



AGM
BOOKLET

31st Annual General Meeting (AGM)
of CRDB Bank PLC, 16th May, 2026
AICC - Arusha, Simba Hall

Accelerating Growth Through Connected Experiences

Chairman and Shareholders,**Re: Notice of the 31st Annual General Meeting**

Notice is hereby given that the **Thirty First (31st) Annual General Meeting (AGM) of CRDB BANK PLC** will be held on **Saturday, 16th May, 2026** 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 Thirtieth Annual General Meeting.**
- 4. To discuss the Matters Arising.**
- 5. To receive, consider and adopt the report by those charges with Governance and Audited financial statements for the year 2025.**
 - 5.1 Report of those charged with governance.
 - 5.2 Audited Financial statements for the year ended 31st December 2025.
 - 5.3 Declaration of Year 2025 Dividend.
- 6. Approval of Directors' remuneration.**
- 7. Appointment of the External Auditors.**
- 8. Appointment of Board Members.**
 - 8.1 One (1) Independent Director
- 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 07th May 2026 and will be opened on 08th May 2026.
2. All proposals to be discussed under Agenda no. 9 must be received by the Company Secretary not later than **Thursday, 04th May 2026 at 4.00 pm.**
3. From **04th May 2026**, AGM Booklet will be available in branches and electronic copies can be downloaded from Bank's website www.crdbbank.co.tz
4. 2025 Annual Report will be available only in electronic format, downloadable from the Bank's website www.crdbbank.co.tz from **04th May 2026.**
5. Shareholders who will attend physical AGM will bear their own costs for transportation and accommodation and will receive their copies of the AGM Booklet at the venue on **16th May, 2026.**
6. Shareholders are encouraged to attend online via digital platforms to be communicated. A step-by-step guide is available in the website

The contact for communication is:

The Company Secretary**CRDB Bank Plc****P. O. Box 268****Dar-es-Salaam****Mobile number: 0755 197 700****WhatsApp number: 0714 197 700****E-mail: shares_unit@crdbbank.co.tz****BY ORDER OF THE BOARD**


Pascal Mihayo

COMPANY SECRETARY

15th April, 2026



PROXY FORM
31ST 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 License/ 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 16th May, 2026 and at any adjournment thereof.

2. The above mentioned proxy shall attend the AGM 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, 2025			
3	Declaration of Year 2025 Dividend.			
4	Approval of Directors' Remuneration.			
5	Appointment of External Auditors.			
6	Set the place, date and venue of the next Meeting.			

3. APPOINTMENT OF INDEPENDENT DIRECTOR

Every shareholder is required to make a decision on the appointment of independent director as highlighted below:

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

S/N	NAME	YES	NO	UNDECIDED
1.	In accordance with Article 92 of the Articles of Association, MS. MIRANDA NAIMAN MPOGOLO has been proposed for appointment as an Independent Director and MR. VIPUL SHAH is appointed as a reserve candidate.			

Further details of the Shareholder(s):

Shareholder Full Name:			
Gender of the Shareholder (✓)	Male (M)		Female (F)
Date of Birth:	Date	Month	Year
ID Number:			
Physical Address:			
Mobile Number:			
Email Address (if any):			
TIN Number			
Signature:			
Date of Signing:			

Made this day of Year 2026

*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 AGM.

PROPOSED BOARD APPOINTMENTS



Ms. Miranda Naiman Mpogolo

(Primary Candidate)

Professional Experience

Miranda is a Chartered Director (CDir) and Fellow of the Institute of Directors (UK), reflecting the highest standard of professional competence in corporate governance and board leadership.

She is the Founder and Board Chair of Empower, a Pan African firm championing transformational consulting tailored for Africa's potential. As a strategy implementation partner to Executive Committees and Boards, Empower translates organisational vision into measurable execution, helping institutions align strategy, people and processes to deliver sustainable growth and long term institutional impact. The firm's work is guided by its proprietary Theory of Transformation, a framework designed to strengthen organisational performance and leadership effectiveness across the continent.

With over two decades of experience spanning entrepreneurship, strategy execution and governance, Miranda brings deep board level insight across financial services, healthcare and enterprise development, with a strong focus on institutional strengthening, leadership effectiveness and long term value creation. She is a member of the World Bank Private Sector Council for Tanzania. She was also recognised on the Forbes Africa Over 30 Under 50 list, which highlights

influential leaders shaping Africa's future through business and impact.

