



COLOMBO BRANCH

In Rupees Thousands	Deutsche Bank Colombo Branch	
	From 01/01/25 to 31/12/25 (Audited)	From 01/01/24 to 31/12/24 (Audited)
Gross income	6,696,623	8,405,081
Interest income	4,616,924	5,707,549
Interest expenses	435,396	698,306
Net interest income	4,181,528	5,009,243
Net fee and commission income	1,026,436	894,449
Net other operating income	972,890	1,722,633
Total operating income	6,180,853	7,626,325
Impairment charge/(reversal)	104,719	58,670
Personnel expenses	766,315	670,538
Depreciation	136,220	138,040
Other expenses	2,524,115	2,512,751
Operating profit before taxes	2,649,485	4,246,327
Income tax and other taxes	1,199,473	1,928,243
Profit / (Loss) for the period	1,450,012	2,318,084
Other comprehensive income, net of taxes	305,015	(722,075)
Total comprehensive income for the period	1,755,026	1,596,009

In Rupees Thousands	Deutsche Bank Colombo Branch	
	Current Period As at 31/12/2025 (Audited)	Previous Period As at 31/12/2024 (Audited)
Assets		
Cash and cash equivalents	138,524	179,543
Balances with Central bank	15,842,969	11,592,098
Placements with banks	5,573,876	28,743,634
Placements with branches	-	-
Derivative financial instruments	258,894	131,660
Group balances receivables	17,222,949	1,177,926
Financial assets measured at fair value through profit or loss	10,416,836	-
Financial assets at amortized cost - Loans and advances to customers	26,943,924	21,799,039
Financial assets at amortized cost - Debt and other instruments	-	-
Financial assets measured at fair value through other comprehensive income	42,339	42,339
Property, plant and equipment	379,090	481,916
Deferred tax assets	167,148	127,907
Other assets	755,969	668,357
Total assets	77,742,520	64,944,421
Liabilities		
Due to banks	-	-
Due to branches	1,859,587	1,464,609
Derivative financial instruments	167,102	26,919
Financial liabilities at amortized cost - Due to depositors	39,584,576	30,032,808
Retirement benefit obligations	155,942	134,214
Current tax liabilities	461,280	657,547
Other liabilities	781,729	741,479
Group balance payable	4,964,818	3,874,384
Total liabilities	47,975,033	36,931,960
Equity		
Stated capital /Assigned capital	4,410,461	4,410,461
Statutory reserve fund	1,408,424	1,335,923
Retained earnings	11,997,856	10,713,335
Other reserves	11,950,746	11,552,741
Total shareholders' equity	29,767,487	28,012,461
Total equity	29,767,487	28,012,461
Total equity and liabilities	77,742,520	64,944,421
Contingent liabilities & commitments	156,609,045	107,294,208

Item	Deutsche Bank Colombo Branch	
	Current Period As at 31/12/2025	Previous Period As at 31/12/2024
Regulatory Capital (LKR in Millions)		
Common Equity Tier I	26,845	25,530
Tier I Capital	26,845	25,530
Total Capital	26,922	25,570
Regulatory Capital Ratios (%)		
Common Equity Tier I Capital Ratio (Minimum requirement - 7.00%)	43%	35%
Tier I Capital Ratio (Minimum requirement - 8.50%)	43%	35%
Total Capital Ratio (Minimum requirement - 12.50%)	43%	35%
Leverage Ratio (Minimum requirement - 3%)	27%	31%
Liquidity Coverage Ratio (Minimum requirement - 100%)		
Rupees (%)	921%	574%
All Currency (%)	644%	348%
Net Stable Funding Ratio (%) (Minimum requirement - 100%)	177%	211%
Assets Quality (Quality of Loan Portfolio) (%)		
Impaired Loans (Stage 3) Ratio	0%	0%
Impairment (Stage 3) to Stage 3 Loans Ratio	0%	0%
Profitability (%)		
Interest Margin	6%	7%
Return on Assets (before Tax)	3%	5%
Return on Equity	5%	8%
Cost to Income Ratio (%)	55%	44%
Memorandum Information		
Credit Rating (Group- Non-preferred' senior unsecured debt)		
Moody's Investors Service	Baa1	Baa1
Standard & Poor's	BBB	BBB
Fitch Ratings	A-	A-
Number of Employees	53	49
Number of Branches	1	1

For comprehensive Financial Information of Deutsche Bank AG Sri Lanka, please visit our website at <https://country.db.com/sri-lanka/company/financial-information-archive>.
 You can also access the financial reports directly by scanning the QR code.



Certification
 We, the undersigned, being the Chief Country Officer and Head of Finance of Deutsche Bank AG, Sri Lanka certify jointly that:-

- (A) the above 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 statements have been extracted from audited financial statements of the bank.

