2026

CRDB BANK
The bank that listens

CRDB BANK PLC

Connecting Africa & Beyond

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1 Market Insights

A Macroeconomic Snapshot of Tanzania

Tanzania's macroeconomic fundamentals are healthy, with robust economic growth and stable prices, positioning the country as one of the fastest-growing economies in the SSA region

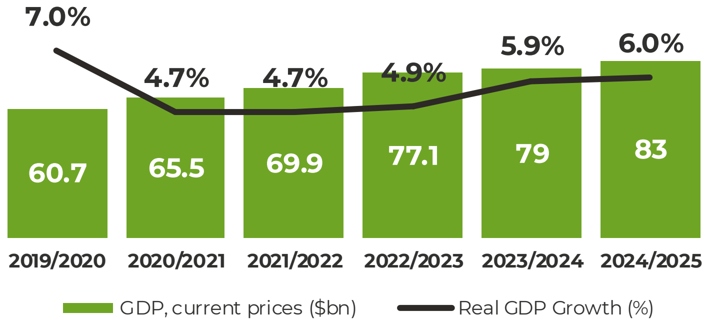
Overview

MOODY'S
B1 (stable)

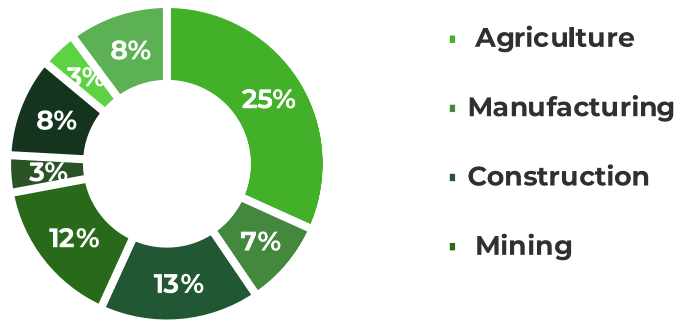
FitchRatings
B+ (stable)

61.7 million
(2022 National Census)
Strong population growth; expected to become top-20 globally by 2043

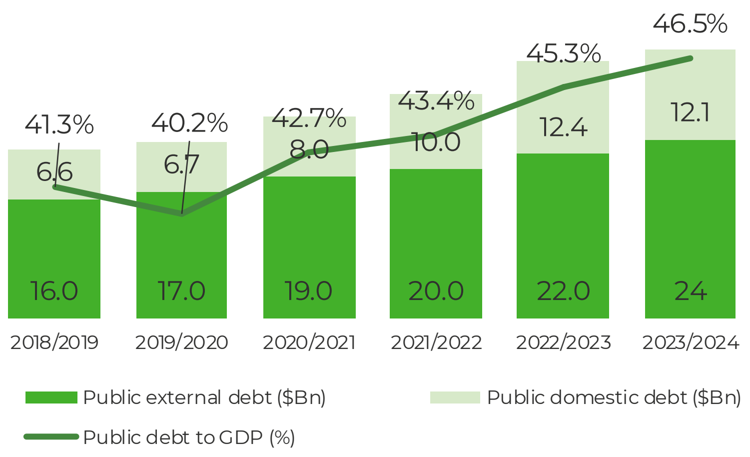
Real GDP and growth



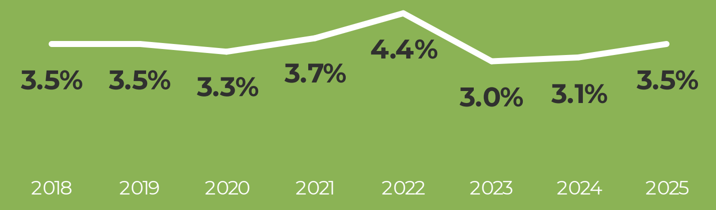
Top GDP contributors



Fiscal performance



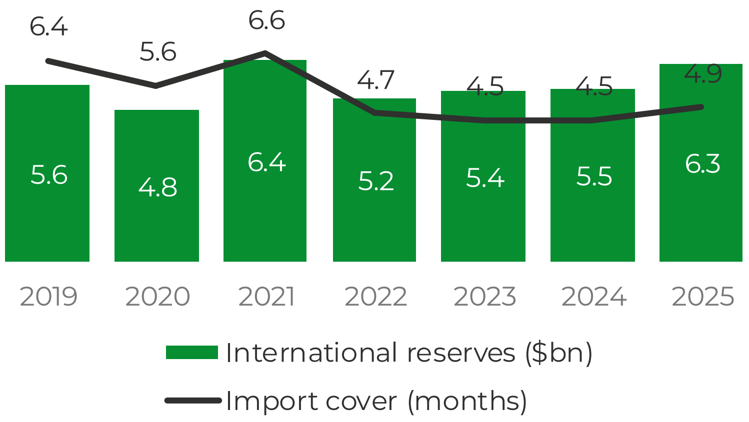
Inflation



25.5%
Growth of Money Supply (M3) June 2026

28.1%
Growth of Credit to Private Sector June 2026

Foreign exchange reserves



Source: Bank of Tanzania; All Banks Published Financials

Highlights of the Operating Environment

Growing business momentum across economic sectors with supportive policy reforms and improved external conditions created opportunities in the financial industry

