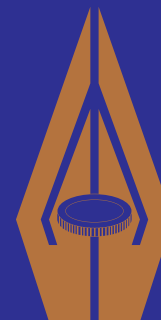


FINANCIAL AND OTHER STATISTICS 2019



Bank of Zambia

REGISTERED OFFICES

Head Office

Bank Square, Cairo Road
P. O. Box 30080, Lusaka, 10101, Zambia
Tel: (+260)211399300
E-mail: info@boz.zm
Website: www.boz.zm

Regional Office

Buteko Avenue,
P.O. Box 71511, Ndola, Zambia
Tel: (+260)212399600
E-mail: info@boz.zm
Website: www.boz.zm



Bank of Zambia

Financial and Other Statistics 2019

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Foreword

In pursuit of its primary goals of price and financial system stability, the Bank of Zambia promotes evidence based decision making through the production and use of accurate statistics.

One of the key responsibilities of the Bank is to ensure timely availability of reliable statistics through various platforms. It is in this spirit that the Booklet on Financial and Other Statistics has been published.

The Booklet provides statistics on various aspects of the Zambian financial system and economy at large. It also supplements other Bank publications such as the Fortnightly Statistics and Annual Report. The Booklet can be accessed on the Bank of Zambia website www.boz.zm



Mr. Christopher M. Mvunga
Governor



Table 1: Selected Macroeconomic Indicators, 2010 - 2019

Economic Indicators	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Gross Domestic Product (GDP)										
GDP at Current prices (K' Millions)	97,215.9	114,029.7	131,271.9	151,330.8	166,954.4	183,381.0	216,098.1	246,251.8	279,441.2	306,082.7
Population	13,092,666	13,718,722	14,145,327	14,580,290	15,023,315	15,473,905	15,933,883	16,405,229	16,887,720	17,380,000
GDP Per Capita (Kwacha)	7,425.2	8,312.0	9,280.2	10,379.1	11,113.0	11,851.0	13,562.2	15,010.6	16,547.0	17,611.2
GDP at Constant Prices (2010 K' Millions)	97,215.9	102,675.1	110,450.3	116,118.4	121,452.0	125,003.0	129,694.0	134,270.6	139,203.4	142,258.4
GDP growth Rate (percentage)	10.3	5.6	7.6	5.1	4.7	2.9	3.8	3.5	3.7	1.4
Current Account (US\$ Million)	1,376.9	958.4	1,247.9	-218.4	581.2	-570.8	-684.4	-435.0	-341.5	146.8
Prices										
Exchange rates (US\$) - End Period	4.8	5.1	5.2	5.5	6.4	11.0	9.9	10.0	11.9	14.1
Consumer Price Index (end year) 2009=100	110.9	117.5	126.1	135.1	145.7	176.5	189.6	201.2	217.0	242.4
Annual Inflation (end year)	6.5	6.0	7.3	7.1	7.9	21.1	7.5	6.1	7.9	11.7
Fiscal Sector (K' Millions)										
Total revenue and Grants	14,533.7	17,356.8	21,794.6	24,984.2	30,576.9	34,420.6	39,409.7	43,032.2	53,338.2	61,331.1
Total Domestic Revenue	12,107.0	15,769.1	19,900.6	24,532.3	30,297.1	34,051.2	38,884.6	42,565.6	52,702.9	60,492.3
Total Expenditure and Net Lending	16,421.9	20,235.0	26,339.6	32,326.2	38,541.6	51,684.8	55,846.0	59,645.0	75,369.6	86,865.2
Financing	1,888.0	2,765.4	4,469.3	7,338.7	8,696.0	18,257.4	12,483.1	11,889.1	22,802.0	27,302.8

Source: Bank of Zambia, Central Statistical Office and Ministry of Finance

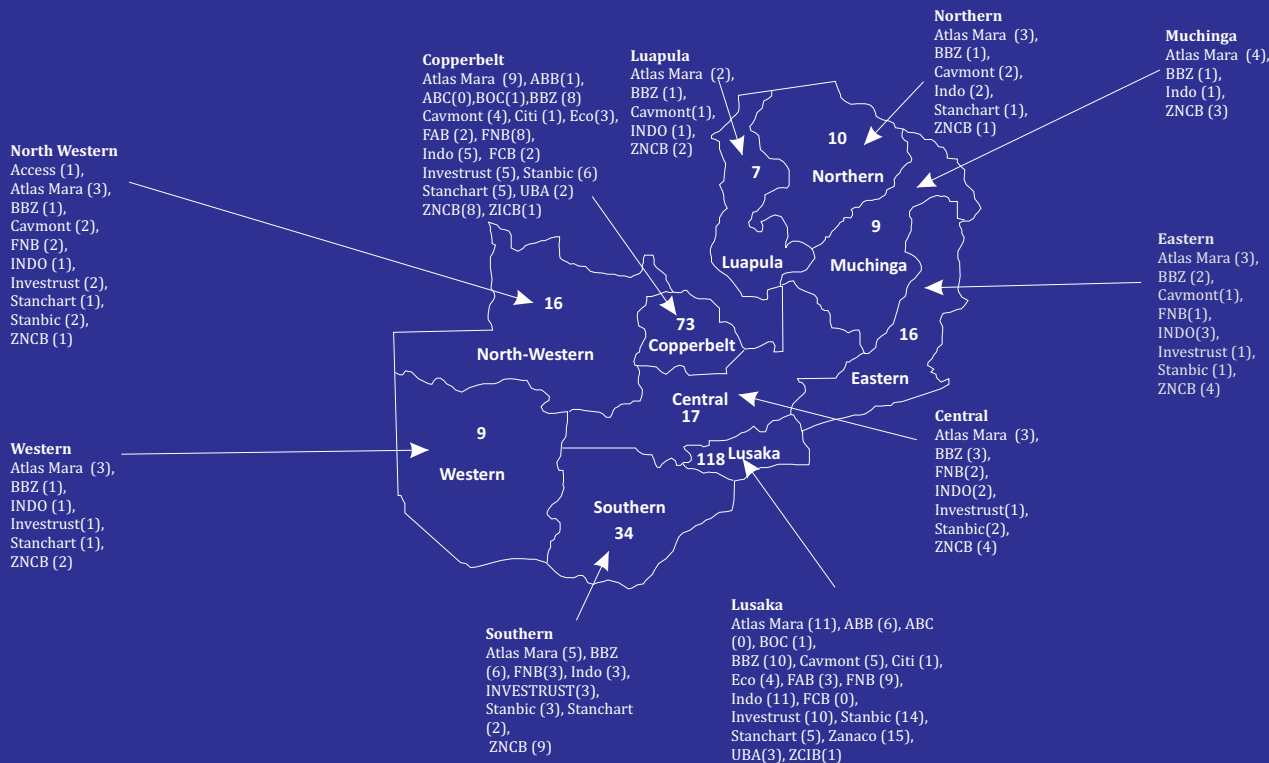
Table 2: Commercial Bank Branches by Province, 2019

Commercial Banks	2019										
	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Access Bank	4	0	2	0	0	0	0	0	1	0	7
AB Bank	6	0	1	0	0	0	0	0	0	0	7
Atlas Mara	11	3	9	3	5	2	3	3	3	4	46
Bank ABC	0	0	0	0	0	0	0	0	0	0	0
Bank of China	1	0	1	0	0	0	0	0	0	0	2
Barclays Bank Plc	10	3	8	2	6	1	1	1	1	1	34
Cavmont Capital Bank	5	0	4	1	0	1	0	2	2	0	15
CITI Bank	1	0	1	0	0	0	0	0	0	0	2
Ecobank	4	0	3	0	0	0	0	0	0	0	7
First Allince Bank	3	0	2	0	0	0	0	0	0	0	5
First National Bank	9	2	8	1	3	0	0	0	2	0	25
Finance Bank	0	0	0	0	0	0	0	0	0	0	0
Indo-Zambia	11	2	5	3	3	1	1	2	1	1	30
ZICB	1	0	1	0	0	0	0	0	0	0	2
First Capital Bank	5	0	2	0	0	0	0	0	0	0	7
Investrust Bank	10	1	5	1	3	0	1	0	2	0	23
Stanbic	14	2	6	1	3	0	0	0	2	0	28
Standard Chartered	5	0	5	0	2	0	1	1	1	0	15
United Bank of Africa	3	0	2	0	0	0	0	0	0	0	5
ZNCB	15	4	8	4	9	2	2	1	1	3	49
Total	118	17	73	16	34	7	9	10	16	9	309

Note: *Intermarket Banking Corporation ceased operations on 28 November, 2016 and was restructured as Zambia Industrial Commercial bank (ZICB) and opened for business on 23 October 2018

Source: Commercial Banks

Map 1: Commercial Bank Branch Distribution by Province as at 31st December 2019



Source: Commercial Banks

Table 3: Technological Infrastructure, 2016-2019

Service	2016	2017	2018	2019											Total
				Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga		
Automated Teller Machines (Cash-in/Cash-out)	981	1,008	972	131	17	60	7	24	2	1	2	16	2	262	
Automated Teller Machines (Cash-out only)	-	-	-	299	42	153	27	81	16	18	15	42	13	706	
Point of Sale (POS) (Number of Terminals)	8,192	8,999	11,907	9,087	1,215	3,435	972	1,287	254	286	401	563	323	17,823	
Telephone Banking (Number of Subscribers)	1,136,273	1,834,648	1,101,352	1,414,877	13,209	109,182	11,444	24,359	972	398	472	17,987	2	1,592,902	
Internet Banking (Number of Subscribers)	229,614	234,574	263,202	198,015	14,976	80,601	9,347	29,454	3,324	3,481	2,255	16,308	1,763	359,524	
Others (e.g. number of mobile banking facilities)	37,981	138,348	100,365	59,004	4,735	23,525	3,890	8,855	3,873	3,690	1,697	1,692	1,079	112,040	
Total	1,413,041	2,217,577	1,477,798	1,681,413	34,194	216,956	25,687	64,060	8,441	7,874	4,842	36,608	3,182	2,083,257	

