አቢሲንያ ባንክ አ.ማ.

BANK OF ABYSSINIA S.C.

ANNUAL REPORT

For The Year Ended
June 30, 2012

Addis Ababa
Ethiopia

CONTENTS

አቢሲንያ ባንክ
BANK OF ABYSSINIA

Vision
As "Abyssinia" is the ancient name of our great nation and that of the pioneer bank of the land, the vision of the Bank of Abyssinia is to live up to this legacy through continuous innovation and provision of world-class banking services.

Mission
The mission of the Bank of Abyssinia is to provide full-fledged domestic and international banking services through qualified and motivated employees, utilization of modern technology, and through socially and ecologically responsible practices, as well as ensuring profitability and growth.

Values
We at the Bank of Abyssinia are guided by the following values:

- Integrity, Honesty and Loyalty
- Efficient Customer Service
- Commitment
- Equal Employment Opportunity
- Employee Satisfaction
- Team Spirit
- Good Corporate Governance
- Social Responsibility
- Innovation
- Fair Return to Shareholders

Operational Highlight

(Birr In Millions)

Category	FY 2011/12	FY 2010/11	FY 2009/10	FY 2008/09	FY 2007/08
Total Assets	8,239.51	7,296.56	6,279.54	5,476.63	4,269.95
Total Loans	3,897.41	3,315.69	3,153.24	2,708.97	2,817.15
Total Deposits	6,771.25	6,075.26	5,138.85	4,494.19	3,477.77
Total Capital	906.59	660.76	585.49	519.23	420.08
Total Income	723.08	618.06	468.94	404.81	347.45
Total Expense	434.50	359.68	272.61	259.41	325.54
Gross Profit before Provision for Tax	288.58	258.38	196.34	145.39	21.91
Gross Profit after Provision for Tax	216.31	180.93	140.58	100.37	16.66
Net Profit after Tax	215.77	178.44	140.58	100.37	16.66
Number of Depositors	331,831	288,259	263,167	225,660	215,719

The 15th Annual Shareholders' meeting in progress

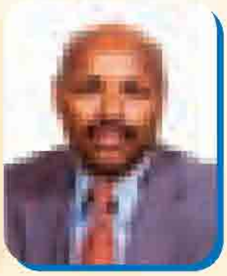
BOARD OF DIRECTORS

Ato Mehari Alemayehu
Board Chairperson

Ato Andualem Demissachew
Board Director

Engineer Awoke Wondimeneh
Board Director

Prof. Ayenew Ejigou
Board Director

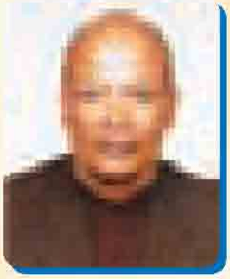


Ato Dagnachew Mehari
Board Director

Ato Habtu Woldekiros
Board Director

W/ro Seblewengel Teklu
Board Director

Dr. Solomon Barnabas
Board Director



Ato Tezera Wodajo
Board Director

Board Chairperson's Message

On behalf of the Board of Directors and myself, I am pleased to present to the General Meeting of the Shareholders the performance of the Bank of Abyssinia (BoA) for fiscal year 2011/12.

This particular fiscal year was characterized by the previous prevailing financial crisis for most of the western nations, although there are still some European countries, which are still in recession. The world economy in general has registered GDP growth.

According to World Economic Outlook, WEO (April 2012), the economy after suffering a major setback during 2011, global prospects are strengthening again. Improved activity in the United States during the second half of 2011 and better policies in the euro area, in response to its deepening economic crises, have reduced the threat of a sharp global slowdown. Accordingly, weak recovery resumed in the major advanced economies. Currency appreciation in some countries and depreciation in others has also been observed in 2011/12. In sub-Saharan Africa (SSA), growth has continued largely unabated, helped by favorable commodity prices. The recent easing of inflation is partly a result of lower commodity prices.

During the period under consideration, the supervising authority for banks--that is, the NBE, changed its monetary policy by reducing the minimum ratio of deposits that the banks need to hold in reserve from 15% to 10% and the amount of liquid assets to be held as a proportion of deposits from 25% to 20% .

Meanwhile, the new directive on bills market, which requires banks to purchase the NBE bills amounting to 27% of their disbursement has a contracting effect on private commercial bank's credit operation and necessitated to exert maximum effort in resource mobilization. In this respect, the prevailing market condition is expected to spark competition between banks for resource mobilization to be stiffer in the future, too.

In this regard, the BoA is finalizing to implement its core banking system that would help the bank improve its service delivery through modern, efficient, effective, multiple, and competitive banking services in the race to attract potential and retain existing clients. The Change Management activities carried out by the participation of all support and operational areas of BoA have been fruitful. In particular, redesigning the work processes, drawing policies and procedures, and the implementation of one-window services on some branches is guaranteed for efficient and fast sale of services with reasonable time in the considered period.

A look in the operating results shows that commendable performance was obtained in all stratum. For instance, the Bank's outstanding deposits and loans and advances grew by 11.5% and 17.5%, respectively, as compared to the preceding fiscal year. Its gross profit reached Birr 288.58 million showing an 11.7 % rise as compared to preceding fiscal year.

The continued effort to reduce the level of non-performing loans to the total loan portfolio was successful, and it was possible to maintain the ratio well below the standard set by the regulatory authority.

In view of enhancing the corporate governance, the Board of Directors and te top-level Management have conducted many meetings to assess the overall progress and future action of the Bank.

In recognition of the overall performance of the Bank during 2011/12 FY, I would like to express my sincere thanks to all stakeholders for their encouragement, our respected customers for their intact confidence in the Bank, the top-level

Management, the staffs of the Bank, and the National Bank of Ethiopia (NBE)for their respective contributions to the growth of the Bank.

Finally, I would like to praise my fellow members of the Board of Directors for their initiatives, commitment, and dedication in a unified spirit throughout the fiscal year under review.

Thank you all!

Mahari Alemayehu

SENIOR MANAGEMENT MEMBERS

Ato Addisu Habba
President

Ato Anteneh Assefa
Vice-President of Operations

Ato Sefi-Alem Liben
Vice-President of Resources

Ato Aklilu Wubet
Vice-President of Corporate Services

Ato Dagne Kitaba
Comptroller

Ato Yohannes Argaw
Director, Corporate Planning and Marketing Department

Ato Demsew Abebe
Legal Counsellor

Ato Dinku Kassaye
Director of Project Managment Office

Ato Tefera Tolossa
A/Director of Information Systems Department

Ato Ermias Andarge
Director-Finance & Accounts Department

Ato Mulugeta Asmare
Director of Credit Analysis and Appraisal Department

Ato Desta Bekalo
Director of Credit Adm. and Workout Department

W/ro Tsege Ayalew
Dirctor of International Banking Departmet

Ato Ermias Tefera
Director of Risk Management Department

Ato Mohamed Idris
Director of Human Resource and Administration Department

Ato Eshetu Yusuf
A/Director of Branch Operations Department

Ato Getahun Arega
Manager, Engineering Services

The President's Message

Fiscal year 2011/12 was a period during which the BoA undertook various business development efforts and deployment of state-of-the-art technology, aimed at achieving service excellence. In addition, it strived to maintain its continuous growth in all the key areas of the banking operations as compared to the previous fiscal year.

During the fiscal year, the total deposit of the Bank increased by Birr 696 Million and reached Birr 6.77 Billion. Similarly, the amount of outstanding loan and advances grew by Birr 582 million to reach Birr 3.90 Billion. The total asset of the Bank, on the other hand, stood at Birr 8.24 Billion, growing by 13% or Birr 962 million, compared with its balance of the previous fiscal year. During the year under consideration, the BoA secured a total income of Birr 723 million, showing an increase of Birr 105 million or 17% over the previous fiscal year of Birr 618 million. The Bank incurred a total expense of Birr 435 million, including provisions for doubtful accounts during the fiscal year 2011/12. In view of that, a gross profit before tax of Birr 288 million was registered during this fiscal year. It is worth reporting that the efforts exerted by all those concerned toward improving the quality of its asset, the Bank brought down the level of its non-performing-loans ratio to a single digit, much lower than the standard set by the NBE.

Being the major agenda of the Board of Directors and the top-level Management of BoA, I would like to assert that the status of the major tasks such as core-banking system application, data center/network infrastructure, and related tasks are to be fully completed in a couple of months to come.

In line with that, the redesigning of the workflow, which would bring about a radical and fundamental change in service delivery, was carried out in both the core and support areas of the Bank in this fiscal year.

On the other hand, preparation for the construction of the future headquarters, that would make significant contribution to the building of the Bank's image, is given due consideration during financial year 2011/12.

I would like to take this opportunity to express to you that the top-level Management of the Bank is always committed and dedicated to make the Bank excel in the services it renders to its highly esteemed customers and attain the vision of providing world-class banking services in the years ahead, too.

In conclusion, on behalf of the top-level Management of the Bank and myself, I would like to extend my appreciation to the Board of Directors and to all the other stakeholders (customers, shareholders, employees, and others) for the significant role they have respectively played. I look forward to their renewed support and contributions to enable the BoA to maintain its record of successful accomplishments in the future.

Thank you!

Addisu Habba

BOARD OF DIRECTORS' REPORT

The Board of Directors of the Bank of Abyssinia S.C. (BoA) hereby presents to the General Meeting of the Bank's Shareholders the audited financial statements of the Bank for the financial year that ended on June 30, 2012. The auditors report contains the Balance Sheet, Profit and Loss Account, Cash Flow Statement, and the related Notes to the Financial Statement.

Highlights of major developments during the year under review are summarized in this report.

1. Operational Performance

1.1 Deposit

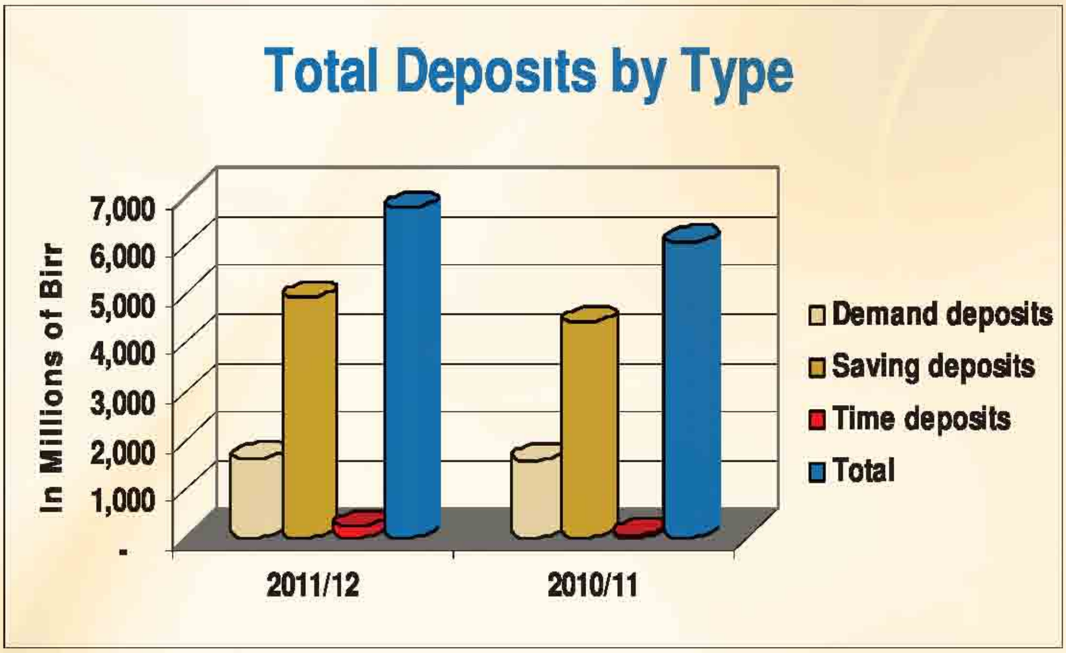
At the end of fiscal year 2011/12, the total deposit of the Bank reached Birr 6.77 Billion, exhibiting an increase of Birr 695.99 million, or 11.5 %. The growth in the outstanding deposit of the Bank in all categories witnessed by savings deposits, demand deposits, and time deposits of Birr 500.85 Million (11.3%), Birr 39.13 million (2.5%), and Birr 156.01 million (256%), respectively.

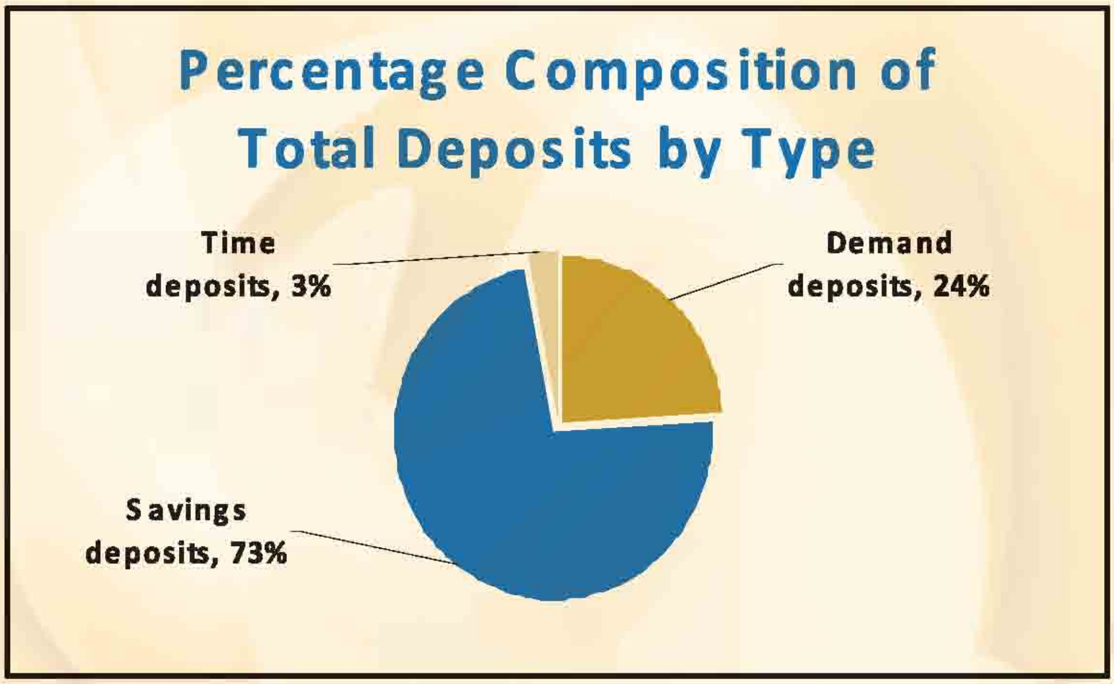
In terms of deposit account holders, the BoA was able to raise their number to 331,831 as of June 30, 2012, compared with the previous fiscal year, which were only 288,259.

Outstanding Deposits

('000 Birr)

Deposit Categories	2011/12		2010/11		Growth	
	Amount (In Birr)	Share (%)	Amount (In Birr)	Share (%)	Absolute	% age
Demand deposits	1,630,502	24	1,591,370	26	39,132	2.5
Savings deposits	4,923,709	73	4,422,862	73	500,847	11.3
Time deposits	217,035	3	61,027	1	156,008	255.6
Total	**6,771,246**	**100**	**6,075,259**	**100**	**695,987**	**11.5**


Total Deposits by Type
In Millions of Birr
7,000
6,000
5,000
4,000
3,000
2,000
1,000
-
2011/12
2010/11
Demand deposits
Saving deposits
Time deposits
Total


Percentage Composition of Total Deposits by Type
Time deposits, 3%
Demand deposits, 24%
Savings deposits, 73%

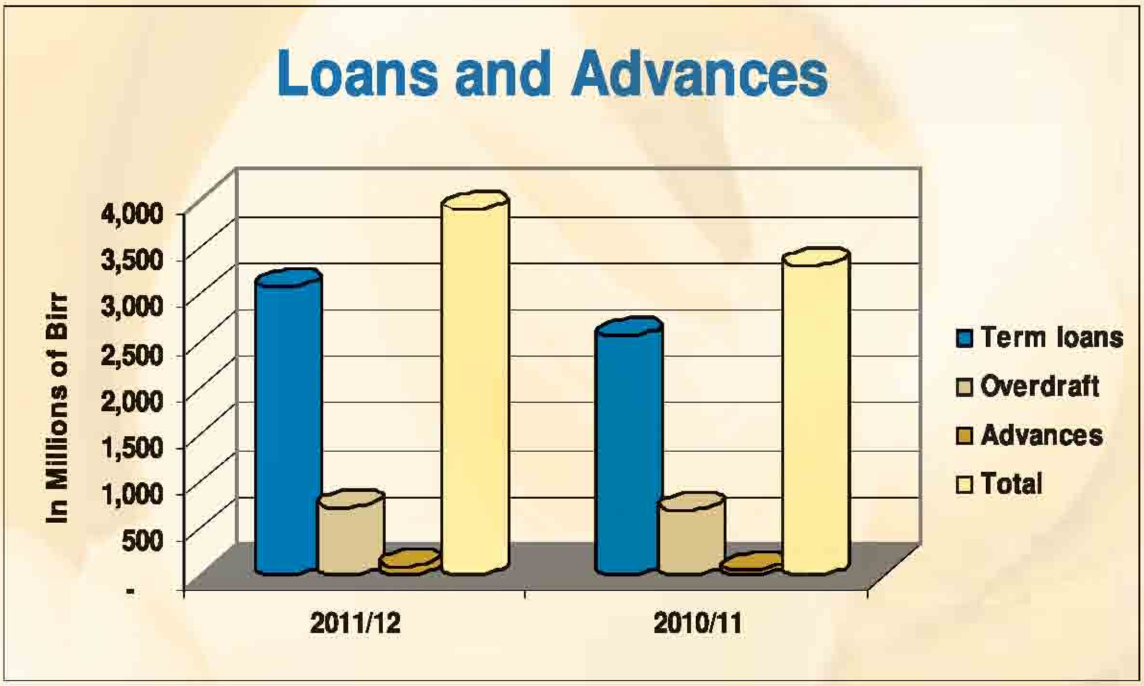
1.2 Loans and Advances

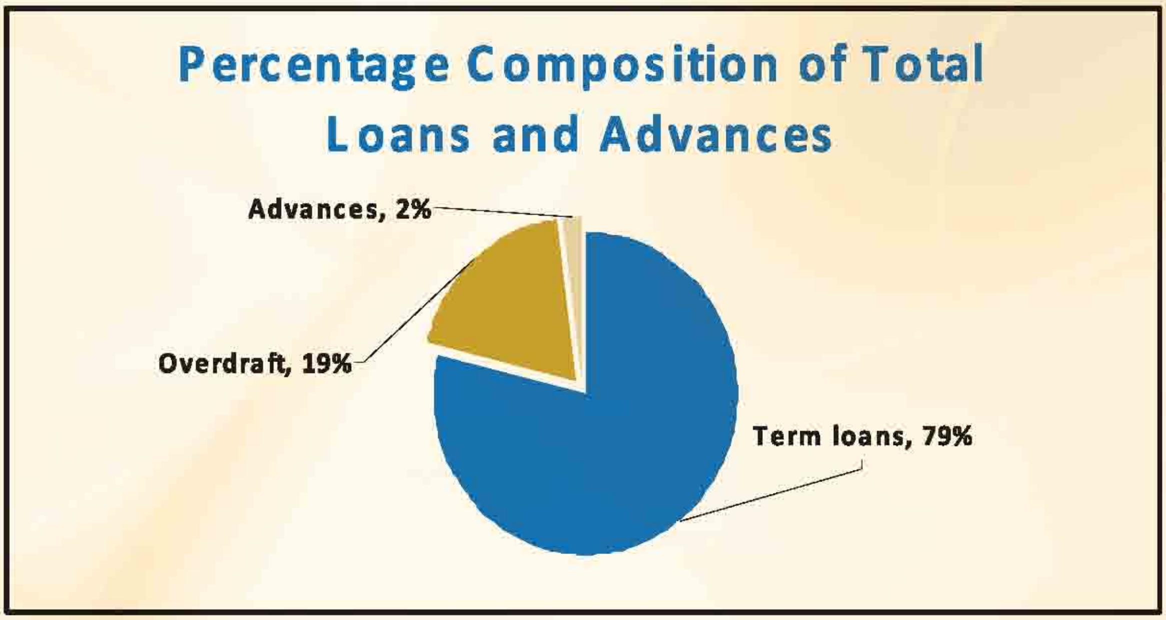
The total loans and advances of the BoA increased to Birr 3.90 billion at the end of fiscal year 2011/12, growing by Birr 581.72 million (17.5%), compared with its balance of the previous fiscal year. The growth registered in term loans by Birr 518.52 million (20.3%) resulted in the positive increment of the total loans and advances balance of the Bank in absolute amount.

Outstanding Loans and Advances

('000Birr)

Type of Loan	2011/12		2010/11		Growth	
	Amount (In Birr)	Share (%)	Amount (In Birr)	Share (%)	Absolute	%age
Term loans	3,074,259	79	2,555,741	77	518,518	20.3
Overdraft	728,952	19	700,143	21	28,809	4.1
Advances	94,196	2	59,804	2	34,392	57.5
Total	**3,897,407**	**100**	**3,315,688**	**100**	**581,719**	**17.5**





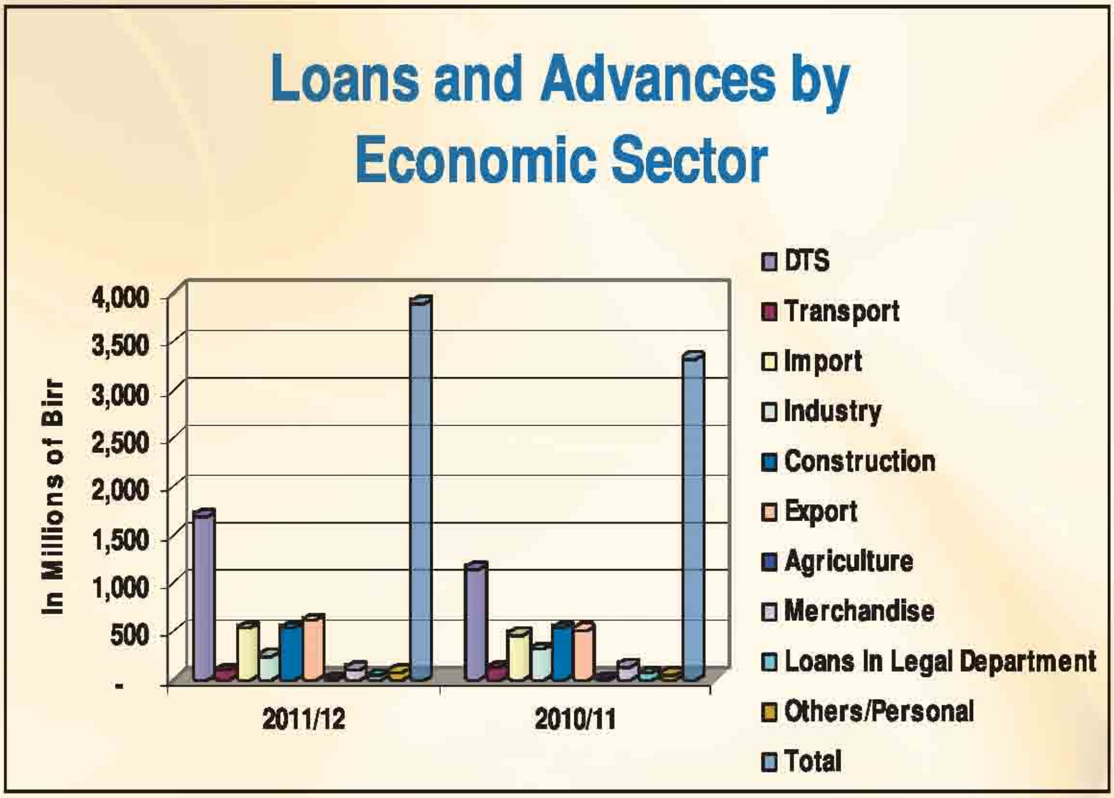
As at the end of the fiscal year under review, the distribution of loans and advances by economic sectors shows that domestic trade took the lion's share, contributing 43%, followed by export, which was 16%. Construction and import each grabbed 14% out of the total loans and advances at the end of the fiscal year under review.

