Total Off Balance sheet items

INCOME STATEMENT



## QUARTERLY STATEMENTS

1,912,635

(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 Sep-2023
	K' 000
Notes and Coins	1,439,594
Balances Held with Bank of Zambia	629,203
Balances Held with Banks and other Financial Institutions in Zambia	199,815
Balances Held with Banks and other Financial Institutions abroad	605,417
Investments in Securities	2,504,764
Loans and Advances (net of capitalised interest on non-performing	
loans and allowances for losses)	1,568,066
Bills of Exchange	-
Interbranch	-
Fixed Assets	75,266
Other Assets	771,042
Total Assets	7,793,167
LIABILITIES	
Deposits	5,015,225
Balances due to Bank of Zambia	136,997
Balances due to Banks and other Financial Institutions in Zambia	318,078
Balances due to Banks and other Financial Institutions abroad	629,400
Bills of Exchange	50
Interbranch	-
Other Liabilities	651,021
Other Borrowed Funds	-
Shareholders equity	1,042,396
Total Liabilities and Shareholders equity	7,793,167
Off Balance sheet items:	
Contingent Liabilities	98,376
Assets pledged as Collateral	1,814,259
Allowances for loan losses on acceptances and off balance sheet	, , , , ,
items including other liabilities	
Other Commitments	_

	Quarter ended	30th Sep-2023		Year to Date
	K' (	000	K' 00	0
Interest Income:				
Loans and Advances	68,540		185,178	
Banks and Financial Institutions	14,617		51,809	
Securities	108,028		336,007	
Others	145		570	
Total Interest Income		191,330		573,564
interest Expense				
Deposits	64,649		202,217	
Paid to Banks and Financial Institutions	21,819		45,027	
Subordinate Debt	-		-	
Other	1,204		6,033	
Total Interest Expense		87,672		253,277
Net Interest Income		103,658	_	320,287
Provision for Loan Losses		3,946		(9,416)
et Interest Income after Loan Loss provisions		99,712	_	329,703
Non-Interest Income				
Commission fees and service charges	12,548		32,934	
Foreign Exchange:				
Fees from foreign exchange			-	
Realised Trading gains (Losses)	72		(712)	
Unrealised Trading gains (Losses)	(14,732)		27,656	
Dividend Income	-		-	
Other Income	6,393		23,569	
Cotal non Interest Income		4,281		83,447
Net Interest and Other Income		103,993		413,150
Non-Interest Expense				
Depreciation	9,904		26,178	
Other Expenses	79,420	<u> </u>	210,774	
otal non-Interest Expenses		89,324		236,952
ncome(Losses) before taxes and extraordinary items		14,669	_	176,198
axation		4,401		52,859
ncome(Losses) after taxes before extraordinary items		10,268		123,339
extraordinary Items (Gross amounts)				-
NET INCOME AFTER TAXATION		10,268		123,339

PRIMARY (TIER1) CAPITAL   18.1   18	STATEMENT OF CAPITAL POSITION as at	30th Sep-202
Paid up Common Shares   1813.18   344.22   256,25   20m/rbtued surplus   344.22   256,25   20m/rbtued surplus   344.23   344.23   256,25   20m/rbtued surplus   344.23   344.23   256,25   20m/rbtued surplus   344.23   256,25	A DENIA DA GUARTA	K' 00
Dilgible preference shares   25.03.   26.00m   25.00m		183.189
Decineral Reserves   0.5	b) Eligible preference shares	256,358
General Reserves	c) Contributed surplus	344,239
Statutory Reserves   0.704   1.095	Retained Earnings	168,68
2) Minority Interests (common shareholders' Equity) 3) Sub - Total LSS: LESS: LESS: 1, Goodwill & Other intangible assets 40,22 5) Lording of a capital nature to subsidiaries and associates 9) Lending of a capital nature to subsidiaries and associates 9) Lending of a capital nature to subsidiaries and associates 9) Holding of another Bank's or Financial Institutions' capital Instruments 1 Assets pelaged to scure tiabilities Sub - Total A (items i to m)  OTHER ADJUSTMENTS  Provisions Assets of little or no realizable value 0, Other Adjustments specified 30-10 Sub - Total B (tub total A + Other adjustments) 1, Sub - Total B (tub total A + Other A +		-
1,945 - Total   1,919.51	,	67,049
LESS:		-
