



Financial and Other Statistics

2015

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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In pursuit of its primary goals of price and financial systems stability, the Bank of Zambia promotes evidence based decision making through the production and use of accurate statistics. One of the key responsibilities of the Bank is to ensure timely availability of reliable statistics through various media. It is in this spirit that the Booklet on Financial and Other Statistics has been published.

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

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

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

Governor

Dr Denny H. Kalyalya

Table 1: Selected Macroeconomic Indicators, 2006 - 2015

Economic Indicators	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015*
GROSS DOMESTIC PRODUCT, GDP										
GDP at Current prices (K' Millions)	45,964.2	56,264.0	67,088.7	77,348.4	97,215.9	114,029.7	131,271.9	151,330.8	166,954.4	183,790.4
Population	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	15,473,905
GDP Per Capita (Kwacha)	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	11,877.4
GDP at Constant Prices (2010 K' Millions)	69,105.5	74,877.6	80,698.5	88,139.1	97,215.9	102,675.1	110,450.3	116,118.4	121,953.2	125,882.2
GDP growth Rate (percentage)	7.9	8.4	7.8	9.2	10.3	6.0	7.6	5.1	5.0	3.2
Current Account (US\$ Million)	476.3	-320.6	-767.6	714.2	1,376.9	958.4	1,247.9	-218.4	-383.4	-767.7
PRICES										
Exchange rates (US\$)	3.6	4.0	3.8	5.1	4.8	5.1	5.2	5.5	6.4	10.8
Consumer Price Index (end year) 2009=100	74.6	81.3	94.7	104.1	110.9	117.5	126.1	135.1	145.7	176.5
Annual Inflation (end year)	8.2	9.0	16.6	9.9	6.5	6.0	7.3	7.1	7.9	21.1
FISCAL SECTOR (K' Millions)										
Total revenue and Grants	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	34,420,591.0
Total Domestic Revenue	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	34,051,244.0
Total Expenditure and Net Lending	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	51,684,789.0
Financing	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	18,257,440.0

*2015 - Preliminary figures

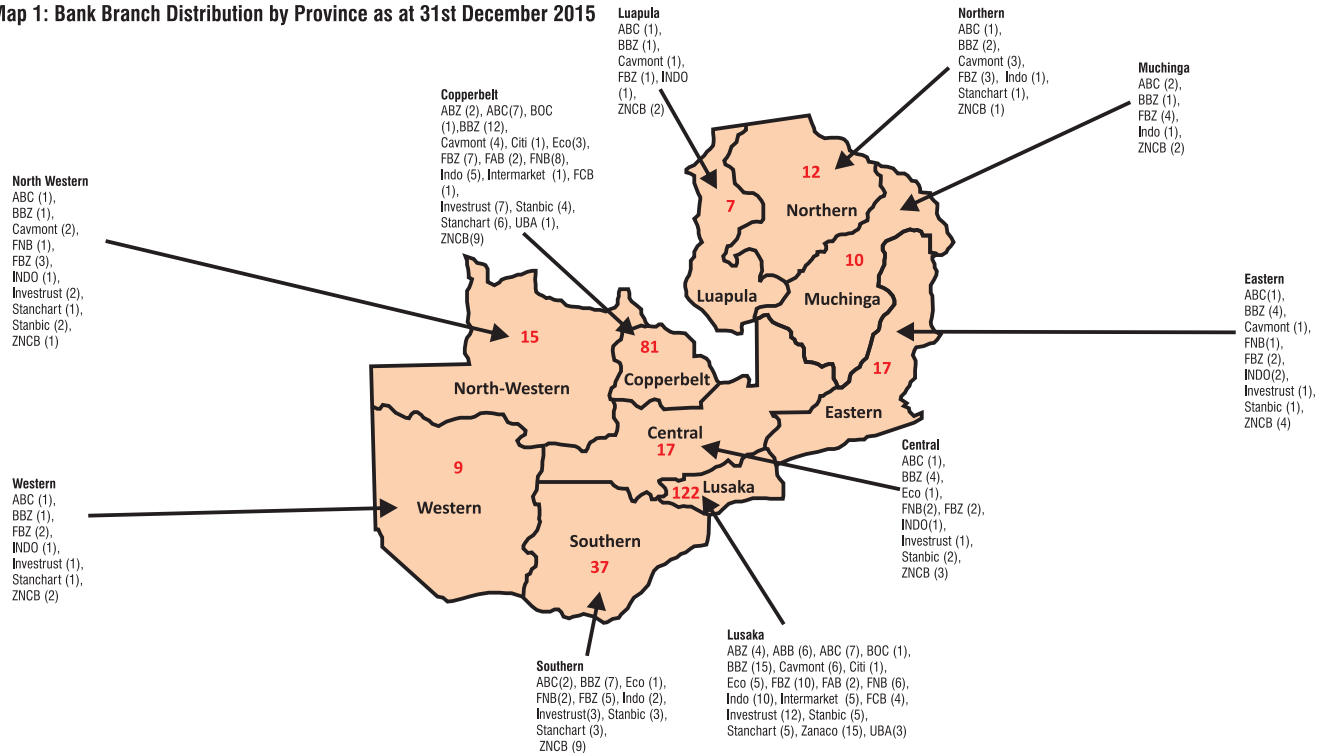
Source: Bank of Zambia, Central Statistical Office and Ministry of Finance

Table 2: Commercial Bank Branches by Province, 2010 - 2015

Commercial Banks	2010	2011	2012	2013	2014	2015										
						Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Access Bank	5	5	5	5	5	4	0	2	0	0	0	0	0	0	0	6
AB Bank	0	1	3	4	5	6	0	0	0	0	0	0	0	0	0	6
African Commercial Bank	18	20	21	22	23	7	1	7	1	2	1	1	1	1	2	24
Bank of China	1	1	2	2	2	1	0	1	0	0	0	0	0	0	0	2
Barclays Bank Plc	48	48	48	45	48	15	4	12	4	7	1	1	2	1	1	48
Cavmont Capital Bank	13	15	15	15	17	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	4	4	4	6	9	5	1	3	0	1	0	0	0	0	0	10
First Allince Bank	3	4	4	4	4	2	0	2	0	0	0	0	0	0	0	4
First National Bank	5	5	9	12	14	6	2	8	1	2	0	0	0	1	0	20
Finance Bank	34	34	34	34	37	10	2	7	2	5	1	2	3	3	4	39
Indo-Zambia	13	14	17	22	25	10	1	5	2	2	1	1	1	1	1	25
Intermarket Banking Corp	4	4	7	5	6	5	0	1	0	0	0	0	0	0	0	6
International Commercial Bank	1	2	2	3	3	4	0	1	0	0	0	0	0	0	0	5
Investrust Bank	15	16	18	25	28	12	1	7	1	3	0	1	0	2	0	27
Stanbic	7	12	15	17	17	5	2	4	1	3	0	0	0	2	0	17
Standard Chartered	19	17	18	17	17	5	0	6	0	3	0	1	1	1	0	17
United Bank of Africa	2	3	4	4	4	3	0	1	0	0	0	0	0	0	0	4
ZNCB	45	45	45	47	47	15	3	9	4	9	2	2	1	1	2	48
Total	239	252	273	291	313	122	17	81	17	37	7	9	12	15	10	327

