



Concept for
'Money-box-competition'



Bank of Zambia

Financial and Other Statistics

MISSION STATEMENT

To achieve and maintain price
and financial system stability to foster sustainable economic development

Table 1	Selected Macroeconomic Indicators	1
Table 2	Commercial Bank Branches by Province	2
Table 3	Technological Infrastructure	4
Table 4a	Annual Employment in Banks by Occupational Category and Sex	5
Table 4b	Annual Employment in Banks by Occupational Category and Province	7
Table 5	Annual Employment in Commercial Banks by Province	8
Table 6	Bank Deposits per Capita	8
Table 7	Number of Deposit Accounts	9
Table 8	Banking Lending Per Capita	10
Table 9	Number of Borrowers from Commercial Banks by Province	10
Table 10	Bank Lending by Economic Sector	11
Table 11	Bank Lending by Institutional Sector	11
Table 12	Yield Rates on Treasury Bills	12
Table 13	Yield Rates on Bonds	12
Table 14	Commercial Banks Lending Rates	13
Table 15	Commercial Banks Deposit Rates	13
Table 16	Commercial Banks Exchange Rates	14
Table 17	Bank of Zambia and Bureau De Change Exchange Rates	14
Table 18	Financial Stability Indicators; Commercial Banks	15
Table 19	Payments Systems Transactions	15
Table 20A	Number of Financial Corporation by Provinces	16
Table 20B	Number of Non-Bank Financial Institutions	16
Table 21	Financial Soundness Indicators for Leasing and Financial Companies	17
Table 22	Financial Soundness Indicators for Building Societies	19
Table 23	Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex	21
Table 24	Annual Insurance Companies Employment by Occupational Category and Sex	23
Table 25	Consolidated Annual Financial Sector Employment by Occupational Category and Sex	25
Table 26	National Consumption of Fuels	27
Table 27	Investment Pledges by Sector	29
Table 28	Tourist Entries in Zambia's National Parks by Country	30
Table 29	Area by Province	32
Table 30	Population by Province	33

Generally, statistics are important for planning purposes, analysis and to facilitate evidence based policy formulation and decision making. It is for this reason the Bank of Zambia publishes the booklet on financial and other statistics.

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 of Zambia publications, such as the Fortnightly Statistics, and annual reports and is also accessible on the Bank of Zambia website www.boz.zm.



Governor

Dr Denny Kalyalya

Table 1: Selected Macroeconomic Indicators, 2007 - 2016

Economic Indicators	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016*
GROSS DOMESTIC PRODUCT, GDP										
GDP at Current prices (K'Millions)	56,264.0	67,088.7	77,348.4	97,215.9	114,029.7	131,271.9	151,330.8	166,954.4	183,381.0	216,826.0
Population	12,160,516	12,525,791	12,896,830	13,092,666	13,718,722	14,145,327	14,580,290	15,023,315	15,473,905	15,933,883
GDP Per Capita (Kwacha)	4,626.7	5,356.0	5,997.5	7,425.2	8,312.0	9,280.2	10,379.1	11,113.0	11,877.4	13,801.0
GDP at Constant Prices (2010 K'Millions)	74,877.6	80,698.5	88,139.1	97,215.9	102,675.1	110,450.3	116,118.4	121,953.2	125,003.0	129,274.0
GDP growth Rate (percentage)	8.4	7.8	9.2	10.3	6.0	7.6	5.1	5.0	2.9	3.4
Current Account (US\$ Million)	-320.6	-767.6	714.2	1,376.9	958.4	1,247.9	-218.4	581.2	-830.7	-928.7
PRICES										
Exchange rates (US\$)	4.0	3.8	5.1	4.8	5.1	5.2	5.5	6.4	11.0	9.9
Consumer Price Index (end year) 2009=100	81.3	94.7	104.1	110.9	117.5	126.1	135.1	145.7	176.5	189.6
Annual Inflation (end year)	9.0	16.6	9.9	6.5	6.0	7.3	7.1	7.9	21.1	7.5
FISCAL SECTOR (K'Millions)										
Total revenue and Grants	10,626.0	13,338.9	13,681.2	14,533.7	17,356.8	21,794.6	24,984.2	30,576.9	34,420.6	39,409.7
Total Domestic Revenue	8,522.0	10,595.5	10,648.7	12,107.0	15,769.1	19,900.6	24,532.3	30,297.1	34,051.2	38,884.6
Total Expenditure and Net Lending	11,210.0	13,949.8	15,248.4	16,421.9	20,235.0	26,339.6	32,326.2	38,541.6	51,684.8	55,846.0
Financing	109.0	735.5	1,567.2	1,888.0	2,765.4	4,469.3	7,338.7	8,696.0	18,257.4	12,483.1

*2016 - Preliminary figures

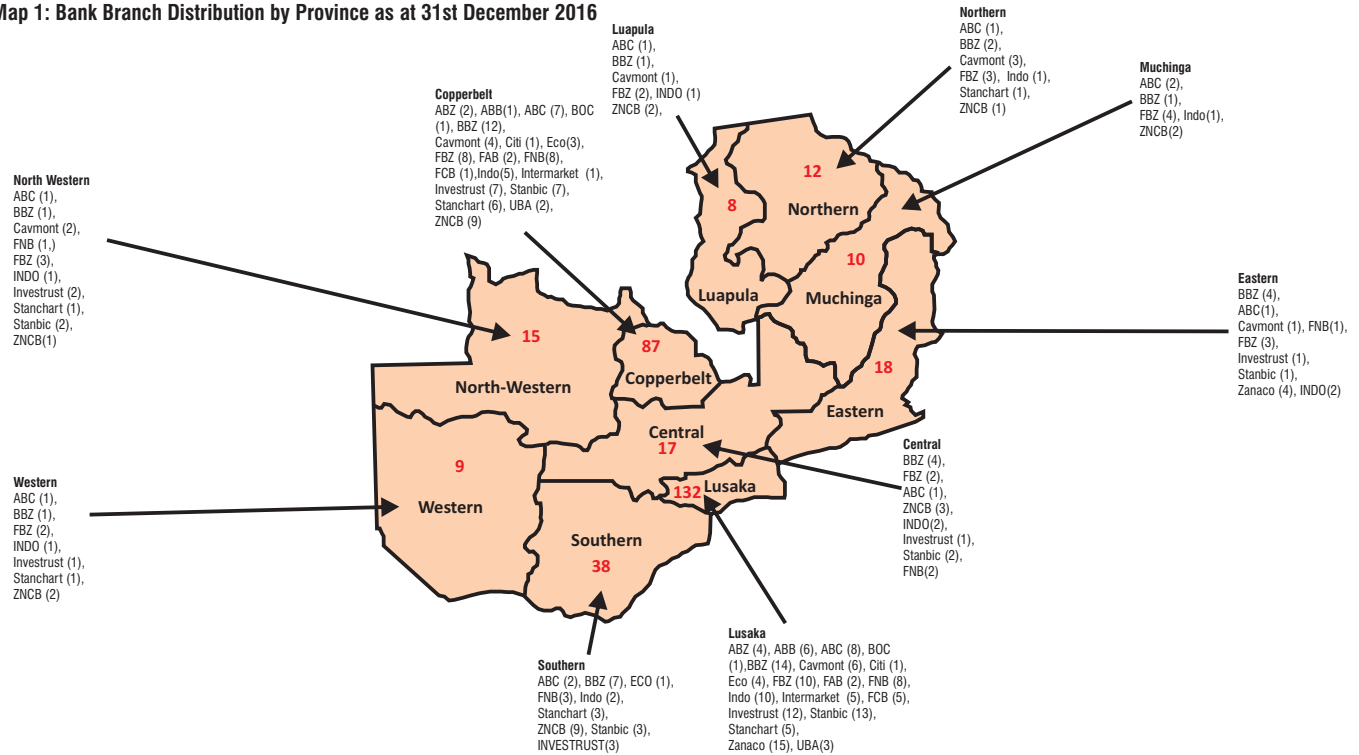
Source: Bank of Zambia, Ministry of Finance and Central Statistical Office

