

Interim Condensed Consolidated Financial Results For The Period Ended 30 June 2022

The Directors would like to announce the reviewed financial results of BBS Limited and its subsidiary ("the Group") for the period ended 30 June 2022.

While key performance indicators for the Group and Company are being addressed to move them into positive territory, we would like to reiterate and assure Shareholders that the Company continues to be a credible going concern. The Company continues to make progress in relation to attaining the commercial banking license following the demutualisation process in April 2018. BBS Limited Management is close to fulfilling the banking license approval conditions. Significant work is being done to accelerate the requisite updates and preparatory efforts to implement its 5-year corporate strategy which was approved by the Board of Directors in December 2020 as it awaits the completion of all regulatory processes for the formal issuance of the commercial banking license.

Once the banking license has been issued, there will be a need to implement relevant systems and refine products and services before fully opening doors as a bank which is anticipated to be in the first half of 2023. This work is in progress. As Shareholders are aware, BBSL currently operates with very low margins relative to the industry in which it operates. This is mainly because BBSL relies on one core product, mortgage loans whereas competitors have a diversified asset base and income streams.

Indeed, BBSL has been reporting losses since 2018 following a successful demutualisation process. As we explained previously, the losses were mainly triggered by the change in capital structure which was necessary to transition the Company into a commercial bank. Part of the funds that formed equity under the building society model changed to liabilities (deposits) in the new Company thereby attracting interest expense as opposed to dividends. The impact of this change on profitability was envisaged at the time and remains tolerable considering the Group and Company's strategic objectives which will bear fruit once the Company starts operating as a commercial bank. It was anticipated that the negative impact which resulted from this would subsist for a period of at least three years following demutualisation. Unfortunately, during the period, the Company experienced challenges with its core banking system which was newly implemented at the time leading to the withdrawal of the banking license application. The application was subsequently resubmitted following the resolution of the above issues.

As the banking license is imminent, Management is now implementing projects to prepare for the bank rollout. BBSL will roll out a wider range of products in the near future. The Group and Company has recently launched:

- Its VISA offering allowing customers greater convenience. In addition, non BBSL customers who are VISA enabled are now able to use our ATMs creating additional revenue for the Group and Company.
- An insurance agency called BBS Insurance Agency Limited whose purpose is to provide insurance agency services and bespoke insurance products to customers. The insurance agency is part of the long-term strategic intent of BBSL to diversify its portfolio and offering. The Agency was officially licensed by the Non-Bank Financial Regulatory Authority (NBFIRA) on Wednesday 08 June 2022 and this is the date the Agency commenced its operations.

The Group and Company are at an advanced stage with the implementation of its digital platforms which we anticipate to launch before the end of the year.

Financial performance

As at the reporting date, the Group recorded a loss of P20 million compared to a profit of P15 million during the period ended 30 June 2021. This performance was mainly driven by the following:

- The Company lost significant business in the previous financial year due to various challenges. As a result, the current size of the mortgage loan book is on a recovering trend to bolster interest income. The uptake of mortgage loans and advances following resumption of business in the last quarter of 2021 is still slow. Although an improvement has been observed, interest income trends remain lower than normal. This, together with a high cost of funding during the period under review had a negative impact on the level of operating profit recorded during the period.
- Expected credit losses continue to be volatile. During the period ended 30 June 2021, the Company recorded an impairment release of P29 million due to improved collections compared to P2 million charge in the current period. This had a negative impact on the level of operating expenses recorded for the period.
- Cost to Income ratio is also up by 8% from 125% at 30 June 2021 to 135% in the in the current period.

Financial position

• The balance sheet size remained relatively flat compared to the financial year ended 31 December 2021, mainly due to the slow uptake of mortgage loans and advances which constitute a significant portion of the mortgage book. Despite the lack of movement in total assets, investment with banks went up by 39% from P312 million as at 31 December 2021 to P432 million as at 30 June 2022. The growth in investment with banks was diluted by a 1% decrease in mortgage loans and advances to customers.

