



Deutsche Bank AG, Colombo Branch  
Pillar 3 Disclosures  
as of September 30, 2021

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# INTRODUCTION

The purpose of this Report is to provide the Pillar 3 disclosures of DB Colombo Branch as required by Banking Act Direction No. 1 of 2016 issued by the Monetary Board, Central Bank of Sri Lanka, for capital requirements under Basel III for Licensed Commercial Banks and Licensed Specialized Banks.

DB Colombo Branch is a financial institution authorized and regulated by the Central Bank of Sri Lanka as a wholly owned branch of Deutsche Bank AG (“DBAG”) the parent company of the Deutsche Bank Group (“DB Group”) located in Frankfurt am Main, Germany. DB Colombo Branch’s accounts are consolidated into the accounts of DB Group.

DB Group offers a wide variety of investment, financial and related products and services to private individuals, corporate entities and institutional clients around the world. In July 2019, DB Group announced a material repositioning of DB to refocus on our core strengths and to allow us to improve our structural profitability. Our strategic transformation is designed to refocus our Core Bank around our core, market-leading businesses which typically operate in growing markets with attractive return potential. Our Core Bank comprises our four core operating divisions, namely the Corporate Bank (CB), the Investment Bank (IB), the Private Bank (PB), and Asset Management (AM). Aside from that, a Capital Release Unit (CRU) was created to wind down or dispose non-strategic positions, low yielding assets, or businesses that no longer fit into the new strategy. Moreover, we have Infrastructure functions, which perform control and service functions and, in particular, tasks relating to Group-wide, divisional resource-planning, steering and control, as well as tasks relating to risk, liquidity and capital management which form part of the Corporate & Other segment. CB combines Deutsche Bank’s Corporate Finance and Global Transaction Banking Businesses with the latter providing cash management, trade finance and securities services, delivering the full range of commercial banking products and services for both corporates and institutions worldwide. IB is focusing on Origination & Advisory as well as Fixed Income & Currencies. PB corporate division combines the bank’s expertise in private banking and Wealth Management in one corporate division. AM offers individuals and institutions traditional and alternative investments across all major asset classes.

DB Colombo Branch offers a comprehensive range of services such as Cash Management, Trade Finance, Investor Services, Foreign Exchange (FX) and Debt Capital Markets (DCM) products within the Corporate Bank and Investment Bank Business.

DB Colombo Branch Local/Global Infrastructure functions perform control and service functions and, in particular, tasks relating to Bank-wide, supra divisional, resource-planning, steering and control, as well as tasks relating to risk, liquidity and capital management. These include such as Risk, Finance, Compliance, Legal and Human Resources.

DB Colombo Branch publishes the Pillar 3 disclosure report on a quarterly basis in accordance with Banking Act Direction No. 1 of 2016 issued by the Monetary Board, Central Bank of Sri Lanka and posts the disclosure report in accordance with this Direction on its website at [www.db.com/srilanka](http://www.db.com/srilanka).

DB Colombo Branch’s Pillar 3 disclosure is prepared on a stand-alone basis, there are no branches or subsidiaries to be consolidated.

The information provided in this Pillar 3 Report is unaudited.

# REGULATORY REQUIREMENTS ON CAPITAL AND LIQUIDITY

## Key Regulatory Ratios – Capital and Liquidity

Between the two reporting periods, Regulatory capital marginally increased.

Item	Page	Reporting Period	Comparison Reporting Period
		Sep 30, 2021	Dec 31, 2020
<b>Regulatory Capital (LKR '000)</b>			
Common Equity Tier 1, adjusted	5	13,875,482	13,875,411
Tier 1 Capital	5	13,875,482	13,875,411
Total Capital	5	13,879,879	13,879,808
<b>Regulatory Capital Ratios (%)</b>			
Common Equity Tier 1 Capital Ratio ( <i>Minimum Requirement - 7.00%</i> )	6	34.68%	39.41%
Tier 1 Capital Ratio ( <i>Minimum Requirement - 8.50%</i> )	6	34.68%	39.41%
Total Capital Ratio ( <i>Minimum Requirement - 12.50%</i> )	6	34.69%	39.42%
Leverage Ratio ( <i>Minimum Requirement - 3%</i> )	10	20.83%	19.38%
<b>Regulatory Liquidity</b>			
Statutory Liquid Assets (LKR'000)		30,474,844	43,250,690
Statutory Liquid Assets Ratio ( <i>Minimum Requirement - 20%</i> )			
Domestic Banking Unit (%)		73.39%	89.51%
Off-Shore Banking Unit (%)		47.38%	79.74%
Liquidity Coverage Ratio (%) – Rupee ( <i>Minimum Requirement - 100%</i> )		324.00%	785.43%
Liquidity Coverage Ratio (%) – All Currency ( <i>Minimum Requirement - 100%</i> )	11	183.72%	328.13%

