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AwashBank
Nurturing Like the River



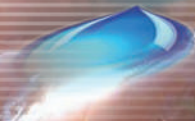
CORPORATE
Profile



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AwashBank
Nurturing Like the River

The Bank that **NURTURES**

Your Life!



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CORPORATE *Profile*



About Us



486



24.2
MILLION

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.



5,745



8.2
BILLION

As of end of June 2021 the number of shareholders and its paid-up capital increased to over 5745 and Birr 8.2 billion, respectively. Awash Bank continues to be the leading private commercial bank in Ethiopia.

Having grown from humble beginnings with visionary intent, we are the first private bank in Ethiopia to transcend a billion profit mark in the history of Ethiopia private bank. Since the inception, we have expanded through the combination of substantial organic growth and an enhanced customer experience.

VISION, MISSION & OUR CORE VALUES



“To be the first Choice World Class Bank”



“To provide innovative, Competitive and Diversified banking service accessible to the society with qualified and committed staff in a profitable and socially responsible manner”



- A - Accessibility
- W - Wisdom
- A - Accountability
- S - Socially Responsible
- H - Honesty

OUR DISTINCTIVE 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 remunerations that stimulate and reward outstanding performance.

In order to maintain its leading position Awash Bank has been investing a lot on human resource development. Awash Bank has now become the largest employer with over **12,208 staff strength**.



THE VALUE WE'VE ADDED

We contribute to a 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.

MAJOR PRODUCTS & SERVICES

DEPOSIT PRODUCTS

- Saving Accounts
- Current Accounts
- Fixed term Accounts
- Special Saving Account

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
- Wadiah Student Solution Account
- Salary Solution Account
- Provident Fund Solution Account

DIGITAL CHANNELS

- Mobile Banking
- Agency Banking
- Debit Card Services
- Internet Banking



SPECIAL PRODUCT PACKAGES

- Financial Product & Service for Tour & Travel Operators
- Package of Financial Products & Service for Religious Institutions
- Banking Products & Services for Micro Financial Institutions (MFIs)
- Package of Products & Services for High/ Ultra High Net Worth Individuals (HNIs/UHNIs)

FOREIGN CURRENCY ACCOUNT

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

Easy access, Many Solutions ...



**SMART
CHILDREN
SPECIAL SAVING
ACCOUNT**

SERVICES

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

PAYMENT PARTNERS

Awash Bank Card holders can use their cards on ATM & POS devices of ET-Switch and PSSmember banks. Awash Bank has more than 565 ATMs and 1406 POS terminals which accept and process international cards such as MasterCard, VISA, China Union Pay, JCB, Diners club International and Discover.



INTERNATIONAL MONEY TRANSFER AGENTS

The total number of international money transfer agents working with our bank right now reached seventeen. Awash Bank also accepts money Transfer through PayPal as well.



CUSTOMERS AND MARKETS

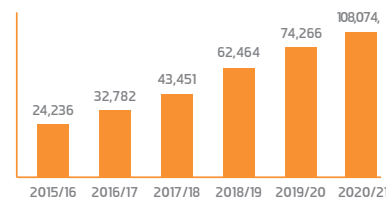
The markets, in which we operate, covers a wide range of persons to a multi – million - dollar manufacturing establishments. Our various customer segments embrace the following:

- Public & private Enterprises
- Bilateral organizations and NGOs
- Individual customers
- Agriculture
- Trade (import/export)
- Manufacturing
- Construction
- Hotel & Tourism
- Others

