

RTERLY STATEMENTS

(Published in accordance with section 92(1) of the Banking and Financial Services Act, 2017)

Note that the financial statements on a month-on-month basis are available on reques	
STATEMENT OF ASSETS AND LIABILITIES as at	31st Mar-2023
	K' 000
Notes and Coins	371,189
Balances Held with Bank of Zambia	924,402
Balances Held with Banks and other Financial Institutions in Zambia	166,994
Balances Held with Banks and other Financial Institutions abroad	1,636,782
investments in Securities	2,638,090
oans and Advances (net of capitalised interest on non-performing	
oans and allowances for losses)	1,171,220
Bills of Exchange	=
nterbranch	=
Fixed Assets	73,291
Other Assets	543,740
Total Assets	7,525,708
LIABILITIES	
Deposits	5,155,956
Balances due to Bank of Zambia	176,122
Balances due to Banks and other Financial Institutions in Zambia	167,700
Balances due to Banks and other Financial Institutions abroad	=
Bills of Exchange	94
nterbranch	-
Other Liabilities	1,036,983
Other Borrowed Funds	-
Shareholders equity	988,853
Total Liabilities and Shareholders equity	7,525,708
Off Balance sheet items:	
Contingent Liabilities	110,789
Assets pledged as Collateral	1,983,604
Allowances for loan losses on acceptances and off balance sheet	, ,
tems including other liabilities	
Other Commitments	-
Fotal Off Balance sheet items	2,094,393

INCOME STATEMENT	Quarter ended	31st Mar-2023		Year to Date	
	K' 0	K' 000		K' 000	
Interest Income:					
Loans and Advances	53,640		53,640		
Banks and Financial Institutions	17,379		17,379		
Securities	112,163		112,163		
Others	285	102.467	285	102.46	
Total Interest Income		183,467		183,46	
Interest Expense					
Deposits	64,786		64,786		
Paid to Banks and Financial Institutions	7,776		7,776		
Subordinate Debt	-		-		
Other	1,679		1,679		
Total Interest Expense		74,241		74,24	
Net Interest Income		109,226	_	109,226	
Provision for Loan Losses		(3,897)		(3,897	
Net Interest Income after Loan Loss provisions		113,123	_	113,12	
Non-Interest Income					
Commission fees and service charges	9,055		9,055		
Foreign Exchange:					
Fees from foreign exchange			-		
Realised Trading gains (Losses)	(1,257)		(1,257)		
Unrealised Trading gains (Losses)	36,658		36,658		
Dividend Income	-		-		
Other Income	7,656	· —	7,656		
Total non Interest Income		52,112		52,112	
Net Interest and Other Income		165,235	_	165,235	
Non-Interest Expense					
Depreciation	6,464		6,464		
Other Expenses	70,860		70,860		
Total non-Interest Expenses		77,324	_	77,32	
ncome(Losses) before taxes and extraordinary items		87,911	_	87,91	
Faxation		26,373	_	26,37	
Income(Losses) after taxes before extraordinary items		61,538	_	61,53	
Extraordinary Items (Gross amounts)			_	-	
NET INCOME AFTER TAXATION		61,538		61,53	

STATEMENT OF CAPITAL POSITION as at	31st Mar-2023
	K' 000
PRIMARY (TIER1) CAPITAL	
a) Paid up Common Shares	183,189
b) Eligible preference shares	256,358
c) Contributed surplus	344,239
1) Retained Earnings	182,187
e) General Reserves	-
Statutory Reserves	-
g) Minority Interests (common shareholders' Equity)	
n) Sub - Total	965,973
LESS:	
) Goodwill & Other intangible assets	50,883
) Investments in Other unconsolidated subsidiaries and associates	-
c) Lending of a capital nature to subsidiaries and associates	-
Holding of another Bank's or Financial Institutions' capital Instruments	-
M Assets pledged to secure liabilities	
Sub - Total A (items i to m)	50,883
OTHER ADJUSTMENTS	
Provisions	-
Assets of little or no realizable value	-
Other Adjustments specified	-
Sub-Total	
n) Sub-Total B (sub total A + Other adjustments)	50,883
) Total Primary Capital (h-n)	915,090
I SECONDARY (TIER2) CAPITAL	
a) Eligible preferred shares (regulation 13 & 17)	-
) Eligible subordinated debt (regulation 17(b))	-
c) Revaluation Reserves (regulation 17(a)) (Max. 40% revaluation reserves	-
d) Other (regulation 17c)) - Specified	=
e) Total Secondary Capital	
II ELIGIBLE SECONDARY CAPITAL	-
(Maximum Secondary Capital is limited to 100% of Primary Capital)	
V ELIGIBLE TOTAL CAPITAL (I(o)+III) (Regulatory Capital) MINIMUM TOTAL CAPITAL REQUIREMENT (Risk weighted)	915,090
(10% of total on and off balance sheet risk-weighted assets or K520million which is higher)	520,000
/I EXCESS (DEFICIENCY)	395,090
Risk Based Assets	,
RISK DASCU ASSCIS	2,540,754
STATEMENT OF LIQUIDITY POSITION as at	31st Mar-2023
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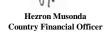
		K 000
(i)	DEPOSIT LIABILITIES & BILLS PAYABLE	
1.	Demand Deposits	2,092,299
2.	Savings Deposits	216,689
3.	Time Deposits	2,846,969
4.	Bills Payable	94
	Total Liabilities and Bills Payable	5,156,051
(ii	TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF	
	THE PREVIOUS QUARTER	3,628,926
(iii	I LIQUID ASSETS	
1.	Gold coins and bullion	
2.	Notes and coins	371,189
3.	Balances at Bank of Zambia	
	(a) Current Account	394,090
	(b) Statutory Deposits Account	530,312
	(c) OMO Deposits	-
	(d) Other Balances	-
4.	Treasury Bills issued by Government of the Republic of Zambia (including those	
	held as collateral for the Clearing House)	1,649,706
	Money at call with any other Bank	1,803,776
6.	Bills of exchange and promissory notes eligible for discount at the Bank of Zambia	-
7.	Local registered securities which are issued or guaranteed by the	
	Government of the Republic of Zambia and which have a final maturity date of not	
	more than six years (at book value) and such other securities as the Minister	
	may have approved	-
8.	Items in transit between banks, between branches of banks and	
	between branches and head office of bank	-
	Total Liquid Assets	4,749,073

THE ABOVE INFORMATION IS UNAUDITED BUT IS IN AGREEMENT WITH THE FINANCIAL STATEMENTS SUBMITTED TO BANK OF ZAMBIA

(iv RATIOS

at the end of the previous quarter





1. Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable

2. Total liquid assets as a percentage of total deposit liabilities and bills payable

3. Total liquid assets as a percentage of total deposit liabilities and bills payable

46.84%

92.11%

73.87%