



**BANK OF ZAMBIA**

P.O. Box 30080 Lusaka  
10101

29th July 1997

CB Circular No. 5/97

TO : ALL COMMERCIAL BANKS


Dear Sirs

**PUBLICATION OF MONTHLY FINANCIAL STATEMENTS**

Further to CB Circular No.3/97, you are hereby reminded that the deadline for commencement of publishing quarterly financial statements as required by section 61(4) of the Banking and Financial Services Act, 1994 is 31 July 1997. Failure to publish a statement or publication of incorrect statements will attract penalties in accordance with Section 128 of the Banking and Financial Services Act, 1994.

This also serves to advise that the statement of income and expenses has been amended for publication purposes only. The sub items under non-interest expenses should be added and published under one sub-title viz "non-interest expenses" as per attached amended schedule.

Yours sincerely

  
**JONATHAN M MUKE**  
DIRECTOR - FINANCIAL SYSTEM SUPERVISION

**MONTHLY STATEMENTS**

(Published in accordance with section 61(4) of the Banking and Financial Services Act, 1994.)

KMILLIONS

STATEMENT OF INCOME AND EXPENSES as at	* 31 January 19...	* 28 February 19...	* 31 March 19...
	* 30 April 19...	* 31 May 19...	* 30 June 19...
	* 31 July 19...	* 31 August 19...	* 30 September 19...
	* 31 October 19...	* 30 November 19...	* 31 December 19...
<b>INTEREST INCOME</b>	<b>0</b>	<b>0</b>	<b>0</b>
Loans & Overdrafts	0	0	0
Securities (T/B & GRZ Funds)	0	0	0
Deposits with banks	0	0	0
Other	0	0	0
<b>INTEREST EXPENSE</b>	<b>0</b>	<b>0</b>	<b>0</b>
Deposits	0	0	0
Deposits of banks	0	0	0
Liabilities other than deposits	0	0	0
<b>Net interest income</b>	<b>0</b>	<b>0</b>	<b>0</b>
Provision for loan losses	0	0	0
<b>Net interest income after loan loss provision</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NON-INTEREST INCOME</b>	<b>0</b>	<b>0</b>	<b>0</b>
Commission/Fees	0	0	0
Fees on forex transactions	0	0	0
Lease rentals	0	0	0
Investments	0	0	0
Other income	0	0	0
<b>NON-INTEREST EXPENSES</b>	<b>0</b>	<b>0</b>	<b>0</b>
Depreciation	0	0	0
Other expenses	0	0	0
<b>Net income before taxation</b>	<b>0</b>	<b>0</b>	<b>0</b>
Provision for income taxes	0	0	0
<b>Net income after taxation</b>	<b>0</b>	<b>0</b>	<b>0</b>

\* Delete whichever is not applicable