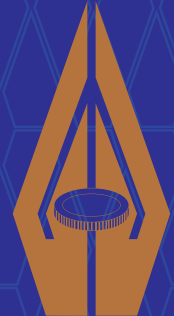


FINANCIAL AND OTHER STATISTICS 2024



Bank of Zambia

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Bank of Zambia

Financial and Other Statistics 2024

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Foreword

In pursuit of its primary goals of price and financial system stability, the Bank of Zambia promotes evidence based decision-making through the production and use of accurate statistics.

One of the key responsibilities of the Bank is to ensure timely availability of reliable statistics through various platforms. It is in this spirit that this Booklet on Financial and Other Statistics has been published.

The Booklet provides statistics on various aspects of the Zambian Financial system and economy at large. It also supplements other Bank publications such as the Fortnightly Statistics and Annual Report. The Booklet can be accessed on the Bank of Zambia website www.boz.zm



Dr. Denny H. Kalyalya
Governor



Table 1: Selected Macroeconomic Indicators, 2015 - 2024

Economic Indicators	2015	2016	2017	2018
Gross Domestic Product (GDP)				
GDP at Current prices (K' Millions)	183,381.0	216,098.1	246,251.8	279,441.2
GDP at Constant Prices (2010 K' Millions)	125,003.0	129,694.0	134,270.6	139,203.4
Population	15,473,905	15,933,883	16,405,229	16,887,720
GDP Per Capita (Kwacha)	11,851.0	13,562.2	15,010.6	16,547.0
GDP growth Rate (percentage)	2.9	3.8	3.5	3.7
Current Account (US\$ Million)	-570.8	-684.4	-435.0	-341.5
Prices				
Exchange rates (US\$) - End Period	10.98	9.92	9.99	11.92
Consumer Price Index (end year) 2009=100	176.5	189.6	201.2	217.0
Annual Inflation (end year)	21.1	7.5	6.1	7.9
Fiscal Sector (K'Millions)				
Total revenue and Grants	34,420.6	39,409.7	43,032.2	53,338.2
Total Domestic Revenue	34,051.2	38,884.6	42,565.6	52,702.9
Total Expenditure and Net Lending	51,684.8	55,846.0	59,645.0	75,369.6
Financing	18,257.4	12,483.1	11,889.1	22,802.0

*GDP numbers for 2024 are preliminary

Source: Ministry of Finance and National Planning

Table 1: (Cont') Selected Macroeconomic Indicators, 2015 - 2024

Economic Indicators	2019	2020	2021	2022	2023	2024
Gross Domestic Product (GDP)						
GDP at Current prices (K' Millions)	300,448.7	332,721.0	442,337.0	494,148.0	557,406.0	662,094.0
GDP at Constant Prices (2010 K' Millions)	141,701.5	137,755.0	146,343.9	153,970.0	162,235.0	168,433.0
Population	17,380,000	17,885,422	18,400,556	19,693,423	19,693,423	19,693,423
GDP Per Capita (Kwacha)	17,287.0	18,602.9	24,039.3	25,092.0	28,304.2	33,620.1
GDP growth Rate (percentage)	1.4	3.1	3.6	5.2	5.4	3.8
Current Account (US\$ Million)	146.8	2,173.0	2,629.6	1,092.8	-837.70	-1,116.1
Prices						
Exchange rates (US\$) - End Period	14.11	21.09	16.67	18.08	25.72	27.89
Consumer Price Index (end year) 2009=100	242.4	289.0	336.3	369.6	418.0	488.0
Annual Inflation (end year)	11.7	19.2	16.4	9.9	13.1	16.7
Fiscal Sector (K'Millions)						
Total revenue and Grants	61,331.1	67,437.2	98,944.8	100,683.5	122,103.9	152,624.8
Total Domestic Revenue	60,492.3	65,721.7	96,463.4	98,652.4	116,055.3	150,271.5
Total Expenditure and Net Lending	86,865.2	113,207.7	134,928.6	138,148.9	152,430.8	175,501.5
Financing	27,302.8	46,586.9	36,714.0	37,513.6	30,090.6	22,270.7

Notes: 1. 2024 numbers are preliminary

2. 2024 population numbers have not yet been release, hence 2022 data is used as reference

Source: Ministry of Finance and National Planning

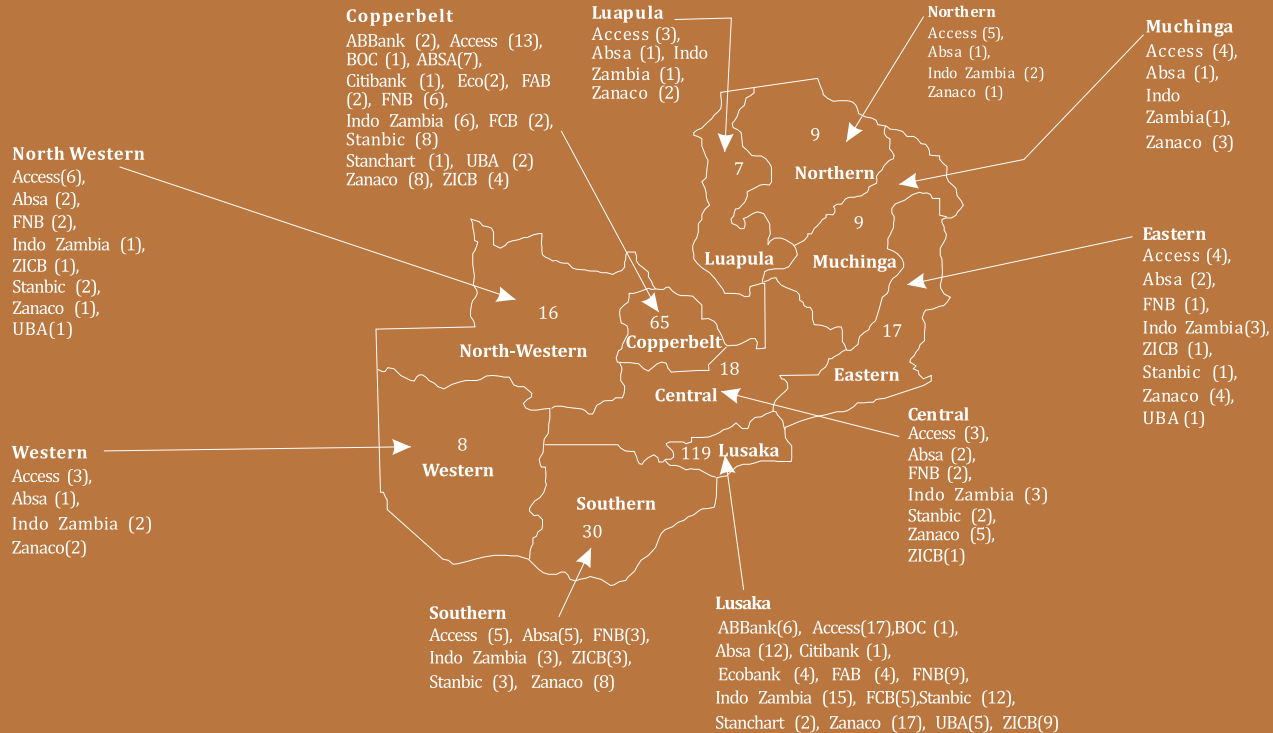
Table 2: Commercial Bank Branches by Province, 2024

Commercial Banks	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Access	17	3	13	4	5	3	3	5	6	4	63
AB Bank	6	0	2	0	0	0	0	0	0	0	8
Atlasmara	0	0	0	0	0	0	0	0	0	0	0
BOC	1	0	1	0	0	0	0	0	0	0	2
Absa	12	2	7	2	5	1	1	1	2	1	34
Citibank	1	0	1	0	0	0	0	0	0	0	2
Ecobank	4	0	2	0	0	0	0	0	0	0	6
FAB	4	0	2	0	0	0	0	0	0	0	6
FNB	9	2	6	1	3	0	0	0	2	0	23
Indo-Zambia	15	3	6	3	3	1	2	2	1	1	37
ZICB	9	1	4	1	3	0	0	0	1	0	19
FCB	5	0	2	0	0	0	0	0	0	0	7
Investrust	0	0	0	0	0	0	0	0	0	0	0
Stanbic	12	2	8	1	3	0	0	0	2	0	28
Stanchart	2	0	1	0	0	0	0	0	0	0	3
UBA	5	0	2	1	0	0	0	0	1	0	9
Zanaco	17	5	8	4	8	2	2	1	1	3	51
Total	119	18	65	17	30	7	8	9	16	9	298

Note: The acquisition of Atlasmara Zambia by Access Bank Zambia was completed in April 2024

