



Bank of Zambia

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DGO/bsd/bp

December 18, 2023

CB Circular No. : 35/2023

To : All Heads of Commercial Banks

CALENDAR FOR SUBMISSION OF PRUDENTIAL RETURNS, CREDIT MARKET MONITORING PROGRAMME RETURNS, QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES FOR PERSONAL, CURRENT ACCOUNTS AND OTHER GENERAL SERVICES RETURNS

Further to CB Circular No. 01 of 1998 and CB Circular No. 04 of 2000, please be informed that the due dates for submission of Prudential Returns, Quarterly Financial Statements, Quarterly Credit Market Monitoring Programme Returns and the Quarterly Bank Charges for Personal, Current Accounts and other General Services Returns for 2024 are as follows:

1. PRUDENTIAL RETURNS

Month	Due Date
January	12 February 2024
February	14 March 2024
March	11 April 2024
April	13 May 2024
May	12 June 2024
June	12 July 2024
July	13 August 2024
August	11 September 2024
September	10 October 2024
October	12 November 2024
November	11 December 2024
December	13 January 2025

...2/-

2. BASEL II PILLAR 1 CAPITAL ADEQUACY RETURNS

Month	Due Date
January	19 February 2024
February	21 March 2024
March	18 April 2024
April	20 May 2024
May	19 June 2024
June	19 July 2024
July	20 August 2024
August	18 September 2024
September	17 October 2024
October	19 November 2024
November	18 December 2024
December	20 January 2025

3. INTERNAL CAPITAL ADEQUACY ASSESSMENT DOCUMENTS

The Internal Capital Adequacy Assessment (ICAAP) documents for the year ended 31 December 2023 are to be submitted by 30 September 2024.

4. CREDIT MARKET MONITORING PROGRAMME, QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES

1 st Quarter	11 April 2024
2 nd Quarter	12 July 2024
3 rd Quarter	10 October 2024
4 th Quarter	13 January 2025

The Monthly Prudential Returns and Credit Market Monitoring Programme (CMMP) Returns should be submitted through the Bank Supervision Application System via <https://bsa.boz.zm/bsa> while a soft copy of the Bank Charges Returns should be submitted to banksupervision@boz.zm.

A penalty of K500.00 per return per day will be charged for any delayed submissions or incorrect Prudential, CMMP and Bank Charges Returns.

In case of Quarterly Financial Statements, a penalty of K1,500.00 per return per day shall be incurred in any of the following circumstances:

...3/-

- Failure to submit the quarterly financial statements;
- Failure to obtain Bank of Zambia approval prior to publication;
- Publication of financial statements using incorrect formats; or
- Publication of incorrect information.



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