Table 2: Commercial Bank Branches by Province, 2011 - 2016

Commercial Banks	2011	2012	2013	2014	2015	2016											
						Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total	
Access Bank	5	5	5	5	6	4	0	2	0	0	0	0	0	0	0	0	6
AB Bank	1	3	4	5	6	6	0	1	0	0	0	0	0	0	0	0	7
Bank ABC	20	21	22	23	24	8	1	7	1	2	1	1	1	1	1	2	25
Bank of China	1	2	2	2	2	1	0	1	0	0	0	0	0	0	0	0	2
Barclays Bank Plc	48	48	45	48	48	14	4	12	4	7	1	1	2	1	1	1	47
Cavmont Capital Bank	15	15	15	17	17	6	0	4	1	0	1	0	3	2	0	0	17
CITI Bank	2	2	2	2	2	1	0	1	0	0	0	0	0	0	0	0	2
Ecobank	4	4	6	9	10	4	0	3	0	1	0	0	0	0	0	0	8
First Allince Bank	4	4	4	4	4	2	0	2	0	0	0	0	0	0	0	0	4
First National Bank	5	9	12	14	20	8	2	8	1	3	0	0	0	1	0	0	23
Finance Bank	34	34	34	37	39	10	2	8	3	5	2	2	3	3	4	4	42
Indo-Zambia	14	17	22	25	25	10	2	5	2	2	1	1	1	1	1	1	26
Intermarket Banking Corp	4	7	5	6	6	5	0	1	0	0	0	0	0	0	0	0	6
First Capital Bank	2	2	3	3	5	5	0	1	0	0	0	0	0	0	0	0	6
Investrust Bank	16	18	25	28	27	12	1	7	1	3	0	1	0	2	0	0	27
Stanbic	12	15	17	17	17	13	2	7	1	3	0	0	0	2	0	0	28
Standard Chartered	17	18	17	17	27	5	0	6	0	3	0	1	1	1	0	0	17
United Bank of Africa	3	4	4	4	4	3	0	2	0	0	0	0	0	0	0	0	5
ZNCB	45	45	47	48	48	15	3	9	4	9	2	2	1	1	2	2	48
Total	252	273	291	313	327	132	17	87	18	38	8	9	12	15	10	346	

Source: Commercial Banks

Map 1: Bank Branch Distribution by Province as at 31st December 2016



Source: Commercial Banks

Table 3: Technological Infrastructure, 2011 - 2016

Service	2011	2012	2013	2014	2015	2016										
						Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Automated Teller Machines (ATMs)	531	629	726	863	967	426	53	260	47	75	15	16	25	44	20	981
Point of Sale (POS)	1,921	1,847	2,157	3,192	6,342	4,873	302	1,393	357	842	66	75	54	193	37	8,192
Mobile Phone Banking	383,822	530,786	982,274	976,353	1,041,911	1,015,099	6,716	76,056	6,713	14,386	579	1,694	1,939	13,091	-	1,136,273
Internet Banking	25,192	24,468	43,677	81,322	110,006	121,370	7,195	58,888	7,765	18,742	2,677	3,161	5,128	3,843	845	229,614
Others (e.g. mobile facilities)	4	4	3	9	9	15,904	2,831	9,713	2,369	3,743	900	640	841	594	446	37,981
Total	411,470	557,734	1,028,837	1,061,739	1,159,235	1,157,672	17,097	146,310	17,250	37,788	4,237	5,587	7,987	17,765	1,347	1,413,041

Note: Reporting of internet and mobile banking facilities system improvement in 2016

Source: Commercial Banks

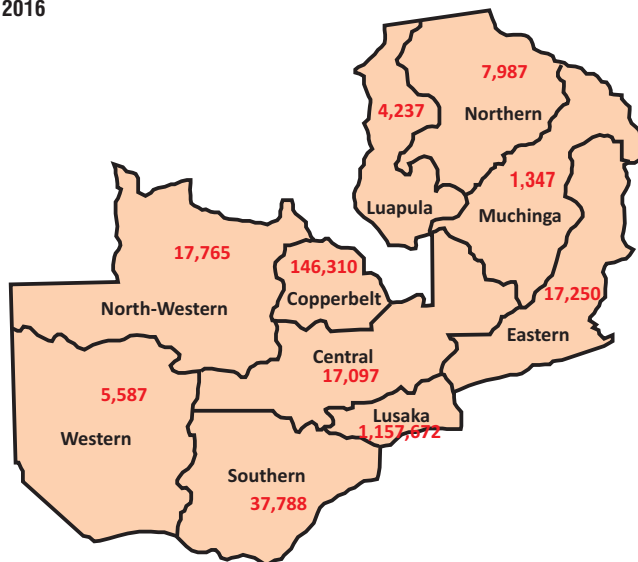
Map 2: Total Technological Infrastructure 2016

Table 4A: Annual Employment in Banks by Occupational Category and Sex, 2007 - 2016

Occupational Category	2007				2008				2009				2010				2011			
	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 & Managers	189	42	50	3	203	45	62	3	467	79	195	5	532	81	214	3	848	83	385	107
2. Professionals	681	9	339	0	675	10	368	1	806	0	580	1	876	0	640	0	670	3	460	6
3. Technicians & Associate Professionals	664	0	474	2	677	0	502	1	384	0	316	0	549	0	470	0	352	1	275	0
4. Clerks	1,242	0	906	1	1,513	0	1,130	0	1,245	0	1,002	1	1,097	0	876	1	1,613	0	925	352
5. Service Workers & Shop & Market Sales Workers	15	0	0	0	16	0	0	0	27	0	2	0	28	0	3	0	57	0	18	0
6. Skilled Agricultural & Shop Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0
7. Craft and Related Trade Workers	42	0	9	0	42	0	9	0		0	0	0	0	0	0	0	36	0	1	0
8. Plant & Machine Operators & Assemblers	47	0	20	0	50	0	18	0	0	0	0	0	0	0	0	0	41	0	4	0
9. Elementary Occupations	243	0	19	1	192	0	18	0	60	0	0	0	39	0	1	0	32	0	2	0
10. Temporary Employees	117	0	61	0	91	0	41	0	185	2	124	0	322	0	201	0	307	0	274	0
11. Other	10	0	12	0	12	0	13	0	98	5	6	0	91	0	7	0	257	5	234	37
Total	3,250	51	1,890	7	3,471	55	2,161	5	3,272	86	2,225	7	3,536	81	2,412	4	4,213	92	2,578	502
Grand Total	5,198				5,692				5,590				6,033				7,385			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks

Table 4A: Annual Employment in the Banks by Occupational Category and Sex, 2007 - 2016 (Cont')

Occupational Category	2012				2013				2014				2015				2016			
	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 & Managers	670	81	441	13	450	81	221	13	861	84	599	15	868	91	550	17	797	78	504	17
2. Professionals	894	4	584	2	830	2	524	0	733	5	541	0	966	4	734	0	976	3	720	0
3. Technicians & Associate Professionals	709	1	595	11	771	1	645	0	576	0	542	0	419	0	399	0	588	0	544	0
4. Clerks	1,425	0	1,144	0	1,417	0	1,296	0	1,182	1	1,137	0	1,147	0	1,135	0	1,400	0	1,298	0
5. Service Workers & Shop & Market Sales Workers	78	0	43	0	122	0	96	0	113	0	66	0	155	0	74	0	56	0	6	0
6. Skilled Agricultural & Shop Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Craft and Related Trade Workers	20	0	0	0	30	0	1	0	31	0	3	0	26	0	1	0	0	0	0	0
8. Plant & Machine Operators & Assemblers	103	0	1	0	85	0	8	0	8	0	0	0	11	0	0	0	0	0	0	0
9. Elementary Occupations	9	0	2	0	22	0	6	0	6	0	5	0	9	0	4	0	12	0	0	0
10. Temporary Employees	336	0	210	0	338	0	228	0	223	0	148	0	344	2	275	0	205	0	184	0
11. Other	193	0	130	0	274	3	202	2	334	0	198	0	391	0	377	0	219	0	51	0
Total	4,437	86	3,150	26	4,339	87	3,227	15	4,067	90	3,239	15	4,336	97	3,549	17	4,253	81	3,307	17
Grand Total	7,699				7,668				7,411				7,999				7,658			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks

