



Deutsche Bank AG, Colombo Branch
Pillar 3 Disclosures
as of June 30, 2020

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INTRODUCTION

The purpose of this Report is to provide the Pillar 3 disclosures of DB Colombo Branch as required by Banking Act Direction No. 1 of 2016 issued by the Monetary Board, Central Bank of Sri Lanka, for capital requirements under Basel III for Licensed Commercial Banks and Licensed Specialized Banks.

DB Colombo Branch is a financial institution authorized and regulated by the Central Bank of Sri Lanka as a wholly owned branch of Deutsche Bank AG (“DBAG”) the parent company of the Deutsche Bank Group (“DB Group”) located in Frankfurt am Main, Germany. DB Colombo Branch’s accounts are consolidated into the accounts of DB Group.

DB Group offers a wide variety of investment, financial and related products and services to private individuals, corporate entities and institutional clients around the world. In July 2019, DB Group announced a material repositioning of DB to refocus on our core strengths and to allow us to improve our structural profitability. Our strategic transformation is designed to refocus our Core Bank around our core, market-leading businesses which typically operate in growing markets with attractive return potential. Our Core Bank comprises our four core operating divisions, namely the Corporate Bank (CB), the Investment Bank (IB), the Private Bank (PB), and Asset Management (AM). Aside from that, a Capital Release Unit (CRU) was created to wind down or dispose non-strategic positions, low yielding assets, or businesses that no longer fit into the new strategy. Moreover, we have Infrastructure functions, which perform control and service functions and, in particular, tasks relating to Group-wide, divisional resource-planning, steering and control, as well as tasks relating to risk, liquidity and capital management which form part of the Corporate & Other segment. CB combines Deutsche Bank’s Corporate Finance and Global Transaction Banking Businesses with the latter providing cash management, trade finance and securities services, delivering the full range of commercial banking products and services for both corporates and institutions worldwide. IB is focusing on Origination & Advisory as well as Fixed Income & Currencies. PB corporate division combines the bank's expertise in private banking and Wealth Management in one corporate division. AM offers individuals and institutions traditional and alternative investments across all major asset classes.

DB Colombo Branch offers a comprehensive range of services such as Cash Management, Trade Finance, Investor Services, Foreign Exchange (FX) and Debt Capital Markets (DCM) products within the Corporate Bank and Investment Bank Business.

DB Colombo Branch Local/Global Infrastructure functions perform control and service functions and, in particular, tasks relating to Bank-wide, supra divisional, resource-planning, steering and control, as well as tasks relating to risk, liquidity and capital management. These include as Risk, Finance, Compliance, Legal and Human Resources.

DB Colombo Branch publishes the Pillar 3 disclosure report on a quarterly basis in accordance with Banking Act Direction No. 1 of 2016 issued by the Monetary Board, Central Bank of Sri Lanka and posts the disclosure report in accordance with this Direction on its website at www.db.com/srilanka.

DB Colombo Branch’s Pillar 3 disclosure is prepared on a stand-alone basis, there are no branches or subsidiaries to be consolidated.

The information provided in this Pillar 3 Report is unaudited.

REGULATORY REQUIREMENTS ON CAPITAL AND LIQUIDITY

Key Regulatory Ratios – Capital and Liquidity

In Q1, 2020 DB Colombo Branch completed the conversion of prior-year Head-Office and Other Intercompany expense to strengthen the Branch's Local Capital base by LKR 1.8 bn. These expenses were incurred between 2016 and 2018 and were considered un-remittable. The metrics and ratios depicted in the following table reflect these changes:

Item	Page	Reporting Period June 30, 2020	Comparison Reporting Period Dec 31, 2019
Regulatory Capital (LKR '000)			
Common Equity Tier 1, adjusted	5	13,106,594	11,201,930
Tier 1 Capital	5	13,106,594	11,201,930
Total Capital	5	13,109,921	11,205,258
Regulatory Capital Ratios (%)			
Common Equity Tier 1 Capital Ratio (<i>Minimum Requirement - 7.00%</i>)	6	42.66%	39.95%
Tier 1 Capital Ratio (<i>Minimum Requirement - 8.50%</i>)	6	42.66%	39.95%
Total Capital Ratio (<i>Minimum Requirement - 12.50%</i>)	6	42.67%	39.96%
Leverage Ratio (<i>Minimum Requirement - 3%</i>)	10	19.91%	20.06%
Regulatory Liquidity			
Statutory Liquid Assets (LKR'000)		42,658,662	32,815,712
Statutory Liquid Assets Ratio (<i>Minimum Requirement - 20%</i>)			
Domestic Banking Unit (%)		86.30%	79.03%
Off-Shore Banking Unit (%)		81.26%	80.54%
Liquidity Coverage Ratio (%) – Rupee (<i>Minimum Requirement - 100%</i>)		543.00%	389.00%
Liquidity Coverage Ratio (%) – All Currency (<i>Minimum Requirement - 100%</i>)	11	436.72%	310.85%

The total Capital Ratio increased by 2.71% percentage points as the increase in total Risk Weighted Assets by 6.4% was lower than the increase in total capital 17%.

