



Bank Of Zambia

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DGO/nbfis/bp

December 28, 2017

NB Circular No: : 01/2017

To : All Heads of Non-Bank Financial Institutions and Bureaux de Change

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

Further to Circulars No. 01/98 and 04/00 dated January 21, 1998 and May 15, 2000 respectively, please be informed that the due dates for submission of Prudential Returns, Quarterly Demonstration of the Cost of Borrowing Return, Quarterly Financial Statements for publication and Credit Market Monitoring (CMMP) Returns for 2018 are as follows:

1. MONTHLY, QUARTERLY AND WEEKLY RETURNS

Monthly Returns	Due Date
January	12 February 2018
February	14 March 2018
March	12 April 2018
April	11 May 2018
May	12 June 2018
June	13 July 2018
July	13 August 2018
August	12 September 2018
September	11 October 2018
October	12 November 2018
November	12 December 2018
December	11 January 2019

.....2/-

Quarterly Returns

1 st Quarter	12 April 2018
2 nd Quarter	13 July 2018
3 rd Quarter	11 October 2018
4 th Quarter	11 January 2019

Weekly Returns

The Weekly Bureau de Change Return shall be submitted on the Monday or first business day following the end of the week to which the return relates.

2. QUARTERLY FINANCIAL STATEMENTS FOR PUBLICATION

1 st Quarter	12 April 2018
2 nd Quarter	13 July 2018
3 rd Quarter	11 October 2018
4 th Quarter	11 January 2019

3. AUDITED ANNUAL FINANCIAL STATEMENTS

The Audited Annual Financial Statements should be submitted three calendar months after the end of the institution's financial year in accordance with section 64(3) of the Banking and Financial Services Act.

4. QUARTERLY DEMONSTRATION OF THE COST OF BORROWING

1 st Quarter	12 April 2018
2 nd Quarter	13 July 2018
3 rd Quarter	11 October 2018
4 th Quarter	11 January 2019

5. CREDIT MARKET MONITORING PROGRAMME RETURNS

1 st Quarter	30 April 2018
2 nd Quarter	31 July 2018
3 rd Quarter	31 October 2018
4 th Quarter	31 January 2019

The Prudential Returns, Weekly Bureau de Change Returns and the CMMP 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 nbfisreturns@boz.zm.

.....3/

A penalty of K500.00 per return per day will be charged for any incorrect or delayed submission of Prudential Returns, Quarterly Demonstration of the Cost of Borrowing Return and CMMP Returns while a penalty fee of K100.00 per return per day will be charged for any incorrect or delayed submission of Weekly Bureau de Change Return. **A penalty of K500.00 per day will also be charged for delayed submission of Audited Annual Financial Statements.** 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.



Bwalya K. E. Ng'andu (Dr)
DEPUTY GOVERNOR – OPERATIONS