

BUILDING SOCIETIES																		
INDUSTRY FIGURES FOR 2012																		
MONTHLY BALANCE SHEET																		
(Figures in K' million)	Dec 12	Nov 12	Oct 12	Sept 12	Aug 12	Jul 12	Jun 12	May 12	Apr 12	Mar 12	Feb 12	Jan 12	Dec 11	Nov 11	Oct 11	Sep 11	Aug 11	Jul 11
ASSETS																		
Cash	266	179	268	433	348	208	184	212	242	290	33,205	363	230	199	28,931	176	283	202
Balances with Bank of Zambia	0	0	0	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
Balances with Financial Institutions in Zambia	88,317	83,339	80,209	78,874	63,907	75,984	73,006	76,358	71,952	73,684	34,759	68,653	61,679	63,748	39,388	65,066	65,022	72,129
Balances with Financial Institutions Abroad	0	0	0	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
Investment in securities	0	0	0	-	-	-	0	0	0	0	0	2,148	2,100	2,100	2,100	2,100	2,600	2,600
Mortgage Advances	245,470	242,768	241,676	235,854	237,966	234,136	229,145	229,694	229,478	224,859	189,855	189,864	189,950	191,861	190,053	188,288	187,008	185,609
Less allowances for mortgage advance losses	23,339	23,592	24,944	24,050	24,085	24,095	23,673	23,684	23,692	23,302	12,404	11,484	11,440	10,914	9,187	9,253	10,365	10,143
Net Mortgage Advances	222,131	219,176	216,732	211,804	213,881	210,041	205,472	206,010	205,786	201,557	177,451	178,380	178,510	180,947	180,866	179,035	176,643	175,466
Bills of Exchange	0	0	0	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
Inter-branch	0	29	21	-	-	75	25	0	0	0	0	0	888	797	886	1,277	5,573	5,253
Fixed Assets	118,413	118,101	118,657	118,036	112,036	110,420	110,944	110,840	109,287	104,950	85,533	85,613	85,325	84,196	84,226	84,374	84,068	84,034
Other Assets	41,658	40,876	40,142	41,111	40,666	39,143	39,856	42,986	42,760	41,935	35,371	35,559	35,218	35,179	35,077	35,133	35,117	34,433
TOTAL ASSETS	470,785	461,701	456,029	450,258	430,838	435,871	429,487	436,406	430,027	422,416	366,319	370,716	363,950	367,166	371,474	367,161	369,306	374,117
SHAREHOLDER'S FUNDS AND LIABILITIES																		
Demand Deposits	60,586	51,108	50,555	48,865	47,682	47,080	42,905	46,105	45,858	46,760	51,055	48,408	48,596	93,772	47,219	49,525	34,974	36,185
Savings Deposits	125,359	126,050	124,888	120,990	106,949	113,470	107,957	106,142	99,055	98,801	95,057	100,962	97,216	54,762	105,655	100,708	116,396	113,302
Time Deposits	34,667	34,312	33,283	35,802	33,713	33,368	32,917	33,647	27,962	24,827	17,615	20,223	19,802	18,999	17,996	18,241	17,109	23,036
TOTAL DEPOSITS	220,612	211,470	207,051	205,657	188,344	193,918	183,779	185,894	172,875	170,388	163,727	169,593	165,614	167,533	170,870	168,474	168,479	172,523
Balances Due to Bank of Zambia	0	0	0	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
Balances Due to Financial Institutions in Zambia	25,034	24,112	24,113	20,385	24,696	24,861	25,469	26,021	26,611	25,502	21,840	22,004	22,000	21,846	22,370	22,365	22,376	22,515
Balances Due to Financial Institutions Abroad	48,977	48,805	48,958	52,039	42,140	41,980	43,355	46,008	45,071	45,071	19,085	18,532	18,319	20,483	19,411	19,144	17,559	16,632
Bills of Exchange	0	0	0	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
Inter-branch	0	0	0	-	-	-	0	81	56	56	56	283	0	0	0	0	0	0
Other Liabilities	92,346	93,005	90,143	87,745	56,939	56,592	58,948	62,371	63,956	61,737	58,900	58,588	56,283	55,940	55,123	54,658	54,524	55,315
Other Borrowed Funds	2,079	2,403	2,361	2,449	2,256	2,267	2,199	2,224	1,128	1,128	2,679	1,154	1,705	1,605	2,899	2,162	2,323	3,265
TOTAL LIABILITIES	389,048	379,795	372,626	368,275	314,375	319,618	313,750	322,599	309,697	303,882	266,287	270,154	263,921	267,407	270,673	266,803	265,261	270,250
SHAREHOLDER'S FUNDS																		
Paid Share Capital	68,133	68,132	68,132	68,132	68,132	68,132	68,132	68,132	68,132	68,132	60,146	60,146	60,146	60,135	60,231	60,231	60,231	60,231
Share Premium	0	0	0	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
Retained Earnings (loss)	-23,760	-23,589	-23,767	-23,513	-13,011	-13,220	-13,739	-15,667	-9,859	-11,654	-11,607	-11,183	-11,774	-12,253	-11,987	-12,475	-9,384	-9,645
Revaluation reserves (Fixed Assets)	34,986	34,986	34,986	34,986	58,964	58,964	58,964	58,964	57,966	57,965	47,401	47,401	47,402	47,402	47,852	47,852	47,852	47,852
Statutory reserves	0	0	0	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
Other Reserves	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	4,091	4,091	4,091	4,200	4,255	4,475	4,705	4,750	5,346	5,429
Total Reserves	13,603	13,774	13,596	13,850	48,330	48,121	47,602	45,674	52,198	50,402	39,885	40,418	39,883	39,624	40,570	40,127	43,814	43,636
SHAREHOLDERS FUNDS	81,736	81,906	81,728	81,982	116,462	116,253	115,734	113,806	120,330	118,534	100,031	100,564	100,029	99,759	100,801	100,358	104,045	103,867
SHAREHOLDERS' FUNDS & LIABILITIES	470,785	461,701	456,029	450,257	430,837	435,871	429,487	436,406	430,027	422,416	366,319	370,716	363,950	367,166	371,474	367,161	369,306	374,117