The total Capital Ratio decreased by 4.73 percentage points mainly on account of increase in total Risk Weighted Assets by 14%.

The Tier 1 Capital Ratio and CET 1 Capital Ratio also decreased by 4.73 percentage points each. The Total Capital Ratio differs from the Tier 1 and CET 1 Capital Ratios due to Tier 2 capital adjustment for Loan Loss provisions under SLFRS 9.

During the two reporting periods, Statutory Liquid Assets in the Domestic Banking Unit decreased by 16 percentage points. Decrease mainly attributable to decreased investments in government securities. Also, Statutory Liquid Assets in the Off-Shore Banking Unit decreased by 32 percentage points on account of matured investments in SL Development bonds

Decrease in Liquidity Coverage Ratio (LCR) for both LKR currency (on a standalone basis) and LCR for all currencies in Q3-2021 is mainly due to decrease in High-Quality Liquid Assets.

## Basel III Computation of Capital Ratios

in LKR '000

Item	Page	Reporting Period	Comparison Reporting Period
		Sep 30, 2021	Dec 31, 2020
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>		<b>13,875,482</b>	<b>13,875,411</b>
<b>Common Equity Tier 1 (CET1) Capital</b>		<b>13,959,917</b>	<b>13,959,917</b>
Equity Capital (Stated Capital)/Assigned Capital	12	4,410,461	4,410,461
Reserve Fund	12	749,324	749,324
Published Retained Earnings/(Accumulated Retained Losses)	12	3,181,608	3,181,608
Published Accumulated Other Comprehensive Income (OCI)		-	-
General and other Disclosed Reserves	12	5,618,524	5,618,524
Unpublished Current Year's Profit/Loss and Gains reflected in OCI		-	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		-	-
<b>Total Adjustments to CET1 Capital</b>		<b>(84,435)</b>	<b>(84,506)</b>
Goodwill (net)		-	-
Intangible Assets (net)		-	-
Others (Deferred Tax Assets, Vostro)		(84,435)	(84,506)
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>		<b>-</b>	<b>-</b>
<b>Additional Tier 1 (AT1) Capital</b>		<b>-</b>	<b>-</b>
Qualifying Additional Tier 1 Capital Instruments		-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		-	-
<b>Total Adjustments to AT1 Capital</b>		<b>-</b>	<b>-</b>
Investment in Own Shares		-	-
Others (specify)		-	-
<b>Tier 2 Capital after Adjustments</b>		<b>4,397</b>	<b>4,397</b>
<b>Tier 2 Capital</b>		<b>4,397</b>	<b>4,397</b>
Qualifying Tier 2 Capital Instruments		-	-
Revaluation Gains		-	-
Loan Loss Provisions		4,397	4,397
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		-	-
<b>Total Adjustments to Tier 2</b>		<b>-</b>	<b>-</b>
Investment in Own Shares		-	-
Others (specify)		-	-
<b>CET1 Capital</b>		<b>13,875,482</b>	<b>13,875,411</b>
<b>Total Tier 1 Capital</b>		<b>13,875,482</b>	<b>13,875,411</b>
<b>Total Capital</b>		<b>13,879,879</b>	<b>13,879,808</b>

Common Equity Tier 1 Capital consists of the following items:

- Assigned Capital is equity funds provided by the Head Office to the Branch at the time of incorporation in Sri Lanka.
- Reserve Fund is building up with Five percentage (5%) transfer of the profit after tax as per Direction issued by the Central Bank of Sri Lanka under section 76 (j) (1) of the Banking Act No. 30 of 1988 as amended by Banking (Amendment) Act No. 33 of 1995.
- Published Retained Earnings include Branch's un-remitted 2018, 2019 & 2020 profits to the Head Office.
- General and other Disclosed Reserves include the un-remittable head office expenses converted to equity during the financial year 2013, 2016 and 2020 with the prior written approval of Central Bank of Sri Lanka.

