

ክፍል ቸ. የባንክ ሥራዎችና የአከፋፈል ሚዛን

ስለ ገንዘብ፡- የብር በዶላር የምንዛሪ ዋጋ ከ1985 ጀምሮ የሚወሰነው በብሔራዊ ባንክ በሚካሄዱ ጨረታዎች ነው።

ስለ ባንኮች ፡- የኢትዮጵያ መንግሥት ባንክ እስከ ጥር 1956 ዓ.ም ድረስ ብሔራዊ ባንክና የገንዘብ ሚኒስቴር ወኪል በመሆን የባንክ ኖቶችንና ቅንሰናሽ ገንዘቦችን በማሳተምና የውጭ አገር ገንዘብ ምንዛሪ ባለሥልጣን በመሆን ሲሰራ ቆይቷል። እስከተመለከተው ዓመት ድረስ የንግድ ባንክም ሥራ ይሠራ ነበር።

በአዋጅ ቁጥር 206፡ 1955 ዓ.ም በወጣው ነጋሪት ጋዜጣ መሠረት የኢትዮጵያ መንግሥት ባንክ ቀርቶ የኢትዮጵያ ብሔራዊ ባንክ ከጥር 1956 ዓ.ም ጀምሮ ተቋቋመ። የኢትዮጵያ ብሔራዊ ባንክ የኢትዮጵያ ጠቅላይ ባንክ ሲሆን የገንዘብ ሚኒስቴር ወኪልም ሆኖ ገንዘቦችን ያትግል። የንግድ ባንክም ስሙ እንደሚያመለክተው ሁሉ ማንኛቸው ንግድ የባንክ ሥራዎች ያከናውናል። የኢትዮጵያ ንግድ ባንክ አክሲዮን ማህበርና አዲስ ባንክ በ1972 ዓ.ም በአዋጅ ቁጥር 184 ተቀምጧል።

ወንጠረዥ ቸ.3፡- ሌሎች ገንዘብ ነክ ድርጅቶች የእርሻና የእንዳስትሪ ልማት ባንክ (አሁን የልማት ባንክ) የቤቶችና የገንዘብ ቁጠባ ባንክን ያጠቃልላል። ጥቅምት 27 ቀን 1968 ዓ.ም የቤቶችና የገንዘብ ቁጠባ የሕዝብ ማህበርና የንብረት ማልሚያ የገንዘብ ቁጠባ አክሲዮን ማህበር በመቀሰብ የቤቶችና የገንዘብ ቁጠባ ባንክ እንዲሆን ተወስኗል። (አሁን ስሙ ተቀይሮ የኮንስትራክሽንና ቢዝነስ ባንክ ተብሏል)።

ወንጠረዥ ቸ.12፡ 13 14 እና 15፡- የእርሻና የእንዳስትሪ ልማት ባንክ፡- (አሁን የልማት ባንክ)

ነሐሴ 22 ቀን 1962 ዓ.ም. በነጋሪት ጋዜጣ የወጣው ድንጋጌ ቁጥር 55 የቀድሞውን የኢትዮጵያ ልማት ባንክ ንብረትና ዕዳ እንዲሁም የቀድሞውን የኢትዮጵያ ኢንቨስትመንት ኮርፖሬሽን አክሲዮኖች በማጠቃለል የሁለቱን የገንዘብ ድርጅቶች ሥራ እንዲያቀረጹ የእርሻና የእንዳስትሪ ልማት ባንክ አክሲዮን ማህበርን አቋቋመ።

ወንጠረዥ ቸ.16 - 17፡ ከሌሎች ሀገሮች ጋር ያለው የገንዘብ ክፍያ ሚዛን፡

ሀ. ዕቃዎችና ግልጋሎቶች

የዕቃዎች ንግድ፡ ወጪና ገቢ ዕቃ የጉምሩክ ዴክላራሲዮን እንደሚያመለክተው ነው።

በገንዘብ ያልተለወጠ ወርቅ፡ የገቢው አምድ የሚያሳየው በብሔራዊ ባንክ ከኢትዮጵያ መንግሥት ጠቅላይ ግምጃ ቤት የተገዛውን የወርቅ ዋጋ ነው።

ሌሎች የትራንስፖርት ወጪዎች፡ የተመዘገበው የኢትዮጵያን አየር መንገድ ገቢና/ክራዲት/ ወጪውን /ዴቢት/ ይጨምራል። እንደዚሁም ገቢው/ክራዲት/ ከኢትዮጵያ ንግድ መርከብ ኮርፖሬሽን ፣ በኢትዮጵያ ውስጥ ባሉት አውሮፕላን ማረፊያዎች ከአረፉት አውሮፕላኖች የተገኘውን ያጠቃልላል። ወጪው በኢትዮጵያ ውስጥ ያሉ የጉዞ ወኪሎች ለውጭ አገር የከፈሉትን ያጠቃልላል።

ጉዞ፡ የጉዞ ገቢ የሚያመለክተው የውጭ አገር መንገደኞች ኢትዮጵያ ውስጥ ያወጡትን ወጪ ሲያጠቃልል በአንጻሩ የጉዞ ወጪ ደግሞ የሚያመለክተው ኢትዮጵያውያን መንገደኞች በውጪ አገር ያወጡትንና እንዲሁም ለጉዞ ወጪ በውጭ ምንዛሪ የተሰጠውን ነው።

የኢንቨስትመንት ገቢ ሂሳብ፡ በገቢ የተመዘገበው የኢትዮጵያ ብሔራዊ ባንክ በውጭ አገር ባለው ተቀማጭ ገንዘብና በዋስትና በያዘው ንብረት የተገኘውን ወለድ ያጠቃልላል። በወጪ በኩል የተመዘገበው መንግሥት ለተበደረው የከፈለውን ወለድና የውጭ አገር ኩባንያዎች ያተረፉትን ያጠቃልላል።

የመንግሥት ሂሳብ ፡ በገቢ የተመዘገበው በኢትዮጵያ የሚገኙ የዲፕሎማቲክ የቆንስል ሚስዮኖችና የዓለም አቀፍ ድርጅቶች ያደረጉትን ወጪ ያጠቃልላል። በወጪ የተመዘገበው በውጭ አገር የሚገኙትን የኢትዮጵያ ቆንስሎችና ዲፕሎማቲክ ሚስዮኖች እንዲሁም የቴክኒክ እርዳታና በስጦታ መልክ የተገኙትን ሌሎች የአገልግሎት ወጭ ይጨምራል።

ሌሎች፡ ከውጭ አገር የኢንቨራንሽ ኩባንያ ለኢትዮጵያ ነዋሪዎች የተከፈለውንና /ክራዲት/ እንዲሁም ለኢንቨራንሽ ውሎችና ግዴታዎች የኢትዮጵያ ነዋሪዎች የከፈሉትን/ዴቢት/ ይጨምራል። በተጨማሪም በሌላ ቦታ ያልተመለከቱትን ልዩ ልዩ አገልግሎቶችን ያጠቃልላል።

ወንጠረዥ ቸ 20 የኢንሱራንስ ካምፓኒዎችና የቅርንጫፎቻቸው ስርጭት
 Table L.20 **Branch Network of Insurance Companies**

Insurance Companies	Branch (number)						Capital (million)		
	2010/11			2011/12			2010/11	2011/12	
	Addis Ababa	Regions	Total	Addis Ababa	Regions	Total	A	B	% Change
	11	30	41	11	35	46	291	321	10.3
Ethiopian Ins. Cor.	18	11	29	20	11	31	89.0	113.9	27.9
Awash Ins. Com. S.C.	6	7	13	6	7	13	81.0	96.7	19.5
Africa Ins. Com. S.C.	8	8	16	9	8	17	27.9	52.5	87.8
National Ins. Co. Of Eth.	15	8	23	15	8	23	88.0	121.9	38.4
United Ins. Com. S.C.	6	4	10	6	4	10	27.8	29.8	7.1
Global Ins. Com S.C.	11	10	21	11	10	21	100.3	122.9	22.6
Nile Ins. Com. S.C.	8	8	16	10	8	18	96.3	126	30.8
Nyala Ins. Com. S.C.	14	8	22	14	8	22	87.4	102.7	17.5
Nib Ins. Com. S.C.	6	5	11	6	5	11	17.3	35.2	103.3
Lion Ins. Com. S.C.	-	-	-	-	-	-	4.9	5.3	7.4
Ethio-Life Ins. Com. S.C.	8	8	16	11	8	19	23.9	39.6	65.4
Oromia Ins. Com. S.C.	1	2	3	1	2	3	11.4	10.4	-8.6
Abay Insurance Company S.C	-	-	-	6	-	6	9.4	11.4	20.8
Berhan Insurance S.C	-	-	-	3	-	3	0.0	10.9	-
Tsehay Insurance S.C	112	109	221	129	114	243	955.7	1200.2	25.6
Total									

ከኢትዮጵያ ብሔራዊ ባንክ የተገኘ
 Source: National Bank of Ethiopia

ሠንጠረዥ ቱ19 የባንኮች የካፒታል መጠንና የቅርንጫፎቻቸው ስርጭት
 Table L.19 Capital and Branch Network of the Banking System

	Branch Net work (number)								Capital (million)			
	2010/11				2011/12				2010/11		2011/12	
	Regions	Addis Ababa	Total	% Share	Regions	Addis Ababa	Total	% Share	Total Capital	% Share	Total Capital	% Share
1.Public Banks												
Commercial Bank of Ethiopia	323	94	417	43.0	448	111	559	43.4	6262	39.3	6231.0	34.6
Construction & Business Bank	17	17	34	3.5	53	31	84	6.5	277	1.7	363.0	2.0
Development Bank of Ethiopia	31	1	32	3.3	31	1	32	2.5	2179	13.7	2540.0	14.1
All Public Banks	371	112	483	49.8	532	143	675	52.4	8718	54.6	9134.0	50.7
2.Private Banks			0									
Awash International Bank	36	34	70	7.2	39	47	86	6.7	1104	6.9	1257.0	7.0
Dashen Bank	31	34	65	6.7	38	37	75	5.8	1152	7.2	1381.0	7.7
Abyssinia Bank	25	32	57	5.9	29	32	61	4.7	532	3.3	691.0	3.8
Wegagen Bank	29	24	53	5.5	33	27	60	4.7	1093	6.9	1269.0	7.0
United Bank	18	32	50	5.2	29	40	69	5.4	748	4.7	785.0	4.4
Nib International Bank	19	32	51	5.3	20	38	58	4.5	983	6.2	1242.0	6.9
Cooperative Bank of Oromiya	38	5	43	4.4	45	6	51	4	207	1.3	338.0	1.9
Lion International Bank	17	13	30	3.1	19	17	36	2.8	318	2	357.0	2.0
Zemene Bank	0	3	3	0.3	3	4	7	0.5	193	1.2	290.0	1.6
Oromia International Bank	25	11	36	3.7	29	12	41	3.2	265	1.7	393.0	2.2
Buna International Bank	2	9	11	1.1	14	11	25	1.9	220	1.4	257.0	1.4
Berhan International Bank	3	7	10	1	7	8	15	1.2	138	0.9	211.0	1.2
Abay Bank	7	1	8	0.8	21	4	25	1.9	161	1	250.0	1.4
Addis International Bank	n/a	n/a	0	0	1	4	5	0.4	117	0.7	155.0	0.9
All Private Banks	250	237	487	50.2	327	287	614	47.6	7231	45.4	8876.0	49.3
3. All Banks	621	349	970	100	859	430	1289	100.0	15949	100	18010.0	100.0

