

Financial and Other Statistics

MISSION STATEMENT

The principal purpose of the Bank of Zambia is to achieve and maintain price and financial system stability for balanced macroeconomic development

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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, 2005 - 2014

Economic Indicators	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
GROSS DOMESTIC PRODUCT, GDP										
GDP at Current prices (K'Millions)	37,189.3	45,964.2	56,263.0	67,088.7	77,348.3	97,215.9	114,029.7	131,271.9	151,330.8	166,954.4
Population	11,441,461	11,798,678	12,160,516	12,525,791	12,896,830	13,092,666	13,718,722	14,145,327	14,580,290	15,023,315
GDP Per Capita (Kwacha)	3,250.4	3,895.7	4,626.7	5,356.0	5,997.5	7,425.2	8,312.0	9,280.2	10,379.1	11,113.0
GDP at Constant Prices (2010 K'Millions)	64,043.7	69,105.6	74,877.5	80,698.5	88,139.1	97,215.9	102,675.1	110,450.3	116,118.4	121,953.2
GDP growth Rate (percentage)	7.2	7.9	8.4	7.8	9.2	10.3	5.6	7.6	5.1	5.0
Current Account (US\$ Million)	-599.2	476.3	-320.6	-767.6	714.2	1,376.9	958.4	1,247.9	-218.4	-383.4
PRICES										
Exchange rates (US\$)	4.5	3.6	4.0	3.7	5.0	4.8	5.1	5.1	5.5	6.4
Consumer Price Index (end year) 2009=100	1,273.2	74.6	81.3	94.7	104.1	110.9	117.5	126.1	135.1	145.7
Annual Inflation (end year)	15.9	8.2	8.9	16.6	9.9	6.5	6.0	7.3	7.1	7.9
FISCAL SECTOR (K'Millions)										
Total revenue and Grants	7,728.0	8,320.0	10,626.0	13,338.9	13,681.2	14,533.7	17,356.8	21,794.6	24,984.2	30,576.9
Total Domestic Revenue	5,628.0	6,618.0	8,522.0	10,595.5	10,648.7	12,107.0	15,769.1	19,900.6	24,532.3	30,297.1
Total Expenditure and Net Lending	5,375.0	8,956.0	11,210.0	13,949.8	15,248.4	16,421.9	20,235.0	26,339.6	32,326.2	38,541.6
Financing	1,034.0	1,112.0	109.0	735.5	1,567.2	1,888.0	2,765.4	4,469.3	7,338.7	8,696.0

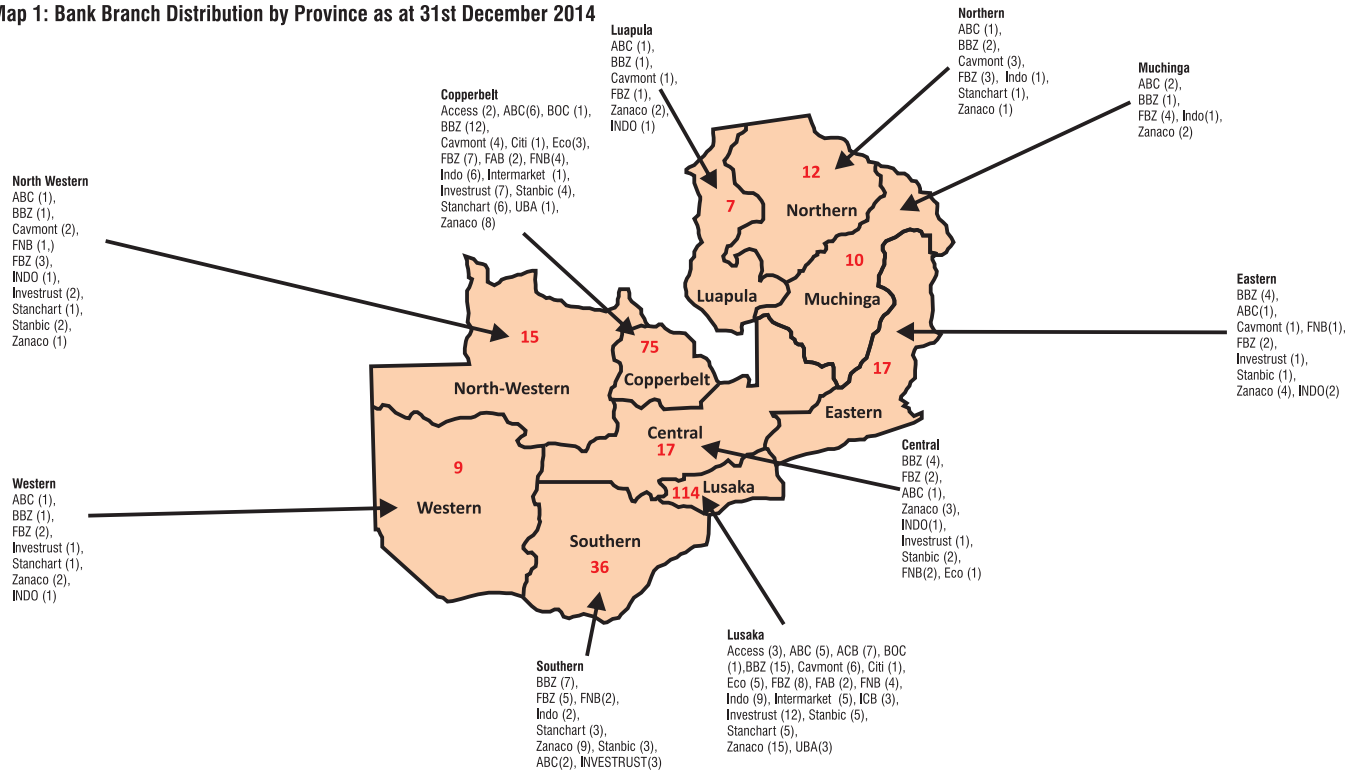
Source: Bank of Zambia and Central Statistical Office

Table 2: Commercial Bank Branches by Province, 2009 - 2014

Commercial Banks	2009	2010	2011	2012	2013	2014										
						Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Access Bank	3	5	5	5	5	3	0	2	0	0	0	0	0	0	0	5
AB Bank	0	0	1	3	4	5	0	0	0	0	0	0	0	0	0	5
African Commercial Bank	18	18	20	21	22	7	1	6	1	2	1	1	1	1	2	23
Bank of China	1	1	1	2	2	1	0	1	0	0	0	0	0	0	0	2
Barclays Bank Plc	49	48	48	48	45	15	4	12	4	7	1	1	2	1	1	48
Cavmont Capital Bank	13	13	15	15	15	6	0	4	1	0	1	0	3	2	0	17
CITI Bank	2	2	2	2	2	1	0	1	0	0	0	0	0	0	0	2
Ecobank	0	4	4	4	6	5	1	3	0	0	0	0	0	0	0	9
First Alliance Bank	3	3	4	4	4	2	0	2	0	0	0	0	0	0	0	4
First National Bank	3	5	5	9	12	4	2	4	1	2	0	0	0	1	0	14
Finance Bank	34	34	34	34	34	8	2	7	2	5	1	2	3	3	4	37
Indo-Zambia	12	13	14	17	22	9	1	6	2	2	1	1	1	1	1	25
Intermarket Banking Corp	4	4	4	7	5	5	0	1	0	0	0	0	0	0	0	6
International Commercial Bank	0	1	2	2	3	3	0	0	0	0	0	0	0	0	0	3
Investrust Bank	13	15	16	18	25	12	1	7	1	3	0	1	0	2	0	27
Stanbic	4	7	12	15	17	5	2	4	1	3	0	0	0	2	0	17
Standard Chartered	19	19	17	18	17	5	0	6	0	3	0	1	1	1	0	17
United Bank of Africa	2	2	3	4	4	3	0	1	0	0	0	0	0	0	0	4
ZNCB	44	45	45	45	47	15	3	8	4	9	2	2	1	1	2	47
Total	224	239	252	273	291	114	17	75	17	36	7	9	12	15	10	312

