



29th Annual General Meeting

Arusha International Conference Centre (AICC)
Simba Hall.



Chairman and Shareholders.

Re: Notice of the 29th Annual General Meeting

Notice is hereby given that the **TWENTY NINTH ANNUAL GENERAL MEETING of CRDB BANK PLC** will be held on Saturday, **18th May, 2024** at the **Arusha International Conference Centre (AICC), Simba Hall**, commencing at **9.00 a.m.** and the following Agenda will be transacted:

- 1. Opening of the Meeting.**
- 2. Adoption of the Agenda.**
- 3. Confirmation of the Minutes of the Twenty Eighth Annual General Meeting.**
- 4. To discuss the Matters Arising.**
- 5. Adoption of the Report by those charged with Governance and Audited Financial Statements for year 2023.**
 - 5.1 Directors' Report.
 - 5.2 Audited Financial statements for the year ended 31st December 2023.
 - 5.3 Declaration of Year 2023 Dividend.
- 6. Approval of Directors Remuneration.**
- 7. Appointment of the External Auditors.**
- 8. Election of Board Members.**
 - 8.1 One (1) Board Member to represent shareholders owning shares above 1% and below 10%.
 - 8.2 One (1) Board Member to represent shareholders owning shares below 1%.
- 9. To deliberate on Proposals received from Shareholders.**
- 10. Any other business with leave of the Chair.**
- 11. To set the place, date and venue of the next meeting.**
- 12. Closing of the meeting.**

NOTE:

1. The Shareholders Register will be closed on 14/05/2024 and will be opened on 15/05/2024.
2. All proposals to be discussed under Agenda no. 9 must be received by the Secretary not later than **Thursday, 02/05/2024 at 4.00 pm.**
3. Papers for the meeting may be collected from CRDB Bank Branches from 08/05/2024 and will also be available in Arusha from **17th to 18th May, 2024** and on the Bank's website www.crdbbank.co.tz on **08/05/2024**
4. Costs for transportation and accommodation will be borne by shareholders themselves.

NOTICE OF SHAREHOLDERS SEMINAR

Notice is hereby given that there will be a Shareholders Seminar on 17th May 2024, starting at **9.00 a.m. at the Arusha International Conference Centre (AICC), Simba Hall.** The following topics will be presented:

- a) Investment in shares.
- b) Kijani Bond Investment.
- c) Importance of making a will.
- d) Financial Inclusion.
- e) Insurance offerings.

The contact for communication is:

The Secretary
CRDB Bank Plc
P. O. Box 268
Dar-es-Salaam
Mob number: 0755 197 700
WhatsApp number: 0767 757 215
E-mail - shares_unit@crdbbank.co.tz



J. B. Rugambo
COMPANY SECRETARY
17th April, 2024

PROXY FORM

29TH ANNUAL GENERAL MEETING

1. I/ We of (address)being the Shareholder (s) of CRDB Bank Plc with Central Depository Receipt (CDS Number) hereby appoint (s) with Passport/ Voters/ Driving Licence/ National Identity Card no. of (address)as my/ our proxy to attend and vote on my/our behalf in the Annual General Meeting/ Extraordinary General Meeting to be held on 18th May, 2024 and at any adjournment thereof.
2. The above said Proxy shall attend and vote as follows:

S/N	RESOLUTIONS	FOR	AGAINST	ABSTAIN
1	Adoption of the Report by those charged with Governance (Directors Report)			
2	Adoption of Audited Financial Statements for the year ended 31st December, 2023			
3	Declaration of Year 2023 Dividend.			
4	Approval of Directors Remuneration.			
5	Appointment of External Auditors.			
6	Set the place, date and venue of the next Meeting.			

3. ELECTION OF BOARD MEMBERS

Every shareholder will fill only one section for election. Section A will be completed by shareholders owning shares below one percent (1%). Section B will be completed by shareholders owning shares between one and ten percent (1% - 10%).

I/We instruct my/our proxy to vote the following way:

SECTION A: To elect one (1) of the candidates for Board member who will represent shareholders owning below one percent (1%) of shares (indicate with "X" on the name of the candidate you elect as Board Member)

ELECTION OF ONE (1) BOARD MEMBER WHO WILL REPRESENT SHAREHOLDERS OWNING SHARES BELOW ONE PERCENT (1%)

S/N	NAME	VOTE
i)	Prof. Faustine K. Bee	
ii)	Osward Urassa	

SECTION B: To elect one (1) of the candidates for Board member who will represent shareholders owning between one and ten percent (1% - 10%) of shares. (Indicate with "X" on the name of the candidate you elect as Board Member)

ELECTION OF ONE BOARD MEMBER WHO WILL REPRESENT SHAREHOLDERS OWNING SHARES BETWEEN ONE AND TEN PERCENT (1% - 10%)

S/N	NAME	VOTE
i)	Mr. Gerald Kasaato	

Further details of the Shareholder (s):

JINA	
Full Name:	
Id Number:	
Physical Address:	
Mobile number:	
Email address (if any):	
TIN number	
Signature:	
Date of signing:	

Made this day of Year 2024

**This Proxy Form shall be filled in and submitted to the Company Secretary, at any of the CRDB Bank Plc branches, Forty Eight (48) hours before the Meeting.*

BOARD MEMBER PROFILE

PROF. FAUSTINE KARRANI BEE



Faustine Karrani Bee has been a Professor in Development Studies at Sokoine University of Agriculture (SUA) since August 2022. From March 2019 to July 2022, Prof Bee served as Professor of Development Studies and Vice-Chancellor at the University of Dodoma (UDOM). Before his appointment at UDOM, he was the Vice-Chancellor at the Moshi Co-operative University (MoCU), where he was also a Professor in Development Studies.

Prof. Bee was first employed as a Tutor by the then Co-operative College Moshi in 1988 and became a lecturer in 1993 at the same institution. He was appointed Head of the Department between 1993 and 2000, before becoming Director of Research and Consultancy Services from 2000 to 2004 at the then Co-operative College Moshi.

In 2004 the Co-operative College Moshi was transformed into the Moshi University College of Co-operative and Business Studies (MUCCoBS), a Constituent University College of the Sokoine University of Agriculture (SUA), where Professor Bee rose through the academic ranks to a Professor in 2014.

Prof. Bee served as Director of the Bureau of Research and Consultancy Services from 2006 to 2007 and later as Deputy Principal (Academic) from 2007 – 2010 before being appointed as Principal at the Moshi University College of Co-operative and Business Studies (MUCCoBS) from 2010 to 2014. He spearheaded the transformation of MUCCoBS into an independent University - the Moshi Co-operative University (MoCU) in 2014, and he was appointed its first Vice-Chancellor (September 2014 – March 2019).

He holds a Doctorate and a master's degree in Development Studies; and a Bachelor's Degree in Economics. He was a Visiting Research Fellow of the Institute of Developing Economies in Tokyo, Japan between 1995 and 1996. He has attended various conferences

and workshops organized locally and internationally. He has done research and published widely.

Prof. Bee has served in various University Councils and Board of Directors as a member and/or Chairperson at different times. He served on the following University Councils: University of Dodoma (2019-2022); Nelson Mandela – African Institution of Science and Technology (2016-2019); Sokoine University of Agriculture (2010 – 2014, and 2017-2019); Moshi Co-operative University (2021 to date); and Mwenge Catholic University (2016 to date). He was the Chairperson of the Inter-University Council for East Africa (IUCEA) between 2019 and 2020; and Chairperson of the Committee of the Vice Chancellors and Principals of Public Universities in Tanzania (CVCPUT) from 2019 – 2021.

Prof. Bee served as Chairperson of the following Boards: Local Authorities Pensions Fund (LAPF); College of African Wildlife Management Mweka; Moshi Urban Water Supply and Sanitation (MUWSA); and Dodoma Urban Water Supply and Sanitation Authority. He was a Board member of the following organizations: Tanzania Coffee Board; Centre for Agricultural Mechanization and Rural Technology (CARMATEC) and Co-operative Audit and Supervision Corporation (COASCO).

Currently, Prof. Bee is a Board member of the CRDB Bank Plc, CRDB Bank subsidiary of DR Congo and Kilimanjaro Cooperative Bank Limited (KCBL). He is a member of the Governance, Nomination, and Human Resources Committee and Credit Committee of the CRDB Bank Plc Board.

CPA OSWALD M. URASSA



CPA Oswald Urassa studied Accountancy at the University of Dar es Salaam, Tanzania before joining the University of Birmingham, United Kingdom (UK) for his Masters in Business Administration (MBA). He is Certified Public Accountant and a fellow member of the local Accountancy Body (National Board of Accountants and Auditors- NBAA) as well as Tanzania Association of Accountants (TAA). He is Certified Commonwealth Corporate Governance Practitioner and Trainer. CPA Oswald is also a Certified Director by the Institute of Directors in Tanzania (IODT). CPA Oswald has attended several short courses in the areas of financial reporting, corporate governance, auditing, risk management, capital markets, securities market

risk management and performance auditing organized by the World Bank, International Finance Corporation (IFC), NBAA, Bank of Tanzania (BOT); BSE Securities Exchange (formerly Bombay Stock Exchange) – India; Centre for Corporate Governance in Kenya and University of Connecticut – USA among others. He has facilitated some consultancy assignments and training in areas of risk management, strategic planning, corporate governance and preparation of Board Charter.

CPA Oswald started his career as Tutorial Assistant with the Institute of Finance Management (IFM), one of the highly respected institutions of higher learning in Tanzania where he rose to the position of Senior Lecturer and Head of Accountancy Department. He moved to Dar es Salaam Stock Exchange (DSE) as the founding Head of Finance and Operations before shifting to NMB Bank Plc as Treasurer of NMB Bank Plc. CPA Oswald later joined Tanzania Mortgage Refinance Company Ltd (TMRC) as Chief Finance Officer (CFO) where he is currently working. His contract with TMRC will end in mid July 2024. He is Non- Executive Director of the Tanzania Portland Cement Plc Board of Directors and NICOL Investment Plc (both DSE listed companies). He previously served as a Trustee and Chairman of Audit and Risk Committee as well as Investment Committee at the then GEPF Retirement Benefit Fund for nine (9) years before the merger of pension funds in July 2018; Board Member, National Board of Accountants and Auditors Governing Board; Board Member and Chairman of Audit and Risk Committee (BARC) at the Rural Energy Agency (REA); Chairman of the Tanzania Association of Accountants (TAA) Governing Board as well as Chairman of the Evangelical Lutheran Church in Tanzania, Eastern and Coastal Diocese Investment Trust Board (ELCT-ECD- ITB).

GERALD PAUL KASAATO



Mr. Gerald Paul Kasaato is the Chief Investment Officer of the National Social Security Fund (NSSF), a mandatory retirement savings scheme in Uganda with assets under management of approximately USD 4.3 Billion. Gerald has been the Chief Investment Officer of NSSF since January 2015, having previously been the Equities Portfolio Manager. Gerald previously worked for National Housing and Construction Company Limited (Uganda) as Finance and Investment Manager and National Insurance Company Limited as Manager Investments and Treasury.

Education

Mr. Kasaato is an alumnus of Harvard Business School. He holds a Bachelor of Science with Honors (Bsc. Hons) in Accounting from Oxford Brookes University (UK), an MBA in Finance from the University of Exeter (UK), and an Msc. in International Finance and Investment from London South Bank University (UK). He obtained the Msc. degree with distinction and was best graduating student for that years` cohort. Gerald is a CFA Charter holder, a Chartered Accountant (UK), a Fellow of the Chartered Management Institute (FCMI, UK), and a member of the Institute of Certified Public Accountants of Uganda (ICPAU).

Gerald has obtained several training in the spheres of alternative investments from reputable higher learning institutions such as the Wharton School of the University of Pennsylvania and London Business School and trained as an accountant in the UK. Gerald has also undertaken the CEO Apprentice Program (Uganda) in Partnership with Strathmore Business School, Kenya.

Gerald has in the past been a Non-Executive Director at Yield Fund Uganda—a private equity fund that focuses on agriculture in Uganda, and TPS (Uganda) also known as Serena Hotel.

Gerald loves travelling, listening to good debates, and watching sports such as formula one, football, rugby and tennis.

Membership

Mr. Kasaato is a member of the Audit Committee of the Board of Directors of CRDB Bank Plc and Board Member of the CRDB Insurance Company Limited (CIC).

Agenda No. 1: OPENING THE MEETING, READING THE NOTICE AND DETERMINE IF THE QUORUM IS PRESENT

Rule:

Article 39 of the Bank's Articles stipulates that the number of members required to make the quorum shall be met where the members in attendance represent at least half of all the bank shares.

Total shares	-	2,611,838,584
Half of all shares	-	1,305,919,292

Agenda No. 2 ADOPTION OF THE AGENDA

Members are requested to adopt the agenda.

Agenda No. 3 CONFIRMATION OF THE MINUTES OF THE 28TH ANNUAL GENERAL MEETING OF CRDB BANK PLC HELD AT THE ARUSHA INTERNATIONAL CONFERENCE CENTRE (AICC), SIMBA HALL ON SATURDAY, 20TH MAY, 2023.

NO.	NAME	TITLE
1.	Dr. Ally H. Laay	Chairperson
2.	Prof. Neema M. Mori	Vice – Chairperson
3.	John B. Rugambo	Secretary

BOARD OF DIRECTORS CRDB BANK PLC

4.	Eng. Boniface C. Muhegi	Board Member
5.	Jes Klausby	Board Member
6.	Hosea E. Kashimba	Board Member
7.	Prof. Faustine K. Bee	Board Member
8.	Abdul A. Mohamed	Board Member
9.	Miranda N. Mpogolo	Board Member
10.	Gerald Kasaato	Board Member
11.	Dr. Fred M. Msemwa	Board Member
12.	Martin S. Warioba	Board Member
13.	Royal J. Lyanga	Board Member

BOARD OF DIRECTORS OF CRDB BANK BURUNDI S.A.