Source: Commercial Banks

Map 1: Bank Branch Distribution by Province as at 31st December 2015



Source: Commercial Banks

Table 3: Technological Infrastructure, 2010 - 2015

Service	2010	2011	2012	2013	2014	2015										Total
						Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	
Automated Teller Machines (ATMs)	509	531	629	726	863	418	48	253	49	78	18	17	23	41	22	967
Point of Sale (POS)	1,873	1,921	1,847	2,157	3,192	3,912	258	1,087	192	605	54	64	37	101	32	6,342
Mobile Phone Banking	258,654	383,822	530,786	982,274	976,353	682,499	29,472	145,554	42,457	67,579	14,359	17,960	11,640	21,028	9,363	1,041,911
Internet Banking	13,351	25,192	24,468	43,677	81,322	68,599	1,824	22,368	2,505	6,693	1,072	1,620	2,246	2,722	357	110,006
Others (e.g. mobile facilities)	4	4	4	3	9	5	0	3	0	1	0	0	0	0	0	9
Total	274,391	411,470	557,734	1,028,837	1,061,739	755,433	31,602	169,265	45,203	74,956	15,503	19,661	13,946	23,892	9,774	1,159,235

Source: Commercial Banks

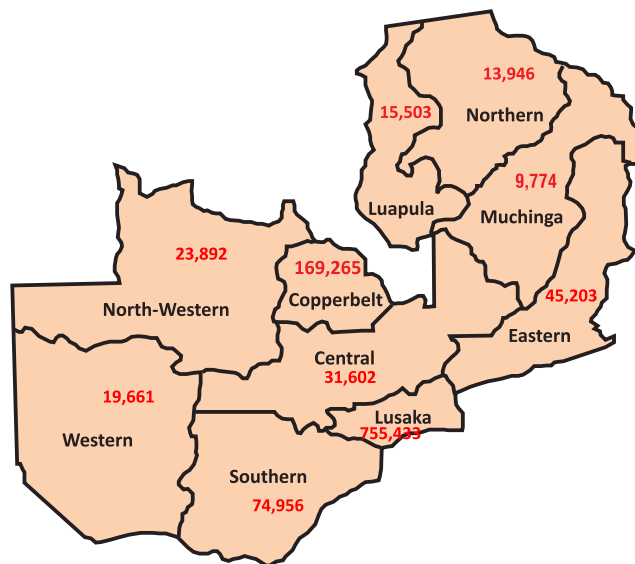
Map 2: Total Technological Infrastructure 2015

Table 4a: Annual Employment in Banks by Occupational Category and Sex, 2006 - 2015

Occupational Category	2006				2007				2008				2009				2010			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Legislators, Senior Officials and Managers	171	37	45	3	189	42	50	3	203	45	62	3	467	79	195	5	532	81	214	3
2. Professionals	629	9	296	0	681	9	339	0	675	10	368	1	806	0	580	1	876	0	640	0
3. Technicians and Associate Professionals	593	0	421	2	664	0	474	2	677	0	502	1	384	0	316	0	549	0	470	0
4. Clerks	977	0	684	0	1,242	0	906	1	1,513	0	1,130	0	1,245	0	1,002	1	1,097	0	876	1
5. Service Workers and Shop and Market Sales Workers	12	0	0	0	15	0	0	0	16	0	0	0	27	0	2	0	28	0	3	0
6. Skilled Agricultural and Shop Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
7. Craft and Related and Trade Workers	42	0	9	0	42	0	9	0	42	0	9	0	0	0	0	0	0	0	0	0
8. Plant and Machine Operators and Assemblers	49	0	21	0	47	0	20	0	50	0	18	0	0	0	0	0	0	0	0	0
9. Elementary Occupations	244	0	17	0	243	0	19	1	192	0	18	0	60	0	0	0	39	0	1	0
10. Temporary Employees	97	0	57	0	117	0	61	0	91	0	41	0	185	2	124	0	322	0	201	0
11. Other	8	0	12	0	10	0	12	0	12	0	13	0	98	5	6	0	91	0	7	0
Total	2,822	46	1,562	5	3,250	51	1,890	7	3,471	55	2,161	5	3,272	86	2,225	7	3,536	81	2,412	4
Grand Total	4,435				5,198				5,692				5,590				6,033			

Source: Commercial Banks

Z = Zambian

NZ = Non Zambian

Table 4a: Annual Employment in Banks by Occupational Category, 2006 - 2015 (Continued)

Occupational Category	2011				2012				2013				2014				2015			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Legislators, Senior Officials and Managers	848	83	385	107	670	81	441	13	450	81	221	13	861	84	599	15	868	91	550	17
2. Professionals	670	3	460	6	894	4	584	2	830	2	524	0	733	5	541	0	966	4	734	0
3. Technicians and Associate Professionals	352	1	275	0	709	1	595	11	771	1	645	0	576	0	542	0	419	0	399	0
4. Clerks	1,613	0	925	352	1,425	0	1,144	0	1,417	0	1,296	0	1,182	1	1,137	0	1,147	0	1,135	0
5. Service Workers and Shop and Market Sales Workers	57	0	18	0	78	0	43	0	122	0	96	0	113	0	66	0	155	0	74	0
6. Skilled Agricultural and 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 and Trade Workers	36	0	1	0	20	0	0	0	30	0	1	0	31	0	3	0	26	0	1	0
8. Plant and Machine Operators and Assemblers	41	0	4	0	103	0	1	0	85	0	8	0	8	0	0	0	11	0	0	0
9. Elementary Occupations	32	0	2	0	9	0	2	0	22	0	6	0	6	0	5	0	9	0	4	0
10. Temporary Employees	307	0	274	0	336	0	210	0	338	0	228	0	223	0	148	0	344	2	275	0
11 Other	257	5	234	37	193	0	130	26	274	3	202	2	334	0	198	0	391	0	377	0
Total	4,213	92	2,578	502	4,437	86	3,150		4,339	87	3,227	15	4,067	90	3,239	15	4,336	97	3,549	17
	7,385				7,699				7,668				7,411				7,999			

Source: Commercial Banks

Z = Zambian

NZ = Non Zambian

Table 4b: Employment in Banks by Occupational Category and Province, 2015

Occupational Category	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	North/W	Muchinga	Numbers
Executive Management	128	0	0	0	0	0	0	0	0	0	128
Senior Managers	454	3	30	3	4	4	1	3	5	2	509
Managers	839	17	125	14	33	5	9	13	15	9	1,079
Credit	389	0	1	0	0	0	0	0	0	0	390
Treasury	91	0	0	0	0	0	0	0	0	0	91
Finance	117	0	0	0	0	0	0	0	0	0	117
Risk and Compliance	56	0	1	0	0	0	0	0	0	0	57
Operations	675	12	108	13	28	3	1	4	6	3	853
Others	1,048	46	248	36	76	15	19	22	28	15	1,553
Clerical and general staff	1,725	129	598	141	234	47	66	96	125	61	3,222
Total	5,522	207	1,111	207	375	74	96	138	179	90	7,999