Goodwill & Other intangible assets   40,28     Dending of a capital nature to subsidiaries and associates   1     Dending of a capital nature to subsidiaries and associates   1     Holding of another Bank's or Financial Institutions' capital Instruments   1     Holding of another Bank's or Financial Institutions' capital Instruments   1     Holding of another Bank's or Financial Institutions' capital Instruments   1     Holding of another Bank's or Financial Institutions' capital Instruments   1     Assets of little or no realizable value   20,33     Other Adjustments specified   2     Sub-Total B (sub total A + Other adjustments)   60,64     Sub-Total B (sub total A + Other adjustments)   60,64     Sub-Total B (sub total A + Other adjustments)   60,64     SECONDARY (TIER2) CAPITAL   1     Eligible preferred shares (regulation 13 & 17)   - 9     Eligible preferred shares (regulation 17(b))   - 2     Deligible subordinated debt (regulation 17(b))   - 3     Deligible subordinated debt (regulation 17(b)   - 3		1,019,510
Investments in Other unconsolidated subsidiaries and associates   Jending of another Bank's or Financial Institution's capital Instruments   Jending of another Bank's or Financial Institution's capital Instruments   Jending of another Bank's or Financial Institution's capital Instruments   Jending of Amother Bank's or Financial Institution's capital Instruments   Jending of Amother Bank's or Financial Institution's capital Instruments   Jending of Amother Adjustments in the Mark of Cambrid of Cambrid   Jending of Cambrid		40.289
Define of a capital nature to subsidiaries and associates  1 holding of anomete Banks or Financial Institutions' capital Instruments  1 Assets pledged to secure liabilities  3 Assets of fitte or no realizable value  2 O.35  Other Adjustments specified  3 Sub-Total B (stilt or an orealizable value  3 O.58  Sub-Total B (stilt total A + Other adjustments)  5 Sub-Total B (stilt total A + Other adjustments)  6 O.64  7 Ortal Primary Capital (b-n)  5 SECONDARY (TIER2) CAPITAL  1 Eligible preferred shares (regulation 13 & 17)  5 Eligible subordinated debt (regulation 170h)  1 Deligible subordinated debt (regulation 170h)  1 Power of the Subordinated debt (regulation 170h)  2 Power of the Subordinated debt (regulation 170h)  3 Power of the Subordinated debt (regulation 170h)  4 Debt (regulation 170p) - Specified  5 Other (regulation 170p) - Specified  5 Deter (regulation 170p) - Specified  5 Deter (regulation 170p) - Specified  6 Debt (regulation 170p) - Specified  7 Deter (regulation 170p) - Specified  8 Determined the Subordinate of the Regulation reserves  9 Determined the Regulation of the Subordinate of the Regulation (Regulation 170h)  9 Eligible subordinated debt (regulation 170h)  1 ELIGIBLE SECONDARY CAPITAL  (Maximum Secondary Capital is limited to 100% of Primary Capital)  9 Eligible subordinated debt (regulation 170h)  1 ELIGIBLE SECONDARY CAPITAL (Repuller News in the Subordination 170h)  1 ELIGIBLE TOTAL CAPITAL (Repuller News in the Subordination 170h)  1 ELIGIBLE TOTAL CAPITAL (Repuller News in the Subordination 170h)  1 EVEXESS (DeFICIENCY)  1 Risk Based Assets  1 Sub		40,28
Holding of another Bank's or Financial Institutions' capital Instruments   1	·	_
Sub - Total A (items it on m)   OTHER ADJUSTMENTS   20,33   OTHER ADJUSTMENTS   20,33   Other Adjustments specified   20,33   Sub-Total B (sub total A + Other adjustments)   60,64   OTTO   OTHER ADJUSTMENTS   60,64   OTHER ADJUSTME		-
OTHER ADJUSTMENTS	n Assets pledged to secure liabilities	=
Provisions		40,28
Assets of little or no realizable value Other Adjustments specified Sub-Total B (sub total A + Other adjustments) Sub-Total B (sub total A + Other adjustments) Other Adjustments specified  SECONDARY (TIER2) CAPITAL OF LIEIGHB preferred shares (regulation 13 & 17) OF LIEIGHB preferred shares (regulation 13 & 17) OF Revaluation Reserves (regulation 17(a)) (Max. 40% revaluation reserves) Of their (regulation 17(a) - Specified) Total Secondary Capital  I ELIGIBLE SECONDARY CAPITAL  (Maximum Secondary Capital is limited to 100% of Primary Capital) F ELIGIBLE TOTAL CAPITAL (If(a)+III) (Regulatory Capital) F ELIGIBLE TOTAL CAPITAL REQUIREMENT (Risk weighted) (10% of total on and off balance sheet risk-weighted assets or K520million which is higher) I EXCESS (OFFICIENCY) Risk Based Assets  STATEMENT OF LIQUIDITY POSITION as at  STATEMENT OF LIQUIDITY POSITION as at  STATEMENT OF LIQUIDITY POSITION as at  Savings Deposits Savings Saving		