Source: Commercial Banks

Map 1: Bank Branch Distribution by Province as at 31st December 2014



Source: Commercial Banks

Table 3: Technological Infrastructure, 2009 - 2014

	2009	2010	2011	2012	2013	2014										
						Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Automated Teller Machines (ATMs)	428	509	531	629	726	382	49	218	41	68	13	17	19	38	18	863
Point of Sale (POS)	1,697	1,873	1,921	1,847	2,157	1,938	83	505	124	362	36	50	24	47	23	3,192
Mobile Phone Banking	126,351	258,654	383,822	530,786	982,274	633,562	27,394	141,886	39,241	63,812	13,238	16,832	11,104	20,653	8,632	976,353
Internet Banking	8,395	13,351	25,192	24,468	43,677	44,531	1,436	20,413	2,051	6,005	884	1,364	1,908	2,431	299	81,322
Others (e.g. mobile facilities)	4	4	4	4	3	5	0	3	0	1	0	0	0	0	0	9
Total	136,875	274,391	411,470	557,734	1,028,837	680,418	28,962	163,025	41,457	70,248	14,171	18,263	13,055	23,169	8,972	1,061,739

Source: Commercial Banks

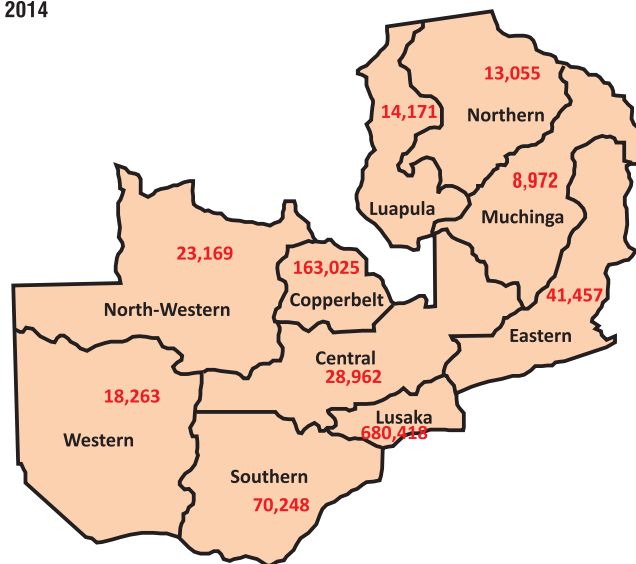
Map 2: Total Technological Infrastructure 2014

Table 4: Employment in Banks by Occupational Category and Province, 2014

Occupational Category	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	North/W	Muchinga	Numbers
Executive Management	137	0	0	0	0	0	0	0	0	0	137
Senior Managers	415	1	24	2	3	2	0	1	3	1	452
Managers	718	11	125	14	33	7	10	14	16	8	956
Credit	326	0	1	0	0	0	0	0	0	0	327
Treasury	102	0	1	0	0	0	0	0	0	0	103
Finance	130	0	0	0	0	0	0	0	0	0	130
Risk and Compliance	65	0	1	0	0	0	0	0	0	0	66
Operations	607	13	111	13	33	3	1	4	6	3	794
Others	1,259	51	273	37	89	16	23	20	20	9	1,797
Clerical and general staff	1,514	94	479	102	188	35	46	85	109	51	2,703
Total	5,273	170	1,015	168	346	63	80	124	154	72	7,465

Source: Commercial Banks

Table 5: Annual Employment in Commercial Banks by Province, 2005 - 2014

Province	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Lusaka	990	1,111	927	1,003	3,729	4,052	4,064	4,750	5,078	5,273
Central	26	27	40	28	134	133	130	133	152	170
Copperbelt	364	411	521	306	813	843	823	870	931	1,015
Eastern	43	51	100	6	135	132	132	147	147	168
Southern	107	125	194	52	289	297	322	335	332	346
Luapula	5	6	8	7	36	48	46	51	51	63
Western	9	9	9	9	71	62	52	57	75	80
Northern	23	23	488	28	141	135	146	151	105	124
Northwestern	0	7	12	185	89	106	97	106	143	154
*Muchinga									67	72
Total	1,567	1,770	2,299	1,624	5,437	5,808	5,812	6,600	7,081	7,465

Note: Data for Access Bank, African Banking Corporation, Investrust, ZANACO and Finance Bank was not available for 2005 - 2008.

*Muchinga Province was formed in 2011 hence data for earlier periods are not available

Source: Commercial Banks

Table 6: Bank Deposits per Capita (ZMW), 2005 - 2014

End Period	Total Deposits (ZMK Million)	Nominal Deposits per Capita	Real Deposits per Capita
2005	5,075,637.1	443,617.9	26,249.6
2006	7,183,808.6	608,865.6	66,181.0
2007	9,279,056.8	763,047.9	77,075.6
2008	11,326,102.6	904,222.5	51,376.3
2009	13,247,479.4	1,027,188.8	94,237.5
2010	17,151,397.3	1,314,635.1	175,284.7
2011	20,959,079.4	1,527,772.0	218,253.1
2012	25,161,657.7	1,778,796.5	214,312.8
2013	30,906,924.4	2,119,774.3	261,700.5
2014	34,942,478.1	2,325,883.3	261,335.2

Source: Commercial Banks and Central Statistical Office

Table 7a: Number of Depositors in Banks by Province, 2005 - 2014

Province	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Central	2,899	3,482	4,084	4,459	4,282	59,393	72,496	71,987	94,151	104,271
Copperbelt	40,185	53,351	60,657	71,946	66,723	259,743	301,147	357,094	431,772	476,231
Eastern	470		388	806	861	57,911	76,895	76,181	103,120	126,807
Luapula		694	884	1,039	1,044	21,703	25,031	30,956	39,970	47,947
Lusaka	51,400	72,806	83,886	89,288	97,489	628,903	654,722	771,552	1,037,238	1,196,612
North	2,623	2,918	3,094	3,624	3,645	48,021	28,128	65,245	50,931	58,205
North-Western	1,469	2,222	2,997	5,427	4,770	35,042	43,419	46,479	65,897	76,167
Southern	2,927	4,125	5,205	7,171	7,057	102,873	110,350	124,671	162,865	189,938
Muchinga								16,355	33,778	36,687
Western	1,265	1,803	1,274	1,287	1,288	26,053	24,736	31,328	38,129	46,175
Total	103,238	141,401	162,469	185,047	187,159	1,239,642	1,336,924	1,591,848	2,057,851	2,359,040

