



Investrust Bank Plc

(Registered Commercial Bank)

QUARTERLY FINANCIAL STATEMENTS

Published in accordance with section 61(3) of the Banking and Financial Services Act, 1994, as amended

Take note that the financial statements on a month-on-month basis are available on request at every branch of our bank

(Republished due to error in the previous publication)

STATEMENT OF CAPITAL POSITION as at 30-Jun-08	
I. PRIMARY (Tier 1) CAPITAL	
(a) Paid-up common shares	2,964.0
(b) Eligible preferred shares	-
(c) Contribution surplus	2,528.0
(d) Retained earnings	28,679.0
(e) General reserves	-
(f) Statutory reserves	2,964.0
(g) Minority interests (common shareholder's equity)	-
(h) Sub Total	<u>37,135.0</u>
LESS:	
(i) Goodwill and intangible assets	-
(j) Investments in unconsolidated subsidiaries and Associates	-
(k) Lending of a capital nature to subsidiaries and Associates	-
(l) Holding of other banks' or financial Institutions capital instruments	-
(m) Assets pledged to secure liabilities	-
Sub-total (A) (items i to m)	-
OTHER ADJUSTMENTS	-
Provisions for loan losses	-
Assets of little or no realisable value	-
Other	-
(n) Sub-total (B)	-
(Sub-total A above + other adjustments)	-
(o) Total primary capital (h-n)	<u>37,135.0</u>
MINIMUM REQUIRED (Larger of K12 billion or 5% of risk based assets)	<u>12,604.0</u>
EXCESS (DEFICIENCY)	<u>24,531.0</u>
II. SECONDARY (Tier 2) CAPITAL	
(a) Eligible preferred shares	-
(b) Eligible subordinated term debt	13,855.0
(c) Eligible loan stock/capital	-
(d) Revaluation reserves (Max is 40% of Revaluation Reserves)	-
(e)	-
III ELIGIBLE SECONDARY CAPITAL (is limited to 100% of primary capital)	<u>13,855.0</u>
IV ELIGIBLE TOTAL CAPITAL (I (O) + (III)) (Regulatory capital)	<u>50,990.0</u>
V MINIMUM TOTAL CAPITAL REQUIREMENT (10% of total on and off balance sheet risk weighted assets or K12, billion whichever is higher)	25,208.0
VI EXCESS (DEFICIENCY) (IV minus V)	25,782.0
RISK WEIGHTED ASSETS (on and off balance sheet)	<u>252,081.0</u>

INCOME STATEMENT		QUARTER ENDED 30 Jun 2008	
Interest income			
Loans & overdrafts			
Banks and financial institutions			
Securities			
Other			
Total interest income			
Interest expense			
Deposits			
Banks and financial institutions			
Subordinated debt			
Other			
Total interest expense			
Net interest income			
Provision for loan losses			
Net interest income after provision for loan losses			
Non-interest income			
Commission, fees and service charges			
Foreign Exchange:			
Fees from foreign exchange transactions			
Realised trading gains(losses)			
Unrealised trading gains (losses) from Foreign exchange holdings			
Dividend income			
Other			
Total non-interest income			
Non-interest expenses			
Depreciation			
Other expenses			
Total non-interest expense			
Income before taxation and Extraordinary items			
Taxation			
Extraordinary items			
Net income after taxation			

STATEMENT OF LIABILITIES as at 30-Jun-08	
(I) DEPOSIT LIABILITIES AND BILLS PAYABLE	
1. Demand deposits	
2. Savings deposits	
3. Time deposits	
4. Bills payable	
Total Liabilities to the Public	
(ii) TOTAL LIABILITIES TO THE PUBLIC AT THE END OF THE PREVIOUS QUARTER	
(iii) LIQUID ASSETS	
1. Gold coins & bullion	
2. Notes & coins which are legal tender in Zambia	
3. Balances at BOZ	
(a) Current Account	
(b) Statutory deposits account (statutory reserves)	
(c) OMO deposits	
(d) Other balances	
4. Treasury bills issued by GRZ (including those held as collateral for the clearing house)	
5. Money at call with any other banks	
6. Bills of exchange and promissory notes eligible for discount at BOZ	
7. Local registered securities which are issued or guaranteed by GRZ and which have a final maturity date of not more than six years (at book value) and such any other securities as the Minister may have approved	
8. Items in transit between banks, between branches of banks and head office of banks	
Total Liquid Assets	
(iv) RATIOS	
1. Liquid assets (items 2, 3(a),3 and 4) as a percentage of total liabilities and bills payable	
2. Total liquid assets as a percentage of total deposit liabilities and bills payable	
3. Total liquid assets as a percentage of total deposit liabilities and bills payable at the end of the previous quarter	

BALANCE SHEET A	
ASSETS	
Notes and coins	
Balances held with Bank of Zambia	
Balances held with banks and other financial institutions in Zambia	
Balances held with banks and other financial institutions abroad	
Investments in Securities	
Loans and advances (net of capitalised interest on non performing loans and allowances for loan losses)	
Inter-branch	
Fixed Assets	
Other Assets	
Total Assets	
LIABILITIES	
Deposits	
Balances due to Bank of Zambia-refinancing credit	
Balances due to banks and other financial institutions in Zambia	
Balances due to banks and other financial institutions abroad	
Inter branch	
Other liabilities	
Other borrowed funds	
Shareholders' equity	
Total Liabilities	
Off Balance sheet items	
Contingent liabilities	
Commitments	
Allowances for losses on acceptances and off balance sheet items Included in other liabilities	