Bank of Zambia

OFFICE OF THE DEPUTY GOVERNOR – OPERATIONS

BOZ/EXEC/DGO/prs/bp

November 26, 2025

CB Circular No.	:	26/2025
To	:	All Heads of Financial Service Provider

CALENDAR FOR SUBMISSION OF PRUDENTIAL RETURNS, CREDIT MARKET MONITORING PROGRAMME 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, kindly be informed that the due dates for submission of Prudential Returns, Quarterly Financial Statements, Quarterly Credit Market Monitoring Programme (CMMP) and Quarterly Bank Charges for Personal, Current Accounts and other General Services Returns for 2026, are as follows:

1. PRUDENTIAL RETURNS

Month	Due Date
January	February 11, 2026
February	March 13, 2026
March	April 14, 2026
April	May 13, 2026
May	June 10, 2026
June	July 14, 2026
July	August 13, 2026
August	September 10, 2026
September	October 12, 2026
October	November 11, 2026
November	December 10, 2026
December	January 13, 2027

2. INTERNAL CAPITAL ADEQUACY ASSESSMENT PROCESS DOCUMENTS

The Internal Capital Adequacy Assessment Process documents for the year ended December 31, 2025, are to be submitted by September 30, 2026.

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3. INTERNAL CAPITAL ADEQUACY ASSESSMENT PROCESS DOCUMENTS

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

1st Quarter	April 14, 2026
2nd Quarter	July 14, 2026
3rd Quarter	October 12, 2026
4th Quarter	January 13, 2027

The Monthly Prudential Returns and 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.

For the 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 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 – Prudential Supervision
Director – Financial Conduct Supervision