Table 4B: Employment in Banks by Occupational Category and Province, 2016

Occupational Category	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	North/W	Muchinga	Total
Executive Management	127	0	1	0	0	0	0	0	0	0	128
Senior Managers	469	4	30	3	4	4	1	2	4	2	523
Managers	797	17	130	14	36	5	8	13	11	7	1,038
Credit	340	0	36	0	0	0	0	0	0	0	376
Treasury	94	0	0	0	0	0	0	0	0	0	94
Finance	110	0	0	0	0	0	0	0	0	0	110
Risk and Compliance	57	0	1	0	0	0	0	0	0	0	58
Operations	715	24	141	19	36	4	4	8	7	6	964
Others	890	39	246	30	64	13	17	16	29	12	1,356
Clerical and general staff	1,569	131	555	138	221	44	61	111	122	59	3,011
Total	5,168	215	1,140	204	361	70	91	150	173	86	7,658

Source: Commercial Banks

Table 5: Annual Employment in Commercial Banks by Province, 2007 - 2016

Province	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Lusaka	927	1,003	3,729	4,052	4,064	4,750	5,078	5,273	5,522	5,168
Central	40	28	134	133	130	133	152	170	207	215
Copperbelt	521	306	813	843	823	870	931	1,015	1,111	1,140
Eastern	100	6	135	132	132	147	147	168	207	204
Southern	194	52	289	297	322	335	332	346	375	361
Luapula	8	7	36	48	46	51	51	63	74	70
Western	9	9	71	62	52	57	75	80	96	91
Northern	488	28	141	135	146	151	105	124	138	150
Northwestern	12	185	89	106	97	106	143	154	179	173
*Muchinga	N/A	N/A	N/A	N/A	N/A	N/A	67	72	90	86
Total	2,299	1,624	5,437	5,808	5,812	6,600	7,081	7,465	7,999	7,658

Note: Data for Acces Bank, African Banking Corporation, Investrust, ZANACO and Finance Bank were not available for 2007 - 2008.

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

Source: Commercial Banks

Table 6: Bank Deposits per Capita In Kwacha, 2007-2016

Year End	Total Deposits (K' Million)	Nominal Deposits per Capita	Real Deposits per Capita
2007	9,279.1	763.0	85.7
2008	11,326.1	904.2	54.5
2009	13,247.5	1,027.2	103.8
2010	17,151.4	1,310.0	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	46,410.5	2,999.3	142.1
2016	46,648.9	2,927.7	392.0

Note: Values have been revised into rebased currency

Source: Commercial Banks and Central Statistical Office

Table 7: Number of Deposit Accounts, 2011 - 2016

Province	2011				2012				2013			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	161,015	487,856	13,816	662,687	228,220	581,982	150,757	960,959	213,276	775,446	43,884	1,032,606
Central	8,851	49,539	523	58,913	18,617	51,527	519	70,663	14,596	78,232	823	93,651
Copperbelt	113,991	183,651	5,934	303,576	136,950	210,828	36,612	384,390	139,296	274,598	15,147	429,041
Eastern	8,149	55,313	361	63,823	9,641	64,990	406	75,037	11,601	91,018	501	103,120
Southern	24,641	79,547	1,144	105,332	31,494	96,893	1,307	129,694	34,849	126,001	1,966	162,816
Luapula	3,377	19,020	126	22,523	3,416	25,926	141	29,483	3,919	35,879	172	39,970
Western	4,277	21,179	314	25,770	7,350	22,690	323	30,363	5,401	32,310	402	38,113
Northern	6,292	40,365	416	47,073	8,402	70,667	375	79,444	5,756	44,835	323	50,914
Northwestern	9,769	30,803	456	41,028	16,951	30,935	588	48,474	18,327	47,978	1,065	67,370
Muchinga	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2,435	31,742	96	34,273
Total	340,362	967,273	23,090	1,330,725	461,041	1,156,437	191,028	1,808,507	449,456	1,538,039	64,379	2,051,874

Source: Commercial Banks

Table 7: Number of Deposit Accounts, 2011 - 2016 (Cont')

Province	2014				2015				2016			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	246,286	952,139	15,941	1,214,366	287,538	1,031,283	22,324	1,341,145	336,487	1,057,579	21,377	1,415,443
Central	18,702	84,932	1,042	104,676	24,298	89,325	1,703	115,326	24,657	98,131	2,176	124,964
Copperbelt	146,244	318,131	8,319	472,694	172,187	345,254	10,862	528,303	194,813	360,971	14,820	570,604
Eastern	15,814	109,989	880	126,683	18,883	109,938	1,409	130,230	20,471	122,954	1,882	145,307
Southern	36,239	151,554	2,026	189,819	44,844	161,868	2,902	209,614	54,298	181,862	3,923	240,083
Luapula	5,590	41,925	254	47,769	7,455	39,554	376	47,385	9,834	45,594	486	55,914
Western	6,604	39,138	327	46,069	8,690	42,807	546	52,043	11,895	54,053	693	66,641
Northern	6,509	51,461	363	58,084	9,107	48,167	451	57,725	8,365	51,656	521	60,542
Northwestern	25,552	55,009	1,523	82,084	28,673	53,747	2,485	84,905	34,154	56,609	2,796	93,559
Muchinga	3,136	34,714	156	38,006	8,840	38,258	282	47,380	5,199	38,442	306	43,947
Total	510,676	1,838,992	30,831	2,380,499	610,515	1,960,201	43,340	2,614,056	700,173	2,067,851	48,980	2,817,004

Source: Commercial Banks

Table 8: Bank Lending per Capita in Kwacha, 2007 - 2016

End Period	Total Credit (K' Million)	Bank Lending per Capita	Real Credit per Capita
2007	7,573.1	622.8	70.0
2008	9,919.1	791.9	47.7
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	41,198.5	2,585.5	346.2

Note: Values have been revised into rebased currency

Source: Commercial Banks and Central Statistical Office

Table 9: Number of Borrowers from Commercial Banks by Province, 2007 - 2016

Province	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Central	2,400	2,619	5,321	5,922	9,173	14,398	15,342	13,976	15,202	10,110
Copperbelt	35,571	29,379	37,311	39,968	44,239	64,333	73,349	69,969	68,234	67,156
Eastern	1,854	2,062	4,577	6,638	11,895	16,169	16,016	17,505	16,268	9,807
Luapula	767	865	1,518	2,346	5,579	7,354	6,012	7,440	5,368	5,642
Lusaka	38,723	38,763	59,432	61,610	93,601	111,767	125,510	165,374	130,954	128,437
North	558	561	1,848	3,352	7,926	9,069	8,687	8,514	6,377	6,172
North-Western	2,323	2,178	2,242	2,893	6,648	10,861	13,642	13,027	14,803	9,475
Southern	5,671	5,784	10,369	11,503	16,908	17,760	24,998	21,445	23,175	17,820
Muchinga						2,097	3,576	4,742	4,200	3,391
Western	231	266	888	1,342	6,993	8,397	5,325	6,716	5,532	5,437
Total	88,098	82,477	123,506	135,574	202,962	262,205	292,457	328,708	290,113	263,447

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

Source: Commercial Banks

Table 10: Bank Lending by Economic Sector (K' Million), 2007 - 2016

Sector	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Agriculture, Forestry and Fishing	1,210.3	1,321.4	1,565.1	1,623.7	2,124.4	3,763.0	3,752.4	3,596.5	4,535.5	4,034.6
Mining and Quarrying	231.2	382.1	338.2	293.5	509.7	942.7	1,226.4	1,083.1	1,673.1	1,483.1
Manufacturing	615.2	878.5	994.2	1,172.1	1,461.6	1,881.0	1,758.6	2,499.5	3,539.1	2,983.1
Electricity, Gas and Water	280.0	193.7	137.8	151.4	196.8	338.9	311.9	469.4	435.5	516.5
Construction	203.0	324.2	259.1	533.8	504.0	620.6	654.7	743.0	897.7	907.0
Wholesale and Retail trade	622.2	789.9	829.9	994.3	1,248.3	1,124.5	1,709.1	1,699.4	2,833.1	2,411.9
Restaurants, Bars and Hotels	67.3	256.3	122.7	174.6	253.5	339.4	321.7	354.7	424.1	376.3
Transport, Storage and Communications	414.3	568.2	508.7	433.8	650.6	772.2	838.3	1,219.8	1,334.3	1,086.9
Financial Intermediaries and Insurance	243.0	639.8	422.0	243.7	603.5	309.3	381.0	540.5	702.8	419.6
Community, Social and Personal Services	94.8	107.8	280.5	339.5	255.9	347.6	378.3	461.8	446.0	406.8
Real Estate and Business services	125.3	402.4	678.7	575.0	297.8	400.9	406.6	406.7	755.0	829.0
Total	4,106.5	5,864.3	6,136.8	6,535.4	8,106.2	10,840.3	11,739.0	13,074.2	17,576.2	15,454.8