Business Momentum

Increased business activity, driven by robust private and public investment, enhanced policy implementation, and improved external conditions

Regulatory Landscape

Supportive monetary and regulatory measures enhanced confidence and activity across various economic sectors

Banking Sector

The sector remained sound and resilient, with growth reinforced by a favorable business environment and a well-managed credit risk stance

Source: Bank of Tanzania; All Banks Published Financials

Overview of the Banking Sector

The sector demonstrated continued strength and stability, underpinned by improved operating conditions, rising digital uptake, solid performance indicators, and prudent risk levels

Number	Institution type
35	Commercial banks
4	Community banks
2	Development banks
5	Microfinance banks
2,938	Non-deposit taking MFIs
1,016	SACCOS (Savings and Credit Cooperative Organizations)

Commercial Banks, Development Banks and Microfinance Banks, **accounts for over 70%** of the financial services sector

The sector has witnessed a notable increase
In financial inclusion through **digital payment adoption**, driven by mobile money services e.g. Mpesa, MIXX and Airtel Money.

The sector is largely **dominated by the largest 2** Commercial Banks, with CRDB Bank controlling a significant share of the sector's assets (28%), deposits (27%) and loans (30%)

The sector has sustained its **stability**, demonstrating **resilience** against global shocks, supported by **favorable regulations**

TZS **84.4** Tn (24% YoY)
TOTAL ASSETS

TZS **58.1** Tn (24% YoY)
CUSTOMER DEPOSITS

TZS **49.8** Tn (25% YoY)
NET LOANS AND ADVANCES

Financial Soundness and Stability

- **19.4%** Capital Adequacy
- **0.67%** Loan Loss Ratio (CoR)
- **3.28%** NPL
- **47%** Cost-to-Income
- **18.1%** Credit to Private Sector Growth

Banking sector assets comprise 34.4% of Tanzania's GDP

Digital Channel Adoption

Mobile Banking users:
9.4 Mn (YoY: 5%)

Internet Banking users:
332K (YoY: 6%)

76.5 Million Mobile Money Accounts

Source: Bank of Tanzania; All Banks Published Financials Q1 2026

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2 About CRDB Bank Plc

Our Strong Purpose Drives Positive Impact

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

Transforming lives through financial services

30 Years

Listed on the Dar es Salaam Stock Exchange (DSE)
Total Market Cap: $2.5 Billion

Kijani Bond

Pioneering Climate Financing in Tanzania
Listed on the DSE and Luxembourg Stock Exchange

We're present in markets with solid prospects

Globally Recognized

1st Green Climate Fund (GCF) Accredited Entity in Eastern & Central Africa

Solid Credit Rating: B1, stable outlook

Driving financial inclusion & social impact through Subsidiaries

CRDB insurance

CRDB BANK foundation

Multi-award Winning

34+ Awards in 2025

Affirming CRDB as Best Bank in Tanzania

- Best Bank in Tanzania **Euromoney Awards for Excellence 2025**
- Best SME Bank – Tanzania **Euromoney Awards**
- Best Banker – Tanzania **Global Finance**
- Best SME Bank – Tanzania **Global Finance**

Source: CRDB Bank Plc

Solid Capabilities to Drive Differentiated Experience and Growth

CRDB operates an **extensive network** of **delivery channels** designed to support entire value chains, from individuals to large corporate customers.

WE ARE THE BANK THAT **LISTENS**

261 Branches

6,000+ Merchants

700+ ATMs

40,294+ Agents

9 Mobile Branches

Our People

+4,500

Strong, Deep Talent Pool Supporting Regional Operations

Our Business Model

Individual	MSMEs	Corporate
Government	Institutions	Groups
Securities	Insurance	Capital Market

