BancABC Botswana Pillar III Disclosures September 2020







Table 22 (a)
Basel III Common Equity Tier I Disclosure Template (With Transitional Adjustments)

Comili	non Equity Tier I capital: instruments and reserves	
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus.	222,479
2	Retained earnings	956,573
3	Accumulated other comprehensive income (and other reserves)	15,386
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	1,194,438
C	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)	(105,448)
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 (amount 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	Total regulatory adjustments to Common equity Tier I	(105,448)
29	Common Equity Tier I capital (CET1 CAPITAL)	1,088,990
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	

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)	
subsidiaries and field by third parties (amount allowed in group ATT)	-
of which: instruments issued by subsidiaries subject to phase out	-
36 Additional Tier I capital before regulatory adjustments	-
37 Investments in own Additional Tier I instruments	_
Reciprocal cross-holdings in Additional Tier I instruments	
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 regulatory consolidation (net of eligible short positions)	-
41 National specific regulatory adjustments	-
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)	1,088,990
Tier II capital: instruments and provisions	
46 Directly issued qualifying Tier II instruments plus related stock surplus	288,279
47 Directly issued capital instruments subject to phase out from Tier II	200,270
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	68,117
51 Tier II capital before regulatory adjustments	356,396
Tier II capital: regulatory adjustments	
52 Investments in own Tier II instruments	-
53 Reciprocal cross-holdings in Tier II instruments	_
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 100 of the issued common share capital of the entity (amount above the 10% threshold).	% -
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions).	-
National specific regulatory adjustments	-
F7	-
57 Total regulatory adjustments to Tier II capital	356,396
57 Iotal regulatory adjustments to Her II capital 58 Tier II capital (T2)	4 4 4 5 000
	1,445,386
58 Tier II capital (T2)	1,445,386 7,120,925
58 Tier II capital (T2) 59 Total capital (TC = T1 + T2)	
Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets)	7,120,925
Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets)	7,120,925 15.3%
Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital (as a percentage of risk weighted assets)	7,120,925 15.3% 15.3% 20.3%
Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets)	7,120,925 15.3% 15.3% 20.3%
Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a	7,120,925 15.3% 15.3% 20.3%
Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital (as a percentage of risk weighted assets) 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)	7,120,925 15.3% 15.3% 20.3% on 7.0%

Comm	on Equity Tier I available to meet buffers (as a percentage of risk weighted assets)	
	National Common Equity Tier I minimum ratio (if different from Basel III minimum)	4.5%
70	National Tier I minimum ratio (if different from Basel III minimum)	-
71	National total capital minimum ratio (if different from Basel III minimum)	12.5%
Amour	nts below the thresholds for deduction (before risk-weighting)	
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)	
Applica	able caps on the inclusion of provisions in Tier II	
76	Provisions eligible for inclusion in Tier II in respect of exposures subject to standardised approach (prior to application of cap)	Provisions
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	-
Cap	ital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015) and 1 Jan 2	2020)
80	Current cap on CET1 CAPITAL instruments subject to phase out arrangements	-
81	Amount excluded from CET1 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 T2 due to cap (excess over cap after redemptions and maturities)	-

Table 22 (a)
Basel III Common Equity Tier I Disclosure Template (Fully Loaded)

Con	nmon Equity Tier I capital: instruments and reserves	
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus.	222,479
2	Retained earnings	916,848
3	Accumulated other comprehensive income (and other reserves)	15,386
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	1,154,713
	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)	(105,448)
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 (amount 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	Total regulatory adjustments to Common equity Tier I	(105,448)
29	Common Equity Tier I capital (CET1 CAPITAL)	1,049,265
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)	-

