Deutsche Bank

COLOMBO BRANCH LEVEL 21, OGF TOWER, 1A CENTER ROAD, GALLE FACE, COLOMBO 02 TEL +94-11-2447062, FAX+94-11-2447067

INCOME STATEMENT Deutsche Bank Colombo Branch Current Period From Previous Period From In Rupees Thousands 01/01/24 01/01/23 Change to 31/03/23 to 31/03/24 Interest income 1,679,424 2,051,105 (18) Less : Interest expenses 163.202 85.849 90 Net interest income 1.516.222 1.965.256 (23) Fee and commission income 216,427 197,478 10 Less : Fee and commission expenses 16,234 30,213 (46) Net fee and commission income 200,193 167,265 20 Net gains / (losses) from trading 459,835 608,887 (24) Net fair value gains / (losses) on: Financial assets at fair value through profit and loss (13,169) 390,356 (103) 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 Net fair value gains/(losses) on at fair value through other comprehensive income Net other operating income 249,448 46,121 441 Total operating income 2,412,529 3,177,885 (24) Less : Impairment charges / (reversal) 30,479 (26,218) 216 Net operating income 2,443,008 3,151,667 (22) Less : Expenses 157.746 Personnel expenses 160.682 2 Depreciation and amortization 35.683 34.073 5 635,198 297,627 113 Other operating expenses Operating profit / (loss) before VAT on financial services and SSCL 1,611,445 2,662,221 (39) Less : Value Added Tax (VAT) on financial services 258,847 417,434 (38) Less : Social Security Contribution Levy (SSCL) on financial services 35,951 57,977 (38) Profit / (Loss) before Income Tax 1,316,647 2,186,810 (40) Less : Income tax expenses 493,044 (39) 802,698 Profit / (Loss) for the period 823,603 1,384,112 (40)

STATEMENT OF COMPREHENSIVE INCOME				
	Deutsche Bank Colombo Branch			
In Rupees Thousands	Current Period From 01/01/24 to 31/03/24	Previous Period From 01/01/23 to 31/03/23	Change %	
Profit / (Loss) for the period	823,603	1,384,112	(40)	
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 $% \left({\left[{{{\rm{A}}} \right]_{\rm{A}}} \right)_{\rm{A}}} \right)$	-	-	-	
Share of profits of associates and joint ventures	-	-	-	
Debt instruments at fair value through other comprehensive income	-	-	-	
Less: Tax expense relating to items that will be reclassified to income statement	-	-	-	
	-	-	-	
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	-	-	-	
Gain / (loss) on translating the financial statemtns of FCBU	(415,179)	(673,004)	38	
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	
	(415,179)	(673,004)	38	
Other Comprehensive Income (OCI) for the period, net of taxes	(415,179)	(673,004)	38	
Comprehensive Income / (Expense) for the period	408,424	711,108	(43)	

FINANCIAL STATEMENTS

FOR THE THREE MONTHS ENDED 31 MARCH 2024

STATEMENT OF CASH FLOWS

	Deutsche Bank Colombo Branch		
In Rupees Thousands	Current Period As at 31-03-2024	Previous Period As a 31-03-2023	
Cash flows from operating activities			
Profit / (Loss) before tax	1,316,647	2,186,810	
Adjustment for	-		
Non cash items included in profit before tax	208,879	(227,110	
(Increase)/decrease in operating assets	2,872,058	3,006,669	
Increase/(decrease) in operating liabilities	(1,990,649)	(2,211,079	
Dividend received from investments	-		
Net unrealized gain/(loss) arising from translating the financial statements of foreign operations	(415,179)	(673	
Net cash generated from operating activities	1,991,756	2,754,617	
Contribution paid to defined benefit plans	(408)	(892	
Income tax paid	(735,476)	(619,491	
Net cash from / (used in) operating activities	1,255,872	2,134,234	
Cash flows from investing activities			
Purchase of property, plant and equipment	-		
Proceeds from the sale of property, plant and equipment	-		
Dividend received from investments	-		
Net cash from / (used in) investing activities	-		
Cash flows from financing activities			
Profit transferred to head office	-		
Net cash from / (used in) financing activities			
Net increase / (decrease) in cash and cash equivalents	1,255,872	2,134,234	
Cash and cash equivalents at the beginning of the period	542,721	13,452,453	
Cash and cash equivalents at the end of the period	1,798,593	15,586,68	

STATEMENT OF CHANGES IN FOUITY

	Stated	capital/Assigned of	capital				Reserves				
In Rupees Thousands	Ordinary voting shares	Ordinary non- voting shares	Assigned capital	Statutory Reserve Fund	FVTOCI Reserve	ECL reserve	Retained earnings	Exchange equalization of Capital	Exchange equalization of Reserves	Reserve through contributed assets	Tota Equit
Balance as at 31/12/2023 - Audited	-	-	4,410,461	1,220,019	(22,703)	170,072	9,491,622	1,545,331	1,286,512	9,214,213	27,315,527
Total comprehensive income for the period											
Profit/(loss) for the year (net of tax)	-	-	-	-	-	-	823,603	-	-	-	823,603
Changes in fair value of FVTOCI	-	-	-	-	-	-	-	-	-	-	-
ECL Reserve	-	-	-	-	-	-	-	-	-	-	-
Actuarial gain in defined benefits plans	-	-	-	-	-	-	-	-	-	-	-
Gain on translating the financial statement of FCBU	-	-	-	-	-	-	-	(170,947)	(244,232)	-	(415,179
Tax on other comprehensive income	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	-	-	823,603	(170,947)	(244,232)	-	408,424
Transactions recognised directly in equity											
Share issue / increase of assigned capital	-	-	-	-	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-	-	-	-	-
Transfers to reserves during the period	-	-	-	-	-	-	-	-	-	-	
Transfers to ECL reserve during the year	-	-	-	-	-	(8,053)	94,308	-	(86,255)	-	
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	
Profit transferred to head office	-	-	-	-	-	-	-	-	-	-	
Unremittable HO Expenses Capitalization	-	-	-	-	-	-	-	-	-	-	
Balance as at 31/03/2024	-	-	4,410,461	1,220,019	(22,703)	162,019	10,409,533	1,374,384	956,025	9,214,213	27,723,951

