Botswana Savings Bank Pillar III Disclosures

Botswana Savings Bank Regulatory Capital Structure for the quarter ended 30 September 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)	8,726
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**	**(8,727)**
29	**Common Equity Tier I capital (CET1 CAPITAL)**	**196,895**
	Tier II capital: instruments and provisions	
46	Directly issued qualifying Tier II instruments plus related stock surplus	76,569
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	Unpublished Profit	8,514
50	Provisions	23,399
51	**Tier II capital before regulatory adjustments**	**108,482**
	Tier II capital: regulatory adjustments	
57	Total regulatory adjustments to Tier II capital	
58	**Tier II capital (T2)**	**108,482**
59	**Total capital (TC = T1 + T2)**	**305,377**
60	**Total risk-weighted assets**	**2,000,395**
	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)**	**9.8%**
63	**Total capital (as a percentage Of risk weighted assets)**	**15.3%**