## Access Bank Zambia Limited



## Quarterly Financial Statements for the Quarter Ended 31st December 2018

Published in accordance with the section 61(3) of the Banking and Financial Services Act. 1994

Take note that the financial statements on a month-on-month basis are available on request at every branch of our bank.

INCOME STATEMENT	4th Quarter		BALANCE SHEET		STATEMENT OF LIQUIDITY POSITION		STATEMENT OF CAPITAL POSITION	
	ending 31.12.18 Yea	ar to date	As at 31st December 2018			į –	As at 31st December 2018	
Interest income from:				K'000		K'000		K'000
Loans and overdrafts	3,424	14,429	ASSETS	1,000	I DEPOSIT LIABILITIES AND BILLS PAYABLE		I PRIMARY (TIER 1) CAPITAL	
Banks and financial institutions	5,666	16,349					(a) Paid-up common shares	116,355
Securities	29,306	105,338			1. Demand deposits	491,275	(b) Eligible preferred shares	-
Other	-	-	Notes and coins	21,144	2. Savings deposits	14,834	(c) Contributed surplus (d) Retained earnings	245,324 (95,781
Total interest income	38,396	136,116	Balances with Bank of Zambia	50,785	3. Time deposits	506,522	(e) General reserves	(93,761
	,		Balances with banks and other financial institutions in Zambia	203	4. Bills payable	-	(f) Statutory reserves	_
			Balances with banks and other financial institutions abroad	317,105	n unis payable		(g) Minority interests (common shareholders' equity)	-
Interest expense					Total Deposit Liabilities and bills payable	1,012,631		
Deposits	(14,158)	(50,001)	Investments in securities	766,378	Potal Deposit Endomisies and Smis payable		(h) Sub-total	_265,897
Paid to banks and financial institutions	(2,623)	(8,473)			II TOTAL DEPOSIT LIABILITIES AND BILLS PAYABLE AT THE END OF THE PREVIOUS		LECC.	
Subordinated debt	(252)	(882)		79,691	QUARTER	1,019,581	LESS: (i) Goodwill and other intangible assets	3,140
Other	(122)	(472)	Bills of exchange	-	QVIII ER	1,013,301	(i) Investments in unconsolidated subsidiaries and associates	3,140
	(,	(,	Interbranch	-			(k) Lending of a capital nature to subsidiaries and associates	-
Total interest expense	(17,155)	(59.828)	L Fixed Assets	22 580	III LIQUID ASSETS		(I) Holding of other banks' or financial institutions' capital instruments	-
	(=1,==0,	(00,000,		1	III EIGOD AGGETG		(m) Assets pledged to secure liabilities	-
Net interest income	21,241	76,288	Other assets	104,914	1. Gold coins and bullion		6 to 1 1/4 t	
	,	,			2. Notes & coins	21,144	Sub-total (A) (items i to m)	3,140
Provision for loan losses	(2,238)	(6,530)	Total Assets	1,362,799	3. Balances at Bank of Zambia	21,144	OTHER ADJUSTMENTS:	
_	-	(0,000,	-		(a) Current account	432	Provisions	_
Net interest income after provision for loan losses	19,003	69,758			(b) Statutory deposits account	50,353	Assets of little or no realizable value	-
			- Liabilities		(c) OMO deposits	50,333	Other adjustments (Prepayments)	-
Non-interest income			FINDIELIES		(d) Other balances			
Commissions fees and service charges	2,752	17,134			(u) Other balances	-	(n) Sub-total (B) - (Sub-total A above + Other adjustments)	3,140
Foreign Exchange	, -	, -	Deposits	1,012,631	4. Treasury bills issued by the Government of the Republic of Zambia (including those held as	724,984	(o) Total primary capital (h - n)	262,757
Fees from foreign exchange transactions	-	-	Balances due to Bank of Zambia	-	collateral for the Clearing House)		II SECONDARY (TIER 2) CAPITAL	202,737
Realised trading gains/(losses)	4,573	12,505	Balances due to banks and other financial institutions in Zambia	42,000	5. Money at call with any other bank	317,105	(a) Eligible preferred shares (Regulations 13 and 17)	-
Unrealised gains/(losses) from foreign exchange h	-	-	Balances due to banks and other financial institutions abroad	46	6. Bills of exchange and promisory notes eligible for discount at Bank of Zambia	-	(b) Eligible subordinated term debt (Regulation 17 (b))	11,979
Other	895	2.956	Other liabilities	30,247			(c) Eligible loan stock / capital (Regulation 17(b))	-
		,			7. Local registered securities which are issued or guaranteed by Government of the	14,251	(d) Revaluation reserves (Regulation 17 (a)). Maximum is 40% of revaluation 1	-
Total non-interest income	8,221	32,595	Other borrowed funds	11,979			(e) Other (Regulation (17 (c)). Specify	-
-	-,	,	Shareholders' equity	265,897	Republic of Zambia and which have a final maturity date of not more than six years		(f) Total secondary capital	11,979
Net interest and other income	27,223	102,353			(at book value) and such other securities as the Minister may have approved		(i) Four-secondary capital	
		,	Total liabilities and shareholders' equity	1,362,799			III ELIGIBLE SECONDARY CAPITAL	
Non-interest expenses				-100-100	8. Items in transit between banks, between branches of bank and between branches and	-	(the maximum amount of secondary capital is limited to 100% of primary	
Depreciation	(1,423)	(5,645)			head office of bank		capital)	-
Other	(18,291)	(67.854)	AMIL I II					
<u>-</u>	(10,101)	(0.,00.,	Off balance sheet items		Total liquid assets	1,128,270	IV FLICIPLE TOTAL CAPITAL (V. ) - III) (P	074 776
Total non-interest expenses	(19,714)	(73,499)			•		IV ELIGIBLE TOTAL CAPITAL (I(o) + III) (Regulatory capital)	274,736
	(-0): - :/	(10,100)	Contingent liabilities	108 594	IV RATIOS		V MINIMUM TOTAL CAPITAL REQUIREMENT:	
Income/(losses) before taxes	7,509	28,854	3		1. Liquid assets (items 2, 3(a), 3(c) and 4 as a per centage of total deposit liabilities and bills pa		(Higher of K104 000 or 10% of total on and off balance sheet risk-weighted	
	,,000	20,00	- Assets pledged as collateral security (other than Clearing House)	356,035	1. Liquid assets (items 2, 3(a), 3(c)and 4 as a per centage of total deposit liabilities and bills pa	ya <u>ule 13.0070</u>	assets as established in the First schedule)	104,000
Taxation					2. Total liquid assets as a percentage of total deposit liabilities and bills payable	111.42%		
			Allowances for losses on acceptances and off balance sheet items included in other liabilities	-	3. Total liquid assets as a percentage of total deposit liabilities and bills payable at the end of		VI EXCESS (DEFICIENCY) (IV minus V)	170,736
					5. I otal liquid describ de a per certage of total deposit liabilities and bills payable at the end of			
Income/(losses) after taxes	7,509	28,854		464.629	the previous quarter	109.09%	RISK-WEIGHTED ASSETS	702,556





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