



Bank of Zambia

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DG/prs/bp

January 22, 2025

CB Circular No. : 05/2025

To : All Heads of Commercial Bank and Deposit Taking Non-Bank Institution

CALENDAR FOR SUBMISSION OF PRUDENTIAL RETURNS, CREDIT MARKET MONITORING PROGRAMME RETURNS, QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES FOR PERSONAL, CURRENT ACCOUNTS AND OTHER SERVICES

In accordance with Section 60 of the Banking and Financial Services Act, 2017, please be informed that the due dates for submission of Prudential Returns, Quarterly Financial Statements, Quarterly Credit Market Monitoring Programme and Quarterly Bank Charges for Personal, Current Accounts and other General Services Returns for 2025 are as follows:

1. PRUDENTIAL RETURNS

Month	Due Date
January	February 12, 2025
February	March 13, 2025
March	April 10, 2025
April	May 13, 2025
May	June 11, 2025
June	July 14, 2025
July	August 13, 2025
August	September 10, 2025
September	October 10, 2025
October	November 12, 2025
November	December 10, 2025
December	January 13, 2026

2. INTERNAL CAPITAL ADEQUACY ASSESSMENT PROCESS DOCUMENTS

The Internal Capital Adequacy Assessment Process documents for the year ended December 31, 2024, are to be submitted by September 30, 2025.

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3. CREDIT MARKET MONITORING PROGRAMME, QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES

1 st Quarter	April 10, 2025
2 nd Quarter	July 14, 2025
3 rd Quarter	October 10, 2025
4 th Quarter	January 13, 2026

The Monthly Prudential Returns and Credit Market Monitoring Programme Returns should be submitted through the Bank Supervision Application System via <https://bsa.boz.zm/bsa> while a soft copy of the Bank Charges Returns should be submitted to banksupervision@boz.zm.

A penalty of Five Hundred Kwacha (ZMW500) per return for non-submission shall be imposed. The Bank of Zambia shall impose an additional penalty of Five Hundred Kwacha (ZMW500) for each day that the Return remains outstanding after the due date or remains uncorrected.

In case of Quarterly Financial Statements, a penalty of One Thousand Kwacha (ZMW1,000) shall be imposed in any of the following circumstances:

- (i) Failure to submit the quarterly financial statements,
- (ii) Failure to obtain Bank of Zambia approval prior to publication,
- (iii) Publication of financial statements using incorrect formats, and/or
- (iv) Publication of incorrect information.

The Bank of Zambia shall impose an additional penalty of One Thousand Kwacha (ZMW1,000) for each day the financial statement remains outstanding after the due date, or remains published:

- (i) Without the approval from the Bank of Zambia,
- (ii) In an incorrect format, and/or
- (iii) With incorrect information.


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DEPUTY GOVERNOR