



Bank of Zambia

Financial and Other Statistics 2017

MISSION STATEMENT

To achieve and maintain price
and financial system stability to foster sustainable economic development

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Generally, statistics are important for planning purposes, analysis and to facilitate evidence based policy formulation and decision making. It is for this reason the Bank of Zambia publishes the booklet on financial and other statistics.

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 of Zambia publications, such as the Fortnightly Statistics, and annual reports and is also accessible on the Bank of Zambia website www.boz.zm.



Governor
Dr Denny Kalyalya

Table 1: Selected Macroeconomic Indicators, 2008 - 2017

Economic Indicators	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017*
Gross Domestic Product (GDP)										
GDP at Current prices (K' Millions)	67,088.7	77,348.4	97,215.9	114,029.7	131,271.9	151,330.8	166,954.4	183,381.0	216,098.1	245,685.6
Population	12,525,791	12,896,830	13,092,666	13,718,722	14,145,327	14,580,290	15,023,315	15,473,905	15,933,883	16,405,229
GDP Per Capita (Kwacha)	5,356.0	5,997.5	7,425.2	8,312.0	9,280.2	10,379.1	11,113.0	11,851.0	13,562.2	14,976.1
GDP at Constant Prices (2010 K' Millions)	80,698.5	88,139.1	97,215.9	102,675.1	110,450.3	116,118.4	121,953.2	125,003.0	129,699.9	134,987.5
GDP growth Rate (percentage)	7.8	9.2	10.3	5.6	7.6	5.1	4.7	2.9	3.8	4.0
Current Account (US\$ Million)	-767.6	714.2	1,376.9	958.4	1,247.9	-218.4	581.2	-830.7	-953.8	-741.1
Prices										
Exchange rates (US\$) - End Period	3.8	5.1	4.8	5.1	5.2	5.5	6.4	11.0	9.9	10.0
Consumer Price Index (end year) 2009=100	94.7	104.1	110.9	117.5	126.1	135.1	145.7	176.5	189.6	201.2
Annual Inflation (end year)	16.6	9.9	6.5	6.0	7.3	7.1	7.9	21.1	7.5	6.1
Fiscal Sector (K' Millions)										
Total revenue and Grants	13,338.9	13,681.2	14,533.7	17,356.8	21,794.6	24,984.2	30,576.9	34,420.6	39,409.7	43,032.2
Total Domestic Revenue	10,595.5	10,648.7	12,107.0	15,769.1	19,900.6	24,532.3	30,297.1	34,051.2	38,884.6	42,565.6
Total Expenditure and Net Lending	13,949.8	15,248.4	16,421.9	20,235.0	26,339.6	32,326.2	38,541.6	51,684.8	55,846.0	59,645.0
Financing	735.5	1,567.2	1,888.0	2,765.4	4,469.3	7,338.7	8,696.0	18,257.4	12,483.1	11,889.1

*2017 - Preliminary figures

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

Table 2: Commercial Bank Branches by Province, 2012-2017

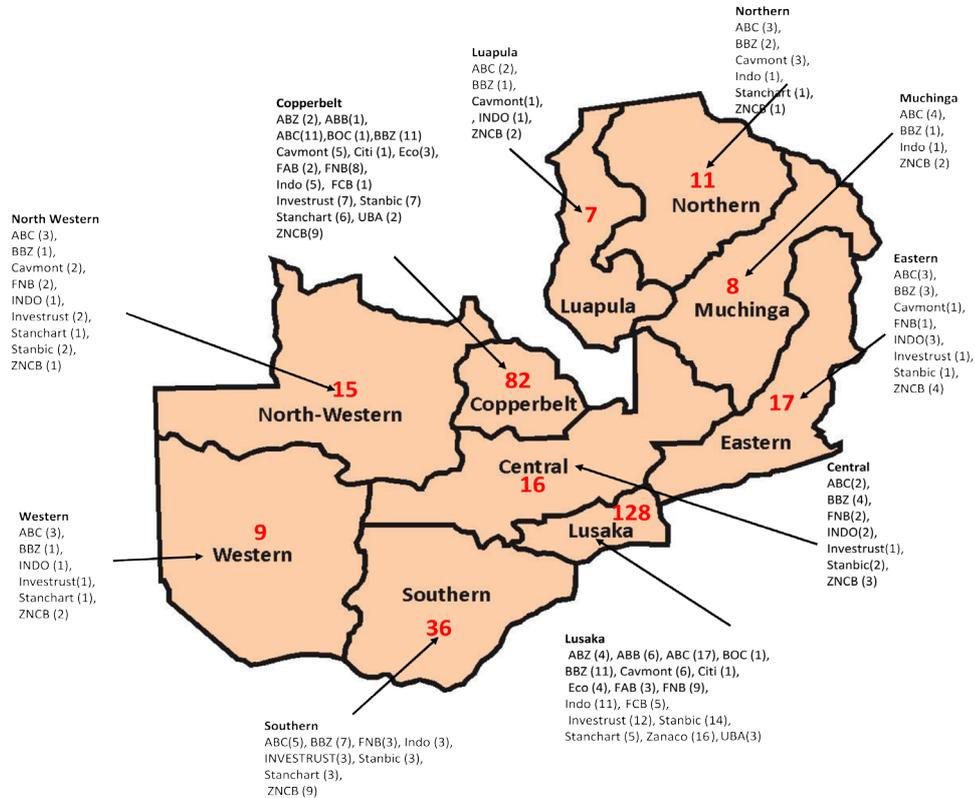
Commercial Banks	2012	2013	2014	2015	2016	2017										Total	
						Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga		
Access Bank	5	5	5	6	6	4	0	2	0	0	0	0	0	0	0	0	6
AB Bank	3	4	5	6	7	6	0	1	0	0	0	0	0	0	0	0	7
Bank ABC	21	22	23	24	25	17	2	11	3	5	2	3	3	3	4	53	
Bank of China	2	2	2	2	2	1	0	1	0	0	0	0	0	0	0	2	
Barclays Bank Plc	48	45	48	48	47	11	4	11	3	7	1	1	2	1	1	42	
Cavmont Capital Bank	15	15	17	17	17	6	0	5	1	0	1	0	3	2	0	18	
CITI Bank	2	2	2	2	2	1	0	1	0	0	0	0	0	0	0	2	
Ecobank	4	6	9	10	8	4	0	3	0	0	0	0	0	0	0	7	
First Alliance Bank	4	4	4	4	4	3	0	2	0	0	0	0	0	0	0	5	
First National Bank	9	12	14	20	23	9	2	8	1	3	0	0	0	2	0	25	
Finance Bank	34	34	37	39	42	0	0	0	0	0	0	0	0	0	0	0	
Indo-Zambia	17	22	25	25	26	11	2	5	3	3	1	1	1	1	1	29	
*Intermarket Banking Corp	7	5	6	6	6	0	0	0	0	0	0	0	0	0	0	0	
First Capital Bank	2	3	3	5	6	5	0	1	0	0	0	0	0	0	0	6	
Investrust Bank	18	25	28	27	27	12	1	7	1	3	1	1	2	0	27		
Stanbic	15	17	17	17	28	14	2	7	1	3	0	0	0	2	0	29	
Standard Chartered	18	17	17	17	17	5	0	6	0	3	0	1	1	1	0	17	
United Bank of Africa	4	4	4	4	5	3	0	2	0	0	0	0	0	0	0	5	
ZNCB	45	47	47	48	48	16	3	9	4	9	2	2	1	1	2	49	
Total	273	291	313	327	346	128	16	82	17	36	7	9	11	15	8	329	

Note: Bank ABC and Finance Bank merged in 2017

*Intermarket Banking Corp ceased operations on 28 November, 2016

Source: Commercial Banks

Map 1: Bank Branch Distribution by Province as at 31st December 2017



Source: Commercial Banks

Table 3: Technological Infrastructure, 2012-2017

Service	2012	2013	2014	2015	2016	2017										
						Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	Northwestern	Muchinga	Total
Automated Teller Machines (ATMs)	629	726	853	957	981	443	51	263	46	76	18	15	23	53	20	1,008
Point of Sale (POS)	1,847	2,157	3,192	6,342	8,192	4,958	481	1,320	733	871	56	113	190	201	76	8,999
Mobile Phone Banking	530,786	982,274	976,353	1,041,911	1,136,273	1,674,905	9,230	98,547	8,594	21,148	738	2,496	2,784	16,206	0	1,834,648
Internet Banking	24,468	43,677	81,322	110,006	229,614	119,001	7,660	58,498	6,745	19,777	3,502	4,631	4,137	9,151	1,472	234,574
Others (e.g. mobile facilities)	4	3	9	9	37,981	55,080	8,320	35,928	8,228	14,395	5,185	5,275	2,032	2,273	1,632	138,348
Total	557,734	1,028,837	1,061,739	1,159,235	1,413,041	1,854,387	25,742	194,556	24,346	56,267	9,499	12,530	9,166	27,884	3,200	2,217,577