Loans and Advances by Economic Sector

('000 Birr)

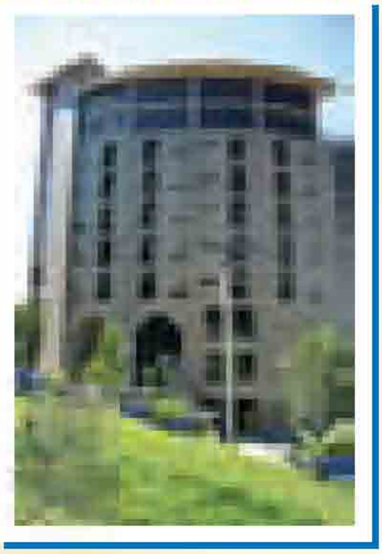
Economic Sector	2011/12		2010/11		Growth	
	Amount (In Birr)	Share (%)	Amount (In Birr)	Share (%)	Absolute	% age
Domestic trade and services	1,689,161	43	1,145,674	35	543,487	47.4
Transport	86,924	2	115,793	3	(28,869)	(24.9)
Import	526,436	14	459,901	14	66,535	14.5
Industry	235,928	6	307,760	9	(71,832)	(23.3)
Construction	528,919	14	527,483	16	1,436	0.3
Export	606,496	16	508,125	15	98,371	19.4
Agriculture	4,350	0	5,349	0	(999)	(18.7)
Merchandise	106,609	3	137,392	4	(30,783)	(22.4)
Loans in Legal Department*	40,029	1	67,032	2	(27,003)	(40.3)
Others/Personal	72,554	2	41,179	1	31,375	76.2
Total	**3,897,406**	**100**	**3,315,688**	**100**	**581,718**	**17.5**

* *The loan balance in the Legal Department is attributed to different economic sectors*



Loans and Advances by Economic Sector
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
-
In Millions of Birr
2011/12
2010/11
DTS
Transport
Import
Industry
Construction
Export
Agriculture
Merchandise
Loans In Legal Department
Others/Personal
Total

SOME OF THE BOA-FINANCED PROJECTS



TAREQ SABIT PLC-BEILVUE HOTEL

JEMAL ABDO & SAHLE LEGA - CONSTRUCTION

YIRGACHEFE COFFE FARMERS COOPERATIVE UNION(YCFCU)LTD.

MESERT PLC - FLOOR MILL

LUXURY & POPULAR TRADING-IMPORTER

1.3 International Banking Operations

The total income derived from the foreign-banking operations of the BoA reached Birr 168.58 million at the end of fiscal year 2011/12. The income derived from the foreign-banking operations of the Bank accounted for 22% of the total income in the fiscal year under consideration.

Meanwhile, the Bank was able to secure foreign currency amounting to Birr 3,266.2 million from money transfer, incoming, export, dealings and bill collection services at the end of fiscal year 2011/12. This is an increase of Birr 64.6 million (2 %), as compared with that of the previous fiscal year.

2. Financial Performance

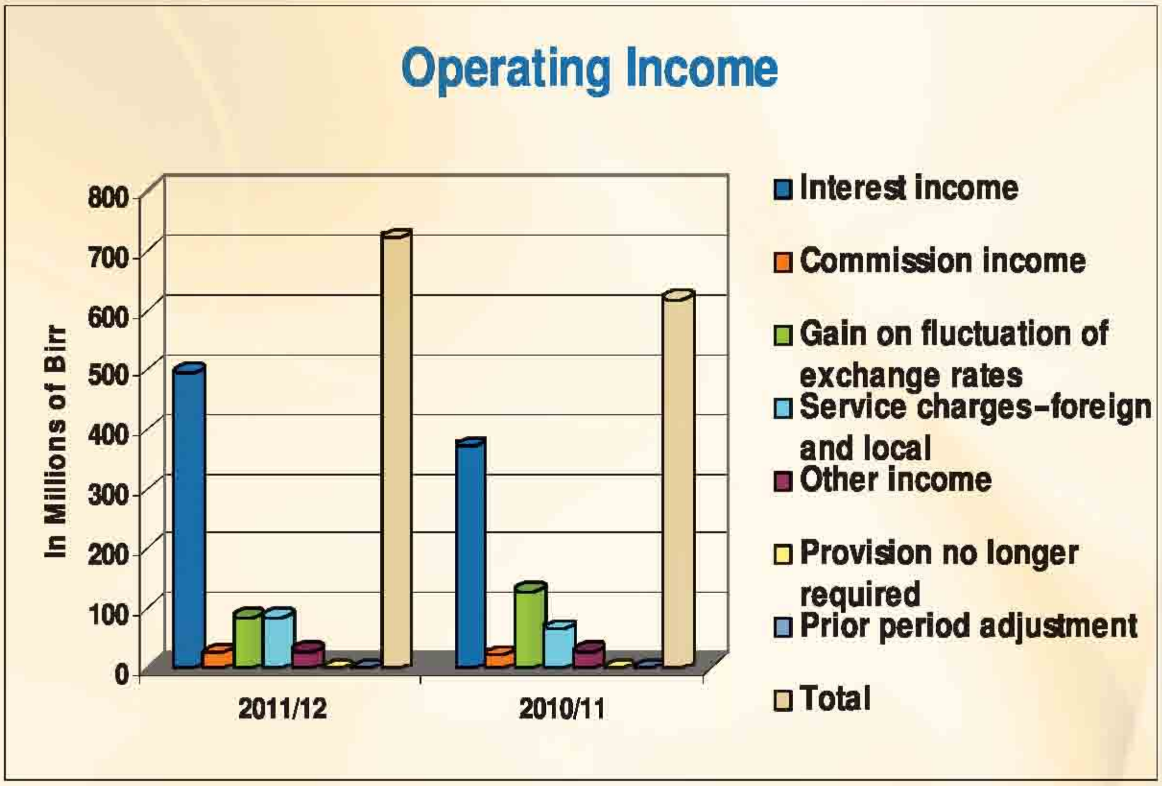
2.1 Income

The Bank hit a record-breaking operating income of Birr 723.08 million, increasing by 17%, or by Birr 105 million, at the end of fiscal year 2011/12. The growth registered in interest income, service charges, commission income, and other income was the reason for the development witnessed in the operating income of the fiscal year under review.

Income by Major Categories

('000 Birr)

Income Categories	2011/12		2010/11		Growth	
	Amount (In Birr)	Share (%)	Amount (In Birr)	Share (%)	Absolute	%age
Interest income	497,487	69	372,079	60	125,408	33.7
Commission income	25,735	4	22,575	4	3,160	14.0
Gain on fluctuation of exchange rates	85,381	12	128,746	21	(43,365)	(33.7)
Service charges-foreign and local	86,274	12	66,602	11	19,672	29.5
Other income	28,204	4	28,060	4	144	0.5
Provision no longer required	-	-	-	-	-	-
Prior period adjustment	-	-	-	-	-	-
Total	**723,081**	**100**	**618,062**	**100**	**105,019**	**17**



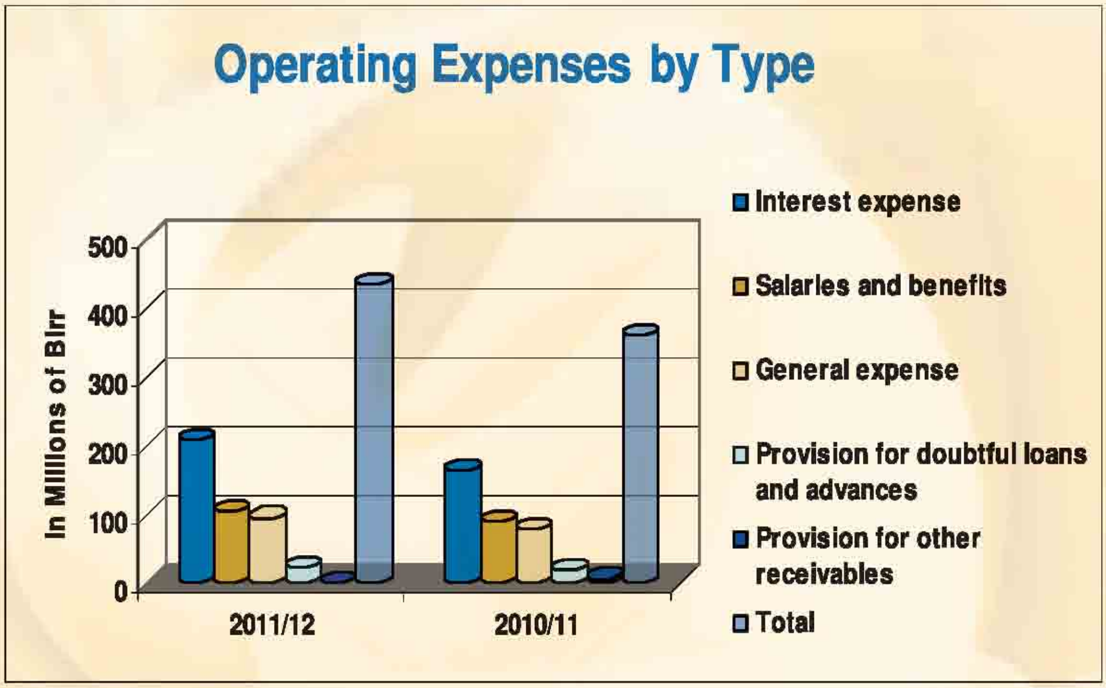
2.2 Expenses

The Bank incurred a total expense of Birr 434.5 million, including provisions for doubtful accounts during the fiscal year 2011/12. As such, it showed an increase of Birr 75 million (20.8%) over the preceding fiscal year. The increase in interest expense, general expense, salaries and benefits, as well as provision for doubtful loans contributed to the growth in the overall expenses of the Bank during the fiscal year under consideration.

Performance in Expense Account by Major Categories

('000 Birr)

Expense Categories	2011/12		2010/11		Growth	
	Amount (In Birr)	Share (%)	Amount (In Birr)	Share (%)	Absolute	%age
Interest expense	208,451	48	163,718	46	44,733	27.3
Salaries and benefits	106,292	24	90,806	25	15,486	17.1
General expense	95,619	22	79,419	22	16,200	20.4
provision for doubtful loans and advances	23,629	5	18,997	5	4,632	24
Provision for other receivables	511	0	6,739	2	(6,228)	(92)
Total	**434,502**	**100**	**359,679**	**100**	**74,823**	**20.80**



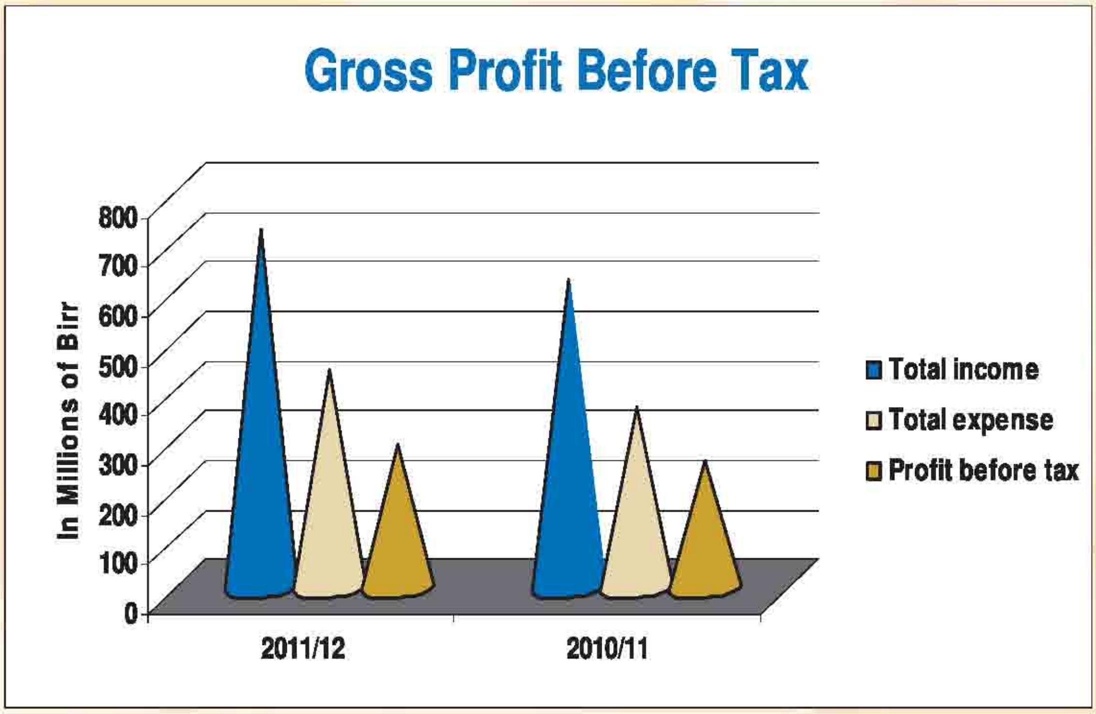
2.3 Profitability

At the end of fiscal year 2011/12, a gross profit of Birr 288.58 million was secured after a loan provision of Birr 23.63 million. Compared with the balance attained during the previous fiscal year, it shows an increase by Birr 30.2 million (or 11.7%). In addition, the net profit of the Bank increased by Birr 37.3 million (or 21%) to reach Birr 215.77 million at the end of the fiscal year under review. The concerted efforts of all those concerned to improve the asset quality and operational efficiency contributed to the growth in the profit of the Bank.

Performance in Profit before Tax

('000 Birr)

Item	2011/12	2010/11	Growth	
			Absolute	%age
Total income	723,081	618,062	105,019	17.0
Total expense	434,502	359,679	74,823	20.8
Profit before tax	**288,579**	**258,383**	**30,196**	**11.7**



2.4 The Bank's Equity

The equity (total capital) of the Bank reached Birr 906 million at the end of the fiscal year under review. As such, it exhibited an increase of Birr 246 million over the balance reported in the preceding fiscal year. The paid-up capital, legal reserve, and retained earnings increased by 52%, 29%, and 21%, respectively, in the fiscal year under consideration.

The Bank's Equity

('000 Birr)

Capital Categories	2011/12		2010/11		Growth	
	Amount (In Birr)	Share (%)	Amount (In Birr)	Share (%)	Absolute	% age
Paid-up capital	478,898	53	315,000	48	163,898	52
Share premium	2,828	0	2,828	0	-	-
Legal reserve	237,552	26	183,610	28	53,942	29
Special reserve	25,919	3	25,919	4	-	-
Retained earnings	161,398	18	133,403	20	27,995	21
Total	**906,595**	**100**	**660,759**	**100**	**245,836**	**37**

2.5 Liquidity

The liquidity position of the Bank, measured as liquid assets to its net current liabilities, stood at 36.23% at the end of the fiscal year under review. The Bank's capital adequacy measured in terms of capital-to-risk-weighted assets indicated 15.63% -- that is, well above the 8% minimum requirement set by the Supervisory Authority for the banking industry.

3. Administrative and Other Issues

3.1 Human Resources

BOA's total workforce increased to 2,105 at the end of fiscal year 2011/12, having increased by 185 employees over that of the previous fiscal year.

The Bank continued to enhance the career development of its employees in this fiscal year as well. Accordingly, it extended financial support to 398 of its employees, who were attending various institutions of higher learning at different levels.

Following the on-going implementation of core banking, IT training has been given to 592 employees, of which more than 400 employees have been given the training in T24 implementation project, retail, and credit applications.

Staff Day Celebration

3.2 Branch Expansion

The Bank opened a total of eight new branches to increase its number of branch outlets to 63 during fiscal year 2011/12. Of the newly opened branches, four are in Addis Ababa (Churchil, Sarbet, CMC, Kazanchis), while the remaining four are outside Addis. These are Chiro, Tabor, Wolayta Sodo, and Fenote Selam.

The Bank will continue to expand its outreaches in the promising bankable areas of Addis Ababa and in the regional towns in the coming year, too.

CHIRO BRANCH

TABOR BRANCH

KAZANCHIS BRANCH

WALAITA SODO BRANCH

SARBET BRANCH

CHURCHILL BRANCH

C.M.C. BRANCH

FINOTE SELAM BRANCH

3.3 Business Development

The Bank conducted Customers' Day at Dessie, Gondar, Bahir Dar, and Debre Birhan during the fiscal year under review. The event was aimed at expressing BoA's sincere gratitude to its customers who are doing business with the Bank and to strengthen its relations with them through constructive discussion with respect to its services and other issues that need to be improved and corrected. In addition, six inauguration ceremonies were conducted at Chiro, Adama Menaheria, Adi-Haki, Fenote Selam, Wolayta Sodo, and Tabor Branches during 2011/12. In this endeavor, the Bank was able to introduce its services and to obtain new customers or depositors.

With the aim of boosting its FCY mobilization and international banking services, the Bank continued its marketing activities, and a number of renowned international money transfer companies were contacted to establish business relationship.

During the period under review, Branch's working hours extension has been implemented while aggressive promotion has been conducted to improve the Bank's image.

3.4 Information Communication Technology

The Banking Systems Implementation Project (BSIP) is on the verge to fully deploying the modern banking technology in the 2nd quarter of the next fiscal year. In this respect, the status of the major tasks such as the core-banking system application, data center/network infrastructure, and related tasks are at the completion phase. Meanwhile, the Bank introduced a one-window service to its highly esteemed customers in fifteen branches and that these services would be rolled-out to all branches in the 2nd quarter of this coming fiscal year. The fact that rendering one-window service and putting in place the queue management system would enable the customers of the branches to get the services they seek in due course.

Extensive training has been given as well to the concerned staffs, and certain activities were carried out related to change management pertinent to the modern banking technology.

It is expected that all branch offices will be interconnected via the new system within the 2nd quarter of the next fiscal year (2012/13).

4. BoA's Future Plans

The Bank prepared its Annual Plan for fiscal year 2012/13 as per the revised third Five-Year Strategic Plan. The Annual Plan endorsed the eight major critical issues identified in the Strategic Plan as the major undertakings of the Bank, namely: Financial Resource Mobilization and Allocation, Human-Resource Management, Customer Focused Service, Marketing, ICT Development, Corporate Governance, Asset Quality, and Physical Facilities.

With development in the information technology, the existing stiff competitive environment is associated with the market share and policy framework volatility, etc. The Bank foresees to examine its business strategy with the objective of enhancing its performance in all operational areas and cope up with the existing environment.

On top of that, in FY 2012/13, the Bank plans to fully implement the core-banking system project in all branches of the BoA, including card banking. While the construction of the future headquarters, that would make a significant contribution to the building of the Bank's image, is given due consideration.

From an operational perspective, the Bank will give special emphasis to maintaining the quality of its assets, introducing new products, expanding its branch network, etc. towards ensuring sustainable growth and profitability of the Bank.

5. Appropriation of Retained Earnings

During fiscal year 2011/12, the Bank secured a net profit of Birr 215.77 million, subsequent to making the appropriate deductions from the gross profit of the fiscal year under consideration.

The Board of Directors, therefore, recommends that Birr 161.39 million be distributed to the shareholders, proportionate to their respective paid-up shares, after deducting therefrom the legal reserve of Birr 53.94 million and the share of the Board of Directors, which is Birr 427.87 thousands.

6. Vote of thanks

BOA's Board of Directors and the top-level Management would like to seize this opportunity and thank the highly esteemed customers of the BoA, its shareholders, employees and the regulatory authority for their unreserved support in helping the Bank to attain the unprecedented high performance.

DIRECTORS

1.	Ato Mehari Alemayehu	Chairperson
2.	Ato Andualem Demsachew	Member
3.	Eng. Awoke Wondimeneh	Member
4.	Prof. Ayenew Ejigou	Member
5.	Ato Dagnachew Mehari	Member
6.	Ato Habtu Woldekiros	Member
7.	W/ro Sebelwongel Teklu	Member
8.	Dr. Solomon Barnabas	Member (Representing FAB PLC)
9.	Ato Tezera Wodajo	Member

Mehari Alemayehu
Chairman of Board of Directors

Addisu Habba
President

አቢሲንያ ባንክ አ.ማ.
BANK OF ABYSSINIA S.C.

INTERNATIONAL MONEY TRANSFER COMPANIES
WORKING WITH THE BOA

ዌስተርን ዩኒዩን
WESTERN UNION

ደሀብሺል
DAHABSHIIL

ኤክስፕረስ መኒ
'RESS MONEY

አቢሲንያ ባንክ አ.ማ.
BANK OF ABYSSINIA S.C.

ሪያ ኢንተርናሽናል
RIA INTERNATIONAL

ቱርቦ ካሽ(ዘንጂ)
Turbo Cash (zenji)

AUDITOR'S REPORT

AUDITORS REPORT TO THE SHAREHOLDERS OF BANK OF ABYSSINIA SHARE COMPANY

We have audited the accompanying balance sheet of Bank of Abyssinia Share Company as at 30 June 2012 and the related statements of income and cash flows for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with International Standards on Auditing. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis evidences supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements present fairly in all material respects, the financial position of the Company as at 30 June 2012 and the results of its operations and its cash flows for the year then ended in accordance with International Financial Reporting Standards applied on a consistent basis.

We have no comment to make on the Board of Directors' report relating to financial matters and pursuant to Article 375(2) of the Commercial Code of Ethiopia of 1960, we recommend the approval of these financial statements.

Degefa Lemessa Authorized Auditors
Limited Partnership
Chartered Certified Accountants

Addis Ababa
October 1, 2012

BALANCE SHEET
AS AT 30 JUNE 2012

	NOTES	BIRR	BIRR	2011 BIRR
ASSETS				
CASH AND BANK BALANCE				
Cash in hand			811,933,530	792,519,415
Deposits with local commercial banks			12,613,029	193,720,512
Deposits with foreign banks	2f		812,485,351	587,059,378
Reserve account with National Bank of Ethiopia (NBE)			650,017,347	835,017,347
Other account with National Bank of Ethiopia			236,063,468	487,592,111
			2,523,112,726	2,895,908,763
Items in course of collection from other banks		138,761,208		133,181,515
Investment-NBE Bills	2k	1,461,233,000		816,603,000
Investment in Ethioswitch S.C	2l	1,258,000		
Deposits and prepayments	3	42,487,663		32,637,861
Loans and advances to customers	2c,4	3,797,305,660		3,205,208,290
			5,441,045,530	4,187,630,666
Other assets	5	111,079,216		80,099,712
Deferred expenditures	2g,7	68,260,791		27,379,681
Leasehold land	2h,6	458,099		468,058
Tangible fixed assets	2d,8	95,557,299		86,080,480
			275,355,405	194,027,931
Total assets			8,239,513,662	7,277,567,360
LIABILITIES				
DEPOSITS				
Demand deposits	9	1,630,501,927		1,591,369,708
Savings deposits	9	4,923,709,126		4,422,862,487
Fixed time deposits	9	217,034,535		61,026,703
			6,771,245,588	6,075,258,898
Margins held on letters of credit		171,110,497		102,765,769
Other liabilities	10	315,281,331		358,880,162
Profit tax payable	11	72,248,409		77,416,190
			558,640,236	539,062,121
Deferred tax liability	11.2		3,033,950	2,487,832
Total liabilities			7,332,919,774	6,616,808,851
CAPITAL AND RESERVES				
Paid up capital	12		478,897,703	315,000,000
Share premium			2,827,540	2,827,540
Legal reserve	13		237,551,614	183,609,594
Special reserve	14		25,918,839	25,918,839
Retained earnings			161,398,191	133,402,537
			906,593,887	660,758,510
TOTAL LIABILITIES, CAPITAL AND RESERVES			8,239,513,661	7,277,567,360

MEHARI ALEMAYEHU
BOARD CHAIRPERSON

ADDISU HABA
PRESIDENT

BANK OF ABYSSINIA SHARE COMPANY
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 30 JUNE 2012

	NOTES	BIRR	BIRR	2011 BIRR
INCOME				
Interest income	2e,j,16		497,487,397	372,078,977
Less: interest expense	20		(208,451,466)	163,717,626
Net interest income			289,035,930	208,361,351
Net Gain on fluctuation of exchange rates	17		85,381,411	128,745,904
Service charges - foreign and local			86,274,120	66,601,865
Commission earned	18		25,735,342	22,575,310
Other income	19		28,204,260	28,059,526
			514,631,064	454,343,956
EXPENSES				
Salaries and Employees benefits		106,291,912		90,805,500
General and administration	21	95,316,169		79,052,165
Board of Directors' fees		195,099		247,161
Audit fee		108,000		119,591
Provision for doubtful loans and advances		23,629,459		18,996,907
Provision for other receivables		511,353		6,739,377
			226,051,992	195,960,701
PROFIT BEFORE TAX			288,579,071	258,383,255
LESS: PROVISION FOR TAX	11		(72,264,872)	(77,455,877)
			216,314,199	180,927,378
DEFERRED TAX LIABILITY	11.2		(546,119)	(2,487,832)
NET PROFIT AFTER TAX			215,768,081	178,439,546
TRANSFER TO LEGAL RESERVE 25%			(53,942,020)	(44,609,887)
NET PROFIT AFTER TAX AND LEGAL RESERVE			161,826,061	133,829,660
RETAINED EARNINGS BROUGHT FORWARD			133,402,537	102,745,601
DIVIDENDS PAID			(133,402,537)	(102,745,601)
			161,826,060	133,829,660
LESS: DIRECTORS' SHARES ON PROFIT	22		(427,869)	(427,123)
RETAINED EARNINGS CARRIED FORWARD			161,398,191	133,402,537
EARNINGS PER SHARE (PAR VALUE OF BIRR 25)	23		13.59	14.16
EARNINGS PER BIRR 100 SHARES	23		54.36	56.65

MEHARI ALEMAYEHU
BOARD CHAIRPERSON

ADDISU HABA
PRESIDENT

BANK OF ABYSSINIA SHARE COMPANY
CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 JUNE 2012

