

ኮኔብ ስና ሙሰካሙ የሶዲቲ ስገሰግሱት ኃሳ/የተ ሸርክና ማህበር
Kokeb & Melkamu Audit Service Limited Liability Partnership

Certified Accountants (UK) & Authorized Auditors/ ሙሰካሙ ስካሙንታንትስ (የኢ) ስና የተፈቀደባቸው ሶዲቲፎች

July 15, 2026

Ref. No. KM/15/26

Berhan Bank S.C.

Addis Ababa

Subject: Consent and Statement of Responsibility for Inclusion of Auditor's Report in Prospectus

Dear Sir / Madam,

1. We confirm that we have audited the consolidated financial statements of Berhan Bank S.C. for the fiscal years ended 2022/2023, 2023/2024, 2024/2025 including interim report for the period ended December 31, 2025 in accordance with International Standards on Auditing and that these financial statements comply fully with International Financial Reporting Standards (IFRS).
2. We consent to the inclusion of our auditor's report and the audited financial statements in, or incorporation by reference into, the prospectus relating to the registration of securities with the Ethiopian Capital Market Authority (ECMA) and to all references to our firm and our report in the prospectus.
3. We accept responsibility for our auditor's report as set out in the prospectus, which is prepared on the basis of our audited financial statements.

Sincerely,


Kokeb & Melkamu Audit Service LLP

Chartered Certified Accountants (UK)

Authorized Auditors in Ethiopia

