PILLAR III DISCLOSURE AS OF 30 SEPTEMBER 2022

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

	Amount in E	SWP 000
	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.	181,000
2	Retained earnings	252,213
3	Accumulated other comprehensive income (and other reserves)	
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 all owed in group CET1 CAPITAL)	
6	Common Equity Tier I capital before regulatory adjustments	433,213
	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)	
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(asset out in paragraph562 of Basel II frame work)	
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 above10% threshold)	
20	Mortgage servicing rights(amountabove10%threshold)	
21	Deferred tax assets arising from temporary differences (amount above10%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	

29 Common Equity Tier I capital: CET1 CAPITAL) 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 Instruments(andCET1 CAPITALInstrumentsnotincludedinrow5) 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 tefore regulatory adjustments Additional Tier I capital 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 dees not own more than10% of the issued common share capital of the entity (amount Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments 40 outside the scope of regulatory adjustments 41 National specific regulatory adjustments 42 Equilatory adjustments to Additional Tier I due to insufficient Tier II to cover deductions			
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44 Additional Tier I capital (AT1) 45 Tier I capital(T1=CET1 CAPITAL+AT1) 46 Directly issued qualifying Tier II instruments plus related stock surplus 47 Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows5 or 48 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II)	42		
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Tier II capital: instruments and provisions 46 Directly issued qualifying Tier II instruments plus related stock surplus 47 Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II)	44	Additional Tier I capital (AT1)	
46 Directly issued qualifying Tier II instruments plus related stock surplus 47 Directly issued capital instruments subject to phase out from Tier II Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows5 or 48 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II)	45		433,213
47 Directly issued capital instruments subject to phase out from Tier II 47 Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows5 or 48 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II)	 	Tier II capital: instruments and provisions	_
Tier II instruments (and CET1 CAPITAL and AT1 instruments not included in rows5 or4834) 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	
48 34) issued by subsidiaries and held by third parties (amount allowed in group Tier II)	47	Directly issued capital instruments subject to phase out from Tier II	
10 Of which instruments issued by subsidiaries subject to phase out	48		
	49	Of which :instruments issued by subsidiaries subject to phase out	

50	Provisions and unpublished current year profit	49,719
51	Tier II capital before regulatory adjustments	49,719
	Tier II capital: regulatory adjustments	
52	Investments in own Tier II instruments	
53	Reciprocal cross-holding sin Tier I 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 thebankdoesnotownmorethan10%	
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	0
58	Tier II capital(T2)	49,719
59	Total capital(TC=T1+T2)	482,932
		2292,912
60	Total risk-weighted assets	
	Capital ratios and buffers	
61	Common Equity Tier I (as a percentage of risk weighted assets)	18.89%
62	Tier I(as a percentage of risk-weighted assets)	18.89%
63	Total capital (as a percentage of risk weighted assets)	21.06%
64	Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus counter cyclical 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 counter cyclical 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)	
	Notional Common Equity Tier I minimum ratio(if different from Basel III minimum)	6.39%
70	Notional Tier I minimum ratio(if different from Basel III minimum)	6.39%
71	Notional total capital minimum ratio(if different from Basel III minimum)	8.56%
	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 standardized approach (prior to application of cap)	
77	Cap on inclusion of provisions in Tier II under standardised approach	
78	Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings- based approach(prior to application of cap)	
79	Cap for inclusion of provisions in Tier II under internal ratings-based approach	
Ca	pital instruments subject to phase-out arrangements (only applicable between 1 Jan	
2015	and 1Jan2020)	
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	
82	Current cap on AT 1 instruments subject to phase out arrangements	
83	Amount excluded from AT 1 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 (b) Basel III Common Equity Tier I Disclosure Template (Fully Loaded)

Amount in BWP 000

	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.	181,000		
2	Retained earnings	252,213		
3	Accumulated other comprehensive income (and other reserves)			
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 all owed in group CET1 CAPITAL)			
6	Common Equity Tier I capital before regulatory adjustments	433,213		
	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)			
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(asset out in paragraph562 of Basel II frame work)			
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	
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 above10% threshold)	
20	Mortgage servicing rights(amountabove10%threshold)	
21	Deferred tax assets arising from temporary differences (amount above10%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	
29	Common Equity Tier I capital(CET1 CAPITAL)	433,213
	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 Instruments(andCET1 CAPITALinstrumentsnotincludedinrow5) 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	
Additi	onal 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 than10% of the issued common share capital of the entity (amount	

