



Bank of Zambia

Financial and Other Statistics

2018

MISSION STATEMENT

The principal purpose of the Bank of Zambia is to achieve and maintain price and financial system stability to foster sustainable economic development

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In pursuit of its primary goals of price and financial systems 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 media. It is in this spirit that the Booklet on Financial and Other Statistics has been published.

The booklet provides statistics on various aspects of the Zambian financial system and economy. This can be used by researchers, investors and the general public to gain insights primarily on developments in the financial sector.

The booklet supplements other Bank publications, such as the Fortnightly Statistics, and Annual Reports, among others.

The booklet is also accessible on the Bank of Zambia website www.boz.zm



Governor

Dr Denny H. Kalyalya

Table 1: Selected Macroeconomic Indicators, 2009 - 2018

Economic Indicators	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018*
Gross Domestic Product (GDP)										
GDP at Current prices (K' Millions)	77,348.4	97,215.9	114,029.7	131,271.9	151,330.8	166,954.4	183,381.0	216,098.1	246,251.8	279,441.2
Population	12,896,830	13,092,666	13,718,722	14,145,327	14,580,290	15,023,315	15,473,905	15,933,883	16,405,229	16,887,720
GDP Per Capita (Kwacha)	5,997.5	7,425.2	8,312.0	9,280.2	10,379.1	11,113.0	11,851.0	13,562.2	15,010.6	16,547.0
GDP at Constant Prices (2010 K' Millions)	88,139.1	97,215.9	102,675.1	110,450.3	116,118.4	121,452.0	125,003.0	129,694.0	134,270.6	139,203.4
GDP Growth Rate (percentage)	9.2	10.3	5.6	7.6	5.1	4.7	2.9	3.8	3.5	3.7
Current Account (US\$ Million)	714.2	1,376.9	958.4	1,247.9	-218.4	581.2	-570.8	-684.4	-435.0	-707.6
Prices										
Exchange rates (US\$) - End Period	5.1	4.8	5.1	5.2	5.5	6.4	11.0	9.9	10.0	11.9
Consumer Price Index (end year) 2009=100	104.1	110.9	117.5	126.1	135.1	145.7	176.5	189.6	201.2	217.0
Annual Inflation (end year)	9.9	6.5	6.0	7.3	7.1	7.9	21.1	7.5	6.1	7.9
Fiscal Sector (K' Millions)										
Total revenue and Grants	13,681.2	14,533.7	17,356.8	21,794.6	24,984.2	30,576.9	34,420.6	39,409.7	43,032.2	53,338.2
Total Domestic Revenue	10,648.7	12,107.0	15,769.1	19,900.6	24,532.3	30,297.1	34,051.2	38,884.6	42,565.6	52,702.9
Total Expenditure and Net Lending	15,248.4	16,421.9	20,235.0	26,339.6	32,326.2	38,541.6	51,684.8	55,846.0	59,645.0	75,369.6
Financing	1,567.2	1,888.0	2,765.4	4,469.3	7,338.7	8,696.0	18,257.4	12,483.1	11,889.1	22,802.0

*2018 - Preliminary figures

Source: Bank of Zambia, Central Statistical Office and Ministry of Finance

Table 2: Commercial Bank Branches by Province, 2013-2018

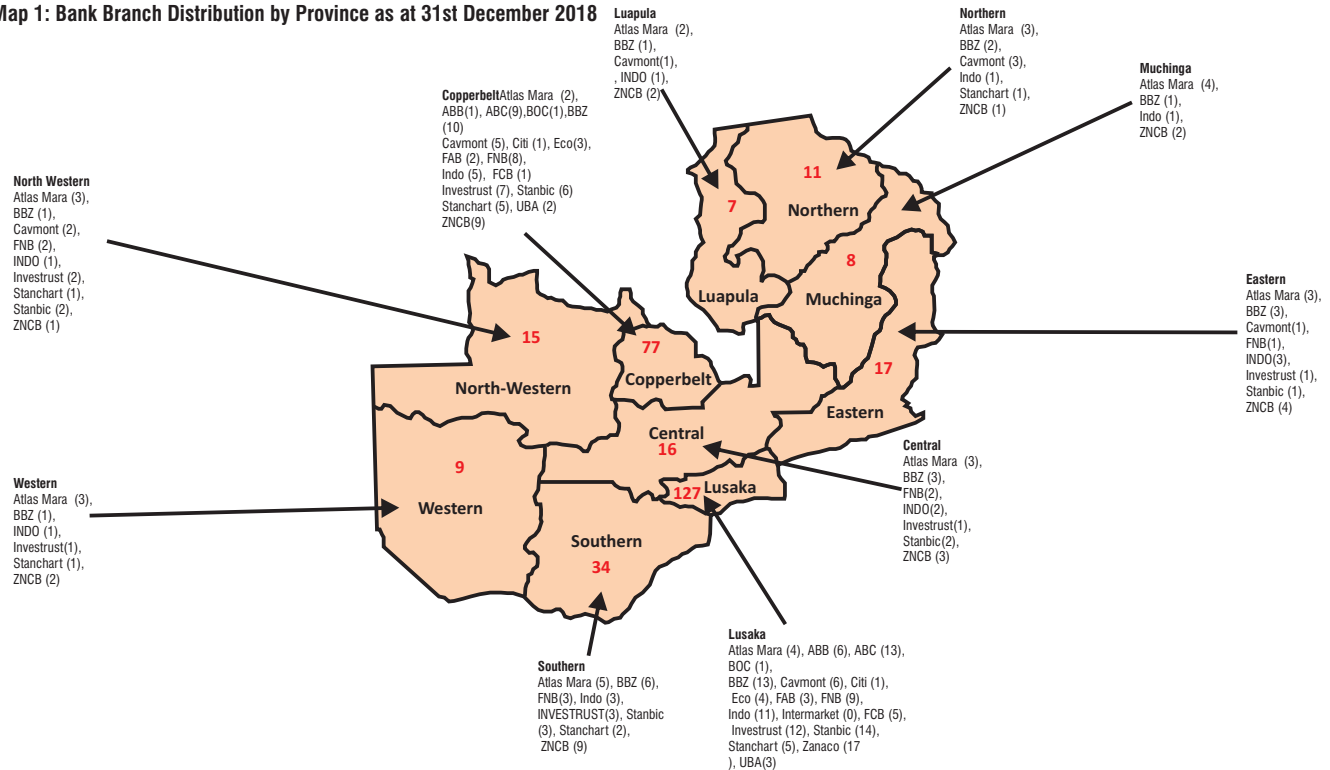
Commercial Banks	2013	2014	2015	2016	2017	2018											
						Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total	
Access Bank	5	5	6	6	6	4	0	2	0	0	0	0	0	0	0	0	6
AB Bank	4	5	6	7	7	6	0	1	0	0	0	0	0	0	0	0	7
Atlas Mara	N/A	N/A	N/A	N/A	53	13	3	9	3	5	2	3	3	3	4	48	
Bank ABC	22	23	24	25	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China	2	2	2	2	2	1	0	1	0	0	0	0	0	0	0	2	
Barclays Bank Plc	45	48	48	47	42	13	3	10	3	6	1	1	2	1	1	41	
Cavmont Capital Bank	15	17	17	17	18	6	0	5	1	0	1	0	3	2	0	18	
CITI Bank	2	2	2	2	2	1	0	1	0	0	0	0	0	0	0	2	
Ecobank	6	9	10	8	7	4	0	3	0	0	0	0	0	0	0	7	
First Allinze Bank	4	4	4	4	5	3	0	2	0	0	0	0	0	0	0	5	
First National Bank	12	14	20	23	25	9	2	8	1	3	0	0	0	2	0	25	
Finance Bank	34	37	39	42	0	0	0	0	0	0	0	0	0	0	0	0	
Indo-Zambia	22	25	25	26	29	11	2	5	3	3	1	1	1	1	1	29	
*Intermarket Banking Corp	5	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	
First Capital Bank	3	3	5	6	6	5	0	1	0	0	0	0	0	0	0	6	
Investrust Bank	25	28	27	27	27	12	1	7	1	3	0	1	0	2	0	27	
Stanbic	17	17	17	28	29	14	2	6	1	3	0	0	0	2	0	28	
Standard Chartered	17	17	17	17	17	5	0	5	0	2	0	1	1	1	0	15	
United Bank of Africa	4	4	4	5	5	3	0	2	0	0	0	0	0	0	0	5	
ZNCB	47	47	48	48	49	17	3	9	4	9	2	2	1	1	2	50	
Total	291	313	327	346	329	127	16	77	17	34	7	9	11	15	8	321	