Note: Reporting of internet and mobile banking facilities enhanced by system improvements in 2016 and 2017
Source: Commercial Banks

Map 2: Total Technological Infrastructure 2017

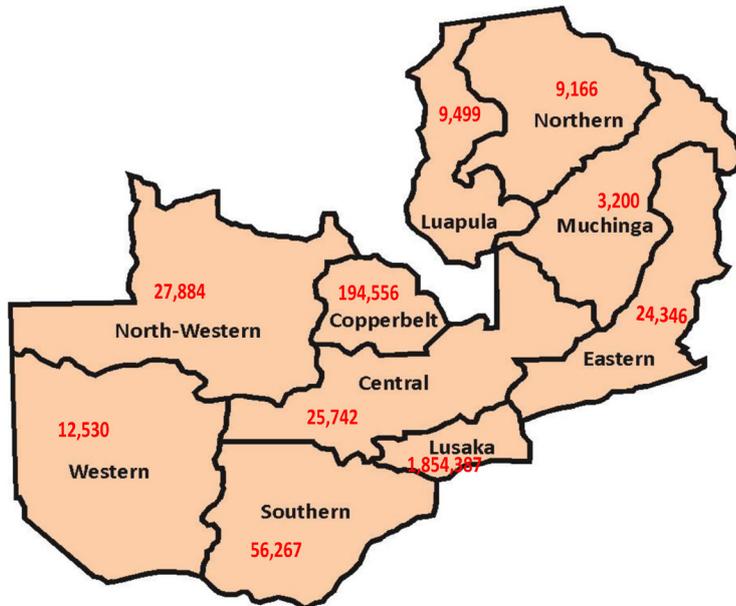


Table 4A: Annual Employment in Banks by Occupational Category and Sex, 2008 - 2017

Occupational Category	2008				2009				2010				2011				2012			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ	Z	NZ	Z	NZ												
Legislators, Senior Officials and Managers	203	45	62	3	467	79	195	5	532	81	214	3	848	83	385	107	670	81	441	13
Professionals	675	10	368	1	806	0	580	1	876	0	640	0	670	3	460	6	894	4	584	2
Technicians and Associate Professionals	677	0	502	1	384	0	316	0	549	0	470	0	352	1	275	0	709	1	595	11
Clerks	1,513	0	1,130	0	1,245	0	1,002	1	1,097	0	876	1	1,613	0	925	352	1,425	0	1,144	0
Service Workers and Shop and Market Sales Workers	16	0	0	0	27	0	2	0	28	0	3	0	57	0	18	0	78	0	43	0
Craft and Related and Trade Workers	42	0	9	0	0	0	0	0	2	0	0	0	36	0	1	0	20	0	0	0
Plant and Machine Operators and Assemblers	50	0	18	0	0	0	0	0	0	0	0	0	41	0	4	0	103	0	1	0
Elementary Occupations	192	0	18	0	60	0	0	0	39	0	1	0	32	0	2	0	9	0	2	0
Temporary Employees	91	0	41	0	185	2	124	0	322	0	201	0	307	0	274	0	336	0	210	0
Other	12	0	13	0	98	5	6	0	91	0	7	0	257	5	234	37	193	0	130	0
Total	3,471	55	2,161	5	3,272	86	2,225	7	3,536	81	2,412	4	4,213	92	2,578	502	4,437	86	3,150	26
Grand Total	5,692				5,590				6,033				7,385				7,699			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks

Table 4A: Annual Employment in Banks by Occupational Category and Sex, 2008 - 2017 (Cont')

Occupational Category	2013				2014				2015				2016				2017			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ																		
Legislators, Senior Officials and Managers	450	81	221	13	861	84	599	15	868	91	550	17	797	78	504	17	994	69	657	19
Professionals	830	2	524	0	733	5	541	0	966	4	734	0	976	3	720	0	797	2	624	0
Technicians and Associate Professionals	771	1	645	0	576	0	542	0	419	0	399	0	588	0	544	0	283	0	240	0
Clerks	1,417	0	1,296	0	1,182	1	1,137	0	1,147	0	1,135	0	1,400	0	1,298	0	1,469	0	1,452	0
Service Workers and Shop and Market Sales Workers	122	0	96	0	113	0	66	0	155	0	74	0	56	0	6	0	67	0	47	0
Craft and Related and Trade Workers	30	0	1	0	31	0	3	0	26	0	1	0	0	0	0	0	0	0	0	0
Plant and Machine Operators and Assemblers	85	0	8	0	8	0	0	0	11	0	0	0	0	0	0	0	3	0	0	0
Elementary Occupations	22	0	6	0	6	0	5	0	9	0	4	0	12	0	0	0	4	0	1	0
Temporary Employees	338	0	228	0	223	0	148	0	344	2	275	0	205	0	184	0	166	0	153	0
Other	274	3	202	2	334	0	198	0	391	0	377	0	219	0	51	0	182	0	132	0
Total	4,339	87	3,227	15	4,067	90	3,239	15	4,336	97	3,549	17	4,253	81	3,307	17	3,965	71	3,306	19
Grand Total	7,668				7,411				7,999				7,658				7,361			

Z = Zambian

NZ = Non Zambian

Source: Commercial Banks

Table 4B: Employment in Banks by Occupational Category and Province, 2017

Occupational Category	Lusaka	Central	Copperbelt	Eastern	Southern	Luapula	Western	Northern	North/W	Muchinga	Total
Executive Management	114	0	1	0	0	0	0	0	0	0	115
Senior Managers	407	2	15	1	0	2	0	0	1	1	429
Managers	943	30	157	28	57	16	17	20	21	17	1,306
Credit	383	0	32	0	0	0	0	0	0	0	415
Treasury	77	0	0	0	0	0	0	0	0	0	77
Finance	99	0	0	0	0	0	0	0	0	0	99
Risk and Compliance	79	0	2	0	0	0	0	0	0	0	81
Operations	758	23	145	23	37	7	9	10	7	7	1,026
Others	766	37	234	30	69	10	17	21	34	14	1,232
Clerical and general staff	1415	93	505	106	188	41	46	64	78	45	2,581
Total	5,041	185	1,091	188	351	76	89	115	141	84	7,361

Source: Commercial Banks

Table 5: Annual Employment in Commercial Banks by Province, 2008 - 2017

Province	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Lusaka	1,003	3,729	4,052	4,064	4,750	5,078	5,273	5,522	5,168	5,041
Central	28	134	133	130	133	152	170	207	215	185
Copperbelt	306	813	843	823	870	931	1,015	1,111	1,140	1,091
Eastern	6	135	132	132	147	147	168	207	204	188
Southern	52	289	297	322	335	332	346	375	361	351
Luapula	7	36	48	46	51	51	63	74	70	76
Western	9	71	62	52	57	75	80	96	91	89
Northern	28	141	135	146	151	105	124	138	150	115
Northwestern	185	89	106	97	106	143	154	179	173	141
Muchinga*	N/A	N/A	N/A	N/A	N/A	67	72	90	86	84
Total	1,624	5,437	5,808	5,812	6,600	7,081	7,465	7,999	7,658	7,361

Note: Data for Acces Bank, African Banking Corporation, Investrust, ZANACO and Finance Bank were not available for 2008.

*Muchinga Province was created in 2011, hence data available after 2012

Source: Commercial Banks

Table 6: Bank Deposits per Capita In Kwacha, 2008 - 2017

Year End	Total Deposits (K' Million)	Nominal Deposits per Capita	Real Deposits per Capita
2008	11,326.1	904.2	54.5
2009	13,247.5	1,027.2	103.8
2010	17,151.4	1,314.6	201.5
2011	20,959.1	1,527.8	254.6
2012	25,161.7	1,778.8	243.7
2013	30,906.9	2,119.8	298.6
2014	34,942.5	2,325.9	294.4
2015	46,410.6	2,999.3	142.1
2016	46,648.9	2,927.7	392.0
2017	53,703.0	3,273.5	536.6

Note: Values revised into rebased currency

Source: Commercial Banks and Central Statistical Office

Table 7: Number of Deposit Accounts, 2012 - 2017

Province	2012				2013				2014			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	228,220	581,982	150,757	960,959	213,276	775,446	43,884	1,032,606	246,286	952,139	15,941	1,214,366
Central	18,617	51,527	519	70,663	14,596	78,232	823	93,651	18,702	84,932	1,042	104,676
Copperbelt	136,950	210,828	36,612	384,390	139,296	274,598	15,147	429,041	146,244	318,131	8,319	472,694
Eastern	9,641	64,990	406	75,037	11,601	91,018	501	103,120	15,814	109,989	880	126,683
Southern	31,494	96,893	1,307	129,694	34,849	126,001	1,966	162,816	36,239	151,554	2,026	189,819
Luapula	3,416	25,926	141	29,483	3,919	35,879	172	39,970	5,590	41,925	254	47,769
Western	7,350	22,690	323	30,363	5,401	32,310	402	38,113	6,604	39,138	327	46,069
Northern	8,402	70,667	375	79,444	5,756	44,835	323	50,914	6,509	51,461	363	58,333
Northwestern	16,951	30,935	588	48,474	18,327	47,978	1,065	67,370	25,552	55,009	1,523	82,084
*Muchinga	N/A	N/A	N/A	N/A	2,435	31,742	96	34,273	3,136	34,714	156	38,006
Total	461,041	1,156,437	191,028	1,808,507	449,456	1,538,039	64,379	2,051,874	510,676	1,838,992	30,831	2,380,499