Additional Tier I capital obsine regulatory adjustments Reciprocal cross-holdings in Additional Tier I instruments Reciprocal cross-holdings in Additional Tier I instruments in Instruments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions Regulatory adjustments to Additional Tier I due to insufficient Tier II to cover deductions Regulatory adjustments to Additional Tier I capital Additional Tier I capital (AT 1) Reciprocal cross-holding Tier I instruments and provisions Reciprocal quality insurances and provisions Reciprocal cross-holding Tier II instruments plus related stock surplus Reciprocal cross-holding Tier II instruments applied to phase out from Tier II Tier I I instruments and CTT I CAPITAL and AT1 instruments not included in rows 5 or 34) issued by subsidiaries subject to phase out Reciprocal cross-holdings in Tier II instruments Reciprocal cross-holdings in Tier II (apital Reciprocal cross	35	of which: instruments issued by subsidiaries subject to phase out	
Reciprocal cross-holdings in Additional Tier I instruments			_
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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 famount above 10% threshold Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation tend to eligible short positions	37	Investments in own Additional Her i instruments	-
39 consolidation, net of eligible short positions, where the bank does not own more than 10% of the Issued	38	Reciprocal cross-holdings in Additional Tier I instruments	-
regulatory consolidation (net of eligible short positions) Atlance and the provision of th	39	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued	-
42 Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions	40		-
43 Total regulatory adjustments to Additional Tier I capital 44 Additional Tier I capital (T1)	41	National specific regulatory adjustments	-
44 Additional Tier Lapital (AT1) 1,049,265 Tier I capital (T1 = CET1 CAPITAL + AT1) 1,049,265 Tier II capital: instruments and provisions 288,279 46 Directly issued qualifying Tier II instruments pulus related stock surplus 288,279 47 Directly issued qualifying Tier II instruments subject to phase out from Tier II 9 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) 9 50 Provisions 68,117 51 Tier II capital before regulatory adjustments 356,396 Tier II capital: regulatory adjustments - 52 Investments in own Tier II instruments - 53 Reciprocal cross-holdings in Tier II instruments - 54 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 Signiticant investments in the capital abanking, financial and insurance entities that	42	Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions	-
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Tier II capital: instruments and provisions Content	44	Additional Tier I capital (AT1)	-
46 Directly issued qualifying Tier II instruments plus related stock surplus 288,279 47 Directly issued capital instruments subject to phase out from Tier II ————————————————————————————————————	45	Tier I capital (T1 = CET1 CAPITAL + AT1)	1,049,265
47 Directly issued capital instruments subject to phase out from Tier II 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 68,117 51 Tier II capital before regulatory adjustments 356,396 Tier II capital: regulatory adjustments - 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 conson 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 (apital (T2) 356,396 59 Total capital (TC = T1 + T2) </td <td>Tier</td> <td>Il capital: instruments and provisions</td> <td></td>	Tier	Il capital: instruments and provisions	
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)	46	Directly issued qualifying Tier II instruments plus related stock surplus	288,279
subsidiaries and held by third parties (amount allowed in group Tier II) of which: instruments issued by subsidiaries subject to phase out revisions Tier II capital before regulatory adjustments 11 capital: regulatory adjustments 12 Investments in own Tier II instruments 13 Reciprocal cross-holdings in Tier II instruments 13 Reciprocal cross-holdings in Tier II instruments 14 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). 66 National specific regulatory adjustments 67 Total regulatory adjustments to Tier II capital 68 Tier II capital (T2) 69 Total capital (TC = T1 + T2) 60 Total risk-weighted assets 70 Total regulatory and buffers 80 Total capital (TC = T1 + T2) 81 Tier I (as a percentage of risk weighted assets) 81 Tier I (as a percentage of risk weighted assets) 81 Tier I (as a percentage of risk weighted assets) 82 Tier I (as a percentage of risk weighted assets) 83 Total capital (as a percentage of risk weighted assets) 84 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) 85 Institution specific buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) 86 Of which: capital conservation buffer requirement 87 Common State (S-SIB buffer requirement) 87 Constance (S-SIB buffer requirement) 88 Tier II (as a percentage of risk weighted assets)	47	Directly issued capital instruments subject to phase out from Tier II	-