Note: Bank ABC and Finance Bank merged in 2017 to form Atlas Mara

*Intermarket Banking Corp ceased operations on 28 November, 2016

Source: Commercial Banks

Map 1: Bank Branch Distribution by Province as at 31st December 2018



Source: Commercial Banks

Table 3: Technological Infrastructure, 2013 - 2018

Service	2013	2014	2015	2016	2017	2018										
						Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Automated Teller Machines (ATMs)	726	863	967	981	1,008	487	52	264	50	81	16	1	1	18	2	972
Point of Sale (POS)	2,157	3,192	6,342	8,192	8,999	6,061	739	2,174	744	1,312	116	149	177	338	97	11,907
Mobile Phone Banking	982,274	976,353	1,041,911	1,136,273	1,834,648	945,448	11,799	95,973	10,392	19,720	858	425	668	16,045	24	1,101,352
Internet Banking	43,677	81,322	110,006	229,614	234,574	147,144	8,978	55,995	6,821	22,295	2,962	3,678	2,404	11,279	1,646	263,202
Others (e.g. mobile facilities)	3	9	9	37,981	138,348	52,185	4,261	21,161	3,960	8,016	3,659	3,230	1,493	1,431	969	100,365
Total	1,028,837	1,061,739	1,159,235	1,413,041	2,217,577	1,151,325	25,829	175,567	21,967	51,424	7,611	7,483	4,743	29,111	2,738	1,477,798

Note: The decline in numbers of mobile phone banking in 2018 is due to the data clean up and closure of dormant accounts

Source: Commercial Banks

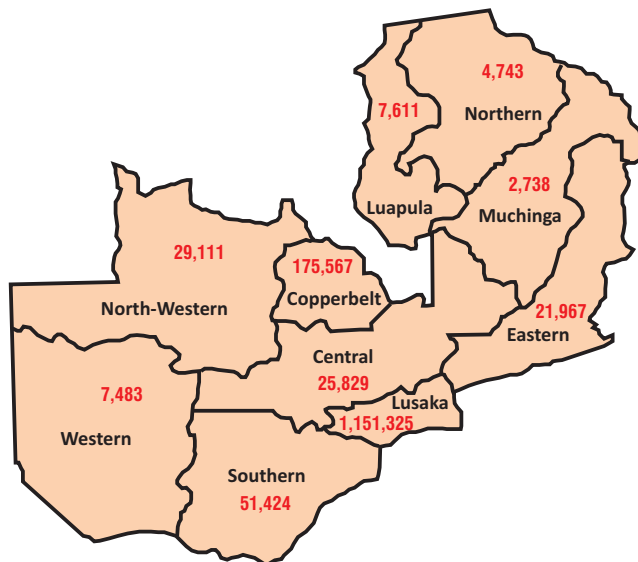
Map 2: Total Technological Infrastructure 2018

Table 4a: Annual Employment in Commercial Banks by Occupational Category and Sex, 2009 - 2018

Occupational Category	2009				2010				2011				2012				2013			
	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	467	79	195	5	532	81	214	3	848	83	385	107	670	81	441	13	450	81	221	13
2. Professionals	806	0	580	1	876	0	640	0	670	3	460	6	894	4	584	2	830	2	524	0
3. Technicians and Associate Professionals	384	0	316	0	549	0	470	0	352	1	275	0	709	1	595	11	771	1	645	0
4. Clerks	1,245	0	1,002	1	1,097	0	876	1	1,613	0	925	352	1,425	0	1,144		1,417	0	1,296	0
5. Service Workers and Shop and Market Sales Workers	27	0	2	0	28	0	3	0	57	0	18	0	78	0	43	0	122	0	96	0
6. Craft and Related and Trade Workers		0	0	0	2	0	0	0	36	0	1	0	20	0	0	0	30	0	1	0
7. Plant and Machine Operators and Assemblers	0	0	0	0	0	0	0	0	41	0	4	0	103	0	1	0	85	0	8	0
8. Elementary Occupations	60	0	0	0	39	0	1	0	32	0	2	0	9	0	2	0	22	0	6	0
9. Temporary Employees	185	2	124	0	322	0	201	0	307	0	274	0	336	0	210	0	338	0	228	0
10. Other	98	5	6	0	91	0	7	0	257	5	234	37	193	0	130	0	274	3	202	2
Total	3,272	86	2,225	7	3,536	81	2,412	4	4,213	92	2,578	502	4,437	86	3,150	26	4,339	87	3,227	15
Grand Total	5,590				6,033				7,385				7,699				7,668			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks

Table 4a: Annual Employment in Commercial Banks by Occupational Category and Sex, 2009 - 2018 (Continued)

Occupational Category	2014				2015				2016				2017				2018			
	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	861	84	599	15	868	91	550	17	797	78	504	17	994	69	657	19	800	60	494	17
2. Professionals	733	5	541	0	966	4	734	0	976	3	720	0	797	2	624	0	766	1	619	1
3. Technicians and Associate Professionals	576	0	542	0	419	0	399	0	588	0	544	0	283	0	240	0	532	0	447	0
4. Clerks	1,182	1	1,137	0	1,147	0	1,135	0	1,400	0	1,298	0	1,469	0	1,452	0	1,275	0	1,303	0
5. Service Workers and Shop and Market Sales Workers	113	0	66	0	155	0	74	0	56	0	6	0	67	0	47	0	360	0	326	0
6. Craft and Related and Trade Workers	31	0	3	0	26	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Plant and Machine Operators and Assemblers	8	0	0	0	11	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0
8. Elementary Occupations	6	0	5	0	9	0	4	0	12	0	0	0	4	0	1	0	43	0	1	0
9. Temporary Employees	223	0	148	0	344	2	275	0	205	0	184	0	166	0	153	0	125	0	143	0
10. Other	334	0	198	0	391	0	377	0	219	0	51	0	182	0	132	0	201	0	167	1
Total	4,067	90	3,239	15	4,336	97	3,549	17	4,253	81	3,307	17	3,965	71	3,306	19	4,102	61	3,500	19
Grand Total	7,411				7,999				7,658				7,361				7,682			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks

Table 4b: Employment in Commercial Banks by Occupational Category and Province, 2018

Occupational Category	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	North/W	Muchinga	Total
Executive Management	126	0	0	0	0	0	0	0	0	0	126
Senior Managers	426	1	19	2	1	1	0	1	1	1	453
Managers	924	20	125	16	31	9	8	12	14	7	1,166
Credit	394	0	31	0	0	0	0	0	0	0	425
Treasury	69	0	0	0	0	0	0	0	0	0	69
Finance	90	0	0	0	0	0	0	0	0	0	90
Risk and Compliance	84	0	2	0	0	0	0	0	0	0	86
Operations	771	24	145	24	41	9	9	8	7	9	1,047
Others	761	36	247	34	68	10	17	24	36	16	1,249
Clerical and general staff	1625	120	563	126	215	43	59	77	88	55	2,971
Total	5,270	201	1,132	202	356	72	93	122	146	88	7,682

Source: Commercial Banks

Table 5: Annual Employment in Commercial Banks by Province, 2009 - 2018

Province	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Lusaka	3,729	4,052	4,064	4,750	5,078	5,273	5,522	5,168	5,041	5,270
Central	134	133	130	133	152	170	207	215	185	201
Copperbelt	813	843	823	870	931	1,015	1,111	1,140	1,091	1,132
Eastern	135	132	132	147	147	168	207	204	188	202
Southern	289	297	322	335	332	346	375	361	351	356
Luapula	36	48	46	51	51	63	74	70	76	72
Western	71	62	52	57	75	80	96	91	89	93
Northern	141	135	146	151	105	124	138	150	115	122
Northwestern	89	106	97	106	143	154	179	173	141	146
Muchinga*	N/A	N/A	N/A	N/A	67	72	90	86	84	88
Total	5,437	5,808	5,812	6,600	7,081	7,465	7,999	7,658	7,361	7,682

*Muchinga Province was created in 2011, hence data available after 2012

Source: Commercial Banks

Table 6: Commercial Bank Deposits per Capita In Kwacha, 2009 - 2018

Year End	Total Deposits (K' Million)	Nominal Deposits per Capita	Real Deposits per Capita
2009	13,247.5	1,027.2	103.8
2010	17,151.4	1,314.6	201.5
2011	20,959.1	1,527.8	254.6
2012	25,161.7	1,778.8	243.7
2013	30,906.9	2,119.8	298.6
2014	34,942.5	2,325.9	294.4
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

Note: values revised into rebased currency

Source: Commercial Banks and Central Statistical Office

Table 7: Number of Depositors in Banks by Province, 2006 - 2015

Province	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Central	3,482	4,084	4,459	4,282	59,393	72,496	71,987	94,151	104,271	1,341,145
Copperbelt	53,351	60,657	71,946	66,723	259,743	301,147	357,094	431,772	476,231	115,326
Eastern		388	806	861	57,911	76,895	76,181	103,120	126,807	528,303
Luapula	694	884	1,039	1,044	21,703	25,031	30,956	39,970	47,947	130,230
Lusaka	72,806	83,886	89,288	97,489	628,903	654,722	771,552	1,037,238	1,196,612	209,614
North	2,918	3,094	3,624	3,645	48,021	28,128	65,245	50,931	58,205	47,385
North-Western	2,222	2,997	5,427	4,770	35,042	43,419	46,479	65,897	76,167	52,043
Southern	4,125	5,205	7,171	7,057	102,873	110,350	124,671	162,865	189,938	57,725
Muchinga							16,355	33,778	36,687	84,905
Western	1,803	1,274	1,287	1,288	26,053	24,736	31,328	38,129	46,175	47,380
Total	141,401	162,469	185,047	187,159	1,239,642	1,336,924	1,591,848	2,057,851	2,359,040	2,614,056