ADDITIONAL DISCLOSURES

Analysis of customer deposits 9,721,258 By product - Domestic currency 10,574,322 Demand deposits 10,556,303 Ticked deposits 553,373 Saving deposits 553,77 Saving deposits 555,77 Saving deposits 555,77 Saving deposits 565,77 Saving deposits 333,400 Margin deposits 306,492,220 Saving deposits 10,574,372 Saving deposits 306,492,220 Overdrafts 10,574,372 Total 36,893,780 Saving deposits 10,574,372 Savintat <t< th=""><th></th><th>Deutsche Bank</th><th>Colombo Branch</th></t<>		Deutsche Bank	Colombo Branch
Image: section of deposits Image: section of deposits <th< th=""><th></th><th></th><th></th></th<>			
By product - Domestic currency00By product - Domestic currency28.84.85.0728.85.07Demand deponds28.95.0728.85.07Savin total28.95.0728.85.07Savin total28.95.0728.85.07Savin total28.05.0728.85.07Savin total28.05.0728.85.07Savin total28.05.0728.85.07Savin total28.05.0728.85.07Savin total28.05.0728.85.07Savin total28.05.0738.95.07.08Savin total38.95.07.0838.95.07.08Savin total28.05.0738.95.07.08Savin total36.95.07.0838.95.07.08Savin total36.95.07.0838.95.07.08Savin total36.95.07.0838.95.07.08Savin total36.95.07.0838.95.07.08Savin total10.674.77.178.95.277Total36.95.07.0838.95.07.08Savin total11.95.777.09.388Savin total11.95.777.09.388Trade finance11.95.777.09.388Savin total11.95.777.09.388Savin total11.95.777.09.388Savin total11.95.777.09.388Savin total11.95.777.09.388Savin total11.95.777.09.388Savin total11.95.777.09.388Savin total11.95.777.09.388Savin total11.95.777.09.388Savin total11.95.727.09.388Savin	In Rupees Thousands	As at 31-03-2024	As at 31-12-2023 (Audited)
Demand deposits9.72.12869.05.42.08Fixed deposits10.85.0437.23.80Fixed deposits55.373.80Sub total20.165.07728.052.242By product - Foreign currency7.23.80Demand deposits3.03.4073.83.400Margin deposits3.83.4003.03.277Fixed deposits3.83.4003.03.277Fixed deposits28.05.2284.52.247Sub total10.674.4778.83.2297Total10.674.4778.83.2297Total10.674.4778.93.2297Total10.674.7778.93.2297Total10.674.7778.93.297Total11.49.86.50017.89.381Product - Domestic currency00Overdrafts11.49.86.50017.89.381Tarda finance11.49.86.50017.89.381Total finance11.49.86.50017.89.381Total finance11.49.86.50017.89.381Sub total11.772.1772.07.524Staff Cons11.89.81.2002.17.81.200Staff Cons11.89.81.2002.17.81.200Staff Cons11.89.4222.18.82.207Staff Cons11.82.4233.72.244.455Staff Cons11.82.4233.72.244.455Staff Cons11.82.4233.72.244.455Staff Cons11.82.4233.72.244.455Staff Cons11.82.4233.72.244.455Staff Cons11.82.4233.72.244.455Staff Cons11.82.4233.72.244.455<	Analysis of customer deposits		
Saving support1055.0.3110.009.033Fixed deposits56.33.7753.308Sub total26.76.90726.77Sy product - Foreign currency10Demand deposits30.308Saving deposits30.308.40Saving deposits30.308.40Saving deposits20.36.80.07Sub total20.36.80.07Sto total10.96.77.77Fixed deposits20.36.80.07Saving deposits20.37.87Sub total10.96.77.77Fold38.58.97.88Saving deposits20.37.87Total36.839.788Sub total11.481Total36.839.788Sub total14.811Trade finance11.411Sub total20.73.524Adulta for the finance11.481Sub total17.72.1772.264.45617.73.988Sub total1.72.1772.264.4561.72.177Sub total3.401.599Sub total3.73.33Sub total3.73.33Sub total3.73.33Sub total3.73.33Sub total3.73.33Sub total3.73.33Sub total3.73.33Sub total3.73.33Sub total3.73.73Sub total3.73.73Sub total3.73.73Sub total3.73.73Sub total3.75.706Sub total3.75.706Sub total3.75.706Sub total3.75.706Sub	By product – Domestic currency		
Fixed deposits5833.3397.723.898Sub total26.165.01728.852.623By product - Forsign currency28.852.62328.852.623Demand deposits10.268.876370.0271Sub total28.456370.0271Sub total10.674.77138.832.827Total35.853.78838.684.922Analysis of loans & advances, commitments, contingencies and impairment11.857.378Product-Weise Gross Ioans & advances11.48.8111.677.371Sub total14.986.65017.693.981Trade france2.07.5544.018.471Sub total11.477.1772.264.450Overdrafts11.48.8111.8.72Trade france2.07.5544.018.471Sub total1.777.1772.264.450Overdrafts1.777.1772.264.450Sub total1.777.1772.264.450Sub total1.777.1772.264.450Sub total1.777.1772.264.450Sub total1.777.1772.264.450Sub total3.401.5992.734.043Sub total3.401.5992.734.043Sub total3.401.5992.734.043Sub total3.401.5992.734.043Sub total3.401.5992.734.043Sub total3.272.6643.461.623Sub total3.272.6643.461.623Sub total3.727.36411.804.593Sub total3.727.37011.804.593Sub total3.727.37011.804.593Sub total3.727.3700<	•		10,574,926
Margin deposits55.37753.386Sub total26,165,01728,852,262By product - Forsign currency10,264,8759,009,962Saving deposits20,4559,009,962Saving deposits20,4559,009,962Sub total10,07,7778,352,978Sub total10,07,7778,352,978Total36,839,78838,64,922Product-vise for so loans & davances, commitments, contingencies and impairment Product-vise for so loans & davances11Product-vise for so loans & davances11,93,931Trade finance11,49,86,86017,993,981Sub total11,93,93211,838,1250Product-vise for so loans & davances11,818,1250Supplier finance2,073,5544,018,472Sub total1,772,1772,224,455Product-vise for solans & davances1,027,177Supplier finance1,027,5344,018,472Supplier finance1,027,5344,018,472Supplier finance1,027,5344,018,472Supplier finance3,401,5992,734,043Supplier finance3,401,5992,734,043Supplier finance3,72341,044Supplier finance12,216,00511,250,005Supplier finance3,72341,044Supplier finance3,72341,044Supplier finance11,250,00511,250,005Supplier finance3,72341,044Supplier finance3,72341,044Supplier finance3,72341,044 <t< td=""><td></td><td></td><td>10,699,835</td></t<>			10,699,835
Sub total 28,165,017 28,852,623 By product - Foreign currency 00,00,962 383,460 370,277 Demand deposits 28,435 370,277 38,82,623 Margin deposits 0,007,977 38,82,923 38,82,923 Sub total 10,677,771 38,82,923 38,84,923 Analysis of loans & advances, commitments, contingencies and impairment 7 38,84,923 Product-wise Gross is and advances 9 70,411 14,980,650 17,693,081 Yordints 14,980,650 17,693,081 118,573 58,849,923 Sub total 11,781,771 26,224,450 118,813 118,573 Sub total 11,772,177 22,84,450 4,018,477 Sub total 11,772,177 22,84,450 4,018,470 Sub total 3,040,595 21,881,260 4,018,470 Sub total 11,229,422 4,018,470 4,018,470 Sub total 3,040,595 27,474,495 21,881,260 Coverdints 1,772,177 2,284,452 3,244,593			
By product - Foreign currency Demand deposits 9.000,982 Saving deposits 9.000,982 9.000,982 Saving deposits 28,456 9.000,982 Trade deposits 28,456 4422,044 Margin deposits 20,477,771 8.83,269 Saving objoints 10,677,771 8.83,269 Analysis of Loans & advances, commitments, contingencies and impairment 7.000,982 Product-wise Cost loans & Advances 9.000,982 Saving objoints 14,481 11,583,881 Sub total 14,986,860 17,693,881 Trade finance 2,073,554 4,016,472 Sub total 17,174,985 2,1881,260 Py product - Foreign currency - - Overdrafta 17,72,177 2,244,455 Term Ioans 1,722,177 2,244,455 Sub total 3,401,699 2,734,043 Sub total 3,272,443 3,722,643 Overdrafta 1,722,177 2,244,455 Sub total 3,723 41,043,733 Sub total <td< td=""><td>- · ·</td><td></td><td></td></td<>	- · ·		
Demand deposits10.248.8750.00.982Savings deposits28.436452.044Margin deposits26.438452.044Margin deposits10.67.779.382.276Sub total10.67.779.382.276Total36.84.9229.64.922Analysis of loans & advances, commitments, contingencies and impairmentProduct-wise Gross loans & Advances9.64.922Product-wise Gross loans & Advances9.64.92217.693.881Sub total14.986.56017.693.981Trade finance11.8111.63.272Sub total11.717.1772.284.456Sub total17.714.98518.81.260Sub total17.714.98517.72.177Zendarits1.772.1772.284.456Trade finance1.222.24449.546Sub total1.722.1772.284.456Sub total3.401.5992.734.043Sub total3.401.5992.734.043Sub total3.401.5992.734.043Sub total3.401.5992.734.043Cuarantees12.916.00511.250.300Letter of credit5.73341.104.333Cuarantees2.164.51022.671.130Undrawn loan commitments3.1397.12611.804.333Undrawn loan commitments3.1397.12611.804.333Undrawn loan commitments3.1697.23552.047Sub total3.397.2663.732.864Sub total3.899.39947.986.541Courantees2.164.5402.2.743.703Letter of credit	Sub total	26,165,017	28,852,628
Savings deposits383,460370,271Fixed deposits26,436452,044Margin deposits10,674,7719,332,297Sub total36,853,78838,644,922Analysis of loans & advances, commitments, contingencies and impairment99,853,788By product – Domestic currency0Overdrafts14,966,66017,693,981Trade finance11,857Staff loans114,811118,572Staff loans114,811118,572Staff loans11,721,177226,456Trade finance1,227,42244,018,470Sub total17,721,77226,456Trade finance1,227,42244,018,470Sub total1,722,177226,456Trade finance1,227,42224,958,456Sub total2,207,55642,244,452Trade finance1,227,420,43311,220,305Sub total3,301,5692,244,453Forward exchange contracts6,12,4233,52,664Undrawn hoan commitments3,397,26611,220,305Ju dance import bils9,333Undrawn hoan commitments3,357,26642,247,153Undrawn hoan commitments6,12,4233,75,2664Undrawn hoan commitments6,12,4233,75,2664Undrawn hoan commitments6,12,4233,75,2664Undrawn hoan commitments6,12,4233,75,2664Undrawn hoan commitments6,12,4233,75,2664Undrawn hoan commitments6,12,4233,75,2664Undrawn	By product – Foreign currency		
Fixed apposits28.436442.044Margin deposits10.674.7719.832.297Total36.839.78838.684.922Analysis of loans & advances, commitments, contingencies and impairment1Product. wise for loans & advances1By product - Domestic currency-Overdrafts1Trade fnance2.073.524Sub total17.717,995Sub total17.721.777Querdrafts1.722.177Coverdrafts1.722.177Trade fnance1.829.422Supplier fnance2.073.524Advances1.829.422Overdrafts1.722.177Trade fnance1.829.422Supplier fnance1.829.422Supplier fnance2.073.524Supplier fnance2.073.524Supplier fnance1.829.422Supplier fnance1.829.422Supplier fnance2.073.524Supplier fnance1.829.422Supplier fnance3.401.599Supplier fnance3.722.664Supplier fnance3.723.444Total3.722.664Uarantees1.92.916.006Undrawn loan commitments1.93.671.26Sup total3.722.664Querantees2.16.48.100Undrawn loan commitments5.556.407Sub total3.82.723Sup total3.82.723Courantees2.16.48.100Undrawn loan commitments and contingenciesSup total3.87.278Sup total3.87.278Sup total </td <td></td> <td></td> <td>9,009,982</td>			9,009,982
Magin depositsInternationalInter	· · · ·		
Sub total 10,874,771 9,832,297 Total 36,839,788 38,684,923 Analysis of loans & advances, commitments, contingencies and impairment		26,436	452,044
