

Botswana Savings Bank Pillar III Disclosures

Botswana Savings Bank Regulatory Capital Structure for the quarter ended 31 December 2021

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	126,324
3	Accumulated other comprehensive income (and other reserves)	59,577
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	205,622
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)	8,215
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	
23	Of which: significant investments in the common stock of financials	
24	Of which: mortgage servicing rights	
25	Of which: deferred tax assets arising from temporary differences	
26	National specific regulatory adjustments	
27	Regulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I and Tier II to cover deductions	
27 a	IFRS 9 Provisions Transitional Adjustments	-
28	Total regulatory adjustments to Common equity Tier I	(8,215)
29	Common Equity Tier I capital (CET1 CAPITAL)	197,406
Tier II capital: instruments and provisions		
46	Directly issued qualifying Tier II instruments plus related stock surplus	77,214
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	Unpublished Profit	8,203
50	Provisions	21,946
51	Tier II capital before regulatory adjustments	107,363
Tier II capital: regulatory adjustments		
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)	107,363
59	Total capital (TC = T1 + T2)	304,769
60	Total risk-weighted assets	2,156,223
Capital ratios and buffers		
61	Common Equity Tier I (as a percentage of risk weighted assets)	11.0%
62	Tier I (as a percentage of risk-weighted assets)	9.2%
63	Total capital (as a percentage of risk weighted assets)	14.1%