Source: Commercial Banks

Table 11: Bank Lending by Institutional Sector (K' Million), 2007 - 2016

Institutional Sector	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Private sector	5,134.3	7,842.5	7,338.8	8,314.5	10,760.4	15,222.7	16,871.7	19,634.4	24,747.7	22,067.9
of which Households	904.7	2,453.6	2,498.8	2,965.5	3,700.1	5,721.6	6,834.8	7,791.8	7,910.3	6,712.5
Private Companies	4,229.6	5,388.9	4,839.9	5,349.0	7,060.3	9,501.1	10,036.9	11,842.6	16,837.4	15,355.4
Government	490.0	149.6	208.5	413.7	549.1	639.7	364.9	901.4	751.2	1,041.9
of which Central Government	117.6	2.7	0.0	298.4	450.4	18.4	129.1	669.8	466.0	819.3
Parastatals	372.4	146.8	208.5	115.3	98.7	621.3	235.7	231.6	285.2	222.6
Total	5,624.3	7,992.1	7,547.3	8,728.2	11,309.5	15,862.4	17,236.4	20,535.8	25,498.9	23,109.8

Source: Bank of Zambia and Commercial Banks

Table 12: Yield Rates on Treasury Bills - Annual Average (%), 2007 - 2016

Period	91 days	182 days	273 days	364 days	Weighted Average
2007	11.1	11.9	12.3	12.6	12.2
2008	12.2	13.3	13.8	14.8	14.1
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	25.6	25.6	25.2

Source: Bank of Zambia

Table 13: Yield Rates on Bonds - Annual Average (%), 2007 - 2016

Period	2 Year	3 Year	5 Year	7 Year	10 Year	15 Year	Weighted Average
2007	13.9	14.1	14.9	17.7	19.0	20.0	14.8
2008	15.2	15.6	16.5	17.2	18.5	19.4	16.2
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

Source: Bank of Zambia

Table 14: Commercial Bank Lending Rates - Annual Average (%), 2007 -2016

Period	Weighted Lending Base Rate	Lending Margin	Lending Rate	Weighted Interbank Rate
2007	18.9	6.1	25.0	11.0
2008	19.1	6.1	25.2	11.8
2009	22.1	6.3	28.4	9.9
2010	20.9	6.8	27.7	2.3
2011	18.3	7.0	25.8	5.0
2012	12.1	7.0	19.1	7.7
2013	9.5	6.8	16.3	9.7
2014	11.6	7.1	18.7	14.4
2015	13.0	8.1	21.1	15.3
2016	15.5	12.5	28.1	20.8

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 (%), 2007 - 2016

	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
2007	4.2	3.6	5.7	4.4	4.1	5.8	7.4	9.4	9.2	8.5
2008	2.4	3.5	4.8	2.7	2.8	3.5	5.0	6.5	6.6	6.4
2009	3.1	3.6	4.7	2.8	3.2	3.8	5.4	7.1	7.1	7.2
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

Source: Bank of Zambia and Commercial Banks

Table 16: Commercial Bank Exchange Rates (K/foreign currency) -End period, 2007 - 2016

Year End	US Dollar		British Pound		Euro		South Africa Rand	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
2007	3.8	3.8	7.6	7.9	5.4	5.6	0.5	0.6
2008	4.8	4.9	7.1	7.4	6.3	6.6	0.5	0.5
2009	4.7	4.7	7.5	7.8	6.7	7.0	0.6	0.6
2010	4.7	4.8	7.2	7.5	6.2	6.4	0.7	0.7
2011	5.1	5.1	7.8	8.1	6.6	6.9	0.6	0.6
2012	5.2	5.2	8.3	8.4	6.7	6.9	0.6	0.6
2013	5.5	5.5	9.1	9.1	7.6	7.6	0.5	0.5
2014	6.4	6.4	9.9	10.0	7.7	7.8	0.6	0.6
2015	10.9	10.9	16.2	16.3	11.8	11.8	0.7	0.7
2016	9.3	9.9	12.3	12.3	10.4	10.4	0.7	0.7

Source: Bank of Zambia and Commercial Banks

Table 17: Bank of Zambia and Bureau De Change Exchange Rates (K/US Dollars) - End period, 2007 - 2016

End Period	Bank of Zambia Rates			Bureau Rates		
	Buying	Selling	Mid-rate	Buying	Selling	Mid-rate
2007	3.8	3.8	3.8	3.8	3.9	3.9
2008	4.9	4.9	4.9	4.7	4.8	4.8
2009	4.7	4.7	4.7	4.7	4.7	4.7
2010	4.7	4.7	4.7	4.7	4.8	4.8
2011	5.1	5.1	5.1	5.1	5.2	5.1
2012	5.2	5.2	5.2	5.2	5.3	5.3
2013	5.5	5.5	5.5	5.5	5.6	5.6
2014	6.4	6.4	6.4	6.3	6.4	6.4
2015	10.8	10.8	10.8	10.6	10.8	10.7
2016	9.8	9.9	9.8	9.8	10.0	9.9

Source: Bank of Zambia and Bureau De Change

Table 18: Financial Stability Indicators; Commercial Banks, (Ratios, unless indicated), 2007 - 2016

Indicator	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total Regulatory Capital to Risk-weighted Assets	18.6	18.6	22.3	22.1	19.2	21.3	26.8	27.0	21.2	26.2
Tier 1 Regulatory Capital to Risk-weighted Assets	15.9	17.7	18.9	19.1	16.8	19.4	24.5	24.6	19.2	23.4
Total Regulatory Capital to Total Assets (Leverage)	9.2	9.9	11.2	10.4	10.2	12.0	14.1	13.1	12.2	11.9
Total Non-Performing Loans to Total Loans and Advances	8.8	7.2	12.6	14.8	10.4	8.1	7.0	6.1	7.3	9.7
Loan Loss Provisions to Non-Performing Loans	73.2	104.6	86.6	80.3	76.7	73.5	83.2	68.8	70.5	71.0
Core Liquid Assets Ratio (Required)	9.0	9.0	9.0	9.0	9.0	9.0	6.0	6.0	6.0	6.0
Core Liquid Assets Ratio (Actual)	22.7	47.7	60.5	57.1	60.5	53.0	49.5	71.1	92.6	74.8
Kwacha/Forex Statutory Reserve Ratio (Required)	8.0	8.0	8.0	8.0	5.0	5.0	8.0	14.0	18.0	18.0
Kwacha Statutory Reserve Ratio (Actual)	8.2	9.5	8.1	8.5	6.5	6.3	8.5	14.2	17.7	19.4
Foreign Currency Statutory Reserve Ratio (US\$) - Actual	11.9	10.4	10.2	10.2	5.0	8.0	8.0	14.0	18.0	19.4
Return on Assets	4.7	3.6	2.1	2.9	3.7	3.9	3.4	3.7	2.8	2.5
Return on Equity	35.1	20.8	9.4	12.1	25.5	20.8	18.2	3.6	13.1	12.4
Gross Interest Income to Total Gross Income	63.1	66.6	65.1	58.6	61.8	61.3	64.5	66.4	67.1	68.6
Net Interest Margin (%)	11.5	10.4	10.7	9.0	8.1	8.4	8.3	8.5	8.2	8.7
Total Loans and Advances to Total Deposits Ratio	57.4	66.6	60.1	53.1	57.1	66.0	61.4	62.0	56.4	50.0
Liquid Assets to Total Assets	37.6	35.5	38.0	43.8	40.3	36.0	38.9	35.8	34.8	39.1
Foreign Currency Loans to Total Loans	32.5	42.1	36.4	32.8	39.1	28.7	25.6	29.0	36.9	35.7
Foreign Currency Liabilities to Total Liabilities	27.1	35.8	38.0	39.6	39.0	22.9	30.4	32.1	48.9	44.9