Total 36,839,789 36,844,922 Analysis of loans & advances, commitments, contingencies and impairment Product-formatic currency 17,603,981 Overdrafts 14,986,650 17,603,981 Trade finance 2,073,524 4,018,022 Staff loans 114,811 118,572 Staff loans 2,073,524 4,018,022 Staff loans 1,772,177 2,264,450 Overdrafts 1,772,177 2,264,450 Tarde finance 1,629,422 40,648,543 Staff loans 1,772,177 2,264,450 Tarde finance 1,629,422 40,648 Staff loans 1,772,177 2,264,450 Staff loans 1,772,177 2,264,450 Staff loans 1,273,403 2,864,523 Staff loans 3,273,374 24,615,293 Product-wise commitments and contingencies 11,250,306 11,250,306 By product - Dornestic currency 11,261,223 3,723 11,804,303 Undrawn loan commitments 6,119,400 2,271,130 2,864,822	- · ·	- 10 674 771	9 832 297
Product - Domestic currency Image: Construct - Domestic currency Image: Construct - Domestic currency Overdrafts 14,986,650 17,693,981 Tarde finance 2,073,524 4,018,70 Stupfiler finance 2,073,524 4,018,70 Stup for finance 2,073,524 4,018,70 Stup for finance 2,073,524 4,018,70 Stup for finance 1,772,177 2,264,456 Trade finance 1,772,177 2,264,456 Trade finance 1,629,422 469,544 Stuf foars 1,629,422 469,544 Stup foarting finance 3,401,599 2,734,643 Stup foarting finance 3,401,599 2,734,643 Product - Domestic currency			38,684,925
Product - Domestic currency Overdrafts Grade finance By product - Foreign currency Coverdrafts Itage finance Itage finance Coverdrafts Itage finance Itage fitage fitage fitage fitage Itage fitage fitage fitage Itage fitage fitage fitage fitage fitage Itage fitage fitage fitage Itage fitage fitage fitage fitage fitage Itage fitage fitage fitage fitage fitage fitage fitage Itage fitage fitage fitage fitage fitage fitage fitage Itage fitage fitag			
By product - Domestic currencyIOverdrafts14,980,68017,693,981Trade finance14,981118,572Stuppler finance2,073,5244,016,472Stuppler finance2,073,5244,016,472Stuppler finance2,073,5244,016,472Stuppler finance2,073,5244,016,472Stuppler finance1,772,1772,264,455Trade finance1,629,422466,584Staff Joans1,772,1772,264,455Trade finance1,629,422466,584Stuppler finance3,041,5992,734,043Stup total20,576,58424,615,293Product-Wise commitments and contingencies11,259,305Stup total2,02,576,58424,615,293Product-Wise commitments13,597,12611,269,305Latter of credit3,375,26422,671,130Stup total6,132,297,12611,269,305Jundrawn Ioan commitments13,597,12611,804,333Stup total3,273,71211,804,333Stup total2,2743,0433,755,766By product - Foreign currency22,671,13022,671,130Guarantees21,648,10022,671,130Latter of credit5,556,4075,688,923By product - Foreign currency38,993,99347,788,164Usance import bilis987,273521,261,263Stup total38,993,99347,788,164Stage-wise impairment on commitments and contingencies92,319,684Stage-wise impairment on class & davances, commit			
Overdrafts 14,986,850 17,693,981 Term loans 0 0 Trade finance 20,273,524 40,18,472 Stupplier finance 21,881,250 0 Sub total 17,174,985 21,881,250 By product - Foreign currency 0 0 Overdrafts 1,772,177 2,264,450 Trade finance 1,629,422 469,584 Staff loans 1 0 Supplier finance 1,629,422 469,584 Staff loans 1 0 Supplier finance 1,629,422 469,584 Staff loans 3,401,699 2,734,493 Product-wise commitments and contingencies 9 9 Py product - Domestic currency 11,200,303 11,200,303 Guarantees 12,916,065 11,200,303 Letter of credit 3,757,2664 0,564,007 Undrawn loan commitments 13,597,126 11,804,535 Sub total 32,743,700 26,848,552 Sy product - Foreign currency 11,004,535 535,6407 5,664,007 Guarantees 21,648,100 22,671,135 Letter of credit 5,864,007 5,584,007 5,584,007 Sy product - Foreign currency 11,80			
Term bansImageImageTrade finance2.073,5244.018,472Suppler finance2.073,5244.018,472Sub total17,174,96521,881,263By product - Foreign currency1.772,1772.264,455Overdrafts1.722,1772.264,455Trade finance1.629,422469,584Sub total3.401,5992.734,043Sub total3.401,5992.734,043Total20,576,58424,615,293Product - Domestic currency1.29,916,09511,250,305Usance import bills94,3333.722,646Usance import bills94,3333.722,646Usance import bills94,3333.722,646,850Undrawn loan commitments3.722,646,850Undrawn loan commitments11,291,00511,250,305Undrawn loan commitments13,597,12811,804,533Undrawn loan commitments13,597,12811,804,533Undrawn loan commitments22,674,13314,644Disance import bills60,194,0033,755,766Sty product - Foreign currency55,66,4075,668,027Guarantees21,648,10022,674,133Undrawn loan commitments4,878,21615,353,444Sty product - Foreign currency1.774,310074,988,667Guarantees21,648,10022,674,133Undrawn loan commitments4,878,21615,353,444Sty port of total139,850167,062Horder Stage 1139,650167,062Opening balance at the beginni		14 096 650	17 602 091
Trade finance50.227Staff loans114.8.11Suppler finance2073,524Suppler finance17,174,98521,881,25017,174,985Suppler finance1,772,17Qverdrafts1,772,17Erem loans1,229,422Staff loans1,629,422Suppler finance1,629,422Suppler finance1,629,422Suppler finance1,629,422Suppler finance2,0,76,58424,615,23020,576,58424,615,23020,576,58424,615,23020,576,58424,615,23011,260,506Suppler finance12,916,005Product-Wase commitments and contingencies12,916,005By product - Domestic currency11,260,506Guarantees13,597,126Usance import bilis94,333Undrawn loan commitments13,597,126Usance import bilis94,333Undrawn loan commitments3,755,764425,64,0433,755,764720,474,810022,671,13021,648,10022,671,13022,674,13024,648,56221,648,10022,671,13022,674,67026,848,56223,747,70026,848,56224,648,56211,643,10025,748439,93947,989,84433,993,93947,989,84471,743,10074,838,16633,993,93947,989,84471,743,10074,838,166115,66235,894,93947,989,84470,10110,66210,		14,900,000	17,093,981
Starf loans 114,811 116,572 Suppler finance 2,073,524 4,018,470 Sub total 17,174,385 21,881,526 By product - Foreign currency 0 0 Overdrafts 1,772,177 2,264,455 Trade finance 1,629,422 460,584 Staff loans 1,629,422 460,584 Staff loans 1,629,422 460,584 Staff loans 2,0,76,584 24,615,293 Product-wise commitments and contingencies 11,290,305 11,250,305 By product - Domestic currency 11,804,353 11,804,353 Undrawn loan commitments 13,507,126 11,804,353 Sub total 32,743,040 26,846,852 By product - Foreign currency 22,741,310 26,846,852 Guarantees 13,507,126 11,804,353 Sub total 32,743,700 26,846,852 By product - Foreign currency 22,741,310 22,671,313 Letter of credit 5,556,407 5,686,022 Forward exchange contracts 6,019,403 3,755,760 Undrawn loan commitments 4,878,216 15,333,416 Undrawn loan commitments 11,503,3459 Guarantees 92,319,684 99,753,4559,417			50,227
Supplier finance 2.073,524 4.018,470 Sub total 17,174,985 21,881,250 By product – Foreign currency 0 2,073,524 Overdrafts 1,772,177 2,264,455 Trande finance 1,629,422 469,584 Staff tions - - Supplier finance 1,629,422 469,584 Staff tions - - Supplier finance - - Sup total 3,401,599 2,734,043 Total 20,676,584 24,615,293 ProductDomestic currency 11,250,305 11,250,305 Guarantees 12,916,005 11,250,305 Letter of credit 3,723 41,044 Forward exchange contracts 13,597,126 11,804,533 Undrawn loan commitments 13,597,126 11,804,538 Sub total 32,743,703 72,74,043 Undrawn loan commitments 13,597,126 11,804,538 Sub total 32,743,703 72,74,133 Undrawn loan commitments 4,876,216 15,534,41 Sub total 38,999,399 1		114,811	118,572
Sub total 17,174,985 21,881,250 By product - Foreign currency			4,018,470
Overdrafts1,772,1772,264,459Term loans11,829,422Staff loans1,829,422Suppler finance2,16,76,854Sub total3,401,59Total20,876,854Zol,876,85424,615,293Product-wise commitments and contingencies11,250,305By product - Domestic currency11,250,305Guarantees12,916,005Letter of credit3,723Usance import bills6,132,423Usance import bills32,743,700Zos,848,85221,648,852By product - Foreign currency22,671,133Guarantees21,648,100Letter of credit5,558,407Courantees21,648,100Usance import bills89,7273Sub total3,757,760Usance import bills89,7273Courantees21,648,100Letter of credit5,558,407Stage-simport bills89,7273Stage-simport bills89,7273Stage-simport bills89,7273Stage-simpariment on loans & advances, commitments and contingenciesGross loans and advances, commitments and contingenciesStage-simpainment under stage 1139,660Movement of impairment during the period167,062Accurudated impairment under stage 215,283Accurudated impairment under stage 3167,062Accurudated impairment under stage 317,789Totage 1139,660167,062Accurudated impairment under stage 317,792Charge(write back) tot			21,881,250
Overdrafts1,772,1772,264,459Term loans11,829,422Staff loans1,829,422Suppler finance2,16,76,854Sub total3,401,59Total20,876,854Zol,876,85424,615,293Product-wise commitments and contingencies11,250,305By product - Domestic currency11,250,305Guarantees12,916,005Letter of credit3,723Usance import bills6,132,423Usance import bills32,743,700Zos,848,85221,648,852By product - Foreign currency22,671,133Guarantees21,648,100Letter of credit5,558,407Courantees21,648,100Usance import bills89,7273Sub total3,757,760Usance import bills89,7273Courantees21,648,100Letter of credit5,558,407Stage-simport bills89,7273Stage-simport bills89,7273Stage-simport bills89,7273Stage-simpariment on loans & advances, commitments and contingenciesGross loans and advances, commitments and contingenciesStage-simpainment under stage 1139,660Movement of impairment during the period167,062Accurudated impairment under stage 215,283Accurudated impairment under stage 3167,062Accurudated impairment under stage 317,789Totage 1139,660167,062Accurudated impairment under stage 317,792Charge(write back) tot			
Term loans Trade finance Total TotA TotaL TotA TotA TotA TotA TotA		4 770 477	0.004.450
Trade finance 1,829,422 469,584 Staff Ioans - - Subplier finance - - Sub total 3,401,599 2,734,043 Total 20,576,584 24,615,293 Product-wise commitments and contingencies - - By product - Domestic currency - - Guarantees 6,132,423 3,723 Usance import bills 94,333 - Undrawn loan commitments 13,557,126 11,804,533 Sub total 32,743,700 26,848,552 By product - Foreign currency - - Guarantees 21,648,100 5,656,407 Letter of credit 5,556,407 5,688,022 Forward exchange contracts 6,019,403 3,755,766 Usance import bills 989,723 52,12,61 Undrawn loan commitments 4,878,216 99,453,455 Ubraun loan commitments and contingencies 92,319,684 99,453,455 Lets: of credit 71,743,100 74,388,166 15,789 Total 71,743,100 74,383,455 16,7062		1,772,177	2,264,459
