

2025



CRDB BANK PLC

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Connecting Africa & Beyond



1

# About CRDB Bank Plc



# Overview of CRDB: Our Strong Purpose Drives Positive Impact

We are the largest integrated financial services provider in Tanzania, with presence across markets in East Africa. We play a key role in our markets, supporting economies to unlock sustainable social-economic value for the stakeholders we serve.

## Transforming lives through financial services



Listed on the Dar es Salaam Stock Exchange  
**Total Market Cap: \$756+ Million**



Pioneering Climate Financing in Tanzania  
**Largest Issuance in Sub-Saharan Africa**

## Regional presence in markets with solid prospects



Note: CRDB is No.1 in Tanzania and Top 3 in Burundi in terms of balance sheet size.

## Globally Recognized



GREEN CLIMATE FUND

**1<sup>st</sup> Green Climate Fund (GCF) Accredited Entity** in Eastern & Central Africa



**Solid Credit Rating:** B1, stable outlook

## Driving financial inclusion & social impact through Subsidiaries



## Multi-award Winning

**50 Awards in 2024**

**Affirming CRDB as Best Bank in Tanzania**



Best Banker – Tanzania  
**Global Finance**



Best SME Bank – Tanzania  
**Global Finance**



Best SME Bank – Tanzania  
**Euromoney Awards**



Best Bank in Tanzania  
**Euromoney Awards for Excellence (2022)**

# Solid Capabilities to Drive Differentiated Experience and Growth

Our purpose is firmly rooted on transform lives through financial sector innovation, intuitive action, and sustainable business

## Financial Capabilities

**TZS 2.17t** (USD +770m)  
Total Capital

**TZS 16.6t** (USD +5.98bn)  
Balance Sheet

## Customer base



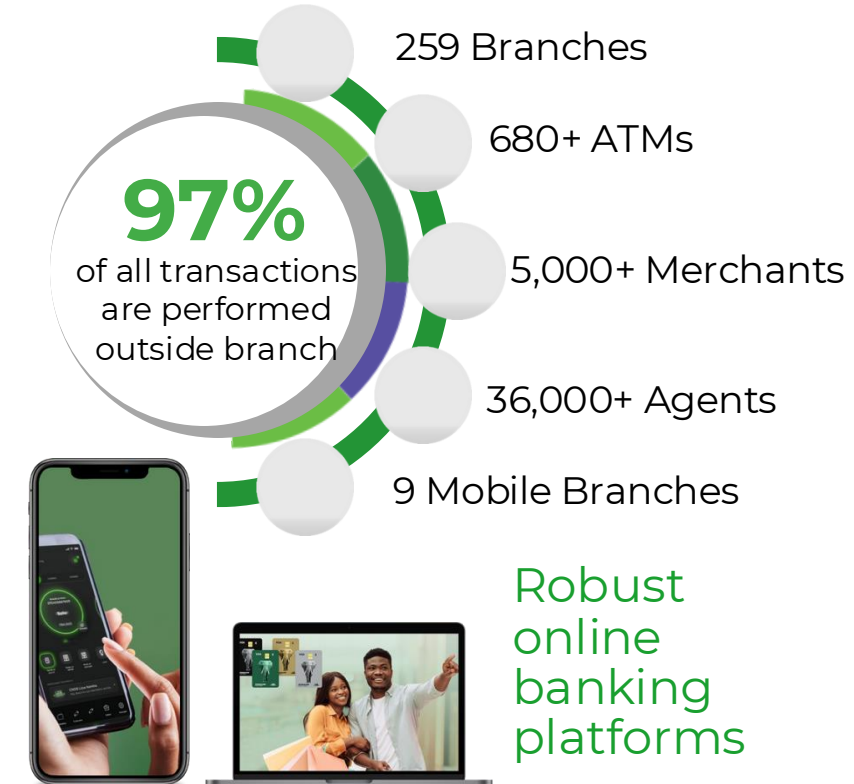
**+5.0**

Million Customers  
\*+11m digital lending customers  
(in partnership with mobile  
money operators)

