



FIRST ALLIANCE BANK (Z) LTD

Registered Commercial Bank

QUARTERLY FINANCIAL STATEMENTS

(Published in accordance with the Banking and Financial Services Act No.7 of 2017)

STATEMENT OF FINANCIAL POSITION AS AT 30TH JUN 2025		STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		2ND QUARTER ENDED 30TH JUN 2025		YEAR TO DATE		STATEMENT OF CAPITAL POSITION		2ND QUARTER ENDED 30TH JUN 2025		STATEMENT OF LIQUIDITY POSITION		2ND QUARTER ENDED 30TH JUN 2025	
	K'000		K'000	K'000	K'000				K'000		K'000		K'000		K'000
ASSETS		Interest Income from:						I PRIMARY (TIER 1) CAPITAL				I DEPOSIT LIABILITIES AND BILLS PAYABLE			
Notes and coins	63,377	Loans and Overdrafts	10,141		20,414			(a) Paid-up common shares	84,000			1 Demand deposits	685,704		
Balances held with Bank of Zambia	435,980	Banks and Financial institutions	229		333			(b) Eligible preferred shares	-			2 Savings deposits	2,356		
Balances with banks and other financial institutions in Zambia	12,134	Securities	28,980		57,492			(c) Contributed surplus	-			3 Time deposits	654,248		
Balances with banks and other financial institutions abroad	8,721	Other	0		0			(d) Retained earnings	7,242			4 Bills Payable	0		
Investments in securities	652,785	Total Interest Income		39,351		78,239		(e) General Reserves	-			Total Deposit Liabilities and Bills Payable	1,342,309		
Loans and advances (Net of capitalised interest on non-performing loans and allowances for loan losses)	277,377	Interest Expense						(f) Statutory reserves	84,000						
Bills of exchange	-	Deposits	20,904		38,364			(g) Minority interests (common shareholders' equity)	-			II TOTAL DEPOSIT LIABILITIES AND BILLS PAYABLE AT THE END OF PREVIOUS QUARTER	1,131,029		
Interbranch	-	Paid to banks and financial institutions	2,636		5,576			(h) Sub-Total	175,242						
Fixed assets	10,371	Subordinated debt	-		-			LESS:				III LIQUID ASSETS			
Other assets	270,728	Other	255		448			(i) Goodwill and other intangible assets	-			(1) Gold coin and bullion			
Total Assets	1,731,473	Total Interest Expense		23,795		44,387		(j) Investments in unconsolidated subsidiaries & associates	-			(2) Notes & Coins	63,377		
		Net Interest Income		15,556		33,852		(k) Lending of a capital nature to subsidiaries & associates	-			(3) Balance at Bank of Zambia			
		Provision for loan losses		1,102		1,102		(l) Holding of other banks or financial institutions' capital instruments	-			(a) Current Account	2,706		
		Net Interest Income after provision for Losses		14,454		32,750		(m) Assets pledged to secure liabilities	-			(b) Statutory Deposit account	433,274		
		Non-Interest Income						Sub-total (A) (items i to m)	-			(c) OMO Deposits	-		
		Commissions fees and service charges	3,782		5,269			OTHER ADJUSTMENTS:				(d) Other balances	-		
		Foreign Exchange:						Provisions	0			(4) Treasury bills issued by the Government of the Republic of Zambia. (Including those held as collateral for the Clearing House)	447,954		
		Fees from foreign exchange transactions	423		808			Assets of little or no realisable value	-			(5) Money at call with any other bank	20,855		
		Realised trading gains / (losses)	24,449		24,570			Other adjustments (Specify)	-			(6) Bills of exchange and promissory notes eligible for discount at Bank of Zambia			
		Unrealised trading gains / (losses)	(9,992)		327			Sub total	0			(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 such other securities as the Minister may have approved	185,910		
		from foreign exchange holdings	(615)		(294)			(n) Sub-total (B) - (Sub-total A above + Other Adjustments)	0			(8) Items in transit between banks, between branches of banks and between branches head office of banks	-		
		Dividends Income			140			(o) Total Primary Capital (h - n).	175,242			Total Liquid Assets	1,154,076		
		Other													
		Total Non-Interest Income		18,188		30,821		II SECONDARY (TIER 2) CAPITAL				IV RATIOS			
		Net Interest and other Income		32,642		63,570		(a) Eligible preferred shares (Regulations 13 and 17)	-			1 Liquid assets (Items 2,3(a),3(c) and 4) as a percentage of total deposit liabilities and bills payable	38.30%		
		Non-Interest Expense						(b) Eligible subordinated term debt (Regulation 17 (b))	-						
		Depreciation	2,004		3,975			(c) Eligible loan stock/capital (Regulation 17 (b))	-			2 Total Liquid assets as a percentage of total deposit liabilities and bills payable	85.98%		
		Other	44,039		85,785			(d) Revaluation reserves (Regulation 17(a))	215						
		Total Non-Interest Expense		46,043		89,760		Maximum is 40% of revaluation	-			3 Total Liquid assets as a percentage of total deposit liabilities and bills payable at the end of the previous quarter	86.65%		
		Income (Losses) before taxes and extraordinary items		(13,402)		(26,190)		(e) Other (Regulation 17(c)) Specify	-						
		Taxation		0		0		(f) Total secondary capital	215						
		Income (Losses) after taxes but before extraordinary items		(13,402)		(26,190)		III ELIGIBLE SECONDARY CAPITAL							
		Extraordinary items		-		-		(the maximum amount of secondary capital is limited to 100% of primary capital)	215						
		NET INCOME / (LOSS)		(13,402)		(26,190)		IV ELIGIBLE TOTAL CAPITAL ((o) + III) (Regulatory capital)	175,457						
								V MINIMUM TOTAL CAPITAL REQUIREMENT							
								(10% of total on and off balance sheet risk-weighted assets as established in the First Schedule or K104million whichever is higher)	104,000						
								VI EXCESS (DEFICIENCY) (IV minus V)	71,457						
								RISK - WEIGHTED ASSETS	631,755						