• Customers' investments and deposits include fixed period paid up savings, indefinite period savings, subscription savings, fixed deposits and savings accounts being ordinary savings, special savings, tlamelo mortgage savings, letsibogo and lerako savings accounts. Total deposits at the end of June 2022 stood at P2.561 billion and increased by P50 million from 31 December 2021. The increase derives from the ongoing special fixed deposit campaign and improved rollover of maturing deposits by several companies due to our competitive pricing.

• As at the end of the interim period ended 30 June 2022, the Group reported total net assets of P474 million which comprise ordinary share capital of P487 million and net revenue reserves of negative P13 million. The Group's revenue reserves have been depleted by the recurring operating losses in the past four years.

• There was a huge reduction in borrowings in the current period making a total movement of 4% from December 2021 and 20% from the same period last year. This was as a result of the accelerated repayments of the International Finance Corporation and Access Bank Botswana Limited facilities.

Changes to the Board

Resignation/Retirement

Directors	Cause of change	Designation	Date
Mr. Pius K. Molefe	Retirement	Executive	01 June 2022
Mr. Colm W. Patterson	Resignation	Non-Executive	01 January 2022

Appointments of directors

Directors	Office	Designation	Date
Mrs. Susan Ntsima	Acting Managing Director	Executive	01 June 2022
Mrs. Koziba N. Moloyi-Sedimo	Non-Executive	Non-Executive	29 April 2022
Dr Vincent B. Mogano	Non-Executive	Non-Executive	29 April 2022

Special General Meeting

The Board would like to assure Shareholders that it is still committed to calling a special meeting before the end of 2022 to update Shareholders on developments that have taken place since the last Annual General Meeting. A date for the special meeting will be announced in due course.

Key liquidity ratios

The Group and Company continue to manage liquidity buffers through maintaining High Quality Liquid Assets (HQLA). Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratios (NSFR) are also met.

Credit risk

The Group and Company continue to carry out stress testing of all its credit risk elements. Estimates and conclusions by Management are continuously scrutinized based on historical events and current estimates of upcoming events.

There have been no significant changes to assumptions and modelling conclusions applied in the Group and Company's Financial Statements for the year ended 31 December 2021.

Inability to pay dividends to Shareholders

This is a big concern to us as it is to our Shareholders. BBSL has not been able to pay dividends for the past four years. However, payment will only resume once the Group and Company becomes profitable again and subject to solvency and capital adequacy requirements not being compromised. In the meantime, we continue to ask for Shareholders' support and understanding. We assure you that with the interventions we are implementing, the fortunes of the Group and Company will improve.

Projected performance in the next 12 months

The confirmation by the Central Bank that BBSL has satisfied the banking license application conditions has eliminated uncertainties with respect to the timing of the implementation of the five-year corporate strategy which was approved by the Board in December 2020. The strategy is intended to guide the Group and Company during the transition to the new bank and beyond. It is expected to turn around the loss-making position of the Group and Company after the rollout of the Commercial bank. The rollout of the commercial bank strategy will enable the Group and Company to introduce a wide range of products and services.

Considering where the Group and Company are in terms of its transformation journey, it is likely to record a loss in the next 12 months following the publication of its interim financial statements. This will be driven mainly by the operating expenditure for the transformation of BBS Limited. Some expenditure, which was held back pending the issuance of the banking license, will be incurred in the next twelve months.

Financial ratios such as the cost to income ratio and loans to deposits ratio will remain elevated and will improve with the diversification of the assets base and introduction of diversified income streams. Management is aware of this and will ensure that the necessary initiatives to mitigate the negative impact are implemented to ensure that the Group continues to operate with no threat to its existence in the foreseeable future.