## Our human capital

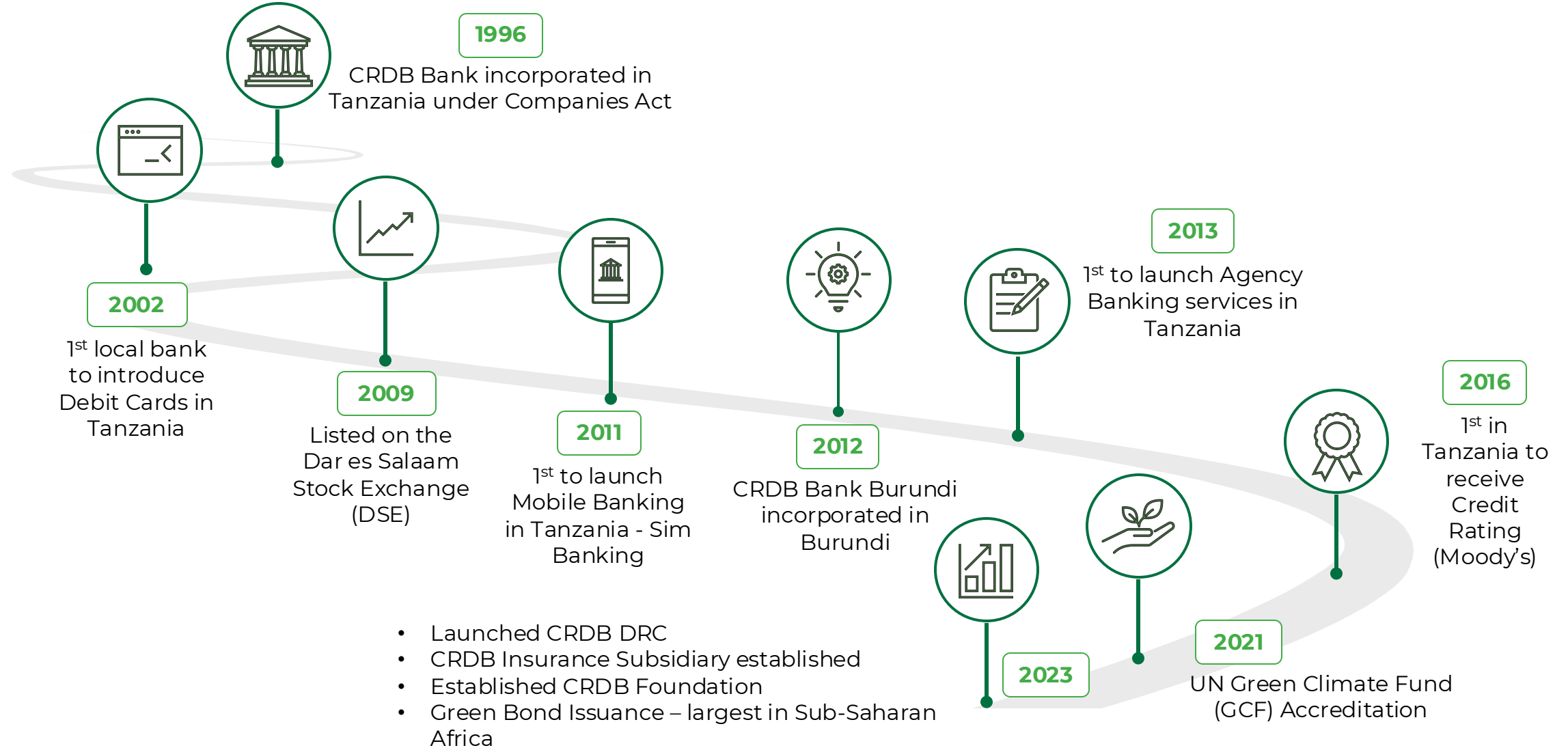


## Delivery Channels



# Our History of Significant Transformation

From our humble beginnings → transformed into a leading bank in the region → pioneering innovative solutions for our clients and stakeholders in the markets in which we operate.



