



**COLOMBO BRANCH**

In Rupees Thousands	Deutsche Bank Colombo Branch	
	From 01/01/24 to 31/12/24 (Audited)	From 01/01/23 to 31/12/23 (Audited)
<b>Gross income</b>	<b>8,405,081</b>	<b>14,008,145</b>
Interest income	5,707,549	8,224,100
Interest expenses	670,237	464,001
<b>Net interest income</b>	<b>5,037,312</b>	<b>7,760,099</b>
Net fee and commission income	894,450	756,476
Net other operating income	1,722,632	4,944,658
<b>Total operating income</b>	<b>7,654,394</b>	<b>13,461,233</b>
Impairment charge/(reversal)	58,670	146,261
Personnel expenses	670,538	672,498
Depreciation	138,040	138,037
Other expenses	2,540,819	2,619,236
<b>Operating profit before taxes</b>	<b>4,246,327</b>	<b>9,885,201</b>
Income tax and other taxes	1,928,243	4,754,867
<b>Profit / (Loss) for the period</b>	<b>2,318,084</b>	<b>5,130,334</b>
Other comprehensive income, net of taxes	(722,075)	(715,433)
<b>Total comprehensive income for the period</b>	<b>1,596,009</b>	<b>4,414,901</b>

In Rupees Thousands	Deutsche Bank Colombo Branch	
	Current Period As at 31/12/2024 (Audited)	Previous Period As at 31/12/2023 (Audited)
<b>Assets</b>		
Cash and cash equivalents	180,070	542,721
Balances with Central bank	11,590,303	12,346,488
Placements with banks	28,743,634	13,608,940
Placements with branches	-	49
Derivative financial instruments	131,660	38,983
Group balances receivables	1,177,400	1,719,105
Financial assets measured at fair value through profit or loss	-	18,041,590
Financial assets at amortized cost - Loans and advances to customers	21,799,039	24,554,285
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	481,916	617,455
Deferred tax assets	127,907	95,572
Other assets	670,153	1,464,147
<b>Total assets</b>	<b>64,944,421</b>	<b>73,071,674</b>
<b>Liabilities</b>		
Due to banks	-	-
Due to branches	1,464,609	1,460,629
Derivative financial instruments	26,920	3,333
Financial liabilities at amortized cost - Due to depositors	30,032,808	38,684,925
Retirement benefit obligations	134,214	96,009
Current tax liabilities	657,547	1,572,176
Other liabilities	741,478	1,410,180
Group balance payable	3,874,384	2,528,895
<b>Total liabilities</b>	<b>36,931,960</b>	<b>45,756,147</b>
<b>Equity</b>		
Stated capital /Assigned capital	4,410,461	4,410,461
Statutory reserve fund	1,335,923	1,220,019
Retained earnings	10,713,335	9,491,622
Other reserves	11,552,741	12,193,425
<b>Total shareholders' equity</b>	<b>28,012,461</b>	<b>27,315,527</b>
<b>Total equity</b>	<b>28,012,461</b>	<b>27,315,527</b>
<b>Total equity and liabilities</b>	<b>64,944,421</b>	<b>73,071,674</b>
Contingent liabilities & commitments	107,294,208	74,838,165

Item	Deutsche Bank Colombo Branch	
	Current Period As at 31/12/2024	Previous Period As at 31/12/2023
<b>Regulatory Capital (LKR in Millions)</b>		
Common Equity Tier I	25,530	24,224
Tier I Capital	25,530	24,224
Total Capital	25,570	24,284
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier I Capital Ratio (Minimum requirement - 7.00%)	35%	40%
Tier I Capital Ratio (Minimum requirement - 8.50%)	35%	40%
Total Capital Ratio (Minimum requirement - 12.50%)	35%	41%
Leverage Ratio (Minimum requirement - 3%)	31%	27%
<b>Liquidity Coverage Ratio (Minimum requirement - 100%)</b>		
Rupees (%)	574%	1001%
All Currency (%)	348%	767%
Net Stable Funding Ratio (%) (Minimum requirement - 100%)	211%	212%
<b>Assets Quality (Quality of Loan Portfolio) (%)</b>		
Impaired Loans (Stage 3) Ratio	0.00%	0.00%
Impairment (Stage 3) to Stage 3 Loans Ratio	0.00%	0.00%
<b>Profitability (%)</b>		
Interest Margin	7%	10%
Return on Assets (before Tax)	5%	11%
Return on Equity	8%	20%
Cost to Income Ratio (%)	44%	25%
<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	49	56
Number of Branches	1	1

