

POINT OF VIEW - SEPTEMBER 2026

Ethiopia: From Regulatory Obligation to Board-Ready Evidence.

Modern bank governance, technology controls and personal-data protection

Ethiopia's regulatory framework combines National Bank risk and corporate-governance directives, a developing capital market and an in-force personal-data protection proclamation. Institutions need aligned risk ownership, technology controls, assurance and incident accountability.

REGION Africa	REGULATORY HUB ETH	 Ethiopia
-------------------------	------------------------------	---

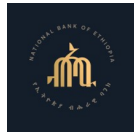
Country in Brief

4 Regulatory authorities profiled	5 Official regulatory sources mapped	4 Supervisory priorities operationalised	3 Connected TransVare platforms
---	--	--	---

01

Ethiopia Regulatory Landscape

Ethiopia's regulatory framework combines National Bank risk and corporate-governance directives, a developing capital market and an in-force personal-data protection proclamation. Institutions need aligned risk ownership, technology controls, assurance and incident accountability.

**NBE**

National Bank of Ethiopia

Industries Regulated

Banking and lending, Regulated financial services

**ECMA**

Ethiopian Capital Market Authority

Industries Regulated

Capital markets and listed companies

**INSA**

Information Network Security Administration

Industries Regulated

Capital markets and listed companies

**Moj**

Ministry of Justice

Industries Regulated

Cross-sector data controllers and processors, Public and private organisations

02

Supervisory Priorities

The applicable perimeter depends on entity type, licence and sector. These priorities provide a practical starting point for programme design and evidence management.

- 01

Bank corporate governance
- 02

Enterprise risk management
- 03

IT management and resilience
- 04

Personal-data accountability

03

From Obligation to Board-Ready Evidence

Use one traceable workflow to translate requirements, manage execution and demonstrate oversight.

01 Catalogue Obligations Structure local requirements by entity, licence, authority and accountable owner.	02 Connect Operational Evidence Link obligations to risks, controls, incidents, tests, findings and remediation.
03 Monitor and Assure Track KRIs, control status, audit coverage, incidents and action closure continuously.	04 Report to Leadership Turn current operational evidence into traceable executive and board oversight.

04

Ethiopia Regulation and Product Map

Each official requirement below is translated into an operational GRC focus. Only platforms with a defensible workflow or evidence role are shown as a primary or supporting fit.

SBB/91/2024 Bank Corporate Governance Directive NBE	
Applies To	Banks operating in Ethiopia
Operational Focus	Board and committee governance, balanced risk taking, internal controls, compliance, internal audit and accountable reporting.
 Primary Fit	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
 Primary Fit	Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	Open Official Source

Banking Risk Management Guidelines NBE	
Applies To	Banks and supervised financial institutions within scope
Operational Focus	Risk appetite, material-risk identification, measurement, limits, controls, monitoring, reporting and independent assurance.
 Primary Fit	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
 Primary Fit	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	Open Official Source

SBB/83/2022 Requirements for IT Management of Banks**NBE**

Applies To	Banks operating in Ethiopia
Operational Focus	IT governance, risk controls, information security, outsourcing, continuity, incident response and audit.
 Primary Fit	Third-party risks, controls, assessments, treatments, approvals, KRIs and oversight reporting.
 Primary Fit	Cyber-event intake, escalation, investigation, root cause, corrective action, recovery tracking and audit trail.
Scope Boundary	GRC workflow and evidence support only. The platforms do not replace technical security monitoring, detection or protection tools.
Official Source	Open Official Source

Capital Market Service Providers Licensing and Supervision Directive**ECMA**

Applies To	Licensed capital-market service providers
Operational Focus	Corporate governance, compliance officers, risk controls, records, supervisory reporting and consequences for non-compliance.
 Primary Fit	Third-party risks, controls, assessments, treatments, approvals, KRIs and oversight reporting.
 Supporting Fit	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Notification workflow and evidence can be configured. Submission to an authority requires an approved process or integration.
Official Source	Open Official Source

Personal Data Protection Proclamation No. 1321/2024 Moj	
Applies To	Public and private entities processing personal data within scope
Operational Focus	Data governance, processing accountability, security, rights, incident response and corrective measures.
 Primary Fit	Incident intake, assessment, investigation, notification workflow, corrective action, escalation and closure evidence.
 Supporting Fit	Privacy risks, controls, assessments, treatment actions, ownership, approvals and management reporting.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	Open Official Source

Research Review Official-source and product-fit review completed 1 September 2026.	Primary Fit Directly manages a central process or evidence set.	Supporting Fit Contributes linked evidence, oversight or follow-up.	Not Shown Weak or unsubstantiated relationships are omitted.
--	---	---	--

05

Brochure-Validated Product Capability

The mapping uses capabilities documented in the current TransVare solution briefs. It does not extend the platforms beyond their stated functional scope.

	Risk and Control Intelligence Enterprise risk ownership, risk and control registers, assessments, appetite and tolerances, KRIs, treatments, approvals, dashboards and board reporting. Central risk and control register KRI threshold alerts Treatment action tracking AI-assisted drafting and classification
	Independent Assurance Audit universe, risk-based planning, engagement execution, RCM-linked control testing, evidence, findings, approvals and follow-up. Risk-based audit planning ToD and ToE procedures Working papers and evidence GIAS 2024 observation drafting
	Incident Response and Closure Incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective action, closure and lessons learned. Central incident register Investigation and root cause Escalation and notifications Corrective-action tracking
Scope Boundary	The platforms support governance workflows, accountability, evidence and reporting. They do not calculate regulatory capital or liquidity, replace technical cybersecurity monitoring, provide legal interpretation, issue external-audit opinions or automatically file statutory notifications unless an approved integration and process are configured.

06

Sources, Scope and Next Step

Official sources used in this report are linked directly from each regulation summary. The mapping is an implementation aid and not legal advice.

01	SBB/91/2024 Bank Corporate Governance Directive NBE	Official Source
02	Banking Risk Management Guidelines NBE	Official Source
03	SBB/83/2022 Requirements for IT Management of Banks NBE	Official Source
04	Capital Market Service Providers Licensing and Supervision Directive ECMA	Official Source
05	Personal Data Protection Proclamation No. 1321/2024 Moj	Official Source

TransVare provides configurable technology to support governance, risk, audit and incident-management processes. Platform use does not, by itself, constitute or guarantee regulatory compliance. Applicability depends on entity type, licence, sector and current legal requirements. Obtain professional advice before relying on any regulatory mapping.

THE NEXT STEP

Build a Connected
GRC Operating
Model for
Ethiopia.

See how TransVare can support local regulatory readiness while preserving regional visibility and board oversight.

TransVare US: Delaware
8 The Green, Street R
Dover, Kent 19901, State of Delaware
United States of America

For Local Alliance Partner and Sales
Contact:
Connect@TransVare.com
TransVare.com