# Our Business Operations & Investments Catalyse East Africa's Growth

An inclusive bank with a strong base to be a catalyst for facilitating growth and economic development across the Eastern African region

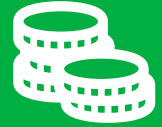
## Subsidiaries

- CRDB Bank Burundi – 100%
- CRDB Bank DR Congo – 55%
- CRDB Insurance – 100%
- CRDB Bank Foundation – 100%

## CRDB Bank Plc.



Strategic Investments



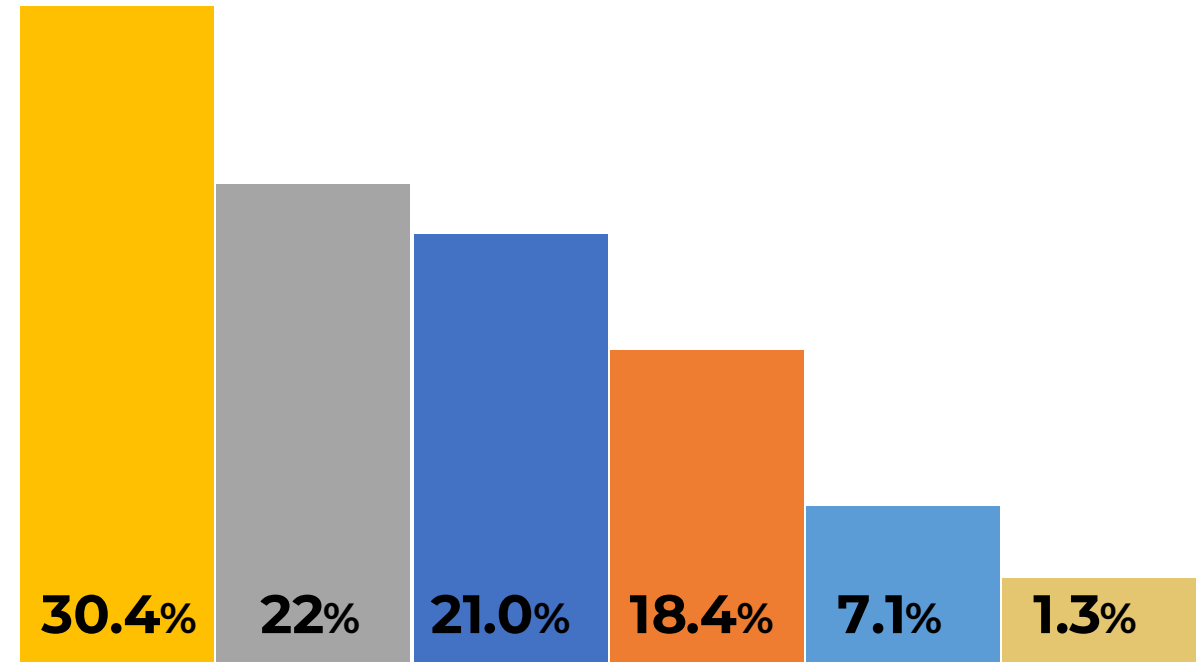
CBT

TMRC

DSE



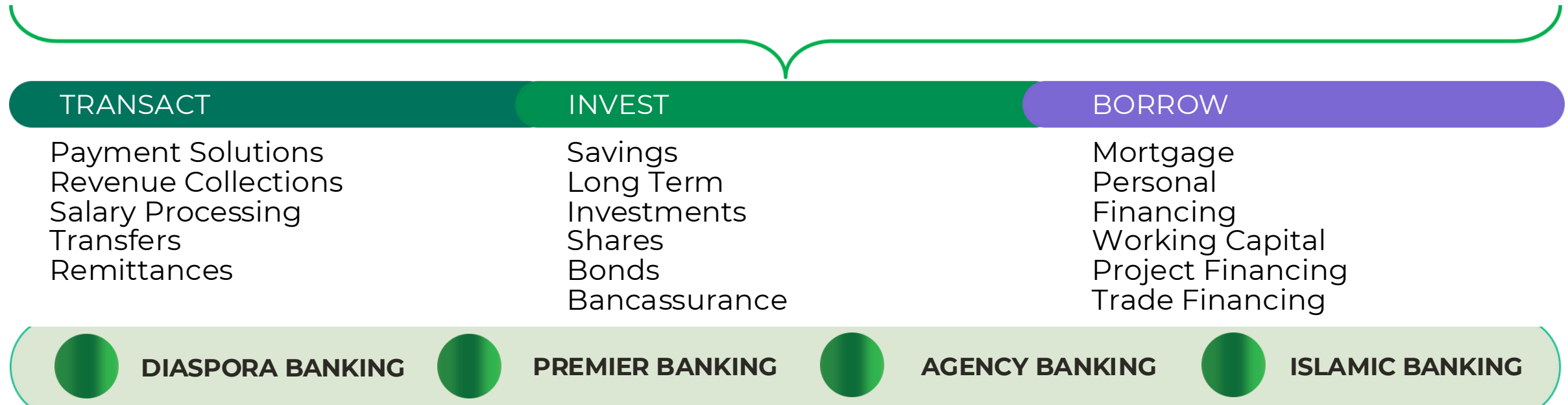
## Our Shareholding Structure Remains Stable & Well Diversified