- | | | |
|-----|---------------------|-----------------|
| 14. | Jean Sindayigaya | Board Member |
| 15. | Kahumbya K. Bashige | Board Member |
| 16. | Frederick Siwale | General Manager |

BOARD OF DIRECTORS OF CRDB INSURANCE COMPANY

- | | | |
|-----|-----------------------|-----------------|
| 17. | Omary H. Mwaimu | Board Chairman |
| 18. | Hilda Shenyagwa -Noor | Board Member |
| 19. | Nura A. Masood | Board Member |
| 20. | Gerald P. Kasaato | Board Member |
| 21. | Bonaventura P. Kiungo | Board Member |
| 22. | Wilson Mnzava | General Manager |

BOARD OF DIRECTORS OF SHARIA ADVISORY BOARD

- | | | |
|-----|--------------------------------|----------------|
| 23. | Abdul A. Mohamed | Board Chairman |
| 24. | Sheikh Issa Othman Issa | Board Member |
| 25. | Prof. Monzer Kahf | Board Member |
| 26. | Sheikh Juma Amour Mohamed | Board Member |
| 27. | Sheikh Khalfani Abdallah Salim | Board Member |
| 28. | Xavery M. Makwi | Board Member |

EXECUTIVE MANAGEMENT OF CRDB BANK PLC

- | | | |
|-----|-------------------------|--|
| 29. | Abdulmajid M. Nsekela | Group CEO and Managing Director |
| 30. | Boma Raballa | Chief Commercial Officer |
| 31. | Frederick B. Nshekanabo | Chief Financial Officer |
| 32. | Bruce M. Mwasenga | Chief Operations Officer |
| 33. | Leslie Mwaikambo | Director of Banking Operations |
| 34. | Leo P. Ndimbo | Director of Business Transformation |
| 35. | Tully Esther Mwambapa | Director of Corporate Affairs and Public Relations |
| 36. | Prosper G. Nambaya | Director of Corporate Banking |
| 37. | Godfrey Rutasingwa | Director of Human Resources |
| 38. | Deusdedit P. Massuka | Director of ICT |
| 39. | Godfrey N. Sigalla | Director of Internal Audit |
| 40. | Pendason P. Nyamlilo | Director of Procurement |
| 41. | Mabula J. Isaack | Director of Risk and Compliance |

SHAREHOLDERS /PROXIES

1. Abbakar G. Mkama
2. Abbas Adam Kimvuli
3. Abdallah Abtwalibe Maghembe
4. Abdallah Omari Sadiki
5. Abdallah Seif Mbonde
6. Abdi Issa Kinyashi
7. Abdiel Rumisha Mola
8. Abdillahi Ally Amiri
9. Abdul Abeid Awadh
10. Abdul Ally Mfundili
11. Abdulrabi Rashid Kiroro
12. Abdulrahman Ramadhan Meghji
13. Abdulrahman Simba Khamisi
14. Abed Mwasajone
15. Abednego Saruni Mollel
16. Abel Jeremia Ole Leken
17. About Akhab Nenulah
18. Abubakari Ally Bukuru
19. Abubakari Karawa Mushi
20. Aciphiwe O. Nenula
21. Adam Isaeli Elinewinga
22. Adam Kassim Mbega
23. Adam Urassa Ntolo
24. Adamson Kariwa
25. Adelaide Kisongo Ramadhani
26. Adelina Cylas Mtalemwa (Admin)
27. Adeline Salome Mushi
28. Adolf Rafael Olomi
29. Advent Lamay Laizer
30. African Empowerment and Investment Limited
31. Agatha.B Irringo
32. Agnes Elias Nzao
33. Agnes M. Robert
34. Agnes Thadeus Haule
35. Agrey Raymond Mwenyembegu(Admin) Angelina S Kikungwe(Deceased)
36. Ahadi Tweve

37. Ahmad S. K. Mushi
38. Ahmadi Selemani Mtipa
39. Ahmed Sheikh Mohamed
40. Akwilina Augustino Shirati
41. Albert Ernest Swai
42. Albert Wilirck John
43. Albinus Balthasar Ntwale
44. Alecia Kashemele Alec
45. Alen Stephano Mbimanya
46. Alex Abson Sanga
47. Alex Andrea Matovu
48. Alex Jonas Nyagawa
49. Alexander Nikwanduka Mtawa
50. Alexander Samson Ngusaru
51. Alfred Adrian Katata
52. Alfred Christopher Mwangala
53. Alfred Noah Olemoirana
54. Ali Kondo Mnyani
55. Ali Mehboob Murji
56. Alicemergy Bright Naiman
57. Alina Mehboob Murji
58. Alistidia Simon Wenfurebe
59. Allan L. O. ITF Sophia Mhando
60. Allan Luka Mwaigaga
61. Allan.L.O Mhando
62. Alli Alli Nihuka
63. Alliance Insurance Corporation Ltd
64. Ally Abdi Msangi
65. Ally Athuman Kimaro
66. Ally Rashid Mwamba
67. Ally Rubeni Mkali
68. Ally Saidi Singano Mbwana
69. Ally Zuberi Kinyasi
70. Alois Stephen Shiyo
71. Aloyce Hassan Kway
72. Aloyce Karami Minja
73. Aloyce Kasindei Massawe
74. Aloycia John Kimario
75. Alphonse Theotim Kalula
76. Altafhussein Pyarali Alidina
77. Amani Melchiory Ndaji
78. Amani Mohamed Nkulo
79. Amani Robert Kitomari
80. Amelye Cassian Chatila
81. Amfianus Mugisha Rukoijo
82. Amidullah Omary Komungoma
83. Amin Mohamed Ahmed
84. Amina Juma Nyihiran
85. Amina Mwinyiamani
86. Aminiel Senyael Ayo
87. Amos Kachatiro Msaka
88. Amos Michael Ngailo
89. Anamen Shangali
90. Anasia Gasper Maleko
91. Anastazia John Shirima
92. Andrea Ntasima
93. Andrew Abraham Mwangakala
94. Andrew Lucas Kilasi
95. Andrew Manyema Ngindo
96. Andrew Mudulu Ng'imba
97. Aneth Telesphore Bideberi
98. Angelina Kiboga Manyesha
99. Angelina Sayi Bululu
100. Angumbwike Joel Mpakele
101. Anjelista Raphael Urassa
102. Anna Abela Munyagi
103. Anna Azael Mndeme
104. Anna D. Makalla
105. Anna Daudi Mlata
106. Anna Eliezer Masasi
107. Anna Ezekiel Mhamba
108. Anna Godson Lesika
109. Anna Godson Lesika ITF Wesley Francis Assey
110. Anna Onesmo Meena
111. Annahcareen Bright Naiman
112. Annascola Kimbita Sannda

113. Anne Enrico Figueiredo
114. Annete Sila Msuya
115. Anthony Isaya Nduye
116. Antipas Francis Massawe
117. Antony Joseph Shine
118. Anythony Samson Ng'walinda
119. Appolonia Blazius Mwaluwanda
120. Arafa Ally Nyangomo
121. Arkad Safari Gishman
122. Arnold Godwin Tarimo
123. Arnold Kidua Makinda
124. Artilio L. ITF Joshua Mbugunza
125. Arusha Cooperative Union Ltd
126. Asha Abdallah Ramadhani
127. Asha Abdallah Ramadhani ITF Juma Omar Lweno
128. Asha Abdallah Ramadhani ITF Maisara Omar Lweno
129. Asha Said Guruli
130. Ashukuriwe Moses Kirenga
131. Asna Hamisi Majala
132. Ason Sentara Nzowa
133. Athanas S. & Akwilina Chenya
134. Athman Amin Mwashwa
135. Athuman Omar Tundwi
136. Atmosi Saba Massawe
137. August Benedict Kowero
138. August Peter Mushi
139. Augustine Alphonse Ngowi
140. Augustine Mugenyi Mathias
141. Augustino Jonas Mwogosi
142. Ayoub Amos Mtafya
143. Ayoub Athuman Wakanai
144. Ayubu Sunguyani Laizer
145. Aziza Ally Kimaro
146. Bainasi Wamunza
147. Bakari Dhihirini Mrindoko
148. Balimi Saccos Limited
149. Baltazar Zakayo Kaaya
150. Balthazar Sipiasi Kitali
151. Baraka Christopher Bitebo
152. Baraka D. Stephano
153. Baraka Matokeo Manono
154. Baraka Rama Mtunga
155. Bartholomew Basimaki
156. Basil Paul Ndebarika Shayo
157. Batroba Lekule Akyoo
158. Beata Twinaemigisha Kilama
159. Beatrice James Dafa
160. Beatrice Njau Josephy
161. Beatrice Oscar Killiwe
162. Beatrice Peter
163. Beatrice Roman Mtenga
164. Beda Barnos Labule
165. Benedict Mkahe Shayo
166. Benedictor Revocatus Ngilisho
167. Benjuda H. Laiser
168. Benson Petro Kitalula
169. Bernadetha Nkuu
170. Bernard Augustino Kikoti
171. Bernard Cornel Kilembe
172. Bernard Malimi Kazungu
173. Bernard Wilson Charo
174. Besetina Axweso Fisso (Admin)Livingstone Elidaima Samu(Deceased)
175. Bhavit Kamalnayan Bhatia
176. Bigeso James Makenge
177. Blanka Exsuper Shayo
178. Boaz A. Mwaikambo
179. Bonaventura Juma Mtei
180. Boniface Benedicto Mweshumbi
181. Boniface Maneno Mzole
182. Boniphace Raphael Musomi ITF Elizabeth Boniphace
183. Bosco Mohamed
184. Bruno Simon Mwogofi
185. Calvin Bahati Richard
186. Calyist Basil Kavishe
187. Caren Living Assey
188. Carisma John Sebastian ITF Glibert Joseph Assey

189. Caroline Amour
190. Caroline Lotto Mollel
191. Caroline Mathew Lyatuu
192. Caroline Mathew Lyatuu ITF Moureen Elia Endeni
193. Caroline Simon Kakwezi
194. Caroline William Sekule
195. Carolyn Nelson Lyimo
196. Casto Cosmas Mushi
197. Castor Joseph Kisweswe
198. Catherine Goodchance Makundi
199. Catherine Kulwa Ibambasi
200. Catherine Mhina
201. Catherine Ndesheo Ngaleo
202. Catherine Pius Lyimo
203. Cecilia Lawrence Mfuse
204. Cecilia Salvatory Hinju
205. Cecilia Samuel Mayalla
206. Cecylia Mathias Shirima
207. Charles Daniel Mkumbo
208. Charles Daniel Mkumbo
209. Charles Edenson Kyizi
210. Charles Ezekiel Nnko
211. Charles Jacob Msemwa
212. Charles Kaluse Msuya
213. Charles Lembris Lucas (Admin) Lembris Lucas Laizer (Deceased)
214. Charles Norbert Muzanila
215. Charles Steven Mngazija
216. Chausiku M Salum
217. Chiku Athuman Issa ITF Lulu Hemedi Issa
218. Chiku Issa
219. Chiku Issa Issa
220. Chrispine Gervas Mboya
221. Christer Lawrence Mapunda
222. Christian Ephraim Kileo
223. Christina Gidori Zelote
224. Christina Sifael Mbise
225. Christine Christopher Moshi
226. Christopher Francis Kombe
227. Christopher Jonas Mollel
228. Christopher Joseph Mbena
229. Christopher Wilbard Ulomi
230. Clavery Kasongi Mkwawa
231. Clemence Philip Tesha
232. Coletha Boniface Nyaki
233. Colman Deocar Shao ITF Colman Deocar
234. Consolata Thomas Nagai
235. Cornel Meseyeck
236. Cornell Paul Massawet
237. Cosmas Peter Mushi Takule
238. Cosmas Sebastian Mushi
239. Cosmas Stephen Msema
240. Cosmas Vincent Swai
241. Cosmas Vincent Swai ITF Anold Sabas Anold
242. Cyprian Matola Mwandenga
243. Damas Beda Mboya
244. Damas Beda Mboya ITF Bedda Mzee (Deceased)
245. Damas Kornel Mizambwa
246. Damas Paul Malamsha
247. Dan Yona Temu &/Or Sara Mkesa Temu
248. Danford Mwemenzi Byemerwa
249. Daniel Bonaventura Salekio
250. Daniel David Kijo
251. Daniel Josiah Amani
252. Daniel Stanley Kimasso
253. Daniel Theoflo Mbise
254. Daniel Thobias Mayala
255. Daphine Joachim Kipuyo (Admin) Gabriel Joachim Kipuyo (Deceased)
256. Datus Gerald Rutashobya
257. Daudi Esmaili Mchala
258. Daudi Justine Milamo
259. Daudi S Mponzi
260. Daudi Shafii Msuya
261. David Innocent Mwinuka
262. David Joel Maduhu
263. David Shija Minene
264. David Simon Sunga

