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Botswana Savings Bank Pillar III Disclosures

Botswana Savings Bank Regulatory Capital Structure for the quarter ended 30th September 2022

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	152,080
3	Accumulated other comprehensive income (and other reserves)	68,163
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**	**239,964**
	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)	33,811
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**	**(33,811)**
29	**Common Equity Tier I capital (CET1 CAPITAL)**	**206,153**
	Additional Tier I capital: instruments	
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	Additional Tier I capital before regulatory adjustments	
	Additional Tier I capital: regulatory adjustments	
37	Investments in own Additional Tier I instruments	

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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	Total regulatory adjustments to Additional Tier I capital	
44	Additional Tier I capital (AT1)	
45	Tier I capital (T1 = CET1 CAPITAL + AT1)	
	Tier II capital: instruments and provisions	
46	Directly issued qualifying Tier II instruments plus related stock surplus	78,790
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	(4,896)
50	Provisions	24,111
51	**Tier II capital before regulatory adjustments**	**98,005**
	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)**	**98,005**
59	**Total capital (TC = T1 + T2)**	**304,158**
60	**Total risk-weighted assets**	**2,085,185**
	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)**	**9.9%**
63	**Total capital (as a percentage of risk weighted assets)**	**14.6%**