



**Bank of Zambia**  
**OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS**

BOZ/EXEC/DGO/bsd/rtns2023/am

December 30, 2022

**CB Circular No. : 19/2022**

**TO : All Heads of Commercial Banks**

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

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Further to CB Circular No.1 of 1998 and CB Circular No.4 of 2000, please be informed that the due dates for submission of Prudential Returns, Quarterly Financial Statements, Quarterly Credit Market Monitoring and the Quarterly Bank Charges for Personal, Current Accounts and other General Services Returns for 2023 are as follows:

**1. PRUDENTIAL RETURNS**

<b>Month</b>	<b>Due Date</b>
January	10 February 2023
February	14 March 2023
March	14 April 2023
April	11 May 2023
May	12 June 2023
June	14 July 2023
July	11 August 2023
August	12 September 2023
September	11 October 2023
October	10 November 2023
November	12 December 2023
December	11 January 2024

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**2. BASEL II PILLAR 1 CAPITAL ADEQUACY RETURNS**

<b>Month</b>	<b>Due Date</b>
January	17 February 2023
February	21 March 2023
March	21 April 2023
April	18 May 2023
May	19 June 2023
June	21 July 2023
July	18 August 2023
August	19 September 2023
September	19 October 2023
October	17 November 2023
November	19 December 2023
December	18 January 2024

**3. INTERNAL CAPITAL ADEQUACY ASSESSMENT (ICAAP) DOCUMENTS**

The ICAAP documents for the year ended 31 December 2022 are to be submitted by 30 September 2023.

**4. CREDIT MARKET MONITORING PROGRAMME (CMMP), QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES**

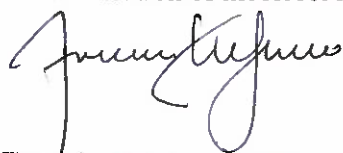
1 <sup>st</sup> Quarter	14 April 2023
2 <sup>nd</sup> Quarter	14 July 2023
3 <sup>rd</sup> Quarter	12 October 2023
4 <sup>th</sup> Quarter	11 January 2024

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](mailto: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:

- 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



**Francis Chipimo (PhD)**  
**DEPUTY GOVERNOR – OPERATIONS**

Cc Director – Bank Supervision