

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
		K' 000
Notes and Coins		2,186,371
Balances Held with Bank of Zambia		3,329,799
Balances Held with Banks and other Financial Institutions in Zambia		30,387
Balances Held with Banks and other Financial Institutions abroad		1,798,562
Investments in Securities		6,531,790
Loans and Advances (net of capitalised interest on non-performing loans and allowances for losses)		8,975,062
Bills of Exchange		-
Interbranch		-
Fixed Assets		573,868
Other Assets		3,822,306
Total Assets		27,248,145
LIABILITIES		
Deposits		17,558,659
Balances due to Bank of Zambia		909,013
Balances due to Banks and other Financial Institutions in Zambia		267,130
Balances due to Banks and other Financial Institutions abroad		3,173,183
Bills of Exchange		-
Interbranch		-
Other Liabilities		1,591,379
Other Borrowed Funds		1,105,323
Shareholders equity		2,643,458
Total Liabilities and Shareholders equity		27,248,145
Off Balance sheet items:		
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		351,700	1,217,348	
Provision for Loan Losses		(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 CAPITAL POSITION as at		30th September-2025
		K' 000
I PRIMARY (TIER1) CAPITAL		
(a) Paid up Common Shares		183,189
(b) Eligible preference shares		577,158
(c) Contributed surplus		344,239
(d) Retained Earnings		1,426,996
(e) General Reserves		-
(f) Statutory Reserves		67,082
(g) Minority Interests (common shareholders' Equity)		-
(h) Sub - Total		2,598,664
LESS:		
(i) Goodwill & Other intangible assets		425,928
(j) Investments in Other unconsolidated subsidiaries and associates		-
(k) Lending of a capital nature to subsidiaries and associates		-
(l) Holding of another Bank's or Financial Institutions' capital Instruments		-
(m) Assets pledged to secure liabilities		-
Sub - Total A (items i to m)		425,928
OTHER ADJUSTMENTS		
Provisions		-
Assets of little or no realizable value		89,011
Other Adjustments specified		-
Sub-Total		89,011
(n) Sub-Total B (sub total A + Other adjustments)		514,939
(o) Total Primary Capital (h-n)		2,083,725

II SECONDARY (TIER2) CAPITAL		
(a) Eligible preferred shares (regulation 13 & 17)		-
(b) Eligible subordinated debt (regulation 17(b))		1,105,324
(c) Revaluation Reserves (regulation 17(a)) (Max. 40% revaluation reserves		-
(d) Other (regulation 17c)) - Specified		-
(e) Total Secondary Capital		1,105,324

III ELIGIBLE SECONDARY CAPITAL		1,105,324
(Maximum Secondary Capital is limited to 100% of Primary Capital)		
IV ELIGIBLE TOTAL CAPITAL (I(o)+III) (Regulatory Capital)		3,189,049
V MINIMUM TOTAL CAPITAL REQUIREMENT (Risk weighted)		
(10% of total on and off balance sheet risk-weighted assets or K520million which is higher)		1,335,880
VI EXCESS (DEFICIENCY)		1,853,169
Risk Based Assets		13,358,798

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. Notes and coins		2,186,371
3. Balances at Bank of Zambia		-
(a) Current Account		-
(b) Statutory Deposits Account		3,329,776
(c) OMO Deposits		-
(d) Other Balances		23
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%