Staff loans - Supplier finance - Supplier finance 3,401,599 Total 20,576,584 24,615,293 Product-wise commitments and contingencies 12,916,095 By product – Domestic currency 11,250,305 Guarantees 12,916,095 Letter of credit 3,723 Huhdwan loan commitments 13,597,126 Sub total 32,743,700 Ze,848,552 24,648,552 By product – Foreign currency 22,671,130 Guarantees 21,648,100 Letter of credit 5,556,407 Forward exchange contracts 6,019,403 Ubance import bills 897,273 Durdrawn loan commitments 4,878,216 Sub total 33,955,764 Total 71,743,100 Tota		1.629.422	469.584
Sub total 3,401,599 2,734,043 Total 20,676,584 24,615,293 Product-wise commitments and contingencies 9 11,250,305 By product – Domestic currency 6,132,423 3,752,664 Usance import bilis 6,132,423 3,752,664 Ubdrawn loan commitments 13,597,126 11,204,533 Sub total 32,743,700 26,848,552 By product – Foreign currency 21,648,100 22,671,130 Guarantees 21,648,100 22,671,130 Letter of credit 5,556,407 5,688,022 Forward exchange contracts 6,019,403 3,755,760 Usance import bilis 697,273 521,261 Undrawn loan commitments 4,878,216 15,353,441 Sub total 38,999,399 47,989,614 Total 71,743,100 74,838,166 Stage-wise impairment on loans & advances, commitments and contingencies 92,319,684 99,453,455 Lets: of current of impairment under stage 1 139,650 167,062 Accumulated impairment under stage 2 15,789 15,789 Accumulated impairment under stage 3 -		-	
Total 20,576,584 24,615,293 Product-wise commitments and contingencies 20,576,584 24,615,293 By product - Domestic currency 11,250,305 3,723 41,044 Carantees 12,916,095 11,250,305 3,723 41,044 Usance import bills 94,333 - 3,723 41,044 Undrawn loan commitments 13,597,126 11,804,539 Sub total 32,743,700 26,648,552 By product - Foreign currency - - Guarantees 21,648,100 22,671,130 Letter of credit 5,556,407 5,688,022 Forward exchange contracts 6,019,403 3,755,760 Usance import bills 897,273 521,760 Usance import bills 897,273 521,760 Usance import bills 897,273 521,760 Sub total 38,999,399 47,898,614 Total 71,743,100 74,838,1660 Stage-wise impairment on loans & advances, commitments and contingencies 92,319,684 Less: Accumulated impairment under stage 1 139,650 167,062 Accumulated impairment under stage 1 139,650 167,062 Accumulated impairment under stage 1 139,650 167,062 Accumulated im	Supplier finance	-	-
Product-wise commitments and contingencies By product - Domestic currency Guarantees Letter of credit Forward exchange contracts Usance import bills Usance import bills Undrawn loan commitments 313,597,126 11,804,593 Sub total 32,743,700 26,846,552 By product - Foreign currency Guarantees 21,648,100 22,671,130 Letter of credit 5,556,407 5,688,022 ET By product - Foreign currency Guarantees 21,648,100 22,671,130 Letter of credit 5,556,407 5,688,023 Letter of credit 5,556,407 5,688,023 Letter of credit 15,535,441 Undrawn loan commitments 4,878,216 Usance import bills 897,273 521,261 Undrawn loan commitments 4,878,216 Usance import bills 897,273 521,261 Undrawn loan commitments 4,878,216 Undrawn loan commitments 54,993,999 47,998,644 Total 71,743,100 74,838,166 71,743,100 74,838,166 71,743,100 74,838,166 71,743,100 74,838,166 71,744,100 74,838,166 7	Sub total	3,401,599	2,734,043
By product - Domestic currency 12,916,095 11,250,305 Guarantees 12,916,095 11,250,305 Letter of credit 3,723 411,044 Forward exchange contracts 6,132,423 3,752,664 Usance import bills 94,333 - Sub total 32,743,700 26,646,552 By product - Foreign currency - - Guarantees 21,648,100 22,671,130 Letter of credit 5,556,407 5,688,022 Forward exchange contracts 6,019,403 3,755,760 Usance import bils 887,273 521,261 Undrawn loan commitments 4,878,216 115,353,441 Sub total 38,999,399 47,989,614 Total 71,743,100 74,838,166 Gross loans and advances, commitments and contingencies 92,319,684 99,453,459 Less: Accumulated impairment under stage 1 139,650 167,062 Accumulated impairment under stage 3 - - - Accumulated impairment under stage 3 - - - Accumulated impairment under stage 3 - - -	Total	20,576,584	24,615,293
By product - Domestic currency 12,916,095 11,250,305 Letter of credit 3,723 41,044 Forward exchange contracts 6,132,423 3,752,664 Usance import bills 94,333 - Undrawn loan commitments 13,597,120 11,804,538 Sub total 32,743,700 26,646,552 By product - Foreign currency - - Guarantees 21,648,100 22,671,130 Letter of credit 5,556,407 5,688,022 Forward exchange contracts 6,019,403 3,755,760 Usance import bills 887,273 521,261 Undrawn loan commitments 4,878,216 115,353,441 Sub total 38,999,399 47,888,616 Stage-wise impairment on loans & advances, commitments and contingencies 92,319,684 99,453,459 Less: Accumulated impairment under stage 1 139,650 167,062 Accumulated impairment under stage 3 - - Accumulated impairment under stage 3 - - Accumulated impairment under stage 3 - - Accumulated impairment under stage 3 - - </td <td></td> <td></td> <td></td>			
Guarantees 12,916,095 11,250,305 Letter of credit 3,723 41,044 Forward exchange contracts 6,132,423 3,752,664 Usance import bills 94,333 9 Undrawn loan commitments 13,597,126 11,804,539 Sub total 32,743,700 26,848,552 By product – Foreign currency 22,671,130 3,755,760 Guarantees 21,648,100 22,671,130 Letter of credit 5,556,407 5,688,022 Forward exchange contracts 6,019,403 3,752,864 Usance import bills 897,273 521,261 Undrawn loan commitments 4,878,216 15,353,441 Sub total 38,999,399 47,988,614 Total 71,743,100 74,838,166 Gross loans and advances, commitments and contingencies 92,319,684 99,453,459 Less: Accumulated impairment under stage 1 139,650 167,062 Accumulated impairment under stage 1 167,062 44,363 Opening balance at the beginning of the period 167,062 44,363 <	-		
Letter of credit3,72341,044Forward exchange contracts6,132,4233,752,664Usance import bills94,3394,33Sub total32,743,70026,845,552By product – Foreign currency26,845,552Guarantees21,648,10022,671,130Letter of credit5,556,4075,658,022Forward exchange contracts6,019,4033,755,760Undrawn loan commitments887,273521,261Undrawn loan commitments887,273521,261Undrawn loan commitments4,878,21615,353,441Sub total38,999,39947,989,614Total71,743,10074,838,166Stage-wise impairment on loans & advances, commitments and contingencies92,319,68499,453,455Less: Accumulated impairment under stage 1139,650167,062Accumulated impairment under stage 215,76915,823Accumulated impairment under stage 3Net value of loans and advances, commitments and contingencies92,164,24499,270,574Movement of impairment during the period167,062444,363Charge/(write back) to the Income Statement(27,412)122,699Write-off during the yearClosing balance at the beginning of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearClosing balance at the beginning of the periodWrite-off during the year <td></td> <td>12 016 005</td> <td>11 250 205</td>		12 016 005	11 250 205
Forward exchange contracts6,132,4233,752,664Usance import bills94,33311,804,533Undrawn loan commitments13,597,12611,804,532Sub total32,743,70026,848,552By product – Foreign currency226,848,552Guarantees21,648,10022,671,130Letter of credit5,556,4075,688,022Forward exchange contracts6,019,4033,755,760Undrawn loan commitments4,878,21615,353,441Sub total38,999,39947,989,614Total71,743,10074,838,166Stage-wise impairment on loans & advances, commitments and contingencies92,319,684Stage-wise impairment under stage 1139,650167,062Accumulated impairment under stage 215,78915,823Accumulated impairment under stage 3Net value of loans and advances, commitments and contingencies92,164,24499,270,574Movement of impairment during the period167,06244,363Charge/(write back) to the Income Statement(27,412)122,699Write-off during the yearOpening balance at the end of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearClosing balance at the end of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearClosing b			
Usance import bills 94,333 Undrawn loan commitments 13,597,126 11,804,533 Sub total 32,743,700 26,848,552 By product – Foreign currency 21,648,100 22,671,130 Guarantees 21,648,100 22,671,130 Letter of credit 5,556,607 5,688,022 Forward exchange contracts 6,019,403 3,755,760 Usance import bills 987,273 521,261 Undrawn loan commitments 4,878,216 15,353,441 Sub total 38,999,399 47,989,614 Total 71,743,100 74,838,166 Stage-wise impairment on loans & advances, commitments and contingencies 92,319,684 99,453,455 Less: Accumulated impairment under stage 1 13,5650 167,062 Accumulated impairment under stage 3 - - Accumulated impairment under stage 3 - - Movement of impairment during the period 167,062 44,363 Under Stage 1 0pening balance at the beginning of the period 167,062 44,363 Opening balance at the end of the period 167,062 44,363 38,904 (23,081			
Undrawn loan commitments13,597,12611,804,539Sub total32,743,70026,848,652By product – Foreign currency21,648,10022,671,130Guarantees21,648,10022,671,130Letter of credit5,556,4075,688,022Forward exchange contracts6,019,4033,755,760Usance import bills897,273521,261Undrawn loan commitments4,878,21615,353,441Sub total38,999,39947,988,614Total71,743,10074,838,166Stage-wise impairment on loans & advances, commitments and contingencies92,319,68499,453,455Less: Accumulated impairment under stage 1139,650167,062Accumulated impairment under stage 215,78915,823Accumulated impairment under stage 3Net value of loans and advances, commitments and contingencies92,164,24499,270,574Movement of impairment during the period167,06244,363Charge/(write back) to the Income Statement(27,412)122,699Write-off during the yearClosing balance at the end of the period139,650167,062Under Stage 3Opening balance at the end of the period139,650167,062Under Stage 3Opening balance at the end of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearClosing balance at the en			