Source: Bank of Zambia and Commercial Banks

Table 19: Payments Systems Transactions 2007 - 2016

Payment System	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Real Time Gross Settlement System Transactions										
Volumes	91,462.0	143,577.0	148,147.0	171,751.0	198,586.0	240,564.0	297,757.0	319,836.0	374,661.0	388,176.0
Values (K' Million)	164,295.0	223,948.0	209,311.0	280,508.6	339,770.8	388,322.5	528,950.7	657,203.2	887,544.4	723,489.4
Zambia Electronic Clearing House Transactions										
Volumes	3,384,827.0	3,861,242.0	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
Values (K' Million)	33,389.0	26,078.0	26,287.6	27,227.9	34,711.5	43,537.8	55,115.2	60,093.4	59,788.1	54,672.2

Source: Bank of Zambia

Table 20A: Number of Non-Bank Financial Institutions Branches by Provinces, 2011-2016

Provinces	2011	2012	2013	2014	2015	2016				Total
						Microfinance Companies	Leasing Companies	Bureau De Change	Other Financial Corporations	
Central	9	37	11	9	9	12	0	0	5	17
Copperbelt	61	88	68	61	65	38	2	18	14	72
Eastern	15	41	17	16	16	15	0	0	5	20
Luapula	5	10	5	5	5	4	0	0	4	8
Lusaka	127	173	139	140	147	41	1	98	12	152
Northern	15	19	15	3	7	2	0	0	4	6
North-Western	9	13	14	10	11	1	0	4	6	11
Southern	23	43	23	22	22	23	1	9	6	39
Western	7	17	9	10	9	7	0	0	4	11
*Muchinga	N/A	9	6	9	10	3	0	4	3	10
Total	271	450	307	285	301	146	4	133	63	346

*Muchinga Province was created in 2011, hence data not available

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 20B: Number of Non-Bank Financial Institutions, 2007 - 2016

Institution	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Micro Finance Institutions	8	18	25	24	32	35	35	33	35	33
Leasing Companies	10	10	12	11	9	8	7	9	10	8
Bureau De Change	36	38	44	50	55	57	64	67	74	73
Bulding societies	3	3	3	3	3	4	4	4	4	4
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	60	72	87	91	102	107	113	116	126	121

Source: Bank of Zambia

Table 21: Financial Soundness Indicators for Leasing and Finance Companies, End Period, 2007-2016 (Ratios, unless otherwise indicated)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
CAPITAL RATIOS										
Shareholders Equity to Assets	17.0	17.0	8.0	17.0	21.0	24.0	24.0	31.0	30.8	-14.7
Deposits & other liabilities to Shareholders' Funds	474	494.0	1,102.0	477.0	380.0	308.0	320.0	130.0	150.9	-305.7
Nonperforming Loans to Shareholders Equity	93.0	92.0	241.0	209.0	43.0	11.0	18.0	15.0	30.2	-360.8
Tier 1 Capital to Risk Based Assets	18.0	16.0	5.0	11.0	16.0	23.0	23.0	30.9	22.5	-11.4
Total Capital to Risk Based Assets	18.0	17.0	6.0	15.0	18.0	24.0	23.0	31.9	22.9	-11.4
ASSET QUALITY										
Net Nonperforming Assets to Total Assets	10.0	4.0	1.0	1.0	1.0	1.0	4.0	0.7	5.0	-2.9
Non-performing Loans to Total Loans	22.0	18.0	21.0	40.0	10.0	3.0	5.0	6.1	6.0	0.6
Allowance For Loan and Lease Losses to total loans	9.0	14.0	20.0	40.0	9.0	79.0	3.0	0.1	6.0	66.9
Allowance for Loan and Lease Losses to NPL	40.0	76.0	93.0	97.0	91.0	103.0	54.0	100.0	51.0	105.4
EARNINGS										
Monthly Return on Assets (ROA)	-43.0	-34.0	-7.0	-5.0	2.0	9.0	6.0	12.0	-1.0	-0.6
Annualised Return on Assets (ROA)	-43.0	-34.0	-7.0	-5.0	2.0	9.0	6.0	10.0	-13.0	-7.4
Monthly Return on Equity (ROE)	-248.0	-202.0	-88.0	-30.0	10.0	3.0	2.0	46.0	-4.0	5.3
Annualised Return on Equity (ROE)	-248.0	-201.7	-88.4	-30.4	10.0	36.0	24.0	40.2	52.3	63.5
Net Interest Margin (%)	62.1	56.0	42.0	61.0	64.0	75.0	70.0	66.8	41.4	-16.9
Loans Yield Rate (%)	27.0	22.8	27.0	29.0	16.0	19.0	21.0	22.0	36.8	0.01
Earning Assets	65.8	75.8	85.0	76.0	81.0	85.0	80.0	81.6	78.7	36.8
LIQUIDITY AND FUNDS MANAGEMENT										
Liquid assets to Total deposits & short-term liabilities	9.7	7.7	11.0	24.0	5.0	7.0	21.2	37.2	43.7	53.5
Excess (-Deficiency) of Liquid Assets to Total Assets	-74.6	76.7	-82.0	-62.0	-75.0	-70.0	-76.0	-28.2	-26.1	-52.8
Total Deposits to Total assets	14.1	21.0	21.0	8.0	7.0	8.0	5.3	0.1	0.1	7.0
Gross Loans to Total Deposits	525.1	404.2	450.0	1,204.0	1,236.0	1,083.0	1,505.5	12.1	11.4	12.0

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 21: Financial Soundness Indicators for Leasing and Finance Companies, End Period, 2005-2014 (Ratios, unless indicated) *Cont'*

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
LARGE LOANS**										
Large Loans - Equal to or Exceeding 10% of Regulatory Capital (K million)*	105,960.3	108,120.0	55,921.0	35,628.0	65,733.0	56,013.0	20,875.0	65,254.0	179,508.7	253,437.0
Large Loans to Total loans	54.1	50.8	30.0	22.0	31.0	20.0	5.3	0.2	0.4	0.6
Large loans to Regulatory Capital	245.8	299.4	619.0	168.0	158.0	69.0	18.5	0.4	1.3	-3.3
INSIDER LOANS***										
Total Insider Loans (K million)*	19,879.0	20,694.0	12,118.0	3,135.0	1,236.0	575.0	9,407.0	6,589.0	19,593.4	746.0
Insider Loans to Total Loans	10.1	9.7	7.0	2.0	1.0	1.0	2.4	0.0	0.0	0.0
Insider Loans to Regulatory capital	46.1	57.3	134.0	15.0	3.0	1.0	8.3	0.0	0.1	0.0
FOREIGN EXCHANGE EXPOSURE										
Overall Exposure - Maximum of 25% of Regulatory Capital (K million)*	25,456.8	29,319.0	30,537.0	51,176.0	34,122.0	133,299.0	7,542.0	1,279.0	37,773.7	17,076.4
Overall Exposure to regulatory capital	59.1	81.2	338.0	241.0	82.0	48.0	6.7	0.9	0.3	-0.2
Significant Single Currency Exposure (K million)*	17,054.8	20,028.8	30,536.7	51,175.6	34,122.0	35,218.0	7,542.0	1,279.0	37,773.7	17,019.3
Significant Single Currency Exposure to regulatory capital Not Exceeding 20% of Regulatory Capital	39.6	55.5	337.8	241.0	82.0	42.0	7.0	0.9	0.3	-0.2

* The variables are recorded in values not ratios (rebased currency)

