

Basel Pillar 3 Disclosures

Botswana Savings Bank Regulatory Capital Structure for the quarter ended 30 September 2020:

Basel III Common Equity Tier I Disclosure Template

Common Equity Tier I capital: instruments and reserves		AMT (BWP '000)
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related surplus	19,721
2	Retained earnings	128,767
3	Accumulated other comprehensive income (and other reserves)	54,823
4	Directly issued capital subject to phase out from CET1 CAPITAL (only applicable to non-joint stock companies)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 CAPITAL)	
6	Common Equity Tier I capital before regulatory adjustments	203,310
Common Equity Tier I capital: regulatory adjustments		
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	332
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	
11	Cash-flow hedge reserve	
12	Shortfall of provisions to expected losses	
28	Total regulatory adjustments to Common equity Tier I	332
29	Common Equity Tier I capital (CET1 CAPITAL)	202,979
Tier II capital: instruments and provisions		
46	Directly issued qualifying Tier II instruments plus related stock surplus	
47	Directly issued capital instruments subject to phase out from Tier II	
48	Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II)	
49	Of which: instruments issued by subsidiaries subject to phase out	
	Unpublished Profit	24,136
50	Provisions	17,342
51	Tier II capital before regulatory adjustments	41,478

	Tier II capital: regulatory adjustments	
46	Directly issued qualifying Tier II instruments plus related stock surplus	
47	Directly issued capital instruments subject to phase out from Tier II	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net Of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold).	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions).	
56	National specific regulatory adjustments	
57	Total regulatory adjustments to Tier II capital	
58	Tier II capital (T2)	41,478
59	Total capital (TC = T1 + T2)	244,457
60	Total risk-weighted assets	1,519,597
	Capital ratios and buffers	
61	Common Equity Tier I (as a percentage Of risk weighted assets)	13.4%
62	Tier I (as a percentage Of risk-weighted assets)	13.4%
63	Total capital (as a percentage Of risk weighted assets)	16.1%