			2011
	BIRR	BIRR	BIRR
Cash Flow from Operating Activity			
Net profit before tax		288,579,071	258,383,255
Depreciation and amortization	15,280,166		13,176,806
Provision for other receivables	511,353		6,739,377
Provision for doubtful loans and advances	23,629,459		18,996,907
Gain on disposal of Fixed Assets	(354,639)		(653,647)
Net Gain on foreign currency transactions and translations	(85,381,411)		(128,745,904)
		(46,315,072)	(90,486,461)
Operating profit before changes in operating assets and liabilities		242,263,999	167,896,794
(Increase)/ decrease in items in the course of collection	(5,579,693)		95,041,824
(Increase)/decrease in other deposits and prepayments	(9,849,802)		(17,118,016)
(Increase)/decrease in loans and advances to customers	(615,726,829)		(304,511,440)
(increase) / decrease in other assets net of change in provision an	(31,490,857)		(10,845,997)
Increase in deposits by customers	695,986,690		936,411,269
Increase in other liabilities excluding dividend payable and director	(39,538,053)		31,256,700
Increase/(decrease) in margins on L/Cs	68,344,728		(66,917,242)
Net cash (outflow) / inflow from operating activities before profit tax		62,146,184	663,317,098
Profit tax paid including WHT paid		(77,432,652)	(55,734,701)
Net cash (outflow) / inflow from operating activities		226,977,531	775,479,191
Cash Flow from Investing Activities			
Proceeds from disposal of fixed assets	491,723		658,362
Purchase of fixed assets	(24,884,109)		(23,265,812)
Investment in IT project	(40,881,110)		(25,734,766)
Purchase of share-Eth Switch S.C	(1,258,000)		-
Purchase of NBE Bills	(644,630,000)		(816,603,000)
Net cash (outflow)/ inflow from investing activities		(711,161,496)	(864,945,216)
Cash Flow from Financing Activities:			
Issues of ordinary shares	71,588,304		-
Dividends paid	(45,154,664)		(101,903,711)
Directors profit share paid	(427,123)		(3,468,414)
Net cash inflow/(outflow) from financing activities		26,006,517	(105,372,125)
Effects of exchange rate changes		85,381,411	128,745,904
Net increase in cash for the year		(372,796,038)	(66,092,246)
Cash balance at the beginning of the year		2,895,908,763	2,962,001,009
Cash balance at the end of the year		2,523,112,725	2,895,908,763

MEHARI ALEMAYEHU	**ADDISU HABA**
BOARD CHAIRPERSON	**PRESIDENT**

BANK OF ABYSSINIA SHARE COMPANY

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE YEAR ENDED 30 JUNE 2012

	Paid up capital Birr	Share premium Birr	Legal reserve Birr	Special reserve Birr	Retained earnings Birr	Total Birr
BALANCE AS AT 1 JULY 2010	315,000,000	2,827,540	138,999,707	25,918,839	102,745,601	585,491,687
Dividend paid	-	-	-	-	(101,903,711)	(101,903,711)
Premium collected	-	-	-	-	-	-
Transfer to dividend payable				-	(841,890)	(841,890)
New shares issued	-	-	-	-	-	-
Net profit for the year	-	-		-	178,439,547	178,439,547
Directors' share on profit				-	(427,123)	(427,123)
Transfer to legal reserve	-	-	44,609,887	-	(44,609,887)	-
BALANCE AS AT 1 JULY 2011	**315,000,000**	**2,827,540**	**183,609,594**	**25,918,839**	**133,402,537**	**660,758,510**
Dividend paid	-		-		(41,141,908)	(41,141,908)
Transfer to dividend payable	-	-	-	-		-
Dividend capitalised 2011	92,260,629	-	-		(92,260,629)	-
Dividend capitalised 2010	48,768					48,768
Directors' share on profit					(427,869)	(427,869)
New shares issued	71,588,305	-	-		-	71,588,305
Net profit for the year	-	-	-		215,768,081	215,768,081
Transfer to legal reserve	-	-	53,942,020	-	(53,942,020)	-
BALANCE AS AT 1 JULY 2012	**478,897,702**	**2,827,540**	**237,551,614**	**25,918,839**	**161,398,191**	**906,593,887**

BANK OF ABYSSINIA SHARE COMPANY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2012

1. BACKGROUND

Bank of Abyssinia was formed in Ethiopia in 1996 and is registered as a public share holding company in accordance with the provision of the licensing and supervision of Banking Business Proclamation No. 84/94 and the Commercial Code of Ethiopia 1960. The Bank has a network of 64 branches throughout the country.

2. SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies adopted by the Bank, which are consistent with those applied in the preceding year are stated below:-

a. Basis of Accounting

The financial statements are prepared in accordance with the historical cost convention of generally accepted accounting principles and the laws and regulations of Ethiopia.

b. Financial Instruments

i. Classification

A financial instrument is any contract that gives rise to a financial asset for the Bank and a financial liability or equity instrument of another party. All assets and liabilities in the balance sheet are financial instruments except fixed assets, deferred charges and shareholders equity.

The major financial instruments of the Bank are loans and advances provided by the Bank to debtors. Loans and advances comprise deposits and other balances due from banks and loans and advances to customers.

ii. Recognition of Financial Instruments

The Bank initially recognizes financial assets and liabilities on its balance sheet on the date it becomes a party to the contractual provisions of the instrument. Any gains and losses arising from changes in value of the assets are recognized from this date. When the Bank becomes a party to the contractual terms comprising a loan and as a consequence has the legal right to receive principal and interest payments on the loan, it controls the economic benefits associated with the loan. Normally, a bank becomes a party to the contractual provisions that comprise a loan (i.e. acquires legal ownership of the loan) on the date of the advance of funds or payment to the third party. As a result, a commitment to lend fund is not recognized as an asset on the balance sheet.

iii **De-recognizing of Financial Instruments**

All financial assets are de-recognized when the Bank loses control over the contractual rights that comprise the assets. This occurs when the rights are realized, expired or are surrendered. A financial liability is de-recognized when it is extinguished.

iv. **Measurement of Financial Instruments**

The Bank measures all financial instruments initially at cost including transaction costs.

c. **Loans and Advances**

Loans and advances are financial instruments originated by the bank by providing money to the debtors. The loans and advances are stated at cost less impairment losses. Impairment losses comprise specific provisions against debts identified as bad and doubtful and general provisions against losses which are likely to be present in any loans and advances portfolio. The Bank follows the National Bank of Ethiopia, Supervision of Banking Business Directive SBB43/2008 in determining the extent of provisions for impairment losses. The Directive classifies loans and advances into the following;

i. **Pass Loans**

Loans and advances in this category are fully protected by the current financial and paying capacity of the borrower and are not subject to criticism. In general, loans and advances, which are fully secured, both as to principal and interest, by cash or cash substitutes, are classified under this category regardless of past due status or other adverse credit factors.

ii. **Special Mention**

Any loan or advance past due 30 days or more but less than 90 days is classified under this category.

iii. **Substandard**

Non-performing loans or advances past due 90 days or more but less than 180 days is classified under this category.

iv. **Doubtful**

Non-performing loans or advances past due 180 days or more but less than 360 days is classified as doubtful.

v. **Losses**

Non-performing loans or advances past due 360 days is classified as loss. As per the Directive the provision for impairment losses are determined as follows:-

No.	Loan Category	Extent of provision required
1	Pass loans	1% of the outstanding loan balance
2.	Special mention loans	3% of the outstanding loan balance
3.	Substandard loans	20% of the net loan balance
4.	Doubtful loans	50% of the net loan balance
5.	Loss loans	100% of the net loan balance

d. **Fixed Assets**

The Bank had been using straight line basis of depreciation from the start of operation of the Bank until June 30, 2002. thereafter as per new Tax Proclamation No. 286/2002, the Bank had changed the depreciation method to pooling system and effecting the depreciation upto June 30, 2009 accordingly. Presently, to be compatible with International Standards, the Bank has restored the depreciation basis to straight line basis and adjusted the records of the Bank as of 30 June 2010.

i. Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is charged on the straight line basis at the following rates per annum:

	%
Vehicles	20
Furniture, fittings and equipment	10
Computers	10
Building	5

For profit tax purpose, necessary adjustments are made to comply with the Income Tax Proclamation 286/2002 (Note 9)

e. **Revenue Recognition**

Interest income and expenses in the income statement are recognized on accrued basis. However, interest accruing on loans and advances referred to legal counsel including substandard, doubtful and loss loans categories are maintained under memorandum account and are recognized as income when collected.

f. **Foreign Currencies**

Foreign currency transactions are recorded at rates of exchange ruling at the date of transactions. Monetary assets denominated in foreign currencies, which are stated at historical costs are translated at the exchange rate ruling on that date. Foreign exchange differences arising on translations are recognized in the income statement.

g. **Deferred Expenditures**

Deferred expenditures represent expenses incurred for establishment of core banking and data migration project.

h. **Leasehold Land**

Bank of Abyssinia Share Company together with Nile Insurance Share Company has acquired 1,248 sq.m. leasehold land from Bahir Dar City Administration for the period of 55 years.

i. **Bonus**

Bonus and compensation for services of the Bank's employees are accounted for when paid.

j. **Interest Income**

Interest income on advances on import bills is recognized on collection.

k. **NBE bills**

It represents purchases of five year National Bank of Ethiopia Bills as per the National Bank of Ethiopia Directive No.MFA/NBE Bills/001/2011.

l. **Other investments**

It represents cash paid for purchases of shares, which is 25% of the total subscribed amounting to Birr 5,030,000, in Ethio Switch S.C.

3 DEPOSITS AND PREPAYMENTS

	BIRR	2011 BIRR
Prepaid rent	42,354,103	32,504,301
Deposit for rent	2,133,560	2,133,560
	44,487,663	34,637,861
Less: provision for other receivables	(2,000,000)	(2,000,000)
	42,487,663	32,637,861

4 LOANS AND ADVANCES TO CUSTOMERS

	BIRR	2011 BIRR
Domestic trade and services	1,689,161,217	1,145,674,315
Import	486,886,861	435,688,699
Construction	528,918,800	527,482,526
Transport	86,923,701	115,793,020
Industry	235,927,894	307,759,576
Export	552,542,183	480,430,037
Advance against import bills	39,549,272	24,212,035
Merchandise	106,608,809	137,391,645
Loans in legal department	40,029,384	67,031,821
Personal	72,554,259	41,178,788
Agriculture	4,350,218	5,349,149
Advance against export bills	33,265,288	17,743,363
DBE Export credit Guarantee	4,425,731	-
Advance against sales contract	16,263,086	9,952,958
	3,897,406,701	3,315,687,932
Less: provision for doubtful loans and advances (Note 15)	(100,101,041)	(110,479,642)
	3,797,305,660	3,205,208,290

5 OTHER ASSETS

	BIRR	2011 BIRR
Properties held for sale	43,569,423	43,316,202
Stationery and other stocks	3,736,461	3,168,301
Accounts receivable - medical	841,708	665,318
Stock of fixed asset items	9,078,062	4,685,094
Pre-operational expenses and costs of new branches	-	8,390,863
Accrued income receivable	41,169,089	4,746,150
Miscellaneous accounts receivable	28,292,861	30,224,819
	126,687,604	95,196,747
Less: provision for other receivables	(15,608,388)	(15,097,035)
	111,079,216	80,099,712

6 LEASEHOLD LAND

	Balance 1/7/2011 Birr	Additions Birr	Balance 30/06/12 Birr
COST	566,920	-	566,920
AMORTIZATION	(98,862)	9,959	(108,821)
NET BOOK VALUE	468,058	9,959	458,099

7 DEFERRED EXPENDITURES

	Balance 1/7/2011 Birr	Additions Birr	Balance 30/06/12 Birr
Cost	27,379,681	40,881,110	68,260,791

8 TANGIBLE FIXED ASSETS

	Balance 1/7/2011 Birr	Additions Birr	Disposal Birr	Balance 30/06/12 Birr
COST				
Buildings	38,785,664	-	-	38,785,664
Motor vehicles	48,956,807	10,812,994	(496,209)	59,273,592
Office and other equipment	22,207,859	4,337,683	-	26,545,542
Furniture and fittings	24,099,904	4,790,383	(160,064)	28,730,223
Computer accessories	15,883,806	4,636,698	-	20,520,504
Construction in progress	542,776	306,350	-	849,126
	150,476,816	24,884,109	(656,273)	174,704,652
DEPRECIATION				
Buildings	8,958,200	1,939,283	-	10,897,483
Motor vehicles	28,676,940	7,426,394	(470,965)	35,632,369
Office and other equipment	7,377,582	2,303,361	-	9,680,943
Furniture and fittings	12,247,955	2,025,668	(48,225)	14,225,398
Computer accessories	7,135,659	1,575,501	-	8,711,160
	64,396,336	15,270,207	(519,190)	79,147,353
NET BOOK VALUE	86,080,480			95,557,299

9 DEPOSITS BY CUSTOMERS

	Demand	Savings	Fixed time	Total	2011 Birr
Private sector & staffs	1,389,550,517	4,721,334,421	63,074,567	6,173,959,505	5,619,072,863
Co-operatives & associations	62,404,673	184,744,061	16,214,021	263,362,755	247,000,688
Domestic banks	40,046,641	7,397,414	135,254,593	182,698,648	45,684,228
NR-transferable Birr accounts	33,194,808	-	-	33,194,808	42,277,975
Public agencies & enterprises	16,119,216	10,233,231	2,491,355	28,843,801	35,479,208
NR-non transferable accounts	11,766,704	-	-	11,766,704	6,715,545
NR- foreign currency accounts	61,711,141	-	-	61,711,141	59,861,825
Residents	15,708,226	-	-	15,708,226	19,166,566
At 30.06.11	1,630,501,927	4,923,709,126	217,034,535	6,771,245,588	6,075,258,898
At 30.06.10	1,591,369,708	4,422,862,487	61,026,703	6,075,258,898	

10 OTHER LIABILITIES

	Birr	2011 Birr
Cashiers' payment orders	187,193,385	219,063,257
Blocked account and blocking inwards	37,566,286	43,736,491
MTs and TTs payable, local and foreign	19,474,917	20,652,285
Board of Directors' fees	449,165	448,419
Dividends payable	10,038,395	14,099,919
Accrued interest on fixed deposits	7,564,154	1,755,552
Old draft and outstanding payments-local/foreign	6,013,306	4,751,293
Exchange and auction payable	10,325,079	7,603,759
Annual leave pay	14,642,801	11,382,092
Stamp duty charges	752,800	1,033,060
Payroll tax payable	1,304,827	841,259
Sales tax on interest paid	575,870	1,240,688
Deposit for guarantee issued	5,887,147	5,308,860
Safe deposit key value	108,000	109,400
Audit fee	120,000	120,000
Miscellaneous accounts payable	10,985,532	24,448,577
Provision for claims under court case	2,279,667	2,285,251
	315,281,331	358,880,162

11 PROVISION FOR TAXATION

				2011
		Birr	**Birr**	**Birr**
The movements in this account are:				
Beginning balance			77,416,189	55,695,014
Less; Settlement			(77,416,189)	55,695,014
			-	-
Provision for the year				
Profit before tax			288,579,071	258,383,255
Less; Depreciation per Tax proclamation as per proclamation No.286/2002	(below 11.1)	16,735,963		14,233,891
Interest income taxed at source		41,477,506		4,946,703
Interest on foreign deposits		1,486,420		1,412,028
Gain on fixed assets disposal		354,639		653,646.00
			60,054,528	(21,246,268)
Add: Provision for other receivables		511,353		6,739,377
Depreciation per accounting policy		15,270,207		13,166,847
Donations		96,810		20,000
Entertainment		978,406		887,707
			16,856,776	20,813,931
Taxable profit for the year			245,381,319	257,950,918
Provision for profit tax @ 30%			73,614,396	77,385,275
Add; 5% of interest on foreign deposits			74,321	70,601
Less:Adjustements of tax paid on NBE Bills during the previous period which has been exempted from tax			(1,423,845)	-
			72,264,872	77,455,876
Less: Withholding tax paid			(16,463)	(39,687)
Profit tax payable			**72,248,409**	**77,416,189**

11.1 DEPRECIATION FOR TAX PURPOSE

	Birr	**Birr**
BUILDING		
Cost	38,785,664	
Less; Accumulated depreciation brought forward	(8,958 200)	
Current year depreciation	(1,939,283)	1,939,283
Depreciation base carried forward	**38,785,664**	

COMPUTER AND ACCESSORIES

Tax base brought forward	5,282,891	
Addition	4,636,698	
Depreciation Base	9,919,589	
Depreciation @ 25%	(2,479,897)	2,479,897
Net Book Value	**7,439,692**	

OTHER BUISNESS ASSETS

Depreciation base brought forward	42,134,578	
Add; Addition	19,941,060	
Less: Disposal Proceeds	(491,723)	
Depreciation Base	61,583,915	
Depreciation @ 20%	(12,316,783)	12,316,783
Net Book Value	**49,267,132**	
		16,735,963

Total depreciation for tax purpose

Tax assessments for the fiscal years from 2003/04 onwards have not been received from the Federal Inland Revenue Authority. However, as per the "Exit Strategy" of the Government, previously paid taxes in respect of the years to 2003 are to be taken as final.

11 DEFERRED TAX

		2011
	Birr	Birr
Net book value as per accounting policy	94,708,173	85,537,704
Tax base	84,595,005	77,244,932
Temporary difference	10,113,168	8,292,772
Deferred Tax Liability @ 30%	**3,033,950**	**2,487,832**

Deferred tax liability has been computed on Balance sheet method.

12 SHARE CAPITAL

Description	Number of shares	Par value	2012 Amount	2011 Amount
Authorized	25,200,000	25	630,000,000	630,000,000
Paid up capital	19,155,908	25	478,897,703	315,000,000

During the period the bank has issued 6,555,908 shares with a par value of 25 each to the existing shareholders.

13 LEGAL RESERVE

		2011
	Birr	**Birr**
Balance at the beginning of the year	183,609,594	138,999,707
Transfer for the year (215,768,082 @ 25%)	53,942,020	44,609,887
	237,551,614	**183,609,594**

It represents the transfer to legal reserve from profit after tax at a rate of 25% from each year as per the National Bank of Ethiopia requirements.

14 SPECIAL RESERVE

		2011
	Birr	**Birr**
Balance at the beginning of the year	25,918,839	25,918,839
Transfer for the year	-	-
	25,918,839	**25,918,839**

15 PROVISION FOR LOANS AND ADVANCES

		2011
	Birr	**Birr**
The movements in this account were as follows:		
Beginning balance	110,479,642	233,550,703
Less: Write-off of loans and advances	(34,008,060)	(142,067,968)
	76,471,582	91,482,735
Add: Additional provision	23,629,459	18,996,907
	100,101,041	**110,479,642**

16 INTEREST INCOME

		2011
	Birr	**Birr**
Interest on: Term loans	363,238,118	277,684,641
Overdrafts	73,021,181	71,483,582
Import and export facilities	6,499,957	10,824,777
Old loans under court cases	11,764,215	981,096
	454,523,471	360,974,096
Deposits with foreign banks	1,486,420	1,412,028
NBE Bills	36,329,860	4,746,150
Treasury Bill	585,565	-
Deposits with domestic banks	4,562,082	4,946,703
	497,487,397	**372,078,977**

17 NET GAIN ON FLUCTUATION OF EXCHANGE RATES

			2011
		Birr	Birr
Gain on fluctuation of exchange rates		131,213,063	267,433,845
Less; Loss on fluctuation of exchange rates	(45,831,652)		50,195,160
Windfall tax paid	-		88,492,781
		(45,831,652)	138,687,941
		85,381,411	128,745,904

During the previous period the Bank has paid windfall gain tax of Birr 88,492,781, which is 75% of Gain obtained from devaluations of local currency as per proclamation No.693/2010.

18 COMMISSION EARNED

		2011
	Birr	Birr
L/C and other import/export facilities	7,003,808	6,238,853
MTs, TTs, DDs - local and foreign	12,043,719	9,581,017
Letters of guarantee	4,079,612	3,702,931
Cashiers' payment order	1,009,498	1,378,028
Travelers' cheques and others	442,037	637,437
Uncleared effects	1,156,667	1,037,044
	25,735,342	22,575,310

19 OTHER INCOME

		2011
	Birr	Birr
Opening charges on L/C	14,792,653	14,073,095
Rent	549,054	741,916
Telephone, telegram, telex and fax	5,630,212	5,404,142
Sundries	6,877,701	6,961,886
Gain on disposal of fixed assets	354,639	653,647
Gain on disposal assets held for sale	-	224,840
	28,204,260	28,059,526

Included in sundries income Birr 3,124,952.71 represents old cashier payments order written back as per the Bank's policy.

20 INTEREST EXPENSE

		2011
	Birr	Birr
Savings deposits	194,215,476	159,141,550
Fixed time deposits	14,235,990	4,576,076
	208,451,466	163,717,626

21 GENERAL AND ADMINISTRATION EXPENSES

		2011
	Birr	Birr
Office rent	29,603,326	22,669,601
Depreciation	15,270,207	13,166,847
Postage, telephone, telegram, telex/fax	4,577,097	4,516,838
Stationery and printing	7,815,424	6,161,633
Transportation	6,645,784	5,595,444
Advertisements	3,814,659	3,954,236
Car and representation allowance	1,319,972	1,202,665
Repair and maintenance	3,797,662	2,793,660
Fuel and lubricants	4,584,372	3,334,180
Insurance	3,627,020	2,926,553
Per diems and travel	2,157,391	1,384,744
Correspondent charges	987,213	813,056
SWIFT services	527,764	590,523
Utilities	1,071,498	898,263
Consultancy	-	10,379
Amortization	9,959	9,959
Donations and contributions	120,941	217,200
Annual reception	2,634,465	1,732,305
Bank charges	1,366,735	626,529
Board office expenses	54,000	54,000
Membership and subscriptions	388,665	342,996
Entertainment	978,406	887,707
Inauguration of branches	395,358	575
Legal	54,375	56,448
License fee	8,550	7,550
Cleaning Supplies	444,075	345,338
Wages	638,160	317,093
Transportation of currency	322,676	223,399
Loss on disposal of assets held for sale	23,335	3,043,479
Sundries	2,077,082	1,168,965
	95,316,169	**79,052,165**

22 DIRECTORS' SHARES ON PROFIT

The Board of Directors Remuneration is calculated in compliance with Directive No.SBB/49/2011 which has been issued by National Bank Of Ethiopia, effective from January 15,2011, which limits the maximum compensation of Birr 50,000 for each Board member. The balance has been shown in the profit and loss account.

23 EARNINGS PER SHARE

The rate of earnings per share is the return per share computed on the basis of the net profit after tax divided by the weighted average number of shares held during the year.

24 CONTINGENT LIABILITY AND COMMITMENTS

		2011
	Birr	Birr
Contingent Liability;		
Letter of Guarantee	140,901,145	64,603,373
Letter of Credit	521,119,677	273,155,240
	662,020,822	**337,758,613**

25 MEMORANDUM OF ACCOUNTS

		2011
	Birr	Birr
Stock of traveler cheques	175,853	64,780
OBC-Own branches and other banks' city clearance	49,042,258	76,750,261
IBC-Acceptance and sight	121,169,027	89,867,891
Outward document bills sent for collection - foreign	1,345,291	2,886,251
Interest on non performing loans	63,103,222	63,493,235
Loans and advances written off Kept in memorandum accounts	197,772,673	163,764,613
Money bags	802	5,720
	432,609,126	**396,832,751**

አቢሲንያ ባንክ አ.ማ.
BANK OF ABYSSINIA S.C.