Source: Commercial Banks and Central Statistical Office

Table 7b: Number of Deposit Accounts, 2010 - 2014

Province	2010				2011				2012			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	136,046	397,880	10,152	530,165	161,015	487,856	13,816	662,687	228,220	581,982	150,757	960,959
Central	9,508	45,049	560	54,628	8,851	49,539	523	58,913	18,617	51,527	519	70,663
Copperbelt	96,878	154,897	5,570	252,986	113,991	183,651	5,934	303,576	136,950	210,828	36,612	384,390
Eastern	5,937	45,172	259	50,929	8,149	55,313	361	63,823	9,641	64,990	406	75,037
Southern	20,282	70,618	1,231	91,022	24,641	79,547	1,144	105,332	31,494	96,893	1,307	129,694
Luapula	3,255	15,952	129	19,165	3,377	19,020	126	22,523	3,416	25,926	141	29,483
Western	3,787	22,128	319	25,757	4,277	21,179	314	25,770	7,350	22,690	323	30,363
Northern	5,507	34,041	385	38,537	6,292	40,365	416	47,073	8,402	70,667	375	79,444
Northwestern	7,553	24,951	326	32,255	9,769	30,803	456	41,028	16,951	30,935	588	48,474
Muchinga												
Total	288,753	810,688	18,931	1,095,444	340,362	967,273	23,090	1,330,725	461,041	1,156,437	191,028	1,808,507

Source: Commercial Banks

Table 7b: Number of Deposit Accounts, 2010 - 2014 (Cont')

Province	2013				2014			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	213,276	775,446	43,884	1,032,606	246,286	952,139	15,941	1,214,366
Central	14,596	78,232	823	93,651	18,702	84,932	1,042	104,676
Copperbelt	139,296	274,598	15,147	429,041	146,244	318,131	8,319	472,694
Eastern	11,601	91,018	501	103,120	15,814	109,989	880	126,683
Southern	34,849	126,001	1,966	162,816	36,239	151,554	2,026	189,819
Luapula	3,919	35,879	172	39,970	5,590	41,925	254	47,769
Western	5,401	32,310	402	38,113	6,604	39,138	327	46,069
Northern	5,756	44,835	323	50,914	6,509	51,461	363	58,333
Northwestern	18,327	47,978	1,065	67,370	25,552	55,009	1,523	82,084
Muchinga	2,435	31,742	96	34,273	3,136	34,714	156	38,006
Total	449,456	1,538,039	64,379	2,051,874	510,676	1,838,992	30,831	2,380,499

Source: Commercial Banks

Table 8: Bank Lending per Capita (ZMW), 2005 - 2014

End Period	Total Credit (ZMK Million)	Bank Lending per Capita	Real Credit per Capita
2005	3,835,147.3	335,197.3	19,834.2
2006	5,506,178.2	466,677.6	50,725.8
2007	7,573,129.7	622,763.8	62,905.4
2008	9,919,051.6	791,890.2	44,993.8
2009	10,985,753.2	851,818.1	78,148.4
2010	12,622,280.2	967,483.4	128,997.8
2011	17,089,190.0	1,245,683.8	177,954.8
2012	19,952,365.6	1,410,527.0	169,943.0
2013	28,728,216.1	1,970,346.0	243,252.6
2014	31,986,722.1	2,129,137.4	239,228.9

Source: Commercial Banks and Central Statistical Office

Table 9: Number of Borrowers from Commercial Banks by Province, 2005 - 2014

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Central	331	353	2,400	2,619	5,321	5,922	9,173	14,398	15,342	13,976
Copperbelt	7,109	11,638	35,571	29,379	37,311	39,968	44,239	64,333	73,349	69,969
Eastern	49	97	1,854	2,062	4,577	6,638	11,895	16,169	16,016	17,505
Luapula	133	249	767	865	1,518	2,346	5,579	7,354	6,012	7,440
Lusaka	8,946	13,929	38,723	38,763	59,432	61,610	93,601	111,767	125,510	165,374
North	229	462	558	561	1,848	3,352	7,926	9,069	8,687	8,514
North-Western	291	891	2,323	2,178	2,242	2,893	6,648	10,861	13,642	13,027
Southern	502	805	5,671	5,784	10,369	11,503	16,908	17,760	24,998	21,445
Muchinga								2,097	3,576	4,742
Western	109	141	231	266	888	1,342	6,993	8,397	5,325	6,716
Total	17,699	28,565	88,098	82,477	123,506	135,574	202,962	262,205	292,457	328,708

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

Source: Commercial Banks

Table 10: Bank Lending by Economic Sector (ZMW Million), 2005 - 2014

Sector	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Agriculture, Forestry and Fishing	679,439.4	1,065.9	1,210.3	1,321.4	1,565.1	1,623.7	2,124.4	3,763.0	3,752.4	3,596.5
Mining and Quarrying	96,598.0	170.5	231.2	382.1	338.2	293.5	509.7	942.7	1,226.4	1,083.1
Manufacturing	304,451.5	520.3	615.2	878.5	994.2	1,172.1	1,461.6	1,881.0	1,758.6	2,499.5
Electricity, Gas and Water	144,912.8	123.9	280.0	193.7	137.8	151.4	196.8	338.9	311.9	469.4
Construction	49,455.1	87.4	203.0	324.2	259.1	533.8	504.0	620.6	654.7	743.0
Wholesale and Retail trade	356,615.4	568.2	622.2	789.9	829.9	994.3	1,248.3	1,124.5	1,709.1	1,699.4
Restaurants, Bars and Hotels	58,393.9	78.3	67.3	256.3	122.7	174.6	253.5	339.4	321.7	354.7
Transport, Storage and Communications	187,207.2	312.3	414.3	568.2	508.7	433.8	650.6	772.2	838.3	1,219.8
Financial Intermediaries and Insurance	61,255.8	186.0	243.0	639.8	422.0	243.7	603.5	309.3	381.0	540.5
Community, Social and Personal Services	58,239.1	97.8	94.8	107.8	280.5	339.5	255.9	347.6	378.3	461.8
Real Estate and Business services	75,838.0	190.0	125.3	402.4	678.7	575.0	297.8	400.9	406.6	406.7
Total	2,072,406.2	3,400.6	4,106.5	5,864.3	6,136.8	6,535.4	8,106.2	10,840.3	11,739.0	13,074.2

Source: Commercial Banks

Table 11: Bank Lending by Institutional Sector (ZMW Million), 2005 - 2014

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Private sector	2,331.1	3,601.3	5,134.3	7,842.5	7,338.8	8,314.5	10,760.4	15,222.7	16,871.7	19,634.4
of which Households	489.0	583.7	904.7	2,453.6	2,498.8	2,965.5	3,700.1	5,721.6	6,834.8	7,791.8
Private Companies	1,842.1	3,017.6	4,229.6	5,388.9	4,839.9	5,349.0	7,060.3	9,501.1	10,036.9	11,842.6
Government	136.2	217.8	490.0	149.6	208.5	413.7	549.1	639.7	364.7	901.4
of which Central Government	2.8	1.3	117.6	2.7	0.0	298.4	450.4	18.4	129.1	669.8
Parastatals	133.3	216.4	372.4	146.8	208.5	115.3	98.7	621.3	235.7	231.6
Total	2,467.3	3,819.1	5,624.3	7,992.1	7,547.3	8,728.2	11,309.5	15,862.4	17,236.4	20,535.8