Share price

We are continuing to keep an eye on our share price and expect that the interventions we are putting in place will re-ignite its growth. Subsequent to the reporting period, the Company declared a closed period from 16 August 2022 to 15 October 2022 as it finalises the process with Bank of Botswana (BoB) for the issuance of the commercial banking license. As you are aware, the Company is not listed with the Botswana Stock Exchange but rather registered in the Over The Counter (OTC) Serala Board of the Stock Exchange.

Capital Adequacy

Despite the negative performance noted above, the Group and Company continue to maintain a strong capital base. Capital adequacy ratio was recorded at 28.49% at par with December 2021 and down from 29.76% in the same period last year.

Economic Outlook

The International Monetary Fund estimates Botswana's economy to grow at a rate of 4.3% in 2022 having grown by 11.4% in 2021. According to Statistics Botswana, in the first quarter of 2022 growth was recorded at 13.1% which was higher than the 11.4% recorded for the whole of the past year. There was a successful COVID-19 vaccination program, prudent macroeconomic management with borrowing continuing to be within prescribed statutory limits as well as strong demand for diamonds which contributed to this economic recovery which has reached pre-pandemic levels. In 2022, fiscal and current accounts both narrowed sharply, and foreign reserves stabilized. There was also a notable recovery in the Government Investment Account with a need to rebuild buffers for absorbing potential shocks in the future, due to the monolithic structure of the economy which relies heavily on diamonds. In the medium-term, growth will continue to be driven by higher prices and demand for diamonds, better harvests due to above average rainfall and more international tourist arrivals after the removal of COVID-19 mobility restrictions.

Despite the positive outlook in the medium-term, challenges remain. Unemployment continues to rise and following the COVID-19 pandemic, poverty and inequality have also worsened, and this is exacerbated by the jobless growth. Inflation continues to be above the Bank of Botswana's (BoB) medium term 3% - 6% objective range. In order to contain rising inflation, the BoB has increased the Monetary Policy Rate (MoPR) by a combined 151 basis points in April, June and August 2022. Inflation is forecast to average 12.6% for the year and the projection is for further tightening in order to reign in inflation. The Government of Botswana (GoB) has also put up some fiscal support measures in the form of Value Added Tax (VAT) through a reduction from 14% to 12% for six months commencing 03 August 2022. Further, cooking oil and liquid petroleum gas have been zero rated for VAT. The total fiscal support was announced at P1.8 billion.

There are some downside risks to the positive outlook because the path to economic recovery is dependent on the trajectory of the geopolitical tensions between China, Taiwan and the United States as well as the ongoing war between Russia and Ukraine.

Domestically there are economic diversification plans that are being pursued in the form of Economic Recovery and Transformation Plan (ERTP) initiatives. Accelerated implementation of the "Reset Agenda" could also assist in efforts to diversify the economy.

Management will proceed with caution and adopt diligent prioritization of resources. The key strategic focus is on the transformational journey with a view to improve the returns of the Group and Company.

LET YOUR MONEY TAKE YOU FURTHER, FASTER

Aim for Bigger, get there faster with your BBS Visa Card. The convenient way to spend whenever, wherever, and, however. 24 hours a day, 7 days a week.

Open an ordinary savings account and step ahead with your BBS Visa card.

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Discover all the possibilities in a card that enables you to transact more safely and securely, everywhere life takes you. Trust the faster, easier and reliable way to access your money 24/7.

Open an ordinary BBS savings account and step ahead with your BBS Visa card.



Interim Condensed Consolidated Financial Results For The Period Ended 30 June 2022 (Continued)

PERFORMANCE HIGHLIGHTS for the period ended 30 June 2022

Operating Income	↓	-2%
Net fee and commission income	↑	7%
Total expenses (Including expected credit losses)	↑	77%
Profit for the period	↓	-237%
Total assets	↑	0.34%
Loans and advances to customers	↓	-1%
Investment with Banks	↑	39%
Customers' savings and fixed deposit accounts	↑	2%
Total equity	↓	-4%

INTERIM CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME for the period ended June 2022

