



Deutsche Bank AG, Colombo Branch
Pillar 3 Disclosures
as of March 31, 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.

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
		Mar 31, 2021	Dec 31, 2020
Regulatory Capital (LKR '000)			
Common Equity Tier 1, adjusted	5	13,875,875	13,875,411
Tier 1 Capital	5	13,875,875	13,875,411
Total Capital	5	13,880,272	13,879,808
Regulatory Capital Ratios (%)			
Common Equity Tier 1 Capital Ratio (<i>Minimum Requirement - 7.00%</i>)	6	35.82%	39.41%
Tier 1 Capital Ratio (<i>Minimum Requirement - 8.50%</i>)	6	35.82%	39.41%
Total Capital Ratio (<i>Minimum Requirement - 12.50%</i>)	6	35.83%	39.42%
Leverage Ratio (<i>Minimum Requirement - 3%</i>)	10	19.53%	19.38%
Regulatory Liquidity			
Statutory Liquid Assets (LKR'000)		37,659,209	43,250,690
Statutory Liquid Assets Ratio (<i>Minimum Requirement - 20%</i>)			
Domestic Banking Unit (%)		106.20%	89.51%
Off-Shore Banking Unit (%)		67.22%	79.74%
Liquidity Coverage Ratio (%) – Rupee (<i>Minimum Requirement - 100%</i>)		514.00%	785.43%
Liquidity Coverage Ratio (%) – All Currency (<i>Minimum Requirement - 100%</i>)	11	307.25%	328.13%

The total Capital Ratio decreased by 3.59% percentage points mainly on account of increase in total Risk Weighted Assets by 10% .

The Tier 1 Capital Ratio and CET 1 Capital Ratio also decreased by 3.59% 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 increased by 17% points. Increase mainly attributable to increased placements with local bank and Standing Deposit Facility with the Central Bank of Sri Lanka (CBSL

The Liquidity Coverage Ratio (LCR) for both LKR currency (on a standalone basis) and LCR for all currencies decreased in Q1-2021. Mainly driven by decrease in High-Quality Liquid Assets.

Basel III Computation of Capital Ratios

in LKR '000

Item	Page	Reporting Period	Comparison Reporting Period
		Mar 31, 2021	Dec 31, 2020
Common Equity Tier 1 (CET1) Capital after Adjustments		13,875,875	13,875,411
Common Equity Tier 1 (CET1) Capital		13,959,917	13,959,917
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	▶	-	-
Total Adjustments to CET1 Capital		(84,042)	(84,506)
Goodwill (net)		-	-
Intangible Assets (net)		-	-
Others (Deferred Tax Assets, Vostro)		(84,042)	(84,506)
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)		-	-
Tier 2 Capital after Adjustments		4,397	4,397
Tier 2 Capital		4,397	4,397
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		-	-
Total Adjustments to Tier 2		-	-
Investment in Own Shares		-	-
Others (specify)		-	-
CET1 Capital		13,875,875	13,875,411
Total Tier 1 Capital		13,875,875	13,875,411
Total Capital		13,880,272	13,879,808

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 per cent of the impairment for the assets in SLFRS Stage 1 and 50 per cent of impairments for assets in SLFRS Stage 2 (subject to a maximum limit of 1.25 per cent of RWA on credit risk under the Standardized Approach) are considered here.

in LKR '000

Item	Page	Reporting Period Mar 31, 2021	Comparison Reporting Period Dec 31, 2020
Total Risk Weighted Assets (RWA)		38,740,254	35,209,798
RWAs for Credit Risk	7	31,831,653	28,277,017
RWAs for Market Risk	8	2,935,879	3,036,536
RWAs for Operational Risk	9	3,972,722	3,896,245
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)		35.82%	39.41%
of which: Capital Conservation Buffer (%)		1.88%	1.88%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-
Total Tier 1 Capital Ratio (%)		35.82%	39.41%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)		35.83%	39.42%
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	Mar 31, 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 CBSL	28,517,667	-	1,561,579	-	1,561,579	4%	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	4,046,049	5,516,892	809,210	4,067,309	4,876,518	13%	4,075,992	12%
Claims on Financial Institutions	-	-	-	-	-	-	-	-
Claims on Corporates	21,760,201	3,319,652	21,382,875	2,127,256	23,510,131	61%	19,764,584	56%
Retail Claims	1,430,905	-	1,089,794	-	1,089,794	3%	1,074,072	3%
Claims Secured by Residential Property	98,509	-	98,509	-	98,509	0%	99,128	0%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	-	-	-	-	-	-	-	-
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items and Other Assets	1,512,988	-	1,475,910	-	1,475,910	4%	1,456,939	4%
Total	57,366,319	8,836,544	26,417,877	6,194,565	32,612,442	84%	28,277,018	80%