ዓመታዊ ሪፖርት

እ.ኤ.አ. ሰኔ 30 ቀን 2012
ለተጠናቀቀው በጀት ዓመት

አዲስ አበባ
ኢትዮጵያ

ማውጫ

አቢሲንያ ባንክ
BANK OF ABYSSINIA

ራዕይ

አቢሲንያ የታላቂቷ ኢትዮጵያ ጥንታዊ ስያሜ እንደነበረ ሁሉ፣ አቢሲንያ ባንክም በኢትዮጵያ የባንክ ኢንደስትሪ ውስጥ እንደመጀመሪያነቱ አዳዲስ የአሠራር ዘዴዎችን እየቀየሰ ዝናውን ጠብቆ በዓለም ምርጥ የተባለውን የባንክ አገልግሎት መስጠት ነው፡፡

ተልዕኮ

ብቃት ያላቸው ባለሙያዎችን በማቀፍ በዘመናዊ ቴክኖሎጂ እየታገዘ የሀገር ውስጥና ዓለም አቀፍ የባንክ አገልግሎቶችን እንዲሠጥ፣ ለአካባቢ ጥበቃም ልዩ ትኩረት በመስጠትና ማህበራዊ ግዴታውንም በአግባቡ በመወጣት ትርፋማነትንና ዕድገትን እያረጋገጠ የሚጓዝ ባንክ እንዲሆን ማድረግ ነው፡፡

እሴቶች

ጠንካራ አንድነት፣ ታማኝነት እና ሃቀኝነት፣

ብቃት ያለው የደንበኞች አገልግሎት፣

የዓላማ ፅናት፣

ለዜጎች ዕኩል የሥራ ዕድል መፍጠር፣

የሠራተኞችን ፍላጎት ማርካት፣

የተቀናጀ የህብረት ሥራን መፍጠር፣

መልካም አስተዳደርን ማስፈን፣

ማህበራዊ ግዴታን በአግባቡ መወጣት፣

አዳዲስ የአሰራር ሥልቶችን መቀየስ፣

ለባለአክስዮኖች ተመጣጣኝ ትርፍ ማስገኘት፡፡

ዋና ዋና ክንውኖች በንጽጽር

(ገንዘብ በሚሊዮን ብር)

	2011/12	2010/11	2009/10	2008/09	2007/08
አጠቃላይ ሀብት	8,239.51	7,296.56	6,279.54	5,476.63	4,269.95
አጠቃላይ የብድር መጠን	3,897.41	3,315.69	3,153.24	2,708.97	2,817.15
አጠቃላይ ተቀማጭ ገንዘብ	6,771.25	6,075.26	5,138.85	4,494.19	3,477.77
አጠቃላይ ካፒታል	906.59	660.76	585.49	519.23	420.08
አጠቃላይ ገቢ	723.08	618.06	468.94	404.81	347.45
አጠቃላይ ወጪ	434.50	359.68	272.61	259.41	325.54
አጠቃላይ ትርፍ ከግብር በፊት	288.58	258.38	196.34	145.39	21.91
አጠቃላይ ትርፍ ከግብር በኋላ	216.31	180.93	140.58	100.37	16.66
የተጣራ ትርፍ	215.77	178.44	140.58	100.37	16.66
የገንዘብ አስቀማጭ ደንበኞች ብዛት (በቁጥር)	331,831	288,259	263,167	225,660	215,719
የሠራተኞች ብዛት (በቁጥር)	2,105	1,920	1,824	1,721	1,503
የቅርንጫፎች ብዛት (በቁጥር)	63	55	48	46	43

15 ኛው የባለአክስዮኖች ዓመታዊ ጉባዔ ሲካሄድ

የዲሬክተሮች ቦርድ ሊቀመንበር መልዕክት

ከሁሉ አስቀድሜ፣ የባንኩን 2011/12 የሥራ አፈፃፀም ለባንኩ ባለአክስዮኖች አጠቃላይ ጉባዔ ስገልፅ የተሰማኝን ደስታ በራሴና በዲሬክተሮች ቦርድ አባላት ስም ለመግለፅ እወዳለሁ፡፡

በተጠናቀቀው በጀት ዓመት፣ ቀድሞ የነበረው ዓለም አቀፉ የገንዘብ ቀውስ መሻሻል ለብዙ የአውሮፓ ሀገሮች አዎንታዊ ሁኔታን የፈጠረ ቢሆንም አንዳንድ የክፍለ አህጉሩ አገራት ግን አሁንም በቀውሱ ውስጥ ይገኛሉ፡፡ በሌላ በኩል ግን የአለም ኢኮኖሚ በአጠቃላይ ሲጤን የምርት እድገት አሳይቷል፡፡

እንደ ዎርልድ ኢኮኖሚክ አውት ሉክ እትም የሚያዚያ 2012 ዘገባ፣ በ2011 ላይ የኒልዮሽ ሲሄድ የነበረው የዓለም ኢኮኖሚ ቀስ በቀስ እያገገመ መጥቷል፡፡ በተለይ በ2011 አጋማሽ ላይ በአሜሪካ የአንዳንድ እንቅስቃሴዎች መሻሻልና በዩሮ ዞን ከኢኮኖሚ ቀውሱ አንፃር ተሻሽለው የወጡ ፖሊሲዎች የዓለም ኢኮኖሚን ክፉኛ ከማሽቆልቆል ሥጋት በመጠኑም ቢሆን እየታደጉት ነው፡፡

በዚህም መሠረት አዝጋሚ የሆነ መሻሻል በዋነኞቹ የበለፀጉ ሀገራት ላይ ታይቷል፡፡ ሪፖርቱ አክሎ እንደጠቆመው ከተተነበየውም በላይ የኢኮኖሚ እድገት እንደሚኖርና የፋይናንስ እንቅስቃሴው በተሻለ ሁኔታ እንደሚቀጥል የሚገልፅ ሲሆን፤ በተጨማሪም፣ የጂኦፖለቲካው ውጥረትም የመርገብ ሁኔታ አሳይቷል፡፡

በ2012 ዓ.ም. በአንዳንድ ሀገራት የገንዘብ አቅም ማደግ ሲታይ፣ በሌሎች ሀገራት ደግሞ የገንዘብ የመግዛት አቅም ወርዶ ታይቷል፡፡ በአጠቃላይ በማደግ ላይ ባሉትና ባደጉት ሀገራት ላይ ለተንፀባረቀው

የኢኮኖሚ እድገት ማዝገም ከዩሮ ዞን ቀውስ ጋር ያልተያያዙ ጉዳዮችም ወሳኝ ሚና ነበራቸው፡፡ ከሰሃራ በታች የሚገኙ ሀገራት የኢኮኖሚ እድገት ግን የሸቀጦች ዋጋ በፈጠረለት ምቹ ሁኔታ እንደከዚህ ቀደሙ እየታገዘ በከፍተኛ ሁኔታ እያደገ ነው፡፡

በተጠናቀቀው የበጀት ዓመት የኢትዮጵያ ብሔራዊ ባንክ ባንኮች የሚይዙትን ዝቅተኛውን የተቀማጭ መጠን ከ15 በመቶ ወደ 10 በመቶ በማውረድና በቀላሉ ወደ ገንዘብ ሊለወጥ የሚችለው የሀብት መጠንን (Liquid Asset) ከተቀማጭ ገንዘብ ጋር ሊኖረው የሚችለውን ጥምረት ከ25 በመቶ ወደ 20 በመቶ በመቀነስ የገንዘብ ፖሊሲውን ማሻሻያ አድርጎበታል፡፡

በተጨማሪም፣ ባንኮች ከሚለቁት ብድር 27 በመቶውን የኢትዮጵያ ብሔራዊ ባንክን ሰነድ እንዲገዙ የሚያስገድደው አዲሱ የሰነድ ግብይት (Bill Market) መመሪያ በግል ባንኮች የብድር እንቅስቃሴ ላይ ጫና የፈጠረ ሲሆን፣ በተቀማጭ ገንዘብ አሰባሰብ ረገድ በባንኮች መካከል ያለውን ውድድር ከፍተኛ አድርጎታል፤ ወደፊትም በዚሁ መልክ እንደሚቀጥል ይጠበቃል፡፡

በእነዚህ ዓለም አቀፋዊና ሀገራዊ የኢኮኖሚ ምህዳር ውስጥ ሆኖ ባንኩ የተለያዩ ተግባራትን አከናውኗል፡፡ በበጀት ዓመቱ የሚጠቀሰው አንዱ ትልህ ተግባር ባንኩ አገልግሎቱን ዘመናዊ፣ ብቃት ያለውና ውጤታማ ለማድረግ እንዲሁም አዳዲስ ደንበኞችን ለመሳብና ነባሮችንም ለማቆየት የሚያስችለው የኮር ባንኪንግ የባንክ አገልግሎት አፈፃፀም ተጠቃሽ ነው፡፡

በተጠናቀቀው የ2011/12 በጀት ዓመት ባንኩ በሁሉም ዘርፎች አመርቂ ውጤት አስመዝግቧል፡፡ ለምሳሌ የባንኩን ያልተጣራ ትርፍ ስንመለከት ካለፈው ዓመት ተመሳሳይ ወቅት ጋር ሲነፃፀር የ11.5 በመቶ ልዩነት በማሳየት ብር 288.58 ሚሊዮን ሆኖ ሲመዘገብ የተቀማጭ ገንዘብ መጠንም 6.7 ቢሊዮን በመድረስ የ11.5 በመቶ ዕድገት አሳይቷል፡፡ የብድር መጠናችንም 3.9 ቢሊዮን ላይ የደረሰ ሲሆን፣ ካለፈው ዓመት ተመሳሳይ ወቅት ጋር ሲነፃፀር የ17.5 በመቶ ብልጫ አሳይቷል፡፡

ሌላው ተጠቃሽ ተግባር የአሠራር ለውጥን ለማምጣት በባንኩ የሥራ ክፍሎች እገዛ የተሰራው ሥራም ውጤታማ መሆኑ ነው፡፡ በተለይ የሥራ ሂደትን በመከለስ፣ ፖሊሲዎችንና የአፈፃፀም ሂደቶችን በመለየትና የአንድ መስኮት የባንክ አገልግሎትን በቅርንጫፎች ላይ ተግባራዊ በማድረግ የተሰሩት ተግባራት ደንበኞች በብቃትና በፍጥነት አገልግሎት እንዲያገኙ አስችለዋል፡፡

ከዚህም ባሻገር፣ የአጠራጣሪ ብድሮችን ምጣኔ (NPL) ለመቀነስ በተደረገው ጥረት ባንኩ ውጤታማ የነበረ ሲሆን፣ በተቆጣጣሪው የኢትዮጵያ ብሔራዊ ባንክ ከወጣው ዝቅተኛው መስፈርትም አኳያ ዝቅ ማድረግ ተችሏል፡፡

ከመልካም አስተዳደር ጋር ተያይዞም፣ የዲሬክተሮች ቦርድ አባላትና ከፍተኛ የሥራ አመራሩ የባንኩን አጠቃላይ ቀጣይ ሂደቶችን ለመገምገም በየጊዜው ውይይት እያደረጉ ነው፡፡

በአጠቃላይ በ2011/12 ለባንኩ የሥራ አፈፃፀም የባንኩ ባለድርሻ አካላት ላደረጉልን ማበረታቻ፣ ውድ ደንበኞቻችን በባንካችን ላይ ላሳዩት ሙሉ እምነት እንዲሁም የባንኩ የሥራ አመራር አካላትና ሠራተኞች በተጨማሪም የኢትዮጵያ ብሔራዊ ባንክ ለባንኩ እድገት ላደረጉት አስተዋጽኦ ልባዊ ምሥጋናዬን አቀርባለሁ።

በመጨረሻም፣ በበጀት ዘመኑ የሥራ ባልደረቦቼ የሆኑትን የዲሮክተሮች ቦርድ አባላት በአንድነት መንፈስ ለነበራቸው የሥራ መነሳሳትና ቁርጠኝነት ላመሰግናቸው እወዳለሁ።

አመሰግናለሁ!

መሐሪ ዓለማየሁ

የባንኩ ኘሬዝዳንት መልዕክት

በ2011/12 በጀት ዓመት፣ አቢሲንያ ባንክ ገበያውን ለማሳደግ የተለያዩ ጥረቶችን ያደረገ ሲሆን፣ የአገልግሎት አሰጣጥ ብቃትን ማዕከል ባደረገ መልኩ ምርጥ የተሰኘውን የባንክ አገልግሎት ቴክኖሎጂ ተግባራዊ ማድረግ ጀምሯል፡፡ በተጨማሪም፣ ወሳኝ የሚባሉት ሁሉም የባንኩ የሥራ አፈፃፀሞች ካለፈው በጀት ዓመት ጋር ሲነፃፀሩ እድገታቸው ቀጥሏል፡፡

በበጀት ዓመቱ የባንኩ አጠቃላይ ተቀማጭ ገንዘብ ካለፈው በጀት ዓመት አኳያ የ696 ሚሊዮን ብር ብልጫ ያስመዘገበ ሲሆን፣ በዚህም መሠረት በበጀት ዓመቱ ማብቂያ ላይ ብር 6.77 ቢሊዮን ደርሷል፡፡ በተመሳሳይም የብድር መጠናችን በ582 ሚሊዮን ብር ያደገ ሲሆን፣ ይኸውም በበጀት ዓመቱ መጨረሻ ላይ 3.90 ቢሊዮን ብር ደርሷል፡፡

የባንኩን አጠቃላይ ገቢን ስንመለከትም ባንኩ በበጀት ዘመኑ ብር 723 ሚሊዮን አጠቃላይ ገቢ ያገኘ ሲሆን፣ ይኸውም ዓምና ከነበረው የብር 618 ሚሊዮን ገቢ ጋር ሲነፃፀር የብር 105 ሚሊዮን ወይም የ17 በመቶ ብልጫ አሳይቷል፡፡

በበጀት ዓመቱ የባንኩ አጠቃላይ ወጪ ብር 435 ሚሊዮን የነበረ ሲሆን፣ ይኸውም በ2011/12 በጀት ዓመት አጠራጣሪ ለሆኑ ብድሮች መጠባበቂያ የተያዘውንም ገንዘብ ያካትታል፡፡ በዚህም መሠረት ባንኩ

ከታክስ በፊት ያሳየው አጠቃላይ ትርፍ ብር 288.58 ሚሊዮን ሲሆን፣ በበጀት ዓመቱ የሚመለከታቸው የባንኩ የሥራ ክፍሎች ባደረጉት ያላሰለሰ ጥረትም የባንኩ የሀብት ጥራት የተሻሻለ ከመሆኑም በላይ፣ ምጣኔውን ወደ ነጠላ አሀዝ በማውረድ የሀብት ጥራታችን የኢትዮጵያ ብሔራዊ ባንክ ካስቀመጠው መስፈርትም በታች እንዲሆን ለማድረግ ተችሏል፡፡

በሌላም በኩል፣ የባንኩ የዲሬክተሮች ቦርድና የሥራ አመራሩ ዋነኛ አጀንዳ የሆኑት የኮር ባንኪንግ የባንክ አገልግሎት ትግበራ፣ የመረጃ ማዕከል ግንባታና ተዛማጅ ሥራዎች በሁለት ወር ጊዜ ውስጥ ሙሉ በሙሉ ተግባራዊ እንደሚደረጉ ላረጋግጥ እወዳለሁ፡፡

በበጀት ዓመቱ ከተከናወኑ ዋና ዋና ተግባራት መካከል ባንኩ አገልግሎት አሰጣጡን ማዕከል አድርጎ ያከናወነው የሥራ ሂደት ፍተሻ ተጠቃሽ ነው፡፡ ይህም የባንኩን የአገልግሎት አሠጣጥ መሠረታዊ በሆነ መልኩ በመለወጥ የሚያሻሽል ይሆናል፡፡

በሌላ በኩል፣ በበጀት ዓመቱ ትኩረት ከተቸራቸው ቁልፍ ተግባራት መካከል የባንኩን ገፅታ በመገንባት ረገድ ከፍተኛ እገዛ የሚያደርገው የባንኩ የዋና መ/ቤት ሕንፃ ግንባታ ቅድመ ዝግጅት ይገኝበታል፡፡

በዚህ አጋጣሚ የባንኩ የሥራ አመራር ለውድ ደንበኞቹ የሚሰጠውን አገልግሎት ከመቼውም ጊዜ በላይ እንደሚያሻሽል እየገለጽኩ፣ በቀጣይ ዓመታትም ባንኩ ዓለም አቀፍና ደረጃውን የጠበቀ የባንክ አገልግሎት ለመስጠት ያነገበውን ራዕይ ለማሳካት ያለውን ቁርጠኝነት ላረጋግጥ እወዳለሁ፡፡

በመጨረሻም፣ በበጀት ዓመቱ ባንኩ ላከናወናቸው ተግባራት የዲሬክተሮች ቦርድ አባላት፣ ውድ ደንበኞቻችንን፣ የባንኩ ባለአክስዮኖችንና ሠራተኞችን በአጠቃላይም የባንኩን ባለድርሻ አካላት ሁሉ ላደረጉት ከፍተኛ አስተዋፅኦ ላመሰግን እወዳለሁ፡፡ በቀጣይ ባንኩ ውጤታማነቱን ጠብቆና አጠናክሮ ለመሄድ እንዲችል ድጋፋቸው እንደማይለየን እምነቴ ነው፡፡

አመሰግናለሁ

አዲሱ ሃባ

የዲሬክተሮች ቦርድ ሪፖርት

የባንኩ የዲሬክተሮች ቦርድ፣ ሰኔ 30 ቀን 2012 ለተጠናቀቀው በጀት ዓመት ኦዲት የተደረገው የባንኩን የሒሳብ መግለጫዎች ለባንኩ ባለአክስዮኖች አጠቃላይ ጉባዔ ያቀርባል፡፡

የኦዲተሮች ሪፖርትም የሀብትና ዕዳ መግለጫ፣ የትርፍና ኪሣራ መግለጫ፣ የገንዘብ ፍሰት መግለጫንና የሂሳብ መግለጫዎች ማብራሪያዎችን ያካተተ ነው፡፡

በበጀት ዓመቱ ውስጥ የተከናወኑ ዋና ዋና ክንውኖች በዚህ ሪፖርት ውስጥ ጠቅለል ብለው ቀርበዋል፡፡

1. የሥራ አፈፃፀም

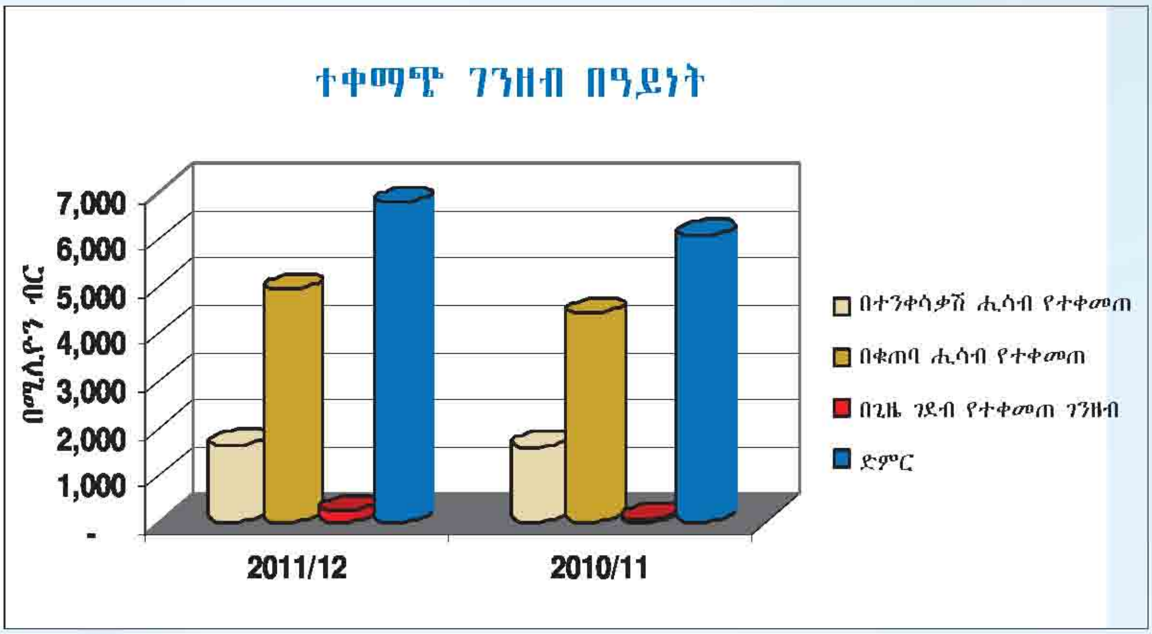
1.1 ተቀማጭ ገንዘብ

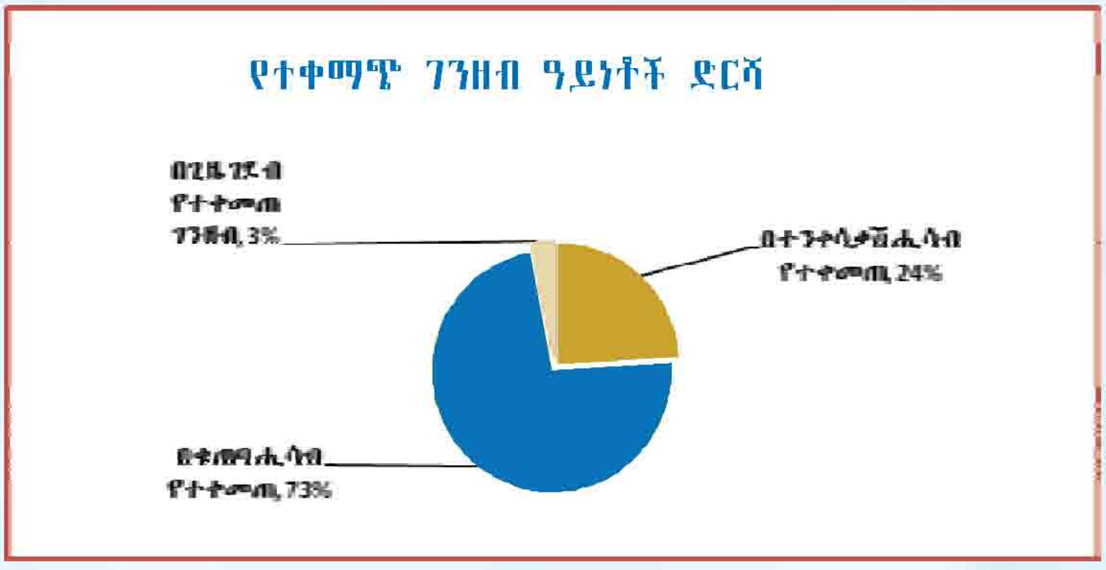
በ2011/12 የበጀት ዓመት መጨረሻ ላይ የባንኩ አጠቃላይ ተቀማጭ ገንዘብ መጠን ብር 6.77 ቢሊዮን ሲደርስ፣ ይኸውም ካለፈው ዓመት ጋር ሲነፃፀር የ695.99 ሚሊዮን ብር ወይም 11.5 በመቶ ዕድገት አሳይቷል፡፡ ለዚህም በቁጠባ ሒሳብ የተቀመጠው ገንዘብ በብር 500.85 ሚሊዮን ወይም 11.3 በመቶ እንዲሁም በተንቀሳቃሽ ሒሳብ የተቀመጠው ገንዘብ በብር 39.13 ሚሊዮን ወይም የ2.5 በመቶ እንዲሁም በጊዜ ገደብ የተቀመጠው የገንዘብ መጠን በብር 156.01 ሚሊዮን ወይም 265 በመቶ እድገት አስመዝግበዋል፡፡ ከአስቀማጮች ጋር በተያያዘም ባለፈው ዓመት የነበረው 288,259 የአስቀማጮች ቁጥር ወደ 331,831 አድጓል፡፡

አጠቃላይ ተቀማጭ ገንዘብ

(በሺህ ብር)

የተቀማጭ ገንዘብ በዓይነት	2011/12		2010/11		ዕድገት	
	ገንዘብ መጠን	ድርሻ (በመቶኛ)	የገንዘብ መጠን	ድርሻ (በመቶኛ)	በቁጥር	በመቶኛ
በተንቀሳቃሽ ሒሳብ የተቀመጠ	1,630,502	24	1,591,370	26	39,132	2.5
በቁጠባ ሒሳብ የተቀመጠ	4,923,709	73	4,422,862	73	500,847	11.3
በጊዜ ገደብ የተቀመጠ ገንዘብ	217,035	3	61,027	1	156,008	255.6
ድምር	**6,771,246**	**100**	**6,075,259**	**100**	**695,987**	**11.5**





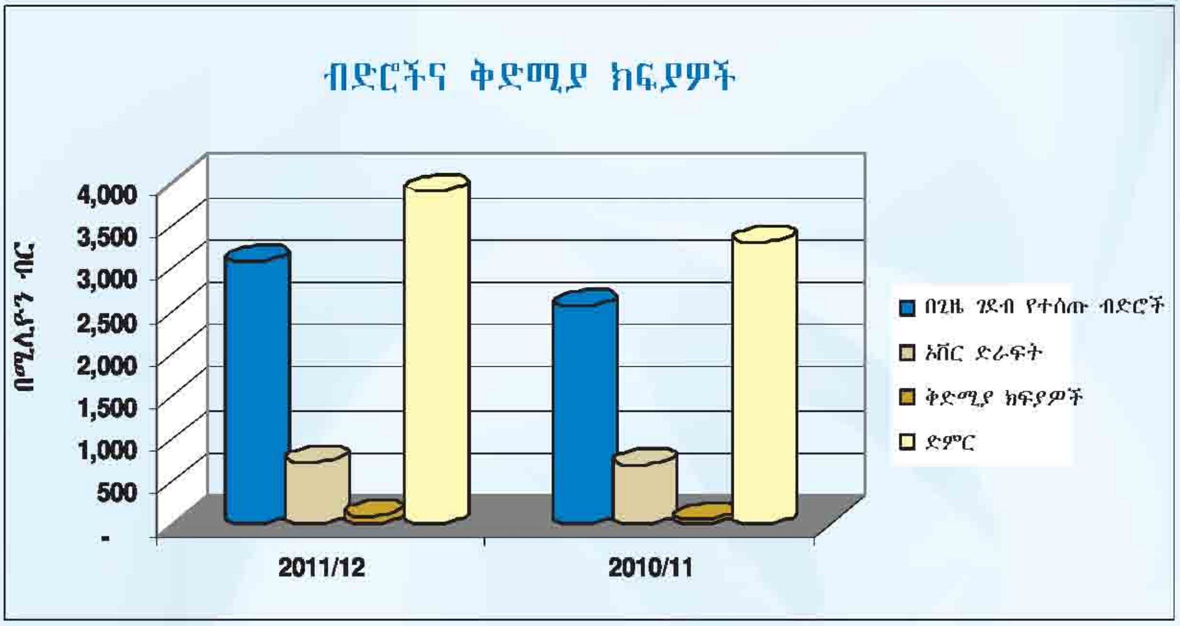
1.2 ብድሮችና ቅድሚያ ክፍያዎች

በ2011/12 በጀት ዓመት የባንኩ የብድርና ቅድሚያ ክፍያዎች መጠን ወደ ብር 3.90 ቢሊዮን አድጓል። ካለፈው ዓመት ተመሳሳይ ወቅት ጋር ሲነፃፀር የብር 581.72 ሚሊዮን ወይም 17.5 በመቶ እድገት አሳይቷል። በጊዜ ገደብ የተሰጠው ብድር በብር 518.52 ሚሊዮን ወይም 20.3 በመቶ ማደጉ የአጠቃላይ ብድርና ቅድሚያ ክፍያዎችን ዕድገት ከፍ እንዲል አድርጓል።

