Deutsche Bank

Interim Financial Statements

For the period ended 30 June 2026

AG Colombo Branch

CONTENT

INCOME STATEMENT

In Rupees Thousands	Deutsche Bank Colombo Branch Current Period From 01/01/26 to 30/06/26	Previous Period From 01/01/25 to 30/06/25	Change %
Interest income	2,302,259	2,304,705	(0)
Less : Interest expenses	237,500	181,902	31
Net interest income	**2,064,759**	**2,122,803**	**(3)**
Fee and commission income	633,217	530,408	19
Less : Fee and commission expenses	46,524	40,098	16
Net fee and commission income	**586,693**	**490,310**	**20**
Net gains / (losses) from trading	1,055,755	647,835	63
Net fair value gains / (losses) on:			
Financial assets at fair value through profit and loss	(16,577)	(410)	(3,943)
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	(346,130)	(374,155)	7
Total operating income	**3,344,500**	**2,886,383**	**16**
Less : Impairment charges/(reversal)	(99,587)	43,755	(328)
Net operating income	**3,444,087**	**2,842,628**	**21**
Less : Expenses			
Personnel expenses	424,527	376,187	13
Depreciation and amortization	68,921	67,575	2
Other operating expenses	1,228,601	1,160,953	6
Operating profit / (loss) before VAT on financial services and SSCL	**1,722,037**	**1,237,913**	**39**
Less : Value Added Tax (VAT) on financial services	297,937	221,628	34
Less : Social Security Contribution Levy (SSCL) on financial services	40,511	30,782	32
Profit / (Loss) before Income Tax	**1,383,589**	**985,503**	**40**
Less : Income tax expenses	565,667	244,832	131
Profit / (Loss) for the period	**817,922**	**740,671**	**10**

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

In Rupees Thousands	Deutsche Bank Colombo Branch Current Period From 01/01/26 to 30/06/26	Previous Period From 01/01/25 to 30/06/25	Change %
Profit / (Loss) for the period	**817,922**	**740,671**	**10**
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	-	-	-
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	513,608	125,011	311
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-
	513,608	**125,011**	**311**
Other Comprehensive Income (OCI) for the period, net of taxes	**513,608**	**125,011**	**311**
Comprehensive Income / (Expense) for the period	**1,331,530**	**865,682**	**54**

STATEMENT OF FINANCIAL POSITION

In Rupees Thousands	Deutsche Bank Colombo Branch Current Period As at 30-06-2026	Previous Period As at 31-12-2025 (Audited)	Growth %
Assets			
Cash and cash equivalents	191,542	138,524	38
Balances with Central Bank	8,646,663	15,842,969	(45)
Placement with banks	13,441,317	5,573,876	141
Placement with branches	4,211,536	-	n.m
Derivative financial instruments	1,310,351	258,894	406
Group balances receivable	7,038,706	17,222,949	(59)
Financial assets measured at fair value through profit or loss			
- measured at fair value	16,604,368	10,416,836	59
- designated at fair value	-	-	-
Financial assets at amortised cost			
- loans and advances	23,466,135	26,943,924	(13)
- 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	347,227	379,090	(8)
Investment properties	-	-	-
Goodwill and intangible assets	-	-	-
Deferred tax assets	125,914	167,148	(25)
Other assets	2,253,773	755,969	198
Total assets	**77,679,870**	**77,742,520**	**(0)**
Liabilities			
Due to banks	-	-	-
Due to branches	2,017,885	1,859,587	9
Derivative financial instruments	1,073,966	167,102	n.m
Financial liabilities recognized through profit or loss			
- measured at fair value	-	-	-
- designated at fair value	-	-	-
Financial liabilities at amortised cost			
- due to depositors	37,182,469	39,584,576	(6)
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Debt securities issued	-	-	-
Retirement benefit obligations	168,168	155,942	8
Current tax liabilities	620,852	461,280	35
Deferred tax liabilities	-	-	-
Other provisions	342	1,403	(76)
Other liabilities	902,161	780,326	16
Due to subsidiaries	-	-	-
Group balances payable	4,615,008	4,964,818	(7)
Total liabilities	**46,580,853**	**47,975,033**	**(3)**
Equity			
Stated capital / Assigned capital	4,410,461	4,410,461	-
Statutory reserve fund	1,408,424	1,408,424	-
Retained earnings	12,822,891	11,997,856	7
Other reserves	12,457,241	11,950,746	4
Total equity	**31,099,017**	**29,767,487**	**4**
Total equity and liabilities	**77,679,870**	**77,742,520**	**(0)**
Contingent liabilities & commitments	**225,974,651**	**156,609,045**	**44**
Memorandum information:			
No. of employees	53	53	
No. of branches	1	1	

Note: Amounts stated are net of impairment & depreciation.

