nine Months Ended 30 September			Quarter ended 30 September			Nine Months Ended 30 September			Quarter ended 30 September		
	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)
Gross Income	**81,713,814**	**62,747,576**	**30**	**28,479,800**	**21,869,731**	**30**	**80,139,395**	**62,924,707**	**27**	**28,545,200**	**21,927,226**	**30**
Interest Income	67,178,305	51,745,729	30	24,769,086	18,088,345	37	67,178,801	51,746,384	30	24,768,592	18,088,550	37
Less: Interest Expense	(33,298,394)	(23,139,131)	(44)	(13,012,952)	(8,368,513)	(55)	(33,175,992)	(22,921,546)	(45)	(12,987,628)	(8,300,087)	(56)
Net Interest Income	**33,879,911**	**28,606,598**	**18**	**11,756,134**	**9,719,832**	**21**	**34,002,809**	**28,824,838**	**18**	**11,780,964**	**9,788,463**	**20**
Fee and Commission Income	9,778,247	7,541,266	30	3,825,369	2,730,837	40	9,988,332	7,717,742	29	3,891,263	2,788,127	40
Less: Fee and Commission Expense	(1,652,695)	(1,286,219)	(28)	(597,476)	(452,979)	(32)	(1,652,695)	(1,286,219)	(28)	(597,476)	(452,979)	(32)
Net Fee and Commission Income	**8,125,552**	**6,255,047**	**30**	**3,227,893**	**2,277,858**	**42**	**8,335,637**	**6,431,523**	**30**	**3,293,787**	**2,335,148**	**41**
Net Gains/(Losses) from Trading	5,884,180	2,844,073	107	(2,107,461)	791,055	(366)	5,884,180	2,844,073	107	(2,107,461)	791,055	(366)
Net Fair Value Gains/(Losses) on Financial Assets at Fair Value through Profit or Loss	33,280	(746,004)	104	(14,636)	(227,011)	94	33,280	(746,004)	104	(14,636)	(227,011)	94
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	(655,956)	1,692,301	(139)	(21,544)	333,309	(106)	(655,956)	1,692,301	(139)	(21,544)	333,309	(106)
Net Gains/(Losses) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	2,560,950	847,130	202	91,930	309,943	(70)	2,560,950	847,130	202	91,930	309,943	(70)
Net Gains/(Losses) on Derecognition of Financial Assets at Amortised cost	-	-	-	-	-	-	-	-	-	-	-	-
Net Other Operating Income/(Loss)	(3,065,192)	(1,176,919)	(160)	1,937,056	(156,747)	1,336	(4,850,192)	(1,176,919)	(312)	1,937,056	(156,747)	1,336
Total Operating Income	**46,762,725**	**38,322,226**	**22**	**14,869,372**	**13,048,239**	**14**	**45,310,708**	**38,716,942**	**17**	**14,960,096**	**13,174,160**	**14**
Impairment Charges/(Reversals)	2,286,320	(355,670)	(743)	34,033	(945,205)	(104)	2,286,320	(355,670)	(743)	34,033	(945,205)	(104)
Net Operating Income	**44,476,405**	**38,677,896**	**15**	**14,835,339**	**13,993,444**	**6**	**43,024,388**	**39,072,612**	**10**	**14,926,063**	**14,119,365**	**6**
Less: Operating Expenses												
Personnel Expenses	8,291,799	6,855,999	(21)	3,106,802	2,537,811	(22)	8,322,636	6,884,122	(21)	3,116,943	2,547,271	(22)
Depreciation of Property, Plant and Equipment	370,175	188,755	(96)	147,153	80,106	(84)	420,571	230,563	(82)	163,974	94,036	(74)
Depreciation of Right of Use (ROU) Assets	552,254	441,430	(25)	220,492	148,062	(49)	390,906	309,484	(26)	166,710	104,066	(60)
Amortisation of Intangible Assets	266,794	233,518	(14)	99,728	81,807	(22)	266,898	233,623	(14)	99,763	81,842	(22)
Other Operating Expenses	5,948,607	4,188,460	(42)	2,141,149	1,341,147	(60)	5,993,148	4,218,873	(42)	2,156,461	1,353,300	(59)
Total Operating Expenses	**15,429,629**	**11,908,162**	**(30)**	**5,715,324**	**4,188,933**	**(36)**	**15,394,159**	**11,876,665**	**(30)**	**5,703,851**	**4,180,515**	**(36)**
Operating profit/(loss) before VAT & SSCL on financial services	**29,046,776**	**26,769,734**	**9**	**9,120,015**	**9,804,511**	**(7)**	**27,630,229**	**27,195,947**	**2**	**9,222,212**	**9,938,850**	**(7)**
Less: Value Added Tax (VAT) on financial services	5,315,463	4,632,498	(15)	1,876,425	1,488,994	(26)	5,317,161	4,633,973	(15)	1,877,090	1,489,493	(26)
Less: Social Security Contribution Levy (SSCL) on financial services	489,354	651,649	25	4,295	209,517	98	489,354	651,649	25	4,295	209,517	98
Operating profit/(loss) after VAT & SSCL on financial services	**23,241,959**	**21,485,587**	8	**7,239,295**	**8,106,000**	(11)	**21,823,714**	**21,910,325**	(0)	**7,340,827**	**8,239,840**	(11)
Share of profits of associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (loss) before income Tax	**23,241,959**	**21,485,587**	**8**	**7,239,295**	**8,106,000**	**(11)**	**21,823,714**	**21,910,325**	**(0)**	**7,340,827**	**8,239,840**	**(11)**
Income tax expense/(credit)	1,406,120	6,868,802	80	2,570,196	2,079,665	(24)	1,843,896	6,999,629	74	2,920,409	2,121,843	(38)
Profit / (loss) for the Period	**21,835,839**	**14,616,785**	**49**	**4,669,099**	**6,026,335**	**(23)**	**19,979,818**	**14,910,696**	**34**	**4,420,418**	**6,117,997**	**(28)**
Profit Attributable to:												
Equity Holders of the Bank	21,835,839	14,616,785	49	4,669,099	6,026,335	(23)	19,979,818	14,910,696	34	4,420,418	6,117,997	(28)
Non-Controlling Interest	-	-	-	-	-	-	-	-	-	-	-	-
Earnings per share on profit												
Basic Earnings Per Share (LKR)	65.49	43.84	49	14.00	18.07	(23)	59.92	44.72	34	13.26	18.35	(28)
Diluted earnings per ordinary share (LKR)	65.49	43.84	49	14.00	18.07	(23)	59.92	44.72	34	13.26	18.35	(28)