50 Provisions 68,177 51 Tier II capital before regulatory adjustments 356,396 Tier II capital: regulatory adjustments 52 Investments in own Tier II instruments 5 53 Reciprocal cross-holdings in Tier II instruments 5 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). 5 55 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). 5 56 National specific regulatory adjustments 5 57 Total regulatory adjustments to Tier II capital 5 58 Tier II capital (T2) 356,396 59 Total regulatory adjustments to Tier II capital 5 50 Total regulatory adjustments to Tier II capital 6 60 Total regulatory adjustments to Tier II capital 1 60 Total regulatory adjustments to Tier II capital 1 60 Total regulatory adjustments to Tier II capital 1 60 <td>48</td> <td></td> <td>-</td>	48		-
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Reciprocal cross-holdings in Tier II instruments 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). 66 National specific regulatory adjustments 7 Total regulatory adjustments to Tier II capital 67 Total regulatory adjustments to Tier II capital 68 Tier II capital (T2) 7 Total capital (TC = T1 + T2) 7 Total regulatory adjustments to Tier II capital 69 Total risk-weighted assets 7 Total ratios and buffers 60 Total risk-weighted assets 61 Common Equity Tier I (as a percentage of risk weighted assets) 62 Tier I (as a percentage of risk-weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total capital (as a percentage of risk weighted assets) 7 Total requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer requirement, expressed as a percentage of risk weighted assets) 8 of which: capital conservation buffer requirement 9 Total requirement 10 Total regulatory 11 Total requirement 12 Total requirement 13 Total c	Tier	Il capital: regulatory adjustments	
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regulatory consolidation (net of eligible short positions). National specific regulatory adjustments Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets Total ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital conservation buffer requirement, expressed as a percentage of risk weighted assets) Total capital conservation buffer requirement, expressed as a percentage of risk weighted assets) Total capital conservation buffer requirement, expressed as a percentage of risk weighted assets) Total capital conservation buffer requirement, expressed as a percentage of risk weighted assets) Total capital conservation buffer requirement, expressed as a percentage of risk weighted assets)	54	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued	-
Total regulatory adjustments to Tier II capital Tier II capital (T2) Total capital (TC = T1 + T2) Total risk-weighted assets T,120,925 Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement	55		-
Tier II capital (TC) 1,405,661 Total capital (TC = T1 + T2) 1,405,661 Total risk-weighted assets 7,120,925 Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) 14.7% Tier I (as a percentage of risk-weighted assets) 14.7% Total capital (as a percentage of risk weighted assets) 19.7% 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) 7.0% weighted assets) 2.5% of which: capital conservation buffer requirement 2.5% of which: G-SIB buffer requirement -	56	National specific regulatory adjustments	-
Total capital (TC = T1 + T2) Total risk-weighted assets 7,120,925 Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: G-SIB buffer requirement - of which: G-SIB buffer requirement	57	Total regulatory adjustments to Tier II capital	-
Total risk-weighted assets Capital ratios and buffers Common Equity Tier I (as a percentage of risk weighted assets) Tier I (as a percentage of risk-weighted assets) Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement	58	Tier II capital (T2)	356,396
Capital ratios and buffers 61 Common Equity Tier I (as a percentage of risk weighted assets) 62 Tier I (as a percentage of risk-weighted assets) 63 Total capital (as a percentage of risk weighted assets) 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 of which: G-SIB buffer requirement 69 of which: G-SIB buffer requirement 60 of which: G-SIB buffer requirement 60 of which: G-SIB buffer requirement	59	Total capital (TC = T1 + T2)	1,405,661
Common Equity Tier I (as a percentage of risk weighted assets) 14.7% Tier I (as a percentage of risk-weighted assets) 14.7% Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement -	60	Total risk-weighted assets	7,120,925
Tier I (as a percentage of risk-weighted assets) 14.7% Total capital (as a percentage of risk weighted assets) 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) 7.0% of which: capital conservation buffer requirement of which: G-SIB buffer requirement - of which: G-SIB buffer requirement - 14.7%	Cap	ital ratios and buffers	
Total capital (as a percentage of risk weighted assets) 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 -	61	Common Equity Tier I (as a percentage of risk weighted assets)	14.7%
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 of which: G-SIB buffer requirement 69 of which: G-SIB buffer requirement	62	Tier I (as a percentage of risk-weighted assets)	14.7%
64 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 -	63		19.7%
66 of which: bank specific countercyclical buffer requirement - 67 of which: G-SIB buffer requirement -	64	plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk	7.0%
67 of which: G-SIB buffer requirement	65	of which: capital conservation buffer requirement	2.5%
·	66	of which: bank specific countercyclical buffer requirement	-
68	67	of which: G-SIB buffer requirement	-
	68		