Academic Background

Miranda holds a Master of Arts in Theatre and Development Studies from the University of Leeds and a BA (Hons) in Drama, Applied Theatre and Education from The Central School of Speech and Drama, University of London.

Board and Governance Experience

Miranda serves on the Board Governance, Nomination and Human Resources Committee and the Risk Committee of CRDB Bank Plc.

She has held several governance leadership roles including serving as Vice Chair of CCBRT Hospital and Chair of the Africa Women's Entrepreneurship Cooperative (AWEC).

She also serves on the Global AI Council and is an active member of the Entrepreneurs' Organization (EO), contributing globally through the Global Product Portfolio to strengthen leadership development and entrepreneurial ecosystems.



Mr. Vipul Shah

(Reserve Candidate)

Professional Experience

Mr. Vipul Shah is the Chairman of the Institute of Directors Tanzania and a Fellow of the Institute of Directors (UK). He has over twenty-five years of leadership across corporate governance, financial oversight, digital risk and institutional transformation, alongside direct experience building resilient, growth-oriented enterprises within Tanzania's SMEs and retail economy.

He is credited for leading institutional financial stabilisation, embedded disciplined cost and risk controls, and driven the development of Tanzania's National Code of Corporate Governance as well as institutionalised enterprise risk oversight at board level through structured risk discussions and bi-annual strategic risk reviews, and strengthening long-term organisational resilience.

As Founder and Chief Executive Officer of iStore Tanzania, he has built a market leading enterprise delivering sustained double-digit growth while maintaining disciplined working capital, audit rigor and robust management information systems. He has also pioneered the development of an integrated Buy-Now-Pay-Later platform incorporating Credit Reference Bureau checks, automated underwriting and human-in-the-loop risk oversight, expanding customer access while embedding strong credit governance.

Education and Professional Credentials

- Chartered Director (CDir) - Institute of Directors UK
- Fellow (FloD) - Institute of Directors UK
- MBA (IT Management) - Cass Business School, City University London
- Diploma in Marketing - Chartered Institute of Marketing UK
- BSc Electronics & Computer Science

Board and Governance Experience

- Chairman of the Board - Institute of Directors Tanzania 2023-Present
- Non-Executive Director - Institute of Directors Tanzania 2020-Present
- Non-Executive Director - Dar es Salaam Stock Exchange 2018-2019
- Board Member and Chair of Finance Committee - International School of Tanganyika | 2003-2009
- Chief Executive Officer - XtraMicro Limited (iStore Tanzania) 2008-Present

Agenda No. 1: OPENING THE MEETING, READING THE NOTICE AND DETERMINE WHETHER 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 constituted 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 30TH ANNUAL GENERAL MEETING OF CRDB BANK PLC HELD AT THE ARUSHA INTERNATIONAL CONFERENCE CENTRE (AICC), SIMBA HALL ON SATURDAY, 17TH MAY 2025

ATTENDANCE

No;	NAME	TITLE
01	Dr. Ally H. Laay	Chairperson
02	Prof. Neema M. Mori	Vice - Chairperson
03	Pascal T. Mihayo	Company Secretary

BOARD OF DIRECTORS CRDB BANK PLC

No;	NAME	TITLE
04	Eng. Boniface C. Muhegi	Board Member
05	Prof. Faustine K. Bee	Board Member
06	Jes Klausby	Board Member
07	Abdul A. Mohamed	Board Member
08	Dr. Fred M. Msemwa	Board Member
09	Martin Warioba	Board Member
10	Miranda N. Mpogolo	Board Member
11	Gerald P. Kasaato	Board Member
12	Abdulrazak I. Badru	Board Member
13	Moses W. Dulle	Board Member

BOARD OF DIRECTORS OF CRDB BANK BURUNDI S.A.