Source: Bank of Zambia

Table 12: Yield Rates on Treasury Bills - Annual Average (%), 2005 - 2014

Period	91 days	182 days	273 days	364 days
2005	15.2	16.3	17.2	17.3
2006	9.5	10.2	10.7	11.1
2007	11.1	11.9	12.3	12.6
2008	12.2	13.3	13.8	14.8
2009	13.4	15.0	16.2	17.4
2010	4.5	5.8	6.6	7.4
2011	6.7	9.4	10.7	11.5
2012	7.4	10.5	10.7	11.4
2013	7.1	12.6	12.6	13.2
2014	9.5	16.5	16.4	18.4

Source: Bank of Zambia

Table 13: Yield Rates on Bonds - Annual Average (%), 2005 - 2014

Period	2 Year	3 Year	5 Year	7 Year	10 Year	15 Year
2005	19.5	22.0	25.3			
2006	12.3	13.9	15.9			
2007	13.9	14.1	14.9	17.7	19.0	20.0
2008	15.2	15.6	16.5	17.2	18.5	19.4
2009	17.7	18.4	19.4	17.3	18.7	19.2
2010	9.6	11.1	12.7	15.3	16.1	16.7
2011	12.8	12.9	15.3	14.4	15.5	16.7
2012	10.9	12.3	13.3	14.5	16.1	16.7
2013	12.6	14.3	15.4	15.2	17.1	17.0
2014	14.8	15.8	17.7	18.1	18.8	19.0

Source: Bank of Zambia

Table 14: Commercial Bank Lending Rates - Annual Average (%), 2005 -2014

Period	Weighted Lending Base Rate	Lending Margin	Lending Rate	Weighted Interbank Rate
2005	28.2	6.9	35.0	13.6
2006	23.2	6.2	29.4	7.5
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

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

Source: Bank of Zambia

Table 15: Commercial Bank Deposit Rates - Annual Average (%), 2005 - 2014

	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
2005	5.9	3.6	5.7	5.0	4.6	5.2	8.5	11.1	11.3	11.3
2006	5.4	3.6	6.1	4.8	4.6	6.7	8.4	10.6	10.3	9.4
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

Source: Bank of Zambia

Table 16: Commercial Bank Exchange Rates -End period, 2005 - 2014

Year	US Dollar		British Pound		Euro		South Africa Rand	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
2005	3.4	3.4	5.9	6.2	4.1	4.2	0.5	0.6
2006	4.1	4.1	7.9	8.2	5.3	5.5	0.6	0.6
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

Source: Bank of Zambia

Table 17: Bank of Zambia and Bureau De Change Exchange Rates (US Dollars) - End period, 2005 - 2014

End Period	Bank of Zambia Rates			Bureau Rates		
	Buying	Selling	Mid-rate	Buying	Selling	Mid-rate
2005	3.4	3.4	3.4	3.5	3.7	3.6
2006	4.1	4.1	4.1	4.1	4.2	4.2
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

Source: Bank of Zambia

Table 18: Financial Stability Indicators; Commercial Banks, (Ratios, unless indicated), 2005 - 2014

Indicator	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Total Regulatory Capital to Risk-weighted Assets	28.4	20.4	18.6	18.6	22.3	22.1	19.2	21.3	26.8	27.0
Tier 1 Regulatory Capital to Risk-weighted Assets	26.2	18.0	15.9	17.7	18.9	19.1	16.8	19.4	24.5	24.6
Total Regulatory Capital to Total Assets (Leverage)	11.6	9.1	9.2	9.9	11.2	10.4	10.2	12.0	14.1	13.1
Total Non-Performing Loans to Total Loans and Advances	8.9	11.3	8.8	7.2	12.6	14.8	10.4	8.1	7.0	6.1
Loan Loss Provisions to Non-Performing Loans	90.7	83.3	73.2	104.6	86.6	80.3	76.7	73.5	83.2	68.8
Core Liquid Assets Ratio (Required)	35.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	6.0	6.0
Core Liquid Assets Ratio (Actual)	63.2	41.3	22.7	47.7	60.5	57.1	60.5	53.0	49.5	71.1
Kwacha/Forex Statutory Reserve Ratio (Required)	14.0	14.0	8.0	8.0	8.0	8.0	5.0	5.0	8.0	14.0
Kwacha Statutory Reserve Ratio (Actual)	14.6	14.5	8.2	9.5	8.1	8.5	6.5	6.3	8.5	14.2
Foreign Currency Statutory Reserve Ratio (US\$) - Actual	14.7	14.4	11.9	10.4	10.2	10.2	5.0	8.0	8.0	14.0
Return on Assets	6.5	5.1	4.7	3.6	2.1	2.9	3.7	3.9	3.4	3.7
Return on Equity	46.4	30.4	35.1	20.8	9.4	12.1	25.5	20.8	18.2	3.6
Gross Interest Income to Total Gross Income	60.9	60.2	63.1	66.6	65.1	58.6	61.8	61.3	64.5	66.4
Net Interest Margin (%)	11.8	12.8	11.5	10.4	10.7	9.0	8.1	8.4	8.3	8.5
Total Loans and Advances to Total Deposits Ratio	44.5	49.0	57.4	66.6	60.1	53.1	57.1	66.0	61.4	62.0
Liquid Assets to Total Assets	41.0	41.3	37.6	35.5	38.0	43.8	40.3	36.0	38.9	35.8
Foreign Currency Loans to Total Loans	36.2	34.0	32.5	42.1	36.4	32.8	39.1	28.7	25.6	29.0
Foreign Currency Liabilities to Total Liabilities	31.0	61.2	27.1	35.8	38.0	39.6	39.0	22.9	30.4	32.1

Source: Bank of Zambia

Table 19: Payments Systems Transactions (2005 - 2014)

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Real Time Gross Settlement System Transactions										
Volumes	60,590.0	65,066.0	91,462.0	143,577.0	148,147.0	171,751.0	198,586.0	240,564.0	297,757.0	319,836.0
Values (ZMW Million)	107,404.0	121,953.0	164,295.0	223,948.0	209,311.0	280,508.6	339,770.8	388,322.5	528,950.7	657,203.2
Zambia Electronic Clearing House Transactions										
Volumes	2,804,282.0	2,994,218.0	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
Values (ZMW Million)	29,023.0	30,446.9	33,389.0	26,078.0	26,287.6	27,227.9	34,711.5	43,537.8	55,115.2	60,093.4

Source: Bank of Zambia

Table 20a: Number of Non Bank Financial Corporation Branches by Provinces, 2009-2014

Provinces	2009	2010	2011	2012	2013	2014				Total
						Microfinance Companies	Leasing Companies	Bureau De Change	Other Financial Corporations	
Central	5	5	9	37	11	6	0	0	3	9
Copperbelt	52	52	61	88	68	24	3	21	13	61
Eastern	9	13	15	41	17	8	0	4	4	16
Luapula	5	4	5	10	5	2	0	0	3	5
Lusaka	101	108	127	173	139	44	6	79	11	140
North	11	12	15	19	15	2	0	0	1	3
North-Western	9	9	9	13	14	2	0	7	1	10
Southern	19	19	23	43	23	3	0	1	6	10
Western	6	5	7	17	9	7	0	11	4	22
*Muchinga				9	6	4	0	0	5	9
Total	217	227	271	450	307	102	9	123	51	285

Source: Bank of Zambia

*Figures for 2009 - 2011 not available since Muchinga Province was created in 2011

Table 20b: Number of Non-Bank Financial Institutions, 2005 - 2014

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Micro Finance Institutions	4	6	8	18	25	24	32	35	35	33
Leasing Companies	8	8	10	10	12	11	9	8	7	9
Bureau De Change	32	31	36	38	44	50	55	57	64	67
Bulding societies	3	3	3	3	3	3	3	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
Total	49	51	60	72	87	91	102	107	113	116