Con	nmon Equity Tier I available to meet buffers (as a percentage of risk weighted assets)	
	National Common Equity Tier I minimum ratio (if different from Basel III minimum)	4.5%
70	National Tier I minimum ratio (if different from Basel III minimum)	-
71	National total capital minimum ratio (if different from Basel III minimum)	12.5%
Amo	ounts below the thresholds for deduction (before risk-weighting)	
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)	-
Арр	licable caps on the inclusion of provisions in Tier II	
76	Provisions eligible for inclusion in Tier II in respect of exposures subject to standardised approach (prior to application of cap)	68,117
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	-
(Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 and 1 Jan 20	20)
80	Current cap on CET1 CAPITAL instruments subject to phase out arrangements	-
81	Amount excluded from CET1 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 T2 due to cap (excess over cap after redemptions and maturities)	-

Table 22 (c): Transitional Disclosures

		a	b	c	d	е
		Sep-20	Jun-20	Mar-20	Dec-19	Sep-19
	Available capital (P'000)		'			
1	Common Equity Tier 1 (CET1)	1,194,438	1,170,716	1,136,460	1,155,813	1,079,072
1a	Fully loaded ECL accounting model	1,154,713	1,130,991	1,096,735	1,076,362	999,622
2	Tier 1	1,088,990	1,063,762	1,038,215	1,072,335	996,355
2a	Fully loaded ECL accounting model Tier 1	1,049,265	1,024,032	998,490	992,884	916,905
3	Total capital	1,445,386	1,425,516	1,285,217	1,321,208	1,251,257
За	Fully loaded ECL accounting model total capital	1,405,661	1,385,791	1,245,492	1,241,757	1,171,807
	Risk-weighted assets (P'000)					
4	Total risk-weighted assets (RWA)	7,120,925	6,792,012	7,001,181	7,111,423	6,806,993
	Risk-based capital ratios as a percentage of RWA (%)					
5	Common Equity Tier 1 ratio	16.8%	17.2%	16.2%	16.3%	15.9%
5a	Fully loaded ECL accounting model Common Equity Tier 1	16.2%	16.7%	15.7%	15.1%	14.7%
6	Tier 1 ratio	15.3%	15.7%	14.8%	15.1%	14.6%
6a	Fully loaded ECL accounting model Common Equity Tier 1	14.7%	15.1%	14.3%	14.0%	13.5%
7	Total capital ratio	20.3%	21.0%	18.4%	18.6%	18.4%
7a	Fully loaded ECL accounting model total capital ratio	19.7%	20.4%	17.8%	17.5%	17.2%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirements (2.5% from 2019) (%)	178,023	169,800	175,030	177,786	170,175

Qualitative Disclosures	(a)	African Banking Corporation Of Botswana Limited
	(p)	An outline of the difference in the basis of consolidation for accounting and regulatory purposes, within the group (a) that are fully consolidated. (b) that are pro-rata consolidated; (c) that are given a deduction treatment, and (d) equity accounted.
	(C)	Any restrictions, or other major impediments, on the transfer of funds or regulatory capital within the group.
	(d)	The aggregate amount of capital deficiencies in all subsidiaries, that are not included in the consolidation for regulatory purposes (i.e., that are deducted) and the name (s) of such subsidiaries.
Quantitative Disclosures	(e)	The aggregate amounts (e.g., current book value) of a bank's total interests insurance entities, which are risk-weighted, rather than deducted from capital, as well as their names, their country of incorporation or residence, the proportion of ownership interest and, if different, the proportion of voting power in these entities.

