



BANK of ZAMBIA

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

April 08, 2008

CB Circular No: 04/2008

To : All Commercial Banks

CLASSIFICATION OF CORE LIQUID ASSETS

Reference is made to CB Circular 04/2006 dated 16 June 2006 in which the reduction in the Core Liquid Assets (CLA) ratio and the exclusion of Treasury bills with over 182 days original term to maturity from the calculation of core liquid assets were announced.

Kindly be advised that CB Circular 04/2006 has been withdrawn and is superseded by this circular. Whereas the CLA ratio remains unchanged at 9 percent of the deposit liabilities and bills payable, the composition of the Core Liquid Assets has been revised and shall include the following:

- a) *Zambian Notes and Coins;*
- b) *Current Account Balances;*
- c) *All Treasury bills (reported at face value);*
- d) *Term Deposits issued under BOZ Open Market Operations;*
- e) *Repurchase Agreement (Repo) placements under BOZ Open Market Operations;*
and
- f) *Net Collateralized interbank loans.*

With respect to item (f), "*Net Collateralized Interbank Loans*" shall be calculated as total interbank loans extended to other local banks less total interbank loans obtained from other local banks. Eligible loans for CLA purposes are only those collateralized by Treasury bills.

To take account of these changes, the weekly statistical return on **Selected Assets and Liabilities**, also referred to as Schedule 27 under the Bank Supervision Application (BSA), has been revised and a copy of the new template is hereto attached. The **Daily Money Market** return has also been redesigned in order to appropriately account for collateralized interbank loans and will be referred to as **ZM-INTERBANK**.

The Bank of Zambia wishes to emphasize that it is incumbent upon the commercial banks involved to ensure that information concerning interbank loans is correctly reported on the **Daily Money Market** return to facilitate appropriate accounting. With regard to holdings of Treasury bills, Term deposits, and Repo placements, each commercial bank is strongly advised to collect position statements from the Financial Markets department of the Bank of Zambia.

Under these new reporting requirements, all commercial banks shall provide explanatory schedules pertaining to changes in positions shown on their **Selected Assets and Liabilities** return. Specifically, the following six (6) schedules, copies of which are attached, will be required to be duly filled in and submitted together with the **Selected Assets and Liabilities** return:

- Schedule 27A-1:** Changes in Kwacha Deposit Liabilities to the Public;
- Schedule 27A-2:** Changes in Foreign Currency Deposit Liabilities to the Public;
- Schedule 27A-3:** Changes in Kwacha Loans and Advances Outstanding;
- Schedule 27A-4:** Changes in Foreign Currency Loans and Advances Outstanding;
- Schedule 27B-1:** Balances of GRZ Kwacha Deposit Accounts; and
- Schedule 27B-2:** Balances of GRZ Foreign Currency Deposit Accounts.

Soft copies of these schedules can be obtained from the CD accompanying this circular. For more details on how to fill in these schedules refer to the accompanying document on **Guidelines for Completing the "Selected Assets and Liabilities" and the "Daily Money Market" Returns.**

Please be informed that all the schedules will be required to be submitted in electronic form under the BSA. The weekly schedules should be received by **noon** of every Friday while the daily return should be submitted by **9:00 hours** every business day.

Commercial banks are further requested to physically submit declaration forms every week bearing the signatures of their authorised personnel authenticating the accuracy of the reports.

The first submission date of these revised returns will be for the position as at **Wednesday 23rd April, 2008.**

Should you have any queries on this matter, please contact our Financial Markets department.



Denny H Kalyalya (Dr)
DEPUTY GOVERNOR – OPERATIONS

ZM-SCH27

SCHEDULE 27

Institution:
Financial Year:
Start Date:
End Date:

BANK OF ZAMBIA

COMMERCIAL BANKS' WEEKLY RETURN OF SELECTED ASSETS AND LIABILITIES
(For Financial Markets Department)

