



አዋሽ ባንክ  
**AwashBank**  
Nurturing Like The River

# CORPORATE PROFILE

# Contents



|                                          |    |
|------------------------------------------|----|
| About Us .....                           | 1  |
| Our Discriminating Competence .....      | 4  |
| Human Capital .....                      | 5  |
| The Value We've added .....              | 6  |
| Major products & services .....          | 7  |
| Deposit Products .....                   | 8  |
| Digital Channels .....                   | 9  |
| Special Product packages .....           | 14 |
| Foreign Currency Account .....           | 15 |
| Other Services .....                     | 16 |
| Payment Partners .....                   | 18 |
| International card .....                 | 19 |
| International money transfer agent ..... | 22 |
| Customers and Markets .....              | 23 |
| Our value proposition .....              | 24 |
| CSR .....                                | 25 |
| Some of our Corporate Clients .....      | 26 |
| Our Buildings .....                      | 27 |

## About Us

*Awash Bank (AB) was established by 486 founding shareholders with a paid-up capital of Birr 24.2 million and started banking operations on Feb 13, 1995.*

*As of end of June 2020 the number of shareholders and its paid-up capital increased to over 4369 and Birr 5.87 billion, respectively. Likewise, as of end June 2020, our total assets reached Birr 95.6 billion. With over 466 branches found across the country, Awash Bank continues to be leading private commercial Bank in Ethiopia.*



## Vision:

*"To be the First Choice World Class Bank"*

## Mission:

*"To provide Innovative, Competitive and Diversified banking services accessible to the society with qualified and committed staff in a profitable and socially responsible manner"*

# Our Core Values

*A - Accessibility*

*W - Wisdom*

*A - Accountability*

*S - Socially Responsible*

*H - Honesty*

## Our Discriminating Competence

- *Exceptional Customer Service*
- *Efficient Technology and Process*
- *Robust enterprise risk management*
- *Highly knowledgeable & motivated workforce*

# Human Capital

*The sustainability of our business depends largely on our staff. We focus on building a strong and diverse workforce by providing a workplace that stimulates and rewards outstanding performances.*

*In order to maintain its leading position Awash Bank has been investing a lot on human resource development and have more than 10,000 staff.*

## The Value We've added

*Contribute to society, macro-economic stability and the environment. For us sustainability is about building businesses to ensure that we have a positive impact on the economy, social progress of the communities and the environment in general.*

# Deposit Products

## *Normal Deposit Products*

- *Saving Accounts*
- *Current Accounts*
- *Fixed term Accounts*

## *Special Deposit Accounts*

- *Lucy women special saving account*
- *Special saving account for Elders*
- *Smart Children Account*
- *Student Solution Account*
- *Investment Solution Account*
- *Check Payment Solution Scheme*





# አዋሽ አንላይን ባንኪንግ

ፈጣን፣ አስተማማኝና ደህንነቱ የተጠበቀ  
ዘመናዊ የባንክ አገልግሎት



## Digital Channels

- *Mobile Banking*
- *Agency Banking*
- *Debit Card Service*
- *Online Channel (Internet Banking)*



## Awash ATMs and POS terminals entertain various cards!



**We are determined to simplify your  
way of doing business!**

# Use our Amanah ATM Card for your Interest free Banking Transaction Needs



## Special Product packages

- *Financial Products & Service for Tour & Travel Operator*
- *Package of financial products & Service for religious Institution*
- *Banking Products & Services for Micro Finance Institutions (MFIS)*
- *Package of Products & Services for High/ UltraHigh Net Worth individual (HNIs/ UHNIs)*

# Foreign Currency Account

- *Non Resident Non Transferable Birr Account*
- *Non Resident Transferable Birr Account*
- *Non Resident Transferable Foreign Currency Account*

## Other Services

- *Interest Free Banking*
- *Money Transfer Service*
- *International Banking Service*
- *Credit Service*
- *Diaspora Banking Service*
- *School / Tuition Fee Service*



አዋሽ ባንክ  
AwashBank

# ikhlas

Nurturing like the river

**Full-fledged Interest-Free Banking Service**



## Payment Partners

- *Et - Switch*
  - *All AB card holders can use their Cards through ATM & POS of the seventeen ET- Switch member banks.*

## International card

*AB's ATM and POS terminals accept and process international cards such as:  
MasterCard, VISA and China Union Pay.*



# Awash Bank accepts Money Transfer through Xoom Paypal A faster, easier way to send money!



ከታወቁ ዓለም አቀፍ የሐዋላ አገልግሎት ሰጪ ወኪሎች በኩል ገንዘብ ለመቀበል ምቹና ቀልጣፋ ባንክ



## International money transfer agent

*The total number of international money transfer agency working with AB has reached 17.*

*Swift Code: AWINETAA*

# Customers and Markets

- *Public & Private Enterprise*
- *Bilateral organization and NGOs*
- *Individual customers*
- *Agriculture*
- *Trade (import/export)*
- *Manufacturing*
- *Transport & Logistics*
- *Construction & Real Estate*
- *Technology, Finance, energy & others*