*Muchinga Province was created in 2011, hence data available after 2012

Source: Commercial Banks

Table 7: Number of Deposit Accounts, 2012 - 2017 (Cont')

Province	2015				2016				2017			
	Demand	Savings	Time	Total	Demand	Savings	Time	Total	Demand	Savings	Time	Total
Lusaka	287,538	1,031,283	22,324	1,341,145	336,487	1,057,579	21,377	1,415,443	351,872	1,178,304	26,651	1,556,827
Central	24,298	89,325	1,703	115,326	24,657	98,131	2,176	124,964	22,312	126,431	2,803	151,546
Copperbelt	172,187	345,254	10,862	528,303	194,813	360,971	14,820	570,604	185,035	396,038	16,358	597,431
Eastern	18,883	109,938	1,409	130,230	20,471	122,954	1,882	145,307	18,331	143,622	2,508	164,461
Southern	44,844	161,868	2,902	209,614	54,298	181,862	3,923	240,083	48,639	201,232	4,793	254,664
Luapula	7,455	39,554	376	47,385	9,834	45,594	486	55,914	10,412	48,095	709	59,216
Western	8,690	42,807	546	52,043	11,895	54,053	693	66,641	11,415	56,614	771	68,800
Northern	9,107	48,167	451	57,725	8,365	51,656	521	60,542	16,581	60,364	3,132	80,077
Northwestern	28,673	53,747	2,485	84,905	34,154	56,609	2,796	93,559	22,579	60,696	729	84,004
*Muchinga	8,840	38,258	282	47,380	5,199	38,442	306	43,947	3,775	37,826	405	42,006
Total	610,515	1,960,201	43,340	2,614,056	700,173	2,067,851	48,980	2,817,004	690,951	2,309,222	58,859	3,059,032

*Muchinga Province was created in 2011, hence data available after 2012

Source: Commercial Banks

Table 8: Bank Lending per Capita in Kwacha, 2008 - 2017

Year End	Total Credit (K' Million)	Bank Lending per Capita	Real Credit per Capita
2008	9,919.1	791.9	47.7
2009	10,985.8	851.8	86.0
2010	12,622.3	964.1	148.3
2011	17,089.2	1,245.7	207.6
2012	19,952.4	1,410.5	193.2
2013	28,728.2	1,970.3	277.5
2014	31,986.7	2,129.1	269.5
2015	40,415.8	2,611.9	123.8
2016	41,339.3	2,594.4	347.4
2017	53,576.8	3,265.8	535.4

Notes: 1. Values revised into rebased currency
 2. Bank Lending includes Government securities
 Source: Commercial Banks and Central Statistical Office

Table 9: Number of Borrowers from Commercial Banks by Province, 2008 - 2017

Province	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Central	2,619	5,321	5,922	9,173	14,398	15,342	13,976	15,202	10,110	8,386
Copperbelt	29,379	37,311	39,968	44,239	64,333	73,349	69,969	68,234	67,156	48,130
Eastern	2,062	4,577	6,638	11,895	16,169	16,016	17,505	16,268	9,807	8,940
Luapula	865	1,518	2,346	5,579	7,354	6,012	7,440	5,368	5,642	2,918
Lusaka	38,763	59,432	61,610	93,601	111,767	125,510	165,374	130,954	128,437	121,179
Northern	561	1,848	3,352	7,926	9,069	8,687	8,514	6,377	6,172	6,777
North-Western	2,178	2,242	2,893	6,648	10,861	13,642	13,027	14,803	9,475	9,398
Southern	5,784	10,369	11,503	16,908	17,760	24,998	21,445	23,175	17,820	12,843
*Muchinga	N/A	N/A	N/A	N/A	2,097	3,576	4,742	4,200	3,391	2,697
Western	266	888	1,342	6,993	8,397	5,325	6,716	5,532	5,437	3,918
Total	82,477	123,506	135,574	202,962	262,205	292,457	328,708	290,113	263,447	225,186

Note: The data for 2010 do not include First Alliance Bank
 *Muchinga Province was created in 2011, hence data available starting 2012
 Source: Commercial Banks

Table 10: Bank Lending by Economic Sector (K' Million), 2008 - 2017

Sector	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Agriculture, Forestry and Fishing	1,321.4	1,565.1	1,623.7	2,124.4	3,763.0	3,752.4	3,596.5	4,535.5	4,034.6	4,967.7
Mining and Quarrying	382.1	338.2	293.5	509.7	942.7	1,226.4	1,083.1	1,673.1	1,483.1	1,542.5
Manufacturing	878.5	994.2	1,172.1	1,461.6	1,881.0	1,758.6	2,499.5	3,539.1	2,983.1	1,907.1
Electricity, Gas and Water	193.7	137.8	151.4	196.8	338.9	311.9	469.4	435.5	516.5	748.0
Construction	324.2	259.1	533.8	504.0	620.6	654.7	743.0	897.7	907.0	1,073.4
Wholesale and Retail trade	789.9	829.9	994.3	1,248.3	1,124.5	1,709.1	1,699.4	2,833.1	2,411.9	2,781.1
Restaurants, Bars and Hotels	256.3	122.7	174.6	253.5	339.4	321.7	354.7	424.1	376.3	358.6
Transport, Storage and Communications	568.2	508.7	433.8	650.6	772.2	838.3	1,219.8	1,334.3	1,086.9	1,139.2
Financial Intermediaries and Insurance	639.8	422.0	243.7	603.5	309.3	381.0	540.5	702.8	419.6	544.5
Community, Social and Personal Services	107.8	280.5	339.5	255.9	347.6	378.3	461.8	446.0	406.8	1,013.3
Real Estate and Business services	402.4	678.7	575.0	297.8	400.9	406.6	406.7	755.0	829.0	859.4
Total	5,864.3	6,136.8	6,535.4	8,106.2	10,840.3	11,739.0	13,074.2	17,576.2	15,454.8	16,934.7

Source: Commercial Banks

Table 11: Bank Lending by Institutional Sector (K' Million), 2008 - 2017

Institutional Sector	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Private sector	7,842.5	7,338.8	8,314.5	10,760.4	15,222.7	16,871.7	19,634.4	24,747.7	22,067.9	22,824.0
of which Households	2,453.6	2,498.8	2,965.5	3,700.1	5,721.6	6,834.8	7,791.8	7,910.3	6,712.5	7,121.8
Private Companies	5,388.9	4,839.9	5,349.0	7,060.3	9,501.1	10,036.9	11,842.6	16,837.4	15,355.4	15,702.2
Government	149.6	208.5	413.7	549.1	639.7	364.7	901.4	751.2	1,041.9	1,256.9
of which Central Government	2.7	0.0	298.4	450.4	18.4	129.1	669.8	466.0	819.3	844.4
Parastatals	146.8	208.5	115.3	98.7	621.3	235.7	231.6	285.2	222.6	412.5
Total	7,992.1	7,547.3	8,728.2	11,309.5	15,862.4	17,236.4	20,535.8	25,498.9	23,109.8	24,080.9

Source: Bank of Zambia and Commercial Banks

Table 12: Yield Rates on Treasury Bills - Annual Average (%), 2008- 2017

Year	91 days	182 days	273 days	364 days	Weighted Average
2008	12.2	13.3	13.8	14.8	14.1
2009	13.4	15.0	16.2	17.4	15.9
2010	4.5	5.8	6.6	7.4	6.6
2011	6.7	9.4	10.7	11.5	10.5
2012	7.4	10.5	10.7	11.4	10.8
2013	7.1	12.6	12.6	13.2	12.8
2014	9.5	16.5	16.4	18.4	17.6
2015	14.3	19.3	20.0	22.3	21.2
2016	21.3	24.1	25.7	25.6	25.2
2017	12.6	13.4	14.5	17.4	16.6