Source: Bank of Zambia

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

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
CAPITAL RATIOS										
Shareholders Equity to Assets	17.1	17.1	17.4	16.8	8.3	17.3	21.0	24.0	23.8	31.0
Deposits & other liabilities to Shareholders' Funds	484.2	484.2	473.5	494.1	1101.6	476.9	380.0	308.0	320.2	130.0
Nonperforming Loans to Shareholders Equity	53.0	53.0	92.9	92.2	240.6	208.8	43.0	11.0	18.0	15.0
Tier 1 Capital to Risk Based Assets	15.6	15.6	17.7	15.9	4.9	11.2	16.0	23.0	22.9	30.9
Total Capital to Risk Based Assets	16.2	16.2	18.3	16.5	5.5	14.7	18.0	24.0	23.3	31.9
ASSET QUALITY										
Net Nonperforming Assets to Total Assets	4.7	4.7	9.5	3.7	1.4	1.2	1.2	1.0	4.3	0.7
Non-performing Loans to Total Loans	10.6	10.6	21.8	18.3	21.1	39.5	10.0	3.0	5.4	6.1
Allowance For Loan and Lease Losses to total loans	5.2	5.2	9.0	14.1	20.0	40.0	9.0	79.0	2.9	0.1
Allowance for Loan and Lease Losses to NPL	48.3	48.3	40.5	76.3	93.0	97.0	91.0	103.0	53.6	100.0
EARNINGS										
Monthly Return on Assets (ROA)	4.9	4.9	-43.2	-34.0	-7.0	-5.0	2.0	9.0	5.7	11.7
Annualised Return on Assets (ROA)	4.9	4.9	-43.2	-34.0	-7.4	-5.3	2.0	9.0	6.0	9.5
Monthly Return on Equity (ROE)	35.0	35.0	-248.0	-201.7	-88.0	-30.0	10.0	3.0	2.0	46.2
Annualised Return on Equity (ROE)	35.0	35.0	-248.0	-201.7	-88.4	-30.4	10.0	36.0	24.0	40.2
Net Interest Margin (%)	57.8	57.8	62.1	56.0	42.0	61.0	64.0	75.0	70.0	66.8
Loans Yield Rate (%)	20.2	20.2	27.0	22.8	27.0	29.0	16.0	19.0	21.0	22.0
Earning Assets	80.5	80.5	65.8	75.8	85.0	76.0	81.0	85.0	80.0	81.6
LIQUIDITY AND FUNDS MANAGEMENT										
Liquid assets to Total deposits & short-term liabilities	2.5	2.5	9.7	7.7	11.0	24.0	5.0	7.0	21.2	37.2
Excess (-Deficiency) of Liquid Assets to Total Assets	-80.8	-80.8	-74.6	-76.7	-82.0	-62.0	-75.0	-70.0	-76.0	-28.2
Total Deposits to Total assets	17.9	17.9	14.1	21.0	21.0	8.0	7.0	8.0	5.3	0.1
Gross Loans to Total Deposits	478.6	478.6	525.1	404.2	450.0	1204.0	1236.0	1083.0	1505.5	12.1

Source: Bank of Zambia

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

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

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
LARGE LOANS										
Large Loans (K million)*	63,627.0	63,627.0	105,960.3	108,120.0	55,921.0	35,628.0	65,733.0	56,013.0	20,875.0	65,254.0
Large Loans to Total loans	35.1	35.1	54.1	50.8	30.0	22.0	31.0	20.0	5.3	0.2
Large loans to Regulatory Capital	189.5	189.5	245.8	299.4	619.0	168.0	158.0	69.0	18.5	0.4
INSIDER LOANS										
Total Insider Loans (K million)*	3,896.0	3,896.0	19,879.0	20,694.0	12,118.0	3,135.0	1,236.0	575.0	9,407.0	6,589.0
Insider Loans to Total Loans	2.2	2.2	10.1	9.7	7.0	2.0	1.0	1.0	2.4	0.0
Insider Loans to Regulatory capital	11.6	11.6	46.1	57.3	134.0	15.0	3.0	1.0	8.3	0.0
FOREIGN EXCHANGE EXPOSURE										
Overall Exposure (K million)*	10,202.5	10,202.5	25,456.8	29,319.0	30,537.0	51,176.0	34,122.0	133,299.0	7,542.0	1,279.0
Overall Exposure to regulatory capital	30.4	30.4	59.1	81.2	338.0	241.0	82.0	48.0	6.7	0.9
Significant Single Currency Exposure (K million)*	10,202.5	10,202.5	17,054.8	20,028.8	30,536.7	51,175.6	34,122.0	35,218.0	7,542.0	1,279.0
Significant Single Currency Exposure to regulatory capital	30.4	30.4	39.6	55.5	337.8	241.0	82.0	42.0	7.0	0.9

Source: Bank of Zambia

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

Table 22: Financial Soundness Indicators for Building Societies - End Period, 2005-2014 (Ratios, unless indicated)

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
CAPITAL RATIOS										
Shareholders Equity to Assets	-31.8	3.4	6.3	13.0	26.1	26.8	26.8	17.0	12.8	34.0
Deposits & other liabilities to Shareholders' Funds	-414.1	2854.2	1493.1	670.0	282.5	273.0	268.0	476.0	680.6	196.0
Nonperforming Loans to Shareholders Equity	-1.6	8.8	4.7	28.3	25.7	22.7	18.0	40.0	46.7	16.0
Tier 1 Capital to Risk Based Assets	-82.2	-36.2	-23.4	-8.0	20.5	24.6	19.0	14.0	10.0	44.5
Total Capital to Risk Based Assets	-82.2	-36.2	-23.4	-8.0	23.2	34.6	29.0	19.0	12.1	44.0
ASSET QUALITY										
Net Nonperforming Assets to Total Assets	0.1	0.1	0.1	2.7	3.9	3.6	2.0	2.0	1.9	2.0
Non-performing Loans to Total Loans	1.6	1.1	0.6	7.0	14.5	13.5	9.0	13.0	10.3	10.1
Allowance For Loan and Lease Losses to total loans	1.3	1.1	1.3	1.9	6.0	6.0	6.0	10.0	7.0	7.0
Allowance for Loan and Lease Losses to NPL	80.0	80.0	64.3	26.3	42.0	41.0	62.0	72.0	68.1	66.4
EARNINGS										
Monthly Return on Assets (ROA)	4.7	3.6	4.8	3.9	4.0	5.0	3.0	-0.2	-0.1	-0.4
Annualised Return on Assets (ROA)	-3.0	5.0	4.5	4.1	4.0	3.0	3.0	2.0	1.0	-66.6
Net Interest Margin (%)	76.0	75.1	79.0	77.7	72.0	80.0	86.0	77.0	78.0	68.8
Loans Yield Rate (%)	25.1	22.5	9.9	13.4	16.0	15.0	12.0	10.0	23.0	22.0
Earning Assets	55.1	47.8	72.1	71.9	60.0	62.0	65.0	64.0	57.3	73.6
LIQUIDITY AND FUNDS MANAGEMENT										
Liquid assets to Total deposits & short-term liabilities	18.0	20.5	27.9	26.5	28.0	32.0	25.0	23.0	14.3	36.1
Excess (-Deficiency) of Liquid Assets to Total Assets	-108.1	-76.8	-67.6	-64.0	-53.0	-50.0	-55.0	-64.0	-74.7	-42.3
Total Deposits to Total assets	89.9	64.7	55.4	43.0	35.0	44.0	46.0	47.0	45.6	34.0
Gross Loans to Total Deposits	89.9	64.7	55.4	43.0	35.0	44.0	46.0	111.0	126.9	155.0

