



BANK of ZAMBIA



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Benny W. Kalyalwa
GOVERNOR
2024



I PROMISE TO PAY
THE BEARER ON DEMAND

20

H.O. Banknotes

**TWENTY
KWACHA**

FOR THE BANK OF ZAMBIA

BANK of ZAMBIA

ONE ZAMBIA. ONE NATION

CHISHIMBA FALLS



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AA5699281

H.O. Banknotes

CANDELABRA TREE

AA5699281

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**TWENTY
KWACHA**