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|---|--|
| 265. Dawson.A Kaaya | 303. Eddah Winston Mleche |
| 266. Dayness Samwel Moshia | 304. Edgar Elias William |
| 267. Delvine Felix Kilewo | 305. Edgar Laurean Mushuga |
| 268. Dennis Damian Ruhinda | 306. Edger Amiri Mshana |
| 269. Dennis Kipanga Tesha | 307. Edison Damasen Mujwauzi |
| 270. Dennis Sigismund John | 308. Editha Peter Kaplwela |
| 271. Deodatus Lucas Kinawiro(Admin)Florida Pancras Maji(Deceased) | 309. Editha Simon Petro |
| 272. Deograsias Protas Haule | 310. Edmund Kasango Munyagi |
| 273. Deogratias Damian Ruhinda | 311. Edson Demetrion Mahela |
| 274. Deogratias Gemini Mushi | 312. Edvester Onai Yambazi (Admin) Of Onai Musa Yambazi(Deceased) |
| 275. Deogratius Joseph Massawe | 313. Edward Alfred Kitomari |
| 276. Deogratius Missana Chrispine | 314. Edward Alfred Peter |
| 277. Deusdedit M. Rugangila | 315. Edward Andrew Otieno |
| 278. Devota Michael Mlay | 316. Edward Anthony Mwesiumo |
| 279. Diah Loth Diah | 317. Edward K. Sanda |
| 280. Diana Estomih Kimaro | 318. Edward Magoti |
| 281. Diana Geoffrey Njau | 319. Edward Sikorei Mevaashi |
| 282. Diana Raphael Kyara | 320. Edwin Calvin Lyaro |
| 283. Dicholile Jamila Warsh | 321. Edwin Deus Mashola |
| 284. Dickson Ephraim Lema | 322. Edwin Ponsian Kaigoma |
| 285. Dickson Robert Kitomari | 323. Efrahim Vicent Nkya |
| 286. Digitian Investment Incorporated | 324. Elard Mathayo Dimoso |
| 287. Dinah Gerald Nkya(Admin) | 325. Eleutheri Kalisti Sukums |
| 288. Dionisia Samson Sarakikya | 326. Elia Nelson Mtwewe |
| 289. Dismas Raphael Ntabindi | 327. Eliameshinda William Kyungai |
| 290. Dismas Simwela Kamande | 328. Elianchea Meriananga Machenje |
| 291. Domician Rogacian Njau | 329. Elias Amos Ringo |
| 292. Domini Noah Mshana | 330. Elias Gabriel Kilevo (Admin Of) Monica Loi Gabriel Kilevo(Deceased) |
| 293. Domini Yose Ulomi | 331. Elias Sila Mariki |
| 294. Dora A Salakana | 332. Eliatirisha Afraeli Kimuto |
| 295. Doreen Erick Makundi ITF Lincoln James Mgani | 333. Eliawira Somi Pallangyo |
| 296. Doreen Erick Makundi ITF Linos Leonard Mushi | 334. Elibarick Geoffrey Kamara |
| 297. Dorothea Xavier Kinyonto | 335. Elibariki.L Kivuyo |
| 298. Dorothy Liberatus Mtenga | 336. Elifasi Godwin Nassari |
| 299. Dr Aisa Nkya Muya | 337. Elifuraha Loy Kambei |
| 300. Dr. Charles Stephen Kimei | 338. Elimeleck Endwasen |
| 301. Ebenezer Fredson Moshi | 339. Elinaita Humphrey Mrema |
| 302. Ebenezer Paul Mlay | 340. Elinjidea Lyimo Sungusia |

341. Elionora Julius Massawe
342. Elirehema Yona Akyoo (Admin) Of Yona Seth Akyoo (Deceased)
343. Elisamiah Lucas Mmari
344. Elisante A. Ulomi
345. Eliza Peter Temu
346. Elizabeth A Mallya
347. Elizabeth Augusto Kaluzi
348. Elizabeth Christopher Manumbu
349. Elizabeth Megiroo Mbalakai
350. Elizabeth Sabas Massawe
351. Elliet Priscilla Sikawa
352. Elly A. Laizer
353. Elmina Paul Kessy
354. Emilian Paschalis R. Busara
355. Emilian Paschalis Rugemalira Busara
356. Emiliana Mathew Tibenda
357. Emmanuel Andrew Matunda
358. Emmanuel Anthony Uisso
359. Emmanuel David Shilatu
360. Emmanuel Elias Mritta
361. Emmanuel Elibariki Nzota
362. Emmanuel G Mgoma
363. Emmanuel Hauli Chaburuma
364. Emmanuel Madakila
365. Emmanuel Paul Mlay
366. Endeshi Simon Marunda
367. Eneah Naimani Mfinanga
368. Engelbert Linus Chuwa
369. Enos Ladislaus Salema &/ Or Elizabeth Henry Riwa
370. Epaphras Epimaki Mtenga
371. Epifania Festo Kilawe
372. Epimael Gideon Nnko
373. Epimark David Tarimo
374. Erasto Eliahu Mollel
375. Erasto Mbulingwa Shenkalwa
376. Erasto Michael Gwimile
377. Erick Gabriel Masuki
378. Erick John Mchembe
379. Erick Thomas Tonelo
380. Erinestina Emmanuel Mrosso
381. Erobiam Elisaria Mwashu
382. Ester Alexander Ntonge
383. Ester Joseph Mabenga
384. Esther Gabriel Mandara
385. Esther Dambal
386. Esther Kileo Kitoka
387. Esther Leonidas Gama
388. Esther M Nkuba
389. Estomih John Antony
390. Eunice Emanueal Mmari
391. Eunice Philemon Mulokozi (Admin) Robert L. Mulokozi(Deceased)
392. Euphrosia Gasper Fundi
393. Eusebia Anthony Sachore
394. Eusebia Michael Sangano
395. Eusebius Andreas Mwinuka
396. Eva Bethuel Mtega
397. Eva J. Mwaigomole (Admin) Jaffari Mwaigomole Mpoki (Deceased)
398. Eva Mwamloka Kapoja
399. Evaline Simon Mlay
400. Evalyne January Munishi
401. Evans Daniel Mwaipopo
402. Evans Herman Lushaka (Admin) Of Paulina Mukamara Lushaka (Deceased)
403. Evelyne John Mushi
404. Evetha Peter Matemu &/Or Liberatus Andrew Mmbando
405. Evodi Kereti
406. Fabian Nyambwa Mattaba (Admin) Michael Mattaba (Deceased)
407. Fadhili Richard Mwakimage
408. Faitina Ramadhani Mushi
409. Familia Ya Mussa Hassan Mbura
410. Fanuel Elisa Mlacha
411. Faraja Zakayo Naiman
412. Fatuma Shabani Tesha
413. Fausta Benedict Lema
414. Fausta Michael Urassa
415. Faustin Calist Assey
416. Faustin Rweshabura Kamuzora

- | | |
|--|---|
| 417. Fazle Abbas Mohamedhusein Parpia | 455. George Cassian Njunde |
| 418. Fazleen Mohsin Somji | 456. George Chesam Mhumbe |
| 419. Febrona Bernard Minja | 457. George Godwin Benard |
| 420. Fedrick Daniford Luhanga | 458. George Karwani Mbyazita |
| 421. Felician Stephen Maro | 459. George Ngatta Rubugu |
| 422. Felix Albert Kilewo | 460. Gerald Balakamwia |
| 423. Felix Kanyotoka Mtawa | 461. Gerald Kiraia Samba |
| 424. Festo Frank Moshi | 462. Geraldina George Pamba |
| 425. Festo Tumbotele Kilawe | 463. Geraldine Kokwenda Mwijage |
| 426. Festo Y. Keto | 464. Gervas Abel Mweta |
| 427. Flora Asagwile Mwaigomole ITF Edward H Ndambala | 465. Gervas Efreem Matowo |
| 428. Florence James Teri | 466. Gervas Luguga Bujashi |
| 429. Florian .S. Rwegoshora | 467. Gervas Paul Lufingo |
| 430. Florida Amri Rugakingira | 468. Gerwin Matei Lihanjala |
| 431. Fortius William Muhikambele Rutabingwa | 469. Getruda Joseph Ibrahim |
| 432. Fortunata ITF Honest Massawe | 470. Getrude Johnson Paul |
| 433. Fortunata Julius Massawe | 471. Ghuhen Reuben Mtaita |
| 434. Fortunatha Masalu Kisilla | 472. Gibson Hosea Munisi &/Or Matthew Gibson Munisi |
| 435. Francis Allan Salimia | 473. Gideon Abraham Kyungai |
| 436. Francis Misso Ngassa | 474. Gideon Martin Kapange |
| 437. Frank Onesmo Kitomari | 475. Gidion Athuman Kajoleka |
| 438. Frank Focas Minja | 476. Gidion Emanuel Malleck |
| 439. Frank Julius Mollel | 477. Gift Elbariki Mollel |
| 440. Frank Martin Masawe ITF Sia Mathew Lyimo | 478. Gilbert John Lwaho |
| 441. Frank William Lweja | 479. Gilbert Kateti Sarungi |
| 442. Freckson Nicholas Mlay | 480. Gilbert N. S. Nyamshas |
| 443. Frida Sadiki Machange | 481. Gilbert Rabi Nkya |
| 444. Fridolin Mbunda | 482. Gladness Alex Kileo |
| 445. Frimin Michael Assey | 483. Gladness Alex Kileo |
| 446. G & G Investment | 484. Glory Elijah |
| 447. Gabriel Attaliay Mukuna Mollel | 485. Glory Expery Mwanyika |
| 448. Gabriella Bwigane Kaisi | 486. Glory Expery Mwanyika ITF Orley Henry |
| 449. Gak Patel & Co. Ltd | 487. Glory Langidare Mollel |
| 450. Gasiano Senzighe | 488. Goden Mwakyoama |
| 451. Gaspary Ephraim Mwakatuma | 489. Godfrey . M . Kamugisha |
| 452. Gastor Nicephory Kikuji | 490. Godfrey Joel Ngurah |
| 453. Geoffrey Leonard Nyamwihula | 491. Godfrey Leonard Tulambwa |
| 454. George Calistus Mahombo | 492. Godfrey Mariki |

493. Godfrey Memirieki Mollel (Admin) Joel Saitoti Tarakwa (Deceased)
494. Godmercy Damas Woisso
495. Godfrey Esmail Ngowo
496. Godson Richard Rulasuma
497. Godwin Alisa Ayo
498. Godwin Ernest Mnzava
499. Godwin Kanangira Nassary
500. Godwin Zephania Tarimo
501. Golden Melkiory Kavishe
502. Goodluck Bilasi Mato
503. Goodluck Casmir Ramban
504. Goodluck Elias Tesha
505. Gosbert Begumisa Blandes
506. Gosbert Blandes
507. Grace Byera Mjungu
508. Grace Emmanuel Balele
509. Grace Exaud Temu
510. Grace Gerald Mtenga
511. Grace Kimaro
512. Grace Loshilaa Laizer
513. Grace Nathan Simwinga
514. Grace Peter Mbonea Mkiramweni(Admin) Che-Chihwalo J.C Ndalama(Deceased)
515. Grace Rogathe Meena
516. Grace.M Masinde
517. Graceana Paulo Mihambo
518. Grea Martin Mollel
519. Gregory Aloisi Mboya
520. Gregory Tadeo Nyambala
521. Gulf Electrical Works
522. Gwantwa Kyangwe Frank(Admin) Frank Andwele Mwantwebe(Deceased)
523. Habakuki Hussien Makao
524. Hadija Abdul Mwinyidaho
525. Hafsa A Msonga
526. Hafsa Abdul Msonga
527. Haikase Elisante Matilya
528. Haji Haruna Nkya
529. Hakeem Seif Ally
530. Halima Hamisi Buda
531. Halima Hussein Malela
532. Hamida Ubwa Mamboya
533. Hamis Hassan Liana
534. Hamis Maulid Lyoba
535. Hamisi Hussein Samuli
536. Hamisi Selemani Mkalla
537. Hamza Abdu Nyenzi
538. Hannah S. Mawolle
539. Happiness Kisika Kaiza
540. Happiness Silas Mlaki
541. Happiness Simbaufoo Nkya
542. Happyson Fanuel Mollel
543. Hasnain Murtaza Dinani
544. Hassan Issa Mnzava
545. Hassan Mohamed Abdi
546. Hawa Abdi Sasya
547. Hawa And Charles Tundui
548. Hawa Suleiman Mkwela
549. Helena Robert Msompola
550. Hemedi Issa Hemedi
551. Henry & Mrs Leah Mwakyoma
552. Henry Josephat Makaka (Admin) Of Josephat Mutashoby Makaka (Deceased)
553. Henry Samwel Shimo
554. Heri Loiti Ngohelo
555. Herman Daniel Kweka
556. Herry Meinrad Kiwaya
557. Hery Edson Mwidunda
558. Hidaya Amiri Mchomvu(Admin) Zuberi Mchomvu(Deceased)
559. Hilda Mahuto Shenyagwa-Noor
560. Hilda Marco Rabi
561. Hilda Raphael Baruti
562. Hiram Waweru Mungai
563. Honest Julius Massawe
564. Honori Sawero Shirima
565. Hossana Paul Mlay
566. Hulda Martin Kipuyo
567. Humfrey Mkiro Mrema

- 568. Huruma Eutropia Kweka
- 569. Hussein Idris Sheuya
- 570. Hussein Rukokerwa Noor
- 571. Hussein Shaaban Lorene
- 572. Ibrahim Amulike Mwangalaba
- 573. Ibrahim Amulike Mwangalaba ITF Amulike Gwandumi
- 574. Ibrahim Shifao Shifao
- 575. Iddi Hamisi Mfangavo
- 576. Iddi Juma Wakulichombe(Admin) Juma Salum Wakulichombe(Deceased)
- 577. Iddi Mohamedi Kibasu
- 578. Iddi Rajab Chongi
- 579. Idephons Saveri Msoma
- 580. Imelda Charles Nyamsekela
- 581. Immaculata Isaac Kadyanji
- 582. Innocent Exaud Nkya
- 583. Innocent Ladislaus Temba
- 584. Innocent Norasco Sanga
- 585. Innocent Thomas Pacho
- 586. Inviolata Karoli Lekule
- 587. Ipyana Ntuli Mwasamboma
- 588. Irene Eneah Naiman
- 589. Irene John Ndasi
- 590. Irene Peter Mauki
- 591. Irene Thomas Temu
- 592. Isaac Anyingisye Mwasubila
- 593. Isaac Kayetan Nditi
- 594. Isaac Lyampinga Mgwassa
- 595. Isaac Zakaria Laraa
- 596. Isaack Luiham Lyimo
- 597. Isabella Daniel Mwampamba
- 598. Isack David Mwanga
- 599. Isaya Awariywa Kyungai
- 600. Ismail Lotha Laizer
- 601. Israel Charles Tarimo
- 602. Israel H. Noah
- 603. Issa Rashid Hamid
- 604. Issa Selemani Mwenda
- 605. Issa Simba Banka
- 606. Iteko Rural Primary Coop Society
- 607. Itikisaeli Elias Mungure
- 608. Izack Saiya Manang
- 609. Jacklina Richard Jackson
- 610. Jackson Paul Foya
- 611. Jackson Reynolds Kaheza(Admin) Hawa Ramadhani Kaheza (Deceased)
- 612. Jackton Achola Ochieng
- 613. Jacob Mwanadasi Mwalyepelo
- 614. Jacqueline Henry Lesika
- 615. Jacqueline Jessica Nyachiro Makokha ITF Alexis Rosa Misabo
- 616. Jacqueline Jessica Nyachiro Makokha ITF Luis Romeo Misabo
- 617. Jairos Yahya Fwimi
- 618. James George Salim
- 619. James Kasembe
- 620. James Mneesi Teri
- 621. Jane Anganile Lupogo
- 622. Janeth Joseph Kihanda
- 623. January Ambrose Mlee
- 624. Japhary Hassanaly Katura
- 625. Japhet Joseph Lukindo
- 626. Jarome Emilias Saninga
- 627. Jenipher Elibariki Tondi
- 628. Jenipher Telesphory Marealle
- 629. Jeremiah Elia Issavaya
- 630. Jeremiah Gerson Mbise
- 631. Jerry B Mwasu
- 632. Jesca Lotto Mollel
- 633. Jesca Nathan Mahela
- 634. Jessica Ernest Swai
- 635. Jimmy Geoffrey Mangesho
- 636. Joachim John Kessy
- 637. Joachim Julius Mdongwe
- 638. Joan Michael Meela
- 639. Joane Louis Kasuga
- 640. Joas John Rugemalila
- 641. Joel Sosthenes Nyenyembe
- 642. Joely Allphonice Meella
- 643. Johari Rushaka Kamugisha