Our Credit Risk Exposures on Banks have increased by 20% in Q1 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 19% as at March 31, 2021. However, during the two reporting periods RWA increase was 5% percentage points.

Also, Off-balance sheet rupee & foreign currency exposures pertaining to unrated corporate counterparties increased by 7% in Q1-21.

b) Market Risk under Standardized Measurement Method

in LKR '000	RWA amount	
	Mar 31, 2021	Dec 31, 2020
(a) RWA for Interest Rate Risk	43,258	118,516
General Interest Rate Risk	43,258	118,516
(i) Net Long or Short Position	43,258	118,516
(ii) Horizontal Disallowance	█ -	-
(iii) Vertical Disallowance	█ -	-
(iv) Options	█ -	-
Specific Interest Rate Risk	█ -	-
(b) RWA for Equity	-	-
(i) General Equity Risk	█ -	-
(ii) Specific Equity Risk	█ -	-
(c) RWA for Foreign Exchange & Gold	323,727	261,051
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	2,935,879	3,036,536

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 are the risks pertaining to interest rate related instruments in the trading book, the risks pertaining to equities in the trading book and 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 our Securities in the Trading Book as well as FX Risk on our open Foreign Exchange position.

Market risk of the Branch decreased, on account of decrease in Interest rate risk mainly driven by decrease in government securities trading portfolio in Q1, 2021.

c) Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at Mar 31, 2021			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at Dec 31, 2020		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		3,059,539	3,217,006	3,655,260	15%		3,103,792	3,110,921	3,525,900
The Standardised Approach										
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%		-	-	-
The Alternative Standardised Approach										
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	-	-	-
Capital Charges for Operational Risk (LKR'000)										
The Basic Indicator Approach	496,590					487,031				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	3,972,722					3,896,245				
The Standardised Approach	-					-				
The Alternative Standardised 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 & 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	Comparison Reporting Period
		Mar 31, 2021	Dec 31, 2020
Tier 1 Capital		13,875,875	13,875,411
Total Exposures		71,057,132	71,592,937
On-Balance Sheet Items	13	62,079,176	63,784,878
<i>(excluding Derivatives and Securities Financing Transactions, but including Collateral)</i>			
Derivative Exposures		174,527	350,419
Securities Financing Transaction Exposures		-	-
Other Off-Balance Sheet Exposures		8,803,429	7,457,640
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)		19.53%	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 0.15 % points to 19.53 %. While Tier 1 Capital was same as December 31, 2020. In addition, marginal increase in OFF balance sheet exposures noted as well.

Basel III Computation of Liquidity Coverage Ratio (All currency)

in LKR '000

Item	Reporting Period		Comparison Reporting Period	
	Mar 31, 2021		Dec 31, 2020	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	-	13,038,967	-	13,984,601
Total Adjusted Level 1A Assets	-	13,038,967	-	13,984,601
Level 1 Assets	-	13,038,967	-	13,984,601
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	48,727,978	16,975,038	57,854,516	17,047,894
Deposits	655,650	72,850	445,643	49,516
Unsecured Wholesale Funding	17,473,011	15,717,930	20,269,848	15,947,739
Secured Funding Transactions	-	-	-	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	30,599,317	1,129,162	37,139,025	904,248
Additional Requirements	-	55,095	-	146,392
Total Cash Inflows	13,506,182	24,118,817	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	11,012,219	24,092,219	9,324,886	24,719,886
Operational Deposits	2,493,963	-	4,106,663	-
Other Cash Inflows	-	26,598	1,047,762	1,054,139
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		307.25		328.13

Between the two reporting periods HQLAs decreased by 7%. Decrease is mainly attributable to lower investments in LKR Govt. securities.