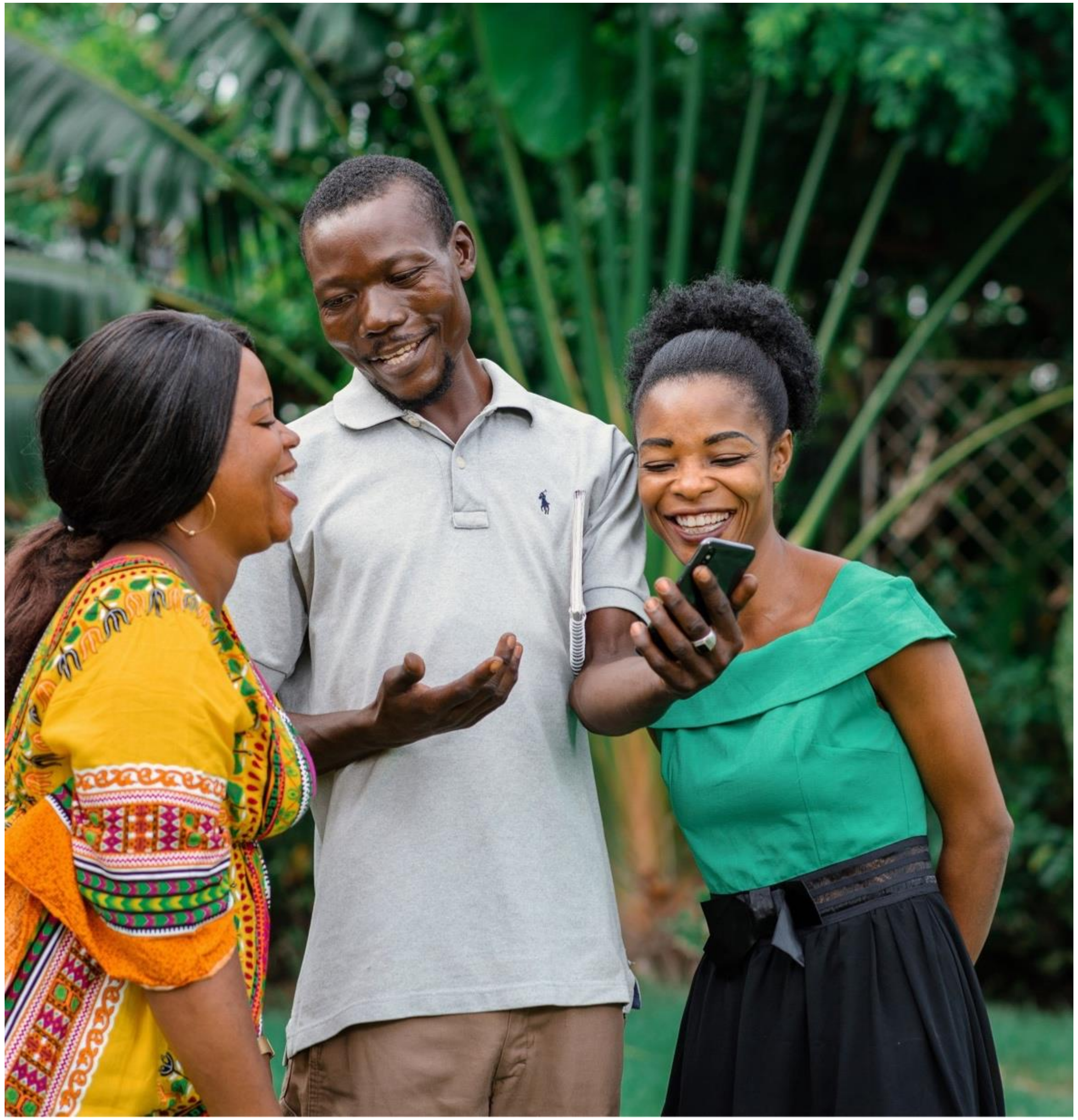
Transact
- Bill Payments
- Collections
- Salary Processing
- Transfers
- Remittances

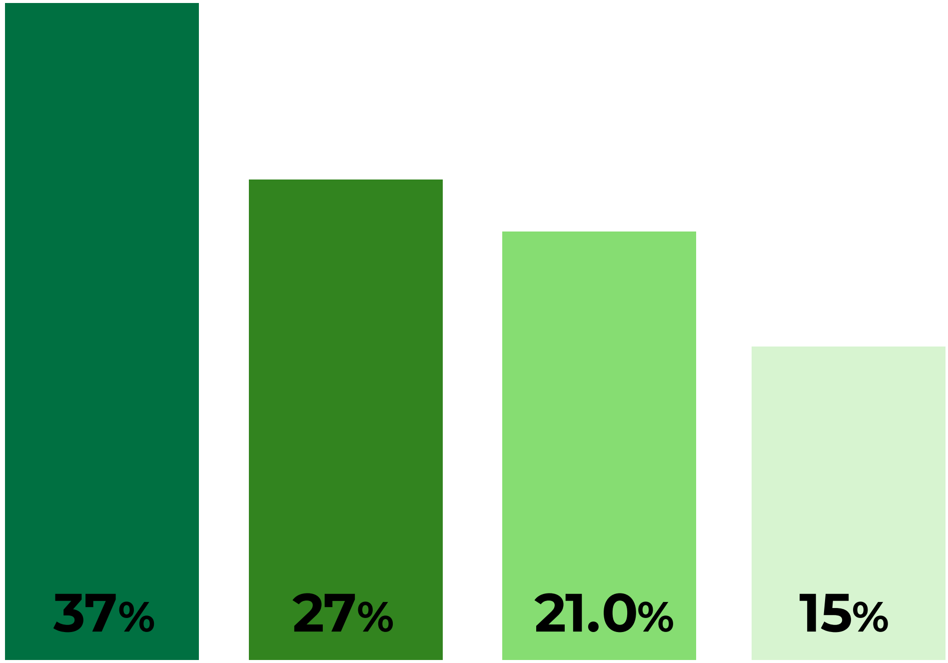
Borrow
- Mortgage
- Personal Loan
- Working Capital
- Project Financing
- Trade Financing