ከኢትዮጵያ ብሔራዊ ባንክ የተገኘ
 Source: National Bank of Ethiopia

ሠንጠረዥ ቸ 18 የንግድ ባንኮች ያደረጉት ብድሮች

Table L.18 Loan Disbursement of Commercial Banks

in million

	ከሰኔ 24 2001 - ሰኔ 23 2002	ከሰኔ 24 2002 - ሰኔ 23 2003	ከሰኔ 24 2003 - ሰኔ 23 2004	
Disbursement by Sector	28,905.1	42,207.9	56,102.1	የብድር ስርጭት በዘርፍ
Industry	4,958.2	10,465.2	16,511.9	ለጅዳት
Agriculture	4,437.1	8,248.0	14,175.4	ለጽሕፈት
International Trade	8,217.4	10,569.9	7,061.3	ለውጭ ንግድ
Export	5,279.5	5,921.4	2,659.5	ለላኪዎች
Import	2,937.9	4,648.5	4,401.8	ለአስመጫዎች
Housing and Construction	3,916.0	2,900.9	5,083.4	ለከተማዎች
transport and Communication	965.6	1,850.6	1,917.3	ለትራንስፖርትና መገናኛ
Internal Trade	5,169.4	6,733.5	9,700.7	ለሀገር ውስጥ ንግድ
Hotel and Tourism	320.2	395.4	456.3	ለሀያይና ተረጎም
Others	343.5	711.9	907.0	ለሌሎች
Mines,Power and Water Reso.	7.2	7.3	16.2	ለማጽንጨትና ውኃ
Personal	272.3	311.7	183.8	ለግለሰብ
Internal Lending	298.2	13.7	88.8	ባንክ ለባንክ
Outstanding Credit	July 1, 2009 - June 30, 2010	July 1, 2010- June 30, 2011	July 1, 2011- June 30, 2012	

ከኢትዮጵያ ብሔራዊ ባንክ የኢኮኖሚ ጥናትና ሞኒተሪ ፖሊሲ ዳይሬክቶሬት የተገኘ

SOURCE: National Bank of Ethiopia, Economic Research and Monetary Policy Directorate

ሠንጠረዥ ቶ.17 ኢትዮጵያ ከሌሎች አገሮች ጋር ያላት የገንዘብ ክፍያ ሚዛን

Table L.17 Balance of Payments of Ethiopia

	በሚሊዮን ብር				in Million Birr
	2001	2002	2003	2004	
1. የዕቃዎች የንግድ ሚዛን	-64,810.9	-80,563.3	-88,984.3	-135,772.5	1. Trade Balance
ወጪ ንግድ ኤፍ.ኤ.ቢ	15,215.8	26,091.1	44,590.7	54,483.5	Export F.O.B.
ቡና	3,930.4	6,907.7	13,649.9	14,418.1	Coffee
ከቡና ሌላ	11,285.3	19,183.4	30,940.7	40,065.4	Non-Coffee
በገንዘብ ያልተለወጠ ወርቅ	1,019.0	3,627.5	7,441.6	10,394.2	Non-Monetary Gold
ገቢ ንግድ ሲ.አይ.ኤፍ ከዚሁ ለዕቃዎች ማስጫኛና ኢንሹራንስ የዋለ	80,026.7	106,654.4	133,575.0	190,256.0	Import C.I.F. of Which Freight and Insurance
2. ግልጋሎቶች					2. Services
ጉዞ	2,153.5	2,903.9	9,304.9	8,487.0	Travel
□□□□	3,716.9	4,655.4	11,687.5	11,733.1	Credit
□□□□ □	1,563.4	1,751.5	2,382.6	3,246.0	Debit
ሌላ ትራንስፖርት	2,269.4	3,090.9	5,127.9	5,768.3	Other Transport
□□□□	10,712.2	14,195.3	21,328.1	29,157.4	Credit
□□□□ □	84,442.8	11,104.4	16,200.2	23,389.2	Debit
የመንግስት ሂሳብ ሌ.ቢ.ያ	1,666.1	2,903.8	3,985.9	3,484.3	Government N.I.E
□□□□	1,936.1	3,248.3	4,218.1	3,658.5	Credit
□□□□ □	270.0	344.5	232.2	174.1	Debit
ሥራ ላይ የዋለ ገንዘብ	-330.9	-718.9	-1,164.2	-1,674.3	Investment Income
□□□□	187.9	42.5	167.3	145.1	Credit
□□□□ □	518.8	761.4	1,331.5	1,819.4	Debit
ሌሎች ግልጋሎቶች	-1,880.1	-2,381.3	-6,337.1	-14,777.5	Other Services
□□□□	3,629.8	4,239.5	4,519.7	3,907.3	Credit
□□□□ □	5,509.9	6,620.7	10,856.8	18,684.9	Debit
ግልጋሎቶች /የተጣራ/	3,878.0	5,798.4	10,917.4	1,287.8	Services (Net)
3. የተጣራ የዕቃዎችና ግልጋሎቶች ገቢ	-60,932.9	-74,764.9	-78,066.9	-134,484.7	3. Net Goods and Services (1+2)
4. የተዛወሩ ክፍያዎች					4. Transfer
□□□□	28,077.7	34,976.1	44,720.5	62,760.1	Private
□□□□	28,360.7	35,319.6	45,352.4	64,010.6	Credit
□□□□ □	283.0	343.5	631.9	1,250.5	Debit
□□□□ □□	16,203.7	24,621.9	30,325.1	30,769.7	Public
□□□□	16,363.5	24,741.6	30,817.9	31,185.5	Credit
□□□□ □	159.9	119.7	492.8	415.8	Debit
የተጣራ የተዛወሩ ክፍያዎች	44,281.4	59,598.0	75,045.6	93,529.8	Transfer (Net)
5. የጊዜያዊ ሂሳብ የተጣራ ብልጫ	-16,651.5	-15,167.0	-3,021.3	-40,954.9	5. Balance on C/A (3+4)
6. ጥራ ገንዘብ ያልሆነ የረጅም ዘመን	17,173.4	25,733.1	40,866.7	36,575.9	6. Non Monetary Long Term Capital (7+8+9)
□□□□ □□□□	7,527.1	13,452.9	23,364.4	20,164.3	7. Government
□□□□	8,141.8	14,413.3	25,807.8	25,376.6	Credit
□□□□ □	614.7	960.4	2,443.5	5,212.3	Debit
8. የአጭር ዘመን የግል ካፒታል	333.5	-49.0	-2,524.0	-2,086.0	8. Short-Term Capital (Net)
9. የውጭ ቀጥተኛ ኢንቨስትመንት	9,312.8	12,328.9	20,026.4	18,497.6	9. Foreign Direct Investment
የመሠረታዊ ሂሳቦች ሚዛን	521.9	10,566.1	37,845.4	-4,379.0	. Basic Balances (5+6)
10. የተጣራ ስነ-ምግባር ወይም ግድፈት የተቀማጭ ዋጋ ጭማሪ	-3,434.7	-6,289.5	-14,447.8	-12,873.0	10. Net Errors and Omissions Revaluation of Reserves
11. ኢ.ዲ.አር ተቀማጭ	-	-	-	-	S.D.R. Allocation
12. የአጠቃላይ ሂሳቦች ሚዛን	-2,912.9	4,276.6	23,397.6	-17,252.0	12. Overall Balance (5+6+10)
13. የተጣራ የገንዘብ እንቅስቃሴ	2,912.9	-4,276.6	-23,397.6	17,252.0	13. Net Monetary Movements
	2008/09	2009/10	2010/11	2011/12	

የዓመቱ መጨረሻ ሰኔ 30 ነው

Year Ending July 7

ማስታወሻ: ከ1998-2003 ያለው መረጃ ቀደም ሲል ከነበረው የተከለሰ ነው::

ከኢትዮጵያ ብሔራዊ ባንክ የውጭ ኢኮኖሚ ትንተናና ዓለም አቀፍ ግንኙነት ዳይሬክቶሬት የተገኘ

Source: National Bank of Ethiopia, External Economic Analysis and internal relations Directorate

ሠንጠረዥ ቱ.16 ኢትዮጵያ ከሌሎች አገሮች ጋር ያላት የገንዘብ ክፍያ ሚዛን ማጠቃለያ
Table L.16 SUMMARY OF THE BALANCE OF PAYMENT OF ETHIOPIA

የተጣራ ልዩነት በሚሊዮን ብር
Net Transactions in Million Birr

ዓመት □□□□	ጊዜያዊ ሂሳብ				የካፒታል ሂሳብ						በገንዘብ ነክ ድርጅቶች ተቀማጭ ሂሳብና መዋጮ				የተጣራ ግድፈትና □□□	
	የሶቃዎች □□□	ግልጋሎቶች □	የተባወሩ ክፍያዎች	የተጣራ ብልጫ/ □□□□	□	□	□	ሌሎች □□□□□□ ተቋማት	ያጭር ጊዜ ተንቀሳቃሽ ካፒታል	□	□	□	□	የተጣራ ግድፈት		
	□□□	ግልጋሎቶች	ክፍያዎች	ብልጫ/ □□□□	ጠቅላላ	□□□	□□□□□	ሌሎች □□□□□□ ተቋማት	ያጭር ጊዜ ተንቀሳቃሽ ካፒታል	□	□	□	□	የተጣራ ግድፈት	□□□	
2000	-42,998.4	-5,036.2	34,055.2	-13,979.4	9,535.5	7,530.2	3,099.5	-268.1	-826.2	-442.3	-627.5	445.9	-260.7	4,886.1	2007/08	
2001	-56,544.2	-4,389.5	44,281.4	-16,652.3	17,173.0	9,312.8	7,734.1	-207.4	333.5	2,912.9	2,575.5	532.3	-194.9	-3,433.6	2008/09	
2002	-69,545.9	-5,218.9	59,597.9	-15,166.9	25,732.3	12,328.9	11,049.6	2,402.9	-49.0	-4,276.6	782.2	-4,904.0	-154.7	-6,288.8	2009/10	
2003	-75,186.0	-2,880.9	75,045.6	-3,021.3	40,866.7	20,026.4	16,428.9	6,935.5	-2,524.0	-23,397.6	-15,761.7	-7,500.4	-135.4	-14,447.9	2010/11	
2004	-116,119.1	-18,365.7	93,529.8	-40,955.0	36,574.2	18,497.6	16,180.4	3,982.1	-2,086.0	17,252.0	15,008.9	2,381.2	-138.0	-12,871.2	2011/12	
	Trade Balance F.O.B.	Services	Transfer Payments	Net Surplus /Deficit/	Total	Private	Central Government	Other Public Sectors	Short Term Capital	Total	Central Monetary	Other Institutions	Debt Relief	Net Errors and Omission	Year	
	Current Account				Capital Account					Reserves in*						

የዓመቱ መጨረሻ ሰኔ 30 ነው

* a. Refers net foreign asset (the negative sign shows net increase)

b. The total amount includes arrears and reliefs in addition to change in reserves of the Monetary Authority and commercial Banks

Year Ending July 7

ከኢትዮጵያ ብሔራዊ ባንክ የኢኮኖሚ ጥናትና ሞኔታሪ ፖሊሲ ዳይሬክቶሬት የተገኘ

Source: National Bank of Ethiopia, Economic Research and Monetary Policy Directorates

ወንጠረዥ ቸ. 15 በሚከተሉት ዓመታት የሚገኘው የገንዘብ ስጦታ በግብርና ስጦታ በግብርና ስጦታ
 Table L.15 **OUTSTANDING LOANS DISTRIBUTED BY SECTORS**

	በሚሊዮን ብር in Million Birr				
	2001	2002	2003	2004	
ግብርና	1,929.71	2,147.74	2,263.49	1,086.00	A. Agriculture
ግብርና ስጦታ	568.61	760.72	920.83	306.00	1. State
ግብርና ስጦታ	214.52	226.00	126.34	169.00	2. Cooperatives
ግብርና ስጦታ	1,146.58	1,161.02	1,216.32	611.00	3. Private
ግብርና ስጦታ	3,584.01	5,812.07	8,166.21	3,196.00	B. Industries
ግብርና ስጦታ	83.47	64.02	151.43	0.00	1. State
ግብርና ስጦታ	9.97	6.47	0.17	36.00	2. Cooperatives
ግብርና ስጦታ	3,490.57	5,741.58	8,009.61	3,160.00	3. Private
ግብርና ስጦታ	-	-	-	-	C. Construction
ግብርና ስጦታ	-	-	-	-	1. State
ግብርና ስጦታ	-	-	-	-	2. Cooperatives
ግብርና ስጦታ	-	-	-	-	3. Private
ግብርና ስጦታ	-	-	-	-	D. Transport
ግብርና ስጦታ	-	-	-	-	1. State
ግብርና ስጦታ	-	-	-	-	2. Cooperatives
ግብርና ስጦታ	-	-	-	-	3. Private
ግብርና ስጦታ	1,287.08	1,466.20	1,550.97	258.00	E. Services
ግብርና ስጦታ	12.72	18.83	17.51	46.00	1. State
ግብርና ስጦታ	585.74	658.66	863.71	141.00	2. Cooperatives
ግብርና ስጦታ	688.62	788.71	669.75	71.00	3. Private
ግብርና ስጦታ	0.00	0.00	0.00	0.00	4. Others*
ግብርና ስጦታ	-	-	-	-	F. Mines and Energy Resources
ግብርና ስጦታ	-	-	-	-	1. State
ግብርና ስጦታ	-	-	-	-	2. Cooperatives
ግብርና ስጦታ	-	-	-	-	3. Private
ግብርና ስጦታ	6,800.80	9,426.01	11,980.67	4,540.00	Total
	2008/09	2009/10	2010/11	2011/12	Sector

* Year Ending July 7
 ግብርና ስጦታ

Source: Development Bank

Outstanding loan position is the aggregate of principal and interest amounts as at June 30 of the respective years. Besides it includes the arrears balance as well.