No;	NAME	TITLE
14	Hosea E. Kashimba	Board Chairperson
15	Dr. Oda Sindayizeruka	Board Member
16	Dr. Elizabeth Mkoba	Board Member
17	Kahumbya K. Bashige	Board Member
18	Salvator Minani	Board Member
19	Didace Ngendakumana	Board Member
20	Boma O. Raballa	Board Member
21	Fredrick Siwale	Managing Director

BOARD OF DIRECTORS OF CRDB INSURANCE COMPANY

No;	NAME	TITLE
22	Omary H. K. Mwaimu	Board Chairperson
23	Hilda M. Shenyagwa - Noor	Board Member
24	Nura A. Masood	Board Member
25	Gerald P. Kasaato	Board Member
26	Bonaventura P. Kiungo	Board Member
27	Wilson Mnzava	Managing Director

BOARD OF DIRECTORS OF SHARIA ADVISORY BOARD

No;	NAME	TITLE
28	Abdul A. Mohamed	Board Chairperson
29	Sheikh Issa O. Issa	Board Member
30	Sheikh Juma A. Mohamed	Board Member
31	Sheikh Khalfani A. Salim	Board Member
32	Xavery M. Makwi	Board Member

BOARD OF DIRECTORS OF CRDB BANK DR CONGO S.A.

No;	NAME	TITLE
33	Prof. Faustine K. Bee	Board Member
34	Olivier Christian Duterme	Board Member
35	Rama Keto Bweya	Board Member
36	Jameson Kasati	Board Member
37	Ornella Bomine	Board Member
38	Jeannot On'ahata	Board Member
39	Charles De Beauvoir Carey	Board Member
40	Jessica Nyachiro	Managing Director

BOARD OF DIRECTORS OF CRDB BANK FOUNDATION

No;	NAME	TITLE
41	Martin Warioba	Board Chairperson
42	Marianna P. Balampama	Board Member
43	Julia Saifert	Mjumbe wa Bodi
44	Colletha Ndunguru	Mjumbe wa Bodi
45	Oswald Urassa	Mjumbe wa Bodi
46	TullyEsther Mwambapa	Managing Director

EXECUTIVE MANAGEMENT OF CRDB BANK PLC

No;	NAME	TITLE
47	Dr. Abdulmajid M. Nsekela	Group CEO and Managing Director
48	Boma O. Raballa	Chief Commercial Officer
49	Frederick B. Nshekanabo	Chief Financial Officer
50	Bruce M. Mwasenga	Chief Operations Officer
51	Pascal Mihayo	Director of Legal Services and Company Secretary
52	Admin Mwansasu	Director of Banking Operations
53	Leo P. Ndimbo	Director of Business Transformation
54	TullyEsther Mwambapa	Director of Corporate Affairs and Public Relations
55	Mussa Kitambi	Director of Corporate Banking
56	Xavery Makwi	Director of Credit
57	Godfrey Rutasingwa	Director of Human Resources
58	Deusedit P. Massuka	Director of ICT
59	Godfrey N. Sigalla	Director of Internal Audit
60	Pendason P. Nyamliro	Director of Procurement
61	Bonaventura P. Kiungo	Director of Retail Banking
62	James I. Mabula	Director of Risk and Compliance
63	Alex Ngusaru	Director of Treasury and Capital Markets

SHAREHOLDERS/PROXIES

No:	NAME
1	A. D. Kinasha
2	Aatish Kanyalal Sachdev & Hemal Kanayalal Sachdev
3	Abbakar G. Mkama
4	Abbas Adam Kimvuli
5	Abbas Wilson Mwangosi
6	Abdallah Ali Othman
7	Abdallah Hamis

No:	NAME
8	Abdallah Omari Sadiki
9	Abdiel Rumisha Mola
10	Abdillahi Hussein Mriri
11	Abdillah O Mntambo Itf Mbaruku Abdillah Mntambo
12	Abdillah Omary Mntambo
13	Abdillahi Ally Amiri
14	Abdul Rashid Kaganda
15	Abdulmajid Mussa Nsekela
16	Abdulrabi Rashid Kiroro
17	Abdulrahman Ramadhan Meghji
18	Abduly Ally Mohamed
19	Abednego Saruni Mollel
20	Abeli Alphonse Mlingi
21	Abeli Jackson Lukomela
22	Aboubakar Jumbe Jumbe
23	Abraham John Nyaisawa
24	Abraham Kombe
25	Abraham Msofe Kashingo Kiure
26	Abubakari Ally Bukuru
27	Abusheik Bakari Kodema
28	Aciphiwe O. Nenula
29	Acleus Andrew Kamwendo
30	Adalbert Patrick Mboki
31	Adam Isaeli Elinewinga
32	Adam Ramadhani Daphy
33	Adam Urassa Ntolo
34	Adamson Kariwa
35	Adarbert Danstan Misingo