Invest
- Savings
- L.T Investments
- Shares & Bonds
- Insurance

Diaspora Banking | Private Banking | Agency Banking | Islamic Banking

Our Shareholding Structure Remains Stable & Well Diversified





- Local Individual Investors
- Local Institutions, private companies & cooperatives
- Danida Investment Fund
- Foreign Investors

Source: CRDB Bank Plc

A Sustainable Corporate Governance Model

Board Members

- 12 Board Members
- 83% Tanzanians
- 33% Women
- Over 17 years of experience from each Board Member

Chairperson
Prof. Neema Mori

Vice Chair
Dr. Donald Mmari

Board Committees

6 decision-making committees for the organization's strategic issues.

Management Committees

6 committees to oversee the Bank's strategic and operational activities

6 committees monitor implementation of core activities of the organization

Group CEO & MD
Dr. Abdulmajid Nsekela

The Executive Leadership Team

- 25 executives (Including subsidiaries' management)
- The right combination of age and professional experience
- Over 15 years of industry experience per Member

Source: CRDB Bank Plc

Powering Economic Transformation in our Markets

Large Infrastructure Financing

(For Government & contractors)

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

Sector-based Financing

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

Agriculture & Climate Financing

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

Source: CRDB Bank Plc

Our Business is Enabled by World Class Technology & Operations

Technological capabilities

- Successful switch over to a new Core Banking System in 2025
- Tier 3 data center and colocation disaster recovery site
- Upgraded and harmonized critical infrastructure
- Enhanced system security & data protection

Seamless digital solutions

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

Operational excellence

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

Source: CRDB Bank Plc

Climate Finance & ESG Leadership

2014

Robust ESMS

Adoption of relevant policies and Procedures

2019

Accreditation

1st Commercial Bank to be accredited by the UN Green Climate Fund (GCF) in East, Central and Southern Africa

2020

USD 200 Mn TACATDP Approved by GCF

- 1st Commercial Bank in Africa to have GCF Proposal approved
- The proposal was for a program to support **6.1 million** smallholder farmers

2021

Edge green building certification

- 1st Building to achieve EDGE Certification in Tanzania.

2023

USD 300 Mn Green (KIJANI) bond

- Issued 1st Green Bond in TZ, the largest across Sub-Saharan Africa at the time.

Environmental & Social Management System for CRDB Subsidiaries

First Sustainability Report Issued

2024

$1.5 Bln MUFG Program

- Sustainable infrastructure from GCF. Tanzania qualifies for **$ 225 Mn.**

USD 290 Mn, Geothermal Power & Wash - concept note submitted to GCF

USD 25 Mn Responsability - ESG financing

2025

Group Sustainability Strategy

- Ambitious targets for 2030, embedding ESG metrics into the corporate strategy.
- For GHG disclosures in our loans & investments portfolios

Climate–related Financial Disclosure

- Issued the 1st Taskforce on Climate-related Financial Disclosures (TCFD) Report

Source: CRDB Bank Plc

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3 Strategy & Performance

Our 2023 – 2027 Strategy Blueprint

PURPOSE

Improve livelihoods and deliver sustainable Impact"...

VISION

Transform lives and develop economies to their fullest potential"...

MISSION

Providing disruptive solutions to unlock social-economic value for our stakeholders"...

OUR ASPIRATION

"To be the undisputed leader in our markets"

OUR VALUES

- **Deliver Impact**
- **Behave Responsibly**
- **Learn Continuously**
- **Achieve Together**