NATIONS TRUST BANK PLC
STATEMENT OF COMPREHENSIVE INCOME

	Bank						Group					
	Nine Months Ended 30 September			Quarter ended 30 September			Nine Months Ended 30 September			Quarter ended 30 September		
	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)	2026 LKR '000	2025 LKR '000	Change (%)
Profit for the Period	**21,835,839**	**14,616,785**	**49**	**4,669,099**	**6,026,335**	**(23)**	**19,979,818**	**14,910,696**	**34**	**4,420,418**	**6,117,997**	**(28)**
Other Comprehensive Income/(Expense) that will be Reclassified to Income Statement 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	(9,579,501)	268,186	(3,672)	(1,295,767)	(1,474,612)	12	(9,579,501)	268,186	(3,672)	(1,295,767)	(1,474,612)	12
Less: Tax (Expenses) / Reversal relating to items that will be reclassified to income statement	2,873,856	(80,456)	3,672	388,730	442,384	(12)	2,873,856	(80,456)	3,672	388,730	442,384	(12)
	(6,705,645)	187,730	(3,672)	(907,037)	(1,032,228)	12	(6,705,645)	187,730	(3,672)	(907,037)	(1,032,228)	12
Other Comprehensive Income/(Expense) that will not be Reclassified to Income Statement 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	**(6,705,645)**	**187,730**	**(3,672)**	**(907,037)**	**(1,032,228)**	**12**	**(6,705,645)**	**187,730**	**(3,672)**	**(907,037)**	**(1,032,228)**	**12**
Total Comprehensive Income for the Period, Net of Tax	**15,130,194**	**14,804,515**	**2**	**3,762,062**	**4,994,107**	**(25)**	**13,274,173**	**15,098,426**	**(12)**	**3,513,381**	**5,085,769**	**(31)**
Attributable to:												
Equity Holders of the Bank	**15,130,194**	**14,804,515**	**2**	**3,762,062**	**4,994,107**	**(25)**	**13,274,173**	**15,098,426**	**(12)**	**3,513,381**	**5,085,769**	**(31)**
Non-Controlling Interest	-	-		-	-		-	-		-	-	

NATIONS TRUST BANK PLC
STATEMENT OF FINANCIAL POSITION

NationsTrustBank

As at	Bank			Group		
	30.09.2026 LKR '000	31.12.2025 LKR '000 (Audited)	Change (%)	30.09.2026 LKR '000	31.12.2025 LKR '000 (Audited)	Change (%)
ASSETS						
Cash and Cash Equivalents	23,198,829	19,864,631	17	23,198,788	19,864,477	17
Balances with Central Bank of Sri Lanka	9,033,905	2,045,786	342	9,033,905	2,045,786	342
Placements with banks	1,558,002	1,437,818	8	1,558,002	1,437,818	8
Reverse Repurchase Agreements	3,615,951	645,794	460	3,615,951	645,794	460
Derivative Financial Instruments	1,485,540	613,468	142	1,485,540	613,468	142
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	8,676,016	11,589,905	(25)	8,676,016	11,589,905	(25)
Financial Assets Recognised through Profit or Loss - Designated at Fair Value	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	157,060,052	133,112,729	18	157,060,052	133,112,729	18
Financial Assets at Amortised Cost - Debt Instruments	123,712,024	88,897,718	39	123,712,024	88,897,718	39
Financial Assets at Amortised Cost - Loans and Advances	585,673,002	430,368,007	36	585,673,002	430,368,007	36
Current Tax Asset	364,726	-	100	307,772	-	100
Other Assets	7,479,082	2,412,826	210	7,523,140	2,444,550	208
Investments in Subsidiaries	678,710	678,710	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-	-
Property, Plant & Equipment	5,872,985	4,026,924	46	6,949,297	5,110,266	36
Investment properties	-	-	-	-	-	-
Right of Use (ROU) Assets	2,070,295	1,970,691	5	1,801,383	1,540,432	17
Intangible Assets	2,926,865	1,782,628	64	2,927,097	1,782,965	64
Provisional Goodwill	22,179,585	-	100	22,179,585	-	100
Deferred Tax Assets	3,841,788	1,127,396	241	3,570,395	854,968	318
Total Assets	**959,427,357**	**700,575,031**	**37**	**959,271,949**	**700,308,883**	**37**
LIABILITIES						
Due to Banks	66,107,432	42,772,586	55	66,107,432	42,772,586	55
Derivative Financial Instruments	1,103,694	37,822	2,818	1,103,694	37,822	2,818
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	676,802,638	502,605,592	35	675,888,908	502,219,078	35
Due to debt securities holders - Repurchase Agreements	40,945,741	23,479,164	74	40,768,431	20,909,241	95
Due to Other Borrowers	28,217,692	10,005,840	182	27,922,614	9,552,599	192
Debt Securities Issued	17,473,036	5,973,778	192	17,473,036	5,973,778	192
Retirement Benefit Obligations	1,862,883	1,659,228	12	1,873,956	1,668,811	12
Current Tax Liabilities	-	5,568,268	(100)	-	5,632,064	(100)
Due to subsidiaries	-	-	-	-	-	-
Other Liabilities	19,223,498	14,580,677	32	19,275,609	14,627,281	32
Total Liabilities	**851,736,614**	**606,682,955**	**40**	**850,413,680**	**603,393,260**	**41**
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	89,200,841	69,679,491	28	89,735,119	72,069,790	25
OCI Reserve	(1,170,029)	5,535,616	(121)	(1,170,029)	5,535,616	(121)
Revaluation Reserve	1,114,921	1,114,921	-	1,748,169	1,748,169	-
Total Shareholders' Equity	**107,690,743**	**93,892,076**	**15**	**108,858,269**	**96,915,623**	**12**
Total Equity and Liabilities	**959,427,357**	**700,575,031**	**37**	**959,271,949**	**700,308,883**	**37**
Contingent Liabilities and Commitments	**689,474,683**	**486,646,914**	**42**	**689,474,683**	**486,646,914**	**42**
Memorandum Information						
Number of Employees	2,861	2,444		2,880	2,462	
Number of Branches	95	90		95	90	
Number of Off-Site ATMs and CRMs	15	24		15	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