Note: The decline in numbers of mobile phone banking in 2018 is due to the data clean up and closure of dormant accounts

Source: Commercial Banks

Map 2: Total Technological Infrastructure 2019

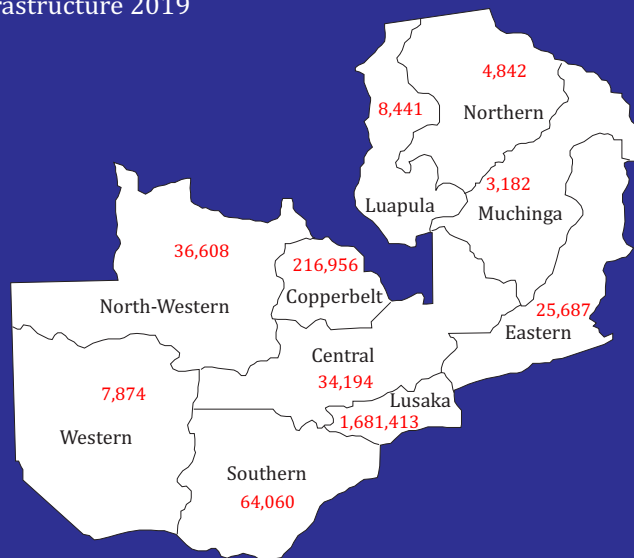


Table 4a: Annual Employment in Commercial Banks by Occupational Category and Sex, 2010 - 2019

Occupational Category	2010				2011				2012				2013				2014			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Legislators, Senior Officials and Managers	532	81	214	3	848	83	385	107	670	81	441	13	450	81	221	13	861	84	599	15
2. Professionals	876	0	640	0	670	3	460	6	894	4	584	2	830	2	524	0	733	5	541	0
3. Technicians and Associate Professionals	549	0	470	0	352	1	275	0	709	1	595	11	771	1	645	0	576	0	542	0
4. Clerks	1,097	0	876	1	1,613	0	925	352	1,425	0	1,144		1,417	0	1,296	0	1,182	1	1,137	0
5. Service Workers and Shop and Market Sales Workers	28	0	3	0	57	0	18	0	78	0	43	0	122	0	96	0	113	0	66	0
6. Craft and Related and Trade Workers	2	0	0	0	36	0	1	0	20	0	0	0	30	0	1	0	31	0	3	0
7. Plant and Machine Operators and Assemblers	0	0	0	0	41	0	4	0	103	0	1	0	85	0	8	0	8	0	0	0
8. Elementary Occupations	39	0	1	0	32	0	2	0	9	0	2	0	22	0	6	0	6	0	5	0
9. Temporary Employees	322	0	201	0	307	0	274	0	336	0	210	0	338	0	228	0	223	0	148	0
10. Other	91	0	7	0	257	5	234	37	193	0	130	0	274	3	202	2	334	0	198	0
Sub Total	3,536	81	2,412	4	4,213	92	2,578	502	4,437	86	3,150	26	4,339	87	3,227	15	4,067	90	3,239	15
Total	6,033				7,385				7,699				7,668				7,411			

Z = Zambian

NZ = Non-Zambian

Source: Commercial Banks

Table 4a (Cont’): Annual Employment in Commercial Banks by Occupational Category and Sex, 2009 - 2019

Occupational Category	2015				2016				2017				2018				2019			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Legislators, Senior Officials and Managers	868	91	550	17	797	78	504	17	994	69	657	19	800	60	494	17	1,016	56	678	15
2. Professionals	966	4	734	0	976	3	720	0	797	2	624	0	766	1	619	1	913	1	771	2
3. Technicians and Associate Professionals	419	0	399	0	588	0	544	0	283	0	240	0	532	0	447	0	108	267	70	174
4. Clerks	1,147	0	1,135	0	1,400	0	1,298	0	1,469	0	1,452	0	1,275	0	1,303	0	1,187	0	1,329	0
5. Service Workers and Shop and Market Sales Workers	155	0	74	0	56	0	6	0	67	0	47	0	360	0	326	0	61	0	56	0
6. Craft and Related and Trade Workers	26	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0
7. Plant and Machine Operators and Assemblers	11	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	29	0	0	0
8. Elementary Occupations	9	0	4	0	12	0	0	0	4	0	1	0	43	0	1	0	76	0	27	0
9. Temporary Employees	344	2	275	0	205	0	184	0	166	0	153	0	125	0	143	0	299	0	82	0
10. Other	391	0	377	0	219	0	51	0	182	0	132	0	201	0	167	1	3,695	0	258	0
Sub Total	4,336	97	3,549	17	4,253	81	3,307	17	3,965	71	3,306	19	4,102	61	3,500	19		324	3,271	191
Total	7,999				7,658				7,361				7,682				7,481			

Z = Zambian

NZ = Non-Zambian

Source: Commercial Banks

Table 4b: Employment in Commercial Banks by Occupational Category and Province, 2019

Occupational Category	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	North/W	Muchinga	Total
Executive Management	138	0	0	0	0	0	0	0	0	0	138
Senior Managers	448	1	15	2	0	1	0	1	1	1	470
Managers	970	22	138	19	36	6	8	14	15	8	1,236
Credit	399	0	32	0	0	0	0	0	0	0	431
Treasury	63	0	0	0	0	0	0	0	0	0	63
Finance	86	0	0	0	0	0	0	0	0	0	86
Risk and Compliance	72	0	2	0	0	0	0	0	0	0	74
Operations	628	25	124	23	38	7	9	7	7	8	876
Others	851	33	270	30	72	12	17	25	40	14	1,364
Clerical and general staff	1565	99	505	103	178	37	54	60	87	55	2,743
Total	5,220	180	1,086	177	324	63	88	107	150	86	7,481

Source: Commercial Banks

Table 5: Annual Employment in Commercial Banks by Province, 2010 - 2019

Province	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Lusaka	4,052	4,064	4,750	5,078	5,273	5,522	5,168	5,041	5,270	5,220
Central	133	130	133	152	170	207	215	185	201	180
Copperbelt	843	823	870	931	1,015	1,111	1,140	1,091	1,132	1,086
Eastern	132	132	147	147	168	207	204	188	202	177
Southern	297	322	335	332	346	375	361	351	356	324
Luapula	48	46	51	51	63	74	70	76	72	63
Western	62	52	57	75	80	96	91	89	93	88
Northern	135	146	151	105	124	138	150	115	122	107
Northwestern	106	97	106	143	154	179	173	141	146	150
Muchinga*	N/A	N/A	N/A	67	72	90	86	84	88	86
Total	5,808	5,812	6,600	7,081	7,465	7,999	7,658	7,361	7,682	7,481

*Muchinga Province was created in 2011, hence data available after 2012

Source: Commercial Banks

Table 6: Commercial Bank Deposits per Capita In Kwacha, 2010 - 2019

Year End	Total Deposits (K' Million)	Nominal Deposits per Capita	Real Deposits per Capita
2010	17,151.4	1,314.6	201.5
2011	20,959.1	1,527.8	254.6
2012	25,161.7	1,778.8	243.7
2013	30,906.9	2,119.8	298.6
2014	34,942.5	2,325.9	294.4
2015	46,410.6	2,999.3	142.1
2016	46,648.9	2,927.7	392.0
2017	53,703.0	3,273.5	536.6
2018	61,248.4	3,626.8	459.1
2019	68,943.4	3,966.8	339.0

Note: Values revised into rebased currency

Source: Commercial Banks and Central Statistical Office

Table 7: Number of Deposit Accounts, 2014 - 2019

Province					2015				2016			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	246,286	952,139	15,941	1,214,366	287,538	1,031,283	22,324	1,341,145	336,487	1,057,579	21,377	1,415,443
Central	18,702	84,932	1,042	104,676	24,298	89,325	1,703	115,326	24,657	98,131	2,176	124,964
Copperbelt	146,244	318,131	8,319	472,694	172,187	345,254	10,862	528,303	194,813	360,971	14,820	570,604
Eastern	15,814	109,989	880	126,683	18,883	109,938	1,409	130,230	20,471	122,954	1,882	145,307
Southern	36,239	151,554	2,026	189,819	44,844	161,868	2,902	209,614	54,298	181,862	3,923	240,083
Luapula	5,590	41,925	254	47,769	7,455	39,554	376	47,385	9,834	45,594	486	55,914
Western	6,604	39,138	327	46,069	8,690	42,807	546	52,043	11,895	54,053	693	66,641
Northern	6,509	51,461	363	58,333	9,107	48,167	451	57,725	8,365	51,656	521	60,542
Northwestern	25,552	55,009	1,523	82,084	28,673	53,747	2,485	84,905	34,154	56,609	2,796	93,559
Muchinga	3,136	34,714	156	38,006	8,840	38,258	282	47,380	5,199	38,442	306	43,947
Total	510,676	1,838,992	30,831	2,380,499	610,515	1,960,201	43,340	2,614,056	700,173	2,067,851	48,980	2,817,004

