



BANK of ZAMBIA

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DGO/bsd/bp

December 24, 2021

CB Circular No. : 20/2021

To : All Heads of Commercial Banks

CALENDAR FOR SUBMISSION OF PRUDENTIAL RETURNS, CREDIT MARKET MONITORING PROGRAMME RETURNS, QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES FOR PERSONAL, CURRENT ACCOUNTS AND OTHER SERVICES

Further to CB Circular No. 01 of 1998 and CB Circular No. 04 of 2000, please be informed that the due dates for the submission of Prudential Returns, Basel II Pillar 1 Capital Adequacy Returns, Internal Capital Adequacy Assessment (ICAAP) Documents, Quarterly Credit Market Monitoring, Quarterly Financial Statements and Bank Charges for Personal, Current Accounts and other General Services Returns for the year 2022 are as follows:

PRUDENTIAL RETURNS

Month	Due Date
January	February 10, 2022
February	March 11, 2022
March	April 12, 2022
April	May 12, 2022
May	June 10, 2022
June	July 14, 2022
July	August 11, 2022
August	September 12, 2022
September	October 12, 2022
October	November 10, 2022
November	December 12, 2022
December	January 12, 2023

...2/-

BASEL II PILLAR 1 CAPITAL ADEQUACY RETURNS

Month	Due Date
January	February 17, 2022
February	March 18, 2022
March	April 21, 2022
April	May 19, 2022
May	June 17, 2022
June	July 21, 2022
July	August 18, 2022
August	September 19, 2022
September	October 20, 2022
October	November 17, 2022
November	December 19, 2022
December	January 19, 2023

INTERNAL CAPITAL ADEQUACY ASSESSMENT (ICAAP) DOCUMENTS FOR YEAR ENDED DECEMBER 31, 2021

Month	Due Date
September	September 30, 2022

CREDIT MARKET MONITORING PROGRAMME (CMMP), QUARTERLY FINANCIAL STATEMENTS AND BANK CHARGES

Quarter	Due Date
1 st Quarter	April 12, 2022
2 nd Quarter	July 14, 2022
3 rd Quarter	October 12, 2022
4 th Quarter	January 12, 2023

The Monthly Prudential Returns and Quarterly Credit Market Monitoring Programme (CMMP) Returns should be submitted through the Bank Supervision Application System via <https://bsa.boz.zm/bsa> while a soft copies of the Monthly Basel II Pillar I Capital Adequacy Returns, Quarterly Financial Statements and the Quarterly Bank Charges Returns should be submitted to banksupervision@boz.zm.

A penalty of K500.00 per return per day will be charged for any delayed submissions or incorrect Prudential, CMMP and Bank Charges Returns.

...3/-

In case of Quarterly Financial Statements, a penalty of K1,500.00 per return per day shall be charged in any of the following circumstances:

- Failure to submit the quarterly financial statements;
- Failure to obtain Bank of Zambia approval prior to publication;
- Publication of financial statements using incorrect formats; and
- Publication of incorrect information.



Francis Chipimo (PhD)
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