11 November 2026
Colombo

NATIONS TRUST BANK PLC
STATEMENT OF CHANGES IN EQUITY

NationsTrustBank

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**	**76,886,305**
Total Comprehensive Income for the Period							
Profit/(loss) for the Period (net of tax)	-	-	-	14,616,785	-	-	14,616,785
Other Comprehensive Income (net of tax)	-	-	-	-	187,730	-	187,730
Total Comprehensive Income for the Period	-	-	-	14,616,785	187,730	-	14,804,515
Transactions with Equity Holders, Recognised Directly in Equity							
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-
Dividend paid for 2024	779,127	122,233	-	(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 30 September 2025	**9,421,143**	**3,586,498**	**3,610,418**	**66,403,630**	**6,389,451**	**1,060,740**	**90,471,879**
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/(loss) for the Period (net of tax)	-	-	-	21,835,839	-	-	21,835,839
Other Comprehensive Income (net of tax)	-	-	-	-	(6,705,645)	-	(6,705,645)
Total Comprehensive Income for the Period	-	-	-	21,835,839	(6,705,645)	-	15,130,194
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 30 September 2026	**10,271,362**	**3,719,241**	**4,554,407**	**89,200,841**	**(1,170,029)**	**1,114,921**	**107,690,743**

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**	**79,477,074**
Total Comprehensive Income for the Period							
Profit/(loss) for the Period (net of tax)	-	-	-	14,910,696	-	-	14,910,696
Other Comprehensive Income (net of tax)	-	-	-	-	187,730	-	187,730
Total Comprehensive Income for the Period	-	-	-	14,910,696	187,730	-	15,098,426
Transactions with Equity Holders, Recognised Directly in Equity							
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-
Dividend paid for 2024	779,127	122,233	-	(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 30 September 2025	**9,421,143**	**3,586,498**	**3,610,418**	**68,706,916**	**6,389,451**	**1,642,133**	**93,356,559**
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/(loss) for the Period (net of tax)	-	-	-	19,979,818	-	-	19,979,818
Other Comprehensive Income (net of tax)	-	-	-	-	(6,705,645)	-	(6,705,645)
Total Comprehensive Income for the Period	-	-	-	19,979,818	(6,705,645)	-	13,274,173
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 30 September 2026	**10,271,362**	**3,719,241**	**4,554,407**	**89,735,119**	**(1,170,029)**	**1,748,169**	**108,858,269**

NATIONS TRUST BANK PLC
STATEMENT OF CASH FLOWS

NationsTrustBank

	Bank		Group	
	Nine Months Ended 30 September		Nine Months Ended 30 September	
	2026 LKR '000	2025 LKR '000	2026 LKR '000	2025 LKR '000
Cash Flows from Operating Activities				
Interest receipts	69,849,407	48,323,164	69,849,904	48,323,819
Interest payments	(29,446,425)	(18,506,413)	(29,358,786)	(18,288,836)
Net commission receipts	8,334,288	6,366,068	8,544,374	6,542,543
Trading income/(expense)	6,077,979	2,240,463	6,077,979	2,240,463
Gratuity Payments	(94,221)	(112,828)	(94,221)	(112,829)
Payments for VAT and SSCL on Financial Services	(5,581,318)	(5,544,198)	(5,477,249)	(5,546,210)
Receipts from/ (payments) on other operating activities	(15,012,633)	(11,318,065)	(15,192,287)	(11,275,881)
Operating profit before change in operating assets & liabilities	**34,127,077**	**21,448,191**	**34,349,714**	**21,883,069**
(Increase)/Decrease in Operating Assets				
Balances with Central Bank of Sri Lanka	(6,988,119)	345,064	(6,988,119)	345,064
Placements with Banks	(120,179)	1,333,633	(120,179)	1,333,633
Reverse Repurchase Agreements	(2,963,470)	1,924,993	(2,963,470)	1,924,993
Financial Assets - At Amortised Cost - Debt Instruments	(37,184,298)	9,751,140	(37,184,298)	9,751,140
Financial Assets - At Amortised Cost - Loans & Advances	(149,883,647)	(127,296,078)	(149,883,647)	(127,296,078)
Other Assets	(4,739,837)	569,569	(4,752,172)	569,569
(Increase)/Decrease in Operating Assets	**(201,879,550)**	**(113,371,679)**	**(201,891,885)**	**(113,371,679)**
Increase/(Decrease) in Operating Liabilities				
Financial Liabilities - At Amortised Cost - Due to Depositors	160,211,579	73,997,196	159,684,362	73,775,334
Financial Liabilities - At Amortised Cost – Due to Debt Securities holders	17,539,528	3,478,037	19,932,142	3,412,630
Financial Liabilities - At Amortised Cost – Due to other borrowers	20,154,380	40,541,675	20,154,380	40,541,675
Other Liabilities	4,209,729	1,488,607	4,215,238	1,453,158
Increase/(Decrease) in Operating Liabilities	**202,115,216**	**119,505,515**	**203,986,122**	**119,182,797**
Net Cash Generated from / Used in Operating Activities before Income Tax	**34,362,743**	**27,582,027**	**36,443,951**	**27,694,187**
Income Tax Paid	(7,179,650)	(5,215,605)	(7,625,303)	(5,327,765)
Net Cash (Used in)/from Operating Activities	**27,183,093**	**22,366,422**	**28,818,648**	**22,366,422**
Cash Flows from Investing Activities				
Purchase of Property, Plant and Equipment	(1,985,952)	(976,992)	(2,029,319)	(976,992)
Proceeds from Sale of Property, Plant and Equipment	5,942	1,839	5,942	1,839
Net Purchase and proceeds from sale and on maturities of financial investments	(30,517,085)	(23,602,056)	(30,517,085)	(23,602,056)
Net purchase of intangible assets	(1,441,720)	(276,683)	(1,441,720)	(276,683)
Purchase consideration paid for the business acquisition	(21,784,615)	-	(21,784,615)	-
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	1,785,000	-	-	-
Net Cash (Used in)/from Investing Activities	**(53,938,430)**	**(24,853,892)**	**(55,766,797)**	**(24,853,892)**
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	15,000,000	-	15,000,000	-
Repayment of Subordinated Debt	(4,000,000)	-	(4,000,000)	-
Interest Paid on Subordinated Debt	(393,148)	(375,743)	(393,148)	(375,743)
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 the Other debt	18,597,199	653,996	18,597,199	653,996
Net repayment of Other Debt	(574,015)	(373,189)	(574,015)	(373,189)
Operating Lease Rentals Paid	(698,281)	(664,445)	(505,356)	(664,445)
Net Cash (Used in)/from Financing Activities	**26,600,228**	**(1,978,320)**	**26,793,153**	**(1,978,320)**
Net Increase/(Decrease) in Cash and Cash Equivalents	**(155,109)**	**(4,465,790)**	**(154,996)**	**(4,465,790)**
Cash and Cash Equivalents at the Beginning of the Period	17,325,345	20,299,441	17,325,191	20,299,444
Exchange difference in respect of cash & cash equivalents	407,118	286,609	407,118	286,609
Cash and Cash Equivalents at the End of the Period	**17,577,354**	**16,120,260**	**17,577,313**	**16,120,263**
Reconciliation of Cash and Cash Equivalents				
Cash in Hand	11,476,923	10,114,906	11,476,926	10,114,909
Balances with Banks	11,722,521	9,201,063	11,722,477	9,201,063
Money at Call and Short Notice	-	459,550	-	459,550
Deposits from Other Banks	(5,622,090)	(3,655,259)	(5,622,090)	(3,655,259)
	17,577,354	**16,120,260**	**17,577,313**	**16,120,263**

