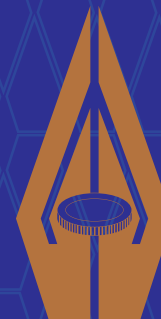


FINANCIAL AND OTHER STATISTICS 2021



Bank of Zambia

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Bank of Zambia

Financial and
Other Statistics 2021

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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



Dr. Denny H. Kalyalya
Governor



Table 1: Selected Macroeconomic Indicators, 2012 - 2021

Economic Indicators	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021*
Gross Domestic Product (GDP)										
GDP at Current Prices (K' Millions)	131,271.9	151,330.8	166,954.4	183,381.0	216,098.1	246,251.8	279,441.2	300,448.7	332,223.2	424,269.0
GDP at Constant Prices (2010 K' Millions)	110,450.3	116,118.4	121,452.0	125,003.0	129,694.0	134,270.6	139,203.4	141,701.5	137,755.0	143,447.6
Population	14,145,327	14,580,290	15,023,315	15,473,905	15,933,883	16,405,229	16,887,720	17,380,000	17,885,422	18,400,556
GDP per Capita (Kwacha)	9,280.2	10,379.1	11,113.0	11,851.0	13,562.2	15,010.6	16,547.0	17,611.2	18,575.1	23,057.4
GDP Growth Rate (percentage)	7.6	5.1	4.7	2.9	3.8	3.5	3.7	1.4	-2.8	3.6
Current Account balance (US\$ Million)	1,247.9	-218.4	581.2	-570.8	-684.4	-435.0	-341.5	146.8	2,173.0	2,359.2
Prices										
Exchange Rate (US\$) End-Period	5.16	5.51	6.39	10.98	9.92	9.99	11.92	14.11	21.09	16.67
Consumer Price Index (end year) 2009=100	126.1	135.1	145.7	176.5	189.6	201.2	217.0	242.4	289.0	336.3
Annual Inflation (end year)	7.3	7.1	7.9	21.1	7.5	6.1	7.9	11.7	19.2	16.4
Fiscal Sector (K' Millions)										
Total Revenue and Grants	21,794.6	24,984.2	30,576.9	34,420.6	39,409.7	43,032.2	53,338.2	61,331.1	67,437.2	98,944.8
Total Domestic Revenue	19,900.6	24,532.3	30,297.1	34,051.2	38,884.6	42,565.6	52,702.9	60,492.3	65,721.7	96,463.4
Total Expenditure and Net Lending	26,339.6	32,326.2	38,541.6	51,684.8	55,846.0	59,645.0	75,369.6	85,822.1	113,207.7	134,928.6
Financing	4,469.3	7,338.7	8,696.0	18,257.4	12,483.1	11,889.1	22,802.0	26,259.7	46,586.9	36,714.0

*The GDP numbers for 2021 are preliminary

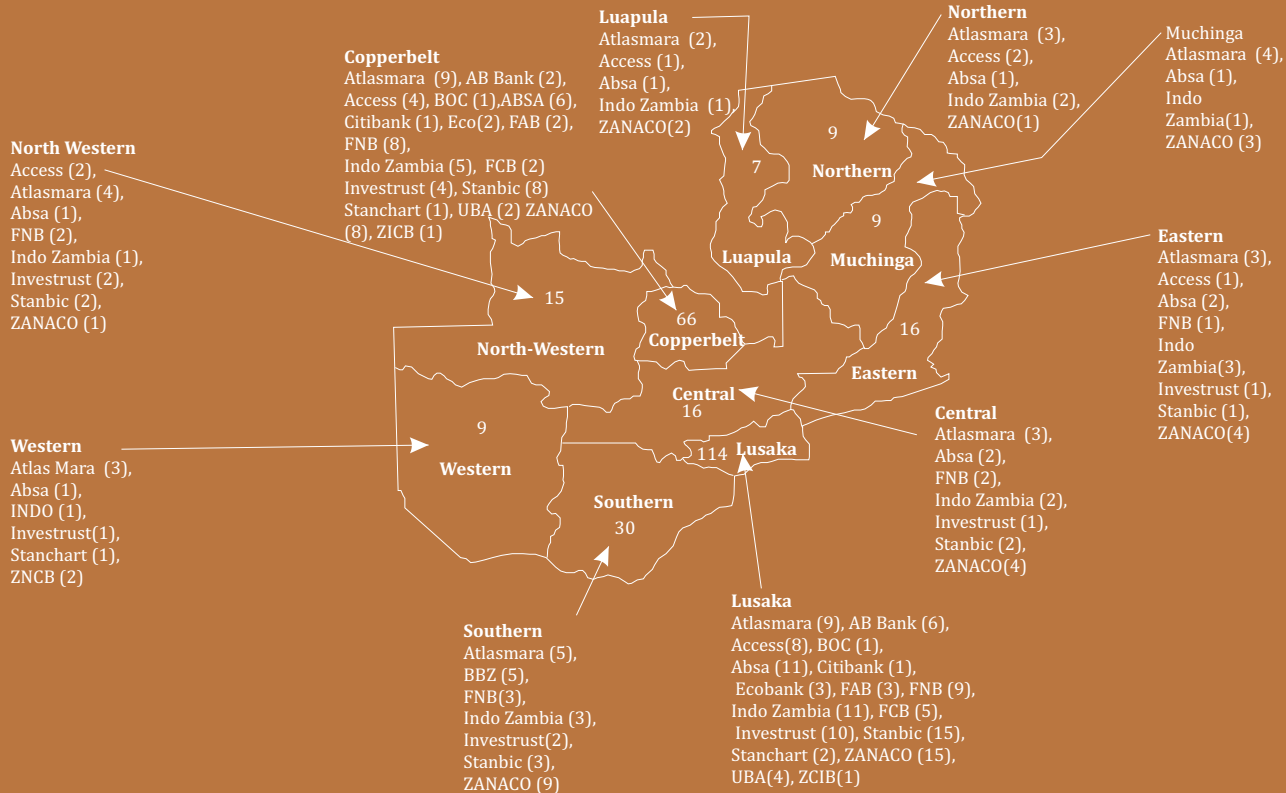
Source: Bank of Zambia, Zambia Statistics Agency and Ministry of Finance

Table 2: Commercial Bank Branches by Province, 2021

	2021										Total
	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	
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
BOC	1	0	1	0	0	0	0	0	0	0	2
Absa	11	2	6	2	5	1	1	1	1	1	31
Citibank	1	0	1	0	0	0	0	0	0	0	2
Ecobank	3	0	2	0	0	0	0	0	0	0	5
FAB	3	0	2	0	0	0	0	0	0	0	5
FNB	9	2	8	1	3	0	0	0	2	0	25
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
FCB	5	0	2	0	0	0	0	0	0	0	7
Investrust	10	1	4	1	2	0	1	0	2	0	20
Stanbic	15	2	8	1	3	0	0	0	2	0	31
Stanchart	2	0	1	0	0	0	1	0	0	0	3
UBA	4	0	2	0	0	0	0	0	0	0	6
ZANACO	15	4	8	4	9	2	2	1	1	3	49
Total	114	16	66	16	30	7	9	9	15	9	289