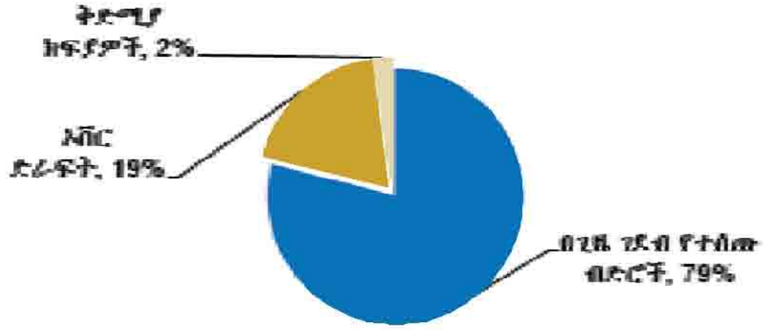
ብድሮችና ቅድሚያ ክፍያዎች በዓይነት

(በሺህ ብር)

የብድር ዓይነት	2011/12		2010/11		ዕድገት	
	የገንዘብ መጠን	ድርሻ (በመቶኛ)	የገንዘብ መጠን	ድርሻ (በመቶኛ)	በቁጥር	በመቶኛ
በጊዜ ገደብ የተሰጡ ብድሮች	3,085,480	79	2,555,741	77	529,739	20.7
ኦቨር ድራፍት	721,496	19	700,143	21	21,353	3.0
ቅድሚያ ክፍያዎች	90,431	2	59,804	2	30,627	51.2
ድምር	**3,897,407**	**100**	**3,315,688**	**100**	**162,618**	**17.5**



የብድሮችና ቅድሚያ ክፍያዎች ድርሻ



በተጠናቀቀው በጀት ዓመት የብድሮችና ቅድሚያ ክፍያዎችን ሥርጭት ስንመለከት፣ የሀገር ውስጥ ንግድ 43 በመቶውን በመያዝ የአንበሳውን ድርሻ ሲይዝ፣ የወጪ ንግዱ ደግሞ 16 በመቶውን በመያዝ ሁለተኛ ደረጃን ይዟል፣ የግንባታና የገቢ ንግዱ ደግሞ እኩል 14 በመቶውን በመያዝ ይከተላሉ።

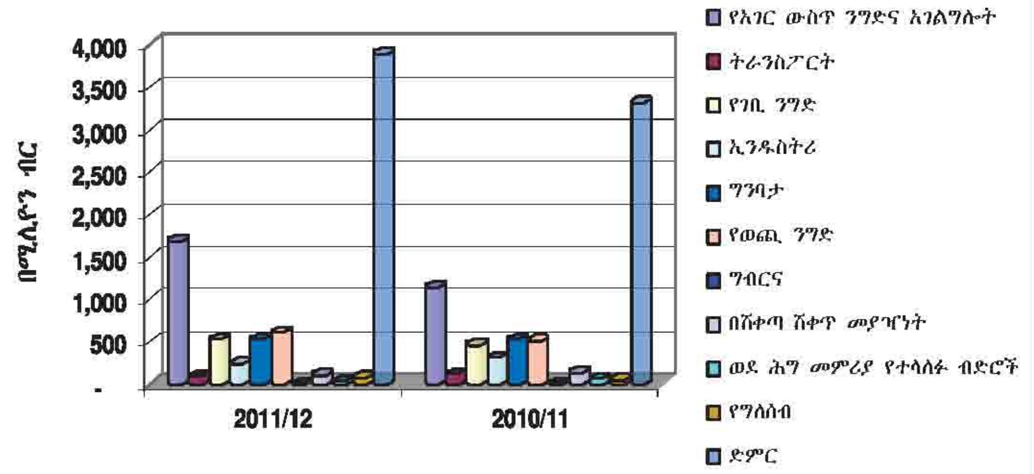
ብድሮችና ቅድሚያ ክፍያዎች በክፍለ ኢኮኖሚ

(በሺህ ብር)

ክፍለ - ኢኮኖሚ	2011/12		2010/11		ዕድገት	
	የገንዘብ መጠን	ድርሻ (በመቶኛ)	የገንዘብ መጠን	ድርሻ (በመቶኛ)	በቁጥር	ድርሻ (በመቶኛ)
የአገር ውስጥ ንግድና አገልግሎት	1,689,161	43	1,145,674	35	543,487	47.4
ትራንስፖርት	86,924	2	115,793	3	(28,869)	(24.9)
የገቢ ንግድ	526,436	14	459,900	14	66,535	14.5
ኢንዱስትሪ	235,928	6	307,760	9	(71,832)	(23.3)
ግንባታ	528,919	14	527,483	16	1,436	0.3
የወጪ ንግድ	606,496	16	508,125	15	98,371	19.4
ግብርና	4,350	0	5,349	0	(999)	(18.7)
በሸቀጣሸቀጦች መያዣነት	106,609	3	137,392	4	(30,783)	(22.4)
*ወደ ሕግ መምሪያ የተላለፉ ብድሮች	40,029	1	67,032	2	(27,003)	(40.3)
የግለሰብ	72,554	2	41,179	1	31,375	76.2
ድምር	**3,897,406**	**100**	**3,315,688**	**100**	**581,718**	**17.5**

* ወደ ሕግ መምሪያ የተላለፉ ብድሮች በተለያዩ ክፍለ-ኢኮኖሚዎች የሚገኙ ናቸው።

ብድሮችና ቅድሚያ ክፍያዎች በክፍለ-ኢኮኖሚ



1.3 የዓለም አቀፍ ባንክ አገልግሎት የሥራ አፈፃፀም

በተጠናቀቀው የ2011/12 በጀት ዓመት ባንኩ በዓለም አቀፍ ባንኮች አገልግሎት በኩል ያገኘው ገቢ ብር 168.58 ሚሊዮን ደርሷል። ይኸውም ገቢ ከአጠቃላይ የበጀት ዓመቱ ገቢ 22 በመቶውን የሚይዝ ነው።

በሌላም በኩል፣ ባንኩ በበጀት ዓመቱ ብር 3,266.2 ሚሊዮን የሚደርስ የውጭ ምንዛሬ የሰበሰበ ሲሆን፣ ይኸውም ከሐዋላ፣ ከገቢና ከወጪ ንግድ እንዲሁም ከቼክ አገልግሎት የተገኘ ነው።
ይኸውም ገቢ ካለፈው ዓመት ተመሳሳይ ወቅት ጋር ሲነፃፀር በብር 64.6 ሚሊዮን ወይም 2 በመቶ አድጓል።

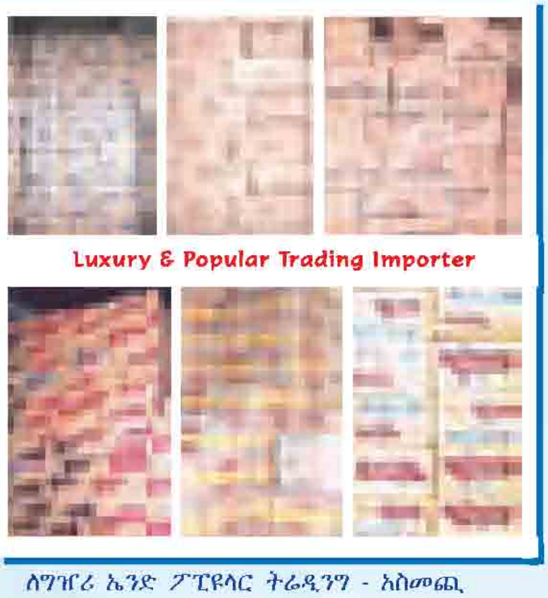
አቢሲንያ ባንክ የብድር አገልገሎት ከሚሰጣቸው ተቋማት በከፊል

ታረቅ ሳቢት ኃ.የተ.የግል ማህበር-ሆቴል

ጀማል አብዶ እና ሳህሌ ል.ጋ.- ኮንስትራክሽን

ይርጋ ጨፌ ቡና ገበሬዎች ኅብረት ሥራ ዩኒየን

መሠረት ዱቄት ፋብሪካ ኃ.የተ.የግል ማህበር



ለግዠሪ ኤንድ ፖፒዩላር ትሬዲንግ - አስመጪ

2 ገንዘብ ነክ ክንውን

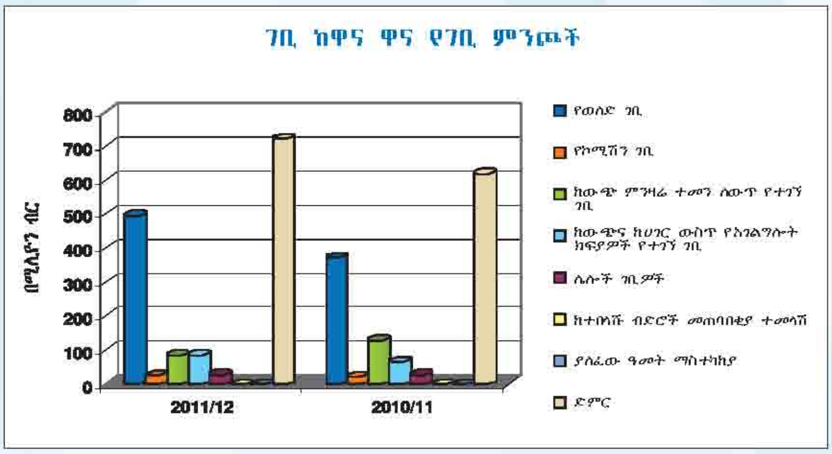
2.1 ገቢ

በተጠናቀቀው የ2011/12 የበጀት ዓመት ባንኩ 723.08 ሚሊዮን አጠቃላይ ገቢ ያገኘ ሲሆን፣ ይኸውም ገቢ ባንኩ እስከአሁን ካገኘው ገቢ ትልቁን ቦታ የሚይዝ ከመሆኑም በላይ ካለፈው ዓመት ተመሳሳይ ወቅት ጋር ሲነፃፀር በ17 በመቶ ወይም በብር 105 ሚሊዮን ብልጫ አሳይቷል፡ ፡ ለበጀት ዓመቱ የገቢ እድገትም በወለድ ገቢ፣ በአገልግሎት ክፍያ፣ በኮሚሽን ገቢ እና በሌሎችም ገቢዎች የተመዘገበው ውጤት ለአጠቃላይ ገቢው ማደግ ምክንያት ነው፡፡

ገቢ በዋና ዋና የገቢ ዓይነቶች

(በሺህ ብር)

የገቢው ዓይነት	2011/12		2010/11		ዕድገት	
	የገንዘብ መጠን	ድርሻ (በመቶኛ)	የገንዘብ መጠን	ድርሻ (በመቶኛ)	በቁጥር	በመቶኛ
የወለድ ገቢ	497,528	69	372,079	60	125,449	33.7
የኮሚሽን ገቢ	25,735	4	22,575	4	3,160	14.0
ከውጭ ምንዛሬ ተመን ለውጥ የተገኘ ገቢ	85,593	12	128,746	21	(43,365)	(33.7)
ከውጭና ከሀገር ውስጥ የአገልግሎት ክፍያዎች የተገኘ ገቢ	86,274	12	66,602	11	19,672	29.5
ሌሎች ገቢዎች	28,204	4	28,060	4	144	0.15
ከተበላሹ ብድሮች መጠባበቂያ ተመላሽ	-	-	-	-	-	-
ያለፈው ዓመት ማስተካከያ	(23)	-	-	-	-	-
ድምር	**723,081**	**100**	**618,062**	**100**	**105,019**	**17**



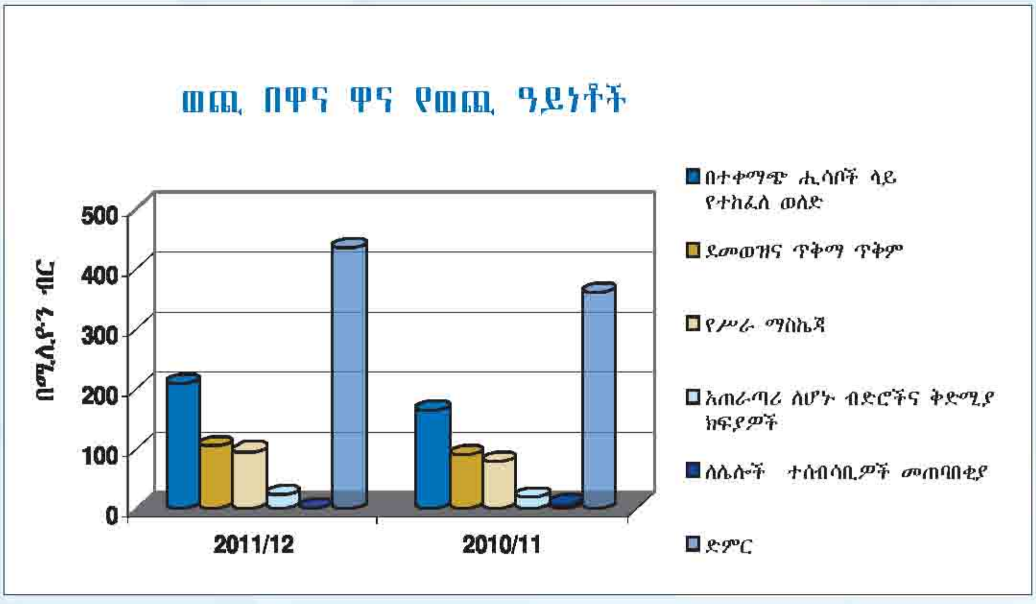
2.2 ወጪ

ባንኩ በ2011/12 አጠራጣሪ ለሆኑ ብድሮች የተያዘውን መጠባበቂያ ጨምሮ ያወጣው አጠቃላይ ወጪ ብር 435 ሚሊዮን ነው፡፡ ይኸውም ወጪ ካለፈው ዓመት ተመሳሳይ ወቅት ጋር ሲነፃፀር የብር 75 ሚሊዮን ወይም የ20.8 በመቶ ዕድገት ያሳየ ሲሆን፣ በተቀማጭ ሒሳቦች ላይ የተከፈለ ወለድ፣ አጠቃላይ ወጪ፣ ለአጠራጣሪ ብድሮች የተያዘው መጠባበቂያ፣ የሥራ ማስኬጃና የደመወዝና ጥቅማ ጥቅም እንደ ቅደም ተከተላቸው በበጀት ዓመቱ ለታየው የወጪ ዕድገት አስተዋጽኦ አድርገዋል፡፡

ወጪ በዋና ዋና የወጪ ዓይነቶች

(በሺ.ህ ብር)

የወጪ ዓይነቶች	2011/12		2010/11		ዕድገት	
	የገንዘብ መጠን	ድርሻ (በመቶኛ)	የገንዘብ መጠን	ድርሻ (በመቶኛ)	በቁጥር	በመቶኛ
በተቀማጭ ሒሳቦች ላይ የተከፈለ ወለድ	208,451	48	163,718	46	44,733	27.3
ደመወዝና ጥቅማ ጥቅም	106,292	24	90,806	25	15,486	17.1
የሥራ ማስኬጃ	95,619	22	79,419	22	16,200	20.4
አጠራጣሪ ለሆኑ ብድሮችና ቅድሚያ ክፍያዎች	23,629	5	18,997	5	4,632	24
ለሌሎች ተሰብሳቢዎች መጠባበቂያ	511	0	6,739	2	(6,228)	(92)
ድምር	**434,502**	**100**	**359,679**	**100**	**74,823**	**20.80**



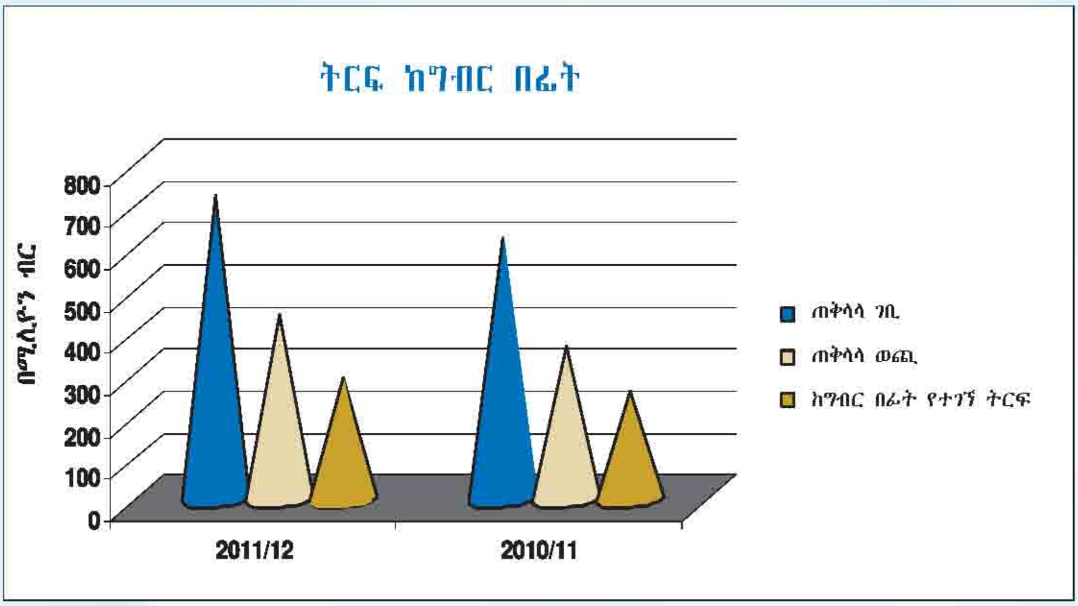
2.3 ትርፍ

በ2011/12 በጀት ዓመት መጨረሻ ላይ ለብድሮች መጠባበቂያ ብር 23.63 ሚሊዮን ከተያዘ በኋላ የባንኩ አጠቃላይ ትርፍ ብር 288.58 ሚሊዮን ሲሆን፣ ካለፈው ዓመት ተመሳሳይ ወቅት ጋር ሲነፃፀር የብር 30.2 ሚሊዮን ወይም የ11.7 በመቶ ብልጫ አሳይቷል። በተጨማሪም፣ የባንኩ አጠቃላይ ትርፍ ከግብር በኋላ የብር 37.3 ሚሊዮን ወይም የ15 በመቶ ብልጫ በማሳየት ብር 216 ሚሊዮን ሲደርስ፣ ሌሎች አስፈላጊ ተቀናሾች ከተደረጉ በኋላ ደግሞ የተጣራ ትርፉ ብር 215.77 ሚሊዮን ደርሷል። ለትርፉ ማደግ የሀብት ጥራትንና የሥራ አፈፃፀም ውጤትን ለማሻሻል የተደረገው ጥረት ከፍተኛ አስተዋፅኦ አድርገዋል።

ትርፍ ከግብር በፊት

(በሺ.ህ ብር)

ዝርዝር	2011/12	2010/11	ዕድገት	
			በቁጥር	በመቶኛ
አጠቃላይ ገቢ	723,415	618,062	105,019	17.0
ጠቅላላ ወጪ	434,502	359,679	74,823	20.8
ከግብር በፊት የተገኘ ትርፍ	**288,579**	**258,383**	**30,196**	**11.7**



2.4 የባንኩ ካፒታል

በተጠናቀቀው በጀት ዓመት የባንኩ ካፒታል ብር 906.59 ሚሊዮን ደርሷል። ይህ የገንዘብ መጠን ካለፈው ዓመት ተመሳሳይ ወቅት ጋር ሲነፃፀር የብር 246 ሚሊዮን ጭማሪ አሳይቷል። በበጀት ዓመቱ የተከፈለ ካፒታል 52 በመቶ፣ ሕጋዊ መጠባበቂያ 29 በመቶ እና ያልተከፋፈለ የትርፍ መጠን 21 በመቶ እድገት አስመዝግበዋል።

የባንኩ ካፒታል

(በሺ ብር)

የካፒታል አይነቶች	2011/12		2010/11		ዕድገት	
	የገንዘብ መጠን	ድርሻ (በመቶኛ)	የገንዘብ መጠን	ድርሻ (በመቶኛ)	በቁጥር	በመቶኛ
የተከፈለ ካፒታል	478,898	53	315,000	48	163,898	52
ከአክስዮን ሽያጭ ከዋጋ ብልጫ የተሠበሰበ	2,828	-	2,828	-	-	-
ሕጋዊ መጠባበቂያ	237,552	26	183,610	28	53,942	29
ልዩ መጠባበቂያ	25,919	3	25,919	4	-	-
ያልተከፋፈለ ትርፍ	161,398	18	133,403	20	27,995	21
ድምር	**906,592**	**100**	**660,759**	**100**	**245,836**	**37**

2.5 ጥሬ ገንዘብና በአጭር ጊዜ ወደጥሬ ገንዘብ መቀየር የሚችል ሀብት ፍሰት (Liquidity)

በተጠናቀቀው በጀት ዓመት የባንኩ ጥሬ ገንዘብና በፍጥነት ወደ ጥሬ ገንዘብ መለወጥ የሚችል ሀብት (liquid asset) ከባንኩ የተጣራ የአጭር ጊዜ ተከፋይ (net current liability) ጋር ሲነፃፀር 36.23 በመቶ የመሸፈን አቅም አለው። በሌላም በኩል፣ በበጀት ዓመቱ የባንኩ ካፒታል ለአደጋ ሊጋለጥ ከሚችል ሀብት ጋር ያለው ጥመርታ (capital to risk weighted assets) 15.63 በመቶ ሲሆን፣ ይኸውም ተቆጣጣሪው ባለሥልጣን የኢትዮጵያ ብሔራዊ ባንክ ካወጣው 8 በመቶ ዝቅተኛ መስፈርት በላይ ሆኖ ይታያል።

3 አስተዳደራዊና ሌሎች ጉዳዮች

3.1 የሰው ኃይል

በ2011/12 በጀት ዓመት ማብቂያ ላይ የባንኩ አጠቃላይ ሠራተኞች ቁጥር 2,105 ሲደርስ፣ ካለፈው ዓመት ተመሳሳይ ወቅት ጋር ሲነፃፀር ቁጥሩ በ185 ሠራተኞች ጨምሯል።

በበጀት ዓመቱ ባንኩ ክሰው ኃይል ልማት አኳያ፣ በተለያዩ ከፍተኛ ትምህርት ተቋማት በተለያዩ ደረጃዎች እየተማሩ ለሚገኙ 398 ሠራተኞች የገንዘብ ድጋፍ አድርጓል።

እየተተገበረ ካለው የኮር ባንኪንግ አፈፃፀም ጋር ተያይዞ 592 ለሚሆኑ ሠራተኞች የመረጃ ቴክኖሎጂ ሥልጠና የተሰጠ ሲሆን፣ ከነዚህም ውስጥ 400 ያህሉ T-24 የተሰኘውን የኮር ባንኪንግ ቴክኖሎጂ ኘሮጀክት አፈፃፀም፣ የሀገር ውስጥ የባንክ አገልግሎትና የብድር አገልግሎት ላይ ስልጠና ወስደዋል።

የሠራተኞች በዓል ቀን ሲከበር

3.2 የቅርንጫፍ መስፋፋት

በተጠናቀቀው የ2011/12 በጀት ዓመት ባንኩ ተጨማሪ ስምንት አዳዲስ ቅርንጫፎችን በመክፈት የቅርንጫፎቹን ቁጥር ወደ 63 አሳድጓል:: ከተከፈቱት ቅርንጫፎች አራቱ ቸርችል፣ ሳር ቤት፣ ሲ. ኤም. ሲ.እና ካዛንቺስ ቅርንጫፎች በአዲስ አበባ የተከፈቱ ሲሆን፣ ቀሪዎቹ አራቱ ጨሮ፣ ታቦር፣ ወላይታ ሶዶና ፍኖተ ሰላም ቅርንጫፎች ደግሞ በክልል ከተሞች የተከፈቱ ናቸው::

ባንኩ በቀጣይም ለባንክ ሥራ አዋጪ በሆኑ በአዲስ አበባና በክልል ከተሞች ቅርንጫፎቹን ማስፋፋት ይቀጥላል::