* Others include Microfinance

ሠንጠረዥ ቸ. 14 በተበዳሪዎች ላይ ያሉ ብድሮች በየሥራ ዓይነታቸው
 Table L.14 **OUTSTANDING LOANS DISTRIBUTED BY ACTIVITIES**
 in Million Birr

	2001	2002	2003	2004	
					A. Agriculture and Livestock
	1,929.72	365.58	571.00	1,086.00	
	3,584.00	2,194.87	2,956.29	3,196.42	B. Manufacturing Industries**
	293.03	1.51	0.00	25.48	1. Food Stuffs
	287.95	2.26	0.00	0.00	2. Beverages
					3. Textiles and Allied Industries
	1,140.55	2.01	1,647.00	241.00	4. Wood
	7.93	0.00	1.61	0.00	5. Paper and Printing
	48.06	0.00	0.00	9.88	6. Chemicals
	568.51	0.00	310.00	40.21	7. Glass, Clay and Stone
	-	0.00	0.00	0.00	8. Metal Working
	12.82	7.45	0.00	53.88	9. Leather and Tanning
	312.83	22.10	875.63	18.97	10. Others
	912.32	2,159.54	122.05	2,807.00	C. Construction
	44.47	0.00	0.48	0.00	D. Transportation
	11.67	0.00	0.00	0.00	E. Services
	817.87	0.23	11.92	0.00	F. Miscellaneous
	44.82	0.00	0.00	0.00	G. Real Estate
	229.27	0.00	1.63	0.00	H. Mines and Energy Resources
	138.97	17.13	0.00	0.00	Others
	-	171.90	251.00	259.00	
	6,800.79	2,577.81	3,792.32	4,541.42	Total
	2008/09	2009/10	2010/11	2011/12	Activities

Year Ending July 7

** ከ1-10 ላሉት የሥራ አይነቶች የተሰጠ ጠቅላላ ብድር ነው።

**Represent Total Outstanding for Manufacturing Industries Listed From 1-10

Source: Development Bank

ሥንጠረዥ ቶ.12 በጠቅላላ የገንዘብ ስጪት ስር በግብርና ስጪት ስር
 Table L.12 **Number and Amount of Loans Approved and Disbursed by The Development Bank**

in Million Birr

ግብርና ስጪት ስር	2001			2002			2003			2004			Agricultural Industrial Services and Others Total
	ግብርና ስጪት ስር	ግብርና ስጪት ስር	ግብርና ስጪት ስር	ግብርና ስጪት ስር	ግብርና ስጪት ስር	ግብርና ስጪት ስር	ግብርና ስጪት ስር	ግብርና ስጪት ስር	ግብርና ስጪት ስር	ግብርና ስጪት ስር	ግብርና ስጪት ስር		
												Number	
	Loans Approved	Disbursed	Loans Approved	Disbursed	Loans Approved	Disbursed	Loans Approved	Disbursed	Loans Approved	Disbursed			
2008/09	2009/10	2010/11	2011/12	Sector									
ግብርና ስጪት ስር	220	261.3	268.06	75	490.74	365.58	116	1222	571	184	1584	1086	
ግብርና ስጪት ስር	86	2106.63	721.33	31	1306.7	2194.88	58	4212	2957	34	5577	3196	
ግብርና ስጪት ስር	462	415.92	314.65	403	233.54	189.26	350	100	265	462	812	259	
ግብርና ስጪት ስር	768	2783.84	1304.04	509	2030.98	2749.72	524	5534	3793	680	7973	4541	

ሥንጠረዥ ቶ.13 በጠቅላላ የገንዘብ ስጪት ስር በግብርና ስጪት ስር
 Table L.13 **LOANS APPROVED BY ACTIVITIES**

in Million Birr

ግብርና ስጪት ስር	2001	2002	2003	2004	ግብርና ስጪት ስር
ግብርና ስጪት ስር	38.21	490.74	1222	1584	A. Agriculture and Livestock
ግብርና ስጪት ስር	1565.66	1360.9	4212	5577.04	B. Manufacturing Industries
ግብርና ስጪት ስር	114.28	46.94	0	200.32	1. Food Stuffs
ግብርና ስጪት ስር	37.85	0	0	0	2. Beverages
ግብርና ስጪት ስር	922.97	411.87	2899	1100	3. Textiles and Allied Industries
ግብርና ስጪት ስር	0.78	4.36	179.65	0.6	4. Wood
ግብርና ስጪት ስር	1.2	0	0	9.91	5. Paper and Printing
ግብርና ስጪት ስር	67.98	0	1021	163.99	6. Chemicals
ግብርና ስጪት ስር	3.89	0	0	0	7. Glass, Clay and Stone
ግብርና ስጪት ስር	4.09	810.7	0	760.29	8. Metal Working
ግብርና ስጪት ስር	26.91	66.45	11.92	111.93	9. Leather and Tanning
ግብርና ስጪት ስር	385.71	20.56	100.04	3230	10. Others
ግብርና ስጪት ስር	-	0.99	0	0	C. Real Estate
ግብርና ስጪት ስር	-	0	0	0	D. Transportation
ግብርና ስጪት ስር	251.16	170.93	100.61	0	E. Services
ግብርና ስጪት ስር	928.82	9.34	0	812	F. Miscellaneous
ግብርና ስጪት ስር	2783.85	2032.9	5534.61	7973.04	Total
ግብርና ስጪት ስር	2008/09	2009/10	2010/11	2011/12	Activities

ግብርና ስጪት ስር
 Year Ending July 7
 Source: Development Bank

...Detail Data not Available

Table L.10 Commercial Bank of Ethiopia
Outstanding Balances of Loans and Advances

IN '000 Birr

የኢኮኖሚ ዘርፍ	2002	2003	2004	Economic Sector
	□□□□	□□□□	□□□□	
ከአርሻ	4,354,095	7,836,769	13,552,073	Agriculture
□□□□□□□□	3,826,271	7,563,691	13,147,459	Crops
□□□□□□□□	90,832	264,750	369,907	Plantation
አትክልትና ፍራፍሬ	817	1,602	-	Horticulture
ከብት እርባታ	3,939	6,726	26,310	Livestock
ሌሎች	432,236	-	8,398	Others
ከአንዳስትሪ	3,599,297	8,587,774	18,673,486	Manufacturing
□□□□ ከትላልልቅ አንዳስትሪ	3,525,414	8,348,310	18,177,100	Large Scale Industries
ምግብና መጠጥ	2,277,519	5,972,122	14,377,627	Food & Beverage
□□□□□□□□ □□□□□□	660,053	80,809	21,667	Textile & Clothing
ቆዳና ጫማ	34,777	80,865	44,465	Leather & Shoe
ወረቀትና አትመት	47,792	72,692	51,687	Paper & Printing
ኪሚካል	64,976	83,197	461,483	Chemicals
ህንፃ መሳሪያዎች	58,051	74,242	100,463	Building Materials
ሌሎች	382,246	1,984,384	3,119,708	Others
□□□□ አክሲዮን አንዳስትሪ	73,883	239,464	431,278	Small Scale Industries
ሸክላ ስራ	5,403	-	-	Pottery
ቆዳ ስራ	19,901	61,481	43,010	Tannery
ሽመና	0	-	3,660	Weaving
ልብስ ስራ	80	-	-	Tailoring
የአናግ ሥራ	4,876	13,236	-	Carpentry
ሌሎች	43,623	164,748	384,608	Others
ከማዕድንና ቁፋሮ	-	-	65,107	Mining and Quarrying
ከአገር ውስጥ ንግድና አገልግሎት	3,439,825	3,393,589	5,310,050	Domestic Trade & Services
□□□□□□□□ □□□□□□	888,974	684,091	889,731	Domestic Trade
□□□□□□□□	131,548	26,799	77,183	Crops
ቆዳና ሌጦ	235,790	2,503	9,582	Hide & Skin
ቡና	13,909	195,298	439,786	Coffee
አንዳስትሪ ውጤቶች	267,642	127,310	223,683	Industrial Products
ሌሎች	240,085	332,180	139,497	Others
ትራንስፖርት	1,574,099	1,830,200	3,401,157	Transport
ሆቴሎችና ቱሪዝም	84,820	102,028	164,510	Hotel & Tourism
ሌሎች አገልግሎቶች	891,932	777,270	854,651	Other Services
□□□□□□□□□□	7,769,705	10,345,821	14,949,084	International Trade
□□□□ ወደ ውጭ አገር ከተሸጡ ዕቃዎች	1,685,068	3,644,955	6,118,473	Export
ቡና	540,684	1,379,018	3,383,203	Coffee
ቆዳና ሌጦ	603,872	670,346	556,438	Hide & Skin
ሌሎች	540,512	1,595,592	2,178,832	Others
□□□□ ወደ ውጭ ለተገዙ ዕቃዎች	6,084,637	6,700,866	8,830,611	Import
ምግብ፣ መጠጥና ትምህርት	180,970	131,521	56,217	Food, Beverage & Tobacco
□□□□□□ □□□□□□	3,637	1,784	3,322	Textile
መኪናዎችና መሳሪያዎች	192,112	1,130,894	620,939	Machinery & Equipment
ነጻጅ	4,764,495	4,419,112	4,046,952	Petroleum
ማዳበሪያ	453,905	43,841	214,230	Fertilizers
ተባይማጥፊያ	0	-	-	Insecticides
የፋርማሲ ቁሳቁስ	594	1,748	6,414	Pharmaceuticals
ሌሎች	488,924	971,965	3,882,537	Others
ህንፃና ኮንስትራክሽን	1,250,546	816,082	743,518	Building & Construction
□□□□□□□□	88,007	100,205	4,611,060	Personal Loan
የገንዘብ ድርጅቶች	259,953	243,211	487,713	Financial Institution
የፕሮጀክቶች ኮፋይናንስ ንግድ	2,097,604	2,894,235	4,490,235	Mortgage Loans
አይ ኤፍ ኤ ዲ ብድር	-	-	-	IFAD Loan
ጉዳዮችው በሕግ የተያዙ	-	-	-	Loans in Legal (ALD)**
ለሰላ ክፍያ የተዘጋጁ	-	-	-	Loans in Realization (LIR)**
ጠቅላላ ድምር	22,859,032	34,217,686	62,817,219	Grand Total
	30 June	30 June	30 June	
	2010	2011	2012	