No:	NAME
36	Adelaide Silvan Kinabo
37	Adelard Bartholomew Mtenga
38	Adia Musa Kalokola
39	Adimin Grant Mwansasu
40	Adinani Bashiru Athuman
41	Adolf Rafael Olomi
42	Adolf Salakana Moshi
43	Adp Mbozi Trust Fund
44	Adrian Alphonse Kamihanda
45	Adrian Justine Ndossi
46	African Empowerment And Investment Limited
47	Afyukile M Kibona
48	Afzal Mohamed Kassamia
49	Agatha.B Irringo
50	Agnes Elias Nzao
51	Agnes M. Robert
52	Agustino Martine Lazama
53	Ahmad Jumbe Mnyihaji Jumbe
54	Ahmad Mkamani
55	Ahmed Abdulmajid Nsekela
56	Aida Abdulmajid Nsekela
57	Ainess Saul Mridini
58	Airtel Uganda Staff Provident Fund
59	Aisha Charles Nyerere
60	Aisha Nassor Suleiman
61	Aishi J. Kitomari
62	Akimu Eliabu Ngilangwa
63	Akwilina Pascal Mauki

No:	NAME
64	Albert Anaclet Ikonje
65	Albert Anaclet Ikonje Itf Alycia Asimwe Albert
66	Albert Anaclet Ikonje Itf Aryna Ajuna Albert
67	Albert Anthony Shoki
68	Albert Bakaleke Nshekanabo
69	Albert Ignatio Kanuya
70	Albert Ladislaus Shirima
71	Albert Matei Mbele
72	Albert Nshekanabo
73	Albert Peter Mwakibolwa
74	Aldo Aleluya Kamugisha
75	Alecia Kashemele Alec
76	Aleni Amani Sausi
77	Alex Fulgence Toto
78	Alex Japhat Metta
79	Alexander Mahala Ntabaye
80	Alexander Nikwanduka Mtawa
81	Alexander Ntabaye Mahala
82	Alexander Samson Ngusaru
83	Alexander Rajabu Mlewa(Admin)Gaudencia Julius Mlewa(Deceased)
84	Alfayo Mungaya Shanguya
85	Alfayo Shoo (Deceased)
86	Alfred Huruma Mang'era
87	Alfred Mwakamela Basyagile
88	Alfred Noah Olemoirana
89	Alice Wilfred Tillya
90	Allan L. O. Itf Sophia Mhando
91	Allan Luka Mwaigaga

No:	NAME
92	Allan Peter Mkopoka
93	Allan.LO Mhando
94	Allen Cathbet Msuya
95	Allen Simon Seme
96	Ally Abdallah Soud
97	Ally Athuman Kimaro
98	Ally Esmail Nalaga
99	Ally Hassani Mauji
100	Ally Issa Mpenye
101	Ally Issa Nanyumbu
102	Ally Juma Hamisi
103	Ally Mohamed Kessy
104	Ally Othman Mandia
105	Ally Rajabu Mavura
106	Ally Rajabu Msuya
107	Ally Rubeni Mkali
108	Alois Stephen Shiyo
109	Aloyce Isaack Ngowi & Charles Ferdinand Mlawa
110	Aloyce Karami Minja
111	Aloyce Kasindei Massawe
112	Aloyce Living Lyakurwa
113	Aloycia John Kimario
114	Alpha Assery Moshi
115	Alphonce Theotim Kalula
116	Alphonce Theotim Kalula Itf Thetim Alphonce Kalula
117	Alunganiswa Ngoe Mbise(Admin)Shadrack Ngoe Mbise(Deceased)
118	Alvin Allan Mkilalu
119	Amani Noel Ashery

