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LIST OF ACRONYMS

ATA	Average Total Assets
BoBCs	Bank of Botswana Certificates
BBS	Botswana Building Society
BMC	Botswana Meat Commission
BSB	Botswana Savings Bank
EURO	euro
GBP	British pound sterling
FCA	Foreign Currency Account
FX	Foreign Exchange
IAS	International Accounting Standards
IFRS	International Financial Reporting Standards
IMF	International Monetary Fund
LCs	Letters of Credit
ROAA	Return on Average Total Assets
ROE	Return on (Average) Equity
RWA	Risk Weighted Assets
SACCOS	Savings and Credit Cooperative Society
SMME	Small Medium and Micro Enterprises
USD	United States dollar
YEN	Japanese yen
ZAR	South African rand

INSTRUCTIONS

All schedules to be filled monthly in duplicate no later than the 21st of the month following the month-end reporting dates.

Cover Page - Complete the details as prescribed on the cover of the returns, and submit before the 21st day of the month following the reporting date.

KEY PRUDENTIAL INDICATORS - Report the balances and ratios for the institution for the month as per the format, classification and description provided.

(1) MONTHLY SCHEDULE M-SfinP: STATEMENT OF FINANCIAL POSITION

- Line 1. Pula notes and coin: Report the value of all notes and coin held by the reporting institution in the tills and vaults
- Line 2. Foreign notes and coin: Report the Pula equivalent of foreign notes and coin held by the reporting institution in the tills, vault and in the treasury or cash processing centre of the reporting institution.
- Line 3. Balances due from Bank of Botswana: Gross balances held by the bank in the:
- (a) Current Account
 - (b) Reserve Requirement Account
- Line 4. Balances due from domestic banks: Report the balances due from domestic banks on demand or due within 184 days.
- Line 5. Balances due from domestic banks: more than 184 days: Report the gross balances amounts due from domestic banks held in time accounts more than 184 days. Balance should agree with balance reflected in schedule (16) M-NOSVOS.
- Line 6. Balances due from foreign banks: Report in the appropriate column the gross balance of all accounts held with affiliated and non-affiliated foreign banks. Balance should agree with balance reflected in (16) M-NOSVOS.
- Line 7. Bank of Botswana Certificates: Report the value of all Bank of Botswana certificates held by the bank for its own account.
- Line 8. Treasury bills: Report the value of all treasury bills held by the reporting bank for its account.
- Line 9. Other government obligations: Report the value of all other government obligations held by the bank for its own account. Include only items maturing within 370 days and eligible for discount at the Bank.
- Line 10. Bills purchased and discounted: Report the value of bills purchased and discounted held by the bank for its own account. Include only items maturing within 370 days and eligible for discount at the Bank.

- Line 11. Other Securities: Report the value of shares, bonds and other securities held.
- Line 12. Other Eligible investments: Report the value of eligible investments held by the bank.
- Line 13. Balances due from related parties: Report the balances due from non-bank subsidiaries of banks that are wholly owned by the bank.
- Line 14. Derivative Instruments: Report the book value of derivative instruments as defined in IAS 39. The total should tally with the break-down in schedule (9) M-DI.
- Line 15. Net loans and advances: (line 16 minus 17)
- Line 16. Gross loans and Advances: Report the balance held of total loans and advances. Include customers liability on acceptances outstanding and the book value of all time drafts (or bills of exchange) that have been accepted or endorsed by the bank. This line should represent the liability to the bank of its customers on drafts and bills of exchange which have been accepted by the bank and which are outstanding. The total should agree to the breakdown in schedule (13) M-LA.
- Line 17. Less impairments:
- (a) Specific provisions: Enter total of provisions set aside for specific debts.
 - (b) Interest in suspense: Report book value of deferred interest on non-performing credits.
- Line 18. Accounts receivable: Report the book value of debtors' obligations.
- (a) Cash items in process of collection. Report the book value of cheques or other items in the process of collection that are payable in cash upon presentation. In addition, report the book value of the various temporary-holding accounts such as suspense, inter-office, teller, transit, and bookkeeping differences having debit balances. These accounts should be used only for temporary recording until the offsetting entry is received or posted to the proper account. Nothing should remain in this account for more than 30 days.
 - (b) Intra-bank balances. Report the book value of all balances between head office and branches of the bank.
 - (c) Other Accounts/Bills receivable
- Line 19. Fixed assets: Report the book value, net of depreciation, of bank premises, and other fixed assets (such as computers, furniture and fixtures, etc.) owned by the bank.
- Line 20. Armotised intangibles: Report the book value of armotised intangibles held by the bank (e.g., patents, goodwill, etc).
- Line 21. Investments in associate companies: Report the book value of investments in associate companies.

