



BANK Of ZAMBIA
OFFICE OF THE DEPUTY GOVERNOR - ADMINISTRATION

23rd December 2015

NB Circular No. : 04/2015

TO : All Non-Bank Financial Institutions and Bureaux de Change

**CALENDAR FOR SUBMISSION OF PRUDENTIAL RETURNS, QUARTERLY
DEMONSTRATION OF THE COST OF BORROWING RETURN, FINANCIAL
STATEMENTS FOR PUBLICATION AND CREDIT MARKET MONITORING
RETURNS**

Further to Circulars No. 1/98 and 4/00 dated 21 January 1998 and 15 May 2000 respectively, please be informed that the due dates for submission of Monthly Returns, Quarterly Returns, Quarterly Financial Statements for publication, Quarterly Demonstration of the Cost of Borrowing Returns and Credit Market Monitoring Returns for 2016 are as follows:

1. MONTHLY AND QUARTERLY RETURNS

Monthly Returns	Due Date
January	9 February 2016
February	10 March 2016
March	11 April 2016
April	11 May 2016
May	9 June 2016
June	13 July 2016
July	10 August 2016
August	9 September 2016
September	11 October 2016
October	9 November 2016
November	9 December 2016
December	11 January 2017

Quarterly Returns

1 st Quarter	11 April 2016
2 nd Quarter	13 July 2016
3 rd Quarter	11 October 2016
4 th Quarter	11 January 2017

2. QUARTERLY FINANCIAL STATEMENTS FOR PUBLICATION

1 st Quarter	11 April 2016
2 nd Quarter	13 July 2016
3 rd Quarter	11 October 2016
4 th Quarter	11 January 2017

3. QUARTERLY DEMONSTRATION OF THE COST OF BORROWING

1 st Quarter	11 April 2016
2 nd Quarter	13 July 2016
3 rd Quarter	11 October 2016
4 th Quarter	11 January 2017

4. CREDIT MARKET MONITORING PROGRAMME RETURNS

1 st Quarter	29 April 2016
2 nd Quarter	29 July 2016
3 rd Quarter	31 October 2016
4 th Quarter	31 January 2017

The prudential returns and the credit market monitoring programme returns should be submitted through the Institutional Information Submission System (IISS) of the Bank Supervision Application (BSA) at <https://bsa.boz.zm/bsav30>, while softcopies of the Quarterly Financial Statements for publication and the Demonstration of the Cost of Borrowing Returns should be submitted to nhfisreturns@boz.zm.

A penalty of K500.00 per return per day will be charged for any incorrect or delayed submission of Prudential Returns and Quarterly Demonstration of the Cost of Borrowing Return. In the case of Quarterly Financial Statements for publication, a penalty of K1,500.00 per return per day shall apply in any of the following circumstances:

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



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