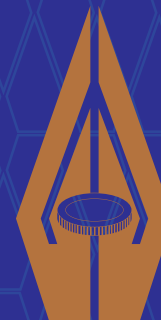


FINANCIAL AND OTHER STATISTICS 2020



Bank of Zambia

REGISTERED OFFICES

Head Office

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

Regional Office

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



Bank of Zambia

Financial and Other Statistics 2020

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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



Mr. Christopher M. Mvunga
Governor



Table 1: Selected Macroeconomic Indicators, 2011 - 2020

Economic Indicators	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020*
Gross Domestic Product (GDP)										
GDP at Current Prices (K' Millions)	114,029.7	131,271.9	151,330.8	166,954.4	183,381.0	216,098.1	246,251.8	279,441.2	300,448.7	354,409.6
GDP at Constant Prices (2010 K' Millions)	102,675.1	110,450.3	116,118.4	121,452.0	125,003.0	129,694.0	134,270.6	139,203.4	141,701.5	137,427.6
Population	13,718,722	14,145,327	14,580,290	15,023,315	15,473,905	15,933,883	16,405,229	16,887,720	17,380,000	17,885,422
GDP Per Capita (Kwacha)	8,312.0	9,280.2	10,379.1	11,113.0	11,851.0	13,562.2	15,010.6	16,547.0	17,611.2	19,815.6
GDP Growth Rate (percentage)	5.6	7.6	5.1	4.7	2.9	3.8	3.5	3.7	1.4	-3.0
Current Account (US\$ Million)	958.4	1,247.9	-218.4	581.2	-570.8	-684.4	-435.0	-341.5	146.8	2,253.74
Prices										
Exchange Rates (US\$) - End Period	5.12	5.16	5.51	6.39	10.98	9.92	9.99	11.92	14.11	21.09
Consumer Price Index (end year) 2009=100	117.5	126.1	135.1	145.7	176.5	189.6	201.2	217.0	242.4	289.0
Annual Inflation (end year)	6.0	7.3	7.1	7.9	21.1	7.5	6.1	7.9	11.7	19.2
Fiscal Sector (K' Millions)										
Total Revenue and Grants	17,356.8	21,794.6	24,984.2	30,576.9	34,420.6	39,409.7	43,032.2	53,338.2	61,331.1	67,437.2
Total Domestic Revenue	15,769.1	19,900.6	24,532.3	30,297.1	34,051.2	38,884.6	42,565.6	52,702.9	60,492.3	65,721.7
Total Expenditure and Net Lending	20,235.0	26,339.6	32,326.2	38,541.6	51,684.8	55,846.0	59,645.0	75,369.6	86,865.2	113,207.7
Financing	2,765.4	4,469.3	7,338.7	8,696.0	18,257.4	12,483.1	11,889.1	22,802.0	27,302.8	46,586.9

*The GDP numbers for 2020 are preliminary

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

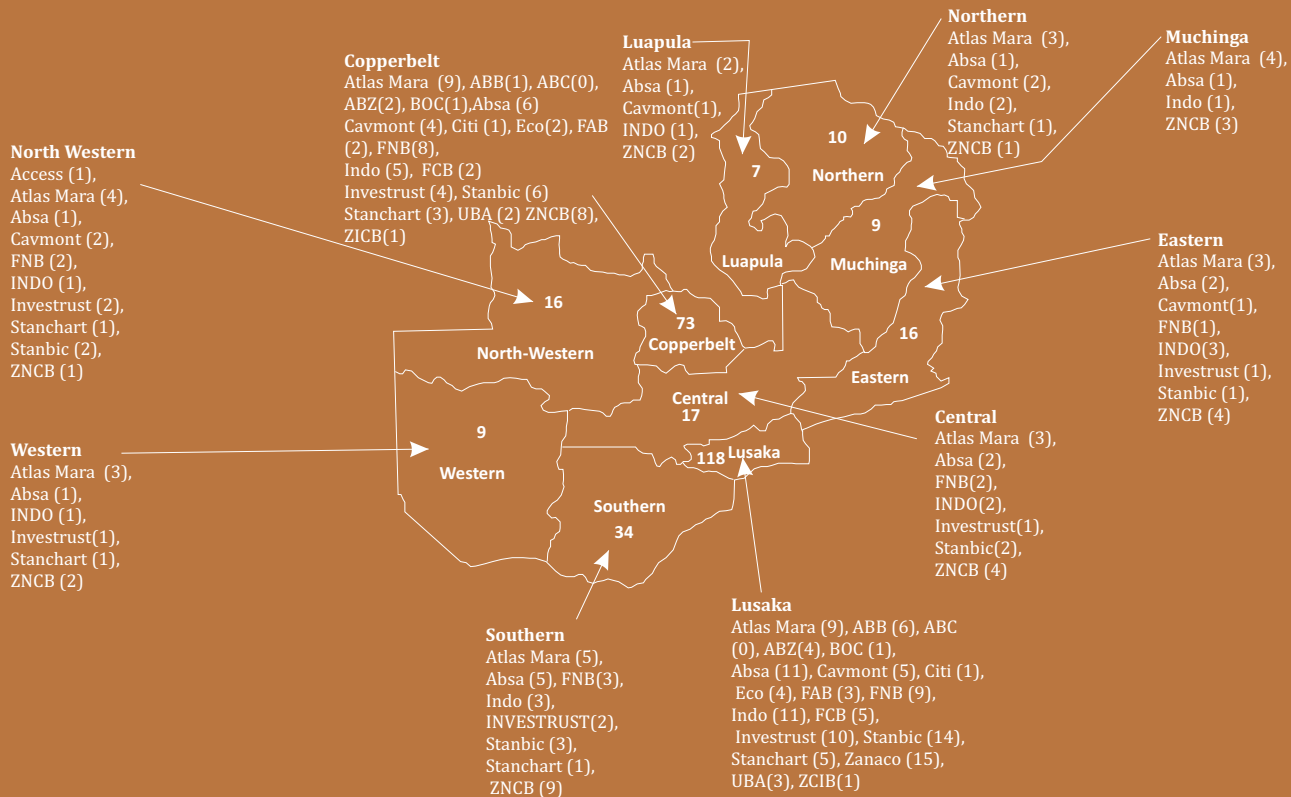
Table 2: Commercial Bank Branches by Province, 2020

Commercial Banks	2020										Total
	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	
Access Bank	4	0	2	0	0	0	0	0	1	0	7
AB Bank	6	0	1	0	0	0	0	0	0	0	7
Atlas Mara	9	3	9	3	5	2	3	3	4	4	45
Bank ABC	0	0	0	0	0	0	0	0	0	0	0
Bank of China	1	0	1	0	0	0	0	0	0	0	2
Absa*	11	2	6	2	5	1	1	1	1	1	31
Cavmont Capital Bank	5	0	4	1	0	1	0	2	2	0	15
CITI Bank	1	0	1	0	0	0	0	0	0	0	2
Ecobank	4	0	2	0	0	0	0	0	0	0	6
First Alliance Bank	3	0	2	0	0	0	0	0	0	0	5
First National Bank	9	2	8	1	3	0	0	0	2	0	25
Finance Bank	0	0	0	0	0	0	0	0	0	0	0
Indo-Zambia	11	2	5	3	3	1	1	2	1	1	30
ZICB	1	0	1	0	0	0	0	0	0	0	2
First Capital Bank	5	0	2	0	0	0	0	0	0	0	7
Investrust Bank	10	1	4	1	2	0	0	0	2	0	20
Stanbic	14	2	6	1	3	0	0	0	2	0	28
Standard Chartered	5	0	3	0	1	0	0	0	0	0	9
United Bank of Africa	3	0	2	0	0	0	0	0	0	0	5
ZNCB	15	4	8	4	9	2	2	1	1	3	49
Total	117	16	67	16	31	7	7	9	16	9	295

*On 10th February 2020 Barclays Bank Plc Zambia officially changed its name to Absa Bank PLC

Source: Commercial Banks

Map 1: Commercial Bank Branch Distribution by Province as at 31st December 2020



Source: Commercial Banks

Table 3: Technological Infrastructure, 2013-2020

Service	2017	2018	2019	2020										
				Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Automated Teller Machines (Cash-in/Cash-out)	1,008	972	262	132	17	63	8	23	2	3		15	3	269
Automated Teller Machines (Cash-out only)	0	0	706	348	27	166	28	44	14	13	13	37	11	701
Point of Sale (POS) (Number of Terminals)	8,999	11,907	17,823	11,407	1,340	4,637	1,366	1,987	486	413	437	775	437	23,285
Telephone Banking (Number of Subscribers)	1,834,648	1,101,352	1,592,902	2,227,485	13,309	109,965	11,448	24,464	967	309	470	17,448	0	2,405,865
Internet Banking (Number of Subscribers)	234,574	263,202	359,524	255,861	18,346	104,944	10,350	34,759	3,760	4,031	2,547	15,914	1,879	452,391
Others (e.g. number of mobile banking facilities)	138,348	100,365	112,040	65,121	5,216	23,846	4,275	9,265	4,951	3,745	1,918	1,949	1,030	121,316
Total	2,217,577	1,477,798	2,083,257	2,560,354	38,255	243,620	27,475	70,542	10,180	8,514	5,388	36,138	3,360	3,003,827