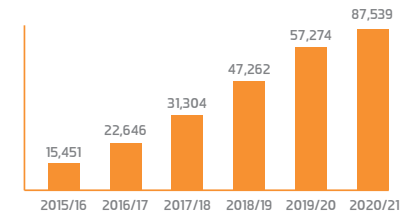


FINANCIAL HIGHLIGHTS

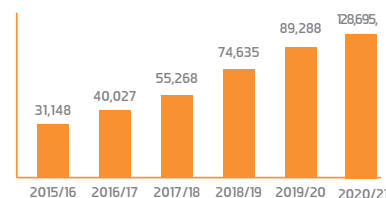
Deposits*



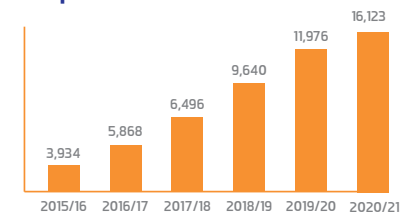
Loan & Advances*



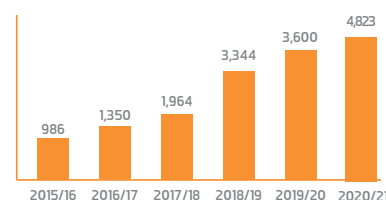
Total Assets*



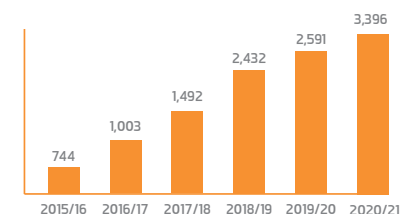
Capital & Reserves*



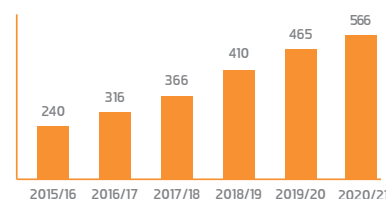
Profit Before Tax*



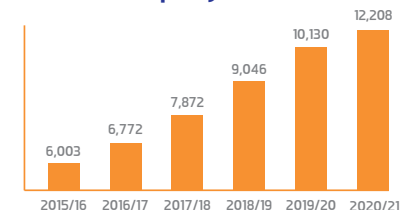
Profit After Tax*



No. of Branches (in no.)



No. of Employees (in no.)



Corporate SOCIAL RESPONSIBILITY



Corporate Social Responsibility represents strategic importance to any business. 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.

Furthermore, though undoubtedly, CSR has become one of the organizational challenges for many business organizations in the past, when viewed from the perspective of the growing needs and obligations of sustainability,

The bank has been integrating the concept of corporate social responsibility positively into its core business programs. To this end, in the last three years Awash Bank donated over Birr 200 Million to local charity organization, international NGOs, and the Government, namely,

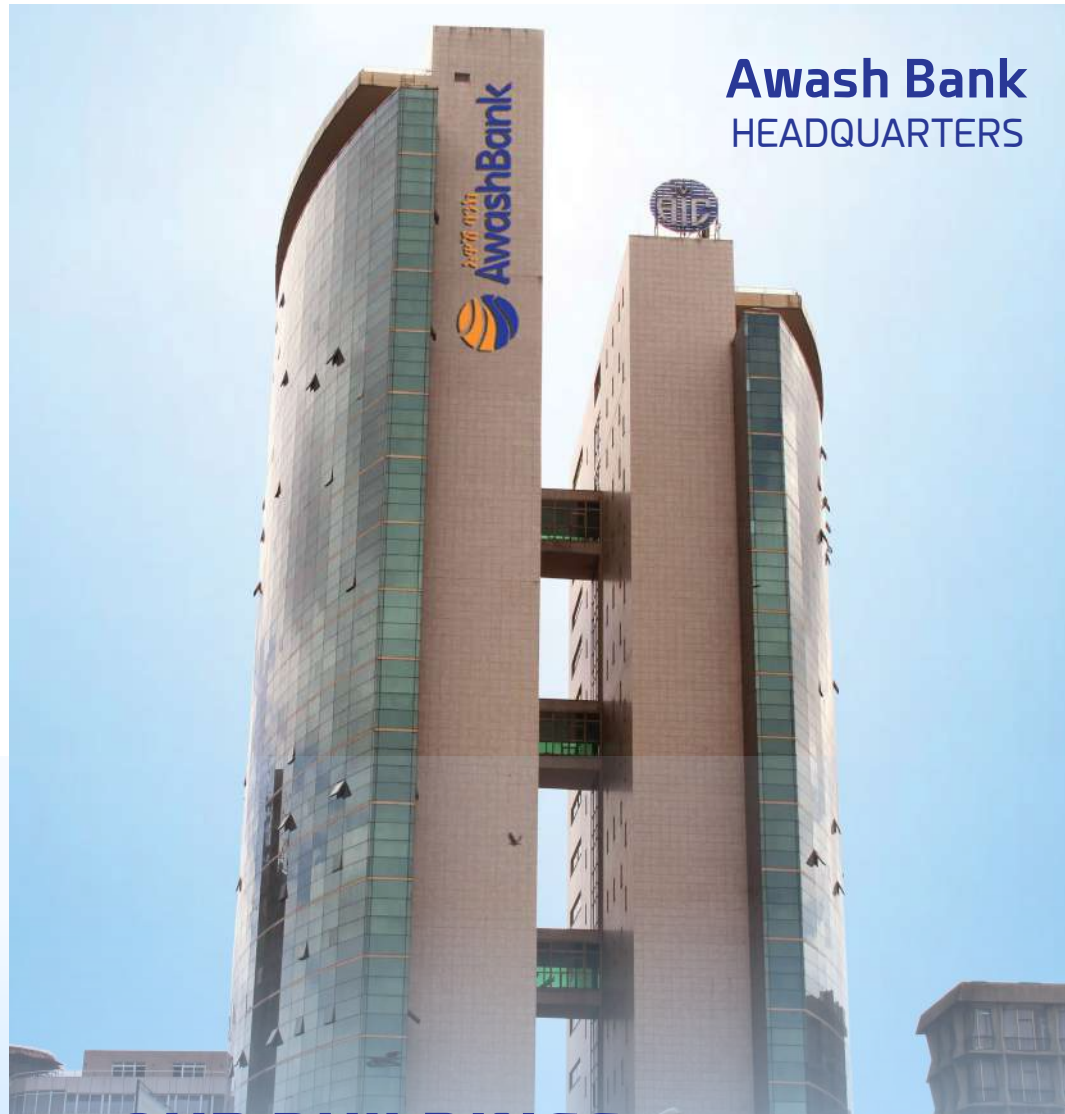
- SNV Netherlands Development Organization: – Br. 2,000,000.00 (Two Million)
- Care Ethiopia: Br. 2,000,000.00 (Two Million)
- DR. Negaso Gidada Foundation: -Br. 1,200,000.00 (One Million Two Hundred Thousand)
- Ethiopian National Association of the Deaf Blind: – Br. 700,000.00 (Seven Hundred Thousand)
- Centro Aiuti per l’Ethiopia (The Aid Center for Ethiopia)- Br.2,000,000 (Two Million)
- Deborah Foundation-Br. 10,000,000.00 (Ten million)
- Dine for Nation (Gebeta Le Hager) – Birr 30 Million
- Gebeta le Sheger – Birr 15 Million
- School feeding program for Addis Ababa School Children – Birr 3 Million.
- Birr 10 Million to the Corona Virus Control National Committee
- Addis City Administration Exercise Book Donation worth Birr 7.5 Million
- Tigray Regional State Development Birr 10 Million
- Oromia Regional State for rehabilitation of the displaced people in western Wollega, Birr 15 Million
- Amhara Regional State to eradicate ‘Emboch’ weeds, Birr 10 Million