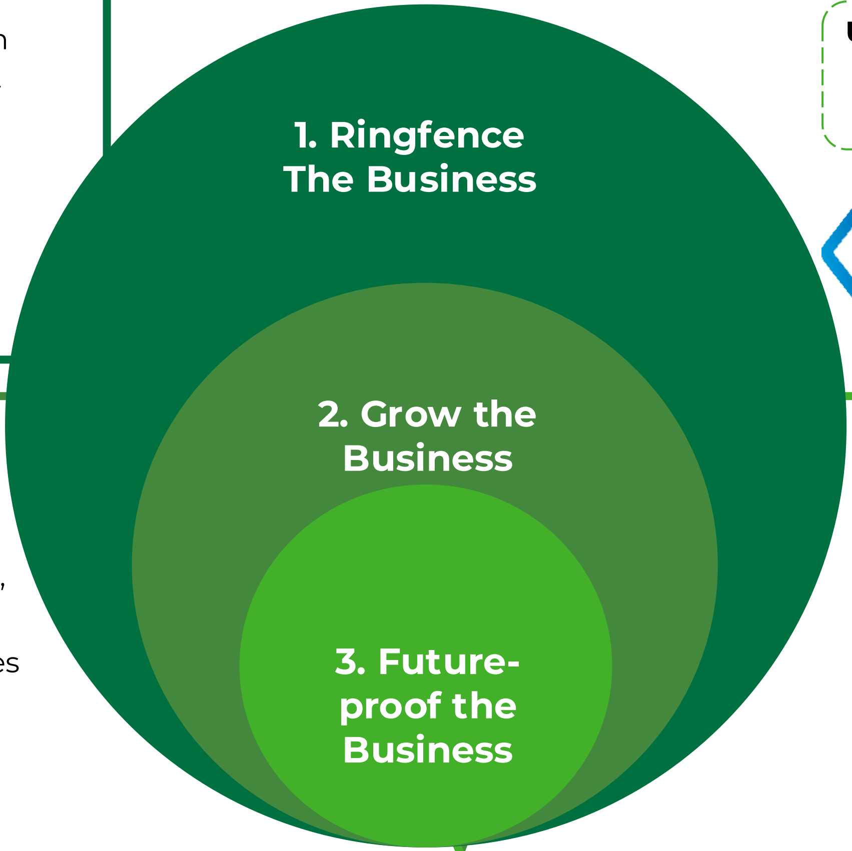
Our Strategy: 2023 - 2027

We are in the 4th Year of implementing our five-year strategy

1

KEY RESULTS

- Enhanced Customer Satisfaction
- Enhanced operational efficiency
- End-to-end process automation
- Strengthened change management capabilities



Our Strategy (2023 – 2027) is....

Underpinned by our desire to constantly **EVOLVE**

...and is guided by our **3 Key Pillars**

2

KEY RESULTS

- Deepened penetration in key segments: MSME, Agri, Women, and Youth
- Strengthened digital capabilities
- Enhanced regional subsidiary contribution
- High employee satisfaction

3

KEY RESULTS

- Digital Transformation
- Solidified regional presence
- Enhanced strategic partnerships
- Futuristic Risk Management practices

PEOPLE | PLANET | PROSPERITY | PARTNERSHIPS

Our Expansion Aspiration

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

The United Republic of Tanzania

CRDB Bank was established in Tanzania in 1996. The bank currently covers all districts in Tanzania and offers a range of financial solutions to individuals, businesses, big corporates and the Government. Two of the bank's subsidiaries – **CRDB Foundation** and **CRDB Insurance Company** are also based in Tanzania.

The Republic of Burundi

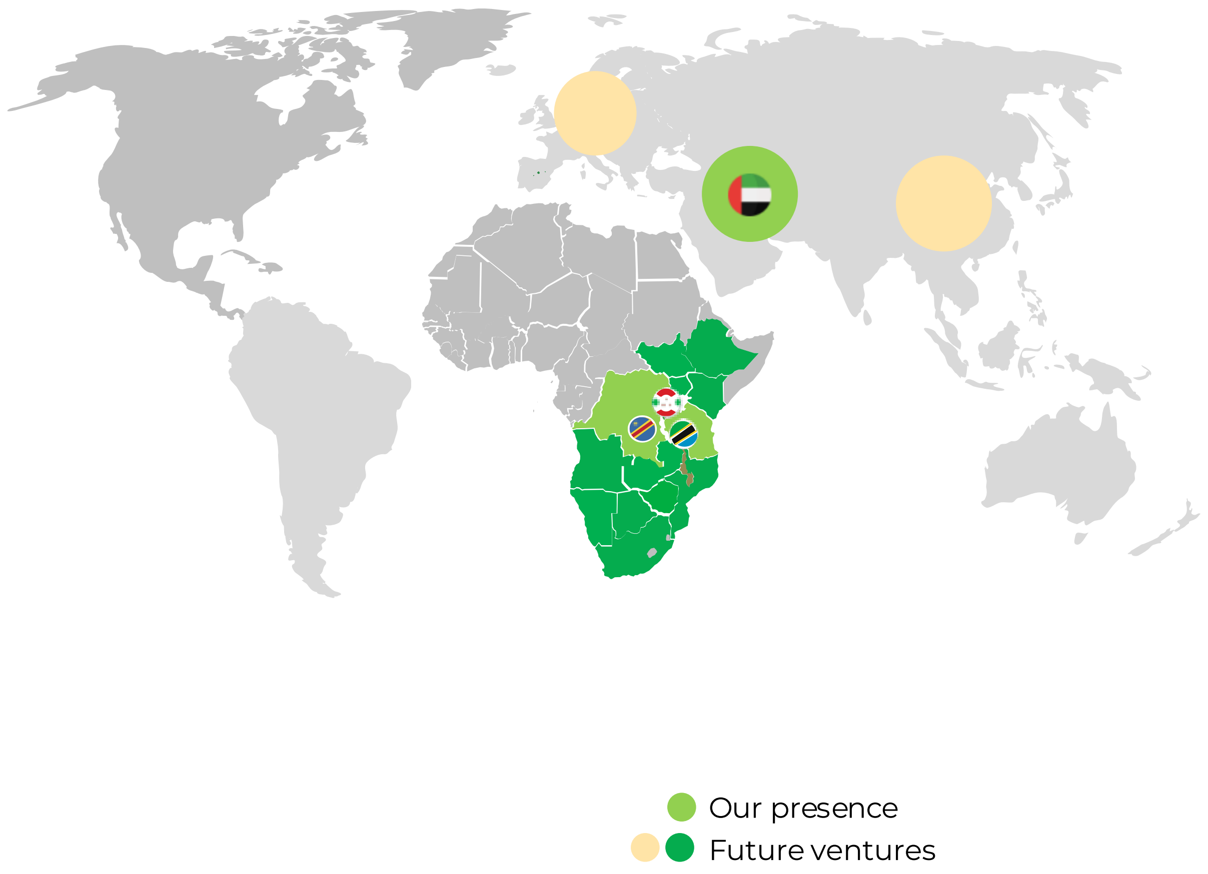
CRDB Burundi Subsidiary was established in 2012 and the bank has achieved major milestones since its launch. CRDB operates in the country through a network of branches and banking agents. The subsidiary serves all walks of customers, from individuals and businesses to public institutions.