Tier 2 Capital includes the Loan Loss provisions which are eligible for inclusion in Tier 2 Capital under the Explanatory Note No. 03 of 2019 issued by CBSL. Accordingly 100% of the impairment for the assets in SLFRS Stage 1 and 50% of impairments for

assets in SLFRS Stage 2 (subject to a maximum limit of 1.25% of RWA on credit risk under the Standardized Approach) are considered here.

in LKR '000

Item	Page	Reporting Period Sep 30, 2021	Comparison Reporting Period Dec 31, 2020
<b>Total Risk Weighted Assets (RWA)</b>		<b>40,005,651</b>	<b>35,209,798</b>
RWAs for Credit Risk	7	33,318,339	28,277,017
RWAs for Market Risk	8	2,557,512	3,036,536
RWAs for Operational Risk	9	4,129,800	3,896,245
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>		<b>34.68%</b>	<b>39.41%</b>
of which: Capital Conservation Buffer (%)		1.88%	1.88%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-
<b>Total Tier 1 Capital Ratio (%)</b>		<b>34.68%</b>	<b>39.41%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>		<b>34.69%</b>	<b>39.42%</b>
of which: Capital Conservation Buffer (%)		1.88%	1.88%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-

## Risk Weighted Assets (RWA)

### a) Credit Risk under the Standardized Approach: Credit Risk Exposure and Credit Risk Mitigation (CRM) Effect

in LKR '000	Sep 30, 2021						Dec 31, 2020	
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)		RWA and RWA Density (%)	
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA density (%)	RWA	RWA density (%)
	Asset Class							
Claims on Central Government and Central Banks	19,072,303	-	387,919	-	387,919	1%	1,806,302	5%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-	-	-
Claims on Banks Exposures	5,758,239	6,300,043	1,151,648	4,722,631	5,874,279	15%	4,075,992	12%
Claims on Financial Institutions	-	-	-	-	-	-	-	-
Claims on Corporates	20,474,829	2,724,300	20,370,610	1,701,247	22,071,858	55%	19,764,584	56%
Retail Claims	4,567,462	-	3,441,377	-	3,441,377	9%	1,074,072	3%
Claims Secured by Residential Property	86,502	-	86,502	-	86,502	0%	99,128	0%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	-	-	-	-	-	-	-	-
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items and Other Assets	1,489,317	-	1,456,404	-	1,456,404	4%	1,456,939	4%
<b>Total</b>	<b>51,448,653</b>	<b>9,024,343</b>	<b>26,894,461</b>	<b>6,423,878</b>	<b>33,318,339</b>	<b>83%</b>	<b>28,277,018</b>	<b>80%</b>

Our Credit Risk Exposures on Banks have increased by 44% in Q3 2021. This increase is mainly driven by unrated foreign currency off-balance sheet exposures with corresponding Risk Weight of 100% in the RWA computation.

Credit Risk Exposures on corporates increased by 16% as at September 30, 2021. However, during the two reporting periods RWA increased by 12%.

Also, ON & Off-balance sheet rupee & foreign currency exposures pertaining to unrated corporate counterparties increased by 11% in Q3-21.

## b) Market Risk under Standardized Measurement Method

in LKR '000 Item	RWA amount	
	Sep 30, 2021	Dec 31, 2020
<b>(a) RWA for Interest Rate Risk</b>	-	118,516
General Interest Rate Risk	-	118,516
(i) Net Long or Short Position	-	118,516
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
<b>(b) RWA for Equity</b>	-	-
(i) General Equity Risk	-	-
(ii) Specific Equity Risk	-	-
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	319,689	261,051
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>2,557,512</b>	<b>3,036,536</b>

Market risk is defined as the risk of losses in on-balance sheet and off-balance sheet positions arising from movements in market prices. The market risks subject to the capital charge requirements and the risks pertaining to interest rate related instruments, equities in the trading book also the risks pertaining to foreign exchange position (including gold positions) across the bank.