By product - Foreign currency 21,648,100 22,671,130 Guarantees 21,648,100 22,671,130 Letter of credit 55,564,007 55,564,007 Forward exchange contracts 6,019,403 3,755,760 Usance import bils 897,273 521,261 Undrawn loan commitments 4,878,216 15,353,441 Sub total 38,999,399 47,989,614 Total 71,743,100 74,838,166 Stage-wise impairment on loans & advances, commitments and contingencies 92,319,684 99,453,459 Less: Accumulated impairment under stage 1 139,650 167,062 Accumulated impairment under stage 2 15,788 15,823 Accumulated impairment under stage 3 - - Net value of loans and advances, commitments and contingencies 92,164,244 99,270,574 Movement of impairment during the period 167,062 44,363 Opening balance at the beginning of the period 167,062 44,363 Opening balance at the end of the period 15,823 38,904 Opening balance at the end of the period 15,823 38,904 Opening balance at the end of the period			11,804,539
Guarantees21,648,10022,671,130Letter of credit5,556,4075,688,022Forward exchange contracts6,019,4033,755,760Usance import bills897,273521,261Undrawn loan commitments4,878,21615,353,441Sub total38,999,39947,989,614Total71,743,10074,838,166Stage-wise impairment on loans & advances, commitments and contingencies92,319,684Gross loans and advances, commitments and contingencies92,319,684Accumulated impairment under stage 1139,650Accumulated impairment under stage 215,789Accumulated impairment under stage 3-Net value of loans and advances, commitments and contingencies92,164,244Under Stage 1-Opening balance at the beginning of the period167,062Under Stage 215,823Opening balance at the end of the period15,823Under Stage 2-Opening balance at the end of the period15,823Under Stage 3-Opening balance at the end of the period15,823Under Stage 3-Opening balance at the end of the period15,823Under Stage 3-Opening balance at the beginning of the period15,789Under Stage 3-Opening balance at the end of the period15,789Opening balance at the end of the period15,823Under Stage 3-Opening balance at the beginning of the period-Closing balance at the beginning	Sub total	32,743,700	26,848,552
Guarantees21,648,10022,671,130Letter of credit5,556,4075,688,022Forward exchange contracts6,019,4033,755,760Usance import bills897,273521,261Undrawn loan commitments4,878,21615,353,441Sub total38,999,39947,989,614Total71,743,10074,838,166Stage-wise impairment on loans & advances, commitments and contingencies92,319,684Gross loans and advances, commitments and contingencies92,319,684Accumulated impairment under stage 1139,650Accumulated impairment under stage 215,789Accumulated impairment under stage 3-Net value of loans and advances, commitments and contingencies92,164,24499,270,57499,270,574Movement of impairment during the period167,062Under Stage 1-Opening balance at the beginning of the period167,062Under Stage 215,823Opening balance at the end of the period15,823Under Stage 2-Opening balance at the end of the period15,823Under Stage 3-Opening balance at the end of the period15,823Under Stage 3-Opening balance at the beginning of the period15,789Opening balance at the end of the period15,789Opening balance at the end of the period15,789Opening balance at the end of the period15,789Opening balance at the beginning of the period-Opening balance at the beginning of	Py product - Foreign currency		
Letter of credit5,556,4075,688,022Forward exchange contracts6,019,4033,755,760Usance import bills897,273521,261Undrawn loan commitments4,878,21615,353,414Sub total38,999,39947,989,614Total71,743,10074,838,166Stage-wise impairment on loans & advances, commitments and contingencies92,319,68499,453,459Gross loans and advances, commitments and contingencies92,319,68499,453,459Less: Accumulated impairment under stage 1139,650167,062Accumulated impairment under stage 215,78915,823Accumulated impairment under stage 3Net value of loans and advances, commitments and contingencies92,164,24499,270,574Movement of impairment during the period167,06244,363Charge/(write back) to the Income Statement(27,412)122,699Write-off during the yearOpening balance at the beginning of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearOpening balance at the end of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearClosing balance at the end of the periodOpening balance at the end of the periodOpening balance at the end of the periodO		21.648.100	22.671.130
Forward exchange contracts6,019,4033,755,760Usance import bills897,273521,261Undrawn loan commitments4,878,21615,353,441Sub total38,999,39947,989,644Total74,838,16674,838,166Stage-wise impairment on loans & advances, commitments and contingencies92,319,68499,453,459Gross loans and advances, commitments and contingencies92,319,68499,453,459Less: Accumulated impairment under stage 1139,650167,062Accumulated impairment under stage 215,78915,823Accumulated impairment under stage 3Net value of loans and advances, commitments and contingencies92,164,24499,270,574Movement of impairment during the period167,06244,363Charge/(write back) to the Income Statement(27,412)122,699Write-off during the yearOpening balance at the beginning of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearOpening balance at the end of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearOpening balance at the end of the period15,78915,823Under Stage 3Opening balance at the end of the periodOpening balance at the end of the period- <td< td=""><td>· · · · · ·</td><td></td><td></td></td<>	· · · · · ·		
Undrawn loan commitments4,878,21615,353,441Sub total38,999,39947,989,614Total71,743,10074,838,166Stage-wise impairment on loans & advances, commitments and contingencies92,319,68499,453,459Gross loans and advances, commitments and contingencies92,319,68499,453,459Less: Accumulated impairment under stage 1139,650167,062Accumulated impairment under stage 215,78915,823Accumulated impairment under stage 392,164,24499,270,574Movement of impairment during the period167,06244,363Charge/(write back) to the Income Statement(27,412)122,699Write-off during the year139,650167,062Closing balance at the beginning of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the year15,82338,904Closing balance at the beginning of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the year15,82338,904Charge 316,82338,904Opening balance at the beginning of the period15,823Charge 415,78915,823Under Stage 316,789Opening balance at the beginning of the period16,789Charge 316,823Opening balance at the beginning of the period16,789Opening balance at the beginning of the period16,789Opening balance at the beginnin	Forward exchange contracts		3,755,760
Sub total38,999,39947,989,614Total71,743,10074,838,166Stage-wise impairment on loans & advances, commitments and contingencies92,319,684Gross loans and advances, commitments and contingencies92,319,684Less: Accumulated impairment under stage 1139,650Accumulated impairment under stage 215,789Accumulated impairment under stage 3-Net value of loans and advances, commitments and contingencies92,164,244Movement of impairment during the period167,062Under Stage 1-Opening balance at the beginning of the period167,062Under Stage 1-Opening balance at the end of the period167,062Under Stage 215,823Opening balance at the end of the period15,823Under Stage 2-Opening balance at the end of the period15,823Under Stage 3-Opening balance at the end of the period15,823Under Stage 3-Opening balance at the end of the period15,823Under Stage 3-Opening balance at the end of the period-Closing balance at the end of the period-Charge/(write back) to the Income Statement-(34)(23,081Write-off during the year-Closing balance at the end of the period-Opening balance at the end of the period-Charge/(write back) to the Income Statement-Write-off during the year-Charge/(write back) to th	Usance import bills	897,273	521,261
Total71,743,10074,838,166Stage-wise impairment on loans & advances, commitments and contingencies92,319,68499,453,459Gross loans and advances, commitments and contingencies92,319,68499,453,459Less: Accumulated impairment under stage 1139,6501167,062Accumulated impairment under stage 215,78915,823Accumulated impairment under stage 3Net value of loans and advances, commitments and contingencies92,164,24499,270,574Movement of impairment during the period167,06244,363Charge/(write back) to the Income Statement(27,412)122,699Write-off during the yearClosing balance at the beginning of the period139,650167,062Under Stage 1Opening balance at the beginning of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearClosing balance at the end of the period15,78915,823Under Stage 3Opening balance at the end of the periodOpening balance at the beginning of the periodOpening balance at the end of the periodOpening balance at the beginning of the period <t< td=""><td>Undrawn loan commitments</td><td>4,878,216</td><td>15,353,441</td></t<>	Undrawn loan commitments	4,878,216	15,353,441
Stage-wise impairment on loans & advances, commitments and contingencies 92,319,684 99,453,459 Less: Accumulated impairment under stage 1 139,650 167,062 Accumulated impairment under stage 2 15,789 15,829 Accumulated impairment under stage 3 - - Net value of loans and advances, commitments and contingencies 92,164,244 99,270,574 Movement of impairment during the period 92,164,244 99,270,574 Movement of impairment during the period 167,062 44,363 Charge/(write back) to the Income Statement (27,412) 122,693 Write-off during the year - - Opening balance at the beginning of the period 139,650 167,062 Under Stage 2 - - - Opening balance at the beginning of the period 139,650 167,062 Under Stage 2 - - - - Opening balance at the beginning of the period 139,650 167,062 Under Stage 2 - - - - Opening balance at the end of the period 15,823 38,904 - - Under Stage 3 - <td>Sub total</td> <td>38,999,399</td> <td>47,989,614</td>	Sub total	38,999,399	47,989,614
Gross loans and advances, commitments and contingencies 92,319,684 99,453,459 Less: Accumulated impairment under stage 1 139,650 167,062 Accumulated impairment under stage 2 15,789 15,823 Accumulated impairment under stage 3 - - Net value of loans and advances, commitments and contingencies 92,164,244 99,270,574 Movement of impairment during the period 167,062 44,363 Charge/(write back) to the Income Statement (27,412) 122,699 Write-off during the year - - Opening balance at the beginning of the period 139,650 167,062 Under Stage 1 - - - Opening balance at the end of the period 139,650 167,062 Under Stage 2 - - - Opening balance at the beginning of the period 15,823 38,904 Charge/(write back) to the Income Statement (34) (23,081 Write-off during the year - - - Opening balance at the end of the period 15,789 15,823 Under Stage 3 - - - Opening balance at th	Total	71,743,100	74,838,166