The Democratic Republic of Congo

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

The United Arab Emirates (UAE)

CRDB Bank received a license to operate a Representative Office in Dubai in August 2025 and has begun operations.

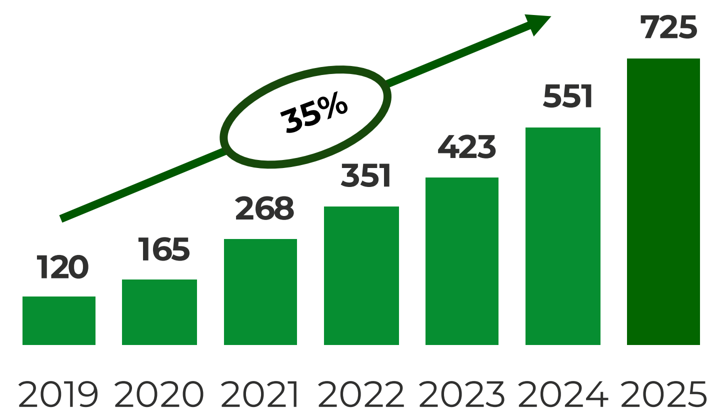


Source: CRDB Bank Plc

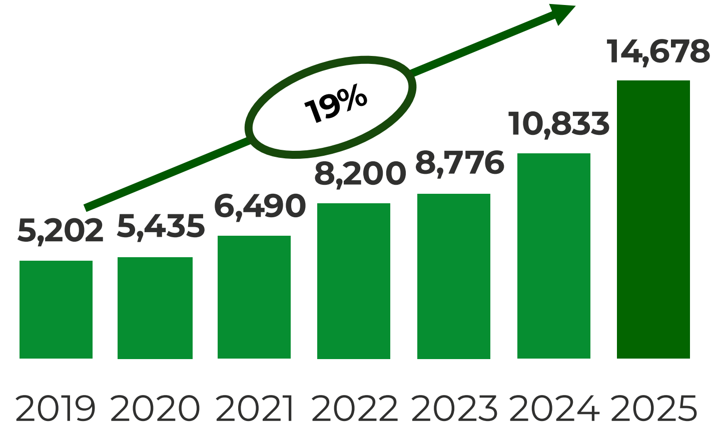
A Profitable Path: CRDB's Seven-Year Growth Trend

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

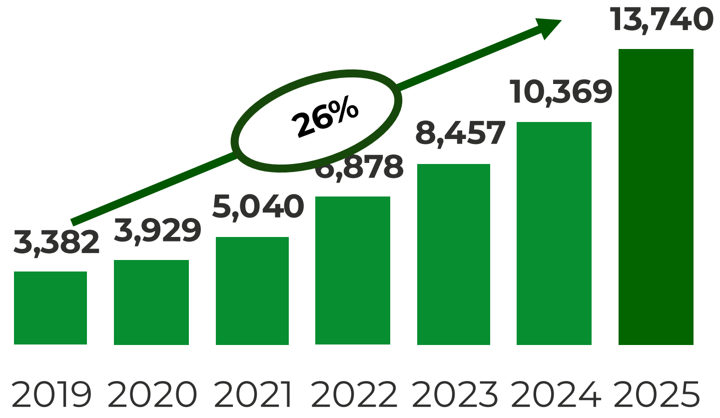
Profit After Tax (TZS' bn)