The Colombo Branch's Market Risk RWA is attributable to the Interest Rate Risk of Securities in the Trading Book as well as FX Risk on open Foreign Exchange position.

Market risk exposure of the Branch decreased, on account of decrease in Interest rate risk mainly driven by decrease in government securities trading portfolio in Q3, 2021.



## c) Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Gross Income (LKR'000) as at Sep 30,			Capital Charge Factor	Gross Income (LKR'000) as at Dec				
		Fixed Factor	1st Year	2nd Year		3rd Year	Fixed Factor	1st Year	2nd Year	3rd Year
<b>The Basic Indicator Approach</b>	15%		3,194,034	3,408,266	3,722,200	15%		3,103,792	3,110,921	3,525,900
<b>The Standardized Approach</b>										
Corporate Finance	18%	-	-	-	-	18%	-	-	-	-
Trading and Sales	18%	-	-	-	-	18%	-	-	-	-
Payment and Settlement	18%	-	-	-	-	18%	-	-	-	-
Agency Services	15%	-	-	-	-	15%	-	-	-	-
Asset Management	12%	-	-	-	-	12%	-	-	-	-
Retail Brokerage	12%	-	-	-	-	12%	-	-	-	-
Retail Banking	12%	-	-	-	-	12%	-	-	-	-
Commercial Banking	15%	-	-	-	-	15%	-	-	-	-
<b>The Alternative Standardized Approach</b>										
Corporate Finance	18%	-	-	-	-	18%	-	-	-	-
Trading and Sales	18%	-	-	-	-	18%	-	-	-	-
Payment and Settlement	18%	-	-	-	-	18%	-	-	-	-
Agency Services	15%	-	-	-	-	15%	-	-	-	-
Asset Management	12%	-	-	-	-	12%	-	-	-	-
Retail Brokerage	12%	-	-	-	-	12%	-	-	-	-
Retail Banking	12%	0.035	-	-	-	12%	0.035	-	-	-
Commercial Banking	15%	0.035	-	-	-	15%	0.035	-	-	-
<b>Capital Charges for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	516,225					487,031				
The Standardized Approach	-					-				
The Alternative Standardized Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	4,129,800					3,896,245				
The Standardized Approach	-					-				
The Alternative Standardized Approach	-					-				

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events, and includes legal risk. Operational Risk (OR) excludes Business and Reputational Risk.

The Branch uses the Basic Indicator Approach which measures the RWA for Operational risk based on past three years net interest income and non-interest income, taking into account the adjustments listed in the Banking Act Directions No. 01 of 2016.

## Basel III Computation of Leverage Ratios

in LKR '000

Item	Page	Reporting Period Sep 30, 2021	Comparison Reporting Period Dec 31, 2020
<b>Tier 1 Capital</b>		13,875,482	13,875,411
<b>Total Exposures</b>		66,601,326	71,592,937
<b>On-Balance Sheet Items</b> (excluding Derivatives and Securities Financing Transactions, but including Collateral)	13	57,559,569	63,784,878
Derivative Exposures		17,708	350,419
Securities Financing Transaction Exposures		-	-
Other Off-Balance Sheet Exposures		9,024,049	7,457,640
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>		20.83%	19.38%

The Leverage Ratio calculated based on Tier1 Capital and the sum of our Total Assets along with off-Balance Sheet exposures.

DB Colombo Branch's Leverage Ratio increased by 1.45 % points to 20.83 %. While Tier 1 Capital was remaining at the same level as December 31, 2020. Exposures perspective ON BS items decreased by 9.76% and 21% increase in OFF balance sheet exposures was noted between two reporting period.