Source: Commercial Banks

Map 1: Commercial Bank Branch Distribution by Province as at 31st December 2024



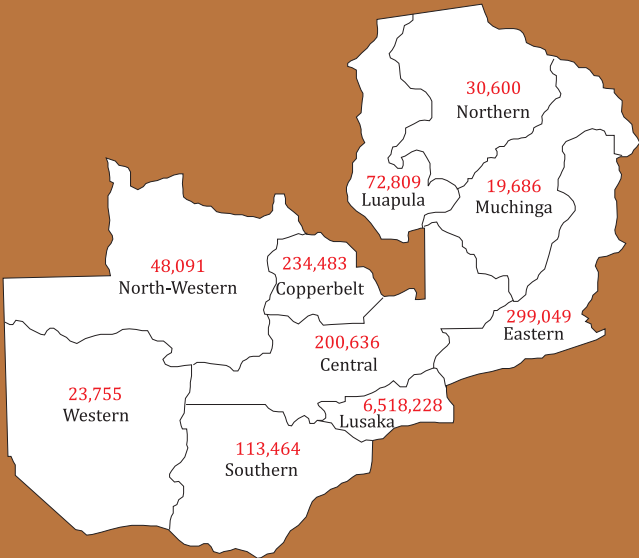
Source: Commercial Banks

Table 3: Technological Infrastructure, 2021 - 2024

Service	2021	2022	2023	2024										
				Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Automated Teller Machines (Cash-in/Cash-out)	273	299	334	178	21	77	13	28	4	6	4	16	5	352
Automated Teller Machines (Cash-out only)	598	652	620	274	23	113	21	33	10	11	10	33	12	540
Point of Sale (POS) (Number of Terminals)	28,724	39,019	45,316	23,685	4,076	9,555	3,495	4,596	1,368	1,037	1,453	1,145	961	51,371
Telephone Banking (Number of Subscribers)	3,752,478	4,890,087	6,048,563	6,269,314	111,168	123,054	155,449	63,694	45,842	16,101	25,177	26,705	14,768	6,851,272
Internet Banking (Number of Subscribers)	487,953	493,986	564,632	221,475	85,348	100,439	140,015	45,113	25,370	6,600	3,563	19,898	3,940	651,761
Others (e.g. number of mobile banking facilities)	108,597	2,836	3,786	3,302	-	1,245	56	-	215	-	393	294	-	5,505
Total	4,378,623	5,426,879	6,663,251	6,518,228	200,636	234,483	299,049	113,464	72,809	23,755	30,600	48,091	19,686	7,560,801

Source: Commercial Banks

Note: 2022 numbers were revised in the 2024 publication



Source: Commercial Bank

Table 4a: Annual Employment in Commercial Banks by Occupational Category and Sex, 2015 - 2024

Occupational Category	2015				2016				2017				2018				2019			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Legislators, Senior Officials and Managers	868	91	550	17	797	78	504	17	994	69	657	19	800	60	494	17	1,016	56	678	15
2. Professionals	966	4	734	0	976	3	720	0	797	2	624	0	766	1	619	1	913	1	771	2
3. Technicians and Associate Professionals	419	0	399	0	588	0	544	0	283	0	240	0	532	0	447	0	108	267	70	174
4. Clerks	1,147	0	1,135	0	1,400	0	1,298	0	1,469	0	1,452	0	1,275	0	1,303	0	1,187	0	1,329	0
5. Service Workers and Shop and Market Sales Workers	155	0	74	0	56	0	6	0	67	0	47	0	360	0	326	0	61	0	56	0
6. Craft and Related and Trade Workers	26	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Plant and Machine Operators and Assemblers	11	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	6	0	0	0
8. Elementary Occupations	9	0	4	0	12	0	0	0	4	0	1	0	43	0	1	0	29	0	27	0
9. Temporary Employees	344	2	275	0	205	0	184	0	166	0	153	0	125	0	143	0	76	0	82	0
10. Other	391	0	377	0	219	0	51	0	182	0	132	0	201	0	167	1	299	0	258	0
Total	4,336	97	3,549	17	4,253	81	3,307	17	3,965	71	3,306	19	4,102	61	3,500	19	3,695	324	3,271	191
Grand Total	7,999				7,658				7,361				7,682				7,481			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks

Table 4a: (Cont') Annual Employment in Commercial Banks by Occupational Category and Sex, 2015 - 2024

Occupational Category	2020				2021				2022				2023				2024			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Legislators, Senior Officials and Managers	885	51	569	11	913	39	610	10	1,079	25	733	6	1,049	29	750	6	913	10	630	5
2. Professionals	1,026	1	865	2	1,080	1	979	0	815	10	679	4	937	9	781	2	1,088	5	1,025	5
3. Technicians and Associate Professionals	227	0	197	0	177	0	151	0	353	0	457	0	366	0	431	0	246	10	302	0
4. Clerks	805	0	872	0	823	0	932	1	726	0	922	0	887	0	931	0	954	0	1,304	0
5. Service Workers and Shop and Market Sales Workers	5	0	2	0	6	0	2	0	0	0	0	0	0	0	0	0	6	2	5	0
6. Craft and Related and Trade Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	1	0
7. Plant and Machine Operators and Assemblers	4	0	0	0	0	0	0	0	2	0	0	0	2	0	0	0	0	0	0	0
8. Elementary Occupations	2	0	3	0	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Temporary Employees	193	4	208	1	214	0	235	0	46	0	33	0	52	0	48	0	40	0	65	0
10. Other	410	0	388	0	191	5	173	0	420	0	351	0	464	0	391	1	170	0	161	0
Total	3,557	56	3,104	14	3,405	45	3,083	11	3,441	35	3,175	10	3,757	38	3,332	9	3,426	27	3,493	10
Grand Total	6,731				6,544				6,661				7,136				6,956			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks

Table 4b: Employment in Commercial Banks by Occupational Category and Province, 2024

Occupational Category	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	North/W	Muchinga	Total
Executive Management	142	0	0	0	0	0	0	0	0	0	142
Senior Managers	537	2	14	2	4	0	1	1	1	0	562
Managers	1,046	11	68	16	19	4	2	6	12	3	1,187
Credit	439	0	38	0	0	0	0	0	26	0	503
Treasury	108	0	1	0	0	0	0	0	0	0	109
Finance	151	0	0	0	0	0	0	0	0	0	151
Risk and Compliance	248	0	0	0	0	0	0	0	0	0	248
Operations	1,809	55	220	49	83	15	20	27	34	30	2,342
Others	176	44	14	23	10	3	3	2	22	24	321
Clerical and general staff	515	27	403	81	154	36	41	48	71	15	1,391
Total	5,171	139	758	171	270	58	67	84	166	72	6,956

Source: Commercial Banks

Table 5: Annual Employment in Commercial Banks by Province, 2015 - 2024

Province	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Lusaka	5,522	5,168	5,041	5,270	5,220	4,732	4,790	4,921	5,388	5,171
Central	207	215	185	201	180	153	141	141	141	139
Copperbelt	1,111	1,140	1,091	1,132	1,086	975	819	801	781	758
Eastern	207	204	188	202	177	152	133	133	147	171
Southern	375	361	351	356	324	298	260	262	267	270
Luapula	74	70	76	72	63	60	57	51	47	58
Western	96	91	89	93	88	68	61	65	63	67
Northern	138	150	115	122	107	83	68	74	77	84
Northwestern	179	173	141	146	150	143	139	134	146	166
Muchinga	90	86	84	88	86	67	76	79	79	72
Total	7, 999	7,658	7,361	7,682	7,481	6,731	6,544	6,661	7,136	6,956

Source: Commercial Banks

Table 6: Commercial Bank Deposits per Capita in Kwacha, 2015 - 2024

Year End	Total Deposits (K'Million)	Nominal Deposits per Capita	Real Deposits per Capita
2015	46,410.6	2,999.3	142.1
2016	46,648.9	2,927.7	392.0
2017	53,703.0	3,273.5	536.6
2018	61,248.4	3,626.8	459.1
2019	69,154.7	3,979.0	340.1
2020	105,574.4	5,902.8	307.4
2021	113,212.1	6,152.6	375.2
2022	147,022.6	7,497.0	684.9
2023	178,379.1	9,057.8	642.4
2024	209,028.5	10,614.1	599.7

Note: Values for 2020 has been revised

Source: Commercial Banks and Zambia Statistics Agency

Table 7: Number of Deposit Accounts, 2015 - 2024

Province	2015				2016				2017			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	287,538	1,031,283	22,324	1,341,145	336,487	1,057,579	21,377	1,415,443	351,872	1,178,304	26,651	1,556,827
Central	24,298	89,325	1,703	115,326	24,657	98,131	2,176	124,964	22,312	126,431	1,996	150,739
Copperbelt	172,187	345,254	10,862	528,303	194,813	360,971	14,820	570,604	185,035	396,038	16,358	597,431
Eastern	18 883	109,938	1,409	130,230	20,471	122,954	1,882	145,307	18,331	143,622	2,508	164,461
Southern	44,844	161,868	2,902	209,614	54,298	181,862	3,923	240,083	48,639	201,232	4,793	254,664
Luapula	7,455	39,554	376	47,385	9,834	45,594	486	55,914	10,412	48,095	209	58,716
Western	8,690	42,807	546	52,043	11,895	54,053	693	66,641	11,415	56,614	214	68,243
Northern	9,107	48,167	451	57,725	8,365	51,656	521	60,542	7,905	58,185	257	66,347
Northwestern	28,673	53,747	2,485	84,905	34,154	56,609	2,796	93,559	29,598	62,875	2,720	95,193
Muchinga	8,840	38,258	282	47,380	5,199	38,442	306	43,947	3,301	37,826	116	41,243
Total	610,515	1,960,201	43,340	2,614,056	700,173	2,067,851	48,980	2,817,004	688,820	2,309,222	55,822	3,053,864

Source: Commercial Banks

Table 7: (Cont') Number of Deposit Accounts, 2015 - 2024

Province	2018				2019				2020			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	315,965	1,166,704	29,671	1,512,340	701,198	459,618	26,696	1,187,512	524,585	481,457	17,470	1,023,512
Central	21,548	112,469	3,230	137,247	43,231	68,018	2,997	114,246	49,919	92,507	1,894	144,320
Copperbelt	169,703	351,253	17,864	538,820	246,091	213,881	16,421	476,393	245,781	228,075	9,396	483,252
Eastern	16,289	120,827	2,670	139,786	34,810	72,227	1,805	108,842	35,646	77,499	1,050	114,195
Southern	45,290	169,435	5,585	220,310	82,616	87,770	4,761	175,147	91,941	97,170	3,099	192,210
Luapula	11,424	41097	923	53,444	18,606	24770	527	43,903	20,315	29318	690	50,323
Western	10,618	46,108	919	57,645	17,887	29,478	1,391	48,756	18,667	21,547	1,331	41,545
Northern	10,852	47,207	931	58,990	15,563	28,432	664	44,659	16,867	33,268	614	50,749
Northwestern	27,077	51,869	3,387	82,333	37,719	36,574	3,749	78,042	37,484	50,839	2,077	90,400
Muchinga	7,001	30,617	493	38,111	11,094	22,803	313	34,210	10,997	24,713	298	36,008
Total	635,767	2,137,586	65,673	2,839,026	1,208,815	1,043,571	59,324	2,311,710	1,052,202	1,136,393	37,919	2,226,514

