



**COLOMBO BRANCH**

In Rupees Thousands	Deutsche Bank Colombo Branch	
	From 01/01/26 to 31/03/26	From 01/01/25 to 31/03/25
<b>Gross income</b>	<b>1,680,755</b>	<b>1,561,790</b>
Interest income	1,108,846	1,137,221
Interest expenses	120,603	80,702
<b>Net interest income</b>	<b>988,243</b>	<b>1,056,519</b>
Net fee and commission income	307,465	221,889
Net other operating income	249,933	180,425
<b>Total operating income</b>	<b>1,545,641</b>	<b>1,458,833</b>
Impairment charge/(reversal)	(78,355)	19,042
Personnel expenses	203,005	169,506
Depreciation	34,571	33,951
Other expenses	476,296	477,833
<b>Operating profit before taxes</b>	<b>910,124</b>	<b>758,501</b>
Income tax and other taxes	515,264	256,742
<b>Profit / (Loss) for the period</b>	<b>394,859</b>	<b>501,759</b>
Other comprehensive income, net of taxes	104,952	57,303
<b>Total comprehensive income for the period</b>	<b>499,812</b>	<b>559,062</b>

In Rupees Thousands	Deutsche Bank Colombo Branch	
	Current Period As at 31/03/2026	Previous Period As at 31/12/2025 (Audited)
<b>Assets</b>		
Cash and cash equivalents	159,960	138,524
Balances with Central bank	13,007,264	15,842,969
Placements with banks	6,301,606	5,573,876
Placements with branches	3,613,872	-
Derivative financial instruments	395,859	258,894
Group balances receivables	18,247,769	17,222,949
Financial assets measured at fair value through profit or loss	14,534,120	10,416,836
Financial assets at amortized cost - Loans and advances to customers	14,480,454	26,943,924
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	344,519	379,090
Deferred tax assets	124,021	167,148
Other assets	1,180,051	755,968
<b>Total assets</b>	<b>72,431,834</b>	<b>77,742,520</b>
<b>Liabilities</b>		
Due to banks	-	-
Due to branches	945,852	1,859,587
Derivative financial instruments	473,005	167,102
Financial liabilities at amortized cost - Due to depositors	35,353,030	39,584,576
Retirement benefit obligations	161,642	155,942
Current tax liabilities	571,271	461,280
Other liabilities	733,481	781,729
Group balance payable	3,926,254	4,964,818
<b>Total liabilities</b>	<b>42,164,535</b>	<b>47,975,033</b>
<b>Equity</b>		
Stated capital /Assigned capital	4,410,461	4,410,461
Statutory reserve fund	1,408,424	1,408,424
Retained earnings	12,399,750	11,997,856
Other reserves	12,048,664	11,950,746
<b>Total shareholders' equity</b>	<b>30,267,299</b>	<b>29,767,487</b>
<b>Total equity</b>	<b>30,267,299</b>	<b>29,767,487</b>
<b>Total equity and liabilities</b>	<b>72,431,834</b>	<b>77,742,520</b>
Contingent liabilities & commitments	207,591,256	156,609,045

Item	Deutsche Bank Colombo Branch	
	Current Period As at 31/03/2026	Previous Period As at 31/12/2025
<b>Regulatory Capital (LKR in Millions)</b>		
Common Equity Tier I	22,939	26,845
Tier I Capital	22,939	26,845
Total Capital	22,993	26,922
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier I Capital Ratio (Minimum requirement - 7.00%)	43%	43%
Tier I Capital Ratio (Minimum requirement - 8.50%)	43%	43%
Total Capital Ratio (Minimum requirement - 12.50%)	43%	43%
Leverage Ratio (Minimum requirement - 3%)	26%	27%
<b>Liquidity Coverage Ratio (Minimum requirement - 100%)</b>		
Rupees (%)	930%	921%
All Currency (%)	816%	644%
Net Stable Funding Ratio (%) (Minimum requirement - 100%)	204%	177%
<b>Assets Quality (Quality of Loan Portfolio) (%)</b>		
Impaired Loans (Stage 3) Ratio	0%	0%
Impairment (Stage 3) to Stage 3 Loans Ratio	0%	0%
<b>Profitability (%)</b>		
Interest Margin	6%	6%
Return on Assets (before Tax)	4%	3%
Return on Equity	5%	5%
Cost to Income Ratio (%)	46%	55%
<b>Memorandum Information</b>		
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	54	53
Number of Branches	1	1

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

27/05/2026  
 Colombo.