	6 months ended 30 June 2022 (Reviewed) P'000	6 months ended 30 June 2021 (Reviewed) P'000	12 months ended 31 December 2021 (Audited) P'000
Interest income	125,975	126,278	252,475
Interest expense	(81,309)	(79,874)	(162,737)
Net interest income	44,666	46,404	89,738
Fee and commission income	9,936	9,034	18,725
Fee and commission expense	(804)	(532)	(1,606)
Net fee and commission income	9,132	8,502	17,119
Revenue	53,798	54,906	106,857
Other operating income	2,694	2,793	5,741
Operating income	56,492	57,699	112,598
Expected credit losses and write down on non-financial assets	(1,766)	28,866	18,900
Personnel expenses	(37,723)	(35,685)	(74,385)
Depreciation and amortisation	(7,549)	(9,008)	(17,134)
Operating expenses	(29,322)	(27,348)	(65,326)
Total expenses	(76,360)	(43,175)	(137,945)
(Loss)/profit for the period/ year	(19,868)	14,524	(25,347)
Other comprehensive income	-	-	-
Total comprehensive (loss)/income for the period/year	(19,868)	14,524	(25,347)
EARNINGS PER SHARE			
Per share information			
Basic and diluted (loss)/earnings for the period/year	(4.08)	2.98	(5.20)

INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION At 30 June 2022

	At 30 June 2022 (Reviewed) P'000	At 30 June 2021 (Reviewed) P'000	At 31 December 2021 (Audited) P'000
Assets			
Cash and cash equivalents	44,815	42,200	133,380
Investments with banks	431,904	295,328	311,520
Other assets	29,301	21,482	25,934
Short-term loans and advances to customers	52,407	51,658	52,923
Properties-in-possession	35,958	37,987	39,871
Mortgage loans and advances to customers	3,109,091	3,273,026	3,126,662
Right-of-use assets	14,229	17,376	15,319
Intangible assets	14,779	11,692	16,150
Property and equipment	109,282	102,638	106,953
Total Assets	3,841,766	3,853,387	3,828,712
Liabilities and equity			
Liabilities			
Customers' savings and fixed deposit accounts	2,130,996	1,933,054	2,084,962
Paid up and subscription savings	430,254	432,204	426,102
Withholding tax	1,282	998	1,650
Borrowings	641,234	804,856	667,893
Debentures	101,960	101,960	101,974
Lease liabilities	19,157	21,159	19,638
Other liabilities	42,721	25,255	32,463
Total Liabilities	3,367,604	3,319,486	3,334,682
Shareholders' Equity			
Stated capital - Ordinary shares	487,453	487,453	487,453
Statutory reserves	113,437	113,437	113,437
Retained loss	(126,728)	(66,989)	(106,860)
Total equity	474,162	533,901	494,030
Total liabilities and equity	3,841,766	3,853,387	3,828,712

INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION for the period ended 30 June 2022