**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

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 22: Financial Soundness Indicators for Building Societies - End Period, 2007-2016 (Ratios, unless otherwise indicated)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
CAPITAL RATIOS										
Shareholders Equity to Assets	6.3	13.0	26.1	26.8	26.8	17.0	12.8	34.0	33.2	36.8
Deposits & other liabilities to Shareholders' Funds	1,493.1	670.0	282.5	273.0	268.0	476.0	680.6	196.0	201.5	139.3
Nonperforming Loans to Shareholders Equity	4.7	28.3	25.7	22.7	18.0	40.0	46.7	16.0	18.0	30.1
Tier 1 Capital to Risk Based Assets	-23.4	8.0	20.5	24.6	19.0	14.0	10.0	44.5	29.0	22.6
Total Capital to Risk Based Assets	-23.4	8.0	23.2	34.6	29.0	19.0	12.1	44.0	30.1	23.2
ASSET QUALITY										
Net Nonperforming Assets to Total Assets	0.1	2.7	3.9	3.6	2.0	2.0	1.9	2.0	2.1	4.4
Non-performing Loans to Total Loans	0.6	7.0	14.5	13.5	9.0	13.0	10.3	10.1	10.1	18.2
Allowance For Loan and Lease Losses to total loans	1.3	1.9	6.0	6.0	6.0	10.0	7.0	7.0	6.6	10.9
Allowance for Loan and Lease Losses to NPL	64.3	26.3	42.0	41.0	62.0	72.0	68.1	66.4	64.9	60.2
EARNINGS										
Monthly Return on Assets (ROA)	4.8	3.9	4.0	5.0	3.0	-0.2	-0.1	-0.4	1.7	5.1
Annualised Return on Assets (ROA)	4.5	4.1	4.0	3.0	3.0	2.0	1.0	-66.6	20.1	61.2
Net Interest Margin (%)	79.0	77.7	72.0	80.0	86.0	77.0	78.0	68.8	74.6	70.4
Loans Yield Rate (%)	9.9	13.4	16.0	15.0	12.0	10.0	23.0	22.0	19.5	13.1
Earning Assets	72.1	71.9	60.0	62.0	65.0	64.0	57.3	73.6	70.3	65.5
LIQUIDITY AND FUNDS MANAGEMENT										
Liquid assets to Total deposits & short-term liabilities	27.9	26.5	28.0	32.0	25.0	23.0	14.3	36.1	22.8	19.1
Excess (-Deficiency) of Liquid Assets to Total Assets	-67.6	-64.0	-53.0	-50.0	-55.0	-64.0	-74.7	-42.3	-51.6	-51.1
Total Deposits to Total assets	55.4	43.0	35.0	44.0	46.0	47.0	45.6	34.0	39.7	37.0
Gross Loans to Total Deposits	55.4	43.0	35.0	44.0	46.0	111.0	126.9	155.0	149.0	164.6

Source: Bank of Zambia and Building Societies

Table 22: Financial Soundness Indicators for Building Societies - End Period, 2007-2016 (Ratios, unless indicated) *Cont'*

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
LARGE LOANS*										
Large Loans (K million)	N/A	N/A	4,421.0	928.0	928.0	37,142.0	13,555.0	16,896.0	54,663.7	44,444.0
Large Loans to Total loans	N/A	N/A	3.0	1.0	0.0	15.0	4.5	4.0	9.3	7.1
Large loans to Regulatory Capital	N/A	N/A	11.0	1.0	1.0	70.0	28.9	7.0	18.3	12.6
INSIDER LOANS**										
Total Insider Loans (K million)	N/A	N/A	921.0	1,125.0	1,125.0	1,241.0	2,633.0	1,895.0	6,561.4	11,902.0
Insider Loans to Total Loans	N/A	N/A	1.0	1.0	1.0	1.0	0.9	0.0	1.1	1.9
Insider Loans to Regulatory capital	N/A	N/A	2.0	2.0	2.0	2.0	5.6	0.1	2.2	3.4
FOREIGN EXCHANGE EXPOSURE										
Overall Exposure (K million)	1,899.0	1,899.0	518.0	62.0	62.0	544.0	1,414.0	57,724.0	33,197.0	36,268.5
Overall Exposure to regulatory capital	-5.9	-17.3	1.0	0.1	0.0	1.0	3.0	23.1	11.1	10.3
Significant Single Currency Exposure (K million)	1,899.0	1,899.0	518.0	62.0	62.0	544.0	1,414.0	57,724.0	33,197.0	36,268.5
Significant Single Currency Exposure to regulatory capital	-5.9	-17.3	1.0	0.1	0.0	1.0	3.0	23.1	11.1	10.3

*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

Source: Bank of Zambia and Building Societies

Table 23: Annual Employment in Non Bank Financial Corporations by Occupational Category and Sex, 2007 - 2016

Occupational Category	2007				2008				2009				2010				2011			
	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	76	7	42	2	79	6	46	1	162	10	68	3	174	9	82	3	186	25	125	2
2. Professionals	24	2	10	0	26	2	12	0	133	0	65	0	138	0	72	0	144	8	104	0
3. Technicians	20	0	9	0	23	0	9	0	196	0	143	0	213	0	169	0	64	0	32	1
4. Clerks	161	0	159	1	187	0	180	1	251	0	204	0	243	0	210	0	351	2	319	1
5. Service and Market Sales Workers	4	0	7	0	4	0	6	0	58	10	105	1	90	1	117	1	479	12	406	0
6. Drivers and Machine Operators	4	0	0	0	3	0	0	0	66	0	1	0	69	0	1	0	96	0	1	0
7. Elementary Occupations	23	0	3	0	27	0	3	0	29	0	14	0	27	0	18	0	77	1	49	0
8. Temporary Employees	48	0	30	0	47	0	25	0	69	0	35	0	80	0	41	0	87	0	56	0
9. Other	22	0	8	0	27	0	8	0	152	0	72	0	169	0	94	0	73	0	89	1
Annual Total	382	9	268	3	423	8	289	2	1,116	20	707	4	1,203	10	804	4	1,557	48	1,181	5
Grand Total	662				722				1,847				2,021				2,791			

Z = Zambian

NZ = Non Zambian

Source: Non Bank Financial Institutions

Table 23: Annual Employment in Non Bank Financial Corporations by Occupational Category and Sex, 2007 - 2016 (Cont')

Occupational Category	2012				2013				2014				2015				2016			
	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	410	19	197	7	471	17	141	5	297	25	172	8	307	22	180	11	310	23	168	9
2. Professionals	294	5	162	0	344	3	241	1	300	1	271	0	396	1	312	0	379	2	379	0
3. Technicians	312	0	165	0	225	0	146	0	413	0	302	0	397	0	280	0	394	0	294	0
4. Clerks	463	0	394	0	445	0	473	0	301	0	353	0	257	0	397	0	357	0	255	0
5. Service and Market Sales Workers	491	5	403	1	0	0	0	0	273	0	229	0	284	0	228	0	268	0	240	0
6. Drivers and Machine Operators	74	1	1	0	78	0	4	0	92	0	5	0	106	0	5	0	86	0	0	0
7. Elementary Occupations	127	1	41	0	91	1	48	0	134	0	92	0	99	0	83	0	74	0	23	0
8. Temporary Employees	146	1	90	0	93	0	48	1	67	0	44	1	31	0	22	1	22	0	1	0
9. Other	300	0	189	0	371	0	154	2	45	0	35	1	86	0	28	1	59	0	21	2
Annual Total	2,617	32	1,642	8	2,118	21	1,255	9	1,922	26	1,503	10	1,963	23	1,535	13	1,949	25	1,381	11
Grand Total	4,299				3,403				3,461				3,534				3,366			