No:	NAME
120	Amani Robert Kitomari
121	Ambrose Arbogasti Asenga
122	Amedeus Ewald Minja
123	Amedeus Revocatus Bariki
124	Amelia Chande Mbega
125	Amelia Chande Mbega
126	Amidullah Omarykomungoma
127	Amina Abdallah Mshamu
128	Amina Abdul Iddy
129	Amina Mwinyiamani
130	Amina Shabani Gacha (Admin) Ahmad Ramadhani Ntoga (Deceased)
131	Aminiel Gibson Nevava
132	Aminiel Senyael Ayo
133	Amjad Abdulmajid Nsekela
134	Amos Bharu Tugara
135	Amos Michael Ngailo
136	Amos Muganyizi Henery
137	Amtumainieli Fredy Mkini
138	Anacret Sindabaha Bwoya
139	Anaeli David Urio
140	Ananias Felix Nyalada
141	Anasia Gervas Sanga (Admin) Joel Aicha Sanga (Deceased)
142	Anderson Fredrick Mtajwaha
143	Anderson Yohana Mlabwa
144	Andrea Ntasima
145	Andrea Nyekele Itf Yohana Nyekele
146	Andrew Kishimba Kibela
147	Andrew Mudulu Ng'imba

No:	NAME
148	Andrew Rwegoshora Rutitaiwa
149	Andrew Yesaya Akyoo
150	Aneth Raymond Degera Itf Romeo Raymond Degera
151	Aneth William Barongo
152	Angela Gerald Kiswaga
153	Angelina Alberi Kanuya
154	Angelina Herbel Chatanda
155	Angeliitha Jacob Msaki
156	Anitha Emmanuel Mariki
157	Anitha Vedasto Rugambwa
158	Anjelina Sweya Dotto (Admin) Samuel Shija Maganga (Deceased)
159	Anjelista Raphael Urassa
160	Anna Abela Munyagi
161	Anna Albert Kanuya
162	Anna Aloys Henga
163	Anna Azael Mndeme
164	Anna Beatrice Mtamike
165	Anna Christopher Mchami
166	Anna D. Makalla
167	Anna Emili Mboya (Admin) Emili Joachimu Mboya (Deceased)
168	Anna Fredrick Mamuya
169	Anna Godson Lesika
170	Anna Godson Lesika Itf Wesley Francis Assey
171	Anna Godwin Mahenge
172	Anna Greyson Mrema
173	Anna Ibrahim Silayo
174	Anna Ismael Pallantyo
175	Anna Mkapa

No:	NAME
176	Anna Paul Kessy
177	Anna Simon David Makala
178	Anna Tenga Mzinga
179	Anna Theresa Mwashwa Itf Isaac Mususa
180	Annadoreen Michael Mushi
181	Annahcareen Bright Naiman
182	Annascola Kimbita Sannda
183	Annete Sila Msuya
184	Anophrine Desdeus Shirima
185	Ansila Ladislaus Lyimo
186	Anthonia Stephen Lyakurwa
187	Anthony Bazil Akaro
188	Anthony Isaya Nduye
189	Anthony Joseph Mrosso
190	Anthony Menard Kipyali
191	Anthony Ngereza Cheche
192	Anthony P. Nkwama
193	Anthony Venance Msaki
194	Anthony Yumatade Ndesingo
195	Antigoni Mathew Wisso
196	Antonini Ambrose Mrimi
197	Antonio Alfred Chuhila
198	Antony Nzali Mwita
199	Apostolic Life Community of Priests
200	Aquiline Chuwa Anthony
201	Arafa Ally Nyangomo
202	Arafa Izack Solomon
203	Arcadia Donacian Lufurano

No:	NAME
204	Aristariki Eden Mcharo
205	Aristides August Michael
206	Aristides Bahati Philip Ntomola
207	Arnold B. S Kilewo
208	Arnold Kidua Makinda
209	Artilio L. Itf Joshua Mbugunza
210	Arusha Art Ltd
211	Arusha Cooperative Union Ltd
212	Asanterabi Upiro Shoo
213	Asha Saidi Dunia
214	Asha Saidi Kalula
215	Ashrafu Yusuph Khalfan
216	Ashukuriwe Barnabas Ngowi
217	Ashura Amri Rugalema
218	Ashura Rajuni Kiure
219	Asia Saidi Msuya
220	Asia Shabani Hamsini
221	Asse Andy Mwamafupa
222	Aswile Ezekia Mwambembe
223	Athanas S. & Akwilina Chenya
224	Athman Amin Mwashu
225	Athuman Iddi Dunga
226	Athuman Omar Tundwi
227	Athumani Athumani Mtengo
228	Athumani Mbwana Ridhiwani
229	Attilio Thomas Mohele
230	August Ephrem Minja
231	Augustine Albert Moshi

