In compliance with Article 28, Sub Article 2(b) of Banking Business Proclamation No. 592/2008, Awash Bank S.C publishes its statement of Profit or Loss and other Comprehensive Income & Statement of Financial Position for the Year Ended June 30,2026.

Awash Bank S.C.
Financial Statements
For the year ended 30 June 2026
Consolidated Statements of Profit or Loss and Other Comprehensive Income

	Notes	30 June 2026 ETB'000	30 June 2025 ETB'000
Interest income	2.5 & 5	54,173,069	36,200,511
Interest expense	2.5 & 6	(15,334,809)	(9,912,620)
Net interest income		**38,838,260**	**26,287,891**
Fees and commission income	2.5 & 7	22,948,271	17,241,066
Other operating income	2.5 & 8	7,433,925	11,240,445
Total operating income		**69,220,455**	**54,769,402**
Impairment reversal (Losses) on Financial Assets	2.6,9,10 & 11	(1,251,265)	(2,514,043)
Net operating income		**67,969,190**	**52,255,359**
Share of profit from associate	2.3 & 19	23,059	21,960
Total income		**67,992,249**	**52,277,319**
Personnel expenses	2.5 & 12	(21,499,605)	(16,755,033)
Depreciation of investment properties	2.11&22	(780)	(432)
Amortisation of intangible assets	2.1 & 23	(139,146)	(94,434)
Depreciation and impairment of property and equipment	2.9 & 24	(755,275)	(878,373)
Interest expense on lease liability	2.21 & 21	(92,206)	(89,166)
Amortisation of Right of Use Asset	2.21 & 21	(958,445)	(830,957)
Other operating expenses	2.5 & 13	(6,246,902)	(7,960,648)
Profit before tax		**38,299,889**	**25,668,278**
Taxation	2.22 & 14	(8,966,612)	(6,955,655)
Profit after tax		**29,333,277**	**18,712,623**
Other comprehensive income (OCI) net of income tax			
Items that will not be subsequently reclassified into profit or loss:			
Re-measurement gain/(loss) on retirement benefits obligations	2.16 & 28	130,780	(38,145)
Deferred tax (liability)/asset on remeasurement gain or loss	2.21 & 14d	(39,234)	11,444
Re-measurement gain/(loss) on retirement benefits obligations (Net)	2.16 & 28	91,546	(26,701)
Fair value through other comprehensive income financial assets : - Unrealized gain arising from measurement at fair value-Equity Instruments	2.6 & 17	161,612	300,791
Deferred tax (liability)/asset on remeasurement gain or loss	2.22 & 14d	(57,848)	(181,056)
		195,310	93,034
Total comprehensive income for the period		**29,528,587**	**18,805,657**
Basic & diluted earnings per share (ETB)	2.2 & 31	**858**	**783**

The accompanying notes are an integral part of these financial statements.

Awash Bank S.C.
Financial Statements
For the year ended 30 June 2026
Consolidated Statements of Financial Position

	Notes	30 June 2026 ETB'000	30 June 2025 ETB'000
ASSETS			
Cash and bank balances	2.8 & 15	234,761,670	159,153,504
Loans and advances to customers (Net)	2.6 & 16	268,477,527	215,030,059
Investment securities:			
- Financial assets at fair value through OCI	2.6 & 17	1,456,683	1,210,531
- Financial assets at amortized cost	2.6 & 17	66,510,935	31,675,645
Investment in subsidiaries	2.23 & 18	-	94,499
Investment in associates	2.3 & 19	172,582	151,437
Other assets	2.13 & 20	33,017,987	20,021,346
Right of Use Leased Assets	2.21 & 21	4,369,747	3,797,763
Investment Properties	2.11 & 22	36,735	19,199
Intangible assets- Software	2.10 & 23	717,956	503,019
Property and equipment	2.9 & 24	14,323,710	10,837,939
Deferred tax asset	2.22 & 14d	112,692	101,607
Total assets		**623,958,225**	**442,596,547**
LIABILITIES			
Deposits from customers	2.6 & 25	469,286,402	332,903,235
Borrowings	2.6 & 26	287,940	184,283
Other liabilities	2.14 & 27	57,793,404	40,636,663
Current tax liabilities	2.22 & 14c	3,927,944	6,861,220
Lease liabilities	2.21 & 21	1,190,323	1,030,757
Severance and Retirement benefit obligations	2.16 & 28	1,081,910	995,883
Total liabilities		**533,567,923**	**382,612,041**
EQUITY			
Share capital	2.18 & 29	38,492,985	27,874,601
Share premium	2.18 & 30	481,657	227,838
Retained earnings	32	21,361,697	12,314,318
Legal reserve	2.19 & 33	21,009,671	13,674,270
Risk regulatory reserve	34	8,542,916	5,592,680
Other reserve	35	496,109	300,799
Non-controlling interest	2.23 & 36	5,266	-
Total equity		**90,390,301**	**59,984,506**
Total equity and liabilities		**623,958,225**	**442,596,547**

The accompanying notes are an integral part of these financial statements.

The financial statements were approved and authorized for issue by the Board of Directors on 24 September 2026 and were signed on its behalf by:

Gure Kumssa Deressa
Board Chairman

Tsehay Shiferaw Ensermu
Chief Executive Officer