Position as on Wednesday	US \$	Total in Kwacha
(I.) SELECTED ASSETS		
1. Total Core Liquid Assets (a+b+c+d+e+f-q)		-
(a) Zambia Notes and Coins		
(b) Current Account Balances at BOZ		
(c) Treasury Bill Holdings at face value		
(d) OMO Term Deposits		
(e) OMO Repo Placements		
(f) Collateralised Interbank Loans Made		
(q) Collateralised Interbank Loans Received		
2. Kwacha Statutory Reserve Account Balances at BOZ		
3. Foreign Currency (FCY) Statutory Reserve Account Balances at BOZ (US \$)		
4. Total Loans and Advances (4(a) + 4(c))		-
(a) Kwacha Loans and Advances Outstanding		
(b) Foreign Currency Loans and Advances Outstanding (US \$)		
(c) Foreign Currency Loans and Advances Outstanding in Kwacha (4(b)*BOZ mid-rate)		-
5. New Lending to Agriculture (5(a) + 5(c))		-
(a) New Kwacha Loans to Agriculture		
(b) New Foreign Currency Loans to Agriculture (US \$)		
(c) New Foreign Currency Loans to Agriculture in Kwacha (5(b)*BOZ mid-rate)		-
(II.) SELECTED LIABILITIES		
6. Total Liabilities to the Public (6.1 + 6.2)		-
6.1 Kwacha Deposit Liabilities to the Public (6.1(a) + 6.1(b))		-
(a) Kwacha Deposit Liabilities to the Public		
(b) Bills Payable		
6.2 Foreign Currency Deposit Liabilities to the Public in Kwacha (6.2(a)* BOZ mid-rate)		-
(a) Foreign Currency Deposit Liabilities to the Public in US \$		
7. Kwacha Deposit Liabilities to the Public less New Agricultural Lending in Kwacha (6.1(a) - 5(a))		-
8. Foreign Currency Deposit Liabilities to the Public less New Agricultural Lending in Foreign Currency (6.2(a) - 5(b))	-	
9. Total Kwacha Government Deposits (9(a) + 9(c))		-
(a) Kwacha Deposits		
(b) Foreign Currency Deposits (US \$)	-	
(c) Foreign Currency Deposits in Kwacha (9(b)*BOZ mid-rate)		-
(III.) COMPLIANCE RATIOS		
Core Liquid Asset Compliance		
10. Core Liquid Asset Ratio (%) (1 / 6.1)		0.00%
11. Minimum Required Core Liquid Assets (9% of 6.1)		-
12. Excess/shortfall in Core Liquid Assets (1 - 11)		-
Kwacha Statutory Reserves Compliance		
13. Kwacha Statutory Reserve Ratio (%) (2 / 7)		0.00%
14. Minimum Kwacha Statutory Reserves (8% of 7)		-
15. Excess/shortfall in Kwacha Statutory Reserves (2 - 14)		-
Foreign Currency Statutory Reserves Compliance		
16. FCY (US \$) Statutory Reserve Ratio (%) (3 / 8)	0.00%	
17. Minimum FCY Statutory Reserves (8% of 8)	-	
18. Excess/shortfall in FCY Statutory Reserves(US \$) (3 - 17)	0	
Reporting BOZ mid-rate (ZMK/US \$)		

ZM-SCH27A1

ATTACHMENT A PART 1: CHANGES IN KWACHA DEPOSIT LIABILITIES TO THE PUBLIC (ZMK)

Institution:

Financial Year:

Start Date:

End Date:

Weekending Wednesday

<Enter Date Here>

[illegible]

[illegible]

ZM-SCH27A3

ATTACHMENT A PART 3: CHANGES IN KWACHA LOANS AND ADVANCES OUTSTANDING (K MILLIONS)

Institution:
Financial Year:
Start Date:
End Date:

Weekending Wednesday

<Enter Date Here>

[illegible]

ZM-SCH27A4

ATTACHMENT A PART 4: CHANGES IN FOREIGN CURRENCY LOANS AND ADVANCES OUTSTANDING (USD)

Institution:
Financial Year:
Start Date:
End Date:

Weekending Wednesday

[illegible]

ZM-SCH27B1

ATTACHMENT B PART 1: BALANCES OF GRZ DEPOSIT ACCOUNTS : ZMK

Institution:
Financial Year:
Start Date:
End Date:

Position as at Wednesday

<Enter Date Here>

[illegible]