Source: Commercial Banks

Map 1: Commercial Bank Branch Distribution by Province as at 31st December 2021



Source: Commercial Banks

Table 3: Technological Infrastructure, 2018-2021

Service	2018	2019	2020	2021										
				Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Automated Teller Machines (Cash-in/Cash-out)	972	262	269	134	14	65	9	26	2	2	3	15	3	273
Automated Teller Machines (Cash-out only)	-	706	701	287	28	140	25	39	12	13	11	32	11	598
Point of Sale (POS) (Number of Terminals)	11,907	17,823	23,285	13,347	1,674	5,868	1,835	2,570	663	592	789	827	559	28,724
Telephone Banking (Number of Subscribers)	1,101,352	1,592,902	2,405,865	3,497,445	18,826	146,304	17,049	31,552	7,630	4,061	5,493	23,041	1,078	3,752,478
Internet Banking (Number of Subscribers)	263,202	359,524	452,391	285,038	20,168	110,267	10,570	30,277	4,375	4,129	2,793	18,217	2,118	487,953
Others (e.g. number of mobile banking facilities)	100,365	112,040	121,316	21,910	9,431	22,686	4,075	15,761	6,465	5,006	4,906	9,612	8,745	108,597
Total	1,477,798	2,083,257	3,003,827	3,818,161	50,142	285,330	33,563	80,225	19,147	13,803	13,995	51,744	12,514	4,778,624

Source: Commercial Banks

Map 2: Total Technological Infrastructure 2021

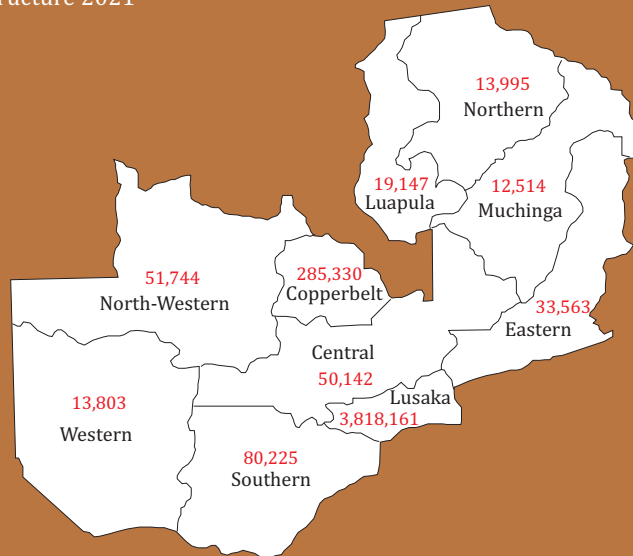


Table 4a: Annual Employment in Commercial Banks by Occupational Category and Sex, 2012 - 2021

Occupational Category	2012				2013				2014				2015				2016			
	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	670	81	441	13	450	81	221	13	861	84	599	15	868	91	550	17	797	78	504	17
2. Professionals	894	4	584	2	830	2	524	0	733	5	541	0	966	4	734	0	976	3	720	0
3. Technicians and Associate Professionals	709	1	595	11	771	1	645	0	576	0	542	0	419	0	399	0	588	0	544	0
4. Clerks	1,425	0	1,144		1,417	0	1,296	0	1,182	1	1,137	0	1,147	0	1,135	0	1,400	0	1,298	0
5. Service Workers and Shop and Market Sales Workers	78	0	43	0	122	0	96	0	113	0	66	0	155	0	74	0	56	0	6	0
6. Craft and Related and Trade Workers	20	0	0	0	30	0	1	0	31	0	3	0	26	0	1	0	0	0	0	0
7. Plant and Machine Operators and Assemblers	103	0	1	0	85	0	8	0	8	0	0	0	11	0	0	0	0	0	0	0
8. Elementary Occupations	9	0	2	0	22	0	6	0	6	0	5	0	9	0	4	0	12	0	0	0
9. Temporary Employees	336	0	210	0	338	0	228	0	223	0	148	0	344	2	275	0	205	0	184	0
10. Other	193	0	130	0	274	3	202	2	334	0	198	0	391	0	377	0	219	0	51	0
Total	4,437	86	3,150	26	4,339	87	3,227	15	4,067	90	3,239	15	4,336	97	3,549	17	4,253	81	3,307	17
Grand Total	7,699				7,668				7,411				7,999				7,658			

Z = Zambian

NZ = Non-Zambian

Source: Commercial Banks

Table 4a (Cont’): Annual Employment in Commercial Banks by Occupational Category and Sex, 2012 - 2021

Occupational Category	2017				2018				2019				2020				2021			
	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	994	69	657	19	800	60	494	17	1,016	56	678	15	885	51	569	11	913	39	610	10
2. Professionals	797	2	624	0	766	1	619	1	913	1	771	2	1,026	1	865	2	1,080	1	979	0
3. Technicians and Associate Professionals	283	0	240	0	532	0	447	0	108	267	70	174	227	0	197	0	177	0	151	0
4. Clerks	1,469	0	1,452	0	1,275	0	1,303	0	1,187	0	1,329	0	805	0	872	0	823	0	932	1
5. Service Workers and Shop and Market Sales Workers	67	0	47	0	360	0	326	0	61	0	56	0	5	0	2	0	6	0	2	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	3	0	0	0	0	0	0	0	6	0	0	0	4	0	0	0	0	0	0	0
8. Elementary Occupations	4	0	1	0	43	0	1	0	29	0	27	0	2	0	3	0	2	0	1	0
9. Temporary Employees	166	0	153	0	125	0	143	0	76	0	82	0	193	4	208	1	214	0	235	0
10. Other	182	0	132	0	201	0	167	1	299	0	258	0	410	0	388	0	191	5	173	0
Total	3,965	71	3,306	19	4,102	61	3,500	19	3,695	324	3,271	191	3,557	56	3,104	14	3,405	45	3,083	11
Grand Total	7,361				7,682				7,481				6,731				6,544			

Z = Zambian

NZ = Non-Zambian

Source: Commercial Banks

Table 4b: Employment in Commercial Banks by Occupational Category and Province, 2021

Occupational Category	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	North/W	Muchinga	Total
Executive Management	146	0	0	0	0	0	0	0	0	0	146
Senior Managers	442	2	18	1	3	0	0	1	0	1	468
Managers	903	14	89	15	25	5	6	7	11	6	1,081
Credit	415	0	38	0	0	0	0	0	0	0	453
Treasury	50	0	1	0	0	0	0	0	0	0	51
Finance	75	0	0	0	0	0	0	0	0	0	75
Risk and Compliance	73	0	1	0	0	0	0	0	0	0	74
Operations	597	12	108	17	30	8	5	8	8	4	797
Others	856	32	205	26	61	11	14	17	43	17	1,282
Clerical and general staff	1233	81	359	74	141	33	36	35	77	48	2,117
Total	4,790	141	819	133	260	57	61	68	139	76	6,544

Source: Commercial Banks

Table 5: Annual Employment in Commercial Banks by Province, 2012 - 2021

Province	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Lusaka	4,750	5,078	5,273	5,522	5,168	5,041	5,270	5,220	4,732	4,790
Central	133	152	170	207	215	185	201	180	153	141
Copperbelt	870	931	1,015	1,111	1,140	1,091	1,132	1,086	975	819
Eastern	147	147	168	207	204	188	202	177	152	133
Southern	335	332	346	375	361	351	356	324	298	260
Luapula	51	51	63	74	70	76	72	63	60	57
Western	57	75	80	96	91	89	93	88	68	61
Northern	151	105	124	138	150	115	122	107	83	68
Northwestern	106	143	154	179	173	141	146	150	143	139
Muchinga*	N/A	67	72	90	86	84	88	86	67	76
Total	6,600	7,081	7,465	7,999	7,658	7,361	7,682	7,481	6,731	6,544