Source: Commercial Banks

Table 7 (Cont'): Number of Deposit Accounts, 2014 - 2019

Province	2017				2018				2019			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	351,872	1,178,304	26,651	1,556,827	315,965	1,166,704	29,671	1,512,340	701,198	459,618	26,696	1,187,512
Central	22,312	126,431	1,996	150,739	21,548	112,469	3,230	137,247	43,231	68,018	2,997	114,246
Copperbelt	185,035	396,038	16,358	597,431	169,703	351,253	17,864	538,820	246,091	213,881	16,421	476,393
Eastern	18,331	143,622	2,508	164,461	16,289	120,827	2,670	139,786	34,810	72,227	1,805	108,842
Southern	48,639	201,232	4,793	254,664	45,290	169,435	5,585	220,310	82,616	87,770	4,761	175,147
Luapula	10,412	48,095	209	58,716	11,424	41,097	923	53,444	18,606	24,770	527	43,903
Western	11,415	56,614	214	68,243	10,618	46,108	919	57,645	17,887	29,478	1,391	48,756
Northern	7,905	58,185	257	66,347	10,852	47,207	931	58,990	15,563	28,432	664	44,659
Northwestern	29,598	62,875	2,720	95,193	27,077	51,869	3,387	82,333	37,719	36,574	3,749	78,042
Muchinga	3,301	37,826	116	41,243	7,001	30,617	493	38,111	11,094	22,803	313	34,210
Total	688,820	2,309,222	55,822	3,053,864	635,767	2,137,586	65,673	2,839,026	1,208,815	1,043,571	59,324	2,311,710

Source: Commercial Banks

Table 8: Banks Total Credit per Capita in Kwacha, 2010 - 2019

Year End	Total Credit (K' Million)	Nominal Bank Lending per Capita	Real Bank Lending per Capita
2010	12,622.3	964.1	148.3
2011	17,089.2	1,245.7	207.6
2012	19,952.4	1,410.5	193.2
2013	28,728.2	1,970.3	277.5
2014	31,986.7	2,129.1	269.5
2015	40,415.8	2,611.9	123.8
2016	41,339.3	2,594.4	347.4
2017	53,576.8	3,265.8	535.4
2018	62,219.3	3,684.3	218.2
2019	35,472.3	2,041.0	120.9

Notes: 1. Values revised into rebased currency, 2. Banks (Central and Commercial) Lending includes Government Securities

Source: Bank of Zambia, Commercial Banks and Zambia Statistical Agency

Table 9: Number of Borrowers from Commercial Banks by Province, 2010 - 2019

Province	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Central	5,922	9,173	14,398	15,342	13,976	15,202	10,110	8,386	9,050	117,761
Copperbelt	39,968	44,239	64,333	73,349	69,969	68,234	67,156	48,130	47,263	10,121
Eastern	6,638	11,895	16,169	16,016	17,505	16,268	9,807	8,940	9,327	47,397
Luapula	2,346	5,579	7,354	6,012	7,440	5,368	5,642	2,918	2,955	9,013
Lusaka	61,610	93,601	111,767	125,510	165,374	130,954	128,437	121,179	108,180	13,964
Northern	3,352	7,926	9,069	8,687	8,514	6,377	6,172	6,777	6,449	3,077
North-Western	2,893	6,648	10,861	13,642	13,027	14,803	9,475	9,398	10,343	4,810
Southern	11,503	16,908	17,760	24,998	21,445	23,175	17,820	12,843	12,893	6,679
*Muchinga	N/A	N/A	2,097	3,576	4,742	4,200	3,391	2,697	3,674	12,310
Western	1,342	6,993	8,397	5,325	6,716	5,532	5,437	3,918	4,279	3,396
Total	135,574	202,962	262,205	292,457	328,708	290,113	263,447	225,186	214,412	228,528

Note: The data for 2010 does not include First Alliance Bank

*Muchinga Province was created in 2011, hence data available starting from 2012

Source: Commercial Banks

Table 10: Commercial Banks Lending by Economic Sector (K' Million), 2010 - 2019

Sector	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Agriculture, Forestry and Fishing	1,623.7	2,124.4	3,763.0	3,752.4	3,596.5	4,535.5	4,034.6	4,967.7	4,932.9	5,851.3
Mining and Quarrying	293.5	509.7	942.7	1,226.4	1,083.1	1,673.1	1,483.1	1,542.5	2,047.5	2,650.7
Manufacturing	1,172.1	1,461.6	1,881.0	1,758.6	2,499.5	3,539.1	2,983.1	1,907.1	2,668.8	3,181.4
Electricity, Gas and Water	151.4	196.8	338.9	311.9	469.4	435.5	516.5	748.0	874.3	1,544.7
Construction	533.8	504.0	620.6	654.7	743.0	897.7	907.0	1,073.4	873.5	767.6
Wholesale and Retail trade	994.3	1,248.3	1,124.5	1,709.1	1,699.4	2,833.1	2,411.9	2,781.1	3,232.1	4,080.1
Restaurants, Bars and Hotels	174.6	253.5	339.4	321.7	354.7	424.1	376.3	358.6	367.7	337.7
Transport, Storage and Communications	433.8	650.6	772.2	838.3	1,219.8	1,334.3	1,086.9	1,139.2	1,795.5	3,119.7
Financial Intermediaries and Insurance	243.7	603.5	309.3	381.0	540.5	702.8	419.6	544.5	1,205.4	733.6
Community, Social and Personal Services	339.5	255.9	347.6	378.3	461.8	446.0	406.8	1,013.3	1,392.1	2,340.6
Real Estate and Business services	575.0	297.8	400.9	406.6	406.7	755.0	829.0	859.4	1,008.0	1,152.2
Total	6,535.4	8,106.2	10,840.3	11,739.0	13,074.2	17,576.2	15,454.8	16,934.7	20,397.9	25,759.6

Source: Commercial Banks

Note: These figures exclude individuals and households

Table 11: Commercial Bank Lending by Institutional Sector (K' Million), 2010- 2019

Institutional Sector	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Private sector	8,314.5	10,760.4	15,222.7	16,871.7	19,634.4	24,747.7	22,067.9	22,824.0	25,971.3	30,970.3
of which Households	2,965.5	3,700.1	5,721.6	6,834.8	7,791.8	7,910.3	6,712.5	7,121.8	8,083.2	8,653.8
Private Companies	5,349.0	7,060.3	9,501.1	10,036.9	11,842.6	16,837.4	15,355.4	15,702.2	17,888.1	22,316.5
Government	413.7	549.1	639.7	364.7	901.4	751.2	1,041.9	1,256.9	2,133.9	3,805.8
of which Central Government	298.4	450.4	18.4	129.1	669.8	466.0	819.3	844.4	1,645.3	3,080.8
Parastatals	115.3	98.7	621.3	235.7	231.6	285.2	222.6	412.5	488.6	725.0
Total	8,728.2	11,309.5	15,862.4	17,236.4	20,535.8	25,498.9	23,109.8	24,080.9	28,105.2	34,776.2

Source: Bank of Zambia and Commercial Banks

Table 12: Yield Rates on Treasury Bills - Annual Average (%), 2010- 2019

Year	91 days	182 days	273 days	364 days	Weighted Average
2010	4.5	5.8	6.6	7.4	6.6
2011	6.7	9.4	10.7	11.5	10.5
2012	7.4	10.5	10.7	11.4	10.8
2013	7.1	12.6	12.6	13.2	12.8
2014	9.5	16.5	16.4	18.4	17.6
2015	14.3	19.3	20.0	22.3	21.2
2016	21.3	24.1	25.7	25.6	25.2
2017	12.6	13.4	14.5	17.4	16.6
2018	11.6	13.1	15.1	19.2	18.3
2019	16.0	17.0	25.0	25.9	24.5

Source: Bank of Zambia

Table 13: Yield Rates on Bonds - Annual Average (%), 2010 - 2019

Year	2 Year	3 Year	5 Year	7 Year	10 Year	15 Year	Weighted Average
2010	9.6	11.1	12.7	15.3	16.1	16.7	11.6
2011	12.8	12.9	15.3	14.4	15.5	16.7	14.6
2012	10.9	12.3	13.3	14.5	16.1	16.7	13.1
2013	12.6	14.3	15.4	15.2	17.1	17.0	15.4
2014	14.8	15.8	17.7	18.1	18.8	19.0	18.5
2015	18.1	20.4	24.2	22.4	21.0	22.5	23.6
2016	24.8	24.1	27.3	27.5	24.0	23.4	25.8
2017	17.7	18.5	18.3	19.1	19.5	20.1	18.9
2018	17.9	18.5	19.1	19.0	19.8	18.0	18.9
2019	27.1	27.4	28.9	24.1	26.5	19.6	28.1

Source: Bank of Zambia

Table 14: Commercial Bank Lending Rates - Annual Average (%), 2010 -2019

Year	Weighted Lending Base Rate	Lending Margin	Lending Rate	Weighted Interbank Rate
2010	20.9	6.8	27.7	2.3
2011	18.3	7.5	25.8	5.0
2012	12.1	7.0	19.1	7.7
2013	9.8	6.5	16.3	9.7
2014	11.6	7.1	18.7	14.4
2015	12.5	8.6	21.1	15.3
2016	15.5	12.6	28.1	20.8
2017	10.3	16.7	26.9	12.6
2018	9.8	14.2	23.9	9.8
2019	10.3	15.4	25.6	10.5