Expl	anation of each row of the common disclosure Row number	
1	Instruments issued by the parent company of the reporting group that meet all of the CET1 CAPITAL entry criteria set out in the Directive. This should be equal to the sum of common stock (and related surplus only) and other instruments for non-joint stock companies, both of which must meet the common stock criteria. This should be net of treasury stock and other investments in own shares to the extent that these are already derecognised on the balance sheet under the relevant accounting standards. Other paid-in capital elements must be excluded. All minority interest must be excluded.	222,479
2	Retained earnings, prior to all regulatory adjustments. In accordance with the Directive, this row should include interim profit and loss that has met any audit, verification or review procedures that the Bank has put in place. Dividends are to be removed in accordance with the applicable accounting standards, i.e. they should be removed from this row when they are removed from the balance sheet of the bank.	956,573
3	Accumulated other comprehensive income and other disclosed reserves, prior to all regulatory adjustments.	15,386
4	Directly issued capital instruments subject to phase-out from CET1 CAPITAL in accordance with the requirements of the Directive. This is only applicable to non-joint stock companies. Banks structured as joint-stock companies must report zero in this row.	-
5	Common share capital issued by subsidiaries and held by third parties. Only the amount that is eligible for inclusion in group CET1 CAPITAL should be reported here, as determined by the application of the Directive.	-
6	Sum of rows 1 to 5.	1,194,438
7	Prudential valuation adjustments according to the Directive.	-
8	Goodwill net of related tax liability, as set out in the Directive.	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability), as set out in the Directive.	(105,448)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability), as set out in the Directive.	-
11	The element of the cash-flow hedge reserve described in the Directive.	-
12	Shortfall of provisions to expected losses as described in the Directive.	-
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, as described in the Directive.	-
15	Defined-benefit pension fund net assets, the amount to be deducted as set out in the Directive.	-
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet), as set out in the Directive.	-
17	Reciprocal cross-holdings in common equity, as set out in the Directive.	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above 10% threshold), amount to be deducted from CET1 CAPITAL in accordance with the Directive.	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold), amount to be deducted from CET1 CAPITAL in accordance with the Directive.	-
20	Mortgage servicing rights (amount above 10% threshold), amount to be deducted from CET1 CAPITAL in accordance with the Directive.	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability), amount to be deducted from CET1 CAPITAL in accordance with the Directive.	-
22	Total amount by which the 3 threshold items exceed the 15% threshold, excluding amounts reported in rows 19 to 21, calculated in accordance with the Directive.	-
23	The amount reported in row 22 that relates to significant investments in the common stock of financials	-
24	The amount reported in row 22 that relates to mortgage servicing rights.	-
25	The amount reported in row 22 that relates to deferred tax assets arising from temporary differences.	-
26	Any specific regulatory adjustments that the Bank required to be applied to CET1 CAPITAL in addition to the Basel III minimum set of adjustments. Guidance should be sought from the Bank.	-
27	Regulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I to cover deductions. If the amount reported in row 43 exceeds the amount reported in row 36 the excess is to be reported here.	-

28	Total regulatory adjustments to Common equity Tier I, to be calculated as the sum of rows 7 to 22 plus rows 26 and 27.	(105,448)
29	Common Equity Tier I capital (CET1 CAPITAL), to be calculated as row 6 minus row 28.	1,088,990
30	Instruments issued by the parent company of the reporting group that meet all of the AT1 entry criteria set out in the Directive and any related stock surplus as set out in the Directive. All instruments issued by subsidiaries of the consolidated group should be excluded from this row. This row may include Additional Tier I capital issued by an SPV of the parent company only if it meets the requirements set out in the Directive.	-
31	The amount in row 30 classified as equity under applicable accounting standards.	-
32	The amount in row 30 classified as liabilities under applicable accounting standards.	-
33	Directly issued capital instruments subject to phase out from Additional Tier I in accordance with the requirements of the Directive.	-
34	Additional Tier I instruments (and CET CAPITAL instruments not included in row 5) issued by subsidiaries and held by third parties, the amount allowed in group AT1 in accordance with the Directive.	-
35	The amount reported in row 34 that relates to instruments subject to phase out from AT1 in accordance with the Directive.	-
36	The sum of rows 30, 33 and 34.	-
37	Investments in own Additional Tier I instruments, amount to be deducted from AT1 in accordance with the Directive.	-
38	Reciprocal cross-holdings in Additional Tier I instruments, amount to be deducted from AT1 in accordance with the Directive.	-
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (net of eligible short positions), amount to be deducted from AT1 in accordance with the Directive.	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions), amount to be deducted from AT1 in accordance with the Directive	-
41	Any specific regulatory adjustments that the Bank require to be applied to AT1 in addition to the Basel III minimum set of adjustments. Guidance should be sought from the Bank.	-
42	Regulatory adjustments applied to Additional Tier I due to insufficient Tier II to cover deductions. If the amount reported in row 57 exceeds the amount reported in row 51 the excess is to be reported here.	-
43	The sum of rows 37 to 42.	_
44	Additional Tier I capital, to be calculated as row 36 minus row 43.	_
45	Tier I capital, to be calculated as row 29 plus row 44.	1,088,990
46	Instruments issued by the parent company of the reporting group that meet all of the Tier II entry criteria set out in the Directive and any related stock surplus as set out in the Directive. All instruments issued of subsidiaries of the consolidated group should be excluded from this row. This row may include Tier II capital issued by an SPV of the parent company only if it meets the requirements set out in the Directive.	288,279
47	Directly issued capital instruments subject to phase out from Tier II in accordance with the Directive.	_
48	Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows 5 or 32) issued by subsidiaries and held by third parties (amount allowed in group Tier II), in accordance with the Directive.	-
49	The amount reported in row 48 that relates to instruments subject to phase out from T2 in accordance with the Directive.	
50	Provisions included in Tier II, calculated in accordance with the Directive.	68,117
51	The sum of rows 46 to 48 and row 50.	356,396
52	Investments in own Tier II instruments, amount to be deducted from Tier II in accordance with the Directive.	-
53	Reciprocal cross-holdings in Tier II instruments, amount to be deducted from Tier II in accordance with the Directive.	-
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (net of eligible short positions), amount to be deducted from Tier II in accordance with the Directive.	-
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions), amount to be deducted from Tier II in accordance	_
55	with the Directive.	
55 56		