Source: Commercial Banks

Table 5: Annual Employment in Commercial Banks by Province, 2006 - 2015

Province	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Lusaka	1,111	927	1,003	3,729	4,052	4,064	4,750	5,078	5,273	5,522
Central	27	40	28	134	133	130	133	152	170	207
Copperbelt	411	521	306	813	843	823	870	931	1,015	1,111
Eastern	51	100	6	135	132	132	147	147	168	207
Southern	125	194	52	289	297	322	335	332	346	375
Luapula	6	8	7	36	48	46	51	51	63	74
Western	9	9	9	71	62	52	57	75	80	96
Northern	23	488	28	141	135	146	151	105	124	138
Northwestern	7	12	185	89	106	97	106	143	154	179
Muchinga								67	72	90
Total	1,770	2,299	1,624	5,437	5,808	5,812	6,600	7,081	7,465	7,999

Note: Data for Access Bank, African Banking Corporation, Investtrust, ZANACO and Finance Bank were not available for 2006 to 2008.

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

Source: Commercial Banks

Table 6: Bank Deposits per Capita In Zambian Kwacha, 2005 - 2015

Year End	Total Deposits (Million)	Nominal Deposits per Capita	Real Deposits per Capita
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
2015	46,410,645.2	2,999,284.6	135,714.2

Source: Commercial Banks and Central Statistical Office

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

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

Note: Data for 2010 do not include First Alliance Bank

Muchinga was part of Northern Province before 2012

Source: Commercial Banks and Central Statistical Office

Table 7b: Number of Deposit Accounts, 2011 - 2015

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									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 7b: Number of Deposit Accounts, 2011 - 2015 (Continued)

Province	2014				2015			
	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
Central	18,702	84,932	1,042	104,676	24,298	89,325	1,703	115,326
Copperbelt	146,244	318,131	8,319	472,694	172,187	345,254	10,862	528,303
Eastern	15,814	109,989	880	126,683	18,883	109,938	1,409	130,230
Southern	36,239	151,554	2,026	189,819	44,844	161,868	2,902	209,614
Luapula	5,590	41,925	254	47,769	7,455	39,554	376	47,385
Western	6,604	39,138	327	46,069	8,690	42,807	546	52,043
Northern	6,509	51,461	363	58,333	9,107	48,167	451	57,725
Northwestern	25,552	55,009	1,523	82,084	28,673	53,747	2,485	84,905
Muchinga	3,136	34,714	156	38,006	8,840	38,258	282	47,380
Total	510,676	1,838,992	30,831	2,380,499	610,515	1,960,201	43,340	2,614,056

Source: Commercial Banks

Table 8: Bank Lending per Capita in Zambian Kwacha, 2005 - 2015

End Period	Total Credit (Million)	Bank Lending per Capita	Real Credit per Capita
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
2015	40,415,774.8	2,611,866.5	118,184.0

Source: Commercial Banks and Central Statistical Office

Table 9: Number of Borrowers from Commercial Banks by Province, 2006 - 2015

Province	2006	2007	2008	2009	2010	2011	2012	2,013	2014	2015
Central	353	2,400	2,619	5,321	5,922	9,173	14,398	15,342	13,976	15,202
Copperbelt	11,638	35,571	29,379	37,311	39,968	44,239	64,333	73,349	69,969	68,234
Eastern	97	1,854	2,062	4,577	6,638	11,895	16,169	16,016	17,505	16,268
Luapula	249	767	865	1,518	2,346	5,579	7,354	6,012	7,440	5,368
Lusaka	13,929	38,723	38,763	59,432	61,610	93,601	111,767	125,510	165,374	130,954
North	462	558	561	1,848	3,352	7,926	9,069	8,687	8,514	6,377
North-Western	891	2,323	2,178	2,242	2,893	6,648	10,861	13,642	13,027	14,803
Southern	805	5,671	5,784	10,369	11,503	16,908	17,760	24,998	21,445	23,175
Muchinga							2,097	3,576	4,742	4,200
Western	141	231	266	888	1,342	6,993	8,397	5,325	6,716	5,532
Total	28,565	88,098	82,477	123,506	135,574	202,962	262,205	292,457	328,708	290,113

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

Source: Commercial Banks

Table 10: Bank Lending by Economic Sector (K' Million), 2005 - 2015

Sector	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Agriculture, Forestry and Fishing	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	4,535.5
Mining and Quarrying	170.5	231.2	382.1	338.2	293.5	509.7	942.7	1,226.4	1,083.1	1,673.1
Manufacturing	520.3	615.2	878.5	994.2	1,172.1	1,461.6	1,881.0	1,758.6	2,499.5	3,539.1
Electricity, Gas and Water	123.9	280.0	193.7	137.8	151.4	196.8	338.9	311.9	469.4	435.5
Construction	87.4	203.0	324.2	259.1	533.8	504.0	620.6	654.7	743.0	897.7
Wholesale and Retail trade	568.2	622.2	789.9	829.9	994.3	1,248.3	1,124.5	1,709.1	1,699.4	2,833.1
Restaurants, Bars and Hotels	78.3	67.3	256.3	122.7	174.6	253.5	339.4	321.7	354.7	424.1
Transport, Storage and Communications	312.3	414.3	568.2	508.7	433.8	650.6	772.2	838.3	1,219.8	1,334.3
Financial Intermediaries and Insurance	186.0	243.0	639.8	422.0	243.7	603.5	309.3	381.0	540.5	702.8
Community, Social and Personal Services	97.8	94.8	107.8	280.5	339.5	255.9	347.6	378.3	461.8	446.0
Real Estate and Business services	190.0	125.3	402.4	678.7	575.0	297.8	400.9	406.6	406.7	755.0
Total	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	17,576.2

Source: Commercial Banks

Table 11: Bank Lending by Institutional Sector (K' Million), 2005 - 2015

Institutional Sector	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Private sector	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	24,747.7
of which Households	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	7,910.3
Private Companies	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	16,837.4
Government	217.8	490.0	149.6	208.5	413.7	549.1	639.7	364.7	901.4	751.2
of which Central Government	1.3	117.6	2.7	0.0	298.4	450.4	18.4	129.1	669.8	466.0
Parastatals	216.4	372.4	146.8	208.5	115.3	98.7	621.3	235.7	231.6	285.2
Total	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	25,498.9

Source: Bank of Zambia

Table 12: Yield Rates on Treasury Bills - Annual Average (%), 2006 - 2015

End Period	91 days	182 days	273 days	364 days
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
2015	14.3	19.3	20.0	22.3

Source: Bank of Zambia

Table 13: Yield Rates on Bonds - Annual Average (%), 2006 - 2015

Period	2 Year	3 Year	5 Year	7 Year	10 Year	15 Year
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
2015	18.1	20.4	24.2	22.4	21.0	22.5