Source: Commercial Banks

Map 2: Total Technological Infrastructure 2020

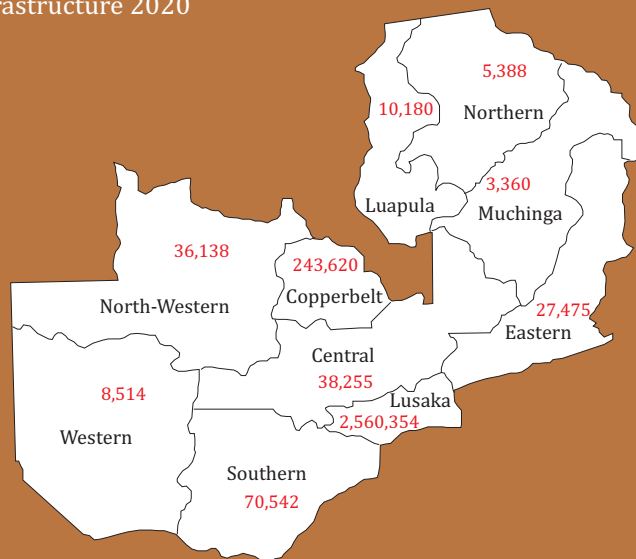


Table 4a: Annual Employment in Commercial Banks by Occupational Category and Sex, 2011 - 2020

Occupational Category	2011				2012				2013				2014				2015			
	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	848	83	385	107	670	81	441	13	450	81	221	13	861	84	599	15	868	91	550	17
2. Professionals	670	3	460	6	894	4	584	2	830	2	524	0	733	5	541	0	966	4	734	0
3. Technicians and Associate Professionals	352	1	275	0	709	1	595	11	771	1	645	0	576	0	542	0	419	0	399	0
4. Clerks	1,613	0	925	352	1,425	0	1,144		1,417	0	1,296	0	1,182	1	1,137	0	1,147	0	1,135	0
5. Service Workers and Shop and Market Sales Workers	57	0	18	0	78	0	43	0	122	0	96	0	113	0	66	0	155	0	74	0
6. Craft and Related and Trade Workers	36	0	1	0	20	0	0	0	30	0	1	0	31	0	3	0	26	0	1	0
7. Plant and Machine Operators and Assemblers	41	0	4	0	103	0	1	0	85	0	8	0	8	0	0	0	11	0	0	0
8. Elementary Occupations	32	0	2	0	9	0	2	0	22	0	6	0	6	0	5	0	9	0	4	0
9. Temporary Employees	307	0	274	0	336	0	210	0	338	0	228	0	223	0	148	0	344	2	275	0
10. Other	257	5	234	37	193	0	130	0	274	3	202	2	334	0	198	0	391	0	377	0
Total	4,213	92	2,578	502	4,437	86	3,150	26	4,339	87	3,227	15	4,067	90	3,239	15	4,336	97	3,549	17
Grand Total	7,385				7,699				7,668				7,411				7,999			

Z = Zambian

NZ = Non-Zambian

Source: Commercial Banks

Table 4a (Cont’): Annual Employment in Commercial Banks by Occupational Category and Sex, 2011 - 2020

Occupational Category	2016				2017				2018				2019				2020			
	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	797	78	504	17	994	69	657	19	800	60	494	17	1,016	56	678	15	885	51	569	11
2. Professionals	976	3	720	0	797	2	624	0	766	1	619	1	913	1	771	2	1,026	1	865	2
3. Technicians and Associate Professionals	588	0	544	0	283	0	240	0	532	0	447	0	108	267	70	174	227	0	197	0
4. Clerks	1,400	0	1,298	0	1,469	0	1,452	0	1,275	0	1,303	0	1,187	0	1,329	0	805	0	872	0
5. Service Workers and Shop and Market Sales Workers	56	0	6	0	67	0	47	0	360	0	326	0	61	0	56	0	5	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	0	0	0	0	3	0	0	0	0	0	0	0	6	0	0	0	4	0	0	0
8. Elementary Occupations	12	0	0	0	4	0	1	0	43	0	1	0	29	0	27	0	2	0	3	0
9. Temporary Employees	205	0	184	0	166	0	153	0	125	0	143	0	76	0	82	0	193	4	208	1
10. Other	219	0	51	0	182	0	132	0	201	0	167	1	299	0	258	0	410	0	388	0
Total	4,253	81	3,307	17	3,965	71	3,306	19	4,102	61	3,500	19	3,695	324	3,271	191	3,557	56	3,104	14
Grand Total	7,658				7,361				7,682				7,481				6,731			

Z = Zambian

NZ = Non-Zambian

Source: Commercial Banks

Table 4b: Employment in Commercial Banks by Occupational Category and Province, 2020

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	420	2	12	1	1	1	0	1	1	1	440
Managers	947	19	117	13	32	6	6	7	14	7	1,168
Credit	354	0	31	0	0	0	0	0	0	0	385
Treasury	61	0	0	0	0	0	0	0	0	0	61
Finance	80	0	0	0	0	0	0	0	0	0	80
Risk and Compliance	71	0	2	0	0	0	0	0	0	0	73
Operations	596	25	116	21	37	7	7	6	7	7	829
Others	822	36	253	25	66	12	17	17	43	17	1,308
Clerical and general staff	1240	71	444	92	162	34	38	52	78	35	2,246
Total	4,732	153	975	152	298	60	68	83	143	67	6,731

Source: Commercial Banks

Table 5: Annual Employment in Commercial Banks by Province, 2011 - 2020

Province	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Lusaka	4,064	4,750	5,078	5,273	5,522	5,168	5,041	5,270	5,220	4,732
Central	130	133	152	170	207	215	185	201	180	153
Copperbelt	823	870	931	1,015	1,111	1,140	1,091	1,132	1,086	975
Eastern	132	147	147	168	207	204	188	202	177	152
Southern	322	335	332	346	375	361	351	356	324	298
Luapula	46	51	51	63	74	70	76	72	63	60
Western	52	57	75	80	96	91	89	93	88	68
Northern	146	151	105	124	138	150	115	122	107	83
Northwestern	97	106	143	154	179	173	141	146	150	143
Muchinga*	N/A	N/A	67	72	90	86	84	88	86	67
Total	5,812	6,600	7,081	7,465	7,999	7,658	7,361	7,682	7,481	6,731

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

Source: Commercial Banks

Table 6: Commercial Bank Deposits per Capita In Kwacha, 2011 - 2020

Year End	Total Deposits (K' Million)	Nominal Deposits per Capita	Real Deposits per Capita
2011	20,959.1	1,527.8	254.6
2012	25,161.7	1,778.8	243.7
2013	30,906.9	2,119.8	298.6
2014	34,942.5	2,325.9	294.4
2015	46,410.6	2,999.3	142.1
2016	46,648.9	2,927.7	392.0
2017	53,703.0	3,273.5	536.6
2018	61,248.4	3,626.8	459.1
2019	69,154.7	3,979.0	340.1
2020	105,574.4	6,281.5	327.2

Note: Values revised into rebased currency

Source: Commercial Banks and Zambia Statistics Agency

Table 7: Number of Deposit Accounts, 2015 - 2020

Province	2015				2016				2017			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	287,538	1,031,283	22,324	1,341,145	336,487	1,057,579	21,377	1,415,443	351,872	1,178,304	26,651	1,556,827
Central	24,298	89,325	1,703	115,326	24,657	98,131	2,176	124,964	22,312	126,431	1,996	150,739
Copperbelt	172,187	345,254	10,862	528,303	194,813	360,971	14,820	570,604	185,035	396,038	16,358	597,431
Eastern	18,883	109,938	1,409	130,230	20,471	122,954	1,882	145,307	18,331	143,622	2,508	164,461
Southern	44,844	161,868	2,902	209,614	54,298	181,862	3,923	240,083	48,639	201,232	4,793	254,664
Luapula	7,455	39,554	376	47,385	9,834	45,594	486	55,914	10,412	48,095	209	58,716
Western	8,690	42,807	546	52,043	11,895	54,053	693	66,641	11,415	56,614	214	68,243
Northern	9,107	48,167	451	57,725	8,365	51,656	521	60,542	7,905	58,185	257	66,347
Northwestern	28,673	53,747	2,485	84,905	34,154	56,609	2,796	93,559	29,598	62,875	2,720	95,193
Muchinga	8,840	38,258	282	47,380	5,199	38,442	306	43,947	3,301	37,826	116	41,243
Total	610,515	1,960,201	43,340	2,614,056	700,173	2,067,851	48,980	2,817,004	688,820	2,309,222	55,822	3,053,864