Note: Data for 2010 do not include First Alliance Bank

Muchinga was part of Northern Province before 2012

Source: Commercial Banks and Central Statistical Office

Table 7: Number of Deposit Accounts, 2013 - 2018

Province	2013				2014				2015			
	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand
Lusaka	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	315,965
Central	89,325	1,703	115,326	24,657	98,131	2,176	124,964	22,312	126,431	1,996	150,739	21,548
Copperbelt	345,254	10,862	528,303	194,813	360,971	14,820	570,604	185,035	396,038	16,358	597,431	169,703
Eastern	109,938	1,409	130,230	20,471	122,954	1,882	145,307	18,331	143,622	2,508	164,461	16,289
Southern	161,868	2,902	209,614	54,298	181,862	3,923	240,083	48,639	201,232	4,793	254,664	45,290
Luapula	39,554	376	47,385	9,834	45,594	486	55,914	10,412	48,095	209	58,716	11,424
Western	42,807	546	52,043	11,895	54,053	693	66,641	11,415	56,614	214	68,243	10,618
Northern	48,167	451	57,725	8,365	51,656	521	60,542	7,905	58,185	257	66,347	10,852
Northwestern	53,747	2,485	84,905	34,154	56,609	2,796	93,559	29,598	62,875	2,720	95,193	27,077
Muchinga	38,258	282	47,380	5,199	38,442	306	43,947	3,301	37,826	116	41,243	7,001
Total	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	635,767

Source: Commercial Banks

Note: 2017 figures have been revised

Table 7: Number of Deposit Accounts, 2013 - 2018 (Continued)

Province	2016				2017				2018			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	336,487	1,057,579	21,377	1,415,443	351,872	1,178,304	26,651	1,556,827	315,965	1,166,704	29,671	1,512,340
Central	24,657	98,131	2,176	124,964	22,312	126,431	1,996	150,739	21,548	112,469	3,230	137,247
Copperbelt	194,813	360,971	14,820	570,604	185,035	396,038	16,358	597,431	169,703	351,253	17,864	538,820
Eastern	20,471	122,954	1,882	145,307	18,331	143,622	2,508	164,461	16,289	120,827	2,670	139,786
Southern	54,298	181,862	3,923	240,083	48,639	201,232	4,793	254,664	45,290	169,435	5,585	220,310
Luapula	9,834	45,594	486	55,914	10,412	48,095	209	58,716	11,424	41,097	923	53,444
Western	11,895	54,053	693	66,641	11,415	56,614	214	68,243	10,618	46,108	919	57,645
Northern	8,365	51,656	521	60,542	7,905	58,185	257	66,347	10,852	47,207	931	58,990
Northwestern	34,154	56,609	2,796	93,559	29,598	62,875	2,720	95,193	27,077	51,869	3,387	82,333
Muchinga	5,199	38,442	306	43,947	3,301	37,826	116	41,243	7,001	30,617	493	38,111
Total	700,173	2,067,851	48,980	2,817,004	688,820	2,309,222	55,822	3,053,864	635,767	2,137,586	65,673	2,839,026

Source: Commercial Banks

Table 8: Banks Total Credit per Capita in Kwacha, 2009 - 2018

Year End	Total Credit (K' Million)	Nominal Bank Lending per Capita	Real Bank Lending per Capita
2009	10,985.8	851.8	86.0
2010	12,622.3	964.1	148.3
2011	17,089.2	1,245.7	207.6
2012	19,952.4	1,410.5	193.2
2013	28,728.2	1,970.3	277.5
2014	31,986.7	2,129.1	269.5
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	218.2

Notes: 1. Values revised into rebased currency

2. Banks (Central and Commercial) Lending includes Government securities

Source: BoZ, Commercial Banks and Central Statistical Office

Table 9: Number of Borrowers from Commercial Banks by Province, 2009 - 2018

Province	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Central	5,321	5,922	9,173	14,398	15,342	13,976	15,202	10,110	8,386	9,050
Copperbelt	37,311	39,968	44,239	64,333	73,349	69,969	68,234	67,156	48,130	47,263
Eastern	4,577	6,638	11,895	16,169	16,016	17,505	16,268	9,807	8,940	9,327
Luapula	1,518	2,346	5,579	7,354	6,012	7,440	5,368	5,642	2,918	2,955
Lusaka	59,432	61,610	93,601	111,767	125,510	165,374	130,954	128,437	121,179	108,180
Northern	1,848	3,352	7,926	9,069	8,687	8,514	6,377	6,172	6,777	6,449
North-Western	2,242	2,893	6,648	10,861	13,642	13,027	14,803	9,475	9,398	10,343
Southern	10,369	11,503	16,908	17,760	24,998	21,445	23,175	17,820	12,843	12,893
*Muchinga	N/A	N/A	N/A	2,097	3,576	4,742	4,200	3,391	2,697	3,674
Western	888	1,342	6,993	8,397	5,325	6,716	5,532	5,437	3,918	4,279
Total	123,506	135,574	202,962	262,205	292,457	328,708	290,113	263,447	225,186	214,412

Note: The data for 2010 do not include First Alliance Bank

*Muchinga Province was created in 2011, hence data available starting from 2012

Source: Commercial Banks

Table 10: Commercial Banks Lending by Economic Sector (K' Million), 2009 - 2018

Sector	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Agriculture, Forestry and Fishing	1,565.1	1,623.7	2,124.4	3,763.0	3,752.4	3,596.5	4,535.5	4,034.6	4,967.7	4,932.9
Mining and Quarrying	338.2	293.5	509.7	942.7	1,226.4	1,083.1	1,673.1	1,483.1	1,542.5	2,047.5
Manufacturing	994.2	1,172.1	1,461.6	1,881.0	1,758.6	2,499.5	3,539.1	2,983.1	1,907.1	2,668.8
Electricity, Gas and Water	137.8	151.4	196.8	338.9	311.9	469.4	435.5	516.5	748.0	874.3
Construction	259.1	533.8	504.0	620.6	654.7	743.0	897.7	907.0	1,073.4	873.5
Wholesale and Retail trade	829.9	994.3	1,248.3	1,124.5	1,709.1	1,699.4	2,833.1	2,411.9	2,781.1	3,232.1
Restaurants, Bars and Hotels	122.7	174.6	253.5	339.4	321.7	354.7	424.1	376.3	358.6	367.7
Transport, Storage and Communications	508.7	433.8	650.6	772.2	838.3	1,219.8	1,334.3	1,086.9	1,139.2	1,795.5
Financial Intermediaries and Insurance	422.0	243.7	603.5	309.3	381.0	540.5	702.8	419.6	544.5	1,205.4
Community, Social and Personal Services	280.5	339.5	255.9	347.6	378.3	461.8	446.0	406.8	1,013.3	1,392.1
Real Estate and Business services	678.7	575.0	297.8	400.9	406.6	406.7	755.0	829.0	859.4	1,008.0
Total	6,136.8	6,535.4	8,106.2	10,840.3	11,739.0	13,074.2	17,576.2	15,454.8	16,934.7	20,397.9

Source: Commercial Banks

Note: These figures exclude individuals/households

Table 11: Commercial Bank Lending by Institutional Sector (K' Million), 2009 - 2018

Institutional Sector	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Private sector	7,338.8	8,314.5	10,760.4	15,222.7	16,871.7	19,634.4	24,747.7	22,067.9	22,824.0	26,304.1
of which Households	2,498.8	2,965.5	3,700.1	5,721.6	6,834.8	7,791.8	7,910.3	6,712.5	7,121.8	8,416.0
Private Companies	4,839.9	5,349.0	7,060.3	9,501.1	10,036.9	11,842.6	16,837.4	15,355.4	15,702.2	17,888.1
Government	208.5	413.7	549.1	639.7	364.7	901.4	751.2	1,041.9	1,256.9	2,133.9
of which Central Government	0.0	298.4	450.4	18.4	129.1	669.8	466.0	819.3	844.4	1,645.3
Parastatals	208.5	115.3	98.7	621.3	235.7	231.6	285.2	222.6	412.5	488.6
Total	7,547.3	8,728.2	11,309.5	15,862.4	17,236.4	20,535.8	25,498.9	23,109.8	24,080.9	28,438.0

