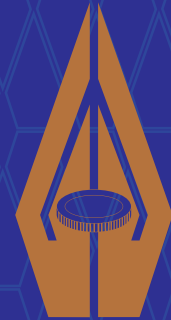


# FINANCIAL AND OTHER STATISTICS 2022



**Bank of Zambia**



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**Bank of Zambia**



Financial and  
Other Statistics 2022



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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 this 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](http://www.boz.zm)



Dr. Denny H. Kalyalya  
Governor





**Table 1: Selected Macroeconomic Indicators, 2018 - 2022**

<b>Economic Indicators</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Gross Domestic Product ( GDP)</b>					
GDP at Current prices (K' Millions)	279,441.2	300,448.7	332,223.2	443,382.0	504,477.0
GDP at Constant Prices (2010 K' Millions)	139,203.4	141,701.5	137,755.0	144,090.0	150,927.0
Population	16,887,720	17,380,000	17,885,422	18,400,556	19,610,769
GDP Per Capita (Kwacha)	16,547.0	17,611.2	18,575.1	24,096.1	25,724.5
GDP growth Rate (percentage)	3.7	1.4	3.1	3.6	4.7
Current Account (US\$ Million)	-341.5	146.8	2,173.0	2,629.6	1,071.2
<b>Prices</b>					
Exchange rates (US\$) - End Period	11.92	14.11	21.09	16.67	18.08
Consumer Price Index (end year) 2009=100	217.0	242.4	289.0	336.3	369.6
Annual Inflation ( end year)	7.9	11.7	19.2	16.4	9.9
<b>Fiscal Sector (K' Millions)</b>					
Total revenue and Grants	53,338.2	61,331.1	67,437.2	98,944.8	100,683.52
Total Domestic Revenue	52,702.9	60,492.3	65,721.7	96,463.4	98,652.36
Total Expenditure and Net Lending	75,369.6	86,865.2	113,207.7	134,928.6	138,148.9
Financing	22,802.0	27,302.8	46,586.9	36,714.0	37,513.6

\*The GDP numbers for 2022 are preliminary

Source: Bank of Zambia, Zambia Statistics Agency and Ministry of Finance

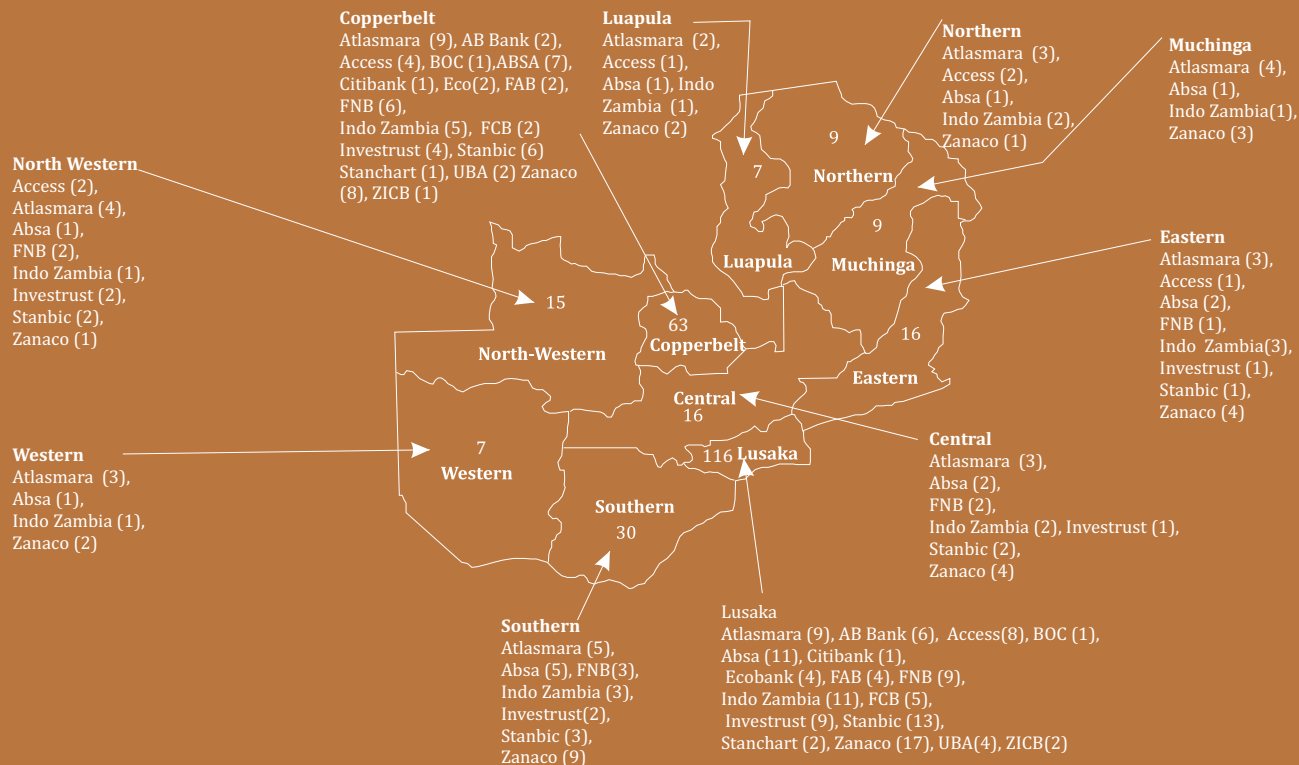
**Table 2: Commercial Bank Branches by Province, 2022**

	2022										
Commercial Banks	Lusaka		Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Access	8	0	4	1	0	1	0	2	2	0	18
AB Bank	6	0	2	0	0	0	0	0	0	0	8
Atlasmara	9	3	9	3	5	2	3	3	4	4	45
Bank ABC	0	0	0	0	0	0	0	0	0	0	0
BOC	1	0	1	0	0	0	0	0	0	0	2
Absa	11	2	7	2	5	1	1	1	1	1	32
Cavmont Capital Bank	0	0	0	0	0	0	0	0	0	0	0
Citibank	1	0	1	0	0	0	0	0	0	0	2
Ecobank	4	0	2	0	0	0	0	0	0	0	6
FAB	4	0	2	0	0	0	0	0	0	0	6
FNB	9	2	6	1	3	-0	0	0	2	0	23
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	2	0	1	0	0	0	0	0	0	0	3
FCB	5	0	2	0	0	0	0	0	0	0	7
Investrust	9	1	4	1	2	-0	0	-0	2	0	19
Stanbic	13	2	6	1	3	0	0	0	2	0	27
Stanchart	2	0	1	0	0	0	0	0	0	0	3
UBA	4	0	2	0	0	0	0	0	0	0	6
Zanaco	17	4	8	4	9	2	2	1	1	3	51
<b>Total</b>	<b>116</b>	<b>16</b>	<b>63</b>	<b>16</b>	<b>30</b>	<b>7</b>	<b>7</b>	<b>9</b>	<b>15</b>	<b>9</b>	<b>288</b>

Note :

**Source:** Commercial Banks

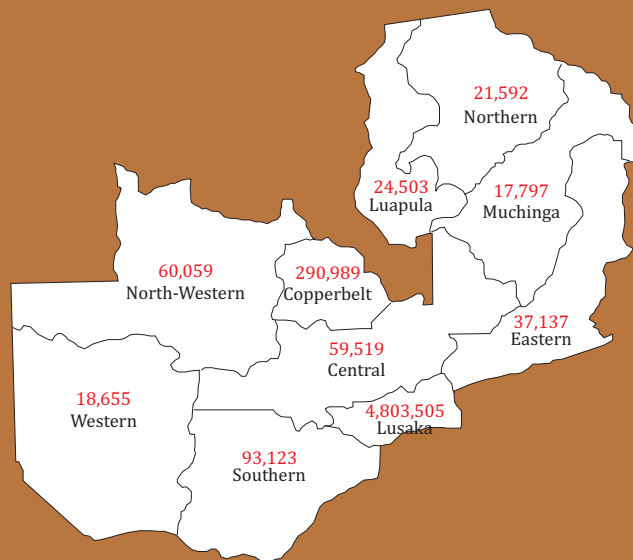
**Map 1: Commercial Bank Branch Distribution by Province as at 31st December 2022**