Note: The policy rate was introduced in April 2012 and replaced the Weighted Lending Base rate

Source: Bank of Zambia and Commercial Banks

Table 15: Commercial Bank Deposit Rates - Annual Average (%), 2010 - 2019

	Cheque Account (K500 & above)	Savings		Deposits over K20,000.00						
		Less than	More than	24 hr call	7 days	14 days	30 days	60 days	90 days	180 days
		K100	K100							
2010	3.8	3.6	4.7	2.9	3.5	4.0	5.6	7.4	7.4	7.6
2011	3.8	3.7	4.5	2.7	3.5	4.0	5.3	6.9	7.0	6.9
2012	3.8	3.7	4.3	2.7	3.5	4.0	5.3	6.8	7.0	6.8
2013	1.7	2.8	3.4	2.0	3.1	3.4	4.9	5.5	6.3	7.7
2014	1.3	2.8	3.5	1.9	3.4	3.8	6.1	7.2	7.9	9.1
2015	1.5	2.4	3.4	2.0	4.2	4.3	6.6	7.9	9.0	10.5
2016	1.3	2.6	3.3	2.3	6.9	7.3	9.0	10.6	10.8	12.6
2017	1.2	2.0	2.7	2.1	4.8	5.1	7.1	8.2	8.9	10.6
2018	1.1	1.9	2.9	2.2	3.6	3.4	5.2	6.1	6.8	8.3
2019	1.4	1.7	3.0	2.5	3.5	3.4	6.2	7.6	8.3	9.8

Source: Bank of Zambia and Commercial Banks

Table 16: Commercial Bank Exchange Rates (K/Foreign Currency) - End Period, 2010 - 2019

Year End	US Dollar		British Pound		Euro		South Africa Rand	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
2010	4.7126	4.7525	7.2474	7.5046	6.1602	6.3954	0.6759	0.7066
2011	5.1002	5.1369	7.7978	8.1141	6.5990	6.8582	0.6062	0.6437
2012	5.2025	5.2321	8.2564	8.4086	6.7187	6.8540	0.6037	0.6162
2013	5.5076	5.5176	9.1063	9.1240	7.5846	7.5994	0.5214	0.5226
2014	6.3756	6.3956	9.9473	9.9798	7.7471	7.7726	0.5516	0.5536
2015	10.9706	10.9906	16.2585	16.2936	11.7704	11.8020	0.7225	0.7241
2016	9.8737	9.9208	12.2610	12.3218	10.3628	10.4139	0.7204	0.7241
2017	9.9678	10.0178	12.1664	12.2284	11.9564	12.0204	0.8058	0.8118
2018	11.8333	12.0207	15.2282	15.2981	13.6241	13.6861	0.8279	0.8318
2019	14.3058	14.4153	18.8221	18.8933	15.9452	16.0056	0.9942	0.9983

Source: Bank of Zambia and Commercial Banks

Table 17: Bank of Zambia and Bureau De Change Exchange Rates (K/US Dollars) - End Period, 2010 - 2019

Year End	Bank of Zambia Rates			Bureau Rates		
	Buying	Selling	Mid-rate	Buying	Selling	Mid-rate
2010	4.7257	4.7457	4.7357	4.7163	4.8133	4.7648
2011	5.1073	5.1273	5.1173	5.0687	5.1535	5.1111
2012	5.1985	5.2290	5.2085	5.2433	5.3236	5.2835
2013	5.5076	5.5176	5.5126	5.5172	5.5990	5.5581
2014	6.3756	6.3956	6.3856	6.3112	6.4151	6.3632
2015	10.8288	10.8488	10.8388	10.6040	10.8217	10.7128
2016	9.8133	9.8595	9.8364	9.7949	9.9568	9.8759
2017	9.9678	10.0178	9.9928	9.7647	9.9304	9.8476
2018	11.8998	11.9498	11.9248	11.8480	12.0000	11.9240
2019	14.3526	14.4025	14.3776	14.3435	14.5601	14.4518

Source: Bank of Zambia and Bureau De Change

Table 18: Financial Stability Indicators; Commercial Banks (Ratios, Unless Indicated), 2010 - 2019

Indicator	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Regulatory Capital to Risk-weighted Assets	22.1	19.2	21.3	26.8	27.0	21.2	26.2	26.5	22.1	22.3
Tier 1 Regulatory Capital to Risk-weighted Assets	19.1	16.8	19.4	24.5	24.6	19.2	23.4	24.5	20.1	20.2
Total Regulatory Capital to Total Assets (Leverage)	10.4	10.2	12.0	14.1	13.1	12.2	11.9	12.6	12.3	10.6
Total Non-Performing Loans to Total Loans and Advances	14.8	10.4	8.1	7.0	6.1	7.3	9.7	11.5	11.0	8.9
Loan Loss Provisions to Non-Performing Loans	80.3	76.7	73.5	83.2	68.8	70.5	71.0	69.2	86.4	91.6
Core Liquid Assets Ratio (Required)	9.0	9.0	9.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0
Core Liquid Assets Ratio (Actual)	57.1	60.5	53.0	49.5	71.1	92.6	74.8	106.2	96.9	110.8
Kwacha/Forex Statutory Reserve Ratio (Required)	8.0	5.0	5.0	8.0	14.0	18.0	18.0	8.0	5.0	9.0
Kwacha Statutory Reserve Ratio (Actual)	8.5	6.5	6.3	8.5	14.2	17.7	19.4	11.5	6.9	6.1
Foreign Currency Statutory Reserve Ratio (US\$) - Actual	10.2	5.0	8.0	8.0	14.0	18.0	19.4	9.2	6.3	9.0
Return on Assets	2.9	3.7	3.9	3.4	3.7	2.8	2.5	3.1	3.0	3.1
Return on Equity	12.1	25.5	20.8	18.2	3.6	13.1	12.4	15.4	14.8	15.4
Gross Interest Income to Total Gross Income	58.6	61.8	61.3	64.5	66.4	67.1	68.6	69.0	67.9	72.7
Net Interest Margin (%)	9.0	8.1	8.4	8.3	8.5	8.2	8.7	9.1	9.1	9.3
Total Loans and Advances to Total Deposits Ratio	53.1	57.1	66.0	61.4	62.0	56.4	50.0	45.2	47.3	51.5
Liquid Assets to Total Assets	43.8	40.3	36.0	38.9	35.8	34.8	39.1	45.5	47.0	42.2
Foreign Currency Loans to Total Loans	32.8	39.1	28.7	25.6	29.0	36.9	35.7	41.6	44.5	50.3
Foreign Currency Liabilities to Total Liabilities	39.6	39.0	22.9	30.4	32.1	48.9	44.9	44.0	47.9	47.4

Source: Bank of Zambia and Commercial Banks

Table 19: Payments Systems Transactions, 2010 - 2019

Payment System	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Real Time Gross Settlement System Transactions										
Volumes	171,751.0	198,586.0	240,564.0	297,757.0	319,836.0	374,661.0	388,176.0	493,964.0	573,071.0	607,114.0
Values (K' Million)	280,508.6	339,770.8	388,322.5	528,950.7	657,203.2	887,544.4	723,489.4	799,745.0	968,306.0	975,282.9
Zambia Electronic Clearing House Transactions										
Volumes	4,815,514.0	5,647,249.0	6,827,820.0	7,843,801.0	8,140,018.0	8,217,193.0	10,197,756.0	8,242,104.0	8,992,580.0	9,595,351.0
Values (K' Million)	27,227.9	34,711.5	43,537.8	55,115.2	60,093.4	59,788.1	54,672.2	59,939.2	72,105.7	79,019.8

Source: Bank of Zambia

Table 20a: Number of Non-Bank Financial Institutions Branches by Province, 2010 - 2019

Province	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019				Total
										Microfinance Companies	Leasing Companies	Bureau De Change	Other Financial Corporations	
Central	5	9	37	11	9	9	17	17	17	14	0	1	4	19
Copperbelt	52	61	88	68	61	65	72	72	67	42	1	19	11	73
Eastern	13	15	41	17	16	16	20	20	19	16	0	0	4	20
Luapula	4	5	10	5	5	5	8	8	9	6	0	0	4	10
Lusaka	108	127	173	139	140	147	152	191	177	51	8	105	15	179
Northern	12	15	19	15	3	7	6	6	15	8	0	0	5	13
North-Western	9	9	13	14	10	11	11	11	12	13	0	1	7	21
Southern	19	23	43	23	22	22	39	39	18	19	0	8	4	31
Western	5	7	17	9	10	9	11	11	28	10	0	0	4	14
*Muchinga	N/A	N/A	9	6	9	10	10	10	13	6	0	6	3	15
Total	227	271	450	307	285	301	346	385	375	185	9	140	61	395

Note: *Muchinga Province was created in 2011, hence data available starting 2012

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 20b: Total Number of Non-Bank Financial Institutions, 2010 - 2019

Institution	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Micro Finance Institutions	24	32	35	35	33	35	33	34	35	33
Leasing Companies	11	9	8	7	9	10	8	8	8	7
Bureau De Change	50	55	57	64	67	74	73	80	80	75
Building societies	3	3	4	4	4	4	4	3	3	1
Development Banks	1	1	1	1	1	1	1	1	1	1
Savings and credit institutions	1	1	1	1	1	1	1	1	1	1
Credit Reference Bureau	1	1	1	1	1	1	1	1	1	1
Total	91	102	107	113	116	126	121	128	129	119

