



BANK of ZAMBIA

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

January 08, 2009

CB Circular No: 01/2009

To : All Commercial Banks and Non-Bank Financial Institutions

CALENDAR FOR SUBMISSION OF PRUDENTIAL RETURNS, QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES FOR PERSONAL CURRENT ACCOUNTS AND OTHER GENERAL SERVICES

Further to our Circulars No. 1/98 and 4/00 dated 21 January 1998 and 15 May 2000 respectively, Please be informed that the due dates for submission of Prudential Returns, Quarterly Financial Statements and the quarterly Bank Charges for Personal Current Accounts and Other General Services Return for 2009 are as follows: -

PRUDENTIAL RETURNS

Month	Due Date
January	13 February 2009
February	17 March 2009
March	16 April 2009
April	15 May 2009
May	12 June 2009
June	16 July 2009
July	17 August 2009
August	14 September 2009
September	14 October 2009
October	13 November 2009
November	12 December 2009
December	15 January 2010

QUARTERLY FINANCIAL STATEMENTS

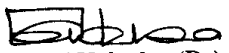
1 st Quarter	16 April 2009
2 nd Quarter	16 July 2009
3 rd Quarter	14 October 2009
4 th Quarter	15 January 2010

BANK CHARGES

1 st Quarter	16 April 2009
2 nd Quarter	16 July 2009
3 rd Quarter	14 October 2009
4 th Quarter	15 January 2010

The Prudential Returns should be submitted through the Risk Analysis Automation System (RAAS) of the Bank Supervision Application, while a soft copy of the Bank Charges return should be submitted to the Desk Officers with a copy sent to Mr Kambole Sikazwe, our Data Entry Officer at jksikazw@boz.zm . A penalty of K 500,000 per return per day will be charged for any delayed submissions or incorrect Prudential and Bank Charges returns.

In the case of Quarterly Financial Statements, a penalty of K 1,500,000 per day shall be incurred in any of the following circumstances; failure to submit the quarterly financial statements, failure to obtain Bank of Zambia approval prior to publication, the publication of financial statements using incorrect formats and the publication of incorrect information.


P.P. **Denny H Kalyalya (Dr)**
DEPUTY GOVERNOR – OPERATIONS