ATTACHMENT B PART2 : BALANCES OF GRZ DEPOSIT ACCOUNTS: FOREIGN CURRENCY

[illegible]

ZM-INTERBANK

DAILY INTERBANK MONEY MARKET RETURN

Institution:
Financial Year:
Start Date:
End Date:

Report as at:

<Enter Date Here>

[illegible]



**GUIDELINES FOR COMPLETING THE "SELECTED
ASSETS AND LIABILITIES" AND THE "DAILY
INTERBANK MONEY MARKET" RETURNS**

This Guideline contains instructions on how to complete the following returns which are contained in the accompanying CD:

Schedule 27	: Selected Assets and Liabilities
Schedule 27A-1	: Changes in Kwacha Deposit Liabilities to the Public
Schedule 27A-2	: Changes in Foreign Currency Deposit Liabilities to the Public
Schedule 27A-3	: Changes in Kwacha Loans and Advances Outstanding
Schedule 27A-4	: Changes in Foreign Currency Loans and Advances Outstanding
Schedule 27B-1	: Balances of GRZ Kwacha Deposit Accounts
Schedule 27B-2	: Balances of GRZ Foreign Currency Deposit Accounts
ZM-INTERBANK	: Daily Interbank Money Market

All the returns are Excel spreadsheets and are required to be duly filled in and submitted electronically to the Bank of Zambia by Friday noon except the **Daily Interbank Money Market** return which will be required to be submitted on every working day of the week by 09:00 hrs.

For easy of reference, this Guideline depicts in pictorial form the structure of all the returns and the required content instructions are shown in text boxes. Data will generally be required to be entered in yellow spaces and some selected grey spaces (specifically showing Institution code, Financial Year, Start Date and End Date)

If any further assistance is required on these returns, kindly contact our Financial Markets department

Schedule 27 : Selected Assets and Liabilities

ZM-SCH27	SCHEDULE 27
Institution:	Enter the prescribed institutional code which has seven digits
Financial Year:	Enter the financial year with four digits, e.g. 2008
Start Date:	Enter the date starting with the year followed by month and day e.g. 2008-02-17
End Date:	Enter the date starting with the year followed by month and day e.g. 2008-02-23
BANK OF ZAMBIA	
COMMERCIAL BANKS' WEEKLY RETURN OF SELECTED ASSETS AND LIABILITIES	
(For Financial Markets Department)	
Position as on Wednesday <Enter Date Here>	
(I.) SELECTED ASSETS	
1. Total Core Liquid Assets (a+b+c+d+e+f-g)	
(a) Zambia Notes and Coins	Enter the amount of Zambian currency held.
(b) Current Account Balances at BOZ	Enter end of day current account balance.
(c) Treasury Bill Holdings at face value	Enter Treasury bill holdings.
(d) OMO Term Deposits	Enter Term deposits issued under OMO
(e) OMO Repo Placements	Enter Repo Placements issued under OMO
(f) Collateralised Interbank Loans Made	Enter placements made in the interbank market which have attracted collateral.
(g) Collateralised Interbank Loans Received	Enter borrowing in the interbank market against which collateral has been pledged
2. Kwacha Statutory Reserve Account Balances at BOZ	
Enter the level of Kwacha statutory reserves	
3. Foreign Currency (FCY) Statutory Reserve Account Balances at BOZ (US \$)	
Enter the level of foreign currency statutory reserves expressed in US dollars in full.	
4. Total Loans and Advances (4(a) + 4(c))	
(a) Kwacha Loans and Advances Outstanding	Enter kwacha loans and advances
(b) Foreign Currency Loans and Advances Outstanding (US \$)	Enter foreign currency loans and advances in US dollars in full.
(c) Foreign Currency Loans and Advances Outstanding in Kwacha (4(b)*BOZ mid-rate)	
5. New Lending to Agriculture (5(a) + 5(c))	
(a) New Kwacha Loans to Agriculture	Enter new loans and advances to agriculture expressed in local currency
(b) New Foreign Currency Loans to Agriculture (US \$)	Enter new loans and advances to agriculture