Source: Commercial Banks

**Table 3: Technological Infrastructure, 2019-2022**

Service	2019	2020	2021	2022										
				Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Automated Teller Machines (Cash-in/Cash-out)	262	269	273	143	20	70	14	25	3	4	4	12	4	299
Automated Teller Machines (Cash-out only)	706	701	598	337	25	146	21	42	11	12	10	37	11	652
Point of Sale (POS) (Number of Terminals)	17,823	23,285	28,724	17,907	2,641	7,805	2,525	3,529	896	856	1,226	964	670	39,019
Telephone Banking (Number of Subscribers)	1,592,902	2,405,865	3,752,478	4,518,611	32,914	162,598	22,520	53,383	19,107	13,181	17,729	35,515	14,529	4,890,087
Internet Banking (Number of Subscribers)	359,524	452,391	487,953	264,757	23,919	119,672	12,026	36,144	4,391	4,602	2,514	23,378	2,583	493,986
Others (e.g. number of mobile banking facilities)	112,040	121,316	108,597	1,750	-	698	31	-	95	-	109	153	-	2,836
<b>Total</b>	<b>2,083,257</b>	<b>3,003,827</b>	<b>4,378,623</b>	<b>4,803,505</b>	<b>59,519</b>	<b>290,989</b>	<b>37,137</b>	<b>93,123</b>	<b>24,503</b>	<b>18,655</b>	<b>21,592</b>	<b>60,059</b>	<b>17,797</b>	<b>5,426,879</b>



**Table 4a: Annual Employment in Commercial Banks by Occupational Category and Sex, 2013 - 2022**

Occupational Category	2013				2014				2015				2016				2017			
	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	450	81	221	13	861	84	599	15	868	91	550	17	797	78	504	17	994	69	657	19
2. Professionals	830	2	524	0	733	5	541	0	966	4	734	0	976	3	720	0	797	2	624	0
3. Technicians and Associate Professionals	771	1	645	0	576	0	542	0	419	0	399	0	588	0	544	0	283	0	240	0
4. Clerks	1,417	0	1,296	0	1,182	1	1,137	0	1,147	0	1,135	0	1,400	0	1,298	0	1,469	0	1,452	0
5. Service Workers and Shop and Market Sales Workers	122	0	96	0	113	0	66	0	155	0	74	0	56	0	6	0	67	0	47	0
6. Craft and Related and Trade Workers	30	0	1	0	31	0	3	0	26	0	1	0	0	0	0	0	0	0	0	0
7. Plant and Machine Operators and Assemblers	85	0	8	0	8	0	0	0	11	0	0	0	0	0	0	0	3	0	0	0
8. Elementary Occupations	22	0	6	0	6	0	5	0	9	0	4	0	12	0	0	0	4	0	1	0
9. Temporary Employees	338	0	228	0	223	0	148	0	344	2	275	0	205	0	184	0	166	0	153	0
10. Other	274	3	202	2	334	0	198	0	391	0	377	0	219	0	51	0	182	0	132	0
<b>Total</b>	<b>4,339</b>	<b>87</b>	<b>3,227</b>	<b>15</b>	<b>4,067</b>	<b>90</b>	<b>3,239</b>	<b>15</b>	<b>4,336</b>	<b>97</b>	<b>3,549</b>	<b>17</b>	<b>4,253</b>	<b>81</b>	<b>3,307</b>	<b>17</b>	<b>3,965</b>	<b>71</b>	<b>3,306</b>	<b>19</b>
<b>Grand Total</b>	<b>7,668</b>				<b>7,411</b>				<b>7,999</b>				<b>7,658</b>				<b>7,361</b>			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks

**Table 4a: (Cont') Annual Employment in Commercial Banks by Occupational Category and Sex, 2013 - 2022**

Occupational Category	2018				2019				2020				2021				2022			
	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	800	60	494	17	1,016	56	678	15	885	51	569	11	913	39	610	10	1,079	25	733	6
2. Professionals	766	1	619	1	913	1	771	2	1,026	1	865	2	1,080	1	979	0	815	10	679	4
3. Technicians and Associate Professionals	532	0	447	0	108	267	70	174	227	0	197	0	177	0	151	0	353	0	457	0
4. Clerks	1,275	0	1,303	0	1,187	0	1,329	0	805	0	872	0	823	0	932	1	726	0	922	0
5. Service Workers and Shop and Market Sales Workers	360	0	326	0	61	0	56	0	5	0	2	0	6	0	2	0	0	0	0	0
6. Craft and Related and Trade Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Plant and Machine Operators and Assemblers	0	0	0	0	6	0	0	0	4	0	0	0	0	0	0	0	2	0	0	0
8. Elementary Occupations	43	0	1	0	29	0	27	0	2	0	3	0	2	0	1	0	0	0	0	0
9. Temporary Employees	125	0	143	0	76	0	82	0	193	4	208	1	214	0	235	0	46	0	33	0
10. Other	201	0	167	1	299	0	258	0	410	0	388	0	191	5	173	0	420	0	351	0
<b>Total</b>	<b>4,102</b>	<b>61</b>	<b>3,500</b>	<b>19</b>	<b>3,695</b>	<b>324</b>	<b>3,271</b>	<b>191</b>	<b>3,557</b>	<b>56</b>	<b>3,104</b>	<b>14</b>	<b>3,405</b>	<b>45</b>	<b>3,083</b>	<b>11</b>	<b>3,441</b>	<b>35</b>	<b>3,175</b>	<b>10</b>
<b>Grand Total</b>	<b>7,682</b>				<b>7,481</b>				<b>6,731</b>				<b>6,544</b>				<b>6,661</b>			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks



**Table 4b: Employment in Commercial Banks by Occupational Category and Province, 2022**

Occupational Category	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	North/W	Muchinga	Total
Executive Management	141	0	0	0	0	0	0	0	0	0	141
Senior Managers	528	2	24	1	6	0	0	1	0	1	563
Managers	926	14	78	16	26	6	7	6	13	6	1,098
Credit	418	0	35	0	0	0	0	0	0	0	453
Treasury	109	0	0	0	0	0	0	0	0	0	109
Finance	166	0	0	0	0	0	0	0	0	0	166
Risk and Compliance	172	0	1	0	0	0	0	0	0	0	173
Operations	1182	55	243	58	104	23	21	31	24	26	1,767
Others	28	47	50	45	28	2	2	24	26	5	257
Clerical and general staff	1251	23	370	13	91	20	35	19	71	41	1,934
<b>Total</b>	<b>4,921</b>	<b>141</b>	<b>801</b>	<b>133</b>	<b>255</b>	<b>51</b>	<b>65</b>	<b>81</b>	<b>134</b>	<b>79</b>	<b>6,661</b>

Source: Commercial Banks

**Table 5: Annual Employment in Commercial Banks by Province, 2013 - 2022**

Province	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Lusaka	5,078	5,273	5,522	5,168	5,041	5,270	5,220	4,732	4,790	4,921
Central	152	170	207	215	185	201	180	153	141	141
Copperbelt	931	1,015	1,111	1,140	1,091	1,132	1,086	975	819	801
Eastern	147	168	207	204	188	202	177	152	133	133
Southern	332	346	375	361	351	356	324	298	260	262
Luapula	51	63	74	70	76	72	63	60	57	51
Western	75	80	96	91	89	93	88	68	61	65
Northern	105	124	138	150	115	122	107	83	68	74
Northwestern	143	154	179	173	141	146	150	143	139	134
Muchinga*	67	72	90	86	84	88	86	67	76	79
Total	7,081	7,465	7,999	7,658	7,361	7,682	7,481	6,731	6,544	6,661

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

Source: Commercial Banks

**Table 6: Commercial Bank Deposits per Capita in Kwacha, 2013- 2022**

Year End	Total Deposits (K' Million)	Nominal Deposits per Capita	Real Deposits per Capita
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	69,154.7	3,979.0	340.1
2020	105,574.4	5,902.8	307.4
2021	113,212.1	6,152.6	375.2
2022	147,022.6	7,497.0	687.8

