



INCOME STATEMENT

In Rupees Thousands	Deutsche Bank Colombo Branch		
	Current Period From 01/01/22 to 30/09/22	Previous Period From 01/01/21 to 30/09/21	Change %
Interest income	4,058,566	1,980,572	105
Interest expenses	(373,723)	(279,869)	(34)
Net interest income	3,684,843	1,700,701	117
Fee and commission income	427,971	422,506	1
Fee and commission expenses	(23,999)	(33,881)	29
Net fee and commission income	403,972	388,625	4
Net gains / (losses) from trading	1,077,351	579,644	86
Net fair value gains / (losses) on:			
Net gains / (losses) from financial instruments at fair value through profit & loss	-	(65,000)	100
Financial liabilities at fair value through profit or loss	-	-	-
Net gains from derecognition of financial assets:			
At fair value through profit or loss	-	-	-
At amortised cost	-	-	-
At fair value through other comprehensive income	-	-	-
Net other operating income	241,878	104,680	131
Total operating income	5,408,044	2,708,650	100
Impairment reversal / (charges)	(1,409,338)	103,393	
Net operating income	3,998,706	2,812,043	42
Personnel expenses	(420,988)	(297,251)	(42)
Depreciation and amortization	(68,140)	(47,897)	(42)
Other operating expenses	(1,203,517)	(1,198,576)	(0)
Operating profit / (loss) before VAT on financial services	2,306,061	1,268,318	82
Value Added Tax (VAT) on financial services	(394,065)	(192,482)	(105)
Profit / (Loss) before Income Tax	1,911,996	1,075,836	78
Income tax expenses	(526,892)	(250,090)	(111)
Profit / (Loss) for the period	1,385,104	825,746	68

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

In Rupees Thousands	Deutsche Bank Colombo Branch		
	Current Period From 01/01/22 to 30/09/22	Previous Period From 01/01/21 to 30/09/21	Change %
Profit / (Loss) for the period	1,385,104	825,746	68
Items that will be reclassified to income statement			
Exchange differences on translation of foreign operations	-	-	-
Net gains / (losses) on cash flow hedges	-	-	-
Net gains / (losses) on investments in debt instruments measured at fair value through other comprehensive income	4,284	(16,799)	100
Share of profits of associates and joint ventures	-	-	-
Debt instruments at fair value through other comprehensive income	-	-	-
Others (specify)	-	-	-
Less: Tax expense relating to items that will be reclassified to income statement	-	-	-
	4,284	-	-
Items that will not be reclassified to income statement			
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-	-
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-
Re-measurement of post-employment benefit obligations	-	-	-
Changes in revaluation surplus	-	-	-
Share of profits of associates and joint ventures Others (specify)	-	-	-
Others:			
Gain / (loss) on translating the Financial Statements of FCBU	3,028,277	234,881	1,189
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-
	3,028,277	218,082	1,289
Other Comprehensive Income (OCI) for the period, net of taxes	3,032,561	1,043,828	190
Total comprehensive income / (expense) for the period	4,417,665	1,043,828	323

STATEMENT OF CASH FLOWS

In Rupees Thousands	Deutsche Bank Colombo Branch	
	Current Period As at 30-09-2022	Previous Period As at 30-09-2021
Cash flows from operating activities		
Profit / (Loss) before tax	1,911,996	1,075,836
Adjustment for		
Non cash items included in profit before tax	2,353,215	929,561
Change in operating assets	(6,498,121)	5,681,969
Change in operating liabilities	11,974,834	(8,054,343)
Tax paid	(215,167)	(203,625)
Others	(956)	(956)
Net cash generated from operating activities	9,526,757	(571,457)
Cash flows from investing activities		
Purchase of property, plant and equipment	(59,211)	(2,132)
Dividend received from investments	-	956
Net cash (used in) from investing activities	(59,211)	(1,176)
Cash flows from financing activities		
Interest paid on subordinated debt	-	-
Profit transfer to head office	-	-
Net cash from financing activities	-	-
Net increase / (decrease) in cash & cash equivalents	9,467,546	(572,633)
Cash and cash equivalents at the beginning of the period	156,558	663,786
Cash and cash equivalents at the end of the period	9,624,104	91,153

