

COLOMBO BRANCH

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME		
In Rupees Thousands	Deutsche Bank Colombo Branch	
	From 01/01/25 to 30/06/25	From 01/01/24 to 30/06/24
Gross income	3,108,383	4,596,767
Interest income	2,304,705	3,258,692
Interest expenses	181,902	369,628
Net interest income	2,122,803	2,889,064
Net fee and commission income	490,310	426,133
Net other operating income	273,270	875,587
Total operating income	2,886,383	4,190,785
Impairment charge/(reversal)	43,755	88,670
Personnel expenses	376,187	318,736
Depreciation	67,575	70,956
Other expenses	1,160,953	1,374,800
Operating profit before taxes	1,237,913	2,337,624
Income tax and other taxes	497,242	1,112,623
Profit / (Loss) for the period	740,671	1,225,001
Other comprehensive income,net of taxes	125,011	(480,633)
Total comprehensive income for the period	865,682	744,368

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You can also access the financial reports directly by scanning the QR code.



SIMPLIFIED STATEMENT OF FINANCIAL POSITION		
In Rupees Thousands	Deutsche Bank Colombo Branch	
	Current Period As at 30/06/2025	Previous Period As at 31/12/2024 (Audited)
Assets		
Cash and cash equivalents	128,593	180,070
Balances with Central bank	13,910,913	11,590,303
Placements with banks	10,750,261	28,743,633
Placements with branches	702,990	-
Derivative financial instruments	110,066	131,660
Group balances receivables	9,110,587	1,177,400
Financial assets measured at fair value through profit or loss	11,245,615	-
Financial assets at amortized cost - Loans and advances to customers	20,746,959	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	415,555	481,916
Deferred tax assets	130,321	127,907
Other assets	1,630,735	670,153
Total assets	68,924,934	64,944,421
Liabilities		
Due to banks	-	-
Due to branches	900,085	1,464,609
Derivative financial instruments	49,139	26,920
Financial liabilities at amortized cost - Due to depositors	34,023,105	30,032,808
Retirement benefit obligations	140,733	134,214
Current tax liabilities	475,547	657,547
Other liabilities	676,224	741,478
Group balance payable	3,781,958	3,874,384
Total liabilities	40,046,791	36,931,960
Equity		
Stated capital /Assigned capital	4,410,461	4,410,461
Statutory reserve fund	1,335,923	1,335,923
Retained earnings	11,534,861	10,713,335
Other reserves	11,596,898	11,552,742
Total shareholders' equity	28,878,143	28,012,461
Total equity	28,878,143	28,012,461
Total equity and liabilities	68,924,934	64,944,421
Contingent liabilities & commitments	131,712,118	107,294,208

SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA		
Item	Deutsche Bank Colombo Branch	
	Current Period As at 30/06/2025	Previous Period As at 31/12/2024
Regulatory Capital (LKR in Millions)		
Common Equity Tier I	24,770	25,530
Tier I Capital	24,770	25,530
Total Capital	24,855	25,570
Regulatory Capital Ratios (%)		
Common Equity Tier I Capital Ratio (Minimum requirement - 7.00%)	40%	35%
Tier I Capital Ratio (Minimum requirement - 8.50%)	40%	35%
Total Capital Ratio (Minimum requirement - 12.50%)	40%	35%
Leverage Ratio (Minimum requirement - 3%)	28%	31%
Liquidity Coverage Ratio (Minimum requirement - 100%)		
Rupees (%)	1169%	574%
All Currency (%)	734%	348%
Net Stable Funding Ratio (%) (Minimum requirement - 100%)	201%	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 (%)	52%	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

**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 un-audited financial statements of the bank unless indicated as audited.

(Sgd.)  
**Niranjan Figurado**  
Chief Country Officer

(Sgd.)  
**A R M Imesha Sanjeewanie**  
Head of Finance

27/08/2025  
Colombo.