NATIONS TRUST BANK PLC
ANALYSIS OF DEPOSITS

(4) Due to Depositors – By Product

	Bank		Group	
	30.09.2026 LKR'000	31.12.2025 LKR '000 (Audited)	30.09.2026 LKR'000	31.12.2025 LKR '000 (Audited)
By product – Domestic currency				
Demand deposits (current accounts)	43,815,803	36,224,932	43,733,734	36,005,741
Savings Deposits	103,343,842	89,291,478	103,343,842	89,291,478
Fixed Deposits	297,235,849	208,236,736	296,404,188	208,069,413
Call Deposits	43,125	6,343	43,125	6,343
Certificate of Deposits	2,245	2,170	2,245	2,170
	444,440,864	**333,761,659**	**443,527,134**	**333,375,145**
By product – Foreign Currency				
Demand deposits (current accounts)	5,834,743	5,358,046	5,834,743	5,358,046
Savings Deposits	41,675,822	20,421,275	41,675,822	20,421,275
Fixed Deposits	184,808,505	143,064,612	184,808,505	143,064,612
Call Deposits	42,704	-	42,704	-
Certificate of Deposits	-	-	-	-
	232,361,774	**168,843,933**	**232,361,774**	**168,843,933**
Total	**676,802,638**	**502,605,592**	**675,888,908**	**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 3 financial instruments during the period ended 30 September 2026.

Financial Instruments Carried at Fair Value

Bank/Group	As at 30.09.2026				As at 31.12.2025 (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	-	1,485,540	-	1,485,540	-	613,468	-	613,468
Financial Assets at Fair Value through Profit or Loss	4,905,686	3,770,330	-	8,676,016	2,188,719	9,401,186	-	11,589,905
Financial Assets at Fair Value through Other Comprehensive Income	62,397,698	94,494,095	168,259	157,060,052	59,168,537	73,776,731	167,461	133,112,729
	67,303,384	**99,749,965**	**168,259**	**167,221,608**	**61,357,256**	**83,791,385**	**167,461**	**145,316,102**
Financial Liabilities								
Derivative Financial Instruments	-	1,103,694	-	1,103,694	-	37,822	-	37,822
	-	**1,103,694**	**-**	**1,103,694**	**-**	**37,822**	**-**	**37,822**

Fair Value of Financial Instruments Carried at Amortised Cost

Bank	As at 30.09.2026					As at 31.12.2025 (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	123,712,024	35,887,785	95,470,299	-	131,358,084	88,897,718	32,272,904	69,187,905	-	101,460,809
Loans and Advances to Customers- Gross	608,949,640	-	601,926,303	-	601,926,303	451,126,151	-	450,314,285	-	450,314,285
	732,661,664	**35,887,785**	**697,396,602**	**-**	**733,284,387**	**540,023,869**	**32,272,904**	**519,502,190**	**-**	**551,775,094**
Financial Liabilities										
Due to Customers	676,802,638	-	675,928,243	-	675,928,243	502,605,592	-	504,633,045	-	504,633,045
Due to Other Borrowers	28,217,692	-	28,217,692	-	28,217,692	10,005,840	-	10,005,840	-	10,005,840
Debt Securities Issued	17,473,036	-	18,296,519	-	18,296,519	5,973,778	-	6,172,373	-	6,172,373
	722,493,366	**-**	**722,442,454**	**-**	**722,442,454**	**518,585,210**	**-**	**520,811,258**	**-**	**520,811,258**

Group	As at 30.09.2026					As at 31.12.2025 (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	123,712,024	35,887,785	95,470,299	-	131,358,084	88,897,718	32,272,904	69,187,905	-	101,460,809
Loans and Advances to Customers- Gross	608,949,640	-	601,926,303	-	601,926,303	451,126,151	-	450,314,285	-	450,314,285
	732,661,664	**35,887,785**	**697,396,602**	**-**	**733,284,387**	**540,023,869**	**32,272,904**	**519,502,190**	**-**	**551,775,094**
Financial Liabilities										
Due to Customers	675,888,908	-	675,016,019	-	675,016,019	502,219,078	-	504,246,382	-	504,246,382
Due to Other Borrowers	27,922,614	-	27,922,614	-	27,922,614	9,552,599	-	9,552,599	-	9,552,599
Debt Securities Issued	17,473,036	-	18,296,519	-	18,296,519	5,973,778	-	6,172,373	-	6,172,373
	721,284,558	**-**	**721,235,152**	**-**	**721,235,152**	**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

(1) Product-wise Gross Loans and Advances

	Bank/Group	
	30.09.2026 LKR'000	31.12.2025 LKR '000 (Audited)
By product – Domestic currency		
Bills of Exchange	-	500
Trade Finance	116,494,115	98,658,239
Overdrafts	66,415,503	49,790,160
Term Loans	164,391,780	130,657,189
Staff Loans	6,545,843	4,923,791
Lease rentals receivable	38,445,210	31,442,140
Credit Cards	49,300,729	27,964,782
Pawning	628	628
Other Advances	149,062	149,062
	441,742,870	**343,586,491**
By product – Foreign currency		
Trade Finance	39,027,341	31,568,406
Overdrafts	3,680,596	3,816,255
Guarantees	-	-
Bonds	-	-
Term Loans	124,498,833	72,154,999
	167,206,770	**107,539,660**
Total	**608,949,640**	**451,126,151**