No:	NAME
232	Augustine Alphonse Ngowi
233	Augustine Philip Ntomola
234	Augustino Thomas Ngao
235	Aunali Mohamed Sachedina
236	Avitus Rwakishaija Patrick
237	Awumsuri Francis Mongi
238	Ayoub Athuman Wakanai
239	Ayoub Wilson Kajaba
240	Ayubu Omary Dhahabu
241	Aziz Ramadhan Hassan
242	Aziza Ally Kimaro
243	Bahati Jimmy Chomoka
244	Bahati Mariva Mcharo
245	Bakari Ahmed Kawambwa
246	Baltazar Zakayo Kaaya
247	Balthazar Sipiasi Kitali
248	Baraka Daniel Materu
249	Baraka Kengia Ngomasere
250	Baraka Lupyana Mgimba
251	Baraka Rama Mtunga
252	Baraka S. Nsale
253	Baraka Sabakitani Mlay
254	Baraka Wales Ndabaha
255	Bartholemew John Shirima
256	Basil Paul Ndebarika Shayo
257	Batroba Lekule Akyoo
258	Beatrice Francis Mbunda
259	Beatrice Innocent Liya Ift Jacqueline D. Rahisii

No:	NAME
260	Beatrice Masanga Kasenga
261	Beatrice Njau Josephy
262	Beatus Stifin Kessy
263	Ben Gwai Moses
264	Benedict Adelard Mtenga
265	Benedict Michael Missani
266	Benedicta Laurenti Silayo
267	Benedictor R. Ngilisho Itf Bellahairoy Revocatus
268	Benedictor Revocatus Ngilisho
269	Benjamin William Budodi
270	Benson Budodi Jackson
271	Benson Eusebio Sanga
272	Benson Gamba Maugira
273	Benson John Nedura
274	Bent Claudi Itf Niels C. Mortensen
275	Berico Finias Beka
276	Bernad David Machemba
277	Bernard Augustino Kikoti
278	Bernard Servuli Temba
279	Bertha Paul Nnyiti(Admin) Paul Yesaya Nnyiti(Deceased)
280	Bertha Paul Nnyiti(Admin) Paul Yesaya Nnyiti(Deceased)
281	Bertha Paulo Lekamoi
282	Bertha Salieli Leole
283	Besetina Joseph Saikong
284	Bethuel Charles Mmbaga
285	Betwel Teluni Ndelwa
286	Beverly Joshua Kileo
287	Bhoke John Rotente

No:	NAME
288	Bidex Import & Export Co. Ltd.
289	Bilali Yunus Hango
290	Billy Mususa Ngeleja
291	Blandina Buganzi Kilama
292	Blandina Maria Cheche
293	Blandina Mususa Ngeleja Itf Brian William Ngeleja
294	Blandina Mususa Ngeleja Itf Brigitte William
295	Bnym Re Krohne Fund, Lp
296	Bnym Re Vanderbilt University
297	Bnymsanv Re Bnymsanvftf Re Oddo Bhf Asset Management Gmbh Wegen Kilimanjaro Frontier Africa Fund
298	Bolla Mabula Kassomi And/Or Annette John Siara
299	Bonaventure A. Maliti
300	Boniface Benedicto Mweshumbi
301	Boniface Elias Mwakalukwa
302	Boniface Galwakila Mkini
303	Boniface Philemon Lothi
304	Boniphace Sanjura Misango
305	Bosco Mohamed
306	Bou Defined Benefits Scheme-Sanlam
307	Bou Defined Contribution Scheme-Sanlam
308	Brayan Musa Msuya
309	Brayton Cosmas Massawe
310	Brenda Joseph Severin
311	Bright Gervas Matowo
312	Brighton Darryl Shoo
313	Budodi Nicholas Budodi
314	Bukoba Parish
315	Bulilo Mafwimbo Benard