Source: Bank of Zambia

Table 14: Commercial Bank Lending Rates - Annual Average (%), 2006 -2015

Period	Weighted Lending Base Rate	Lending Margin	Lending Rate	Weighted Interbank Rate
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
2015	13.0	8.1	21.1	15.3

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 (%), 2006 - 2015

	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
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
2015	1.5	2.4	3.4	2.0	4.2	4.3	6.6	7.9	9.0	10.5

Source: Bank of Zambia

Table 16: Commercial Bank Exchange Rates - End Period, 2005 - 2015

Year End	US Dollar		British Pound		Euro		South Africa Rand	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
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
2015	10.9	10.9	16.2	16.3	11.8	11.8	0.7	0.7

Note: Data in rebased currency

Source: Bank of Zambia

Table 17: Bank of Zambia and Bureau De Change Exchange Rates (US Dollars) - End period, 2006 - 2015

Year End	Bank of Zambia Rates			Bureau Rates		
	Buying	Selling	Mid-rate	Buying	Selling	Mid-rate
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
2015	10.8	10.8	10.8	10.6	10.8	10.7

Source: Bank of Zambia

Table 18: Financial Stability Indicators; Commercial Banks (Ratios, Unless Indicated), 2006 - 2015

Indicator	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Total Regulatory Capital to Risk-weighted Assets	20.4	18.6	18.6	22.3	22.1	19.2	21.3	26.8	27.0	21.2
Tier 1 Regulatory Capital to Risk-weighted Assets	18.0	15.9	17.7	18.9	19.1	16.8	19.4	24.5	24.6	19.2
Total Regulatory Capital to Total Assets (Leverage)	9.1	9.2	9.9	11.2	10.4	10.2	12.0	14.1	13.1	12.2
Total Non-Performing Loans to Total Loans and Advances	11.3	8.8	7.2	12.6	14.8	10.4	8.1	7.0	6.1	7.3
Loan Loss Provisions to Non-Performing Loans	83.3	73.2	104.6	86.6	80.3	76.7	73.5	83.2	68.8	70.5
Core Liquid Assets Ratio (Required)	9.0	9.0	9.0	9.0	9.0	9.0	9.0	6.0	6.0	6.0
Core Liquid Assets Ratio (Actual)	41.3	22.7	47.7	60.5	57.1	60.5	53.0	49.5	71.1	92.6
Kwacha/Forex Statutory Reserve Ratio (Required)	14.0	8.0	8.0	8.0	8.0	5.0	5.0	8.0	14.0	18.0
Kwacha Statutory Reserve Ratio (Actual)	14.5	8.2	9.5	8.1	8.5	6.5	6.3	8.5	14.2	17.7
Foreign Currency Statutory Reserve Ratio (US\$) - Actual	14.4	11.9	10.4	10.2	10.2	5.0	8.0	8.0	14.0	18.0
Return on Assets	5.1	4.7	3.6	2.1	2.9	3.7	3.9	3.4	3.7	2.8
Return on Equity	30.4	35.1	20.8	9.4	12.1	25.5	20.8	18.2	3.6	13.1
Gross Interest Income to Total Gross Income	60.2	63.1	66.6	65.1	58.6	61.8	61.3	64.5	66.4	67.1
Net Interest Margin (%)	12.8	11.5	10.4	10.7	9.0	8.1	8.4	8.3	8.5	8.2
Total Loans and Advances to Total Deposits Ratio	49.0	57.4	66.6	60.1	53.1	57.1	66.0	61.4	62.0	56.4
Liquid Assets to Total Assets	41.3	37.6	35.5	38.0	43.8	40.3	36.0	38.9	35.8	34.8
Foreign Currency Loans to Total Loans	34.0	32.5	42.1	36.4	32.8	39.1	28.7	25.6	29.0	36.9
Foreign Currency Liabilities to Total Liabilities	61.2	27.1	35.8	38.0	39.6	39.0	22.9	30.4	32.1	48.9

Source: Bank of Zambia

Table 19: Payments Systems Transactions, 2006 - 2015

Payment System	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Real Time Gross Settlement System Transactions										
Volumes	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	374,661.0
Values (K' Million)	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	887,544.4
Zambia Electronic Clearing House Transactions										
Volumes	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	8,217,193.0
Values (K' Million)	30,446.7	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

Source: Bank of Zambia

Table 20a: Number of Non-Bank Financial Institutions Branches by Province, 2010 - 2015

Province	2010	2011	2012	2013	2014	2015				Total
						Microfinance Companies	Leasing Companies	Bureau De Change	Other Financial Corporations	
Central	5	9	37	11	9	6	0	0	3	9
Copperbelt	52	61	88	68	61	25	3	24	13	65
Eastern	13	15	41	17	16	8	0	4	4	16
Luapula	4	5	10	5	5	2	0	0	3	5
Lusaka	108	127	173	139	140	44	6	85	12	147
North	12	15	19	15	3	2	0	0	5	7
North-Western	9	9	13	14	10	4	0	1	6	11
Southern	19	23	43	23	10	4	0	0	5	9
Western	5	7	17	9	22	7	0	11	4	22
Muchinga			9	6	9	2	0	7	1	10
Total	227	271	450	307	285	104	9	132	56	301

Source: Bank of Zambia

Table 20b: Number of Non-Bank Financial Institutions, 2006 - 2015

Institution	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Micro Finance Institutions	6	8	18	25	24	32	35	35	33	35
Leasing Companies	8	10	10	12	11	9	8	7	9	10
Bureau De Change	31	36	38	44	50	55	57	64	67	74
Bulding societies	3	3	3	3	3	3	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	49	51	60	72	91	102	107	113	116	126

Source: Bank of Zambia

Table 21: Financial Soundness Indicators for Leasing and Finance Companies , End Period 2006-2015 (Ratios, Unless Otherwise Indicated)