644. John Africa Kavishe
 645. John Anael Mongi
 646. John Andrea Mukama
 647. John Faustin Matei
 648. John Kirita
 649. John Lemi Mwanga
 650. John Malamia Msaki
 651. John Masima Mugoya
 652. John Mejooli Lukumay
 653. John Mnason Msangi &/Or Happy Nickson Uswege
 654. John Reuben Kainkwa
 655. John Rumisha Massawe
 656. Johnbosco Paul Mtana Mushi
 657. Johnson Nicodemus Shirima
 658. Jonas Haule Bambo
 659. Jonathan Robert Mlay
 660. Jones Ainea Mola
 661. Jonh Gerald Mgonja ITF Mgonja Madline John
 662. Jose Aleona Kweka
 663. Joseph Anselmi Komu
 664. Joseph Bahati Francis Masha
 665. Joseph Bujaga Charles
 666. Joseph Calleb Weggoro
 667. Joseph Chaviruka Mrindoko
 668. Joseph Elimelik Mligo
 669. Joseph Ernest Gamba
 670. Joseph Francis Maji
 671. Joseph Joachim Meliyo
 672. Joseph Junior Chuchu
 673. Joseph K. Tesha
 674. Joseph Kimario Philemo
 675. Joseph Kway Mziwanda ITF Mary V.Goodlight
 676. Joseph Mwase Jengwa
 677. Josephat Patrick Mbilinyi
 678. Josephine Justin Moshi
 679. Josephine Lemoyan & Family
 680. Josephine Rodrick Kombe
 681. Josephine Stephen Msangi
 682. Joshua Kristian Kileo
 683. Josiah Lorivi Moirana
 684. Jotham Issaya Mwakimage
 685. Joyce Adam Mtoka(Admin)Baraka Bill Ruta(Deceased)
 686. Joyce Epimack Victory
 687. Joyce Samweli Msigwa
 688. Joyce Simon,David Maturlu
 689. Judith Yahaya Osward
 690. Julian Laurent Orauya
 691. Julieth Mashaka Madale
 692. Julieth Ngosa Nambeya
 693. Julieth Silao Msuya
 694. Julitha Andrew Temba
 695. Julius Mshiu
 696. Julius Nyakia Magabe
 697. Julius Sekere Kitomari
 698. Julius Wenceslaus Mrindoko
 699. Juma I. M. Kilangi
 700. Juma Mlang'a Seleman
 701. Juma Munyigomboli Kaundama
 702. Juma Omar Gerre
 703. Juma Ramadhani Selemani
 704. Jumaam Esmail Kalutu
 705. Jumanne Athumani Mnzava
 706. Jumanne Mgeni Mkwama
 707. Justice Albert Sayuki
 708. Justin Joseph Mashelle
 709. Justin Kasila Noah
 710. Justin Mirisho Nyari
 711. Justina A Mwanza ITF Hopejoanne Nerima Wandera
 712. Justo Samson Kileo
 713. Kaanankira Akyoo Peter
 714. Kagama Sadock Nkilaka
 715. Kailesh Kantilal Popat
 716. Kakuru Rubambura Katunzi
 717. Karansi Rural Savings & Credit Scheme
 718. Kasim Shabani
 719. Kathbert Sirona Kivuyo

720. Kati Mjuni
721. Katilo Anthony Waita
722. Kauwed Gamalel Shao
723. Kefa Msarie E. Urio
724. Kefa Msarie Enos Urio
725. Kelvin Manaseh
726. Kennedy Joseph Kazidi
727. Kesia Solomon Sabaya
728. Khadija Suleiman Hassani
729. Khalid Omari Ramadhani
730. Khatayi Lenny Andanda
731. Kilawe Holding Co. Ltd
732. Kimboka Pasian Stambuli
733. Kinoni Adam Wamunza
734. Kirama Aaron Urio
735. Kisasi Charles Kisasi
736. Kisha Samwel Begashe
737. Kiziba Wellington Ndyetabula
738. Koimere Agricultural Marketing Co-Operative Society Ltd
739. Kokubanza January Timanywa
740. Kwini Joseph Sanga
741. L. T. Kambei Investment Ltd
742. Lawrence Neema Mano
743. Lawrence Togolas Faya
744. Leah Anastazi Wantiko
745. Leah Yohana Mbembela
746. Lemali Singooi Samutana
747. Lemaso Semeite Lukumay
748. Lembris Saning'o Laizer(Admin) Saning'o Likindubulu(Deceased)
749. Lemunda Mussa Mungure
750. Leonard Chacha Kitoka
751. Leonard Peter Makwela
752. Leonce Ernest Oisso
753. Leonia Gaspar Lupoly
754. Leonidas Pancras Ishansha
755. Leopold Andrew Macheta
756. Leticia Joseph Selesi
757. Levison Yohana Kiula
758. Libina Paul Lukumay
759. Lightness Majembe
760. Lilian Charles Matinga
761. Lilian Charles Matinga ITF Dorcas Siaga Simba
762. Lilian Charles Matinga ITF Samson Siaga Simba
763. Lilian Israel Secha
764. Lilian Z. Mbasha
765. Lily Cleopa Lotakajaki
766. Lindi Development Fund
767. Linus Eliuta Kimilike
768. Liomon Singooi Samutana
769. Lodwick Salieli Leole
770. Loinyeye Loning'o Lucumay
771. Loisikigaki T. Kambei ITF Naanyuni L. Kambei
772. Loisikigaki T. Kambei ITF Naishoruni L. Kambei
773. Longinus Felix Mushi
774. Loning'o Loinyeye Lucumay
775. Losaisho.L Kivuyo
776. Lota Melamari
777. Lotha Merendei Salolo
778. Louis Yumatade Ndesingo
779. Lourenco Agnelo Gonsalves
780. Loy Thomas Sabaya
781. Loyce Chesamawe Ndobho
782. Lucas Faida
783. Lucas Linus Masiga
784. Lucas Mnyawi Ntandu
785. Lucia Alfred Ndongole
786. Lucy David Mlimwa
787. Lucy Samwel Mziray
788. Luka S.N. Mollel
789. Luku Weston Shipella
790. Lutengano Mwakalebela
791. Luther Eliuforo Mneney
792. Lwise Elimeleck Silaa
793. Lydia Matzindikiko Joachim
794. Lyne Thomas Ukio
795. Macky John Mneney

796. Magdalena Adam Komba
 797. Magoma Christopher Berre
 798. Magreth E. N. ITF Junior R. Almasi
 799. Magreth Elias Masaro
 800. Magreth John Lesso
 801. Magreth Thomas Olotu
 802. Mahanje Saccos
 803. Majidi Ahmadi Kapela
 804. Makia Ally Kimaro
 805. Makrina Michael Ngole
 806. Malewa Samwel Malewa
 807. Manase Elisa Ntaganda
 808. Manase Vilhem Shayo
 809. Manoj Gulabrai Patel
 810. Manow Anyisile Mwakijege
 811. Mara Nyamwhanga Nkombe
 812. Marcelina John Mponela
 813. Marco Constantine Kasuga
 814. Margaret M. Zaar
 815. Margaret Zephania Mollel
 816. Margareth Dennis Tesha ITF Kenneth Modest Tesha
 817. Margareth.J Mziray
 818. Mariam Athuman Kaimbe
 819. Mariam Athumani Ponda
 820. Mariam Bakari Chapila
 821. Mariam Shaibu Rajabu
 822. Marianna Paschal Balampama
 823. Marianne Adol Mutayoba
 824. Marion Nosi Msigwa
 825. Martha Hipolity Lyimo
 826. Martha Judith Maeda
 827. Martha Lang'dare
 828. Martha Narcise Mbaraka
 829. Martin Ditrach Tindwa
 830. Martin Jonas Mmari
 831. Martin Marijan Kizigha
 832. Martin Risha Mboya
 833. Marwa Mwita Matiko
 834. Marwa Nashon Nyang'ana
 835. Mary Beda Kessy
 836. Mary Casmiry Njuu
 837. Mary Constantine Njau
 838. Mary E Laiser
 839. Mary Evans Mpombo
 840. Mary Hakim Nyange
 841. Mary Mringie Mmbando
 842. Maryelizabeth Augustino Kimario (Admin) Of Liboria David Kisella (Deceased)
 843. Masalu Albert Gidda
 844. Mashiku Paul Majo
 845. Mathew Fanuel Masawe
 846. Mathias Abel Kingali
 847. Mathias Lukubanija Likenejo
 848. Mathias R. Mallya & Elizabeth R. Mallya (Admin) Raymond Lazaro Mallya (Deceased)
 849. Matilda C. Mujungu
 850. Matruda Godfrey Mapunda
 851. Maulid Hussein Said
 852. Maulidi Shabani Simba
 853. Mayenga Setta
 854. Maziwa Omari Mdoe
 855. Mbeya Coop. Union Ltd
 856. Mboka Adimin Mwakajila
 857. Mchiwa Chedego
 858. Medikezela Goodluck Gocara
 859. Melkiory Clavery Masatu
 860. Mengisen Onasaa Mbowe
 861. Merboth Shaibu Kapinga
 862. Mercy Cleopa Mushi
 863. Mercy Edward Masanga
 864. Meshack Loomoni Mollel
 865. Mganga Michael Sanyoka
 866. Michael Lawrence Meela
 867. Michael.M Sumari
 868. Mikidadi Masana Nashon
 869. Mikidadi Ramadhani
 870. Mohamed Abdallah Babu

871. Mohamed Ally Mozi
872. Mohamed Ramadhan
873. Mohamed S. Magarya
874. Monica Andy Mwamafupa
875. Monica Mona Nkwande
876. Monica Samanya Msaky
877. Monica Steven Lelo
878. Morand Tirukaizile
879. Morison B. Chale
880. Moses Thomas Baraka.
881. Mpoki Jonas Mwakangale
882. Mpokigwa J. Mwabukusi
883. Mr & Mrs Olairivan Mollel
884. Mr. Izack John Kimambo
885. Msagama Edmund Mpoto (Admin) Hellena Edmund Mpoto (Deceased)
886. Mtatiro Mgaya Masirikale
887. Muharram Salum Mchume
888. Mussa Abdallah Mruma
889. Mussa Amiri Utwagani
890. Mussa Yusuph Shaban
891. Mustafa Mohamed Jivanjee
892. Muya Nurdin Mgaza
893. Mwita Kyasi Charles
894. Nagai & Sons Enterprises
895. Naiman J. Varoya ITF Estate Of Ahada Kaiza Rushoke
896. Naishoki Lang'idare
897. Naomi Barnaba Letawo
898. Narcis Chande Lubamba
899. Narishwa Stephen Mshana
900. Nassoro Nassoro Lundenga
901. Nathanaeli Kiwandai Mungure
902. National Investments Plc
903. Ndahani Nyali Mwenda
904. Ndekariswa Isaki Manang
905. Ndeshi Gamaliel Kitomari
906. Neema Christopher Chamy
907. Neema Colman Riwa
908. Neema Gasper Kalole
909. Neema Langa'idare Masangwa
910. Neema P. Sablaki
911. Neemasson Paul Mwetta
912. Neliaspeace T Mwendwa
913. Nelson Gichohi Fratern Mboya
914. Nelson Jones Kimambo
915. Nemayan Samwel Kimbele
916. Nerei Albert Kyara
917. Nestory Mujuni Wilbard
918. Ngalai Leons Ngalai
919. Ngikundaeli Enoss Mghasse
920. Nh'ungulutale Nyanh'enga Welelo
921. Nicelyne Nicholas Kessy
922. Nicholas Iswesha Malando
923. Nicholas Mkelio Shao
924. Nicholus Andrew Ntobi
925. Nicodem Mwikwabe Karumbeta
926. Nicodemus Lazaro Kaaya
927. Nicodemus Pius Awett
928. Nicolaus Tinkamwesigile
929. Nisamehe A. King'homella
930. Nisile Christine Mollel
931. Nisile Christine Mollel (Admin)Raphael O. S. Mollel (Deceased)
932. Nkoswe Z. Noel
933. Nobert Charles Chaula
934. Noel Baraka Ngomeni
935. Noel Manase Secha
936. Noel Nkoswe
937. Noela Felix Kilewo
938. Noela John Mushi
939. Novat Deogratias Kaboigora
940. Novatus Andrew Urassa
941. Novatus Mhando Makunga
942. Nssf Employee Sav. & Cr. Soc. Ltd
943. Nuru Sengo Msengwa
944. Nyanso Bernard Masambaji
945. Nyanyanga Mussa Bohole
946. Obadia Anderson Peter

