

Item 21: Tier 1 Capital and Its Sub-components

S.No.		31.03.2024	31.03.2023
1.	Total Tier 1 Capital	7,534,518,429.11	6,564,061,039.66
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,789,641,733.46	2,396,353,749.35
c.	Share Premium Account	-	-
d.	Retained Earnings	1,650,618,598.51	1,224,996,979.98
Less:-			
e.	Losses for the Current Year (Other Comprehensive Loss)	94,258,097.14	(57,289,689.67)
f.	Buyback of FI's own shares		
g.	Holdings of Tier 1 instruments issued by FIs		

Item 22: Tier 2 Capital and Its Sub-components

S.No.		31.03.2024	31.03.2023
1.	Tier II Capital	3,298,950,647.05	2,438,226,463.77
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	322,593,730.98	333,331,995.46
c.	Exchange Fluctuation Reserve	353,782,845.49	323,032,517.09
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	736,370,116.66	678,784,012.02
g.	Asset Pending Foreclosures		-
h.	Capital Grants		-
i.	Subordinated Debt	1,500,000,000.00	1,000,000,000.00
j.	Profit for the Year (as of 31.03.2024 & 2023)	386,203,953.92	103,077,939.20



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Item 23: Risk Weighted Exposure Table (Current Period & COPPY)

S.No.	Assets	Risk Weight %	31.03.2024 #		31.03.2023 *	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount*	Risk Component
1.	Zero-Risk Weighted Assets	0%	29,767,247,454.18	-	31,990,561,949.98	-
2.	20% Risk Weighted Assets	20%	4,844,542,251.44	968,908,450.29	2,985,520,899.49	597,104,179.90
3.	50% Risk Weighted Assets	50%	6,702,375,618.87	3,351,187,809.44	10,312,102,588.41	5,156,051,294.21
4.	100% Risk Weighted Assets	100%	72,527,752,181.06	72,527,752,181.06	60,547,612,549.54	60,547,612,549.54
5.	150% Risk Weighted Assets	150%	-	-	-	-
6.	200% Risk Weighted Assets	200%	-	-	-	-
7.	250% Risk Weighted Assets	250%	-	-	-	-
8.	300% Risk Weighted Assets	300%	-	-	-	-
	Grand Totals		113,841,917,505.56	76,847,848,440.79	105,835,797,987.42	66,300,768,023.64

Item 24: Capital Adequacy Ratios

S.No.		31.03.2024	31.03.2023
1.	Tier 1 Capital	7,534,518,429.11	6,564,061,039.66
a.	of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)		
b.	of which Sectoral Capital Requirements (SCR) (if applicable)		
	i.	Sector 1	
	ii.	Sector 2	
	iii.	Sector 3	
2.	Tier 2 Capital	3,298,950,647.05	2,438,226,463.77
3.	Total qualifying Capital	10,833,469,076.16	9,002,287,503.43
4.	Core CAR	9.35%	9.52%
3.	BIA	3,698,182,662.38	2,634,519,560.62
a.	of which CCyB (if applicable) expressed as % of RWA		
b.	of which SCR (if applicable) expressed as % of RWA		
	i.	Sector 1	
	ii.	Sector 2	
	iii.	Sector 3	
5.	CAR	13.45%	13.06%
6.	Leverage Ratio	6.62%	6.20%



Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	31.03.2024 #		31.03.2023 *	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	275,349,155.28	22,453,539.60	351,622,280.16	14,286,986.06
2	Manufacturing/Industry	7,835,677,192.73	162,134,086.08	6,817,999,821.79	282,070,673.19
3	Service & Tourism	15,359,275,271.01	106,656,982.42	16,474,740,713.28	610,004,238.72
4	Trade & Commerce	4,691,472,899.67	891,053,494.63	3,180,095,951.24	749,724,811.47
5	Housing	26,670,335,899.69	660,943,139.79	20,899,739,547.22	207,297,255.73
6	Transport	1,577,987,127.05	286,257,610.92	2,142,926,312.90	529,726,915.83
7	Loans to Purchase Securities + medical loan	355,621,446.07	145,098.10	369,892,804.69	-
8	Personal Loans	856,614,650.87	60,766,525.89	882,321,140.49	102,765,987.93
9	Education Loan	7,020,926,714.15	64,560,666.64	7,907,029,969.74	17,452,004.85
10	Loan against term deposits	578,379,935.94	28,134,112.14	887,210,206.02	12,220,961.79
11	Loans to FI (s)	-	-	2,895,137.98	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	828,131,873.19	5,328,951.10	860,487,595.45	-
14	Loans to govt Owned Companies	4,121,017,339.37	-	2,814,572,042.87	-
15	Consumer Loan	5,414,988,757.86	66,734,015.86	5,415,315,532.65	31,785,736.83
16	Government ways and means	-	-	633,899,172.96	-
	Total	75,585,778,262.88	2,355,168,223.17	69,640,748,229.44	2,557,335,572.40

* Excluding Charge-off amount of Nu. 1,666,518,836.60



Item 26: Loans (Overdrafts and term loans) by type of counter- party

SI No	Counter Party	31.03.2024	31.03.2023
1	Overdrafts	9,049,187,685.00	9,537,090,814.45
a	Government	-	633,899,172.96
b	Government Corporations	1,057,786,791.14	868,740,094.14
c	Public Companies	510,739,284.59	311,416,230.84
d	Private Companies	6,647,357,866.19	6,568,105,327.31
e	Individuals	833,303,743.08	1,152,034,851.22
f	Commercial Banks	-	
g	Non-Bank Financial Institutions	-	2,895,137.98
2	Term Loans	66,481,912,776.95	60,055,342,450.21
a	Government	-	-
b	Government Corporations	3,063,230,548.23	1,945,831,948.73
c	Public Companies	388,576,958.01	289,727,751.82
d	Private Companies	18,232,414,148.97	17,897,434,956.02
e	Individuals	44,797,691,121.74	39,922,347,793.64
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	75,531,100,461.95	69,592,433,264.66
	Bills	-	-
	Credit Cards	54,677,800.93	48,314,964.78
	Total Loan Outstanding	75,585,778,262.88	69,640,748,229.44



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Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	2,080,223,944.31	-	-	-	-	-	-	2,080,223,944.31
Gov't Securities	-	-	-	-	-	-	12,282,817,000.00	14,504,808,200.00
Investment securities	-	102,270,000.00	2,221,991,200.00	-	115,332,000.00	-	819,735,141.12	1,037,337,141.12
Loans & advances to banks	1,637,902,746.41	2,616,880,000.00	100,000,000.00	200,000,000.00	-	-	93,452,800.00	4,648,235,546.41
Loans & advances to customers	270,813,318.21	774,958,963.53	1,547,699,666.88	2,031,289,499.29	815,974,976.70	1,710,210,644.89	66,770,751,246.22	73,921,698,315.73
Other assets	4,340,874,480.29	9,585,725,963.45	-	-	-	-	1,968,197,133.94	15,894,797,577.68
TOTAL ASSETS	8,329,814,489.22	13,079,834,926.98	3,869,690,866.88	2,231,289,499.29	931,306,976.70	1,710,210,644.89	81,934,953,321.28	112,087,100,725.25
Amounts owed to other	780,809.32	-	-	-	-	-	-	780,809.32
Demand deposits	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	23,614,084,494.52	33,077,532,552.41
Savings deposits	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	20,933,511,665.10	30,456,894,233.59
Time deposits	32,000.00	3,317,491,741.06	1,017,906,757.83	1,836,656,981.58	1,238,166,265.30	1,989,318,346.35	24,028,675,763.94	33,428,247,856.06
Bonds & other negotiable instruments	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	1,500,000,000.00	1,500,000,000.00
TOTAL LIABILITIES	3,165,284,580.38	6,481,963,512.12	4,182,378,528.89	5,001,128,752.64	4,402,638,036.36	5,153,790,117.41	13,623,645,273.87	13,623,645,273.87
Assets/Liabilities	2.63	2.02	0.93	0.45	0.21	0.33	83,699,917,197.44	112,087,100,725.25
Net Mismatch in each Time Interval	5,164,529,908.84	6,597,871,414.86	(312,687,662.01)	(2,769,839,253.35)	(3,471,331,059.66)	(3,443,579,472.52)	(1,764,963,876.15)	0.00
Cumulative Net Mismatch	5,164,529,908.84	6,597,871,414.86	6,285,183,752.85	3,515,344,499.49	44,013,439.83	(3,399,566,032.68)	(5,164,529,908.84)	(5,164,529,908.84)