The Tier 1 Capital Ratio and CET 1 Capital Ratio also increased by 2.71% points each. The Total Capital Ratio differs from the Tier 1 and CET 1 Capital Ratios due to Tier 2 capital adjustment for Loan Loss provisions under SLFRS 9.

During the two reporting periods, Statutory Liquid Assets in the Domestic Banking Unit increased by 30% points due to increased investments in Government Securities and higher placements in Standing Deposit Facility with the Central Bank of Sri Lanka (CBSL). As a result of these increases Statutory Liquid Asset Ratio (SLAR) increased by 7.27% points.

The Liquidity Coverage Ratio (LCR) for both LKR currency on a standalone basis and LCR for all currencies was increased Q2-2020. This was mainly driven by decrease in net cash outflow i.e. i outflows from customer deposits and short-term borrowings decreased while short term cash inflows increased. Furthermore, increase in from High-Quality Liquid Assets also contributed favorably.

Basel III Computation of Capital Ratios

in LKR '000

Item	Page	Reporting Period June 30, 2020	Comparison Reporting Period Dec 31, 2019
Common Equity Tier 1 (CET1) Capital after Adjustments		13,106,594	11,201,930
Common Equity Tier 1 (CET1) Capital		13,037,312	11,162,001
Equity Capital (Stated Capital)/Assigned Capital	12	4,410,461	4,410,461
Reserve Fund	12	702,905	702,905
Published Retained Earnings/(Accumulated Retained Losses)	12	2,305,422	2,305,422
Published Accumulated Other Comprehensive Income (OCI)		-	-
General and other Disclosed Reserves	12	5,618,524	3,743,213
Unpublished Current Year's Profit/Loss and Gains reflected in OCI		-	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		-	-
Total Adjustments to CET1 Capital		69,282	39,929
Goodwill (net)		-	-
Intangible Assets (net)		-	-
Others (Deferred Tax Assets, Vostro)		69,282	39,929
Additional Tier 1 (AT1) Capital after Adjustments		-	-
Additional Tier 1 (AT1) Capital		-	-
Qualifying Additional Tier 1 Capital Instruments		-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		-	-
Total Adjustments to AT1 Capital		-	-
Investment in Own Shares		-	-
Others (specify)		-	-
Tier 2 Capital after Adjustments		3,328	3,328
Tier 2 Capital		3,328	3,328
Qualifying Tier 2 Capital Instruments		-	-
Revaluation Gains		-	-
Loan Loss Provisions		3,328	3,328
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		-	-
Total Adjustments to Tier 2		-	-
Investment in Own Shares		-	-
Others (specify)		-	-
CET1 Capital		13,106,594	11,201,930
Total Tier 1 Capital		13,106,594	11,201,930
Total Capital		13,109,921	11,205,258

Common Equity Tier 1 Capital consists of the following items:

- Assigned Capital is equity funds provided by the Head Office to the Branch at the time of incorporation in Sri Lanka.
- Reserve Fund is building up with Five percentage (5%) transfer of the profit after tax as per Direction issued by the Central Bank of Sri Lanka under section 76 (j) (1) of the Banking Act No. 30 of 1988 as amended by Banking (Amendment) Act No. 33 of 1995.
- Published Retained Earnings include Branch's un-remitted 2018 & 2019 profits to the Head Office.
- General and other Disclosed Reserves include the un-remittable head office expenses converted to equity during the financial year 2013, 2016 and 2020 with the prior written approval of Central Bank of Sri Lanka.