Table 7 (Cont'): Number of Deposit Accounts, 2015 - 2020

Province	2018				2019				2020			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	315,965	1,166,704	29,671	1,512,340	701,198	459,618	26,696	1,187,512	524,585	481,457	17,470	1,023,512
Central	21,548	112,469	3,230	137,247	43,231	68,018	2,997	114,246	49,919	92,507	1,894	144,320
Copperbelt	169,703	351,253	17,864	538,820	246,091	213,881	16,421	476,393	245,781	228,075	9,396	483,252
Eastern	16,289	120,827	2,670	139,786	34,810	72,227	1,805	108,842	35,646	77,499	1,050	114,195
Southern	45,290	169,435	5,585	220,310	82,616	87,770	4,761	175,147	91,941	97,170	3,099	192,210
Luapula	11,424	41,097	923	53,444	18,606	24,770	527	43,903	20,315	29,318	690	50,323
Western	10,618	46,108	919	57,645	17,887	29,478	1,391	48,756	18,667	21,547	1,331	41,545
Northern	10,852	47,207	931	58,990	15,563	28,432	664	44,659	16,867	33,268	614	50,749
Northwestern	27,077	51,869	3,387	82,333	37,719	36,574	3,749	78,042	37,484	50,839	2,077	90,400
Muchinga	7,001	30,617	493	38,111	11,094	22,803	313	34,210	10,997	24,713	298	36,008
Total	635,767	2,137,586	65,673	2,839,026	1,208,815	1,043,571	59,324	2,311,710	1,052,202	1,136,393	37,919	2,226,514

Source: Commercial Banks

Table 8: Banks Total Credit per Capita in Kwacha, 2011 - 2020

Year End	Total Credit (K' Million)	Nominal Bank Lending per Capita	Real Bank Lending per Capita
2011	17,089.2	1,245.7	207.6
2012	19,952.4	1,410.5	193.2
2013	28,728.2	1,970.3	277.5
2014	31,986.7	2,129.1	269.5
2015	40,415.8	2,611.9	123.8
2016	41,339.3	2,594.4	347.4
2017	53,576.8	3,265.8	535.4
2018	62,219.3	3,684.3	218.2
2019	73,134.0	4,207.9	249.2
2020	102,654.9	6,107.8	361.7

Notes: 1. Values revised into rebased currency

2. Banks' (Central and Commercial) lending includes Government Securities

Source: BoZ, Commercial Banks and Zambia Statistics Agency

Table 9: Number of Borrowers from Commercial Banks by Province, 2011 - 2020

Province	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Central	9,173	14,398	15,342	13,976	15,202	10,110	8,386	9,050	10,121	9,797
Copperbelt	44,239	64,333	73,349	69,969	68,234	67,156	48,130	47,263	47,397	43,836
Eastern	11,895	16,169	16,016	17,505	16,268	9,807	8,940	9,327	9,013	8,636
Luapula	5,579	7,354	6,012	7,440	5,368	5,642	2,918	2,955	3,077	3,872
Lusaka	93,601	111,767	125,510	165,374	130,954	128,437	121,179	108,180	117,761	113,883
Northern	7,926	9,069	8,687	8,514	6,377	6,172	6,777	6,449	6,679	5,716
North-Western	6,648	10,861	13,642	13,027	14,803	9,475	9,398	10,343	12,310	12,411
Southern	16,908	17,760	24,998	21,445	23,175	17,820	12,843	12,893	13,964	15,210
*Muchinga	N/A	2,097	3,576	4,742	4,200	3,391	2,697	3,674	3,396	4,006
Western	6,993	8,397	5,325	6,716	5,532	5,437	3,918	4,279	4,810	4,808
Total	202,962	262,205	292,457	328,708	290,113	263,447	225,186	214,412	228,528	222,175

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), 2011 - 2020

Sector	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Agriculture, Forestry and Fishing	2,124.4	3,763.0	3,752.4	3,596.5	4,535.5	4,034.6	4,967.7	4,932.9	5,851.3	7,116.8
Mining and Quarrying	509.7	942.7	1,226.4	1,083.1	1,673.1	1,483.1	1,542.5	2,047.5	2,650.7	2,702.9
Manufacturing	1,461.6	1,881.0	1,758.6	2,499.5	3,539.1	2,983.1	1,907.1	2,668.8	3,181.4	4,419.4
Electricity, Gas and Water	196.8	338.9	311.9	469.4	435.5	516.5	748.0	874.3	1,544.7	1,964.1
Construction	504.0	620.6	654.7	743.0	897.7	907.0	1,073.4	873.5	767.6	748.0
Wholesale and Retail trade	1,248.3	1,124.5	1,709.1	1,699.4	2,833.1	2,411.9	2,781.1	3,232.1	4,080.1	3,683.5
Restaurants, Bars and Hotels	253.5	339.4	321.7	354.7	424.1	376.3	358.6	367.7	337.7	447.2
Transport, Storage and Communications	650.6	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
Financial Intermediaries and Insurance	603.5	309.3	381.0	540.5	702.8	419.6	544.5	1,205.4	733.6	798.3
Community, Social and Personal Services	255.9	347.6	378.3	461.8	446.0	406.8	1,013.3	1,392.1	2,340.6	5,290.2
Real Estate and Business services	297.8	400.9	406.6	406.7	755.0	829.0	859.4	1,008.0	1,152.2	1,957.6
Total	8,106.2	10,840.3	11,739.0	13,074.2	17,576.2	15,454.8	16,934.7	20,397.9	25,759.6	32,813.3

Note: These figures exclude individuals and households

Source: Commercial Banks

Table 11: Commercial Bank Lending by Institutional Sector (K' Million), 2011- 2020

Institutional Sector	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Private sector of which:	10,760.4	15,222.7	16,871.7	19,634.4	24,747.7	22,067.9	22,824.0	25,971.3	30,970.3	33,993.2
Households	3,700.1	5,721.6	6,834.8	7,791.8	7,910.3	6,712.5	7,121.8	8,083.2	8,653.8	8,661.2
Private Companies	7,060.3	9,501.1	10,036.9	11,842.6	16,837.4	15,355.4	15,702.2	17,888.1	22,316.5	25,332.0
Government of which:	549.1	639.7	364.7	901.4	751.2	1,041.9	1,256.9	2,133.9	3,805.8	8,388.0
Central Government	450.4	18.4	129.1	669.8	466.0	819.3	844.4	1,645.3	3,080.8	7,240.4
Parastatals	98.7	621.3	235.7	231.6	285.2	222.6	412.5	488.6	725.0	1,147.6
Total	11,309.5	15,862.4	17,236.4	20,535.8	25,498.9	23,109.8	24,080.9	28,105.2	34,776.2	42,381.1

Source: Bank of Zambia and Commercial Banks

Table 12: Yield Rates on Treasury Bills - Annual Average (%), 2011- 2020

Year	91 days	182 days	273 days	364 days	Weighted Average
2011	6.7	9.4	10.7	11.5	10.5
2012	7.4	10.5	10.7	11.4	10.8
2013	7.1	12.6	12.6	13.2	12.8
2014	9.5	16.5	16.4	18.4	17.6
2015	14.3	19.3	20.0	22.3	21.2
2016	21.3	24.1	25.7	25.6	25.2
2017	12.6	13.4	14.5	17.4	16.6
2018	11.6	13.1	15.1	19.2	18.3
2019	16.0	17.0	25.0	25.9	24.5
2020	13.3	16.7	18.7	20.5	20.1

Source: Bank of Zambia

Table 13: Yield Rates on Bonds - Annual Average (%), 2011 - 2020

Year	2 Year	3 Year	5 Year	7 Year	10 Year	15 Year	Weighted Average
2011	12.8	12.9	15.3	14.4	15.5	16.7	14.6
2012	10.9	12.3	13.3	14.5	16.1	16.7	13.1
2013	12.6	14.3	15.4	15.2	17.1	17.0	15.4
2014	14.8	15.8	17.7	18.1	18.8	19.0	18.5
2015	18.1	20.4	24.2	22.4	21.0	22.5	23.6
2016	24.8	24.1	27.3	27.5	24.0	23.4	25.8
2017	17.7	18.5	18.3	19.1	19.5	20.1	18.9
2018	17.9	18.5	19.1	19.0	19.8	18.0	18.9
2019	27.1	27.4	28.9	24.1	26.5	19.6	28.1
2020	19.6	20.3	22.1	21.0	21.3	20.5	22.9

