



**BANK of ZAMBIA**

**DEPUTY GOVERNOR - OPERATIONS**

February 5, 2013

NB Circular No: 01/2013

To : All Non-Bank Financial Institutions

**CALENDAR FOR SUBMISSION OF MONTHLY RETURNS, QUARTERLY RETURNS,  
QUARTERLY FINANCIAL STATEMENTS FOR PUBLICATION AND QUARTERLY  
DEMONSTRATION OF THE COST OF BORROWING 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 and quarterly demonstration of the cost of borrowing returns for 2013 are as follows: -

**MONTHLY RETURNS**

Month	Due Date
January	12 February 2013
February	11 March 2013
March	9 April 2013
April	10 May 2013
May	11 June 2013
June	9 July 2013
July	12 August 2013
August	10 September 2013
September	9 October 2013
October	11 November 2013
November	10 December 2013
December	10 January 2014

**QUARTERLY FINANCIAL STATEMENTS AND RETURNS**

1 <sup>st</sup> Quarter	9 April 2013
2 <sup>nd</sup> Quarter	9 July 2013
3 <sup>rd</sup> Quarter	9 October 2013
4 <sup>th</sup> Quarter	10 January 2014

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February 5, 2013

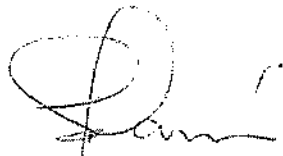
**QUARTERLY DEMONSTRATION OF THE COST OF BORROWING**

1 <sup>st</sup> Quarter	9 April 2013
2 <sup>nd</sup> Quarter	9 July 2013
3 <sup>rd</sup> Quarter	9 October 2013
4 <sup>th</sup> Quarter	10 January 2014

The Prudential Returns should be submitted through the Risk Analysis Automation System (RAAS) of the Bank Supervision Application (BSA) at <https://mail.boz.zm/bsav30>, while softcopies of the Demonstration of the Cost of Borrowing Returns should be submitted to [nbfisreturns@boz.zm](mailto:nbfisreturns@boz.zm).

A penalty of K500.00 per return per day will be charged for any incorrect or delayed submission of Prudential and Demonstration of the Cost of Borrowing Returns. In the case of the Quarterly Financial Statements, a penalty of KR1,500.00 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 publication;
- publication of financial statements using incorrect formats; and
- publication of incorrect information.



**Bwalya K. E. Ng'andu (Dr)**  
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