



BANK of ZAMBIA

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DGO/nbfis/bp

January 11, 2022

NB Circular No. : 01/2022

To : All Heads of Non-Bank Financial Institutions and Bureaux de Change

CALENDAR FOR SUBMISSION OF PERIODIC RETURNS AND FINANCIAL STATEMENTS

In accordance with the provisions of sections 60 and 88 of the Banking and Financial Services Act, please be informed that the due dates for submission of periodic returns and financial statements to the Bank of Zambia are as follows:

1. MONTHLY PRUDENTIAL RETURNS

Month	Due Date
January	February 14, 2022
February	March 11, 2022
March	April 14, 2022
April	May 16, 2022
May	June 14, 2022
June	July 19, 2022
July	August 15, 2022
August	September 15, 2022
September	October 14, 2022
October	November 14, 2022
November	December 14, 2022
December	January 16, 2023

2. WEEKLY RETURNS

The weekly Bureau de Change Return shall be submitted on the Monday or first business day following the end of the week to which the return relates.

...2/-

3. QUARTERLY FINANCIAL STATEMENTS FOR PUBLICATION

1 st Quarter	April 14, 2022
2 nd Quarter	July 19, 2022
3 rd Quarter	October 14, 2022
4 th Quarter	January 16, 2023

4. ANNUAL AUDITED FINANCIAL STATEMENTS

The Annual Audited Financial Statements should be submitted three calendar months after the end of the institution's financial year in accordance with section 88(4) of the Banking and Financial Services Act.

5. QUARTERLY DEMONSTRATION OF THE COST OF BORROWING RETURNS

1 st Quarter	April 14, 2022
2 nd Quarter	July 19, 2022
3 rd Quarter	October 14, 2022
4 th Quarter	January 16, 2023

6. QUARTERLY CREDIT MARKET MONITORING PROGRAMME RETURNS

1 st Quarter	April 14, 2022
2 nd Quarter	July 19, 2022
3 rd Quarter	October 14, 2022
4 th Quarter	January 16, 2023

7. MONTHLY PAYMENT SYSTEMS RETURNS

January	February 14, 2022
February	March 11, 2022
March	April 14, 2022
April	May 16, 2022
May	June 14, 2022
June	July 19, 2022
July	August 15, 2022
August	September 14, 2022
September	October 14, 2022
October	November 14, 2022
November	December 14, 2022
December	January 16, 2023

...3/-

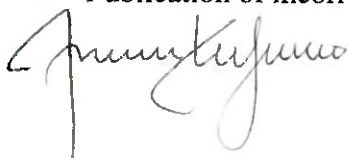
The Prudential Returns, Weekly Bureau de Change Returns and the Credit Market Monitoring Programme (CMMP) Returns should be submitted through the Institutional Information Submission System of the Bank Supervision Application System via <https://bsa.boz.zm/bsa>.

With regard to the soft copies of the Quarterly Financial Statements for publication and the Demonstration of the Cost of Borrowing Returns, these should be submitted to nbfireturns@boz.zm while the soft copies of the payment systems returns should be submitted to psdreturns@boz.zm.

A penalty of K500.00 per return per day will be charged for any incorrect or delayed submission of a return other than the Weekly Bureau de Change Return for which a penalty fee of K100.00 per return per day will be applicable.

A penalty of K500.00 per day will also be charged for delayed submission of Annual Audited Financial Statements. In the case of Quarterly Financial Statements for publication, a penalty of K1,500.00 per return per day shall apply 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)
DEPUTY GOVERNOR – OPERATIONS