- Line 22. Other assets: Report the book value of all other assets not reported elsewhere in the schedule. Identify categories that exceed 10 percent of the total of other assets. Categories that are likely to be reported include accrued interest receivable, prepaid and deferred charges and other intangibles, other real estate (repossessed properties).
- Line 23. Total assets.
- Line 24. Total customer deposits: Report on the total balance of deposits held.
- Line 25. Current deposits: Deposits of non-other depository corporations and individual customers, including unclaimed balances/credits outstanding.
- Line 26. Call deposits: Deposits of non-other depository corporations and individual customers.
- Line 27. Savings deposits: Deposits of non-other depository corporations and individual customers.
- Line 28. Notice deposits: Deposits of non-other depository corporations and individual customers (1 to 91 days).
- Line 29. Fixed deposits: Deposits of non-other depository corporations and individual customers (1 to 24 months)
- Line 30. Certificates of deposit. Report the balance of Certificates of Deposits held by non-other depository corporations and individual customers.
- Line 31. Total bank deposits: Report the sum of lines 32 to 34.
- Line 32. Balances due to domestic banks: Report balances due to non-affiliated domestic banks held on:
- (a) Demand basis (inter-bank operating balances)
 - (b) Time basis (include overnight inter-bank loans)
- Line 33. Balances due to affiliate banks: Report balances due to affiliated banks (domestic and foreign) held on:
- (a) Demand basis (inter-bank operating balances)
 - (b) Time basis (include overnight inter-bank loans)
- Line 34. Balances due to foreign banks: Report balances due to non-affiliated foreign banks held on:
- (a) Demand basis (inter-bank operating balances)
 - (b) Time basis (include overnight inter-bank loans)
- Line 35. Total deposit liabilities: Including all funds received or held by the reporting institution on behalf of third parties that are represented by the evidence of deposit. This item covers all deposit liabilities with credit balances. Report the sum of lines 24 and 31.

- Line 36. Derivative instruments: Report the book value for the bank on derivative instruments. The total should tally with the breakdown in schedule (9) M-DI.
- Line 37. Repurchase agreements: Report the value of all repurchase agreements held by the bank.
- Line 38. Balances due to Bank of Botswana: All loans and advances, including overdrawn accounts and secured borrowings arranged with Bank of Botswana.
- Line 39. Debt securities in issue: Report on the book value of debt securities in issue (bonds, debentures, etc):
- (a) up to 5 years in maturity
 - (b) over 5 years in maturity
- Line 40. Other borrowings: Report all other borrowed funds.
- Line 41. Provisions: Report the book value amount set aside for general and other provisions.
- Where Onerous contracts are contracts in which the costs involved with fulfilling the terms and conditions of the contract are higher than the amount of economic benefit received.
- Line 42. Intra-bank balances: Report the book value of all credit balances between Head Office and branches of the bank.
- Line 43. Bank's liability on acceptances outstanding: Report the amount of un-matured drafts and bills of exchange accepted by the bank.
- Line 44. Taxation liability: Report the balance held for tax liability by the bank.
- Line 45. Dividends declared not yet paid: Report the book value amount set aside as a provision for dividend approved by the Board/shareholders meeting but not yet disbursed/paid out.
- Line 46. Accounts payable:
- (a) Trade credits and advances
 - (b) Other:
 - I. Provisions for losses on impaired assets (other than loans and advances)
 - II. Consolidation adjustments – these are necessary changes and deletions made to financial records when consolidating the accounts of a group of enterprises.
 - III. Settlement accounts
- Line 47. Other liabilities: Report the book value of all other liabilities not reported elsewhere in Schedule A. Identify categories that exceed 10 percent of the total of other liabilities. Other liabilities represent periodic charges to income based on anticipated or contractual payments of funds.