During the two reporting periods, total Cash Outflows decreased by 16% mainly due to lower short term inter-branch borrowings while the total Cash Inflows decreased by 7% 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

Description of the Capital Instrument	Mar 31, 2021	Dec 31, 2020
Assigned Capital		
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
Reserve Fund		
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
Retained Earnings		
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
Accumulated Other Comprehensive Income (OCI)		
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
General and other Disclosed Reserves		
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
Mar 31, 2021	Carrying Values as Reported in Published Financial	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	Difference between Published Financials and Regulatory Reporting
Assets	61,995,134	61,864,148				
Cash and cash equivalents	83,127	83,127	83,127	-	-	-
Balances with Central Banks	7,733,013	7,731,763	7,731,763	-	-	1,250
Placement with Banks	4,000,000	4,000,000	4,000,000	-	-	-
Placements with Branches	2,000,000	2,000,000	-	-	2,000,000	-
Securities borrowed	-	-	-	-	-	-
Derivative financial instruments	77,657	-	-	-	-	77,657
Group balances receivable	2,655,295	2,655,295	207,381	-	2,447,914	0
Financial assets recognized through profit or loss	-	-	-	-	-	-
- measured at fair value	7,847,390	-	-	-	-	7,847,390
- designated at fair value	-	-	-	-	-	-
Financial assets at amortised cost	-	-	-	-	-	-
- loans and advances	23,285,155	23,173,167	23,289,615	-	-	111,988
- debt and other instruments	7,893,218	-	-	-	-	7,893,218
Financial assets measured at fair value through other comprehensive income	5,440,089	20,979,572	20,979,572	-	-	(15,539,483)
Securities held to maturity	-	-	-	-	-	-
Investments in subsidiaries	-	-	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-	-
Property, plant and equipment	116,620	87,948	87,948	-	-	28,672
Investment properties	-	-	-	-	-	-
Goodwill and intangible assets	-	-	-	-	-	-
Assets for current tax	-	-	-	-	-	-
Deferred tax assets	91,824	15,041	-	-	91,824	76,783
Other assets	771,745	1,138,235	1,138,235	-	-	(366,490)
Liabilities	61,995,135	61,864,148				
Due to banks	117,576	115,000	N/A	N/A	N/A	2,576
Due to branches	16,001,143	15,900,000	-	-	15,900,000	101,143
Derivative financial instruments	56,829	-	N/A	N/A	N/A	56,829
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	26,746,317	26,742,792	N/A	N/A	N/A	3,525
- 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	64,177	64,177	N/A	N/A	N/A	-
Current tax liabilities	278,197	307,439	N/A	N/A	N/A	(29,242)
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	933,658	838,944	N/A	N/A	N/A	94,713
Group balances payable	2,352,877	2,540,247	N/A	N/A	196,650	(187,370)

in LKR '000 Mar 31, 2021	a	b	c	d	e	a-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 Pillar 3	Difference between Published Financials and Regulatory Reporting
Off-Balance Sheet Liabilities						-
Guarantees	13,118,018	13,118,018	13,118,018	-	-	-
Performance Bonds	-	-	-	-	-	-
Letters of Credit	6,337,069	6,337,069	6,337,069	-	-	-
Other Contingent Items	3,128,784	11,898,029	4,783,908	-	-	(8,769,245)
Undrawn Loan Commitments	9,145,238	9,145,238	9,145,238	-	-	-
Other Commitments	-	-	-	-	-	-
Shareholders' Equity						
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	3,568,507	3,605,724	N/A	N/A	N/A	(37,217)
Accumulated Other Comprehensive Income	(34,542)	-	N/A	N/A	N/A	(34,542)
Other Reserves	7,499,935	7,339,362.52	N/A	N/A	N/A	160,573
Total Shareholders' Equity	15,444,362	15,355,549	N/A	N/A	N/A	