No:	NAME
316	Bulugu Ndutu
317	Bumi Francis Mwankusye
318	Bushagara P.C.S. (1993) Ltd
319	Calvin Bahati Richard
320	Calyist Basil Kavishe
321	Careen Innocent Mashelle
322	Carisma John Sebastian Itf Gilbert
323	Carisma John Sebastian Itf Glory Joseph Assey
324	Caroline Hanah Maeda
325	Caroline Lotto Mollel
326	Caroline Mathew Lyatuu
327	Caroline Mathew Lyatuu Itf Moureen Elia Endeni
328	Caroline Wilbald Tarimo
329	Caroline William Sekule
330	Casto Cosmas Mushi
331	Castor Joseph Kisweswe
332	Castory Gervace Mgina
333	Cathbert Amour
334	Catherine Jairos Wivava
335	Catherine Ndesheo Ngaleo
336	Catherine Pelesi Fungo
337	Catherine Pius Lyimo
338	Catherine Thobias Ndawi
339	Catherine Tuwati Nassary
340	Cecilia Yona Mwenisongole
341	Celestine Vedastus Ngindu
342	Centenary Group Staff Defined Contribution Scheme
343	Cesilia Alex Kirongozi(Admin) A Omari Mwariko(Deceased)

No:	NAME
344	Cesilia Alex Kirongozi(Admin)Mwariko Omari Kibelo(Deceased)
345	Chabu Elius Mishwaro
346	Chacha Timasi Nyakega
347	Chaita Adam Chai
348	Chama Cha Maalbino Kilimanjaro
349	Charles Akilimali Mbuya
350	Charles Daniel Mkumbo
351	Charles Daniel Mkumbo
352	Charles Donald James Mungai
353	Charles Ezekiel Nnko
354	Charles Heziron Metta
355	Charles Jackson Itembe
356	Charles Jacob Msemwa
357	Charles James Miho
358	Charles Lembris Lucas(Admin) Lembris Lucas Laizer(Deceased)
359	Charles Silvester Gama
360	Charles Victor Kabanga
361	Charles Victor Kibanga
362	Charles Wandwi Magembe
363	Charlotte Mully Mkinga
364	Chausiku M Salum
365	Chiku Almassy Chande
366	Chiku Issa Issa
367	Children's Career Plan Unit Trust Scheme
368	Chrisanti Andrea Mwanawima
369	Chrispo Kemanzi
370	Christa Augustine Moshi
371	Christian Vaginga Marcusy(Admin)Paul Marcusy Vaginga(Deceased)

No:	NAME
372	Christina Christopher Mapunda
373	Christina Gidori Zelote
374	Christina Jacob Mwakyusa
375	Christina James Chacha(Admin) Zakayo Maganga (Deceased)
376	Christina Nestory Buluda
377	Christine Christopher Moshi
378	Christopher Alexander Chibaite(Admin)Chibaite Ala Makali
379	Christopher Daniel Mahundi
380	Christopher Jonas Mollel
381	Christopher Mendaku Shayo
382	Clara Francis Kway
383	Clara Ndeko
384	Clara Tumsifu Lema
385	Claudia Chiba Kibona
386	Clavery Kasongi Mkwawa
387	Clemence Philip Tesha
388	Clement Lawrence Kamuli
389	Clementina James Mntangi
390	CMG Investment Limited
391	Coca-Cola Beverages Uganda Limited Provident Fund
392	Coletha Andrew Mabuga
393	Colleta Doris Ndunguru
394	Collin Dastan Rumisha
395	Colman Deocar Shao Itf Colman Deocar
396	Colman Willbard Nyari
397	Conjesta Mallya (Admin) Joseph Michael Mallya (Deceased)
398	Conrad Majahasi Kabuta
399	Consolata Carlo Fivawo

No:	NAME
400	Consolata Constantine Milanzi
401	Consolata Kanisius Komba
402	Consolata Thomas Nagai
403	Constantine Andrea Moshy
404	Cornel Paul Temba Itf Maria Cornel Temba
405	Cornell Paul Temba Massawe
406	Corporate Insurance Brokers Ltd
407	Corporate Insurance Brokers Ltd
408	Cosmas Sebastian Mushi
409	Cosmas Vincent Swai Itf Anold Sabas Anold
410	Cynthia Hilda Ngoye
411	Cynthia Mgalla
412	Dadi Hamisi Limo
413	Dainess Eliya Nambalwa
414	Dakiki Juma Ismail
415	Damas Beda Mboya Itf Bedda Mzee (Deceased)
416	Damas Kornel Mizambwa
417	Damas Thobias Ndawi
418	Damian Christopher Kimaro
419	Damian Daniel Tluway
420	Danida Investment Fund
421	Daniel David Kijo
422	Daniel Elieza Sumary
423	Daniel Emmanuel Kadaso
424	Daniel Josiah Amani
425	Daniel Juldan Timotheo
426	Daniel Naingola Laizer
427	Daniel Theoflo Mbise