Source: Bank of Zambia and Commercial Banks

Table 12: Yield Rates on Treasury Bills - Annual Average (%), 2009 - 2018

Year	91 days	182 days	273 days	364 days	Weighted Average
2009	13.4	15.0	16.2	17.4	15.9
2010	4.5	5.8	6.6	7.4	6.6
2011	6.7	9.4	10.7	11.5	10.5
2012	7.4	10.5	10.7	11.4	10.8
2013	7.1	12.6	12.6	13.2	12.8
2014	9.5	16.5	16.4	18.4	17.6
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

Source: Bank of Zambia

Table 13: Yield Rates on Bonds - Annual Average (%), 2009 - 2018

Year	2 Year	3 Year	5 Year	7 Year	10 Year	15 Year	Weighted Average
2009	17.7	18.4	19.4	17.3	18.7	19.2	18.5
2010	9.6	11.1	12.7	15.3	16.1	16.7	11.6
2011	12.8	12.9	15.3	14.4	15.5	16.7	14.6
2012	10.9	12.3	13.3	14.5	16.1	16.7	13.1
2013	12.6	14.3	15.4	15.2	17.1	17.0	15.4
2014	14.8	15.8	17.7	18.1	18.8	19.0	18.5
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

Source: Bank of Zambia

Table 14: Commercial Bank Lending Rates - Annual Average (%), 2009 -2018

Year	Weighted Lending Base Rate	Lending Margin	Lending Rate	Weighted Interbank Rate
2009	22.1	6.3	28.4	9.9
2010	20.9	6.8	27.7	2.3
2011	18.3	7.5	25.8	5.0
2012	12.1	7.0	19.1	7.7
2013	9.8	6.5	16.3	9.7
2014	11.6	7.1	18.7	14.4
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

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

Source: Bank of Zambia and Commercial Banks

Table 15: Commercial Bank Deposit Rates - Annual Average (%), 2009 - 2018

	Cheque Account (K500 & above)	Savings		Deposits over K20,000.00						
		Less than K100	More than K100	24 hr call	7 days	14 days	30 days	60 days	90 days	180 days
		2009	3.1	3.6	4.7	2.8	3.2	3.8	5.4	7.1
2010	3.8	3.6	4.7	2.9	3.5	4.0	5.6	7.4	7.4	7.6
2011	3.8	3.7	4.5	2.7	3.5	4.0	5.3	6.9	7.0	6.9
2012	3.8	3.7	4.3	2.7	3.5	4.0	5.3	6.8	7.0	6.8
2013	1.7	2.8	3.4	2.0	3.1	3.4	4.9	5.5	6.3	7.7
2014	1.3	2.8	3.5	1.9	3.4	3.8	6.1	7.2	7.9	9.1
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

Source: Bank of Zambia

Table 16: Commercial Bank Exchange Rates (K/Foreign Currency) - End Period, 2009 - 2018

Year End	US Dollar		British Pound		Euro		South Africa Rand	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
2009	4.6784	4.6973	7.5245	7.7551	6.7454	6.9503	0.6133	0.6375
2010	4.7126	4.7525	7.2474	7.5046	6.1602	6.3954	0.6759	0.7066
2011	5.1002	5.1369	7.7978	8.1141	6.5990	6.8582	0.6062	0.6437
2012	5.2025	5.2321	8.2564	8.4086	6.7187	6.8540	0.6037	0.6162
2013	5.5076	5.5176	9.1063	9.1240	7.5846	7.5994	0.5214	0.5226
2014	6.3756	6.3956	9.9473	9.9798	7.7471	7.7726	0.5516	0.5536
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

Source: Bank of Zambia and Commercial Banks

Table 17: Bank of Zambia and Bureau De Change Exchange Rates (K/US Dollars) - End Period, 2009 - 2018

Year End	Bank of Zambia Rates			Bureau Rates		
	Buying	Selling	Mid-rate	Buying	Selling	Mid-rate
2009	4.6579	4.6778	4.6678	4.6519	4.7309	4.6914
2010	4.7257	4.7457	4.7357	4.7163	4.8133	4.7648
2011	5.1073	5.1273	5.1173	5.0687	5.1535	5.1111
2012	5.1985	5.2290	5.2085	5.2433	5.3236	5.2835
2013	5.5076	5.5176	5.5126	5.5172	5.5990	5.5581
2014	6.3756	6.3956	6.3856	6.3112	6.4151	6.3632
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

Source: Bank of Zambia

Table 18: Financial Stability Indicators; Commercial Banks (Ratios, Unless Indicated), 2009 - 2018

Indicator	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total Regulatory Capital to Risk-weighted Assets	22.3	22.1	19.2	21.3	26.8	27.0	21.2	26.2	26.5	22.1
Tier 1 Regulatory Capital to Risk-weighted Assets	18.9	19.1	16.8	19.4	24.5	24.6	19.2	23.4	24.5	20.1
Total Regulatory Capital to Total Assets (Leverage)	11.2	10.4	10.2	12.0	14.1	13.1	12.2	11.9	12.6	12.3
Total Non-Performing Loans to Total Loans and Advances	12.6	14.8	10.4	8.1	7.0	6.1	7.3	9.7	11.5	11.0
Loan Loss Provisions to Non-Performing Loans	86.6	80.3	76.7	73.5	83.2	68.8	70.5	71.0	69.2	86.4
Core Liquid Assets Ratio (Required)	9.0	9.0	9.0	9.0	6.0	6.0	6.0	6.0	6.0	6.0
Core Liquid Assets Ratio (Actual)	60.5	57.1	60.5	53.0	49.5	71.1	92.6	74.8	106.2	96.9
Kwacha/Forex Statutory Reserve Ratio (Required)	8.0	8.0	5.0	5.0	8.0	14.0	18.0	18.0	8.0	5.0
Kwacha Statutory Reserve Ratio (Actual)	8.1	8.5	6.5	6.3	8.5	14.2	17.7	19.4	11.5	6.9
Foreign Currency Statutory Reserve Ratio (US\$) - Actual	10.2	10.2	5.0	8.0	8.0	14.0	18.0	19.4	9.2	6.3
Return on Assets	2.1	2.9	3.7	3.9	3.4	3.7	2.8	2.5	3.1	3.0
Return on Equity	9.4	12.1	25.5	20.8	18.2	3.6	13.1	12.4	15.4	14.8
Gross Interest Income to Total Gross Income	65.1	58.6	61.8	61.3	64.5	66.4	67.1	68.6	69.0	67.9
Net Interest Margin (%)	10.7	9.0	8.1	8.4	8.3	8.5	8.2	8.7	9.1	9.1
Total Loans and Advances to Total Deposits Ratio	60.1	53.1	57.1	66.0	61.4	62.0	56.4	50.0	45.2	47.3
Liquid Assets to Total Assets	38.0	43.8	40.3	36.0	38.9	35.8	34.8	39.1	45.5	47.0
Foreign Currency Loans to Total Loans	36.4	32.8	39.1	28.7	25.6	29.0	36.9	35.7	41.6	44.5
Foreign Currency Liabilities to Total Liabilities	38.0	39.6	39.0	22.9	30.4	32.1	48.9	44.9	44.0	47.9

Source: Bank of Zambia and Commercial Banks

Table 19: Payments Systems Transactions, 2009 - 2018

Payment System	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Real Time Gross Settlement System Transactions										
Volumes	148,147.0	171,751.0	198,586.0	240,564.0	297,757.0	319,836.0	374,661.0	388,176.0	493,964.0	573,071.0
Values (K' Million)	209,311.0	280,508.6	339,770.8	388,322.5	528,950.7	657,203.2	887,544.4	723,489.4	799,745.0	968,306.0
Zambia Electronic Clearing House Transactions										
Volumes	4,069,450.0	4,815,514.0	5,647,249.0	6,827,820.0	7,843,801.0	8,140,018.0	8,217,193.0	10,197,756.0	8,242,104.0	8,992,580.0
Values (K' Million)	26,287.6	27,227.9	34,711.5	43,537.8	55,115.2	60,093.4	59,788.1	54,672.2	59,939.2	72,105.7

Source: Bank of Zambia

Table 20a: Number of Non-Bank Financial Institutions Branches by Province, 2009 - 2018

Province	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018				Total
										Microfinance Companies	Leasing Companies	Bureau De Change	Other Financial Corporations	
Central	5	5	9	37	11	9	9	17	17	12	0	1	4	17
Copperbelt	52	52	61	88	68	61	65	72	72	36	1	19	11	67
Eastern	9	13	15	41	17	16	16	20	20	15	0	0	4	19
Luapula	5	4	5	10	5	5	5	8	8	5	0	0	4	9
Lusaka	101	108	127	173	139	140	147	152	191	50	8	104	15	177
Northern	11	12	15	19	15	3	7	6	6	6	0	6	3	15
North-Western	9	9	9	13	14	10	11	11	11	7	0	0	5	12
Southern	19	19	23	43	23	22	22	39	39	10	0	1	7	18
Western	6	5	7	17	9	10	9	11	11	16	0	8	4	28
*Muchinga	N/A	N/A	N/A	9	6	9	10	10	10	9	0	0	4	13
Total	217	227	271	450	307	285	301	346	385	166	9	139	61	375