Notes: 1. values revised into rebased currency

2. Values for 2020 has been revised

Source: Commercial Banks and Central Statistical Office

**Table 7: Number of Deposit Accounts, 2014 - 2022**

Province	2014				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
<b>Total</b>	<b>510,676</b>	<b>1,838,992</b>	<b>30,831</b>	<b>2,380,499</b>	<b>610,515</b>	<b>1,960,201</b>	<b>43,340</b>	<b>2,614,056</b>	<b>700,173</b>	<b>2,067,851</b>	<b>48,980</b>	<b>2,817,004</b>

Source: Commercial Banks

Note: 2017 figures have been revised

**Table 7: (Cont') Number of Deposit Accounts, 2014 - 2022**

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
<b>Total</b>	<b>688,820</b>	<b>2,309,222</b>	<b>55,822</b>	<b>3,053,864</b>	<b>635,767</b>	<b>2,137,586</b>	<b>65,673</b>	<b>2,839,026</b>	<b>1,208,815</b>	<b>1,043,571</b>	<b>59,324</b>	<b>2,311,710</b>

**Table 7: (Cont') Number of Deposit Accounts, 2014 - 2022**

Province	2020				2021				2022			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	524,585	481,457	17,470	<b>1,023,512</b>	568,662	433,547	29,160	1,031,369	672,259	505,220	25,576	1,203,055
Central	49,919	92,507	1,894	144,320	52,563	75,802	2,947	131,312	53,518	62,502	2,449	118,469
Copperbelt	245,781	228,075	9,396	483,252	255,370	246,290	16,136	517,796	274,004	267,397	13,121	554,522
Eastern	35,646	77,499	1,050	114,195	36,735	73,026	1,874	111,635	42,720	69,615	1,628	113,963
Southern	91,941	97,170	3,099	192,210	81,743	96,104	4,653	182,500	85,218	103,910	4,066	193,194
Luapula	20,315	29318	690	50,323	18,982	25462	610	45,054	22,577	29,995	519	53,091
Western	18,667	21,547	1,331	41,545	19,644	31,065	1,342	52,051	21,057	34,170	1,102	56,329
Northern	16,867	33,268	614	50,749	29,234	32,855	3,301	65,390	19,703	35,433	482	55,618
Northwestern	37,484	50,839	2,077	90,400	28,034	38,576	557	67,167	47,962	51,855	3,084	102,901
Muchinga	10,997	24,713	298	36,008	10,232	24,251	411	34,894	11,523	25,051	273	36,847
<b>Total</b>	<b>1,052,202</b>	<b>1,136,393</b>	<b>37,919</b>	<b>2,226,514</b>	<b>1,101,199</b>	<b>1,076,978</b>	<b>60,991</b>	<b>2,239,168</b>	<b>1,250,541</b>	<b>1,185,148</b>	<b>52,300</b>	<b>2,487,989</b>

Source: Commercial Banks

Note: 2017 figures have been revised

**Table 8: Banks Total Credit per Capita in Kwacha, 2013 - 2022**

Year End	Total Credit (K' Million)	Nominal Bank Lending per Capita	Real Bank Lending per Capita
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	466.4
2019	73,134.0	4,207.9	359.7
2020	102,654.9	5,739.6	298.9
2021	103,413.8	5,620.1	342.7
2022	100,946.1	5,147.5	519.9

Notes: 1. Values revised into rebased currency

2. Banks (Central and Commercial) Lending includes Government securities

3. Values for 2018 to 2020 have been revised

Source: BoZ, Commercial Banks and Zambia Statistics Agency

**Table 9: Number of Borrowers from Commercial Banks by Province, 2013 - 2022**

Province	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Central	15,342	13,976	15,202	10,110	8,386	9,050	10,121	9,797	11,005	17,534
Copperbelt	73,349	69,969	68,234	67,156	48,130	47,263	47,397	43,836	46,904	61,213
Eastern	16,016	17,505	16,268	9,807	8,940	9,327	9,013	8,636	9,127	12,566
Luapula	6,012	7,440	5,368	5,642	2,918	2,955	3,077	3,872	17,679	115,227
Lusaka	125,510	165,374	130,954	128,437	121,179	108,180	117,761	113,883	225,727	249,435
Northern	8,687	8,514	6,377	6,172	6,777	6,449	6,679	5,716	6,311	12,908
North-Western	13,642	13,027	14,803	9,475	9,398	10,343	12,310	12,411	13,898	21,924
Southern	24,998	21,445	23,175	17,820	12,843	12,893	13,964	15,210	18,374	26,262
*Muchinga	3,576	4,742	4,200	3,391	2,697	3,674	3,396	4,006	4,181	9,009
Western	5,325	6,716	5,532	5,437	3,918	4,279	4,810	4,808	5,226	10,998
<b>Total</b>	<b>292,457</b>	<b>328,708</b>	<b>290,113</b>	<b>263,447</b>	<b>225,186</b>	<b>214,412</b>	<b>228,528</b>	<b>222,175</b>	<b>358,432</b>	<b>537,076</b>

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

: 2019 Numbers have been revised

Source: Commercial Banks

**Table 10: Commercial Banks Lending by Economic Sector (K' Million), 2013 - 2022**

Sector	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Agriculture, Forestry and Fishing	3,752.4	3,596.5	4,535.5	4,034.6	4,967.7	4,932.9	5,851.3	7,116.8	5,184.4	4,974.4
Mining and Quarrying	1,226.4	1,083.1	1,673.1	1,483.1	1,542.5	2,047.5	2,650.7	2,702.9	1,685.8	3,771.6
Manufacturing	1,758.6	2,499.5	3,539.1	2,983.1	1,907.1	2,668.8	3,181.4	4,419.4	5,017.4	9,602.4
Electricity, Gas and Water	311.9	469.4	435.5	516.5	748.0	874.3	1,544.7	1,964.1	1,905.1	1,904.6
Construction	654.7	743.0	897.7	907.0	1,073.4	873.5	767.6	748.0	824.9	692.9
Wholesale and Retail trade	1,709.1	1,699.4	2,833.1	2,411.9	2,781.1	3,232.1	4,080.1	3,683.5	3,991.9	4,947.3
Restaurants, Bars and Hotels	321.7	354.7	424.1	376.3	358.6	367.7	337.7	447.2	290.1	244.0
Transport, Storage and Communications	838.3	1,219.8	1,334.3	1,086.9	1,139.2	1,795.5	3,119.7	3,685.2	3,762.6	4,857.7
Financial Intermediaries and Insurance	381.0	540.5	702.8	419.6	544.5	1,205.4	733.6	798.3	571.1	843.6
Community, Social and Personal Services	378.3	461.8	446.0	406.8	1,013.3	1,392.1	2,340.6	5,290.2	10,758.6	8,629.1
Real Estate and Business services	406.6	406.7	755.0	829.0	859.4	1,008.0	1,152.2	1,957.6	1,468.5	2,301.2
<b>Total</b>	<b>11,739.0</b>	<b>13,074.2</b>	<b>17,576.2</b>	<b>15,454.8</b>	<b>16,934.7</b>	<b>20,397.9</b>	<b>25,759.6</b>	<b>32,813.3</b>	<b>35,460.4</b>	<b>42,768.8</b>

**Source:** Commercial Banks

Note: These figures exclude individuals and households

**Table 11: Commercial Bank Lending by Institutional Sector (K' Million), 2013- 2022**

Institutional Sector	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Private sector	16,871.7	19,634.4	24,747.7	22,067.9	22,824.0	25,971.3	30,970.3	33,993.2	31,316.3	42,610.3
of which Households	6,834.8	7,791.8	7,910.3	6,712.5	7,121.8	8,083.2	8,653.8	8,661.2	8,055.1	9,678.9
Private Companies	10,036.9	11,842.6	16,837.4	15,355.4	15,702.2	17,888.1	22,316.5	25,332.0	23,261.2	32,931.4
Government	364.7	901.4	751.2	1,041.9	1,256.9	2,133.9	3,805.8	8,388.0	12,478.3	8,672.3
of which Central Government	129.1	669.8	466.0	819.3	844.4	1,645.3	3,080.8	7,240.4	11,607.8	7,314.1
Parastatals	235.7	231.6	285.2	222.6	412.5	488.6	725.0	1,147.6	870.5	1,358.2
<b>Total</b>	<b>17,236.4</b>	<b>20,535.8</b>	<b>25,498.9</b>	<b>23,109.8</b>	<b>24,080.9</b>	<b>28,105.2</b>	<b>34,776.2</b>	<b>42,381.1</b>	<b>43,794.7</b>	<b>51,282.6</b>