They may include items such as interest on deposits, taxes, and expenses incurred in the normal course of business.

Line 48. Total liabilities: Report the sum of lines 35 to 47.

Line 49. Capital and reserves attributable to shareholders: Report on balances of:

- (a) Stated Capital
- (b) Retained Earnings
- (c) Revaluation Reserves
- (d) General Risk Reserve
- (e) Other Reserves

Line 50. Total liabilities and capital: Report the sum of lines 48 and 49.

N.B: The daily average balance is the sum of the daily balances divided by number of calendar days in the month.

(2) MONTHLY SCHEDULE M-SRec I&E: STATEMENT OF COMPREHENSIVE INCOME AND EXPENSES

- Line 1. Total interest and fee income from loans and advances (sum of lines (i) to (iv)).
- (i) through (v): Report the amount of interest and fee income, and discounts, received for each designated category.
 - (vi) Total interest income on balances with other banks (sum of lines (a) and (b)).
 - (vii) Total Income on investments and securities: Identify any source of income on other investments that exceeds 10 percent of “all other investments”.
 - (viii) All other interest income: List each source of such income reported as “all other interest income”. Specify items more than 10 percent of the total.
- Line 2. Total interest expense (sum 2(i) and 2(iv)).
- Line 3. Net interest income (line 1 and 2).
- Line 4. Total Provisions (line 4(a) plus 4(b)).
- Line 5. Net interest income after Provisions (line 3 minus 4).
- Line 6. Total non-interest income (sum 6(i) to 6(vii)):
(vii). All other non-interest income: Identify any source of such income that exceeds 10 percent of “all other non-interest income”.
- Line 7. Total non-interest expenses (sum 7(i) to 7(iv)):
(iv). All other non-interest expense. Identify any source of such expense that exceeds 10 percent of “all other non-interest expense”.
- Line 8. Net non-interest income (line 6 minus 7).
- Line 9. Income before taxation (line 5 plus 8).
- Line 10. Taxation: Report the amount of tax payable for the year.
- Line 11. Income (loss) after tax (line 9 minus 10).
- Line 12. Provision for dividends: Report the amount provided for dividends.
- Line 13. Retained earnings (line 11 minus 12).

* Impairment of other assets to be netted of against the relevant asset.

(3) MONTHLY SCHEDULE M-CE CAPITAL ELEMENTS

- Line 1. Total Tier 1 Capital (sum of lines 2 to 7, minus lines 8(a) to (f):
- Line 2. Stated Capital: Report the value of stated capital.
- Line 3. Perpetual (non-redeemable non-cumulative preferred shares): Report the value of stock issued under preferred status that qualifies for inclusion in Tier 1 capital.
- Line 4. General reserves: Report the balance of general reserves for the period.
- Line 5. Retained Earnings: Report cumulative earnings, including audited current year to date results.
- Line 6. Minority interests: Report minority interest in the equity accounts of consolidated subsidiaries.
- Line 7: Buffer capital – Report the buffer capital held by the bank. Buffer capital is used as an insurance against failure to meet the capital requirement and is calculated as 2.5 percent of common equity.
- Line 8. Less:
- (a) Goodwill and other intangible assets. Deduct goodwill, and other intangible assets that do not qualify within capital.
 - (b) Cumulative losses below original cost of own use investment properties. Any cumulative losses below the depreciated cost value for own use investment properties.
 - (c) Shareholders equity funded through the capitalization of unrealized gains arising from property revaluation.
 - (d) Current year’s unpublished loss.
 - (e) Impairment losses (including those resulting on available for sale). These losses are evidence that an event or events since initial recognition of the asset have adversely affected the amount of timing of future cashflows from the asset.
 - (f) Supervisory capital charges: for instance, violations of Section 17 would result in capital charges being imposed.
- Line 9. Total Tier 2 Capital (Sum of lines 10 and 18) - Total Tier 2 capital cannot exceed 100 percent of Tier 1 capital.
- Line 10. Upper Tier 2 (sum of lines 11 to 17) - Upper Tier 2 instruments will be limited to 100 percent of Tier 1 capital.
- Line 11. Current year’s unpublished profits.
- Line 12. 50 percent of fixed asset revaluation reserve.
- Line 13. 50 percent on unrealised gains on equity. Unrealised gains on available for sale equity securities are partially allowed for Tier 2 capital, and these gains should not be netted against impairment losses