*Muchinga Province was created in 2011, hence data available starting 2012

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 20b: Total Number of Non-Bank Financial Institutions, 2009 - 2018

Institution	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Micro Finance Institutions	25	24	32	35	35	33	35	33	34	35
Leasing Companies	12	11	9	8	7	9	10	8	8	8
Bureau De Change	44	50	55	57	64	67	74	73	80	80
Building Societies	3	3	3	4	4	4	4	4	3	3
Development Banks	1	1	1	1	1	1	1	1	1	1
Savings and Credit Institutions	1	1	1	1	1	1	1	1	1	1
Credit Reference Bureau	1	1	1	1	1	1	1	1	1	1
Total	87	91	102	107	113	116	126	121	128	129

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 21: Financial Soundness Indicators for Leasing and Finance Companies , End Period 2009-2018 (Ratios, unless otherwise indicated)

Capital Ratios	2009	2010	2011	2011	2013	2014	2015	2016	2017	2018
Shareholders Equity to Assets	8.0	17.0	21.0	21.0	24.0	31.0	30.8	-14.7	-30.3	28.66
Deposits & other liabilities to Shareholders' Funds	1,102.0	477.0	380.0	380.0	320.0	130.0	150.9	-305.7	-92.9	12.54
Nonperforming Loans to Shareholders Equity	241.0	209.0	43.0	43.0	18.0	15.0	30.2	-360.8	-292.7	69.06
Tier 1 Capital to Risk Based Assets	5.0	11.0	16.0	16.0	23.0	30.9	22.5	-11.4	-27.1	35.54
Total Capital to Risk Based Assets	6.0	15.0	18.0	18.0	23.0	31.9	22.9	-11.4	-24.4	45.29
Asset Quality										
Net Nonperforming Assets to Total Assets	1.0	1.0	1.0	1.0	4.0	0.7	5.0	-2.9	88.6	-5.32
Non-performing Loans to Total Loans	21.0	40.0	10.0	10.0	5.0	6.1	6.0	0.6	67.2	23.68
Allowance For Loan and Lease Losses to total loans	20.0	40.0	9.0	9.0	3.0	0.1	6.0	66.9	61.2	30.05
Allowance for Loan and Lease Losses to NPL	93.0	97.0	91.0	91.0	54.0	100.0	51.0	105.4	91.0	126.87
Earnings										
Monthly Return on Assets (ROA)	-7.0	-5.0	2.0	2.0	6.0	12.0	-1.0	-0.6	-1.9	4.80
Annualised Return on Assets (ROA)	-7.0	-5.0	2.0	2.0	6.0	10.0	-13.0	-7.4	-54.3	10.00
Monthly Return on Equity (ROE)	-88.0	-30.0	10.0	10.0	2.0	46.0	-4.0	5.3	6.0	15.22
Annualised Return on Equity (ROE)	-88.4	-30.4	10.0	10.0	24.0	40.2	-52.3	63.5	179.3	-35.64
Net Interest Margin (%)	42.0	61.0	64.0	64.0	70.0	66.8	41.4	-16.9	40.5	91.60
Loans Yield Rate (%)	27.0	29.0	16.0	16.0	21.0	22.0	36.8	0.0	18.0	23.10
Earning Assets	85.0	76.0	81.0	81.0	80.0	81.6	78.7	36.8	59.5	66.50
Liquidity and Funds Management										
Liquid assets to Total deposits & short-term liabilities	11.0	24.0	5.0	5.0	21.2	37.2	43.7	53.5	28.6	28.80
Excess (-Deficiency) of Liquid Assets to Total Assets	-82.0	-62.0	-75.0	-75.0	-76.0	-28.2	-26.1	-52.8	-39.8	40.30
Total Deposits to Total assets	21.0	8.0	7.0	7.0	5.3	0.1	0.1	7.0	7.5	8.94
Gross Loans to Total Deposits	450.0	1,204.0	1,236.0	1,236.0	1,505.5	1,209.0	1,141.8	1,204.8	1,749.6	934.66

Table 21: Financial Soundness Indicators for Leasing and Finance Companies , End Period 2009-2018 (Ratios, unless otherwise indicated) (Continued)

Capital Ratios	2009	2010	2011	2011	2013	2014	2015	2016	2017	2018
Large Loans*										
Large Loans - Equal to or Exceeding 10% of Regulatory Capital (K' Million)	55.9	35.6	65.7	65.7	20.9	65.3	179.5	253.4	216.8	4.7
Large Loans to Total loans	30.0	22.0	31.0	31.0	5.3	0.2	0.4	0.6	41.8	0.20
Large loans to Regulatory Capital	619.0	168.0	158.0	158.0	18.5	0.4	1.3	-3.3	-112.1	9.00
Insider Loans**										
Total Insider Loans (K' Million)	12.1	3.1	1.2	1.2	9.4	6.6	19.6	0.7	124.5	0.01
Insider Loans to Total Loans	7.0	2.0	1.0	1.0	2.4	0.0	0.0	0.0	24.0	0.00
Insider Loans to Regulatory capital	134.0	15.0	3.0	3.0	8.3	0.0	0.1	0.0	-64.3	5.90
Foreign Exchange Exposure										
Overall Exposure - Maximum of 25% of Regulatory Capital (K' Million)	30.5	51.2	34.1	34.1	7.5	1.3	37.8	17.1	50.2	71.0
Overall Exposure to regulatory capital	338.0	241.0	82.0	82.0	6.7	0.9	0.3	-0.2	-35.0	40.20
Significant Single Currency Exposure (K' Million)	30.5	51.2	34.1	34.1	7.5	1.3	37.8	17.0	44.3	7.10
Significant Single Currency Exposure to regulatory capital - Not Exceeding 20% of Regulatory Capital	337.8	241.0	82.0	82.0	7.0	0.9	0.3	-0.2	-35.0	40.20

*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 2009Source: Bank of Zambia and Non-Bank Financial Institutions

Table 22: Financial Soundness Indicators for Building Societies - End Period, 2009 - 2018 (Ratios, unless otherwise indicated)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Capital Ratios										
Shareholders Equity to Assets	26.1	26.8	26.8	17.0	12.8	34.0	33.2	36.8	28.9	31.0
Deposits & other liabilities to Shareholders' Funds	282.5	273.0	268.0	476.0	680.6	196.0	201.5	139.3	202.0	181.0
Nonperforming Loans to Shareholders Equity	25.7	22.7	18.0	40.0	46.7	16.0	18.0	30.1	43.3	0.5
Tier 1 Capital to Risk Based Assets	20.5	24.6	19.0	14.0	10.0	44.5	29.0	22.6	80.7	21.4
Total Capital to Risk Based Assets	23.2	34.6	29.0	19.0	12.1	44.0	30.1	23.2	117.6	20.8
Asset Quality										
Net Nonperforming Assets to Total Assets	3.9	3.6	2.0	2.0	1.9	2.0	2.1	4.4	3.0	4.8
Non-performing Loans to Total Loans	14.5	13.5	9.0	13.0	10.3	10.1	10.1	18.2	18.3	23.2
Allowance For Loan and Lease Losses to total loans	6.0	6.0	6.0	10.0	7.0	7.0	6.6	10.9	13.9	16.0
Allowance for Loan and Lease Losses to NPL	42.0	41.0	62.0	72.0	68.1	66.4	64.9	60.2	76.0	69.5
Earnings										
Monthly Return on Assets (ROA)	4.0	5.0	3.0	-0.2	-0.1	-0.4	1.7	5.1	-0.5	-0.1
Annualised Return on Assets (ROA)	4.0	3.0	3.0	2.0	1.0	-66.6	20.1	61.2	0.0	-1.3
Net Interest Margin (%)	72.0	80.0	86.0	77.0	78.0	68.8	74.6	70.4	71.3	66.4
Loans Yield Rate (%)	16.0	15.0	12.0	10.0	23.0	22.0	19.5	13.1	24.2	22.0
Earning Assets	60.0	62.0	65.0	64.0	57.3	73.6	70.3	65.5	71.4	67.8
Liquidity and Funds Management										
Liquid assets to Total deposits & short-term liabilities	28.0	32.0	25.0	23.0	14.3	36.1	22.8	19.1	19.2	17.5
Excess (-Deficiency) of Liquid Assets to Total Assets	-53.0	-50.0	-55.0	-64.0	-74.7	-42.3	-51.6	-51.1	-57.5	12.1
Total Deposits to Total assets	35.0	44.0	46.0	47.0	45.6	34.0	39.7	37.0	44.3	40.7
Gross Loans to Total Deposits	35.0	44.0	46.0	111.0	126.9	155.0	149.0	164.6	154.3	166.0