**GROUP**

In Euro Millions	Deutsche Bank - Group	
	From 01/01/26 to 31/03/26	From 01/01/25 to 31/03/25
Interest income	10,824	11,493
Interest expenses	6,620	7,823
<b>Net interest income</b>	<b>4,204</b>	<b>3,670</b>
Net fee and commission income	2,805	2,752
Net other operating income	1,662	2,103
<b>Total operating income</b>	<b>8,671</b>	<b>8,525</b>
Impairment charge/(reversal)	519	471
Personnel expenses	2,928	3,041
Depreciation and other expenses	2,183	2,176
<b>Operating profit before taxes</b>	<b>3,041</b>	<b>2,837</b>
Income tax expense	867	825
<b>Profit / (Loss) for the period</b>	<b>2,174</b>	<b>2,012</b>
Other comprehensive income, net of taxes	(169)	(843)
<b>Total comprehensive income for the period</b>	<b>2,005</b>	<b>1,169</b>
<b>Profit Attributable to :</b>		
Equity holders of the parent	1,932	1,160
Non-controlling interests	73	9

In Euro Millions	Deutsche Bank - Group	
	Current Period As at 31/03/2026	Previous Period As at 31/12/2025 (Audited)
<b>Assets</b>		
Cash and central bank balances	139,523	164,659
Placement with banks	10,345	6,962
Central bank funds sold and securities purchased under resale agreements	39,506	37,509
Derivative financial instruments	271,402	241,328
Financial assets measured at fair value through Profit or loss	298,564	278,306
Financial assets at amortized cost - Loans and advances to customers	479,725	472,620
Financial assets measured at fair value through other comprehensive income	47,010	43,644
Equity method investments	996	924
Property, plant and equipment	5,934	5,924
Goodwill and intangible assets	7,745	7,561
Assets for current tax	1,604	1,609
Deferred tax assets	6,418	6,544
Other assets	174,255	167,478
<b>Total assets</b>	<b>1,483,027</b>	<b>1,435,067</b>
<b>Liabilities</b>		
Due to banks	24,260	18,204
Central bank funds purchased and securities sold under repurchase agreements	2,219	4,177
Derivative financial instruments	253,474	225,775
Financial liabilities measured at fair value through profit or loss	171,967	158,403
Financial liabilities at amortized cost - Due to depositors	686,658	691,828
Financial liabilities at amortized cost - Due to debt securities holders & other long term debt	113,164	114,754
Current tax liabilities	839	694
Deferred tax liabilities	665	623
Other liabilities	147,549	137,715
Other provisions	2,305	2,408
Trust preferred securities	282	283
<b>Total liabilities</b>	<b>1,403,381</b>	<b>1,354,863</b>
<b>Equity</b>		
Stated capital and additional paid-in capital	42,512	43,172
Retained earnings	30,116	28,096
Common shares in treasury, at cost	(1,190)	(185)
Accumulated other comprehensive income (loss)	(4,328)	(4,150)
<b>Total shareholders' equity</b>	<b>67,110</b>	<b>66,934</b>
Additional equity components	10,902	11,708
Non-controlling interest	1,634	1,562
<b>Total equity</b>	<b>79,646</b>	<b>80,204</b>
<b>Total equity and liabilities</b>	<b>1,483,027</b>	<b>1,435,067</b>
Contingent liabilities & commitments	360,484	350,771

Item	Deutsche Bank - Group	
	Current Period As at 31/03/2026	Previous Period As at 31/12/2025
<b>Regulatory Capital (Euro in Millions)</b>		
Common Equity Tier I	49,869	49,266
Tier I Capital	60,586	60,784
Total Capital	67,378	67,834
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier I Capital Ratio	13.8%	14.2%
Tier I Capital Ratio	16.8%	17.5%
Total Capital Ratio	18.7%	19.5%
Leverage Ratio (%)	4.4%	4.6%
Liquidity Coverage Ratio (%)	140%	144%
Net Stable Funding Ratio (%)	119%	119%
<b>Assets Quality (Quality of Loan Portfolio) (%)</b>		
Provision for credit losses (bps of average loans)	43.4	35.8
<b>Profitability (%)</b>		
Interest Margin	1.6%	1.5%
Return on Assets (before Tax)	11.4%	9.3%
Post-tax return on average shareholders' equity	12.7%	10.3%
Post-tax return on average tangible shareholders' equity	58.9%	64.4%
Cost to Income Ratio (%)	58.9%	64.4%
<b>Memorandum Information</b>		
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	90,067	89,879
Number of Branches	1,105	1,179

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](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.



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