947. Olimpia Pankrasi Mshanga
 948. Omar Ndano Lweno
 949. Omari Hashim Kalokola
 950. Omary Hamisi Kaukaya
 951. Omary Sembuli
 952. Onesmo Jeremia Kitomari
 953. Otto Paul Temu
 954. Papius Nicholas Mwanakatwe
 955. Paris Simon Munishi
 956. Paskal Patris Laswai
 957. Paul Andrew Ndijenyene
 958. Paul Ayumwi Mlay
 959. Paul Issac Ndamanyilu
 960. Pendo Harry Msechu
 961. Pendo Merishy Mollel
 962. Pendo Mweni Kitula
 963. Peter Edward Xavery
 964. Peter Ezra Sirikwa
 965. Peter Kimaro Shange
 966. Peter Ndreywa Kyungai
 967. Peter Paul Masha
 968. Peterson Mwanga
 969. Philimon Zakayo
 970. Philip Sokoyo Mollel
 971. Pinieli Elitwaza Ngoda
 972. Pius Phillip Tesha
 973. Praygod Christian Bashaija
 974. Praygod Marco Shayo
 975. Pricilla G. Urio
 976. Prisca Banagi Russa
 977. Prosper Robert Mboya
 978. Protas Anato Kimario
 979. Pudensian Deocar Shao(Admin) Deocar Colman Shao (Deceased)
 980. Rachel Joram Metta ITF Malakai David Kweka
 981. Rachel Joram Metta ITF Mathew David Kweka
 982. Rahel John Axwesso
 983. Rajabu Adam Saidi
 984. Ramadhani Abdallah Kindunda
 985. Ramadhani Ahmed Karawa
 986. Ramadhani Amiri Maambe
 987. Ramadhani Bakari Hemedi
 988. Ramadhani M Zeggega
 989. Ramadhani Mzee Kaswa
 990. Ramadhani Salim Mgallah
 991. Ramadhani Thom Nyirenda
 992. Ramla Hamza
 993. Ramzan Ali Premji
 994. Rashid M. I. Mwanyoka
 995. Rashid Saidi Bakari Namkaa
 996. Rashid Salum Mateleka
 997. Raymond Godfrey Mandari
 998. Raymond Loinyeye Lucumay
 999. Raymond Mallo Chalula
 1000. Rebecca Obassi Katule
 1001. Regina Andrea Masolo
 1002. Regular Income Unit Trust Scheme
 1003. Rehema E Kamwela
 1004. Rehema Hassan Simbauranga
 1005. Rehema Pius Moyo
 1006. Rehema Uledi Mshana
 1007. Reliance Insurance Co (T) Ltd
 1008. Renalda M. Riwa
 1009. Respol John Kimei
 1010. Restuta Alfred Mmasy
 1011. Reuben Douglas Mwegoha
 1012. Richard Alinanine Kajigili
 1013. Richard Emil Mallya
 1014. Richard James Luhanga
 1015. Richard Malekela Dalingika
 1016. Richard N. Mulokozi
 1017. Richard Ndyamukama Mulokozi ITF Monika Kokunula
 1018. Richard Wolfram Mhule(Admin) Wolfram M. Mhule (Deceased)
 1019. Rita Alex Lyatuu
 1020. Ritha Carol Nyakasi (Admin) Of Barnabas Ndezi (Deceased)
 1021. Ritha Mgwassa
 1022. Robert Augustino Maile

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| 1023. Robert Mujuni | 1061. Salvatory Patrick Mlay |
| 1024. Robert Renovatus Lukuba | 1062. Samson Nyang'ana Muniko |
| 1025. Rogath Donath Shirima | 1063. Samuel Nyambeho Mtoka |
| 1026. Rogathe Cleopa Lotakajaki | 1064. Samwel Gaspar Zenda |
| 1027. Roldo Limited | 1065. Samwel Ngure |
| 1028. Romald Hendry Minde | 1066. Samwel Onesmo Mmbando |
| 1029. Roman Francis Malisa | 1067. Samwel Sadikiel Ngowi |
| 1030. Ronald Richard Mwangike ITF Richard Michael Mwangike | 1068. Samweli Daudi Ngalali |
| 1031. Ronilick Eli Kasambala Mchami | 1069. Sanya Juu Holdings(T) Ltd |
| 1032. Rose Daniel Yongolo | 1070. Sara Donald Mrema |
| 1033. Rose Haji Mwalimu | 1071. Sarah Adeni |
| 1034. Rose Hosea Mhadu ITF Adam Lulela Manase | 1072. Sarah Charles Sengerema |
| 1035. Rose John Aiko | 1073. Saumu Kibelo Kirari |
| 1036. Rose Mathew Mangi(Admin) Mathew Aiyona Mangi(Deceased) | 1074. Sawe Reuben Pallangyo |
| 1037. Rose Pantaleo Mutale | 1075. Scolastica Isack Shio |
| 1038. Rosemary Kiwelu Paspanofu | 1076. Scyprian Samweli Kimaro |
| 1039. Rosemary Nyange Kitomary(Admin) Semu Anton Kimuto (Deceased) | 1077. Sebastian Uffa Awet |
| 1040. Roxena Kisamo | 1078. Sekela David Mwakyusa |
| 1041. Rusesabagina Goodluck Rambau | 1079. Selestine Semwambi Mchome |
| 1042. Ruth George Njunde | 1080. Shaban Lorene Lagwen |
| 1043. Ruwaichi Beda Meela | 1081. Shaban Steven Zono |
| 1044. Rwechungura Themistocles Rwehumbiza King | 1082. Shabani Hassan Nditi |
| 1045. Sadam Hussein Zakaria | 1083. Shabu Maurus Makonyolla |
| 1046. Sadock Raphael Mollel | 1084. Sharif Issa Mwinyi |
| 1047. Safiel John Nkinda | 1085. Shauri Wilfred Marealle |
| 1048. Safina Abdallah Shayo | 1086. Shaymaa Majid Walii |
| 1049. Said Mohamed Mkunda | 1087. Shedrack Sifael Nnko |
| 1050. Said Seif Mohamed (Admin) Of Seif Mohamed (Deceased) | 1088. Shilimyaufoo Jonathan Munisi |
| 1051. Said Sudi Khassim | 1089. Shoda Fanuel Mlacha |
| 1052. Said Sumia Ngonyani | 1090. Shubi Felix Kajjage |
| 1053. Said.J Abdallah | 1091. Sia Anase Shayo |
| 1054. Saida Fredy Kileo | 1092. Siaeli Isidori Sarikoki (Admin) Isdori Miku Sarikoki (Deceased) |
| 1055. Saidi Mbwana Mkikima | 1093. Siah Richard Nyange |
| 1056. Saitoti Exaud Metili | 1094. Sifael Tarangei Mollel |
| 1057. Salim Adinan Mbonde | 1095. Sigfrida Manase Shirima |
| 1058. Salim Ally Omari | 1096. Silili Ananias Silili |
| 1059. Salma K Sembua | 1097. Simeon Charles Msemwa |
| 1060. Salome Aiwinia Koi Temu | 1098. Simforossa Manoo Mrosso |

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| 1099. Simion Simbujile Njole Or Amina Aron Ngunga | 1136. Theodora Joseph Laiser |
| 1100. Simon Kipuyo Likinjiye | 1137. Theopista Stivin Tarimo |
| 1101. Simon Meivaari Marunda | 1138. Thomas C. Francis T. Rauya |
| 1102. Singisi Meru Rural Coop. Society | 1139. Thomas Lisso Kasombwe |
| 1103. Siphael Silerian | 1140. Thomas Mathias Mlimaji |
| 1104. Sipora Shiwa Kimaro | 1141. Thomas Mujuni Kazimoto |
| 1105. Siri S Nkya(Admin) Sophia Rajab Nkya(Deceased) | 1142. Timothy Meshili Nyari |
| 1106. Siverian Simon Katarama | 1143. Tito Jeremia Kitomari |
| 1107. Soames Sembe Phares | 1144. Tom Gadiel Pendael Maeda |
| 1108. Solomon Ole Sabaya | 1145. Trevor Henry Musira |
| 1109. Solomon Kangala Mollel | 1146. Trifonia Stephen Marandu |
| 1110. Sophie Sadick Hassan | 1147. Tripway Limited |
| 1111. Sospeter Samwel Kaiga | 1148. Tumaini Akirwa Munisi |
| 1112. Stamphrey Bildard Lyatuu | 1149. Tumsifu Thaddeus Ragije |
| 1113. Stanley Ngokoni Kivuyo | 1150. Twaib Mussa Ginga |
| 1114. Stanley Wilfred Shayo | 1151. Vaileth Nicolaus Mwavika |
| 1115. Stanslaus Simbila Simbila | 1152. Valentina Laurence Makao |
| 1116. Stella Jonas Phillemon | 1153. Valerian Daudi Mbura |
| 1117. Stella Lister Maligana | 1154. Velda Z Sirikwa |
| 1118. Stella Victor Mlay | 1155. Veneranda F. Mushy |
| 1119. Stephen Joshua Mashishanga (Admin) Of Susana Zablon Mashishanga (Deceased) | 1156. Veryd. Katabaruki |
| 1120. Stephen Dunstan Mapunda | 1157. Vicent Bernard Msaki |
| 1121. Stephen Godfather Mmbaga | 1158. Victor Emilian Busara |
| 1122. Stephen Kasewa Masawe | 1159. Victor Elingia Minja |
| 1123. Stephen Lelo Mallya | 1160. Victor Fanuel Mdundo |
| 1124. Stephen Levi Mollel | 1161. Victor Felician Mutta |
| 1125. Suleimani Kigongo Lugiana | 1162. Victor Gilbert Mfinanga |
| 1126. Sunday Alfred Magembe | 1163. Victor S. Monge (Admin) M. M. H. Monge (Deceased) |
| 1127. Sydney Magulu Lugoe | 1164. Victor Shem Luinga |
| 1128. Sylvester Biseko Butobi | 1165. Victoria Lucas Mgalla |
| 1129. Tadei Paul Komu | 1166. Viden Clemence Remi |
| 1130. Tanu Ibrahim Deule | 1167. Vincent Bossie Yunami Magere And Adatus Vincent Magere |
| 1131. Tarcis John Ngolongolo | 1168. Vincent Cosmas Swai |
| 1132. Tasiana John Silayo | 1169. Wajidali Mohamedhusein Parpia |
| 1133. Tawari Sekere Kitomari | 1170. Wanzita Filemoni Mpinga |
| 1134. Teresia Masm Ng'asi | 1171. Watoto Fund (Watoto Unit Trust Scheme) |
| 1135. Thadeus David Kavishe | 1172. Wemaeli Aminieli Msechu |
| | 1173. Wenceslaus Sylvester |

- 1174. Widlerose Joshua Kileo
- 1175. Wilbard Leonard Rumoka
- 1176. Wilfred Josen Siria
- 1177. Wilfred Piniel Kivuyo
- 1178. William Paul Mawazo
- 1179. Wilson Sakeyan Zakayo
- 1180. Winfrida Clement Bundala
- 1181. Winfrida Joel Mbawile
- 1182. Witness Andrew Matula
- 1183. Witness Edward Ruheza
- 1184. Witness George Njunde
- 1185. Workers Development Corporation(T) Ltd.
- 1186. Yaato Clemence Lori
- 1187. Yasin Kihaku
- 1188. Yeulwise A Ulomi
- 1189. Yoana Zacharia Mamuya
- 1190. Yohane Alexander Massawe
- 1191. Yunivesta Elisamehe Moshi
- 1192. Yusufu Ally Mwangamila
- 1193. Yusufu Husein Charokiwa
- 1194. Yusuph Chacha Mahunda
- 1195. Yusuph Kitahi Saidi
- 1196. Yusuph Sadallah Maganga
- 1197. Zabibu Moshi Said
- 1198. Zablou Paulo Mantutu
- 1199. Zachariah Francis Mbata ITF Wisdom Zachariah Mbata
- 1200. Zainab Karama
- 1201. Zaituni Haruni Kweka
- 1202. Zakaria Ali Mzige
- 1203. Zakayo Lomayani Mollel
- 1204. Zakayo Timotheo Minyagato
- 1205. Zakile Aliponda Mfumbilwa
- 1206. Zephania Ole Megiroo Mollel
- 1207. Zerubabel Fathael Makundi
- 1208. Zuberi Bakari Masue
- 1209. Zuhura Hussein Shemng'ombe

1.0 OPENING OF THE MEETING

The Chairman of the Annual General Meeting, Dr. Ally Hussein Laay, opened the Meeting at 9:15 a.m. after the quorum was met. 75 per cent of Bank shares were represented at the time of opening of the Meeting.

2.0 TO APPROVE AGENDA OF THE ANNUAL GENERAL MEETING

Shareholders approved the agenda of the 28th Annual General Meeting as presented.

3.0 CONFIRMATION OF THE MINUTES OF THE 27TH ANNUAL GENERAL MEETING

- 3.1 The Chairman asked Shareholders with comments or amendments to their names to submit to the Secretary.
- 3.2 The Minutes of the 27th Annual General Meeting were approved as presented and signed by the Chairman and Secretary.

4.0 MATTERS ARISING FROM THE 27TH ANNUAL GENERAL MEETING

- 4.1 Shareholders deliberated on the Matters Arising from the 27th Annual General Meeting and noted the following:

4.2 DECLARATION OF DIVIDEND FOR THE YEAR 2021

- 4.2.1 The dividend of TZS 36 /=- per share was paid to shareholders who were in the register when it closed on 22nd April 2022 and payments were made from 13th June 2022 as resolved by the Annual General Meeting.

4.3 APPROVAL OF DIRECTORS' FEES FOR THE YEAR 2021

- 4.3.1 A fee of TZS 965,000,000 was paid to Board members and members of the four committees of the Board as resolved by the Annual General Meeting.

4.4 APPOINTMENT OF EXTERNAL AUDITORS

- 4.4.1 The audit company namely, Ernst and Young of P.O Box 2475, Dar es salaam, were appointed the External Auditors of the Bank and its subsidiary companies for year 2022 in accordance with the terms and fees outlined by the Board of Directors.

4.5 VENUE AND DATE FOR THE 28TH ANNUAL GENERAL MEETING

- 4.5.1 The 28th Annual General Meeting of CRDB Bank Plc was held on Saturday, 20 May, 2023 at the Arusha International Conference Centre (AICC), Simba Hall starting at 9.00 a.m. as resolved.