Sub-Total B (sub total A + Other adjustments)		-
Sub-Total (sub total A + Other adjustments)  9.04-Total B (sub total A + Other adjustments)  9.05-8.7  SECONDARY (TIER2) CAPITAL  1. Eligible preferred shares (regulation 13 & 17)  1. Eligible preferred shares (regulation 17(b))  1. Eligible preferred shares (regulation 17(a))  1. Eligible preferred shares (regulation 17(b))  1. Eligible subcondinated debt (regulation 17(a))  1. Devaluation Reserves (regulation 17(a)) (Max. 40% revaluation reserves)  1. Other (regulation 17(c)) - Specified  1. Total Secondary Capital  1. ELIGIBLE SECONDARY CAPITAL  (Maximum Secondary Capital is limited to 100% of Primary Capital)  1. ELIGIBLE SECONDARY CAPITAL  (Maximum Secondary Capital is limited to 100% of Primary Capital)  1. ELIGIBLE TOTAL CAPITAL (1(o)+111) (Regulatory Capital)  1. EXCESS (DETOTAL CAPITAL REQUIREMENT (Risk weighted)  (1.0% of total on and off balance sheet risk-weighted assets or  1. EXCESS (DEFICIENCY)  1. EXCESS (DEFICIENCY)  1. EXCESS (DEFICIENCY)  2. STATEMENT OF LIQUIDITY POSITION as at  3. STATEMENT OF LIQUIDIT		20,35
3) Sub-Total B (sub total A + Other adjustments) 9 Total Primary Capital (h-n) 958.87  SECONDARY (TIER2) CAPITAL 1) Eligible preferred shares (regulation 13 & 17) 1) Eligible sub-ordinated debt (regulation 17(b)) 1) Eligible sub-ordinated debt (regulation 17(a)) (Max. 40% revaluation reserves 1) Other (regulation 17-a) - Specified 2) Total Secondary Capital 3	·	20.25
SECONDARY (TIER2) CAPITAL  Eligible preferred shares (regulation 13 & 17)  1 Eligible preferred shares (regulation 17(b))  1 Eligible preferred shares (regulation 17(b))  1 Eligible subcondared debt (regulation 17(a)) (Max. 40% revaluation reserves)  1 Other (regulation 17(c)) - Specified  2 Total Secondary Capital  3 Total Secondary Capital  4 LIGIBLE SECONDARY CAPITAL  (Maximum Secondary Capital is limited to 100% of Primary Capital)  5 ELIGIBLE TOTAL CAPITAL (I(o)-III) (Regulatory Capital)  6 WELIGIBLE TOTAL CAPITAL (I(o)-III) (Regulatory Capital)  7 ELIGIBLE TOTAL CAPITAL (I(o)-III) (Regulatory Capital)  7 ELIGIBLE TOTAL CAPITAL (I(o)-III) (Regulatory Capital)  8 SS.87  8 MINIMUM TOTAL CAPITAL REQUIREMENT (Risk weighted)  (10% of total on and off balance sheet risk-weighted assets or S20,00 (K52bmillion which is higher)  8 TEXCESS (DETCIENCY)  8 AS 88  8 TATEMENT OF LIQUIDITY POSITION as at  8 Columna Deposits  8 Columna Deposits  9 DEPOSIT LIABILITIES & BILLS PAYABLE  Demand Deposits  9 DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER  1 LIQUID ASSETS  10 IOC COLUMN COLUM		
SECONDARY (TIER2) CAPITAL  Eligible preferred shares (regulation 13 & 17)  Eligible subordinated debt (regulation 17(a)) (Max. 40% revaluation reserves)  Other (regulation 17(a)) - Specified  Total Secondary Capital  ELIGIBLE SECONDARY CAPITAL  (Maximum Secondary Capital is limited to 100% of Primary Capital)  ELIGIBLE TOTAL CAPITAL I(i0)+III) (Regulatory Capital)  ELIGIBLE TOTAL CAPITAL REQUIREMENT (Risk weighted)  (10% of total on and off balances sheet risk-weighted assets or \$20.00 (K520million which is higher)  EXCESS (DEFICIENCY)  Assay (Statement of the Liquid Type Ostition as at \$30th Sep-20  STATEMENT OF LIQUIDITY POSITION as at \$30th Sep-20  DEPOSIT LIABILITIES & BILLS PAYABLE  Demand Deposits  Savings Deposits  Time Deposits  Savings Deposits  Total Liabilities and Bills Payable  Total Liabilities and Elight Savings (Color)  The FREVIOUS QUARTER  LIQUID ASSETS  Gold coins and bullion  Notes and coins  Balances at Bank of Zambia  (a) Current Account  (b) Statutory Deposits Account  (c) OMO Deposits  (d) Other Balances  Teasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House)  Money at call with any other Bank  Solizaria (d) Other Balances  Teasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House)  Money at call with any other Bank  Solizaria (d) Other Republic of Lambia 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  Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  Total Liquid Assets  Total liquid assets as a percentage of total deposit liabilities and bills payable  Total liquid assets as a percentage of total deposit liabilities and bills payable		
