



BANK of ZAMBIA
OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

January 4, 2012

CB Circular No. 01/2012

To : All Commercial Banks

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

Further to Circular 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 2012 are as follows:-

PRUDENTIAL RETURNS

Month	Due Date
January	8 February 2012
February	9 March 2012
March	11 April 2012
April	9 May 2012
May	8 June 2012
June	11 July 2012
July	9 August 2012
August	10 September 2012
September	8 October 2012
October	8 November 2012
November	10 December 2012
December	9 January 2013

QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES

1 st Quarter	11 April 2012
2 nd Quarter	11 July 2012
3 rd Quarter	8 October 2012
4 th Quarter	9 January 2013

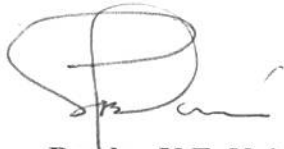
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The Prudential Returns should be submitted through the Risk Analysis Automation System (RAAS) of the Bank Supervision Application System, while a soft copy of the Bank Charges return should be submitted to banksupervision@boz.zm.

A penalty of K500,000 per return per day will be charged for any delayed submissions or incorrect Prudential and Bank charges Returns.

In the case of the Quarterly Financial Statements, a penalty of K1,500,000 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;
- Publication of financial statements using incorrect formats; and
- Publication of incorrect information.



Bwalya K.E. Ng'andu (Dr)
DEPUTY GOVERNOR – OPERATIONS