- Line 14. Unencumbered general provisions not to exceed 1.25 percent of Risk-Weighted Assets.
- Line 15. Hybrid (debt/equity) capital instruments eligible for inclusion in Tier 2.
- Line 16. Minority interests in Tier 2 preference shares.
- Line 17. Shareholders equity funded through the capitalisation of property revaluation reserves.
- Line 18. Lower Tier 2 capital (sum of lines 19 and 20) - Lower Tier 2 capital will be limited to 50 percent of Tier 1 capital.
- Line 19. Subordinated term debt eligible for inclusion (limited to 50 percent of core capital).
- Line 20. Other dated instruments eligible for inclusion in Tier 2
- Line 21. Total Capital (sum of lines 1 and 9).
- Line 22. Total impairments of capital (sum of lines 23 to 30)
- Line 23. Investments in unconsolidated subsidiaries and associated companies.
- Line 24. Connected lending of a capital nature, including unlawful lending to directors, owners or their indirect interests.
- Line 25. Capitalised establishment costs/pre-incorporating expenses.
- Line 26. Underwriting commission.
- Line 27. Shortfalls in provisions for losses.
- Line 28. Prepaid expenses deferred.
- Line 29. Deferred charges.
- Line 30. Leasehold rights
- Line 31. Total unimpaired capital funds.* Line 21 less line 22.

*Banks are expected to meet a minimum ratio of unimpaired capital to risk weighted assets of 15 percent, with at least 50 percent taking the form of Tier 1 Capital.

(4) MONTHLY SCHEDULE M-SRWA: SCHEDULE OF RISK-WEIGHTED ASSETS AND OFF-BALANCE SHEET ITEMS

- Line 1: Total assets (sum of lines 2 to 24)
- Lines 2 through 22: Considered largely self-explanatory.

Further explanations are set out for:

- Line 15. Loans guaranteed by first class banks: Banks ranked B+ and above by Fitch Rating.
- Line 16. Public non-financial corporations. See attached Annexure, (B) Central Government and Public Non-Financial Corporations.
- Line 20. Due from foreign banks (over 1 year) - as ranked by Fitch Rating:

- (a) Rated AAA to AA(-)
- (b) Rated A to (A-)
- (c) Rated less than (A-) and non-rated.

- Line 25. Total off-balance sheet items (sum of lines 26 - 37)
- Line 26. Commitments under one year or can be cancelled: Report unused commitments that have an original maturity of one year or less.
- Line 27. Guarantees/performance bonds secured by cash: Listing provided by the Bank of Botswana from time to time.
- Line 28. Forward foreign exchange contracts (over 7 days and under 1 year).
- Line 29. LC's and guarantees to public financial and non-financial corporations.
- Line 30. Guarantees and bonds secured by first class banks: (See definition of first class bank from line 13).
- Line 31. Self-liquidating trade related letters of credit (commercial LCS): Report balance of short-term trade related contingent liabilities arising from the movement of goods (documentary credits collateralised by the underlying shipments).
- Line 32. Securities underwriting: Report the balance of commitments to underwrite securities transactions of behalf of clients.
- Line 33. Formal commitments, credit lines and bills endorsed (includes promissory notes with an original maturity of over 1 year): Report unused commitments that have an original maturity of over one-year. For this purpose, original maturity is defined as the length of time between the date the commitment is issued and the earliest date on which:
- (1) the bank has the permanent ability to, at its option, unconditionally cancel (without cause) the commitment; and
 - (2) the bank is scheduled to (and as a normal practice actually does) review the facility to determine whether the unused commitment should be extended.
- Any such commitment whose term from date of issuance could exceed one year is subject to the 50% conversion factor.
- Line 34. Performance bonds, etc. (transaction related): Report the bank's obligations to make payment to a beneficiary if the bank client fails to do something or acts in violation of a contract.
- Line 35. Other off-balance sheet exposures (specify): Report all other contingent liabilities not reported under the above items.
- Line 36. Asset securitisation with recourse: Report the balance of bank loans and other assets converted into marketable securities for sale with recourse to investors.