(Sgd.) **Niranjn Figurado** Chief Country Officer
 (Sgd.) **A R M Imesha Sanjeevanie** Head of Finance

25/02/2026
 Colombo.

GROUP

In Euro Millions	Deutsche Bank - Group	
	From 01/01/25 to 31/12/25 (Audited)	From 01/01/24 to 31/12/24 (Audited)
Interest income	44,458	49,358
Interest expenses	28,767	36,292
Net interest income	15,691	13,065
Net fee and commission income	10,891	10,372
Net other operating income	5,514	6,655
Total operating income	32,096	30,092
Impairment charge/(reversal)	1,707	1,830
Personnel expenses	11,813	11,731
Depreciation and other expenses	8,845	11,240
Operating profit before taxes	9,731	5,291
Income tax expense	2,592	1,786
Profit / (Loss) for the period	7,139	3,505
Other comprehensive income, net of taxes	(3,140)	731
Total comprehensive income for the period	3,999	4,236
Profit Attributable to :		
Equity holders of the parent	107	192
Non-controlling interests	3,892	4,044

In Euro Millions	Deutsche Bank - Group	
	Current Period As at 31/12/2025 (Audited)	Previous Period As at 31/12/2024 (Audited)
Assets		
Cash and central bank balances	164,659	147,494
Placement with banks	6,962	6,160
Central bank funds sold and securities purchased under resale agreements	37,509	40,803
Derivative financial instruments	241,328	291,754
Financial assets measured at fair value through Profit or loss	278,306	254,096
Financial assets at amortized cost - Loans and advances to customers	472,620	478,921
Financial assets measured at fair value through other comprehensive income	43,644	42,090
Equity method investments	924	1,028
Property, plant and equipment	5,924	6,193
Goodwill and intangible assets	7,561	7,749
Assets for current tax	1,609	1,801
Deferred tax assets	6,544	7,839
Other assets	167,478	101,251
Total assets	1,435,067	1,387,177
Liabilities		
Due to banks	18,204	9,895
Central bank funds purchased and securities sold under repurchase agreements	4,177	3,740
Derivative financial instruments	225,775	276,395
Financial liabilities measured at fair value through profit or loss	158,403	136,000
Financial liabilities at amortized cost - Due to depositors	691,828	666,261
Financial liabilities at amortized cost - Due to debt securities holders & other long term debt	114,754	114,899
Current tax liabilities	694	720
Deferred tax liabilities	623	590
Other liabilities	137,715	95,633
Other provisions	2,408	3,326
Trust preferred securities	283	287
Total liabilities	1,354,863	1,307,745
Equity		
Stated capital and additional paid-in capital	43,172	44,850
Retained earnings	28,096	23,368
Common shares in treasury, at cost	(185)	(713)
Accumulated other comprehensive income (loss)	(4,150)	(1,229)
Total shareholders' equity	66,933	66,277
Additional equity components	11,708	11,550
Non-controlling interest	1,562	1,606
Total equity	80,203	79,432
Total equity and liabilities	1,435,067	1,387,177
Contingent liabilities & commitments	351,143	341,479

Item	Deutsche Bank - Group	
	Current Period As at 31/12/2025	Previous Period As at 31/12/2024
Regulatory Capital (Euro in Millions)		
Common Equity Tier I	49,266	49,457
Tier I Capital	60,784	60,835
Total Capital	67,834	68,511
Regulatory Capital Ratios (%)		
Common Equity Tier I Capital Ratio	14.2%	13.8%
Tier I Capital Ratio	17.5%	17.0%
Total Capital Ratio	19.5%	19.2%
Leverage Ratio (%)	4.6%	4.6%
Liquidity Coverage Ratio (%)	144%	131%
Net Stable Funding Ratio (%)	119%	121%
Assets Quality (Quality of Loan Portfolio) (%)		
Provision for credit losses (bps of average loans)	35.8	38.2
Profitability (%)		
Interest Margin	1.5%	1.3%
Return on Assets (before Tax)	9.3%	4.2%
Post-tax return on average shareholders' equity	10.3%	4.7%
Post-tax return on average tangible shareholders' equity	64.4%	76.3%
Cost to Income Ratio (%)		
Memorandum Information		
Credit Rating (Group- Non-preferred' senior unsecured debt)		
Moody's Investors Service	Baa1	Baa1
Standard & Poor's	BBB	BBB
Fitch Ratings	A-	A-
Number of Employees	89,879	89,753
Number of Branches	1,179	1,307

For comprehensive Financial Information of Deutsche Bank Group, please visit our website at https://investor-relations.db.com/reports-and-events/annual-reports/index?language_id=1.
 You can also access the group financial reports directly by scanning the QR code.



For detailed Information on our corporate governance practices, please visit our website at https://investor-relations.db.com/files/documents/reports/Corporate-Governance-Statement-2024.pdf?language_id=1.
 You can also scan the QR code for direct access.

