Access Bank Zambia Limited

Q U A R T E R L Y   S T A T E M E N T S

(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 June 2026

	K' 000
Notes and Coins	2,137,594
Balances Held with Bank of Zambia	6,268,028
Balances Held with Banks and other Financial Institutions in Zambia	637,900
Balances Held with Banks and other Financial Institutions abroad	1,066,543
Investments in Securities	6,927,154
Loans and Advances (net of capitalised interest on non-performing loans and allowances for losses)	9,384,907
Bills of Exchange	-
Interbranch	17,608
Fixed Assets	593,980
Other Assets	3,242,931
Total Assets	**30,276,645**
LIABILITIES	
Deposits	21,938,371
Balances due to Bank of Zambia	448,587
Balances due to Banks and other Financial Institutions in Zambia	92,226
Balances due to Banks and other Financial Institutions abroad	1,915,374
Bills of Exchange	-
Interbranch	-
Other Liabilities	1,677,649
Other Borrowed Funds	836,955
Shareholders equity	3,367,483
Total Liabilities and Shareholders equity	**30,276,645**
Off Balance sheet items:	
Contingent Liabilities	537,926
Assets pledged as Collateral	1,204,989
Allowances for loan losses on acceptances and off balance sheet items including other liabilities	
Other Commitments	-
Total Off Balance sheet items	1,742,915

INCOME STATEMENT 30th June 2026

	Quarter to Date K' 000		Year to Date K' 000	
Interest Income:				
Loans and Advances	411,233		822,021	
Banks and Financial Institutions	25,634		42,220	
Securities	282,033		589,796	
Others	-		-	
Total Interest Income		718,900		1,454,037
Interest Expense				
Deposits	319,658		605,963	
Paid to Banks and Financial Institutions	59,781		142,292	
Subordinate Debt	3,597		7,357	
Other	4,944		10,312	
Total Interest Expense		387,980		765,924
Net Interest Income		330,920		688,113
Provision for Loan Losses		(23,117)		(37,144)
		-		
Net Interest Income after Loan Loss provisions		354,037		725,257
Non-Interest Income				
Commission fees and service charges	169,180		332,732	
Foreign Exchange:				
Realised gains/ (Losses) from foreign exchange holdings	73,481		114,422	
Realised Trading gains (Losses)	365,515		463,065	
Unrealised Trading gains (Losses)	-		-	
Dividend Income	-		-	
Other Income	3,142		5,893	
Total non Interest Income		611,318		916,112
Net Interest and Other Income		965,355		1,641,369
Non-Interest Expense				
Depreciation	36,590		71,254	
Other Expenses	354,497		715,124	
Total non-Interest Expenses		391,087		786,378
Income(Losses) before taxes and extraordinary items		**574,268**		**854,991**
Taxation		172,280		256,497
Income(Losses) after taxes before extraordinary items		**401,988**		**598,494**
Extraordinary Items (Gross amounts)		-		-
NET INCOME AFTER TAXATION		**401,988**		**598,494**

STATEMENT OF CAPITAL POSITION as at 30th June 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	2,186,570
(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)]	**2,781,080**
II	**Adjustments to Common Equity Tier One**	396,918
III	**CET 1 less adjustments: (Minimum - 75% of Primary Capital)**	2,384,162
IV	**Minimum CET 1: 6% of Total Risk Weighted Assets**	874,597
V	**CET 1 Excess (Deficiency): [(III) less (IV)]**	**1,509,565**
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]**	**2,961,320**
X	**MINIMUM PRIMARY CAPITAL: 8% of Total Risk Weighted Assets**	1,166,129
XI	**Primary Capital Excess (Deficiency): [(IX) less (XI)]**	**1,795,191**
XII	**SECONDARY CAPITAL**	
(a)	Instruments that meet the criteria for inclusion in secondary capital and are not included in primary capital	836,955
(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)]	836,955
XIII	**Total Regulatory Capital**	**3,798,275**
XIV	**Minimum Regulatory Capital: Paid up capital or 10%* of Total Risk Weighted Assets, whichever is higher**	1,457,661
XV	**Regulatory Capital Excess (Deficiency): [(XIII) less (XIV)]**	2,340,614
XVI	**Risk Weighted Assets**	**14,576,614**

STATEMENT OF LIQUIDITY POSITION as at 30th June 2026

		K' 000
(i)	**DEPOSIT LIABILITIES & BILLS PAYABLE**	
1.	Demand Deposits	9,492,178
2.	Savings Deposits	1,659,103
3.	Time Deposits	10,787,090
4.	Bills Payable	-
	Total Liabilities and Bills Payable	**21,938,371**
(ii)	**TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER**	19,780,520
(iii)	**LIQUID ASSETS**	
1.	Gold coins and bullion	
2.	Notes and coins	2,137,594
3.	Balances at Bank of Zambia	
	(a) Current Account	635,591
	(b) Statutory Deposits Account	4,582,419
	(c) OMO Deposits	1,050,000
	(d) Other Balances	18
4.	Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House)	2,469,349
5.	Money at call with any other Bank	1,704,443
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	618,097
		-
8.	Items in transit between banks, between branches of banks and between branches and head office of bank	-
	Total Liquid Assets	**13,197,511**
(iv)	**RATIOS**	
1.	Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable	28.68%
2.	Total liquid assets as a percentage of total deposit liabilities and bills payable	60.16%
3.	Total liquid assets as a percentage of total deposit liabilities and bills payable at the end of the previous quarter	50.35%

Helen Lunda
Executive Director

Harrison Sinkala
Chief Financial Officer

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