Source: Bank of Zambia

Table 13: Yield Rates on Bonds - Annual Average (%), 2008 - 2017

Year	2 Year	3 Year	5 Year	7 Year	10 Year	15 Year	Weighted Average
2008	15.2	15.6	16.5	17.2	18.5	19.4	16.2
2009	17.7	18.4	19.4	17.3	18.7	19.2	18.5
2010	9.6	11.1	12.7	15.3	16.1	16.7	11.6
2011	12.8	12.9	15.3	14.4	15.5	16.7	14.6
2012	10.9	12.3	13.3	14.5	16.1	16.7	13.1
2013	12.6	14.3	15.4	15.2	17.1	17.0	15.4
2014	14.8	15.8	17.7	18.1	18.8	19.0	18.5
2015	18.1	20.4	24.2	22.4	21.0	22.5	23.6
2016	24.8	24.1	27.3	27.5	24.0	23.4	25.8
2017	17.7	18.5	18.3	19.1	19.5	20.1	18.9

Source: Bank of Zambia

Table 14: Commercial Bank Lending Rates - Annual Average (%), 2008 -2017

Year	Weighted Lending Base Rate	Lending Margin	Lending Rate	Weighted Interbank Rate
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
2016	15.5	12.5	28.1	20.8
2017	12.4	14.0	26.9	12.6

Note: The policy rate was introduced in April 2012 and replaced the Weighted Lending Base rate

Source: Bank of Zambia and Commercial Banks

Table 15: Commercial Bank Deposit Rates - Annual Average (%), 2008 - 2017

	Cheque Account (K500 & above)	Savings		Deposits over K20,000.00						
		Less than	More than	24 hr call	7 days	14 days	30 days	60 days	90 days	180 days
		K100	K100							
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
2016	1.3	2.6	3.3	2.3	6.9	7.3	9.0	10.6	10.8	12.6
2017	1.2	2.0	2.7	2.1	4.8	5.1	7.1	8.2	8.9	10.6

Source: Bank of Zambia and Commercial Banks

Table 16: Commercial Bank Exchange Rates (K/Foreign Currency) - End Period, 2008 - 2017

Year End	US Dollar		British Pound		Euro		South Africa Rand	
	Buying	Selling	Buying	Selling	Buying	Selling	Buying	Selling
2008	4.8239	4.9441	7.1036	7.4198	6.3150	6.6218	0.4862	0.5077
2009	4.6784	4.6973	7.5245	7.7551	6.7454	6.9503	0.6133	0.6375
2010	4.7126	4.7525	7.2474	7.5046	6.1602	6.3954	0.6759	0.7066
2011	5.1002	5.1369	7.7978	8.1141	6.5990	6.8582	0.6062	0.6437
2012	5.2025	5.2321	8.2564	8.4086	6.7187	6.8540	0.6037	0.6162
2013	5.5076	5.5176	9.1063	9.1240	7.5846	7.5994	0.5214	0.5226
2014	6.3756	6.3956	9.9473	9.9798	7.7471	7.7726	0.5516	0.5536
2015	10.9706	10.9906	16.2585	16.2936	11.7704	11.8020	0.7225	0.7241
2016	9.8737	9.9208	12.2610	12.3218	10.3628	10.4139	0.7204	0.7241
2017	9.9678	10.0178	12.1664	12.2284	11.9564	12.0204	0.8058	0.8118

Source: Bank of Zambia and Commercial Banks

Table 17: Bank of Zambia and Bureau De Change Exchange Rates (K/US Dollars) - End Period, 2008 - 2017

Year End	Bank of Zambia Rates			Bureau Rates		
	Buying	Selling	Mid-rate	Buying	Selling	Mid-rate
2008	4.8730	4.8930	4.8830	4.7188	4.8370	4.7779
2009	4.6579	4.6778	4.6678	4.6519	4.7309	4.6914
2010	4.7257	4.7457	4.7357	4.7163	4.8133	4.7648
2011	5.1073	5.1273	5.1173	5.0687	5.1535	5.1111
2012	5.1985	5.2290	5.2085	5.2433	5.3236	5.2835
2013	5.5076	5.5176	5.5126	5.5172	5.5990	5.5581
2014	6.3756	6.3956	6.3856	6.3112	6.4151	6.3632
2015	10.8288	10.8488	10.8388	10.6040	10.8217	10.7128
2016	9.8133	9.8595	9.8364	9.7949	9.9568	9.8759
2017	9.9678	10.0178	9.9928	9.7647	9.9304	9.8476

Source: Bank of Zambia and Bureau De Change

Table 18: Financial Stability Indicators; Commercial Banks (Ratios, Unless Indicated), 2008 - 2017

Indicator	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Total Regulatory Capital to Risk-weighted Assets	18.6	22.3	22.1	19.2	21.3	26.8	27.0	21.2	26.2	26.5
Tier 1 Regulatory Capital to Risk-weighted Assets	17.7	18.9	19.1	16.8	19.4	24.5	24.6	19.2	23.4	24.5
Total Regulatory Capital to Total Assets (Leverage)	9.9	11.2	10.4	10.2	12.0	14.1	13.1	12.2	11.9	12.6
Total Non-Performing Loans to Total Loans and Advances	7.2	12.6	14.8	10.4	8.1	7.0	6.1	7.3	9.7	11.5
Loan Loss Provisions to Non-Performing Loans	104.6	86.6	80.3	76.7	73.5	83.2	68.8	70.5	71.0	69.2
Core Liquid Assets Ratio (Required)	9.0	9.0	9.0	9.0	9.0	6.0	6.0	6.0	6.0	6.0
Core Liquid Assets Ratio (Actual)	47.7	60.5	57.1	60.5	53.0	49.5	71.1	92.6	74.8	106.2
Kwacha/Forex Statutory Reserve Ratio (Required)	8.0	8.0	8.0	5.0	5.0	8.0	14.0	18.0	18.0	8.0
Kwacha Statutory Reserve Ratio (Actual)	9.5	8.1	8.5	6.5	6.3	8.5	14.2	17.7	19.4	11.5
Foreign Currency Statutory Reserve Ratio (US\$) - Actual	10.4	10.2	10.2	5.0	8.0	8.0	14.0	18.0	19.4	9.2
Return on Assets	3.6	2.1	2.9	3.7	3.9	3.4	3.7	2.8	2.5	3.1
Return on Equity	20.8	9.4	12.1	25.5	20.8	18.2	3.6	13.1	12.4	15.4
Gross Interest Income to Total Gross Income	66.6	65.1	58.6	61.8	61.3	64.5	66.4	67.1	68.6	69.0
Net Interest Margin (%)	10.4	10.7	9.0	8.1	8.4	8.3	8.5	8.2	8.7	9.1
Total Loans and Advances to Total Deposits Ratio	66.6	60.1	53.1	57.1	66.0	61.4	62.0	56.4	50.0	45.2
Liquid Assets to Total Assets	35.5	38.0	43.8	40.3	36.0	38.9	35.8	34.8	39.1	45.5
Foreign Currency Loans to Total Loans	42.1	36.4	32.8	39.1	28.7	25.6	29.0	36.9	35.7	41.6
Foreign Currency Liabilities to Total Liabilities	35.8	38.0	39.6	39.0	22.9	30.4	32.1	48.9	44.9	44.0

Source: Bank of Zambia and Commercial Banks

Table 19: Payments Systems Transactions, 2008 - 2017

Payment System	2007	2009	2010	2011	2012	2013	2014	2015	2016	2017
Real Time Gross Settlement System Transactions										
Volumes	91,462.0	148,147.0	171,751.0	198,586.0	240,564.0	297,757.0	319,836.0	374,661.0	388,176.0	493,964.0
Values (K' Million)	164,295.0	209,311.0	280,508.6	339,770.8	388,322.5	528,950.7	657,203.2	887,544.4	723,489.4	799,745.0
Zambia Electronic Clearing House Transactions										
Volumes	3,384,827.0	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	10,197,756.0	8,242,104.0
Values (K' Million)	33,389.0	26,287.6	27,227.9	34,711.5	43,537.8	55,115.2	60,093.4	59,788.1	54,672.2	59,939.2

Source: Bank of Zambia

Table 20A: Number of Non-Bank Financial Institutions Branches by Province, 2009 - 2017

Province	2009	2010	2011	2012	2013	2014	2015	2016	2017				Total
									Microfinance Companies	Leasing Companies	Bureau De Change	Other Financial Corporations	
Central	5	5	9	37	11	9	9	17	12	0	0	5	17
Copperbelt	52	52	61	88	68	61	65	72	38	2	18	14	72
Eastern	9	13	15	41	17	16	16	20	15	0	0	5	20
Luapula	5	4	5	10	5	5	5	8	4	0	0	4	8
Lusaka	101	108	127	173	139	140	147	152	62	1	116	12	191
Northern	11	12	15	19	15	3	7	6	2	0	0	4	6
North-Western	9	9	9	13	14	10	11	11	1	0	4	6	11
Southern	19	19	23	43	23	22	22	39	23	1	9	6	39
Western	6	5	7	17	9	10	9	11	7	0	0	4	11
*Muchinga	N/A	N/A	N/A	9	6	9	10	10	3	0	4	3	10
Total	217	227	271	450	307	285	301	346	167	4	151	63	385

