Press Release

Oromia Bank Unveils All-time Record Profit Upswing, Rising Earnings Per Share

Oromia Bank is pleased to announce that it has achieved exceptional performance across all key financial and operational indicators during the 2024/2025 fiscal year. The announcement was made during the Bank's 16th Annual General Meeting of Shareholders, held at the Millennium Hall.

Despite persistent global and local economic challenges that have significantly affected the financial sector, particularly the nationwide liquidity shortages, Oromia Bank demonstrated remarkable resilience and sustained its position as a leading provider of high-quality national and international banking services.

Strong Financial Growth Across All Indicators

Oromia Bank recorded solid growth across major performance metrics:

- Total Assets exceeded 85.5 billion birr, marking a 26% increase from the previous fiscal year.
- Total Deposits grew by 25%, reaching 70.3 billion birr, up from 56.4 billion birr last year.
- Paid-up Capital rose by 6% to 6.88 billion birr, bringing total capital to 11.6 billion birr.
- Total Income hit 12.36 billion birr, surpassing the annual plan by 105%.
- Total Expenses stood at 9.79 billion birr.

This exceptional performance, supported by prudent cost management, propelled the Bank's profit before tax to 2.6 billion birr, representing a 155% increase from the previous year's 1 billion birr.
For the first time, the Bank successfully rebalanced its revenue expense structure, enabling revenue and profit growth to substantially outpace expense growth.

This achievement has strengthened Oromia Bank's financial base and laid a sustainable foundation for long-term value creation.

Expanding Customer Base and Accelerated Digital Transformation

Oromia Bank's customer base expanded significantly during the fiscal year:

- Deposit accounts increased by 22.1% to 6.9 million.
- Customers using digital services surged by 50% to 5.7 million.
- The Bank's flagship Oro Digital App was used by more than 4.57 million customers as of June 30, 2025.

The Bank's financial strength was further reflected in its outstanding credit quality. Non-performing loans (NPLs) stood at 2.26%, outperforming the 3.00% target and placing Oromia Bank among Ethiopia's top banks in credit risk management.

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Innovating for Financial Inclusion

Oromia Bank continued to strengthen digital payments and financial inclusion initiatives through partnerships with fintech providers. Key achievements include:

- Launch of digital fuel payment services.
- Introduction of the Milkii App, a direct digital fuel transaction platform.
- Deployment of the Seamless Milkii Digital Financing Platform, an AI-driven, collateral-free lending

solution targeting farmers, women, and youth.

Since its rollout, the Milkii platform has supported over 80,000 borrowers, with more than 300 million birr disbursed, demonstrating the Bank's commitment to expanding inclusive and sustainable access to finance.

Major Infrastructure Projects Progressing Strongly

Significant progress was made on several landmark projects:

- The 35-storey transitional headquarters in Goma Savings Area has completed all structural works, with fin ishing works ongoing. The building is expected to become fully operational within a year.
- The Center of Excellence and Convention Complex in Gelan City is advancing rapidly. The first phase, in cluding the treasury, parking, and garage, has been completed. Structural works for the second phase, a B+G+9 mixed-use facility, have been finalized and finishing works are underway.
- Design work for new buildings in Adama and Jimma is in progress, with construction scheduled to com mence in the current fiscal year.
- Additional land acquisition efforts in other major cities are also progressing positively.

Commitment to Social Responsibility

Upholding its tradition as a socially responsible institution, Oromia Bank provided more than 22 million birr in financial support during the reporting year. These contributions supported a wide range of social and economic development initiatives in the communities the Bank serves.

Oromia Bank
People's Bank!