Source: Bank of Zambia

Table 14: Commercial Bank Lending Rates - Annual Average (%), 2011 -2020

Year	Weighted Lending Base Rate	Lending Margin	Lending Rate	Weighted Interbank Rate
2011	18.3	7.5	25.8	5.0
2012	12.1	7.0	19.1	7.7
2013	9.8	6.5	16.3	9.7
2014	11.6	7.1	18.7	14.4
2015	12.5	8.6	21.1	15.3
2016	15.5	12.6	28.1	20.8
2017	10.3	16.7	26.9	12.6
2018	9.8	14.2	23.9	9.8
2019	10.3	15.4	25.6	10.5
2020	9.5	17.1	26.8	10.1

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 (%), 2011 - 2020

	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							
2011	3.8	3.7	4.5	2.7	3.5	4.0	5.3	6.9	7.0	6.9
2012	3.8	3.7	4.3	2.7	3.5	4.0	5.3	6.8	7.0	6.8
2013	1.7	2.8	3.4	2.0	3.1	3.4	4.9	5.5	6.3	7.7
2014	1.3	2.8	3.5	1.9	3.4	3.8	6.1	7.2	7.9	9.1
2015	1.5	2.4	3.4	2.0	4.2	4.3	6.6	7.9	9.0	10.5
2016	1.3	2.6	3.3	2.3	6.9	7.3	9.0	10.6	10.8	12.6
2017	1.2	2.0	2.7	2.1	4.8	5.1	7.1	8.2	8.9	10.6
2018	1.1	1.9	2.9	2.2	3.6	3.4	5.2	6.1	6.8	8.3
2019	1.4	1.7	3.0	2.5	3.5	3.4	6.2	7.6	8.3	9.8
2020	1.5	1.6	2.9	2.7	3.0	3.2	6.4	7.8	8.7	10.2

Source: Bank of Zambia and Commercial Banks

Table 16: Commercial Bank Exchange Rates (K/Foreign Currency) - End Period, 2011 - 2020

Year End	US Dollar		British Pound		Euro		South Africa Rand	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
2011	5.1002	5.1369	7.7978	8.1141	6.5990	6.8582	0.6062	0.6437
2012	5.2025	5.2321	8.2564	8.4086	6.7187	6.8540	0.6037	0.6162
2013	5.5076	5.5176	9.1063	9.1240	7.5846	7.5994	0.5214	0.5226
2014	6.3756	6.3956	9.9473	9.9798	7.7471	7.7726	0.5516	0.5536
2015	10.9706	10.9906	16.2585	16.2936	11.7704	11.8020	0.7225	0.7241
2016	9.8737	9.9208	12.2610	12.3218	10.3628	10.4139	0.7204	0.7241
2017	9.9678	10.0178	12.1664	12.2284	11.9564	12.0204	0.8058	0.8118
2018	11.8333	12.0207	15.2282	15.2981	13.6241	13.6861	0.8279	0.8318
2019	14.3058	14.4153	18.8221	18.8933	15.9452	16.0056	0.9942	0.9983
2020	20.9007	21.2872	28.2803	28.3590	25.6300	25.6956	1.4123	1.4181

Source: Bank of Zambia and Commercial Banks

Table 17: Bank of Zambia and Bureau De Change Exchange Rates (K/US Dollars) - End Period, 2011 - 2020

Year End	Bank of Zambia Rates			Bureau Rates		
	Buying	Selling	Mid-rate	Buying	Selling	Mid-rate
2011	5.1073	5.1273	5.1173	5.0687	5.1535	5.1111
2012	5.1985	5.2290	5.2137	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

Source: Bank of Zambia and Bureau De Change

Table 18: Financial Stability Indicators; Commercial Banks (Ratios, Unless Indicated), 2011 - 2020

Indicator	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total Regulatory Capital to Risk-Weighted Assets	19.2	21.3	26.8	27.0	21.2	26.2	26.5	22.1	22.3	20.1
Tier 1 Regulatory Capital to Risk-Weighted Assets	16.8	19.4	24.5	24.6	19.2	23.4	24.5	20.1	20.2	17.8
Total Regulatory Capital to Total Assets (Leverage)	10.2	12.0	14.1	13.1	12.2	11.9	12.6	12.3	10.6	8.5
Total Non-Performing Loans to Total Loans and Advances	10.4	8.1	7.0	6.1	7.3	9.7	11.5	11.0	8.9	11.6
Loan Loss Provisions to Non-Performing Loans	76.7	73.5	83.2	68.8	70.5	71.0	69.2	86.4	91.6	75.9
Core Liquid Assets Ratio (Required)	9.0	9.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0
Core Liquid Assets Ratio (Actual)	60.5	53.0	49.5	71.1	92.6	74.8	106.2	96.9	110.8	124.3
Kwacha/Forex Statutory Reserve Ratio (Required)	5.0	5.0	8.0	14.0	18.0	18.0	8.0	5.0	9.0	9.0
Kwacha Statutory Reserve Ratio (Actual)	6.5	6.3	8.5	14.2	17.7	19.4	11.5	6.9	6.1	9.8
Foreign Currency Statutory Reserve Ratio (US\$) - Actual	5.0	8.0	8.0	14.0	18.0	19.4	9.2	6.3	9.0	9.8
Return on Assets	3.7	3.9	3.4	3.7	2.8	2.5	3.1	3.0	3.1	2.6
Return on Equity	25.5	20.8	18.2	3.6	13.1	12.4	15.4	14.8	15.4	13.4
Gross Interest Income to Total Gross Income	61.8	61.3	64.5	66.4	67.1	68.6	69.0	67.9	72.7	72.6
Net Interest Margin (%)	8.1	8.4	8.3	8.5	8.2	8.7	9.1	9.1	9.3	9.3
Total Loans and Advances to Total Deposits Ratio	57.1	66.0	61.4	62.0	56.4	50.0	45.2	47.3	51.5	46.2
Liquid Assets to Total Assets	40.3	36.0	38.9	35.8	34.8	39.1	45.5	47.0	42.2	45.4
Foreign Currency Loans to Total Loans	39.1	28.7	25.6	29.0	36.9	35.7	41.6	44.5	50.3	51.1
Foreign Currency Liabilities to Total Liabilities	39.0	22.9	30.4	32.1	48.9	44.9	44.0	47.9	47.4	51.5

Source: Bank of Zambia and Commercial Banks

Table 19: Payments Systems Transactions, 2011 - 2020

Payment System	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Real Time Gross Settlement System Transactions										
Volumes	198,586.0	240,564.0	297,757.0	319,836.0	374,661.0	388,176.0	493,964.0	573,071.0	607,114.0	708,946.0
Values (K' Million)	339,770.8	388,322.5	528,950.7	657,203.2	887,544.4	723,489.4	799,745.0	968,306.0	975,282.9	1,053,189.4
Zambia Electronic Clearing House Transactions										
Volumes	5,647,249.0	6,827,820.0	7,843,801.0	8,140,018.0	8,217,193.0	10,197,756.0	8,242,104.0	8,992,580.0	9,595,351.0	9,582,896.0
Values (K' Million)	34,711.5	43,537.8	55,115.2	60,093.4	59,788.1	54,672.2	59,939.2	72,105.7	79,019.8	87,312.8

Source: Bank of Zambia

Table 20a: Number of Non-Bank Financial Institutions Branches by Province, 2011 - 2020

Province	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020				
										Microfinance Companies	Leasing Companies	Bureau De Change	Other Financial Corporations	Total
Central	9	37	11	9	9	17	17	17	19	17	0	1	4	22
Copperbelt	61	88	68	61	65	72	72	67	73	44	1	22	15	82
Eastern	15	41	17	16	16	20	20	19	20	24	0	0	4	28
Luapula	5	10	5	5	5	8	8	9	10	7	0	0	7	14
Lusaka	127	173	139	140	147	152	191	177	179	58	8	104	17	187
Northern	15	19	15	3	7	6	6	15	13	13	0	0	6	19
North-Western	9	13	14	10	11	11	11	12	21	14	0	1	10	25
Southern	23	43	23	22	22	39	39	18	31	32	0	7	7	46
Western	7	17	9	10	9	11	11	28	14	11	0	0	4	15
*Muchinga	N/A	9	6	9	10	10	10	13	15	9	0	6	4	19
Total	271	450	307	285	301	346	385	375	395	229	9	141	78	457