STATEMENT OF CHANGES IN EQUITY

In Rupees Thousands	Stated capital/Assigned capital			Statutory Reserve Fund	Reserves					Total Equity
	Ordinary voting shares	Ordinary non-voting shares	Assigned capital		FVTOCI Reserve	ECL reserve	Retained earnings	Exchange equalization of Capital	Exchange equalization of Reserves	
Balance as at 01/01/2022-Audited	-	-	4,410,461	793,635	(25,701)	4,026,214	665,365	453,622	5,618,554	15,942,150
Total comprehensive income for the period										
Profit / (loss) for the year (net of tax)	-	-	-	-	-	1,385,104	-	-	-	1,385,104
ECL Reserve	-	-	-	-	310,541	(310,541)	-	-	-	-
Related taxes	-	-	-	-	-	-	-	-	-	-
Actuarial gain in defined benefits plans	-	-	-	-	-	-	-	-	-	-
Gain on translating the Financials statement FCBU	-	-	-	-	-	-	1,181,696	1,846,582	-	3,028,278
Other comprehensive income	-	-	-	-	4,284	-	-	-	-	4,284
Total comprehensive income for the period	-	-	-	-	4,284	310,541	1,074,563	1,846,582	-	4,417,666
Transactions recognised directly in equity										
Share issue / increase of assigned capital	-	-	-	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-	-	-	-
Transfers to reserves during the period	-	-	-	-	-	112,406	(112,406)	-	1,161,446	1,161,446
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-	-	-	-
Gain / (loss) on revaluation of Property, Plant and Equipment	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
Balance as at 30/09/2022	-	-	4,410,461	793,635	(21,417)	4,229,947	4,988,371	1,847,061	2,300,204	6,780,000

SELECTED PERFORMANCE INDICATORS

Item	Deutsche Bank Colombo Branch	
	Current Period As at 30-09-2022	Previous Period As at 31-12-2021
Regulatory Capital (LKR in Millions)		
Common Equity Tier I	15,561	14,751
Tier I Capital	15,561	14,751
Total Capital	15,579	14,761
Regulatory Capital Ratios		
Common Equity Tier I Capital Ratio (Minimum requirement - 6.50%)	29.13%	34.20%
Tier I Capital Ratio (Minimum requirement - 8.50%)	29.13%	34.20%
Total Capital Ratio (Minimum requirement - 12.50%)	29.16%	34.22%
Leverage Ratio (Minimum Requirement - 3%)	16.58%	20.74%
Regulatory Liquidity		
Statutory Liquid Assets (LKR in Millions)		
Domestic Banking unit	28,793	19,996
Off-Shore Banking unit	15,001	10,847
Statutory Liquid Assets Ratio, % (Minimum requirement 20%)		
Domestic Banking unit	78.16%	73.89%
Off-Shore Banking unit	74.47%	72.86%
Total Stock of High-Quality Liquid Assets (LKR in Millions)	21,807	4,419
Liquidity Coverage Ratio (%) - (Minimum requirement - 100%)		
Rupee (%)	815.00%	246.00%
All Currency (%)	591.13%	137.66%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	138.00%	133.25%
Assets Quality (Quality of Loan Portfolio)		
Gross Non - Performing Advances Ratio, % (net Interest in Suspense)	0.00%	0.00%
Net Non - Performing Advances Ratio, % (net of Interest in Suspense and Provision)	0.00%	0.00%
Profitability		
Interest Margin, (%)	6.94%	3.93%
Return on Assets (before Tax), (%)	3.60%	1.92%
Return on Equity, (%)	9.91%	5.69%