Source: Commercial Banks

Table 7: (Cont') Number of Deposit Accounts, 2015 - 2024

Province	2021				2022			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	568,662	433,547	29,160	1,031,369	672,259	505,220	25,576	1,203,055
Central	52,563	75,802	2,947	131,312	53,518	62,502	2,449	118,469
Copperbelt	255,370	246,290	16,136	517,796	274,004	267,397	13,121	554,522
Eastern	36,735	73,026	1,874	111,635	42,720	69,615	1,628	113,963
Southern	81,743	96,104	4,653	182,500	85,218	103,910	4,066	193,194
Luapula	18,982	25,462	610	45,054	22,577	29,995	519	53,091
Western	19,644	31,065	1,342	52,051	21,057	34,170	1,102	56,329
Northern	29,234	32,855	3,301	65,390	19,703	35,433	482	55,618
Northwestern	28,034	38,576	557	67,167	47,962	51,855	3,084	102,901
Muchinga	10,232	24,251	411	34,894	11,523	25,051	273	36,847
Total	1,101,199	1,076,978	60,991	2,239,168	1,250,541	1,185,148	52,300	2,487,989

Source: Commercial Banks

Table 7: (Cont') Number of Deposit Accounts, 2015 - 2024

Province	2023				2024			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	674,047	555,349	27,475	1,256,871	926,898	571,658	23,756	1,522,312
Central	61,177	74,489	2,583	138,249	68,368	85,984	2,519	156,871
Copperbelt	298,731	295,172	19,619	613,522	304,757	300,737	10,877	616,371
Eastern	53,521	83,302	1,506	138,329	60,183	88,056	1,555	149,794
Southern	100,094	120,471	5,805	226,370	101,560	100,691	3,988	206,239
Luapula	28,865	33,410	463	62,738	39,348	64,535	880	104,763
Western	25,004	38,966	1,443	65,413	25,169	47,696	1,481	74,346
Northern	26,498	41,919	520	68,937	27,339	51,219	510	79,068
Northwestern	56,681	56,575	2,718	115,974	62,495	49,878	2,619	114,992
Muchinga	14,329	28,145	279	42,753	14,640	33,304	427	48,371
Total	1,338,947	1,327,798	62,411	2,729,156	1,630,757	1,393,758	48,612	3,073,127

Source: Commercial Banks

Table 8: Banks Lending per Capita, 2015 - 2024

Year End	Total Credit (K'Million)	Nominal Bank Lending per Capita	Real Bank Lending per Capita
2015	40,415.8	2,611.9	123.8
2016	41,339.3	2,594.4	347.4
2017	53,576.8	3,265.8	535.4
2018	62,219.3	3,684.3	466.4
2019	73,134.0	4,207.9	359.7
2020	102,654.9	5,739.6	298.9
2021	103,413.8	5,620.1	342.7
2022	99,281.8	5,041.4	519.9
2023	140,474.0	7,133.0	544.5
2024	152,072.4	7,722.0	462.4

Notes: 1. Values revised into rebased currency
2. Banks (Central and Commercial) Lending includes Government securities
3. Values for 2018 to 2020 have been revised

Source: Bank of Zambia, Commercial Banks and Zambia Statistics Agency

Table 9: Number of Borrowers from Commercial Banks by Province, 2015 - 2024

Province	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Central	15,202	10,110	8,386	9,050	10,121	9,797	11,005	17,534	20,492	14,926
Copperbelt	68,234	67,156	48,130	47,263	47,397	43,836	46,904	61,213	62,781	49,145
Eastern	16,268	9,807	8,940	9,327	9,013	8,636	9,127	12,566	16,640	12,052
Luapula	5,368	5,642	2,918	2,955	3,077	3,872	17,679	115,227	203,570	5,405
Lusaka	130,954	128,437	121,179	108,180	117,761	113,883	225,727	249,435	339,924	418,125
Northern	6,377	6,172	6,777	6,449	6,679	5,716	6,311	12,908	15,380	6,462
North-Western	14,803	9,475	9,398	10,343	12,310	12,411	13,898	21,924	24,604	17,816
Southern	23,175	17,820	12,843	12,893	13,964	15,210	18,374	26,262	29,821	22,929
Muchinga	4,200	3,391	-	3,674	3,396	4,006	4,181	9,009	10,245	5,174
Western	5,532	5,437	3,918	4,279	4,810	4,808	5,226	10,998	12,515	6,517
Total	290,113	263,447	225,186	214,412	228,528	222,175	358,432	537,076	735,972	558,551

Note: 2019 Numbers have been revised

Source: Commercial Banks

Table 10: Commercial Banks Lending by Economic Sector (K' Million), 2015 - 2024

Sector	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Agriculture, Forestry and Fishing	4,535.5	4,034.6	4,967.7	4,932.9	5,851.3	7,116.8	5,184.4	4,974.4	6,785.4	8,060.8
Mining and Quarrying	1,673.1	1,483.1	1,542.5	2,047.5	2,650.7	2,702.9	1,685.8	3,771.6	5,462.2	5,308.4
Manufacturing	3,539.1	2,983.1	1,907.1	2,668.8	3,181.4	4,419.4	5,017.4	9,602.4	15,043.1	19,839.1
Electricity, Gas and Water	435.5	516.5	748.0	874.3	1,544.7	1,964.1	1,905.1	1,904.6	6,564.2	8,268.2
Construction	897.7	907.0	1,073.4	873.5	767.6	748.0	824.9	692.9	1,046.8	1,362.2
Wholesale and Retail trade	2,833.1	2,411.9	2,781.1	3,232.1	4,080.1	3,683.5	3,991.9	4,947.3	7,740.8	9,270.5
Restaurants, Bars and Hotels	424.1	376.3	358.6	367.7	337.7	447.2	290.1	244.0	323.7	388.1
Transport, Storage and Communications	1,334.3	1,086.9	1,139.2	1,795.5	3,119.7	3,685.2	3,762.6	4,857.7	6,972.6	6,026.0
Financial Intermediaries and Insurance	702.8	419.6	544.5	1,205.4	733.6	798.3	571.1	843.6	1,588.1	2,875.5
Community, Social and Personal Services	446.0	406.8	1,013.3	1,392.1	2,340.6	5,290.2	10,758.6	8,629.1	4,395.0	3,557.9
Real Estate and Business services	755.0	829.0	859.4	1,008.0	1,152.2	1,957.6	1,468.5	2,301.2	2,553.8	2,231.4
Total	17,576.2	15,454.8	16,934.7	20,397.9	25,759.6	32,813.3	35,460.4	42,768.8	58,475.6	67,188.1

Source: Commercial Banks

Note: These figures exclude individuals and households

Table 11: Commercial bank lending by institutional Sector (K'Million), 2015 - 2024

Institutional Sector	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Private sector	24,747.7	22,067.9	22,824.0	25,971.3	30,970.3	33,993.2	31,316.3	42,610.3	62,065.1	72,930.9
of which Households	7,910.3	6,712.5	7,121.8	8,083.2	8,653.8	8,661.2	8,055.1	9,678.9	12,446.9	14,525.4
Private Companies	16,837.4	15,355.4	15,702.2	17,888.1	22,316.5	25,332.0	23,261.2	32,931.4	49,618.2	58,405.5
Government	751.2	1,041.9	1,256.9	2,133.9	3,805.8	8,388.0	12,478.3	8,672.3	7,415.0	7,415.0
of which Central Government	466.0	819.3	844.4	1,645.3	3,080.8	7,240.4	11,607.8	7,314.1	2,688.3	2,688.3
Parastatals	285.2	222.6	412.5	488.6	725.0	1,147.6	870.5	1,358.2	4,726.7	4,726.7
Total	25,498.9	23,109.8	24,080.9	28,105.2	34,776.2	42,381.1	43,794.7	51,282.6	69,480.0	80,345.9

Source: Bank of Zambia and Commercial Banks

Table 12: Yield Rates on Treasury Bills - Annual Average (%), 2015- 2024

Year	91 days	182 days	273 days	364 days	Weighted Average
2015	14.3	19.3	20.0	22.3	21.2
2016	21.3	24.1	25.7	25.6	25.2
2017	12.6	13.4	14.5	17.4	16.6
2018	11.6	13.1	15.1	19.2	18.3
2019	16.0	17.0	25.0	25.9	24.5
2020	13.3	16.7	18.7	20.5	20.1
2021	12.8	14.4	17.0	22.2	19.9
2022	9.6	10.9	12.4	14.6	13.3
2023	9.7	10.6	12.5	15.6	13.8
2024	10.1	10.4	11.6	16.6	14.8

Source: Bank of Zambia

Table 13: Yield Rates on Government Bonds - Annual Average (%), 2015 - 2024

Year	2 Year	3 Year	5 Year	7 Year	10 Year	15 Year	Weighted Average
2015	18.1	20.4	24.2	22.4	21.0	22.5	23.6
2016	24.8	24.1	27.3	27.5	24.0	23.4	25.8
2017	17.7	18.5	18.3	19.1	19.5	20.1	18.9
2018	17.9	18.5	19.1	19.0	19.8	18.0	18.9
2019	27.1	27.4	28.9	24.1	26.5	19.6	28.1
2020	19.6	20.3	22.1	21.0	21.3	20.5	22.9
2021	27.3	28.2	29.9	27.7	30.5	31.1	29.5
2022	17.7	21.2	23.2	24.7	26.3	26.9	22.6
2023	17.7	21.9	23.7	24.9	26.9	27.4	24.7
2024	17.4	20.3	21.8	23.1	24.7	26.1	23.3

