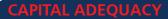
March 2017 Quarter 1



Bank Gaborone

Capital Management

- "The bank's objectives when managing capital, which is a broader concept than the 'equity' on statement of financial position, are to:
 - Comply with the capital requirements set by the regulators of the banking markets the entity operates;
- Safeguard the bank's ability to continue as a going concern so that it can continue to provide returns for the shareholders and benefits for other stakeholders; and
 - Maintain a strong capital base to support the development of its business.
- Other reserves and portion of general provisions relating to Instalment loans were excluded from capital adequacy ratio calculation."

Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus	230,000.00	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions).	
related stock surplus.	250,000.00	National specific regulatory adjustments	
Retained earnings	76,362	Total regulatory adjustments to Tier II capital	
Accumulated other comprehensive income (and other reserves)	-	Tier II capital (T2)	185
Directly issued capital subject to phase out from CET1 CAPITAL (only applicable to non-joint stock companies)	-	Total capital (TC = T1 + T2)	492
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1	-	Total risk-weighted assets	3,055
CAPITAL)		Capital ratios and buffers	10
Common Equity Tier I capital before regulatory adjustments	306,362	Common Equity Tier I (as a percentage of risk weighted assets)	10
Common Equity Tier I capital: regulatory adjustments		Tier I (as a percentage of risk-weighted assets) Total capital (as a percentage of risk weighted assets)	10
Prudential valuation adjustments	-	Institution specific buffer requirement (minimum CET1 CAPITAL requirement plus capital conservation	10
Goodwill (net of related tax liability)	-	buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage	
Dther intangibles other than mortgage-servicing rights (net of related tax liability) Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	of risk weighted assets) of which: capital conservation buffer requirement	2
net of related tax liability)		of which: bank specific countercyclical buffer requirement	2
Cash-flow hedge reserve	-	of which: G-SIB buffer requirement	
Shortfall of provisions to expected losses	-	Common Equity Tier I available to meet buffers (as a percentage of risk weighted asse	ts)
ecuritisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	National Common Equity Tier I minimum ratio (if different from Basel III minimum)	10
Gains and losses due to changes in own credit risk on fair valued liabilities	-	National Tier I minimum ratio (if different from Basel III minimum)	10
Defined-benefit pension fund net assets	-	National total capital minimum ratio (if different from Basel III minimum)	15
nvestments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	Amounts below the thresholds for deduction (before risk-weighting)	
Reciprocal cross-holdings in common equity	-	Non-significant investments in the capital of other financials	
nvestments in the capital of banking, financial and insurance entities that are outside the scope of egulatory consolidation, net of eligible short positions, where the bank does not own more than 10%	-	Significant investments in the common stock of financials	
of the issued share capital (amount above 10% threshold)		Mortgage servicing rights (net of related tax liability)	
ignificant investments in the common stock of banking, financial and insurance entities that are outside he scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	Deferred tax assets arising from temporary differences (net of related tax liability)	
Mortgage servicing rights (amount above 10% threshold)	-	Applicable caps on the inclusion of provisions in Tier II	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related	-	Provisions eligible for inclusion in Tier II in respect of exposures subject to standardised approach (prior to application of cap)	28,17
ax liability)		Cap on inclusion of provisions in Tier II under standardised approach	
Amount exceeding the 15% threshold	-	Provisions eligible for inclusion in Tier II in respect of exposures subject to internal ratings-based	
of which: significant investments in the common stock of financials	-	approach (prior to application of cap)	
of which: mortgage servicing rights	-	Cap for inclusion of provisions in Tier II under internal ratings-based approach	
of which: deferred tax assets arising from temporary differences	-	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2015 and	d 1 Jan 2020)
National specific regulatory adjustments	-	Current cap on CET1 CAPITAL instruments subject to phase out arrangements	30,00
Regulatory adjustments applied to Common Equity Tier I due to insufficient Additional Tier I and Tier I to cover deductions	-	Amount excluded from CET1 CAPITAL due to cap (excess over cap after redemptions and maturities)	
Total regulatory adjustments to Common equity Tier I	-	Current cap on AT1 instruments subject to phase out arrangements	
Common Equity Tier I capital (CET1 CAPITAL)	306,362	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
Additional Tier I capital: instruments		Current cap on T2 instruments subject to phase out arrangements	
Directly issued qualifying Additional Tier I instruments plus related stock surplus	-	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	
of which: classified as equity under applicable accounting standards	-	Qualitative Disclosures Capital Management	
f which: classified as liabilities under applicable accounting standards	-	Capital Management	
Directly issued capital instruments subject to phase out from Additional Tier I	-	The bank's objectives when managing capital, which is a broader concept	than the 'equity
	-	statement of financial position, are to:	
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)		 comply with the capital requirements set by the regulators of the banking 	g markets the e
and held by third parties (amount allowed in group AT1)		 comply with the capital requirements set by the regulators of the banking operates; Safeguard the bank's ability to continue as a going concern so that it can 	-
and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out	-	 operates; Safeguard the bank's ability to continue as a going concern so that it can returns for the shareholders and benefits for other stakeholders; and 	continue to pro
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