Source: Bank of Zambia and Commercial Banks

**Table 12: Yield Rates on Treasury Bills - Annual Average (%), 2013- 2022**

Year	91 days	182 days	273 days	364 days	Weighted Average
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
2020	13.3	16.7	18.7	20.5	20.1
2021	12.8	14.4	17.0	22.2	19.9
<b>2022</b>	<b>9.6</b>	<b>10.9</b>	<b>12.4</b>	<b>14.6</b>	<b>13.3</b>

**Table 13: Yield Rates on Bonds - Annual Average (%), 2013 - 2022**

Year	2 Year	3 Year	5 Year	7 Year	10 Year	15 Year	Weighted Average
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
2020	19.6	20.3	22.1	21.0	21.3	20.5	22.9
2021	27.3	28.2	29.9	27.7	30.5	31.1	29.5
2022	17.7	21.2	23.2	24.7	26.3	26.9	22.6

**Table 14: Commercial Bank Lending Rates - Annual Average (%), 2013 -2022**

Year	Weighted Lending Base Rate	Lending Margin	Lending Rate	Weighted Interbank Rate
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
2020	9.5	17.1	26.7	10.1
2021	8.5	17.2	25.7	8.3
2022	9.0	16.2	25.2	8.8

**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 (%), 2013 - 2022**

	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							
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
2020	1.5	1.6	2.9	2.7	3.0	3.2	6.4	7.8	8.7	10.2
2021	0.9	1.4	2.6	2.3	2.2	2.7	5.2	6.5	7.5	9.2
2022	0.8	1.4	2.7	2.0	2.0	2.3	4.0	4.8	5.8	7.1

Source: Bank of Zambia and Commercial Banks

**Table 16: Commercial Bank Exchange Rates (K/Foreign Currency) - End Period, 2013 - 2022**

Year End	US Dollar		British Pound		Euro		South Africa Rand	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
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
2020	20.9007	21.2872	28.2803	28.3590	25.6300	25.6956	1.4123	1.4181
2021	16.7235	16.8373	22.3225	22.3938	18.9450	19.0057	1.0560	1.0596
2022	17.3003	17.4819	21.3869	21.4512	18.5950	18.6513	1.0159	1.0191

Source: Bank of Zambia and Commercial Banks



**Table 17: Bank of Zambia and Bureau De Change Exchange Rates (K/US Dollars) - End Period, 2013 - 2022**

Year End	Bank of Zambia Rates			Bureau Rates		
	Buying	Selling	Mid-rate	Buying	Selling	Mid-rate
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
2020	21.0638	21.1137	21.0888	21.1015	21.3595	21.2305
2021	17.1306	17.1806	17.1556	17.1106	17.3718	17.2412
2022	17.5606	17.6078	17.5842	17.3225	17.5883	17.4554

**Source:** Bank of Zambia and Bureau De Change

**Table 18: Financial Stability Indicators; Commercial Banks (Ratios, Unless Indicated), 2013 - 2022**

Indicator	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total Regulatory Capital to Risk-weighted Assets	26.8	27.0	21.2	26.2	26.5	22.1	22.3	20.1	24.7	22.8
Tier 1 Regulatory Capital to Risk-weighted Assets	24.5	24.6	19.2	23.4	24.5	20.1	20.2	17.8	23.3	21.9
Total Regulatory Capital to Total Assets (Leverage)	14.1	13.1	12.2	11.9	12.6	12.3	10.6	9.6	10.9	10.6
Total Non-Performing Loans to Total Loans and Advances	7.0	6.1	7.3	9.7	11.5	11.0	8.9	11.6	5.8	5.0
Loan Loss Provisions to Non-Performing Loans	83.2	68.8	70.5	71.0	69.2	86.4	91.6	75.9	102.8	93.4
Core Liquid Assets Ratio (Required)	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.4
Core Liquid Assets Ratio (Actual)	49.5	71.1	92.6	74.8	106.2	96.9	110.8	124.3	168.4	148.5
Kwacha/Forex Statutory Reserve Ratio (Required)	8.0	14.0	18.0	18.0	8.0	5.0	9.0	9.0	9.0	9.0
Kwacha Statutory Reserve Ratio (Actual)	8.5	14.2	17.7	19.4	11.5	6.9	6.1	9.8	10.1	9.7
Foreign Currency Statutory Reserve Ratio (US\$) - Actual	8.0	14.0	18.0	19.4	9.2	6.3	9.0	9.8	10.8	9.0
Return on Assets	3.4	3.7	2.8	2.5	3.1	3.0	3.1	2.6	5.2	5.0
Return on Equity	18.2	3.6	13.1	12.4	15.4	14.8	15.4	13.4	35.1	29.9
Gross Interest Income to Total Gross Income	64.5	66.4	67.1	68.6	69.0	67.9	72.7	72.6	71.9	72.9
Net Interest Margin (%)	8.3	8.5	8.2	8.7	9.1	9.1	9.3	9.3	9.9	9.4
Total Loans and Advances to Total Deposits Ratio	61.4	62.0	56.4	50.0	45.2	47.3	51.5	46.2	46.6	50.7
Liquid Assets to Total Assets	38.9	35.8	34.8	39.1	45.5	47.0	42.2	45.4	56.3	67.6
Foreign Currency Loans to Total Loans	25.6	29.0	36.9	35.7	41.6	44.5	50.3	51.1	33.7	40.9
Foreign Currency Liabilities to Total Liabilities	30.4	32.1	48.9	44.9	44.0	47.9	47.4	51.5	41.9	41.7

**Source:** Bank of Zambia and Commercial Banks

**Table 19: Payment Systems Transactions, 2013 - 2022**

Payment System	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Real Time Gross Settlement System Transactions</b>										
Volumes	297,757.0	319,836.0	374,661.0	388,176.0	493,964.0	573,071.0	607,114.0	708,946.0	895,051.0	1,166,576.0
Values (K' Million)	528,950.7	657,203.2	887,544.4	723,489.4	799,745.0	968,306.0	975,282.9	1,053,189.4	1,488,147.0	2,185,143.2
<b>Zambia Electronic Clearing House Transactions</b>										
Volumes	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	9,582,896.0	9,792,838.0	10,659,705.0
Values (K' Million)	55,115.2	60,093.4	59,788.1	54,672.2	59,939.2	72,105.7	79,019.8	87,312.8	107,547.7	123,750.8

Source: Bank of Zambia

**Table 20a: Number of Non-Bank Financial Institutions Branches by Province, 2013 - 2022**

Province	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022				
										Microfinance Companies	Leasing Companies	Bureau De Change	Other Financial Corporations	Total
Central	11	9	9	17	17	17	19	22	22	17	0	1	4	22
Copperbelt	68	61	65	72	72	67	73	82	85	47	1	24	19	91
Eastern	17	16	16	20	20	19	20	28	28	24	0	1	4	29
Luapula	5	5	5	8	8	9	10	14	15	9	0	0	8	17
Lusaka	139	140	147	152	191	177	179	187	195	78	8	109	17	212
Northern	15	3	7	6	6	15	13	19	19	16	0	0	6	22
North-Western	14	10	11	11	11	12	21	25	25	16	0	1	10	27
Southern	23	22	22	39	39	18	31	46	46	31	0	7	8	46
Western	9	10	9	11	11	28	14	15	15	12	0	0	5	17
*Muchinga	6	9	10	10	10	13	15	19	19	11	0	3	4	18
<b>Total</b>	<b>307</b>	<b>285</b>	<b>301</b>	<b>346</b>	<b>385</b>	<b>375</b>	<b>395</b>	<b>457</b>	<b>469</b>	<b>261</b>	<b>9</b>	<b>146</b>	<b>85</b>	<b>501</b>

