

Financial Soundness Indicators (Website)
Country:
Botswana
Year: 2020 and 2021 (June)

| Core Set | | Jun-20 | Mar-21 | Jun-21 |
|----------------------------|--|---------------|---------------|---------------|
| Deposit-takers | | | | |
| Capital Adequacy | Regulatory Capital to Risk-Weighted Assets | 18.45 | 20.15 | 18.97 |
| | Regulatory Tier 1 Capital to Risk-Weighted Assets | 13.30 | 14.10 | 14.10 |
| | Non-Performing Loans net of Provisions to Capital | 10.06 | 10.50 | 9.28 |
| Asset Quality | Non-Performing Loans to Total Gross Loans | 4.36 | 4.39 | 4.05 |
| | Sectoral Distribution of Loans to Total Loans | | | |
| | Agriculture, Forestry, Fishing | 2.16 | 1.64 | 1.89 |
| | Mining and Quarrying | 1.02 | 1.40 | 0.77 |
| | Manufacturing | 2.27 | 1.50 | 2.23 |
| | Construction | 1.70 | 1.44 | 1.37 |
| | Commercial real estate | 7.14 | 6.74 | 6.52 |
| | Electricity | 0.11 | 0.10 | 0.10 |
| | Water | 0.03 | 0.01 | 0.01 |
| | Telecommunication and post | 0.25 | 0.22 | 0.22 |
| | Tourism and hotels | 1.95 | 1.35 | 1.79 |
| | Transport and Storage | 0.69 | 0.56 | 0.49 |
| | Trade, restaurants and bars | 5.82 | 6.61 | 5.62 |
| | Business Services | 4.88 | 4.95 | 5.28 |
| | Other Community, social and personal services | 2.02 | 1.86 | 1.13 |
| | Commercial Banks (Interbank Loans) | 0.00 | 0.00 | 0.00 |
| | Financial Institutional Units (Other Financial Corporations) | 3.26 | 4.42 | 5.12 |
| | Households | 64.70 | 66.01 | 65.45 |
| | a) Residential Property (Owner occupied) | 15.53 | 14.11 | 13.84 |
| | b) Residential Property (Rented) | 0.32 | 1.30 | 1.24 |
| | c) Personal Loans | 44.27 | 46.17 | 46.16 |
| | d) Motor vehicles | 3.19 | 3.18 | 3.00 |
| | e) Household goods | 0.00 | 0.00 | 0.00 |
| | f) Credit card loans | 1.19 | 1.07 | 1.05 |
| | g) Non-Profit Institutions serving Households | 0.04 | 0.03 | 0.03 |
| | h) Other | 0.15 | 0.14 | 0.12 |
| | Non Resident Loans (Other Loans) | 0.28 | 0.11 | 0.19 |
| | a) Other Non-Financial Corporations | 0.28 | 0.11 | 0.19 |
| | b) Households | 0.00 | 0.00 | 0.00 |
| | Government | 0.00 | 0.00 | 0.00 |
| | Public Non-Financial Corporations | 1.73 | 1.07 | 1.83 |
| Earnings and Profitability | Return on Assets | 1.76 | 2.32 | 4.91 |
| | Return on Equity | 15.44 | 20.99 | 45.41 |
| | Interest Margin to Gross Income | 57.64 | 53.34 | 53.62 |
| | Non-Interest Expenses To Gross Income | 69.29 | 59.68 | 59.34 |
| Liquidity | Liquid Assets to Total Assets (Liquid Asset Ratio) | 5.35 | 4.23 | 5.26 |
| | Liquid Assets to Short-Term Liabilities | 6.65 | 5.13 | 6.41 |
| Sensitivity to Market Risk | Net Open Position in Foreign Exchange to Capital | (43.79) | (76.96) | 10.08 |

| Encouraged Set | | Jun-20 | Mar-21 | Jun-21 | |
|-----------------------------------|---|--------|--------|--------|--|
| Deposit-Takers | Capital to Assets | 11.34 | 10.01 | 9.66 | |
| | Large Exposures to Capital | 91.87 | 58.93 | 76.40 | |
| | Geographical Distribution of Loans to Total Loans | | | | |
| | Botswana | 93.85 | 92.84 | 94.96 | |
| | United States | 5.52 | 6.53 | 4.66 | |
| | South Africa | 0.58 | 0.59 | 0.36 | |
| | UK | 0.00 | 0.00 | 0.00 | |
| | Europe | 0.03 | 0.03 | 0.01 | |
| | Japan | 0.02 | 0.02 | 0.01 | |
| | Others | 0.00 | - | 0.00 | |
| | Gross Asset Position in Financial Derivatives to Capital | 1.77 | 1.16 | 0.97 | |
| | Gross Liability Position in Financial Derivatives to Capital | 1.10 | 0.92 | 0.85 | |
| | Trading Income to Total Income | 5.43 | 5.69 | 5.94 | |
| | Personnel Expenses to Non-Interest Expenses | 41.11 | 45.71 | 47.78 | |
| | Spread Between Reference Lending and Deposit Rates (Basis points) | 328.03 | 154.11 | 307.73 | |
| | Spread Between Highest and Lowest Interbank Rate (Basis points) | 166.74 | 28.00 | 30.23 | |
| | Customer Deposits to Total (Non-Interbank) Loans | 117.49 | 121.68 | 120.78 | |
| | Foreign Currency-Denominated Loans to Total Loans | 5.90 | 4.52 | 5.38 | |
| | Foreign Currency-Denominated Liabilities to Total Liabilities | 10.03 | 12.72 | 22.67 | |
| | Net Open Position In Equities to Capital | N/A | N/A | N/A | |
| Other Financial Corporations | Assets to Total Financial System Assets | N/A | N/A | N/A | |
| | Assets to GDP | N/A | N/A | N/A | |
| | Total Debt to Equity | N/A | N/A | N/A | |
| Non-financial Corporations Sector | Return on Equity | N/A | N/A | N/A | |
| | Earnings to Interest and Principal Expenses | N/A | N/A | N/A | |
| | Net Foreign Exchange to Equity | N/A | N/A | N/A | |
| | Number of Applications for Protection from Creditors | N/A | N/A | N/A | |
| Households | Household Debt to GDP | N/A | N/A | N/A | |
| | Household Debt Service and Principal Payments to Income | N/A | N/A | N/A | |
| Market Liquidity | Average Bid-Ask Spread in the Securities Market | N/A | N/A | N/A | |
| | Average Daily Turnover Ratio in the Securities Market | N/A | N/A | N/A | |
| Real Estate Markets | Real Estate Prices | N/A | N/A | N/A | |
| | Residential Real Estate Loans to Total Loans | 14.90 | 15.41 | 15.08 | |
| | Commercial Real Estate Loans to Total Loans | 6.71 | 6.74 | 6.52 | |