

Deutsche Bank AG, Colombo Branch  
Pillar 3 Disclosures  
as of September 30, 2023

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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, 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). 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

### 1. Key Regulatory Ratios – Capital and Liquidity

Item	Page	Reporting Period	Comparison Reporting Period
		Sep 30, 2023	Dec 31, 2022
<b>Regulatory Capital (LKR '000)</b>			
Common Equity Tier 1, adjusted	5	17,402,271	20,445,743
Tier 1 Capital	5	17,402,271	20,445,743
Total Capital	5	17,412,662	20,464,285
<b>Regulatory Capital Ratios (%)</b>			
Common Equity Tier 1 Capital Ratio ( <i>Minimum Requirement - 7.00%</i> )	6	24.64%	35.71%
Tier 1 Capital Ratio ( <i>Minimum Requirement - 8.50%</i> )	6	24.64%	35.71%
Total Capital Ratio ( <i>Minimum Requirement - 12.50%</i> )	6	24.65%	35.75%
Leverage Ratio ( <i>Minimum Requirement - 3%</i> )	10	17.38%	20.47%
<b>Regulatory Liquidity</b>			
Statutory Liquid Assets (LKR'000)		40,798,367	36,853,128
Statutory Liquid Assets Ratio ( <i>Minimum Requirement - 20%</i> )			
Domestic Banking Unit (%)		88.14%	94.78%
Off-Shore Banking Unit (%)		192.67%	68.26%
Liquidity Coverage Ratio (%) – Rupee ( <i>Minimum Requirement - 100%</i> )		894.57%	825.00%
Liquidity Coverage Ratio (%) – All Currency ( <i>Minimum Requirement - 100%</i> )	11	611.73%	312.01%
Net Stable Funding Ratio ( <i>Minimum Requirement - 100%</i> )	10	192.76%	143.82%

The total Capital Ratio decreased by 11.1 percentage points, mainly due profit repatriation to HO MLKR 192 and increase in net interbranch nostro, placement and borrowing balances.

The Tier 1 Capital Ratio and CET 1 Capital Ratio also decreased by 11.07 percentage points each due to the same reason as the total Capital ratio. The Tier 2 capital adjustment of Loan Loss Provisions as per SLFRS 9 to CET 1 capital ratios has been incorporated to the Total Capital Ratio.

During the two reporting periods, Statutory Liquid Assets in the Domestic Banking Unit decreased by 6.64 percentage points mainly due to decrease in excess funds available at CBSL. Further, Statutory Liquid Assets in the Off-Shore Banking Unit increased by 124.41 percentage points with increased interbranch, and other DB group placements compared to Dec 2022.

Q3-23 NSFR of 192.76% is above the regulatory requirement and internal threshold levels. During the two reporting periods, NSFR ratio increase mainly attributable to increase capital base and decrease in on balance sheet assets/exposures.

Increase in Liquidity Coverage Ratio (LCR) for all currencies and LKR in Q3-2023 is mainly due to new investments in Govt. securities.

## 2. Basel III Computation of Capital Ratios

Between the two reporting periods, Regulatory capital decreased			LKR '000	
Item	Page	Reporting Period Sep 30, 2023	Comparison Reporting Period Dec 31, 2022	
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>		17,402,271	20,445,743	
<b>Common Equity Tier 1 (CET1) Capital</b>		20,288,666	20,480,358	
Equity Capital (Stated Capital)/Assigned Capital	12	4,410,461	4,410,461	
Reserve Fund	12	963,823	963,823	
Published Retained Earnings/(Accumulated Retained Losses)	12	6,227,515	6,419,206	
Published Accumulated Other Comprehensive Income (OCI)		(22,703)	(22,703)	
General and other Disclosed Reserves	12	8,709,570	8,709,570	
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>(2,886,395)</b>	<b>(34,615)</b>	
Goodwill (net)		-	-	
Intangible Assets (net)		-	-	
Others (Deferred Tax Assets, Vostro)		(2,886,395)	(34,615)	
Additional Tier 1 (AT1) Capital after Adjustments		-	-	
Additional Tier 1 (AT1) Capital		-	-	
Qualifying Additional Tier 1 Capital Instruments		-	-	
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		-	-	
Total Adjustments to AT1 Capital		-	-	
Investment in Own Shares		-	-	
Others (specify)		-	-	
<b>Tier 2 Capital after Adjustments</b>		<b>10,391</b>	<b>18,541</b>	
<b>Tier 2 Capital</b>		<b>10,391</b>	<b>18,541</b>	
Qualifying Tier 2 Capital Instruments		-	-	
Revaluation Gains		-	-	
Loan Loss Provisions		10,391	18,541	
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		-	-	
		-	-	
<b>Total Adjustments to Tier 2</b>				