	expressed in foreign currency in full
(c) New Foreign Currency Loans to Agriculture in Kwacha (5(b)*BOZ mid-rate)	
(II.) SELECTED LIABILITIES	
6. Total Liabilities to the Public (6.1 + 6.2)	
6.1 Kwacha Deposit Liabilities to the Public (6.1(a) + 6.1(b))	
(a) Kwacha Deposit Liabilities to the Public	Enter level of Kwacha deposit liabilities
(b) Bills Payable	Enter bills payable
6.2 Foreign Currency Deposit Liabilities to the Public in Kwacha (6.2(a)* BOZ mid-rate)	
(a) Foreign Currency Deposit Liabilities to the Public in US \$	Enter level of foreign currency deposit liabilities in full
7. Kwacha Deposit Liabilities to the Public less New Agricultural Lending in Kwacha (6.1(a) - 5(a))	
8. Foreign Currency Deposit Liabilities to the Public less New Agricultural Lending in Foreign Currency (6.2(a) - 5(b))	
9. Total Kwacha Government Deposits (9(a) + 9(c))	
(a) Kwacha Deposits	Enter level of Kwacha government deposit liabilities
(b) Foreign Currency Deposits (US \$)	Enter level of foreign currency denominated government deposit liabilities in full
(c) Foreign Currency Deposits in Kwacha (9(b)*BOZ mid-rate)	
(III.) COMPLIANCE RATIOS	
Core Liquid Asset Compliance	
10. Core Liquid Asset Ratio (%) (1 / 6.1)	
11. Minimum Required Core Liquid Assets (35% of 6.1)	
12. Excess/shortfall in Core Liquid Assets (1 - 11)	
Kwacha Statutory Reserves Compliance	
13. Kwacha Statutory Reserve Ratio (%) (2 / 7)	
14. Minimum Kwacha Statutory Reserves (14% of 7)	
15. Excess/shortfall in Kwacha Statutory Reserves (2 - 14)	
Foreign Currency Statutory Reserves Compliance	
16. FCY (US \$) Statutory Reserve Ratio (%) (3 / 8)	
17. Minimum FCY Statutory Reserves (14% of 8)	
18. Excess/shortfall in FCY Statutory Reserves(US \$) (3 - 17)	

Reporting BOZ mid-rate (ZMK/US \$)

Enter the average BoZ mid exchange rate

Schedule 27 : Selected Assets and Liabilities

Microsoft Excel - Financial Markets Returns [Read-Only]

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Type a question for help

SCHEDULE 27

1 ZM-SCH27

2

3 Institution:

4 Financial Year:

5 Start Date:

6 End Date:

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8 BANK OF ZAMBIA

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10 COMMERCIAL BANKS' WEEKLY RETURN OF SELECTED ASSETS AND LIABILITIES

11 (For Financial Markets Department)

12 Position as on Wednesday

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15 (I.) SELECTED ASSETS

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17 1. Total Core Liquid Assets (a+b+c+d+e+f+g)

18 (a) Zambia Notes and Coins

19 (b) Current Account Balances at BOZ

20 (c) Treasury Bill Holdings at face value

21 (d) OMO Term Deposits

22 (e) OMO Repo Placements

23 (f) Collateralised Interbank Loans Made

24 (g) Collateralised Interbank Loans Received

25

26 2. Kwacha Statutory Reserve Account Balances at BOZ

27

28 3. Foreign Currency (FCY) Statutory Reserve Account Balances at BOZ (US \$)

29

30 4. Total Loans and Advances (4(a) + 4(c))

31 (a) Kwacha Loans and Advances Outstanding

32 (b) Foreign Currency Loans and Advances Outstanding (US \$)

33 (c) Foreign Currency Loans and Advances Outstanding in Kwacha (4(b)*BOZ mid-rate)

34

35 5. New Lending to Agriculture (5(a) + 5(c))

36 (a) New Kwacha Loans to Agriculture

37 (b) New Foreign Currency Loans to Agriculture (US \$)

38 (c) New Foreign Currency Loans to Agriculture in Kwacha (5(b)*BOZ mid-rate)

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40 (II.) SELECTED LIABILITIES

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42 6. Total Liabilities to the Public (6.1 + 6.2)

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44 6.1 Kwacha Deposit Liabilities to the Public (6.1(a) + 6.1(b))