- Line 37. Standby letters of credit and other guarantees: Obligations under standby letters of credit reflect the bank commitment to make payment to a third party beneficiary in the event the bank's customer fails to meet a contractual obligation. Under other guarantees report commitments to make repayment resulting from the bank's guarantee of loans or of documentary credits.
- Line 38. Forwards, Swaps, Purchased Options and Similar Derivatives contracts (Sum of lines 39 to 44) – for lines 39 to 41 report the derivative instruments as per their maturities at the applicable conversion and risk factors for interest rates contracts.
- Line 42 to 44. Forwards, Swaps, Purchased Options and Similar Derivatives contracts - Report the derivative instruments as per their maturities at the applicable conversion and risk factors for exchange rate and gold contracts.
- Line 45. Total Risk-Weighted Assets and Off-Balance Sheet Items: Report the sum of lines 1, 25 and 38.

(5) MONTHLY SCHEDULE M-GALC: GEOGRAPHICAL BREAKDOWN OF ASSETS AND LIABILITIES BY COMPONENT

Report balances of assets, liabilities and off balance sheet items as per their geographical location.

(6) MONTHLY SCHEDULE M-CALOC: ASSETS AND LIABILITIES AND OFF-BALANCE SHEET ITEMS BY CURRENCY

Report balances of assets, liabilities and off balance sheet items in their pula equivalence for each currency category showing the exchange rate used.

(7) MONTHLY SCHEDULE M-I (S& CA): IMPAIRMENTS (SPECIFIC AND COLLECTIVELY ASSESSED) - See attached Annexure for each company and organisation category.

Specific and General Impairments: Report on values of specific impairments for non-financial institution units, financial institution units and disclose the recoveries and write off balances.

Lines 7 to 9. Report the values for collectively assessed impairments

Line 3(iv) (d). Financial auxiliary refers to a corporation or quasi-corporation that engaged primarily in auxiliary financial activities e.g., insurance brokers, investment advisors and corporations providing infrastructure for financial markets.

(8) MONTHLY SCHEDULE M-LIQ: LIQUIDITY

8A. Statutory Liquid Assets.

Line 1. Total available statutory liquid assets (sum of lines 1(a) to (i)):

- (a) Notes and coin: Report the Pula equivalent of all notes and coin held by the bank.
- (b) Due from Bank of Botswana: Report the balance held in the operating account with the Bank of Botswana.
- (c) Due from domestic banks: Report demand balances due from domestic banks.
- (d) Treasury bills less than 6 months: Report the book value of treasury bills held for own account.
- (d) Treasury bills more than 6 months: Report the book value of treasury bills held for own account.
- (f) Bank of Botswana certificates (less those pledged as security). Report the book value of unencumbered Bank of Botswana Certificates held for own account.
- (g) Other Government obligations: Report the balance of other Government obligations maturing in less than 370 days.
- (h) Bills purchased and discounted: Report the book value of eligible bills, including acceptances purchased, held for own account that matures within 370 days.
- (i) Other liquid assets: Report the book value of other marketable assets maturing within 90 days. Specify any such asset that exceeds 10 percent of the total of “other liquid assets”.