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 21: Financial Soundness Indicators for Leasing and Finance Companies , End Period 2010-2019 (Ratios, unless otherwise indicated)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Capital Ratios										
Shareholders Equity to Assets	17.0	21.0	24.0	24.0	31.0	30.8	-14.7	-30.3	28.6	19.2
Deposits & other liabilities to Shareholders' Funds	477.0	380.0	308.0	320.0	130.0	150.9	-305.7	-92.9	12.5	421.8
Nonperforming Loans to Shareholders Equity	209.0	43.0	11.0	18.0	15.0	30.2	-360.8	-292.7	69.1	206.0
Tier 1 Capital to Risk Based Assets	11.0	16.0	23.0	23.0	30.9	22.5	-11.4	-27.1	35.5	25.4
Total Capital to Risk Based Assets	15.0	18.0	24.0	23.0	31.9	22.9	-11.4	-24.4	45.3	44.3
Asset Quality										
Net Nonperforming Assets to Total Assets	1.0	1.0	1.0	4.0	0.7	5.0	-2.9	88.6	-5.3	-6.4
Non-performing Loans to Total Loans	40.0	10.0	3.0	5.0	6.1	6.0	0.6	67.2	23.7	36.6
Allowance For Loan and Lease Losses to total loans	40.0	9.0	79.0	3.0	0.1	6.0	66.9	61.2	30.1	42.6
Allowance for Loan and Lease Losses to NPL	97.0	91.0	103.0	54.0	100.0	51.0	105.4	91.0	126.9	116.3
Earnings										
Monthly Return on Assets (ROA)	-5.0	2.0	9.0	6.0	12.0	-1.0	-0.6	-1.9	4.8	-4.3
Annualised Return on Assets (ROA)	-5.0	2.0	9.0	6.0	10.0	-13.0	-7.4	-54.3	10.0	-13.4
Monthly Return on Equity (ROE)	-30.0	10.0	3.0	2.0	46.0	-4.0	5.3	6.0	15.2	-25.2
Annualised Return on Equity (ROE)	-30.4	10.0	36.0	24.0	40.2	-52.3	63.5	179.3	-35.6	-77.6
Net Interest Margin (%)	61.0	64.0	75.0	70.0	66.8	41.4	-16.9	40.5	91.6	65.0
Loans Yield Rate (%)	29.0	16.0	19.0	21.0	22.0	36.8	0.0	18.0	23.1	58.9
Earning Assets	76.0	81.0	85.0	80.0	81.6	78.7	36.8	59.5	66.5	73.3
Liquidity and Funds Management										
Liquid assets to Total deposits & short-term liabilities	24.0	5.0	7.0	21.2	37.2	43.7	53.5	28.6	28.8	36.0
Excess (-Deficiency) of Liquid Assets to Total Assets	-62.0	-75.0	-70.0	-76.0	-28.2	-26.1	-52.8	-39.8	40.3	32.0
Total Deposits to Total assets	8.0	7.0	8.0	5.3	0.1	0.1	7.0	7.5	8.9	0.0
Gross Loans to Total Deposits	1,204.0	1,236.0	1,083.0	1,505.5	1,209.0	1,141.8	1,204.8	1,749.6	934.7	0.0

**Table 21 (Cont'): Financial Soundness Indicators for Leasing and Finance Companies , End Period 2010-2019
(Ratios, unless otherwise indicated)**

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Large Loans*										
Large Loans - Equal to or Exceeding 10% of Regulatory Capital (K' Million)	35.6	65.7	56.0	20.9	65.3	179.5	253.4	216.8	84.7	25.4
Large Loans to Total loans	22.0	31.0	20.0	5.3	0.2	0.4	0.6	41.8	0.20	0.07
Large loans to Regulatory Capital	168.0	158.0	69.0	18.5	0.4	1.3	-3.3	-112.1	9.00	0.22
Insider Loans**										
Total Insider Loans (K' Million)	3.1	1.2	0.6	9.4	6.6	19.6	0.7	124.5	0.01	0.04
Insider Loans to Total Loans	2.0	1.0	1.0	2.4	0.0	0.0	0.0	24.0	0.00	0.00
Insider Loans to Regulatory capital	15.0	3.0	1.0	8.3	0.0	0.1	0.0	-64.3	5.90	0.00
Foreign Exchange Exposure										
Overall Exposure - Maximum of 25% of Regulatory Capital (K' Million)	51.2	34.1	133.3	7.5	1.3	37.8	17.1	50.2	71.0	46.3
Overall Exposure to regulatory capital	241.0	82.0	48.0	6.7	0.9	0.3	-0.2	-35.0	40.20	40.59
Significant Single Currency Exposure (K' Million)	51.2	34.1	35.2	7.5	1.3	37.8	17.0	44.3	7.10	27.09
Significant Single Currency Exposure to regulatory capital - Not Exceeding 20% of Regulatory Capital	241.0	82.0	42.0	7.0	0.9	0.3	-0.2	-35.0	40.20	23.87

Note: At end 2019, there were no deposit taking leasing companies, following the removal of Leasing Finance

***Large Loans:** An exposure of a financial institution to any person in an amount equal to, or exceeding, ten per centum of the financial institution's regulatory capital.

****Insider Loans:** Loans to Officers, Directors or Principal Shareholders

Source: Bank of Zambia and Non-Bank Financial Institutions

**Table 22: Financial Soundness Indicators for Building Societies - End Period, 2010 - 2019
(Ratios, unless otherwise indicated)**

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Capital Ratios										
Shareholders Equity to Assets	26.8	26.8	17.0	12.8	34.0	33.2	36.8	28.9	31.0	25.8
Deposits & other liabilities to Shareholders' Funds	273.0	268.0	476.0	680.6	196.0	201.5	139.3	202.0	181.0	287.2
Nonperforming Loans to Shareholders Equity	22.7	18.0	40.0	46.7	16.0	18.0	30.1	43.3	0.5	57.5
Tier 1 Capital to Risk Based Assets	24.6	19.0	14.0	10.0	44.5	29.0	22.6	80.7	21.4	29.1
Total Capital to Risk Based Assets	34.6	29.0	19.0	12.1	44.0	30.1	23.2	117.6	20.8	31.7
Asset Quality										
Net Nonperforming Assets to Total Assets	3.6	2.0	2.0	1.9	2.0	2.1	4.4	3.0	4.8	4.5
Non-performing Loans to Total Loans	13.5	9.0	13.0	10.3	10.1	10.1	18.2	18.3	23.2	25.2
Allowance For Loan and Lease Losses to total loans	6.0	6.0	10.0	7.0	7.0	6.6	10.9	13.9	16.0	17.5
Allowance for Loan and Lease Losses to NPL	41.0	62.0	72.0	68.1	66.4	64.9	60.2	76.0	69.5	69.5
Earnings										
Monthly Return on Assets (ROA)	5.0	3.0	-0.2	-0.1	-0.4	1.7	5.1	-0.5	-0.1	41.7
Annualised Return on Assets (ROA)	3.0	3.0	2.0	1.0	-66.6	20.1	61.2	0.0	-1.3	0.3
Net Interest Margin (%)	80.0	86.0	77.0	78.0	68.8	74.6	70.4	71.3	66.4	42.2
Loans Yield Rate (%)	15.0	12.0	10.0	23.0	22.0	19.5	13.1	24.2	22.0	43.3
Earning Assets	62.0	65.0	64.0	57.3	73.6	70.3	65.5	71.4	67.8	71.1
Liquidity and Funds Management										
Liquid assets to Total deposits & short-term liabilities	32.0	25.0	23.0	14.3	36.1	22.8	19.1	19.2	17.5	36.0
Excess (-Deficiency) of Liquid Assets to Total Assets	-50.0	-55.0	-64.0	-74.7	-42.3	-51.6	-51.1	-57.5	12.1	26.7
Total Deposits to Total assets	44.0	46.0	47.0	45.6	34.0	39.7	37.0	44.3	40.7	37.2
Gross Loans to Total Deposits	44.0	46.0	111.0	126.9	155.0	149.0	164.6	154.3	166.0	158.6

**Table 22 (Cont’): Financial Soundness Indicators for Building Societies - End Period, 2010 - 2019
(Ratios, unless otherwise indicated)**

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Large Loans*										
Large Loans (K' Million)	0.9	0.9	37.1	13.6	16.9	54.7	44.4	79.1	8.1	18.1
Large Loans to Total loans	1.0	0.0	15.0	4.5	4.0	9.3	7.1	10.7	0.0	2.6
Large loans to Regulatory Capital	1.0	1.0	70.0	28.9	7.0	18.3	12.6	3.3	0.3	6.7
Insider Loans**										
Total Insider Loans (K' Million)	1.1	1.1	1.2	2.6	1.9	6.6	11.9	7.4	93.1	3.8
Insider Loans to Total loans	1.0	1.0	1.0	0.9	0.0	1.1	1.9	1.0	10.9	0.5
Insider Loans to Regulatory capital	2.0	2.0	2.0	5.6	0.1	2.2	3.4	0.3	4.6	1.4
Foreign Exchange Exposure										
Overall Exposure (K' Million)	0.1	0.1	0.5	1.4	57.7	33.2	36.2	26.1	20.1	0.0
Overall Exposure to regulatory capital	0.1	0.0	1.0	3.0	23.1	11.1	10.3	9.1	7.0	0.0
Significant Single Currency Exposure (K' Million)	0.1	0.1	0.5	1.4	57.7	33.2	36.2	26.1	13.3	0.0
Significant Single Currency Exposure to regulatory capital	0.1	0.0	1.0	3.0	23.1	11.1	10.3	9.1	4.6	0.0

***Large Loans:** An exposure of a financial institution to any person in an amount equal to, or exceeding, ten per centum of the financial institution's regulatory capital.

