Access Bank Zambia Limited

Quarterly Financial Statement For The 3rd Quarter Ended 30th September, 2021

Publised in accordance with the section 92 (1) of the Banking and Financial Services Act.7 of 2017

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

INCOME STATEMENT Q	QUARTER ENDED	
	30-SEP-21	K'00
Interest Income From:		
Loans and overdrafts	52,524	148,671
Banks and financial institutions Securities	9,654 130,426	27,085
Other	130,420	369,440
Total Interest Income	192,604	545,196
Interest Expense:		
Deposits	(46,062	2) (148,891)
Paid to banks and financial institutions	(27,432	
Subordinated debt	(456	(3,476)
Other	(3,639	(18,867)
Total Interest Expense	(77,588	(239,716)
Net Interest Income	115,01	6 305,480
Provision For Loan Losses	(6,518	3) (30,693)
Net Interest Income After		
Provision For Loan Losses	108,49	8 274,786
Non-Interest Income:		
Commissions fees and service charg	es 6,601	22,779
Foreign Exchange	-	-
Fees from foreign exchange transact		20.470
Realised trading gains/(losses) Unrealised gains/(losses) from foreig	3,785	20,479
exchange holdings	- -	4,184
Other	6,049	10,670
Total Non-Interest Income	16,435	58,112
Net Interest And Other Income	124,933	332,898
Non-Interest Expenses:		
Depreciation	(5,175)	(12,896)
Other	(79,481)	(218,788)
Total Non-Interest Expenses	(84,656)	(231,684)
Income/ (Losses) Before Taxes	40,277	101,213
Taxation	(14,618)	(36,285)
Income/ (Losses) After Taxes	25,658	64,928

BALANCE SHEET AT 3rd QUARTER ENDED 30-SEP-21	K'000
Assets:	
Notes and coins	129,544
Balances with Bank of Zambia	455,545
Balances with banks and other financial institutions in Zambia	20,015
Balances with banks and other financial institutions abroad	1,047,894
Investments in securities	2,266,862
Loans and advances (net of capitalised interest on	
non-performing loans and allowances for loan losses)	950,860
Bills of exchange	_
Interbranch	-
Fixed assets	84,682
Other assets	423,354
Total Assets	5,378,756
Liabilities:	
Deposits	3,526,383
Balances due to Bank of Zambia	918,035
Balances due to banks and other financial	
institutions in Zambia	-
Balances due to banks and other financial	
institutions abroad	-
Other liabilities	373,759
Other borrowed funds	16,790
Shareholders' equity	543,789
Total Liabilities And Shareholders' Equity	5,378,756
Off Balance Sheet Items:	
Contingent liabilities	373,961
Assets pledged as collateral security	2,043,300
(other than Clearing House)	. ,
Allowances for losses on acceptances	
and off balance sheet items	
included in other liabilities	-
Total	2,417,261

STATEMENT OF LIQUIDITY POSITION 3rd QUARTER ENDED,	30-SEP-21 K'000
I. Deposit Liabilities And Bills Payable: 1. Demand deposits	1 002 010
2. Savings deposits3. Time deposits	1,883,819 192,483 1,450,081
4. Bills payable Total Deposit Liabilities And Bills Payable	3,526,383
II. Total Deposit Liabilities Aand Bills Payable	
At The End Of The Previous Quarter	3,713,241
III. Liquid Assets:	
 Gold coins and bullion Notes & coins Balances at Bank of Zambia 	- 129,544
(a) Current account	142,991
(b) Statutory deposits account	312,555
(c) OMO deposits (d) Other balances	-
4. Treasury bills issued by the Government of the Republic of Zambia (including	
those held as collateral for the Clearing House)	1,958,364
5. Money at call with any other bank	1,067,909
6. Bills of exchange and promisory notes	
eligible for discount at 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	200.400
such other securities as the Minister may have approved	308,498
8. Items in transit between banks, between branches of bank and between branches and head office of bank	-
Total liquid Assets	3,919,860
IV. Ratios:	
1.Liquid assets (items 2, 3(a), 3(c) and 4 as a percentage of total deposit liabilities and bills payable	63.26%
2. Total liquid assets as a percentage of total	03.2070
deposit liabilities and bills payable	111.16%
3. Total liquid assets as a percentage of total deposit liabilities and bills payable at the	
and of the marriage arounds	110 000/