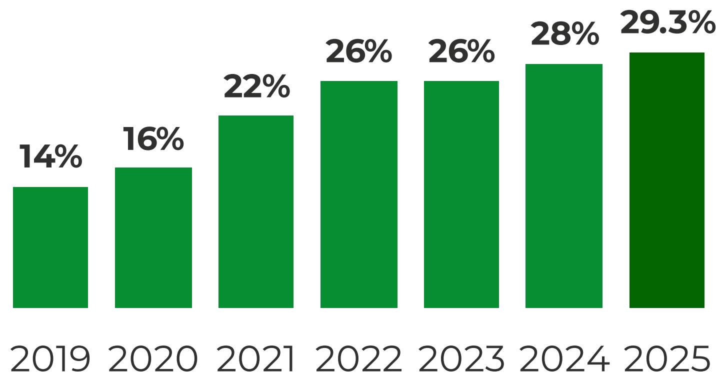
Deposits (TZS' bn)



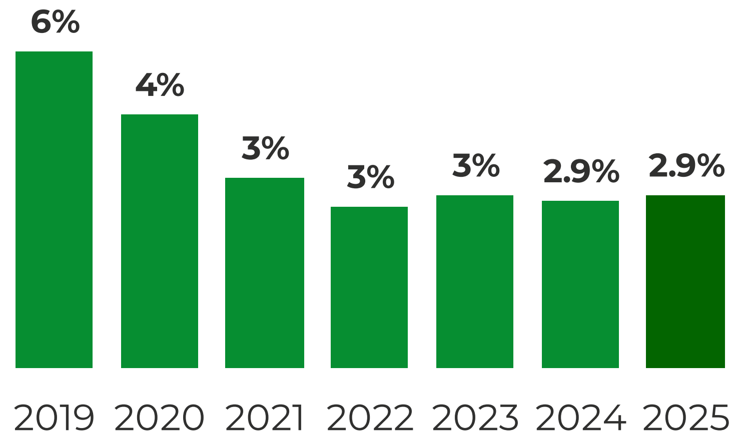
Loans and Advances (TZS' bn)



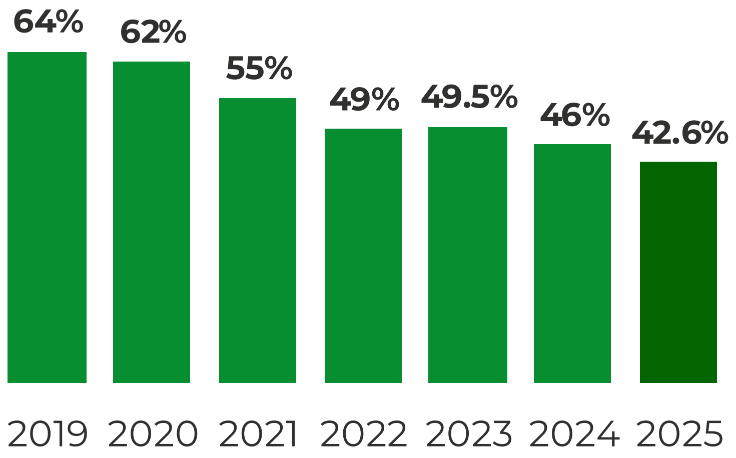
Return on Equity



NPL



Cost to Income Ratio



Source: CRDB Bank Plc; USD/TZS Exchange rate: 2,587.59

Our Record Performance in Q2 2026

Total Assets

2Q25	TZS 19,707 bn
2Q26	TZS 26,396 bn

34% YoY

Loans and Advances

2Q25	TZS 12,250 bn
2Q26	TZS 16,956 bn

38% YoY

Customer Deposits

2Q25	TZS 13,936 bn
2Q26	TZS 18,725 bn

34% YoY

PAT

2Q25	TZS 346 bn
2Q26	TZS 417 bn

20% YoY

CIR

43.2%

Q2 2025: 42.6%

NPL

2.4%

Q2 2025: 3.0%

CAR

16.2%

Q2 2025: 14.9%

Delivered a **robust financial performance**, with key indicators showing **sustained** year-on-year growth . . .

Our Strategic Partners

CRDB's strategy emphasizes strategic partnerships that are essential for:

Building Funding Capabilities
Accessing diverse capital sources for large-scale projects

Payment Solutions & Cross-Border Expansion
Enabling seamless regional connection

Economic Inclusion
Expanding financial access across all market segments

Co-financing and Syndication
Expanding financial access across all market segments

Banking Partners

Funding & Risk Sharing Partners

Implementing Partners

4 Partner with Us

Why Partner with CRDB Bank

Regional Access, Local Expertise

CRDB offers immediate access to high-growth markets, Tanzania, Burundi, and DRC, with deep local knowledge, regulatory credibility, and trusted relationships with governments and central banks.