Source: Bank of Zambia

Table 22: Financial Soundness Indicators for Building Societies - End Period, 2005-2014 (Ratios, unless indicated) *Cont'*

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
LARGE LOANS										
Large Loans (K million)*					4421.0	928.0	928.0	37142.0	13555.0	16896.0
Large Loans to Total loans					3.0	1.0	0.0	15.0	4.5	4.0
Large loans to Regulatory Capital					11.0	1.0	1.0	70.0	28.9	7.0
INSIDER LOANS										
Total Insider Loans (K million)*					921.0	1125.0	1125.0	1241.0	2633.0	1895.0
Insider Loans to Total Loans					1.0	1.0	1.0	1.0	0.9	0.0
Insider Loans to Regulatory capital					2.0	2.0	2.0	2.0	5.6	0.1
FOREIGN EXCHANGE EXPOSURE										
Overall Exposure (K million)*		1899.0	1899.0	1899.0	518.0	62.0	62.0	544.0	1414.0	57724.0
Overall Exposure to regulatory capital		-4.8	-5.9	-17.3	1.0	0.1	0.0	1.0	3.0	23.1
Significant Single Currency Exposure (K million)*		1899.0	1899.0	1899.0	518.0	62.0	62.0	544.0	1414.0	57724.0
Significant Single Currency Exposure to regulatory capital		-4.8	-5.9	-17.3	1.0	0.1	0.0	1.0	3.0	23.1

Source: Bank of Zambia

* The variables are recorded in rebased currency

Table 23: Annual Employment in Non Bank Financial Corporations by Occupational Category and Sex, 2005 - 2014

Occupational Category	2005				2006				2007				2008				2009			
	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	59	5	25	0	62	7	30	0	76	7	42	2	79	6	46	1	162	10	68	3
2. Professionals	22	2	5	0	23	2	5	0	24	2	10	0	26	2	12	0	133	0	65	0
3. Technicians	16	0	2	0	16	0	2	0	20	0	9	0	23	0	9	0	196	0	143	0
4. Clerks	108	0	97	0	129	0	110	0	161	0	159	1	187	0	180	1	251	0	204	0
5. Service and Market Sales Workers	2	0	2	0	4	0	7	0	4	0	7	0	4	0	6	0	58	10	105	1
6. Drivers and Machine Operators	2	0	0	0	3	0	0	0	4	0	0	0	3	0	0	0	66	0	1	0
7. Elementary Occupations	10	0	0	0	15	0	1	0	23	0	3	0	27	0	3	0	29	0	14	0
8. Temporary Employees	4	0	0	0	5	0	0	0	48	0	30	0	47	0	25	0	69	0	35	0
9. Other	19	0	6	0	20	0	5	0	22	0	8	0	27	0	8	0	152	0	72	0
Annual Total	242	7	137	0	277	9	160	0	382	9	268	3	423	8	289	2	1,116	20	707	4
Grand Total	386				446				662				722				1,847			

Source: Non Bank Financial Institutions

Z = Zambian

NZ = Non Zambian

Table 23: Annual Employment in Non Bank Financial Corporations by Occupational Category and Sex, 2005 - 2014 (Cont')

Occupational Category	2010				2011				2012				2013				2014			
	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	174	9	82	3	186	25	125	2	410	19	197	7	471	17	141	5	297	25	172	8
2. Professionals	138	0	72	0	144	8	104	0	294	5	162	0	344	3	241	1	300	1	271	0
3. Technicians	213	0	169	0	64	0	32	1	312	0	165	0	225	0	146	0	413	0	302	0
4. Clerks	243	0	210	0	351	2	319	1	463	0	394	0	445	0	473	0	301	0	353	0
5. Service and Market Sales Workers	90	1	117	1	479	12	406	0	491	5	403	1	0	0	0	0	273	0	229	0
6. Drivers and Machine Operators	69	0	1	0	96	0	1	0	74	1	1	0	78	0	4	0	92	0	5	0
7. Elementary Occupations	27	0	18	0	77	1	49	0	127	1	41	0	91	1	48	0	134	0	92	0
8. Temporary Employees	80	0	41	0	87	0	56	0	146	1	90	0	93	0	48	1	67	0	44	1
9. Other	169	0	94	0	73	0	89	1	300	0	189	0	371	0	154	2	45	0	35	1
Annual Total	1,203	10	804	4	1,557	48	1,181	5	2,617	32	1,642	8	2,118	21	1,255	9	1,922	26	1,503	10
Grand Total	2,021				2,791				4,299				3,403				3,461			

Source: Non Bank Financial Institutions

Z = Zambian

NZ = Non Zambian

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2005 -2014

Occupational Category	2005				2006				2007				2008				2009			
	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	26	3	8	0	54	5	13	0	68	7	17	0	65	7	17	0	84	8	23	0
2. Professionals	10	2	13	0	54	3	40	1	70	4	45	1	71	4	41	1	82	0	47	0
3. Technicians & Associate Professionals	25	0	24	0	65	0	42	1	90	0	51	0	91	0	57	1	146	0	123	0
4. Clerks	34	0	11	0	87	0	53	0	112	0	70	0	116	0	77	0	132	0	94	0
5. Service Workers & Shop & Market Sales Workers	2	0	1	0	117	0	88	0	263	0	197	0	288	0	223	0	280	0	143	8
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	1	0	0	0	20	0	3	0	18	0	4	0	18	0	2	0	8	0	1	0
8. Plant & Machine Operators & Assemblers	0	0	0	0	13	0	0	0	13	0	0	0	17	0	0	0	2	0	2	0
9. Elementary Occupations	8	0	0	1	16	0	4	0	22	0	6	0	29	0	6	0	45	0	31	0
10. Temporary Employees	0	0	2	0	5	0	9	0	9	0	7	0	3	0	5	0	20	0	23	0
11. Other	11	0	0	0	16	0	3	0	16	0	3	0	14	0	0	0	11	0	15	0
Total	117	5	59	1	447	8	255	2	681	11	400	1	712	11	428	2	810	8	502	8
Grand Total	182				712				1,093				1,153				1,328			

Z = Zambian

NZ = Non Zambian

Source: Pensions and Insurance Authority

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2005 -2014 (Cont')

Occupational Category	2010				2011				2012				2013				2014			
	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	94	16	28	0	114	14	36	0	137	19	32	2	158	21	41	2	170	20	40	2
2. Professionals	84	0	45	1	108	2	53	0	113	2	51	1	106	0	67	1	103	0	69	1
3. Technicians & Associate Professionals	167	0	135	0	184	0	150	0	195	0	142	0	200	0	154	1	210	1	163	1
4. Clerks	138	0	94	1	178	0	200	1	206	0	228	1	224	0	191	1	224	0	219	1
5. Service Workers & Shop & Market Sales Workers	384	23	258	9	497	0	325	0	531	0	361	0	538	0	340	0	666	0	472	0
6. Skilled Agricultural & Shop Fisheries Workers	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	3	0	0	0
7. Craft and Related Trade Workers	8	0	1	0	7	0	1	0	7	0	1	0	1	0	0	0	8	0	0	0
8. Plant & Machine Operators & Assemblers	3	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Elementary Occupations	44	0	29	0	2	0	0	0	3	0	1	0	3	0	1	0	4	0	1	0
10. Temporary Employees	43	0	42	0	28	1	15	0	37	1	19	0	55	1	35	0	62	0	34	0
11. Other	22	0	20	0	28	1	53	0	42	1	40	0	59	1	70	0	58	1	101	0
Total	987	39	654	11	1,146	18	833	1	1,272	23	875	4	1,345	23	899	5	1,508	22	1,099	5
Grand Total	1,691				1,998				2,174				2,272				2,634			