(2) Product-wise Commitments and Contingencies

	Bank/Group	
	30.09.2026 LKR'000	31.12.2025 LKR '000 (Audited)
By product – Domestic currency		
Guarantees	605,601	310,380
Bonds	32,467,773	23,824,482
Acceptances	5,164,860	3,931,161
Letters of Credit	17,286,060	15,246,815
Forward Contracts	3,198,065	918,776
Undrawn Credit Lines	293,403,818	233,621,942
	352,126,177	**277,853,556**
By product – Foreign currency		
Guarantees	329,782	280,166
Bonds	6,614	-
Acceptances	889,810	868,245
Letters of Credit	2,167,659	1,349,736
Forward Exchange Contracts	302,476,294	176,316,689
Undrawn Credit Lines	32,814,326	30,954,781
	338,684,485	**209,769,617**
Total	**690,810,662**	**487,623,173**

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

	Bank/Group	
	30.09.2026 LKR'000	31.12.2025 LKR '000 (Audited)
Gross Loans and Advances, Commitments and Contingencies	**1,299,760,302**	938,749,324
(Less): Accumulated impairment under: (Note 3.1)		
Stage 1	(4,295,355)	(3,275,926)
Stage 2	(4,134,822)	(5,853,638)
Stage 3	(14,520,314)	(11,734,352)
Net Value of Loans and Advances, Commitments and Contingencies	**1,276,809,811**	**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	1,005,450	(973,220)
Write-off during the period	-	-
Effect of Change in Exchange rates	13,979	12,009
Closing balance	**4,295,355**	**3,275,926**
Stage 2		
Opening balance as at 01 January	5,853,638	5,985,584
Charge/(Write back) to income statement	(1,789,302)	(181,866)
Write-off during the period	-	-
Effect of Change in Exchange rates	70,486	49,920
Closing balance	**4,134,822**	**5,853,638**
Stage 3		
Opening balance as at 01 January	11,734,352	11,794,752
Charge/(Write back) to income statement	3,183,176	1,032,517
Write-off during the period	(429,307)	(1,114,876)
Effect of Change in Exchange rates	32,093	21,959
Closing balance	**14,520,314**	**11,734,352**
Total Impairment	**22,950,491**	**20,863,916**

* 2025 reflects the figures for 12 months ended 31.12.2025 and 2026 reflects the figures for 9 months ended 30.09.2026.

NATIONS TRUST BANK PLC

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

Item	Bank		Group	
	30.09.2026	31.12.2025	30.09.2026	31.12.2025
Regulatory Capital (LKR '000)				
Common Equity Tier 1	77,627,592	87,652,886	78,433,028	90,315,275
Core (Tier 1) Capital	77,627,592	87,652,886	78,433,028	90,315,275
Total Regulatory Capital Base	98,247,149	92,768,154	99,052,584	95,430,133
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (%) (Minimum Requirement - 7.00%)	12.67	19.06	12.80	19.61
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	12.67	19.06	12.80	19.61
Total Capital Ratio (%) (Minimum Requirement - 12.50%)	16.03	20.17	16.17	20.72
BASEL III Leverage Ratio (Minimum Requirement - 3%)	8.07	12.14	8.15	12.51
Regulatory Liquidity				
Total Stock of High-Quality Liquid Assets (LKR '000)	228,568,799	211,183,595		
Liquidity Coverage Ratio (%) (Minimum Requirement: 100%)				
Rupee	335.79	351.44		
All Currency	163.72	203.40		
Net Stable Funding Ratio (%) (Minimum Requirement : 100%)	133.65	138.33		
Asset Quality				
Impaired Loans (Stage 3) Ratio % *	0.72	0.91		
Impaired Loans (Stage 3) Ratio % (Gross) *	2.39	2.72		
Impairment (Stage 3) to Stage 3 Loans Ratio (%)*	69.96	66.69		
Income and Profitability				
Net Interest Margin (%)	5.40	6.05		
Return on Assets (before tax) (%)	3.70	4.37	3.48	4.46
Return on Equity (%)	29.13	22.13	26.11	21.86
Cost to income ratio (%)	33.00	32.93	33.97	32.49
Net Asset Value Per Share (LKR)	322.98	283.97	326.48	293.12
Memorandum Information				
Credit Rating	A(lka)	A(lka)		
Number of Employees	2861	2444	2880	2462
Number of Branches	95	90	95	90

Market Price Per Share (LKR)	Voting		Non-Voting	
	30.09.2026 (Quarter ended)	31.12.2025 (Quarter ended)	30.09.2026 (Quarter ended)	31.12.2025 (Quarter ended)
Highest	329.00	314.75	439.00	422.75
Lowest	301.50	265.00	321.00	352.50
Last Traded Price	303.75	313.00	385.25	385.50

*Including Undrawn Portion of Credit.

Quoted shares and debentures of the Bank are only denominated/ traded in Sri Lankan Rupees.

NATIONS TRUST BANK PLC
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

NationsTrustBank

Bank	**As at 30 September 2026**				**As at 31 December 2025 (Audited)**			
	AC	**FVPL**	**FVOCI**	**Total**	**AC**	**FVPL**	**FVOCI**	**Total**
	LKR '000	**LKR '000**	**LKR '000**	**LKR '000**	**LKR '000**	**LKR '000**	**LKR '000**	**LKR '000**
Financial Assets								
Cash and Cash Equivalents	23,198,829	-	-	23,198,829	19,864,631	-	-	19,864,631
Balances with Central Bank of Sri Lanka	9,033,905	-	-	9,033,905	2,045,786	-	-	2,045,786
Placements with banks	1,558,002	-	-	1,558,002	1,437,818	-	-	1,437,818
Reverse Repurchase Agreements	3,615,951	-	-	3,615,951	645,794	-	-	645,794
Derivative Financial Instruments	-	1,485,540	-	1,485,540	-	613,468	-	613,468
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	-	8,676,016	-	8,676,016	-	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	-	-	157,060,052	157,060,052	-	-	133,112,729	133,112,729
Financial Assets at Amortised Cost - Debt Instruments	123,712,024	-	-	123,712,024	88,897,718	-	-	88,897,718
Financial Assets at Amortised Cost - Loans and Advances	585,673,002	-	-	585,673,002	430,368,007	-	-	430,368,007
Total Financial Assets	**746,791,713**	**10,161,556**	**157,060,052**	**914,013,321**	**543,259,754**	**12,203,373**	**133,112,729**	**688,575,856**
Financial Liabilities								
Due to Banks	66,107,432	-	-	66,107,432	42,772,586	-	-	42,772,586
Derivative Financial Instruments	-	1,103,694	-	1,103,694	-	37,822	-	37,822
Financial Liabilities at Amortised Cost								
Due to Depositors	676,802,638	-	-	676,802,638	502,605,592	-	-	502,605,592
Due to debt securities holders - Repurchase Agreements	40,945,741	-	-	40,945,741	23,479,164	-	-	23,479,164
Due to Other Borrowers	28,217,692	-	-	28,217,692	10,005,840	-	-	10,005,840
Debt Securities Issued	17,473,036	-	-	17,473,036	5,973,778	-	-	5,973,778
Total Financial Liabilities	**829,546,539**	**1,103,694**	**-**	**830,650,233**	**584,836,960**	**37,822**	**-**	**584,874,782**