□□□□□□□□□□□□□□□□

Source: Commercial Bank of Ethiopia

** The balance of loans in legal department (ALD) is included in the economic sectors

Table L.9 Net Gold and Foreign Exchange Holdings

				in Million Birr
	የጠቅላይ ልማት ባንክ			
	ጠቅላይ ልማት ባንክ	የጠቅላይ ልማት ባንክ	የጠቅላይ ልማት ባንክ	
ጠቅላይ ልማት ባንክ	10,233.4	6,137.4	4,096.0	2008 December
ጠቅላይ ልማት ባንክ	20,793.0	14,752.6	6,040.4	2009 December
ጠቅላይ ልማት ባንክ	19,614.2	12,571.5	7,042.7	2010 January
ጠቅላይ ልማት ባንክ	24,432.0	16,672.2	7,759.8	February
ጠቅላይ ልማት ባንክ	25,278.6	16,290.4	8,988.2	March
ጠቅላይ ልማት ባንክ	25,749.6	15,611.8	10,137.8	April
ጠቅላይ ልማት ባንክ	24,892.7	15,044.7	9,848.0	May
ጠቅላይ ልማት ባንክ	27,189.8	15,383.3	11,806.5	June
ጠቅላይ ልማት ባንክ	28,131.2	16,668.6	11,462.6	July
ጠቅላይ ልማት ባንክ	30,457.4	18,245.4	12,212.0	August
ጠቅላይ ልማት ባንክ	38,003.2	23,003.3	14,999.9	September
ጠቅላይ ልማት ባንክ	38,536.6	22,992.4	15,544.1	October
ጠቅላይ ልማት ባንክ	40,148.2	24,525.8	15,622.4	November
ጠቅላይ ልማት ባንክ	40,230.9	24,979.3	15,251.5	December
ጠቅላይ ልማት ባንክ	41,007.4	27,077.8	13,929.6	2011 January
ጠቅላይ ልማት ባንክ	43,674.3	28,435.6	15,238.7	February
ጠቅላይ ልማት ባንክ	45,638.1	30,084.5	15,553.6	March
ጠቅላይ ልማት ባንክ	47,729.0	25,781.0	21,948.1	April
ጠቅላይ ልማት ባንክ	55,131.4	31,417.3	23,714.1	May
ጠቅላይ ልማት ባንክ	55,534.7	32,856.0	22,678.7	June
ጠቅላይ ልማት ባንክ	59,886.1	39,236.2	20,649.9	July
ጠቅላይ ልማት ባንክ	58,391.5	40,375.7	18,015.8	August
ጠቅላይ ልማት ባንክ	55,479.8	39,355.7	16,124.1	September
ጠቅላይ ልማት ባንክ	54,280.6	38,192.0	16,088.6	October
ጠቅላይ ልማት ባንክ	53,250.6	38,083.3	15,167.2	November
ጠቅላይ ልማት ባንክ	49,345.5	34,675.7	14,669.9	December
ጠቅላይ ልማት ባንክ	45,984.8	32,387.9	13,597.0	2012 January
ጠቅላይ ልማት ባንክ	48,659.5	33,508.8	15,150.7	February
ጠቅላይ ልማት ባንክ	45,771.9	24,524.1	21,247.8	March
ጠቅላይ ልማት ባንክ	42,092.5	24,500.2	17,592.3	April
ጠቅላይ ልማት ባንክ	39,258.2	19,573.2	19,685.0	May
ጠቅላይ ልማት ባንክ	39,787.7	21,254.3	18,533.4	June
	Total	National Bank	Commercial Banks	
	Net Gold and Foreign Exchange Holding			

ከኢትዮጵያ ብሔራዊ ባንክ የኢኮኖሚ ጥናትና ሞኔታሪ ፖሊሲ ዳይሬክቶሬት የተገኘ

Source: National Bank of Ethiopia, Economic Research and Monetary Policy Directorate

ሠንጠረዥ ቻ.8 በብሔራዊ ባንክና በንግድ ባንኮች የተደረገ የአገር ውስጥ ክሬዲት
Table L.8 DOMESTIC CREDIT BY THE NATIONAL BANK AND COMMERCIAL BANKS

	በሚሊዮን ብር			in Million Birr			
	የመንግስት ግዳጅ		የመንግስት ያልሆኑ ግዳጅ	የመንግስት ያልሆኑ ግዳጅ		አጠቃላይ	
	ለብሔራዊ ባንክ	ግንባታ ባንክ		ብድር ጥቅርታ ለብሔራዊ ባንክ	ቅናሽ የተደረገባቸው ሰነዶች		
ታህሳስ 22 2001	85,327.0	36,733.1	-4,788.8	37,699.6	-	15,683.7	2008 December
ታህሳስ 22 2002	92,945.2	35,824.9	-7,269.1	44,091.9	-	20,297.5	2009 December
የካቲት	99,430.4	38,535.8	-6,198.1	46,042.9	-	21,049.9	2010 January
መጋቢት	95,544.8	35,443.6	-7,063.5	45,718.3	-	21,446.5	February
ሚያዝያ	98,639.3	38,953.2	-8,915.0	46,868.0	-	21,733.1	March
ግንቦት	100,514.5	39,854.2	-10,337.0	48,097.7	-	22,899.6	April
ጳጉሜ	103,572.3	40,710.2	-9,140.1	49,138.9	-	22,863.3	May
ሰኔ	104,413.5	39,340.3	-6,327.2	47,603.6	-	23,796.9	June
ከሰር	105,389.3	40,297.7	-6,143.3	47,477.2	-	23,757.7	July
ከተማ	105,218.6	38,535.8	-5,996.1	48,128.0	-	24,550.9	August
ጳጉሜ	104,929.6	39,718.0	-8,349.9	48,437.0	-	25,124.5	September
ከተማ	107,032.9	40,455.7	-9,533.2	49,989.9	-	26,120.5	October
ከተማ	105,521.4	35,800.4	-8,761.6	51,793.3	-	26,689.3	November
ከተማ	110,514.0	41,118.8	-13,744.6	55,653.8	-	27,485.9	December
ከተማ	112,354.5	40,422.3	-16,125.7	58,891.3	-	29,166.6	2011 January
የካቲት	116,536.9	41,953.6	-17,273.5	60,882.6	-	30,974.2	February
መጋቢት	121,221.7	40,653.9	-17,070.1	62,088.8	-	35,549.1	March
ሚያዝያ	121,277.9	44,699.5	-18,240.2	59,076.9	-	35,741.7	April
ግንቦት	121,017.2	40,808.8	-16,170.0	58,993.9	-	37,384.5	May
ጳጉሜ	135,555.5	45,323.7	-16,672.1	61,872.9	-	38,780.9	June
ሰኔ	134,786.1	39,103.0	-13,388.7	62,132.1	-	46,939.8	July
ከተማ	131,908.0	34,694.2	-14,509.5	63,249.0	-	48,474.3	August
ጳጉሜ	135,113.7	36,433.2	-16,090.1	64,981.5	-	49,789.0	September
ከተማ	136,588.1	34,541.7	-19,322.9	66,891.6	-	54,477.7	October
ከተማ	137,017.5	33,677.0	-21,731.9	70,727.0	-	54,345.4	November
ከተማ	146,831.9	38,255.4	-24,811.8	75,729.3	-	57,659.0	December
ከተማ	160,764.0	40,052.4	-22,327.6	81,083.4	-	61,955.6	2012 January
የካቲት	163,482.2	38,743.6	-25,525.4	84,826.9	-	65,437.0	February
መጋቢት	170,738.8	43,600.4	-27,926.5	88,615.2	-	66,449.6	March
ሚያዝያ	177,641.0	43,186.8	-25,822	90,776.0	-	69,500.2	April
ግንቦት	181,536.0	41,904.9	-23,434.9	91,869.1	-	71,196.9	May
ጳጉሜ	189,087.6	45,344.1	-23,786.7	94,623.8	-	72,906.4	June
Total		National Bank	Commercial Bank	Loans and Advances	Bills Discounted	Investment	
		Claims on Central Government		Claims on Other Than Central Government			

ከኢትዮጵያ ብሔራዊ ባንክ የኢኮኖሚ ጥናትና ሞኔታሪ ፖሊሲ ዳይሬክቶሬት የተገኘ
Source: National Bank of Ethiopia, Economic Research and Monetary Policy Directorate

Table L.7 **Components and Determinants of Money Supply**

	በሚሊዮን ብር				in Million Birr
	2002				
	□□□□□□	ታህሣሥ 23	መጋቢት 23	□□□□□□	
በሥራ ላይ ያሉ ኖቶችና ቅንስናሽ ገንዘቦች	18547.2	21755.8	23068.1	24206.8	Notes and Coins in Circulation
የሩብ ዓመት ልዩነት	-1167.8	3208.6	1312.3	1138.7	Quarterly Change
ተጠያቂ ተቀማጭ	26482.9	25540.1	28137.8	29083.6	Demand Deposit
የሩብ ዓመት ልዩነት	2745.8	-942.8	2597.7	945.8	Quarterly Change
□□□□□□ □□(በጠባቡ የተተነተነ)	43838.9	45876.4	48116.2	52434.6	Money Supply (Narrow Money)
የሩብ ዓመት የተጣራ ልዩነት	1726.3	2037.4	2239.8	4318.4	Net Quarterly Change
ገንዘብ አከል ተቀማጭ	43316.6	45312.9	47931.1	51997.8	Money Supply (Quasi Money)
የሶስት ወር የተጣራ ልዩነት	2919.5	1996.3	2618.2	4066.7	Net Quarterly Change
ጠቅላላ የገንዘብ መጠን	87155.5	91189.3	96047.3	104432.4	Money Supply (Broad Money-M2)
የሶስት ወር የተጣራ ልዩነት	4645.8	4033.8	4858	8385.1	Net Quarterly Change
<u>ልዩነት በዝርዝር</u>					<u>Composition of Change</u>
<u>የማዕከላዊ መንግስት ያልሆነ</u>					<u>Non-Central Government</u>
□□□□□□□□□□	3066.7	4906.1	4211.7	2799.3	Increase in Credit
ሲቀንስ ባስቸኳይ ተቀማጭ ገንዘብ ጭማሪ	4715.1	6578.2	5919.7	4280.9	Less Increase in Non Sight Deposit
<u>የማዕከላዊ መንግስት</u>					<u>Central Government</u>
□□□□□□□□□□	330.8	-562.5	450.3	1787.4	Increase in Credit
ሲቀንስ ተቀማጭ ገንዘብ ጭማሪ	-7545.4	-8501.7	-4657.7	-6649.4	Less Increase in Deposit
የአገር ውስጥ ክሬዲት	19529.0	20793.0	25278.6	27189.8	Domestic Credit
መጠባበቂያዎች	24357.1	22548.9	27870.6	27170.9	External Reserves
ሌሎች					Other Items
በገንዘብ መጠን የሩብ ዓመት የተጣራ ልዩነት	4645.8	4033.8	4858	8385.1	Net Quarterly Change in Money Supply (M2)
	30 Sep.	31 Dec.	31-Mar	30 JUNE	
	2009		2010		

ከኢትዮጵያ ብሔራዊ ባንክ በተገኘው መረጃ መሠረት
 * Based on Data Obtained From National Bank of Ethiopia

ወንጠረዥ ቱ.7/የቀጠለ/ በሥራ ላይ ያለ ገንዘብ መጠን
Table L.7 (Cont'd) **Components and Determinants of Money Supply**