## Our value proposition

- *High quality banking solution to corporate, international & private clients*
- *Provide high touch personalized service*
- *Balanced business model with good business depth & breadth*

# Corporate Social Responsibility

*In discharging its corporate social responsibility, it can be proudly spoken that Awash Bank is the pioneer private bank in understanding a corporate vision that goes beyond the conventional, economically driven business perspectives. To this end, in the last three years Awash Bank donated over Br. 122 million to local charity organizations, international NGOs, and the Government.*



## Some of our Corporate Clients



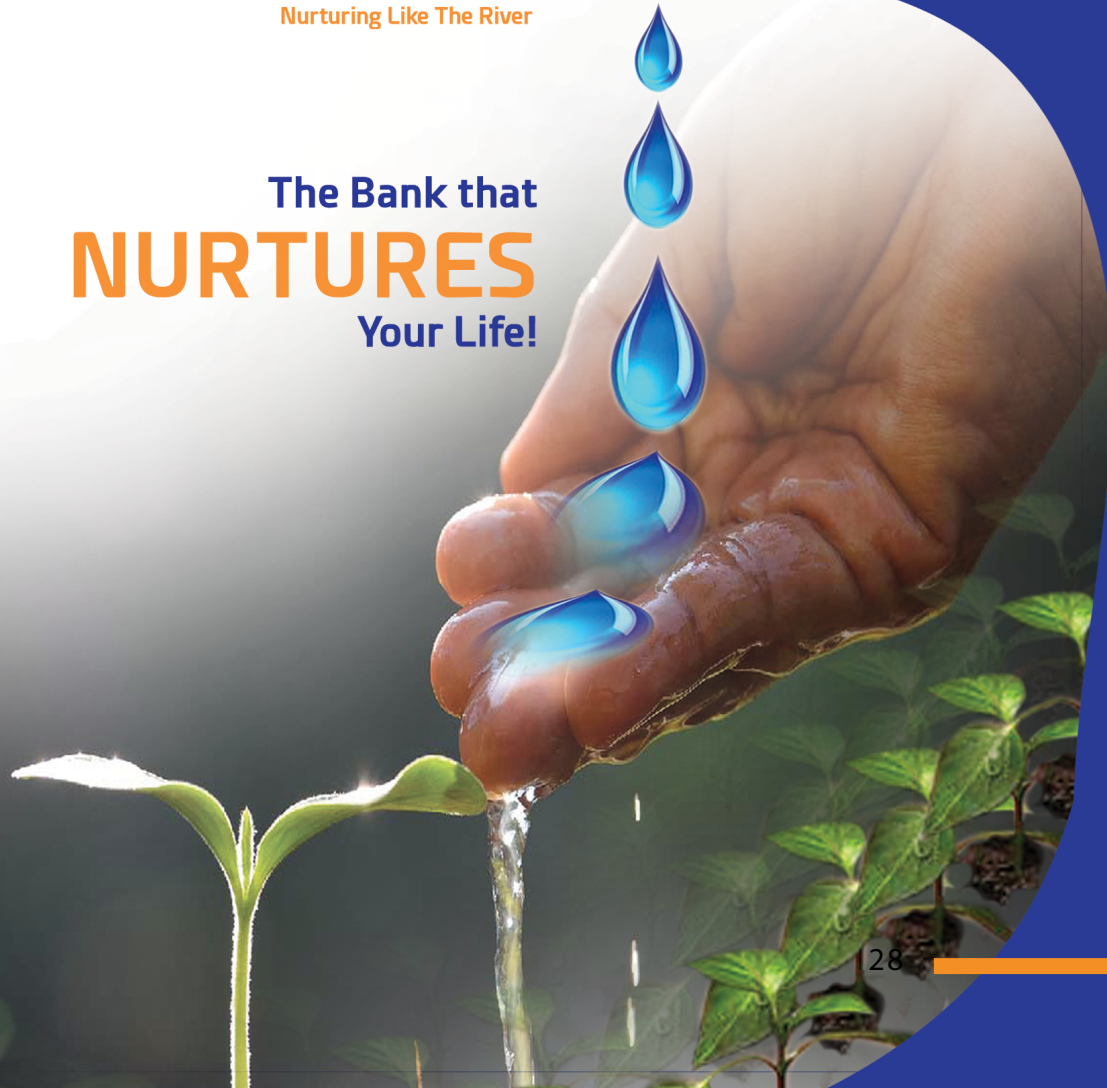
# Our Buildings





አዋሽ ባንክ  
**AwashBank**  
Nurturing Like The River

The Bank that  
**NURTURES**  
Your Life!





አዋሽ ባንክ  
**AwashBank**  
Nurturing Like the River

## GET IN TOUCH



8980 | +251115570167



[contactcenter@awashbank.com](mailto:contactcenter@awashbank.com)



[www.awashbank.com](http://www.awashbank.com)



Awash Bank



Awash Tower, Ras Abebe Aregay St.  
Addis Ababa, Ethiopia

Swift Code: AWINETAA