5.0 THE REPORT BY THOSE CHARGED WITH GOVERNANCE AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

- 5.1 The Report by Those Charged with Governance
The Board Chairman presented the Report and members noted the following:
- 5.1.1 The financial year 2022 continued to experience spill-over effects of global shocks, which included high commodity prices, the resurgence of COVID-19 in some countries, climate change, and high inflation. Despite these challenges, Tanzania's economy grew at an average rate of 5.2%, driven by agriculture, construction, and the transport sector.
- 5.1.2 The rising inflationary pressures constrained the monetary policy by heightening the inflation-growth trade-off. As a result, the Bank of Tanzania (BOT) lessened the monetary policy to align liquidity with monetary targets and safeguard the growth of economic activities. Extended broad money supply (M3) recorded an average growth of 11% during the year, while credit to the private sector grew by 21%.
- 5.1.3 Burundi where the Group operates its subsidiary, experienced high inflation reaching 26.6%, driven by food and transport costs. The situation was further compounded by foreign currency shortages, which impeded trade. During the 2022 financial year, the country's GDP averaged 3.6%, driven by a continued recovery of the agriculture and public investment sectors. The inflation rate is projected to decrease in 2023.
- 5.1.4 During the year under review, the Group upheld a focus on sustainable value creation, pointing resources towards high-impact initiatives and innovations in line with the long-term objectives. Specifically, the Group made considerable investments in deepening access to financial services through alternative channels, including expansion of the agency banking network (CRDB Wakala) and enabling account opening through mobile devices.
- 5.1.5 As a result of these investments, the Group achieved yet another major milestone by crossing the TZS 10 trillion balance sheet threshold. The milestone indicated the Group's growing financial strength in the region and the inherent potential, powered by a resplendent workforce and innovative propositions.
- Building Organizational Resilience**
- 5.1.6 The Group continues to adapt its model to the changing times to solidify its position in the market in line with the long-term ambitions. In this respect, the Board approved a new medium-term strategy, which aims to fuel the Group's

growth engines and make it the undisputed market leader. The strategy is expected to provide a new impetus and inspire renewed growth over the next three to five years.

- 5.1.7 The Group is developing an Environmental Social and Governance (ESG) Framework to broaden its sustainability agenda and foster long term growth. The framework is now in play, and alignment of strategy with ESG principles is in progress. Moreover, the new medium-term strategy, which took effect in January 2023, fully addresses the key areas identified in the framework.

Changes in the Board and Senior Management

- 5.1.8 The 2021 Annual General Meeting (AGM) re-elected Mr. Martin Stephen Warioba as an independent, Non-Executive Director and Mr. Abdul Ally Mohammed as Non-Executive Director representing shareholders holding below 1%. Both will serve for another term of three (3) years.
- 5.1.9 The Board approved changes in the senior management team in line with the Group's Human Resources policy. Mr. Boma Raballa, who served as Director of Retail Banking, was appointed the Chief Commercial Officer (CCO) after the retirement of Dr. Joseph Ochieng Witts. Subsequently, the Board appointed Mr. Bonaventura Paul to serve as Director of Retail Banking in an acting capacity. Mr. Godfrey Rutasingwa, who was serving as acting Director of Human Resources, was confirmed during the year to serve in a substantive capacity. The Chairman, on behalf of the Board of directors, thanked Dr. Joseph Witts for his service and wished him well in his retirement.

Investing in the Society

- 5.1.10 The Group continues to lead in addressing socioeconomic challenges through community projects and investments. During the year under review, the Bank invested over TZS 3.1 billion in social causes, aligning with the four strategic pillars - education, health, youth & sports, and environment. The biggest activity was the CRDB Bank Marathon, which attracted more than 6,000 participants and raised above TZS 1 billion towards supporting various social causes, including TZS 250 million extended to the Jakaya Kikwete Cardiac Institute (JKCI), TZS 220 million to CCBRT for mother and child healthcare, and the remainder amount channeled towards supporting cultural programs in Zanzibar.

Increasing Shareholder Value

5.1.11 The Bank endeavored to enhance the shareholder value by strengthening performance in key indicators. The good performance continues to inspire investor confidence as seen in the performance of share price at the bourse. The Bank's shares the highest counter for most part of the year and the biggest gainer with TZS 440.0 per share as at the end of December 2022. This represents a 203% growth from TZS 145.0 recorded in 2018, which was the first year of the Medium-Term Strategy.

Dividend Recommendation

5.1.12 The Board recommended to shareholders for approval a dividend of TZS 45 per share for the fiscal year ending December 31, 2022

Looking ahead

5.1.13 The Group is committed to strengthening its performance, leveraging the new medium strategy to explore new opportunities and frontiers within its anchor market Tanzania, Burundi and the Democratic Republic of Congo. The Group has made great strides in solidifying its position as a tier 1 bank in Burundi, just a decade after entry. The success of Burundi operations offers great lessons and insights for the regional expansion strategy.

5.1.14 In the 2023 FY, the Bank expects to commence operations in DR Congo having engaged with the administrative organs and created strong allies to support the take-off and subsequent growth in the populous nation.

Acknowledgements

5.1.15 The Chairman thanked shareholders and customers in Tanzania and Burundi, for choosing the Bank as their preferred partner in growth and Management and staff of the Bank for their commitment and efforts. He also acknowledged government authorities, regulators, the partners, and suppliers for their steadfast support.

5.2 CHIEF EXECUTIVE OFFICER'S REPORT

The Chief Executive Officer, Mr. Abdulmajid M. Nsekela, outlined achievements and measures undertaken by the Bank to improve performance and the business environment for the financial year ending 31st December 2022. The members noted the following:

- 5.2.1 During the year, the Central bank issued various regulations which include The Financial Leasing Regulations, Mortgage Refinance Companies Regulations, The foreign exchange Regulations. The Group is well placed to comply with laws and regulations and meet requirements to embrace the positive effects they will have on the industry, its customers, and other stakeholders.
- 5.2.2 In December 2022, the Central bank also issued a second draft of regulations on the implementation of Basel II and III on the computation of capital charges for market risk, capital charges for operational risk, capital charges for credit risk and Liquidity Requirement and Metrics. Implementing the regulations will affect capital by increasing Risk-Weighted Assets and decreasing available capital, which will deteriorate capital ratios.
- 5.2.3 The 2022 financial year was the final year of the strategy's implementation and the results achieved showcase the actual value of a sound strategy, complemented by dexterity of execution. Key interventions implemented to enhance efficiency and facilitate economic growth include:
- (i) Increasing productivity by optimizing resources to address cost levers.
 - (ii) Engendering prudent financial management
 - (iii) Automating key processes
 - (iv) Optimizing the workforce to guarantee value for money.
- 5.2.4 During the 2022 FY, the Group's PAT grew by 31% to TZS 351.4 billion, from TZS 268.2 billion reported in 2021. The growth is attributable to the Group's sustained efforts and initiatives to deepen access to financial services, which have expanded the customer base and unlocked new opportunities and a fresh potential of business in our markets.
- 5.2.5 The efforts to enhance the efficiency of operations continue to bear results with significant improvements in the cost of business, as reflected in the cost-to-income ratio, which has improved significantly from 66.7% in 2018 to 49.4% in 2022.
- 5.2.6 The Group implemented far-reaching reforms in its credit administration processes, leveraging technology to increase efficiency and ensure portfolio quality. Specifically, the automation of the credit processes enabled the Group to underwrite a good caliber of clients, effectively monitor facilities, efficiently manage delinquencies, and undertake swift recoveries. As a result, the Bank's asset quality has improved significantly, with the Group Non- Performing Loans (NPL) ratio moving from 8.5% in 2018 to 2.8% in 2022.

5.2.7 The Group continued to bolster its Burundi subsidiary, which led to better performance and the biggest profit recorded since its establishment in 2012. The subsidiary's post-tax profit increased 79.7% from TZS 12.8 billion in 2021 to TZS 23.0 billion in 2022, contributing 7.0% to the Group's profit.

5.2.8 The preparations to start the operations in the Democratic Republic of Congo were at the final stages and commencement of business operations is scheduled to be held within the second half of 2023.

Driving Financial Inclusion

5.2.9 As the market leader in Tanzania, CRDB Bank continues to play an active role in driving financial inclusion, which is an integral part of the Bank's growth. Over the past five years, the Bank has made various strategic interventions to deepen access to financial services, leveraging technology and the agency banking model to reach the underserved segments of the population. As a result, the Bank's customers have grown nearly three-fold from just about 1.5 million in 2018 to more than 3.4 million in 2022.

5.2.10 The Bank continued to invest in a robust digital banking platform that is in sync with the lifestyles of most of its customers and offers unrivalled convenience in the market. Currently, more than 95% of the transactions in our bank are occurring digitally. The agency network has grown exponentially from 5,457 wakala agents in 2018 to more than 28,241 in the 2022 FY.

5.2.11 Similarly, through specialized products and propositions such as the Machinga loan, Women Access to Finance (WAFI) and Malkia Account, CRDB Bank has continued to scale support underserved segments, further unlocking new growth opportunities.

Investing in Our People

5.2.12 The Bank continued to improve the human capital in readiness for attaining its goal of becoming the High-Performance Organization and creating an atmosphere that fosters excellence, creativity, and innovation. During this period, the Group focused on reforming the work environment, improving employee welfare, capacity building, and retooling its workforce. As a result, the Group introduced various strategic forums to drive employee engagements through sporting tournaments for different sports such as football and netball among other field activities. These initiatives have not only improved team synergy across the network, but also added impetus to the culture transformation program that we are implementing to fully transform our workforce.

5.2.13 During the year under review, the Bank rolled out a culture transformation program that is designed to drive a mindset change among employees and shape new perspectives that are aligned with the long-term ambitions. In the long term, the Bank targets to create propitious grounds for efficiently delivering essential HR services and ensuring that all employees and HR processes work in close alignment to build customer connectivity, innovation, and talent capabilities across the organization.

5.2.14 The Group continues to make purposeful investments in understanding its human resource development challenges and priorities to create flexible and realistic action points for the organization,

Integrating ESG in Bank's Operations

5.2.15 The Bank has been actively involved in the climate action agenda and participated in both COP26 and COP27. As the country's sole accredited Direct Access Entity (DAE) with the Green Climate Fund (GCF), CRDB Bank is championing the green agenda in Tanzania, and has made significant contributions to the national ambitions, in mitigating the impact of climate change through climate adaptation.

5.2.16 The Group is in the advanced stages of rolling out the 200-million-dollar Tanzania Agriculture Climate Adaptation and Technology Deployment Program (TACATDP), which targets to benefit more than six million people over five years. Through the program, the bank will provide affordable credit to farmers engaged in climate resilient agricultural practices in line with climate action.

Prospects for the Future

5.2.17 The 2023 financial year marks the first year of the Group's new five-year strategy - themed 'Evolve', which means 'to grow gradually', but its derived meaning implies 'changing with the times.' EVOLVE means focusing on building the economy, generating sustainable value, and leveraging partnerships to drive growth and impact.

Appreciation

5.2.18 The Chief Executive Officer acknowledged the Shareholders, customers, partners, and suppliers for trusting the Bank as well as Management and staff of CRDB Bank for their continued commitment to keep the dreams of shareholders alive.

5.2.19 The CEO also acknowledged the Board of directors for its commitment and leadership and regulatory authorities and the Government for the strong support.

5.3 AUDITED ACCOUNTS FOR THE YEAR 2022

The Chief Financial Officer, Mr. Fredrick B. Nshekanabo, presented the Audited Accounts for the year ended 31st December 2022 and members noted the following:

Performance Overview

5.3.1 The Group's Profit After Tax (PAT) grew by 31.0% from TZS 268.2 billion reported in 2021 to TZS 351.4 billion. This positive movement represents a growth of 40.5% from TZS 64.1 billion reported in 2018 - the first year of the Medium-Term Strategy (MTS 2018 – 2022). The turnaround in performance over the period is a culmination of sustained reforms undertaken under the strategy, alongside the strategic investments geared towards enhancing service delivery and ensuring competitive returns to our shareholders. In the year, Return on Equity (ROE) increased from 22.0% in 2021 to 26.0%.

5.3.2 CRDB Bank Burundi S.A., which marked its 10th anniversary since opening its doors, posted a PAT of TZS 23.0 billion, representing an 79.7% YoY growth from TZS 12.8 billion recorded in 2021. The subsidiary's assets grew by 54.3% YoY to TZS 850.5 billion. Total deposits grew by 59.4% YoY to TZS 525.1 billion.

Balance Sheet Growth

5.3.3 The Bank's balance sheet registered a 31.8% growth from TZS 8.8 trillion in 2021 to TZS 11.6 trillion in 2022 and a cumulative annual growth rate (CAGR) of 41% over that last five years.

Loans and Advances

5.3.4 Net loans and advances grew by 36.4% YoY to TZS 6.9 trillion driven by strong growth in corporate loans, personal loans and Small and Medium Enterprise (SME) loans. Lowered interest rates in some key sectors resulted in higher demand for loans. In line with the MTS 2018-2022, the Group continued to implement strategies to ensure the quality of assets. The close relationships with customers have enabled the Bank to understand their unique challenges better and support them during difficult periods.

5.3.5 Non-Performing Loans (NPL) dropped from 3.3% in 2021 to 2.8% in 2022. The Bank's strategy to streamline credit underwriting processes and enhance oversight has strengthened its ability to manage portfolio risks and build a sustainable business.

Funding and Liquidity

5.3.6 During the year, the Group maintained sufficient liquidity to support business growth. The Group closed the year with a liquidity asset ratio of 27.0%, against the regulatory limit of 20.0%. Customer deposits grew by 26.4% YoY to TZS 8.2 trillion, reflecting successful deposit mobilization campaigns carried out in the year. The Group's primary source of funding during the year was deposits from customers which commands 80% of the total funding, equity 14% and borrowings 6%. The Current/Savings Account (CASAs) represented 83% of total customer deposits.

Capital Management

5.3.7 The Bank remains well capitalized to support its business growth. During the year under review, the Group continued to prudently manage its capital resources, selective growth of portfolio with high-yield and lower Risk-Weighted, and de-risking to ensure optimal utilization. We closed the year with a core capital ratio of 17.0% and total capital ratio of 18.5% while maintaining healthy buffers above the regulatory requirements of 12.5% and 14.5%, respectively.