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

Source: Commercial Banks

Table 6: Commercial Bank Deposits per Capita in Kwacha, 2012 - 2021

Year End	Total Deposits (K' Million)	Nominal Deposits per Capita	Real Deposits per Capita
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	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

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, 2013 - 2021

Province	2013				2014				2015			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	213,276	775,446	43,884	1,032,606	246,286	952,139	15,941	1,214,366	287,538	1,031,283	22,324	1,341,145
Central	14,596	78,232	823	93,651	18,702	84,932	1,042	104,676	24,298	89,325	1,703	115,326
Copperbelt	139,296	274,598	15,147	429,041	146,244	318,131	8,319	472,694	172,187	345,254	10,862	528,303
Eastern	11,601	91,018	501	103,120	15,814	109,989	880	126,683	18,883	109,938	1,409	130,230
Southern	34,849	126,001	1,966	162,816	36,239	151,554	2,026	189,819	44,844	161,868	2,902	209,614
Luapula	3,919	35,879	172	39,970	5,590	41,925	254	47,769	7,455	39,554	376	47,385
Western	5,401	32,310	402	38,113	6,604	39,138	327	46,069	8,690	42,807	546	52,043
Northern	5,756	44,835	323	50,914	6,509	51,461	363	58,333	9,107	48,167	451	57,725
Northwestern	18,327	47,978	1,065	67,370	25,552	55,009	1,523	82,084	28,673	53,747	2,485	84,905
Muchinga	2,435	31,742	96	34,273	3,136	34,714	156	38,006	8,840	38,258	282	47,380
Total	449,456	1,538,039	64,379	2,051,874	510,676	1,838,992	30,831	2,380,499	610,515	1,960,201	43,340	2,614,056

Table 7 (Cont'): Number of Deposit Accounts, 2013 - 2021

Province	2016				2017				2018			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	336,487	1,057,579	21,377	1,415,443	351,872	1,178,304	26,651	1,556,827	315,965	1,166,704	29,671	1,512,340
Central	24,657	98,131	2,176	124,964	22,312	126,431	1,996	150,739	21,548	112,469	3,230	137,247
Copperbelt	194,813	360,971	14,820	570,604	185,035	396,038	16,358	597,431	169,703	351,253	17,864	538,820
Eastern	20,471	122,954	1,882	145,307	18,331	143,622	2,508	164,461	16,289	120,827	2,670	139,786
Southern	54,298	181,862	3,923	240,083	48,639	201,232	4,793	254,664	45,290	169,435	5,585	220,310
Luapula	9,834	45,594	486	55,914	10,412	48,095	209	58,716	11,424	41,097	923	53,444
Western	11,895	54,053	693	66,641	11,415	56,614	214	68,243	10,618	46,108	919	57,645
Northern	8,365	51,656	521	60,542	7,905	58,185	257	66,347	10,852	47,207	931	58,990
Northwestern	34,154	56,609	2,796	93,559	29,598	62,875	2,720	95,193	27,077	51,869	3,387	82,333
Muchinga	5,199	38,442	306	43,947	3,301	37,826	116	41,243	7,001	30,617	493	38,111
Total	700,173	2,067,851	48,980	2,817,004	688,820	2,309,222	55,822	3,053,864	635,767	2,137,586	65,673	2,839,026

Table 7 (Cont'): Number of Deposit Accounts, 2013 - 2021

Province	2019				2020				2021			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	701,198	459,618	26,696	1,187,512	524,585	481,457	17,470	1,023,512	568,662	433,547	29,160	1,031,369
Central	43,231	68,018	2,997	114,246	49,919	92,507	1,894	144,320	52,563	75,802	2,947	131,312
Copperbelt	246,091	213,881	16,421	476,393	245,781	228,075	9,396	483,252	255,370	246,290	16,136	517,796
Eastern	34,810	72,227	1,805	108,842	35,646	77,499	1,050	114,195	36,735	73,026	1,874	111,635
Southern	82,616	87,770	4,761	175,147	91,941	97,170	3,099	192,210	81,743	96,104	4,653	182,500
Luapula	18,606	24770	527	43,903	20,315	29318	690	50,323	18,982	25462	610	45,054
Western	17,887	29,478	1,391	48,756	18,667	21,547	1,331	41,545	19,644	31,065	1,342	52,051
Northern	15,563	28,432	664	44,659	16,867	33,268	614	50,749	29,234	32,855	3,301	65,390
Northwestern	37,719	36,574	3,749	78,042	37,484	50,839	2,077	90,400	28,034	38,576	557	67,167
Muchinga	11,094	22,803	313	34,210	10,997	24,713	298	36,008	10,232	24,251	411	34,894
Total	1,208,815	1,043,571	59,324	2,311,710	1,052,202	1,136,393	37,919	2,226,514	1,101,199	1,076,978	60,991	2,239,168

Source: Commercial Banks

Table 8: Banks Lending Per Capita in Kwacha, 2012 - 2021

Year End	Total Credit (K' Million)	Nominal Bank Lending per Capita	Real Bank Lending per Capita
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	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

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, 2012 - 2021

Province	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Central	14,398	15,342	13,976	15,202	10,110	8,386	9,050	10,121	9,797	11,005
Copperbelt	64,333	73,349	69,969	68,234	67,156	48,130	47,263	47,397	43,836	46,904
Eastern	16,169	16,016	17,505	16,268	9,807	8,940	9,327	9,013	8,636	9,127
Luapula	7,354	6,012	7,440	5,368	5,642	2,918	2,955	3,077	3,872	17,679
Lusaka	111,767	125,510	165,374	130,954	128,437	121,179	108,180	117,761	113,883	225,727
Northern	9,069	8,687	8,514	6,377	6,172	6,777	6,449	6,679	5,716	6,311
North-Western	10,861	13,642	13,027	14,803	9,475	9,398	10,343	12,310	12,411	13,898
Southern	17,760	24,998	21,445	23,175	17,820	12,843	12,893	13,964	15,210	18,374
*Muchinga	2,097	3,576	4,742	4,200	3,391	2,697	3,674	3,396	4,006	4,181
Western	8,397	5,325	6,716	5,532	5,437	3,918	4,279	4,810	4,808	5,226
Total	262,205	292,457	328,708	290,113	263,447	225,186	214,412	228,528	222,175	358,432

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), 2012 - 2021

Sector	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Agriculture, Forestry and Fishing	3,763.0	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
Mining and Quarrying	942.7	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
Manufacturing	1,881.0	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
Electricity, Gas and Water	338.9	311.9	469.4	435.5	516.5	748.0	874.3	1,544.7	1,964.1	1,905.1
Construction	620.6	654.7	743.0	897.7	907.0	1,073.4	873.5	767.6	748.0	824.9
Wholesale and Retail trade	1,124.5	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
Restaurants, Bars and Hotels	339.4	321.7	354.7	424.1	376.3	358.6	367.7	337.7	447.2	290.1
Transport, Storage and Communications	772.2	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
Financial Intermediaries and Insurance	309.3	381.0	540.5	702.8	419.6	544.5	1,205.4	733.6	798.3	571.1
Community, Social and Personal Services	347.6	378.3	461.8	446.0	406.8	1,013.3	1,392.1	2,340.6	5,290.2	10,758.6
Real Estate and Business services	400.9	406.6	406.7	755.0	829.0	859.4	1,008.0	1,152.2	1,957.6	1,468.5
Total	10,840.3	11,739.0	13,074.2	17,576.2	15,454.8	16,934.7	20,397.9	25,759.6	32,813.3	35,460.4