Certification

We, the undersigned, being the Chief Country Officer and Head of Finance of Deutsche Bank AG , Sri Lanka certify jointly that:-

(A) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka.

(B) the information contained in these statements have been extracted from un-audited financial statements of the bank unless indicated as audited.

(Sgd.)
Niranjan Figurado
Chief Country Officer

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

24.08.2026
Colombo.

STATEMENT OF CHANGES IN EQUITY

In Rupees Thousands	Stated capital/Assigned capital			Reserves							
	Ordinary voting shares	Ordinary non- voting shares	Assigned capital	Statutory Reserve Fund	Fair Value Reserve	ECL reserve	Retained earnings	Exchange equalization of Capital	Exchange equalization of Rserves	Reserve through contributed assets	Total Equity
Balance as at 31/12/2025 - Audited	**-**	**-**	**4,410,461**	**1,408,424**	**(22,703)**	**411,405**	**11,997,856**	**1,442,022**	**905,809**	**9,214,213**	**29,767,487**
Total comprehensive income for the period											
Profit/(loss) for the year (net of tax)	-	-	-	-	-	-	817,922	-	-	-	817,922
Other Comprehensive income (net of tax)	-	-	-	-	-	-	-	191,174	322,434		513,608
Total comprehensive income for the period	**-**	**-**	**-**	**-**	**-**	**-**	**817,922**	**191,174**	**322,434**	**-**	**1,331,530**
Transactions with equity holders, recognised directly in equity											
Share issue/increase of assigned capital	-	-	-	-	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-	-	-	-	-
Transfers to reserves during the period	-	-	-	-	-	4,882	7,113	-	(11,995)	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-
Profit transferred to Head Office	-	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment	-	-	-	-	-	-	-	-	-	-	-
Balance as at 30/06/2025	**-**	**-**	**4,410,461**	**1,408,424**	**(22,703)**	**416,286**	**12,822,891**	**1,633,196**	**1,216,249**	**9,214,213**	**31,099,017**

STATEMENT OF CASH FLOWS

In Rupees Thousands	Deutsche Bank Colombo Branch	
	Current Period As at 30-06-2026	Previous Period As at 30-06-2025
Cash flows from operating activities		
Interest Receipts	2,311,252	2,305,654
Interest Payments	(231,171)	(188,406)
Net Commission receipts	586,693	490,310
Trading Income	1,039,179	647,425
Payments to employees	(412,301)	(369,668)
VAT & SSCL on financial services	(291,452)	(209,982)
Receipts from other operating activities	314,643	43,498
Payments on other operating activities	(871,440)	(2,133,397)
Operating profit before change in operating assets & liabilities	**2,445,403**	**585,434**
(Increase)/ decrease in operating assets		
Balances with Central Bank of Sri Lanka	7,218,914	(2,309,237)
Placements with Banks	(7,866,660)	17,986,051
Placement with branches	(4,211,222)	(702,906)
Derivative financial instruments	(1,051,457)	21,594
Group balance receivables	9,956,224	(7,904,843)
Financial assets measured at fair value through profit or loss (FVTPL)	(6,187,532)	(11,245,615)
Financial assets at amortized cost- Loan & Advances	3,464,588	961,136
Other Assets	**(1,501,485)**	**(1,010,141)**
(Increase)/ decrease in operating liabilities		
Financial liabilities at amortised cost-due to banks	-	-
Financial liabilities at amortised cost-due to branches	158,220	(564,800)
Derivative financial instruments	906,865	22,219
Financial liabilities at amortised cost-due to depositors	(2,398,774)	3,997,078
Financial liabilities at amortised cost-due to debt securities holders	-	-
Financial liabilities at amortised cost-due to other borrowers	-	-
Group balance payable -Branches	(1,126,552)	419,042
Other liabilities	160,268	10,513
Net unrealised gain/loss from translation of foreign currency financial statements	513,608	125,011
Net cash generated from operating activities before income tax	**480,408**	**390,535**
Income tax paid	(364,860)	(412,643)
Net cash from operating activities	**115,548**	**(22,108)**
Cash Flows from Investing Activities	-	-
Purchase of Property, Plant and Equipment	(39,071)	(1,214)
Proceeds from the sale of property, plant and equipment	8	-
Purchase of Financial investments	-	-
Proceeds from the sale and maturity of financial investments	-	-
Net purchase of intangible assets	-	-
Dividend received from investment	-	-
Net cash used in investing activities	**(39,064)**	**(1,214)**
Cash Flows from Financing Activities		
Repayment of principal portion of lease liabilities	(23,472)	(27,628)
Profit transfer to head office	-	-
Net cash used in financing activities	**(23,472)**	**(27,628)**
Net decrease in Cash & Cash Equivalents	53,012	(50,950)
Gross cash and balances with banks at the beginning of the year	138,534	179,544
Gross cash and balances with banks at the end of the year	**191,546**	**128,594**

