



**ብርሃን ኢንተርናሽናል ባንክ አ.ማ.**  
**BERHAN INTERNATIONAL BANK S.C.**

**ANNUAL REPORT**

**July 1, 2011 - June 30, 2012**



ብርሃን ኢንተርናሽናል ባንክ አ.ማ.  
BERHAN INTERNATIONAL BANK S.C.

# ANNUAL REPORT

July 1, 2011 - June 30, 2012

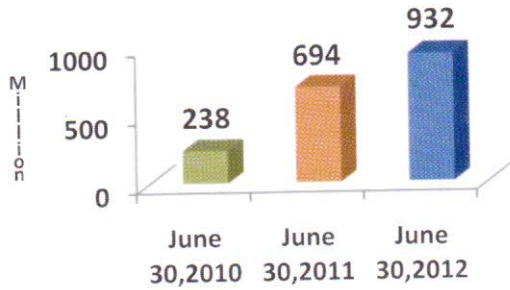
## TABLE OF CONTENTS

<b>Performance Summary</b>	<b>4</b>
<b>Message from the Board Chairperson</b>	<b>7</b>
<b>1. Background</b>	<b>8</b>
<b>2. Operational and Financial Performance</b>	<b>9</b>
2.1. Operational Performance	9
2.1.1 Deposit Mobilization	9
2.1.2 Loans and Advances	10
2.1.3 International Banking	11
2.2 Financial Performance	12
2.2.1 Assets	12
2.2.2. Capital	12
2.2.3. Income	12
2.2.2 Expense	13
2.2.3 Profit	14
2.2.4 Performance Ratios	15
<b>3 Human Resources</b>	<b>15</b>
<b>4 Information Technology</b>	<b>15</b>
<b>5 Branch Expansion</b>	<b>15</b>
<b>6 Future Plans</b>	<b>15</b>
<b>Auditor's Report</b>	
Balance Sheet	
Income Statement	
Statement of Cash Flow	
Notes to the Accounts	

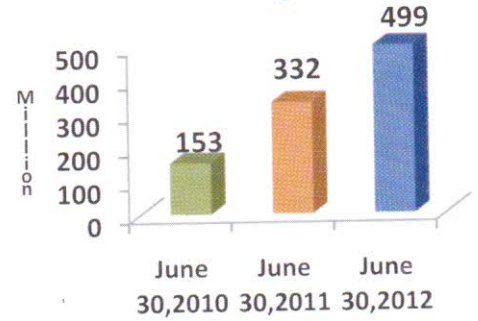


# Performance Summary

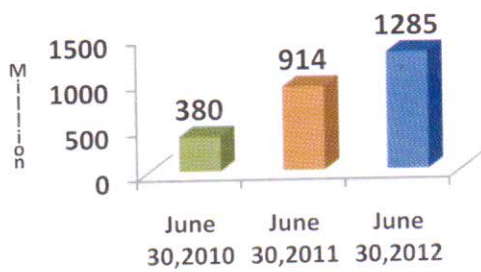
### Deposit



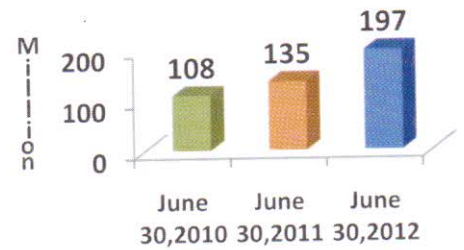
### Outstanding Loan



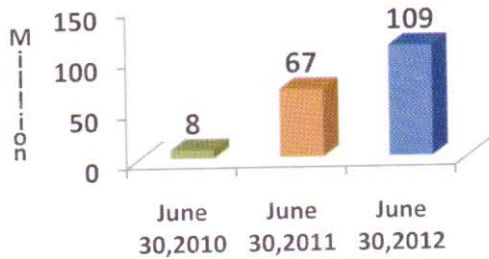
### Asset



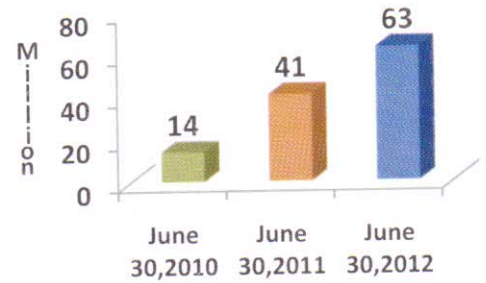
### Paid-up Capital



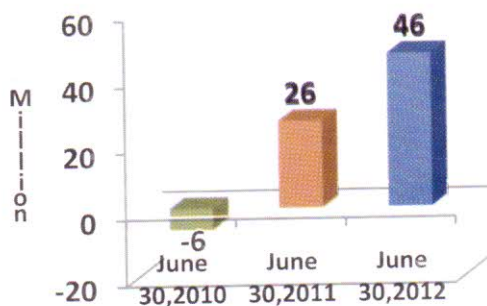
### Income



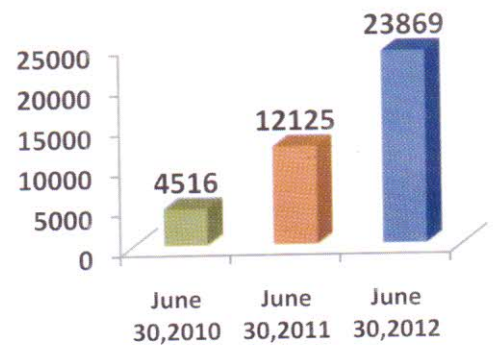
### Expense



### Profit



### Number of Depositors



## BOARD OF DIRECTORES



**Ato Solomon Alemseged**  
Chairman



**W/ro. Frealem Shibabaw**  
Director



**Ato Berhanu Shefnie**  
Vice Chairman



**Ato. Geleso Bore**  
Director



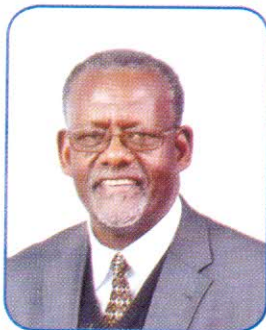
**W/ro. Getenesh Legesse**  
Director



**Ato Hagos Tesfay**  
Director



**Lemma Degefa (Dr.)**  
Director



**Ato Mulat Belachew**  
Director



**Yewubdar Gebeyehu(Eng.)**  
Director



**Ato Yismashewa Seyoum**  
Director