Line 2. Deposits and Short-term Liabilities (sum of lines 2(a) and (b)):

- (a) Total deposits: Report the total of all deposits.

- (b) Other liabilities and debt due in one year or less: Report all other liabilities including only debt due in one year or less.

Line 3. Liquid assets to short-term liabilities ratio: Report line 1 divided by 2.

8B. Primary Reserves and Liquid Assets Requirement Calculation

Calculate and report primary reserves and liquid assets requirement as specified in the table.

8C. Types of Investment Securities and Other Investments

Investment securities and other instruments, derivative instruments and income on investments and securities tables should be filled accordingly with reference to the classifications below (definitions as in IAS/IFRS):

1. Held for trading - Refers to securities recognised and purchased as instruments subjected to active trading for the purpose of profit taking.
2. Amortised cost - Amortised cost is the amount at which the financial assets/ liability is measured at initial recognition minus principal payments plus or minus the cumulative amortised using the effective interest method of any difference between the initial amount and the maturity amount, and minus any reduction for impairment or uncollectability.
3. Available for sale - Non-derivative financial assets that are designed as available for sale or are not classified as (a) Loans and receivables, (b) Held to maturity or financial assets through Profit and Loss. This category is also known as the residual classification category.
4. Held to maturity - Are non-derivative financial assets with fixed or determinable payments and a fixed maturity date and the entity has the positive intention and ability to hold to maturity.
5. Fair value through profit and loss - Asset that is classified as held for trading as or upon initial recognition it is designated as at fair value through Profit and Loss, where fair value is defined as an amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties in an arm's length transaction.
6. Qualifying for hedge accounting - Hedging is the attempt to mitigate the impact of economic risks on an entity's performance. Many businesses will engage in hedging activity to limit economic risk. Hedging activity can be as simple as borrowing in a foreign currency where an entity has a usual revenue stream in that currency. Many economic hedges will not meet the criteria to qualify for the special accounting treatment identified in IFRS as hedge accounting. Hedge accounting modifies the usual accounting treatment of a hedging instrument and/or a hedged item, so as to recognise their offsetting changes in fair value or cash flows in profit or loss at the same time. Hedge accounting requires that a hedging instrument, normally a derivative, is designated as an offset to changes in the fair value or cash flows of a hedged item.

(9) MONTHLY SCHEDULE M-DI: DERIVATIVE INSTRUMENTS

Report on the balances of derivative instruments for both assets and liabilities in the relevant classifications. Report income on investments and securities in 9 (C).

(10) MONTHLY SCHEDULE M-LIQGAP: LIQUIDITY GAP ANALYSIS

Liquidity Analysis of Assets and Liabilities: Report balances of assets, liabilities and off balance sheet items as per their maturity terms.

Liquidity gap is the difference at all future dates between assets and liabilities of the banking portfolio.

Liquidity ratio refers to total liquid assets over short-term liabilities and deposits.

(11) MONTHLY SCHEDULE M-IRR: INTEREST RATE RISK

Line 1. Fixed rate assets: Report the balance of loans, advances and leases with a one-time repayment at the end of the appropriate stipulated period for all asset classes listed (i) to (ix).

Line 2. Fixed rate liabilities: Report the balance of securities held with a fixed rate in the appropriate maturity band for all liabilities classes listed ((i) to (ix)).

Line 3. Fixed rate gap (Line 1 minus 2).

Line 4. Variable rate assets: Report the balance of loans, advances and leases that have a floating rate at the end of the appropriate stipulated period for all asset classes listed (i) to (ix).

Line 5. Variable rate liabilities: Report the balance of floating rate securities by their re-pricing interval for all liabilities classes listed (i) to (ix).

Line 6. Variable rate gap (Line 4 minus 5).

Line 7. Total Interest Sensitivity Gap: (Line 3 plus 6) Report the net position of assets/(liabilities) as reported under the appropriate time bands. A negative GAP occurs when rate sensitive liabilities are greater than rate sensitive assets and should be reported in parenthesis.