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

a. Bank - Current period as at 30/06/2026

In Rupees Thousand	AC	FVPL	FVTOCI	Total
ASSETS				
Cash and cash equivalents	191,542	-	-	191,542
Balances with Central Bank	8,646,663	-	-	8,646,663
Placements with banks	13,441,317	-	-	13,441,317
Placements with branches	4,211,536	-	-	4,211,536
Derivative financial instruments	-	1,310,351	-	1,310,351
Group balances receivables	7,038,706	-	-	7,038,706
Financial assets measured at fair value through profit or loss	-	16,604,368	-	16,604,368
Financial assets at amortised cost				
- loans and advances	23,466,135	-	-	23,466,135
- debt and other instruments	-	-	-	-
Financial assets measured at fair value through other comprehensive income	-	-	42,339	42,339
Other assets	1,548,481	-	-	1,548,481
Total financial assets	**58,544,380**	**17,914,719**	**42,339**	**76,501,437**

In Rupees Thousand	AC	FVPL	Total
LIABILITIES			
Due to banks	-	-	-
Due to branches	2,017,885	-	2,017,885
Derivative financial instruments	-	1,073,966	1,073,966
Financial liabilities at amortised cost			
- due to depositors	37,182,469	-	37,182,469
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Group balances payable	4,615,008	-	4,615,008
Other liabilities	225,558	-	225,558
Total financial liabilities	**44,040,921**	**1,073,966**	**45,114,887**

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS Contd.

b. Bank – Previous period as at 31/12/2025 (Audited)

In Rupees Thousand	AC	FVPL	FVTOCI	Total
ASSETS				
Cash and cash equivalents	138,524	-	-	138,524
Balances with Central Bank	15,842,969	-	-	15,842,969
Placements with banks	5,573,876	-	-	5,573,876
Placements with branches	-	-	-	-
Derivative financial instruments	-	258,894	-	258,894
Group balances receivables	17,222,949	-	-	17,222,949
Financial assets measured at fair value through profit or loss	-	10,416,836	-	10,416,836
Financial assets at amortised cost	-	-	-	
- loans and advances	26,943,924	-	-	26,943,924
- debt and other instruments	-	-	-	-
Financial assets measured at fair value through other comprehensive income	-	-	42,339	42,339
Other assets	387,862	-	-	387,862
Total financial assets	**66,110,105**	**10,675,731**	**42,339**	**76,828,175**

In Rupees Thousand	AC	FVPL	Total
LIABILITIES			
Due to banks	-	-	-
Due to branches	1,859,587	-	1,859,587
Derivative financial instruments	-	167,102	167,102
Financial liabilities at amortised cost	-	-	
- due to depositors	39,584,576	-	39,584,576
- due to debt securities holders	-	-	-
- due to other borrowers	-	-	-
Group balances payable	4,964,818	-	4,964,818
Other liabilities	241,385	-	241,385
Total financial liabilities	**46,650,366**	**167,102**	**46,817,468**

ADDITIONAL DISCLOSURES

In Rupees Thousands	Deutsche Bank Colombo Branch Current Period As at 30-06-2026	Previous Period As at 31-12-2025 (Audited)
ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT		
Product-wise Gross loans & advances		
By product – Domestic currency		
Overdrafts	16,386,347	18,368,742
Trade finance	874,644	808,662
Staff loans	180,655	152,389
Supplier Finance	5,019,183	3,513,256
Sub total	**22,460,829**	**22,843,048**
By product – Foreign currency		
Overdrafts	989,894	1,916,310
Trade finance	169,135	2,334,044
Staff loans	-	-
Supplier Finance	-	-
Sub total	**1,159,029**	**4,250,354**
Total	**23,619,858**	**27,093,402**
Product-wise commitments and contingencies		
By product – Domestic currency		
Guarantees	9,282,281	14,977,435
Letters of credit	44,133	-
Forward/SWAP exchange contracts	62,436,859	79,714,807
Usance Import Bills	-	-
Core acceptance	-	-
Other commitments	-	-
Undrawn loan commitments	45,775,239	16,321,842
Sub total	**117,538,511**	**111,014,084**
By product – Foreign currency		
Guarantees	19,033,522	17,435,368
Letters of credit	12,141,603	9,494,265
Forward/SWAP exchange contracts	75,951,239	-
Usance Import Bills	1,285,154	1,714,590
Core acceptance	-	-
Other commitments	-	-
Undrawn loan commitments	24,621	16,950,738
Sub total	**108,436,140**	**45,594,961**
Total	**225,974,651**	**156,609,045**
Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans and advances, commitments and contingencies	**249,594,509**	**183,702,447**
Less : Accumulated impairment under stage 1	115,684	58,149
Accumulated impairment under stage 2	161,077	298,134
Accumulated impairment under stage 3	-	-
Net value of loans and advances, commitments and contingencies	**249,317,748**	**183,346,164**

ADDITIONAL DISCLOSURES Contd.