*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 22: Financial Soundness Indicators for Building Societies - End Period, 2009 - 2018 (Ratios, unless otherwise indicated) (Continued)

Capital Ratios	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Large Loans*										
Large Loans (K' Million)	4.4	0.9	0.9	37.1	13.6	16.9	54.7	44.4	79.1	8.1
Large Loans to Total loans	3.0	1.0	0.0	15.0	4.5	4.0	9.3	7.1	10.7	0.0
Large loans to Regulatory Capital	11.0	1.0	1.0	70.0	28.9	7.0	18.3	12.6	3.3	0.3
Insider Loans**										
Total Insider Loans (K' Million)	0.9	1.1	1.1	1.2	2.6	1.9	6.6	11.9	7.4	93.1
Insider Loans to Total loans	1.0	1.0	1.0	1.0	0.9	0.0	1.1	1.9	1.0	10.9
Insider Loans to Regulatory capital	2.0	2.0	2.0	2.0	5.6	0.1	2.2	3.4	0.3	4.6
Foreign Exchange Exposure										
Overall Exposure (K' Million)	0.5	0.1	0.1	0.5	1.4	57.7	33.2	36.2	26.1	20.1
Overall Exposure to regulatory capital	1.0	0.1	0.0	1.0	3.0	23.1	11.1	10.3	9.1	7.0
Significant Single Currency Exposure (K' Million)	0.5	0.1	0.1	0.5	1.4	57.7	33.2	36.2	26.1	13.3
Significant Single Currency Exposure to regulatory capital	1.0	0.1	0.0	1.0	3.0	23.1	11.1	10.3	9.1	4.6

*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, 2009 - 2018

Occupational Category	2009				2010				2011				2012				2013			
	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	162	10	68	3	174	9	82	3	186	25	125	2	410	19	197	7	471	17	141	5
2. Professionals	133	0	65	0	138	0	72	0	144	8	104	0	294	5	162	0	344	3	241	1
3. Technicians	196	0	143	0	213	0	169	0	64	0	32	1	312	0	165	0	225	0	146	0
4. Clerks	251	0	204	0	243	0	210	0	351	2	319	1	463	0	394	0	445	0	473	0
5. Service and Market Sales Workers	58	10	105	1	90	1	117	1	479	12	406	0	491	5	403	1	0	0	0	0
6. Drivers and Machine Operators	66	0	1	0	69	0	1	0	96	0	1	0	74	1	1	0	78	0	4	0
7. Elementary Occupations	29	0	14	0	27	0	18	0	77	1	49	0	127	1	41	0	91	1	48	0
8. Temporary Employees	69	0	35	0	80	0	41	0	87	0	56	0	146	1	90	0	93	0	48	1
9. Other	152	0	72	0	169	0	94	0	73	0	89	1	300	0	189	0	371	0	154	2
Annual Total	1,116	20	707	4	1,203	10	804	4	1,557	48	1,181		2,617	32	1,642	8	2,118	21	1,255	9
Grand Total	1,847				2,021				2,791				4,299				3,403			

Z = Zambian

NZ = Non Zambian

Source: Non-Bank Financial Institutions

Table 23: Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex, 2009 - 2018 (Continued)

Occupational Category	2014				2015				2016				2017				2018			
	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	297	25	172	8	307	22	180	11	310	23	168	9	288	21	178	6	266	18	171	3
2. Professionals	300	1	271	0	396	1	312	0	379	2	379	0	322	3	305	0	312	3	291	0
3. Technicians	413	0	302	0	397	0	280	0	394	0	294	0	403	0	279	0	368	0	241	0
4. Clerks	301	0	353	0	257	0	397	0	357	0	255	0	292	0	366	0	325	0	386	0
5. Service and Market Sales Workers	273	0	229	0	284	0	228	0	268	0	240	0	271	0	247	0	294	0	268	0
6. Drivers and Machine Operators	92	0	5	0	106	0	5	0	86	0	0	0	88	0	6	0	85	0	4	0
7. Elementary Occupations	134	0	92	0	99	0	83	0	74	0	23	0	241	0	73	0	214	0	77	0
8. Temporary Employees	67	0	44	1	31	0	22	1	22	0	1	0	41	0	48	1	38	0	74	1
9. Other	45	0	35	1	86	0	28	1	59	0	21	2	32	0	22	1	42	0	21	1
Annual Total	1,922	26	1,503	10	1,963	23	1,535	13	1,949	25	1,381	11	1,978	24	1,524				1,533	5
Grand Total	3,461				3,534				3,366				3,534				3,503			

Source: Non Bank Financial Institutions

Z = Zambian

NZ = Non Zambian

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2009 - 2018

Occupational Category	2009				2010				2011				2012				2013			
	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	84	8	23	0	94	16	28	0	114	14	36	0	137	19	32	2	158	21	41	2
2. Professionals	82	0	47	0	84	0	45	1	108	2	53	0	113	2	51	1	106	0	67	1
3. Technicians and Associate Professionals	146	0	123	0	167	0	135	0	184	0	150	0	195	0	142	0	200	0	154	1
4. Clerks	132	0	94	0	138	0	94	1	178	0	200	1	206	0	228	1	224	0	191	1
5. Service Workers & Shop & Market Sales Workers	280	0	143	8	384	23	258	9	497	0	325	0	531	0	361	0	538	0	340	0
6. Skilled Agricultural and Shop Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0
7. Craft and Related Trade Workers	8	0	1	0	8	0	1	0	7	0	1	0	7	0	1	0	1	0	0	0
8. Plant and Machine Operators and Assemblers	2	0	2	0	3	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Elementary Occupations	45	0	31	0	44	0	29	0	2	0	0	0	3	0	1	0	3	0	1	0
10. Temporary Employees	20	0	23	0	43	0	42	0	28	0	15	0	37	1	19	0	55	1	35	0
11. Other	11	0	15	0	22	0	20	0	28	1	53	0	42	1	40	0	59	1	70	0
Total	810	8	502	8	987	39	654	11	1,146	18	833	1	1,272	23	875	4	1,345	23	899	5
Grand Total	1,328				1,691				1,998				2,174				2,272			

Z = Zambian

NZ = Non Zambian

Source: Pensions and Insurance Authority

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2009 - 2018 (Continued)

Occupational Category	2014				2015				2016				2017				2018			
	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	170	20	40	2	182	19	51	2	193	23	63	3	197	25	61	3	132	22	49	8
2. Professionals	103	0	69	1	105	0	65	1	108	0	69	1	107	0	72	2	102	15	65	4
3. Technicians and Associate Professionals	210	1	163	1	226	1	178	1	236	1	183	1	255	4	173	1	204	4	144	4
4. Clerks	224	0	219	1	223	0	230	1	229	0	239	1	231	0	227	1	189	0	213	0
5. Service Workers & Shop & Market Sales Workers	666	0	472	0	695	0	508	1	708	0	524	0	729	0	539	0	603	0	534	0
6. Skilled Agricultural and Shop Fisheries Workers	3	0	0	0	3	0	0	0	2	0	0	0	3	0	0	0	4	0	2	0
7. Craft and Related Trade Workers	8	0	0	0	9	0	0	0	0	0	0	0	7	0	0	0	31	0	0	0
8. Plant and Machine Operators and Assemblers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	1	0
9. Elementary Occupations	4	0	1	0	6	0	0	0	5	0	0	0	5	0	0	0	18	0	20	0
10. Temporary Employees	62	0	34	0	60	0	43	0	65	0	47	0	62	0	43	0	62	0	31	0
11. Other	58	1	101	0	60	1	101	0	62	1	112	0	59	1	103	0	59	1	91	0
Total	1,508	22	1,099	5	1,569	21	1,176	6	1,608	25	1,237	6	1,655	30	1,218	7	1,407	42	1,150	16
Grand Total	2,634				2,772				2,876				2,910				2,615			

Z = Zambian

NZ = Non Zambian

Source: Pensions and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2009 - 2018

Occupational Category	2009				2010				2011				2012				2013			
	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	713	97	286	8	800	106	324	6	1,148	122	546	109	1,217	119	670	22	1,079	119	403	20
2. Professionals	1021	0	692	1	1,098	0	757	1	922	13	617	6	1,301	11	797	3	1,280	5	832	2
3. Technicians	726	0	582	0	929	0	774	0	600	1	457	1	1,216	1	902	11	1,196	1	945	1
4. Clerks	1,628	0	1,300	1	1,478	0	1,180	2	2,142	2	1,444	354	2,094	0	1,766	1	2,086	0	1,960	1
5. Service and Markert Sales Workers	365	10	250	9	502	24	378	10	1033	12	749	0	1,100	5	807	1	660	0	436	0
6. Craft and Related Trade Workers	8	0	1	0	8	0	1	0	43	0	2	0	28	0	1	0	32	0	1	0
7. Plant and Machine Operators and Assemblers	68	0	3	0	72	0	3	0	137		5	0	177	1	2	0	163	0	12	0
8. Elementary Occupations	134	0	45	0	110	0	48	0	111	0	51	0	139	1	44	0	116	1	55	0
9. Temporary Employees	274	2	182	0	445	0	284	0	422	1	345	0	519	2	319	0	486	1	311	1
10. Other	261	5	93	0	282	0	121	0	358	1	376	38	535	1	359	0	704	4	426	4
Total	5198	114	3,434	19	5,724	130	3,870	19	6,916	6	4,592	508	8,326	141	5,667	38	7,802	131	5,381	29
Grand Total	8,765				9,743				12,174				14,172				13,343			