*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, 2011 - 2020

Institution	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Micro Finance Institutions	32	35	35	33	35	33	34	35	33	32
Leasing Companies	9	8	7	9	10	8	8	8	7	7
Bureau De Change	55	57	64	67	74	73	80	80	75	73
Building societies	3	4	4	4	4	4	3	3	1	1
Development Banks	1	1	1	1	1	1	1	1	1	1
Savings and credit institutions	1	1	1	1	1	1	1	1	1	1
Credit Reference Bureau	1	1	1	1	1	1	1	1	1	1
Total	102	107	113	116	126	121	128	129	119	116

Source: Bank of Zambia and Non-Bank Financial Institutions

**Table 21: Financial Soundness Indicators for Leasing and Finance Companies, End Period 2011-2020
(Ratios, unless otherwise indicated)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Capital Ratios										
Shareholders Equity to Assets	21.0	24.0	24.0	31.0	30.8	-14.7	-30.3	28.6	19.16	16.91
Deposits & Other Liabilities to Shareholders' Funds	380.0	308.0	320.0	130.0	150.9	-305.7	-92.9	12.5	421.84	491.53
Non-Performing Loans (NPL) to Shareholders Equity	43.0	11.0	18.0	15.0	30.2	-360.8	-292.7	69.1	205.96	208.88
Tier 1 Capital to Risk Based Assets	16.0	23.0	23.0	30.9	22.5	-11.4	-27.1	35.5	25.36	24.06
Total Capital to Risk Based Assets	18.0	24.0	23.0	31.9	22.9	-11.4	-24.4	45.3	44.33	37.26
Asset Quality										
Net Non-Performing Assets to Total Assets	1.0	1.0	4.0	0.7	5.0	-2.9	88.6	-5.3	-6.42	5.86
Non-Performing Loans to Total Loans	10.0	3.0	5.0	6.1	6.0	0.6	67.2	23.7	36.65	38.84
Allowance for Loan and Lease Losses to Total Loans	9.0	79.0	3.0	0.1	6.0	66.9	61.2	30.1	42.61	32.40
Allowance for Loan and Lease Losses to NPL	91.0	103.0	54.0	100.0	51.0	105.4	91.0	126.9	116.26	83.41
Earnings										
Monthly Return on Assets (ROA)	2.0	9.0	6.0	12.0	-1.0	-0.6	-1.9	4.8	-4.35	10.51
Annualised Return on Assets (ROA)	2.0	9.0	6.0	10.0	-13.0	-7.4	-54.3	10.0	-13.41	-7.13
Monthly Return on Equity (ROE)	10.0	3.0	2.0	46.0	-4.0	5.3	6.0	15.2	-25.20	60.89
Annualised Return on Equity (ROE)	10.0	36.0	24.0	40.2	-52.3	63.5	179.3	-35.6	-77.64	-41.31
Net Interest Margin (%)	64.0	75.0	70.0	66.8	41.4	-16.9	40.5	91.6	65.04	59.52
Loans Yield Rate (%)	16.0	19.0	21.0	22.0	36.8	0.0	18.0	23.1	58.87	70.99
Earning Assets	81.0	85.0	80.0	81.6	78.7	36.8	59.5	66.5	73.34	83.16
Liquidity and Funds Management										
Liquid Assets to Total Deposits & Short-Term Liabilities	5.0	7.0	21.2	37.2	43.7	53.5	28.6	28.8	35.97	47.26
Excess (-Deficiency) of Liquid Assets to Total Assets	-75.0	-70.0	-76.0	-28.2	-26.1	-52.8	-39.8	40.3	32.05	32.33
Total Deposits to Total Assets	7.0	8.0	5.3	0.1	0.1	7.0	7.5	8.9	0.00	0.00
Gross Loans to Total Deposits	1,236.0	1,083.0	1,505.5	1,209.0	1,141.8	1,204.8	1,749.6	934.7	0.00	0.00

Table 21 (Cont'): Financial Soundness Indicators for Leasing and Finance Companies, End Period 2011-2020 (Ratios, unless otherwise indicated)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Large Loans*										
Large Loans - Equal to or Exceeding 10% of Regulatory Capital (K' Million)	65.7	56.0	20.9	65.3	179.5	253.4	216.8	84.7	25.4	22.4
Large Loans to Total Loans	31.0	20.0	5.3	0.2	0.4	0.6	41.8	0.20	0.07	6.43
Large Loans to Regulatory Capital	158.0	69.0	18.5	0.4	1.3	-3.3	-112.1	9.00	0.22	22.13
Insider Loans**										
Total Insider Loans (K' Million)	1.2	0.6	9.4	6.6	19.6	0.7	124.5	0.01	0.04	0.71
Insider Loans to Total Loans	1.0	1.0	2.4	0.0	0.0	0.0	24.0	0.00	0.00	0.20
Insider Loans to Regulatory Capital	3.0	1.0	8.3	0.0	0.1	0.0	-64.3	5.90	0.00	0.70
Foreign Exchange Exposure										
Overall Exposure - Maximum of 25% of Regulatory Capital (K' Million)	34.1	133.3	7.5	1.3	37.8	17.1	50.2	71.0	46.3	202.0
Overall Exposure to Regulatory Capital	82.0	48.0	6.7	0.9	0.3	-0.2	-35.0	40.20	40.59	199.74
Significant Single Currency Exposure (K' Million)	34.1	35.2	7.5	1.3	37.8	17.0	44.3	7.10	27.09	162.57
Significant Single Currency Exposure to Regulatory Capital - Not Exceeding 20% of Regulatory Capital	82.0	42.0	7.0	0.9	0.3	-0.2	-35.0	40.20	23.87	160.76

***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, 2011 - 2020
(Ratios, unless otherwise indicated)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Capital Ratios										
Shareholders Equity to Assets	26.8	17.0	12.8	34.0	33.2	36.8	28.9	31.0	25.8	28.0
Deposits & Other Liabilities to Shareholders' Funds	268.0	476.0	680.6	196.0	201.5	139.3	202.0	181.0	287.2	257.8
Non-Performing Loans (NPL) to Shareholders Equity	18.0	40.0	46.7	16.0	18.0	30.1	43.3	0.5	57.5	18.6
Tier 1 Capital to Risk Based Assets	19.0	14.0	10.0	44.5	29.0	22.6	80.7	21.4	29.1	39.2
Total Capital to Risk Based Assets	29.0	19.0	12.1	44.0	30.1	23.2	117.6	20.8	31.7	41.4
Asset Quality										
Net Non-Performing Assets to Total Assets	2.0	2.0	1.9	2.0	2.1	4.4	3.0	4.8	4.5	0.7
Non-Performing Loans to Total Loans	9.0	13.0	10.3	10.1	10.1	18.2	18.3	23.2	25.2	10.7
Allowance for Loan and Lease Losses to Total Loans	6.0	10.0	7.0	7.0	6.6	10.9	13.9	16.0	17.5	9.2
Allowance for Loan and Lease Losses to NPL	62.0	72.0	68.1	66.4	64.9	60.2	76.0	69.5	69.5	86.6
Earnings										
Monthly Return on Assets (ROA)	3.0	-0.2	-0.1	-0.4	1.7	5.1	-0.5	-0.1	41.7	0.3
Annualised Return on Assets (ROA)	3.0	2.0	1.0	-66.6	20.1	61.2	0.0	-1.3	0.3	3.0
Net Interest Margin (%)	86.0	77.0	78.0	68.8	74.6	70.4	71.3	66.4	42.2	56.7
Loans Yield Rate (%)	12.0	10.0	23.0	22.0	19.5	13.1	24.2	22.0	43.3	36.6
Earning Assets	65.0	64.0	57.3	73.6	70.3	65.5	71.4	67.8	71.1	78.2
Liquidity and Funds Management										
Liquid Assets to Total Deposits & Short-Term Liabilities	25.0	23.0	14.3	36.1	22.8	19.1	19.2	17.5	36.0	54.9
Excess (-Deficiency) of Liquid Assets to Total Assets	-55.0	-64.0	-74.7	-42.3	-51.6	-51.1	-57.5	12.1	26.7	36.7
Total Deposits to Total Assets	46.0	47.0	45.6	34.0	39.7	37.0	44.3	40.7	37.2	40.4
Gross Loans to Total Deposits	46.0	111.0	126.9	155.0	149.0	164.6	154.3	166.0	158.6	120.5