45 (a) Kwacha Deposit Liabilities to the Public

46 (b) Bills Payable

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48 6.2 Foreign Currency Deposit Liabilities to the Public in Kwacha (6.2(a)* BOZ mid-rate)

49 (a) Foreign Currency Deposit Liabilities to the Public in US \$

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51 7. Kwacha Deposit Liabilities to the Public less New Agricultural Lending in Kwacha (6.1(a) - 5(a))

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53 8. Foreign Currency Deposit Liabilities to the Public less New Agricultural Lending in Foreign Currency (6.2(a) - 5(b))

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55 9. Total Kwacha Government Deposits (9(a) + 9(c))

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Schedule 27A-2 : Changes in Foreign Currency Deposit Liabilities to the Public

Microsoft Excel - Financial Markets Templates - Weekly_Instructions					
File Edit View Insert Format Tools Data Window Help					
A		B	C	D	E
1 ZM-SCH27A2					
2					
3 ATTACHMENT A PART 2: CHANGES IN FOREIGN CURRENCY DEPOSIT LIABILITIES TO THE PUBLIC (USD)					
4					
5 Institution:		Enter the prescribed Institutional code which has seven digits			
6 Financial Year:		Enter the financial year with four digits eg 2008			
7 Start Date:		Enter the date starting with the year followed by month and day eg 2008-02-26			
8 End Date:		Enter the date starting with the year followed by month and day eg 2008-02-26			
9					
10 Weekending Wednesday					
11 <Enter Date Here>					
12					
13 ACCOUNT HOLDER		SECTOR	ACTIVITY	AMOUNT	
14					
15					
16					
17 Enter the name of the account holder.		Enter the sector to which the account holder belongs. Please choose from drop-down list provided.	Enter to show whether the activity is either a deposit or withdrawal. Choose from drop-down list provided.	Enter the amount deposited or withdrawn in full. Eg 111,058.89	
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Schedule 27-A1 / Schedule 27-A2 / Schedule 27-A3 / Schedule 27-A4 / Schedule 27-B1 / Schedule 27-B2 /

Microsoft Excel - Financial Markets Templates - Weekly_Instructions

3:08 PM

Schedule 27A-3 : Changes in Kwacha Loans and Advances Outstanding

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File Edit View Insert Format Tools Data Window Help

Type a question for help

	A	B	C	D	E
1	ZM-SCH27A3				
2					
3	ATTACHMENT A PART 3: CHANGES IN LOCAL CURRENCY LOANS AND ADVANCES OUTSTANDING (K MILLIONS)				
4					
5	Institution:	Enter the prescribed institutional code which has seven digits			
6	Financial Year:	Enter the financial year with four digits eg 2008			
7	Start Date:	Enter the date starting with the year followed by month and day eg 2008-02-26			
8	End Date:	Enter the date starting with the year followed by month and day eg 2008-02-26			
9					
10	Weekending Wednesday				
11	<Enter Date Here>				
12					
13	CUSTOMER NAME	SECTOR	ACTIVITY	AMOUNT	INTEREST RATE
14					
15					
16					
17	Enter the name of the account holder.	Enter the sector to which the account holder belongs. Please choose from drop-down list provided. Check Sector Guidance document accompanying these instructions for appropriate classification.	Enter to show whether the activity is either Advance or Repayment . Choose from drop-down list provided.	Enter the amount of activity in full	Enter interest rate charged on Advance activity
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Schedule 27-A1 / Schedule 27-A2 / Schedule 27-A3 / Schedule 27-A4 / Schedule 27-B1 / Schedule 27-B2 /

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Schedule 27A-4 : Changes in Foreign Currency Loans and Advances Outstanding

Microsoft Excel - Financial Markets Templates - Weekly Instructions

File Edit View Insert Format Tools Data Window Help

Type a question for help

1 ZM-SCH27A4

2

3 ATTACHMENT A PART 4: CHANGES IN FOREIGN CURRENCY LOANS AND ADVANCES OUTSTANDING (USD)

4

5 Institution: Enter the prescribed institutional code which has seven digits

6 Financial Year: Enter the financial year with four digits eg 2008

7 Start Date: Enter the date starting with the year followed by month and day eg 2008-02-26

8 End Date: Enter the date starting with the year followed by month and day eg 2008-02-26

9

10 **Weekending Wednesday**

11 <Enter Date Here>

12

13	CUSTOMER NAME	SECTOR	ACTIVITY	AMOUNT	INTEREST RATE
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Enter the name of the customer.