Investment in Own Shares	-	-
Others (specify)	-	-
<b>CET1 Capital</b>	<b>17,402,271</b>	<b>20,445,743</b>
<b>Total Tier 1 Capital</b>	<b>17,402,271</b>	<b>20,445,743</b>
<b>Total Capital</b>	<b>17,412,662</b>	<b>20,464,285</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 2019 to 2020 DBU profits and 2021 to 2022 FCBU & DBU 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, 2020 and 2021 with the prior written approval of Central Bank of Sri Lanka.
- Tier 2 Capital includes the eligible Loan Loss provisions as per 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.

Item	Page	in LKR '000	
		Reporting Period Sep 30, 2023	Comparison Reporting Period Dec 31, 2022
<b>Total Risk Weighted Assets (RWA)</b>		70,629,952	57,249,226
RWAs for Credit Risk	7	53,374,175	44,003,788
RWAs for Market Risk	8	7,876,316	7,216,474
RWAs for Operational Risk	9	9,379,461	6,028,964
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>		24.64%	35.71%
of which: Capital Conservation Buffer (%)		2.5%	2.5%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-
<b>Total Tier 1 Capital Ratio (%)</b>		24.64%	35.71%
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>		24.65%	35.75%
of which: Capital Conservation Buffer (%)		2.5%	2.5%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-
		-	-

### 3. Risk Weighted Assets (RWA)

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

in LKR '000	Sep 30, 2023						Dec 31, 2022	
	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 (%)
<b>Asset Class</b>								
Claims on Central Government and CBSL	27,572,260	-	-	-	-	0%	1,509,536	3%
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	25,211,923	12,162,485	23,908,362	2,433,439	26,341,800	38%	10,716,214	19%
Claims on Financial Institutions	-	-	-	-	-	-	-	-
Claims on Corporates	21,166,247	6,935,122	15,003,582	6,190,851	21,194,433	33%	26,189,233	46%
Retail Claims	2,280,489	-	1,720,003	-	1,720,003	3%	2,791,606	5%
Claims Secured by Residential Property	71,788	68,868	71,788	68,868	140,656	0%	89,837	0%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	-	-	-	-	-	-	-	-
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items and Other Assets	4,035,356	-	3,977,283	-	3,977,283	5%	2,707,362	5%
<b>Total</b>	<b>80,338,063</b>	<b>19,166,475</b>	<b>44,681,018</b>	<b>8,693,157</b>	<b>53,374,175</b>	<b>79%</b>	<b>44,003,787</b>	<b>77%</b>

Credit risk exposure on central government and CBSL decreased on account of zero foreign claims with CBSL.

Increased exposures with banks (FI) attributable to increase placements with unrated counterparty DB KL (Subsidiaries).

Both balance sheet rupee & foreign currency exposures pertaining to unrated corporate counterparties decreased by 28% in Q3-2023.

### 3.2. Market Risk under Standardized Measurement Method

Item	RWA amount		in LKR '000
	Sep 30, 2023	Dec 31, 2022	
<b>(a) RWA for Interest Rate Risk</b>	401,456	-	
General Interest Rate Risk	401,456	-	
(i) Net Long or Short Position	401,456	-	
(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>	583,083	902,059	
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>7,876,316</b>	<b>7,216,474</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 open foreign exchange position in Q3, 2023. Increase in interest rate risk on account of increased investments in LKR Govt securities.



### 3.3. Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as of Sep 30, 2023			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at Dec 31, 2022		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%	-	3,603,570	6,283,781	13,561,300	15%	-	3,525,899	3,664,453	7,882,057
Capital Charges for Operational Risk (LKR'000)	1,172,433					753,620				
Risk Weighted Amount for Operational Risk (LKR'000)	9,379,461					6,028,964				

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, considering the adjustments listed in the Banking Act Directions No. 01 of 2016. Operational risk increased attributable to increase in net entity revenues.