Z = Zambian

NZ = Non Zambian

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

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2009 - 2018 (Continued)

Occupational Category	2014				2015				2016				2017				2018			
	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	1,328	129	811	25	1,357	132	781	30	1,300	124	735	29	1,479	115	896	28	1,198	100	714	31
2. Professionals	1,136	6	881	1	1,467	5	1,111	1	1,463	5	1,168	1	1,226	5	1,001	2	1,180	19	975	5
3. Technicians	1,199	1	1,007	1	1,050	1	867	1	1,218	1	1,021	1	941	4	692	1	1,104	4	832	4
4. Clerks	1,707	1	1,709	1	1,633	0	1,769	1	1,986	0	1,792	1	1,992	0	2,045	1	1,789	0	1,902	0
5. Service and Markert Sales Workers	1,052	0	767	0	1,134	0	810	1	1,032	0	770	0	1,067	0	833	0	1,257	0	1,128	0
6. Craft and Related Trade Workers	42	0	3	0	38	0	1	0	2	0	0	0	3	0	0	0	4	0	2	0
7. Plant and Machine Operators and Assemblers	100	0	5	0	117	0	5	0	86	0	0	0	98	0	6	0	116	0	5	0
8. Elementary Occupations	144	0	98	0	114	0	87	0	91	0	23	0	250	0	74	0	275	0	98	0
9. Temporary Employees	352	0	226	1	440	2	341	1	292	0	232	0	269	0	244	1	225	0	248	1
10. Other	437	1	334	1	533	1	511	1	340	1	184	2	273	1	257	1	302	1	279	2
Total	7,497	138	5,841	30	7,883	141	6,283	36	7,810	131	5,925	34	7,598	125	6,048	34	7,450	124	6,183	43
Grand Total	13,506				14,343				13,900				13,805				13,800			

Z = Zambian

NZ = Non Zambian

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

Table 26 : National Consumption of Fuels, 2009 - 2018

DIESEL (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2009	24,556,560	1,730,867	24,078,973	8,645,734	4,342,324	16,640,284	167,005,528	12,227,936	209,145,428	61,900,963	530,274,597
2010	23,813,922	0	19,791,357	9,100,532	3,453,714	19,023,273	205,987,716	15,532,149	217,402,841	77,120,297	591,225,801
2011	26,678,312	0	27,899,235	11,309,987	3,009,325	20,410,744	258,476,664	15,007,435	230,079,591	86,935,697	679,806,991
2012	32,245,296	0	33,234,406	12,124,500	2,350,266	30,405,422	148,045,510	25,755,677	257,780,004	95,533,592	637,474,673
2013	28,997,868	0	39,653,435	11,949,000	4,289,444	14,246,553	215,945,272	58,770,063	248,950,625	96,223,024	719,025,284
2014	30,715,141	485,000	56,347,162	11,415,400	3,112,802	11,942,473	272,023,414	32,269,636	257,968,239	80,539,098	756,818,364
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
KEROSENE(Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2009	1,093,579	0	200,370	0	0	482,856	478,344	6,471,064	10,481,450	381,869	19,589,532
2010	1,982,500	0	46,000	0	0	160,350	354,000	7,324,598	10,289,067	1,641,776	21,798,291
2011	1,858,256	0	75,000	0	0	369,442	584,040	4,015,887	14,430,779	3,538,883	24,872,286
2012	636,500	0	51,500	0	0	443,000	628,250	1,252,625	15,486,987	232,743	18,731,604
2013	44,000	0	278,000	0	5,500	382,000	576,261	1,384,308	12,797,592	73,737	15,541,398
2014	91,000	112,000	143,000	0	10,000	309,000	4,157,709	430,609	10,474,409	448,845	16,176,572
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

N/A: Figures not Available

Source: Energy Regulation Board

Table 26 : National Consumption of Fuels, 2009 - 2018 (Continued)

PETROL (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2009	597,273	43,500	30,000	476,669	2,625,546	1,341,912	763,696	7,554,181	186,770,246	3,053,965	203,256,989
2010	1,126,123	0	19,000	415,873	2,173,264	475,752	731,574	8,982,970	196,833,697	3,884,395	214,642,648
2011	277,648	0	53,617	421,000	1,871,117	336,575	860,591	12,414,274	221,163,644	5,432,249	242,830,715
2012	369,300	0	17,266	392,000	843,775	294,258	1,126,646	19,253,692	291,911,441	5,250,851	319,459,229
2013	354,500	0	19,418	401,500	1,551,217	73,288	2,376,587	40,136,609	321,082,227	6,187,408	372,182,754
2014	295,640	50	378,173	520,500	1,166,774	277,589	2,253,955	8,773,920	351,520,550	1,560,923	366,748,074
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
JET-A1 (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2009	0	35,434,404	0	0	1,865,043	0	0	1,970	0	0	37,301,417
2010	0	35,501,994	0	0	1,140,000	0	0	0	0	0	36,641,994
2011	0	39,180,544	0	0	1,558,500	0	0	0	2,294	0	40,741,338
2012	0	60,159,540	0	0	578,000	0	0	1,108,500	0	0	61,846,040
2013	0	60,658,023	0	0	1,286,057	0	0	1,658,650	0	72,000	63,674,730
2014	166,478	22,068,400	0	0	606,082	0	0	9,418,494	40,485	12,398,052	44,697,991
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

*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), 2009 - 2018

Sector	2009	2010	2011	2012	2013	2014	2015	2016	2017*	2018**
Agriculture	315.0	194.3	466.2	379.0	477.0	140.1	113.2	455.6	145.0	243.0
Construction	24.7	86.8	44.8	85.6	231.9	3,233.7	160.1	301.0	496.0	248.0
Education	14.7	214.6	3.6	0.0	9.5	1.6	34.3	0.0	1.0	0.0
Energy	92.1	570.2	1,098.6	1,752.9	873.7	26.1	1,461.4	888.1	1,949.0	1,916.0
Financial Institutions	38.0	0.0	141.8	0.9	0.0	0.0	3.4	0.0	0.0	0.0
Health	59.3	22.5	2.5	2.6	1.1	26.7	55.2	4.2	35.0	4.0
ICT	0.0	161.7	20.5	20.7	6.5	173.9	5.2	43.8	259.0	276.0
Manufacturing	461.1	1,907.1	718.4	1,242.0	1,995.0	949.4	600.1	699.6	944.0	656.0
Mining	217.3	986.4	992.5	4,235.8	124.8	76.3	43.3	189.8	219.0	283.0
Real Estate	445.0	413.6	375.1	1,858.3	984.0	224.0	527.6	260.5	103.0	104.0
Service	72.7	99.8	161.3	218.9	177.2	168.2	58.8	82.0	69.0	166.0
Tourism	200.4	127.2	747.0	184.0	549.8	83.1	228.3	140.8	115.0	501.0
Transport	63.5	4.1	26.6	108.3	29.6	25.4	31.6	47.2	43.0	426.0
Totals	2,003.7	4,788.3	4,798.7	10,089.1	5,460.1	5,128.5	3,322.4	3,112.7	4,378.0	4,823.0