Income Generation

5.3.8 The Group's time efforts to strengthen income continued to yield positive results with a 28% growth in operating income to TZS 497.7 billion. The growth was fueled by an increase in the net interest income, which grew by 15.5% YoY to TZS 745.8 billion, driven by the loan book growth. The Group's Non-Interest Income grew by 32% to TZS 437.9 billion, primarily due to a 28% YoY increase in net fees and commissions. The Group recorded a growth in client activity levels and transactional values in the alternative channels i.e., Sim-Banking, internet banking, and the agency network. In the year, the revenue collected from alternative channels grew by 33.4% as the Group enriched the digital functionalities and increased the number of active agents and merchants. Revenue from foreign currency (FX) dealings increased by 52.4% YoY to TZS 57.5 from TZS 37.8 billion in 2021 following the execution of strategic initiatives to increase the FX inflows into the bank.

Cost Saving and Efficiencies

5.3.9 The Group's operating expenses grew by a single digit at 8.1% to TZS 554.8 billion, resulting to efficiency ratio of 49.4%, compared to 55.3% reported in 2021. The single-digit growth results from the cost-optimization strategies, mainly

strict prioritization on spending, continued negotiations with suppliers and automation, which continues to increase the Group's efficiency in service delivery.

5.4 SHAREHOLDERS ADOPTED THE REPORT OF THOSE CHARGED WITH GOVERNANCE AND THE AUDITED ACCOUNTS AND DELIBERATED AS FOLLOWS:

- 5.4.1 **COMMENDED** the Board of Directors, Management and staff for commitment and professionalism to ensure the Bank gets profit, managing the Non Performing loans to 2.8, introduction of IMBEJU Programme to improve economic well being of the youth and women, establishment of CRDB Bank DR Congo subsidiary, enhancement of financial inclusion by promoting community banks and investment in agriculture to promote the country's economy.
- 5.4.2 **URGED** Management to manage operating expenses prudently, enhance profitability of the Bank and increase dividends paid to shareholders. **EXPLAINED** that the Bank has strengthened performance in key indicators and is implementing robust cost-optimization strategies to enhance profitability, which have translated to the increase in the recommended dividend.
- 5.4.3 **ADVISED** that adequate copies of the Bank's AGM prayer should be printed and insterted in the AGM folders distributed to shareholders. Noted that the Meeting should also observe one minute of silence to honour Shareholders who passed on in the previous year.
- 5.4.4 **OBSERVED** that Management should enhance security of its digital banking channels to guard against cyber crime. **EXPLAINED** that the Bank is always vigilant and has invested in a robust digital banking platform with enhanced security measures to counter cyber attacks.
- 5.4.5 **ADVISED** the Bank to consider opening branches between Holili and Himo in Kilimanjaro Region to serve more customers. **EXPLAINED** the Bank currently invests more in alternative banking channels such as Simbanking and Agency Banking and encouraged customers to fully utilise the services.
- 5.4.6 **OBSERVED** that the seminars organised by the Bank should mostly focus on expanding Shareholders' understanding and capitalization on investment opportunities. **EXPLAINED** that the Bank has been implementing various initiatives to enhance awareness of shareholders on investment opportunities and one of the initiatives is introduction of Uwekezaji Day.
- 5.4.7 **OBSERVED** that the Bank should be prepared for the ever evolving financial sector such as introduction of the digital currency. **EXPLAINED** that the Bank is vigilant and continues to monitor digital developments in the sector in collaboration with key stakeholders including Tanzania Bankers Association.

- 5.4.8 **OBSERVED** that the Bank should improve customer service and discard some unecessary requirements for opening accounts. **EXPLAINED** that the Bank has discarded stringent requirements to make it easier for customers to open accounts, noting that the improvements allows customers to open accounts digitally and secure their bank cards within one day.
- 5.4.9 **OBSERVED** that the Bank should continue to invest in cooperatives and revive AMCOS. **EXPLAINED** that the Bank actively supports community banks, exemplified by its backing of institutions like Tandahimba Community Bank Plc (TACOBABA) and Kilimanjaro Community Bank Limited (KCBL).
- 5.4.10 **ADVISED** the Bank to devise proper strategies to address dollar shortage in the economy to avert impact on foreign currency loans. The Chairman reassured shareholders that the Bank has contingency plans in place to mitigate any potential dollar shortage.
- 5.4.11 **INQUIRED** on updates regarding establishment of CRDB Bank DR Congo Subsidiary. **EXPLAINED** that preparations were going on well and the Bank had secured the required capital, license, Headquarter building and employment of staff and operations are expected to start in the second half of 2023.
- 5.4.12 **INQUIRED** on condolences offered by the Bank to the bereaved family members of a customer who has passed on. **EXPLAINED** that the Bank has special arrangement to console bereaved family members of customers who pass away. The Bank also consoles customers with bank account when their spouse pass away. The amount given is determined by the type of account held by a customer.
- 5.4.13 **OBSERVED** that the Bank should consider to present its Annual Report more concisely to reduce the number of pages for easy readership and portability of the Report. **EXPLAINED** that the members comment will be acted upon.
- 5.4.14 **COMMENDED** the retired Managing Director of the Bank Dr. Charles S. Kimei for laying a robust foundation for the continuous success of the Bank.
- 5.4.15 The Managing Director of CRDB Insurance Company informed Shareholders that the Bank has established an insurance company subsidiary in a bid to expand insurance services to cover sectors such agriculture and livestock in addition to the conventional insurance services such as life and motor insurance. The Bank will collaborate with the National Health Insurance Fund to offer health insurance to farmers.
- 5.4.16 The Chairman assured Shareholders that their comments and observations would be acted upon to improve overall performance of the Bank.

6.0 APPROVAL OF DIVIDEND FOR YEAR 2022

- 6.1 The Board of Directors **RECOMMENDED** dividend for the year ending 31st December 2022 to be TZS 45/= per share for shareholders who were in the register when it closed on 9th May 2023 and payments be made from 5th June 2023.
- 6.2 **RESOLVED** that dividend for the year ending 31st December 2022 be TZS 45/= per share for shareholders who were in the register when it closed on 9th May 2023 and payments be made from 5th June 2023.

7.0 APPROVAL OF DIRECTORS' FEES

- 7.1 The Board of Directors **RECOMMENDED** directors' fees for year 2023 to be TZS 965,000,000/= that will also be paid to members of the four current committees of the Board.
- 7.2 **RESOLVED** that directors' fees for year 2023 be TZS 965,000,000/= that will also be paid to members of four committees of the Board as recommended by the Board of Directors.

8.0 APPOINTMENT OF EXTERNAL AUDITORS

- 8.1 The Board of Directors **RECOMMENDED** an audit company namely Ernst and Young of P.O Box 2475, Dar es Salaam, to be appointed external auditors of the Bank and its subsidiary companies for year 2023 in accordance with the terms and fees to be outlined by the Board of Directors.
- 8.2 **RESOLVED** that the audit company namely Ernst and Young of P.O Box 2475, Dar es salaam, be appointed external auditors of the Bank and its subsidiary companies for the year 2023 in accordance to the terms and fees to be outlined by the Board of Directors.

9.0 ELECTION OF NEW BOARD MEMBERS

- 9.1 The Secretary informed Shareholders that two Independent Board Members, Prof. Neema Munisi Mori and Ms. Miranda Naiman Mpogolo were due for retirement in 2023 to allow for election after serving a three-year term and were eligible for re-election.
- 9.2 The Secretary presented the names of shortlisted candidates for election namely; Prof. Mori and Ms. Miranda (who stood for re-election) and Eng. Boniface Gissima Nyamo – Hanga and Ms. Joyce Nkini Iwisi. The voting was conducted both physically and digitally and all shareholders voted.

- 9.3 Results of election of Board Member to represent shareholders owning below 1% of Bank shares:

No.	Name of candidates	Number of votes	Percentage
1.	Prof. Neema Munisi Mori	1,678,122,338	49.43
2.	Ms. Miranda Naiman Mpogolo	1,516,367,075	44.66
3.	Ms. Joyce Nkini Iwisi	166,041,497	4.89
4.	Eng. Boniface Gissima Nyamo-Hanga	34,557,277	1.02
Total		3,395,088,187	100

- 9.4 The Chairman declared Prof. Neema Munisi Mori and Ms. Miranda Naiman Mpogolo Independent Board Members after they garnered 49.43% and 44.66% of the votes respectively.
- 9.5 The Chairman declared Ms. Joyce Nkini Iwisi to be on the reserve list.
- 9.6 Prof. Neema Munisi Mori and Ms. Miranda Naiman Mpogolo thanked shareholders for re-electing them for another three – year term and pledged to work closely with fellow Board Members and vowed to fully utilize their knowledge and experience to bring about positive changes to the Bank.

10.0 PROPOSALS FROM SHAREHOLDERS

The Chairman declared that there were no proposals that were received from shareholders.

11.0 ANY OTHER BUSINESS

There was no 'any other business' that was transacted.

12.0 VENUE AND DATE FOR THE 29TH ANNUAL GENERAL MEETING

- 12.1 Board of Directors **RECOMMENDED** the 29th Annual General Meeting of CRDB Bank Plc to be held on Saturday, 18th May 2024 at the Arusha International Conference Centre (AICC) in Arusha, Simba Hall starting from 9.00 a.m.
- 12.2 **RESOLVED** that the 29th Annual General Meeting of CRDB Bank Plc be held on Saturday, 18th May 2024 at the Arusha International Conference Centre (AICC) in Arusha, Simba Hall starting at 9.00 a.m.

13.0 CLOSING OF THE MEETING

- 13.1 The Board Chairman thanked shareholders and stakeholders who attended the Meeting and pledged that all issues and views raised during the Meeting would be acted upon by Management.
- 13.2 He acknowledged the Bank of Tanzania, Capital Markets and Securities Authority (CMSA) and Dar es Salaam Stock Exchange (DSE) for supervisory and regulatory roles for development of the banking sector and capital markets.
- 13.3 He thanked Board Members and welcomed the newly elected Board Members.
- 13.4 He commended CRDB Bank staff for the achievements and urged for enhanced efforts to ensure more success in future.
- 13.5 He commended the Secretariat for impressive organization of the Seminar and the Meeting.
- 13.6 The Chairman closed the Meeting at 03:30 p.m.

APPROVED

CHAIRMAN

SECRETARY

DATE

Agenda No. 4 MATTERS ARISING FROM THE 28 TH ANNUAL GENERAL MEETING OF CRDB BANK PLC HELD AT ARUSHA INTERNATIONAL CONFERENCE CENTRE (AICC) SIMBA HALL IN ARUSHA ON 20TH MAY, 2023

NO	MIN. NO	RECOMMENDATION /RESOLUTION	IMPLEMENTATION
1.0	5.4 REPORT OF THOSE CHARGED WITH GOVERNANCE AND THE AUDITED ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER 2022		
1.1	5.4.13	OBSERVED that the Bank should present its Annual Report more concisely to reduce the number of pages for easy readership and portability of the Report.	Management has separated Sustainability Report from the Intergrated Report. The Sustainability Report is uploaded on the Bank's website.
2.0	7.0	TO APPROVE DIVIDEND FOR THE YEAR 2022	
2.1	7.2	RESOLVED that dividend for the year ending 31 December 2022 be TZS 45/= per share for shareholders that will be in the register when it closed on 22 nd April, 2022 and payments be made from 13 th June, 2022.	Dividend for the year ended 31st December, 2022 of TZS 45/= per share was paid from 05th June, 2023
3.0	7.0	TO APPROVE DIRECTORS' FEES	
3.1	7.2	RESOLVED that directors' fees for year 2023 be TZS 965,000,000/= that will also be paid to members of four committees of the Board as recommended by the Board of Directors.	The directors' fees for the year 2023 was TZS 965,000,000/= that was also paid to members of four committees of the Board as recommended by the Board of Directors.
4.0	8.0 APPOINTMENT OF EXTERNAL AUDITORS		

NO	MIN. NO	RECOMMENDATION /RESOLUTION	IMPLEMENTATION
4.1	8.2	RESOLVED that the audit company namely Ernst and Young of P.O Box 2475, Dar es salaam, be appointed external auditors of the Bank and its subsidiary companies for year 2023 in accordance to the terms and fees to be outlined by the Board of Directors.	Ernst and Young of P.O. Box 2475, Dar es salaam, were appointed as the external auditors of the Bank and its subsidiary companies for the year 2023.
5.0	9.0	ELECTION OF BOARD MEMBERS	
5.1	9.4	The Chairman declared Prof. Neema Munisi Mori and Ms. Miranda Naiman Mpogolo as Independent Board Members.	The Bank of Tanzania has vetted the appointment of all the Board Members.
6.0	12.0 VENUE AND DATE FOR THE TWENTY NINTH ANNUAL GENERAL MEETING		
6.1	12.2	Venue of the 29th Annual General Meeting: RESOLVED that the 29th Annual General Meeting of CRDB Bank Plc be held on Saturday, 18th May 2024 at the Arusha International Conference Centre (AICC) in Arusha, Simba Hall starting at 9.00 a.m.	The 29th Annual General Meeting of CRDB Bank Plc will be held on Saturday 18 th May, 2024 at the Arusha International Conference Centre (AICC), Simba Hall starting at 9.00 a.m. as resolved.

Bw. Abdulmajid M. Nsekela
MANAGING DIRECTOR

Agenda No. 5. REPORT BY THOSE CHARGED WITH GOVERNANCE AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR 2023

5.1 ADOPTION OF THE REPORT BY THOSE CHARGED WITH GOVERNANCE

(The report will be attached in the AGM Booklet)

Shareholders are requested to receive and deliberate on the Directors' report.

5.2 ADOPTION OF THE AUDITED FINANCIAL STATEMENTS

(The audited financial statements will be attached)

Shareholders are requested to receive and deliberate on the Audited financial accounts for the year ending 31st December, 2023.

5.3 DIVIDEND FOR THE YEAR 2023

5.3.1 Proposal

Pursuant to the Bank's MEMARTS, the Board of Directors recommends dividend for the year ending 31st December, 2023 to be 50/= shillings per share to all shareholders in the register as of 13th May 2024 when the register will be closed and payments will be effected from 5th June 2024.

5.3.2 Required

Shareholders are requested to receive, deliberate and approve the recommendation of the Board of Directors that dividend for the year ending 31st December, 2023 be 50/= shillings per share to all shareholders in the register as of 13th May 2024 when the register will be closed and payments will be effected from 5th June 2024.

Agenda No .6 APPROVING THE DIRECTORS' FEE

6.1 Proposal

The Board of Directors recommends that the Directors' fee for the year 2024 be 965,000,000/= shillings which will also be used to pay members of existing four Board committees.