(b) Eligible preferred shares (c) Contributed surplus (d) Retained earnings (e) General reserves (f) Statutory reserves (g) Minority interests (common shareholders' equity) Sub Total Less: (h) Goodwill and other intangible assets (i) Investments in unconsolidated subsidiaries and associates (i) Lending of a capital nature to subsidiaries and associates (k) Holding of other banks' or financial institutions ' capital instruments (l) Assets pledged to secure liabilities Sub-total (A) (items h to l) Other Adjustments: Provisions Assets of little or no realizable value Other adjustments (Prepayments) (n) Sub-total (B) - (Sub-total A above + Other adjustments) Total Primary Capital (a - l) II. Secondary (Tier 2) Capital: (a) Eligible preferred shares (Regulations 13 and 17) (b) Eligible subordinated term debt (Regulation 17 (b) (c) Eligible loan stock / capital (Regulation 17 (a). Maximum is 40% of revaluation res (e) Other (Regulation (17 (c)). Specify Total Secondary Capital (the maximum amount of secondary capital is limited to 100% of primary capital) IV. Eligible Total Capital (I(o) + III) (Regulatory capital) V. Minimum Total Capital Requirement: (Higher of K 104 000 or 10% of total on and	a) Paid-up common shares b) Eligible preferred shares c) Contributed surplus d) Retained earnings e) General reserves f) Statutory reserves g) Minority interests (common shareholders' equity) sub Total Less: (h) Goodwill and other intangible assets (i) Investments in unconsolidated subsidiaries and associates (j) Lending of a capital nature to subsidiaries and associates (j) Lending of a capital nature to subsidiaries and associates (k) Holding of other banks' or financial institutions capital instruments (l) Assets pledged to secure liabilities Sub-total (A) (items h to l) Other Adjustments: Provisions Assets of little or no realizable value Other adjustments (Prepayments) n) Sub-total (B) - (Sub-total A above + Other adjustments) Total Primary Capital (a - l) II. Secondary (Tier 2) Capital: a) Eligible preferred shares (Regulations 13 and 17) b) Eligible subordinated term debt (Regulation 17 (b) (d) Revaluation reserves (Regulation 17 (a). Maximum s 40% of revaluation res (e) Other (Regulation (17 (c)). Specify Total Secondary Capital II. Eligible Secondary Capital III. Eligible Secondary Capital IV. Eligible Total Capital (I(o) + III) (Regulatory capital) V. Minimum Total Capital Requirement: (Higher of K104 000 or 10% of total on and	STATEMENT OF CAPITAL POSITION 3rd QUARTER ENDED, 30-SEP-21	K'00
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(a) Eligible preferred shares (Regulations 13 and 17) (b) Eligible subordinated term debt (Regulation 17 (b) (c) Eligible loan stock / capital (Regulation 17 (b) (d) Revaluation reserves (Regulation 17 (a). Maximum is 40% of revaluation res (e) Other (Regulation (17 (c)). Specify Total Secondary Capital (the maximum amount of secondary capital is limited to 100% of primary capital) IV. Eligible Total Capital (I(o) + III) (Regulatory capital) V. Minimum Total Capital Requirement: (Higher of K104 000 or 10% of total on and	(a) Eligible preferred shares (Regulations 13 and 17) (b) Eligible subordinated term debt (Regulation 17 (b) 16,79) (c) Eligible loan stock / capital (Regulation 17 (b) 16,79) (d) Revaluation reserves (Regulation 17 (a). Maximum s 40% of revaluation reserves) (e) Other (Regulation (17 (c)). Specify In Eligible Secondary Capital 16,79 In Eligible Secondary Capital 16,79 In Eligible Total Capital (I(o) + III) (Regulatory capital) 16,79 In Eligible Total Capital Requirement: (Higher of K104 000 or 10% of total on and 1520,000 Off balance sheet risk-weighted 1520,000 assets as established in the First schedule)	Total Primary Capital (a - l)	504,90
(b) Eligible subordinated term debt (Regulation 17 (b) (c) Eligible loan stock / capital (Regulation 17 (b) (d) Revaluation reserves (Regulation 17 (a). Maximum is 40% of revaluation res (e) Other (Regulation (17 (c)). Specify Total Secondary Capital (the maximum amount of secondary capital is limited to 100% of primary capital) IV. Eligible Total Capital (I(o) + III) (Regulatory capital) 521,6 V. Minimum Total Capital Requirement: (Higher of K104 000 or 10% of total on and	b) Eligible subordinated term debt (Regulation 17 (b) c) Eligible loan stock / capital (Regulation 17 (b) d) Revaluation reserves (Regulation 17 (a). Maximum 40% of revaluation res e) Other (Regulation (17 (c)). Specify Total Secondary Capital the maximum amount of secondary capital is limited to 16,79 IV. Eligible Total Capital (I(o) + III) (Regulatory capital) V. Minimum Total Capital Requirement: (Higher of K104 000 or 10% of total on and off balance sheet risk-weighted assets as established in the First schedule)		
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III. Eligible Secondary Capital (the maximum amount of secondary capital is limited to 100% of primary capital) IV. Eligible Total Capital (I(o) + III) (Regulatory capital) 521,6 V. Minimum Total Capital Requirement: (Higher of K104 000 or 10% of total on and	II. Eligible Secondary Capital the maximum amount of secondary capital is limited to 16,79 IV. Eligible Total Capital (I(o) + III) (Regulatory capital) V. Minimum Total Capital Requirement: (Higher of K104 000 or 10% of total on and off balance sheet risk-weighted assets as established in the First schedule)		1 6 500
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V. Minimum Total Capital Requirement: (Higher of K104 000 or 10% of total on and	V. Minimum Total Capital Requirement: (Higher of K104 000 or 10% of total on and off balance sheet risk-weighted assets as established in the First schedule) 520,00		16,790
(Higher of K104 000 or 10% of total on and	(Higher of K104 000 or 10% of total on and off balance sheet risk-weighted assets as established in the First schedule)	IV. Eligible Total Capital (I(o) + III) (Regulatory capital)	521,696
(Higher of K104 000 or 10% of total on and	(Higher of K104 000 or 10% of total on and off balance sheet risk-weighted assets as established in the First schedule)	V. Minimum Total Capital Requirement:	
	assets as established in the First schedule)	(Higher of K104 000 or 10% of total on and	500.000
on balance sheet risk-weighted		off balance sheet risk-weighted	520,000

VII. Risk-Weighted Assets

112.22%

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2,033,466

end of the previous quarter