

LEASING COMPANIES																		
INDUSTRY FIGURES FOR 2012																		
MONTHLY INCOME STATEMENT																		
(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
INTEREST INCOME	5,963	5,589	5,830	4,747	4,101	4,236	4,542	4,228	4,627	5,326	3,475	3,420	3,646	4,103	4,561	4,390	4,251	3,472
Loans and Overdrafts	3,153	2,984	3,368	2,359	2,165	2,459	2,643	2,431	2,381	2,165	1,873	1,225	1,064	1,658	1,008	923	1,066	1,245
Balances with Financial Institutions in Zambia	6	17	20	29	23	20	21	26	12	36	16	616	416	13	571	171	18	17
Total Securities	0	0	0	0	0	0	-	-	-	0	0	2	3	0	3	3	0	0
Treasury Bills	0	0	0	0	0	-	-	-	-	0	0	0	0	3	0	3	0	0
GRZ bonds	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0	0	0	0
Money Market	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0	0	0	0
Other Securities	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0	0	0	0
Trading securities	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0	0	0	0
Leasing	1,364	1,342	1,223	1,270	1,110	1,089	1,144	1,130	296	1,272	1,063	1,026	1,505	1,768	2,416	2,526	3,100	2,170
credit/Debit cards	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0	0	0	0
All other	1,440	1,246	1,219	1,089	803	668	734	641	1,938	1,853	523	551	658	664	563	767	67	40
INTEREST EXPENSES	1,518	1,361	1,362	1,291	1,445	1,164	1,151	1,134	744	890	935	1,016	1,304	1,303	1,100	1,103	816	881
Deposits	234	203	246	229	154	149	193	198	230	296	210	266	236	237	238	259	232	266
Demand	234	203	199	171	154	149	193	198	230	243	203	259	236	237	238	245	218	266
Savings	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0	0	0	0
Time	47	47	47	58	0	-	-	-	-	53	7	7	0	0	0	14	14	0
Paid to banks and other financial institutions	485	389	385	446	573	432	413	371	39	489	603	630	952	951	802	719	499	544
Loans	485	389	385	446	571	432	413	371	39	489	603	630	762	750	593	702	499	519
Deposits	0	0	0	0	2	-	-	-	-	0	0	0	190	201	209	17	0	25
Subordinated Debt	97	49	51	48	48	48	50	52	44	46	46	48	103	44	60	44	4	3
All other	702	720	680	568	670	535	495	513	431	59	76	72	13	71	0	81	81	68
NET INTEREST INCOME	4,445	4,228	4,468	3,456	2,656	3,072	3,391	3,094	3,883	4,436	2,540	2,404	2,342	2,800	3,461	3,287	3,435	2,591
PROVISION	-567	-40	70	976	1,895	722	634	466	1,550	1,724	417	444	700	172	-1,551	-137	-2	-85
General	0	0	0	0	0	-	224	256	203	256	220	216	99	119	20	20	20	0
Specific	-567	-40	70	976	1,895	722	410	210	1,347	1,468	197	228	601	53	-1,571	-157	-22	-85
NET INTEREST INCOME AFTER PROVISIO	5,012	4,268	4,398	2,480	761	2,350	2,757	2,628	2,333	2,712	2,123	1,960	1,642	2,628	5,012	3,424	3,437	2,676
NON-INTEREST INCOME	650	1,682	2,603	1,454	1,269	1,639	2,721	2,223	1,302	1,579	2,711	1,627	1,595	2,143	2,040	637	1,250	973
Commissions, fees and service charges/fees	628	631	610	472	412	574	516	273	283	365	212	247	89	239	568	243	245	225
Foreign Exchange	-367	59	1,428	-86	-26	148	890	1,095	- 217	-429	1,409	424	368	721	313	-422	167	134
Fees from foreign exchange transactions	155	0	133	164	0	-	-	-	-	0	0	0	152	0	0	0	0	0
Realised trading gains (losses)	-280	168	306	83	-129	- 45	192	-	-	0	-13	0	-6	-23	0	0	0	0
Unrealised trading gains (losses) from f/x holdings	-242	-109	1,028	-333	103	193	698	1,095	- 217	-429	1,193	105	176	1,323	235	-422	167	134
Dividend income	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0	0	0	0
All other	389	992	565	1,068	883	917	1,315	855	1,236	1,643	1,090	956	1,138	1,183	1,159	816	838	614
TOTAL NET INCOME	5,662	5,950	7,001	3,934	2,030	3,989	5,478	4,851	3,635	4,291	4,834	3,587	3,237	4,771	7,052	4,061	4,687	3,649
NON-INTEREST EXPENSES	3,020	2,637	2,916	2,278	2,450	2,780	2,404	2,525	1,917	2,724	2,148	1,740	2,785	2,629	2,536	2,688	2,560	3,759
Salaries and employee benefits	1,368	1,128	1,101	930	880	879	772	777	670	794	678	630	1,092	775	954	763	704	691
Occupancy Expenses	138	135	207	122	116	147	122	124	48	108	100	103	132	182	211	113	69	145
Equipment Expenses	175	24	93	75	171	236	3	12	119	32	116	21	22	21	12	13	11	7
Depreciation	190	88	91	81	90	79	68	111	75	86	83	57	109	100	336	1,056	998	2,159
Education and Training	25	10	9	3	24	23	11	48	20	25	39	25	23	3	5	1	33	29
Audit, legal & professional fees	171	117	161	112	100	53	145	67	21	167	32	108	358	118	70	47	105	202
Insurance	19	14	25	25	23	35	33	29	21	-13	20	16	22	18	0	-8	0	5
Frauds and forgeries	21	5	0	0	3	3	-	-	20	0	0	0	0	0	0	0	0	20
All other	913	1,116	1,229	926	1,039	1,321	1,246	1,357	923	1,525	1,080	780	1,027	1,412	948	703	640	501
NET INCOME (LOSS) BEFORE TAX	2,642	3,313	4,085	1,660	-416	1,213	3,078	2,326	1,718	1,567	2,686	1,847	452	2,142	4,516	1,373	2,127	-110
TAX	703	905	908	671	395	467	975	597	646	2,431	169	113	81	320	88	87	112	111
NET INCOME AFTER TAX	1,939	2,408	3,177	989	-811	746	2,103	1,729	1,072	-864	2,517	1,734	371	1,822	4,428	1,286	2,015	-221