Z = Zambian

NZ = Non Zambian

Source: Non Bank Financial Institutions

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2007 -2016

Occupational Category	2007				2008				2009				2010				2011			
	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 & Managers	68	7	17	0	65	7	17	0	84	8	23	0	94	16	28	0	114	14	36	0
2. Professionals	70	4	45	1	71	4	41	1	82	0	47	0	84	0	45	1	108	2	53	0
3. Technicians & Associate Professionals	90	0	51	0	91	0	57	1	146	0	123	0	167	0	135	0	184	0	150	0
4. Clerks	112	0	70	0	116	0	77	0	132	0	94	0	138	0	94	1	178	0	200	1
5. Service Workers & Shop & Market Sales Workers	263	0	197	0	288	0	223	0	280	0	143	8	384	23	258	9	497	0	325	0
6. Skilled Agricultural & Shop Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Craft and Related Trade Workers	18	0	4	0	18	0	2	0	8	0	1	0	8	0	1	0	7	0	1	0
8. Plant & Machine Operators & Assemblers	13	0	0	0	17	0	0	0	2	0	2	0	3	0	2	0	0	0	0	0
9. Elementary Occupations	22	0	6	0	29	0	6	0	45	0	31	0	44	0	29	0	2	0	0	0
10. Temporary Employees	9	0	7	0	3	0	5	0	20	0	23	0	43	0	42	0	28	1	15	0
11. Other	16	0	3	0	14	0	0	0	11	0	15	0	22	0	20	0	28	1	53	0
Total	681	11	400	1	712	11	428	2	810	8	502	8	987	39	654	11	1,146	18	833	1
Grand Total	1,093				1,153				1,328				1,691				1,998			

Z = Zambian

NZ = Non Zambian

Source: Pensions and Insurance Authority

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2007 -2016 (Cont')

Occupational Category	2012				2013				2014				2015				2016			
	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 & Managers	137	19	32	2	158	21	41	2	170	20	40	2	182	19	51	2	193	23	63	3
2. Professionals	113	2	51	1	106	0	67	1	103	0	69	1	105	0	65	1	108	0	69	1
3. Technicians & Associate Professionals	195	0	142	0	200	0	154	1	210	1	163	1	226	1	178	1	236	1	183	1
4. Clerks	206	0	228	1	224	0	191	1	224	0	219	1	223	0	230	1	229	0	239	1
5. Service Workers & Shop & Market Sales Workers	531	0	361	0	538	0	340	0	666	0	472	0	695	0	508	1	708	0	524	0
6. Skilled Agricultural & Shop Fisheries Workers	1	0	0	0	1	0	0	0	3	0	0	0	3	0	0	0	2	0	0	0
7. Craft and Related Trade Workers	7	0	1	0	1	0	0	0	8	0	0	0	9	0	0	0	0	0	0	0
8. Plant & Machine Operators & Assemblers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Elementary Occupations	3	0	1	0	3	0	1	0	4	0	1	0	6	0	0	0	5	0	0	0
10. Temporary Employees	37	1	19	0	55	1	35	0	62	0	34	0	60	0	43	0	65	0	47	0
11. Other	42	1	40	0	59	1	70	0	58	1	101	0	60	1	101	0	62	1	112	0
Total	1,272	23	875	4	1,345	23	899	5	1,508	22	1,099	5	1,569	21	1,176	6	1,608	25	1,237	6
Grand Total	2,174				2,272				2,634				2,772				2,876			

Z = Zambian

NZ = Non Zambian

Source: Pensions and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2007 -2016

Occupational Category	2007				2008				2009				2010				2011			
	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	331	56	107	22	345	58	124	4	713	97	286	8	800	106	324	6	1,148	122	546	109
2. Professionals	774	15	394	3	772	16	421	2	1,021	0	692	1	1,098	0	757	1	922	13	617	6
3. Technicians	774	0	534	11	791	0	568	2	726	0	582	0	929	0	774	0	600	1	457	1
4. Clerks	1,515	0	1,133	1	1,817	0	1,385	1	1,628	0	1,300	1	1,478	0	1,180	2	2,142	2	1,444	354
5. Service and Markert Sales Workers	282	0	204	1	308	0	229	0	365	10	250	9	502	24	378	10	1,033	12	749	0
6. Craft and Related Trade Workers	60	0	20	0	60	0	12	0	8	0	1	0	8	0	1	0	43	0	2	0
7. Plant and Machine Operators and Assemblers	63	0	20	0	69	0	18	0	68	0	3	0	72	0	3	0	137	0	5	0
8. Elementary Occupations	288	0	28	0	248	0	27	0	134	0	45	0	110	0	48	0	111	1	51	0
9. Temporary Employees	174	0	98	0	141	0	71	0	274	2	182	0	445	0	284	0	422	1	345	0
10. Other	48	0	23	0	53	0	21	0	261	5	93	0	282	0	121	0	358	6	376	38
Total	4,310	71	2,561	38	4,604	74	2,876	9	5,198	114	3,434	19	5,724	130	3,870	19	6,916	158	4,592	508
Grand Total	6,953				7,563				8,765				9,743				12,174			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks and Pension and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2007 -2016 (Cont')

Occupational Category	2012				2013				2014				2015				2016			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	N	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	1,217	119	670	22	1,079	119	403	20	1,328	129	811	25	1,357	132	781	30	1,300	124	735	29
2. Professionals	1,301	11	797	3	1,280	5	832	2	1,136	6	881	1	1,467	5	1,111	1	1,463	5	1,168	1
3. Technicians	1,216	1	902	11	1,196	1	945	1	1,199	1	1,007	1	1,050	1	867	1	1,218	1	1,021	1
4. Clerks	2,094	0	1,766	1	2,086	0	1,960	1	1,707	1	1,709	1	1,633	0	1,769	1	1,986	0	1,792	1
5. Service and Markert Sales Workers	1,100	5	807	1	660	0	436	0	1,052	0	767	0	1,134	0	810	1	1,032	0	770	0
6. Craft and Related Trade Workers	28	0	1	0	32	0	1	0	42	0	3	0	38	0	1	0	2	0	0	0
7. Plant and Machine Operators and Assemblers	177	1	2	0	163	0	12	0	100	0	5	0	117	0	5	0	86	0	0	0
8. Elementary Occupations	139	1	44	0	116	1	55	0	144	0	98	0	114	0	87	0	91	0	23	0
9. Temporary Employees	519	2	319	0	486	1	311	1	352	0	226	1	440	2	341	1	292	0	232	0
10. Other	535	1	359	0	704	4	426	4	437	1	334	1	533	1	511	1	340	1	184	2
Total	8,326	141	5,667	38	7,802	131	5,381	29	7,497	138	5,841	30	7,883	141	6,283	36	7,810	131	5,925	34
Grand Total	14,172				13,343				13,506				14,343				13,900			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks and Pension and Insurance Authority

Table 26: National Consumption of Fuels by Sector, 2007 - 2016

DIESEL (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
2007	23,113,628	6,262,682	14,080,496	8,245,386	2,729,169	21,204,254	120,520,929	12,322,399	163,713,832	46,890,458	419,083,233
2008	26,465,325	7,318,923	19,753,885	9,656,956	3,911,014	15,647,651	160,081,971	18,896,598	173,504,782	51,590,070	486,827,175
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

KEROSENE(Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
2007	376,019	0	37,000	0	15,754	450,854	198,027	2,036,620	8,962,713	161,090	12,238,076
2008	255,061	0	40,000	0	23,111	400,215	681,960	4,971,280	9,316,771	74,620	15,763,018
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

Source: Energy Regulation Board

Table 26: National Consumption of Fuels by Sector, 2007 - 2016 (cont')

PETROL (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
2007	808,756	0	77,211	744,679	1,616,991	2,776,368	1,182,147	3,951,532	152,290,976	1,591,618	165,040,279
2008	857,422	0	45,000	519,983	2,872,887	750,755	1,315,407	6,245,539	159,788,526	1,877,476	174,272,995
2009	597,273	43,500	30,000	476,669	2,625,546	1,341,912	763,696	7,554,181	186,770,246	3,053,365	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

JET-A1 (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
2007	0	37,718,658	0	0	820,600	0	0	0	0	0	38,539,258
2008	0	48,164,343	0	0	552,000	0	0	0	0	0	48,716,343
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