*Muchinga Province was created in 2011, hence data available starting 2012

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 20B: Number of Non-Bank Financial Institutions, 2008 - 2017

Institution	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Micro Finance Institutions	18	25	24	32	35	35	33	35	33	34
Leasing Companies	10	12	11	9	8	7	9	10	8	8
Bureau De Change	38	44	50	55	57	64	67	74	73	80
Bulding societies	3	3	3	3	4	4	4	4	4	3
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	72	87	91	102	107	113	116	126	121	128

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 21: Financial Soundness Indicators for Leasing and Finance Companies , End Period 2008-2017 (Ratios, unless otherwise indicated)

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Capital Ratios										
Shareholders Equity to Assets	17.0	8.0	17.0	21.0	24.0	24.0	31.0	30.8	-14.7	-30.3
Deposits & other liabilities to Shareholders' Funds	494.0	1,102.0	477.0	380.0	308.0	320.0	130.0	150.9	-305.7	-92.9
Nonperforming Loans to Shareholders Equity	92.0	241.0	209.0	43.0	11.0	18.0	15.0	30.2	-360.8	-292.7
Tier 1 Capital to Risk Based Assets	16.0	5.0	11.0	16.0	23.0	23.0	30.9	22.5	-11.4	-27.1
Total Capital to Risk Based Assets	17.0	6.0	15.0	18.0	24.0	23.0	31.9	22.9	-11.4	-24.4
Asset Quality										
Net Nonperforming Assets to Total Assets	4.0	1.0	1.0	1.0	1.0	4.0	0.7	5.0	-2.9	88.6
Non-performing Loans to Total Loans	18.0	21.0	40.0	10.0	3.0	5.0	6.1	6.0	0.6	67.2
Allowance For Loan and Lease Losses to total loans	14.0	20.0	40.0	9.0	79.0	3.0	0.1	6.0	66.9	61.2
Allowance for Loan and Lease Losses to NPL	76.0	93.0	97.0	91.0	103.0	54.0	100.0	51.0	105.4	91.0
Earnings										
Monthly Return on Assets (ROA)	-34.0	-7.0	-5.0	2.0	9.0	6.0	12.0	-1.0	-0.6	-1.9
Annualised Return on Assets (ROA)	-34.0	-7.0	-5.0	2.0	9.0	6.0	10.0	-13.0	-7.4	-54.3
Monthly Return on Equity (ROE)	-202.0	-88.0	-30.0	10.0	3.0	2.0	46.0	-4.0	5.3	6.0
Annualised Return on Equity (ROE)	-201.7	-88.4	-30.4	10.0	36.0	24.0	40.2	-52.3	63.5	179.3
Net Interest Margin (%)	56.0	42.0	61.0	64.0	75.0	70.0	66.8	41.4	-16.9	40.5
Loans Yield Rate (%)	22.8	27.0	29.0	16.0	19.0	21.0	22.0	36.8	0.0	18.0
Earning Assets	75.8	85.0	76.0	81.0	85.0	80.0	81.6	78.7	36.8	59.5
Liquidity and Funds Management										
Liquid assets to Total deposits & short-term liabilities	7.7	11.0	24.0	5.0	7.0	21.2	37.2	43.7	53.5	28.6
Excess (-Deficiency) of Liquid Assets to Total Assets	-76.7	-82.0	-62.0	-75.0	-70.0	-76.0	-28.2	-26.1	-52.8	-39.8
Total Deposits to Total assets	21.0	21.0	8.0	7.0	8.0	5.3	0.1	0.1	7.0	7.5
Gross Loans to Total Deposits	404.2	450.0	1,204.0	1,236.0	1,083.0	1,505.5	1,209.0	1,141.8	1,204.8	1,749.6

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 21: Financial Soundness Indicators for Leasing and Finance Companies , End Period 2008-2017 (Ratios, unless otherwise indicated) Cont'

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Large Loans*										
	108,120.0	55,921.0	35,628.0	65,733.0	56,013.0	20,875.0	65,254.0	179,508.7	253,437.0	216,800.0
Large Loans - Equal to or Exceeding 10% of Regulatory Capital (K' Million)										
Large Loans to Total loans	50.8	30.0	22.0	31.0	20.0	5.3	0.2	0.4	0.6	41.8
Large loans to Regulatory Capital	299.4	619.0	168.0	158.0	69.0	18.5	0.4	1.3	-3.3	-112.1
Insider Loans**										
Total Insider Loans (K' Million)	20,694.0	12,118.0	3,135.0	1,236.0	575.0	9,407.0	6,589.0	19,593.4	746.0	124,500.0
Insider Loans to Total Loans	9.7	7.0	2.0	1.0	1.0	2.4	0.0	0.0	0.0	24.0
Insider Loans to Regulatory capital	57.3	134.0	15.0	3.0	1.0	8.3	0.0	0.1	0.0	-64.3
Foreign Exchange Exposure										
	29,319.0	30,537.0	51,176.0	34,122.0	133,299.0	7,542.0	1,279.0	37,773.7	17,076.4	50,200.0
Overall Exposure - Maximum of 25% of Regulatory Capital (K' Million)										
Overall Exposure to regulatory capital	81.2	338.0	241.0	82.0	48.0	6.7	0.9	0.3	-0.2	-35.0
Significant Single Currency Exposure (K' Million)	20,028.8	30,536.7	51,175.6	34,122.0	35,218.0	7,542.0	1,279.0	37,773.7	17,019.3	44.3
Significant Single Currency Exposure to regulatory capital - Not Exceeding 20% of Regulatory Capital	55.5	337.8	241.0	82.0	42.0	7.0	0.9	0.3	-0.2	-35.0

***Large Loans:** An exposure of a financial institution to any person in an amount equal to, or exceeding, ten per centum of the financial institution's regulatory capital.

****Insider Loans:** Loans to Officers, Directors or Principal Shareholders

Source: Bank of Zambia and Non-Bank Financial Institutions

Table 22: Financial Soundness Indicators for Building Societies - End Period, 2008 - 2017 (Ratios, unless otherwise indicated)

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Capital Ratios										
Shareholders Equity to Assets	13.0	26.1	26.8	26.8	17.0	12.8	34.0	33.2	36.8	28.9
Deposits & other liabilities to Shareholders' Funds	670.0	282.5	273.0	268.0	476.0	680.6	196.0	201.5	139.3	202.0
Nonperforming Loans to Shareholders Equity	28.3	25.7	22.7	18.0	40.0	46.7	16.0	18.0	30.1	43.3
Tier 1 Capital to Risk Based Assets	-8.0	20.5	24.6	19.0	14.0	10.0	44.5	29.0	22.6	80.7
Total Capital to Risk Based Assets	-8.0	23.2	34.6	29.0	19.0	12.1	44.0	30.1	23.2	117.6
Asset Quality										
Net Nonperforming Assets to Total Assets	2.7	3.9	3.6	2.0	2.0	1.9	2.0	2.1	4.4	3.0
Non-performing Loans to Total Loans	7.0	14.5	13.5	9.0	13.0	10.3	10.1	10.1	18.2	18.3
Allowance For Loan and Lease Losses to total loans	1.9	6.0	6.0	6.0	10.0	7.0	7.0	6.6	10.9	13.9
Allowance for Loan and Lease Losses to NPL	26.3	42.0	41.0	62.0	72.0	68.1	66.4	64.9	60.2	76.0
Earnings										
Monthly Return on Assets (ROA)	3.9	4.0	5.0	3.0	-0.2	-0.1	-0.4	1.7	5.1	-0.5
Annualised Return on Assets (ROA)	4.1	4.0	3.0	3.0	2.0	1.0	-66.6	20.1	61.2	0.0
Net Interest Margin (%)	77.7	72.0	80.0	86.0	77.0	78.0	68.8	74.6	70.4	71.3
Loans Yield Rate (%)	13.4	16.0	15.0	12.0	10.0	23.0	22.0	19.5	13.1	24.2
Earning Assets	71.9	60.0	62.0	65.0	64.0	57.3	73.6	70.3	65.5	71.4
Liquidity and Funds Management										
Liquid assets to Total deposits & short-term liabilities	26.5	28.0	32.0	25.0	23.0	14.3	36.1	22.8	19.1	19.2
Excess (-Deficiency) of Liquid Assets to Total Assets	-64.0	-53.0	-50.0	-55.0	-64.0	-74.7	-42.3	-51.6	-51.1	-57.5
Total Deposits to Total assets	43.0	35.0	44.0	46.0	47.0	45.6	34.0	39.7	37.0	44.3
Gross Loans to Total Deposits	43.0	35.0	44.0	46.0	111.0	126.9	155.0	149.0	164.6	154.3

Source: Bank of Zambia and Building Societies

Table 22: Financial Soundness Indicators for Building Societies - End Period, 2008 - 2017 (Ratios, unless otherwise indicated) Cont'