Group	**As at 30 September 2026**				**As at 31 December 2025 (Audited)**			
	AC	**FVPL**	**FVOCI**	**Total**	**AC**	**FVPL**	**FVOCI**	**Total**
	LKR '000	**LKR '000**	**LKR '000**	**LKR '000**	**LKR '000**	**LKR '000**	**LKR '000**	**LKR '000**
Financial Assets								
Cash and Cash Equivalents	23,198,788	-	-	23,198,788	19,864,477	-	-	19,864,477
Balances with Central Bank of Sri Lanka	9,033,905	-	-	9,033,905	2,045,786	-	-	2,045,786
Placements with banks	1,558,002	-	-	1,558,002	1,437,818	-	-	1,437,818
Reverse Repurchase Agreements	3,615,951	-	-	3,615,951	645,794	-	-	645,794
Derivative Financial Instruments	-	1,485,540	-	1,485,540	-	613,468	-	613,468
Financial Assets Recognised through Profit or Loss - Measured at Fair Value	-	8,676,016	-	8,676,016	-	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	-	-	157,060,052	157,060,052	-	-	133,112,729	133,112,729
Financial Assets at Amortised Cost - Debt Instruments	123,712,024	-	-	123,712,024	88,897,718	-	-	88,897,718
Financial Assets at Amortised Cost - Loans and Advances	585,673,002	-	-	585,673,002	430,368,007	-	-	430,368,007
Total Financial Assets	**746,791,672**	**10,161,556**	**157,060,052**	**914,013,280**	**543,259,600**	**12,203,373**	**133,112,729**	**688,575,702**
Financial Liabilities								
Due to Banks	66,107,432	-	-	66,107,432	42,772,586	-	-	42,772,586
Derivative Financial Instruments	-	1,103,694	-	1,103,694	-	37,822	-	37,822
Financial Liabilities at Amortised Cost								
Due to Depositors	675,888,908	-	-	675,888,908	502,219,078	-	-	502,219,078
Due to debt securities holders - Repurchase Agreements	40,768,431	-	-	40,768,431	20,909,241	-	-	20,909,241
Due to Other Borrowers	27,922,614	-	-	27,922,614	9,552,599	-	-	9,552,599
Debt Securities Issued	17,473,036	-	-	17,473,036	5,973,778	-	-	5,973,778
Total Financial Liabilities	**828,160,421**	**1,103,694**	**-**	**829,264,115**	**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

DEBENTURE INFORMATION

The rated, unsecured, subordinated redeemable debentures 2019/26, 2026/31, 2026/33 & 2026/36 of the Bank are listed on the Colombo Stock Exchange.

Debenture Categories	CSE Listing	Interest Payable Frequency	Issued Date	Maturity Date	Balance as at 30.09.2026 LKR '000	Balance as at 31.12.2025 (Audited) LKR '000	Market Values for the Quarter Ended 30.09.2026			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 %	30.09.2026 %	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	9.85	9.75	10.11	Not traded	
Fixed Rate	N/A	Semi -Annually	9-Jul-21	9-Jul-26	-	449,760	Matured			N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	N/A	Annually	9-Jul-21	9-Jul-26	-	3,550,240	Matured			N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fixed Rate	*NTB-BD-30/06/31-C2632-13.75	Annually	30-Jun-26	30-Jun-31	14,166,220	-	Not traded during the current period			13.75	13.75	10.95	-	11.90	Not traded	
Fixed Rate	*NTB-BD-30/06/36-C2634-13.95	Annually	30-Jun-26	30-Jun-36	686,670	-	Not traded during the current period			13.95	13.95	10.95	-	12.40	Not traded	
Fixed Rate	*NTB-BD-30/06/33-C2633-13.85	Annually	30-Jun-26	30-Jun-33	147,110	-	Not traded during the current period			13.85	13.85	10.95	-	12.25	Not traded	
Total Debentures					**16,800,000**	**5,800,000**										

Ratios of Debt	30.09.2026	31.12.2025
** Debt/Equity Ratio (%)	21.86	12.51
Interest Cover (Times)	20.08	28.36
Quick Asset Ratio (%)	119.17	133.88

* BASEL III compliant Debentures.