ካዛንችስ ቅርንጫፍ

ሣርቤት ቅርንጫፍ

ፍኖተ ሰላም ቅርንጫፍ

ጭሮ ቅርንጫፍ

ታቦር ቅርንጫፍ

ወላይታ ሶዶ ቅርንጫፍ

ቸርችል ጎዳና ቅርንጫፍ

ሲ.ኤም.ሲ ቅርንጫፍ

3.3 የገበያ ዕድገት

ከገበያ ዕድገት ጋር ተያይዞ ባንኩ በበጀት ዓመቱ በደሴ፣ ጎንደር፣ ባሕር ዳርና ደብረ ብርሃን ቅርንጫፎች የደንበኞች ቀን በዓልን ያዘጋጀ ሲሆን፣ የዝግጅቶቹ ዓላማም ከባንኩ ጋር እየሠሩ ላሉ ደንበኞች ምሥጋና ለማቅረብና ከደንበኞች ጋር ገንቢ ውይይት በማካሄድ በአገልግሎት አሰጣጥና ተያያዥ በሆኑ ጉዳዮች አንፃር ሊስተካከሉ የሚገባቸውን ተግባራት ለማሻሻል እንዲሁም ባንኩ ከደንበኞቹ ጋር ያለውን ግንኙነት ለማጠናከር ነው፡፡ በተጨማሪም፣ በጪሮ፣ በአዳማ መናኸሪያ፣ በአዲ ሓቂ፣ በፍኖተሰላም፣ በወላይታ ሶዶና በታቦር ቅርንጫፎች የቅርንጫፍ ምረቃ በዓል ተካሂዷል፡፡ በዚህም የባንኩን አገልግሎት ለማስተዋወቅ የተቻለ ሲሆን፣ አዳዲስ ደንበኞችን ለማግኘት ተችሏል፡፡

የውጭ ምንዛሬ አሰባሰብንና ዓለም አቀፍ የባንክ አገልግሎትን ከማሳደግ አኳያም ባንኩ ገበያ የማግኘት እንቅስቃሴውን የቀጠለ ሲሆን፣ ከዚሁም ጋር ተያይዞ በዓለም አቀፍ ደረጃ ታዋቂ ከሆኑ የገንዘብ አስተላላፊ ተቋማት ጋር የሥራ ግንኙነት ለማድረግ ጥረቶች ተደርገዋል፡፡

በሌላም በኩል፣ የቅርንጫፎች የሥራ ሰዓት እንዲያድግ የተደረገ ሲሆን፣ የባንኩን ገፅታ ከመገንባት አኳያም በተለያዩ ስልቶች ባንኩን ለማስተዋወቅና ገፅታውን ይበልጥ ለመገንባት ከፍተኛ ጥረት ተደርጓል፡፡

3.4 የመረጃ ኮሚውኒኬሽን ቴክኖሎጂ

በ2011/12 በጀት ዓመት የባንክ ሥርዓት ፕሮጀክት ትግበራ (BSIP) ዘመናዊ የባንክ ቴክኖሎጂን አሁን በተያዘው በጀት ዓመት ሁለተኛው ሩብ ዓመት ላይ ሙሉ ለሙሉ ለመተግበር በሚያስችል መልኩ ከጫፍ ደርሷል፡፡ ከዚሁ አንፃር እንደ ኮር ባንኪንግ ስርዓት ትግበራ፣ የመረጃ ማዕከል ግንባታ እንዲሁም ተያያዥ የባንክ አገልግሎት ዝግጅት እየተጠናቀቀ ነው፡፡ በተጨማሪም ባንኩ የአንድ መስኮት አገልግሎትን በ15 ቅርንጫፎቹ ለውድ ደንበኞቹ እየሠጠ ሲሆን፣ ይኸው አገልግሎት በጥቂት ጊዜያትም በሁሉም ቅርንጫፎች ይዳረሳል፡፡ ይህ የአንድ መስኮት የባንክ አገልግሎትና የተራ አጠባበቅ ሥርዓት ሥራ መጀመር ደንበኞች አጭር በሆነ ጊዜ አገልግሎት እንዲያገኙ ያስችላቸዋል፡፡

ከዘመናዊ የባንክ ቴክኖሎጂው ጋር በተያያዘ ከሥራ ሂደት ለውጥ አኳያ ለሚመለከታቸው ሠራተኞች በርካታ ሥልጠናዎች የተሰጡ ሲሆን፣ የተለያዩ ተግባራትም ተከናውነዋል፡፡

በ2012/13 በጀት ዓመት ሁለተኛው ሩብ ዓመት ላይ ሁሉም የባንኩ ቅርንጫፎች በአዲሱ ስርዓት ይገናኛሉ ተብሎ ይጠበቃል፡፡

4. የባንኩ ቀጣይ ዕቅድ

ባንኩ በተከለሰው ሦስተኛው ዙር የአምስት ዓመት ስትራቴጂክ ዕቅዱ መሠረት የ2012/13 ዓመታዊ ዕቅድን አዘጋጅቷል፡፡ ዓመታዊ ዕቅዱ ባንኩ ባስቀመጣቸው ስምንት ዋና ዋና ቁልፍ ተግባራት ላይ ያተኮረ ሲሆን፣ እነዚህም የገንዘብ አሰባሰብና አጠቃቀም፣ የሰው ኃይል አስተዳደር፣ ደንበኛ ተኮር አገልግሎት፣ ገበያ፣ የመረጃ ኮሚውኒኬሽን ቴክኖሎጂ ልማት፣ መልካም አስተዳደር፣ የሀብት ጥራትና የመገልገያ መሣሪያዎች ግንባታ ናቸው፡፡

ከመረጃ ኮሚዩኒኬሽን ቴክኖሎጂ ዕድገት ጋር ተያይዞ ከገበያ ድርሻ አንጻርና ከፖሊሲዎች መለዋወጥ አኳያ ባንኩ በሁሉም ዘርፎች አመርቂ ውጤት ማስመዝገብ የሚችል አቅጣጫ ለማስያዝ የባንኩን የወደፊት ስልታዊ አካሄድ በማጤን ላይ ይገኛል፡፡

በዚሁ መሠረት በ2012/13 በጀት ዓመት ባንኩ በሁሉም ቅርንጫፎቹ የኮር ባንኪንግ የባንክ አገልግሎትን ሙሉ በሙሉ ተግባራዊ የሚያደርግ ሲሆን፣ የካርድ ባንኪንግ አገልግሎትንም መስጠት ይጀምራል፡፡

የባንኩን ገፅታ ከመገንባት አኳያ ከፍተኛ ሚና የሚኖረው የዋና መ/ቤት ሕንፃ ግንባታም በበጀት ዓመቱ ትኩረት የተቸረው ነው፡፡

ከባንክ አገልግሎት ጋር በተያያዘ ባንኩ የሀብት ጥራት፣ ቀጣይ እድገትና ትርፋማነትን መሠረት ባደረገ መልኩ አዳዲስ አገልግሎቶችን በማስተዋወቅና ቅርንጫፎች በማስፋፋት ረገድ ልዩ ትኩረት በመስጠት ይንቀሳቀሳል፡፡

5. ባልተከፋፈለ ትርፍ ላይ የቀረበ የውሳኔ ሐሳብ

በ2011/12 በጀት ዓመት ባንኩ ከአጠቃላይ ትርፉ አስፈላጊውን ማቀናነስ ካደረገ በኋላ ብር 215.77 ሚሊዮን የተጣራ ትርፍ አግኝቷል፡፡

በመሆኑም፣ ለሕጋዊ መጠባበቂያ ብር 53.94 ሚሊዮን፣ እንዲሁም ለዲሬክተሮች ቦርድ አባላት የሚሰጠው የትርፍ ድርሻ ብር 427.87 ሺህ ከተቀነሰ በኋላ፣ ብር 161.39 ሚሊዮን የባንኩ ባለአክስዮኖች ባላቸው የተከፈለ የአክስዮን ድርሻ መጠን መሠረት እንዲከፋፈል የዲሬክተሮች ቦርድ ለጠቅላላ ጉባኤው የውሳኔ ሐሳብ ያቀርባል፡፡

6. ምሥጋና

የባንኩ የዲሬክተሮች ቦርድና የበላይ አመራሩ ባንኩ ላስመዘገበው ውጤት ያልተቆጠበ ድጋፋቸውን ለሰጡን የባንኩ ውድ ደንበኞች፣ ባለአክስዮኖችና ሠራተኞች እንዲሁም ለተቆጣጣሪው የኢትዮጵያ ብሔራዊ ባንክ ምሥጋና ያቀርባሉ፡፡

የዲሬክተሮች ቦርድ አባላት

1. አቶ መሐሪ ዓለማየሁ ....የቦርድ ሊቀመንበር
2. አቶ አንዱዓለም ደምሳቸው ....አባል
3. ኢንጅነር አወቀ ወንድሜነህ.............................አባል
4. ፕሮፌሰር አየነው እጅጉ ....አባል
5. አቶ ዳኛቸው መሐሪ......................................አባል
6. አቶ ሀብቴ ወልደኪሮስ ....አባል
7. ወ/ሮ ሰብለ ወንጌል ተክሉ................................አባል
8. ዶ/ር ሰሎሞን ባርናባስ...................................አባል
9. አቶ ተዘራ ወዳጆ..አባል

....

መሐሪ ዓለማየሁ
የዳሬክተሮች ቦርድ ሊቀመንበር

....

አዲሱ ሐባ
ፕሬዚደንት

AUDITOR'S REPORT

ደገፋ ለሜሣ የኦዲት አገልግሎት
ሁለት ዓይነት ኃላፊነት ያለበት
የሽርክና ማኅበር
የተፈቀደላቸው ኦዲተሮች
Tel: +251-011-466 11 57 Mobile +251-091-122 32 10
Fax: +251-011-466 15 36 +251-091-198 35 72
አዲስ አበባ ኢትዮጵያ

Degefa Lemessa Authorized Auditors
Limited Partnership
Chartered Certified
Accountants
P.O. Box: 8118
E-mail: deg.lem@ethionet.et
Addis Ababa, Ethiopia

ለአቢሲንያ ባንክ አክሲዮን ማኅበር ባለአክስዮኖች

ሰኔ 23 ቀን 2004 ዓ. ም. ላበቃው ዓመት በተዘጋጁት የባንኩ

የሂሣብ መግለጫዎች ላይ የቀረበ የውጪ ኦዲተሮች ሪፖርት

1. ከዚህ ሪፖርት ጋር ተያይዘው የቀረቡትን የአቢሲንያ ባንክ አክሲዮን ማኅበር ሰኔ 23 ቀን 2004 ዓ.ም. ላበቃው ዓመት የተዘጋጁትን የሂሣብ መግለጫዎች መርምረናል:: የሂሣብ መግለጫዎቹን የማዘጋጀት ኃላፊነት የዲሬክተሮች ቦርድ ሲሆን የእኛ ኃላፊነት በተዘጋጁት የሂሣብ መግለጫዎች ላይ ባደረግነው ምርመራ ላይ ተመስርተን ገለልተኛ የሆነ የሙያ አስተያየታችንን ለእናንተ መስጠት ነው::

2. ምርመራችንን ያከናወንነው በአጠቃላይ ተቀባይነት ባገኙት የሂሣብ ምርመራ ደንቦች መሠረት ሲሆን ፤ ደንቦቹም፤ ለምርመራ የሚቀርቡትን የሂሣብ መግለጫዎችን ትክክለኛነት የሚያፋልሱ ስህተቶች የሌሉ መሆኑን በአጥጋቢ ሁኔታ ለማረጋገጥ የሚያስችል የአሠራር ስልት እንዲቀየስና የምርመራ ሥራዎች እንዲከናወኑ ያዛሉ:: የሂሣብ ምርመራ ሥራ የሂሣብ መግለጫዎችን ትክክለኛነት ለማረጋገጥ እንደአስፈላጊነቱና እንደአግባቡ በተመረጡ ሂሣቦችና ደጋፊ ሰነዶቻቸው ላይ ዝርዝር ምርመራ ማከናወንንና ሂሣቦች በመግለጫዎች ውስጥ የተመለከቱበትን ሥፍራና አገላለጥ ትክክለኛነትንና አግባብነትን ማገናዘብ ያካትታል:: በተጨማሪም የምርመራ ሥራ ተመርማሪው የሚከተላቸውን የሂሣብ መርሆዎችን፤ ሂሣብ መግለጫዎቹን ሲያዘጋጅ የሚያደርጋቸውን ጉልህ ግምቶችን፤ የመግለጫዎቹን ይዘትና አቀራረብ ተቀባይነት ያላቸው መሆኑን መመዘንን ይጨምራል::

3. በኛ አስተያየት፤ ከዚህ ሪፖርት ጋር ተያይዘው የቀረቡት የሂሣብ መግለጫዎችና ማብራሪያዎች፤ ተቀባይነት ባላቸው የሂሣብ መርሆዎች ላይ በመመስረት የተዘጋጁ ሲሆኑ፤ በአጠቃላይ የአቢሲኒያ ባንክ አክሲዮን ማኅበር በሰኔ 23 ቀን 2004 ዓ. ም. የነበረውን ሀብትና ዕዳ፤ በዚያው ዕለት ላለቀው ዓመት ያገኘውን ትርፍና በዓመቱ የነበረውን የጥሬ ገንዘብ እንቅስቃሴ ያሳያሉ::

4. የዲሬክተሮች ቦርድ የሂሣብ መግለጫዎቹን አስመልክቶ በሰጠው ሪፖርት ላይ የምንሰጠው የልዩነት አስተያየት ስለሌለን በ1952 ዓ.ም. በወጣው የንግድ ሕግ አንቀጽ 374 መሠረት የባለአክስዮኖች ጠቅላላ ጉባዔ የሂሣብ መግለጫዎቹን እንዲያፀድቃቸው ሃሣብ እናቀርባለን::

ደገፋ ለሜሣና ኩባንያው
የተመሰከረላቸው የሂሣብ አዋቂዎች /ለንደን/
የተፈቀደላቸው ኦዲተሮች

አዲስ አበባ
የአቢሲንያ ባንክ አክሲዮን ማኅበር ኦዲተሮች

መስከረም 30 ቀን 2005 ዓ. ም.

አቢሲንያ ባንክ አክሲዮን ማኅበር
የሀብትና ዕዳ መግለጫ
ሰኔ 23 ቀን 2004 ዓ. ም.

	ማብራሪያ	ብር	ብር	2003 ብር
ሀብት				
በእጅና በሌሎች ባንኮች ያለ ገንዘብ፣				
በእጅ			811,933,530	792,519,415
በሀገር ውስጥ ባንኮች			12,613,029	193,720,512
በውጭ ሀገር ባንኮች	2ረ		812,485,351	587,059,378
በኢትዮጵያ ብሔራዊ ባንክ ያለ የመጠባበቂያ ሂሣብ			650,017,347	835,017,347
በኢትዮጵያ ብሔራዊ ባንክ ያሉ ሌሎች ሂሣቦች			236,063,468	487,592,111
			2,523,112,726	2,895,908,763
ከሌሎች ባንኮች በመሰብሰብ ላይ ያለ		138,761,208		133,181,515
የኢትዮጵያ ብሔራዊ ባንክ ሰነድ ግዢ	2ተ	1,461,233,000		816,603,000
ኢንቨስትመንት - ኢትዮ ስዊች አ.ማ.	2ቸ	1,258,000		
ተቀማጭና ቅድሚያ ክፍያዎች	3	42,487,663		32,637,861
ለደንበኞች የተሠጡ ብድሮች	2ሐ, 4	3,797,305,660		3,205,208,290
			5,441,045,530	4,187,630,666
ሌላ ሀብት	5ሽ	111,079,216		80,099,712
የወደፊት ወጪዎች	2ሰ 6	68,260,791		27,379,681
ለመሬት ይዞታ	2ሸ 7	458,099		468,058
ቋሚ ሀብት	2መ, 8	95,557,299		86,080,480
			275,355,405	194,027,931
የሀብት ድምር			8,239,513,662	7,277,567,360
ዕዳዎች				
የደንበኞች ተቀማጭ ገንዘብ፣	9			
በተንቀሳቃሽ ሂሣብ		1,630,501,927		1,591,369,708
በቁጠባ ሂሣብ	9	4,923,709,126		4,422,862,487
በጊዜ ገደብ በተቀመጠ ሂሣብ	9	217,034,535		61,026,703
			6,771,245,588	6,075,258,898
ለመተማመኛ የዱቤ ሠነዶች ቅድሚያ ክፍያ		171,110,497		102,765,769
ሌሎች ዕዳዎች	10	315,281,331		358,880,162
የትርፍ ግብር መጠባበቂያ	11	72,248,409		77,416,190
			558,640,237	539,062,121
ወደፊት የሚከፈል የትርፍ ግብር ዕዳ	11.2		3,033,950	2,487,832
የዕዳዎች ድምር			7,332,919,774	6,616,808,851
ካፒታልና መጠባበቂያ ሂሣቦች				
የተከፈለ ካፒታል	12		478,897,703	315,000,000
በአክሲዮን ሽያጭ ዋጋ ብልጫ የተሰበሰበ			2,827,540	2,827,540
ሕጋዊ የመጠባበቂያ ሂሣብ	13		237,551,614	183,609,594
ልዩ የመጠባበቂያ ሂሣብ	14		25,918,839	25,918,839
ያልተከፋፈለ ትርፍ			161,398,192	133,402,537
			906,593,888	660,758,510
የዕዳዎችና የባለአክሲዮኖች ገንዘብ ድምር			8,239,513,662	7,277,567,360

መሐሪ ዓለማየሁ
የዲሬክተሮች ቦርድ ሊቀመንበር

አዲሱ ሐባ
ፕሬዝደንት

አቢሲንያ ባንክ አክሲዮን ማኅበር
የትርፍና ኪሣራ መግለጫ
ሰኔ 23 ቀን 2004 ዓ. ም. ላለቀው ዓመት

	ማብራሪያ	ብር	ብር	2002 ብር
ገቢ				
ከወለድ	2ሠ,በ, 16		497,487,397	372,078,977
ሲቀነስ፡- የወለድ ወጪ	20		208,451,466	163,717,626
የተጣራ የወለድ ገቢ			289,035,930	208,361,351
ከውጪ ሀገር ገንዘብ ምንዛሪ ተመን ለውጥ የተገኘ ትርፍ	17		85,381,411	128,745,904
ከአገልግሎት - ለውጪ ሀገርና ለሀገር ውስጥ	18		86,274,120	66,601,865
ከኮሚሽን	19		25,735,342	22,575,310
ከልዩ ልዩ			28,204,260	28,059,526
			514,631,065	454,343,956
ወጪዎች				
ለሠራተኞች ደመወዝና ጥቅማ ጥቅሞች		106,291,912		90,805,500
ለአስተዳደርና ለሌሎች	21	95,316,169		79,052,165
ለዲሬክተሮች ቦርድ አበል		195,099		247,161
ለኦዲተሮች አበል		108,000		119,591
ለደንበኞች ለተሰጡ አጠራጣሪ ብድሮች መጠባበቂያ		23,629,459		18,996,907
ለሌሎች አጠራጣሪ ተሰብሳቢዎች መጠባበቂያ		511,353		6,739,377
			226,051,992	195,960,701
ትርፍ - ከትርፍ ግብር መጠባበቂያ በፊት			288,579,072	258,383,255
ሲቀነስ፡ የትርፍ ግብር መጠባበቂያ	11		(72,264,872)	(77,455,877)
			216,314,200	180,927,378
ወደፊት የሚከፈል የትርፍ ግብር ዕዳ	11.2		(546,119)	(2,487,832)
ትርፍ - ከትርፍ ግብር መጠባበቂያ በኋላ			215,768,082	178,439,546
ወደ ሕጋዊ መጠባበቂያ የዞረ			(53,942,020)	(44,609,887)
ትርፍ - ከትርፍ ግብር እና ከሕጋዊ መጠባበቂያ በኋላ			161,826,061	133,829,660
ካለፈው ዓመት የዞረ ያልተከፋፈለ ትርፍ			133,402,537	102,745,601
ሲቀነስ፣ ለባለ አክሲዮኖች የተከፋፈለ ትርፍ			(133,402,537)	(102,745,601)
			161,826,061	133,829,660
ሲቀነስ፣ ለዲሬክተሮች ቦርድ የሚከፈል የትርፍ ድርሻ	22		(427,869)	(427,123)
ወደሚቀጥለው ዓመት የዞረ ያልተከፋፈለ ትርፍ			161,398,192	133,402,537
እያንዳንዱ አክሲዮን ያስገኘው ትርፍ	23		13.59	14.16
ብር 100 ዋጋ የተጻፈባቸው አክሲዮኖች ያስገኙት ትርፍ	23		54.36	56.65

አቢሲንያ ባንክ አክሲዮን ማኅበር
የገንዘብ ፍሰት መግለጫ
ሰኔ 23 ቀን 2004 ዓ.ም. ሳለቀው ዓመት

	ብር	ብር	2002 ብር
ከ/ለመደበኛ የሥራ እንቅስቃሴ የወጣ / የተገኘ የተጣራ ገንዘብ			
ለግብር መጠባበቂያ ከመቀነሱ በፊት የተገኘ ትርፍ		288,579,072	258,383,255
የእርጅና ተቀናሽና የማቋቋሚያ ወጪ	15,280,166		13,176,806
ለአጠራጣሪ ሌሎች ተሰብሳቢዎች መጠባበቂያ	511,353		6,739,377
ለአጠራጣሪ ብድሮች መጠባበቂያ	23,629,459		18,996,907
ቋሚ ዕቃዎች ሽያጭ	(354,639)		(653,647)
ከውጭ ሀገር ገንዘብ ምንዛሪ ተመን ለውጥ የተገኘ ትርፍ	(85,381,411)		(128,745,904)
		(46,315,072)	(90,486,461)
ለሥራ እንቅስቃሴ ከዋለው ሀብት እና ዕዳ ለውጥ በፊት ከመደበኛ የሥራ እንቅስቃሴ የተገኘ		242,264,000	167,896,794
በመሰብሰብ ላይ ያሉ ሂሳቦች ቅናሽ	(5,579,693)		95,041,824
የሌሎች ተቀማጮች እና ቅድሚያ ክፍያዎች ጭማሪ	(9,849,802)		(17,118,016)
የብድሮች (ጭማሪ)/ቅናሽ	(615,726,829)		(304,511,440)
የሌሎች ሀብቶች ቅናሽ/(ጭማሪ)	(31,490,857)		(10,845,997)
የደንበኞች ተቀማጭ ጭማሪ	695,986,690		936,411,269
የሌሎች ተከፋይ ሂሳቦች ጭማሪ/(ቅናሽ)	(39,538,053)		31,256,700
የመተማመኛ፣ የዱቤ ሠነዶች ቅድሚያ ክፍያ ጭማሪ	68,344,728		(66,917,242)
ለ/ከመደበኛ የሥራ እንቅስቃሴ ከወጣው በላይ የተገኘ የተጣራ ገንዘብ		62,146,184	663,317,098
ለትርፍ ግብር የተከፈለ		(77,432,652)	(55,734,701)
ከመደበኛ የሥራ እአንቅስቃሴ የተገኘ ገንዘብ		226,977,532	775,479,191
ከ/ለኢንቨስትመንት እአንቅስቃሴ የተገኘ/የወጣ ገንዘብ			
ከቋሚ ዕቃዎች ሽያጭ	491,723		658,362
ለቋሚ ዕቃዎች ግዢ	(24,884,109)		(23,265,812)
ፕሮጀክት ላይ የተደረገ ኢንቨስትመንት	(40,881,110)		(25,734,766)
ኢንቨስትመንት	(1,258,000)		-
የኢትዮጵያ ብሔራዊ ባንክ ሰነድ ግዢ	(644,630,000)		(816,603,000)
ለ/ከኢንቨስትመንት እንቅስቃሴ (ከተገኘው በላይ የወጣ)/ከወጣው በላይ የተገኘ የተጣራ ገንዘብ		(711,161,496)	(864,945,216)
ከ/ለፋይናንስ እንቅስቃሴ የተገኘ/የወጣ ገንዘብ			
ከአክሲዮን ሽያጭ	71,588,304		-
ለባለአክሲዮኖች የተከፋፈለ የትርፍ ድርሻ	(45,154,664)		(101,903,711)
ለዳይሬክተሮች የተከፋፈለ የትርፍ ድርሻ	(427,123)		(3,468,414)
ከ/ለፋይናንስ እንቅስቃሴ ከወጣው በላይ የተገኘ / (ከተገኘው በላይ የወጣ) የተጣራ ገንዘብ		26,006,517	(105,372,125)
ከውጪ ገንዘብ ምንዛሪ ተመን ለውጥ የተገኘ ትርፍ		85,381,411	128,745,904
የዓመቱ የተጣራ የገንዘብ ዕድገት		(372,796,037)	(66,092,246)
በዓመቱ መጀመሪያ የነበረ ገንዘብ		2,895,908,763	2,962,001,009
በዓመቱ መጨረሻ የነበረ ገንዘብ		2,523,112,726	2,895,908,763

