

Table 22

## Basel III Common Equity Tier I Disclosure Template

 THE REVISED INTERNATIONAL CONVERGENCE OF CAPITAL MEASUREMENT AND  
CAPITAL STANDARDS FOR BOTSWANA

	<b>Common Equity Tier I capital: instruments and reserves</b>	<b>AMT (BWP '000)</b>
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related surplus	19,721
2	Retained earnings	95,273
3	Accumulated other comprehensive income (and other reserves)	46,013
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	<b>Common Equity Tier I capital before regulatory adjustments</b>	<b>161,007</b>
	<b>Common Equity Tier I capital: regulatory adjustments</b>	
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	2,654
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	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined-benefit pension fund net assets	
16	Investments in own shares (if not already netted Off paid-in capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	

18	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 share capital (amaount above 10% threshold)	
19	Significant investments in the common stock Of banking, financial and insurance entities that are outside the scope Of regulatory consolidation, net Of eligible short positions (amount above 10% threshold)	
20	Mortgage servicing rights (amount above 10% threshold)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net Of related tax liability)	
22	Amount exceeding the 15% threshold	
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	
28	<b>Total regulatory adjustments to Common equity Tier I</b>	2,654
29	<b>Common Equity Tier I capital (CET1 CAPITAL)</b>	<b>158,353</b>
	<b>Additional Tier I capital: instruments</b>	
30	Directly issued qualifying Additional Tier I instruments plus related stock surplus	
31	Of which: classified as equity under applicable accounting standards	
32	Of which: classified as liabilities under applicable accounting standards	
33	Directly issued capital instruments subject to phase out from Additional Tier I	
34	Additional Tier I instruments (and CET1 CAPITAL instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
35	Of which: instruments issued by subsidiaries subject to phase out	
36	<b>Additional Tier I capital before regulatory adjustments</b>	<b>0</b>
	<b>Additional Tier I capital: regulatory adjustments</b>	
37	Investments in own Additional Tier I instruments	
38	Reciprocal cross-holdings in Additional Tier I instruments	
39	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 10% threshold)	
	Significant investments in the capital Of banking, financial and insurance entities that are outside the scope Of	
40	regulatory consolidation (net Of eligible short positions)	
41	National specific regulatory adjustments	
42	Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions	
43	<b>Total regulatory adjustments to Additional Tier I capital</b>	
44	<b>Additional Tier I capital (AT1)</b>	
45	<b>Tier I capital (T1 = CET1 CAPITAL + AT1)</b>	<b>158,353</b>
	<b>Tier II capital: instruments and provisions</b>	
46	Directly issued qualifying Tier II instruments plus related stock surplus (unpublished profit)	18,958
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	
50	Provisions	12,522
51	<b>Tier II capital before regulatory adjustments</b>	<b>31,480</b>
	<b>Tier II capital: regulatory adjustments</b>	
52	Investments in own Tier II instruments	
53	Reciprocal cross holdings in Tier II instruments	
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	<b>Total regulatory adjustments to Tier II capital</b>	<b>0</b>
58	<b>Tier II capital (T2)</b>	<b>31,480</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>189,833</b>
60	<b>Total risk-weighted assets</b>	<b>1,107,744</b>
	<b>Capital ratios and buffers</b>	

61	Common Equity Tier I (as a percentage Of risk weighted assets)	14.30
62	Tier I (as a percentage Of risk-weighted assets)	14.30
63	Total capital (as a percentage Of risk weighted assets)	17.14
64	Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	
65	Of which: capital conservation buffer requirement	
66	Of which: bank specific countercyclical buffer requirement	
67	Of which: G-SIB buffer requirement	
68		
	<i>Common Equity Tier I available to meet buffers (as a percentage of risk weighted assets)</i>	
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	14.30
70	National Tier I minimum ratio (if different from Basel III minimum)	14.30
71	National total capital minimum ratio (if different from Basel III minimum)	17.14
	<i>Amounts below the thresholds for deduction (before risk-weighting)</i>	
72	Non-significant investments in the capital of other financials	
73	Significant investments in the common stock of financials	
74	Mortgage servicing rights (net Of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	
	<i>Applicable caps on the inclusion Of provisions in Tier II</i>	
76	Provisions eligible for inclusion in Tier II in respect of exposures subject to standardised approach (prior to application of cap)	
77	Cap on inclusion of provisions in Tier II under standardised approach	
78	Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
79	Cap for inclusion of provisions in Tier II under internal ratings-based approach	
	<i>Capital instruments subject to ephase-out arrangements (only applicable between 1 Jan 2015 and 1 Jan 2020)</i>	
80	Current cap on CET1 CAPITAL instruments subject to phase out arrangements	

81	Amount excluded from CETn 1 CAPITAL due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2B due to cap (excess over cap after redemptions and maturities)	