## Basel III Computation of Liquidity Coverage Ratio (All currency)

in LKR '000	Reporting Period		Comparison Reporting Period	
	Sep 30, 2021		Dec 31, 2020	
	Total	Total	Total	Total
Item	Un-weighted Value	Weighted Value	Un-weighted Value	Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	-	5,650,859	-	13,984,601
<b>Total Adjusted Level 1A Assets</b>	-	5,650,859	-	13,984,601
<b>Level 1 Assets</b>	-	5,650,859	-	13,984,601
<b>Total Adjusted Level 2A Assets</b>	-	-	-	-
<b>Level 2A Assets</b>	-	-	-	-
<b>Total Adjusted Level 2B Assets</b>	-	-	-	-
<b>Level 2B Assets</b>	-	-	-	-
<b>Total Cash Outflows</b>	54,002,467	12,303,077	57,854,516	17,047,834
Deposits	261,722	23,080	445,643	49,516
Unsecured Wholesale Funding	17,612,227	11,156,054	20,269,848	15,947,739
Secured Funding Transactions	-	-	-	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	36,128,518	1,020,563	37,139,025	904,248
Additional Requirements	-	97,380	-	146,332
<b>Total Cash Inflows</b>	14,443,765	29,785,563	14,479,311	25,774,025
Maturing Secured Lending Transactions Backed by Collateral	-	-	-	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	11,877,213	29,785,023	3,324,886	24,719,886
Operational Deposits	2,572,551	-	4,106,663	-
Other Cash Inflows	-	539	1,047,762	1,054,139
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) - 100</b>		183.72		328.13

Between the two reporting periods HQLAs decreased by 60%. Decrease is mainly attributable to lower investments in LKR Govt. securities.

During the two reporting periods, total Cash Outflows decreased by 28% mainly due to decrease in short term inter-branch borrowings while the total Cash Inflows increased by 16% between the two reporting periods.

### Note : Calculation basis of Total Net Cash Flow

If, Total Cash Inflows are greater than 75% of Total Cash Outflows : Total Net Cash Outflows = Total Cash Outflows - 75% \* Total Cash Outflows  
If, Total Cash Inflows are not greater than 75% of Total Cash Outflows : Total Net Cash Outflows = Total Cash Outflows - Total Cash Inflows

## Main features of Regulatory Capital Instruments

<b>Description of the Capital Instrument</b>	<b>Sep 30, 2021</b>	<b>Dec 31, 2020</b>
<b>Assigned Capital</b>		
DB Colombo, being a branch of Deutsche Bank AG Frankfurt, is provided assigned capital to support both business requirements and maintain minimum regulatory capital requirements. It is consequently governed by the laws and regulations of the Central Bank of Sri Lanka.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	4,410,461	4,410,461
Accounting Classification	Equity	Equity
<b>Reserve Fund</b>		
This represents accumulated annual transfer of 5 % of profits after tax as required under Section 20 (1) of the Banking Act No. 30 of 1988.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	749,324	749,324
Accounting Classification	Equity	Equity
<b>Retained Earnings</b>		
This represents all unremitted /audited profits of DB Colombo		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	3,181,608	3,181,608
Accounting Classification	Equity	Equity
<b>Accumulated Other Comprehensive Income (OCI)</b>		
This represents reserves created on changes in Fair Value of Available-for-Sale instruments, Actuarial loss on defined benefit plans and related taxes.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	-	-
Accounting Classification	Equity	Equity
<b>General and other Disclosed Reserves</b>		
This represents all amounts due to DB Group which cannot be paid due to the threshold imposed by the Central Bank of Sri Lanka. Unpaid amounts have been transferred to a "Special Reserve" with due approval from the regulators.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	5,618,524	5,618,524
Accounting Classification	Equity	Equity

# LINKAGES BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

The following table shows the key differences between the Accounting Scope and the Regulatory Scope. It also provides a linkage of Financial Statement Items to the applicable Regulatory Risk Categories.