Note: These figures exclude individuals and households

Source: Commercial Banks

Table 11: Commercial Bank Lending by Sector (K' Million), 2012- 2021

Sector	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Private sector of which:	15,222.7	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
Households	5,721.6	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
Private Companies	9,501.1	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
Government of which:	639.7	364.7	901.4	751.2	1,041.9	1,256.9	2,133.9	3,805.8	8,388.0	12,478.3
Central Government	18.4	129.1	669.8	466.0	819.3	844.4	1,645.3	3,080.8	7,240.4	11,607.8
Parastatals	621.3	235.7	231.6	285.2	222.6	412.5	488.6	725.0	1,147.6	870.5
Total	15,862.4	17,236.4	20,535.8	25,498.9	23,109.8	24,080.9	28,105.2	34,776.2	42,381.1	43,794.7

Source: Bank of Zambia and Commercial Banks

Table 12: Treasury Bill Yield Rates - Annual Average (%), 2012- 2021

Year	91 days	182 days	273 days	364 days	Weighted Average
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
2020	13.3	16.7	18.7	20.5	20.1
2021	12.8	14.4	17.0	22.2	19.9

Source: Bank of Zambia

Table 13: Bond Yield Rates - Annual Average (%), 2012 - 2021

Year	2 Year	3 Year	5 Year	7 Year	10 Year	15 Year	Weighted Average
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
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

Source: Bank of Zambia

Table 14: Commercial Bank Lending Rate - Annual Average (%), 2012 -2021

Year	Weighted Lending Base Rate	Lending Margin	Lending Rate	Weighted Interbank Rate
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
2020	9.5	17.1	26.7	10.1
2021	8.5	17.2	25.7	8.3

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 (%), 2012 - 2021

	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							
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
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

Source: Bank of Zambia and Commercial Banks

Table 16: Commercial Bank Exchange Rates (K/Foreign Currency) - End Period, 2012 - 2021

Year End	US Dollar		British Pound		Euro		South Africa Rand	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
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
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

Source: Bank of Zambia and Commercial Banks

Table 17: Bank of Zambia and Bureau De Change Exchange Rates (K/US Dollars) - End Period, 2012 - 2021

Year End	Bank of Zambia Rates			Bureau Rates		
	Buying	Selling	Mid-rate	Buying	Selling	Mid-rate
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
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

Source: Bank of Zambia and Bureau De Change

Table 18: Financial Stability Indicators for Commercial Banks (Ratios, Unless Indicated), 2012 - 2021

Indicator	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total Regulatory Capital to Risk-Weighted Assets	21.3	26.8	27.0	21.2	26.2	26.5	22.1	22.3	20.1	24.7
Tier 1 Regulatory Capital to Risk-Weighted Assets	19.4	24.5	24.6	19.2	23.4	24.5	20.1	20.2	17.8	23.3
Total Regulatory Capital to Total Assets (Leverage)	12.0	14.1	13.1	12.2	11.9	12.6	12.3	10.6	8.5	10.9
Total Non-Performing Loans to Total Loans and Advances	8.1	7.0	6.1	7.3	9.7	11.5	11.0	8.9	11.6	5.8
Loan Loss Provisions to Non-Performing Loans	73.5	83.2	68.8	70.5	71.0	69.2	86.4	91.6	75.9	102.8
Core Liquid Assets Ratio (Required)	9.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0
Core Liquid Assets Ratio (Actual)	53.0	49.5	71.1	92.6	74.8	106.2	96.9	110.8	124.3	168.4
Kwacha/Forex Statutory Reserve Ratio (Required)	5.0	8.0	14.0	18.0	18.0	8.0	5.0	9.0	9.0	9.0
Kwacha Statutory Reserve Ratio (Actual)	6.3	8.5	14.2	17.7	19.4	11.5	6.9	6.1	9.8	10.1
Foreign Currency Statutory Reserve Ratio (US\$) - Actual	8.0	8.0	14.0	18.0	19.4	9.2	6.3	9.0	9.8	10.8
Return on Assets	3.9	3.4	3.7	2.8	2.5	3.1	3.0	3.1	2.6	5.2
Return on Equity	20.8	18.2	3.6	13.1	12.4	15.4	14.8	15.4	13.4	35.1
Gross Interest Income to Total Gross Income	61.3	64.5	66.4	67.1	68.6	69.0	67.9	72.7	72.6	71.9
Net Interest Margin (%)	8.4	8.3	8.5	8.2	8.7	9.1	9.1	9.3	9.3	9.9
Total Loans and Advances to Total Deposits Ratio	66.0	61.4	62.0	56.4	50.0	45.2	47.3	51.5	46.2	46.6
Liquid Assets to Total Assets	36.0	38.9	35.8	34.8	39.1	45.5	47.0	42.2	45.4	56.3
Foreign Currency Loans to Total Loans	28.7	25.6	29.0	36.9	35.7	41.6	44.5	50.3	51.1	33.7
Foreign Currency Liabilities to Total Liabilities	22.9	30.4	32.1	48.9	44.9	44.0	47.9	47.4	51.5	41.9

Source: Bank of Zambia and Commercial Banks

Table 19: Payments Systems Transactions, 2012 - 2021

Payment System	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Real Time Gross Settlement System Transactions										
Volumes	240,564.0	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
Values (K' Million)	388,322.5	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
Zambia Electronic Clearing House Transactions										
Volumes	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	9,582,896.0	9,792,838.0
Values (K' Million)	43,537.8	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

Source: Bank of Zambia

Table 20a: Number of Non-Bank Financial Institutions Branches by Province, 2012 - 2021

Province	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021				
										Microfinance Companies	Leasing Companies	Bureau De Change	Other Financial Corporations	Total
Central	37	11	9	9	17	17	17	19	22	17	0	1	4	22
Copperbelt	88	68	61	65	72	72	67	73	82	46	1	22	16	85
Eastern	41	17	16	16	20	20	19	20	28	24	0	0	4	28
Luapula	10	5	5	5	8	8	9	10	14	7	0	0	8	15
Lusaka	173	139	140	147	152	191	177	179	187	65	8	106	16	195
Northern	19	15	3	7	6	6	15	13	19	13	0	0	6	19
North-Western	13	14	10	11	11	11	12	21	25	14	0	1	10	25
Southern	43	23	22	22	39	39	18	31	46	32	0	7	7	46
Western	17	9	10	9	11	11	28	14	15	11	0	0	4	15
*Muchinga	9	6	9	10	10	10	13	15	19	9	0	6	4	19
Total	450	307	285	301	346	385	375	395	457	238	9	143	79	469

*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, 2012 - 2021

Institution	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Micro Finance Institutions	35	35	33	35	33	34	35	33	32	38
Leasing Companies	8	7	9	10	8	8	8	7	7	8
Bureau De Change	57	64	67	74	73	80	80	75	73	74
Building societies	4	4	4	4	4	3	3	1	1	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	107	113	116	126	121	128	129	119	116	125