In Rupees Thousands	Deutsche Bank Colombo Branch Current Period As at 30-06-2026	 Previous Period As at 31-12-2025 (Audited)
Movement of impairment during the period		
Under Stage 1		
Opening balance at 01/01/2026	58,149	50,911
Charge/(write back) to the Income Statement	57,535	7,239
Write-off during the year	-	-
Closing balance at 30/06/2026	115,684	58,149
Under Stage 2		
Opening balance at 01/01/2026	298,134	208,178
Charge/(write back) to the Income Statement	(137,058)	89,956
Write-off during the year	-	-
Closing balance at 30/06/2026	161,077	298,134
Under Stage 3		
Opening balance at 01/01/2026	-	-
Charge/(write back) to the Income Statement	-	-
Write-off during the year	-	-
Closing balance at 30/06/2026	-	-
Total impairment	**276,761**	**356,284**
ANALYSIS OF CUSTOMER DEPOSITS		
By product – Domestic currency		
Demand deposits (current accounts)	11,536,791	11,249,666
Savings deposits	9,120,254	13,042,053
Fixed deposits	4,232,050	4,518,501
Margin deposits	16,818	9,499
Sub total	**24,905,913**	**28,819,719**
By product – Foreign currency		
Demand deposits (current accounts)	11,965,375	10,363,844
Savings deposits	311,181	401,012
Fixed deposits	-	-
Margin deposits	-	-
Sub total	**12,276,556**	**10,764,856**
Total	**37,182,469**	**39,584,575**

Notes

These Financial Statements are prepared in accordance with LKAS 34 - Interim Financial Reporting laid down by the Institute of Chartered Accountants of Sri Lanka. There were no changes to Accounting Policies and methods of computation since the Audited Financial Statements for the year ended 31 December 2025.

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).

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 other than the information disclosed in the notes.

SELECTED PERFORMANCE INDICATORS

Item	Deutsche Bank Colombo Branch	
	Current Period As at 30-06-2026	Previous Period As at 31-12-2025
Regulatory Capital (LKR in Millions)		
Common Equity Tier I	23,353	26,845
Tier I Capital	23,353	26,845
Total Capital	23,432	26,922
Regulatory Capital Ratios (%)		
Common Equity Tier I Capital Ratio (Minimum requirement - 7.00%)	35.8%	43.1%
Tier I Capital Ratio (Minimum requirement - 8.50%)	35.8%	43.1%
Total Capital Ratio (Minimum requirement - 12.50%)	35.9%	43.2%
Leverage Ratio (Minimum requirement - 3%)	23.6%	27.3%
Liquidity Coverage Ratio (Minimum requirement - 100%)		
Rupees (%)	537.5%	921.3%
All Currency (%)	662.6%	644.2%
Net Stable Funding Ratio (%) (Minimum requirement - 100%)	194.3%	177.0%
Assets Quality (Quality of Loan Portfolio) (%)		
Gross Impaired Loans (Stage 3) to Total Loans Ratio (%)	0.00%	0.00%
Net Impaired Loans (Stage 3) to Total Loans Ratio (%)	0.00%	0.00%
Impairment (Stage 3) to Stage 3 Loans Ratio	0.00%	0.00%
Profitability (%)		
Interest Margin	5.6%	5.7%
Return on Assets (before Tax)	3.7%	2.9%
Return on Equity	5.4%	5.0%
Cost to Income Ratio (%)	51.5%	55.4%
Memorandum Information		
Credit Rating (Group- Non-preferred' senior unsecured debt)		
Moody's Investors Service	Baa1	Baa1
Standard & Poor's	BBB	BBB
Fitch Ratings	A-	A-
Number of Employees	53	53
Number of Branches	1	1

Certification

We, the undersigned, being the Chief Country Officer and Head of Finance of Deutsche Bank AG , Sri Lanka certify jointly that:-

(A) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka.

(B) the information contained in these statements have been extracted from un-audited financial statements of the bank unless indicated as audited.

(Sgd.)
Niranjan Figurado
Chief Country Officer

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

24.08.2026
Colombo.

Deutsche Bank

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