GROUP

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME		
In Euro Millions	Deutsche Bank - Group	
	From 01/01/25 to 30/06/25	From 01/01/24 to 30/06/24
Interest income	22,536	25,262
Interest expenses	15,029	19,110
Net interest income	7,507	6,152
Net fee and commission income	5,426	5,207
Net other operating income	3,395	4,009
Total operating income	16,327	15,368
Impairment (charge)/reversal	894	915
Personnel expenses	5,935	5,940
Depreciation and other expenses	4,240	6,066
Operating profit before taxes	5,258	2,446
Income tax expense	1,513	943
Profit / (Loss) for the period	3,745	1,503
Other comprehensive income,net of taxes	(2,651)	121
Total comprehensive income for the period	1,095	1,624
Profit Attributable to :		
Equity holders of the parent	1,104	1,524
Non-controlling interests	(9)	100

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You can also access the group financial reports directly by scanning the QR code.



SIMPLIFIED STATEMENT OF FINANCIAL POSITION		
In Euro Millions	Deutsche Bank - Group	
	Current Period As at 30/06/2025	Previous Period As at 31/12/2024 (Audited)
Assets		
Cash and central bank balances	137,124	147,494
Placement with banks	6,766	6,160
Central bank funds sold and securities purchased under resale agreements	32,938	40,803
Derivative financial instruments	256,029	291,754
Financial assets measured at fair value through Profit or loss	276,169	254,096
Financial assets at amortized cost - Loans and advances to customers	466,581	478,921
Financial assets measured at fair value through other comprehensive income	41,586	42,090
Equity method investments	890	1,028
Property, plant and equipment	6,039	6,193
Goodwill and intangible assets	7,413	7,749
Assets for current tax	1,735	1,801
Deferred tax assets	6,847	7,839
Other assets	157,714	101,251
Total assets	1,397,830	1,387,177
Liabilities		
Due to banks	18,090	9,895
Central bank funds purchased and securities sold under repurchase agreements	4,371	3,740
Derivative financial instruments	235,609	276,395
Financial liabilities measured at fair value through profit or loss	149,224	136,000
Financial liabilities at amortized cost - Due to depositors	653,367	666,261
Financial liabilities at amortized cost - Due to debt securities holders & other long term debt	113,531	114,899
Current tax liabilities	950	720
Deferred tax liabilities	590	590
Other liabilities	141,169	95,633
Other provisions	2,791	3,326
Trust preferred securities	286	287
Total liabilities	1,319,978	1,307,745
Equity		
Stated capital and additional paid-in capital	43,837	44,850
Retained earnings	24,897	23,368
Common shares in treasury, at cost	(477)	(713)
Accumulated other comprehensive income (loss)	(3,702)	(1,229)
Total shareholders' equity	64,555	66,277
Additional equity components	11,840	11,550
Non-controlling interest	1,457	1,606
Total equity	77,852	79,432
Total equity and liabilities	1,397,830	1,387,177
Contingent liabilities & commitments	333,068	343,167

SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA		
Item	Deutsche Bank - Group	
	Current Period As at 30/06/2025	Previous Period As at 31/12/2024
Regulatory Capital		
Common Equity Tier I	48,522	49,457
Tier I Capital	60,193	60,835
Total Capital	67,200	68,511
Regulatory Capital Ratios (%)		
Common Equity Tier I Capital Ratio	14.2%	13.8%
Tier I Capital Ratio	17.7%	17.0%
Total Capital Ratio	19.7%	19.2%
Leverage Ratio (%)	4.7%	4.6%
Liquidity Coverage Ratio (%)	136%	131%
Net Stable Funding Ratio (%)	120%	121%
Assets Quality (Quality of Loan Portfolio) (%)		
Provision for credit losses (bps of average loans)	35.6	38.2
Profitability (%)		
Interest Margin	1.5%	1.3%
Return on Assets (before Tax)	9.1%	4.2%
Post-tax return on average shareholders' equity	10.1%	4.7%
Post-tax return on average tangible shareholders' equity	63.6%	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	89,426	89,753
Number of Branches	1,220	1,307

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](https://investor-relations.db.com/files/documents/reports/Corporate-Governance-Statement-2024.pdf?language_id=1).

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