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Large Loans*										
Large Loans (K' Million)	N/A	4,421.0	928.0	928.0	37,142.0	13,555.0	16,896.0	54,663.7	44,444.0	79,081.0
Large Loans to Total loans	N/A	3.0	1.0	0.0	15.0	4.5	4.0	9.3	7.1	10.7
Large loans to Regulatory Capital	N/A	11.0	1.0	1.0	70.0	28.9	7.0	18.3	12.6	3.3
Insider Loans**										
Total Insider Loans (K' Million)	N/A	921.0	1,125.0	1,125.0	1,241.0	2,633.0	1,895.0	6,561.4	11,902.0	7,413.0
Insider Loans to Total loans	N/A	1.0	1.0	1.0	1.0	0.9	0.0	1.1	1.9	1.0
Insider Loans to Regulatory capital	N/A	2.0	2.0	2.0	2.0	5.6	0.1	2.2	3.4	0.3
Foreign Exchange Exposure										
Overall Exposure (K' Million)	1,899.0	518.0	62.0	62.0	544.0	1,414.0	57,724.0	33,197.0	36,268.5	26,113.0
Overall Exposure to regulatory capital	-17.3	1.0	0.1	0.0	1.0	3.0	23.1	11.1	10.3	9.1
Significant Single Currency Exposure (K' Million)	1,899.0	518.0	62.0	62.0	544.0	1,414.0	57,724.0	33,197.0	36,268.5	26,113.0
Significant Single Currency Exposure to regulatory capital	-17.3	1.0	0.1	0.0	1.0	3.0	23.1	11.1	10.3	9.1

***Large Loans:** An exposure of a financial institution to any person in an amount equal to, or exceeding, ten per centum of the financial institution's regulatory capital.

****Insider Loans:** Loans to Officers, Directors or Principal Shareholders

Source: Bank of Zambia and Building Societies

Table 23: Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex, 2008 - 2017

Occupational Category	2008				2009				2010				2011				2012				2013			
	Male		Female		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	Z	NZ	Z	NZ
Managers and Chief Executive	79	6	46	1	162	10	68	3	174	9	82	3	186	25	125	2	410	19	197	7	471	17	141	5
Professionals	26	2	12	0	133	0	65	0	138	0	72	0	144	8	104	0	294	5	162	0	344	3	241	1
Technicians	23	0	9	0	196	0	143	0	213	0	169	0	64	0	32	1	312	0	165	0	225	0	146	0
Clerks	187	0	180	1	251	0	204	0	243	0	210	0	351	2	319	1	463	0	394	0	445	0	473	0
Service and Market Sales Workers	4	0	6	0	58	10	105	1	90	1	117	1	479	12	406	0	491	5	403	1	0	0	0	0
Drivers and Machine Operators	3	0	0	0	66	0	1	0	69	0	1	0	96	0	1	0	74	1	1	0	78	0	4	0
Elementary Occupations	27	0	3	0	29	0	14	0	27	0	18	0	77	1	49	0	127	1	41	0	91	1	48	0
Temporary Employees	47	0	25	0	69	0	35	0	80	0	41	0	87	0	56	0	146	1	90	0	93	0	48	1
Other	27	0	8	0	152	0	72	0	169	0	94	0	73	0	89	1	300	0	189	0	371	0	154	2
Annual Total	423	8	289	2	1,116	20	707	4	1,203	10	804	4	1,557	48	1,181	5	2,617	32	1,642	8	2,118	21	1,255	9
Grand Total	722				1,847				2,021				2,791				4,299				3,403			

Z = Zambian

NZ = Non Zambian

Source: Non-Bank Financial Institutions

Table 23: Annual Employment in Non-Bank Financial Corporations by Occupational Category and Sex, 2008 - 2017 (cont')

Occupational Category	2014				2015				2016				2017			
	Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ												
Managers and Chief Executive	297	25	172	8	307	22	180	11	310	23	168	9	288	21	178	6
Professionals	300	1	271	0	396	1	312	0	379	2	379	0	322	3	305	0
Technicians	413	0	302	0	397	0	280	0	394	0	294	0	403	0	279	0
Clerks	301	0	353	0	257	0	397	0	357	0	255	0	292	0	366	0
Service and Market Sales Workers	273	0	229	0	284	0	228	0	268	0	240	0	271	0	247	0
Drivers and Machine Operators	92	0	5	0	106	0	5	0	86	0	0	0	88	0	6	0
Elementary Occupations	134	0	92	0	99	0	83	0	74	0	23	0	241	0	73	0
Temporary Employees	67	0	44	1	31	0	22	1	22	0	1	0	41	0	48	1
Other	45	0	35	1	86	0	28	1	59	0	21	2	32	0	22	1
Annual Total	1,922	26	1,503	10	1,963	23	1,535	13	1,949	25	1,381	11	1,978	24	1,524	8
Grand Total	3,461				3,534				3,366				3,534			

Z = Zambian

NZ = Non Zambian

Source: Non-Bank Financial Institutions

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2008 - 2017

Occupational Category	2008				2009				2010				2011				2012			
	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
Legislators, Senior Officials and Managers	65	7	17	0	84	8	23	0	94	16	28	0	114	14	36	0	137	19	32	2
Professionals	71	4	41	1	82	0	47	0	84	0	45	1	108	2	53	0	113	2	51	1
Technicians and Associate Professionals	91	0	57	1	146	0	123	0	167	0	135	0	184	0	150	0	195	0	142	0
Clerks	116	0	77	0	132	0	94	0	138	0	94	1	178	0	200	1	206	0	228	1
Service Workers, Shop and Market Sales Workers	288	0	223	0	280	0	143	8	384	23	258	9	497	0	325	0	531	0	361	0
Skilled Agricultural and Shop Fisheries Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Craft and Related Trade Workers	18	0	2	0	8	0	1	0	8	0	1	0	7	0	1	0	7	0	1	0
Plant, Machine Operators and Assemblers	17	0	0	0	2	0	2	0	3	0	2	0	0	0	0	0	0	0	0	0
Elementary Occupations	29	0	6	0	45	0	31	0	44	0	29	0	2	0	0	0	3	0	1	0
Temporary Employees	3	0	5	0	20	0	23	0	43	0	42	0	28	1	15	0	37	1	19	0
Other	14	0	0	0	11	0	15	0	22	0	20	0	28	1	53	0	42	1	40	0
Total	712	11	428	2	810	8	502	8	987	39	654	11	1,146	18	833	1	1,272	23	875	4
Grand Total	1,153				1,328				1,691				1,998				2,174			

Z = Zambian

NZ = Non Zambian

Source: Pensions and Insurance Authority

Table 24: Annual Insurance Companies Employment by Occupational Category and Sex, 2008 - 2017 (Cont')

Occupational Category	2013				2014				2015				2016				2017			
	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
Legislators, Senior Officials and Managers	158	21	41	2	170	20	40	2	182	19	51	2	193	23	63	3	197	25	61	3
Professionals	106	0	67	1	103	0	69	1	105	0	65	1	108	0	69	1	107	0	72	2
Technicians and Associate Professionals	200	0	154	1	210	1	163	1	226	1	178	1	236	1	183	1	255	4	173	1
Clerks	224	0	191	1	224	0	219	1	223	0	230	1	229	0	239	1	231	0	227	1
Service Workers, Shop and Market Sales Workers	538	0	340	0	666	0	472	0	695	0	508	1	708	0	524	0	729	0	539	0
Skilled Agricultural and Shop Fisheries Workers	1	0	0	0	3	0	0	0	3	0	0	0	2	0	0	0	3	0	0	0
Craft and Related Trade Workers	1	0	0	0	8	0	0	0	9	0	0	0	0	0	0	0	7	0	0	0
Plant, Machine Operators and Assemblers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elementary Occupations	3	0	1	0	4	0	1	0	6	0	0	0	5	0	0	0	5	0	0	0
Temporary Employees	55	1	35	0	62	0	34	0	60	0	43	0	65	0	47	0	62	0	43	0
Other	59	1	70	0	58	1	101	0	60	1	101	0	62	1	112	0	59	1	103	0
Total	1,345	23	899	5	1,508	22	1,099	5	1,569	21	1,176	6	1,608	25	1,237	6	1,655	30	1,218	7
Grand Total	2,272				2,634				2,772				2,876				2,910			

Z = Zambian

NZ = Non Zambian

Source: Pensions and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2008 - 2017

