

QUARTERLY FINANCIAL STATEMENTS – 30TH JUNE 2023

Published in accordance with the section 92(1) of the Banking and Financial Services Act Take note that the financial statements on a month-on-month basis are available on request

ZAMBIA NATIONAL BUILDING SOCIETY

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	Schedule I		Schedule II			Schedule II	Sc	chedule III
BALANCE SHEET		INCOME STATEMENT Qua		arter ended Year to Date		to Date	STATEMENT OF CAPITAL POSITION	
			30-Jun-23		30-Jun-23			
								K'000
	K'000		K'000	K'000	K'000	K'000	I PRIMARY (TIER 1) CAPITAL	10.010.010
ASSETS		Interest income from:						
Cash and balances with banks and financial institutions in Zambia	235,708	Mortgages and other advances	96,035		187,775			191,678
Balances with banks and financial institutions abroad		Other	38,712		76,299		(b) Eligible prefered shares	
Investment in securities	616,293						(c) Contributed surplus	
Gross mortgages and other advances	1,428,132	Total interest income	-	134,747		264,074		604,512
Less: Allowance for mortgage and other advance losses	(85,921)						(e) General reserves	6,100
Net mortgages and other advances	1,342,211	Interest Expense:					(f) Statutory reserves	-
Net inter branch balances	-	Deposits /Money Market Instruments	19,526		36,395		(g) Minority interests (common shareholders' equity)	-
Fixed assets	213,430	Paid to banks and other financial institutions	17,521		33,288			
Other assets	308,747	Total interest superse		27.047		60.600	(h) Sub-total	802,290
Total Aposto	2 746 200	Total interest expense		37,047	-	69,683	LESS:	
Total Assets	2,716,389	Net interact income		07 700		104 201		
LIABILITIES AND SHAREHOLDERS' EQUITY		Net interest income	-	97,700	-	194,391	(i) Other adjustments (60% of Fair value gain on Investment Property accum	-
Deposits/Money Market Instruments	1,114,697	Provision for mortgage and other advance losses		4,440		8,353	 (i) Investments in unconsolidated subsidiaries and associates (k) Lending of a capital nature to subsidiaries and associates 	-
Balances due to Bank of Zambia - TMTRF	320,000	Frovision for mongage and other advance losses		4,440		0,353	(I) Holding of other banks or financial institutions' capital instruments	-
Balances due to other financial institutions in Zambia	57,056							
Net inter branch balances	57,050	Net interest income after provision for mortgage and advance losses		93,260		186,038	(m) Goodwill and other intengible assets	14,626
Other liabilities	113,781	net merest moone aller provision for moligage and advance reserve	-	00,200	-	100,000		14,020
Borrowed funds -Time Deposits	-	Non - interest income:					(n) Sub-total (items i to m)	14,626
Borrowed funds -Other	241,818	Commission, fees and service charges	11,328		25,697			
Shareholder's equity	869,037	Foreign exchange gains (losses)	-				(o) Total primary capital (h - n)	787,664
		Surplus (loss) on realisation of mortgages and other assets	-					
Total liabilities and shareholders' equity	2,716,389	Other	4,467		7,970		II SECONDARY (TIER 2) CAPITAL	
							(a) Eligible preferred shares (Regulations 13 and 17)	
Off balance sheet items	-	Total non - interest income		15,795	_	33,667	(b) Eligible subordinated term debt [Regulation 17(b)]	
					-		(c) Eliible loan stock /capital [Regulation 17(b)]	-
		Net interest and other income		109,055		219,705	(d) Revaluation reserves [Regulation 17(a)]. Maximum is 40% of revaluation	26,699
							(e) Other [Regulation 17(c)]. Specify	-
		Non - interest expenses						
		Depreciation	5,662		11,308		(f) Total secondary capital - sub-total items II(a to e)	26,699
		Other _	59,127		119,182			
							III ELIGIBLE SECONDARY CAPITAL	26,699
		Total non - interest expenses	-	(64,789)	-	(130,490)	(the maximum amount of secondary capital is limited to 100% of primary capital)	
		Profit (loss) before tax and extraordinary items		44,265		89,215	IV ELIGIBLE TOTAL CAPITAL/Regulatory capital [I(o) + III]	814,363
			-	,200	-			,
		Provision for income tax		-		-	V MINIMUM TOTAL CAPITAL REQUIREMENT:	177,740
M N MUTESA							(10% of total on and off balance sheet risk-weighted	
CHIEF EXECUTIVE OFFICER		Profit (loss) after tax and but before extraordinary items		44,265		89,215	assets as established in the First schedule)	
			-		-			
		Extraordinary items (net of taxes)	-	-	-	-	VI EXCESS/(DEFICIENCY) (IV minus V)	636,623
V MWANZA		Net profit/ (loss)		44,265		89,215	TOTAL-RISK WEIGHTED ASSETS 1	1,777,400
			-	44,200		09,213		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
The above information is unaudited but is in agreement with th	ne							
Financial Statements submitted to the Bank of Zambia								