\*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, 2013 - 2022**

Institution	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Micro Finance Institutions	35	33	35	33	34	35	33	32	38	37
Leasing Companies	7	9	10	8	8	8	7	7	8	7
Bureau De Change	64	67	74	73	80	80	75	73	74	71
Building societies	4	4	4	4	3	3	1	1	2	2
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	113	116	126	121	128	129	119	116	125	120

**Source:** Bank of Zambia and Non-Bank Financial Institutions

**Table 21: Financial Soundness Indicators for Leasing and Finance Companies , End Period 2013-2022 (Ratios, unless otherwise indicated)**

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Capital Ratios</b>										
Shareholders Equity to Assets	24.0	31.0	30.8	-14.7	-30.3	28.66	19.16	16.91	27.79	34.74
Deposits & other liabilities to Shareholders' Funds	320.0	130.0	150.9	-305.7	-92.9	12.54	421.84	491.53	259.82	187.85
Non-performing Loans to Shareholders Equity	18.0	15.0	30.2	-360.8	-292.7	69.06	205.96	208.88	80.21	10.95
Tier 1 Capital to Risk Based Assets	23.0	30.9	22.5	-11.4	-27.1	35.54	25.36	24.06	42.81	44.87
Total Capital to Risk Based Assets	23.0	31.9	22.9	-11.4	-24.4	45.29	44.33	37.26	42.53	43.00
<b>Asset Quality</b>										
Net Non-performing Assets to Total Assets	4.0	0.7	5.0	-2.9	88.6	-5.32	-6.42	5.86	-1.22	-4.12
Non-performing Loans to Total Loans	5.0	6.1	6.0	0.6	67.2	23.68	36.65	38.84	27.41	4.84
Allowance For Loan and Lease Losses to total loans	3.0	0.1	6.0	66.9	61.2	30.05	42.61	32.40	28.91	10.08
Allowance for Loan and Lease Losses to NPL	54.0	100.0	51.0	105.4	91.0	126.87	116.26	83.41	105.48	208.28
<b>Earnings</b>										
Monthly Return on Assets (ROA)	6.0	12.0	-1.0	-0.6	-1.9	4.80	-4.35	10.51	-0.48	-0.78
Annualised Return on Assets (ROA)	6.0	10.0	-13.0	-7.4	-54.3	10.00	-13.41	-7.13	-7.98	-9.31
Monthly Return on Equity (ROE)	2.0	46.0	-4.0	5.3	6.0	15.22	-25.20	60.89	-1.72	-1.87
Annualised Return on Equity (ROE)	24.0	40.2	-52.3	63.5	179.3	-35.64	-77.64	-41.31	-36.94	-22.40
Net Interest Margin (%)	70.0	66.8	41.4	-16.9	40.5	91.60	65.04	59.52	65.36	76.17
Loans Yield Rate (%)	21.0	22.0	36.8	0.0	18.0	23.10	58.87	70.99	72.10	72.80
Earning Assets	80.0	81.6	78.7	36.8	59.5	66.50	73.34	83.16	86.81	87.86
<b>Liquidity and Funds Management</b>										
Liquid assets to Total deposits & short-term liabilities	21.2	37.2	43.7	53.5	28.6	28.80	35.97	47.26	41.49	27.24
Excess (-Deficiency) of Liquid Assets to Total Assets	-76.0	-28.2	-26.1	-52.8	-39.8	40.30	32.05	32.33	-2.22	-13.96
Total Deposits to Total assets	5.3	0.1	0.1	7.0	7.5	8.94	0.00	0.00	0.00	13.10
Gross Loans to Total Deposits	1,505.5	1,209.0	1,141.8	1,204.8	1,749.6	934.66	0.00	0.00	0.00	599.64

**Table 21: (Cont') Financial Soundness Indicators for Leasing and Finance Companies , End Period 2013-2022 (Ratios, unless otherwise indicated)**

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Large Loans*</b>										
Large Loans - Equal to or Exceeding 10% of Regulatory Capital (K' Million)	20.9	65.3	179.5	253.4	216.8	84.7	25.4	22.4	16.5	61.7
Large Loans to Total loans	5.3	0.2	0.4	0.6	41.8	0.20	0.07	6.43	5.20	16.8
Large loans to Regulatory Capital	18.5	0.4	1.3	-3.3	-112.1	9.00	0.22	22.13	15.32	39.6
<b>Insider Loans**</b>										
Total Insider Loans (K' Million)	9.4	6.6	19.6	0.7	124.5	0.01	0.04	0.71	0.02	0.0
Insider Loans to Total Loans	2.4	0.0	0.0	0.0	24.0	0.00	0.00	0.20	0.00	0.0
Insider Loans to Regulatory capital	8.3	0.0	0.1	0.0	-64.3	5.90	0.00	0.70	0.01	0.0
<b>Foreign Exchange Exposure</b>										
Overall Exposure - Maximum of 25% of Regulatory Capital (K' Million)	7.5	1.3	37.8	17.1	50.2	71.0	46.3	202.0	77.0	59.5
Overall Exposure to regulatory capital	6.7	0.9	0.3	-0.2	-35.0	40.20	40.59	199.74	83.08	38.2
Significant Single Currency Exposure (K' Million)	7.5	1.3	37.8	17.0	44.3	7.10	27.09	162.57	-45.94	8.3
Significant Single Currency Exposure to regulatory capital - Not Exceeding 20% of Regulatory Capital	7.0	0.9	0.3	-0.2	-35.0	40.20	23.87	160.76	-42.58	5.36

\***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

**NOTE:** There were no deposit taking leasing companies since 2019, following the removal of Leasing Finance

**Source:** Bank of Zambia and Non-Bank Financial Institutions

**Table 22: Financial Soundness Indicators for Building Societies - End Period, 2013 - 2022 (Ratios, unless otherwise indicated)**

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Capital Ratios</b>										
Shareholders Equity to Assets	12.8	34.0	33.2	36.8	28.9	31.0	25.8	28.0	32.3	30.9
Deposits & other liabilities to Shareholders' Funds	680.6	196.0	201.5	139.3	202.0	181.0	287.2	257.8	398.3	224.0
Non-performing Loans to Shareholders Equity	46.7	16.0	18.0	30.1	43.3	0.5	57.5	18.6	8.7	10.7
Tier 1 Capital to Risk Based Assets	10.0	44.5	29.0	22.6	80.7	21.4	29.1	39.2	51.5	42.6
Total Capital to Risk Based Assets	12.1	44.0	30.1	23.2	117.6	20.8	31.7	41.4	51.6	42.6
<b>Asset Quality</b>										
Net Non-performing Assets to Total Assets	1.9	2.0	2.1	4.4	3.0	4.8	4.5	0.7	2.8	-0.4
Non-performing Loans to Total Loans	10.3	10.1	10.1	18.2	18.3	23.2	25.2	10.7	6.1	5.7
Allowance For Loan and Lease Losses to total loans	7.0	7.0	6.6	10.9	13.9	16.0	17.5	9.2	9.2	6.2
Allowance for Loan and Lease Losses to NPL	68.1	66.4	64.9	60.2	76.0	69.5	69.5	86.6	151.2	110.2
<b>Earnings</b>										
Monthly Return on Assets (ROA)	-0.1	-0.4	1.7	5.1	-0.5	-0.1	41.7	0.3	0.7	0.4
Annualised Return on Assets (ROA)	1.0	-66.6	20.1	61.2	0.0	-1.3	0.3	3.0	7.9	4.4
Net Interest Margin (%)	78.0	68.8	74.6	70.4	71.3	66.4	42.2	56.7	66.0	66.6
Loans Yield Rate (%)	23.0	22.0	19.5	13.1	24.2	22.0	43.3	36.6	18.5	20.4
Earning Assets	57.3	73.6	70.3	65.5	71.4	67.8	71.1	78.2	83.0	85.1
<b>Liquidity and Funds Management</b>										
Liquid assets to Total deposits & short-term liabilities	14.3	36.1	22.8	19.1	19.2	17.5	36.0	54.9	78.3	59.1
Excess (-Deficiency) of Liquid Assets to Total Assets	-74.7	-42.3	-51.6	-51.1	-57.5	12.1	26.7	36.7	36.9	-25.8
Total Deposits to Total assets	45.6	34.0	39.7	37.0	44.3	40.7	37.2	40.4	41.6	39.1
Gross Loans to Total Deposits	126.9	155.0	149.0	164.6	154.3	166.0	158.6	120.5	111.0	149.5