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 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

27.02.2025  
 Colombo.

**GROUP**

In Euro Millions	Deutsche Bank - Group	
	From 01/01/24 to 31/12/24 (Audited)	From 01/01/23 to 31/12/23 (Audited)
Interest income	49,358	44,074
Interest expenses	36,292	30,472
<b>Net interest income</b>	<b>13,065</b>	<b>13,602</b>
Net fee and commission income	10,372	9,206
Net other operating income	6,655	6,072
<b>Total operating income</b>	<b>30,092</b>	<b>28,880</b>
Impairment (charge)/reversal	1,830	1,505
Personnel expenses	11,731	11,131
Depreciation and other expenses	11,240	10,565
<b>Operating profit before taxes</b>	<b>5,291</b>	<b>5,679</b>
Income tax expense	1,786	787
<b>Profit / (Loss) for the period</b>	<b>3,505</b>	<b>4,892</b>
Other comprehensive income, net of taxes	731	(637)
<b>Total comprehensive income for the period</b>	<b>4,236</b>	<b>4,255</b>
<b>Profit Attributable to :</b>		
Non-controlling interests	139	120
Equity holders of the parent	3,366	4,772

In Euro Millions	Deutsche Bank - Group	
	From 01/01/24 to 31/12/24 (Audited)	From 01/01/23 to 31/12/23 (Audited)
<b>Assets</b>		
Cash and central bank balances	147,494	178,416
Placement with banks	6,160	6,140
Central bank funds sold and securities purchased under resale agreements	40,803	14,725
Derivative financial instruments	291,754	251,856
Financial assets measured at fair value through Profit or loss	254,096	213,396
Financial assets at amortized cost - Loans and advances to customers	478,921	473,705
Financial assets measured at fair value through other comprehensive income	42,090	35,546
Equity method investments	1,028	1,013
Property, plant and equipment	6,193	6,185
Goodwill and intangible assets	7,749	7,327
Assets for current tax	1,801	1,513
Deferred tax assets	7,839	7,773
Other assets	101,251	114,736
<b>Total assets</b>	<b>1,387,177</b>	<b>1,312,331</b>
<b>Liabilities</b>		
Due to banks	9,895	9,620
Central bank funds purchased and securities sold under repurchase agreements	3,740	3,038
Derivative financial instruments	276,395	238,260
Financial liabilities measured at fair value through profit or loss	136,000	128,216
Financial liabilities at amortized cost - Due to depositors	666,261	622,035
Financial liabilities at amortized cost - Due to debt securities holders & other long term debt	114,899	119,390
Current tax liabilities	720	631
Deferred tax liabilities	590	546
Other liabilities	95,633	113,039
Other provisions	3,326	2,448
Trust preferred securities	287	289
<b>Total liabilities</b>	<b>1,307,745</b>	<b>1,237,513</b>
<b>Equity</b>		
Stated capital and additional paid-in capital	44,850	45,410
Retained earnings	23,368	21,316
Common shares in treasury, at cost	(713)	(481)
Accumulated other comprehensive income (loss)	(1,229)	(1,760)
<b>Total shareholders' equity</b>	<b>66,276</b>	<b>64,486</b>
Additional equity components	11,550	8,569
Non-controlling interest	1,606	1,763
<b>Total equity</b>	<b>79,432</b>	<b>74,818</b>
<b>Total equity and liabilities</b>	<b>1,387,177</b>	<b>1,312,331</b>
Contingent liabilities & commitments	343,167	320,540

Item	Deutsche Bank - Group	
	Current Period As at 31-12-2024	Previous Period As at 31-12-2023
<b>Regulatory Capital</b>		
Common Equity Tier I	49,457	48,066
Tier I Capital	60,835	56,395
Total Capital	68,511	65,005
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier I Capital Ratio	14%	14%
Tier I Capital Ratio	17%	16%
Total Capital Ratio	19%	19%
Leverage Ratio (%)	5%	5%
Liquidity Coverage Ratio (%)	131%	140%
Net Stable Funding Ratio (%)	121%	121%
<b>Assets Quality (Quality of Loan Portfolio) (%)</b>		
Provision for credit losses (bps of average loans)	38	31
<b>Profitability (%)</b>		
Interest Margin	1%	1%
Return on Assets (before Tax)	4%	7%
Post-tax return on average shareholders' equity	5%	7%
Post-tax return on average tangible shareholders' equity	76%	75%
Cost to Income Ratio (%)	76%	75%
<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	89,753	90,130
Number of Branches	1,307	1,432

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).  
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