- Local Individual Investors
- Foreign/International Investors
- Danida Investment Fund
- Government Institutions
- Local Private Institutions
- Cooperative Unions

# We Serve the Needs of Entire Value Chains

Our business model enables us to respond to a dynamic environment, competing stakeholders' expectations, emerging trends, and regulatory changes





# We Power Economic Transformation in our Markets



## Large Infrastructure Financing

- Julius Nyerere Hydro Power Project, 2019
- Standard Gauge Railway, 2018
- Rural Electrification Agency, 2019
- Julius Nyerere Airport Terminal 3, 2015
- TANROADS & TARURA Contractors



## Sector-based Financing

- Hotels & Tourism
- Construction e.g. National Housing Corporation, 2015
- Oil & Gas Marketing Cos.
- Health & Pharmaceutical
- General Trading
- Tech & Communications
- Trade Facilitation & Finance



## Agriculture & Climate Financing

- Strategic crops: cotton, sugar, cashew nuts, coffee, tea and sisal
- Financial solutions for Cooperative Unions
- Aquaculture projects
- \$200m Tanzania Agriculture Climate Adaptation Technology Deployment Programme (TACATDP)

# Our Business is Powered by World Class Technology & Operations



## Technological capabilities

- Tier 3 data center and colocation disaster recovery site
- Adopted digital-transformation-enabling systems
- Upgraded and harmonized critical infrastructure
- Enhanced system security & data protection



## Seamless digital solutions

- Digital customer onboarding
- Consumer and business loan process automation
- Integrations with critical payment ecosystems
- Digital Insurance proposition



## Operational excellence

- Enhanced process reengineering and automation
- Aligned and optimized resources
- Embedded sales culture in operations
- Developed frameworks to enhance collaboration and drive operational effectiveness



# Strategic Partners

- 1 Building funding capabilities
- 2 Powering payment solutions
- 3 Cross border Expansion
- 4 Enabling economic inclusion
- 5 Confirming Banks