	በሚሊዮን ብር				in Million Birr
	2003				
	□□□□□□	ታህሣሥ 23	መጋቢት 23	□□□□□□	
በሥራ ላይ ያለ ፍቶችና ቅንስናሽ ገንዘቦች	23849.9	28312.3	30534.7	32574.9	Notes and Coins in Circulation
የሩብ ዓመት ልዩነት	-356.9	4462.4	2222.4	2040.2	Quarterly Change
ተጠያቂ ተቀማጭ	29249.4	31751.8	35172	43596.1	Demand Deposit
የሩብ ዓመት ልዩነት	11553.1	2502.4	3420.1	8424.2	Quarterly Change
□□□□□□ □□(በጠባቡ የተተነተነ)	53099.3	60064.2	65706.7	76171	Money Supply (Narrow Money)
የሩብ ዓመት የተጣራ ልዩነት	17749	6964.8	5642.5	10464.3	Net Quarterly Change
ገንዘብ አከል ተቀማጭ	55362.7	57736.1	64603.1	69206	Money Supply (Quasi Money)
የሶስት ወር የተጣራ ልዩነት	22530.9	2373.4	6867	4602.9	Net Quarterly Change
ጠቅላላ የገንዘብ መጠን	108462	117800.2	130309.8	145377	Money Supply (Broad Money-M2)
የሶስት ወር የተጣራ ልዩነት	4029.6	9338.3	12509.5	15067.2	Net Quarterly Change
<u>ልዩነት በዝርዝር</u>					<u>Composition of Change</u>
<u>የማዕከላዊ መንግስት ያልሆነ</u>					<u>Non-Central Government</u>
□□□□□□□□□□□□	2140.1	9626.5	14451	9619.3	Increase in Credit
ሲቀንስ ባስቸኳይ ተቀማጭ ገንዘብ ጭማሪ	2161.1	9578.2	14498.2	9264.3	Less Increase in Non Sight Deposit
<u>የማዕከላዊ መንግስት</u>					<u>Central Government</u>
□□□□□□□□□□□□	526.4	1127	2292.3	2299.5	Increase in Credit
ሲቀንስ ተቀማጭ	-1645	-3993.9	-3790.4	5067.9	
ገንዘብ ጭማሪ	104929.6	110514	121221.7	135553.9	Less Increase in Deposit
የአገር ውስጥ ክሬዲት	38003.2	40230.9	45638.1	55534.7	Domestic Credit
መጠባበቂያዎች	34470.8	32944.6	36550.1	45711.6	External Reserves
ሌሎች					Other Items
በገንዘብ መጠን የሩብ ዓመት የተጣራ ልዩነት	40279.8	9338.3	12509.5	15067.2	Net Quarterly Change in Money Supply (M2)
	30 Sep.	31 Dec.	31-Mar	30 JUNE	
	2010		2011		

ከኢትዮጵያ ብሔራዊ ባንክ በተገኘው መረጃ መሠረት
* Based on Data Obtained From National Bank of Ethiopia

ሠንጠረዥ ቶ.7/የቀጠለ/ በሥራ ላይ ያለ ገንዘብ መጠን
Table L.7 (Cont'd) **Components and Determinants of Money Supply**

	በሚሊዮን ብር				in Million Birr
	2004				
	□□□□□□	ታህሣሥ 23	መጋቢት 23	□□□□□□	
በሥራ ላይ ያሉ ኖቶችና ቅንስናሽ ገንዘቦች	32,073.6	36,274.6	37,727.7	38,537.1	Notes and Coins in Circulation
የሩብ ዓመት ልዩነት	-501.3	4,201.0	1,453.1	809.5	Quarterly Change
ተጠያቂ ተቀማጭ	46,068.6	42,880.0	47,246.4	56,312.7	Demand Deposit
የሩብ ዓመት ልዩነት	2,472.4	-3,188.6	4,366.5	9,066.3	Quarterly Change
□□□□□□□□ □□(በጠባቡ የተተነተነ)	78,142.2	79,154.6	84,974.1	94,849.9	Money Supply (Narrow Money)
የሩብ ዓመት የተጣራ ልዩነት	1,971.2	1,012.4	5,819.5	9,875.8	Net Quarterly Change
ገንዘብ አክል ተቀማጭ	72,667.7	76,743.7	86,530.1	94,548.9	Mone Supply (Quasi Money)
የሶስት ወር የተጣራ ልዩነት	3,461.7	4,076.0	9,786.5	8,018.8	Net Quarterly Change
ጠቅላላ የገንዘብ መጠን	150,809.9	155,898.2	171,504.3	189,398.8	Mone Supply (Broad Money-M2)
የሶስት ወር የተጣራ ልዩነት	5,432.9	5,088.4	15,606.0	17,894.5	Net Quarterly Change
<u>ልዩነት በዝርዝር</u>					<u>Composition of Change</u>
<u>የማዕከላዊ መንግስት ያልሆነ</u>					<u>Non-Central Government</u>
□□□□□□□□□□	7,712.7	18,619.9	21,664.2	12,861.7	Increase in Credit
ሲቀነስ ባስቸኳይ ተቀማጭ ገንዘብ ጭማሪ	7,713.4	18,617.7	21,676.6	12,465.3	Less Increase in Non Sight Deposit
<u>የማዕከላዊ መንግስት</u>					<u>Central Government</u>
□□□□□□□□□□	355.8	-1,268.4	211.0	1,352.9	Increase in Credit
ሲቀነስ ተቀማጭ ገንዘብ ጭማሪ	-11,312.0	-6,899.5	2,230.3	5,883.5	Less Increase in Deposit
የአገር ውስጥ ክሬዲት	135,113.7	146,831.9	170,738.8	189,087.6	Domestic Credit
መጠባበቂያዎች	55,479.8	49,345.6	45,771.8	39,787.7	External Reserves
ሌሎች	39,783.7	40,279.2	45,006.4	39,476.5	Other Items
በገንዘብ መጠን የሩብ ዓመት የተጣራ ልዩነት	5,432.9	5,088.4	15,606.0	17,894.5	Net Quarterly Change in Money Supply (M2)
	30 Sep.	31 Dec.	31-Mar	30 JUNE	
	2011		2012		

ከኢትዮጵያ ብሔራዊ ባንክ በተገኘው መረጃ መሠረት
* Based on Data Obtained From National Bank of Ethiopia

ሠንጠረዥ ቸ.6 በሥራ ላይ ያሉ የወረቀትና የቅንስናሽ ገንዘቦች ዝርዝር

Table L.6 Circulating Notes and Coins by Denominations

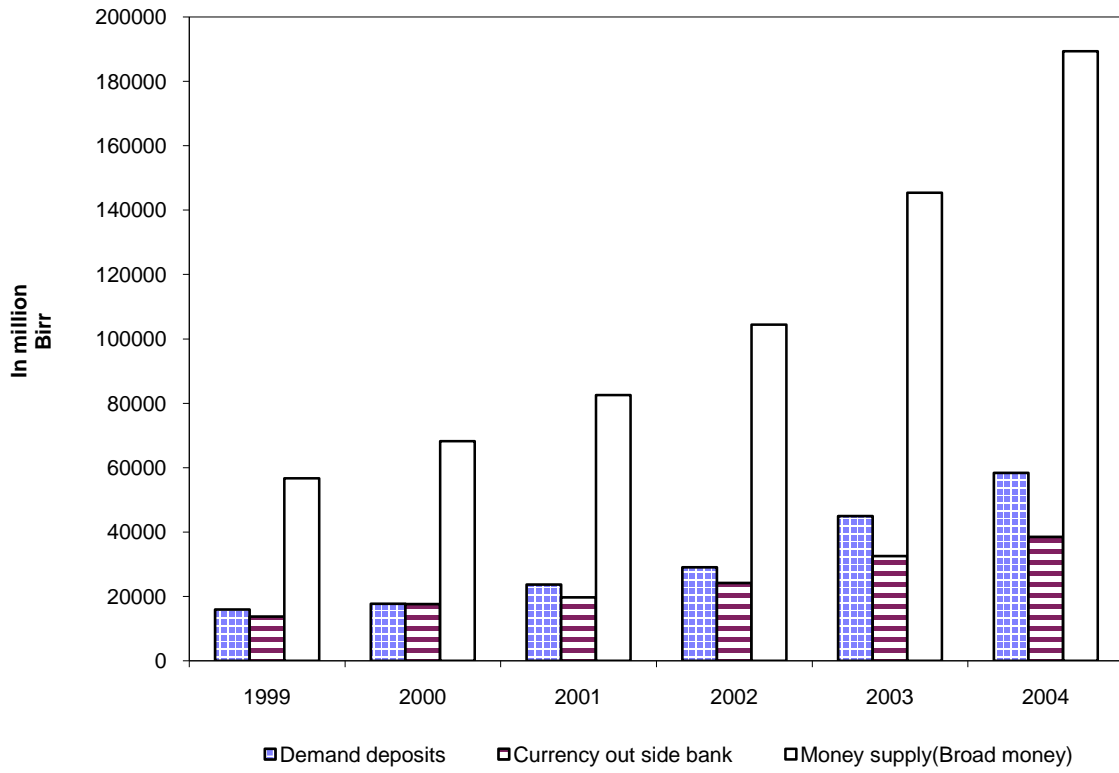
በሚሊዮን ብር in Million Birr

	2001		2002		2003		2004		
	ታህሳስ	□□□	ታህሳስ	□□□	ታህሳስ	□□□	ታህሳስ	□□□	
ሀ/ የወረቀት ገንዘቦች									A) Notes
□□□□□□□□	441.7	449.0	458.5	462.6	404.1	482.9	496.5	626.3	1 Birr
□□□□□□□□	259.8	245.7	258.6	356.9	223.3	293.4	287.4	514.8	5 Birr
□□□□□□□□	2,514.7	2,227.0	2,023.7	2,842.9	3,124.9	3,425.0	3,563.9	1,144.0	10 Birr
□□□□□□□□	3,757.7	3,897.3	3,724.2	3,383.9	4,082.8	4,283.8	5,885.1	2,482.0	50 Birr
□□□□□□□□	14,952.0	17,099.3	19,321.9	21,530.6	25,896.0	30,363.2	31,503.3	40,701.4	100 Birr
ለ/ ቅንስናሽ ገንዘቦች									B) Coins
1 ሣንቲም	0.8	0.8	0.9	0.9	1.0	0.8	0.8	0.8	1 Cent
5 ሣንቲም	31.3	33.2	34.3	35.4	36.2	37.0	37.2	36.3	5 Cents
10 ሣንቲም	71.5	74.3	76.8	80.6	83.5	86.0	87.0	88.4	10 Cents
25 ሣንቲም	39.4	42.8	45.2	46.6	47.4	30.1	32.4	35.2	25 Cents
50 ሣንቲም	60.8	64.7	67.3	72.3	162.6	76.3	81.3	86.4	50 Cents
100 ሣንቲም	-	-	-	-	49.0	65.9	80.9	85.6	
ጠቅላላ ድምር	22,129.7	24,134.1	26,011.9	28,812.6	34,110.8	39,144.4	42,055.8	45,801.2	Total Notes and Coins
	Dec.	June	Dec.	June	Dec.	June	Dec.	June	
	2008	2009	2010	2011	2012				