Less: Accumulated impairment under stage 1139,650167,062Accumulated impairment under stage 215,78915,823Accumulated impairment under stage 3Net value of loans and advances, commitments and contingencies92,164,24499,270,574Movement of impairment during the periodUnder Stage 1Opening balance at the beginning of the period167,06244,363Charge/(write back) to the Income Statement(27,412)122,699Write-off during the yearClosing balance at the beginning of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearOpening balance at the beginning of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearOpening balance at the end of the period15,78915,823Under Stage 3Opening balance at the end of the periodOpening balance at the beginning of the periodOpening balance at the beginning of the periodOpening balance at the beginning of the periodOpening balance at the end of the periodOpening balance at the beginning of the periodOpening balance at the beginning of the periodOpening balance at the beginning	Stage-wise impairment on loans & advances, commitments and contingencies		
Accumulated impairment under stage 2 15,789 15,823 Accumulated impairment under stage 3 - - Net value of loans and advances, commitments and contingencies 92,164,244 99,270,574 Movement of impairment during the period - - Under Stage 1 - - Opening balance at the beginning of the period 167,062 44,363 Charge/(write back) to the Income Statement (27,412) 122,699 Write-off during the year - - Closing balance at the end of the period 139,650 167,062 Under Stage 2 - - - Opening balance at the beginning of the period 15,823 38,904 Charge/(write back) to the Income Statement (34) (23,081 Write-off during the year - - - Closing balance at the end of the period 15,789 15,823 Under Stage 3 - - - Opening balance at the beginning of the period - - - Closing balance at the beginning of the period - - - - Opening balance at the beginning o		92,319,684	99,453,459
Accumulated impairment under stage 3 92,164,244 99,270,574 Net value of loans and advances, commitments and contingencies 92,164,244 99,270,574 Movement of impairment during the period 167,062 44,363 Opening balance at the beginning of the period 167,062 44,363 Charge/(write back) to the Income Statement (27,412) 122,699 Write-off during the year 0 139,650 167,062 Under Stage 2 0 100 100 100 Opening balance at the beginning of the period 15,823 38,904 15,823 38,904 Charge/(write back) to the Income Statement (34) (23,081 15,823 38,904 Write-off during the year 0 15,823 38,904 15,823 38,904 15,823 38,904 15,823 38,904 15,823 38,904 15,823 38,904 15,823 15,823 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062 167,062	Less: Accumulated impairment under stage 1	139,650	167,062
Net value of loans and advances, commitments and contingencies 92,164,244 99,270,574 Movement of impairment during the period 10 Under Stage 1 0 Opening balance at the beginning of the period 167,062 44,363 Charge/(write back) to the Income Statement (27,412) 122,699 Write-off during the year - - Closing balance at the beginning of the period 139,650 167,062 Under Stage 2 0 - - Opening balance at the beginning of the period 15,823 38,904 Charge/(write back) to the Income Statement (34) (23,081 Write-off during the year - - Closing balance at the end of the period 15,789 15,823 Under Stage 3 0 - - Opening balance at the beginning of the period - - - Under Stage 3 0 - - - Opening balance at the beginning of the period - - - Under Stage 3 0 - - - Opening balance at the beginning of the period - - <td>Accumulated impairment under stage 2</td> <td>15,789</td> <td>15,823</td>	Accumulated impairment under stage 2	15,789	15,823
Movement of impairment during the period Under Stage 1 Opening balance at the beginning of the period 167,062 Charge/(write back) to the Income Statement (27,412) Write-off during the year - Closing balance at the end of the period 139,650 Under Stage 2 - Opening balance at the beginning of the period 15,823 Opening balance at the beginning of the period 15,823 Charge/(write back) to the Income Statement (34) Write-off during the year - Closing balance at the end of the period 15,823 Under Stage 3 - Opening balance at the end of the period - Closing balance at the beginning of the period - Charge/(write back) to the Income Statement - Opening balance at the beginning of the period - Charge/(write back) to the Income Statement - Write-off during the year - Charge/(write back) to the Income Statement - Write-off during the year - Charge/(write back) to the Income Statement - Write-off during the year - Clos		-	
Under Stage 1 Image: Constraint of the period 167,062 44,363 Charge/(write back) to the Income Statement (27,412) 122,699 122,699 Write-off during the year - <td>Net value of loans and advances, commitments and contingencies</td> <td>92,164,244</td> <td>99,270,574</td>	Net value of loans and advances, commitments and contingencies	92,164,244	99,270,574
Under Stage 1 Image: Constraint of the period 167,062 44,363 Charge/(write back) to the Income Statement (27,412) 122,699 122,699 Write-off during the year - <td>Movement of impairment during the period</td> <td></td> <td></td>	Movement of impairment during the period		
Charge/(write back) to the Income Statement(27,412)122,699Write-off during the yearClosing balance at the end of the period139,650167,062Under Stage 2Opening balance at the beginning of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearClosing balance at the beginning of the period15,78915,823Under Stage 3Opening balance at the beginning of the periodOpening balance at the beginning of the periodCharge/(write back) to the Income StatementWrite-off during the yearClosing balance at the end of the periodClosing balance at the end of the periodUnder StatementWrite-off during the yearClosing balance at the end of the periodUnder StatementWrite-off during the yearClosing balance at the end of the periodUnder StatementUnder StatementUnder StatementUnder Stateme			
Write-off during the year - Closing balance at the end of the period 139,650 Under Stage 2 - Opening balance at the beginning of the period 15,823 Charge/(write back) to the Income Statement (34) Write-off during the year - Closing balance at the beginning of the period 15,789 Under Stage 3 - Opening balance at the beginning of the period - Charge/(write back) to the Income Statement - Opening balance at the beginning of the period - Opening balance at the beginning of the period - Opening balance at the beginning of the period - Write-off during the year - Charge/(write back) to the Income Statement - Write-off during the year - Closing balance at the end of the period - Other off during the year -	Opening balance at the beginning of the period	167,062	44,363
Closing balance at the end of the period139,650167,062Under Stage 2Opening balance at the beginning of the period15,82338,904Charge/(write back) to the Income Statement(34)(23,081Write-off during the yearClosing balance at the beginning of the period15,78915,823Under Stage 3Opening balance at the beginning of the period-Opening balance at the beginning of the periodCharge/(write back) to the Income StatementWrite-off during the yearClosing balance at the end of the periodOpening balance at the end of the periodOtime the yearClosing balance at the end of the periodClosing balance at the end of the periodWrite-off during the yearClosing balance at the end of the periodWrite-off during the yearClosing balance at the end of the periodWrite-off during the yearWrite-off during the yearClosing balance at the end of the periodWrite-off during the yearWrite-off during the year <t< td=""><td></td><td>(27,412)</td><td>122,699</td></t<>		(27,412)	122,699
Under Stage 2 15,823 38,904 Opening balance at the beginning of the period 15,823 38,904 Charge/(write back) to the Income Statement (34) (23,081 Write-off during the year - - Closing balance at the beginning of the period 15,789 15,823 Under Stage 3 0 - - Opening balance at the beginning of the period - - Charge/(write back) to the Income Statement - - Write-off during the year - - Closing balance at the end of the period - -		-	
Opening balance at the beginning of the period 15.823 38,904 Charge/(write back) to the Income Statement (34) (23,081 Write-off during the year - - Closing balance at the end of the period 15,789 15,823 Under Stage 3 - - Opening balance at the beginning of the period - - Charge/(write back) to the Income Statement - - Write-off during the year - - Write-off during the year - - Closing balance at the end of the period - -		139,650	167,062
Charge/(write back) to the Income Statement (34) (23,081 Write-off during the year - - Closing balance at the end of the period 15,789 15,823 Under Stage 3 - - Opening balance at the beginning of the period - - Charge/(write back) to the Income Statement - - Write-off during the year - - Closing balance at the end of the period - -		15 000	20.004
Write-off during the year - Closing balance at the end of the period 15,789 Under Stage 3 - Opening balance at the beginning of the period - Charge/(write back) to the Income Statement - Write-off during the year - Closing balance at the end of the period -			
Closing balance at the end of the period 15,789 15,823 Under Stage 3		(34)	(23,081
Under Stage 3 - Opening balance at the beginning of the period - Charge/(write back) to the Income Statement - Write-off during the year - Closing balance at the end of the period -		15,789	15,823
Opening balance at the beginning of the period - Charge/(write back) to the Income Statement - Write-off during the year - Closing balance at the end of the period -		.,	
Write-off during the year - Closing balance at the end of the period -		-	-
Closing balance at the end of the period -	Charge/(write back) to the Income Statement	-	-
		-	
		-	-