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)	433,213
	Tier II capital: instruments and provisions	
46	Directly issued qualifying Tier II instruments plus related stock surplus	
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 rows5 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 and unpublished current year profit	49,719
51	Tier II capital before regulatory adjustments	49,719
	Tier II capital: regulatory adjustments	
52	Investments in own Tier II instruments	
53	Reciprocal cross-holding sin Tier I 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 thebankdoesnotownmorethan10%	
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)	49,719
59	Total capital(TC=T1+T2)	482,932
60	Total risk-weighted assets	2292,912
	Capital ratios and buffers	
61	Common Equity Tier I (as a percentage of risk weighted assets)	18.89%
62	Tier I(as a percentage of risk-weighted assets)	18.89%
63	Total capital (as a percentage of risk weighted assets)	21.06%
64	Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation buffer plus counter cyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	
65	Of which: capital conservation buffer requirement	
	· · · · · · · · · · · · · · · · · · ·	

Of which: bank specific counter cyclical buffer requirement	
Of which:G-SIB buffer requirement	
Common 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)	6.39%
National Tier I minimum ratio(if different from Basel III minimum)	6.39%
National total capital minimum ratio(if different from Basel III minimum)	8.56%
Amounts below the thresholds for deduction (before risk-weighting)	
Non-significant investments in the capital of other financials	
Significant investments in the common stock of financials	
Mortgage servicing rights(net of related tax liability)	
Deferred tax assets arising from temporary differences (net of related tax liability)	
Applicable caps on the inclusion of provisions in Tier II	
Provisions eligible for inclusion in Tier II in respect of exposures subject to standardized approach (prior to application of cap)	
Cap on inclusion of provisions in Tier II under standardized approach	
<i>Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings- based approach(prior to application of cap)</i>	
Cap for inclusion of provisions in Tier II under internal ratings-based approach	
Current cap on CET1 CAPITAL instruments subject to phase out arrangements	
Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities)	
Current cap on AT 1 instruments subject to phase out arrangements	
Amount excluded from AT 1 due to cap (excess over cap after redemptions and maturities)	
Current cap on T2 instruments subject to phase out arrangements	
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	
	Of which:G-SIB buffer requirement Common 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) National Tier I minimum ratio(if different from Basel III minimum) National total capital minimum ratio(if different from Basel III minimum) National total capital minimum ratio(if different from Basel III minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights(net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier II Provisions eligible for inclusion in Tier II in respect of exposures subject to standardized approach (prior to application of cap) Cap on inclusion of provisions in Tier II under internal ratings-based approach Provisions eligible for inclusion in Tier II under internal ratings-based approach prior to application of cap) Cap for inclusion of provisions in Tier II under internal ratings-based approach Current cap on CET1 CAPITAL instruments subject to phase out arrangements Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities) Current cap on AT 1 instruments subject to phase out arrangements Amount excluded from A

Table 22 (c): Transitional Disclosures

Amount in BWP 000

		а	b	с	d	е
		Т	T-1	T-2	T-3	T-4
		30/09/2022	30/06/2022	31/03/2022	31/12/2021	30/09/2021
	Available capital (P'000)					
1	Common Equity Tier 1 (CET1)	433,213	442,263	442,258	382,856	382,856
1a	Fully loaded ECL accounting model	433,213	442,263	442,258	382,856	382,856
2	Tier 1	433,213	442,263	442,258	382,856	382,856
2a	Fully loaded ECL accounting model Tier 1	433,213	442,263	442,258	382,856	382,856
3	Total capital (unimpaired)	482,932	471,551	454,134	442,896	424,904
3a	Fully loaded ECL accounting model total capital	482,932	471,551	454,134	442,896	424,904
	Risk-weighted assets (P'000)					
4	Total risk-weighted assets (RWA)	2292,912	2103,443	1871,788	1841,801	1862,825
	Risk-based capital ratios as a percentage of RWA (%)					
5	Common Equity Tier 1 ratio	18.89%	21.03%	23.62%	20.79%	20.55%
5a	Fully loaded ECL accounting model Common Equity Tier 1	18.89%	21.03%	23.62%	20.79%	20.55%
6	Tier 1 ratio	18.89%	21.03%	23.62%	20.79%	20.55%
6a	Fully loaded ECL accounting model Common Equity Tier 1	18.89%	21.03%	23.62%	20.79%	20.55%
7	Total Capital ratio	21.06%	22.42%	24.26%	24.05%	22.81%
7a	Fully loaded ECL accounting model total capital ratio	21.06%	22.42%	24.26%	24.05%	22.81%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirements (2.5% from 2019) (%)	NA	NA	NA	NA	NA
9	Countercyclical requirement (%)	NA	NA	NA	NA	NA
10	Bank G-SIB and/or D-SIB additional requirements (%)	NA	NA	NA	NA	NA
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	NA	NA	NA	NA	NA
12	CET1 available after meeting the bank's minimum capital requirement (P'000)	NA	NA	NA	NA	NA

