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About us

Awash Bank (AB) was established by 486 founding shareholders on November 10, 1994 with a paid-up capital of Birr 24.2 Million. It was the first private commercial bank established in Ethiopia following the post 1991 financial deregulation and the declaration of market oriented economic policy. It started banking operation on February 13, 1995. At the end of June, 2018, the number of shareholders and its paid up capital increased to over 3,700 and birr 2.9 billion, respectively. The bank has 366 branches at the end of June, 2018.
We are a private commercial bank providing diverse range of financial products and services to a wholesale, retail and SME clients in Ethiopian Market and envisages to expand to East African Markets.
AB focuses on delivering distinctive solutions to its clients in all core areas of commercial banking.

Our strategic goals and objectives are deep rooted in the aspiration of:-

1. To be the number one bank for accessibility, innovative products and diversity of customer focused banking services.

2. To be the first choice bank for our clients by deepening and broadening strategic relationship in the market.
**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 Competencies

AB’s unique competencies are:

Excellent Customer Services, Efficient Technology and Processes, Robust Enterprise Risk Management, Knowledgeable, Resourceful and Motivated Workforce.
## Financial Highlights & More

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>16,118</td>
<td>19,506</td>
<td>24,236</td>
<td>32,782</td>
<td>45,906</td>
</tr>
<tr>
<td>Loans &amp; Advances</td>
<td>9,176</td>
<td>12,482</td>
<td>15,451</td>
<td>22,576</td>
<td>31,304</td>
</tr>
<tr>
<td>Total Assets</td>
<td>22,106</td>
<td>25,140</td>
<td>31,148</td>
<td>41,975</td>
<td>55,268</td>
</tr>
<tr>
<td>Capital &amp; Reserves</td>
<td>2,597</td>
<td>3,185</td>
<td>3,934</td>
<td>4,811</td>
<td>6,495</td>
</tr>
<tr>
<td>Profits Before Tax</td>
<td>829</td>
<td>861</td>
<td>986</td>
<td>1,350</td>
<td>1,964</td>
</tr>
<tr>
<td>No. of Branches (in No.)</td>
<td>150</td>
<td>202</td>
<td>240</td>
<td>316</td>
<td>366</td>
</tr>
<tr>
<td>No. of Employees (in No.)</td>
<td>4,787</td>
<td>5,847</td>
<td>6,003</td>
<td>6,772</td>
<td>7,881</td>
</tr>
</tbody>
</table>
Strong Asset Position

Lideta

Hawassa

Agaro

Adama

Shashemene

Gimbi

Adda’a

Head Office

Jimma

Leka

Harar
Strong Asset Position

Awash Bank operates in own headquarter at the hub of the Ethiopian financial district.

Awash Bank is committed to continue constructing offices at different towns in the future.
Human Capital

- The sustainability of our business depends largely on our staff/employee.

- We focus on building a strong, diverse and capable 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 development and staff competence.
The Value We’ve added

Contributing 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.

Corporate Social Responsibility

We have been supporting various charity organizations and individuals through CSR program
# Business Profile

## Major Products & Services

<table>
<thead>
<tr>
<th>Deposit Services</th>
<th>International Banking Services</th>
<th>Lending Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current deposits</td>
<td>Import/export L/C, CAD</td>
<td>Term Loans</td>
</tr>
<tr>
<td>Time Deposit</td>
<td>International Money Transfer, Forex</td>
<td>Issuance of Guarantees</td>
</tr>
<tr>
<td>Saving Deposits</td>
<td>Foreign Currency Account, SWIFT Services (AWINETAA)</td>
<td>OD facility</td>
</tr>
<tr>
<td>Special Saving deposits</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Interest Free Banking Services</th>
<th>Digital Services</th>
<th>Safe Box Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Free Saving</td>
<td>ATM</td>
<td>Safety deposit box service</td>
</tr>
<tr>
<td>Interest Free Financing</td>
<td>POS</td>
<td>in areas where we have buildings.</td>
</tr>
<tr>
<td>Interest Free Trade Services</td>
<td>Internet</td>
<td></td>
</tr>
<tr>
<td></td>
<td>M-wallet</td>
<td></td>
</tr>
</tbody>
</table>
Major Distribution Channel

Assisted Channels

Branches
380 branches in November, 2018. All branches are connected with our modern CORE banking system.

Agent Banking
Focus on Small Towns with large populations and lower income levels.

Self Services

Mobile Banking
Easy with USSD based platform and enables users to access account, payments, balance enquiry, fund transfer & receive instant notifications.

Online Banking
Offer simple online banking experience which is safe and secure.

ATM/POS
More than 265 ATMs and 486 POS

Operating through relationship management model as one of delivery channels for wholesale, Retail and SME Banking customers.
**Major Distribution Channel**

**Et-Switch and Others**
All AB Card Holders can use their cards through ATM and POS of the Ethio Switch member banks.

**International Money Transfer Agents**
The total number of international money transfer agencies working with AB has reached 17.
We established strong financial link and SWIFT arrangement with more than 300 reputable international banks all over the world.

**International Card**
AB’s ATM machines and POS terminals accept and process international cards such as Master Card, Visa Card and China Union Pay.
High Quality banking solution to corporate, institutional and private clients provide high touch personalized service.

Balanced business model with good business depth and breadth
Benefits of Banking with Awash Bank

- Banking with not only the pioneer but also the leading Private Commercial Bank in Ethiopia
- Banking with dependable & reputable Private Bank with strong capital base
- Banking with a Bank that has a proven track record of sustainable & significance growth
- Growth in all operational & financial areas almost for the past 23 years.
- Accessing full-fledged Banking services through a wide network of Branches coupled with state of the art technologies throughout the country.
- Banking with a Bank that has established strong financial link SWIFT arrangement with more than 300 reputable International Banks all over the world.
Customers

Awash Bank serves more than 2 million customers.
Awash Bank
Nurturing Like the River

Awash Online Banking

- Making Transfer & Cash withdrawal.
- Management of multiple accounts.
- Viewing Statements and Transaction Detail.
- Tracking The nearest Branch ATM and Agents.
- Accessing your account any time any where world wide.

For any Support Customer Line: 8980
Options for Service Delivery...

Options for delivering services for big customers

Dedicated Service in our Branches

A special desk at the nearby branch, which is dedicated to give you preferred services.

Under this option, we can also install ATM/POS machine in your compound
Follow Us

Awash Bank
Tel: 011-557-00-00
Contact Center: 8980
P.O.Box 12638 Addis Ababa, Ethiopia
Email: contactcenter@awashbank.com
Website: www.awashbank.com
SWIFT CODE: AWINETAA
Nurturing Like the River

Thank you