

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-2025	STATEMENT OF CAPITAL POSITION as at	30th September-2025
		K' 000		K' 000
Notes and Coins		2,186,371	I PRIMARY (TIER1) CAPITAL	
Balances Held with Bank of Zambia		3,329,799	(a) Paid up Common Shares	183,189
Balances Held with Banks and other Financial Institutions in Zambia		30,387	(b) Eligible preference shares	577,158
Balances Held with Banks and other Financial Institutions abroad		1,798,562	(c) Contributed surplus	344,239
Investments in Securities		6,531,790	(d) Retained Earnings	1,426,996
Loans and Advances (net of capitalised interest on non-performing loans and allowances for losses)		8,975,062	(e) General Reserves	-
Bills of Exchange		-	(f) Statutory Reserves	67,082
Interbranch		-	(g) Minority Interests (common shareholders' Equity)	-
Fixed Assets		573,868	(h) Sub - Total	-
Other Assets		3,822,306	LESS:	2,598,664
Total Assets		27,248,145	(i) Goodwill & Other intangible assets	425,928
LIABILITIES			(j) Investments in Other unconsolidated subsidiaries and associates	-
Deposits		17,558,659	(k) Lending of a capital nature to subsidiaries and associates	-
Balances due to Bank of Zambia		909,013	(l) Holding of another Bank's or Financial Institutions' capital Instruments	-
Balances due to Banks and other Financial Institutions in Zambia		267,130	(m) Assets pledged to secure liabilities	-
Balances due to Banks and other Financial Institutions abroad		3,173,183	Sub - Total A (items i to m)	425,928
Bills of Exchange		-	OTHER ADJUSTMENTS	
Interbranch		-	Provisions	-
Other Liabilities		1,591,379	Assets of little or no realizable value	89,011
Other Borrowed Funds		1,105,323	Other Adjustments specified	-
Shareholders equity		2,643,458	Sub-Total	89,011
Total Liabilities and Shareholders equity		27,248,145	(n) Sub-Total B (sub total A + Other adjustments)	514,939
Off Balance sheet items:			(o) Total Primary Capital (h-n)	2,083,725
Contingent Liabilities		628,070		
Assets pledged as Collateral		2,558,485		
Allowances for loan losses on acceptances and off balance sheet items including other liabilities				
Other Commitments		-		
Total Off Balance sheet items		3,186,555		
INCOME STATEMENT	Quarter ended	30th September-2025	Year to Date	
		K' 000	K' 000	
Interest Income:				
Loans and Advances		384,145	1,034,048	
Banks and Financial Institutions		8,073	31,157	
Securities		347,226	1,116,383	
Others		-	-	
Total Interest Income		739,444	2,181,588	
Interest Expense				
Deposits		252,330	714,354	
Paid to Banks and Financial Institutions		131,429	226,625	
Subordinate Debt		-	7,287	
Other		3,985	15,974	
Total Interest Expense		387,744	964,240	
Net Interest Income				
Provision for Loan Losses		351,700	1,217,348	
		(28,052)	2,855	
		-	-	
Net Interest Income after Loan Loss provisions		379,752	1,214,493	
Non-Interest Income				
Commission fees and service charges		145,519	440,560	
Foreign Exchange:				
Realised gains/ (Losses) from foreign exchange holdings		14,939	79,612	
Realised Trading gains (Losses)		73,151	226,930	
Unrealised Trading gains (Losses)		-	-	
Dividend Income		-	-	
Other Income		11,392	13,797	
Total non Interest Income		245,001	760,899	
Net Interest and Other Income		624,753	1,975,392	
Non-Interest Expense				
Depreciation		21,009	72,934	
Other Expenses		418,814	1,059,136	
Total non-Interest Expenses		439,823	1,132,070	
Income(Losses) before taxes and extraordinary items		184,930	843,322	
Taxation		55,479	255,396	
Income(Losses) after taxes before extraordinary items		129,451	587,926	
Extraordinary Items (Gross amounts)		-	-	
NET INCOME AFTER TAXATION		129,451	587,926	
STATEMENT OF LIQUIDITY POSITION as at				
				30th September-2025
				K' 000
(i) DEPOSIT LIABILITIES & BILLS PAYABLE				
1. Demand Deposits				9,683,084
2. Savings Deposits				1,515,619
3. Time Deposits				6,359,956
4. Bills Payable				-
Total Liabilities and Bills Payable				17,558,659
(ii) TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER				19,403,179
(iii) LIQUID ASSETS				
1. Gold coins and bullion				2,186,371
2. Notes and coins				3,329,796
3. Balances at Bank of Zambia				-
(a) Current Account				23
(b) Statutory Deposits Account				-
(c) OMO Deposits				3,329,776
(d) Other Balances				-
4. Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House)				1,802,315
5. Money at call with any other Bank				1,828,949
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				9,147,434
(iv) RATIOS				
1. Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable				22.72%
2. Total liquid assets as a percentage of total deposit liabilities and bills payable				52.10%
3. Total liquid assets as a percentage of total deposit liabilities and bills payable at the end of the previous quarter				53.07%