****Insider Loans:** Loans to Officers, Directors or Principal Shareholders

Source: Bank of Zambia and Building Societies

Table 23: Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex, 2010 - 2019

Occupational Category	2010				2011				2012				2013				2014			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	174	9	82	3	186	25	125	2	410	19	197	7	471	17	141	5	297	25	172	8
2. Professionals	138	0	72	0	144	8	104	0	294	5	162	0	344	3	241	1	300	1	271	0
3. Technicians	213	0	169	0	64	0	32	1	312	0	165	0	225	0	146	0	413	0	302	0
4. Clerks	243	0	210	0	351	2	319	1	463	0	394	0	445	0	473	0	301	0	353	0
5. Service and Market Sales Workers	90	1	117	1	479	12	406	0	491	5	403	1	0	0	0	0	273	0	229	0
6. Drivers and Machine Operators	69	0	1	0	96	0	1	0	74	1	1	0	78	0	4	0	92	0	5	0
7. Elementary Occupations	27	0	18	0	77	1	49	0	127	1	41	0	91	1	48	0	134	0	92	0
8. Temporary Employees	80	0	41	0	87	0	56	0	146	1	90	0	93	0	48	1	67	0	44	1
9. Other	169	0	94	0	73	0	89	1	300	0	189	0	371	0	154	2	45	0	35	1
Sub Total	1,203	10	804	4	1,557	48	1,181	5	2,617	32	1,642	8	2,118	21	1,255	9	1,922	26	1,503	10
Total	2021				2,791				4,299				3,403				3,461			

Z = Zambian

NZ = Non-Zambian

Source: Non-Bank Financial Institutions

Table 23 (Cont’): Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex, 2010 - 2019

Occupational Category	2015				2016				2017				2018				2019			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	307	22	180	11	310	23	168	9	288	21	178	6	266	18	171	3	314	9	234	3
2. Professionals	396	1	312	0	379	2	379	0	322	3	305	0	312	3	291	0	241	-	391	0
3. Technicians	397	0	280	0	394	0	294	0	403	0	279	0	368	0	241	0	161	0	139	0
4. Clerks	257	0	397	0	357	0	255	0	292	0	366	0	325	0	386	0	277	0	421	0
5. Service and Market Sales Workers	284	0	228	0	268	0	240	0	271	0	247	0	294	0	268	0	365	0	256	0
6. Drivers and Machine Operators	106	0	5	0	86	0	0	0	88	0	6	0	85	0	4	0	101	0	1	0
7. Elementary Occupations	99	0	83	0	74	0	23	0	241	0	73	0	214	0	77	0	88	0	117	0
8. Temporary Employees	31	0	22	1	22	0	1	0	41	0	48	1	38	0	74	1	37	0	32	0
9. Other	86	0	28	1	59	0	21	2	32	0	22	1	42	0	21	1	205	0	177	0
Sub Total	1,963	23	1,535	13	1,949	25	1,381	11	1,978	24	1,524	8	1,944	21	1,533	5	1,789	9	1,768	3
Total	3,534				3,366				3,534				3,503				3,569			

Z = Zambian

NZ = Non-Zambian

Source: Non-Bank Financial Institutions

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2010 - 2019

Occupational Category	2010				2011				2012				2013				2014			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Legislators, Senior Officials and Managers	94	16	28	0	114	14	36	0	137	19	32	2	158	21	41	2	170	20	40	2
2. Professionals	84	0	45	1	108	2	53	0	113	2	51	1	106	0	67	1	103	0	69	1
3. Technicians and Associate Professionals	167	0	135	0	184	0	150	0	195	0	142	0	200	0	154	1	210	1	163	1
4. Clerks	138	0	94	1	178	0	200	1	206	0	228	1	224	0	191	1	224	0	219	1
5. Service Workers and Shop and Market Sales Workers	384	23	258	9	497	0	325	0	531	0	361	0	538	0	340	0	666	0	472	0
6. Skilled Agricultural and Shop Fisheries Workers	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	3	0	0	0
7. Craft and Related Trade Workers	8	0	1	0	7	0	1	0	7	0	1	0	1	0	0	0	8	0	0	0
8. Plant and Machine Operators and Assemblers	3	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Elementary Occupations	44	0	29	0	2	0	0	0	3	0	1	0	3	0	1	0	4	0	1	0
10. Temporary Employees	43	0	42	0	28	1	15	0	37	1	19	0	55	1	35	0	62	0	34	0
11. Other	22	0	20	0	28	1	53	0	42	1	40	0	59	1	70	0	58	1	101	0
Sub Total	987	39	654	11	1,146	18	833	1	1,272	23	875	4	1,345	23	899	5	1,508	22	1,099	5
Total	1,691				1,998				2,174				2,272				2,634			

Z = Zambian

NZ = Non-Zambian

Source: Pensions and Insurance Authority

Table 24 (Cont’): Annual Insurance Companies Employment by Occupational Category and Sex, 2010 - 2019

Occupational Category	2015				2016				2017				2018				2019			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Legislators, Senior Officials and Managers	182	19	51	2	193	23	63	3	197	25	61	3	132	22	49	8	201	22	53	6
2. Professionals	105	0	65	1	108	0	69	1	107	0	72	2	102	15	65	4	99	0	78	5
3. Technicians and Associate Professionals	226	1	178	1	236	1	183	1	255	4	173	1	204	4	144	4	261	3	160	
4. Clerks	223	0	230	1	229	0	239	1	231	0	227	1	189	0	213	0	233	0	231	0
5. Service Workers and Shop and Market Sales Workers	695	0	508	1	708	0	524	0	729	0	539	0	603	0	534	0	721	0	503	0
6. Skilled Agricultural and Shop Fisheries Workers	3	0	0	0	2	0	0	0	3	0	0	0	4	0	2	0	6	0	1	0
7. Craft and Related Trade Workers	9	0	0	0	0	0	0	0	7	0	0	0	31	0	0	0	8	0	1	0
8. Plant and Machine Operators and Assemblers	0	0	0	0	0	0	0	0	0	0	0	0	3	0	1	0	0	0	0	0
9. Elementary Occupations	6	0	0	0	5	0	0	0	5	0	0	0	18	0	20	0	9	0	2	0
10. Temporary Employees	60	0	43	0	65	0	47	0	62	0	43	0	62	0	31	0	62	0	39	0
11. Other	60	1	101	0	62	1	112	0	59	1	103	0	59	1	91	0	63	2	97	0
Sub Total	1,569	21	1,176	6	1,608	25	1,237	6	1,655	30	1,218	7	1,407	42	1,150	16	1,663	27	1,165	11
Total	2,772				2,876				2,910				2,615				2,866			

Z = Zambian

NZ = Non-Zambian

Source: Pensions and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2010 - 2019

Occupational Category	2010				2011				2012				2013				2014			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	800	106	324	6	1,148	122	546	109	1,217	119	670	22	1,079	119	403	20	1,328	129	811	25
2. Professionals	1,098	0	757	1	922	13	617	6	1,301	11	797	3	1,280	5	832	2	1,136	6	881	1
3. Technicians	929	0	774	0	600	1	457	1	1,216	1	902	11	1,196	1	945	1	1,199	1	1,007	1
4. Clerks	1,478	0	1,180	2	2,142	2	1,444	354	2,094	0	1,766	1	2,086	0	1,960	1	1,707	1	1,709	1
5. Service and Markert Sales Workers	502	24	378	10	1,033	12	749	0	1,100	5	807	1	660	0	436	0	1,052	0	767	0
6. Skilled Agricultural and Shop Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Craft and Related Trade Workers	8	0	3	0	43	0	2	0	28	0	1	0	32	0	1	0	42	0	3	0
8. Plant and Machine Operators and Assemblers	72	0	48	0	137	0	5	0	177	1	2	0	163	0	12	0	100	0	5	00
9. Elementary Occupations	110	0	284	0	111	1	51	0	139	1	44	0	116	1	55	0	144	0	98	0
10. Temporary Employees	445	0	121	0	422	1	345	0	519	2	319	0	486	1	311	1	352	0	226	1
11. Other	282	130	3,870	0	358	6	376	38	535	1	359	0	704	4	426	4	437	1	334	1
Sub Total	5,724	0	19	6,916	158	4,592	508	8,326	141	5667	38	7,802	131	5,381	29	7,497	138	5,841	30	
Total	9,743				12,174				14,172				13,343				13,506			

Z = Zambian

NZ = Non-Zambian

Source: Commercial banks, Non-Bank Financial Institutions and Pensions and Insurance Authority

Table 25 (Cont’): Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2010 - 2019