Tier 2 Capital includes the Loan Loss provisions which are eligible for inclusion in Tier 2 Capital under the Explanatory Note No. 03 of 2019 issued by CBSL. Accordingly 100 per cent of the impairment for the assets in SLFRS Stage 1 and 50 per cent of impairments for assets in SLFRS Stage 2 (subject to a maximum limit of 1.25 per cent of RWA on credit risk under the Standardized Approach) are considered here.

in LKR '000

Item	Page	Reporting Period June 30, 2020	Comparison Reporting Period Dec 31, 2019
Total Risk Weighted Assets (RWA)		30,722,255	28,040,671
RWAs for Credit Risk	7	23,674,480	21,109,218
RWAs for Market Risk	8	3,223,352	3,099,688
RWAs for Operational Risk	9	3,824,423	3,831,765
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)		42.66%	39.95%
of which: Capital Conservation Buffer (%)		1.88%	1.88%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-
Total Tier 1 Capital Ratio (%)		42.66%	39.95%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)		42.67%	39.96%
of which: Capital Conservation Buffer (%)		1.88%	1.88%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-

Risk Weighted Assets (RWA)

a) Credit Risk under the Standardised Approach: Credit Risk Exposure and Credit Risk Mitigation (CRM) Effect

in LKR '000	June 30, 2020						Dec 31, 2019	
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)		RWA and RWA Density (%)	
	On- Balance Sheet Amount	Off- Balance Sheet Amount	On- Balance Sheet Amount	Off- Balance Sheet Amount	RWA	RWA density (%)	RWA	RWA density (%)
	Asset Class							
Claims on Central Government and CBSL	31,996,723	-	1,836,466	-	1,836,466	6%	1,843,086	7%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-	-	-
Claims on Banks Exposures	2,889,193	3,472,932	975,587	2,205,171	3,180,759	10%	2,904,134	10%
Claims on Financial Institutions	-	-	-	-	-	-	-	-
Claims on Corporates	14,855,465	1,476,536	14,854,776	1,324,533	16,179,309	53%	14,985,810	53%
Retail Claims	1,191,990	-	912,562	-	912,562	3%	263,304	1%
Claims Secured by Residential Property	107,164	-	107,164	-	107,164	0%	114,186	0%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	-	-	-	-	-	-	-	-
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items and Other Assets	1,521,040	-	1,458,221	-	1,458,221	5%	998,699	4%
Total	52,561,575	4,949,469	20,144,776	3,529,704	23,674,480	77%	21,109,218	75%

RWA for Credit risk increased by 12% in 30 June 2020, compared to 31 December 2019. This is mainly driven by Claims on Banks Exposures and Claims on Corporates.

Our Credit Risk Exposures on Banks have increased by 10% in Q2 2020. This is mainly driven by foreign currency exposures which have AAA to AA- credit rating and a corresponding Risk Weight of 20% in the RWA computation.

Off-balance sheet rupee & foreign currency exposures pertaining to unrated counterparties decreased by 18% in Q2-20 vs Q4-19.

Credit Risk Exposures on lending to corporates have been marginally increased by 2% as at June 30, 2020. However, during the two reporting periods RWA was increased by 8%.

b) Market Risk under Standardised Measurement Method

in LKR '000 Item	RWA amount	
	June 30, 2020	Dec 31, 2019
(a) RWA for Interest Rate Risk	132,787	147,409
General Interest Rate Risk	132,787	147,409
(i) Net Long or Short Position	132,787	147,409
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) RWA for Equity	-	-
(i) General Equity Risk	-	-
(ii) Specific Equity Risk	-	-
(c) RWA for Foreign Exchange & Gold	270,132	240,052
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	3,223,352	3,099,688

Market risk is defined as the risk of losses in on-balance sheet and off balance sheet positions arising from movements in market prices. The market risks subject to the capital charge requirements are the risks pertaining to interest rate related instruments in the trading book, the risks pertaining to equities in the trading book and the risks pertaining to foreign exchange position (including gold positions) across the bank.

The Colombo Branch's Market Risk RWA is attributable to the Interest Rate Risk of our Securities in the Trading Book as well as FX Risk on our open Foreign Exchange position.

Market risk of the Branch increased as a result of an increase in Foreign Exchange positions mainly due to Currency exchange rates depreciation against Local Function currency of LKR during Q2, 2020.

c) Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at June 30, 2020			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at Dec 31, 2019		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		3,086,809	3,051,357	3,422,892	15%		3,344,968	3,103,792	3,130,653
The Standardised Approach										
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%		-	-	-	12%		-	-	-
Commercial Banking	15%		-	-	-	15%		-	-	-
The Alternative Standardised Approach										
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%	0.035	-	-	-	12%	0.035	-	-	-
Commercial Banking	15%	0.035	-	-	-	15%	0.035	-	-	-
Capital Charges for Operational Risk (LKR'000)										
The Basic Indicator Approach	478,053					478,971				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	3,824,423					3,831,768				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events, and includes legal risk. Operational Risk (OR) excludes Business and Reputational Risk.

The Branch uses the Basic Indicator Approach which measures the RWA for Operational risk based on past three years net interest income & non-interest income, taking into account the adjustments listed in the Banking Act Directions No. 01 of 2016.