*2017 figures were revised after data cleaning-up

**Preliminary

Source: Zambia Development Agency

Table 28: Tourist Entries in Zambia's National Parks by Country, 2009 - 2018

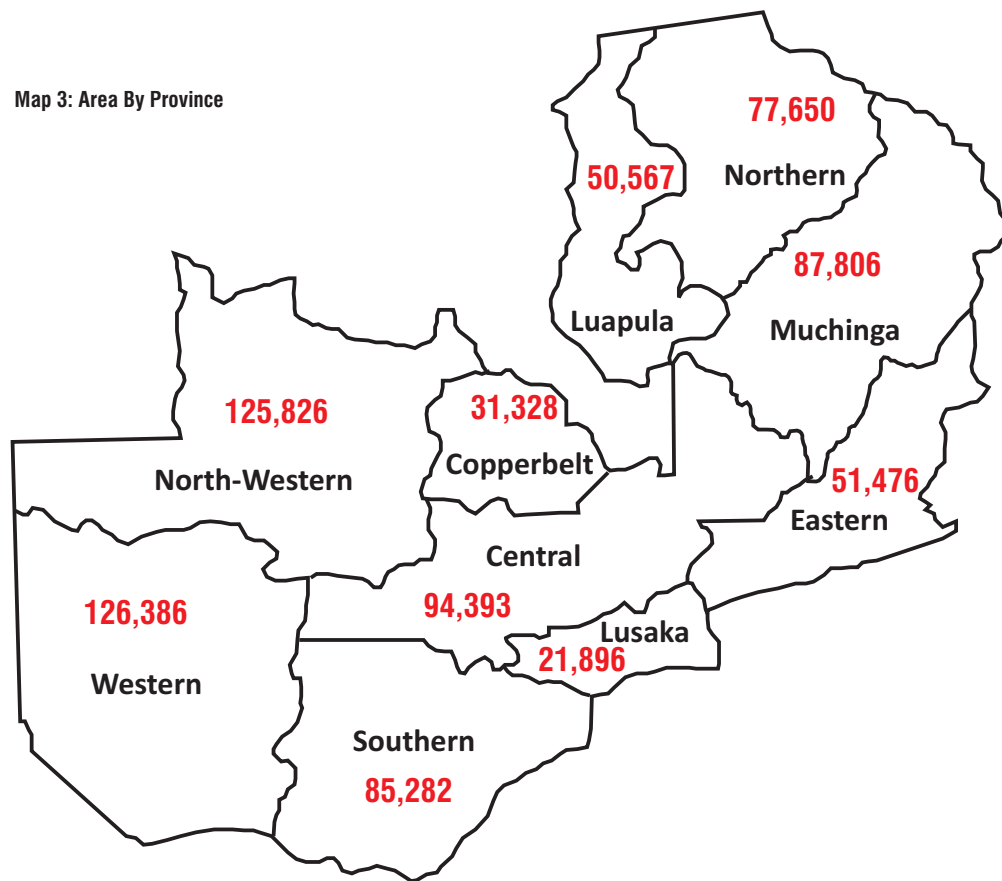
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
United State of America	7,510	7,223	8,539	9,681	12,967	12,372	13,624	14,394	12,867	18,155
Canada	2,376	915	1,391	1,046	1,022	931	769	899	807	1,003
North America	9,886	8,138	9,930	10,727	13,989	13,303	14,393	15,293	13,674	19,158
Britain/UK	10,875	8,810	8,770	9,953	14,303	13,539	14,177	15,909	11,664	15,651
Germany	2,439	2,766	2,731	2,924	2,699	2,166	2,180	2,637	2,684	2,099
France	1,146	1,304	1,053	1,003	1,076	893	924	1,296	1,300	1,112
Netherlands	1,852	1,735	1,488	747	1,057	1,052	995	1,281	1,451	1,148
Sweden	318	473	436	576	565	605	461	715	659	494
Norway	272	491	436	554	479	381	568	610	349	490
Spain	763	721	782	466	451	392	354	558	520	429
Italy	1,320	788	1,054	786	1,032	1,010	743	950	1,148	776
Switzerland	444	512	483	621	739	779	810	972	1,133	777
Russia	184	119	113	111	202	190	185	265	169	227
Other European countries	2,504	2,301	2,343	3,321	3,658	2,525	3,009	3,246	2,295	2,534
Europe	22,117	20,020	19,689	21,062	26,261	23,532	24,406	28,439	23,372	25,737
Australia	1,580	1,651	1,363	1,554	1,761	1,834	1,396	1,689	1,881	1,662
Newzealand	233	170	240	410	382	337	362	470	409	427
China	368	443	669	770	1,308	1,037	1,154	1,688	1,298	1,613
Japan	394	314	324	254	383	329	526	556	477	473
India	402	459	541	1,314	2,017	1,080	1,633	1,903	2,435	1,689
Other Asian Countries	325	426	720	270	0	0	0	0	0	425
Australasia	3,302	3,463	3,857	4,572	5,851	4,617	5,071	6,306	6,500	6,289
Brazil	140	99	238	93	98	155	99	193	141	187
Mexico	207	150	148	567	167	116	104	154	134	106
Other - South America	418	519	614	1,291	864	2,091	657	644	403	568
South America	765	768	1,000	1,951	1,129	2,362	860	991	678	861

Table 28: Tourist Entries in Zambia's National Parks by Country, 2009 - 2018 (Continued)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
South Africa	4,420	5,209	5,200	3,883	4,828	6,374	7,460	7,201	5,875	6,635
Botswana	39	48	89	122	1,877	197	124	249	172	161
Namibia	134	124	179	122	236	263	265	421	218	265
Kenya	38	60	77	48	173	121	173	176	203	74
Tanzania	42	53	7	257	85	51	103	158	51	150
Malawi				140	831	1,979	2,331	1,799	1,803	3,056
Other African Countries	1,008	1,978	1,593	2,206	2,167	2,287	2,830	3,246	2,095	2,448
Rest of Africa	5,681	7,472	7,145	6,778	10,197	11,272	13,286	13,250	10,417	12,789
Unclassified International								1,413	774	1,122
Zambian	23,010	18,129	22,186	17,344	19,862	24,903	29,224	41,772	23,962	34,402
Total	64,761	57,990	63,807	62,434	77,289	79,989	87,240	107,464	79,377	100,358

Source: Zambia Wildlife Authority

Map 3: Area By Province

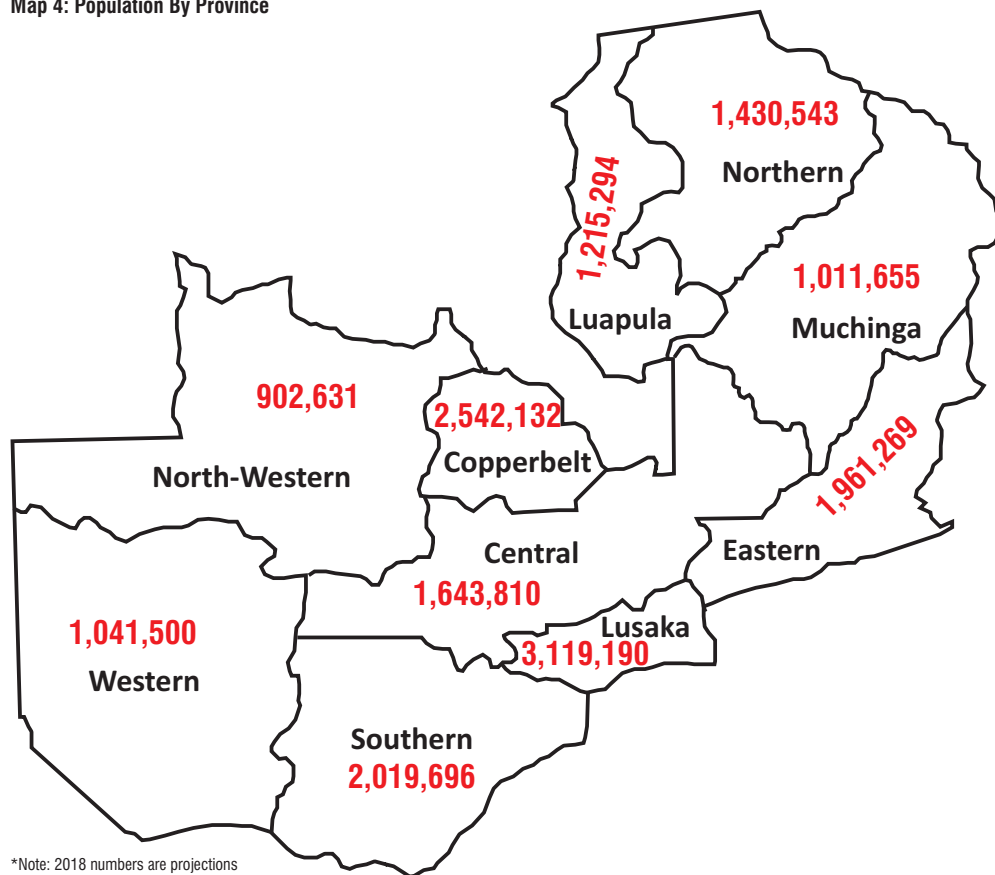


Source: Central Statistical Office

Table 29 :Area By Province

Provinces	Area (km ²)
Central	94,393
Copperbelt	31,328
Eastern	51,476
Luapula	50,567
Lusaka	21,896
Northern	77,650
North-Western	125,826
Southern	85,282
Western	126,386
Muchinga	87,806
Zambia	752,610

Map 4: Population By Province



*Note: 2018 numbers are projections
 Source: Central Statistical Office

Table 30 :Population By Province

Province	Population 2018*
Central	1,643,810
Copperbelt	2,542,132
Eastern	1,961,269
Luapula	1,215,294
Lusaka	3,119,190
Muchinga	1,011,655
Northern	1,430,543
North-Western	902,631
Southern	2,019,696
Western	1,041,500
Zambia	16,887,720

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