Occupational Category	2008				2009				2010				2011				2012			
	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
Managers and Chief Executive	345	58	124	4	713	97	286	8	800	106	324	6	1148	122	546	109	1217	119	670	22
Professionals	772	16	421	2	1021	0	692	1	1098	0	757	1	922	13	617	6	1301	11	797	3
Technicians	791	0	568	2	726	0	582	0	929	0	774	0	600	1	457	1	1216	1	902	11
Clerks	1817	0	1385	1	1628	0	1300	1	1478	0	1180	2	2142	2	1444	354	2094	0	1766	1
Service and Market Sales Workers	308	0	229	0	365	10	250	9	502	24	378	10	1033	12	749	0	1100	5	807	1
Craft and Related Trade Workers	60	0	12	0	8	0	1	0	8	0	1	0	43	0	2	0	28	0	1	0
Plant and Machine Operators and Assemblers	69	0	18	0	68	0	3	0	72	0	3	0	137	0	5	0	177	1	2	0
Elementary Occupations	248	0	27	0	134	0	45	0	110	0	48	0	111	1	51	0	139	1	44	0
Temporary Employees	141	0	71	0	274	2	182	0	445	0	284	0	422	1	345	0	519	2	319	0
Other	53	0	21	0	261	5	93	0	282	0	121	0	358	6	376	38	535	1	359	0
Total	4604	74	2876	9	5198	114	3434	19	5724	130	3870	19	6916	158	4592	508	8326	141	5667	38
Grand Total	7563				8765				9743				12174				14172			

Z = Zambian

NZ = Non Zambian

Source: Commercial banks, Non-Bank Financial Institutions and Pensions and Insurance Authority

Table 25: Consolidated Annual Financial Sector Employment by Occupational Category and Sex, 2008 - 2017 (Cont')

Occupational Category	2013				2014				2015				2016				2017			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Z	NZ	Z	NZ																
Managers and Chief Executive	1079	119	403	20	1328	129	811	25	1357	132	781	30	1300	124	735	29	1479	115	896	28
Professionals	1280	5	832	2	1136	6	881	1	1467	5	1111	1	1463	5	1168	1	1226	5	1001	2
Technicians	1196	1	945	1	1199	1	1007	1	1050	1	867	1	1218	1	1021	1	941	4	692	1
Clerks	2086	0	1960	1	1707	1	1709	1	1633	0	1769	1	1986	0	1792	1	1992	0	2045	1
Service and Market Sales Workers	660	0	436	0	1052	0	767	0	1134	0	810	1	1032	0	770	0	1067	0	833	0
Craft and Related Trade Workers	32	0	1	0	42	0	3	0	38	0	1	0	2	0	0	0	3	0	0	0
Plant and Machine Operators and Assemblers	163	0	12	0	100	0	5	0	117	0	5	0	86	0	0	0	98	0	6	0
Elementary Occupations	116	1	55	0	144	0	98	0	114	0	87	0	91	0	23	0	250	0	74	0
Temporary Employees	486	1	311	1	352	0	226	1	440	2	341	1	292	0	232	0	269	0	244	1
Other	704	4	426	4	437	1	334	1	533	1	511	1	340	1	184	2	273	1	257	1
Total	7802	131	5381	29	7497	138	5841	30	7883	141	6283	36	7810	131	5925	34	7598	125	6048	34
Grand Total	13343				13506				14343				13900				13805			

Z = Zambian

NZ = Non Zambian

Source: Commercial banks, Non-Bank Financial Institutions and Pensions and Insurance Authority

Table 26 : National Consumption of Fuels, 2008 - 2017

Diesel (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
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
2016	28,304,318	358,000	37,692,949	12,985,792	2,849,620	23,114,753	323,963,195	71,621,868	368,525,272	68,515,539	937,931,307
2017	26,288,855	178,300	39,218,001	14,119,895	3,329,500	27,469,099	333,667,775	75,452,656	354,657,764	71,433,749	945,815,594

Kerosene(Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2008	255,061	0	40,000	0	23,111	400,215	681,960	4,971,280	9,316,771	74,620	15,763,018
2009	1,093,579	0	200,370	0	0	482,856	478,344	6,471,064	10,481,450	381,869	19,589,532
2010	1,982,500	0	46,000	0	0	160,350	354,000	7,324,598	10,289,067	1,641,776	21,798,291
2011	1,858,256	0	75,000	0	0	369,442	584,040	4,015,887	14,430,779	3,538,883	24,872,286
2012	636,500	0	51,500	0	0	443,000	628,250	1,252,625	15,486,987	232,743	18,731,604
2013	44,000	0	278,000	0	5,500	382,000	576,261	1,384,308	12,797,592	73,737	15,541,398
2014	91,000	112,000	143,000	0	10,000	309,000	4,157,709	430,609	10,474,409	448,845	16,176,572
2015	303,075	77,482	409,020	0	0	346,824	2,502,783	1,024,310	17,902,946	5,583	22,572,023
2016	100,000	0	45,841	0	0	218,000	691,640	928,839	17,904,597	21,500	19,910,417
2017	42,000	0	540,582	0	0	178,000	366,710	1,340,714	17,893,757	68,000	20,429,764

*Other: consist of consumers not classified by the listed sectors, e.g. a security company, financial services etc.

Source: Energy Regulation Board

Table 26 : National Consumption of Fuels, 2008 - 2017 (Cont')

Petrol (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
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
2016	469,500	0	95,000	533,530	1,095,800	140,000	1,535,997	8,829,871	449,310,083	1,011,237	463,021,018
2017	272,646	0	32,600	0	1,007,700	368,600	1,029,330	15,329,314	413,450,192	3,096,464	434,586,846

Jet-A1 (Lts)											
Year	Agriculture	Aviation	Construction	Electricity	Government	Manufacturing	Mining	Other*	Retail	Transport	Grand Total
2007	0	37,718,658	0	0	820,600	0	0	0	0	0	38,539,258
2008	0	48,164,343	0	0	552,000	0	0	0	0	0	48,716,343
2009	0	35,434,404	0	0	1,865,043	0	0	1,970	0	0	37,301,417
2010	0	35,501,994	0	0	1,140,000	0	0	0	0	0	36,641,994
2011	0	39,180,544	0	0	1,558,500	0	0	0	2,294	0	40,741,338
2012	0	60,159,540	0	0	578,000	0	0	1,108,500	0	0	61,846,040
2013	0	60,658,023	0	0	1,286,057	0	0	1,658,650	0	72,000	63,674,730
2014	166,478	22,068,400	0	0	606,082	0	0	9,418,494	40,485	12,398,052	44,697,991
2015	230,111	24,185,583	0	0	302,001	0	0	6,429,580	16,182	23,518,070	54,681,526
2016	47,972	12,415,407	0	0	25,470	0	0	7,729,975	210	14,040,851	34,259,885
2017	0	21,624,926	0	0	195,623	0	132,996	4,750,603	0	6,087,993	32,792,141

*Others: consist of consumers not classified by the listed sectors, e.g. a security company, financial services etc.

Source: Energy Regulation Board

Table 27: Investment Pledges by Sector (US \$' Million), 2008 - 2018

Sector	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017*
Agriculture	63.3	63.0	315.0	194.3	466.2	379.0	477.0	140.1	113.2	455.6	6,705.0
Construction	19.5	33.9	24.7	86.8	44.8	85.6	231.9	3,233.7	160.1	301.0	606.0
Education	4.1	0.0	14.7	214.6	3.6	0.0	9.5	1.6	34.3	0.0	1.3
Energy	0.0	1,306.7	92.1	570.2	1,098.6	1,752.9	873.7	26.1	1,461.4	888.1	8,402.0
Financial Institutions	0.0	0.0	38.0	0.0	141.8	0.9	0.0	0.0	3.4	0.0	0.0
Health	1.3	38.8	59.3	22.5	2.5	2.6	1.1	26.7	55.2	4.2	35.0
ICT	275.3	4.6	0.0	161.7	20.5	20.7	6.5	173.9	5.2	43.8	259.0
Manufacturing	805.5	1,506.9	461.1	1,907.1	718.4	1,242.0	1,995.0	949.4	600.1	699.6	843.0
Mining	441.5	7,461.4	217.3	986.4	992.5	4,235.8	124.8	76.3	43.3	189.8	219.0
Real Estate	12.9	63.8	445.0	413.6	375.1	1,858.3	984.0	224.0	527.6	260.5	102.0
Service	34.4	158.6	72.7	99.8	161.3	218.9	177.2	168.2	58.8	82.0	74.0
Tourism	52.0	184.1	200.4	127.2	747.0	184.0	549.8	83.1	228.3	140.8	114.0
Transport	270.7	54.8	63.5	4.1	26.6	108.3	29.6	25.4	31.6	47.2	43.0
Totals	1,980.4	10,876.6	2,003.7	4,788.3	4,798.7	10,089.1	5,460.1	5,128.5	3,322.4	3,112.7	17,403.3