Sustainability and Impact Integration

CRDB embeds ESG and sustainability principles into every investment decision. We align with global standards e.g. the UN SDGs, IFC Performance Standards, and Tanzania's Green Finance Roadmap.

Digital and Inclusive Growth Model

Our innovation-led banking model, integrating digital finance, payments, and SME solutions, provides scalability, efficiency, and measurable ROI for investors seeking exposure to Africa's financial inclusion boom.

Strong Governance and Risk Culture

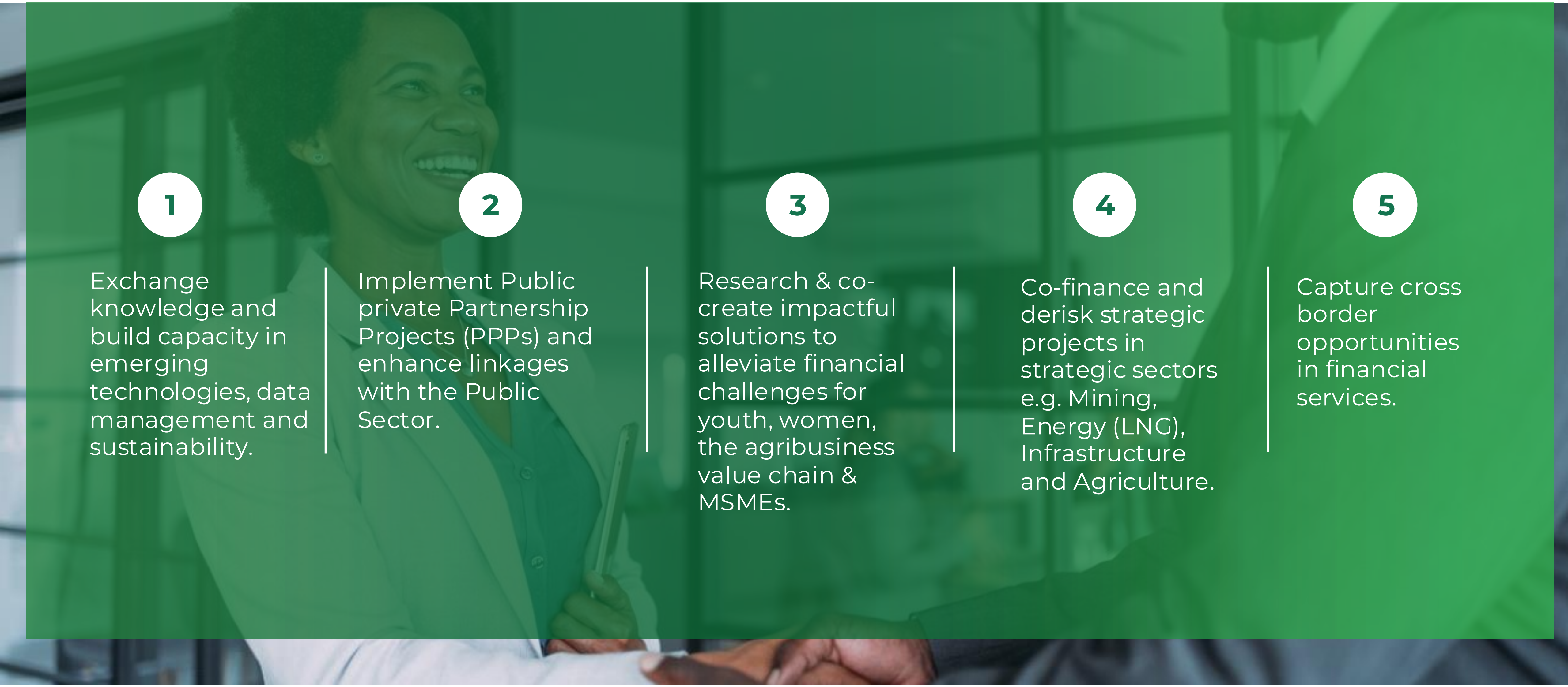
Our governance architecture is built on transparency, accountability, and enterprise-wide risk management. Investors know their capital is safeguarded by rigorous oversight and a proven risk culture.

CRDB Bank Plc. provides the critical financial and strategic infrastructure needed to unlock opportunities in Tanzania, DRC, and Burundi

Source: CRDB Bank Plc

Our Call to Action

Partner with us to:



1. Exchange knowledge and build capacity in emerging technologies, data management and sustainability.
2. Implement Public private Partnership Projects (PPPs) and enhance linkages with the Public Sector.
3. Research & co-create impactful solutions to alleviate financial challenges for youth, women, the agribusiness value chain & MSMEs.
4. Co-finance and derisk strategic projects in strategic sectors e.g. Mining, Energy (LNG), Infrastructure and Agriculture.
5. Capture cross border opportunities in financial services.

Source: CRDB Bank Plc

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