CAPITAL RATIOS	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Shareholders Equity to Assets	17.0	17.0	17.0	8.0	17.0	21.0	24.0	24.0	31.0	30.8
Deposits & other liabilities to Shareholders' Funds	484.0	474.0	494.0	1,102.0	477.0	380.0	308.0	320.0	130.0	150.9
Nonperforming Loans to Shareholders Equity	53.0	93.0	92.0	241.0	209.0	43.0	11.0	18.0	15.0	30.2
Tier 1 Capital to Risk Based Assets	16.0	18.0	16.0	5.0	11.0	16.0	23.0	23.0	30.9	22.5
Total Capital to Risk Based Assets	16.0	18.0	17.0	6.0	15.0	18.0	24.0	23.0	31.9	22.9
ASSET QUALITY										
Net Nonperforming Assets to Total Assets	5.0	10.0	4.0	1.0	1.0	1.0	1.0	4.0	0.7	5.0
Non-performing Loans to Total Loans	11.0	22.0	18.0	21.0	40.0	10.0	3.0	5.0	6.1	6.0
Allowance For Loan and Lease Losses to total loans	5.0	9.0	14.0	20.0	40.0	9.0	79.0	3.0	0.1	6.0
Allowance for Loan and Lease Losses to NPL	48.0	40.0	76.0	93.0	97.0	91.0	103.0	54.0	100.0	51.0
EARNINGS										
Monthly Return on Assets (ROA)	5.0	-43.0	-34.0	-7.0	-5.0	2.0	9.0	6.0	12.0	-1.0
Annualised Return on Assets (ROA)	5.0	-43.0	-34.0	-7.0	-5.0	2.0	9.0	6.0	10.0	-13.0
Monthly Return on Equity (ROE)	35.0	-248.0	-202.0	-88.0	-30.0	10.0	3.0	2.0	46.0	-4.0
Annualised Return on Equity (ROE)	35.0	-248.0	-201.7	-88.4	-30.4	10.0	36.0	24.0	40.2	-52.3
Net Interest Margin (%)	57.8	62.1	56.0	42.0	61.0	64.0	75.0	70.0	66.8	41.4
Loans Yield Rate (%)	20.2	27.0	22.8	27.0	29.0	16.0	19.0	21.0	22.0	36.8
Earning Assets	80.5	65.8	75.8	85.0	76.0	81.0	85.0	80.0	81.6	78.7
LIQUIDITY AND FUNDS MANAGEMENT										
Liquid assets to Total deposits & short-term liabilities	2.5	9.7	7.7	11.0	24.0	5.0	7.0	21.2	37.2	43.7
Excess (-Deficiency) of Liquid Assets to Total Assets	-80.8	-74.6	-76.7	-82.0	-62.0	-75.0	-70.0	-76.0	-28.2	-26.1
Total Deposits to Total assets	17.9	14.1	21.0	21.0	8.0	7.0	8.0	5.3	0.1	0.1
Gross Loans to Total Deposits	478.6	525.1	404.2	450.0	1,204.0	1,236.0	1,083.0	1,505.5	12.1	11.4

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

Source: Bank of Zambia

Table 21: Financial Soundness Indicators for Leasing and Finance Companies , End Period 2006-2015 (Ratios, Unless Otherwise Indicated) (Continued)

LARGE LOANS	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Large Loans (K million)*	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	179,508.7
Large Loans to Total loans	35.1	54.1	50.8	30.0	22.0	31.0	20.0	5.3	0.2	0.4
Large loans to Regulatory Capital	189.5	245.8	299.4	619.0	168.0	158.0	69.0	18.5	0.4	1.3
INSIDER LOANS										
Total Insider Loans (K million)*	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	19,593.4
Insider Loans to Total Loans	2.2	10.1	9.7	7.0	2.0	1.0	1.0	2.4	0.0	0.0
Insider Loans to Regulatory capital	11.6	46.1	57.3	134.0	15.0	3.0	1.0	8.3	0.0	0.1
FOREIGN EXCHANGE EXPOSURE										
Overall Exposure (K million)*	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	37,773.7
Overall Exposure to regulatory capital	30.4	59.1	81.2	338.0	241.0	82.0	48.0	6.7	0.9	0.3
Significant Single Currency Exposure (K million)*	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	37,773.7
Significant Single Currency Exposure to regulatory capital	30.4	39.6	55.5	337.8	241.0	82.0	42.0	7.0	0.9	0.3

* The variables are recorded in values not ratios

Source: Bank of Zambia

Table 22: Financial Soundness Indicators for Building Societies - End Period, 2006 - 2015 (Ratios, Unless Otherwise Indicated)

CAPITAL RATIOS	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Shareholders Equity to Assets	3.4	6.3	13.0	26.1	26.8	26.8	17.0	12.8	34.0	33.2
Deposits & other liabilities to Shareholders' Funds	2854.2	1493.1	670.0	282.5	273.0	268.0	476.0	680.6	196.0	201.5
Nonperforming Loans to Shareholders Equity	8.8	4.7	28.3	25.7	22.7	18.0	40.0	46.7	16.0	18.0
Tier 1 Capital to Risk Based Assets	-36.2	-23.4	-8.0	20.5	24.6	19.0	14.0	10.0	44.5	29.0
Total Capital to Risk Based Assets	-36.2	-23.4	-8.0	23.2	34.6	29.0	19.0	12.1	44.0	30.1
ASSET QUALITY										
Net Nonperforming Assets to Total Assets	0.1	0.1	2.7	3.9	3.6	2.0	2.0	1.9	2.0	2.1
Non-performing Loans to Total Loans	1.1	0.6	7.0	14.5	13.5	9.0	13.0	10.3	10.1	10.1
Allowance For Loan and Lease Losses to total loans	1.1	1.3	1.9	6.0	6.0	6.0	10.0	7.0	7.0	6.6
Allowance for Loan and Lease Losses to NPL	80.0	64.3	26.3	42.0	41.0	62.0	72.0	68.1	66.4	64.9
EARNINGS										
Monthly Return on Assets (ROA)	3.6	4.8	3.9	4.0	5.0	3.0	-0.2	-0.1	-0.4	1.7
Annualised Return on Assets (ROA)	5.0	4.5	4.1	4.0	3.0	3.0	2.0	1.0	-66.6	20.1
Net Interest Margin	75.1	79.0	77.7	72.0	80.0	86.0	77.0	78.0	68.8	74.6
Loans Yield Rate	22.5	9.9	13.4	16.0	15.0	12.0	10.0	23.0	22.0	19.5
Earning Assets	47.8	72.1	71.9	60.0	62.0	65.0	64.0	57.3	73.6	70.3
LIQUIDITY AND FUNDS MANAGEMENT										
Liquid assets to Total deposits & short-term liabilities	20.5	27.9	26.5	28.0	32.0	25.0	23.0	14.3	36.1	22.8
Excess (-Deficiency) of Liquid Assets to Total Assets	-76.8	-67.6	-64.0	-53.0	-50.0	-55.0	-64.0	-74.7	-42.3	-51.6
Total Deposits to Total assets	64.7	55.4	43.0	35.0	44.0	46.0	47.0	45.6	34.0	39.7
Gross Loans to Total Deposits	64.7	55.4	43.0	35.0	44.0	46.0	111.0	126.9	155.0	149.0

Source: Bank of Zambia

* The variables are recorded in values not ratios

Table 22: Financial Soundness Indicators for Building Societies - End Period, 2006 - 2015 (Ratios, Unless Otherwise Indicated) *Continued*

LARGE LOANS	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Large Loans (K' Million)*				4421.0	928.0	928.0	37142.0	13555.0	16896.0	54663.7
Large Loans to Total loans				3.0	1.0	0.0	15.0	4.5	4.0	9.3
Large loans to Regulatory Capital				11.0	1.0	1.0	70.0	28.9	7.0	18.3
INSIDER LOANS										
Total Insider Loans (K' Million)*				921.0	1125.0	1125.0	1241.0	2633.0	1895.0	6561.4
Insider Loans to Total Loans				1.0	1.0	1.0	1.0	0.9	0.0	1.1
Insider Loans to Regulatory capital				2.0	2.0	2.0	2.0	5.6	0.1	2.2
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	33197.0
Overall Exposure to regulatory capital	-4.8	-5.9	-17.3	1.0	0.1	0.0	1.0	3.0	23.1	11.1
Significant Single Currency Exposure (K' Million)*	1899.0	1899.0	1899.0	518.0	62.0	62.0	544.0	1414.0	57724.0	33197.0
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	11.1