Basel III Computation of Leverage Ratios

in LKR '000

Item	Page	Reporting Period June 30, 2020	Comparison Reporting Period Dec 31, 2019
Tier 1 Capital		13,106,594	11,201,930
Total Exposures		65,827,375	55,847,361
On-Balance Sheet Items	13	61,053,181	50,196,424
<i>(excluding Derivatives and Securities Financing Transactions, but including Collateral)</i>			
Derivative Exposures		324,795	321,103
Securities Financing Transaction Exposures		-	-
Other Off-Balance Sheet Exposures		4,449,399	5,329,834
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)		19.91%	20.06%

The Leverage Ratio is calculated on the basis of Tier1 Capital and the sum of our Total Assets as well off-Balance Sheet exposures.

DB Colombo Branch's Leverage Ratio declined by 0.15 % points to 19.91 %. While Tier 1 Capital was increased by LKR 1.8bn the total exposures approximately increased by LKR 10bn during the reporting period of Q2-20 and Q4-19.

The increase of total assets of LKR 11bn was mainly attributable to increase movements in Loans and advances, Overnight placements with CBSL, Investments in Government securities and Inter branch balances including local placements. Derivative Exposures were almost same level as of Q4-2019.

Basel III Computation of Liquidity Coverage Ratio (All currency)

in LKR '000	Reporting Period		Comparison Reporting Period	
	June 30, 2020		Dec 31, 2019	
	Total	Total	Total	Total
Item	Un-weighted Value	Weighted Value	Un-weighted Value	Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	-	12,702,265	-	11,088,028
Total Adjusted Level 1A Assets	-	12,702,265	-	11,088,028
Level 1 Assets	-	12,702,265	-	11,088,028
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	47,616,930	11,634,194	38,575,881	14,267,969
Deposits	54,043	6,005	45,585	5,065
Unsecured Wholesale Funding	18,305,938	11,042,275	10,661,822	12,981,634
Secured Funding Transactions	-	-	-	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	29,256,950	508,076	27,868,473	635,945
Additional Requirements	-	77,838	-	645,325
Total Cash Inflows	11,948,970	24,761,627	11,135,079	20,914,635
Maturing Secured Lending Transactions Backed by Collateral	-	-	-	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	7,745,501	24,637,401	7,172,536	18,577,456
Operational Deposits	4,082,843	-	1,672,604	-
Other Cash Inflows	120,626	124,225	2,289,940	2,337,179
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		436.72		310.85

Q2 2020 HQLAs grew by 15% in comparison to Q4-2019 due to higher investments in LKR Govt. securities.

During the two reporting periods, total Cash Outflows decreased by 18% mainly due to lower short term inter-branch borrowings while the total Cash Inflows increase of 18% is attributable to higher Standing Deposit Facility placements with CBSL and higher short lending portfolio. These positive developments contributed towards the higher LCR Q2-2020.

Note : Calculation basis of Total Net Cash Flow

If, Total Cash Inflows are greater than 75% of Total Cash Outflows : Total Net Cash Outflows = Total Cash Outflows - 75% * Total Cash Outflows
If, Total Cash Inflows are not greater than 75% of Total Cash Outflows : Total Net Cash Outflows = Total Cash Outflows - Total Cash Inflows

Main features of Regulatory Capital Instruments

<u>Description of the Capital Instrument</u>	<u>June 30, 2020</u>	<u>Dec 31, 2019</u>
Assigned Capital		
DB Colombo, being a branch of Deutsche Bank AG Frankfurt, is provided assigned capital to support both business requirements and maintain minimum regulatory capital requirements. It is consequently governed by the laws and regulations of the Central Bank of Sri Lanka.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	4,410,461	4,410,461
Accounting Classification	Equity	Equity
Reserve Fund		
This represents accumulated annual transfer of 5 % of profits after tax as required under Section 20 (1) of the Banking Act No. 30 of 1988.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	702,905	702,905
Accounting Classification	Equity	Equity
Retained Earnings		
This represents all unremitted /audited profits of DB Colombo		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	2,305,422	2,305,422
Accounting Classification	Equity	Equity
Accumulated Other Comprehensive Income (OCI)		
This represents reserves created on changes in Fair Value of Available-for-Sale instruments, Actuarial loss on defined benefit plans and related taxes.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	-	66,631
Accounting Classification	Equity	Equity
General and other Disclosed Reserves		
This represents all amounts due to DB Group which cannot be paid due to the threshold imposed by the Central Bank of Sri Lanka. Unpaid amounts have been transferred to a "Special Reserve" with due approval from the regulators.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	5,618,524	3,743,213
Accounting Classification	Equity	Equity