Z = Zambian

NZ = Non Zambian

Source: Pensions and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2005 -2014

Occupational Category	2005				2006				2007				2008				2009			
	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	240	39	64	3	285	49	86	3	331	56	107	5	345	58	124	4	713	97	286	8
2. Professionals	625	14	291	0	704	14	341	1	774	15	394	1	772	16	421	2	1021	0	692	1
3. Technicians	560	0	407	1	674	0	465	3	774	0	534	2	791	0	568	2	726	0	582	0
4. Clerks	960	0	733	0	1194	0	844	0	1516	0	1133	2	1817	0	1385	1	1628	0	1300	1
5. Service and Markert Sales Workers	16	0	3	0	133	0	95	0	282	0	204	0	308	0	229	0	365	10	250	9
6. Craft and Related Trade Workers	42	0	9	0	62	0	12	0	60	0	20	0	60	0	12	0	8	0	1	0
7. Plant and Machine Operators and Assemblers	46	0	22	0	64	0	21	0	63	0	20	0	69	0	18	0	68	0	3	0
8. Elementary Occupations	266	0	16	1	275	0	22	0	288	0	28	1	248	0	27	0	134	0	45	0
9. Temporary Employees	99	0	63	0	107	0	66	0	174	0	98	0	141	0	71	0	274	2	182	0
10. Other	37	0	16	0	44	0	20	0	48	0	23	0	53	0	21	0	261	5	93	0
Total	2,891	53	1,624	5	3,542	63	1,972	7	4,310	71	2,561	11	4,604	74	2,876	9	5,198	114	3,434	19
Grand Total	4,573				5,584				6,953				7,563				8,765			

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, 2005 -2014 (Cont')

Occupational Category	2010				2011				2012				2013				2014			
	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	800	106	324	6	1148	122	546	109	1217	119	670	22	1079	119	403	20	1328	129	811	25
2. Professionals	1098	0	757	1	922	13	617	6	1301	11	797	3	1280	5	832	2	1136	6	881	1
3. Technicians	929	0	774	0	600	1	457	1	1216	1	902	11	1196	1	945	1	1199	1	1007	1
4. Clerks	1478	0	1180	2	2142	2	1444	354	2094	0	1766	1	2086	0	1960	1	1707	1	1709	1
5. Service and Markert Sales Workers	502	24	378	10	1033	12	749	0	1100	5	807	1	660	0	436	0	1052	0	767	0
6. Craft and Related Trade Workers	8	0	1	0	43	0	2	0	28	0	1	0	32	0	1	0	42	0	3	0
7. Plant and Machine Operators and Assemblers	72	0	3	0	137	0	5	0	177	1	2	0	163	0	12	0	100	0	5	0
8. Elementary Occupations	110	0	48	0	111	1	51	0	139	1	44	0	116	1	55	0	144	0	98	0
9. Temporary Employees	445	0	284	0	422	1	345	0	519	2	319	0	486	1	311	1	352	0	226	1
10. Other	282	0	121	0	358	6	376	38	535	1	359	0	704	4	426	4	437	1	334	1
Total	5,724	130	3,870	19	6,916	158	4,592	508	8,326	141	5,667	38	7,802	131	5,381	29	7,497	138	5,841	30
	9,743				12,174				14,172				13,343				13,506			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks and Pension and Insurance Authority

Table 26: National Consumption of Fuels, 2005 - 2014

DIESEL (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
2005	23,292,002	218,100	13,094,245	8,799,388	4,821,154	10,298,084	79,095,024	11,305,428	123,008,381	55,514,578	329,446,383
2006	25,095,618	834,134	14,795,633	9,838,790	5,441,240	11,476,503	95,668,935	8,195,224	131,067,842	54,596,790	357,010,708
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
KEROSENE(Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
2005	421,320	0	17,500			309,300	24,540	2,589,046	7,777,938	104,730	11,244,373
2006	523,272	0	3,500	42,000	29,000	553,620	132,220	1,518,997	8,113,162	107,570	11,023,341
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

Source: Energy Regulation Board

Table 26: National Consumption of Fuels, 2005 - 2014 (Cont')

PETROL (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
2005	971,085	0	1,552,056	1,126,727	2,885,205	1,148,348	902,334	3,351,936	137,005,264	2,904,478	151,847,434
2006	438,100	58,263	200,492	1,050,552	3,141,900	718,231	868,508	2,845,962	138,464,311	2,579,504	150,365,823
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	3,053,965	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
JET-A1 (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
2005	0	32,066,794	0	0	0	0	0	21,139	0	0	32,087,933
2006	0	32,976,744	0	0	64,588	0	0	2,899,644	0	0	35,940,976
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

Source: Energy Regulation Board

Table 27: Investment Pledges by Sector (US \$' Million), 2005 - 2014

Sector	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Agriculture	32	61	63	63	315	194	466	379	477	140
Construction	5	141	20	34	25	87	45	86	232	3,234
Education	0	0	4	0	15	215	4	0	10	2
Energy	0	0	0	1,307	92	570	1,099	1,753	874	26
Financial Institutions	0	0	0	0	38	0	142	1	0	0
Health	0	1	1	39	59	22	3	3	1	27
ICT	0	0	275	5	0	162	20	21	7	174
Manufacturing	117	437	805	1,507	461	1,907	718	1,242	1,995	949
Mining	62	73	442	7,461	217	986	992	4,236	125	76
Real Estate	0	0	13	64	445	414	375	1,858	984	224
Service	19	7	34	159	73	100	161	219	177	168
Tourism	11	20	52	184	200	127	747	184	550	83
Transport	7	1	271	55	63	4	27	108	30	25
Totals	253	741	1,980	10,876	2,003	4,788	4,798	10,089	5,460	5,128

Source: Zambia Development Agency

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

	2009	2010	2011	2012	2013	2014
United State of America	7,510	7,223	8,539	9,681	12,967	12,372
Canada	2,376	915	1,391	1,046	1,022	931
North America	9,886	8,138	9,930	10,727	13,989	13,303
Britain/UK	10,875	8,810	8,770	9,953	14,303	13,539
Germany	2,439	2,766	2,731	2,924	2,699	2,166
France	1,146	1,304	1,053	1,003	1,076	893
Netherlands	1,852	1,735	1,488	747	1,057	1,052
Sweden	318	473	436	576	565	605
Norway	272	491	436	554	479	381
Spain	763	721	782	466	451	392
Italy	1,320	788	1,054	786	1,032	1,010
Switzerland	444	512	483	621	739	779
Russia	184	119	113	111	202	190
Other European countries	2,504	2,301	2,343	3,321	3,658	2,525
Europe	22,117	20,020	19,689	21,062	26,261	23,532
Australia	1,580	1,651	1,363	1,554	1,761	1,834
Newzealand	233	170	240	410	382	337
China	368	443	669	770	1,308	1,037
Japan	394	314	324	254	383	329
India	402	459	541	1,314	2,017	1,080
Other Asian Countries	325	426	720	270	0	0
Australasia	3,302	3,463	3,857	4,572	5,851	4,617
Brazil	140	99	238	93	98	155
Mexico	207	150	148	567	167	116
Other - South America	418	519	614	1,291	864	2,091
South America	765	768	1,000	1,951	1,129	2,362