57	The sum of rows 52 to 56.	_
58	Tier II capital, to be calculated as row 51 minus row 57.	356,396
59	Total capital, to be calculated as row 45 plus row 58.	1,445,386
60	Total risk weighted assets of the reporting group.	7,120,925
61	Common Equity Tier I (as a percentage of risk weighted assets), to be calculated as row 29 divided by row 60 (expressed as a percentage).	15.29%
62	Tier I ratio (as a percentage of risk weighted assets), to be calculated as row 45 divided by row 60 (expressed as a percentage).	15.29%
63	Total capital ratio (as a percentage of risk weighted assets), to be calculated as row 59 divided by row 60 (expressed as a percentage).	20.30%
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). To be calculated as 4.5% plus 2.5% plus the bank specific countercyclical buffer requirement calculated in accordance with paragraphs 142 to 145 of Basel III plus the bank G-SIB requirement (where applicable) as set out in Global systemically important banks: assessment methodology and the additional loss absorbency requirement: Rules text (November 2011). This row will show the CET1 CAPITAL ratio below which the bank will become subject to constraints on distributions.	-
65	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the capital conservation buffer), ie banks will report 2.5% here.	-
66	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the bank specific countercyclical buffer requirement.	-
67	The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the bank's G-SIB requirement.	-
68	Common Equity Tier I available to meet buffers (as a percentage of risk weighted assets). To be calculated as the CET1 CAPITAL ratio of the bank, less any common equity used to meet the bank's Tier I and Total capital requirements.	-
69	Common Equity Tier I minimum ratio as per the Directive.	-
70	Tier I minimum ratio as per the Directive.	-
71	Total capital minimum ratio as per the Directive.	-
72	Non-significant investments in the capital of other financials, the total amount of such holdings that are not reported in row 18, row 39 and row 54.	-
73	Significant investments in the common stock of financials, the total amount of such holdings that are not reported in row 19 and row 23.	-
74	Mortgage servicing rights, the total amount of such holdings that are not reported in row 20 and row 24.	-
75	Deferred tax assets arising from temporary differences, the total amount of such holdings that are not reported in row 21 and row 25.	-
76	Provisions eligible for inclusion in Tier II in respect of exposures subject to standardised approach, calculated in accordance with the Directive, prior to the application of the cap.	-
77	Cap on inclusion of provisions in Tier II under standardised approach, calculated in accordance with the Directive of Basel III.	-
78	Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings-based approach, calculated in accordance paragraph 61 of Basel III, prior to the application of the cap.	-
79	Cap for inclusion of provisions in Tier II under internal ratings-based approach, calculated in accordance paragraph 61 of Basel III.	-
80	Current cap on CET1 CAPITAL instruments subject to phase out arrangements as per the Directive.	-
81	Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities).	-
82	Current cap on AT1 instruments subject to phase out arrangements in accordance with the Directive.	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) as per the Directive.	-
84	Current cap on T2 instruments subject to phase out arrangements, as per the Directive.	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities), as per the Directive.	-

