Access Bank Zambia Limited



Quarterly Financial Statements for the Quarter Ended 31st March 2019

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.

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INCOME STATEMENT	3rd Quarter	BALANCE SHEET		STATEMENT OF LIQUIDITY POSITION		STATEMENT OF CAPITAL POSITION	
	ending	As at 31st March 2019		As at 31st March 2019		As at 31st March 2019	
	31.03.19 Yea	r to date					
Interest income from:			K'000		K'000	L DRIMARY/TIER () CARITAL	K'000
Loans and overdrafts	3,922	3,922 ASSETS	J	DEPOSIT LIABILITIES AND BILLS PAYABLE		I PRIMARY (TIER 1) CAPITAL (a) Paid-up common shares	116,355
Banks and financial institutions	5,467	5,467				(b) Eligible preferred shares	110,355
Securities	36,499	36,499 Notes and coins	77.052	1. Demand deposits	508,516	(c) Contributed surplus	245,324
Other		-	37,952	2. Savings deposits	13,417	(d) Retained earnings	(100,494)
Total interest income	45,888	45,888 Balances with Bank of Zambia	49,394	3. Time deposits	453,242	(e) General reserves	-
		Balances with banks and other financial institutions in Zambia	230	4. Bills payable	-	(f) Statutory reserves	-
		Balances with banks and other financial institutions abroad	261,921	1,7		(g) Minority interests (common shareholders' equity)	-
Interest expense		Investments in securities	785,941	Total Deposit Liabilities and bills payable	975,175		
Deposits	(19,124)	(19,124)	703,341	Total Beposit Eldometes and only paydore		(h) Sub-total	261,185
Paid to banks and financial institutions	(2,461)	(2.461)		TOTAL DEPOSIT LIABILITIES AND BILLS PAYABLE AT THE END OF THE PREVIOUS		LESS:	
Subordinated debt	(297)	(297) Loans and advances (net of capitalised interest on non-performing loans and allowances for loan losses	s) 56,180 "	OUARTER	1,012,631	(i) Goodwill and other intangible assets	2,754
Other	(70)	(70) Bills of exchange	-	WARTER	1,012,031	(i) Investments in unconsolidated subsidiaries and associates	2,754
Calci	(, 0)	Interbranch	-			(k) Lending of a capital nature to subsidiaries and associates	-
Total interest expense	(21,951)	(21,951) Fixed Assets	22 120	I LIQUID ASSETS		(I) Holding of other banks' or financial institutions' capital instruments	-
Total interest expense	(21,551)			I LIQUID ASSETS		(m) Assets pledged to secure liabilities	-
Net interest income	23,936	Other assets 23,936	110,148				
Net litterest income	23,330	25,530		1. Gold coins and bullion	-	Sub-total (A) (items i to m)	2,754
Provision for loan losses	(2,946)	(2,946) Total Assets	1,323,895	2. Notes & coins	37,952	OTHER AD HISTMENTS	
Provision for foun losses	(2,340)	(2,540)		3. Balances at Bank of Zambia		OTHER ADJUSTMENTS: Provisions	
Martin and an area of the following	22.222	20.000		(a) Current account	546	Assets of little or no realizable value	_
Net interest income after provision for loan losses	20,990	20,990		(b) Statutory deposits account	48,847	Other adjustments (Prepayments)	_
		LIABILITIES		(c) OMO deposits	-	•	
Non-interest income				(d) Other balances	-	(n) Sub-total (B) - (Sub-total A above + Other adjustments)	2,754
Commissions fees and service charges	2,783	2,783 Deposits	975,175	4 T	740 470		
Foreign Exchange		Balances due to Bank of Zambia	,	4. Treasury bills issued by the Government of the Republic of Zambia (including those held as	742,432	(o) Total primary capital (h - n)	258,430
Fees from foreign exchange transactions	-	-	7,1000	collateral for the Clearing House)	***	II SECONDARY (TIER 2) CAPITAL	
Realised trading gains/(losses)	1,719	1,719 Balances due to banks and other financial institutions in Zambia	34,000	5. Money at call with any other bank	261,921	(a) Eligible preferred shares (Regulations 13 and 17)	-
Unrealised gains/(losses) from foreign exchange h) -	 Balances due to banks and other financial institutions abroad 	111	6. Bills of exchange and promisory notes eligible for discount at Bank of Zambia	-	(b) Eligible subordinated term debt (Regulation 17 (b)) (c) Eligible loan stock / capital (Regulation 17(b))	12,150
Other	715	715 Other liabilities	41,274			(d) Revaluation reserves (Regulation 17 (a)). Maximum is 40% of revaluation	res -
		Other borrowed funds	12,150	7. Local registered securities which are issued or guaranteed by Government of the	15,894	(e) Other (Regulation (17 (c)). Specify	-
Total non-interest income	5,217	5 217				(a) other (regulation (1) (e)). Speaky	
		Shareholders' equity	261,185	Republic of Zambia and which have a final maturity date of not more than six years		(f) Total secondary capital	12,150
Net interest and other income	26,207	26,207		(at book value) and such other securities as the Minister may have approved			
		Total liabilities and shareholders' equity	1,323,895			III ELIGIBLE SECONDARY CAPITAL	
Non-interest expenses		• •		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	(1,460)	(1,460)		head office of bank		capital)	
Other	(16,784)						
	(20,701)	(16,784) Off balance sheet items		Total liquid assets	1,107.593	IV ELIGIBLE TOTAL CAPITAL (I(o) + III) (Regulatory capital)	270,580
Total non-interest expenses	(18,243)	(18,243)				Te Elionee To The Ghi The (10) - III) (Regulatory Capital)	
. Jan Hor Historica expellata	(10,177)	Contingent liabilities	94 495 11	/ RATIOS		V MINIMUM TOTAL CAPITAL REQUIREMENT:	
Income/(losses) before taxes	7,964	•	•		- 00.000	(Higher of K104 000 or 10% of total on and off balance sheet risk-weighted	
mediter (1933es) before taxes	7,304	7,964 Assets pledged as collateral security (other than Clearing House)	607,645	1. Liquid assets (items 2, 3(a), 3(c) and 4 as a per centage of total deposit liabilities and bills payabl	e80.08%	assets as established in the First schedule)	104,000
Taxation	(1,721)	(1 721)		2. Total liquid assets as a percentage of total deposit liabilities and bills payable	113.58%		
ι αλαιιύπ	(1,/21)	(1,721) Allowances for losses on acceptances and off balance sheet items included in other liabilities				VI EXCESS (DEFICIENCY) (IV minus V)	166,580
Incomo //loccos) often towar	6 247		702 1/0	3. Total liquid assets as a percentage of total deposit liabilities and bills payable at the end of	144 400/	DICK WEIGHTED ACCETS	00= =60
Income/(losses) after taxes	6,243	6,243		ne previous quarter	111.42%	RISK-WEIGHTED ASSETS	925,568





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