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS a Bank Current paried as at 21/02/2024

ASSETS Cash and cash equivalents Balances with Central Bank				
Balances with Central Bank	1,798,593	-	-	1,798,593
	14,307,413	-	-	14,307,413
Placements with banks	15,019,416	-	-	15,019,416
Placements with branches	3,003,495	-	-	3,003,495
Derivative financial instruments	-	135,465	-	135,465
Group balances receivables	3,121,982	-	-	3,121,982
Financial assets measured at fair value through profit or loss	-	10,397,738	_	10,397,738
Financial assets at amortised cost				
- loans and advances	20,505,348	-	-	20,505,348
- debt and other instruments	-	-	-	-
Financial assets measured at fair value through other comprehensive income	-	-	42,339	42,339
Other assets	2,523,928	-	-	2,523,928
otal financial assets	60,280,175	10,533,203	42,339	70,855,717
Due to buillto				-
IABILITIES Due to banks		-		
Duo to burino				-
Due to branches		1,960,466	-	1,960,466
		1,960,466	- 63	- 1,960,466 63
Due to branches			- 63	
Due to branches Derivative financial instruments			63	63
Due to branches Derivative financial instruments Financial liabilities at amortised cost		-		
Due to branches Derivative financial instruments Financial liabilities at amortised cost - due to depositors		-	-	63
Due to branches Derivative financial instruments Financial liabilities at amortised cost - due to depositors - due to debt securities holders - due to other borrowers Group balances payable		- 36,839,788 - - 2,747,209	-	63 36,839,788 - - 2,747,209
Due to branches Derivative financial instruments Financial liabilities at amortised cost - due to depositors - due to debt securities holders - due to other borrowers		- 36,839,788 - -	-	63 36,839,788 - -