Source: Bank of Zambia

* The variables are recorded in values not ratios

Table 23: Annual Employment in Non Bank Financial Corporations by Occupational Category and Sex, 2006 - 2015

Occupational Category	2006				2007				2008				2009				2010			
	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	62	7	30	0	76	7	42	2	79	6	46	1	162	10	68	3	174	9	82	3
2. Professionals	23	2	5	0	24	2	10	0	26	2	12	0	133	0	65	0	138	0	72	0
3. Technicians	16	0	2	0	20	0	9	0	23	0	9	0	196	0	143	0	213	0	169	0
4. Clerks	129	0	110	0	161	0	159	1	187	0	180	1	251	0	204	0	243	0	210	0
5. Service and Market Sales Workers	4	0	7	0	4	0	7	0	4	0	6	0	58	10	105	1	90	1	117	1
6. Drivers and Machine Operators	3	0	0	0	4	0	0	0	3	0	0	0	66	0	1	0	69	0	1	0
7. Elementary Occupations	15	0	1	0	23	0	3	0	27	0	3	0	29	0	14	0	27	0	18	0
8. Temporary Employees	5	0	0	0	48	0	30	0	47	0	25	0	69	0	35	0	80	0	41	0
9. Other	20	0	5	0	22	0	8	0	27	0	8	0	152	0	72	0	169	0	94	0
Annual Total	277	9	160	0	382	9	268	3	423	8	289	2	1,116	20	707	4	1,203	10	804	4
Grand Total	446				662				722				1,847				2,021			

Source: Non Bank Financial Institutions

Z = Zambian

NZ = Non Zambian

Table 23: Annual Employment in Non Bank Financial Corporations by Occupational Category and Sex, 2006 - 2015 (Continued)

Occupational Category	2011				2012				2013				2014				2015			
	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	186	25	125	2	410	19	197	7	471	17	141	5	297	25	172	8	307	22	180	11
2. Professionals	144	8	104	0	294	5	162	0	344	3	241	1	300	1	271	0	396	1	312	0
3. Technicians	64	0	32	1	312	0	165	0	225	0	146	0	413	0	302	0	397	0	280	0
4. Clerks	351	2	319	1	463	0	394	0	445	0	473	0	301	0	353	0	257	0	397	0
5. Service and Market Sales Workers	479	12	406	0	491	5	403	1	0	0	0	0	273	0	229	0	284	0	228	0
6. Drivers and Machine Operators	96	0	1	0	74	1	1	0	78	0	4	0	92	0	5	0	106	0	5	0
7. Elementary Occupations	77	1	49	0	127	1	41	0	91	1	48	0	134	0	92	0	99	0	83	0
8. Temporary Employees	87	0	56	0	146	1	90	0	93	0	48	1	67	0	44	1	31	0	22	1
9. Other	73	0	89	1	300	0	189	0	371	0	154	2	45	0	35	1	86	0	28	1
Annual Total	1,557	48	1,181	5	2,617	32	1,642	8	2,118	21	1,255	9	1,922	26	1,503	10	1,963	23	1,535	13
Grand Total	2,791				4,299				3,403				3,461				3,534			

Source: Non Bank Financial Institutions

Z = Zambian

NZ = Non Zambian

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2006 - 2015

Occupational Category	2006				2007				2008				2009				2010			
	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	54	5	13	0	68	7	17	0	65	7	17	0	84	8	23	0	94	16	28	0
2. Professionals	54	3	40	1	70	4	45	1	71	4	41	1	82	0	47	0	84	0	45	1
3. Technicians & Associate Professionals	65	0	42	1	90	0	51	0	91	0	57	1	146	0	123	0	167	0	135	0
4. Clerks	87	0	53	0	112	0	70	0	116	0	77	0	132	0	94	0	138	0	94	1
5. Service Workers & Shop & Market Sales Workers	117	0	88	0	263	0	197	0	288	0	223	0	280	0	143	8	384	23	258	9
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	3	0	18	0	4	0	18	0	2	0	8	0	1	0	8	0	1	0
8. Plant & Machine Operators & Assemblers	13	0	0	0	13	0	0	0	17	0	0	0	2	0	2	0	3	0	2	0
9. Elementary Occupations	16	0	4	0	22	0	6	0	29	0	6	0	45	0	31	0	44	0	29	0
10. Temporary Employees	5	0	9	0	9	0	7	0	3	0	5	0	20	0	23	0	43	0	42	0
11. Other	16	0	3	0	16	0	3	0	14	0	0	0	11	0	15	0	22	0	20	0
Total	447	8	255	2	681	11	400	1	712	11	428	2	810	8	502	8	987	39	654	11
Grand Total	712				1,093				1,153				1,328				1,691			

Z = Zambian

NZ = Non Zambian

Source: Pensions and Insurance Authority

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2006 - 2015 (Continued)

Occupational Category	2011				2012				2013				2014				2015			
	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	114	14	36	0	137	19	32	2	158	21	41	2	170	20	40	2	182	19	51	2
2. Professionals	108	2	53	0	113	2	51	1	106	0	67	1	103	0	69	1	105	0	65	1
3. Technicians & Associate Professionals	184	0	150	0	195	0	142	0	200	0	154	1	210	1	163	1	226	1	178	1
4. Clerks	178	0	200	1	206	0	228	1	224	0	191	1	224	0	219	1	223	0	230	1
5. Service Workers & Shop & Market Sales Workers	497	0	325	0	531	0	361	0	538	0	340	0	666	0	472	0	695	0	508	1
6. Skilled Agricultural & Shop Fisheries Workers	0	0	0	0	1	0	0	0	1	0	0	0	3	0	0	0	3	0	0	0
7. Craft and Related Trade Workers	7	0	1	0	7	0	1	0	1	0	0	0	8	0	0	0	9	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	2	0	0	0	3	0	1	0	3	0	1	0	4	0	1	0	6	0	0	0
10. Temporary Employees	28	1	15	0	37	1	19	0	55	1	35	0	62	0	34	0	60	0	43	0
11. Other	28	1	53	0	42	1	40	0	59	1	70	0	58	1	101	0	60	1	101	0
Total	1,146	18	833	1	1,272	23	875	4	1,345	23	899	5	1,508	22	1,099	5	1,569	21	1,176	6
Grand Total	1,998				2,174				2,272				2,634				2,772			

Z = Zambian

NZ = Non Zambian

Source: Pensions and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2006 - 2015