 Bank of Botswana
 Head Office

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.03.2023	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,323,191,972.54	-	-	-	-	-	-	1,323,191,972.54
Gov't Securities	3,410,497,300.00	3,410,497,300.00	1,978,653,900.00	987,999,000.00	-	-	6,482,318,000.00	12,859,468,200.00
Investment securities	500,000,000.00	500,000,000.00	394,082,200.00	300,000,000.00	-	-	726,817,498.00	1,120,899,698.00
Loans & advances to banks	1,697,128,562.33	2,571,578,890.13	666,791,053.63	1,043,868,564.51	800,336,232.28	1,036,141,220.06	2,740,885,266.33	2,740,885,266.33
Loans & advances to customers	0.00	17,257,073,053.84	-	-	-	-	61,207,626,218.45	67,326,342,179.05
Other assets	-	-	-	-	-	-	2,045,870,068.37	19,302,943,122.21
TOTAL ASSETS	3,020,320,534.87	23,739,149,243.97	3,039,527,153.63	2,331,867,564.51	800,336,232.28	1,036,141,220.06	70,706,388,488.82	104,673,730,438.14
Amounts owed to other banks	13,677,554.66	-	-	-	-	-	18,299,229,403.35	13,677,554.66
Demand deposits	-	5,227,906,972.64	2,472,448,568.26	2,223,648,712.34	958,916,111.38	1,917,832,222.76	31,099,981,990.74	31,099,981,990.74
Savings deposits	-	1,617,880,406.84	904,814,597.90	749,018,706.87	672,119,452.96	1,344,238,905.93	24,672,676,204.30	29,960,748,274.80
Time deposits	433,980.11	2,306,367,330.75	2,192,261,168.67	3,100,120,641.24	2,287,894,259.55	3,105,472,500.68	16,707,421,476.76	29,699,971,357.76
Bonds & other negotiable instruments	-	-	-	-	-	-	1,000,000,000.00	1,000,000,000.00
Other liabilities	-	-	-	-	-	-	12,899,351,260.18	12,899,351,260.18
TOTAL LIABILITIES	14,111,534.77	9,152,154,710.23	5,569,524,334.83	6,072,788,060.45	3,918,929,823.90	6,367,543,629.37	73,578,678,344.58	104,673,730,438.13
Assets/Liabilities	214.03	2.59	0.55	0.38	0.20	0.16	0.96	1.00
Net Mismatch in each Time Interval	3,006,209,000.10	14,586,994,533.74	(2,529,997,181.21)	(3,740,920,495.94)	(3,118,593,591.61)	(5,331,402,409.32)	(2,872,289,855.76)	0.00
Cumulative Net Mismatch	3,006,209,000.10	14,586,994,533.74	12,056,997,352.53	8,316,076,856.59	5,197,483,264.98	(133,919,144.34)	(3,006,209,000.10)	(3,006,209,000.10)