in LKR '000	a	b	c	d	e	a-b
Sep 30, 2021	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital	Difference between Published Financials and Regulatory Reporting
<b>Assets</b>	<b>57,475,134</b>	<b>57,355,323</b>				
Cash and cash equivalents	91,153	91,152	91,152	-	-	-
Balances with Central Banks	9,606,199	9,604,185	9,604,185	-	-	2,014
Placement with Banks	5,700,000	5,700,000	5,700,000	-	-	-
Placements with Branches	3,427,810	3,427,810	-	-	3,427,810	(0)
Securities borrowed	-	-	-	-	-	-
Derivative financial instruments	12,495	-	-	-	-	12,495
Group balances receivable	2,709,004	2,709,004	194,692	-	2,514,312	0
Financial assets recognized through profit or	-	-	-	-	-	-
- measured at fair value	-	-	-	-	-	-
- designated at fair value	-	-	-	-	-	-
Financial assets at amortized cost	-	-	-	-	-	-
- loans and advances	25,121,052	25,003,150	25,128,794	-	-	117,902
- debt and other instruments	3,925,992	-	-	-	-	3,925,992
Financial assets measured at fair value through other comprehensive income	5,631,267	9,585,608	9,585,608	-	-	(3,954,341)
Securities held to maturity	-	-	-	-	-	-
Investments in subsidiaries	-	-	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-	-
Property, plant and equipment	59,311	58,909	58,909	-	-	402
Investment properties	-	-	-	-	-	-
Goodwill and intangible assets	-	-	-	-	-	-
Assets for current tax	-	-	-	-	-	-
Deferred tax assets	91,824	15,041	-	-	91,824	76,783
Other assets	1,099,026	1,160,464	1,160,464	-	-	(61,438)
<b>Liabilities</b>	<b>57,475,135</b>	<b>57,355,323</b>				
Due to banks	-	-	N/A	N/A	N/A	-
Due to branches	9,808,643	9,737,813			9,737,813	70,830
Derivative financial instruments	12,112	-	N/A	N/A	N/A	12,112
Financial liabilities designated at fair value	-	-	N/A	N/A	N/A	-
- measured at fair value	-	-	N/A	N/A	N/A	-
- designated at fair value	-	-	N/A	N/A	N/A	-
Financial liabilities at amortised cost	-	-	N/A	N/A	N/A	-
- due to depositors	27,883,347	27,880,882	N/A	N/A	N/A	2,465
- due to debt securities holders	-	-	N/A	N/A	N/A	-
- due to other borrowers	-	-	N/A	N/A	N/A	-
Debt securities issued	-	-	N/A	N/A	N/A	-
Retirement benefit obligations	61,032	61,032	N/A	N/A	N/A	-
Current tax liabilities	296,606	350,841	N/A	N/A	N/A	(54,235)
Deferred tax liabilities	-	-	N/A	N/A	N/A	-
Long term debts	-	-	N/A	N/A	N/A	-
Other provisions	-	-	N/A	N/A	N/A	-
Other liabilities	843,064	496,455	N/A	N/A	N/A	346,609
Group balances payable	2,760,979	3,074,865	N/A	N/A	70,414	(313,886)

in LKR '000 Sep 30, 2021	<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>e</b>	<b>a-b</b>
	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital	Difference between Published Financials and Regulatory Reporting
<b>Off-Balance Sheet Liabilities</b>						-
Guarantees	14,764,004	14,764,004	14,764,004	-	-	-
Performance Bonds	-	-	-	-	-	-
Letters of Credit	1,649,388	1,649,388	1,649,388	-	-	-
Other Contingent Items	3,997,840	4,232,408	4,012,581	-	-	(234,568)
Undrawn Loan Commitments	16,737,813	16,737,813	16,737,813	-	-	-
Other Commitments	-	-	-	-	-	-
<b>Shareholders' Equity</b>						
Equity Capital (Stated Capital)/Assigned Capital	4,410,461	4,410,462	N/A	N/A	N/A	(1)
of which Amount Eligible for CET1	4,410,461	4,410,462	N/A	N/A	N/A	(1)
of which Amount Eligible for AT1	-	-	N/A	N/A	N/A	-
Retained Earnings	3,966,067	4,011,180	N/A	N/A	N/A	(45,113)
Accumulated Other Comprehensive Income	(39,245)	-	N/A	N/A	N/A	(39,245)
Other Reserves	7,472,070	7,331,793.00	N/A	N/A	N/A	140,277
<b>Total Shareholders' Equity</b>	<b>15,809,353</b>	<b>15,753,435</b>	N/A	N/A	N/A	