Source: Bank of Zambia and Non-Bank Financial Institutions

**Table 21: Financial Soundness Indicators for Leasing and Finance Companies, End Period 2012-2021
(Ratios, unless otherwise indicated)**

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Capital Ratios										
Shareholders Equity to Assets	24.0	24.0	31.0	30.8	-14.7	-30.3	28.6	19.2	16.9	27.8
Deposits & Other Liabilities to Shareholders' Funds	308.0	320.0	130.0	150.9	-305.7	-92.9	12.5	421.8	491.5	259.8
Non-Performing Loans (NPL) to Shareholders Equity	11.0	18.0	15.0	30.2	-360.8	-292.7	69.1	206.0	208.9	80.2
Tier 1 Capital to Risk Based Assets	23.0	23.0	30.9	22.5	-11.4	-27.1	35.5	25.4	24.1	42.8
Total Capital to Risk Based Assets	24.0	23.0	31.9	22.9	-11.4	-24.4	45.3	44.3	37.3	42.5
Asset Quality										
Net Non-Performing Assets to Total Assets	1.0	4.0	0.7	5.0	-2.9	88.6	-5.3	-6.4	5.9	22.3
Non-Performing Loans to Total Loans	3.0	5.0	6.1	6.0	0.6	67.2	23.7	36.7	38.8	27.4
Allowance for Loan and Lease Losses to Total Loans	79.0	3.0	0.1	6.0	66.9	61.2	30.1	42.6	32.4	28.9
Allowance for Loan and Lease Losses to NPL	103.0	54.0	100.0	51.0	105.4	91.0	126.9	116.3	83.4	105.5
Earnings										
Monthly Return on Assets (ROA)	9.0	6.0	12.0	-1.0	-0.6	-1.9	4.8	-4.4	10.5	-0.5
Annualised Return on Assets (ROA)	9.0	6.0	10.0	-13.0	-7.4	-54.3	10.0	-13.4	-7.1	-8.0
Monthly Return on Equity (ROE)	3.0	2.0	46.0	-4.0	5.3	6.0	15.2	-25.2	60.9	-1.7
Annualised Return on Equity (ROE)	36.0	24.0	40.2	-52.3	63.5	179.3	-35.6	-77.6	-41.3	-36.9
Net Interest Margin (%)	75.0	70.0	66.8	41.4	-16.9	40.5	91.6	65.0	59.5	65.4
Loans Yield Rate (%)	19.0	21.0	22.0	36.8	0.0	18.0	23.1	58.9	71.0	61.0
Earning Assets	85.0	80.0	81.6	78.7	36.8	59.5	66.5	73.3	83.2	86.8
Liquidity and Funds Management										
Liquid Assets to Total Deposits & Short-Term Liabilities	7.0	21.2	37.2	43.7	53.5	28.6	28.8	36.0	47.3	41.5
Excess (-Deficiency) of Liquid Assets to Total Assets	-70.0	-76.0	-28.2	-26.1	-52.8	-39.8	40.3	32.1	32.33	-2.2
Total Deposits to Total Assets	8.0	5.3	0.1	0.1	7.0	7.5	8.9	0.0	0.0	0.0
Gross Loans to Total Deposits	1,083.0	1,505.5	1,209.0	1,141.8	1,204.8	1,749.6	934.7	0.0	0.0	0.0

Table 21 (Cont’): Financial Soundness Indicators for Leasing and Finance Companies, End Period 2012-2021 (Ratios, unless otherwise indicated)

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Large Loans*										
Large Loans - Equal to or Exceeding 10% of Regulatory Capital (K' Million)	56.0	20.9	65.3	179.5	253.4	216.8	84.7	25.4	22.4	16.5
Large Loans to Total Loans	20.0	5.3	0.2	0.4	0.6	41.8	0.2	0.1	6.4	5.2
Large Loans to Regulatory Capital	69.0	18.5	0.4	1.3	-3.3	-112.1	9.0	0.2	22.1	15.3
Insider Loans**										
Total Insider Loans (K' Million)	0.6	9.4	6.6	19.6	0.7	124.5	0.0	0.0	0.7	0.0
Insider Loans to Total Loans	1.0	2.4	0.0	0.0	0.0	24.0	0.0	0.0	0.2	0.0
Insider Loans to Regulatory Capital	1.0	8.3	0.0	0.1	0.0	-64.3	5.9	0.0	0.7	0.0
Foreign Exchange Exposure										
Overall Exposure - Maximum of 25% of Regulatory Capital (K' Million)	133.3	7.5	1.3	37.8	17.1	50.2	71.0	46.3	202.0	77.0
Overall Exposure to Regulatory Capital	48.0	6.7	0.9	0.3	-0.2	-35.0	40.2	40.6	199.7	83.1
Significant Single Currency Exposure (K' Million)	35.2	7.5	1.3	37.8	17.0	44.3	7.1	27.1	162.6	-45.9
Significant Single Currency Exposure to Regulatory Capital - Not Exceeding 20% of Regulatory Capital	42.0	7.0	0.9	0.3	-0.2	-35.0	40.2	23.9	160.8	-42.6

*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, 2012 - 2021
(Ratios, unless otherwise indicated)**

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Capital Ratios										
Shareholders Equity to Assets	17.0	12.8	34.0	33.2	36.8	28.9	31.0	25.8	28.0	32.3
Deposits & Other Liabilities to Shareholders' Funds	476.0	680.6	196.0	201.5	139.3	202.0	181.0	287.2	257.8	398.3
Non-Performing Loans (NPL) to Shareholders Equity	40.0	46.7	16.0	18.0	30.1	43.3	0.5	57.5	18.6	8.7
Tier 1 Capital to Risk Based Assets	14.0	10.0	44.5	29.0	22.6	80.7	21.4	29.1	39.2	51.5
Total Capital to Risk Based Assets	19.0	12.1	44.0	30.1	23.2	117.6	20.8	31.7	41.4	51.6
Asset Quality										
Net Non-Performing Assets to Total Assets	2.0	1.9	2.0	2.1	4.4	3.0	4.8	4.5	0.7	2.8
Non-Performing Loans to Total Loans	13.0	10.3	10.1	10.1	18.2	18.3	23.2	25.2	10.7	6.1
Allowance for Loan and Lease Losses to Total Loans	10.0	7.0	7.0	6.6	10.9	13.9	16.0	17.5	9.2	9.2
Allowance for Loan and Lease Losses to NPL	72.0	68.1	66.4	64.9	60.2	76.0	69.5	69.5	86.6	151.2
Earnings										
Monthly Return on Assets (ROA)	-0.2	-0.1	-0.4	1.7	5.1	-0.5	-0.1	41.7	0.3	0.7
Annualised Return on Assets (ROA)	2.0	1.0	-66.6	20.1	61.2	0.0	-1.3	0.3	3.0	7.9
Net Interest Margin (%)	77.0	78.0	68.8	74.6	70.4	71.3	66.4	42.2	56.7	66.0
Loans Yield Rate (%)	10.0	23.0	22.0	19.5	13.1	24.2	22.0	43.3	36.6	18.5
Earning Assets	64.0	57.3	73.6	70.3	65.5	71.4	67.8	71.1	78.2	83.0
Liquidity and Funds Management										
Liquid Assets to Total Deposits & Short-Term Liabilities	23.0	14.3	36.1	22.8	19.1	19.2	17.5	36.0	54.9	78.3
Excess (-Deficiency) of Liquid Assets to Total Assets	-64.0	-74.7	-42.3	-51.6	-51.1	-57.5	12.1	26.7	36.7	36.9
Total Deposits to Total Assets	47.0	45.6	34.0	39.7	37.0	44.3	40.7	37.2	40.4	41.6
Gross Loans to Total Deposits	111.0	126.9	155.0	149.0	164.6	154.3	166.0	158.6	120.5	111.0