Source: Bank of Zambia

Table 14: Commercial Bank Lending Rates - Annual Average (%), 2015 -2024

Year	Weighted Lending Base Rate	Lending Margin	Lending Rate	Weighted Inter bank Rate
2015	12.5	8.6	21.1	15.3
2016	15.5	12.6	28.1	20.8
2017	10.3	16.7	26.9	12.6
2018	9.8	14.2	23.9	9.8
2019	10.3	15.4	25.6	10.5
2020	9.5	17.1	26.7	10.1
2021	8.5	17.2	25.7	8.3
2022	9.0	16.2	25.2	8.8
2023	9.8	15.7	25.2	9.6
2024	13.1	13.2	26.2	15.2

Note: The policy rate was introduced in April 2012 and replaced the Weighted Lending Base rate

Source: Bank of Zambia and Commercial Banks

Table 15a: Commercial Bank Deposit Rates - Annual Average (%), 2015 - 2024

Year	Cheque Account (K500 & above)	Savings		Deposits over K20,000.00						
		Less than	More than							
		K100	K100	24hr call	7 days	14 days	30 days	60 days	90 days	180 days
2015	1.5	2.4	3.4	2.0	4.2	4.3	6.6	7.9	9.0	10.5
2016	1.3	2.6	3.3	2.3	6.9	7.3	9.0	10.6	10.8	12.6
2017	1.2	2.0	2.7	2.1	4.8	5.1	7.1	8.2	8.9	10.6
2018	1.1	1.9	2.9	2.2	3.6	3.4	5.2	6.1	6.8	8.3
2019	1.4	1.7	3.0	2.5	3.5	3.4	6.2	7.6	8.3	9.8
2020	1.5	1.6	2.9	2.7	3.0	3.2	6.4	7.8	8.7	10.2
2021	0.9	1.4	2.6	2.3	2.2	2.7	5.2	6.5	7.5	9.2
2022	0.8	1.4	2.7	2.0	2.0	2.3	4.0	4.8	5.8	7.1
2023	0.8	1.4	2.7	2.0	2.0	2.3	4.0	4.8	5.8	7.1

Source: Bank of Zambia and Commercial Banks

Table 15b: Commercial Bank Deposit Rates - Annual Average (%), 2024

Year	Current Account		Savings	1 Months		3 Months		6 Months		9 Months		12 Months	
	Retail	Non-Retail		Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail
2024	1.8	2.9	3.6	5.0	6.2	6.2	7.8	7.1	8.4	8.8	10.1	10.2	10.9

Note: The presentation of interest rates changed effective March, 2023

Source: Bank of Zambia and Commercial Banks

Table 16: Commercial Bank Exchange Rates (K/Foreign Currency) - End Period, 2015 - 2024

Year End	US Dollar		British Pound		Euro		South Africa Rand	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
2015	10.9706	10.9906	16.2585	16.2936	11.7704	11.8020	0.7225	0.7241
2016	9.8737	9.9208	12.2610	12.3218	10.3628	10.4139	0.7204	0.7241
2017	9.9678	10.0178	12.1664	12.2284	11.9564	12.0204	0.8058	0.8118
2018	11.8333	12.0207	15.2282	15.2981	13.6241	13.6861	0.8279	0.8318
2019	14.3058	14.4153	18.8221	18.8933	15.9452	16.0056	0.9942	0.9983
2020	20.9007	21.2872	28.2803	28.3590	25.6300	25.6956	1.4123	1.4181
2021	16.7235	16.8373	22.3225	22.3938	18.9450	19.0057	1.0560	1.0596
2022	17.3003	17.4819	21.3869	21.4512	18.5950	18.6513	1.0159	1.0191
2023	24.4757	24.8671	31.2951	31.3681	26.9767	27.0406	1.3260	1.3286
2024	27.4609	27.7371	34.8672	34.9414	28.8813	28.9381	1.5143	1.5178

Source: Bank of Zambia and Commercial Banks

Table 17: Bank of Zambia and Bureau De Change Exchange Rates (K/US Dollars) - End Period, 2015 - 2024

Year End	Bank of Zambia Rates			Bureau		
	Buying	Selling	Mid-rate	Buying	Selling	Mid-rate
2015	10,8288	10,8488	10,8388	10,6040	10,8217	10,7128
2016	9,8133	9,8595	9,8364	9,7949	9,9568	9,8759
2017	9,9678	10,0178	9,9928	9,7647	9,9304	9,8476
2018	11,8998	11,9498	11,9248	11,8480	12,0000	11,9240
2019	14,3526	14,4025	14,3776	14,3435	14,5601	14,4518
2020	21,0638	21,1137	21,0888	21,1015	21,3595	21,2305
2021	17,1306	17,1806	17,1556	17,1106	17,3718	17,2412
2022	17,5606	17,6078	17,5842	17,3225	17,5883	17,4554
2023	24,7290	24,7779	24,7534	24,2618	24,6360	24,4489
2024	27,5601	27,6097	27,5849	27,6368	27,7356	27,6862

Source: Bank of Zambia and Bureau De Change

Table 18: Financial Stability Indicators; Commercial Banks (Ratios, Unless Indicated), 2015 - 2024

Indicator	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total Regulatory Capital to Risk-weighted Assets	21.2	26.2	26.5	22.1	22.3	20.1	24.7	22.8	23.5	24.4
Tier 1 Regulatory Capital to Risk-weighted Assets	19.2	23.4	24.5	20.1	20.2	17.8	23.3	21.9	22.8	23.0
Total Regulatory Capital to Total Assets (Leverage)	12.2	11.9	12.6	12.3	10.6	9.6	10.9	10.6	11.3	12.2
Total Non-Performing Loans to Total Loans and Advances	7.3	9.7	11.5	11.0	8.9	11.6	5.8	5.0	4.2	4.1
Loan Loss Provisions to Non-Performing Loans	70.5	71.0	69.2	86.4	91.6	75.9	102.8	93.4	92.2	91.2
Core Liquid Assets Ratio (Required)	6.0	6.0	6.0	6.0	6.0	6.0	6.0	4.4	3.6	3.4
Core Liquid Assets Ratio (Actual)	92.6	74.8	106.2	96.9	110.8	124.3	168.4	148.5	110.9	94.0
Kwacha/Forex Statutory Reserve Ratio (Required)	18.0	18.0	8.0	5.0	9.0	9.0	9.0	9.0	17.0	26.0
Kwacha Statutory Reserve Ratio (Actual)	17.7	19.4	11.5	6.9	6.1	9.8	10.1	9.7	17.1	17.1
Foreign Currency Statutory Reserve Ratio (US\$) - Actual	18.0	19.4	9.2	6.3	9.0	9.8	10.8	9.0	17.7	26.8
Return on Assets	2.8	2.5	3.1	3.0	3.1	2.6	5.2	5.0	5.8	5.1
Return on Equity	13.1	12.4	15.4	14.8	15.4	13.4	27.9	29.9	33.8	29.7
Gross Interest Income to Total Gross Income	67.1	68.6	69.0	67.9	72.7	72.6	488.0	72.9	71.5	70.3
Net Interest Margin (%)	8.2	8.7	9.1	9.1	9.3	9.3	16.7	9.4	10.4	10.0
Total Loans and Advances to Total Deposits Ratio	56.4	50.0	45.2	47.3	51.5	46.2	46.6	50.7	48.5	39.1
Liquid Assets to Total Assets	34.8	39.1	45.5	47.0	42.2	45.4	56.3	67.6	64.9	33.8
Foreign Currency Loans to Total Loans	36.9	35.7	41.6	44.5	50.3	51.1	33.7	40.9	42.8	43.3
Foreign Currency Liabilities to Total Liabilities	48.9	44.9	44.0	47.9	47.4	51.5	41.9	41.7	44.9	43.2

Source: Bank of Zambia and Commercial Banks

Table 19: Payment Systems Transactions, 2015 - 2024

Payment System	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Real Time Gross Settlement System Transactions										
Volumes	374,661.0	388,176.0	493,964.0	573,071.0	607,114.0	708,946.0	895,051.0	1,166,576.0	1,320,445.0	1,512,258.0
Values (K' Million)	887,544.4	723,489.4	799,745.0	968,306.0	975,282.9	1,053,189.4	1,488,147.0	2,185,143.2	2,444,044.5	4,240,128.8
Zambia Electronic Clearing House Transactions										
Volumes	8,217,193.0	10,197,756.0	8,242,104.0	8,992,580.0	9,595,351.0	9,582,896.0	9,792,838.0	10,659,705.0	11,727,222.0	12,192,320.0
Values (K' Million)	59,788.1	54,672.2	59,939.2	72,105.7	79,019.8	87,312.8	107,547.7	123,750.8	150,873.1	167,461.0

Source: Bank of Zambia

Table 20a: Number of Non-Bank Financial Institutions Branches by Province, 2015 - 2024

Province	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Central	9	17	17	17	19	22	22	22	24	39
Copperbelt	65	72	72	67	73	82	85	91	91	116
Eastern	16	20	20	19	20	28	28	29	28	48
Luapula	5	8	8	9	10	14	15	17	16	24
Lusaka	147	152	191	177	179	187	195	212	213	202
Northern	7	6	6	15	13	19	19	22	22	47
North-Western	11	11	11	12	21	25	25	27	28	32
Southern	22	39	39	18	31	46	46	46	49	55
Western	9	11	11	28	14	15	15	17	19	27
Muchinga	10	10	10	13	15	19	19	18	18	41
Total	301	346	385	375	395	457	469	501	508	631