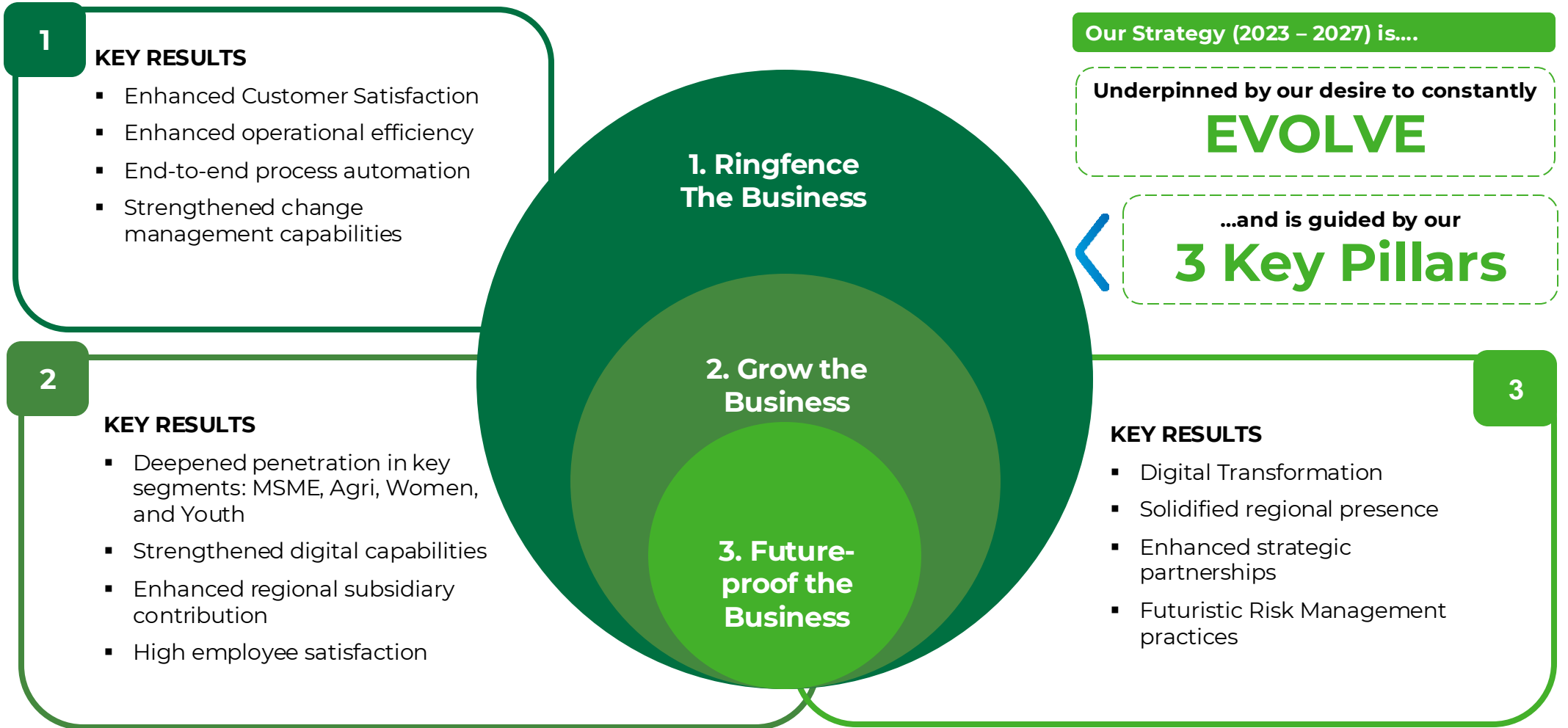


# 2

## Strategy & Performance



## Our Vision: Transform lives and develop economies to their fullest potential



PEOPLE | PLANET | PROSPERITY | PARTNERSHIPS

# Our Expansion Aspiration

CRDB Bank plc. currently operates in **3 African countries**: Tanzania, Burundi, and the Democratic Republic of Congo, we aspire to expand to more markets, to move our services closer to customers.



## The United Republic of Tanzania

The bank currently covers all districts in Tanzania and offers a range of financial solutions through Branches, Agents & Mobile Banking. Two of the bank's subsidiaries – **CRDB Foundation** and **CRDB Insurance Company** are also based in Tanzania and mainly operate in the country.