### 4. Basel III Computation of Leverage Ratios

in LKR '000

Item	Page	Reporting Period	Comparison Reporting Period
		Sep 30, 2023	Dec 31, 2022
Tier 1 Capital		17,402,271	20,480,358
Total Exposures		100,100,660	100,040,865
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral)	13	80,778,281	75,904,622
Derivative Exposures		156,439	634,902
Securities Financing Transaction Exposures		-	-
Other Off-Balance Sheet Exposures		19,165,940	23,501,341
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>		<b>17.38%</b>	<b>20.47%</b>

The Leverage Ratio calculated based on Tier1 Capital and the sum of our Total Assets along with off-Balance Sheet exposures. Q3 DB Colombo Branch's Leverage Ratio decreased on account of decreased Tier 1 Capital due to MLKR 192 profit repatriation to HO.

## 5. Net Stable Funding Ratio

in LKR '000

Item	Reporting Period	Comparison Reporting Period
	Sep 30, 2023	Dec 31, 2022
<b>Total Available Stable Funding</b>	45,279,841	39,981,533
<b>Required Stable Funding – On Balance Sheet Assets</b>	21,403,742	25,266,764
Required Stable Funding – Off Balance Sheet Items	2,086,864	2,532,570
<b>Total Required Stable Funding</b>	<b>23,490,606</b>	<b>27,799,334</b>
<b>NSFR</b>	<b>192.76%</b>	<b>143.82%</b>

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

in LKR '000	Reporting Period		Comparison Reporting Period	
	Sep 30, 2023		Dec 31, 2022	
Item	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	-	<b>27,796,763</b>	-	17,049,044
<b>Total Adjusted Level 1A Assets</b>	-	<b>27,796,763</b>	-	17,049,044
<b>Level 1 Assets</b>	-	<b>27,796,763</b>	-	17,049,044
<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>	<b>106,579,389</b>	<b>18,175,964</b>	100,930,730	21,856,953
Deposits	<b>1,050,226</b>	<b>431</b>	1,211,493	3,166
Unsecured Wholesale Funding	<b>33,694,596</b>	<b>15,707,859</b>	26,345,845	19,003,540
Secured Funding Transactions	-	-	0	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	<b>71,834,567</b>	<b>2,086,864</b>	73,373,392	2,532,570
Additional Requirements	-	<b>380,810</b>	-	317,677
<b>Total Cash Inflows</b>	<b>12,523,907</b>	<b>33,790,278</b>	28,481,089	20,307,568
Maturing Secured Lending Transactions Backed by Collateral	-	-	-	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	<b>8,858,132</b>	<b>33,729,132</b>	10,434,099	16,533,729
Operational Deposits	<b>3,665,774</b>	-	14,273,151	-
Other Cash Inflows	-	<b>61,145</b>	3,773,839	3,773,839
<b>Liquidity Coverage Ratio (%) (Stock of High-Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		<b>611.73</b>		312.01

Between the two reporting periods HQLAs increased by 63%. This increase mainly attributable to increase in Govt. securities and excess cash balances at Central bank of Sri Lanka. During the two reporting periods, total Cash Outflows within 30 days decreased by 16% mainly due to decrease in DB group borrowings while the total Cash Inflows within 30 days increased by 66% between the two reporting periods on account of increased placements with DB branches and subsidiaries.

**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

## 7. Main features of Regulatory Capital Instruments

Description of the Capital Instrument	Sep 30, 2023	Dec 31, 2022
<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 Recognized 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 Recognized in Regulatory Capital (in LKR '000 as at the Reporting Date)	963,823	963,823
Accounting Classification	Equity	Equity
<b>Retained Earnings</b>		
This represents all unremitted /audited profits of DB Colombo		
Amount Recognized in Regulatory Capital (in LKR '000 as at the Reporting Date)	6,227,515	6,419,206
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 Recognized in Regulatory Capital (in LKR '000 as at the Reporting Date)	(22,703)	(22,703)
Accounting Classification	Equity	Equity
<b>General and other Disclosed Reserves</b>		
This represents all unpaid amounts due to DB Group which has been transferred to a "Special Reserve" with due approval from the regulators.		
Amount Recognized in Regulatory Capital (in LKR '000 as at the Reporting Date)	8,709,570	8,709,570
Accounting Classification	Equity	Equity