Eligible preferred shares (regulation 13 & 17)   1-9     Eligible subordinated debt (regulation 17(b))   1-9     Revaluation Reserves (regulation 17(a)) (Max. 40% revaluation reserves   1-9     Other (regulation 17-0) - Specified   - 1-9     Total Secondary Capital   - 1-9     I ELIGIBLE SECONDARY CAPITAL   - 1-9     (Maximum Secondary Capital is limited to 100% of Primary Capital)   958.87     I ELIGIBLE TOTAL CAPITAL (I(o)+III) (Regulatory Capital)   958.87     MINIMUM TOTAL CAPITAL REQUIREMENT (Risk weighted) (10% of total on and off balance sheet risk-weighted assets or K520milion which is higher)   438.87     I EXCESS (DEFICIENCY)   438.87     Risk Based Assets   2,970.60     DEPOSIT LIABILITIES & BILLS PAYABLE		2000
Eligible preferred shares (regulation 13 & 17)   1-9		
Eligible subordinated debt (regulation 17(a)) (Max. 40% revaluation reserves		
Revaluation Reserves (regulation 17(a)) (Max. 40% revaluation reserves       Other (regulation 17c)) - Specified       Other (regulation 17c)) - Specified       Total Secondary Capital       (Maximum Secondary Capital is limited to 100% of Primary Capital)     ELIGIBLE TOTAL CAPITAL (I(o)+III) (Regulatory Capital)       ELIGIBLE TOTAL CAPITAL REQUIREMENT (Risk weighted)     (10% of total on and off balance sheet risk-weighted assets or K520million which is higher)       EXCESS (DEFICIENCY)       Risk Based Assets         EXCESS (DEFICIENCY)       Risk Based Assets         DEPOSIT LIABILITIES & BILLS PAYABLE       Demand Deposits         Deposits           Savings Deposits           Total Liabilities and Bills Payable         TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER         Total Liabilities and Bills Payable         TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER         I. I. QUID ASSETS           Gold coins and obulion           Other Palances at Bank of Zambia (a) Current Account               (a) Current Account                   (b) Statutory Deposits Account                         (c) OMO Deposits (d) Other Balances                                     (d) Other Balances	, , ,	-
Other (regulation 17c)) - Specified  Total Secondary Capital  I ELIGIBLE SECONDARY CAPITAL  (Maximum Secondary Capital is limited to 100% of Primary Capital)  FELIGIBLE TOTAL CAPITAL (1(o)+111) (Regulatory Capital)  FELIGIBLE TOTAL CAPITAL REQUIREMENT (Risk weighted)  (10% of total on and off balance sheet risk-weighted assets or \$20,00 (S20) (10% of total on and off balance sheet risk-weighted assets or \$2,970,60 (S20) (S		-
Total Secondary Capital  I ELIGIBLE SECONDARY CAPITAL  (Maximum Secondary Capital is limited to 100% of Primary Capital)  VELIGIBLE TOTAL CAPITAL ((no)+III) (Regulatory Capital)  VELIGIBLE TOTAL CAPITAL ((no)+III) (Regulatory Capital)  VELIGIBLE TOTAL CAPITAL ((no)+III) (Regulatory Capital)  MINIMUM TOTAL CAPITAL REQUIREMENT (Risk weighted)  (10% of total on and off balance sheet risk-weighted assets or K520million which is higher)  EXCESS (DEFICIENCY)  Risk Based Assets  2,970.60  STATEMENT OF LIQUIDITY POSITION as at  30th Sep-20  DEPOSIT LIABILITIES & BILLS PAYABLE  Demand Deposits  Savings Deposits  2,360.60  Savings Deposits  274.18  Time Deposits  2,380.43  Bills Payable  50 TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER  ILIQUID ASSETS  Gold coins and bullion  Notes and coins  Balances at Bank of Zambia  (a) Current Account  (b) Statutory Deposits Account  (c) OMO Deposits  (d) Other Balances  Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House)  Money at call with any other Bank  Bills of exchange and promisory notes eligible for discount at the Bank of Zambia  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  Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  4,329.26  VRATIOS  Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable  Total liquid assets as a percentage of total deposit liabilities and bills payable		-