Occupational Category	2006				2007				2008				2009				2010			
	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	285	49	86	3	331	56	107	5	345	58	124	4	713	97	286	8	800	106	324	6
2. Professionals	704	14	341	1	774	15	394	1	772	16	421	2	1021	0	692	1	1098	0	757	1
3. Technicians	674	0	465	3	774	0	534	2	791	0	568	2	726	0	582	0	929	0	774	0
4. Clerks	1,194	0	844	0	1,516	0	1,133	2	1,817	0	1,385	1	1,628	0	1,300	1	1,478	0	1,180	2
5. Service and Markert Sales Workers	133	0	95	0	282	0	204	0	308	0	229	0	365	10	250	9	502	24	378	10
6. Craft and Related Trade Workers	62	0	12	0	60	0	20	0	60	0	12	0	8	0	1	0	8	0	1	0
7. Plant and Machine Operators and Assemblers	64	0	21	0	63	0	20	0	69	0	18	0	68	0	3	0	72	0	3	0
8. Elementary Occupations	275	0	22	0	288	0	28	1	248	0	27	0	134	0	45	0	110	0	48	0
9. Temporary Employees	107	0	66	0	174	0	98	0	141	0	71	0	274	2	182	0	445	0	284	0
10. Other	44	0	20	0	48	0	23	0	53	0	21	0	261	5	93	0	282	0	121	0
Total	3,542	63	1,972	7	4,310	71	2,561	11	4,604	74	2,876	9	5,198	114	3,434	19	5,724	130	3,870	19
Grand Total	5,584				6,953				7,563				8,765				9,743			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks and Pensions and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2006 - 2015 (Continued)

Occupational Category	2011				2012				2013				2014				2015			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ	Z	NZ
1. Managers and Chief Executive	1,148	122	546	109	1,217	119	670	22	1,079	119	403	20	1,328	129	811	25	1,357	132	781	30
2. Professionals	922	13	617	6	1,301	11	797	3	1,280	5	832	2	1,136	6	881	1	1,467	5	1,111	1
3. Technicians	600	1	457	1	1,216	1	902	11	1,196	1	945	1	1,199	1	1,007	1	1,050	1	867	1
4. Clerks	2,142	2	1,444	354	2,094	0	1,766	1	2,086	0	1,960	1	1,707	1	1,709	1	1,633	0	1,769	1
5. Service and Markert Sales Workers	1,033	12	749	0	1,100	5	807	1	660	0	436	0	1,052	0	767	0	1,134	0	810	1
6. Craft and Related Trade Workers	43	0	2	0	28	0	1	0	32	0	1	0	42	0	3	0	38	0	1	0
7. Plant and Machine Operators and Assemblers	137	0	5	0	177	1	2	0	163	0	12	0	100	0	5	0	117	0	5	0
8. Elementary Occupations	111	1	51	0	139	1	44	0	116	1	55	0	144	0	98	0	114	0	87	0
9. Temporary Employees	422	1	345	0	519	2	319	0	486	1	311	1	352	0	226	1	440	2	341	1
10. Other	358	6	376	38	535	1	359	0	704	4	426	4	437	1	334	1	533	1	511	1
Total	6,916	158	4,592	508	8,326	141	5,667	38	7,802	131	5,381	29	7,497	138	5,841	30	7,883	141	6,283	36
Grand Total	12,174				14,172				13,343				13,506				14,343			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks and Pensions and Insurance Authority

Table 26 : National Consumption of Fuels, 2006 - 2015

DIESEL (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
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
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
KEROSENE(Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
2006	523,272	0	17,500	0	0	553,620	132,220	1,518,997	8,113,162	107,570	11,023,341
2007	376,019	0	3,500	42,000	29,000	450,854	198,027	2,036,620	8,962,713	161,090	12,238,076
2008	255,061	0	37,000	0	15,754	400,215	681,960	4,971,280	9,316,771	74,620	15,763,018
2009	1,093,579	0	40,000	0	23,111	482,856	478,344	6,471,064	10,481,450	381,869	19,589,532
2010	1,982,500	0	200,370	0	0	160,350	354,000	7,324,598	10,289,067	1,641,776	21,798,291
2011	1,858,256	0	46,000	0	0	369,442	584,040	4,015,887	14,430,779	3,538,883	24,872,286
2012	636,500	0	75,000	0	0	443,000	628,250	1,252,625	15,486,987	232,743	18,731,604
2013	44,000	0	51,500	0	0	382,000	576,261	1,384,308	12,797,592	73,737	15,541,398
2014	91,000	0	278,000	0	5,500	309,000	4,157,709	430,609	10,474,409	448,845	16,176,572
2015	303,075	112,000	143,000	0	10,000	346,824	2,502,783	1,024,310	17,902,946	5,583	22,572,023

N/A: Figures not Available

Source: Energy Regulation Board

Table 26 : National Consumption of Fuels, 2006 - 2015 (Continued)

PETROL (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
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
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

JET-A1 (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other	Retail	Transport	Grand Total
2006	0	32,976,744	0	0	0	0	0	2,899,644	0	0	35,940,976
2007	0	37,718,658	0	0	64,588	0	0	0.00	0	0	38,539,258
2008	0	48,164,343	0	0	820,600	0	0	0.00	0	0	48,716,343
2009	0	35,434,404	0	0	552,000	0	0	1,970	0	0	37,301,417
2010	0	35,501,994	0	0	1,865,043	0	0	0.00	0	0	36,641,994
2011	0	39,180,544	0	0	1,140,000	0	0	0.00	2,294	0	40,741,338
2012	0	60,159,540	0	0	1,558,500	0	0	1,108,500	0.00	0	61,846,040
2013	0	60658023.00	0	0	578,000	0	0	1,658,650	0.00	72,000	63,674,730
2014	166478	22,068,400	0	0	1,286,057	0	0	9,418,494	40,485	12,398,052	44,697,991
2015	230110	24,185,583	0	0	606,082	0	0	6,429,580	16,182	23,518,070	54,681,526

N/A: Figures not Available

Source: Energy Regulation Board

Table 27: Investment Pledges by Sector (US \$' Million), 2006 - 2015

Sector	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Agriculture	60.9	63.3	63.0	315.0	194.3	466.2	379.0	477.0	140.1	113.2
Construction	140.8	19.5	33.9	24.7	86.8	44.8	85.6	231.9	3,233.7	154.2
Education	0.0	4.1	0.0	14.7	214.6	3.6	0.0	9.5	1.6	34.3
Energy	0.0	0.0	1,306.7	92.1	570.2	1,098.6	1,752.9	873.7	26.1	1,461.4
Financial Institutions	0.0	0.0	0.0	38.0	0.0	141.8	0.9	0.0	0.0	0.0
Health	1.5	1.3	38.8	59.3	22.5	2.5	2.6	1.1	26.7	55.2
ICT	0.0	275.3	4.6	0.0	161.7	20.5	20.7	6.5	173.9	5.2
Manufacturing	436.9	805.5	1,506.9	461.1	1,907.1	718.4	1,242.0	1,995.0	949.4	599.5
Mining	73.0	441.5	7,461.4	217.3	986.4	992.5	4,235.8	124.8	76.3	35.3
Real Estate	0.0	12.9	63.8	445.0	413.6	375.1	1,858.3	984.0	224.0	527.6
Service	6.8	34.4	158.6	72.7	99.8	161.3	218.9	177.2	168.2	58.8
Tourism	19.9	52.0	184.1	200.4	127.2	747.0	184.0	549.8	83.1	228.3
Transport	1.3	270.7	54.8	63.5	4.1	26.6	108.3	29.6	25.4	31.6
Totals	741.2	1,980.4	10,876.6	2,003.7	4,788.3	4,798.7	10,089.1	5,460.1	5,128.5	3,304.6

