



**BANK OF ZAMBIA**

**OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS**

**January 12, 2011**

**CB Circular No: 01/2011**

**To : All Commercial Banks  
: Non-Bank Financial Institutions**

**CALENDAR FOR SUBMISSION OF PRUDENTIAL RETURNS, QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES FOR PERSONAL CURRENT ACCOUNTS AND OTHER GENERAL SERVICES**

Further to Circulars No. 1/98 and 4/00 dated 21 January 1998 and 15 May 2000 respectively, please be informed that the due dates for submission of Prudential Returns, Quarterly Financial Statements and the Quarterly Bank Charges for Personal Current Accounts and Other General Services Return for 2011 are as follows: -

**PRUDENTIAL RETURNS**

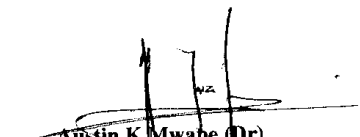
| <b>Month</b> | <b>Due Date</b>  |
|--------------|------------------|
| January      | 8 February 2011  |
| February     | 9 March 2011     |
| March        | 8 April 2011     |
| April        | 10 May 2011      |
| May          | 8 June 2011      |
| June         | 12 July 2011     |
| July         | 9 August 2011    |
| August       | 8 September 2011 |
| September    | 10 October 2011  |
| October      | 8 November 2011  |
| November     | 8 December 2011  |
| December     | 10 January 2012  |

**QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES**

|                         |                 |
|-------------------------|-----------------|
| 1 <sup>st</sup> Quarter | 8 April 2011    |
| 2 <sup>nd</sup> Quarter | 12 July 2011    |
| 3 <sup>rd</sup> Quarter | 10 October 2011 |
| 4 <sup>th</sup> Quarter | 10 January 2012 |

The Prudential Returns should be submitted through the Risk Analysis Automation System (RAAS) of the Bank Supervision Application, while a soft copy of the Bank Charges return should be submitted to banksupervision@boz.zm. A penalty of K 500,000 per return per day will be charged for any delayed submissions or incorrect Prudential and Bank Charges returns.

In the case of Quarterly Financial Statements, a penalty of K 1,500,000 per return per day shall be incurred in any of the following circumstances; failure to submit the quarterly financial statements, failure to obtain Bank of Zambia approval prior to publication, the publication of financial statements using incorrect formats and the publication of incorrect information.



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**DEPUTY GOVERNOR – OPERATIONS**