አቢሲንያ ባንክ አ.ማ.
የባለአክሲዮኖችን ሀብት ላይ የተከናወኑ ለውጦችን የሚያሳይ ዝርዝር
ሰኔ 23 2004 ዓ. ም. ሳለቀው ዓመት

	የተከፈለ ካፒታል	በአክስዮን ሽያጭ ዋጋ ብልጫ የተሰበሰበ	ሕጋዊ መጠባበቂያ	ልዩ መጠባበቂያ	ያልተከፈለ ትርፍ	ጠቅላላ
እ.ኤ.አ. ሐምሌ 1 ቀን 2010 የነበረ	315,000,000	2,827,540	138,999,707	25,918,839	102,745,601	585,491,687
የተፈፀመ የትርፍ ክፍያ	-	-	-	-	(101,903,711)	(101,903,711)
ከአክስዮን ዋጋ በብልጫ የተሰበሰበ	-	-	-	-		-
ወደ ተከፋይ ሂሣብ የዞረ የትርፍ ክፍያ	-	-	-	-	(841,890)	(841,890)
የተጨመሩ አዳዲስ አክሲዮኖች	-	-	-	-		-
የዓመቱ የተጣራ ትርፍ	-	-	-	-	178,439,547	178,439,547
የቦርድ ዳይሬክተሮች ድርሻ ከተጣራው ትርፍ ላይ	-	-	-	-	(427,123)	(427,123)
ወደ ሕጋዊ መጠባበቂያ የዞረ	-	-	44,609,887	-	(44,609,887)	-
እ.ኤ.አ. ሐምሌ 1 ቀን 2011 የነበረ	315,000,000	2,827,540	183,609,594	25,918,839	133,402,537	660,758,510
ለባለአክሲዮኖች የተመደበ የትርፍ ክፍያ	-	-	-	-	(41,141,908)	(41,141,908)
ወደተከፋይ ሂሣብ የዞረ የትርፍ ክፍያ	-	-	-	-	-	-
ለአክሲዮን ማሳደጊያ የዋለ በ2011	92,260,629	-	-	-	(92,260,629)	-
ለአክሲዮን ማሳደጊያ የዋለ በ2010	48,768	-	-	-	-	48,768
የቦርድ ዳይሬክተሮች ድርሻ ከተጣራው ትርፍ ላይ	-	-	-	-	(427,869)	(427,869)
የተጨመሩ አዳዲስ አክሲዮኖች	71,588,305	-	-	-	-	71,588,305
የአመቱ የተጣራ ትርፍ	-	-	-	-	215,768,082	215,768,082
ወደ ሕጋዊ መጠባበቂያ የዞረ	-		53,942,020		(53,942,020)	-
እ.ኤ.አ. ሐምሌ 1 ቀን 2012 ያለ	478,897,702	2,827,540	237,551,614	25,918,839	161,398,192	906,593,888

አቢሲንያ ባንክ አክሲዮን ማኀበር
የሂሣብ መግለጫዎች ማብራሪያዎች
ሰኔ 23 ቀን 2004 ዓ. ም. ላለቀው ዓመት

1. **የባንኩ አመሠራረት**

አቢሲንያ ባንክ የባንክን የሥራ ሂደት ስለመፍቀድ እና ስለመቆጣጠር በወጣው አዋጅ ቁጥር 84/94 እና በ1960 በታወጀው የንግድ ሕግ መሠረት ሕጋዊ ምዝገባና የሥራ ፍቃድ በማግኘት እ.ኤ.አ. በ1996 የተመሠረተ ባንክ ነው። ባንኩ በመላ የሐገሪቱ ክልሎች 63 ቅርንጫፎች አሉት።

2. **ዋና ዋና የሂሣብ ፖሊሲዎች**

ባንኩ የሚጠቀምበት ዋና ዋና የሂሣብ መርሆዎች ባለፈው ዓመት በተጣጣመ መልኩ ሲሰራበት የቆየ አሠራር ሲሆን ዝርዝሩም እንደሚከተለው ቀርቧል።

ሀ/ **ለሂሣብ አዘገጃጀት መሠረት የሆነ**

የሂሳብ መግለጫዎቹ የተዘጋጁት በየሂሳብ እንቅስቃሴዎቹ ወቅት በነበረው የዋጋ ተመን እንዲሁም አጠቃላይ ተቀባይነት ባላቸው የሂሳብ መርሆዎችና በኢትዮጵያ ውስጥ ያሉ ህግጋትና ደንቦች ላይ በመመርኮዝ ነው።

ለ/ **ፋይናንሺያል ኢንስትሩመንት (ሃብት እና ዕዳዎች)**

i. **አመዳደብ**

የፋይናንሺያል ኢንስትሩመንት ምንጭ የሚባሉት ከሌላ ወገን ጋር በተደረገው ስምምነት መሠረት የባንኩ ሃብት እና የባንኩ ዕዳዎች የሆኑ ጉዳዮች ናቸው። የባንኩ ቋሚ ሃብት፣ የወደፊት ዕዳዎች፣ ካፒታልና መጠባበቂያ ሂሳቦች በስተቀር በባንኩ የሃብትና ዕዳ መግለጫ የተመዘገቡ ሁሉ የባንኩ ፋይናንሺያል ኢንስትሩመንት ናቸው።
ባንኩ ለተበዳሪዎች የሚሰጠው ብድሮችና ቅድሚያ ክፍያዎች ዋነኛው የባንኩ ሃብቶች ናቸው። የብድሩ ገንዘብ የሚገኘው ከአስቀማጭ ደንበኞች፣ በሌሎች ባንኮች ካለተቀማጭ እና ቀደም ሲል ከባንኩ ከተበደሩት ደንበኞች የሚሰበሰብ ይሆናል።

ii. **ሃብት እና ዕዳዎች የሚመዘገቡበት ሁኔታ**

ባንኩ ሃብት እና ዕዳውን በባንኩ ሃብት እና ዕዳ መግለጫ ባለሃብት ወይም ባለዕዳ ከሆነበት ቀን አንስቶ መዝግቦ ይይዛል። በሃብቱ ላይ የሚከሰት የዋጋ ልዩነት ከዚህ ቀን ጀምሮ በትርፍነት ወይም በኪሣራ ይመዘግባል።
ባንኩ ከብድር ጋር በተያያዘ በውሉ መሠረት ዋናውን ገንዘብ እና ወለድ የመቀበል መብት ይኖረዋል። በዚህ መሠረት ከብድሩ ጋር ተያይዞ ያለውን ጥቅም ይቆጣጠራል። ባንኩ ብድርን መዝግቦ የሚይዘው ብድሩ ለደንበኛው ከተሰጠበት ቀን ጀምሮ ነው። ነገር ግን በሂደት ላይ ያለ የብድር ጥያቄ የባንኩ ሃብት ሆኖ በባንኩ የሃብትና ዕዳ መግለጫ ላይ አይመዘገብም።

iii/ **ሃብት እና ዕዳዎች የማይመዘገቡበት ሁኔታ**

ባንኩ በሁሉም ሃብቶች ላይ ያለው የመቆጣጠር መብት/ሥልጣን በተለያየ ምክንያት በሚያጣበት ጊዜ፣ የባንኩ ሃብት ሆነው አይመዘገቡም። ዕዳዎች የተከፈሉ እንደሆነ እንደ ዕዳ አይመዘገቡም።

iv/ **የሃብት እና ዕዳ መለኪያ**

ባንኩ ሁሉንም ሃብት እና ዕዳ የሚለካው በወቅቱ በሚኖራቸው ዋጋ እና ተያያዥ ወጪዎችን በመጨመር ነው።

ሐ/ ብድር እና ቅድሚያ ክፍያዎች

ብድርና ቅድሚያ ክፍያዎች የባንኩ ፋይናንሺያል ኢንስትሩመንት ሲሆኑ የሚፈጠሩትም ባንኩ ለደንበኞች ገንዘብ ሲያበድር ነው፡፡ ብድሮችና ቅድሚያ ክፍያዎች በሂሳብ ውስጥ የተመዘገበው አስፈላጊው የብድር መጠባበቂያ ከተቀነሰ በኋላ ነው፡፡ ባንኩ ለብድሮች መጠባበቂያ የሚይዘው በኢትዮጵያ ብሔራዊ ባንክ መመሪያ ቁጥር SBB/43/2008 መሠረት ነው፡፡ መመሪያውም ብድሮችንና ቅድሚያ ክፍያዎችን በሚከተለው መልኩ ይመድባል:-

i/ <u>አስተማማኝ ብድሮች</u>

በዚህ ምድብ ውስጥ የሚመደቡ ብድሮች ተበዳሪው በወቅቱ ያለው የገንዘብ አቅም እና ወደፊትም ካለምንም እንከን ብድሮቹን የመክፈል አቅም ሲኖረው ነው፡፡ እንዲሁም ብድሮችና ቅድሚያ ክፍያዎች በገንዘብ እና ገንዘብ አከል ንብረቶች ዋስትና የተሰጡ እንደሆነ የብድሩ አከፋፈል ሁኔታ ከግምት ሳይገባ ብድሮቹ አስተማማኝ ብድሮች በሚል ይመደባሉ፡፡

ii/ <u>ልዩ ትኩረት የሚያስፈልጋቸው ብድሮች</u>

ማንኛውም ብድሮች እና ቅድሚያ ክፍያዎች ሳይከፈሉ ከ30 ቀናት በላይ እና ከ90 ቀናት የሚያንስ ከሆነ በዚህ ምድብ ሥር ይካተታሉ፡፡

iii/ <u>በከፊል አጠራጣሪ ብድሮች</u>

መመለሳቸው አጠራጣሪ የሆኑ ብድሮችና ቅድሚያ ክፍያዎች ሆነው ሳይከፈሉ ከ90 ቀናት በላይ እና ከ180 ቀናት በታች ከሆኑ በዚህ ምድብ ሥር ይካተታሉ፡፡

iv/ <u>አጠራጣሪ ብድሮች</u>

መመለሳቸው አጠራጣሪ የሆኑ ብድሮችና ቅድሚያ ክፍያዎች ሆነው ሳይከፈሉ ከ180 ቀናት በላይ እና ከ360 ቀናት በታች ከሆኑ በዚህ ምድብ ይመደባሉ፡፡

v/ <u>የተበላሹ ብድሮች</u>

መመለሳቸው አጠራጣሪ የሆኑ ብድሮችና ቅድሚያ ክፍያዎች ሆነው ሳይከፈሉ ከ360 ቀናት በላይ ያለፋቸው ከሆኑ በዚህ ምድብ ሥር ይካተታሉ፡፡
በኢትዮጵያ ብሔራዊ ባንክ መመሪያ መሠረት ለብድሮች የሚያዘው መጠባበቂያ ምጣኔ /%/ እንደሚከተለው ይሆናል:-

ተ.ቁ.	የብድሩ ምድብ	የሚያስፈልገው የብድር መጠባበቂያ /በመቶኛ/
1	አስተማማኝ ብድሮች	በሚሰበሰበው ጠቅላላ ብድር ላይ /1%/
2	ልዩ ትኩረት የሚያስፈልጋቸው ብድሮች	በሚሰበሰበው ጠቅላላ ብድር ላይ /3%/
3	በከፊል አጠራጣሪ ብድሮች	በሚሰበሰበው ጠቅላላ ብድር ላይ /20%/
4	አጠራጣሪ ብድሮች	በሚሰበሰበው ጠቅላላ ብድር ላይ /50%/
5	የተበላሹ ብድሮች	በሚሰበሰበው ጠቅላላ ብድር ላይ /100%/

ማሳሰቢያ፣

የተጣራ የብድር መጠን ማለት፣ በሚሰበሰበው ጠቅላላ የብድር መጠን ላይ መያዣዎች የሚያስገኙት የተጣራ ገንዘብ ከተቀነሰ በኋላ ነው።

መ/ ቋሚ ንብረቶች

ባንኩ ሥራ ከጀመረበት ጊዜ አንስቶ እ.ኤ.አ. እስከ ሰኔ 30 ቀን 2002 ድረስ ቀጥተኛ የሆነ የእርጅና አቀናነስ ስርዓት ይከተል ነበር። ነገር ግን አዲስ በወጣው የግብር አዋጅ ቁጥር 286/2002 መሠረት ባንኩ የእርጅና ቅናሽ ስርዓቱን ወደ ጥቅል የእርጅና አቀናነስ ስርዓት በመቀየር እ.ኤ.አ እስከ ሰኔ 30 ቀን 2009 ሲጠቀምበት ቆይቷል። በአሁኑ ጊዜ የእርጅና አቀናነስ ስርዓቱን ዓለም አቀፍ ተቀባይነት ካላቸው የሂሳብ መርሆዎች ጋር ለማጣጣም ወደ ቀጥተኛ የእርጅና አቀናነስ ስርዓት ተለውጦ የሂሳብ ማስተካከያ ተከናውኗል።

i/ ቋሚ ዕቃዎች በሂሳብ የተመዘገቡት በተገዙበት ዋጋ ላይ የእርጅና ተቀናሻቸው ከተሰላ በኋላ ነው። የእርጅና ተቀናሹ ቀጥተኛ በሆነ አቀናነስ ስርዓት የተሰላ ሲሆን፣ ምጣኔው እንደሚከተለው ነው፡-

	በመቶኛ (%)
ተሽከርካሪ መኪኖች	20%
የቢሮ መሣሪያዎች እና ዕቃዎች	10%
ኮምፒዉተሮች	10%
ሕንፃዎች	5%

በግብር አዋጅ ቁጥር 286/2002 መሠረት ለትርፍ ግብር ስሌት አስፈላጊው የሂሣብ ማስተካከያ ተከናውኗል። /ማብራሪያ 9/

ሠ/ የገቢዎች አመዘጋገብ

የወለድ ገቢና ወጪዎች በገቢነትና በወጪነት የሚመዘገቡት አገልግሎቱ እንደተሰጠ ወይም አገልግሎቱን እንደተቀበለ ነው። ነገር ግን ተሰብሳቢነታቸው አጠራጣሪ ለሆኑ ብድሮች ወለድ ተሰልቶና በማቆያ ሂሳብ ተይዞ በገቢነት የሚመዘገበው ሲሰበሰብ ብቻ ነው።

ረ/ <u>የውጭ ምንዛሪዎች</u>

የውጭ ሀገር ገንዘቦችን የሚመለከቱ እንስቅቃሴዎች ወደ ብር የሚመነዘሩት በየዕለቱ አግባብ ባላቸው ተመኖች ነው ። በየቀኑ መጨረሻ የውጪ ሀገር ገንዘቦች የብር ምንዛሪያቸው የሚሰላው በዕለቱ ባለው የመግዣ ተመን ሆኖ የተገኘው ትርፍ ወይም ኪሣራ በትርፍና ኪሣራ ሂሣብ ይመዘገባል።

ሰ/ <u>የወደፊት ወጪዎች</u>

እነዚህ ወጪዎች የሚያካትቱት ባንኩ የተቀናጀ የባንክ ቴክኖሎጂን ተግባራዊ ለማድረግ እያወጣው ያለውን ወጪ ነው።

ሸ/ <u>የቦታ ይዞታ</u>

ባንኩ ከናይል ኢንሹራንስ ኩባንያ ጋር በመሆን ስፋቱ 1,248 ካሬ ሜትር የሆነና ለ55 ዓመታት የሚቆይ የመሬት ይዞታ በሊዝ ከባህር ዳር ከተማ አስተዳደር ተረክቧል።

ቀ/ <u>ለባንኩ ሠራተኞች የሚከፈል ጉርሻ</u>

ለሠራተኞች የሚሰጠው ጉርሻና የአገልግሎት ካሣ ክፍያ በወጪነት የሚመዘገቡት ክፍያ ሲፈፀም ነው።

በ/ <u>ከወለድ የሚገኝ ገቢ</u>

ከውጭ ሀገር ለሚገዙ ዕቃዎች ከሚሰጥ ጊዜያዊ ብድር የሚገኘው ወለድ በገቢነት የሚመዘገበው ብድሩ ሲሰበሰብ ነው።

ተ/ <u>የኢትዮጵያ ብሔራዊ ባንክ ሰነድ ግዢ</u>

ባንኩ በኢትዮጵያ ብሔራዊ ባንክ መመሪያ ቁጥር MFA/NBEBills/001/2011 መሠረት በአምስት አመት የሚመለሱ ሰነዶች የገዛበት ነው።

ቸ/ <u>ሌሎች ኢንቨስትመንቶች</u>

ባንኩ ኢትዮ-ስዊች አ.ማ. ላይ ከተመዘገበው አክሲዮን ውስጥ 25% ለሚሆነው ብር 5,030,000.00 የከፈለው ነው።

አቢሲንያ ባንክ አክሲዮን ማኅበር
የሂሣብ መግለጫዎች ማብራሪያዎች
ሰኔ 23 ቀን 2004 ዓ. ም. ላለቀው ዓመት

3. ተቀማጭና ቅድሚያ ክፍያዎች

		2003
	ብር	ብር
በቅድሚያ የተከፈለ ኪራይ	42,354,103	32,504,301
ለኪራይ መያዣ ተቀማጭ	2,133,560	2,133,560
	44,487,663	34,637,861
ሲቀነስ፣ ለአጠራጣሪ ሌሎች ተሰብሳቢዎች መጠባበቂያ	(2,000,000)	(2,000,000)
	42,487,663	32,637,861

4. ለደንበኞች የተሰጡ ብድሮች

		2003
	ብር	ብር
ለሀገር ውስጥ ንግድና አገልግሎቶች	1,689,161,217	1,145,674,315
ለገቢ ንግድ	486,886,861	435,688,699
ለግንባታ ሥራዎች	528,918,800	527,482,526
ለትራንስፖርት	86,923,701	115,793,020
ለኢንዱስትሪ	235,927,894	307,759,576
ለወጪ ንግድ	552,542,183	480,430,037
በገቢ ንግድ ሠነዶች መያዣነት	39,549,272	24,212,035
በሸቀጣ ሸቀጦች መያዣነት	106,608,809	137,391,645
ወደ ክስ የተመሩ	40,029,384	67,031,821
ለግል	72,554,259	41,178,788
ለእርሻ	4,350,218	5,349,149
በወጪ ንግድ ዕቃዎች ሠነድ መያዣነት	33,265,288	17,743,363
በልማት ባንክ መያዣነት ለወጪንግድ	4,425,731	-
በሽያጭ ውል ሰነድ መያዣነት	16,263,086	9,952,958
	3,897,406,701	3,315,687,932
ሲቀነስ: ለአጠራጣሪ ብድሮች መጠባበቂያ (ማብራሪያ 15)	(100,101,041)	(110,479,642)
	3,797,305,660	3,205,208,290

አቢሲንያ ባንክ አክሲዮን ማኅበር
የሂሣብ መግለጫዎች ማብራሪያዎች
ሰኔ 23 ቀን 2004 ዓ. ም. ላለቀው ዓመት

5. ሌላ ሀብት

		2003
ለሽያጭ የሚውሉ የተበዳሪ ደንበኞች ንብረቶች	43,569,423	43,316,202
የጽሕፈት መሣሪያዎችና ሌሎች በመጋዘን ያሉ ዕቃዎች	3,736,461	3,168,301
ለሕክምና የተከፈለ ተሰብሳቢ ሂሣብ	841,708	665,318
በመጋዘን ያሉ ቋሚ ዕቃዎች	9,078,062	4,685,094
ወደፊት ለሚከፈቱ ቅርንጫፎች ማቋቋሚያ ወጪዎች	-	8,390,863
ወደፊት ከሚሰበሰቡ ገቢዎች	41,169,089	4,746,150
ልዩ ልዩ ተሰብሳቢ ሂሣቦች	28,292,861	30,224,819
	126,687,604	95,196,747
ሲቀነስ፣ ለአጠራጣሪ ሌሎች ተሰብሳቢዎች መጠባበቂያ	(15,608,388)	(15,097,035)
	111,079,216	80,099,712

6. የቦታይዞታ

	በዓመቱ መጀመሪያ የነበረ ብር	የተጨመረ ብር	በዓመቱ መጨረሻ የታየ ብር
በሊዝ ለተያዘ መሬት የተከፈለ ወጪ	566,920	-	566,920
በሊዝ ከተያዘው መሬት ዋጋ ወደ ወጪ የዞረ	(98,862)	9,959	(108,820)
የተጣራ በመዝገብ የተመለከተ ዋጋ	468,058	9,959	458,099

7. የወደፊት ወጪዎች

	በዓመቱ መጀመሪያ የነበረ ብር	የተጨመረ ብር	በዓመቱ መጨረሻ የታየ ብር
የወጣ ወጪ	27,379,681	40,881,110	68,260,791

8. ቋሚ ሀብት

	በዓመቱ መጀመሪያ የነበረ ብር	የተጨመረ ብር	በሽያጭ የተወገደ ብር	የሂሳብ ማስተካከያዎች/ የተቀነሰ ብር	በዓመቱ መጨረሻ የታየ ብር
ዋጋ					
ሕንፃዎች	38,785,664	-	-	-	38,785,664
ተሽከርካሪ መኪኖች	48,956,807	10,812,994	(496,208)	-	59,273,592
የቢሮና ሌሎች መሣሪያዎች	22,207,859	4,337,683	-	-	26,545,542
የቢሮ ዕቃዎች	24,099,904	4,790,383	(160,064)	-	28,730,223
ኮምፒውተሮችና ዕቃዎቻቸው	15,883,806	4,636,698	-	-	20,520,504
በግንባታ ላይ ያለ ሕንፃ	542,776	306,350	-	-	849,126
	150,476,816	24,884,109	(656,273)		174,704,652
የእርጅና ተቀናሽ					
ሕንፃዎች	8,958,200	1,939,283	-	-	10,897,483
ተሽከርካሪ መኪኖች	28,676,940	7,426,394	(470,965)	-	35,632,369
የቢሮና ሌሎች መሣሪያዎች	7,377,582	2,303,361	-	-	9,680,943
የቢሮ ዕቃዎች	12,247,955	2,025,668	(48,225)	-	14,225,398
ኮምፒውተሮችና ዕቃዎቻቸው	7,135,659	1,575,501	-	-	8,711,160
	64,396,336	15,270,207	(519,190)		79,147,353
የተጣራ በመዝገብ የተመለከተ ዋጋ	86,080,480				95,557,299

አቢሲንያ ባንክ አክሲዮን ማኅበር
የሂሣብ መግለጫዎች ማብራሪያዎች
ሰኔ 23 ቀን 2004 ዓ. ም. ላለቀው ዓመት

9. የደንበኞች ተቀማጭ ገንዘብ

	በተንቀሳቃሽ ሂሣብ ብር.	በቁጠባ ሂሣብ ብር.	በጊዜ ገደብ የተቀመጠ ሂሣብ ብር.	ድምር ብር.	2003 ድምር ብር.
የግሉ ክፍለ ኢኮኖሚ	1,389,550,517	4,721,334,421	63,074,567	6,173,959,505	5,619,072,863
የህብረት ሥራ ማህበርና ሌሎች ማህበራት	62,404,673	184,744,061	16,214,021	263,362,755	247,000,688
የሀገር ውስጥ ባንኮች	40,046,641	7,397,414	135,254,593	182,698,648	45,684,228
ነዋሪ ላልሆኑ ወደ ውጪ ምንዛሪ የሚለወጡ የብር ሂሣቦች	33,194,808	-	-	33,194,808	42,277,975
ሕዝባዊ ድርጅቶች	16,119,216	10,233,231	2,491,355	28,843,801	35,479,208
ነዋሪ ላልሆኑ ወደ ውጪ ምንዛሪ የማይለወጡ የብር ሂሣቦች	11,766,704	-	-	11,766,704	6,715,545
ነዋሪ ላልሆኑ የውጪ ምንዛሪ ሂሣቦች	61,711,141	-	-	61,711,141	59,861,825
ነዋሪ ለሆኑ የውጪ ምንዛሪ ሂሣቦች	15,708,226	-	-	15,708,226	19,166,566
በሰኔ 23 ቀን 2004 ዓ. ም.	1,630,501,927	4,923,709,126	217,034,535	6,771,245,588	6,075,258,898
በሰኔ 23 ቀን 2003 ዓ. ም.	1,591,369,708	4,422,862,487	61,026,703	6,075,258,898	

10. ሌሎች ዕዳዎች

	ብር	2003 ብር
የክፍያ ትዕዛዝ ሠነዶች	187,193,385	219,063,257
የታገዱ ሂሣቦች	37,566,286	43,736,491
በሀገር ውስጥና ከሀገር ውጭ ለማስተላለፍ ባንኩ የተረከበው ገንዘብ	19,474,917	20,652,285
የቦርድ ዳይሬክተሮች አበል	449,165	448,419
ለባለ አክሲዮኖች የተከፋፈለ ትርፍ	10,038,395	14,099,919
ለጊዜ ገደብ ተቀማጭ ተከፋይ ወለድ	7,564,154	1,755,552
የቆዩ የክፍያ ትዕዛዞች ክፍያዎች	6,013,306	4,751,293
የምንዛሪ አገልግሎት ክፍያና የጨረታ መያዣ	10,325,079	7,603,759
ለዓመት ፈቃድ ክፍያ	14,642,801	11,382,092
ለቴምብር ቀረጥ	752,800	1,033,060
የሥራ ግብር	1,304,827	841,259
የወለድ ሽያጭ ታክስ	575,800	1,240,688
ለተሰጠ ዋስትና መያዣ	5,887,147	5,308,860
የሣጥን ቁልፍ ኪራይ	108,000	109,400
የኦዲተሮች አበል	120,000	120,000
ልዩ ልዩ ተከፋይ ሂሣቦች	10,985,532	24,448,577
በህግ ሂደት ላይ ላሉ ጉዳዮች የተያዘ መጠባበቂያ	2,279,667	2,285,251
	315,281,331	358,880,162