Source: Zambia Development Agency

Table 28: Tourist Entries in Zambia's National Parks by Country, 2009 - 2015

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

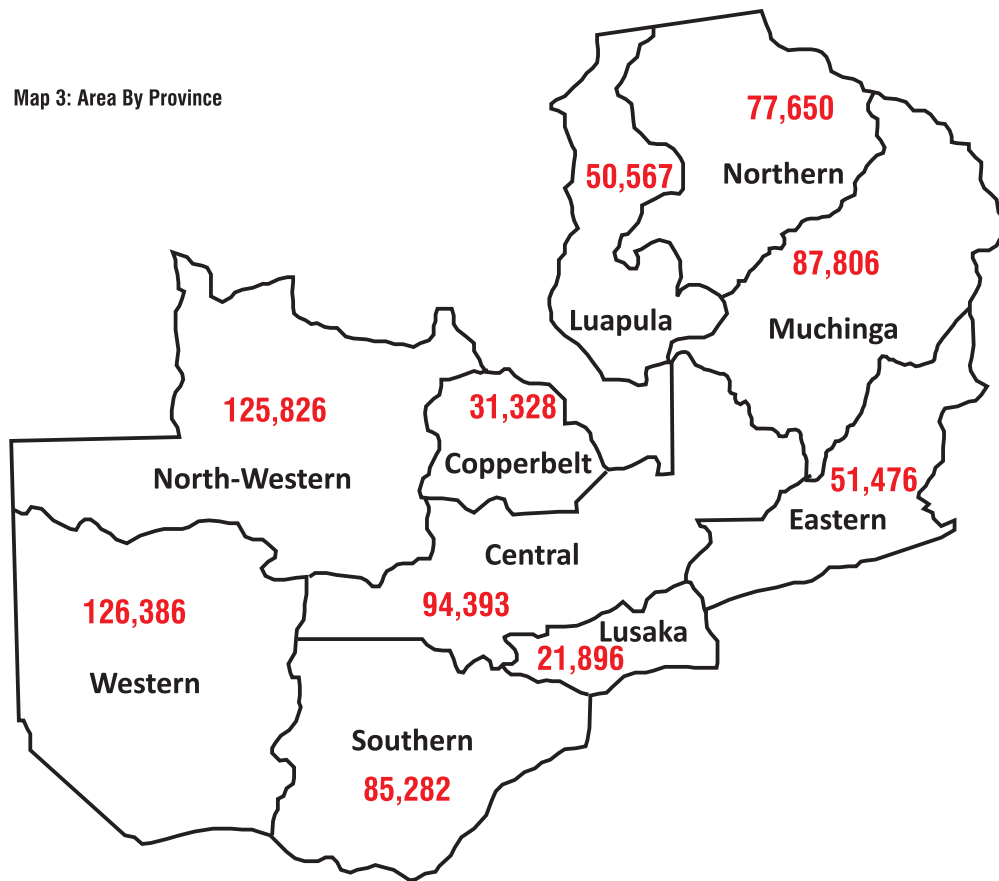
Table 28: Tourist Entries in Zambia's National Parks by Country, 2009-2015 (Continued)

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

N/A: Figures not Available

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

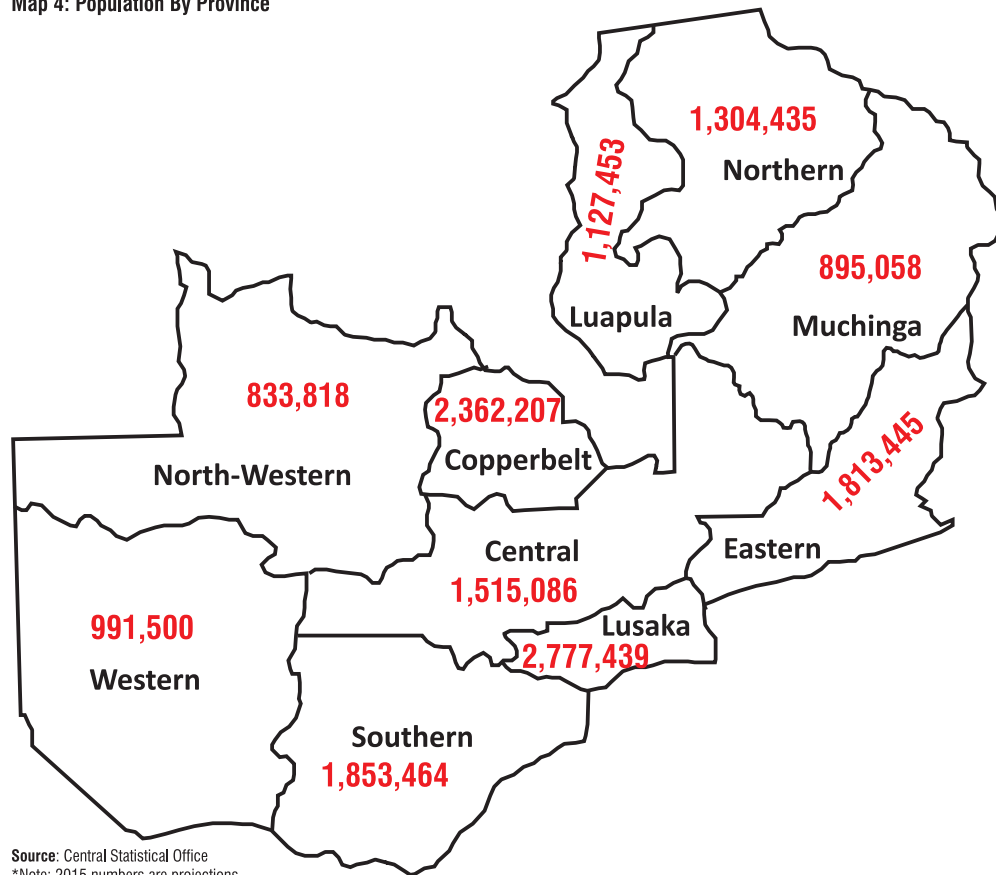


Table 30 :Population By Province

Province	Population 2015*
Central	1,515,086
Copperbelt	2,362,207
Eastern	1,813,445
Luapula	1,127,453
Lusaka	2,777,439
Muchinga	895,058
Northern	1,304,435
North-Western	833,818
Southern	1,853,464
Western	991,500
Zambia	15,473,905

Source: Central Statistical Office
 *Note: 2015 numbers are projections

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