	6 months ended 30 June 2022 (Reviewed) P'000	6 months ended 30 June 2021 (Reviewed) P'000	12 months ended 31 December 2021 (Audited) P'000
Cashflows from operating activities			
Interest receipts	126,946	129,626	256,462
Commission receipts	9,936	9,034	18,725
Interest payments	(81,040)	(106,250)	(180,256)
Commission payments	(804)	(532)	(1,606)
Other operating income	2,694	2,793	5,741
Cash payments to employees and suppliers	(72,500)	(62,126)	(139,411)
Net cash used in operating activities before changes in working capital	(14,768)	(27,505)	(40,345)
Changes in:			
Increase/(Decrease) in other assets	-	3,706	(1,120)
Decrease in short-term loans and advances to customers	(3,139)	1,975	775
Proceeds from sale of properties in possession	316	6,301	14,255
Decrease in mortgage loans and advances to customers	18,914	148,958	274,615
Increase/(Decrease) in Customers' savings and fixed deposit accounts	46,018	(101,631)	43,427
Increase/(Decrease) in other liabilities	10,249	(10,304)	(3,096)
Increase/(Decrease) in paid up and subscription savings	3,692	(1,233)	(7,668)
Decrease/(Increase) in withholding tax	(368)	92	744
Net cash flows generated from operating activities	65,283	20,359	281,587
Cashflows from investing activities			
Purchase of property and equipment	(6,172)	(1,285)	(9,601)
Purchase of intangible assets	(1,211)	(1,684)	(9,012)
New placements of investments with banks	(1,380,710)	(1,085,833)	(2,318,794)
Maturities of investments with banks	1,261,224	1,147,882	2,365,781
Net cash flows (used in)/generated from investing activities	(126,869)	59,080	28,374
Cashflows (used in)/generated from financing activities			
Proceeds from borrowings	-	-	64,470
Repayment of borrowings	(26,466)	(109,792)	(312,885)
Payment of lease liabilities	(513)	(534)	(1,253)
Net cash flows used in financing activities	(26,979)	(110,326)	(249,668)
Net movement in cash and cash equivalents	(88,565)	(30,887)	60,293
Cash and cash equivalents at the beginning of the period/year	133,380	73,087	73,087
Cash and cash equivalents at the end of the period/year	44,815	42,200	133,380

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY for the period ended 30 June 2022

	Ordinary shares P'000	Statutory reserve P'000	Retained loss P'000	Total equity P'000
Balance at 01 January 2021 - Audited	487,453	113,437	(81,513)	519,377
Total comprehensive income for the period	-	-	14,524	14,524
Profit for the period	-	-	14,524	14,524
Balance at 30 June 2021 - Reviewed	487,453	113,437	(66,989)	533,901
Total comprehensive income for the period	-	-	(39,871)	(39,871)
Loss for the period	-	-	(39,871)	(39,871)
Balance at 31 December 2021 - Audited	487,453	113,437	(106,860)	494,030
Total comprehensive income for the period - consolidated	-	-	(19,868)	(19,868)
Loss for the period	-	-	(19,868)	(19,868)
Balance at 30 June 2022 - Reviewed	487,453	113,437	(126,728)	474,162

SEGMENT REPORTING For the period ended 30 June 2022

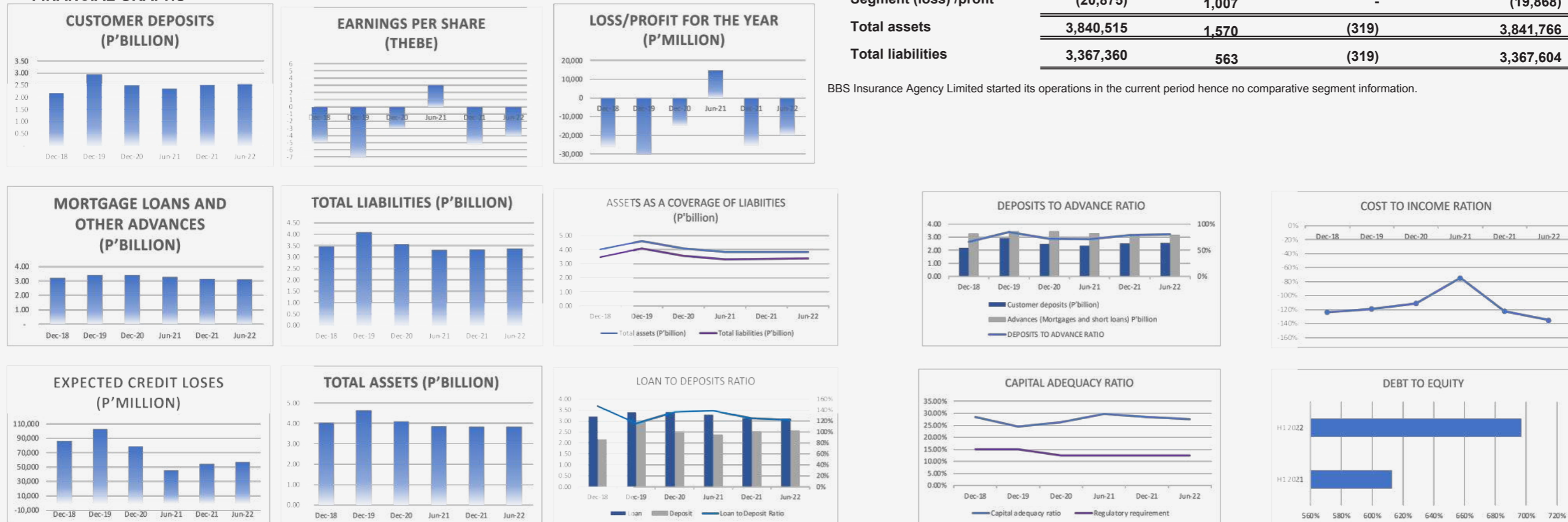
The Group and Company has identified its reportable segments following the launch of an insurance agency called BBS Insurance Agency Limited; whose purpose is to provide insurance agency services and bespoke insurance products to customers.