Interest rate gap is the standard measure of the exposure to interest rate risk. It is defined as the difference between fixed rate assets and fixed rate liabilities, as well as the interest sensitive (variable rate) assets and interest sensitive liabilities. Periods must be identified for effective interest rate gap calculations.

(12) MONTHLY SCHEDULE M-TRB: SECURITIES TRADING BOOK

Report balances traded securities during the month in their nominal and fair values. The trading book refers to financial instruments, marketable assets and equities that the bank holds as propriety position with a view to reselling them or that are taken on by the bank with the intention of profiting in the short term from existing or expected differences between buying and selling prices or variations in prices or interest rates.

(13) MONTHLY SCHEDULE M-LA: LOANS AND ADVANCES

Report balances of non-financial institution units, financial institution units and the number of accounts held for each stated sector. For each prime rate class (13 B) and loans and advances by maturity (13 C),

indicate the number of accounts and the value of the accounts. For credit card analysis (13 D) report the balances as per columns provided. See attached Annexure.

(14) MONTHLY SCHEDULE M-LA2: LOANS AND ADVANCES BY ECONOMIC SECTOR (PUBLIC NON-FINANCIAL CORPORATIONS).

Report balances of advances per industry for public non-financial corporations. See attached Annexure. The total should agree to item 1(iii) in schedule (13) M-LA.

(15) MONTHLY SCHEDULE M-LA3: LOANS AND ADVANCES BY CATEGORY.

Report balances of advances per industry for public non-financial corporations. See attached Annexure. The total in schedule (15) M-LA3 and total outstanding in schedule (13) M-LA should add up to line 16 – Gross loans and advances (total loans and advances by sector and category).

(16) MONTHLY SCHEDULE M-FCL: FOREIGN CURRENCY DENOMINATED LOANS AND OTHER ADVANCES.

Report Pula balances by sector for non-financial institution units and financial institutions, showing the exchange rates used per currency.

The base lending rate is defined as a minimum interest rate calculated by financial institutions based on a formula which takes into account the institutions' cost of funds and other administrative costs.

(17) MONTHLY SCHEDULE M-NOSVOS: ANALYSIS OF NOSTROS AND VOSTROS

Report balances due from and to other foreign, domestic and related banks with full disclosure of information as per the stated columns.

(18) MONTHLY SCHEDULE M-DEP1: DEPOSITS BY HOLDER

Report balances of deposits by holder and by types of accounts held.

(19) MONTHLY SCHEDULE M-DEP 2: FOREIGN CURRENCY DEPOSITS

Report balances of non-financial and financial units' foreign currency denominated accounts in the relevant columns distinguishing between the different types of accounts. Also provide the average pula equivalent for each currency.

(20) MONTHLY SCHEDULE M-DEP 3: 20 LARGE DEPOSITORS

Report the largest depositors and all relevant information in the provided columns.

(21) MONTHLY SCHEDULE M-BOP: STATEMENT OF ASSETS AND LIABILITIES

Report the opening and closing positions of foreign claims and liabilities as well as changes between the opening and closing positions that occur as a result of transactions and other changes.

(22) MONTHLY SCHEDULE M-INTRATES: DEPOSIT AND LENDING INTEREST RATES

Report the nominal and average effective interest rates used per loan and deposit category stated.

Effective Interest Rate formula is

$$(1 + i/n)^n - 1$$

where:

n is the period of compounding i is the interest rate earned or charged by the bank

The Average Effective Interest Rate formula is:

$$\frac{\sum [(1 + i/n)^n - 1]}{R}$$

Where:

R is the total number of accounts per deposit or loan type

(23) MONTHLY SCHEDULE M-SECA: ASSET SECURITIES BY TYPE

Report balances of asset securities held by type.

(24) MONTHLY SCHEDULE M-SECL: LIABILITY SECURITIES BY TYPE

Report balances of liabilities securities held by type.