*Preliminary

Source: Zambia Development Agency

Table 28: Tourist Entries in Zambia's National Parks by Country, 2009 - 2017

	2009	2010	2011	2012	2013	2014	2015	2016	2017
United State of America	7,510	7,223	8,539	9,681	12,967	12,372	13,624	14,394	12,867
Canada	2,376	915	1,391	1,046	1,022	931	769	899	807
North America	9,886	8,138	9,930	10,727	13,989	13,303	14,393	15,293	13,674
Britain/UK	10,875	8,810	8,770	9,953	14,303	13,539	14,177	15,909	11,664
Germany	2,439	2,766	2,731	2,924	2,699	2,166	2,180	2,637	2,684
France	1,146	1,304	1,053	1,003	1,076	893	924	1,296	1,300
Netherlands	1,852	1,735	1,488	747	1,057	1,052	995	1,281	1,451
Sweden	318	473	436	576	565	605	461	715	659
Norway	272	491	436	554	479	381	568	610	349
Spain	763	721	782	466	451	392	354	558	520
Italy	1,320	788	1,054	786	1,032	1,010	743	950	1,148
Switzerland	444	512	483	621	739	779	810	972	1,133
Russia	184	119	113	111	202	190	185	265	169
Other European countries	2,504	2,301	2,343	3,321	3,658	2,525	3,009	3,246	2,295
Europe	22,117	20,020	19,689	21,062	26,261	23,532	24,406	28,439	23,372
Australia	1,580	1,651	1,363	1,554	1,761	1,834	1,396	1,689	1,881
Newzealand	233	170	240	410	382	337	362	470	409
China	368	443	669	770	1,308	1,037	1,154	1,688	1,298
Japan	394	314	324	254	383	329	526	556	477
India	402	459	541	1,314	2,017	1,080	1,633	1,903	2,435
Other Asian Countries	325	426	720	270	N/A	N/A	N/A	N/A	N/A
Australasia	3,302	3,463	3,857	4,572	5,851	4,617	5,071	6,306	6,500
Brazil	140	99	238	93	98	155	99	193	141
Mexico	207	150	148	567	167	116	104	154	134
Other - South America	418	519	614	1,291	864	2,091	657	644	403
South America	765	768	1,000	1,951	1,129	2,362	860	991	678

Source: Zambia Wildlife Authority

Table 28: Tourist Entries in Zambia's National Parks by Country, 2009 - 2017 (Cont')

	2009	2010	2011	2012	2013	2014	2015	2016	2017
South Africa	4,420	5,209	5,200	3,883	4,828	6,374	7,460	7,201	5,875
Botswana	39	48	89	122	1,877	197	124	249	172
Namibia	134	124	179	122	236	263	265	421	218
Kenya	38	60	77	48	173	121	173	176	203
Tanzania	42	53	7	257	85	51	103	158	51
Malawi	N/A	N/A	N/A	140	831	1,979	2,331	1,799	1,803
Other African Countries	1,008	1,978	1,593	2,206	2,167	2,287	2,830	3,246	2,095
Rest of Africa	5,681	7,472	7,145	6,778	10,197	11,272	13,286	13,250	10,417
Unclassified International	N/A	1,413	774						
Zambian	23,010	18,129	22,186	17,344	19,862	24,903	29,224	41,772	23,962
Total	64,761	57,990	63,807	62,434	77,289	79,989	87,240	107,464	79,377

Source: Zambia Wildlife Authority

Map 3: Area By Province

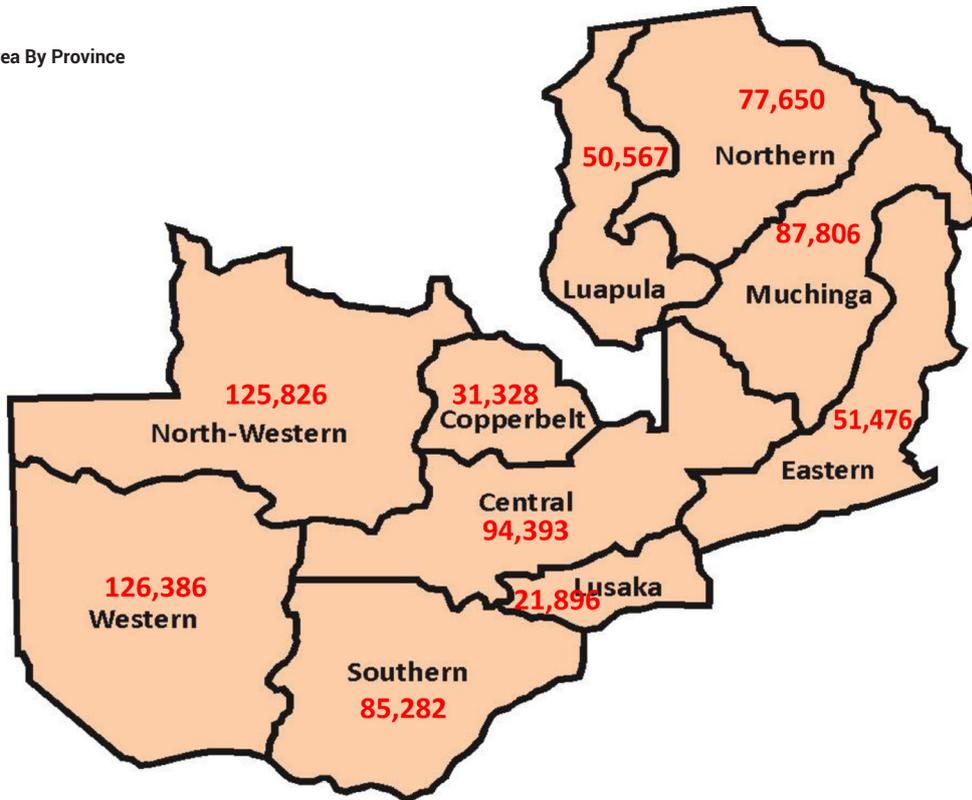


Table 29 :Area By Province

Provinces	Area (km ²)
Central	94,393
Copperbelt	31,328
Eastern	51,476
Luapula	50,567
Lusaka	21,896
Muchinga	87,806
Northern	77,650
North-Western	125,826
Southern	85,282
Western	126,386
Zambia	752,610

Source: Central Statistical Office

Map 4: Population By Province (2017*)

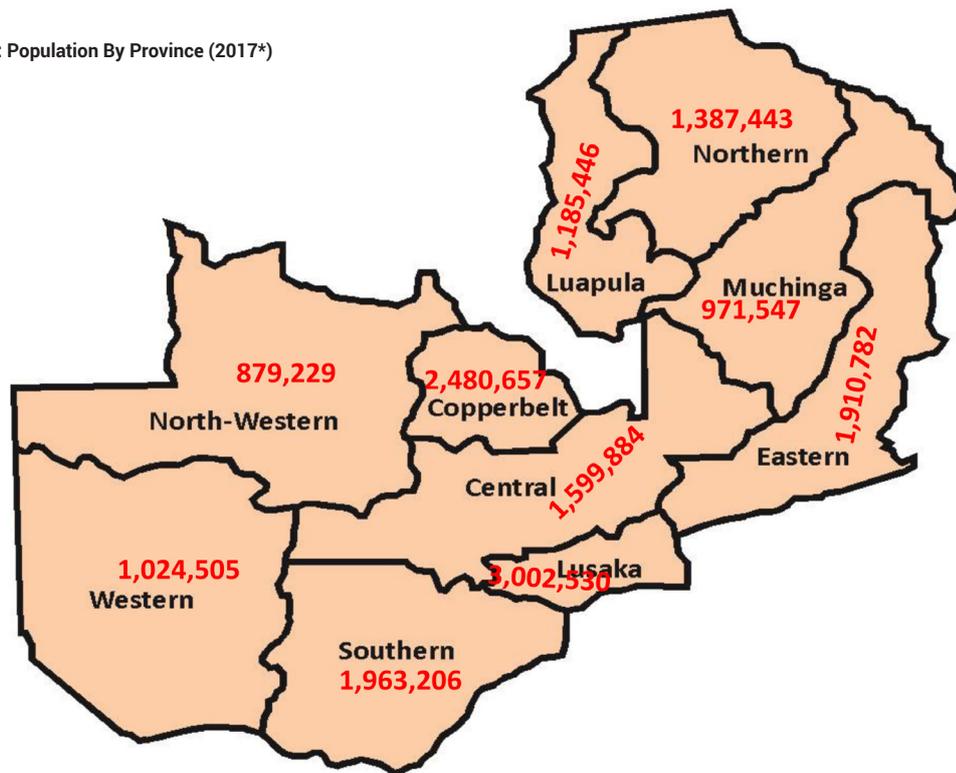


Table 30 :Population By Province

Province	Population 2017*
Central	1,599,884
Copperbelt	2,480,657
Eastern	1,910,782
Luapula	1,185,446
Lusaka	3,002,530
Muchinga	971,547
Northern	1,387,443
North-Western	879,229
Southern	1,963,206
Western	1,024,505
Zambia	16,405,229

*Note: 2017 numbers are projections

Source: Central Statistical Office

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