BancABC Botswana Pillar III Disclosures

September 2021

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

Common 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	936,087
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	1,173,952
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)	(81,665)
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	(81,665)
29	Common Equity Tier I capital (CET1 CAPITAL)	1,092,287
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	-
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)	-
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)	-
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)	1,092,287
Tier II capital: instruments and provisions		
46	Directly issued qualifying Tier II instruments plus related stock surplus	274,250
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	74,805
51	Tier II capital before regulatory adjustments	349,055
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 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)	349,055
59	Total capital (TC = T1 + T2)	1,441,342
60	Total risk-weighted assets	7,035,957
Capital ratios and buffers		
61	Common Equity Tier I (as a percentage of risk weighted assets)	15.5%
62	Tier I (as a percentage of risk-weighted assets)	15.5%
63	Total capital (as a percentage of risk weighted assets)	20.5%
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)	7.0%
65	of which: capital conservation buffer requirement	2.5%
66	of which: bank specific countercyclical buffer requirement	-
67	of which: G-SIB buffer requirement	-

68		
Common Equity Tier I available to meet buffers (as a percentage of risk weighted assets)		
National minima (if different from Basel III)	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%
Amounts 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)	
Applicable 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	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 and 1 Jan 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)

Common 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	936,087
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	1,173,952
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)	(81,665)
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	(81,665)
29	Common Equity Tier I capital (CET1 CAPITAL)	1,092,287
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	-
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)	-
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)	-
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)	1,092,287
Tier II capital: instruments and provisions		
46	Directly issued qualifying Tier II instruments plus related stock surplus	274,250
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	74,805
51	Tier II capital before regulatory adjustments	349,055
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 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)	349,055
59	Total capital (TC = T1 + T2)	1,441,342
60	Total risk-weighted assets	7,035,957
Capital ratios and buffers		
61	Common Equity Tier I (as a percentage of risk weighted assets)	15.5%
62	Tier I (as a percentage of risk-weighted assets)	15.5%
63	Total capital (as a percentage of risk weighted assets)	20.5%
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)	7.0%
65	of which: capital conservation buffer requirement	2.5%
66	of which: bank specific countercyclical buffer requirement	-

67	of which: G-SIB buffer requirement	-
68		-
Common Equity Tier I available to meet buffers (as a percentage of risk weighted assets)		
National minima (if different from Basel III)	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%
Amounts 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)	-
Applicable 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)	74,805
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 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 (c): Transitional Disclosures

		a	b	c	d	e
		Sep-21	Jun-21	Mar-21	Dec-20	Sep-20
	Available capital (P'000)					
1	Common Equity Tier 1 (CET1)	1,173,952	1,221,653	1,239,171	1,218,024	1,194,438
1a	Fully loaded ECL accounting model	1,173,952	1,221,653	1,199,446	1,178,298	1,154,713
2	Tier 1	1,092,287	1,126,672	1,141,802	1,115,582	1,088,990
2a	Fully loaded ECL accounting model Tier 1	1,092,287	1,126,672	1,102,077	1,075,857	1,049,265
3	Total capital	1,441,342	1,466,753	1,481,915	1,441,666	1,445,386
3a	Fully loaded ECL accounting model total capital	1,441,342	1,466,753	1,442,190	1,401,941	1,405,661
Risk-weighted assets (P'000)						
4	Total risk-weighted assets (RWA)	7,035,957	6,632,795	8,251,555	7,133,539	7,120,925
Risk-based capital ratios as a percentage of RWA (%)						
5	Common Equity Tier 1 ratio	16.7%	18.4%	15.0%	17.1%	16.8%
5a	Fully loaded ECL accounting model Common Equity Tier 1	16.7%	18.4%	14.5%	16.5%	16.2%
6	Tier 1 ratio	15.5%	17.0%	13.8%	15.6%	15.3%
6a	Fully loaded ECL accounting model Common Equity Tier 1	15.5%	17.0%	13.4%	15.1%	14.7%
7	Total capital ratio	20.5%	22.1%	18.0%	20.2%	20.3%
7a	Fully loaded ECL accounting model total capital ratio	20.5%	22.1%	17.5%	19.7%	19.7%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirements (2.5% from 2019) (%)	175,899	165,820	206,289	178,338	178,023

Qualitative Disclosures	(a)	African Banking Corporation Of Botswana Limited
	(b)	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.
Quantitative Disclosures	(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.
	(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.

Explanation 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.	936,087
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.	1,173,952
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.	(81,665)
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.	(81,665)
29	Common Equity Tier I capital (CET1 CAPITAL), to be calculated as row 6 minus row 28.	1,092,287

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.	1,092,287
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.	274,250
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.	74,805
51	The sum of rows 46 to 48 and row 50.	349,055
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.	-
55	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 with the Directive.	-
56	Any specific regulatory adjustments that the bank requires to be applied to Tier II in addition to the Basel III minimum set of adjustments. Guidance should be sought from the Bank.	-
57	The sum of rows 52 to 56.	-

58	Tier II capital, to be calculated as row 51 minus row 57.	349,055
59	Total capital, to be calculated as row 45 plus row 58.	1,441,342
60	Total risk weighted assets of the reporting group.	7,035,957
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).	15.5%
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).	15.5%
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).	20.5%
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.	-

	Balance sheet as in published financial statements As at period end 30 September 2021	Under regulatory scope of consolidation As at period end 30 September 2021
Assets		
Cash and balances at central banks	104,816	104,816
Items in the course of collection from other banks	1,406,297	834,212
Trading portfolio assets	517,876	517,876
Financial assets designated at fair value	-	-
Derivative financial instruments	66,955	66,955
Loans and advances to banks	-	309,521
Loans and advances to customers	6,419,792	6,419,792
Reverse repurchase agreements and other similar secured lending	-	276,946
Available for sale financial investments	-	-
Current and deferred tax assets	48,316	48,316
Prepayments, accrued income and other assets	81,298	81,298
Investments in associates and joint ventures	-	-
Goodwill and intangible assets of which other intangibles (excluding MSRs)	81,665	-
Property, plant and equipment	107,703	189,368
Total assets	**8,834,718**	**8,849,100**
Liabilities		
Deposits from banks	175,013	16,514
Items in the course of collection due to other banks	21,057	21,549
Customer accounts	6,539,304	6,714,313
Borrowed funds	702,416	384,165
Trading portfolio liabilities	-	-
Financial liabilities designated at fair value	-	-
Derivative financial instruments	64,840	64,840
Debt securities in issue	-	-
Accruals, deferred income and other liabilities	155,516	92,413
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)	-	318,250
Provisions	-	63,104
Retirement benefit liabilities	-	-
Total liabilities	**7,658,146**	**7,675,147**
Shareholders' Equity		
Paid-in share capital	222,479	222,479
Retained earnings	938,707	936,087
Accumulated other comprehensive income	15,386	15,386
Total shareholders' equity	**1,176,572**	**1,173,952**

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	222,479
2	Retained earnings	938,707	936,087
3	Accumulated other comprehensive income (and other reserves)	15,386	15,386
6	**Common Equity Tier I capital before regulatory adjustments**	**1,176,572**	**1,173,952**

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