**Table 22 (Cont’): Financial Soundness Indicators for Building Societies - End Period, 2011 - 2020
(Ratios, unless otherwise indicated)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Large Loans*										
Large Loans (K' Million)	0.9	37.1	13.6	16.9	54.7	44.4	79.1	8.1	18.1	25.3
Large Loans to Total Loans	0.0	15.0	4.5	4.0	9.3	7.1	10.7	0.0	2.6	3.4
Large Loans to Regulatory Capital	1.0	70.0	28.9	7.0	18.3	12.6	3.3	0.3	6.7	6.4
Insider Loans**										
Total Insider Loans (K' Million)	1.1	1.2	2.6	1.9	6.6	11.9	7.4	93.1	3.8	5.9
Insider Loans to Total loans	1.0	1.0	0.9	0.0	1.1	1.9	1.0	10.9	0.5	0.8
Insider Loans to Regulatory Capital	2.0	2.0	5.6	0.1	2.2	3.4	0.3	4.6	1.4	1.5
Foreign Exchange Exposure										
Overall Exposure (K' Million)	0.1	0.5	1.4	57.7	33.2	36.2	26.1	20.1	0.0	67.3
Overall Exposure to Regulatory Capital	0.0	1.0	3.0	23.1	11.1	10.3	9.1	7.0	0.0	17.0
Significant Single Currency Exposure (K' Million)	0.1	0.5	1.4	57.7	33.2	36.2	26.1	13.3	0.0	67.3
Significant Single Currency Exposure to Regulatory Capital	0.0	1.0	3.0	23.1	11.1	10.3	9.1	4.6	0.0	17.0

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

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

Source: Bank of Zambia and Building Societies

Table 23: Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex, 2011 - 2020

Occupational Category	2011				2012				2013				2014				2015			
	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	186	25	125	2	410	19	197	7	471	17	141	5	297	25	172	8	307	22	180	11
2. Professionals	144	8	104	0	294	5	162	0	344	3	241	1	300	1	271	0	396	1	312	0
3. Technicians	64	0	32	1	312	0	165	0	225	0	146	0	413	0	302	0	397	0	280	0
4. Clerks	351	2	319	1	463	0	394	0	445	0	473	0	301	0	353	0	257	0	397	0
5. Service and Market Sales Workers	479	12	406	0	491	5	403	1	0	0	0	0	273	0	229	0	284	0	228	0
6. Drivers and Machine Operators	96	0	1	0	74	1	1	0	78	0	4	0	92	0	5	0	106	0	5	0
7. Elementary Occupations	77	1	49	0	127	1	41	0	91	1	48	0	134	0	92	0	99	0	83	0
8. Temporary Employees	87	0	56	0	146	1	90	0	93	0	48	1	67	0	44	1	31	0	22	1
9. Other	73	0	89	1	300	0	189	0	371	0	154	2	45	0	35	1	86	0	28	1
Annual Total	1,557	48	1,181	5	2,617	32	1,642	8	2,118	21	1,255	9	1,922	26	1,503	10	1,963	23	1,535	13
Grand Total	2,791				4,299				3,403				3,461				3,534			

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, 2011 - 2020

Occupational Category	2016				2017				2018				2019				2020			
	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	310	23	168	9	288	21	178	6	266	18	171	3	314	9	234	3	353	11	196	0
2. Professionals	379	2	379	0	322	3	305	0	312	3	291	0	241	0	391	0	507	2	384	0
3. Technicians	394	0	294	0	403	0	279	0	368	0	241	0	161	0	139	0	135	0	120	0
4. Clerks	357	0	255	0	292	0	366	0	325	0	386	0	277	0	421	0	249	0	587	1
5. Service and Market Sales Workers	268	0	240	0	271	0	247	0	294	0	268	0	365	0	256	0	289	0	228	0
6. Drivers and Machine Operators	86	0	0	0	88	0	6	0	85	0	4	0	101	0	1	0	84	0	1	0
7. Elementary Occupations	74	0	23	0	241	0	73	0	214	0	77	0	88	0	117	0	118	0	91	0
8. Temporary Employees	22	0	1	0	41	0	48	1	38	0	74	1	37	0	32	0	67	0	106	0
9. Other	59	0	21	2	32	0	22	1	42	0	21	1	205	0	177	0	82	3	38	0
Annual Total	1,949	25	1,381	11	1,978	24	1,524	8	1,944	21	1,533	5	1,789	9	1,768	3	1,884	16	1,751	1
Grand Total	3,366				3,534				3,503				3,569				3,652			

Z = Zambian

NZ = Non-Zambian

Source: Non-Bank Financial Institutions

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2011 - 2020

Occupational Category	2011				2012				2013				2014				2015			
	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	114	14	36	0	137	19	32	2	158	21	41	2	170	20	40	2	182	19	51	2
2. Professionals	108	2	53	0	113	2	51	1	106	0	67	1	103	0	69	1	105	0	65	1
3. Technicians and Associate Professionals	184	0	150	0	195	0	142	0	200	0	154	1	210	1	163	1	226	1	178	1
4. Clerks	178	0	200	1	206	0	228	1	224	0	191	1	224	0	219	1	223	0	230	1
5. Service Workers and Shop and Market Sales Workers	497	0	325	0	531	0	361	0	538	0	340	0	666	0	472	0	695	0	508	1
6. Skilled Agricultural and Shop Fisheries Workers	0	0	0	0	1	0	0	0	1	0	0	0	3	0	0	0	3	0	0	0
7. Craft and Related Trade Workers	7	0	1	0	7	0	1	0	1	0	0	0	8	0	0	0	9	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	2	0	0	0	3	0	1	0	3	0	1	0	4	0	1	0	6	0	0	0
10. Temporary Employees	28	1	15	0	37	1	19	0	55	1	35	0	62	0	34	0	60	0	43	0
11. Other	28	1	53	0	42	1	40	0	59	1	70	0	58	1	101	0	60	1	101	0
Total	1,146	18	833	1	1,272	23	875	4	1,345	23	899	5	1,508	22	1,099	5	1,569	21	1,176	6
Grand Total	1,998				2,174				2,272				2,634				2,772			

Z = Zambian

NZ = Non-Zambian

Source: Pensions and Insurance Authority

Table 24 (Cont’): Annual Insurance Companies Employment by Occupational Category and Sex, 2011 - 2020

Occupational Category	2016				2017				2018				2019				2020			
	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	193	23	63	3	197	25	61	3	132	22	49	8	201	22	53	6	98	14	49	1
2. Professionals	108	0	69	1	107	0	72	2	102	15	65	4	99	0	78	5	148	1	89	1
3. Technicians and Associate Professionals	236	1	183	1	255	4	173	1	204	4	144	4	261	3	160	0	218	1	197	1
4. Clerks	229	0	239	1	231	0	227	1	189	0	213	0	233	0	231	0	206	0	150	0
5. Service Workers and Shop and Market Sales Workers	708	0	524	0	729	0	539	0	603	0	534	0	721	0	503	0	295	0	360	0
6. Skilled Agricultural and Shop Fisheries Workers	2	0	0	0	3	0	0	0	4	0	2	0	6	0	1	0	0	0	0	0
7. Craft and Related Trade Workers	0	0	0	0	7	0	0	0	31	0	0	0	8	0	1	0	0	0	0	0
8. Plant and Machine Operators and Assemblers	0	0	0	0	0	0	0	0	3	0	1	0	0	0	0	0	0	0	0	0
9. Elementary Occupations	5	0	0	0	5	0	0	0	18	0	20	0	9	0	2	0	0	0	0	0
10. Temporary Employees	65	0	47	0	62	0	43	0	62	0	31	0	62	0	39	0	83	0	59	0
11. Other	62	1	112	0	59	1	103	0	59	1	91	0	63	2	97	0	36	1	32	0
Total	1,608	25	1,237	6	1,655	30	1,218	7	1,407	42	1,150	16	1,663	27	1,165	11	1,084	17	936	3
Grand Total	2,876				2,910				2,615				2,866				2,040			

Z = Zambian

NZ = Non-Zambian

Source: Pensions and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2011 - 2020

Occupational Category	2011				2012				2013				2014				2015			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z
1. Managers and Chief Executive	1,148	122	546	109	109	1,217	119	670	22	1,079	119	403	1,328	129	811	25	1,357	132	781	30
2. Professionals	922	13	617	6	6	1,301	11	797	3	1,280	5	832	1,136	6	881	1	1,467	5	1,111	1
3. Technicians	600	1	457	1	1	1,216	1	902	11	1,196	1	945	1,199	1	1,007	1	1,050	1	867	1
4. Clerks	2,142	2	1,444	354	354	2,094	0	1,766	1	2,086	0	1,960	1,707	1	1,709	1	1,633	0	1,769	1
5. Service and Markert Sales Workers	1,033	12	749	0	0	1,100	5	807	1	660	0	436	1,052	0	767	0	1,134	0	810	1
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	43	0	2	0	0	28	0	1	0	32	0	1	42	0	3	0	38	0	1	0
8. Plant and Machine Operators and Assemblers	137	0	5	0	0	177	1	2	0	163	0	12	100	0	5	00	117	0	5	0
9. Elementary Occupations	111	1	51	0	0	139	1	44	0	116	1	55	144	0	98	0	114	0	87	0
10. Temporary Employees	422	1	345	0	0	519	2	319	0	486	1	311	352	0	226	1	440	2	341	1
11. Other	358	6	376	38	38	535	1	359	0	704	4	426	437	1	334	1	533	1	511	1
Total	6,916	158	4,592	508	508	8,326	141	5667	38	7,802	131	5,381	7,497	138	5,841	30	7,883	141	6,283	36
Grand Total	12,174				14,172				13,343				13,506				14,343			