Enter the sector to which the account holder belongs. Please choose from drop-down list provided. Check **Sector Guidance** document accompanying these instructions for appropriate classification.

Enter to show whether the activity is either **Advance** or **Repayment**. Choose from drop-down list provided.

Enter the amount of activity in full

Enter interest rate charged on Advance activity

Schedule 27-A1 / Schedule 27-A2 / Schedule 27-A3 / Schedule 27-A4 / Schedule 27-B1 / Schedule 27-B2 /

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Microsoft Excel - Financial Markets Templates - Weekly Instructions

File Edit View Insert Format Tools Data Window Help

Type a question for help

	A	B	C
1	ZM-SCH27B1		
2			
3	ATTACHMENT B PART 1: BALANCES OF GRZ DEPOSIT ACCOUNTS : LOCAL CURRENCY		
4			
5	Institution:	Enter the prescribed institutional code which has seven digits	
6	Financial Year:	Enter the financial year with four digits eg 2008	
7	Start Date:	Enter the date starting with the year followed by month and day eg	
8	End Date:	Enter the date starting with the year followed by month and day eg	
9			
10	Position as at Wednesday		
11	<Enter Date Here>		
12			
13	ACCOUNT NAME	ACCOUNT NO.	KWACHA BALANCE
14			
15			
16			
17	Enter the name of the account holder.	Enter the Account Number	Enter balance in full of the account
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Schedule 27B-2 : Balances of GRZ Foreign Currency Deposit Accounts

Microsoft Excel - Financial Markets Templates - Weekly Instructions

File Edit View Insert Format Tools Data Window Help

Type a question for help

1 ZM-SCH27B2

2

3 ATTACHMENT B PART2 : BALANCES OF GRZ DEPOSIT ACCOUNTS: FOREIGN CURRENCY

4

5 Institution: Enter the prescribed institutional code which has seven digits

6 Financial Year: Enter the financial year with four digits eg 2008

7 Start Date: Enter the date starting with the year followed by month and day eg 2008-02-26

8 End Date: Enter the date starting with the year followed by month and day eg 2008-02-26

9

10 Position as at Wednesday

11 <Enter Date Here>

12

13 ACCOUNT NAME	13 ACCOUNT NO.	13 CURRENCY	13 AMOUNT
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Enter the name of the account holder.

Enter the Account Number

Enter the currency in which the account is denominated. Eg USD

Enter balance in full of the account

Schedule 27-A1 / Schedule 27-A2 / Schedule 27-A3 / Schedule 27-A4 / Schedule 27-B1 / Schedule 27-B2

Microsoft Excel - Financial Markets Templates - Weekly Instructions

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Microsoft Excel - Interbank Money Market Return Instructions

File Edit View Insert Format Tools Data Window Help

Type a question for help

	A	B	C	D	E	F	G
1	ZM-INTERBANK						
2							
3							
4	DAILY INTERBANK MONEY MARKET RETURN						
5							
6	Institution:	Enter the prescribed institutional code which has seven digits					
7	Financial Year:	Enter the financial year with four digits eg 2008					
8	Start Date:	Enter the date starting with the year followed by month and day eg 2008-02-26					
9	End Date:	Enter the date starting with the year followed by month and day eg 2008-02-26					
10							
11	Report as at:	<Enter Date Here>					
12							
13							
14							
15							
16							
17	COUNTERPARTY	TRANSACTION TYPE	LOAN AMOUNT	TENOR (DAYS)	INTEREST RATE	COLLATERAL TYPE	COLLATERAL FACE
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Enter the name of the counterparty commercial bank under this column.

Enter transaction type, either lending or borrowing. Please pick

Enter in full the amount of transaction.

Enter in maturity term of the loan

Enter interest rate applicable on the loan

Enter the type of collateral, eg Treasury bills

Enter the value of the security at face value

start

Interbank Money Mar...