6.2 Required

Shareholders are requested to pass the resolution of endorsing the proposal of the Board of Directors that Directors' fee for the year 2024 be Tanzanian shillings 965,000,000/= which will also be used to pay members of the Board's existing four committees.

Agenda No. 7 APPOINTMENT OF AUDITORS

7.1 Proposal

The Board of Directors recommends the appointment of PriceWaterhouseCoopers (PWC) Dar es Salaam, as Auditors of the Bank's financial statements for the year 2024, on the terms and fees to be determined by the Board of Directors.

7.2 Required

Shareholders are requested to deliberate and approve the recommendation by the Board of Directors to appoint PriceWaterhouseCoopers (PWC) Dar es Salaam as Auditors of the Bank's financial statements for the year 2024, on the terms and fees to be determined by the Board of Directors.

Agenda No. 8 ELECTION OF THE MEMBERS OF THE BOARD OF DIRECTORS

8.1 The Bank's Articles require Board directors to serve for a period of three years and then seek re-election if eligible.

8.2 Shareholding Structure as at 01st March, 2024

No.	Shareholding Group	Percentage	No. Of Shares	Number of Board Members
1	Ten percent and above	34.3	894,828,676	3
2	Between one and ten percent	25.0	651,813,909	2
3	Below one percent	40.8	1,065,195,999	4
4	Independent	0	0	3
	Total	100.0	2,611,838,584	

8.3 This year Two Board members from different categories will retire.

8.3.1 Board Member representing shareholders owning shares above 1% and below 10%

- Mr. Gerald Paul Kasaato

8.3.2 Board Member representing shareholders owning shares below 1%

- Prof. Faustine Karrani Bee

8.4 Procedures

- Shareholders with less than 1 per cent shares (< 1%) will elect one member and those holding shares between one percent and 10 percent (1% - 10%) will also elect one member. Candidate in each category getting the highest number of votes according to existing slots will be declared Members of the Board of Directors. The candidates with the second highest number of votes in each category will be placed in the reserve list to replace the elected candidate in case he/she is not approved by the Bank of Tanzania or fails to join the Board for any other reason.
- Each candidate will be given three (3) minutes to introduce him/herself and answer questions from the members of the General Meeting.
- Voting will be by secret ballot and will carry the weight of number of shares held.
- The names of candidates who have won the election will be announced by the Chairperson of the Annual General Meeting.

8.5 Names of Candidates

8.5.1 Candidates for Board Member to represent shareholders owning shares below 1%

- Prof. Faustine Karrani Bee
- CPA Oswald M. Urassa

8.5.2 Candidates for Board Member to represent shareholders owning shares above 1% and below 10%

- Gerald Paul Kasaato

8.6 Credentials of candidates according to the Bank's Articles and guidelines of the Bank of Tanzania.

• Article 96 of CRDB Bank Articles

"Each of the directors appointed or elected shall be a person with knowledge and experience of either economics or financial matters or accountancy or legal expertise or rural development, agriculture or small-scale industries or co-operatives or any other equivalent qualifications. All directors appointed and elected shall be confirmed by the Annual General Meeting but such that their appointment shall not be effective until approved by the Bank of Tanzania."

- **Article 112 of CRDB Bank Articles**

112. The office of director shall be vacated if the director-
- 112.1 ceases to be a director by virtue of any provision of the Act or he becomes prohibited by law for being a director or becomes elected as member of parliament; or becomes an office bearing politician, or
- 112.2 Pursuant to the provision of the Act and B&FI Act, be disqualified or ceases to hold office or prohibited from acting as such; or
- 112.3 becomes bankrupt or makes any arrangement or composition with his creditors generally; or
- 112.4 becomes of unsound mind; or
- 112.5 resigns his office by notice in writing to the bank; or
- 112.6 is removed from office pursuant to section 193 of Act; or
- 112.7 shall for more than six consecutive months have been absent without permission of the directors from meetings of the directors held during that period and the directors resolve that his office be vacated.

- **Member of the board shall be appointed subject to approval by the Bank of Tanzania**

- **Section 7 Part II of Banking and Financial Institution Act 2006, No. 12 of 1991 Regulations - Character and Experience of Proposed members of the Board and Management Team.**

- (1) The Bank shall make an assessment as to whether the proposed members of the board of directors and senior management of a proposed institution are fit and proper persons. The quality and capability of board members and management shall be the most essential ingredient for a successful banking operation. Accordingly, applications for a banking licence shall undergo close scrutiny as to the character and experience of their proposed management and board members. The aforesaid assessment shall be conducted in accordance with the criteria set out in the First Schedule hereto.

The Bank shall evaluate and determine to the extent possible, that the proposed members of the board of directors and senior management team has the experience and ability to manage fund, credit evaluation, collection procedures, proper accounting systems, effective internal control, audit programmes and management of information systems.

These are essential areas. As such, the bank will review the curriculum

vitae or personal information/history of the proposed board members and management team. The Bank reserves the right to interview the proposed board members and the management team and may enquire as to past performance and reputation, skills including fund management, credit evaluation, collection procedures, proper accounting systems, effective internal control, capable internal audit programmes, and effective management information systems.

- **Regulation 7(3) of the B&FIA Internal Control and Internal Audit Regulations, 2014** stipulates that “the Audit Committee shall be composed of at least three non-executive directors. Two of whom shall be independent members having accounting, auditing or related financial management experience”.

Because of the need to separate the oversight roles, BOT requires that members of the Audit Committee should not be members of other committees. Accordingly, the number of independent members must be minimum three pursuant to B&FIA requirements.

- **The Banking and Financial Institutions (Internal Control and Internal Audit) Regulations, 2014. Section 3 Interpretation;** “independent director” means a director who-

- does not hold any executive or management position in a bank or financial institution;
- does not have, directly or indirectly, a significant interest in the bank or financial institution including any parent or subsidiary in a consolidated group with the bank or financial institution;
- has not been employed by the bank or financial institution or a banking group of which he currently forms part in any executive capacity for the preceding three years
- is not a member of the family of an individual who is, or has been in any of the past three years, employed by the bank or financial institution or the banking group in an executive capacity;
- is not a professional advisor to the bank or financial institution or the banking group;
- is free from any business or other relationship which seems to interfere with the individual's capacity to act in an independent manner; and
- does not receive remuneration contingent upon the performance of the bank or financial institution

- **The Banking and Financial Institutions Act, 2006; Section 3(b);** defines significant interest” as holding of five per cent or more of the voting shares of a bank or financial institution.
- **CMSA Guidelines which provide under guideline 4.5.1** that “the board shall establish an Audit Committee of at least three independent and non-executive directors who shall report to the board ... the Chairman shall be an independent or non-executive director”. The CMSA Guidelines apply to public listed companies in Tanzania.
- Members of the board shall be appointed subject to approval by the Bank of Tanzania

Agenda No. 9 PROPOSALS FROM SHAREHOLDERS

- (Proposals will be attached).

Agenda No. 10 ANY OTHER BUSINESS

- Discussions on Any Other Business by leave of the Chairman.

Agenda No. 11 DATE FOR THE NEXT ANNUAL GENERAL MEETING

Proposal

The Board of Directors recommends that the 29th Annual General Meeting be held on Saturday, 17th May 2025 at Arusha International Conference Centre (AICC) in Arusha.

Required

Shareholders are requested to approve the date and venue of the 30th Annual General Meeting be held on Saturday, 17th May 2025 at Arusha International Conference Centre (AICC) Arusha.

Agenda No. 13 CLOSING THE MEETING



SHAREHOLDER’S DETAILS

PLEASE COMPLETE IN BLOCK LETTERS

First Name:

Middle Name:

Surname :

CDS No:

Company : **CRDB**

Address :

Bank Account No:

Bank Name:

Bank Branch

Mobile phone No:

Mobile Network :

TIN Number:

Email Address: _____

Shareholders Signature: _____

Date : _____

SHAREHOLDERS FAQ's

1. Question: What procedures should a shareholder follow if he/she has not received Dividends?

Answer: Shareholder will fill in Shareholder details updation form and attach copy of valid ID (i.e., Voters ID, Driving License, NIDA, or Passport)

2. Question: Can a shareholder secure a loan using CRDB shares at CRDB Bank? Can shareholders secure loans by using their shares as collateral. Why should other persons be given loans and not shareholders?

Answer: The law restricts a shareholder to secure a loan against his/her CRDB shares as collateral as by doing so this would affect the Banks capital, shareholders can secure loans within the Bank by following other loan procedures. Moreover, shareholders can secure loans through other Banks by using their CRDB shares as collateral.

3. Question: What should be done when a shareholder passes away? how Can a spouse or heir have access to deceased shares? Can my shares transfer to another name?

Answer: When a shareholder passes away the administrator is advised to follow court procedures that guide the administration of the deceased estate. Once all court procedures are finalised the administrator needs to submit the following documents to any nearest CRDB Branch or through the Company Secretary:

- Application letter
- A letter from the Court stating the Administrator (form no IV)
- CDS Amendment form
- Copy of Death Certificate
- Minutes from the family meeting
- Identification of Administrator
- Bank payment receipt amounting to TZS 2,000/= paid to account number 015030595400 (CRDB Bank)
- Copy of Marriage/Birth certificate.
- Another method is to conduct the transfer through Dar es Salaam Stock Exchange Brokers (Licensed Dealing Members of DSE).

4. Question: Is there a time limit to hold shares before selling them?

Answer: A shareholder can sell his/her shares at any given time suitable for him/her as there is no specific time for Trading.

5. Question: Can a shareholder transfer shares to another person?

Answer: Yes, a shareholder is allowed to transfer shares to his/her immediate family that is father, mother, spouse and child by submitting the following documents to any CRDB Branch near him/her or through the Company Secretary:

- Application letter
- CDS Amendment form
- Private transfer form
- Copy of Marriage/Birth certificate (this is according to the relationship)
- Power of Attorney from Advocate
- Copy of Identification cards such as passport, voters ID and National ID
- Bank payment receipt paid to account number 015030595400.

6. Question: What procedures should a shareholder follow if he/she wishes to amend contact informations (Postal address, email, contact numbers and Bank details)

Answer: Shareholders can amend their information by submitting the following documents at any nearest CRDB Branch or through the Company Secretary:

- Application letter
- CDS Amendment form
- Bank payment receipt paid to account number 015030595400 (CRDB Bank)
- Copy of Identification Card such as passport, voters ID and National ID.

7. Question: Is a Shareholder allowed to buy shares available at the Dar es Salaam Stock Exchange adding to his/her current shares?

Answer: Yes a shareholder can buy shares available at the Dar es Salaam stock Exchange through visit DSE Brokers who will provide advice regarding buying and selling of shares or by visiting CRDB Bank.

8. Question: What are the guidelines to be followed by shareholders requesting to sell their shares?

Answer: Shareholder will be provided the rates of shares which are available for trading that is:

- Selling, buying and the shares that have been sold.
- Shareholder will fill in selling of shares form and fill in investor details.

- Responsible officer will inspect all forms before working on them.
- It is advisable to provide easy access contacts for feedback.

9. **Question:** What are the guidelines to follow for an Investor requesting to buy shares?

Answer: Shareholder will be provided the rates of shares which are available for trading that is:

- Selling, buying and the shares that have been sold.
- Shareholder will fill in selling/buying of shares form and fill in investor details.
- Investor will deposit funds into Brokers account that is at CRDB Bank.
- Payment should be done by Cash, cheque or transfer if the investors account is at CRDB account.

Payment through cheques is restricted if the amount exceeds ten million according to Bank of Tanzania regulations or else payments should be done through TISS (Tanzania Interbank Settlement System)



**Annual General Meeting Shareholders Feedback Form/
Fomu ya Mrejesho wa Mkutano Mkuu wa Wanahisa**

Jina / Name:

Mawasiliano / Contact

(Phone or email/ Simu au barua pepe):

Una akaunti CRDB Bank? Having an Account with CRDB Bank?

Ndio / Hapana / Yes/ No

1. Ulihudhuria kikao cha AGM mwaka 2023? Kama Ndio, Tafadhali jaza maoni yako hapa chini. Kama Hapana, Tafadhali endelea na swali namba 2.

Did you attend last year's (2023) Annual General Meeting? If yes, please share your experience below; and if no go to question 2

2. Je kuna lalamiko au pendekezo lolote ambalo halikufanyiwa kazi au hukupata mrejesho?

Did you raise any concern or complaint that is not resolved to date?

Kama Ndio, Tafadhali eleza hapa/ If yes please elaborate here

Una maoni au pendekezo lolote juu ya mfumo uliyotumika kukupatia taarifa (mf. barua pepe, barua n.k) ya kikao cha AGM?

Having received AGM and General Meeting information by emails, letter, and website, do you have any suggestions to improve the availability of information needed to attend our AGM?

Kama Ndio, Tafadhali eleza hapa chini / If Yes, please elaborate in the field below

3. Ulipata changamoto yeyote wakati wa; Did you face any challenges with;
 - Kujiandikisha kuhudhuria AGM/ Registration to attend the AGM
 - Kujiunga na Mkutano kupitia mtandao / Logging into the AGM link

- Ubora wa Sauti / Sound quality
 - Muonekano wa Waendesha Mkutano katika mtandao au televisheni / Quality of the online presentation
 - Kutumia Kipaza Sauti / Using microphone facility
 - Kupata kabla za Mkutano / Receiving the AGM documents
 - Lugha inayotumia / Language used
4. Mbali na changamoto tajwa hapo juu, je kitu gani kiboreshwe zaidi au umevutiwa zaidi katika Mkutano huu?

Do you have any suggestions or comments on how to improve our Annual General meetings in the future?

Kama Ndio, Tafadhali eleza hapa chini / If Yes, please elaborate

Tunashukuru kwa muda na ushirikiano wako.
Thank you for your time in responding to this survey questionnaire.

We'd love to hear

YOUR FEEDBACK

To give your opinion about the 28th General Meeting of Shareholders Scan the QR Code or send an SMS to the number below



Jinsi ya kuchangia Maoni

Toa maoni kwa njia ya ujumbe mfupi kwenda

15089

au



1. Scan QR code



2. Jaza fomu



3. Tuma