አቢሲንያ ባንክ አክሲዮን ማኅበር
የሂሣብ መግለጫዎች ማብራሪያዎች
ሰኔ 23 ቀን 2004 ዓ. ም. ላለቀው ዓመት

11. የትርፍ ግብር መጠባበቂያ

የዚህ ሂሣብ ዝርዝር እንደሚከተለው ነው::

			2003
		ብር	ብር
ካለፈው ዓመት የዞረ		77,416,189	55,695,014
ሲቀነስ፡ በዚህ ዓመት የተከፈለ		(77,416,189)	(55,695,014)
የዓመቱ ትርፍ ግብር		-	-
ግብር ከመቀነሱ በፊት የተገኘ ትርፍ		288,579,072	258,383,255
ሲቀነስ፣ ተቀናሽ የሚደረጉ ወጪዎች			
የእርጅና ተቀናሽ በግብር አዋጅ ቁጥር 286/2002 መሠረት(ከታች 11.1 ይመልከቱ)	16,735,963		14,233,891
ከምንጩ ግብር የተከፈለበት ገቢ	41,477,506		4,946,703
በውጭ ሀገር ባንኮች ከተቀመጠ ገንዘብ የተገኘ ወለድ	1,486,420		1,412,028
ቋሚ ንብረቶች ሽያጭ	354,639		653,646
		(60,054,528)	(21,246,268)
ሲደመር፣			
ለአጠራጣሪ ሌሎች ተሰብሳቢዎች መጠባበቂያ	511,353		6,739,377
የእርጅና ተቀናሽ በባንኩ ፓሊሲ መሠረት	15,270,207		13,166,847
ስጦታ	96,810		20,000
መስተንግዶ	978,406		887,707
		16,856,777	20,813,931
ግብር የሚከፈልበት የዓመቱ ትርፍ		245,381,320	257,950,918
የትርፍ ግብር /30%/		73,614,396	77,385,275
ሲደመር፣ 5% በውጪ ሀገር ባንኮች ከተቀመጠ ገንዘብ የተገኘ ወለድ ላይ የትርፍ ግብር መጠባበቂያ		74,321	70,601
ሲቀነስ፣ የቅድሚያ ግብር ክፍያ		(1,423,845)	-
		72,264,872	77,455,876
ሲቀነስ፣ የቅድሚያ ግብር ክፍያ		(16,463)	(39,687)
የትርፍ ግብር መጠባበቂያ		72,248,409	77,416,189

አቢሲንያ ባንክ አክሲዮን ማኅበር
የሂሣብ መግለጫዎች ማብራሪያዎች
ሰኔ 23 ቀን 2004 ዓ. ም. ላለቀው ዓመት

11.1 የእርጅና ተቀናሽ በግብር አዋጅ ቁጥር 286/2002 መሠረት

	ብር	ብር
ህንፃ		
ዋጋ	38,785,664	
ሲቀነስ: ካባለፈው ዓመት የዞረ የእርጅና ተቀናሽ	(8,958,200)	
የዚህ ዓመት የእርጅና ተቀናሽ	(1,939,283)	1,939,283
የእርጅና ቅናሽ መሠረት	38,785,664	

ኮምፒውተሮችና ዕቃዎቻቸው

	ብር	ብር
የእርጅና ቅናሽ መሠረት ወደዚህ ዓመት የዞረ	5,282,891	
ሲደመር: የዚህ ዓመት ተጨማሪ ግዥ	4,636,698	
የእርጅና ቅናሽ መሠረት	9,919,589	
የእርጅና ቅናሽ 25%	(2,479,897)	2,479,897
የተጣራ ዋጋ	7,439,692	
ሌሎች ዕቃዎች		
የእርጅና ቅናሽ መሠረት ወደዚህ ዓመት የዞረ	42,134,578	
ሲደመር: የዚህ ዓመት ተጨማሪ ግዥ	19,941,060	
ሲቀነስ: በሽያጭ የተወገዱ ዕቃዎች	(491,723)	
የእርጅና ቅናሽ መሠረት	61,583,915	
የእርጅና ቅናሽ 20%	(12,316,783)	12,316,783
የተጣራ ዋጋ	49,267,132	
አጠቃላይ የእርጅና ተቀናሽ በግብር አዋጅ መሠረት		16,735,963

የፌዴራል አገር ውስጥ ገቢ ባለሥልጣን ከ1996 ዓ.ም. ጀምሮ ላሉት የበጀት ዓመታት የትርፍ ግብር ምርመራ አድርጎ ለባንኩ የሰጠው የግብር ማስታወቂያ የለም፣ ሆኖም እስከ ሰኔ 23 ቀን 1995 ዓ. ም. ለነበሩት የሂሣብ ዘመናት ባንኩ ባቀረበው ሂሣብ መሠረት የተከፈለው ግብር የመጨረሻ ክፍያ እንደሚሆን ታውቋል።

11.2 ወደፊት የሚከፈል የትርፍ ግብር ዕዳ

		2003
	ብር	ብር
የተጣራ የመዝገብ ዋጋ በባንኩ ፖሊሲ መሠረት	94,708,173	85,537,704
የእርጅና ተቀናሽ መሠረት /በግብር አዋጁ/	84,595,005	77,244,932
ጊዜያዊ ልዩነት	10,113,168	8,292,772
ወደፊት የሚከፈል የትርፍ ግብር ዕዳ 30%	3,033,950	2,487,832

12 ካፒታል

ዓይነት	የአክሲዮኖች ብዛት	የተጻፈበት ዋጋ ብር	2003 ጠቅላላ ዋጋ ብር	2003 ጠቅላላ ዋጋ ብር
የተፈቀደ	25,200,000	25	630,000,000	630,000,000
የተፈረመ እና የተከፈለ	19,155,908	25	478,897,703	315,000,000

በዓመቱ ለነባር ባለ አክሲዮኖች ባንኩ እያንዳንዳቸዉ 25 ዋጋ ያላቸዉ 6,555,908 ሽሮች ሸጧል ።

13 ሕጋዊ የመጠባበቂያ ሂሣብ

	ብር	2003 ብር
በዓመቱ መጀመሪያ ላይ የነበረ	183,609,594	138,999,707
ከዓመቱ ትርፍ የዞረ (215,768,082 @ 25%)	53,942,020	44,609,887
	237,551,614	183,609,594

ከትርፍ ግብር በኃላ ካለው ቀሪ ላይ 25% ወደ ህጋዊ መጠባበቂያ በብሄራዊ ባንክ መመሪያ መሰረት የተሰላ ነው

14 ልዩ የመጠባበቂያ

	ብር	2003 ብር
በዓመቱ መጀመሪያ ላይ የነበረ	25,918,839	25,918,839
ከዓመቱ ትርፍ የዞረ	-	-
	25,918,839	25,918,839

አቢሲንያ ባንክ አክሲዮን ማኅበር
የሂሣብ መግለጫዎች ማብራሪያዎች
ሰኔ 23 ቀን 2004 ዓ. ም. ላለቀው ዓመት

15 ለደንበኞች ለተሰጡ አጠራጣሪ ብድሮች መጠባበቂያ

የዚህ ሂሣብ ዝርዝር እንደሚከተለው ነው።

			2003
	ብር	ብር	ብር
ካለፈው ዓመት የዞረ		110,479,642	233,550,703
ሲቀነስ:			
የተሰረዙ ለደንበኞች የተሰጡ ብድሮች		(34,008,060)	(142,067,968)
		76,471,582	91,482,735
ሲደመር: የተበላሹ ብድሮች የተያዘ መጠባበቂያ		23,629,459	18,996,907
		100,101,041	110,479,642

16 ከወለድ የተገኘ ገቢ

		2003
	ብር	ብር
ወለድ: በጊዜ ገደብ ከተሰጠ ብድር	363,238,118	277,684,641
: ከኦቨር ድራፍት	73,021,181	71,483,582
: ከገቢና ወጪ ንግድ	6,499,957	10,824,777
: ወደክስ ከተመሩ ብድሮች	11,764,215	981,096
	454,523,471	360,974,096
ከውጭ ሀገር ባንኮች ተቀማጭ	1,486,420	1,412,028
ከኢትዮጵያ ብሔራዊ ባንክ ሰነድ ግገር	36,329,860	4,746,150
ከ ግምጃ ቤት ሰነድ	585,565	
ከሀገር ውስጥ ባንኮች ተቀማጭ	4,562,082	4,946,703
	497,487,397	372,078,977

17 ከውጪ ምንዛሪ ተመን ለውጥ የተገኘ ትርፍ

		2003
	ብር	ብር
ከውጭ ምንዛሪ ተመን ለውጥ የተገኘ ትርፍ	131,213,063	267,433,845
ሲቀነስ: ከውጭ ምንዛሬ ተመን ለውጥ የተገኘ	(45,831,652)	50,195,160
ኪሳራ		
ከንፋስ አመጣሽ ገቢ ተከፈለ		88,492,781
ታክስ	(45,831,652)	138,687,941
	85,381,411	128,745,904

ባንኩ ባለፈው አመት ከብር ምንዛሬ ለውጥ መውረድ ጋር በተገናኘ ባገኘው ገቢ ላይ 75% የንፋስ አመጣሽ ግብር ብር 88,492,781 በደንብ ቁጥር 693/2010 መሠረት ከፍሏል።

18 ከኮሚሽን የተገኘ ገቢ

		2003
	ብር	ብር
ከመተማመኛ የዱቤ ሠነዶች:- ከሀገር ውስጥና ከውጭ ንግድ ብድሮች	7,003,808	6,238,853
ከገንዘብ ማስተላለፍ:- በሀገር ውስጥና ውጪ ሀገር	12,043,719	9,581,017
ከዋስትና ሠነዶች	4,079,612	3,702,931
ከገንዘብ ክፍያ ትዕዛዝ ሠነዶች	1,009,498	1,378,028
ከመንገደኛ ቼኮችና ሌሎች	442,037	637,437
በመጣራት ላይ ካሉ ሠነዶች	1,156,667	1,037,044
	25,735,342	22,575,310

19 ልዩ ልዩ ገቢ

	ብር	2003 ብር
ለውጭ ንግድ ከተሰጡ የመተማመኛ የዱቤ ሠነዶች	14,792,653	14,073,095
ከኪራይ	549,054	741,916
ከስልክ፣ ከቴሌግራም፣ ከቴሌክስና ከፋክስ	5,630,212	5,404,142
ሌሎች	6,877,702	6,961,886
ከንብረት ሽያጭ የተገኘ ገቢ	354,639	653,647
ከተሸጡ የተበዳሪ ደንበኞች ንብረቶች የተገኘ ገቢ	-	224,840
	28,204,260	28,059,526

ሌሎች ገቢዎች ወስጥ ከገንዘብ ክፍያ ትዕዛዝ ሰነዶች የተመለሰ ብር 3,124,952.71 ተሰርዞ ከነበረ ወስጥ የተመለሰ ነው

20 የወለድ ወጪ

	ብር	2003 ብር
ለቁጠባ ሂሣቦች	194,215,476	159,141,550
በጊዜ ገደብ ለተቀመጡ ሂሣቦች	14,235,990	4,576,076
	208,451,466	163,717,626

አቢሲንያ ባንክ አክሲዮን ማኅበር

የሂሣብ መግለጫዎች ማብራሪያዎች
ሰኔ 23 ቀን 2004 ዓ. ም. ላለቀው ዓመት

21 የአስተዳደርና ሌሎች ወጪዎች

		2003
	ብር	ብር
ለቢሮ ኪራይ	29,603,326	22,669,601
ለእርጅና ተቀናሽ	15,270,207	13,166,847
ለፖስታ፣ ለስልክ፣ ለቴሌግራም፣ ለቴሌክስ / ፋክስ	4,577,097	4,516,838
ለጽሕፈት መሣሪያዎችና ለሕትመት	7,815,424	6,161,633
ለመጓጓዣ	6,645,784	5,595,444
ለማስታወቂያ	3,814,659	3,954,236
የመኪናና የመስተንግዶ አበል	1,319,972	1,202,665
ለጥገና	3,797,662	2,793,660
ለነዳጅና ቅባት	4,584,372	3,334,180
ለመድኅን	3,627,020	2,926,553
ለውሎ አበልና ለጉዞ	2,157,391	1,384,744
ለውጭ ሀገር ባንኮች አገልግሎት	987,213	813,056
ለስዊፍት አገልግሎት	527,764	590,523
ለውሃና ለመብራት	1,071,498	898,263
ለባለሙያዎች አገልግሎት	-	10,379
የማቋቋሚያ ወጪ	9,959	9,959
ለሥጦታና መዋጮ	120,941	217,200
ዓመታዊ ግብዣ	2,634,465	1,732,305
ለባንክ አገልግሎት	1,366,735	626,529
ለቦርድ ጽ/ቤት	54,000	54,000
ለአባልነትና ደንበኝነት	388,665	342,996
ለመስተንግዶ	978,406	887,707
ለቅርንጫፎች ምረቃ	395,358	575
ለሕግ ጉዳይ	54,375	56,448
ለይዞታ ማረጋገጫ ክፍያ	8,550	7,550
ለፅዳት መገልገያዎች	444,075	345,338
ለጉልበት ክፍያ	638,160	317,093
ለገንዘብ ዝውውር	322,676	223,399
ከቋሚ ንብረት ሽያጭ ኪሳራ	23,335	3,043,479
ልዩ ልዩ	2,077,082	1,168,965
	95,316,169	79,052,165

22 የዲሬክተሮች ቦርድ አበል

የዚህ ዓመት የዲሬክተሮች ቦርድ አበል ክፍያ የተሰላው የኢትዮጵያ ብሔራዊ ባንክ እ.ኤ.አ በጥር 15 2011 በወጣው መመሪያ ቁጥር SBB/49/2011 መሠረት ነው:: መመሪያውም አንድ የቦርድ አባል በዓመት የሚያገኘውን ጥቅም 50,000.00 ብር እንደማይበልጥ ይደነግጋል:: እንዲሁም የዚህ ዓመት የዲሬክተሮች ቦርድ ጥቅም በትርፍና ኪሣራ መግለጫው ላይ ተመልክቷል::

23 እያንዳንዱ አክሲዮን ያስገኘው ትርፍ

እያንዳንዱ አክሲዮን ያስገኘው ትርፍ የተሰላው ከግብር መጠባበቂያ በኋላ የሕጋዊ መጠባበቂያ ከመቀነሱ በፊት ከተገኘው የተጣራ ትርፍ ላይ በዓመቱ ውስጥ በአማካይ በባለአክሲዮኖች በተከፈለው የአክሲዮኖች ብዛት በማካፈል ነው::

24 ሊከሰት የሚችል ዕዳ

		2003
	ብር	ብር
የዋስትና ሰነድ	140,901,145	64,603,373
የመተማመኛ የዱቤ ሰነድ	521,119,677	273,155,240
	662,020,822	337,758,613

		2003
	ብር	ብር
በእጅ ያለ የመጓጓዣ ቼኮች	175,853	64,780
	49,042,258	76,750,261
ለክፍያ የመጡ ሰነዶች - ከደንበኛ የሚሰበሰብ /አይ.ቢ.ሲ./	121,169,027	89,867,891
ከውጪ ባንኮች ሊጣሩ የተላኩ ዶክመንቶች	1,345,291	2,886,251
በማይሰበሰቡ ብድሮች ላይ የተሰላ ወለድ	63,103,222	63,493,235
የተሰረዙ ለደንበኞች የተሰጡ ብድሮች	197,772,673	163,764,613
የገንዘብ ከረጢቶች	802	5,720
	432,609,126	396,832,751

Bank of Abyssinia – Branches Address

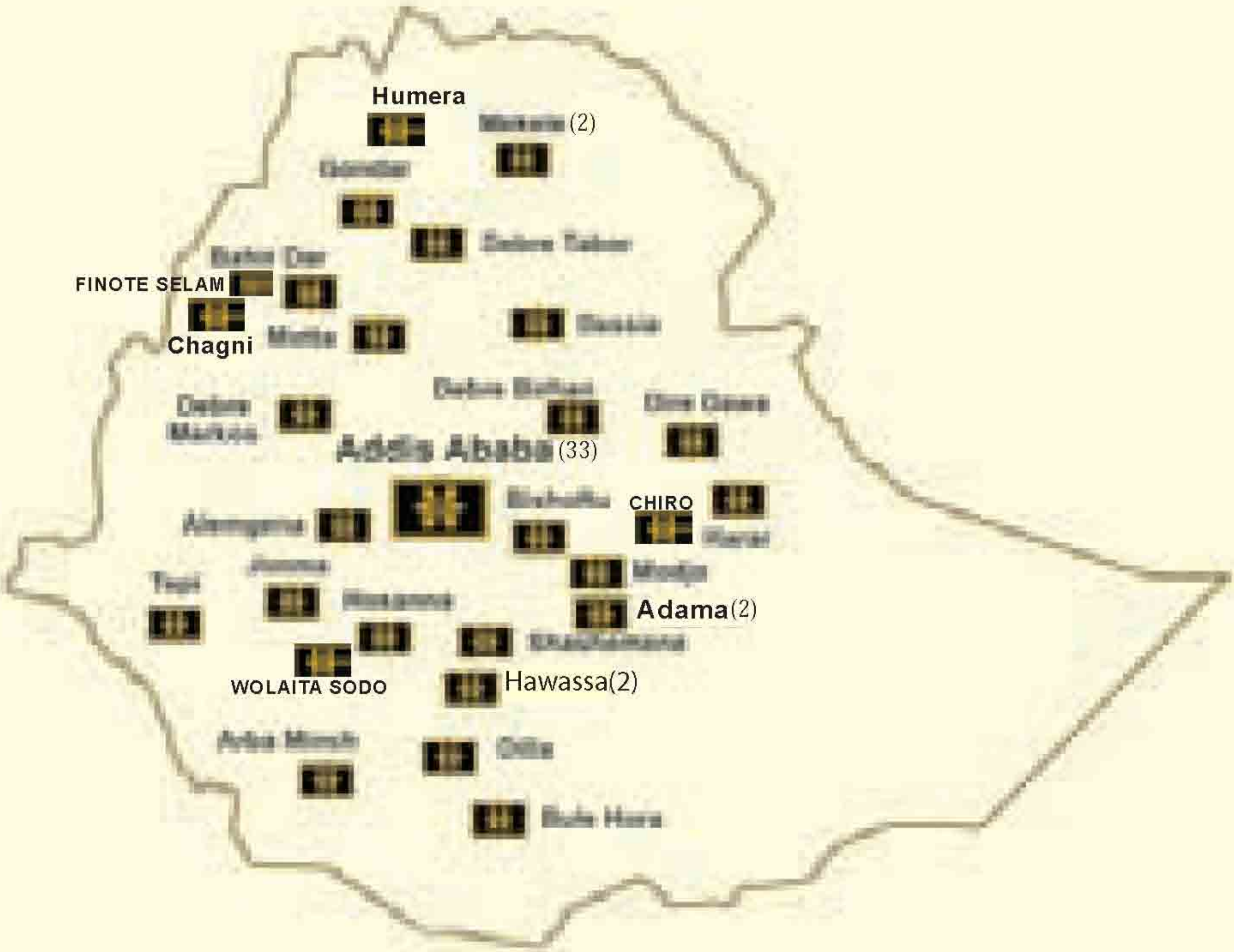
No.	Branch Name	Telephone	Fax	P.O.Box
Addis Ababa				
1	Abba Koran	011-155 92 38	011-155 93 11	12947
2	Abba Mela	011-156 47 77	011-156 03 74	“
3	Abinet	011-278 13 07	011-278 13 05	“
4	Addisu Gebeya	011-127 54 06	011-127 54 03	“
5	Airport	011-618 52 33	011-618 52 55	“
6	Bole	011-551 18 22	011-551 31 17	“
7	Bole Medhanialem	011-661 14 59	011-661 14 72	“
8	Bomb Tera	011-213 00 92	011-213 01 03	“
9	Debebe H/Yohannes	011-663 89 54	011-663 89 53	“
10	Filwuha	011-551 41 30	011-550 04 82	“
11	Gerji	011-629 89 21	011-629 70 52	“
12	Gofa	011-416 95 40	011-416 95 49	“
13	Gotera	011-416 08 24	011-416 08 20	“
14	Guenet	011-552 37 81	011-552 37 69	“
15	Gullele	011-270 75 25	011-270 75 21	“
16	Kality	011-439 46 56	011-439 46 93	“
17	Lafto	011-419 82 80	011-419 82 81	“
18	Lambret	011-647 8190	011-647 81 94	“
19	Legahar	011-550 91 23	011-550 92 50	“
20	Megenagna	011-618 25 14	011-618 25 18	“
21	Merkato	011-869 00 43	-	“
22	Negadras	011-275 24 34	011-276 76 26	“
23	Olympia	011-554 67 26	011-554 67 23	“
24	Piassa (Arada)	011-157 32 26	011-157 97 13	“
25	Ragueal	011-277 92 07	011-277 79 79	“
26	Sidist Killo	011-123 64 93	011-122 56 58	“
27	Temenja Yaj	011-466 09 31	011-466 09 67	“
28	Urael	011-662 30 01	011-662 55 64	“
29	U.S. Embassy Branch	011-124 48 24	-	“
30	Kazanchis Branch	011-557 07 43	011-557 07 44	”
31	Sarbet Branch	011-320 42 25	011-320 42 21	”
32	Churchill Road Branch	011-155 71 11	011-155 72 37	”
33	C.M.C Branch	011-116 51 92/58		”

Bank of Abyssinia – Branches Address

No	Branch Name	Telephone	Fax	P.O.Box
Outlying				
1	Adama Menaharia	022-112 73 99	022– 112 74 23	1591
2	Adi-Haki	034-441 87 42	034-441 87 51	1803
3	Alemgena	011-387 02 68	011-387 12 86	460
4	Alula Abba Nega (Mekele)	034-440 73 77	034-440 73 80	1375
5	Arada (Nazareth)	022-112 35 85	022-112 39 90	81
6	Arba Minch	046-881 47 98	046-881 48 00	2002
7	Atse Zera Yakob (Debre Birhan)	011-681 39 58	011-681 39 61	405
8	Awassa	046-220 32 83	046-220 40 57	916
9	Bahir Dar	058-220 33 00	058-226 20 01	156
10	Bishoftu	011-433 31 34	011-433 30 16	1353
11	Bule Hora	046-443 08 99	046-443 08 96	101
12	Chagni	058-225 00 94	058-225 00 76	74
13	Debre Markos	058-771 65 20	058-771 33 87	160
14	Debre Tabor	058- 441 18 04	058-441 10 92	296
15	Dessie	033-112 32 57	033-112 32 56	899
16	Dilla	046- 331 24 69	046-331 39 40	507
17	Dire Dawa	025-111 89 32	025-111 89 34	1472
18	Harar	025-666 01 46	025-667 09 95	1689
19	Hossaena	046- 555 40 15	046-555 40 16	449
20	Humera	034-448 09 65	034-448 14 61	127
21	Jimma	047-111 58 63	047-111 58 64	1365
22	Modjo	022-116 17 31	022-116 17 49	536
23	Mota	058-661 15 64	058-661 04 05	124
24	Shashemene	046-110 15 25	046-110 15 19	1197
25	Teppi	047- 556 18 82	047-556 18 78	016
26	Tewodros (Gonder)	058-111 43 82	058-111 46 03	906
27	Finote Selam	058-775 13 13	058-775 14 28	243
28	Tabor	046- 221 08 84	046- 221 07 75	2068
29	Wolayita Sodo	046- 551 34 24	046- 551 34 05	113
30	Chiro	025- 551 17 39	025- 551 17 65	470

BANK OF ABYSSINIA - BRANCH LOCATIONS

አቢሲንያ ባንክ
BANK OF ABYSSINIA



አቢሲንያ፣ የትጉሃን መናኸሪያ!

አቢሲንያ ባንክ አ.ማ.
BANK OF ABYSSINIA S.C.

ስልክ፡ +251 11 551 4130/ 515 9966
ፋክስ፡ +251 11 551 1575/ 551 0409
ኢ-ሜይል abyssinia@ethionet.et
ዌብሳይት፡ www.bankofabyssinia.com
SWIFTABYSETTA የፖ.ሣ. ቁጥር 12947
አዲስ አበባ፣ ኢትዮጵያ

Designed & Printed by:- www.masterprintingpressplc.com