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 20b: Number of Non-Bank Financial Institutions, 2015 - 2024

Institution	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Micro Finance Institutions	35	33	34	35	33	32	38	37	35	26
Leasing Companies	10	8	8	8	7	7	8	7	7	5
Bureau De Change	74	73	80	80	75	73	74	71	67	66
Building societies	4	4	3	3	1	1	2	2	2	0
Development Banks	1	1	1	1	1	1	1	1	0	1
Savings and credit institution	1	1	1	1	1	1	1	1	1	0
Credit Reference Bureau	1	1	1	1	1	1	1	1	1	1
Total	126	121	128	129	119	116	125	120	113	99

Source: Bank of Zambia and Non-Bank Financial Institutions

**Table 21: Financial Soundness Indicators for Leasing and Finance Companies , End Period 2015-2024
(Ratios, unless otherwise indicated)**

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Capital Ratios										
Shareholders Equity to Assets	30.8	-14.7	-30.3	28.7	19.1	16.9	27.8	34.7	33.7	30.5
Deposits & other liabilities to Shareholders' Funds	150.9	-305.7	-92.9	12.5	421.8	491.5	259.8	187.9	36.9	231.0
Non-performing Loans to Shareholders Equity	30.2	-360.8	-292.7	69.1	205.9	208.9	80.2	10.9	22.2	56.2
Tier 1 Capital to Risk Based Assets	22.5	-11.4	-27.1	35.5	25.4	24.1	42.8	44.9	43.8	44.3
Total Capital to Risk Based Assets	22.9	-11.4	-24.4	45.3	44.3	37.3	42.5	43.0	44.2	42.3
Asset Quality										
Net Non-performing Assets to Total Assets	5.0	-2.9	88.6	-5.3	-6.4	5.9	-1.2	-4.1	2.2	6.1
Non-performing Loans to Total Loans	6.0	0.6	67.2	23.7	36.7	38.8	27.4	4.8	9.2	20.8
Allowance For Loan and Lease Losses to total loans	6.0	66.9	61.2	30.1	42.6	32.4	28.9	10.1	6.5	13.5
Allowance for Loan and Lease Losses to NPL	51.0	105.4	91.0	126.9	116.3	83.4	105.5	208.3	70.8	64.6
Earnings										
Monthly Return on Assets (ROA)	-1.0	-0.6	-1.9	4.8	-4.4	10.5	-0.5	-0.8	-0.8	-1.7
Annualised Return on Assets (ROA)	-13.0	-7.4	-54.3	10.0	-13.4	-7.1	-7.9	-9.3	-9.3	-20.0
Monthly Return on Equity (ROE)	-4.0	5.3	6.0	15.2	-25.2	60.9	-1.7	-1.9	-1.9	-5.3
Annualised Return on Equity (ROE)	-52.3	63.5	179.3	-35.6	-77.6	-41.3	-36.9	-22.4	-22.4	-63.2
Net Interest Margin (%)	41.4	-16.9	40.5	91.6	65.0	59.5	65.4	76.1	76.1	20.2
Loans Yield Rate (%)	36.8	0.0	18.0	23.1	58.9	70.9	72.1	72.8	61.6	78.3
Earning Assets	78.7	36.8	59.5	66.5	73.3	83.1	86.8	87.9	87.9	89.3
Liquidity and Funds Management										
Liquid assets to Total deposits & short-term liabilities	43.7	53.5	28.6	28.8	35.9	47.2	41.5	27.2	66.1	26.9
Excess (-Deficiency) of Liquid Assets to Total Assets	-26.1	-52.8	-39.8	40.3	32.0	32.3	-2.2	-13.9	-479.5	-14.4
Total Deposits to Total assets	0.1	7.0	7.5	8.9	0.0	0.0	0.0	13.1	0.0	0.0
Gross Loans to Total Deposits	1,141.8	1,204.8	1,749.6	934.7	0.0	0.0	0.0	599.6	0.0	0.0

***Large Loans:** An exposure of a financial institution to any person in an amount equal to, or exceeding, ten per centum of the financial institution's regulatory capital.

****Insider Loans:** Loans to Officers, Directors or Principal Shareholders

Note: There were no deposit taking leasing companies since 2019, following the removal of Leasing Finance

Source: Bank of Zambia and Non-Bank Financial Institutions

**Table 21: (Cont') Financial Soundness Indicators for Leasing and Finance Companies, End Period 2015 - 2024
(Ratios, unless otherwise indicated)**

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Large Loans*										
Large Loans - Equal to or Exceeding 10% of Regulatory Capital (K' Million)	179.5	253.4	216.8	84.7	25.4	22.4	16.5	61.7	69.3	90.6
Large Loans to Total loans	0.4	0.6	41.8	0.2	0.1	6.4	5.2	16.8	13.9	15.4
Large loans to Regulatory Capital	1.3	-3.3	-112.1	9.0	0.2	22.1	15.3	39.6	33.3	43.4
Insider Loans**										
Total Insider Loans (K' Million)	19.6	0.7	124.5	0.0	0.0	0.7	0.0	0.0	0.8	1.9
Insider Loans to Total Loans	0.0	0.0	24.0	0.0	0.0	0.2	0.0	0.0	0.2	0.3
Insider Loans to Regulatory capital	0.1	0.0	-64.3	5.9	0.0	0.7	0.0	0.0	0.0	0.9
Foreign Exchange Exposure										
Overall Exposure - Maximum of 25% of Regulatory Capital (K' Million)	37.8	17.1	50.2	71.0	46.3	202.0	77.0	59.5	25.1	38.0
Overall Exposure to regulatory capital	0.3	-0.2	-35.0	40.2	40.6	199.7	83.0	38.2	12.1	18.2
Significant Single Currency Exposure (K' Million)	37.8	17.0	44.3	7.1	27.1	162.6	-45.9	8.3	17.5	-16.4
Significant Single Currency Exposure to regulatory capital - Not Exceeding 20% of Regulatory Capital	0.3	-0.2	-35.0	40.2	23.9	160.8	-42.6	5.36	8.39	-7.8

***Large Loans:** An exposure of a financial institution to any person in an amount equal to, or exceeding, ten per centum of the financial institution's regulatory capital.

****Insider Loans:** Loans to Officers, Directors or Principal Shareholders

Note: There were no deposit taking leasing companies since 2019, following the removal of Leasing Finance

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 22: Financial Soundness Indicators for Building Societies - End Period, 2015 - 2024 (Ratios, unless otherwise indicated)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Capital Ratios										
Shareholders Equity to Assets	33.2	36.8	28.9	31.0	25.8	28.0	32.3	30.9	32.7	36.4
Deposits & other liabilities to Shareholders' Funds	201.5	139.3	202.0	181.0	287.2	257.8	398.3	224.0	206.1	172.8
Nonperforming Loans to Shareholders Equity	18.0	30.1	43.3	0.5	57.5	18.6	8.7	10.7	11.1	10.9
Tier 1 Capital to Risk Based Assets	29.0	22.6	80.7	21.4	29.1	39.2	51.5	42.6	43.4	47.7
Total Capital to Risk Based Assets	30.1	23.2	117.6	20.8	31.7	41.4	51.6	42.6	44.1	48.9
Asset Quality										
Net Non performing Assets to Total Assets	2.1	4.4	3.0	4.8	4.5	0.7	2.8	-0.4	-0.4	-0.1
Non-performing Loans to Total Loans	10.1	18.2	18.3	23.2	25.2	10.7	6.1	5.7	5.9	5.0
Allowance For Loan and Lease Losses to total loans	6.6	10.9	13.9	16.0	17.5	9.2	9.2	6.2	6.5	4.9
Allowance for Loan and Lease Losses to NPL	64.9	60.2	76.0	69.5	69.5	86.6	151.2	110.2	111.1	74.9
Earnings										
Monthly Return on Assets (ROA)	1.7	5.1	-0.5	-0.1	41.7	0.3	0.7	0.4	0.7	0.5
Annualised Return on Assets (ROA)	20.1	61.2	0.0	-1.3	0.3	3.0	7.9	4.4	8.2	5.3
Net Interest Margin (%)	74.6	70.4	71.3	66.4	42.2	56.7	66.0	66.6	69.1	16.9
Loans Yield Rate (%)	19.5	13.1	24.2	22.0	43.3	36.6	18.5	20.4	0.0	25.9
Earning Assets	70.3	65.5	71.4	67.8	71.1	78.2	83.0	85.1	82.2	79.2
Liquidity and Funds Management										
Liquid assets to Total deposits & short-term liabilities	22.8	19.1	19.2	17.5	36.0	54.9	78.3	59.1	49.4	19.9
Excess (-Deficiency) of Liquid Assets to Total Assets	-51.6	-51.1	-57.5	12.1	26.7	36.7	36.9	-25.8	-30.3	-30.3
Total Deposits to Total assets	39.7	37.0	44.3	40.7	37.2	40.4	41.6	39.1	45.0	46.8
Gross Loans to Total Deposits	149.0	164.6	154.3	166.0	158.6	120.5	111.0	149.5	137.1	130.8

***LargeLoans:** An exposure of a financial institution to any person in an amount equal to, or exceeding, ten per centum of the financial institution's regulatory capital.