- Mot Bekulalit Yibka' Association, Birr 1.6 Million for purchase of dialysis machine.
- Gergesenon Mental Health Vulnerable Help Association, Birr 800,000.00,
- Hundee Oromo Grass Root Development Initiative, Birr 1 Million,
- Yewedekutin Ansu Yenadian' Charity Association, Birr 600,000.00,
- Gurmu Development Association, Birr 350,000.00
- Kids Care Community Services, Birr 350,000.00,
- Society for forest landscape Restoration and Conservation, Birr 300,000.00
- Jati School Educational Materials donation worth, Birr 200,000.00
- Donated Birr 12 Million to humanitarian organizations in connection with 25th anniversary of the Bank.
- Donated over Birr 35 Million to households affected by the internal displacement due to environment and internal border conflicts in the Eastern part of the Country.

- Donated funds of over Birr 2 Million to humanitarian organizations engaged in supporting vulnerable.
- Donated more than Birr 1 Million for Black Lion Hospital for critical treatments and healthcare services and purchase of pediatric and other medical equipment.
- Donated 1 Million Birr for school feeding project, the project being led by Ethiopian First lady to improve the academic performance and keep students in school.
- Donated food items worth of over Birr 3 Million to households affected by drought.



Awash Bank HEADQUARTERS



ADAMA



AGARO



GIMBI



NEKEMT



BALCHA SAFO



SHASHEMENE



JIIIMA



HAWASSA



ADA'A



HARAR

OUR BUILDINGS

We are the first Private Bank to construct our own headquarters and other buildings throughout the country. Awash Bank possesses its Headquarters in Addis Ababa located closer to the Head Office of the National Bank of Ethiopia in the financial hub of the country. Other buildings of the Bank include Agaro, Balch Safo, Hawassa, Shashemene, Adama, Ada'a, Gimbi, Jimma, Leka, Bedessa and Harar

SOME OF OUR CORPORATE CLIENTS



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AwashBank
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Card BANKING

PREPAID CARD



AMANAH CARD



DEBIT CARD



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CONTACT US

Tel: 8980

0115-57-12-54, 0115-30-30-58/61

P.O. Box: 12638

Fax: +251-11-557-01-36

Swift Code: AWINETAA

E-mail: contactcenter@awashbank.com

Web: www.awashbank.com