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Item 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.03.2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	2,080,223,944.31	-	-	-	-	-	-	2,080,223,944.31
Gov't Securities	-	-	-	2,221,991,200.00	-	-	-	2,221,991,200.00
Investment securities	-	-	-	-	-	-	-	-
Loans & advances to banks	1,637,902,746.41	1,000,000,000.00	1,550,000,000.00	366,880,000.00	-	-	-	4,554,782,746.41
Loans & advances to customers	-	26,204,415.86	4,003,890.72	50,564,534.73	50,351,561.29	149,248,453.43	73,641,325,959.70	73,921,698,315.73
Other assets	4,340,874,480.29	9,585,725,963.45	-	-	-	-	1,968,197,133.94	15,894,797,577.68
TOTAL ASSETS	8,059,001,171.01	10,611,930,579.31	1,554,003,890.72	2,639,435,834.73	50,351,561.29	149,248,453.43	89,023,129,434.76	112,087,100,725.25
Amounts owed to other banks	780,809.32	-	-	-	-	-	-	780,809.32
Demand deposits	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	23,614,084,494.52	33,077,532,552.41
Savings deposits	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	20,933,511,655.10	30,456,894,233.59
Time deposits	-	750,000,000.00	1,250,032,000.00	1,269,284,258.65	76,490,341.82	1,113,380,365.15	28,989,060,890.44	33,428,247,856.06
Bonds & other negotiable instruments	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	1,500,000,000.00	1,500,000,000.00
TOTAL LIABILITIES	3,165,252,580.38	3,914,471,771.06	4,414,503,771.06	4,433,756,029.71	3,240,962,112.88	4,277,852,136.21	13,623,645,273.87	13,623,645,273.87
Assets/Liabilities	2.55	2.71	0.35	0.60	0.02	0.03	88.640,302,323.94	112,087,100,725.25
Net Mismatch in each Time Interval	4,893,748,590.63	6,697,458,608.25	(2,860,499,880.34)	(1,794,320,194.98)	(3,190,610,551.59)	(4,128,603,682.78)	382,827,110.82	0.00
Cumulative Net Mismatch	4,893,748,590.63	6,697,458,608.25	3,836,958,727.90	2,042,638,532.92	(1,147,972,018.67)	(5,276,575,701.45)	(4,893,748,590.63)	(4,893,748,590.63)

(0.00)

Item 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.03.2023	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,323,191,972.54	-	-	-	-	-	-	1,323,191,972.54
Gov't Securities	-	-	4,401,764,800.00	987,386,400.00	-	-	-	5,712,952,172.54
Investment securities	-	-	-	394,082,200.00	-	-	-	394,082,200.00
Loans & advances to banks	1,532,598,562.33	-	654,530,000.00	543,756,704.00	-	-	-	2,730,885,266.33
Loans & advances to customers	-	656,440,740.88	7,058,576.19	421,239,869.89	14,139,381.87	187,219,381.02	66,040,244,229.20	67,326,342,179.05
Other assets	-	17,257,073,053.84	-	-	-	-	2,045,870,068.37	19,302,943,122.21
TOTAL ASSETS	2,855,790,534.87	17,913,513,794.72	5,073,353,376.19	2,346,465,173.89	14,139,381.87	187,219,381.02	76,283,248,795.57	104,673,730,438.13
Amounts owed to other banks	13,677,554.66	-	-	-	-	-	-	13,677,554.66
Demand deposits	-	5,227,906,972.64	2,472,448,568.26	2,223,648,712.34	958,916,111.38	1,917,832,222.76	18,299,229,403.35	31,099,981,990.74
Savings deposits	-	1,617,880,406.84	904,814,587.90	749,018,706.87	672,119,452.96	1,344,238,905.93	24,672,676,204.30	29,960,748,274.80
Time deposits	-	-	500,000,000.00	436,724,690.47	68,189,728.13	2,289,364,020.69	26,405,692,918.47	29,699,971,357.76
Bonds & other negotiable instruments	-	-	-	-	-	-	1,000,000,000.00	1,000,000,000.00
Other liabilities	-	-	-	-	-	-	12,889,351,280.18	12,889,351,280.18
TOTAL LIABILITIES	13,677,554.66	6,845,787,379.48	3,877,263,166.16	3,409,392,109.68	1,699,225,292.48	5,551,435,149.38	83,276,949,786.29	104,673,730,438.13
Assets/Liabilities	208.79	2.62	1.31	0.69	0.01	0.03	0.92	1.00
Net Mismatch in each Time Interval	2,842,112,980.21	11,067,726,415.24	1,196,090,210.03	(1,062,926,935.79)	(1,685,085,910.61)	(5,364,215,768.36)	(6,993,700,990.72)	0.00
Cumulative Net Mismatch	2,842,112,980.21	11,067,726,415.24	12,263,816,625.27	11,200,889,689.48	9,515,803,778.87	4,151,588,010.51	(2,842,112,980.21)	(2,842,112,980.21)