I ELIGIBLE SECONDARY CAPITAL  (Maximum Secondary Capital is limited to 100% of Primary Capital)  V ELIGIBLE TOTAL CAPITAL (I(o)+III) (Regulatory Capital)  V ELIGIBLE TOTAL CAPITAL REQUIREMENT (Risk weighted)  (10% of total on and off balance sheet risk-weighted assets or S20,00 K520million which is higher)  1 EXCESS (DEFICIENCY)  Risk Based Assets  2,970,60  STATEMENT OF LIQUIDITY POSITION as at 30th Sep-20  BEPOSIT LIABILITIES & BILLS PAYABLE  Demand Deposits Savings Deposits 12,380,43  Bills Payable 2,380,43  Bills Payable 5,015,27  Total Liabilities and Bills Payable 5,015,27  TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER (LIQUID ASSETS)  Gold coins and bullion Notes and coins Balances at Bank of Zambia  (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances (d) Other Balances (e) OMO Deposits (d) Other Balances (e) Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  4,329,26  V RATIOS  Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable  Total liquid assets as a percentage of total deposit liabilities and bills payable		-
Maximum Secondary Capital is limited to 100% of Primary Capital)   958.87		
PLICIBLE TOTAL CAPITAL (10)-HID (Regulatory Capital)   S88,87		•
MINIMUM TOTAL CAPITAL REQUIREMENT (Risk weighted) (10% of total on and off balance sheet risk-weighted assets or K520million which is higher) (EXCESS (DEFICIENCY) Risk Based Assets 2,970,60  STATEMENT OF LIQUIDITY POSITION as at  DEPOSIT LIABILITIES & BILLS PAYABLE  Demand Deposits 2,360,66 Savings Deposits 2,360,66 Savings Deposits 2,380,43 Bills Payable 5,015,27  Total Liabilities and Bills Payable  TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER (1 LIQUID ASSETS) Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (46,82) (b) Statutory Deposits Account (50) Attautory Deposits Account (50) Attautory Deposits (4) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  7 (ATIOS) Liquid assets as a percentage of total deposit liabilities and bills payable  Total liquid assets as a percentage of total deposit liabilities and bills payable		958.87
KS20million which is higher)  I EXCES (DEFICIENCY) Risk Based Assets  2,970,60  STATEMENT OF LIQUIDITY POSITION as at  K*0  DEPOSIT LIABILITIES & BILLS PAYABLE  Demand Deposits Savings Deposits 2,360,60 Savings Deposits 3,360,60 Savings Deposits 5,015,27 Total Liabilities and Bills Payable DTOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER I LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  7 (AATIOS) Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable  Total liquid assets as a percentage of total deposit liabilities and bills payable	MINIMUM TOTAL CAPITAL REQUIREMENT (Risk weighted)	
Risk Based Assets 2,970,60  STATEMENT OF LIQUIDITY POSITION as at 30th Sep-20  DEPOSIT LIABILITIES & BILLS PAYABLE  Demand Deposits 2,360,60 Savings Deposits 2,360,60 Savings Deposits 2,380,43 Bills Payable 5,218,18 Time Deposits 2,380,43 Bills Payable 5,015,27  Total Liabilities and Bills Payable 5,015,27  TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER 61 LIQUID ASSETS Gold coins and bullion Notes and coins 1,439,55 Balances at Bank of Zambia (a) Current Account 46,82 (b) Statutory Deposits Account 582,38 (c) OMO Deposits (c) OMO Deposits (d) Other Balances 75  Hold as collateral for the Clearing House) 1,455,23 Money at call with any other Bank 818 list of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank 7  Total Liquid Assets 4,329,26  Total liquid assets as a percentage of total deposit liabilities and bills payable 58.63  Total liquid assets as a percentage of total deposit liabilities and bills payable 58.63		520,00