LINKAGES BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

The following table shows the key differences between the Accounting Scope and the Regulatory Scope. It also provides a linkage of Financial Statement Items to the applicable Regulatory Risk Categories.

in LKR '000 June 30, 2020	a	b	c	d	e	a-b
	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital	Difference between Published Financials and Regulatory Reporting
Assets	61,053,181	60,861,444				
Cash and cash equivalents	126,182	126,183	126,183	-	-	
Balances with Central Banks	10,203,495	10,203,495	10,203,495	-	-	(0)
Placement with Banks	1,501,257	1,500,000	1,500,000	-	-	1,257
Placements with Branches	5,586,900	5,586,900	-	-	5,586,900	-
Securities borrowed	-	-	-	-	-	-
Derivative financial instruments	17,352	-	-	-	-	17,352
Group balances receivable	4,127,839	4,127,838	1,434,188	-	2,693,650	1
Financial assets recognized through profit or loss	-	-	-	-	-	-
- measured at fair value	7,414,827	-	-	-	-	7,414,827
- designated at fair value	-	-	-	-	-	-
Financial assets at amortised cost	-	-	-	-	-	-
- loans and advances	16,150,391	16,073,514	16,154,619	-	-	76,877
- debt and other instruments	-	-	-	-	-	-
Financial assets measured at fair value through other comprehensive income	14,972,155	21,923,925	21,923,925	-	-	(6,951,770)
Securities held to maturity	-	-	-	-	-	-
Investments in subsidiaries	-	-	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-	-
Property, plant and equipment	176,742	135,089	135,089	-	-	41,653
Investment properties	-	-	-	-	-	-
Goodwill and intangible assets	-	-	-	-	-	-
Assets for current tax	-	-	-	-	-	-
Deferred tax assets	-	12,068	-	-	-	(12,068)
Other assets	776,040	1,172,432	1,172,432	-	-	(396,392)

in LKR '000 June 30, 2020	a	b	c	d	e	a-b
	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital	Difference between Published Financials and Regulatory Reporting
Liabilities	61,053,181	60,861,444				
Due to banks	-	-	N/A	N/A	N/A	
Due to branches	16,938,989	16,760,700			16,760,700	178,289
Derivative financial instruments	17,441	-	N/A	N/A	N/A	17,441
Financial liabilities designated at fair value through			N/A	N/A	N/A	
- measured at fair value	-	-	N/A	N/A	N/A	
- designated at fair value	-	-	N/A	N/A	N/A	
Financial liabilities at amortised cost			N/A	N/A	N/A	
- due to depositors	26,977,208	27,020,861	N/A	N/A	N/A	(43,653)
- due to debt securities holders	-	-	N/A	N/A	N/A	
- due to other borrowers	-	-	N/A	N/A	N/A	
Debt securities issued	-	-	N/A	N/A	N/A	
Retirement benefit obligations	65,170	65,170	N/A	N/A	N/A	
Current tax liabilities	308,702	348,898	N/A	N/A	N/A	(40,196)
Deferred tax liabilities	28,956	-	N/A	N/A	N/A	28,956
Long term debts	-	-	N/A	N/A	N/A	
Other provisions	-	-	N/A	N/A	N/A	
Other liabilities	353,069	473,805	N/A	N/A	N/A	(120,736)
Group balances payable	1,825,908	1,762,750	N/A	N/A	115,178	63,158
Off-Balance Sheet Liabilities						
Guarantees	6,349,313	6,349,313	6,349,313	-	-	
Performance Bonds	-	-	-	-	-	
Letters of Credit	3,361,397	3,361,397	3,361,397	-	-	
Other Contingent Items	450,085	28,137,728	25,454,292	-	-	(27,687,643)
Undrawn Loan Commitments	19,603,508	19,603,508	19,603,508	-	-	
Other Commitments	-	-	-	-	-	
Shareholders' Equity						
Equity Capital (Stated Capital)/Assigned Capital	4,410,461	4,410,462	N/A	N/A	N/A	(1)
of which Amount Eligible for CET1	4,410,461	4,410,462	N/A	N/A	N/A	(1)
of which Amount Eligible for AT1	-	-	N/A	N/A	N/A	
Retained Earnings	2,828,123	2,914,720	N/A	N/A	N/A	(86,596)
Accumulated Other Comprehensive Income	135,162	-	N/A	N/A	N/A	135,162
Other Reserves	7,163,993	7,104,078.27	N/A	N/A	N/A	59,915
Total Shareholders' Equity	14,537,739	14,429,260	N/A	N/A	N/A	