****InsiderLoans:** Loans to Officers, Directors or Principal Shareholders

Note: Large Loans(K' Million), Total Insider Loans(K' Million), Overall Exposure(K' Million) and Significant Exposure Currency Exposure(K' Million) were revised starting from 2009

Source: Bank of Zambia and Building Societies

Table 22: (Cont') Financial Soundness Indicators for Building Societies - End Period, 2015 - 2024 (Ratios, unless otherwise indicated)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Large Loans*										
Large Loans (K' Million)	54.7	44.4	79.1	8.1	18.1	25.3	50.2	92.4	97.0	75.8
Large Loans to Total loans	9.3	7.1	10.7	0.0	2.6	3.4	5.1	5.8	4.9	3.9
Large loans to Regulatory Capital	18.3	12.6	3.3	0.3	6.7	6.4	8.0	11.8	9.7	6.9
Insider Loans**										
Total Insider Loans (K' Million)	6.6	11.9	7.4	93.1	3.8	5.9	5.8	12.0	12.9	11.6
Insider Loans to Total loans	1.1	1.9	1.0	10.9	0.5	0.8	0.6	0.7	0.7	0.4
Insider Loans to Regulatory capital	2.2	3.4	0.3	4.6	1.4	1.5	0.9	1.5	1.3	1.1
Foreign Exchange Exposure										
Overall Exposure (K' Million)	33.2	36.2	26.1	20.1	0.0	67.3	6.4	1.4	80.5	0.0
Overall Exposure to regulatory capital	11.1	10.3	9.1	7.0	0.0	17.0	0.1	0.0	0.8	0.0
Significant Single Currency Exposure (K' Million)	33.2	36.2	26.1	13.3	0.0	67.3	0.6	1.4	80.5	0.0
Significant Single Currency Exposure to regulatory capital	11.1	10.3	9.1	4.6	0.0	17.0	0.1	0.0	0.8	0.0

***Large Loans:** An exposure of a financial institution to any person in an amount equal to, or exceeding, ten per centum of the financial institution's regulatory capital.

****Insider Loans:** Loans to Officers, Directors or Principal Shareholders

Note: Large Loans(K' Million), Total Insider Loans(K' Million), Overall Exposure(K' Million) and Significant Exposure Currency Exposure(K' Million) were revised starting from 2009

Source: Bank of Zambia and Building Societies

Table 23: Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex, 2015 - 2024

Occupational Category	2015				2016				2017				2018				2019			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	307	22	180	11	310	23	168	9	288	21	178	6	266	18	171	3	314	9	234	3
2. Professionals	396	1	312	0	379	2	379	0	322	3	305	0	312	3	291	0	241	0	391	0
3. Technicians	397	0	280	0	394	0	294	0	403	0	279	0	368	0	241	0	161	0	139	0
4. Clerks	257	0	397	0	357	0	255	0	292	0	366	0	325	0	386	0	277	0	421	0
5. Service and Market Sales Workers	284	0	228	0	268	0	240	0	271	0	247	0	294	0	268	0	365	0	256	0
6. Drivers and Machine Operators	106	0	5	0	86	0	0	0	88	0	6	0	85	0	4	0	101	0	1	0
7. Elementary Occupations	99	0	83	0	74	0	23	0	241	0	73	0	214	0	77	0	88	0	117	0
8. Temporary Employees	31	0	22	1	22	0	1	0	41	0	48	1	38	0	74	1	37	0	32	0
9. Other	86	0	28	1	59	0	21	2	32	0	22	1	42	0	21	1	205	0	177	0
Annual Total	1,963	23	1,535	13	1,949	25	1,381	11	1,978	24	1,524	8	1,944	21	1,533	5	1,789	9	1,768	3
Grand Total	3,534				3,366				3,534				3,503				3,569			

Z = Zambian

NZ = Non Zambian

Source: Non-Bank Financial Institutions

Table 23: (Cont') Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex, 2015 - 2024

Occupational Category	2020				2021				2022				2023				2024			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	353	11	196	0	380	15	239	2	385	17	242	3	383	19	262	3	143	18	90	1
2. Professionals	507	2	384	0	557	5	461	0	551	6	426	0	584	4	410	1	97	3	79	1
3. Technicians	135	0	120	0	125	0	117	0	129	4	135	2	143	4	150	2	24	7	19	1
4. Clerks	249	0	587	1	276	2	632	0	281	0	703	0	284	0	761	0	123	0	470	0
5. Service and Market Sales Workers	289	0	228	0	316	2	257	0	540	1	1,401	0	650	1	1,408	0	571	0	1,122	0
6. Drivers and Machine Operators	84	0	1	0	84	0	0	0	105	0	0	0	109	0	1	0	50	0	0	0
7. Elementary Occupations	118	0	91	0	115	0	104	0	112	0	129	0	125	0	151	0	61	0	93	0
8. Temporary Employees	67	0	106	0	78	0	94	0	53	0	68	0	52	0	60	0	12	0	36	0
9. Other	82	3	38	0	76	1	30	0	77	0	36	0	81	0	36	0	22	0	16	1
Annual Total	1,884	16	1,751	1	2,007	25	1,934	2	2,233	28	3,140	5	2,411	28	3,239	6	1,103	28	1,925	4
Grand Total	3,652				3,968				5,406				5,684				3,060			

Z = Zambian

NZ = Non Zambian

Source: Non-Bank Financial Institutions

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2015 - 2024

Occupational Category	2015				2016				2017				2018				2019			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Legislators, Senior Officials and Managers	182	19	51	2	193	23	63	3	197	25	61	3	132	22	49	8	201	22	53	6
2. Professionals	105	0	65	1	108	0	69	1	107	0	72	2	102	15	65	4	99	0	78	5
3. Technicians and Associate Professionals	226	1	178	1	236	1	183	1	255	4	173	1	204	4	144	4	261	3	160	0
4. Clerks	223	0	230	1	229	0	239	1	231	0	227	1	189	0	213	0	233	0	231	0
5. Service, Shop and Market Sales Workers	695	0	508	1	708	0	524	0	729	0	539	0	603	0	534	0	721	0	503	0
6. Skilled Agricultural and Fisheries Workers	3	0	0	0	2	0	0	0	3	0	0	0	4	0	2	0	6	0	1	0
7. Craft and Related Trade Workers	9	0	0	0	0	0	0	0	7	0	0	0	31	0	0	0	8	0	1	0
8. Plant and Machine Operators and Assemblers	0	0	0	0	0	0	0	0	0	0	0	0	3	0	1	0	0	0	0	0
9. Elementary Occupations	6	0	0	0	5	0	0	0	5	0	0	0	18	0	20	0	9	0	2	0
10. Temporary Employees	60	0	43	0	65	0	47	0	62	0	43	0	62	0	31	0	62	0	39	0
11. Other	60	1	101	0	62	1	112	0	59	1	103	0	59	1	91	0	63	2	97	0
Total	1,569	21	1,176	6	1,608	25	1,237	6	1,655	30	1,218	7	1,407	42	1,150	16	1,663	27	1,165	11
Grand Total	2,772				2,876				2,910				2,615				2,866			

Z = Zambian

NZ = Non Zambian

Source:Pensions and Insurance Authority

Table 24: (Cont') Annual Insurance Companies Employment by Occupational Category and Sex, 2015 - 2024

Occupational Category	2020				2021				2022				2023				2024			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Legislators, Senior Officials and Managers	98	14	49	1	233	30	140	9	201	23	116	4	266	20	139	3	267	21	140	3
2. Professionals	148	1	89	1	274	2	259	7	177	10	141	2	181	3	140	0	182	3	140	1
3. Technicians and Associate Professionals	218	1	197	1	173	0	155	0	349	0	329	7	330	0	278	1	330	1	278	1
4. Clerks	206	0	150	0	381	0	440	0	125	0	115	0	114	0	97	0	122	0	102	0
5. Service, Shop and Market Sales Workers	295	0	360	0	0	0	0	0	133	0	143	0	169	0	203	0	169	0	203	0
6. Skilled Agricultural and Fisheries Workers	0	0	0	0	2	0	0	0	0	0	0	0	3	0	1	0	3	0	1	0
7. Craft and Related Trade Workers	0	0	0	0	0	0	24	0	22	0	4	0	7	0	6	0	7	0	6	0
8. Plant and Machine Operators and Assemblers	0	0	0	0	4	0	0	0	50	1	22	1	3	0	2	0	3	0	2	0
9. Elementary Occupations	0	0	0	0	102	0	67	0	86	0	14	0	11	0	10	0	11	0	10	0
10. Temporary Employees	83	0	59	0	0	0	0	0	104	0	65	0	126	0	89	1	126	0	89	1
11. Other	36	1	32	0	116	0	29	0	66	0	42	0	149	0	33	0	149	0	33	0
Total	1,084	17	936	3	1,285	32	1,114	16	1,313	34	991	14	1,359	23	998	5	1,369	25	1,004	6
Grand Total	2,040				2,447				2,352				2,385				2,404			

Z = Zambian

NZ = Non Zambian

Source:Pensions and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2015 - 2024

Occupational Category	2015				2016				2017				2018				2019			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	1,357	132	781	30	1,300	124	735	29	1,479	115	896	28	1,198	100	714	31	1,531	87	965	24
2. Professionals	1,467	5	1,111	1	1,463	5	1,168	1	1,226	5	1,001	2	1,180	19	975	5	1,253	1	1,240	7
3. Technicians	1,050	1	867	1	1,218	1	1,021	1	941	4	692	1	1,104	4	832	4	530	270	369	188
4. Clerks	1,633	0	1,769	1	1,986	0	1,792	1	1,992	0	2,045	1	1,789	0	1,902	0	1,695	0	1,981	0
5. Service, Shop and Market Sales Workers	1,134	0	810	1	1,032	0	770	0	1,067	0	833	0	1,257	0	1,128	0	1,147	0	815	0
6. Skilled Agricultural and Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	1	0
7. Craft and Related Trade Workers	38	0	1	0	2	0	0	0	3	0	0	0	4	0	2	0	109	0	2	0
7. Plant and Machine Operators and Assemblers	117	0	5	0	86	0	0	0	98	0	6	0	116	0	5	0	6	0	0	0
8. Elementary Occupations	114	0	87	0	91	0	23	0	250	0	74	0	275	0	98	0	126	0	146	0
9. Temporary Employees	440	2	341	1	292	0	232	0	269	0	244	1	225	0	248	1	175	0	153	0
10. Other	533	1	511	1	340	1	184	2	273	1	257	1	302	1	279	2	575	2	532	0
Total	7,883	141	6,283	36	7,810	131	5,925	34	7,598	125	6,048	34	7,450	124	6,183	43	7,153	360	6,204	219
Grand Total	14,343				13,900				13,805				13,800				13,936			