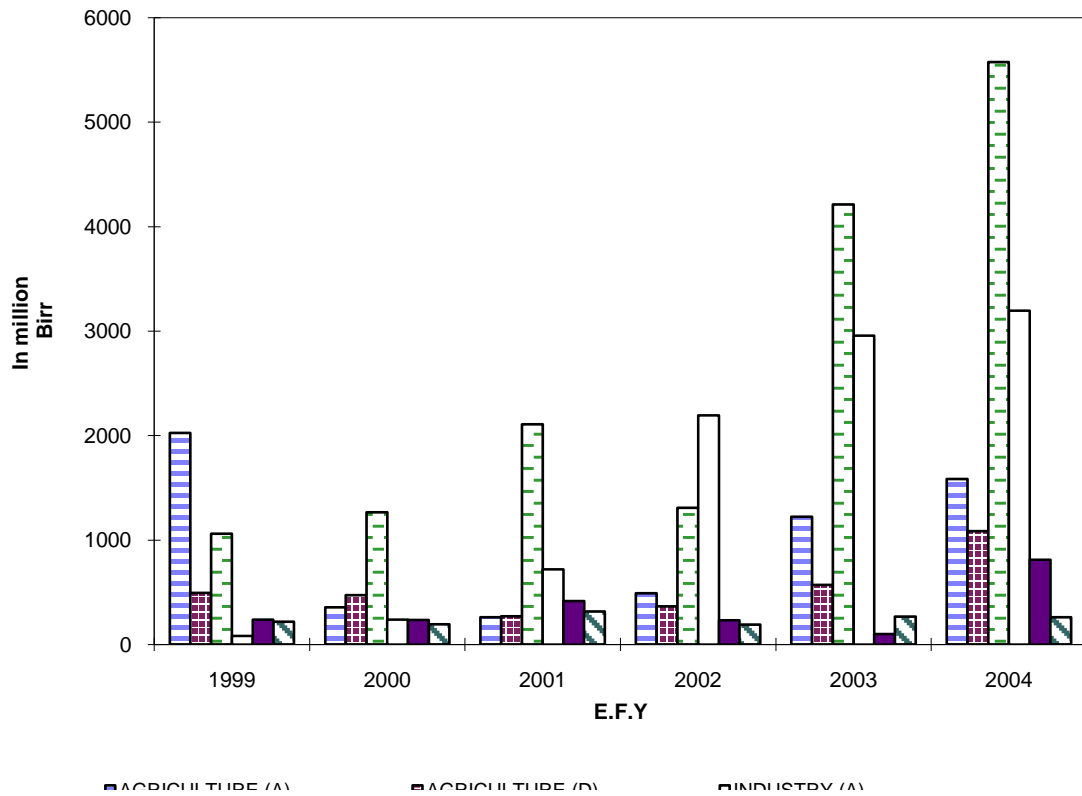
ከኢትዮጵያ ብሔራዊ ባንክ፣ የኢኮኖሚ ጥናትና ሞኔታሪ ፖሊሲ ዳይሬክቶሬት የተገኘ

Source: National Bank of Ethiopia, Economic Research and Monetary Policy Directorate

L3. COMPOSITION OF MONEY SUPPLY



L4. LOANS APPROVED AND DISBURSED BY THE DEVELOPMENT BANK OF ETHIOPIA



■ AGRICULTURE (A)

■ AGRICULTURE (D)

■ INDUSTRY (A)

■ INDUSTRY (D)

■ SERVICES AND OTHERS (A)

■ SERVICES AND OTHERS (D)

ሠንጠረዥ ቸ.4 በጠባብ የተተነተነ የገንዘብ መጠንና ዝርዝር

Table L.4 Size and Composition of Narrow Money (m1)

	ጠቅላላ ገንዘብ / በሚሊዮን ብር /			/ጠቅላላ ገንዘብ 100/		
	□□□	ጠቅላላ በሥራ ላይ ያሉ ፍቶችና ቅንስናዎች ገንዘቦች	□□ ተጠያቂ ተቀማጭ	ፍቶችና ቅንስናዎች ገንዘቦች	ተቀማጭ	
ታህሳስ 22 2001	36,971.5	16,337.6	20,633.9	44.2	55.8	2008 December
ታህሳስ 22 2002	45,876.4	21,755.8	24,120.5	47.4	52.6	2009 December
□□□□□□□□	46,818.2	22,510.6	24,307.7	48.1	51.9	2009 January
የካቲት	46,637.4	22,069.5	24,568.0	47.3	52.7	February
መጋቢት	48,116.2	23,068.1	25,048.1	47.9	52.1	March
ሚያዝያ	51,053.7	23,281.2	27,772.4	45.6	54.4	April
ግንቦት	50,886.0	22,828.4	28,057.6	44.9	55.1	May
□□□□	52,434.6	24,206.8	28,227.8	46.2	53.8	June
□□□□□	53,101.4	23,898.5	29,202.9	45.0	55.0	July
□□□□□	53,349.0	23,229.3	30,119.7	43.5	56.5	August
□□□□□□	53,099.3	23,849.9	29,249.4	44.9	55.1	September
□□□□□	55,587.0	24,079.7	31,507.3	43.3	56.7	October
ኅዳር	54,434.4	24,785.3	29,649.1	45.5	54.5	November
ታህሳስ	60,064.2	28,312.3	31,751.8	47.1	52.9	December
□□□□□□□□	60,278.0	29,131.4	31,146.6	48.3	51.7	2011 January
የካቲት	64,049.3	29,214.3	34,835.0	45.6	54.4	February
መጋቢት	65,706.7	30,534.7	35,172.0	46.5	53.5	March
ሚያዝያ	68,835.1	30,898.3	37,936.9	44.9	55.1	April
ግንቦት	71,614.6	31,648.3	39,966.2	44.2	55.8	May
□□□□	76,171.0	32,574.9	43,596.1	42.8	57.2	June
□□□□□	77,155.2	31,972.3	45,182.9	41.4	58.6	July
□□□□□	75,776.0	31,922.6	43,853.4	42.1	57.9	August
□□□□□□□□	78,142.2	32,073.6	46,068.6	41.0	59.0	September
□□□□□	78,802.5	31,963.2	46,839.3	40.6	59.4	October
ኅዳር	76,292.1	33,456.2	42,836.0	43.9	56.1	November
ታህሳስ	79,154.6	36,274.6	42,880.0	45.8	54.2	December
□□□□□□□□	83,642.5	39,266.3	44,376.2	46.9	53.1	2012 January
የካቲት	86,238.9	40,551.7	45,687.1	47.0	53.0	February
መጋቢት	84,974.1	37,727.7	47,246.4	44.4	55.6	March
ሚያዝያ	87,317.1	37,514.8	49,802.3	43.0	57.0	April
ግንቦት	87,642.5	37,948.6	49,693.9	43.3	56.7	May
□□□□	94,849.9	38,537.1	56,312.7	40.6	59.4	June
		Circulating Currency (Currency outside Banks)	Private Demand Deposit			
	Total		Deposit	Currency	Deposit	
	Money (Million Birr)			Percent (Total Money = 100)		

ከኢትዮጵያ ብሔራዊ ባንክ የኢኮኖሚ ጥናትና ምክትል ፖሊሲ ዳይሬክቶሬት የተገኘ

SOURCE: NATIONAL BANK OF ETHIOPIA, ECONOMIC RESEARCH AND MONETARY POLICY DIRECTORATE

ሠንጠረዥ ቸ.5 አንዳንድ የቁጠባና ጊዜያዊ ተቀማጭ ሂሳቦች

Table L.5 Selected Deposit Items

በሚሊዮን ብር in Million Birr

	የቁጠባ ተቀማጭ	ጊዜያዊ ተቀማጭ /30 ቀናትና በላይ/	የመንግስት ተቀማጭ		
			ከብሔራዊ ባንክ	□□□□ ባንክ	
ታህሳስ 22 2001	32,543.8	2,977.8	6,215.8	10,336.0	2008 December
ታህሳስ 22 2002	41,814.1	3,498.8	7,785.9	12,446.7	2009 December
□□□□□□□□	42,552.4	3,440.9	6,630.1	12,305.7	2009 January
የካቲት	42,973.2	3,510.4	8,498.1	13,570.2	February
መጋቢት	44,362.5	3,568.7	7,036.6	14,542.9	March
ሚያዝያ	45,456.2	3,470.8	8,406.5	15,142.3	April
ግንቦት	46,757.6	3,860.6	7,214.5	14,608.2	May
□□□□	48,041.6	3,956.2	6,182.5	13,742.5	June
□□□□□	49,402.7	3,881.5	6,865.0	12,110.8	July
□□□□□	50,352.4	3,847.4	7,840.9	12,262.5	August
□□□□□□□□	51,461.4	3,901.3	8,265.6	13,830.7	September
□□□□□	52,451.9	3,523.1	7,958.0	14,943.4	October
ኅዳር	52,831.4	3,727.9	9,308.3	14,638.1	November
ታህሳስ	53,876.0	3,860.1	9,369.8	17,847.5	December
□□□□□□□□	55,314.0	4,480.4	11,194.3	19,649.3	2011 January
የካቲት	57,003.1	4,476.8	10,728.0	21,041.6	February
መጋቢት	60,140.4	4,462.7	11,276.7	22,023.3	March
ሚያዝያ	61,773.8	4,480.9	9,546.1	21,504.1	April
ግንቦት	62,941.2	4,561.8	9,542.7	19,361.1	May
□□□□	64,539.6	4,666.4	10,290.9	20,240.7	June
□□□□□	65,938.0	4,610.4	1,666.7	16,885.5	July
□□□□□	67,458.0	4,615.7	20,872.3	18,245.4	August
□□□□□□□□	67,987.8	4,679.9	19,133.3	20,211.7	September
□□□□□	69,314.5	4,721.9	21,020.8	24,015.8	October
ኅዳር	70,362.6	4,986.4	21,885.5	25,272.8	November
ታህሳስ	71,578.4	5,165.3	17,307.1	27,669.1	December
□□□□□□□□	72,733.1	6,029.9	15,510.0	26,536.3	2012 January
የካቲት	74,244.3	9,948.0	16,818.8	28,853.5	February
መጋቢት	76,393.8	10,136.4	11,962.1	30,994.8	March
ሚያዝያ	78,185.5	10,093.6	12,375.7	29,232.0	April
ግንቦት	79,597.7	11,797.0	13,657.6	27,263.7	May
□□□□	82,487.8	12,061.1	10,218.4	28,207.9	June
	Saving Deposits	Time Deposits 30 Days and Over	National Bank Government Deposit With	Commercial Bank	

ከኢትዮጵያ ብሔራዊ ባንክ፣ የኢኮኖሚ ጥናትና ምክትል ፖሊሲ ዳይሬክቶሬት የተገኘ
SOURCE: NATIONAL BANK OF ETHIOPIA, ECONOMIC RESEARCH AND MONETARY POLICY DIRECTORATE

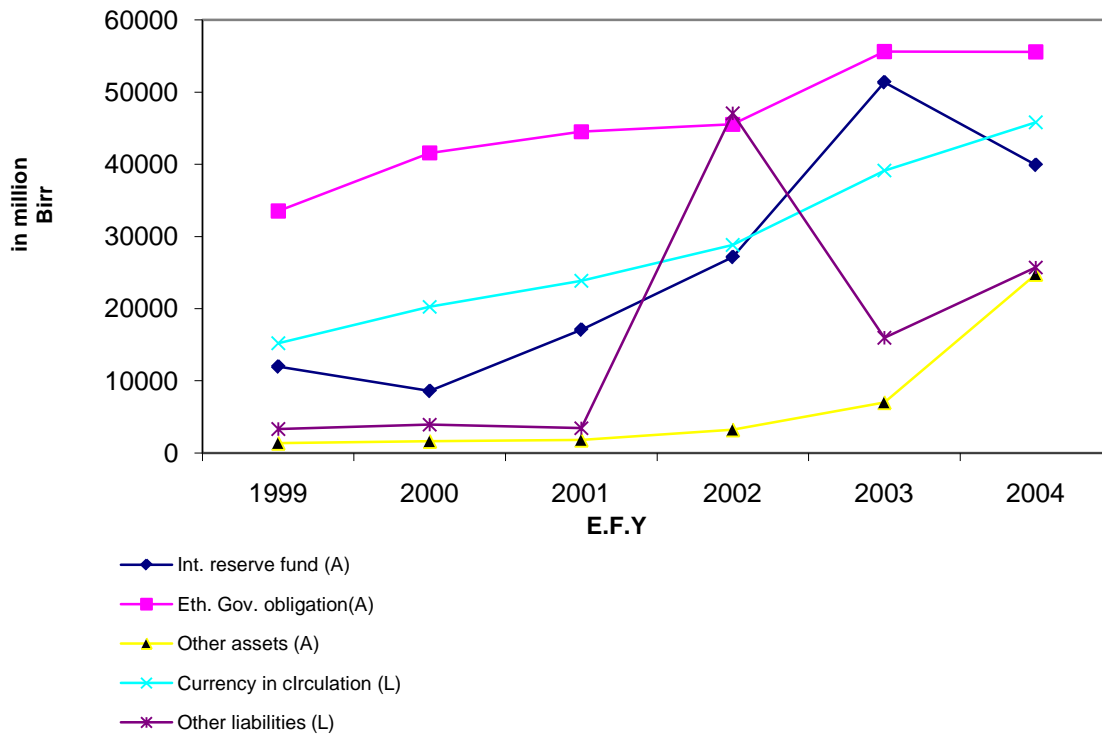
ወንጠረዥ ቸ.3 የሌሎች ገንዘብ ነክ ድርጅቶች የሂሳብ ሁኔታ መግለጫ (የኢትዮጵያ ልማት ባንክ)
 Table L.3 Statement of Condition of Other Financial Institutions (Development Bank of Ethiopia)