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SECTOR GUIDANCE

AGRICULTURE, HUNTING AND FORESTRY
Agricultural and animal husbandry service activities, except veterinary activities
Agriculture, hunting and related service activities
Farming of animals
Farming of cattle, sheep, goats, horses, asses, mules and hinnies; dairy farming
Forestry, logging and related service activities
Growing of cereals and other crops n.e.c.
Growing of crops combined with farming of animals (mixed farming)
Growing of crops; market gardening; horticulture
Growing of fruit, nuts, beverage and spice crops
Growing of vegetables, horticultural specialties and nursery products
Hunting, trapping and game propagation including related service activities
Other animal farming; production of animal products n.e.c.
COMMERCIAL BANKING
Local commercial banking institutions
CONSTRUCTION
Building completion
Building installation
Building of complete constructions or parts thereof; civil engineering
Construction
Renting of construction or demolition equipment with operator
Site preparation
EDUCATION
Education
General secondary education
Higher education
Other education
Primary education
Secondary education
Technical and vocational secondary education
ELECTRICITY, GAS AND WATER SUPPLY
Collection, purification and distribution of water
Electricity, gas, steam and hot water supply
Manufacture of gas; distribution of gaseous fuels through mains
Production, transmission and distribution of electricity
Steam and hot water supply
EXTRATERRITORIAL ORGANIZATIONS AND BODIES
Extraterritorial organizations and other international bodies, embassies
FINANCIAL INTERMEDIATION
Activities auxiliary to financial intermediation
Activities auxiliary to financial intermediation n.e.c.
Activities auxiliary to financial intermediation, except insurance and pension funding
Activities auxiliary to insurance and pension funding
Administration of financial markets
Central banking
Financial intermediation, except insurance and pension funding
Financial leasing

Insurance and pension funding, except compulsory social security
Life insurance
Non-life insurance
Other credit granting
Other financial intermediation
Other financial intermediation n.e.c.
Other monetary intermediation
Pension funding
Security dealing activities
FISHING
Aquaculture
Fishing
Fishing, aquaculture and service activities incidental to fishing
HEALTH AND SOCIAL WORK
Health and social work
Hospital activities
Human health activities
Medical and dental practice activities
Other human health activities
Social work activities
Social work activities with accommodation
Social work activities without accommodation
Veterinary activities
HOTELS AND RESTAURANTS
Hotels and restaurants
Hotels; camping sites and other provision of short-stay accommodation
Restaurants, bars and canteens
MINING AND QUARRYING
Building and repairing of pleasure and sporting boats
Building and repairing of ships
Building and repairing of ships and boats
Casting of iron and steel
Casting of metals
Casting of non-ferrous metals
Cutting, shaping and finishing of stone
Distilling, rectifying and blending of spirits; ethyl alcohol production from fermented materials
Dressing and dyeing of fur; manufacture of articles of fur
Extraction and agglomeration of peat
Extraction of crude petroleum and natural gas
Extraction of crude petroleum and natural gas; service activities incidental to oil and gas extraction, excluding surveying
Extraction of salt
Finishing of textiles
Forging, pressing, stamping and roll-forming of metal; powder metallurgy
Mining and agglomeration of hard coal
Mining and agglomeration of lignite
Mining and quarrying n.e.c.
Mining of chemical and fertilizer minerals