**Table 22: (Cont') Financial Soundness Indicators for Building Societies - End Period, 2013 - 2022 (Ratios, unless otherwise indicated)**

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Large Loans*</b>										
Large Loans (K' Million)	13.6	16.9	54.7	44.4	79.1	8.1	18.1	25.3	50.2	92.4
Large Loans to Total loans	4.5	4.0	9.3	7.1	10.7	0.0	2.6	3.4	5.1	5.8
Large loans to Regulatory Capital	28.9	7.0	18.3	12.6	3.3	0.3	6.7	6.4	8.0	11.8
<b>Insider Loans**</b>										
Total Insider Loans (K' Million)	2.6	1.9	6.6	11.9	7.4	93.1	3.8	5.9	5.8	12.0
Insider Loans to Total loans	0.9	0.0	1.1	1.9	1.0	10.9	0.5	0.8	0.6	0.7
Insider Loans to Regulatory capital	5.6	0.1	2.2	3.4	0.3	4.6	1.4	1.5	0.9	1.5
<b>Foreign Exchange Exposure</b>										
Overall Exposure (K' Million)	1.4	57.7	33.2	36.2	26.1	20.1	0.0	67.3	6.4	1.4
Overall Exposure to regulatory capital	3.0	23.1	11.1	10.3	9.1	7.0	0.0	17.0	0.1	0.0
Significant Single Currency Exposure (K' Million)	1.4	57.7	33.2	36.2	26.1	13.3	0.0	67.3	0.6	1.4
Significant Single Currency Exposure to regulatory capital	3.0	23.1	11.1	10.3	9.1	4.6	0.0	17.0	0.1	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

**Note:** Large Loans(K' Million), Total Insider loans(K' Million), Overall Exposure(K' Million) and Significant Exposure Currency Exposure( K' Million ) were revised starting from 2009

**Source:** Bank of Zambia and Building Societies



**Table 23: Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex, 2013 - 2022**

Occupational Category	2013				2014				2015				2016				2017			
	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	471	17	141	5	297	25	172	8	307	22	180	11	310	23	168	9	288	21	178	6
2. Professionals	344	3	241	1	300	1	271	0	396	1	312	0	379	2	379	0	322	3	305	0
3. Technicians	225	0	146	0	413	0	302	0	397	0	280	0	394	0	294	0	403	0	279	0
4. Clerks	445	0	473	0	301	0	353	0	257	0	397	0	357	0	255	0	292	0	366	0
5. Service and Market Sales Workers	0	0	0	0	273	0	229	0	284	0	228	0	268	0	240	0	271	0	247	0
6. Drivers and Machine Operators	78	0	4	0	92	0	5	0	106	0	5	0	86	0	0	0	88	0	6	0
7. Elementary Occupations	91	1	48	0	134	0	92	0	99	0	83	0	74	0	23	0	241	0	73	0
8. Temporary Employees	93	0	48	1	67	0	44	1	31	0	22	1	22	0	1	0	41	0	48	1
9. Other	371	0	154	2	45	0	35	1	86	0	28	1	59	0	21	2	32	0	22	1
<b>Annual Total</b>	2,118	21	1,255	9	1,922	26	1,503	10	1,963	23	1,535	13	1,949	25	1,381	11	1,978	24	1,524	8
<b>Grand Total</b>	<b>3,403</b>				<b>3,461</b>				<b>3,534</b>				<b>3,366</b>				<b>3,534</b>			

**Table 23: (Cont') Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex, 2013 - 2022**

Occupational Category	2018				2019				2020				2021				2022			
	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	266	18	171	3	314	9	234	3	353	11	196	0	380	15	239	2	385	17	242	3
2. Professionals	312	3	291	0	241	0	391	0	507	2	384	0	557	5	461	0	551	6	426	0
3. Technicians	368	0	241	0	161	0	139	0	135	0	120	0	125	0	117	0	129	4	135	2
4. Clerks	325	0	386	0	277	0	421	0	249	0	587	1	276	2	632	0	281	0	703	0
5. Service and Market Sales Workers	294	0	268	0	365	0	256	0	289	0	228	0	316	2	257	0	540	1	1,401	0
6. Drivers and Machine Operators	85	0	4	0	101	0	1	0	84	0	1	0	84	0	0	0	105	0	0	0
7. Elementary Occupations	214	0	77	0	88	0	117	0	118	0	91	0	115	0	104	0	112	0	129	0
8. Temporary Employees	38	0	74	1	37	0	32	0	67	0	106	0	78	0	94	0	53	0	68	0
9. Other	42	0	21	1	205	0	177	0	82	3	38	0	76	1	30	0	77	0	36	0
<b>Annual Total</b>	1,944	21	1,533	5	1,789	9	1,768	3	1,884	16	1,751	1	2,007	25	1,934	2	2,233	28	3,140	5
<b>Grand Total</b>	<b>3,503</b>				<b>3,569</b>				<b>3,652</b>				<b>3,968</b>				<b>5,406</b>			

**Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2013 - 2022**

Occupational Category	2013				2014				2015				2016				2017			
	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	158	21	41	2	170	20	40	2	182	19	51	2	193	23	63	3	197	25	61	3
2. Professionals	106	0	67	1	103	0	69	1	105	0	65	1	108	0	69	1	107	0	72	2
3. Technicians and Associate Professionals	200	0	154	1	210	1	163	1	226	1	178	1	236	1	183	1	255	4	173	1
4. Clerks	224	0	191	1	224	0	219	1	223	0	230	1	229	0	239	1	231	0	227	1
5. Service Workers and Shop and Market Sales Workers	538	0	340	0	666	0	472	0	695	0	508	1	708	0	524	0	729	0	539	0
6. Skilled Agricultural and Shop Fisheries Workers	1	0	0	0	3	0	0	0	3	0	0	0	2	0	0	0	3	0	0	0
7. Craft and Related Trade Workers	1	0	0	0	8	0	0	0	9	0	0	0	0	0	0	0	7	0	0	0
8. Plant and Machine Operators and Assemblers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Elementary Occupations	3	0	1	0	4	0	1	0	6	0	0	0	5	0	0	0	5	0	0	0
10. Temporary Employees	55	1	35	0	62	0	34	0	60	0	43	0	65	0	47	0	62	0	43	0
11. Other	59	1	70	0	58	1	101	0	60	1	101	0	62	1	112	0	59	1	103	0
<b>Total</b>	1,345	23	899	5	1,508	22	1,099	5	1,569	21	1,176	6	1,608	25	1,237	6	1,655	30	1,218	7
<b>Grand Total</b>	<b>2,272</b>				<b>2,634</b>				<b>2,772</b>				<b>2,876</b>				<b>2,910</b>			