38,983

-

18,041,590

18,080,573

AC

1,460,629

38,684,925

2,528,895

299,281

42,973,730

1.719.105

24.554.285

1,464,147

54,235,735

Derivative financial instruments

- debt and other instruments Financial assets measured at fair value

Derivative financial instruments

Financial liabilities at amortised cost

- due to debt securities holders

- due to other borrowers

Group balances payable

Total financial liabilities

Other liabilities

through other comprehensive income

Financial assets measured at fair value

Group balances receivables

through profit or loss Financial assets at amortised cost - loans and advances

Other assets

Total financial assets

In Rupees Thousand LIABILITIES Due to banks Due to branches

- due to depositors

SELECTED PERFORMANCE INDICATORS

	Deutsche Bank C	olombo Branch
Item	Current Period As at 31-03-2024	Previous Period As at 31-12-2023
Regulatory Capital (LKR in Millions)		
Common Equity Tier I	19,438	24,224
Tier I Capital	19,438	24,224
Total Capital	19,508	24,284
Regulatory Capital Ratios (%)	·	
Common Equity Tier I Capital Ratio (Minimum requirement - 7.00%)	32.90%	40.40%
Tier I Capital Ratio (Minimum requirement - 8.50%)	32.90%	40.40%
Total Capital Ratio (Minimum requirement - 12.50%)	33.02%	40.50%
Leverage Ratio (Minimum requirement - 3%)	22.70%	26.40%
Regulatory Liquidity		
Statutory Liquid Assets (LKR in Millions)		
Domestic Banking unit	38,329	36,094
Off-Shore Banking unit	12,104	13,142
Statutory Liquid Assets Ratio (Minimum requirement - 20.00%)		
Domestic Banking unit (%)	94.55%	94.50%
Off-Shore Banking unit (%)	146.50%	131.39%
Total Stock of High-Quality Liquid Assets (LKR in Millions)	24,419	29,939
Liquidity Coverage Ratio (Minimum requirement - 100%)		
Rupees (%)	1057.07%	1001.04%
All Currency (%)	636.68%	766.51%
Net Stable Funding Ratio (%) (Minimum requirement - 100%)	197.00%	212.00%
Assets Quality (Quality of Loan Portfolio) (%)		
Impaired Loans (Stage 3) Ratio	0.00%	0.00%
Impairment (Stage 3) to Stage 3 Loans Ratio	0.00%	0.00%
Profitability (%)		
Interest Margin	8.18%	10.24%
Return on Assets (before tax)	7.10%	10.71%
Return on Equity	11.92%	19.50%

Notes :

- 1. These Financial Statements are prepared in accordance with LKAS 34 Interim Financial Reporting laid down by The Institute of Chartered Accounting and obtains of ST Lanka. There were no changes to Accounting Policies and methods of computation since the Audited Financial Statements for the year ended 31 December 2023.
 The bank continues to assess the Economic Factor Adjustment (EFA) to reflect the economic environment when
- assessing collective impairment provisions in the subsequent periods. The recommended treatments as per the guidelines issued by the Central Bank of Sri Lanka and the Institute of Chartered Accountants of Sri Lanka were considered in assessing the above-mentioned Expected Credit Losses (ECL).
- 3. DBU and FCBU retained profit for the year ended 31 December 2020 (Balance) and 2021 amounting to LKR 642.86 Mn and USD 1.38 Mn has been transferred to Head Office in April 2024, after obtaining approval from the Central Bank of Sri Lanka and the Department of Inland Revenue.
- There was no pending litigation of a material nature against the Branch.
 No circumstances have arisen since the reporting date which would require adjustment to or disclosure in the financial statements.

STATEMENT OF FINANCIAL POSITION

Deutsche Bank Colombo Branch

In Rupees Thousands	Period As at 31-03-2024	Period As at 31-12-2023 (Audited)	Growth %
Assets			
Cash and cash equivalents	1,798,593	542,721	231
Balances with Central Bank	14,307,413	12,346,488	16
Placement with banks	15,019,416	13,608,940	10
Placement with branches	3,003,495	49	nm
Derivative financial instruments	135,465	38,983	247
Group balances receivable	3,121,982	1,719,105	82
Financial assets measured at fair value through profit or loss			
- measured at fair value	10,397,738	18,041,590	(42)
- designated at fair value	-	-	-
Financial assets at amortised cost			
- loans and advances	20,505,348	24,554,285	(16)
- debt and other instruments	-	-	-
Financial assets measured at fair value through			
other comprehensive income	42,339	42,339	-
Investment in subsidiaries	-	-	-
Investments in associates and joint ventures	-	-	-
Property, plant & equipment	577,546	617,455	(6)
Investment properties	-	-	-
Goodwill and intangible assets		-	-
Deferred tax assets	87,591	95,572	(8)
Other assets	2,523,928	1,464,147	72
Total assets	71,520,854	73,071,674	(2)
Liabilities	11,020,004	10,011,014	(2)
Due to banks			
Due to branches	1,960,466	1,460,629	34
Derivative financial instruments	63	3,333	(98)
Financial liabilities recognized through profit or loss	03	3,333	(96)
- measured at fair value			
- designated at fair value	-	-	-
Financial liabilities at amortised cost	26 000 700	20 604 005	(5)
- due to depositors	36,839,788	38,684,925	(5)
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Debt securities issued	-	-	-
Retirement benefit obligations	104,596	96,009	9
Current tax liabilities	1,321,763	1,572,176	(16)
Other provisions	-	-	-
Other liabilities	823,019	1,410,180	(42)
Due to subsidiaries	-	-	-
Group balances payable	2,747,209	2,528,895	9
Total liabilities	43,796,904	45,756,147	(4)
Equity			
Stated capital / Assigned capital	4,410,461	4,410,461	-
Statutory reserve fund	1,220,019	1,220,019	-
Retained earnings	10,409,533	9,491,622	10
Other reserves	11,683,938	12,193,425	(4)
Total equity	27,723,951	27,315,527	1
Total equity and liabilities	71,520,854	73,071,674	(2)
Contingent liabilities & commitments	71,743,100	74,838,166	(4)
Memorandum information:			
No. of employees	55	56	
No. of branches	1	1	

Note: Amounts stated are net of impairment & depreciation.

Certification

38,983

1,719,105

18,041,590

24.554.285

42.339

1.464.147

72,358,646

Total

1,460,629

38,684,925

2,528,895

299.281

42,977,063

3,333

-

42.339

42,339

3,333

3,333

-

FVPL

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.) Niranjan Figurado Chief Country Officer	
28.05.2024 Colombo.	

(Sgd.) A R M Imesha Sanjeewanie
Head of Finance