Z = Zambian

NZ = Non Zambian

Source: Commercial banks, Non-Bank Financial Institutions and Pensions and Insurance Authority

Table 25: (Cont') Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2015 - 2024

Occupational Category	2020				2021				2022				2023				2024			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	1,333	75	814	12	1,383	72	892	17	1,665	65	1,091	13	1,698	68	1,151	12	1,323	49	860	9
2. Professionals	1,454	456	1,483	3	1,719	19	1,499	4	1,543	26	1,246	6	1,702	16	1,331	3	1,367	11	1,244	7
3. Technicians	581	1	506	1	492	2	460	7	831	4	921	9	839	4	859	3	600	18	599	2
4. Clerks	1,252	0	1,591	1	1,266	2	1,702	1	1,132	0	1,740	0	1,285	0	1,789	0	1,199	0	1,876	0
5. Service, Shop and Market Sales Workers	589	0	590	0	665	2	656	0	679	1	1,546	0	819	1	1,611	6	742	5	1,325	0
6. Skilled Agricultural and Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	9	2	6	0
7. Craft and Related Trade Workers	0	0	0	0	0	0	0	0	2	0	4	0	7	0	6	0	16	0	7	0
7. Plant and Machine Operators and Assemblers	88	0	1	0	84	0	0	0	157	1	22	1	114	0	3	0	53	0	2	0
8. Elementary Occupations	120	0	94	0	117	0	105	0	198	0	143	0	136	0	161	0	72	0	103	0
9. Temporary Employees	340	4	373	1	320	0	353	0	203	0	166	0	230	0	197	1	178	0	190	1
10. Other	118	413	70	386	350	6	232	0	563	0	429	0	694	0	460	1	341	0	210	1
Total	5,875	949	5,522	404	6,395	103	5,899	29	7,097	97	7,373	29	7,653	89	7,657	27	6,026	85	6,511	21
Grand Total	12,750				12,426				14,596				15,426				12,643			

Z = Zambian

NZ = Non Zambian

Source: Commercial banks, Non-Bank Financial Institutions and Pensions and Insurance Authority

Table 26 : National Consumption of Fuels, 2015- 2024

Diesel (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2015	38,916,836	527,127	69,221,476	12,026,474	2,893,310	17,312,549	328,507,020	76,079,161	332,167,056	86,136,225	963,787,233
2016	28,304,318	358,000	37,692,949	12,985,792	2,849,620	23,114,753	323,963,195	71,621,868	368,525,272	68,515,539	937,931,307
2017	26,288,855	178,300	39,218,001	14,119,895	3,329,500	27,469,099	333,667,775	75,452,656	354,657,764	71,433,749	945,815,594
2018	30,111,297	1,102,295	45,995,402	13,493,010	3,430,902	24,159,863	107,330,379	99,720,808	323,524,358	80,709,084	729,577,398
2019	33,990,810	176,148	49,467,397	12,283,961	3,361,588	32,074,250	340,346,716	76,298,199	415,855,521	90,256,512	1,054,111,102
2020	36,414,633	353,000	36,283,684	10,919,393	5,086,907	29,681,960	362,127,292	88,791,130	398,229,702	114,112,637	1,082,000,338
2021	38,343,088	682,700	28,454,613	8,721,256	4,622,821	25,338,720	407,376,761	55,446,984	509,167,678	136,370,359	1,214,524,980
2022	33,429,886	101,000	21,134,220	9,089,884	5,264,245	27,495,764	420,739,525	116,521,273	487,642,669	145,741,484	1,267,159,951
2023	36,238,950	35,600	20,097,700	6,090,804	4,145,987	35,459,281	431,712,465	124,577,552	519,087,400	140,491,427	1,317,937,167
2024	34,320,211	42,232	29,293,158	90,013,399	5,403,431	42,511,230	506,773,378	128,342,435	656,060,696	156,432,414	1,649,192,583
Kerosene (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2015	303,075	77,482	409,020	0	0	346,824	2,502,783	1,024,310	17,902,946	5,583	22,572,023
2016	100,000	0	45,841	0	0	218,000	691,640	928,839	17,904,597	21,500	19,910,417
2017	42,000	0	540,582	0	0	178,000	366,710	1,340,714	17,893,757	68,000	20,429,764
2018	18,000	0	0	0	0	60,000	284,000	4,216,043	14,656,061	9,000	19,243,104
2019	18,500	0	0	0	0	115,823	285,000	1,622,752	11,491,150	0	13,533,225
2020	25,000	0	0	0	22,028	54,000	417,330	249,375	8,656,375	15,100	9,439,208
2021	35,282	0	2,209	270	327	169,360	168,783	3,864,648	6,909,042	2,056	11,151,976
2022	40,437	0	0	0	0	0	0	10,000	990,634	230	1,041,301
2023	32,000	0	0	0	0	0	170,000	183,000	4,503,399	10,000	4,898,399
2024	0	0	0	0	0	6 300	415,178	182,924	1,928,675	73,414	2,606,491

*Other consists consumers not classified as those listed, e.g. a security company, financial services etc.

Source: Energy Regulation Board

Table 26 : (Cont') National Consumption of Fuels, 2015- 2024

Petrol (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2015	7,556,833	33,348	39,946	473,427	1,166,150	136,266	2,964,091	25,026,113	445,012,704	1,246,900	483,655,777
2016	469,500	0	95,000	533,530	1,095,800	140,000	1,535,997	8,829,871	449,310,083	1,011,237	463,021,018
2017	272,646	0	32,600	0	1,007,700	368,600	1,029,330	15,329,314	413,450,192	3,096,464	434,586,846
2018	313,681	264,474	303,259	551,500	1,353,685	140,675	1,349,576	28,684,655	402,224,189	509,209	435,694,904
2019	204,000	0	18,677	191,000	1,219,488	467,396	1,022,627	8,985,786	449,797,388	194,075	462,100,438
2020	280,000	0	153,355	143,000	1,307,640	964,874	1,097,454	17,289,017	427,716,468	360,520	449,312,330
2021	268,979	145,000	89,943	388,500	1,611,983	71,437	860,171	5,048,625	519,932,619	464,566	528,881,824
2022	503,885	137,000	219,091	113,627	1,591,297	243,514	972,296	12,288,850	540,583,799	6,777,250	563,430,608
2023	1,498,534	0	34,488	42,674	1,161,052	560,426	824,730	18,990,050	568,998,981	1,281,837	593,392,770
2024	324,082	0	91,853	21,714	1,185,174	292,260	1,025,257	7,018,197	586,302,952	815,618	597,077,108
Jet-A1 (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2015	230,111	24,185,583	0	0	302,001	0	0	6,429,580	16,182	23,518,070	54,681,526
2016	47,972	12,415,407	0	0	25,470	0	0	7,729,975	210	14,040,851	34,259,885
2017	0	21,624,926	0	0	195,623	0	132,996	4,750,603	0	6,087,993	32,792,141
2018	0	13,466,539	0	0	211,748	0	290,234	8,016,876	630	12,109,102	34,095,129
2019	75,329	17,161,261	0	0	261,335	0	127,521	521,549	0	18,337,117	36,484,112
2020	0	13,672,127	0	0	629,857	0	86,430	420	0	6,458,146	20,846,980
2021	0	26,934,782	0	0	551,309	0	254,000	0	0	4,471	27,744,562
2022	0	38,856,506	0	0	0	0	28,558	307,458	0	2,022	39,194,544
2023	0	55,181,996	0	0	0	0	0	0	210	1,430	55,183,636
2024	0	61,791,887	0	0	0	0	0	0	0	0	61,791,887

*Other consists consumers not classified as those listed, e.g. a security company, financial services etc.

Source: Energy Regulation Board

Table 27: Investment Pledges by Sector (US \$' Million), 2015 - 2024

Sector	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Agriculture	113.2	455.6	145.0	243.0	196.2	180.8	61.0	122.1	192.1	175.5
Construction	160.1	301.0	496.0	248.0	315.1	190.9	36.1	4,064.3	952.2	298.4
Education	34.3	0.0	1.0	0.0	12.6	3.3	2.7	0.0	0.0	0.0
Energy	1,461.4	888.1	1,949.0	1,916.0	401.0	1,661.0	2,202.1	74.1	14,368.2	2,888.8
Financial Institutions	3.4	0.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0
Health	55.2	4.2	35.0	4.0	73.8	3.3	8.1	25.0	11.5	53.1
ICT	5.2	43.8	259.0	276.0	7.4	1.6	1.0	81.6	2.3	100.2
Manufacturing	600.1	699.6	944.0	656.0	1,253.0	2,672.4	798.8	1,582.2	16,007.7	2,404.8
Mining	43.3	189.8	219.0	283.0	1,350.9	110.3	53.3	497.5	4,585.8	488.6
Real Estate	527.6	260.5	103.0	104.0	92.9	52.1	21.2	41.7	14.3	47.4
Service	58.8	82.0	69.0	166.0	1,508.6	112.2	29.5	58.4	73.7	103.7
Tourism	228.3	140.8	115.0	501.0	232.9	193.0	42.0	161.1	10.9	149.8
Transport	31.6	47.2	43.0	426.0	276.4	642.1	55.9	175.6	3,756.8	658.5
Totals	3,322.4	3,112.7	4,378.0	4,823.0	5,730.8	5,823.0	3,311.7	6,883.5	39,975.5	7,368.4