	በሚሊዮን ብር								in Million Birr	
	2001		2002		2003		2004			
	ታህሳስ	□□□	ታህሳስ	□□□	ታህሳስ	□□□	ታህሳስ	□□□		
ሀብቶች										
በጥሬ ገንዘብና በአገር ውስጥ ባንኮች ያለ ሂሳብ	320.4	137.9	121.9	272.5	200.5	529.8	331.6	401.6	Cash and Balance With Domestic Banks	
በውጭ አገር ያሉ ሀብቶች	243.7	374.6	595.2	1,023.9	1,032.0	961.6	951.3	857.0	Foreign Assets	
በማዕከላዊ መንግስት ላይ ያለ ገንዘብ መንግስታዊ ባልሆኑ ድርጅቶች ላይ ያለ ገንዘብ	237.5	219.4	218.8	184.9	184.9	150.4	5,562.5	7,840.4	Claims on Central Government	
ሌሎች ሀብቶች	5,977.0	6,435.9	7,671.6	8,787.2	9,516.1	11,208.8	12,638.5	13,969.2	Claims on Non-Central Government	
	864.9	743.2	1,103.7	919.2	736.4	774.9	759.8	1,590.2	Other Assets	
የሀብቶች ድምር	7,643.5	7,911.0	9,711.2	11,187.7	11,669.9	13,625.5	20,243.7	24,658.4	Total Assets	
ልዩነቶች									Liabilities	
የቁጠባና የጊዜ ገደብ ተቀማጮች	381.3	369.4	368.9	376.2	384.0	376.9	385.0	369.1	Time and Saving Deposits	
የካፒታል ሂሳብ	1,943.5	1,934.2	1,943.1	2,124.7	2,223.6	2,289.8	2,368.3	2,540.4	Capital Accounts	
የባንኮች ብድር	2,340.0	2,341.6	3,028.7	4,618.9	4,951.9	8,634.4	13,454.0	16,826.9	Credit from Banks	
ከሌሎች ገንዘብ ድርጅቶች	-	-	-	-	-	-	-	-	- Credit From Other Financial Institutions	
□□□□□	-	-	-	-	-	-	-	-	- Credit From Government	
□□ □□□□□□□□	523.0	647.3	900.5	978.7	909.0	1,019.4	973.2	1,034.1	Foreign Advances and Loans	
ሌሎች ሂሳቦች	2,455.7	2,618.6	3,651.8	3,239.6	3,201.4	2,906.3	3,063.2	3,887.7	Other Items (Net)	
የልዩነቶች ድምር	7,643.5	7,911.1	9,893.0	11,338.1	11,669.9	15,226.8	20,243.7	24,658.3	Total Liabilities	
	Dec.	June	Dec.	June	Dec.	June	Dec.	June		
	2008	2009	2010	2011	2011	2012				

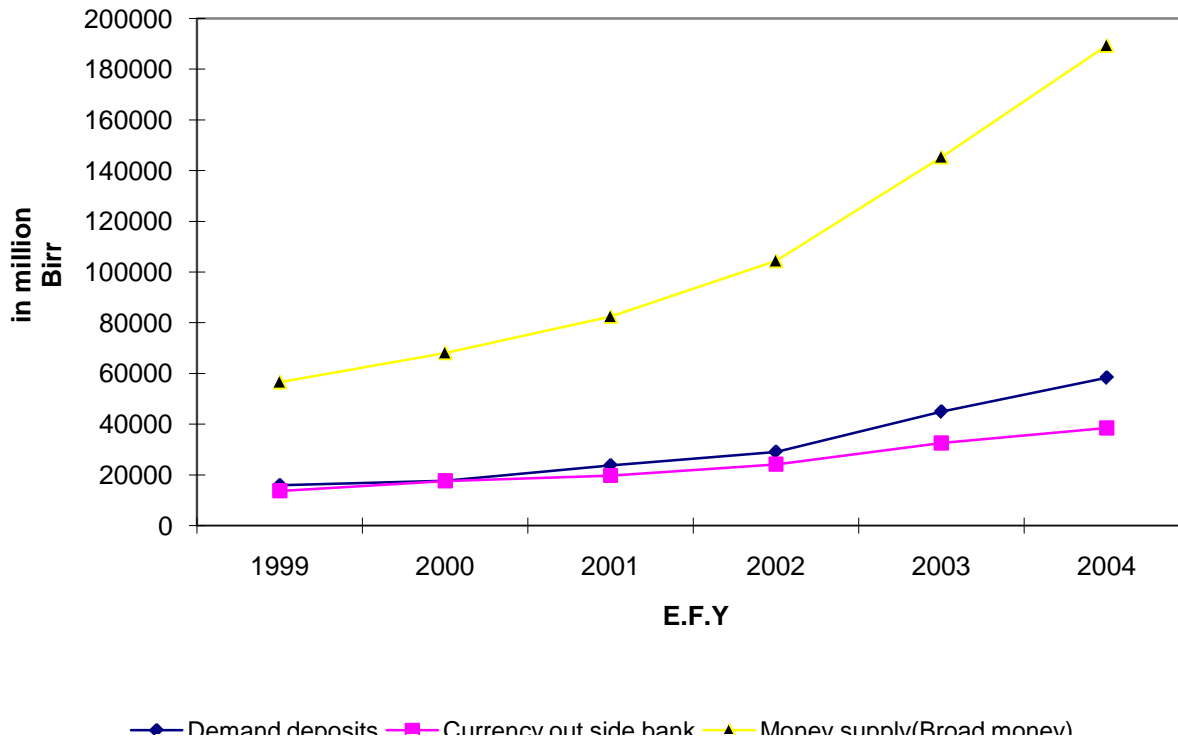
ከኢትዮጵያ ብሔራዊ ባንክ፣ የኢኮኖሚ ጥናትና ሞኔታሪ ፖሊሲ ዳይሬክቶሬት የተገኘ

Source: National Bank of Ethiopia, Economic Research and Monetary Policy Directorate

L1. Condition of National Bank of Ethiopia



L2. Condition of Commercial Bank of Ethiopia



▼ Demand deposits ■ Currency out side bank ▲ Money supply (Broad money)

Table L.2 CONSOLIDATED STATEMENT OF CONDITION OF COMMERCIAL BANK OF ETHIOPIA

	በሚሊዮን ብር								in Million Birr	
	2001		2002		2003		2004			
	ታህሳስ	□□□	ታህሳስ	□□□	ታህሳስ	□□□	ታህሳስ	□□□		
ሀብቶች										
በእጅ ያለ ጥራ ገንዘብ	3,777.1	4,446.5	4,595.9	5,382.7	6,914.1	7,598.8	6,715.2	8,154.4	Cash on Hand	
ያልተጠና የአገር ውስጥ ሂሳቦች	19,819.5	29,344.0	26,559.9	14,654.5	18,358.3	18,133.6	26,903.2	60,121.1	Domestic Uncleared Effects	
ያልተጠና የውጭ አገር ሂሳቦች	915.1	1,765.7	1,315.5	1,435.6	1,356.9	2,123.8	1,740.8	3,748.1	Foreign Uncleared Effects	
የኢትዮጵያ መንግስት የግምጃ ቤት ሰነዶች	1,668.0	1,667.7	1,720.7	4,095.8	1,318.2	898.4	434.0	2,002.0	Ethiopian Government Treasury Bills	
ብድሮች በቅድሚያ የተከፈሉ ሂሳቦችና ቅናሽ የተደረገባቸው ሰነዶች	39,378.1	40,415.9	45,767.8	49,089.4	52,722.3	61,892.2	75,725.5	94,617.0	Claims on Non-Central Gov't	
አንደኛው ስጦታ	19,565.6	21,359.0	23,757.0	27,119.0	31,930.6	40,580.9	58,174.2	73,511.8	- Loans, Advances and Bills Discounted	
ንግድ ባንኮች	23.5	20.7	-	-	-	-	-	-	- Investments	
አንጥል ሂሳቦች	129.9	100.1	277.3	177.5	213.9	201.7	281.8	341.6	-Commercial Banks Suspense Accounts	
የባንክ ቤት የቢሮ ስቃይቶች	1,626.2	1,881.3	2,178.4	2,469.5	2,792.0	3,111.0	3,576.0	4,211.4	Premises Furniture and Other Assets	
ሌሎች ስጦታ ሂሳቦች	18.0	20.3	23.1	21.2	27.9	31.0	28.4	28.5	Other Foreign Assets	
ለንግድ ክሬዲቶች የደንበኞች ሰነድ	6,705.2	11,523.0	14,194.0	13,732.1	15,063.6	18,950.1	21,674.5	26,250.2	Liabilities of Customers for Letters of Credit, Acceptance e.t.c.	
ሌሎች ሂሳቦች	7,010.7	11,505.0	13,389.9	12,947.4	4,424.4	11,727.2	9,543.4	12,226.5	Other Contingent Assets	
በብሔራዊ ባንክ ተቀማጭ ገንዘብ	17,221.8	19,569.4	20,464.3	20,620.9	21,850.2	27,757.3	24,380.9	21,791.8	Deposits With National Bank	
በውጭ አገር ባንኮች ተቀማጭ ገንዘብ	5,675.2	7,105.7	7,701.4	12,814.8	17,529.2	25,163.6	18,005.9	16,925.7	Deposits With Foreign Banks	
በኢርትራ ባንኮች ተቀማጭ ገንዘብ	2,369.7	2,369.7	2,369.7	2,369.7	2,369.7	2,369.7	2,369.7	2,369.7	Deposits With Eritrean Banks	
ከአገር ውስጥና ከውጭ አገር ባንኮች ተቀማጭ ሂሳቦች	846.0	1,213.9	1,552.5	1,962.8	2,217.4	2,695.7	1,431.9	2,290.2	Due From Other Domestic and Foreign Banks	
ከመንግስት የሚሰጡ	3,879.3	3,741.6	3,456.8	3,319.4	2,784.7	2,670.3	2,423.2	2,419.2	Claims on Government	
□□□□□□□□	121,011.7	145,083.9	153,698.3	157,925.8	181,873.4	225,905.3	253,408.6	331,009.2	Total Assets	
ሰነዶች									Liabilities	
የሚሰጡ መንግስት ያልሆኑ ተቀማጭ									Non-Central Gov't Deposits	
ተንቀሳቃሽ ሂሳብ	23,758.5	23,737.1	25,540.1	29,083.6	33,017.7	44,949.5	44,105.8	58,345.8	Demand Deposits	
የቁጠባና የጊዜ ገደብ ተቀማጮች	35,521.6	40,397.1	45,312.9	51,997.8	57,736.1	69,206.0	76,743.7	94,548.9	Saving and Time Deposits	
የተቀማጭ ገንዘብ ድምር	59,280.1	64,134.2	70,853.0	81,081.4	90,753.8	114,155.5	120,849.5	152,894.7	Total Deposits	
የመንግስት ተቀማጭ ገንዘብ	10,336.0	10,450.1	12,446.7	13,742.5	17,847.5	20,240.7	27,669.1	28,207.9	Gov't Deposits	
የውጭ ሰነድ	2,854.6	3,076.5	3,690.8	3,254.3	4,942.6	5,715.5	8,419.7	5,484.2	Foreign Liabilities	
የካፒታል ሂሳቦች									Capital Account	
አክሲዮን	7,140.8	7,289.9	7,779.3	8,104.2	8,814.8	9,352.3	10,273.8	10,766.2	Shares	
የባንኮች ተቀማጭ ገንዘብ	1,251.8	1,817.1	1,999.4	2,627.1	2,875.6	3,720.0	4,083.0	4,341.9	Reserves	
ሌሎች	2,144.5	1,179.3	2,604.2	1,679.6	3,681.6	2,526.0	5,762.2	11,225.7	Other	
ሌሎች ሰነዶች	-	-	-	-	-	-	-	-	Other Liabilities	
የካፒታል ሂሳቦች	-	-	-	-	-	-	-	-	Capital Funds	
ሌሎች ሂሳቦች	31,233.8	45,556.1	40,077.4	33,658.0	37,854.3	51,213.0	54,563.5	91,732.2	Other Accounts	
የዱቤ ሰነዶች	6,705.2	11,523.0	14,194.0	13,732.1	15,063.6	18,950.1	21,674.5	26,250.2	Letters of Credit, Acceptance, e.t.c.	
ብድሮች	64.9	57.8	53.6	46.7	39.4	32.2	113.6	106.2	Borrowings	
የሰነዶችና የካፒታል ድምር	121,011.7	145,083.9	153,698.3	157,925.8	181,873.2	225,905.3	253,408.7	331,009.2	Total Liabilities and Capital	
Dec.	June	Dec.	June	Dec.	June	Dec.	June			
2008	2009		2010		2011		2012			