Occupational Category	2015				2016				2017				2018				2019			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	1,357	132	781	30	1,300	124	735	29	1,479	115	896	28	1,198	100	714	31	1,531	87	965	24
2. Professionals	1,467	5	1,111	1	1,463	5	1,168	1	1,226	5	1,001	2	1,180	19	975	5	1,253	1	1,240	7
3. Technicians	1,050	1	867	1	1,218	1	1,021	1	941	4	692	1	1,104	4	832	4	530	270	369	188
4. Clerks	1,633	0	1,769	1	1,986	0	1,792	1	1,992	0	2,045	1	1,789	0	1,902	0	1,695	0	1,981	0
5. Service and Markert Sales Workers	1,134	0	810	1	1,032	0	770	0	1,067	0	833	0	1,257	0	1,128	0	1,147	0	815	0
6. Skilled Agricultural and Shop Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	1	0
7. Craft and Related Trade Workers	38	0	1	0	2	0	0	0	3	0	0	0	4	0	2	0	109	0	2	0
8. Plant and Machine Operators and Assemblers	117	0	5	0	86	0	0	0	98	0	6	0	116	0	5	0	6	0	0	0
9. Elementary Occupations	114	0	87	0	91	0	23	0	250	0	74	0	275	0	98	0	126	0	146	0
10. Temporary Employees	440	2	341	1	292	0	232	0	269	0	244	1	225	0	248	1	175	0	153	0
11. Other	533	1	511	1	340	1	184	2	273	1	257	1	302	1	279	2	575	2	532	0
Sub Total	7,883	141	6,283	36	7,810	131	5,925	34	7,598	125	6,048	34	7,450	124	6,183	43	7,153	360	6,204	219
Total	14,343				13,900				13,805				13,800				13,936			

Z = Zambian

NZ = Non-Zambian

Source: Commercial banks, Non-Bank Financial Institutions and Pensions and Insurance Authority

Table 26 : National Consumption of Fuels, 2010 - 2019

Diesel (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2010	23,813,922	0	19,791,357	9,100,532	3,453,714	19,023,273	205,987,716	15,532,149	217,402,841	77,120,297	591,225,801
2011	26,678,312	0	27,899,235	11,309,987	3,009,325	20,410,744	258,476,664	15,007,435	230,079,591	86,935,697	679,806,991
2012	32,245,296	0	33,234,406	12,124,500	2,350,266	30,405,422	148,045,510	25,755,677	257,780,004	95,533,592	637,474,673
2013	28,997,868	0	39,653,435	11,949,000	4,289,444	14,246,553	215,945,272	58,770,063	248,950,625	96,223,024	719,025,284
2014	30,715,141	485,000	56,347,162	11,415,400	3,112,802	11,942,473	272,023,414	32,269,636	257,968,239	80,539,098	756,818,364
2015	38,916,836	527,127	69,221,476	12,026,474	2,893,310	17,312,549	328,507,020	76,079,161	332,167,056	86,136,225	963,787,233
2016	28,304,318	358,000	37,692,949	12,985,792	2,849,620	23,114,753	323,963,195	71,621,868	368,525,272	68,515,539	937,931,307
2017	26,288,855	178,300	39,218,001	14,119,895	3,329,500	27,469,099	333,667,775	75,452,656	354,657,764	71,433,749	945,815,594
2018	30,111,297	1,102,295	45,995,402	13,493,010	3,430,902	24,159,863	107,330,379	99,720,808	323,524,358	80,709,084	729,577,398
2019	33,990,810	176,148	49,467,397	12,283,961	3,361,588	32,074,250	340,346,716	76,298,199	415,855,521	90,256,512	1,054,111,102
Kerosene(Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2010	421,320	0	17,500	0	0	309,300	24,540	2,589,046	7,777,938	104,730	11,244,373
2011	1,858,256	0	75,000	0	0	369,442	584,040	4,015,887	14,430,779	3,538,883	24,872,286
2012	636,500	0	51,500	0	0	443,000	628,250	1,252,625	15,486,987	232,743	18,731,604
2013	44,000	0	278,000	0	5,500	382,000	576,261	1,384,308	12,797,592	73,737	15,541,398
2014	91,000	112,000	143,000	0	10,000	309,000	4,157,709	430,609	10,474,409	448,845	16,176,572
2015	303,075	77,482	409,020	0	0	346,824	2,502,783	1,024,310	17,902,946	5,583	22,572,023
2016	100,000	0	45,841	0	0	218,000	691,640	928,839	17,904,597	21,500	19,910,417
2017	42,000	0	540,582	0	0	178,000	366,710	1,340,714	17,893,757	68,000	20,429,764
2018	18,000	0	0	0	0	60,000	284,000	4,216,043	14,656,061	9,000	19,243,104
2019	18,500	0	0	0	0	115,823	285,000	1,622,752	11,491,150	0	13,533,225

Table 26 (Cont'): National Consumption of Fuels, 2010 - 2019

Petrol (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2010	971,085	0	1,552,056	1,126,727	2,885,205	1,148,348	902,334	3,351,936	137,005,264	2,904,478	151,847,434
2011	438,100	58,263	200,492	1,050,552	3,141,900	718,231	868,508	2,845,962	138,464,311	2,579,504	150,365,823
2012	369,300	0	17,266	392,000	843,775	294,258	1,126,646	19,253,692	291,911,441	5,250,851	319,459,229
2013	354,500	0	19,418	401,500	1,551,217	73,288	2,376,587	40,136,609	321,082,227	6,187,408	372,182,754
2014	295,640	50	378,173	520,500	1,166,774	277,589	2,253,955	8,773,920	351,520,550	1,560,923	366,748,074
2015	7,556,833	33,348	39,946	473,427	1,166,150	136,266	2,964,091	25,026,113	445,012,704	1,246,900	483,655,777
2016	469,500	0	95,000	533,530	1,095,800	140,000	1,535,997	8,829,871	449,310,083	1,011,237	463,021,018
2017	272,646	0	32,600	0	1,007,700	368,600	1,029,330	15,329,314	413,450,192	3,096,464	434,586,846
2018	313,681	264,474	303,259	551,500	1,353,685	140,675	1,349,576	28,684,655	402,224,189	509,209	435,694,904
2019	204,000	0	18,677	191,000	1,219,488	467,396	1,022,627	8,985,786	449,797,388	194,075	462,100,438
Jet-A1 (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2010	0	32,066,794	0	0	0	0	0	21,139	0	0	32,087,933
2011	0	32,976,744	0	0	64,588	0	0	2,899,644	0	0	35,940,976
2012	0	37,718,658	0	0	820,600	0	0	0	0	0	38,539,258
2013	0	60,658,023	0	0	1,286,057	0	0	1,658,650	0	72,000	63,674,730
2014	166,478	22,068,400	0	0	606,082	0	0	9,418,494	40,485	12,398,052	44,697,991
2015	230,111	24,185,583	0	0	302,001	0	0	6,429,580	16,182	23,518,070	54,681,526
2016	47,972	12,415,407	0	0	25,470	0	0	7,729,975	210	14,040,851	34,259,885
2017	0	21,624,926	0	0	195,623	0	132,996	4,750,603	0	6,087,993	32,792,141
2018	0	13,466,539	0	0	211,748	0	290,234	8,016,876	630	12,109,102	34,095,129
2019	75,329	17,161,261	0	0	261,335	0	127,521	521,549	0	18,337,117	36,484,112

*Other consists consumers not classified as those listed such as a security companies and financial services

Source: Energy Regulation Board

Table 27: Investment Pledges by Sector (US \$' Million), 2010 - 2019

Sector	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019*
Agriculture	194.3	466.2	379.0	477.0	140.1	113.2	455.6	145.0	243.0	196.2
Construction	86.8	44.8	85.6	231.9	3,233.7	160.1	301.0	496.0	248.0	315.1
Education	214.6	3.6	0.0	9.5	1.6	34.3	0.0	1.0	0.0	12.6
Energy	570.2	1,098.6	1,752.9	873.7	26.1	1,461.4	888.1	1,949.0	1,916.0	401.0
Financial Institutions	0.0	141.8	0.9	0.0	0.0	3.4	0.0	0.0	0.0	10.0
Health	22.5	2.5	2.6	1.1	26.7	55.2	4.2	35.0	4.0	73.8
ICT	161.7	20.5	20.7	6.5	173.9	5.2	43.8	259.0	276.0	7.4
Manufacturing	1,907.1	718.4	1,242.0	1,995.0	949.4	600.1	699.6	944.0	656.0	1,253.0
Mining	986.4	992.5	4,235.8	124.8	76.3	43.3	189.8	219.0	283.0	1,350.9
Real Estate	413.6	375.1	1,858.3	984.0	224.0	527.6	260.5	103.0	104.0	92.9
Service	99.8	161.3	218.9	177.2	168.2	58.8	82.0	69.0	166.0	1,508.6
Tourism	127.2	747.0	184.0	549.8	83.1	228.3	140.8	115.0	501.0	232.9
Transport	4.1	26.6	108.3	29.6	25.4	31.6	47.2	43.0	426.0	276.4
Totals	4,788.3	4,798.7	10,089.1	5,460.1	5,128.5	3,322.4	3,112.7	4,378.0	4,823.0	5,730.8