**Table 24: (Cont') Annual Insurance Companies Employment by Occupational Category and Sex, 2013 - 2022**

Occupational Category	2018				2019				2020				2021				2022			
	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	132	22	49	8	201	22	53	6	98	14	49	1	90	18	43	5	201	23	116	4
2. Professionals	102	15	65	4	99	0	78	5	148	1	89	1	82	13	59	4	177	10	141	2
3. Technicians and Associate Professionals	204	4	144	4	261	3	160		218	1	197	1	190	2	192	7	349	0	329	7
4. Clerks	189	0	213	0	233	0	231	0	206	0	150	0	167		138		125	0	115	0
5. Service Workers and Shop and Market Sales Workers	603	0	534	0	721	0	503	0	295	0	360	0	343		397		133	0	143	0
6. Skilled Agricultural and Shop Fisheries Workers	4	0	2	0	6	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Craft and Related Trade Workers	31	0	0	0	8	0	1	0	0	0	0	0					22	0	4	0
8. Plant and Machine Operators and Assemblers	3	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Elementary Occupations	18	0	20	0	9	0	2	0	0	0	0	0	0	0	0	0	86	0	14	0
10. Temporary Employees	62	0	31	0	62	0	39	0	83	0	59	0	28		24		104	0	65	0
11. Other	59	1	91	0	63	2	97	0	36	1	32	0	83		29		66	0	42	0
<b>Total</b>	1,407	42	1,150	16	1,663	27	1,165	11	1,084	17	936	3	983	33	882	16	1,313	34	991	14
<b>Grand Total</b>	<b>2,615</b>				<b>2,866</b>				<b>2,040</b>				<b>1,914</b>				<b>2,352</b>			

**Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2013 - 2022**

Occupational Category	2013				2014				2015				2016				2017			
	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	1,079	119	403	20	1,328	129	811	25	1,357	132	781	30	1,300	124	735	29	1,479	115	896	28
2. Professionals	1,280	5	832	2	1,136	6	881	1	1,467	5	1,111	1	1,463	5	1,168	1	1,226	5	1,001	2
3. Technicians	1,196	1	945	1	1,199	1	1,007	1	1,050	1	867	1	1,218	1	1,021	1	941	4	692	1
4. Clerks	2,086	0	1,960	1	1,707	1	1,709	1	1,633	0	1,769	1	1,986	0	1,792	1	1,992	0	2,045	1
5. Service and Market Sales Workers	660	0	436	0	1,052	0	767	0	1,134	0	810	1	1,032	0	770	0	1,067	0	833	0
6. Skilled Agricultural and Shop Fisheries Workers																				
7. Craft and Related Trade Workers	32	0	1	0	42	0	3	0	38	0	1	0	2	0	0	0	3	0	0	0
7. Plant and Machine Operators and Assemblers	163	0	12	0	100	0	5	0	117	0	5	0	86	0	0	0	98	0	6	0
8. Elementary Occupations	116	1	55	0	144	0	98	0	114	0	87	0	91	0	23	0	250	0	74	0
9. Temporary Employees	486	1	311	1	352	0	226	1	440	2	341	1	292	0	232	0	269	0	244	1
10. Other	704	4	426	4	437	1	334	1	533	1	511	1	340	1	184	2	273	1	257	1
<b>Total</b>	<b>7,802</b>	<b>131</b>	<b>5,381</b>	<b>29</b>	<b>7,497</b>	<b>138</b>	<b>5,841</b>	<b>30</b>	<b>7,883</b>	<b>141</b>	<b>6,283</b>	<b>36</b>	<b>7,810</b>	<b>131</b>	<b>5,925</b>	<b>34</b>	<b>7,598</b>	<b>125</b>	<b>6,048</b>	<b>34</b>
<b>Grand Total</b>	<b>13,343</b>				<b>13,506</b>				<b>14,343</b>				<b>13,900</b>				<b>13,805</b>			

**Table 25: (Cont') Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2013 - 2022**

Occupational Category	2018				2019				2020				2021				2022			
	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	1,198	100	714	31	1,531	87	965	24	1,333	75	814	12	1,383	72	892	17	1,665	65	1,091	13
2. Professionals	1,180	19	975	5	1,253	1	1,240	7	1,454	456	1,483	3	1,719	19	1,499	4	1,543	26	1,246	6
3. Technicians	1,104	4	832	4	530	270	369	188	581	1	506	1	492	2	460	7	831	4	921	9
4. Clerks	1,789	0	1,902	0	1,695	0	1,981	0	1,252	0	1,591	1	1,266	2	1,702	1	1,132	-	1,740	-
5. Service and Market Sales Workers	1,257	0	1,128	0	1,147	0	815	0	589	0	590	0	665	2	656	-	679	1	1,546	-
6. Skilled Agricultural and Shop Fisheries Workers					6	0	1	0	0	0	0	0	0	0	0	0	-	-	-	-
7. Craft and Related Trade Workers	4	0	2	0	109	0	2	0	0	0	0	0	0	0	0	0	22	-	4	-
7. Plant and Machine Operators and Assemblers	116	0	5	0	6	0	0	0	88	0	1	0	84	-	-	-	157	1	22	1
8. Elementary Occupations	275	0	98	0	126	0	146	0	120	0	94	0	117	-	105	-	198	-	143	-
9. Temporary Employees	225	0	248	1	175	0	153	0	340	4	373	1	320	-	353	-	203	-	166	-
10. Other	302	1	279	2	575	2	532	0	118	413	70	386	350	6	232	-	563	-	429	-
<b>Total</b>	<b>7,450</b>	<b>124</b>	<b>6,183</b>	<b>43</b>	<b>7,153</b>	<b>360</b>	<b>6,204</b>	<b>219</b>	<b>5,875</b>	<b>949</b>	<b>5,522</b>	<b>404</b>	<b>6,395</b>	<b>103</b>	<b>5,899</b>	<b>29</b>	<b>7,097</b>	<b>97</b>	<b>7,373</b>	<b>29</b>
<b>Grand Total</b>	<b>13,800</b>				<b>13,936</b>				<b>12,750</b>				<b>12,426</b>				<b>14,596</b>			

**Table 26 : National Consumption of Fuels, 2013- 2022**

Diesel (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
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
2020	36,414,633	353,000	36,283,684	10,919,393	5,086,907	29,681,960	362,127,292	88,791,130	398,229,702	114,112,637	1,082,000,338
2021	38,343,088	682,700	28,454,613	8,721,256	4,622,821	25,338,720	407,376,761	55,446,984	509,167,678	136,370,359	1,214,524,980
2022	32,995,157	101,000	19,779,541	9,089,884	5,264,245	26,150,389	420,286,804	113,197,172	480,117,049	140,652,086	1,247,633,326
Kerosene( Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
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
2020	25,000	0	0	0	22,028	54,000	417,330	249,375	8,656,375	15,100	9,439,208
2021	35,282	0	2,209	270	327	169,360	168,783	3,864,648	6,909,042	2,056	11,151,976
2022	49,235	19	2,128	7,547	0	109,272	103,144	4,230,316	4,909,468	2,071	9,413,199

**Table 26 (Cont'): National Consumption of Fuels, 2013- 2022**

Petrol (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
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
2020	280,000		153,355	143,000	1,307,640	964,874	1,097,454	17,289,017	427,716,468	360,520	449,312,330
2021	268,979	145,000	89,943	388,500	1,611,983	71,437	860,171	5,048,625	519,932,619	464,566	528,881,824
2022	503,885	137,000	219,091	113,627	1,591,297	243,514	972,296	12,288,850	540,583,799	6,777,250	563,430,608
Jet-A1 (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2013	0	<b>60,658,023</b>	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
2020	0	13,672,127	0	0	629,857	0	86,430	420		6,458,146	20,846,980
2021	0	26,934,782	0	0	551,309	0	254,000	0	0	4,471	27,744,562
2022	0	38,856,506	0	0	0	0	28,558	0	0	2,022	38,887,086