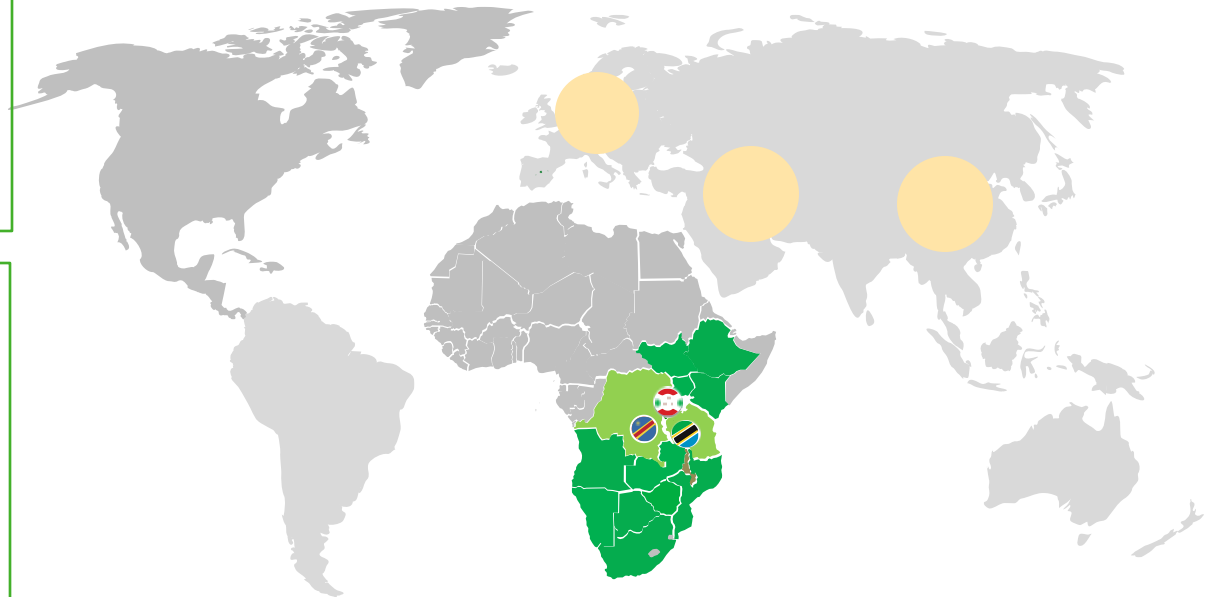
## The Republic of Burundi

CRDB Burundi Subsidiary was established in 2012 and the bank has achieved major milestones since its launch. CRDB operates in the country through a network of branches, banking agents and mobile banking. The subsidiary serves all walks of customers, from individuals and businesses to public institutions.



## The Democratic Republic of Congo

CRDB Bank received a license to operate in DRC in 2023 and operations commenced in Lubumbashi in July '23.



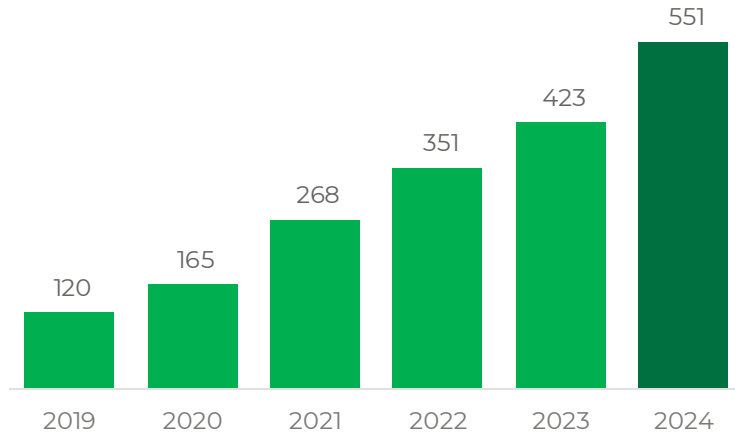
● Our presence  
● Future ventures



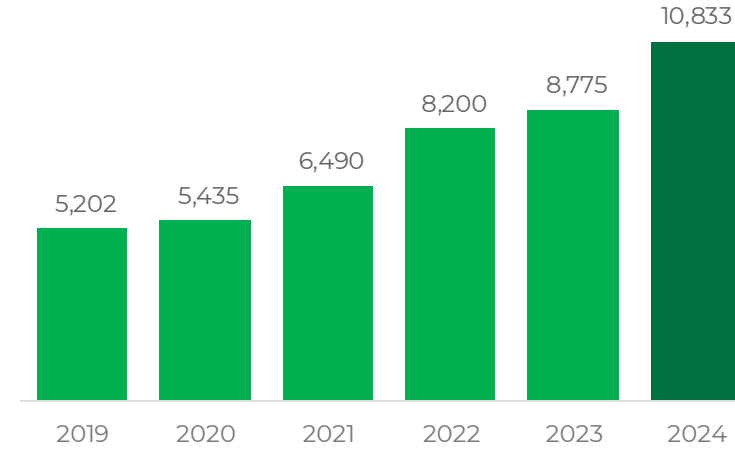
# Profitable Path: CRDB's Five-Year Growth Trajectory

The Group has continued to perform well, pivoting on sound **investment decisions** and **sustained innovation**