ከኢትዮጵያ ብሔራዊ ባንክ፣ የኢኮኖሚ ጥናትና ሞኔተሪ ፖሊሲ ዳይሬክቶሬት የተገኘ
 Source: National Bank of Ethiopia, Economic Research and Monetary Policy Directorate

ሠንጠረዥ ቶ.1 አጠቃላይ የብሔራዊ ባንክ የሂሳብ መግለጫ

Table L.1 CONSOLIDATED STATEMENT OF CONDITION OF NATIONAL BANK OF ETHIOPIA

	በሚሊዮን ብር								in Million Birr
	2001		2002		2003		2004		
	ታህሳስ	□□□	ታህሳስ	□□□	ታህሳስ	□□□	ታህሳስ	□□□	
ሀብቶች									Assets
አንተርናሽናል መጠባበቂያ ሂሳብ	9,260.4	17,087.2	23,301.3	27,143.6	39,857.4	51,355.7	51,772.1	39,906.1	International Reserve Fund
ቅድሚያ ክፍያዎችና ያልተጣሩ ሂሳቦች	-	-	-	-	-	-	-	-	Advances and Uncleared Effects
በአለም አቀፍ ድርጅቶች የተደረገ ኢንቨስትመንት	616.2	616.2	616.2	616.2	616.2	616.2	616.2	616.2	Investment in International Institutions
□□□□□□ □□□□□□	-	-	-	-	-	-	-	-	Customers Liability on Documentary Credits
የኢትዮጵያ መንግስት ግዳጅ	42,949.0	44,498.7	43,610.8	45,522.8	50,488.6	55,614.6	55,562.5	55,562.5	Ethiopian Government Obligation
የብር ሣንቲሞች	-	-	-	-	-	-	-	-	Silver Coins
የማይንቀሳቀሱ ሀብቶች	247.1	246.1	243.4	240.2	240.1	230.6	268.2	287.3	Fixed Assets
ሌሎች ሂሳቦች	1,704.6	1,872.8	1,960.4	2,300.5	2,568.1	6,969.2	20,126.8	24,745.1	Other Accounts
□□□□□□□□ □□□□□□□□	54,777.3	64,340.9	69,762.1	75,853.2	93,800.3	121,066.2	128,345.8	121,117.3	Total Assets
□									Liabilities
ዕዳዎች									
በሥራ ላይ የሚገኝ ገንዘብ	20,870.3	23,836.4	25,663.2	28,802.9	33,949.0	39,100.6	42,048.1	45,785.2	Currency out Side Bank
ሌሎች በቅርብ ተጠያቂ ዕዳዎች	-	-	-	-	-	-	-	-	Other Sight Liabilities
የዱቤ ሰነዶች	131.3	94.4	106.1	265.8	422.6	223.3	97.1	180.4	Commercial Letters of Credit
የአለም አቀፍ ድርጅቶች በስም የማይዘዋወሩ የውጭ ሰነዶች	996.6	996.6	996.6	996.6	996.6	996.6	996.6	996.6	International Institutions (Non-Transferable Promissary Notes)
መጠባበቂያዎች	53.4	53.4	53.4	53.4	53.4	53.4	53.4	-29.9	Provisions
ሌሎች ሂሳቦች	1,054.3	2,613.0	2,989.0	3,457.0	6,471.9	15,945.6	21,433.1	25,688.9	Other Accounts
የካፒታልና የጠቅላላ መጠባበቂያ ሂሳብ	1,914.6	1,898.3	1,576.7	1,574.9	2,757.5	2,749.7	8,848.1	4,841.5	Capital and General Reserve
ተቀማጭ	29,563.1	34,044.2	33,664.7	35,137.8	41,088.2	53,447.1	54,869.3	43,654.6	Fund Deposits
የዕዳዎች ድምር	54,777.3	64,340.9	69,762.1	75,853.2	93,800.3	121,066.2	128,345.8	121,117.3	Total Liabilities
	Dec.	June	Dec.	June	Dec.	June	Dec.	June	
	2008	2009	2010	2010	2011	2011	2012	2012	

ከኢትዮጵያ ብሔራዊ ባንክ የኢኮኖሚ ጥናትና ሞኔታሪ ፖሊሲ ዳይሬክቶሬት የተገኘ
 Source: National Bank of Ethiopia, Economic Research and Monetary Policy Directorate

ለ. የተዛወሩ ክፍያዎች፡-

የግል ክፍያዎች ፡- የሃይማኖት ሚስዮኖች የግል ድርጅቶች እንዲሁም የእያንዳንዱን ሰው ስጦታንና ያስገቡትንም ሀብት /ካፒታል/ በሙሉ ያጠቃልላል።

የመንግሥት ክፍያዎች ፡- በገቢ የተመዘገበው ፥ ከማናቸውም ሀገሮችና ከኢንተርናሽናል ድርጅቶች የተገኙትን እርዳታዎች ያጠቃልላል።

ሐ. የካፒታል ሂሳብ ዝውውር ፡-

የአጭር ዘመን የግል ካፒታል ፥ የኢትዮጵያ ነጋዴዎች ከውጭ አገር ነጋዴዎች ጋር ያደረጉትን የንግድ ክሬዲቶች ለውጥ ያመለክታል። እንዲሁም በውጭ አገር ባንኮች የኢትዮጵያ አየር መንገድና ንግድ መርከብ ድርጅት ያላቸው ሂሳብ ልዩነት ያመለክታል።

የመንግሥት ካፒታል ፡- ከብድሩ የተወሰደውንና /ክሬዲት/ ለብድሩ የተከፈለውን /ዴቢት/ ያጠቃልላል።

መ. ገንዘብ ነክ ድርጅቶች፡

ዋና ዋናዎቹ ገንዘብ ነክ ድርጅቶች ፡- በገቢ የተመለከተው ባንኩ ከውጭ ሀገር ያለውን ሀብትና ያለበትን ዕዳ ልዩነት ያመለክታል።

ለሌሎች ገንዘብ ነክ ድርጅቶች ፡- በኢትዮጵያ ውስጥ የሚሠሩ የንግድ ባንኮች ያላቸውን የሀብትና የዕዳ መጠን ያሳያል።

SECTION L . BANKING AND BALANCE OF PAYMENTS

Currency: - Effective 1992 the dollar value of Birr is determined by auctions held at the National Bank.

Banks:- Prior to January 1964 , the State Bank was the Central Bank with the power, as agent of the Ministry of Finance, to issue Bank notes and coins and was the sole authorized dealer in foreign exchange. It was also up to that date that the State Bank was engaged in commercial banking activities. By the Monetary and Banking proclamation No.206 of 1963, the State Bank was dissolved, and the National Bank of Ethiopia and the Commercial Bank of Ethiopia were formed w.e.f. 1st January 1984, The National Bank is the Central Bank of Ethiopia and the currency issuing authority, as agent of the Ministry of Finance. The Commercial Bank, as its name indicates, undertakes all general Banking business. The Commercial Bank of Ethiopia S.C. and Addis Bank merged in 1980 by proclamation No.184.

Table. L.3: - Other financial institutions include Agricultural and Industrial Development Bank (now Development Bank) and Savings and Mortgage Corporation. However, Savings and Home Ownership Public Association and Savings and Mortgage Corporation have been replaced by the Housing and Saving Bank as of November 7/1975. (Now renamed Construction and Business Bank)

Tables L.12. 13 14 and 15:- Agricultural and Industrial Development Bank (Development Bank)

On the 28th August 1970 by decree No. 55, the Agricultural and Industrial Development Bank. S.C. was formed to take over the liabilities and assets of the former Development Bank of Ethiopia and the shares of Ethiopian Investment Corporation.

Table L.16 - 17 :- Balance of Payments

A. Goods and Services

Merchandise Transactions:- Exports valued f.o.b, while imports are valued c.i.f. Data on exports and imports are compiled as reported by the Customs Authority.

Non-Monetary Gold:- The credit figure represents gold purchased by the National Bank from the Ethiopian Treasury.

Other Transportation: - The entries cover receipts (credit) and expenditure (debit) abroad the Ethiopian Air Lines, also receipts (credit) from Ethiopia Shipping Lines corporation, and from foreign aircraft landing at Ethiopian Airports; beginning 1962. Debits include remittances abroad by travel and shipping agents in Ethiopia.

Travel:- The credit entry covers expenditure in Ethiopia by travelers from abroad. The debit entry covers expenditures by travellers from abroad. The debit entry covers expenditures by Ethiopians travelling abroad and foreign exchange provided for travel expenses.

Investment income:- The credit entries cover interest earned on foreign deposits and securities held by the National Bank of Ethiopia. The debit entries cover interest payment by the central government on loans, and the profits and dividends of the major foreign companies operating in Ethiopia.

Government, not included elsewhere:- The credit entries cover expenditure of foreign diplomatic and consular missions and international institutions in Ethiopia. The debit entries cover Ethiopian consular and diplomatic expenditure and technical assistance contra entry of service received in a form of grants.

Other services:- The item covers insurance claims(credit) by Ethiopian residents on foreign insurance companies, and non-merchandise premiums and claims (credit) paid by Ethiopian residents. It further covers transfer for services which cannot be identified separately for inclusion elsewhere.

B. Transfer Payments

Private:- All donations and imports of capital by religious and private organizations as well as individuals are covered under this item.

Central government:- The credit entries cover grants received from various governments, and international agencies.

C. Capital Movements

Private short-term:- The entries cover changes in commercial credits by Ethiopian merchants from foreign merchants, and changes in deposits of Ethiopian Airlines, and Ethiopian Shipping Lines held in foreign banks.

Central Government long-term :- The entries cover loan withdrawals (credit) and loan repayments (debits)

D. Monetary Institutions

Central Monetary Institutions:- Credit entries include decline in foreign assets and increases in foreign liabilities of the Central Bank.

Other Monetary institutions:- The entries represent net change in foreign assets/liabilities of commercial banks operating in Ethiopia.