## 8. Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank Only

in LKR '000

	a	b	c	d	e
Sep 30, 2023	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
<b>Assets</b>	<b>83,664,676</b>	<b>83,664,676</b>	<b>80,338,063</b>	<b>17,455,885</b>	<b>3,428,817</b>
Cash and cash equivalents	1,687,524	58,073	58,073	-	-
Balances with Central Banks	10,077,362	10,077,362	10,116,375	-	39,013
Balances/Placement with Banks	23,582,472	25,211,923	25,211,923	-	-
Placements with Branches	1,292,249	1,292,249	-	-	1,292,249
Securities borrowed	-	-	-	-	-
Derivative financial instruments	90,166	90,166	90,166	-	-
Group balances receivable	2,305,660	2,305,660	269,337	-	2,036,323
Financial assets recognized through profit or loss					
- measured at fair value	17,455,885	17,455,885	17,455,885	17,455,885	-
- designated at fair value	-	-	-	-	-
Financial assets at amortized cost					
- loans and advances	23,506,435	23,506,435	23,518,524	-	12,089
- debt and other instruments	-	-	-	-	-
Financial assets measured at fair value through other comprehensive income	42,339	42,339	42,339	-	-
Securities held to maturity	-	-	-	-	-
Investments in subsidiaries	-	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-
Property, plant and equipment	660,755	383,655	383,655	-	-
Investment properties	-	-	-	-	-
Goodwill and intangible assets	-	-	-	-	-
Assets for current tax	-	-	-	-	-
Deferred tax assets	49,143	49,143	-	-	49,143
Other assets	2,914,686	3,191,786	3,191,786	-	-

<i>in LKR '000</i>	a	b	c	d	e
	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
<b>Total Liabilities &amp; Equity</b>	<b>83,664,677</b>	<b>83,664,677</b>	<b>79,652,916</b>	<b>5,731,485</b>	<b>491,320</b>
Due to banks	-	6,181	-	-	6,181
Due to branches	485,139	485,139	-	-	485,139
Derivative financial instruments	48,332	48,332	-	-	-
Financial liabilities designated at fair value through profit and loss					
- measured at fair value	-	-	-	-	-
- designated at fair value	-	-	-	-	-
Financial liabilities at amortised cost					
- due to depositors	49,958,117	49,958,117	-	-	-
- due to debt securities holders	-	-	-	-	-
- due to other borrowers	-	-	-	-	-
Debt securities issued	-	-	-	-	-
Retirement benefit obligations	69,048	69,048	-	-	-
Current tax liabilities	1,899,492	1,899,492	-	-	-
Deferred tax liabilities	-	-	-	-	-
Long term debts	-	-	-	-	-
Other provisions	-	-	-	-	-
Other liabilities	1,505,109	1,505,109	-	-	-
Group balances payable	1,925,060	1,918,879	-	-	-
<b>Off-Balance Sheet Liabilities</b>					
Guarantees	2,527,954	2,527,954	2,527,954	-	-
Performance Bonds	-	-	-	-	-
Letters of Credit	32,137,707	32,137,707	32,137,707	-	-
Other Contingent Items	7,071,622	7,071,622	7,071,622	-	-
Undrawn Loan Commitments	32,184,148	32,184,148	32,184,148	-	-
Other Commitments	5,731,485	5,731,485	5,731,485	5,731,485	-

<i>in LKR '000</i>	a	b	c	d	e
	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
<b>Sep 30, 2023</b>					
<b>Shareholders' Equity</b>					
Equity Capital (Stated Capital)/Assigned Capital	4,410,461	4,410,461	-	-	-
of which Amount Eligible for CET1	4,410,461	4,410,461	-	-	-
of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	10,723,662	10,723,662	-	-	-
Other Reserves	12,640,257	12,640,257	-	-	-
<b>Total Shareholders' Equity</b>	<b>27,774,380</b>	<b>27,774,380</b>	-	-	-