Z = Zambian

NZ = Non-Zambian

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

Table 25 (Cont’): Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2011 - 2020

Occupational Category	2016				2017				2018				2019				2020			
	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	1,300	124	735	29	1,479	115	896	28	1,198	100	714	31	1,531	87	965	24	1,333	75	814	12
2. Professionals	1,463	5	1,168	1	1,226	5	1,001	2	1,180	19	975	5	1,253	1	1,240	7	1,454	456	1,483	3
3. Technicians	1,218	1	1,021	1	941	4	692	1	1,104	4	832	4	530	270	369	188	581	1	506	1
4. Clerks	1,986	0	1,792	1	1,992	0	2,045	1	1,789	0	1,902	0	1,695	0	1,981	0	1,252	0	1,591	1
5. Service and Markert Sales Workers	1,032	0	770	0	1,067	0	833	0	1,257	0	1,128	0	1,147	0	815	0	589	0	590	0
6. Skilled Agricultural and Shop Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	6	0	1	0	0	0	0	0
7. Craft and Related Trade Workers	2	0	0	0	3	0	0	0	4	0	2	0	109	0	2	0	0	0	0	0
8. Plant and Machine Operators and Assemblers	86	0	0	0	98	0	6	0	116	0	5	0	6	0	0	0	88	0	1	0
9. Elementary Occupations	91	0	23	0	250	0	74	0	275	0	98	0	126	0	146	0	120	0	94	0
10. Temporary Employees	292	0	232	0	269	0	244	1	225	0	248	1	175	0	153	0	340	4	373	1
11. Other	340	1	184	2	273	1	257	1	302	1	279	2	575	2	532	0	118	413	70	386
Total	7,810	131	5,925	34	7,598	125	6,048	34	7,450	124	6,183	43	7,153	360	6,204	219	5,875	949	5,522	404
Grand Total	13,900				13,805				13,800				13,936				12,750			

Z = Zambian

NZ = Non-Zambian

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

Table 26 : National Consumption of Fuels, 2011 - 2020

Diesel (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2011	26,678,312	0	27,899,235	11,309,987	3,009,325	20,410,744	258,476,664	15,007,435	230,079,591	86,935,697	679,806,991
2012	32,245,296	0	33,234,406	12,124,500	2,350,266	30,405,422	148,045,510	25,755,677	257,780,004	95,533,592	637,474,673
2013	28,997,868	0	39,653,435	11,949,000	4,289,444	14,246,553	215,945,272	58,770,063	248,950,625	96,223,024	719,025,284
2014	30,715,141	485,000	56,347,162	11,415,400	3,112,802	11,942,473	272,023,414	32,269,636	257,968,239	80,539,098	756,818,364
2015	38,916,836	527,127	69,221,476	12,026,474	2,893,310	17,312,549	328,507,020	76,079,161	332,167,056	86,136,225	963,787,233
2016	28,304,318	358,000	37,692,949	12,985,792	2,849,620	23,114,753	323,963,195	71,621,868	368,525,272	68,515,539	937,931,307
2017	26,288,855	178,300	39,218,001	14,119,895	3,329,500	27,469,099	333,667,775	75,452,656	354,657,764	71,433,749	945,815,594
2018	30,111,297	1,102,295	45,995,402	13,493,010	3,430,902	24,159,863	107,330,379	99,720,808	323,524,358	80,709,084	729,577,398
2019	33,990,810	176,148	49,467,397	12,283,961	3,361,588	32,074,250	340,346,716	76,298,199	415,855,521	90,256,512	1,054,111,102
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
Kerosene(Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2011	1,858,256	0	75,000	0	0	369,442	584,040	4,015,887	14,430,779	3,538,883	24,872,286
2012	636,500	0	51,500	0	0	443,000	628,250	1,252,625	15,486,987	232,743	18,731,604
2013	44,000	0	278,000	0	5,500	382,000	576,261	1,384,308	12,797,592	73,737	15,541,398
2014	91,000	112,000	143,000	0	10,000	309,000	4,157,709	430,609	10,474,409	448,845	16,176,572
2015	303,075	77,482	409,020	0	0	346,824	2,502,783	1,024,310	17,902,946	5,583	22,572,023
2016	100,000	0	45,841	0	0	218,000	691,640	928,839	17,904,597	21,500	19,910,417
2017	42,000	0	540,582	0	0	178,000	366,710	1,340,714	17,893,757	68,000	20,429,764
2018	18,000	0	0	0	0	60,000	284,000	4,216,043	14,656,061	9,000	19,243,104
2019	18,500	0	0	0	0	115,823	285,000	1,622,752	11,491,150	0	13,533,225
2020	25,000	0	0	0	22,028	54,000	417,330	249,375	8,656,375	15,100	9,439,208

Table 26 (Cont'): National Consumption of Fuels, 2011 - 2020

Petrol (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2011	277,648	0	53,617	421,000	1,871,117	336,575	860,591	12,414,274	221,163,644	5,432,249	242,830,715
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	0	153,355	143,000	1,307,640	964,874	1,097,454	17,289,017	427,716,468	360,520	449,312,330
Jet-A1 (Ltrs)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2011	0	39,180,544	0	0	1,558,500	0	0	0	2,294	0	40,741,338
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	0	6,458,146	20,846,980

*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), 2011 - 2020

Sector	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020*
Agriculture	466.2	379.0	477.0	140.1	113.2	455.6	145.0	243.0	196.2	180.8
Construction	44.8	85.6	231.9	3,233.7	160.1	301.0	496.0	248.0	315.1	190.9
Education	3.6	0.0	9.5	1.6	34.3	0.0	1.0	0.0	12.6	3.3
Energy	1,098.6	1,752.9	873.7	26.1	1,461.4	888.1	1,949.0	1,916.0	401.0	1,661.0
Financial Institutions	141.8	0.9	0.0	0.0	3.4	0.0	0.0	0.0	10.0	3.3
Health	2.5	2.6	1.1	26.7	55.2	4.2	35.0	4.0	73.8	1.6
ICT	20.5	20.7	6.5	173.9	5.2	43.8	259.0	276.0	7.4	2,672.4
Manufacturing	718.4	1,242.0	1,995.0	949.4	600.1	699.6	944.0	656.0	1,253.0	110.3
Mining	992.5	4,235.8	124.8	76.3	43.3	189.8	219.0	283.0	1,350.9	52.1
Real Estate	375.1	1,858.3	984.0	224.0	527.6	260.5	103.0	104.0	92.9	112.2
Service	161.3	218.9	177.2	168.2	58.8	82.0	69.0	166.0	1,508.6	193.0
Tourism	747.0	184.0	549.8	83.1	228.3	140.8	115.0	501.0	232.9	642.1
Transport	26.6	108.3	29.6	25.4	31.6	47.2	43.0	426.0	276.4	276.4
Totals	4,798.7	10,089.1	5,460.1	5,128.5	3,322.4	3,112.7	4,378.0	4,823.0	5,730.8	6,099.4

*2020 figures are preliminary

Source: Zambia Development Agency

Table 28: Tourist Entries in Zambia's National Parks by Country, 2011 - 2020

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United States of America	8,539	9,681	12,967	12,372	13,624	14,394	12,867	18,155	15,196	2,733
Canada	1,391	1,046	1,022	931	769	899	807	1,003	897	246
North America	9,930	10,727	13,989	13,303	14,393	15,293	13,674	19,158	16,093	2,979
Britain/UK	8,770	9,953	14,303	13,539	14,177	15,909	11,664	15,651	12,989	3,766
Germany	2,731	2,924	2,699	2,166	2,180	2,637	2,684	2,099	2,379	991
France	1,053	1,003	1,076	893	924	1,296	1,300	1,112	996	588
Netherlands	1,488	747	1,057	1,052	995	1,281	1,451	1,148	822	426
Sweden	436	576	565	605	461	715	659	494	864	262
Norway	436	554	479	381	568	610	349	490	597	62
Spain	782	466	451	392	354	558	520	429	599	190
Italy	1,054	786	1,032	1,010	743	950	1,148	776	432	229
Switzerland	483	621	739	779	810	972	1,133	777	478	183
Russia	113	111	202	190	185	265	169	227	1,210	70
Other European countries	2,343	3,321	3,658	2,525	3,009	3,246	2,295	2,534	1,386	1,298
Europe	19,689	21,062	26,261	23,532	24,406	28,439	23,372	25,737	22,752	8,065
Australia	1,363	1,554	1,761	1,834	1,396	1,689	1,881	1,662	1,028	344
New Zealand	240	410	382	337	362	470	409	427	709	98
China	669	770	1,308	1,037	1,154	1,688	1,298	1,613	933	416
Japan	324	254	383	329	526	556	477	473	825	134
India	541	1,314	2,017	1,080	1,633	1,903	2,435	1,689	1,204	1,255
Other Asian Countries	720	270	0	0	0	0	0	425	0	748