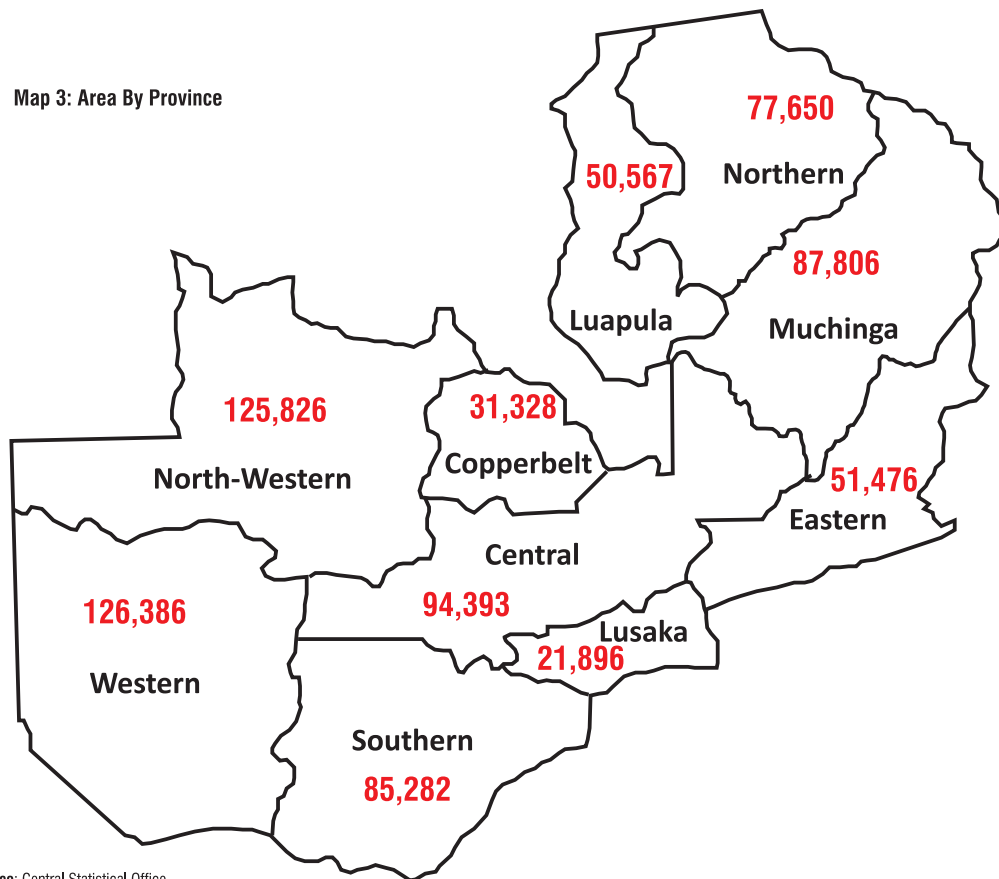
Source: Zambia Wildlife Authority

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

	2009	2010	2011	2012	2013	2014
South Africa	4,420	5,209	5,200	3,883	4,828	6,374
Botswana	39	48	89	122	1,877	197
Namibia	134	124	179	122	236	263
Kenya	38	60	77	48	173	121
Tanzania	42	53	7	257	85	51
Malawi	0	0	0	140	831	1,979
Other African Countries	1,008	1,978	1,593	2,206	2,167	2,287
Rest of Africa	5,681	7,472	7,145	6,778	10,197	11,272
Zambian	23,010	18,129	22,186	17,344	19,862	24,903
Total	64,761	57,990	63,807	62,434	77,289	79,989

Source: Zambia Wildlife Authority

Map 3: Area By Province

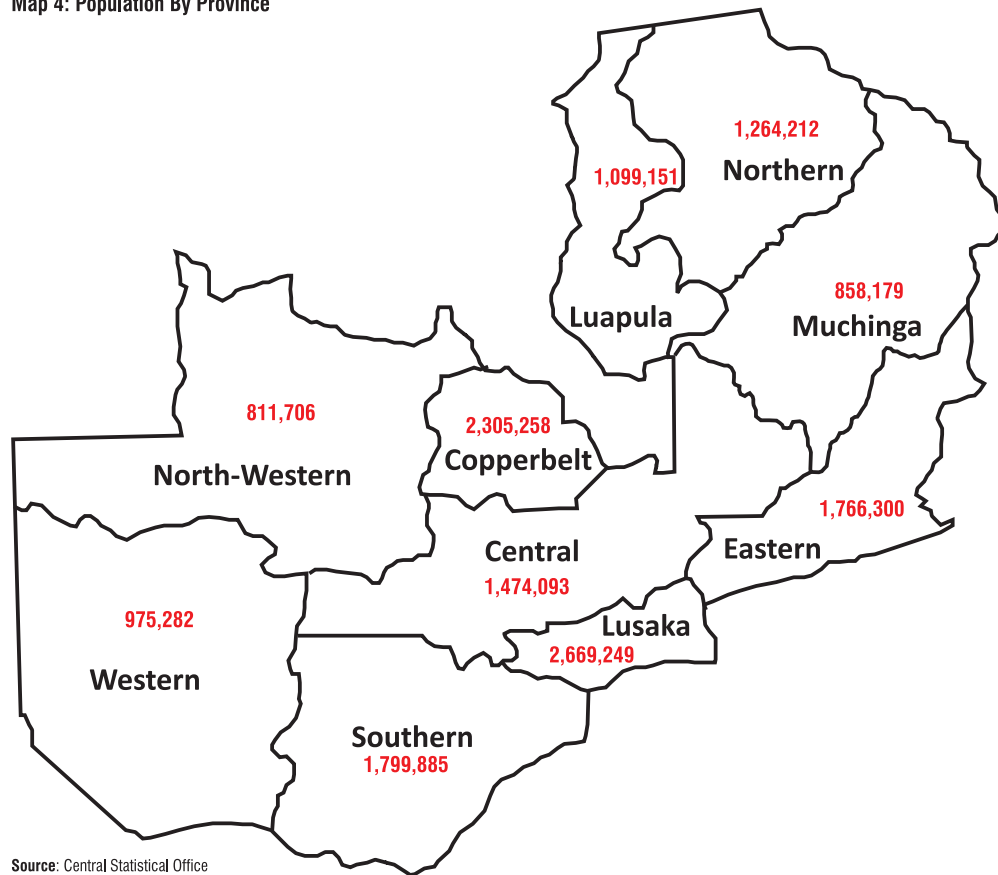


Source: Central Statistical Office

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



Source: Central Statistical Office

Table 30 :Population By Province

Provinces	Population 2014
Central	1,474,093
Copperbelt	2,305,258
Eastern	1,766,300
Luapula	1,099,151
Lusaka	2,669,249
Muchinga	858,179
Northern	1,264,212
North-Western	811,706
Southern	1,799,885
Western	975,282
Zambia	15,023,315

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