Source: Energy Regulation Board

Table 27: Investment Pledges by Sector (US \$' Million), 2007 - 2016

Sector	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016*
Agriculture	63.3	63.0	315.0	194.3	466.2	379.0	477.0	140.1	113.2	455.6
Construction	19.5	33.9	24.7	86.8	44.8	85.6	231.9	3,233.7	160.1	301.0
Education	4.1	0.0	14.7	214.6	3.6	0.0	9.5	1.6	34.3	0.0
Energy	0.0	1,306.7	92.1	570.2	1,098.6	1,752.9	873.7	26.1	1,461.4	888.1
Financial Institutions	0.0	0.0	38.0	0.0	141.8	0.9	0.0	0.0	3.4	0.0
Health	1.3	38.8	59.3	22.5	2.5	2.6	1.1	26.7	55.2	4.2
ICT	275.3	4.6	0.0	161.7	20.5	20.7	6.5	173.9	5.2	43.8
Manufacturing	805.5	1,506.9	461.1	1,907.1	718.4	1,242.0	1,995.0	949.4	600.1	699.6
Mining	441.5	7,461.4	217.3	986.4	992.5	4,235.8	124.8	76.3	43.3	189.8
Real Estate	12.9	63.8	445.0	413.6	375.1	1,858.3	984.0	224.0	527.6	260.5
Service	34.4	158.6	72.7	99.8	161.3	218.9	177.2	168.2	58.8	82.0
Tourism	52.0	184.1	200.4	127.2	747.0	184.0	549.8	83.1	228.3	140.8
Transport	270.7	54.8	63.5	4.1	26.6	108.3	29.6	25.4	31.6	47.2
Totals	1,980.4	10,876.6	2,003.7	4,788.3	4,798.7	10,089.1	5,460.1	5,128.5	3,322.4	3,112.7

*Preliminary

Source: Zambia Development Agency

Table 28: Tourist Entries in Zambia's National Parks by Country, 2009-2016

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

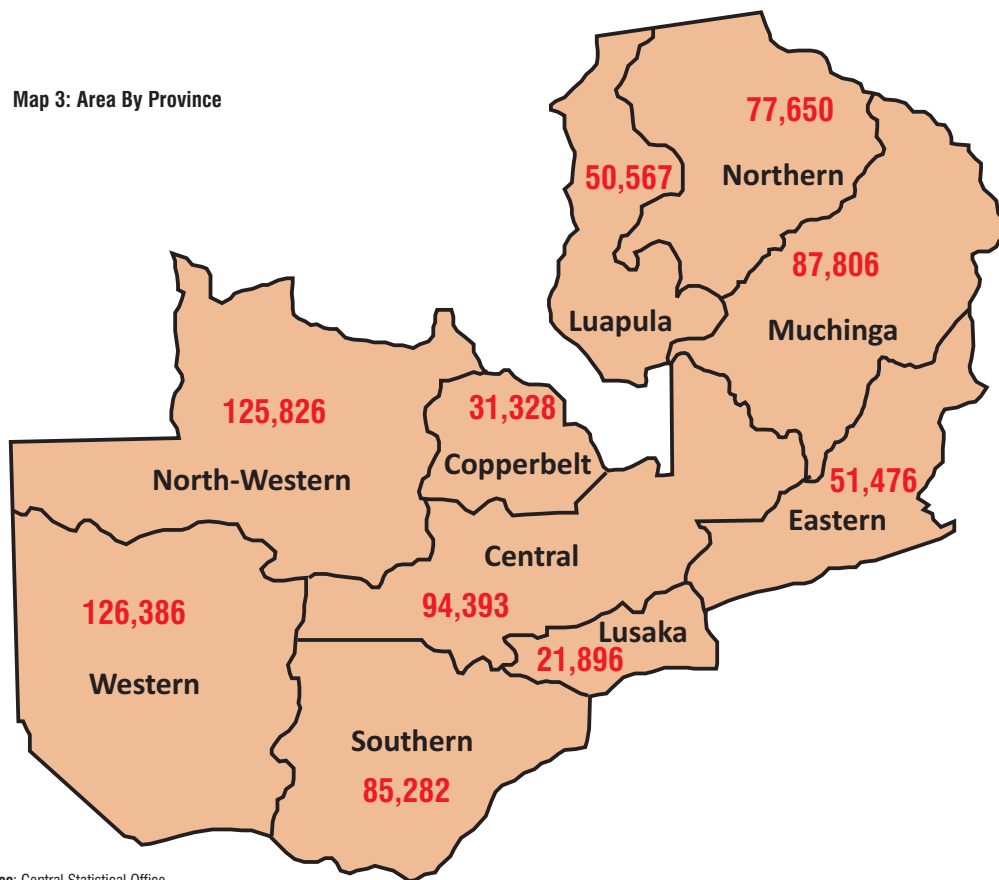
Source: Zambia Wildlife Authority

Table 28: Tourist Entries in Zambia's National Parks by Country, 2009-2014 (Cont')

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

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

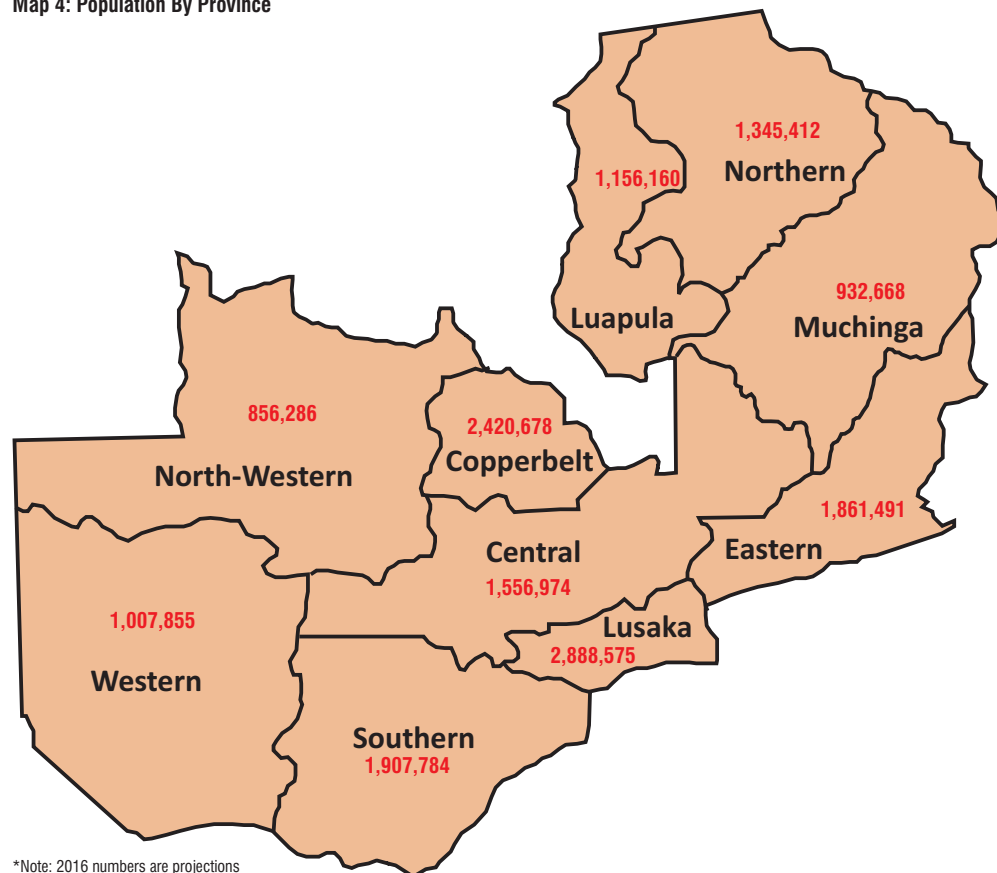


Table 30 :Population By Province

Provinces	Population 2016*
Central	1,556,974
Copperbelt	2,420,678
Eastern	1,861,491
Luapula	1,156,160
Lusaka	2,888,575
Muchinga	932,668
Northern	1,345,412
North-Western	856,286
Southern	1,907,784
Western	1,007,855
Zambia	15,933,883

*Note: 2016 numbers are projections
Source: Central Statistical Office

REGISTERED OFFICES

Head Office

Bank of Zambia, Bank Square, Cairo Road

P. O. Box 30080, Lusaka, 10101, Zambia

Tel: + 260 211 228888/228903-20

Fax: + 260 211 221764

E-mail: pr@boz.zm

Website: www.boz.zm

Regional Office

Bank of Zambia, Buteko Avenue,

P. O. Box 71511, Ndola, Zambia

Tel: +260 212 611633-52

Fax: + 260 212 614251

E-mail: pr@boz.zm

Website: www.boz.zm