

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 PROFIT OR LOSS AND	2ND QUARTER	YEAR TO DATE	S	TATEMENT OF CAPITAL POSITION	2ND QUARTER	STATEMENT OF LIQUIDITY POSITION	2ND QUARTER
30TH JUN 2025		OTHER COMPREHENSIVE INCOME	ENDED				ENDED		ENDED
	K'000		30TH JUN 2025	10000 1000			30TH JUN 2025 K'000		30TH JUN 2025
400570	K'000	l-t	K'000 K'000	K'000 K'00	¹⁰ .	PRIMARY (TIER 4) CARITAL	K-000	I DEPOSIT LIABILITIES AND BILLS PAYABLE	K'00
<u>ASSETS</u>		Interest Income from:	10,141	20,414		PRIMARY (TIER 1) CAPITAL	04.000		685,70
L		Loans and Overdrafts		•		(a) Paid-up common shares	84,000	1 Demand deposits	
Notes and coins	63,377	Banks and Financial institutions	229	333		(b) Eligible preferred shares	-	2 Savings deposits	2,35
Balances held with Bank of Zambia	435,980	Securities	28,980	57,492		(c) Contributed surplus		3 Time deposits	654,24
Balances with banks and other financial	40.404	Other	0 00 054	0 70.00		(d) Retained earnings	7,242	4 Bills Payable	1,342,30
institutions in Zambia	12,134	Total Interest Income	39,351	78,23	9	(e) General Reserves	-	Total Deposit Liabilities and Bills Payable	1,342,30
Balances with banks and other financial		L				(f) Statutory reserves	84,000		
institutions abroad	8,721	Interest Expense				(g) Minority interests (common shareholders' equity)	-	II TOTAL DEPOSIT LIABILITIES AND BILLS	
Investments in securities	652,785	Deposits	20,904	38,364		(h) Sub-Total	175,242	PAYABLE AT THE END OF PREVIOUS	
Loans and advances (Net of capitalised interest		Paid to banks and financial						QUARTER	1,131,02
on non-performing loans and allowances		institutions	2,636	5,576		LESS:			
for loan losses)	277,377	Subordinated debt	-	-		(i) Goodwill and other intangible assets	-	III LIQUID ASSETS	
Bills of exchange	-	Other	255	448		(j) Investments in unconsolidated		(1) Gold coin and bullion	
Interbranch	-	Total Interest Expense	23,795	44,38	37	subsidiaries & associates	-	(2) Notes & Coins	63,37
Fixed assets	10,371					(k) Lending of a capital nature to		(3) Balance at Bank of Zambia	
Other assets	270,728	Net Interest Income	15,556	33,85		subsidiaries & associates	-	(a) Current Account	2,70
Total Assets	1,731,473	Provision for loan losses	1,102	1,10)2	(I) Holding of other banks or financial		(b) Statutory Deposit account	433,27
						institutions' capital instruments	-	(c) OMO Deposits	-
		Net Interest Income				(m) Assets pledged to secure liabilities	-	(d) Other balances	-
LIABILITIES		after provision for Losses	14,454	32,75	50	Sub-total (A) (items i to m)	-	(4) Treasury bills issued by the Government	
						OTHER ADJUSTMENTS:		of the Republic of Zambia. (Including those	
Deposits	1,342,309	Non-Interest Income				Provisions	0	held as collateral for the Clearing House)	447,95
Balances due to Bank of Zambia	9,750	Commissions fees and service charges	3,782	5,269		Assets of little or no realisable value	-	(5) Money at call with any other bank	20,85
Balances due to banks and other financial		Foreign Exchange:				Other adjustments (Specify)	-	(6) Bills of exchange and promissory notes	
institutions in Zambia	62,995	Fees from foreign exchange transactions	423	808		Sub total	0	eligible for discount at Bank of Zambia	
Balances to banks and other financial		Realised trading gains / (losses)	24,449	24,570		(n) Sub-total (B) - (Sub-total A above + Other Adjustments	0	(7) Local registered securities which are issued	
institutions abroad	-	Unrealised trading gains / (losses)						or guaranteed by the Government	
Bills of exchange	-	from foreign exchange holdings	(9,992)	327		(o) Total Primary Capital (h - n).	175,242	of the Republic of Zambia and which have a	
Interbranch	-	Dividends Income	140	140				final maturity date of not more than six	
Other liabilities	140,640	Other	(615)	(294)	II	SECONDARY (TIER 2) CAPITAL		years (at book value) and such other	
Other borrowed funds	-	Total Non-Interest Income	18,188	30,82	21	(a) Eligible preferred shares (Regulations 13 and 17)	-	securities as the Minister may have approved	185,91
Shareholders' equity	175,780					(b) Eligible subordinated term debt (Regulation 17 (b))	-	(8) Items in transit between banks, between	
		Net Interest and other Income	32,642	63,57	ro	(c) Eligible loan stock/capital (Regulation 17 (b))	-	branches of banks and between branches	
Total Liabilities and						(d) Revaluation reserves (Regulation 17(a))		head office of banks	_
Shareholders' Equity	1,731,473	Non-Interest Expense				Maximum is 40% of revaluation	215	Total Liquid Assets	1,154,07
		Depreciation	2.004	3.975		(e) Other (Regulation 17(c)) Specify	_		
Off Balance Sheet items :		Other	44,039	85,785		(f) Total secondary capital	215	IV RATIOS	
Contingency liabilities	9,365	Total Non-Interest Expense	46,043	89,76	60 III	ELIGIBLE SECONDARY CAPITAL		1 Liquid assets (items 2,3(a),3(c) and 4)	
Commitments	_	·				(the maximum amount of secondary capital is		as a percentage of total deposit liabilities	
Allowances for losses on		Income (Losses) before taxes				limited to 100% of primary capital)	215	and bills payable	38.30
acceptances and off balance sheet		and extraordinary items	(13,402)	(26,190	0)			· ′	
items included in other liabilities	_	Taxation	(10,102)		o liv	ELIGIBLE TOTAL CAPITAL (I(o) + III)		2 Total Liquid assets as a percentage of total	
none morado in other nasimiles	9,365	Takatori			- 1.	(Regulatory capital)	175,457	deposit liabilities and bills payable	85.98
	0,000	Income (Losses) after taxes but	(13,402)	(26,190	n)	(regulatory suprial)	170,407	aspesti nasintes ana sino payasio	00.00
		before extraordinary items	(10,102)	(20,100	" _v	MINIMUM TOTAL CAPITAL REQUIREMENT		3 Total Liquid assets as a percentage of total	
		Extraordinary items		_		(10% of total on and off balance sheet risk-weighted		deposit liabilities and bills payable at the end	
		Endoraniary Rollis			-11	assets as established in the First Schedule or K104million		of the previous quarter	86.65
		NET INCOME / (LOSS)	(13,402)	(26,190	n II	whichever is higher)	104,000	S. Tie previous quarter	80.00
1			(13,402)	(20,130	4	missions to higher)	104,000		
					llvi	EXCESS (DEFICIENCY) (IV minus V)	71.457		
Kuldin Polissol		Poter Mulanga			"	EXOLOG (DEFIDIENCE) (14 IIIIIIUS V)	7 1,457		
Kuldip Paliwal		Peter Mulenga CHIEF FINANCIAL OFFICER				DICK WEIGHTED ACCETS	631,755		
MANAGING DIRECTOR & CEO		CHIEF FINANCIAL OFFICER	1			RISK - WEIGHTED ASSETS	631,755		1

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