	Table 25 Amount in BWP 000			
	Balance sheet as in published financial statements	Under regulatory scope of consolidation		
-	As at period end	As at period end		
Assets		004.000		
Cash and balances at central banks	224,909	· · · · ·		
Items in the course of collection from other banks	878,929			
Trading portfolio assets	155,897	155,897		
Financial assets designated at fair value				
Derivative financial instruments				
Loans and advances to banks				
Loans and advances to customers	1624,006	6 1624,006		
Reverse repurchase agreements and other similar Secured lending				
Available for sale financial investments				
Current and deferred tax assets	10	-		
Prepayments, accrued income and other assets	44,401	44,401		
Investments in associates and joint ventures				
Good will and intangible assets				
Property, plant and equipment	4,081	4,081		
Total assets	2932,233	2932,233		
Liabilities				
Deposits / Borrowings from banks	85,001	85,001		
Items in the course of collection due to other banks	244,568	3 244,568		
Customer accounts	2005,219	2005,219		
Repurchase agreements and other similar secured borrowing				
Trading portfolio liabilities				
Financial liabilities designated at fair value Derivative financial instruments				
Debt securities in issue				
Accruals, deferred income and other liabilities	82,332	2 82,332		
Current and deferred tax liabilities		,		
Subordinated liabilities				
Provisions	32,181	32,181		
Retirement benefit liabilities				
Total liabilities	2449,301	2449,301		
Shareholders' Equity				
Paid-in share capital	181,000) 181,000		

Retained earnings	252,213	252,213
Accumulated other comprehensive income	49,719	49,719
Total share holder's equity	482,932	482,932

Table 26

Expanded Regulatory Balance Sheet	Balance sheet as in published financial statements	Amount in BW Under regulatory scope of consolidation	Reference
	As at period end	As at period end	
Assets			1
Cash and balances at central banks	224,909	224,909	
Items in the course of collection from other banks	878,929	878,929	
Trading portfolio assets	155,897	155,897	
Financial assets designated at fair value			
Derivative financial instruments			
Loans and advances to banks			
Loans and advances to customers	1624,006	1624,006	5
Reverse repurchase agreements and other similar secured lending			
Available for sale financial investments			
Current and deferred tax assets	10	10	
Prepayments, accrued income and other assets	44,401	44,401	
Investments in associates and joint ventures			
Good will and intangible assets			
of which goodwill			а
of which other intangibles(excluding MSRs)			b
of which MSRs			с
Property, plant and equipment	4,081	4,081	
Total assets	2932,233	2932,233	
Liabilities			
Deposits / Borrowings from banks	85,001	85,001	
Items in the course of collection due to other banks	244,568	244,568	
Customer accounts	2005,219	2005,219	
Repurchase agreements and other similar secured borrowing			
Trading portfolio liabilities			

Financial liabilities designated at fair value					
Derivative financial instruments					
Debt securities in issue					
Accruals, deferred income and other liabilities	82,332	82,332			
Current and deferred tax liabilities					
Of which DTLs related to goodwill			d		
Of which DTLs related to intangible assets (excluding MSRs)			e		
Of which DTLs related to MSRs			f		
Subordinated liabilities					
Provisions	32,181	32,181			
Retirement benefit liabilities					
Total liabilities	2449,301	2449,301			
Shareholders' Equity					
Paid-in share capital	181,000	181,000			
of which amount eligible for CET1 CAPITAL	181,000	181,000	h		
of which amount eligible for AT1	181,000	181,000	i		
Retained earnings	252,213	252,213			
Accumulated other comprehensive income	49,719	49,719			
Total shareholders 'equity	482,932	482,932			

Table 27 Extract of Basel III common disclosure template (with added column)

Amount in BWP 000

	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 fromstep2.		
1	Directly issued qualifying common share (and equivalent for non-joint stock Companies) capital plus related stock surplus.	181,000	h		
2	Retained earnings	252,213			
3	Accumulated other comprehensive income(and other reserves)				
4	Directly issued capital subject to phase out fromCET1 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)				
5a	Transitional Adjustment Added back to CET 1				
6	Common Equity Tier I capital before regulatory adjustments	433,213			
7	Prudential valuation adjustments				
8	Goodwill(net of related tax liability)		a-d		