	Dalamaa shaat	Undor
	Balance sheet as in financial statements	under regulatory scope of consolidation
	As at period end 30 September 2020	As at period end 30 September 2020
Assets		
Cash and balances at central banks	187,623	187,623
Items in the course of collection from other banks	566,695	566,695
Trading portfolio assets	980,113	980,113
Financial assets designated at fair value	-	-
Derivative financial instruments	56,929	56,929
Loans and advances to banks	713,951	713,951
Loans and advances to customers	5,886,522	5,886,522
Reverse repurchase agreements and other similar secured lending	-	-
Available for sale financial investments	-	-
Current and deferred tax assets	39,958	39,958
Prepayments, accrued income and other assets	94,360	94,360
Investments in associates and joint ventures	-	-
Goodwill and intangible assets of which other intangibles (excluding MSRs)	105,448	105,448
Property, plant and equipment	118,345	118,345
Total assets	8,749,944	8,749,944
Liabilities		
Deposits from banks	8,738	8,738
Items in the course of collection due to other banks	13,984	13,984
Customer accounts	6,488,133	6,488,133
Borrowed funds	514,931	514,931
Trading portfolio liabilities	-	-
Financial liabilities designated at fair value	_	
		-
Derivative financial instruments	58,071	58,071
Derivative financial instruments Debt securities in issue	58,071	58,071
	58,071 - 168,219	58,071 - 168,219
Debt securities in issue	-	-
Debt securities in issue Accruals, deferred income and other liabilities	-	-
Debt securities in issue Accruals, deferred income and other liabilities Current and deferred tax liabilities	-	-
Debt securities in issue Accruals, deferred income and other liabilities Current and deferred tax liabilities Of which DTLs related to goodwill	-	-
Debt securities in issue Accruals, deferred income and other liabilities Current and deferred tax liabilities Of which DTLs related to goodwill Of which DTLs related to intangible assets	-	-
Debt securities in issue Accruals, deferred income and other liabilities Current and deferred tax liabilities Of which DTLs related to goodwill Of which DTLs related to intangible assets (excluding MSRs)	-	-
Debt securities in issue Accruals, deferred income and other liabilities Current and deferred tax liabilities Of which DTLs related to goodwill Of which DTLs related to intangible assets (excluding MSRs) Of which DTLs related to MSRs	- 168,219 - - - -	- 168,219 - - - -
Debt securities in issue Accruals, deferred income and other liabilities Current and deferred tax liabilities Of which DTLs related to goodwill Of which DTLs related to intangible assets (excluding MSRs) Of which DTLs related to MSRs Subordinated liabilities (Tier II borrowings)	- 168,219 - - - - - 321,279	- 168,219 - - - - - 321,279
Debt securities in issue Accruals, deferred income and other liabilities Current and deferred tax liabilities Of which DTLs related to goodwill Of which DTLs related to intangible assets (excluding MSRs) Of which DTLs related to MSRs Subordinated liabilities (Tier II borrowings) Provisions	- 168,219 - - - - - 321,279	- 168,219 - - - - - 321,279
Debt securities in issue Accruals, deferred income and other liabilities Current and deferred tax liabilities Of which DTLs related to goodwill Of which DTLs related to intangible assets (excluding MSRs) Of which DTLs related to MSRs Subordinated liabilities (Tier II borrowings) Provisions Retirement benefit liabilities	- 168,219 - - - - - 321,279 21,873	- 168,219 - - - - - 321,279 21,873
Debt securities in issue Accruals, deferred income and other liabilities Current and deferred tax liabilities Of which DTLs related to goodwill Of which DTLs related to intangible assets (excluding MSRs) Of which DTLs related to MSRs Subordinated liabilities (Tier II borrowings) Provisions Retirement benefit liabilities Total liabilities	- 168,219 - - - - - 321,279 21,873	- 168,219 - - - - - 321,279 21,873
Debt securities in issue Accruals, deferred income and other liabilities Current and deferred tax liabilities Of which DTLs related to goodwill Of which DTLs related to intangible assets (excluding MSRs) Of which DTLs related to MSRs Subordinated liabilities (Tier II borrowings) Provisions Retirement benefit liabilities Total liabilities Shareholders' Equity	168,219 321,279 21,873 - 7,595,231	- 168,219 - - - - 321,279 21,873 - 7,595,231

Common Equity Tier I capital: instruments and reserves			
		Component of regulatory capital reported by bank	Source based on Reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2.
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus.	222,479	
2	Retained earnings	916,848	
3	Accumulated other comprehensive income (and other reserves)	15,386	
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	1,154,713	
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		