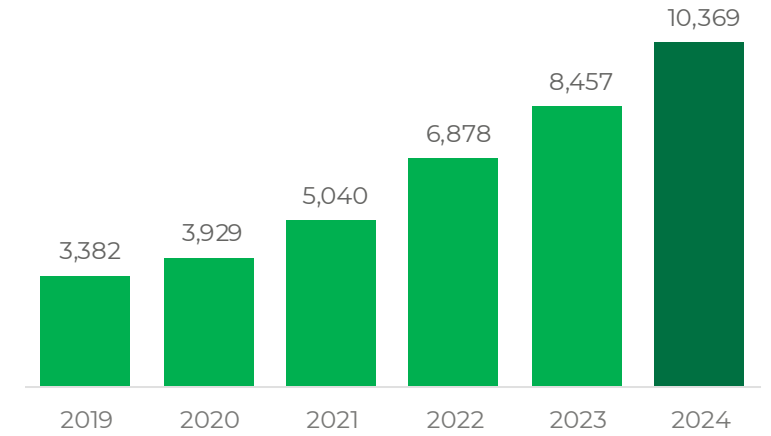
### Profit After Tax (TZS'bn)



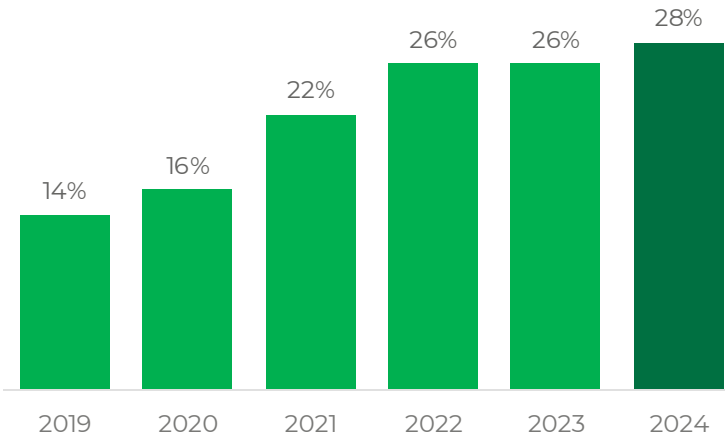
### Deposits (TZS'bn)



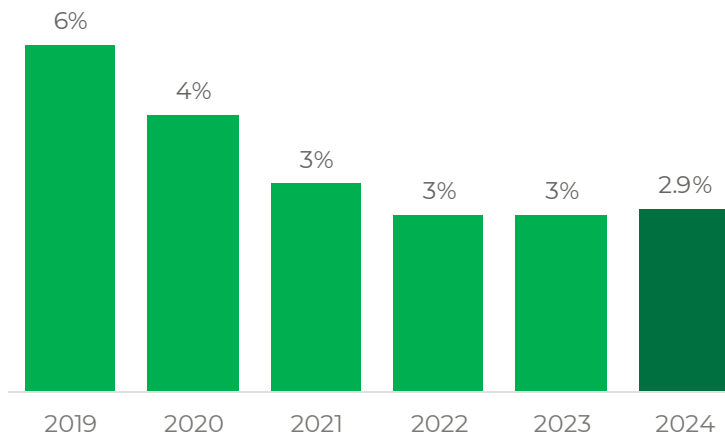
### Loans and Advances (TZS'bn)