(25) QUARTERLY SCHEDULE Q-PD: PAST DUE AND NON-ACCRUAL LOANS AND ADVANCES

Report the principal balance of all past due and non-accrual loans, leases and other assets under the appropriate column as indicated. See attached Annexure.

Line 1. Non-Financial Institutional Units (sum of lines (i) to (vii)): Report the balances in the appropriate columns for the stated groups. (Do the same for Renegotiated loans):

(i) Central governments.

(ii) Public non-financial corporations.

(iii) Local government.

(iv) Other non-financial corporations (private business enterprises): Report balances held in sectors a to l.

(v) Households: Report balances held in the household sector in accordance with the classifications a to f.

(vi) Non profit institutions serving households.

(vii) Non-residents: Report balances held by non-residents in the classifications (a) and (b).

Line 2. Financial institutional units: Report past due/non accruals for financial institutions in the following groups.

(i) Central bank.

(ii) Other depository corporations: Report balances of other depository corporations as per (a) to (f).

(iii) Other financial corporations: Report balances of other financial corporations as per (a) to (d).

(iv) Non-residents.

Line 3. Total (Sum of lines 1 and 2).

(26) QUARTERLY SCHEDULE Q-RLFA: RENEGOTIATED LOANS AND ADVANCES AND FORECLOSED ASSETS

Renegotiated loans refers to loans that have been restructured, refinanced or rescheduled setting a new repayment plan for the loan outstanding due to the borrower's unfavourable financial position and/or inability to repay the loan as originally agreed.

Report on balances held on renegotiated loans under the appropriate column as indicated

(27) QUARTERLY SCHEDULE Q-SMME LOANS: SMALL MICRO AND MEDIUM ENTERPRISES (SMMES) LOANS

Report balances of SMMES by loan type distinguishing non-resident SMMES.

(28) QUARTERLY SCHEDULE Q-SMME INT: SMALL MICRO AND MEDIUM ENTERPRISES (SMMES) INTEREST INCOME

Report interest income derived from SMMES by type distinguishing non-resident SMMES.

(29) QUARTERLY SCHEDULE Q-SMME DEP: SMME DEPOSITS INTEREST EXPENSES BY ECONOMIC SECTOR AND ACCOUNT TYPE

Report balances of SMME deposits by type for all specified categories. Report on the interest expense applicable by deposit type category.

(30) QUARTERLY SCHEDULE Q-RPD: RELATED PARTY DISCLOSURES

Report balances of related parties (as defined in the guidelines on Transactions with Related Person) under the specified classification.

(31) QUARTERLY SCHEDULE Q-STAFF: STAFFING AND EMPLOYMENT

Report on staff levels as per stated descriptions.

(32) QUARTERLY SCHEDULE Q-RATESFCA: INTEREST RATES FOR FOREIGN CURRENCY ACCOUNTS

Report interest rates for foreign currency accounts as per the types of account stated. Report the balances of FCAs for the different purposes in their pula equivalents and the holders of these accounts.

(33) QUARTERLY SCHEDULE Q-LARADV: LARGE ADVANCES 10 PERCENT AND ABOVE OF UNIMPAIRED CAPITAL

Report balances held by large debtors and their types in the relevant columns.

(34) QUARTERLY SCHEDULE Q-FAS: FIXED ASSETS SCHEDULE

Report and disclose the fixed assets balances as per specified asset categories and breakdowns (30 A and 30 B).

(35) QUARTERLY SCHEDULE Q-SEC: SECURITIES

Report balances of subordinated debt as per the specified classifications showing subordinated liabilities as per their balance maturity dates. Disclose the carrying amounts and fair values of debt securities including bonds. Report on balances for non-financial and financial institutional units for the specified types of securities.

(36) QUARTERLY SCHEDULE Q-UNCONSINVEST: INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES

Report on balances of investment in unconsolidated subsidiaries and associated companies and joint venture companies, as well as the investments on (consolidated) subsidiaries.

(37) QUARTERLY SCHEDULE Q-BRANCHNET: BRANCH NETWORK

Report the branches and sub-branches, as well as ATMs, debit and credit cards as per the schedule.