**Table 22 (Cont’): Financial Soundness Indicators for Building Societies - End Period, 2012 - 2021
(Ratios, unless otherwise indicated)**

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Large Loans*										
Large Loans (K' Million)	37.1	13.6	16.9	54.7	44.4	79.1	8.1	18.1	25.3	50.2
Large Loans to Total Loans	15.0	4.5	4.0	9.3	7.1	10.7	0.0	2.6	3.4	5.1
Large Loans to Regulatory Capital	70.0	28.9	7.0	18.3	12.6	3.3	0.3	6.7	6.4	8.0
Insider Loans**										
Total Insider Loans (K' Million)	1.2	2.6	1.9	6.6	11.9	7.4	93.1	3.8	5.9	5.8
Insider Loans to Total loans	1.0	0.9	0.0	1.1	1.9	1.0	10.9	0.5	0.8	0.6
Insider Loans to Regulatory Capital	2.0	5.6	0.1	2.2	3.4	0.3	4.6	1.4	1.5	0.9
Foreign Exchange Exposure										
Overall Exposure (K' Million)	0.5	1.4	57.7	33.2	36.2	26.1	20.1	0.0	67.3	6.4
Overall Exposure to Regulatory Capital	1.0	3.0	23.1	11.1	10.3	9.1	7.0	0.0	17.0	0.1
Significant Single Currency Exposure (K' Million)	0.5	1.4	57.7	33.2	36.2	26.1	13.3	0.0	67.3	0.6
Significant Single Currency Exposure to Regulatory Capital	1.0	3.0	23.1	11.1	10.3	9.1	4.6	0.0	17.0	0.1

*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, 2012 - 2021

Occupational Category	2012				2013				2014				2015				2016			
	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	410	19	197	7	471	17	141	5	297	25	172	8	307	22	180	11	310	23	168	9
2. Professionals	294	5	162	0	344	3	241	1	300	1	271	0	396	1	312	0	379	2	379	0
3. Technicians	312	0	165	0	225	0	146	0	413	0	302	0	397	0	280	0	394	0	294	0
4. Clerks	463	0	394	0	445	0	473	0	301	0	353	0	257	0	397	0	357	0	255	0
5. Service and Market Sales Workers	491	5	403	1	0	0	0	0	273	0	229	0	284	0	228	0	268	0	240	0
6. Drivers and Machine Operators	74	1	1	0	78	0	4	0	92	0	5	0	106	0	5	0	86	0	0	0
7. Elementary Occupations	127	1	41	0	91	1	48	0	134	0	92	0	99	0	83	0	74	0	23	0
8. Temporary Employees	146	1	90	0	93	0	48	1	67	0	44	1	31	0	22	1	22	0	1	0
9. Other	300	0	189	0	371	0	154	2	45	0	35	1	86	0	28	1	59	0	21	2
Annual Total	2,617	32	1,642	8	2,118	21	1,255	9	1,922	26	1,503	10	1,963	23	1,535	13	1,949	25	1,381	11
Grand Total	4,299				3,403				3,461				3,534				3,366			

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, 2012 - 2021

Occupational Category	2017				2018				2019				2020				2021			
	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	288	21	178	6	266	18	171	3	314	9	234	3	353	11	196	0	380	15	239	2
2. Professionals	322	3	305	0	312	3	291	0	241	0	391	0	507	2	384	0	557	5	461	0
3. Technicians	403	0	279	0	368	0	241	0	161	0	139	0	135	0	120	0	125	0	117	0
4. Clerks	292	0	366	0	325	0	386	0	277	0	421	0	249	0	587	1	276	2	632	0
5. Service and Market Sales Workers	271	0	247	0	294	0	268	0	365	0	256	0	289	0	228	0	316	2	257	0
6. Drivers and Machine Operators	88	0	6	0	85	0	4	0	101	0	1	0	84	0	1	0	84	0	0	0
7. Elementary Occupations	241	0	73	0	214	0	77	0	88	0	117	0	118	0	91	0	115	0	104	0
8. Temporary Employees	41	0	48	1	38	0	74	1	37	0	32	0	67	0	106	0	78	0	94	0
9. Other	32	0	22	1	42	0	21	1	205	0	177	0	82	3	38	0	76	1	30	0
Annual Total	1,978	24	1,524	8	1,944	21	1,533	5	1,789	9	1,768	3	1,884	16	1,751	1	2,007	25	1,934	2
Grand Total	3,534				3,503				3,569				3,652				3,968			

Z = Zambian

NZ = Non-Zambian

Source: Non-Bank Financial Institutions

Table 24: Annual Employment in Insurance Companies by Occupational Category and Sex, 2012 - 2021

Occupational Category	2012				2013				2014				2015				2016			
	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	137	19	32	2	158	21	41	2	170	20	40	2	182	19	51	2	193	23	63	3
2. Professionals	113	2	51	1	106	0	67	1	103	0	69	1	105	0	65	1	108	0	69	1
3. Technicians and Associate Professionals	195	0	142	0	200	0	154	1	210	1	163	1	226	1	178	1	236	1	183	1
4. Clerks	206	0	228	1	224	0	191	1	224	0	219	1	223	0	230	1	229	0	239	1
5. Service Workers and Shop and Market Sales Workers	531	0	361	0	538	0	340	0	666	0	472	0	695	0	508	1	708	0	524	0
6. Skilled Agricultural and Shop Fisheries Workers	1	0	0	0	1	0	0	0	3	0	0	0	3	0	0	0	2	0	0	0
7. Craft and Related Trade Workers	7	0	1	0	1	0	0	0	8	0	0	0	9	0	0	0	0	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	3	0	1	0	4	0	1	0	6	0	0	0	5	0	0	0
10. Temporary Employees	37	1	19	0	55	1	35	0	62	0	34	0	60	0	43	0	65	0	47	0
11. Other	42	1	40	0	59	1	70	0	58	1	101	0	60	1	101	0	62	1	112	0
Total	1,272	23	875	4	1,345	23	899	5	1,508	22	1,099	5	1,569	21	1,176	6	1,608	25	1,237	6
Grand Total	2,174				2,272				2,634				2,772				2,876			

Z = Zambian

NZ = Non-Zambian

Source: Pensions and Insurance Authority

Table 24 (Cont’): Annual Employment in Insurance Companies by Occupational Category and Sex, 2012 - 2021