The following tables present revenue and profit information reported in accordance with the internal reporting for the Group and Company's operating segments for the six months ended 30 June 2022. The chief operating decision maker of the Group and Company is considered to be the Acting Managing Director.

	BBS Limited P'000	BBS Insurance Agency Limited P'000	Adjustments and eliminations P'000	Consolidated P'000
Operating Income				
External Customer	55,106	1,386	-	56,492
Inter-segment	145	-	(145)	-
Total Operating Income	55,251	1,386	(145)	56,492
Segment (loss) /profit	(20,875)	1,007	-	(19,868)
Total assets	3,840,515	1,570	(319)	3,841,766
Total liabilities	3,367,360	563	(319)	3,367,604

BBS Insurance Agency Limited started its operations in the current period hence no comparative segment information.

FINANCIAL GRAPHS



Notes to the Interim Condensed Consolidated Financial Results For The Period Ended 30 June 2022

Accounting policies

1. Activities

In the current period, BBS Limited ("the company") launched an insurance agency called BBS Insurance Agency Limited whose purpose is to provide insurance agency services and bespoke insurance products to customers. The insurance agency is part of the long-term strategic intent of BBS Limited to diversify its portfolio and offering. The Agency was officially licensed by the Non-Bank Financial Regulatory Authority (NBFIRA) on Wednesday 08 June 2022 and this is the date the company commenced its operations.

BBS Insurance Agency Limited was started without identifiable assets and liabilities therefore the effect of changes in the composition of the entity is measured during the interim period. BBSL owns 100% of the shares in BBS Insurance Agency Limited.

From the date of incorporation, BBS Insurance Agency Limited has contributed P1,3 million of revenue and P1,0 million to the net profit before tax from the continuing operations of the Group.

2. Financial Results

The condensed consolidated financial statements adequately disclose the results of the Group and Company's operations for period ended 30 June 2022.

3. Comparative financial information

The comparative financial information considered in these condensed consolidated financial statements relate to the reviewed results for the 6 months ended 30 June 2021 and the audited financial information for the 12 months ended 31 December 2021. The comparative financial information is not consolidated. It reflects the financial position and performance for BBS Limited only.

4. Related party transactions

There has been no significant change in the nature and quantum of related party transactions from those reported in the annual financial statements for the year ended 31 December 2021.

5. Dividend

No dividends were declared during the current or prior period.

6. Reporting entity

Companies within the Group and Company are domiciled in Botswana. The address of the Group and Company's registered office is Plot 13108-112 Broadhurst, Gaborone.

The Group and Company are primarily involved in property finance and the provision of financial services. These financial statements represent the Group and Company's interim condensed consolidated financial statements.

The interim condensed consolidated financial statements for the six months period ended 30 June 2022 were approved for issue by the Board of Directors on 22 September 2022.