Table 28 (Cont'): Tourist Entries in Zambia's National Parks by Country, 2011 - 2020

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Australasia	3,857	4,572	5,851	4,617	5,071	6,306	6,500	6,289	4,699	48
Brazil	238	93	98	155	99	193	141	187	409	2
Mexico	148	567	167	116	104	154	134	106	111	278
Other - South America	614	1,291	864	2,091	657	644	403	568	357	328
South America	1,000	1,951	1,129	2,362	860	991	678	861	877	3,494
South Africa	5,200	3,883	4,828	6,374	7,460	7,201	5,875	6,635	2,520	21
Botswana	89	122	1,877	197	124	249	172	161	690	80
Namibia	179	122	236	263	265	421	218	265	761	102
Kenya	77	48	173	121	173	176	203	74	392	23
Tanzania	7	257	85	51	103	158	51	150	211	902
Malawi	0	140	831	1,979	2,331	1,799	1,803	3,056	1,714	1,251
Other African Countries	1,593	2,206	2,167	2,287	2,830	3,246	2,095	2,448	1,106	5,873
Rest of Africa	7,145	6,778	10,197	11,272	13,286	13,250	10,417	12,789	7,394	54
Unclassified International	0	0	0	0	0	1,413	774	1,122	742	58,890
Zambian	22,186	17,344	19,862	24,903	29,224	41,772	23,962	34,402	13,761	79,184
Total	63,807	62,434	77,289	79,989	87,240	107,464	79,377	100,358	66,318	79,184

Source: Zambia Wildlife Authority

Map 3: Area By Province

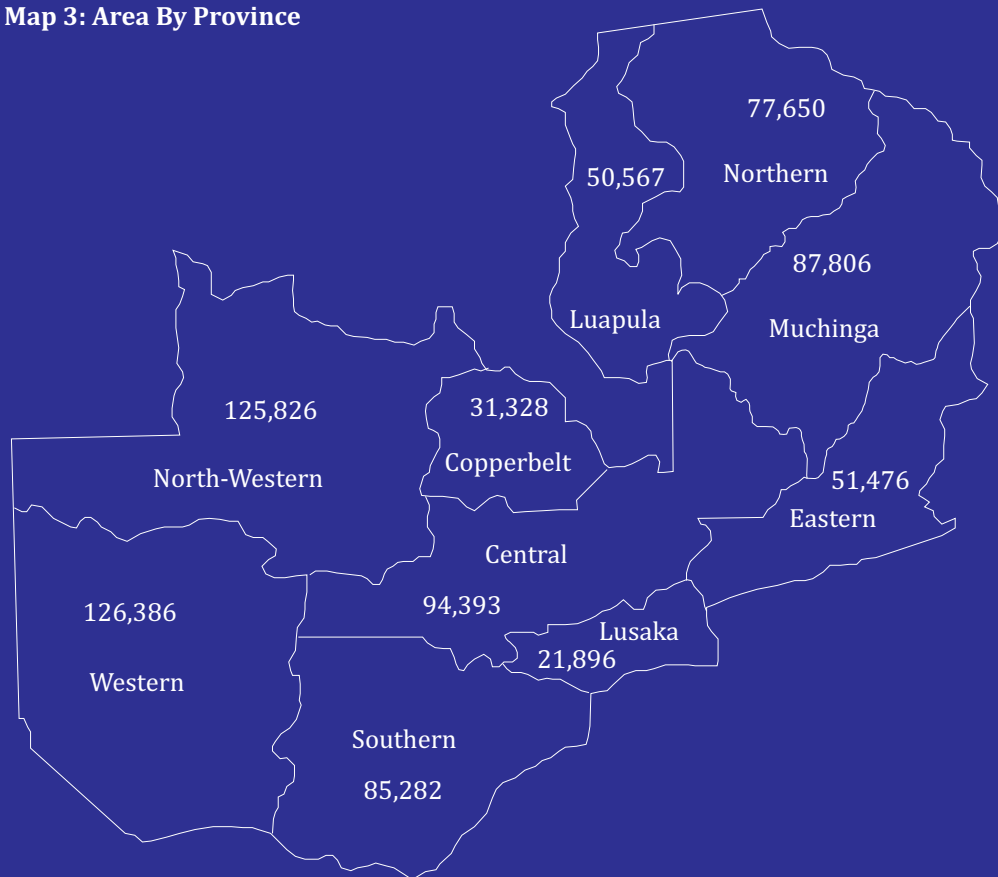
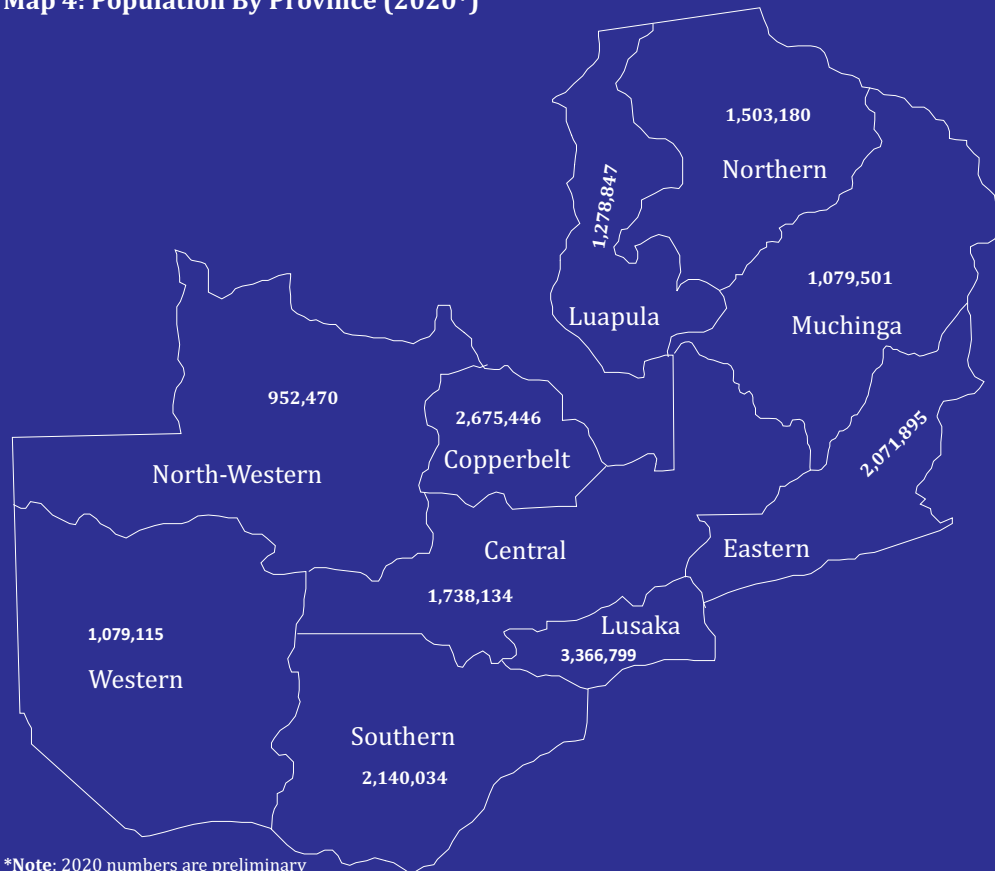


Table 29 :Area By Province

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 (2020*)



*Note: 2020 numbers are preliminary
 Source: Zambia Statistics Agency

Table 30: Population By Province

Province	Population 2020*
Central	1,738,134
Copperbelt	2,675,446
Eastern	2,071,895
Luapula	1,278,847
Lusaka	3,366,799
Muchinga	1,079,501
Northern	1,503,180
North-Western	952,470
Southern	2,140,034
Western	1,079,115
Total	17,885,422

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