(0.00)



Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	31.03.2024	31.03.2023
		1	Amount of NPL's (Gross)
a	Substandard	1,003,990,500.11	315,225,560.31
b	Doubtful	409,346,420.26	68,719,146.34
c	Loss	941,831,302.80	2,173,390,865.75
2	Specific Provisions	1,473,464,906.54	1,854,557,726.12
a	Substandard	459,763,263.69	61,059,312.15
b	Doubtful	193,137,964.63	30,760,542.22
c	Loss	820,563,678.23	1,762,737,871.76
3	Interest in Suspense	173,873,474.03	442,213,278.76
a	Substandard	29,535,358.45	23,611,897.58
b	Doubtful	23,070,491.01	7,948,387.18
c	Loss	121,267,624.57	410,652,994.00
4	Net NPLs	972,702,077.95	260,564,567.52
a	Substandard	779,564,113.33	230,554,350.58
b	Doubtful	193,137,964.63	30,010,216.94
c	Loss	-	0.00
5	Gross NPL's to Gross Loans	3.12%	3.67%
6	Net NPLs to net Loans	1.31%	0.39%
7	General Provisions	736,370,116.66	678,784,012.02
a	Standard *	671,815,023.35	586,390,987.59
b	Watch	64,555,093.32	92,393,024.42

Gross Loans	75,585,778,262.88	69,640,748,229.44
Gross NPL	2,355,168,223.17	2,557,335,572.40
Net NPLs	972,702,077.95	260,564,567.52
NET LOANS	74,203,312,117.66	67,343,977,224.56



Item 30: Assets and Investments

S.No.	Investment	31.03.2024		31.03.2023	
1.	Marketable Securities (Interest Earning)				
a.	RMA Securities	2,221,991,200.00		5,389,151,200.00	
b.	RGOB Bonds/Securities	12,282,817,000.00		7,470,317,000.00	
c.	Corporate Bonds	115,332,000.00		217,602,000.00	
d.	Others	352,270,000.00		394,082,200.00	
	Sub-Total	14,972,410,200.00		13,471,152,400.00	
2.	Equity Investments				
a.	Public Companies	462,999,664.12		396,689,239.00	
b.	Private Companies	-		-	
c.	Commercial Banks	53,665,542.00		62,344,674.00	
d.	Non-Bank Financial Institutions	53,069,935.00		50,181,585.00	
	Less				
e.	Specific Provisions	-		-	
	Sub-Total	569,735,141.12		509,215,498.00	
3.	Fixed Assets				
a.	Fixed Assets (Gross)	3,072,364,921.80		3,021,206,176.45	
	Less:				
b.	Accumulated Depreciation	1,122,851,933.99		997,730,172.21	
c.	Fixed Assets (Net Book Value)	1,949,512,987.81		2,023,476,004.24	

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Demand Deposits held with other banks	261,587.00	4,657,881.54	328,480,271.52	658,637,052.69	1,309,160,887.89	777,166,828.10
Time deposits held with other banks	2,750,000,000.00	1,043,756,704.00	-	-	260,332,800.00	256,666,800.00
Borrowings						



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Item: 32 Credit Risk Exposure by Collateral

SI No	Particular	31.03.2024 #	31.03.2023 *
1	Secured Loans	73,738,845,873.83	69,215,282,699.65
a	Loans secured by physical/real estate collateral	61,571,460,904.39	61,375,799,123.11
b	Loans Secured by financial collateral	1,055,294,593.23	1,353,428,305.84
c	Loans secured by guarantees	11,166,768,177.14	6,486,055,270.70
2	Unsecured Loans	1,792,254,588.12	425,465,529.79
3	Total Loans	75,585,778,262.88	69,640,748,229.44



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