7. Basis of preparation

These condensed consolidated financial statements for the period ended 30 June 2022 have been prepared using the framework principles, the recognition and measurement principles of IFRS and contain the presentation and disclosures required by IAS 34, 'Interim financial reporting, the Companies Act (CAP42:01) and in the manner required by Buildings Societies Act (CAP:42:03) and Insurance industry Act of Non-Bank Financial Institutions Regulatory Authority (NBFIRA). The interim condensed consolidated financial statements should be read in conjunction with the annual financial statements for the year ended 31 December 2021, which have been prepared in accordance with IFRS and the same accounting policies and methods of computation were applied in these interim financial statements. These Interim condensed consolidated financial statements do not include all the information required for a complete set financial statements prepared in accordance with IFRS standards. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in the Group's financial position and performance since the last annual financial statements of the company (BBS Limited).

8. Consolidation

Investments in subsidiary

Subsidiary is an entity controlled by the Group. The Group controls an entity when it is exposed or has rights to variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. The financial statements of the subsidiary are included in the interim condensed consolidated financial statements from the date that control commences until the date that control ceases. The financial statements have been prepared using uniform accounting policies for like transactions and other events in similar circumstances. Investments in subsidiary are measured at cost less accumulated impairment losses in the company financial statements.

For and on behalf of the Board of Directors:

Mr Bernard Mzizi
Chairman-Board

Dr. Vincent B. Mogano
Chairman- Finance and Audit Committee

Mrs. Susan Ntsima
Acting Managing Director

9. Transactions eliminated on consolidation

Intragroup balances, and income and expenses arising from intragroup transactions, are eliminated in preparing the interim condensed consolidated financial statements.

10. Use of judgments and estimates

The preparation of financial statements requires Management to make judgments, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results which form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed by Management on an on-going basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

The significant judgments made by Management in applying the Group and Company's accounting policies and the key sources of estimation uncertainty were the same as those applied in the annual financial statements for the year ended 31 December 2021.

11. Going concern

Management has made an assessment of the Group and Company's ability to continue as a going concern and is satisfied that the Group and Company has the resources to continue in business for the foreseeable future. There are significant judgments involved in the assessment of whether the going concern assumption remains appropriate as well as the assumptions made regarding the impact of the COVID-19 pandemic on the Group and Company. The COVID-19 pandemic shows signs of easing as some countries have lifted travel bans, cancelled lockdowns and eased quarantine measures. Many governments have announced curtailment of certain measures to provide financial and non-financial assistance to the affected entities. At the same time COVID-19 may continue to affect companies and economies. Many entities are still dealing with lost revenue and disrupted supply chains and, as a result, millions of workers have lost their jobs. This going concern basis applied presumes that funds will be available to finance future operations and that the realisation of assets and settlement of liabilities will occur in the ordinary course of business.

These condensed consolidated financial statements should be read in conjunction with the annual report for year ended 31 December 2021. Please refer below for updates on developments subsequent to 31 December 2021.

12. Compliance with the Buildings Societies Act and Insurance industry Act, 2019 of NBFIRA

The Group and Company complied with the requirements of Sections 39, 41 and 42 of the Building Societies Act, as varied by the Register of Building Societies together with the Insurance industry Act, 2019 of NBFIRA.

13. Events after the reporting period

Closed period – trading of shares

Subsequent to the reporting period, the Group and Company declared a closed period from 16 August 2022 to 15 October 2022 as it finalises the process with Bank of Botswana for the issuance of the commercial banking license.

14. Auditors' Review

The condensed consolidated financial statements from which the financial information is set out in this announcement has been reviewed but not audited by Ernst & Young, the Group's external auditors. Their review report is available for inspection at the Group's registered office.

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We know you better

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When your new BBS Visa card is linked to your account, it means you can stay connected to your money and your world. Giving you the confidence to explore a future with freedom, security and access right at your fingertips.

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We are moving fast. Ask us how.

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We know you better