ADDITIONAL DISCLOSURES

In Rupees Thousands	Deutsche Bank Colombo Branch	
	Current Period As at 30-09-2022	Previous Period As at 31-12-2021
By product - Domestic currency		
Demand deposits (current accounts)	15,387,569	11,803,951
Savings deposits	7,568,373	5,015,591
Margin deposits	19,848	33,325
Fixed deposits	2,065,611	1,778,750
Sub total	25,041,401	18,631,617
By product - Foreign currency		
Demand deposits (current accounts)	12,719,752	4,400,779
Savings deposits	1,070,232	1,252,943
Margin deposits	2,003,347	6,268,534
Fixed deposits	356,592	6,301,859
Sub total	16,149,923	8,080,609
Total	41,191,324	26,712,226
Product-wise Gross loans & advances		
By product - Domestic currency		
Overdrafts	12,417,079	13,364,046
Term loans	-	-
Lease rental receivables	-	-
Credit Cards	-	-
Pawning	-	-
Trade finance	999,995	3,777,508
Staff loans	102,237	111,472
Supplier Finance	5,533,486	1,187,190
Sub total	19,052,797	18,440,216
By product - Foreign currency		
Overdrafts	5,985,630	4,480,437
Term loans	-	-
Guarantees	-	-
Bonds	-	-
Trade finance	1,730,656	4,331,228
Staff loans	-	-
Supplier Finance	-	4,755
Sub total	7,716,286	8,816,420
Total	26,769,083	27,256,636
Product-wise commitments and contingencies		
By product - Domestic currency		
Guarantees	10,629,545	14,690,362
Letters of credit	756,108	65,165
Bonds	-	-
Forward exchange contracts	-	-
Usance Import Bills	-	-
Core acceptance	-	-
Other commitments	-	-
Undrawn loan commitments	11,770,816	10,896,598
Sub total	23,156,469	25,652,125
By product - Foreign currency		
Guarantees	23,523,118	12,089,872
Letters of credit	7,168,258	3,190,061
Forward exchange contracts	25,771	14,976
Usance Import Bills	4,262,030	2,154,371
Core acceptance	-	77,770
Other commitments	-	-
Undrawn loan commitments	9,821,798	2,471,918
Sub total	44,800,975	19,998,968
Total	67,957,444	45,651,093
Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans and advances, commitments and contingencies		
Less: Accumulated impairment under stage 1	40,858	21,607
Accumulated impairment under stage 2	40,367	-
Accumulated impairment under stage 3	-	-
Net value of loans and advances, commitments and contingencies	94,645,302	72,886,122
Movement of impairment during the period		
Under Stage 1		
Opening balance at 01/01/2022	21,607	5,743
Write-off during the year	-	-
Other movements	19,251	15,864
Closing balance at 30/09/2022	40,858	21,607
Under Stage 2		
Opening balance at 01/01/2022	-	149
Write-off during the year	-	-
Other movements	40,367	(149)
Closing balance at 30/09/2022	40,367	-
Under Stage 3		
Opening balance at 01/01/2022	-	-
Write-off during the year	-	-
Other movements	-	-
Closing balance at 30/09/2022	-	-
Total impairment	81,225	21,607

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

In Rupees Thousand	a. Bank - Current period 30/09/2022			
	AC	FVPL	FVTOCI	Total
ASSETS				
Cash and cash equivalents	9,624,104	-	-	9,624,104
Balances with central banks	22,729,754	-	-	22,729,754
Placements with banks	-	-	-	-
Placements with Branches	6,567,743	-	-	6,567,743
Derivative financial instruments	-	92,634	-	92,634
Financial assets recognized through profit or loss	1,489,504	-	-	1,489,504
Loans and advances	-	-	-	-
Financial assets measured at fair value through other comprehensive income	26,745,827	-	-	26,745,827
Group Balances receivables	-	-	42,339	42,339
Other assets	927,973	-	-	927,973
Total financial assets	68,084,905	92,634	42,339	68,219,878
LIABILITIES				
Due to banks	-	2,201	-	2,201
Due to Branches	-	7,978,165	-	7,978,165
Derivative financial instruments	-	-	179,588	179,588
Financial liabilities	-	-	-	-
- due to depositors	-	41,191,324	-	41,191,324
- due to Debt securities holders	-	-	-	-
- due to other borrowers	-	-	-	-
Group Balances payable	-	605,007	-	605,007