Risk Based Assets  2,970,60  STATEMENT OF LIQUIDITY POSITION as at  K*0  DEPOSIT LIABILITIES & BILLS PAYABLE  Demand Deposits  2,360,60 Savings Deposits  774,18 Time Deposits  2,380,43 Bills Payable  Total Liabilities and Bills Payable  TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER  ILQUID ASSETS  Gold coins and bullion Notes and coins  Balances at Bank of Zambia (a) Current Account  (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  7 total liquid assets as a percentage of total deposit liabilities and bills payable  Total liquid assets as a percentage of total deposit liabilities and bills payable  Total liquid assets as a percentage of total deposit liabilities and bills payable		438.87
DEPOSIT LIABILITIES & BILLS PAYABLE  Demand Deposits 2,360,60 Savings Deposits 274,18 Time Deposits 2,380,43 Bills Payable 5,015,27  Total Liabilities and Bills Payable 5,015,27  TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER it ILQUID ASSETS Gold coins and bullion Notes and coins 1,439,55 Balances at Bank of Zambia (a) Current Account 46,82 (b) Statutory Deposits Account 582,38 (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) 1,455,23 Money at call with any other Bank 805,23 Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank - Total Liquid Assets 4,329,26  Total liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable 58.63  Total liquid assets as a percentage of total deposit liabilities and bills payable 86.32		2,970,60
DEPOSIT LIABILITIES & BILLS PAYABLE  Demand Deposits 2,360,66 Savings Deposits 2,74,18 Time Deposits 2,380,43 Bills Payable 5,380,43 Bills Payable 5,015,27 BY TOTAL Liabilities and Bills Payable 5,015,27 BY TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER 1,414,60 BY LIQUID ASSETS Gold coins and bullion Notes and coins 1,439,55 Balances at Bank of Zambia (a) Current Account 46,82 (b) Statutory Deposits Account 582,38 (c) OMO Deposits (d) Other Balances  Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) 1,455,23 Money at call with any other Bank 805,23 Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank - Total Liquid Assets - 4,329,26  For ATIOS  Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable 58.63  Total liquid assets as a percentage of total deposit liabilities and bills payable 68.32	STATEMENT OF LIQUIDITY POSITION as at	204h S 207
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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  Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  4,329,26  FRATIOS  Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable  58.63  Total liquid assets as a percentage of total deposit liabilities and bills payable	Demand Deposits Savings Deposits Time Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable D TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER I LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House)	5,015,27 4,414,60 1,439,59 46,82 582,38
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between branches and head office of bank  Total Liquid Assets  4,329,26  V, RATIOS  Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable  58.65  Total liquid assets as a percentage of total deposit liabilities and bills payable  86.32	Demand Deposits Savings Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable i) TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER ii LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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	5,015,27 4,414,60 1,439,59 46,82 582,38
V RATIOS  Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable  58.63  Total liquid assets as a percentage of total deposit liabilities and bills payable  86.32	Demand Deposits Savings Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable i) TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER ii LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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	5,015,27 4,414,60 1,439,59 46,82 582,38
Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable 58.65  Total liquid assets as a percentage of total deposit liabilities and bills payable 86.32  Total liquid assets as a percentage of total deposit liabilities and bills payable	Demand Deposits Savings Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable D TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER I LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and	5,015,27 4,414,60 1,439,59 46,82 582,38
Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable  58.63  Total liquid assets as a percentage of total deposit liabilities and bills payable  86.32  Total liquid assets as a percentage of total deposit liabilities and bills payable	Demand Deposits Savings Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable DOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER II LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank	K' 0 2,360,60 274,18 2,380,43 5 5,015,27 4,414,60 1,439,59 46,82 582,38 582,38 - 1,455,23 805,23
and bills payable 58.65  Total liquid assets as a percentage of total deposit liabilities and bills payable 86.32  Total liquid assets as a percentage of total deposit liabilities and bills payable	Demand Deposits Savings Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable i) TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER ii LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets	K'0  2,360,60 274,18 2,380,43 5  5,015,27  4,414,60  1,439,59  46,82 582,38 1,455,23 805,23
Total liquid assets as a percentage of total deposit liabilities and bills payable	Demand Deposits Savings Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable DTOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER II LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets	K'0  2,360,60 274,18 2,380,43 5  5,015,27  4,414,60  1,439,59  46,82 582,38 1,455,23 805,23
Total liquid assets as a percentage of total deposit liabilities and bills payable	Demand Deposits Savings Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable D TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER i LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  V. RATIOS Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities	1,439,59 1,4329,26
	Demand Deposits Savings Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable D TOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER i LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  V. RATIOS Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities	
	Demand Deposits Savings Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable DTOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER II LIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  V RATIOS Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable	1,439,59 1,4329,26
	Demand Deposits Savings Deposits Time Deposits Bills Payable  Total Liabilities and Bills Payable DTOTAL DEPOSIT LIABILITIES & BILLS PAYABLE AT THE END OF THE PREVIOUS QUARTER ILIQUID ASSETS Gold coins and bullion Notes and coins Balances at Bank of Zambia (a) Current Account (b) Statutory Deposits Account (c) OMO Deposits (d) Other Balances Treasury Bills issued by Government of the Republic of Zambia (including those held as collateral for the Clearing House) Money at call with any other Bank Bills of exchange and promissory notes eligible for discount at the Bank of Zambia 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 Items in transit between banks, between branches of banks and between branches and head office of bank  Total Liquid Assets  V RATIOS Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable  Total liquid assets as a percentage of total deposit liabilities and bills payable	K' 0  2,360,60 274,18 2,380,43 5  5,015,27  4,414,60  1,439,59  46,82 582,38 1,455,23 805,23

THE ABOVE INFORMATION IS UNAUDITED BUT IS IN AGREEMENT WITH THE FINANCIAL STATEMENTS SUBMITTED TO BANK OF ZAMBIA