**Table 27: Investment Pledges by Sector (US \$' Million), 2013 - 2022**

Sector	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Agriculture	477.0	140.1	113.2	455.6	145.0	243.0	196.2	180.8	61.0	122.1
Construction	231.9	3,233.7	160.1	301.0	496.0	248.0	315.1	190.9	36.1	4,064.3
Education	9.5	1.6	34.3	0.0	1.0	0.0	12.6	3.3	2.7	0.0
Energy	873.7	26.1	1,461.4	888.1	1,949.0	1,916.0	401.0	1,661.0	2,202.1	74.1
Financial Institutions	0.0	0.0	3.4	0.0	0.0	0.0	10.0	0.0	0.0	0.0
Health	1.1	26.7	55.2	4.2	35.0	4.0	73.8	3.3	8.1	25.0
ICT	6.5	173.9	5.2	43.8	259.0	276.0	7.4	1.6	1.0	81.6
Manufacturing	1,995.0	949.4	600.1	699.6	944.0	656.0	1,253.0	2,672.4	798.8	1,582.2
Mining	124.8	76.3	43.3	189.8	219.0	283.0	1,350.9	110.3	53.3	497.5
Real Estate	984.0	224.0	527.6	260.5	103.0	104.0	92.9	52.1	21.2	41.7
Service	177.2	168.2	58.8	82.0	69.0	166.0	1,508.6	112.2	29.5	58.4
Tourism	549.8	83.1	228.3	140.8	115.0	501.0	232.9	193.0	42.0	161.1
Transport	29.6	25.4	31.6	47.2	43.0	426.0	276.4	642.1	55.9	175.6
<b>Totals</b>	<b>5,460.1</b>	<b>5,128.5</b>	<b>3,322.4</b>	<b>3,112.7</b>	<b>4,378.0</b>	<b>4,823.0</b>	<b>5,730.8</b>	<b>5,823.0</b>	<b>3,311.7</b>	<b>6,883.5</b>

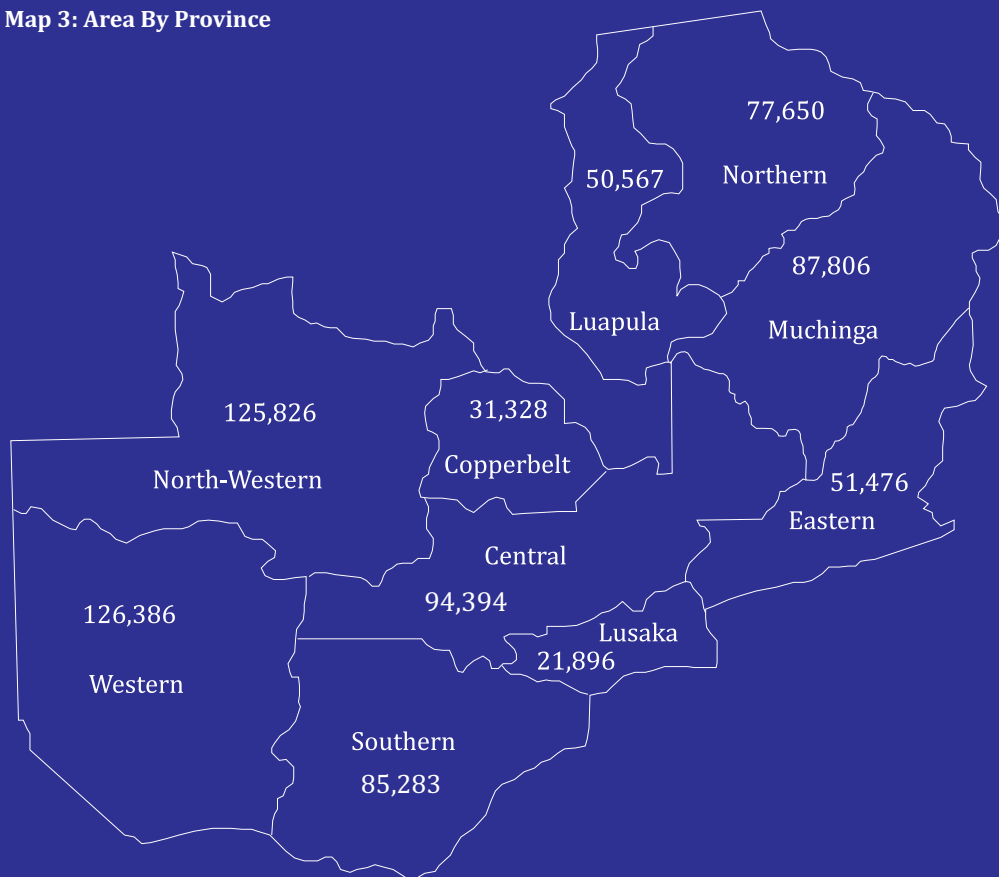
**Table 28: Tourist Entries in Zambia's National Parks by Country, 2013 - 2022**

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
United States of America	12,967	12,372	13,624	14,394	12,867	18,155	15,196	2,733	3,323	8,515
Canada	1,022	931	769	899	807	1,003	897	246	206	698
North America	13,989	13,303	14,393	15,293	13,674	19,158	16,093	2,979	3,529	9,213
Britain/UK	14,303	13,539	14,177	15,909	11,664	15,651	12,989	3,766	2,570	6,066
Germany	2,699	2,166	2,180	2,637	2,684	2,099	2,379	991	1,203	3,321
France	1,076	893	924	1,296	1,300	1,112	996	588	632	1,215
Netherlands	1,057	1,052	995	1,281	1,451	1,148	822	426	457	1,727
Sweden	565	605	461	715	659	494	864	262	131	645
Norway	479	381	568	610	349	490	597	62	52	156
Spain	451	392	354	558	520	429	599	190	140	542
Italy	1,032	1,010	743	950	1,148	776	432	229	196	1,603
Switzerland	739	779	810	972	1,133	777	478	183	597	683
Russia	202	190	185	265	169	227	1,210	70	31	32
Other European countries	3,658	2,525	3,009	3,246	2,295	2,534	1,386	1,298	981	2,126
Europe	26,261	23,532	24,406	28,439	23,372	25,737	22,752	8,065	6,990	18,116
Australia	1,761	1,834	1,396	1,689	1,881	1,662	1,028	344	165	984
New Zealand	382	337	362	470	409	427	709	98	40	134
China	1,308	1,037	1,154	1,688	1,298	1,613	933	416	183	380
Japan	383	329	526	556	477	473	825	134	80	156
India	2,017	1,080	1,633	1,903	2,435	1,689	1,204	1,255	772	1,027
Other Asian Countries	0	0	0	0	0	425	0	748	431	287

**Table 28: (Cont') Tourist Entries in Zambia's National Parks by Country, 2013 - 2022**

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Australasia	5,851	4,617	5,071	6,306	6,500	6,289	4,699	2,995	1,671	2,968
Brazil	98	155	99	193	141	187	409	48	18	56
Mexico	167	116	104	154	134	106	111	2	4	56
Other - South America	864	2,091	657	644	403	568	357	278	189	191
South America	1,129	2,362	860	991	678	861	877	328	211	303
South Africa	4,828	6,374	7,460	7,201	5,875	6,635	2,520	3,494	3,789	4,479
Botswana	1,877	197	124	249	172	161	690	21	18	66
Namibia	236	263	265	421	218	265	761	80	212	159
Kenya	173	121	173	176	203	74	392	102	46	51
Tanzania	85	51	103	158	51	150	211	23	16	72
Malawi	831	1,979	2,331	1,799	1,803	3,056	1,714	902	713	1,247
Other African Countries	2,167	2,287	2,830	3,246	2,095	2,448	1,106	1,251	1,579	1,594
Rest of Africa	10,197	11,272	13,286	13,250	10,417	12,789	7,394	5,873	6,373	7,668
Unclassified International	0	0	0	1,413	774	1,122	742	54	621	758
Zambian	19,862	24,903	29,224	41,772	23,962	34,402	13,761	58,890	48,840	49,786
Total	77,289	79,989	87,240	107,464	79,377	100,358	66,318	79,184	68,235	88,812

**Map 3: Area By Province**



Source: Zambia Statistics Agency

**Table 29 :Area By Province**

Provinces	Area (km <sup>2</sup> )
Central	94,394
Copperbelt	31,328
Eastern	51,476
Luapula	50,567
Lusaka	21,896
Muchinga	87,806
Northern	77,650
North-Western	125,826
Southern	85,283
Western	126,386
Zambia	752,612

**Map 4: Population By Province (2022)**



**Table 30: Population By Province**

Province	Population 2022*
Central	2,252,483
Copperbelt	2,757,539
Eastern	2,454,788
Luapula	1,514,011
Lusaka	3,079,964
Muchinga	918,296
Northern	1,618,412
North-Western	1,270,028
Southern	2,381,728
Western	1,363,520
Zambia	19,610,769

\*Note: 2022 numbers are preliminary

Source: Zambia Statistics Agency





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