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

NATIONS TRUST BANK PLC
SEGMENT INFORMATION

For the Nine Months ended 30 September	*Consumer & Commercial Banking		*Corporate Banking		Treasury & Investments		Insurance Broking		Property Management		Unallocated/ Eliminations		Total Group	
	2026 LKR '000	2025 LKR '000	2026 LKR '000	2025 LKR '000	2026 LKR '000	2025 LKR '000	2026 LKR '000	2025 LKR '000	2026 LKR '000	2025 LKR '000	2026 LKR '000	2025 LKR '000	2026 LKR '000	2025 LKR '000
Net Interest Income	1,137,605	46,308	13,319,850	8,521,398	19,084,796	20,348,564	46,624	65,773	60,003	88,948	353,931	(246,153)	34,002,809	28,824,838
Inter Segment	10,836,456	8,372,789	(7,466,796)	(4,431,583)	(3,369,660)	(3,941,206)	-	-	-	-	-	-	-	-
Total revenue from external customers	**11,974,061**	**8,419,097**	**5,853,054**	**4,089,815**	**15,715,136**	**16,407,358**	**46,624**	**65,773**	**60,003**	**88,948**	**353,931**	**(246,153)**	**34,002,809**	**28,824,838**
													-	-
Net Fee and Commission Income	6,868,469	5,161,190	1,446,386	999,417	194,952	172,038	185,276	135,942	193,544	204,030	(552,990)	(241,094)	8,335,637	6,431,523
													-	-
Net Gain/(Loss) from Trading	988,418	670,315	348,924	245,821	4,572,739	2,856,578	-	-	-	-	(25,901)	(928,641)	5,884,180	2,844,073
													-	-
Net Fair Value Gain/(Loss) on Financial Assets at Fair Value through Profit or Loss	-	-	-	-	33,280	(746,004)	-	-	-	-	-	-	33,280	(746,004)
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	-	-	-	-	(655,956)	1,692,301	-	-	-	-	-	-	(655,956)	1,692,301
Net Gain/(Loss) on Derecognition of Financial Assets at Fair Value through Other Comprehensive Income	-	-	-	-	2,560,950	847,130	-	-	-	-	-	-	2,560,950	847,130
Net Gain/(Loss) on Derecognition of Financial Assets at Amortised cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Other Operating Income/(Loss)	1,012,855	1,083,089	-	-	(6,027,177)	(2,287,136)	-	-	-	-	164,130	27,128	(4,850,192)	(1,176,919)
Operating Income	**20,843,803**	**15,333,691**	**7,648,364**	**5,335,053**	**16,393,924**	**18,942,265**	**231,900**	**201,715**	**253,547**	**292,978**	**(60,830)**	**(1,388,760)**	**45,310,708**	**38,716,942**
Impairment Charge/(Reversal)	1,856,195	259,190	430,251	(616,780)	(126)	1,920	-	-	-	-	-	-	2,286,320	(355,670)
Net Operating Income	**18,987,608**	**15,074,501**	**7,218,113**	**5,951,833**	**16,394,050**	**18,940,345**	**231,900**	**201,715**	**253,547**	**292,978**	**(60,830)**	**(1,388,760)**	**43,024,388**	**39,072,612**
													-	-
Depreciation of Property, Plant and Equipment	315,847	150,083	40,202	28,413	12,186	8,939	155	175	14,489	14,204	37,692	28,749	420,571	230,563
Depreciation of Right of Use Assets	390,906	309,484	-	-	-	-	-	-	-	-	-	-	390,906	309,484
Amortisation of Intangible Assets	218,540	187,412	15,350	14,516	31,933	30,727	105	105	-	-	970	863	266,898	233,623
													-	-
Capital Expenditures													**-**	**-**
Property and Equipment	1,717,804	186,770	10,076	8,085	-	4,011	-	-	-	-	212,367	1,026,345	1,940,247	1,225,211
Other Intangible Assets	493,999	205,326	-	-	11,206	-	-	-	-	-	531,301	299,083	1,036,506	504,409
													-	-
Total Assets (as at)	**293,723,373**	**186,647,062**	**305,200,072**	**233,375,279**	**327,111,646**	**261,994,032**	**436,217**	**1,148,202**	**914,007**	**1,941,281**	**31,886,634**	**6,051,370**	**959,271,949**	**691,157,226**
													-	-
Total Liabilities (as at)	**551,449,477**	**354,441,286**	**133,794,418**	**117,443,843**	**152,758,191**	**113,542,871**	**71,037**	**52,626**	**48,147**	**66,803**	**12,292,410**	**12,253,235**	**850,413,680**	**597,800,664**

*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) The Group has applied SLFRS 3 – Business Combinations in accounting for the acquisition described in Note (9).There have been no other changes to the accounting policies and methods of computation since the publication of the annual report for the year ended 31 December 2025.

(2) Other than the business combination referred to in Note (9) below, there were no other material changes in the composition of assets, liabilities and/or contingent liabilities during the period. 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 Expected Credit Loss (ECL) assessment was undertaken, incorporating the impact of cash flow delays, prevailing macroeconomic conditions, geopolitical developments, and other relevant external risk factors. Based on the assessment, provisions have been maintained at levels deemed adequate to ensure appropriate coverage of the loan portfolio. Borrowers exhibiting elevated credit risk were appropriately classified under Stage 2 or Stage 3 in accordance with the Bank's ECL framework. In addition, management overlays maintained for high-risk segments and sectors were reviewed and retained at appropriate levels to provide prudent buffers against potential adverse developments and uncertainty in the operating environment.

(b) Other Financial Assets - Balances with Central Bank

As at 30.09.2026, 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 Bank raised Rs. 15 Bn. via an issue of Basel III compliant - Tier II, Listed, Rated, Unsecured, Subordinated, Redeemable debentures in June 2026.The quantum of funds raised through the above debenture issue was utilised to achieve the objectives as stated in the Prospectus. The following table indicates the details of utilisation of funds raised through the above debentures.

Objective number	Objective	Amount allocated	Proposed date of utilisation (as per the Prospectus)	Amount allocated from proceeds (A)	% of total proceeds	Amounts utilised (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including where the funds are invested
1	Improve the Tier II Capital base thus increasing the Capital Adequacy Ratio	Rs. 15 Bn.	Subsequent to the allotment of Debentures	Rs. 15 Bn.	100	Rs. 15 Bn.	100	N/A
2	Reduce maturity gaps in the assets and liabilities of the Bank							
3	Expand the lending portfolio		Within 12 months from date of receipt of cash flows					

(8) **Rights Issue**

The Board of Directors of the Bank, at a meeting held on 7 September 2026, resolved to recommend to shareholders a Rights Issue of Ordinary Non-Voting Convertible shares on the basis of 3 new Ordinary Non -Voting Convertible share(s) for every 22 existing Ordinary Voting shares and /or Ordinary Non -Voting Convertible share(s) held, at a price of Rs. 305.00 per share. Accordingly, the Rights Issue comprises 45,467,286 Ordinary Non-Voting Convertible shares and is expected to raise proceeds up to Rs. 13,867,522,230. Shareholder approval for the proposed Rights Issue will be sought at the Extraordinary General Meeting to be held on 16 November 2026.

(9) **SLFRS 3 – Business Combinations Disclosures**

On 1 May 2026, the Group completed the acquisition of the retail banking business of The Hongkong and Shanghai Banking Corporation Limited, Colombo Branch ("HSBC") in Sri Lanka (the "Acquired Portfolio"), comprising loans and advances to customers (including credit cards, term loans and overdrafts), customer deposits, the organised workforce and lease rights in respect of the branch network transferred.

Control of the Acquired Portfolio transferred to the Group on 1 May 2026, which is the acquisition date for accounting purposes. As this date falls within the current reporting period, the transaction has been subjected to provisional accounting as a business combination under SLFRS 3 – Business Combinations and is reflected in the Statement of Financial Position as at 30 September 2026. Further to the provisional accounting reported in the interim financial statements for the six months ended 30 June 2026, the Group has identified the Credit Card Customer Relationship Intangible (CRI), Core Deposit Intangible (CDI) and Depositor Relationship Intangible (DRI) as the key, separately identifiable intangible assets arising from the acquisition. The measurement of their fair values and the related purchase price allocation are currently being finalised.

Pending completion of this process, provisional goodwill continues to be recognised, reflecting the consideration transferred together with the provisional fair value of the net identifiable liabilities assumed in the business combination.