2017 figures were revised after data cleaning-up

*2019 data is preliminary and is subject to change

Source: Zambia Development Agency

Table 28: Tourist Entries in Zambia's National Parks by Country, 2010 - 2019

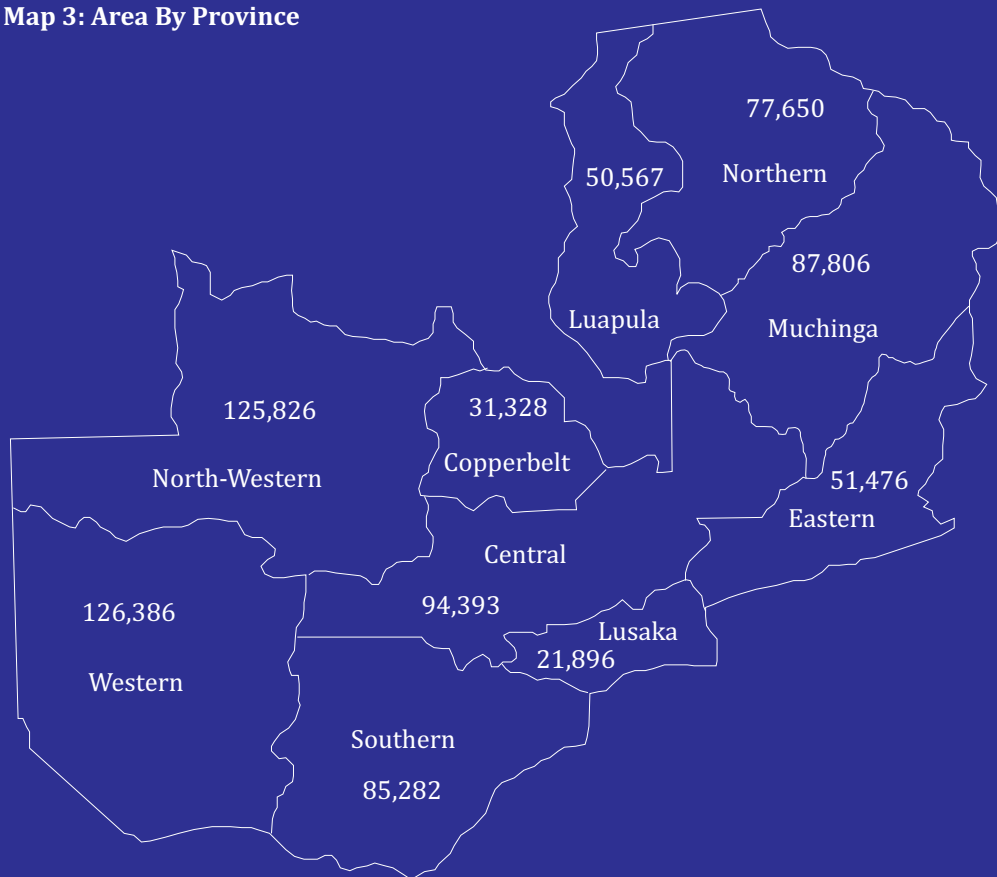
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
United State of America	7,223	8,539	9,681	12,967	12,372	13,624	14,394	12,867	18,155	15,196
Canada	915	1,391	1,046	1,022	931	769	899	807	1,003	897
North America	8,138	9,930	10,727	13,989	13,303	14,393	15,293	13,674	19,158	16,093
Britain/UK	8,810	8,770	9,953	14,303	13,539	14,177	15,909	11,664	15,651	12,989
Germany	2,766	2,731	2,924	2,699	2,166	2,180	2,637	2,684	2,099	2,379
France	1,304	1,053	1,003	1,076	893	924	1,296	1,300	1,112	996
Netherlands	1,735	1,488	747	1,057	1,052	995	1,281	1,451	1,148	822
Sweden	473	436	576	565	605	461	715	659	494	864
Norway	491	436	554	479	381	568	610	349	490	597
Spain	721	782	466	451	392	354	558	520	429	599
Italy	788	1,054	786	1,032	1,010	743	950	1,148	776	432
Switzerland	512	483	621	739	779	810	972	1,133	777	478
Russia	119	113	111	202	190	185	265	169	227	1,210
Other European countries	2,301	2,343	3,321	3,658	2,525	3,009	3,246	2,295	2,534	1,386
Europe	20,020	19,689	21,062	26,261	23,532	24,406	28,439	23,372	25,737	22,752
Australia	1,651	1,363	1,554	1,761	1,834	1,396	1,689	1,881	1,662	1,028
Newzealand	170	240	410	382	337	362	470	409	427	709
China	443	669	770	1,308	1,037	1,154	1,688	1,298	1,613	933
Japan	314	324	254	383	329	526	556	477	473	825
India	459	541	1,314	2,017	1,080	1,633	1,903	2,435	1,689	1,204
Other Asian Countries	426	720	270	0	0	0	0	0	425	0

Table 28 (Cont'): Tourist Entries in Zambia's National Parks by Country, 2010 - 2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Australasia	3,463	3,857	4,572	5,851	4,617	5,071	6,306	6,500	6,289	4,699
Brazil	99	238	93	98	155	99	193	141	187	409
Mexico	150	148	567	167	116	104	154	134	106	111
Other - South America	519	614	1,291	864	2,091	657	644	403	568	357
South America	768	1,000	1,951	1,129	2,362	860	991	678	861	877
South Africa	5,209	5,200	3,883	4,828	6,374	7,460	7,201	5,875	6,635	2,520
Botswana	48	89	122	1,877	197	124	249	172	161	690
Namibia	124	179	122	236	263	265	421	218	265	761
Kenya	60	77	48	173	121	173	176	203	74	392
Tanzania	53	7	257	85	51	103	158	51	150	211
Malawi	0	0	140	831	1,979	2,331	1,799	1,803	3,056	1,714
Other African Countries	1,978	1,593	2,206	2,167	2,287	2,830	3,246	2,095	2,448	1,106
Rest of Africa	7,472	7,145	6,778	10,197	11,272	13,286	13,250	10,417	12,789	7,394
Unclassified International	0	0	0	0	0	0	1,413	774	1,122	742
Zambian	18,129	22,186	17,344	19,862	24,903	29,224	41,772	23,962	34,402	13,761
Total	57,990	63,807	62,434	77,289	79,989	87,240	107,464	79,377	100,358	66,318

Source: Zambia Wildlife Authority

Map 3: Area By Province

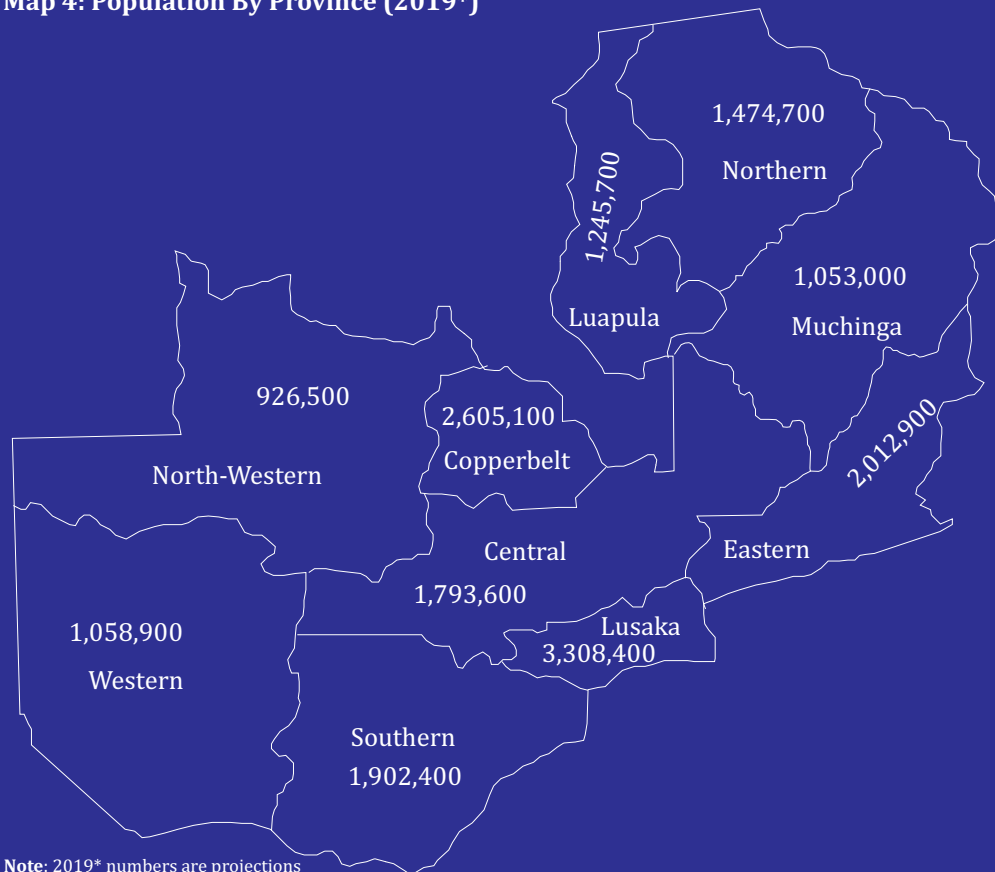


Source: Central Statistical Office

Table 29 :Area By Province

Provinces	Area (km ²)
Central	94,393
Copperbelt	31,328
Eastern	51,476
Luapula	50,567
Lusaka	21,896
Muchinga	87,806
Northern	77,650
North-Western	125,826
Southern	85,282
Western	126,386
Zambia	752,610

Map 4: Population By Province (2019*)



Note: 2019* numbers are projections
Source: Central Statistical Office

Table 30: Population By Province

Province	Population 2019*
Central	1,793,600
Copperbelt	2,605,100
Eastern	2,012,900
Luapula	1,245,700
Lusaka	3,308,400
Muchinga	1,053,000
Northern	1,474,700
North-Western	926,500
Southern	1,902,400
Western	1,058,900
Zambia	17,381,200

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