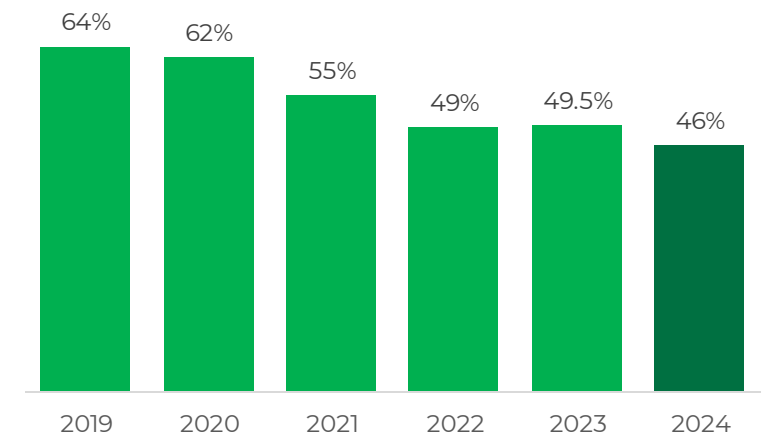
### Return on Equity



### NPL



### Cost to Income Ratio





# 3

## Sustainability Highlights





# Fostering Financial Inclusion

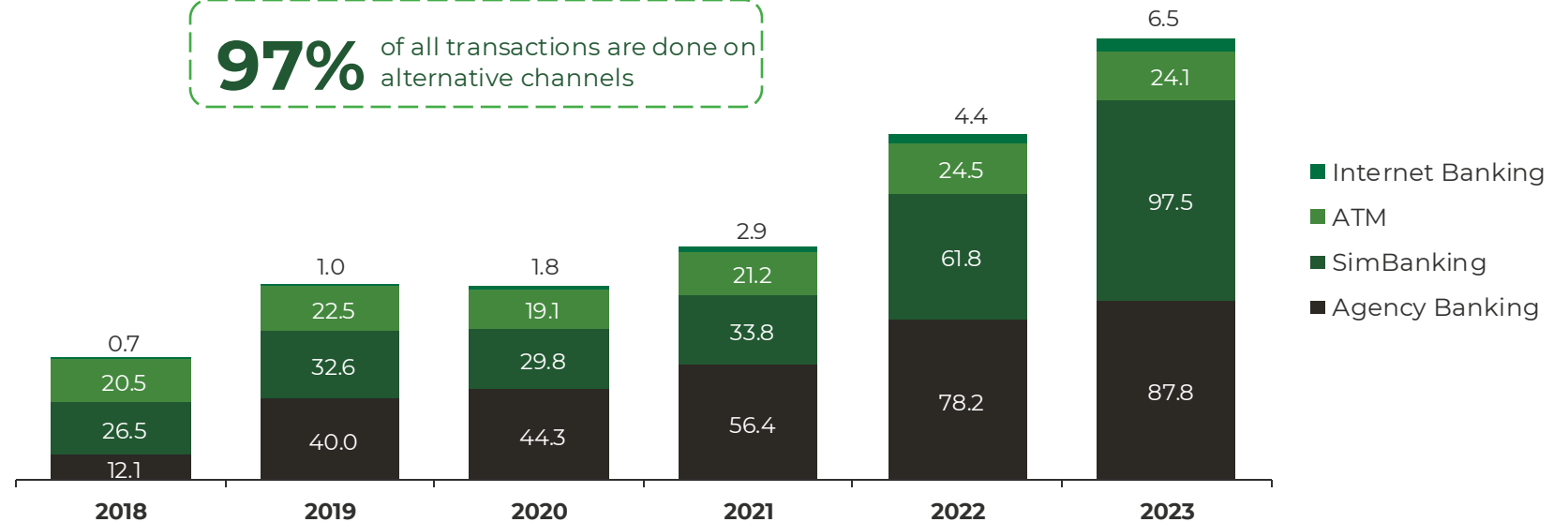


- CRDB remains committed to advancing initiatives to improve access to financial services in its target markets.
- We have embraced a broad concept of financial inclusion, with a focus on increasing access to guarantee the quality and the practical use of financial products and services, such as credit, insurance, payments, remittances, and savings.
- We leverage technology to deliver financial services, ensuring wide accessibility for our stakeholders.



Transaction Volume on Alternative Channels (in millions)

**97%** of all transactions are done on alternative channels





# Empowering Climate Resilient Agriculture

Supporting the Growth and Development of Agriculture Sector



Large & Small Scale Farming



Agriculture Technology



Inputs & Asset Financing

## Our approach

- ✓ Specialized solutions
- ✓ Value chain financing
- ✓ Payment integrations
- ✓ Market linkages

> **45%**

CRDB'S Agri portfolio contributes 45% of industry credit extended to the sector.

## Augmenting Climate Efforts: Tanzania Agriculture Technology Adaptation Programme

- CRDB is the first commercial bank in Africa to have a full Funding Proposal approved by the **Green Climate Fund (2021)**: for a **total funding value of USD200 million** (GCF USD100 million and CRDB co-financing USD100 million).
- Using GCF's concessional resources, CRDB will launch three new financial products to support local agribusiness:
  - ✓ a dedicated credit line **for climate adaptation technologies** and practices,
  - ✓ **a credit guarantee facility** to expand access to new borrowers, and
  - ✓ **a weather-indexed insurance product** to help protect against losses from climate-related events.
- This program aims to **reach more than 6.1 million** direct and indirect beneficiaries through the transformation of the country's climate financing processes to improve access to affordable climate adaptation technologies in the agriculture sector.

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