



BANK of ZAMBIA

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DGO/bsd/bp

December 28, 2020

CB Circular No. : 31/2020

To : All Heads of Commercial Banks

CALENDAR FOR SUBMISSION OF PRUDENTIAL RETURNS, BASEL II PILLAR 1 CAPITAL ADEQUACY RETURNS, INTERNAL CAPITAL ADEQUACY ASSESSMENT DOCUMENTS, CREDIT MARKET MONITORING PROGRAM RETURNS, QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES FOR PERSONAL, CURRENT ACCOUNTS AND OTHER SERVICES

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 the various regulatory returns for 2021 are as follows:

PRUDENTIAL RETURNS AND QUARTERLY CREDIT MARKET MONITORING

RETURNS

Month	Due Date
January	10 February 2021
February	11 March 2021
March	14 April 2021
April	12 May 2021
May	10 June 2021
June	14 July 2021
July	12 August 2021
August	10 September 2021
September	12 October 2021
October	10 November 2021
November	10 December 2021
December	12 January 2022

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BASEL II PILLAR 1 CAPITAL ADEQUACY RETURNS

Month	Due Date
January	17 February 2021
February	18 March 2021
March	14 April 2021
April	21 May 2021
May	17 June 2021
June	21 July 2021
July	19 August 2021
August	17 September 2021
September	19 October 2021
October	17 November 2021
November	19 December 2021
December	19 January 2022

INTERNAL CAPITAL ADEQUACY ASSESSMENT (ICAAP) DOCUMENTS

The ICAAP documents for the year ended December 31, 2020 are to be submitted by September 30, 2021.

QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES

1 st Quarter	14 April 2021
2 nd Quarter	14 July 2021
3 rd Quarter	12 October 2021
4 th Quarter	12 January 2022

The Monthly Prudential Returns and Credit Market Monitoring Program (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 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:

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



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