Occupational Category	2017				2018				2019				2020				2021			
	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	197	25	61	3	132	22	49	8	201	22	53	6	98	14	49	1	90	18	43	5
2. Professionals	107	0	72	1	102	15	65	4	99	0	78	5	148	1	89	1	82	13	59	4
3. Technicians and Associate Professionals	255	4	173	1	204	4	144	4	261	3	160	0	218	1	197	1	190	2	192	7
4. Clerks	231	0	227	1	189	0	213	0	233	0	231	0	206	0	150	0	167	0	138	0
5. Service Workers and Shop and Market Sales Workers	729	0	539	0	603	0	534	0	721	0	503	0	295	0	360	0	343	0	397	0
6. Skilled Agricultural and Shop Fisheries Workers	3	0	0	0	4	0	2	0	6	0	1	0	0	0	0	0	0	0	0	0
7. Craft and Related Trade Workers	7	0	0	0	31	0	0	0	8	0	1	0	0	0	0	0	0	0	0	0
8. Plant and Machine Operators and Assemblers	0	0	0	0	3	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Elementary Occupations	5	0	0	0	18	0	20	0	9	0	2	0	0	0	0	0	0	0	0	0
10. Temporary Employees	62	0	43	0	62	0	31	0	62	0	39	0	83	0	59	0	28	0	24	0
11. Other	59	1	103	0	59	1	91	0	63	2	97	0	36	1	32	0	83	0	29	0
Total	1,655	30	1,218	6	1,407	42	1,150	16	1,663	27	1,165	11	1,084	17	936	3	983	33	882	16
Grand Total	2,910				2,615				2,866				2,040				1,914			

Z = Zambian

NZ = Non-Zambian

Source: Pensions and Insurance Authority

Table 25: Consolidated Annual Employment in Financial Sector by Occupational Category and Sex, 2012 - 2021

Occupational Category	2012				2013				2014				2015				2016			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	NZ	Z	NZ	Z	NZ	Z	NZ	Z	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	109	1,217	119	670	22	1,079	119	403	1,328	129	811	25	1,357	132	781	30	1,300	124	735	29
2. Professionals	6	1,301	11	797	3	1,280	5	832	1,136	6	881	1	1,467	5	1,111	1	1,463	5	1,168	1
3. Technicians	1	1,216	1	902	11	1,196	1	945	1,199	1	1,007	1	1,050	1	867	1	1,218	1	1,021	1
4. Clerks	354	2,094	0	1,766	1	2,086	0	1,960	1,707	1	1,709	1	1,633	0	1,769	1	1,986	0	1,792	1
5. Service and Markert Sales Workers	0	1,100	5	807	1	660	0	436	1,052	0	767	0	1,134	0	810	1	1,032	0	770	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	0	28	0	1	0	32	0	1	42	0	3	0	38	0	1	0	2	0	0	0
8. Plant and Machine Operators and Assemblers	0	177	1	2	0	163	0	12	100	0	5	00	117	0	5	0	86	0	0	0
9. Elementary Occupations	0	139	1	44	0	116	1	55	144	0	98	0	114	0	87	0	91	0	23	0
10. Temporary Employees	0	519	2	319	0	486	1	311	352	0	226	1	440	2	341	1	292	0	232	0
11. Other	38	535	1	359	0	704	4	426	437	1	334	1	533	1	511	1	340	1	184	2
Total	508	8,326	141	5667	38	7,802	131	5,381	7,497	138	5,841	30	7,883	141	6,283	36	7,810	131	5,925	34
Grand Total	14,172				13,343				13,506				14,343				13,900			

Z = Zambian

NZ = Non-Zambian

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

Table 25 (Cont’): Consolidated Annual Employment in Financial Sector by Occupational Category and Sex, 2012 - 2021

Occupational Category	2017				2018				2019				2020				2021			
	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	1,479	115	896	28	1,198	100	714	31	1,531	87	965	24	1,333	75	814	12	1,383	72	892	17
2. Professionals	1,226	5	1,001	2	1,180	19	975	5	1,253	1	1,240	7	1,454	456	1,483	3	1,719	19	1,499	4
3. Technicians	941	4	692	1	1,104	4	832	4	530	270	369	188	581	1	506	1	492	2	460	7
4. Clerks	1,992	0	2,045	1	1,789	0	1,902	0	1,695	0	1,981	0	1,252	0	1,591	1	1,266	2	1,702	1
5. Service and Markert Sales Workers	1,067	0	833	0	1,257	0	1,128	0	1,147	0	815	0	589	0	590	0	665	2	656	0
6. Skilled Agricultural and Shop Fisheries Workers	0	0	0	0	0	0	0	0	6	0	1	0	0	0	0	0	0	0	0	0
7. Craft and Related Trade Workers	3	0	0	0	4	0	2	0	109	0	2	0	0	0	0	0	0	0	0	0
8. Plant and Machine Operators and Assemblers	98	0	6	0	116	0	5	0	6	0	0	0	88	0	1	0	84	0	0	0
9. Elementary Occupations	250	0	74	0	275	0	98	0	126	0	146	0	120	0	94	0	117	0	105	0
10. Temporary Employees	269	0	244	1	225	0	248	1	175	0	153	0	340	4	373	1	320	0	353	0
11. Other	273	1	257	1	302	1	279	2	575	2	532	0	118	413	70	386	350	6	232	0
Total	7,598	125	6,048	34	7,450	124	6,183	43	7,153	360	6,204	219	5,875	949	5,522	404	6,395	103	5,899	29
Grand Total	13,805				13,800				13,936				12,750				12,426			

Z = Zambian

NZ = Non-Zambian

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

Table 26 : National Consumption of Fuels, 2012 - 2021

Diesel (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
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
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	38,308,296	682,700	28,060,518	8,721,256	4,622,821	25,260,584	407,035,486	55,282,203	510,481,985	136,039,505	1,214,495,354
Kerosene(Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
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
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

Table 26 (Cont’): National Consumption of Fuels, 2012 - 2021

Petrol (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
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
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	293,758	145,000	89,943	388,500	1,611,983	71,437	860,171	5,042,527	519,776,714	464,566	528,744,599
Jet-A1 (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2012	0	60,159,540	0	0	578,000	0	0	1,108,500	0	0	61,846,040
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
2020	0	13,672,127	0	0	629,857	0	86,430	420		6,458,146	20,846,980
2021	0	26,932,862	0	0	551,309	0	254,000	0	1,920	4,471	27,744,562

*Other consists consumers not classified as those listed such as security company, financial services.

Source: Energy Regulation Board

Table 27: Investment Pledges by Sector (US \$' Million), 2012 - 2021

Sector	2012	2013	2014	2015	2016	2017	2018	2019	2020*	2021*
Agriculture	379.0	477.0	140.1	113.2	455.6	145.0	243.0	196.2	180.8	59.6
Construction	85.6	231.9	3,233.7	160.1	301.0	496.0	248.0	315.1	190.9	35.8
Education	0.0	9.5	1.6	34.3	0.0	1.0	0.0	12.6	3.3	2.6
Energy	1,752.9	873.7	26.1	1,461.4	888.1	1,949.0	1,916.0	401.0	1,661.0	2,202.1
Financial Institutions	0.9	0.0	0.0	3.4	0.0	0.0	0.0	10.0	0.0	10.0
Health	2.6	1.1	26.7	55.2	4.2	35.0	4.0	73.8	3.3	0.6
ICT	20.7	6.5	173.9	5.2	43.8	259.0	276.0	7.4	1.6	36.4
Manufacturing	1,242.0	1,995.0	949.4	600.1	699.6	944.0	656.0	1,253.0	2,672.4	799.2
Mining	4,235.8	124.8	76.3	43.3	189.8	219.0	283.0	1,350.9	110.3	34.1
Real Estate	1,858.3	984.0	224.0	527.6	260.5	103.0	104.0	92.9	52.1	3.1
Service	218.9	177.2	168.2	58.8	82.0	69.0	166.0	1,508.6	112.2	57.2
Tourism	184.0	549.8	83.1	228.3	140.8	115.0	501.0	232.9	193.0	18.1
Transport	108.3	29.6	25.4	31.6	47.2	43.0	426.0	276.4	642.1	73.8
Totals	10,089.1	5,460.1	5,128.5	3,322.4	3,112.7	4,378.0	4,823.0	5,730.8	5,823.0	3,332.6