Source: Zambia Development Agency

Table 28: Tourist Entries in Zambia's National Parks by Country, 2015 - 2024

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
United States of America	13,624	14,394	12,867	18,155	15,196	2,733	3,323	8,515	9,676	10,724
Canada	769	899	807	1,003	897	246	206	698	916	1,342
North America	14,393	15,293	13,674	19,158	16,093	2,979	3,529	9,213	10,592	12,066
Britain/UK	14,177	15,909	11,664	15,651	12,989	3,766	2,570	6,066	7,021	7,724
Germany	2,180	2,637	2,684	2,099	2,379	991	1,203	3,321	4,059	4,294
France	924	1,296	1,300	1,112	996	588	632	1,215	1,526	1,648
Netherlands	995	1,281	1,451	1,148	822	426	457	1,727	1,530	2,143
Sweden	461	715	659	494	864	262	131	645	544	579
Norway	568	610	349	490	597	62	52	156	178	315
Spain	354	558	520	429	599	190	140	542	586	931
Italy	743	950	1,148	776	432	229	196	1,603	1,074	1,702
Switzerland	810	972	1,133	777	478	183	597	683	817	966
Russia	185	265	169	227	1,210	70	31	32	147	260
Other European countries	3,009	3,246	2,295	2,534	1,386	1,298	981	2,126	2,146	2,240
Europe	24,406	28,439	23,372	25,737	22,752	8,065	6,990	18,116	19,628	22,802
Australia	1,396	1,689	1,881	1,662	1,028	344	165	984	1,498	1,707
New Zealand	362	470	409	427	709	98	40	134	279	259
China	1,154	1,688	1,298	1,613	933	416	183	380	560	621
Japan	526	556	477	473	825	134	80	156	175	256
India	1,633	1,903	2,435	1,689	1,204	1,255	772	1,027	1,419	1,178
Other Asian Countries	0	0	0	425	0	748	431	287	208	321

Source: Zambia Wildlife Authority

Table 28: (Cont') Tourist Entries in Zambia's National Parks by Country, 2015 - 2024

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Australasia	5,071	6,306	6,500	6,289	4,699	2,995	1,671	2,968	4,139	4,342
Brazil	99	193	141	187	409	48	18	56	116	81
Mexico	104	154	134	106	111	2	4	56	111	105
Other - South America	657	644	403	568	357	278	189	191	243	86
South America	860	991	678	861	877	328	211	303	470	272
South Africa	7,460	7,201	5,875	6,635	2,520	3,494	3,789	4,479	5,089	5,653
Botswana	124	249	172	161	690	21	18	66	83	90
Namibia	265	421	218	265	761	80	212	159	434	225
Kenya	173	176	203	74	392	102	46	51	84	65
Tanzania	103	158	51	150	211	23	16	72	90	172
Malawi	2,331	1,799	1,803	3,056	1,714	902	713	1,247	635	1,265
Other African Countries	2,830	3,246	2,095	2,448	1,106	1,251	1,579	1,594	2,157	1,024
Rest of Africa	13,286	13,250	10,417	12,789	7,394	5,873	6,373	7,668	8,572	8,494
Unclassified International	0	1,413	774	1,122	742	54	621	758	379	36
Zambian	29,224	41,772	23,962	34,402	13,761	58,890	48,840	49,786	44,021	57,180
Total	87,240	107,464	79,377	100,358	66,318	79,184	68,235	88,812	87,801	105,192

Source: Zambia Wildlife Authority

Map 3: Area By Province

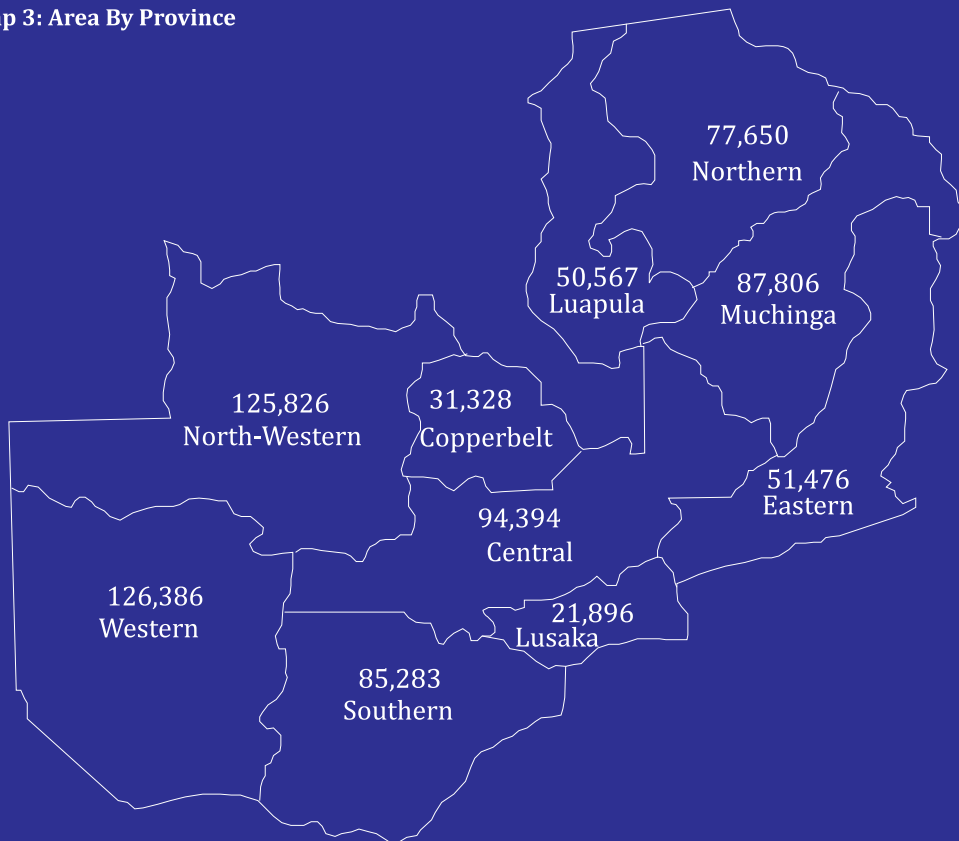


Table 29: Area By Province

Provinces	Area (km ²)
Central	94,394
Copperbelt	31,328
Eastern	51,476
Luapula	50,567
Lusaka	21,896
Muchinga	87,806
Northern	77,650
North-Western	125,826
Southern	85,283
Western	126,386
Zambia	752,612

Source: Zambia Statistics Agency

Map 4: Population By Province (2022)

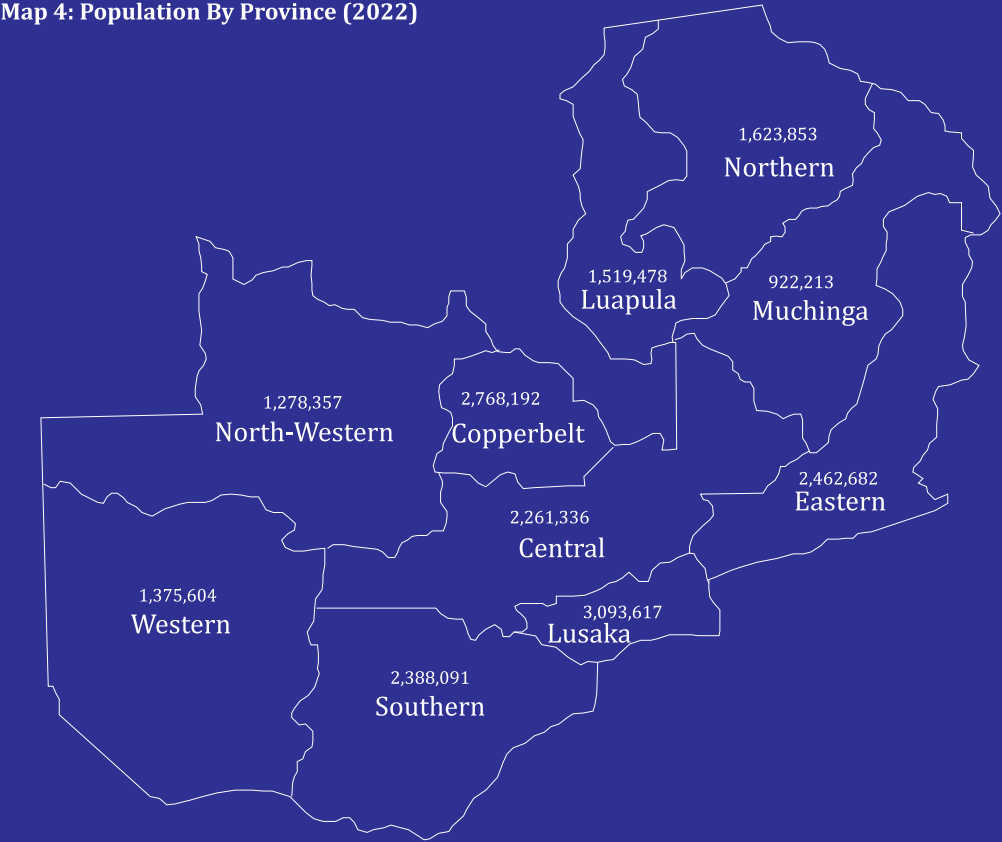


Table 30: Population By Province

Province	Population 2024*
Central	2,261,336
Copperbelt	2,768,192
Eastern	2,462,682
Luapula	1,519,478
Lusaka	3,093,617
Muchinga	922,213
Northern	1,623,853
North-Western	1,278,357
Southern	2,388,091
Western	1,375,604
Zambia	19,693,423

***Note:** 2024 numbers have not yet been released, hence 2022 data is used as a reference point
Source: Zambia Statistics Agency

