



QUARTERLY FINANCIAL STATEMENTS

Published in accordance with the section 92(1) of the Banking and Financial Services Act, 2017

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

BALANCE SHEET as at 31-Mar-24

ZMW'000

ASSETS

Notes and coins	610,837
Balances with Bank of Zambia	3,772,448
Balances with banks and other financial institutions in Zambia	-
Balances with banks and other financial institutions abroad	8,690,303
Investments in securities	1,504,614
Loans and advances (net of capitalised interest on non-performing loans and allowances for loan losses)	2,715,754
Bills of exchange	-
Interbranch	-
Fixed Assets	82,272
Other assets	682,002
	-

Total Assets 18,058,230

LIABILITIES

Deposits	15,166,203
Balances due to Bank of Zambia	176,133
Balances to banks and other financial institutions in Zambia	69
Balances due to banks and other financial institutions abroad	685,266
Bills of exchange	-
Interbranch	-
Other liabilities	518,172
Other borrowed funds	99,200
Shareholders' equity	1,413,188

Total liabilities and shareholders' equity 18,058,230

Off balance sheet items

Contingent liabilities	544,093
Guarantees	539,393
Letters of Credit	4,700
Allowances for losses on acceptances and off balance sheet items included in other liabilities	193
Other	472,119
	1,016,405