Access Bank Zambia Limited

QUARTERLY 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 request at every branch of our bank

STATEMENT OF ASSETS AND LIABILITIES as at 30th September 2026

	K' 000
Notes and Coins	2,890,958
Balances Held with Bank of Zambia	3,808,262
Balances Held with Banks and other Financial Institutions in Zambia	75,964
Balances Held with Banks and other Financial Institutions abroad	1,301,912
Investments in Securities	6,372,573
Loans and Advances (net of capitalised interest on non-performing loans and allowances for losses)	13,013,545
Bills of Exchange	-
Interbranch	19,944
Fixed Assets	609,891
Other Assets	3,673,008
Total Assets	**31,766,056**
LIABILITIES	
Deposits	22,642,155
Balances due to Bank of Zambia	448,587
Balances due to Banks and other Financial Institutions in Zambia	471,726
Balances due to Banks and other Financial Institutions abroad	2,068,140
Bills of Exchange	-
Interbranch	-
Other Liabilities	1,726,720
Other Borrowed Funds	906,971
Shareholders equity	3,501,758
Total Liabilities and Shareholders equity	**31,766,056**
Off Balance sheet items:	
Contingent Liabilities	653,248
Assets pledged as Collateral	1,246,389
Allowances for loan losses on acceptances and off balance sheet items including other liabilities	
Other Commitments	-
Total Off Balance sheet items	1,899,637

INCOME STATEMENT

	Quarter to Date K' 000		30th September 2026 Year to Date K' 000	
Interest Income:				
Loans and Advances	516,503		1,338,523	
Banks and Financial Institutions	40,944		83,165	
Securities	282,141		871,938	
Others	-		-	
Total Interest Income		839,588		2,293,626
Interest Expense				
Deposits	332,837		938,802	
Paid to Banks and Financial Institutions	78,805		221,097	
Subordinate Debt	3,772		11,129	
Other	4,083		14,395	
Total Interest Expense		419,496		1,185,423
Net Interest Income		420,091		1,108,203
Provision for Loan Losses		38,974		1,832
		-		
Net Interest Income after Loan Loss provisions		381,118		1,106,371
Non-Interest Income				
Commission fees and service charges	217,898		550,631	
Foreign Exchange:				
Realised gains/ (Losses) from foreign exchange holdings	83,967		198,389	
Realised Trading gains (Losses)	(87,733)		375,333	
Unrealised Trading gains (Losses)	-		-	
Dividend Income	-		-	
Other Income	906		6,801	
Total non Interest Income		215,038		1,131,154
Net Interest and Other Income		596,155		2,237,525
Non-Interest Expense				
Depreciation	39,197		110,452	
Other Expenses	365,196		1,080,318	
Total non-Interest Expenses		404,393		1,190,769
Income(Losses) before taxes and extraordinary items		**191,762**		**1,046,756**
Taxation		57,529		314,027
Income(Losses) after taxes before extraordinary items		**134,234**		**732,730**
Extraordinary Items (Gross amounts)		-		-
NET INCOME AFTER TAXATION		**134,234**		**732,730**

STATEMENT OF CAPITAL POSITION as at 30th September 2026

		K' 000
I	**Common Equity Tier One (CET 1)**	
(a)	Paid up Common Shares	183,189
(b)	Share premium resulting from the issue of common shares	344,239
(c)	Retained earnings	2,320,844
(d)	Accumulated comprehensive income and other disclosed reserves	67,082
(e)	Common shares issued by consolidated subsidiaries and held by third parties that meet the criteria for inclusion in CET1	-
(f)	CET1 before adjustments: [Sum of I(a) + I(e)]	**2,915,355**
II	**Adjustments to Common Equity Tier One**	280,141
III	**CET 1 less adjustments: (Minimum - 75% of Primary Capital)**	2,635,213
IV	**Minimum CET 1: 6% of Total Risk Weighted Assets**	2,353,432
V	**CET 1 Excess (Deficiency): [(III) less (IV)]**	**281,781**
VI	**Additional Tier One Capital**	
(a)	Instruments that meet the criteria for inclusion in additional tier one capital and are not included in CET 1 capital	577,158
(b)	Share premium resulting from the issue of instruments included in additional tier one capital	-
(c)	Instruments issued by consolidated subsidiaries that meet the criteria for inclusion in additional tier capital	-
(d)	Additional tier one capital before regulatory adjustments [Sum of VI(a) to VI(c)]	577,158
VII	**Additional tier one capital: Regulatory adjustments**	-
VIII	**Eligible additional tier one capital after adjustments: (Maximum - 25% of Primary Capital)**	577,158
IX	**PRIMARY CAPITAL [Sum of III and VIII]**	**3,212,371**
X	**MINIMUM PRIMARY CAPITAL: 8% of Total Risk Weighted Assets**	3,137,909
XI	**Primary Capital Excess (Deficiency): [(IX) less (XI)]**	**74,462**
XII	**SECONDARY CAPITAL**	
(a)	Instruments that meet the criteria for inclusion in secondary capital and are not included in primary capital	906,971
(b)	Share premium resulting from the issue of instruments included in secondary capital	-
(c)	Instruments issued by consolidated subsidiaries and held by third parties that meet the criteria, set out in the Sixth Schedule, for inclusion in secondary capital	-
(d)	General loan loss provisions limited to a maximum of 1.25% of credit risk weighted assets	-
(e)	40% of latent revaluation reserves or cumulative unrealised gains arising from changes in fair value of equity instruments	-
(f)	Secondary Capital: [sum of XII(a) to XII(e)]	906,971
XIII	**Total Regulatory Capital**	**4,119,342**
XIV	**Minimum Regulatory Capital: Paid up capital or 10%* of Total Risk Weighted Assets, whichever is higher**	3,922,387
XV	**Regulatory Capital Excess (Deficiency): [(XIII) less (XIV)]**	196,955
XVI	**Risk Weighted Assets**	**39,223,866**

STATEMENT OF LIQUIDITY POSITION as at 30th September 2026

		K' 000
(i)	**DEPOSIT LIABILITIES & BILLS PAYABLE**	
1.	Demand Deposits	11,371,296
2.	Savings Deposits	1,662,578
3.	Time Deposits	9,608,280
4.	Bills Payable	-
	Total Liabilities and Bills Payable	**22,642,155**
(ii)	**TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER**	21,938,371
(iii)	**LIQUID ASSETS**	
1.	Gold coins and bullion	
2.	Notes and coins	2,890,958
3.	Balances at Bank of Zambia	
	(a) Current Account	285,462
	(b) Statutory Deposits Account	3,522,780
	(c) OMO Deposits	-
	(d) Other Balances	20
4.	Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House)	1,817,068
5.	Money at call with any other Bank	1,377,876
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	629,504
8.	Items in transit between banks, between branches of banks and between branches and head office of bank	-
		19,944
	Total Liquid Assets	**10,543,611**
(iv)	**RATIOS**	
1.	Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable	22.05%
2.	Total liquid assets as a percentage of total deposit liabilities and bills payable	46.57%
3.	Total liquid assets as a percentage of total deposit liabilities and bills payable at the end of the previous quarter	60.16%

Iheanyi Nwogu
Managing Director

Harrison Sinkala
Chief Financial Officer

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