In accordance with SLFRS 3, Business Combinations, the provisional amounts recognised, including goodwill, will be adjusted retrospectively during the measurement period, which shall not exceed one year from the acquisition date, upon finalisation of the fair values of the identifiable assets acquired and liabilities assumed, including the identified intangible assets and the related deferred tax liabilities.

(a) Nature of the Acquisition

The acquired business primarily comprises the loan portfolio (including credit cards), deposits, the organised workforce and associated lease rights, which together constitute a 'business' as defined under SLFRS 3.

(b) Consideration Transferred

The consideration transferred by the Group comprised:

Cash consideration of LKR 21,784,615,385 (inclusive of taxes).

These funds were internally generated, while maintaining compliance with all regulatory capital and liquidity requirements. There was no contingent consideration, equity consideration or deferred consideration element to the transaction.

(c) Measurement Period

In accordance with SLFRS 3.45, the Group has a measurement period of up to twelve months from the acquisition date (i.e., up to 30 April 2027) within which to finalise the accounting for the business combination. Any adjustments to the provisional amounts recognised in the following tables, that are identified during this period will be recognised retrospectively against the fair value of the identifiable assets and liabilities (with a corresponding adjustment to goodwill), as if the accounting had been completed at the acquisition date, in accordance with SLFRS 3.45–3.49. The Group expects to complete the purchase price allocation within the measurement period.

(d) Measurement Period Adjustments Recognised in the Current Period.

During the current period, the Group revised certain provisional fair values based on additional information obtained about facts and circumstances that existed at the acquisition date. The resulting measurement-period adjustment has been recognised retrospectively from the acquisition date, with the corresponding impact reflected in provisional goodwill.

(e) Identifiable Assets Acquired and Liabilities Assumed – Provisional Fair Values

The table below sets out the provisional fair values of the identifiable assets acquired and liabilities assumed, recognised in accordance with SLFRS 3 and measured under SLFRS 13, as at the acquisition date.

	Provisional Fair Value
	LKR '000
ASSETS	
Cash and cash equivalents	103,903,016
Loans and advances to customers	
Overdrafts	6,929,944
Term Loans	2,515,304
Credit cards	20,555,445
Property, plant and equipment	265,951
Right-of-use assets (i)	356,624
Refundable deposits	15,713
Total identifiable assets acquired (excluding intangible assets)	**134,541,997**
LIABILITIES	
Due to depositors	131,735,464
Interest payable on deposits	2,144,674
Reward points liability	228,492
Lease liability (i)	356,624
Abandoned property balances	327,382
Discount on Home Loans	22,846
Undrawn Limits	121,485
Total identifiable liabilities assumed	**134,936,967**
Net identifiable liabilities assumed (excluding intangible assets)	**(394,970)**

(i) The right-of-use asset and lease liability recorded by HSBC have been derecognised in full and replaced with a right-of-use asset and lease liability remeasured over the remaining lease term at the Group's incremental borrowing rate at the acquisition date, in accordance with the requirements for business combinations under SLFRS 16.

(f) Reconciliation to Consideration Transferred

The provisional goodwill arising on the acquisition – being the consideration transferred plus the provisional net identifiable liabilities assumed (excluding intangible assets), summarised below – has not been allocated between identifiable intangible assets and goodwill as at the date of these interim financial statements.

Consideration transferred (Note (b)) (LKR '000)	**21,784,615**
Add: Net identifiable liabilities assumed (excluding intangible assets) (Note (e))	394,970
Provisional amount attributable to goodwill and identifiable intangible assets	**22,179,585**

This amount has been recognised provisionally as goodwill pending completion of the valuation of identifiable intangible assets. The allocation between identifiable intangible assets and goodwill will be finalised within the measurement period in accordance with SLFRS 3. Management is currently in the process of valuation of the related intangible assets, including the estimation of future cashflows and discount rates. The provisional amounts disclosed in Note (e) above, and the items listed above, may change, potentially materially, as the Group completes the valuation of the intangible assets and the associated purchase price allocation.

(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 (8) above.

NATIONS TRUST BANK PLC
SHAREHOLDERS' INFORMATION

NationsTrustBank

Twenty Largest Shareholders as at 30 September 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
J.B. Cocoshell (Pvt) Ltd	5,060,937	1.75
Hatton National Bank PLC A/C No 1	4,568,843	1.58
Hatton National Bank PLC - Capital Alliance Quantitative Equity Fund	3,203,018	1.11
Mr. M.F. Hashim	2,000,000	0.69
Mr. W.G.D.C. Ranaweera	1,892,996	0.66
Mr. L.J.M.A. Jayasundara	1,800,000	0.62
Mr. N.R. Somaiya	1,629,173	0.56
Akbar Brothers Pvt Ltd	1,001,220	0.35
Mr. Y.S.H.R.S. Silva	993,883	0.34
Mr. M.A. Jafferjee	982,821	0.34
Rosewood (Pvt) Limited-Account No.1	795,049	0.28
Mr. L.J.M.C.C. Jayasundara	789,888	0.27
	238,022,673	**82.48**
Others	50,468,875	17.52
Total	**288,491,548**	**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
First Capital Asset Management/ Dilhan Crishantha Fernando	18,045	0.04
Vinik (Pvt) Limited	14,843	0.03
The Incorporated Trustees of the Church of Ceylon	13,105	0.03
Mr. C.R. Narangoda	12,877	0.03
People's Leasing & Finance PLC/Mr. A.B.K. Weeraman	12,193	0.03
Miss N.R. Fonseka	10,000	0.02
Mr. S.J. Hirdaramani	9,603	0.02
Mr. K.O.V.S.M.S. Wijesinghe	8,406	0.02
Mr. H.P. Savidu	7,887	0.02
Miss. T.T. Weerasinghe	7,419	0.02
Mr. J.C.H. De Soysa	6,042	0.01
Mr. M.J. Harshana	5,596	0.01
	44,800,923	**99.71**
Others	134,295	0.29
Total	**44,935,218**	**100.00**

	30.09.2026	
	Number	**%**
Number of shareholders representing the public holding (Voting)	9,537	35.79
Number of shareholders representing the public holding (Non-Voting)	707	0.98
Compliant under Option 1 - Float Adjusted Market Capitalization	LKR. 31.53 Bn	

Directors' Holding in Shares as at 30 September 2026

Name of the Director	**No of Shares**	
	Voting	**Non-Voting**
Ms. 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. (Ms) R.A. Perera	-	-
Ms. M.C. Pietersz	-	-
Mr. A.P.R. Jayawardana	-	-
	-	**-**