*2020 figures are preliminary

Source: Zambia Development Agency

Table 28: Tourist Entries in Zambia's National Parks by Country, 2012 - 2021

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States of America	9,681	12,967	12,372	13,624	14,394	12,867	18,155	15,196	2,733	3,323
Canada	1,046	1,022	931	769	899	807	1,003	897	246	206
North America	10,727	13,989	13,303	14,393	15,293	13,674	19,158	16,093	2,979	3,529
Britain/UK	9,953	14,303	13,539	14,177	15,909	11,664	15,651	12,989	3,766	2,570
Germany	2,924	2,699	2,166	2,180	2,637	2,684	2,099	2,379	991	1,203
France	1,003	1,076	893	924	1,296	1,300	1,112	996	588	632
Netherlands	747	1,057	1,052	995	1,281	1,451	1,148	822	426	457
Sweden	576	565	605	461	715	659	494	864	262	131
Norway	554	479	381	568	610	349	490	597	62	52
Spain	466	451	392	354	558	520	429	599	190	140
Italy	786	1,032	1,010	743	950	1,148	776	432	229	196
Switzerland	621	739	779	810	972	1,133	777	478	183	597
Russia	111	202	190	185	265	169	227	1,210	70	31
Other European countries	3,321	3,658	2,525	3,009	3,246	2,295	2,534	1,386	1,298	981
Europe	21,062	26,261	23,532	24,406	28,439	23,372	25,737	22,752	8,065	6,990
Australia	1,554	1,761	1,834	1,396	1,689	1,881	1,662	1,028	344	165
New Zealand	410	382	337	362	470	409	427	709	98	40
China	770	1,308	1,037	1,154	1,688	1,298	1,613	933	416	183
Japan	254	383	329	526	556	477	473	825	134	80
India	1,314	2,017	1,080	1,633	1,903	2,435	1,689	1,204	1,255	772
Other Asian Countries	270	0	0	0	0	0	425	0	748	431

Table 28 (Cont'): Tourist Entries in Zambia's National Parks by Country, 2012 - 2021

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Australasia	4,572	5,851	4,617	5,071	6,306	6,500	6,289	4,699	48	1,671
Brazil	93	98	155	99	193	141	187	409	2	18
Mexico	567	167	116	104	154	134	106	111	278	4
Other - South America	1,291	864	2,091	657	644	403	568	357	328	189
South America	1,951	1,129	2,362	860	991	678	861	877	3,494	211
South Africa	3,883	4,828	6,374	7,460	7,201	5,875	6,635	2,520	21	3,789
Botswana	122	1,877	197	124	249	172	161	690	80	18
Namibia	122	236	263	265	421	218	265	761	102	212
Kenya	48	173	121	173	176	203	74	392	23	46
Tanzania	257	85	51	103	158	51	150	211	902	16
Malawi	140	831	1,979	2,331	1,799	1,803	3,056	1,714	1,251	713
Other African Countries	2,206	2,167	2,287	2,830	3,246	2,095	2,448	1,106	5,873	1,579
Rest of Africa	6,778	10,197	11,272	13,286	13,250	10,417	12,789	7,394	54	6,373
Unclassified International	0	0	0	0	1,413	774	1,122	742	58,890	621
Zambian	17,344	19,862	24,903	29,224	41,772	23,962	34,402	13,761	79,184	48,840
Total	62,434	77,289	79,989	87,240	107,464	79,377	100,358	66,318	79,184	68,235

Source: Zambia Wildlife Authority

Map 3: Area By Province

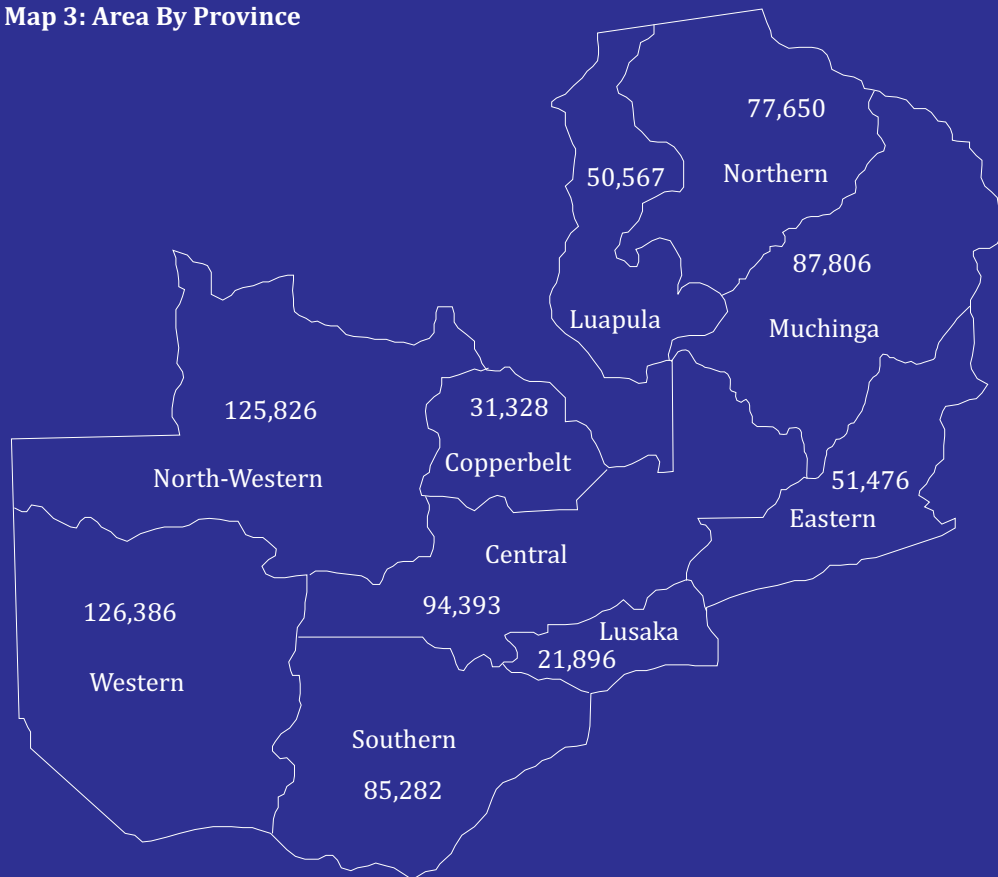


Table 29 :Area By Province

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
Total	752,610

Source: Zambia Statistics Agency

Map 4: Population By Province (2021*)



*Note: 2021 numbers are preliminary
 Source: Zambia Statistics Agency

Table 30: Population By Province

Province	Population 2021*
Central	1,781,446
Copperbelt	2,735,763
Eastern	2,119,331
Luapula	1,308,050
Lusaka	3,484,394
Muchinga	1,139,277
Northern	1,566,369
North-Western	975,559
Southern	2,195,416
Western	1,094,951
Total	18,400,556

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