Manufacture of television and radio receivers, sound or video recording or reproducing apparatus, and associated goods
Manufacture of television and radio transmitters and apparatus for line telephony and line telegraphy
Manufacture of textiles
Manufacture of tobacco products
Manufacture of transport equipment n.e.c.
Manufacture of vegetable and animal oils and fats
Manufacture of veneer sheets; manufacture of plywood, laminboard, particle board and other panels and boards
Manufacture of watches and clocks
Manufacture of weapons and ammunition
Manufacture of wearing apparel, except fur apparel
Manufacture of wearing apparel; dressing and dyeing of fur
Manufacture of wines
Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials
Manufacture of wooden containers
Manufacturing n.e.c.
Other manufacturing n.e.c.
Other publishing
Preparation and spinning of textile fibres; weaving of textiles
Printing
Printing and service activities related to printing
Processing and preserving of fish and fish products
Processing and preserving of fruit and vegetables
Processing of nuclear fuel
Production, processing and preservation of meat, fish, fruit, vegetables, oils and fats
Production, processing and preserving of meat and meat products
Publishing
Publishing of books, brochures and other publications
Publishing of music
Publishing of newspapers, journals and periodicals
Publishing, printing and reproduction of recorded media
Recycling
Recycling of metal waste and scrap
Recycling of non-metal waste and scrap
Reproduction of recorded media
Sawmilling and planing of wood
Service activities incidental to oil and gas extraction excluding surveying
Service activities related to printing
Spinning, weaving and finishing of textiles
Tanning and dressing of leather
Tanning and dressing of leather; manufacture of luggage, handbags, saddlery, harness and footwear
Treatment and coating of metals; general mechanical engineering on a fee or contract basis
OTHER BUSINESS ACTIVITIES
Research and development
Research and experimental development on natural sciences and engineering (NSE)

Research and experimental development on social sciences and humanities (SSH)
Software publishing
Software publishing, consultancy and supply
Technical testing and analysis
WHOLESALE AND RETAIL TRADE
Maintenance and repair of motor vehicles
Non-specialized retail trade in stores
Other non-store retail sale
Other retail sale in non-specialized stores
Other retail sale in specialized stores
Other retail trade of new goods in specialized stores
Other wholesale
Repair of personal and household goods
Retail sale in non-specialized stores with food, beverages or tobacco predominating
Retail sale of automotive fuel
Retail sale of food, beverages and tobacco in specialized stores
Retail sale of hardware, paints and glass
Retail sale of household appliances, articles and equipment
Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles
Retail sale of second-hand goods in stores
Retail sale of textiles, clothing, footwear and leather goods
Retail sale via mail order houses
Retail sale via stalls and markets
Retail trade not in stores
Retail trade, except of motor vehicles and motorcycles; repair of personal and household goods
Sale of motor vehicle parts and accessories
Sale of motor vehicles
Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of automotive fuel
Sale, maintenance and repair of motorcycles and related parts and accessories
Wholesale of agricultural raw materials and live animals
Wholesale of agricultural raw materials, live animals, food, beverages and tobacco
Wholesale of computers, computer peripheral equipment and software
Wholesale of construction materials, hardware, plumbing and heating equipment and supplies
Wholesale of electronic and telecommunications parts and equipment
Wholesale of food, beverages and tobacco
Wholesale of household goods
Wholesale of machinery, equipment and supplies
Wholesale of metals and metal ores
Wholesale of non-agricultural intermediate products, waste and scrap
Wholesale of other household goods
Wholesale of other intermediate products, waste and scrap
Wholesale of other machinery, equipment and supplies
Wholesale of solid, liquid and gaseous fuels and related products
Wholesale of textiles, clothing and footwear
Wholesale on a fee or contract basis
Wholesale trade and commission trade, except of motor vehicles and motorcycles
Repair of motor vehicles, motorcycles and personal and household goods

**DECLARATION CONCERNING THE SELECTED ASSETS AND LIABILITIES RETURN AND
RELATED SCHEDULES**

Reporting Institution: _____

Wednesday Position: _____

We, the undersigned hereby declare as follows in respect of the Selected Assets and Liabilities return and schedules submitted herewith:

- (i) The information contained in the returns and schedules is, to the best of our knowledge and belief, correct; and
- (ii) The returns and schedules have been compiled in accordance with the provisions of the Banking and Financial Services Act 1994 and the regulations relating to banks.

Certification by Authorised Signatories

Signed at, this.....day of 2008

Signature _____

Position _____

Signature _____

Position _____

DECLARATION CONCERNING THE DAILY MONEY MARKET RETURNS

Reporting Institution: _____

We, the undersigned hereby declare that the information contained in the Daily Money Market returns submitted over the weekending 2008 is to the best of our knowledge and belief, correct; and have been compiled in accordance with the prevailing regulations.

Certification by Authorised Signatories

Signed at, this.....day of 2008

Signature _____

Position _____

Signature _____

Position _____