No:	NAME
428	Daniel Yaffan Paresso
429	Daniel Zephrin Sendeu
430	Daniel.D Maeda
431	Daphine Joachim Kipuyo (Admin) Gabriel Joachim Kipuyo (Deceased)
432	Darusi Mohamed Nakuweka
433	Dastan Rwehumbiza Ndeko(Admin) Ndeko Hilary Janny(Deceased)
434	Datus Gerald Rutashobya
435	Dativa Valentine Chuwa Daniel Philip
436	Daudi Esmaili Mchala
437	Daudi Muhdini Ngayela
438	Daudi S Mponzi
439	Daudi Shija Minene
440	David A Hollela
441	David Elias Kakuba
442	David Essau Shayo
443	David Fobati Kyando
444	David Odhiambo Peter
445	Dayan Reuben Olekuney
446	Deborah Steven Kweka
447	Deka Enterprises Co. Ltd
448	Delvine Felix Kilewo
449	Denis Evarist Minja
450	Denis Shukuru Kaiza
451	Dennis Kipanga Tesha
452	Dennis Richard Kimaro
453	Deodatus Lucas Kinawiro(Admin) Florida D. Kinawiro(Deceased)
454	Deodore Dennis Mushi
455	Deoqratia J.K B.L.D Nholope

No:	NAME
456	Deoqratias Belian Lema
457	Deoqratias N. Sula
458	Deoqratias Njile Sulla
459	Deoqratias Rugabela Ndamugoba
460	Deoqratias.F Rutatora
461	Deoqratius Ernest Damian
462	Deoqratius Gerson Kiangu
463	Deoqratius Missana Chrispine
464	Desdery Kyomushula
465	Devota Michael Mlay
466	Devotha Edward Baisi
467	Diah Loth Diah
468	Diana Geofrey Njau
469	Diana Mwakasege
470	Diana Tumaini Faini
471	Diana William Riwa
472	Dickson Honest Kyara
473	Didas Reginald Merinyo
474	Diga Keleja Mapula
475	Dionisia Samson Sarakikya
476	Dismas John Mbelwa
477	Dodoma Capital Enterprisers
478	Dominicius Kingamba Njiwa
479	Donald Mmari
480	Donald Vehael Mmari
481	Dora A Salakana
482	Dorcas Emmanuel Fungo
483	Dorcas Shabani Kangero

No:	NAME
484	Dorcus Lusekelo Mwangasaba
485	Doreen Adelard Mtenga
486	Doreen Cornel Masika
487	Dormohamed Issa
488	Dorosela Timilifu Kimaro
489	Dorothy Ephraim Temu
490	Dr. August Obadia Manyanga
491	Dr. Charles Stephen Kimei
492	Duka La Ushirika (Tes)
493	Ebenezer Fredson Moshi
494	Ebenezer John Kaitira
495	Ebenezer Paul Mlay
496	Eddah Winston Mleche
497	Edger Amiri Mshana
498	Ediphonce Joseph Mchau
499	Edison Stephen Mwabwagilo
500	Editha Simon Petro
501	Edmund Munyagi And Margareth Lawrence
502	Edna Edward Makule
503	Ednesta Zacharia Nkya
504	Edvester Onai Yambazi (Admin) Of Onai Musa Yambazi(Deceased)
505	Edward Alfred Kitomari
506	Edward Alfred Peter
507	Edward John Urilo Itf Derrick Edward Urilo
508	Edward K. Sanda
509	Edward Rhoden Mwamilawa
510	Edward Sikorei Mevaashi
511	Edward Simon Haule

No:	NAME
512	Edward Simon Masanga
513	Edwardina Babelwa Paul
514	Edwin Calvin Lyaro
515	Edwin Mwamahapa
516	Edwin Vedasto Kente
517	Edwin Vincent Msaki
518	Einothi Lembris Laizer
519	Einstein Joesphat Chagoha
520	Elda Anael Mwakyusa
521	Elgius Pastory Otame
522	Elia Nelson Mtwewe
523	Elijah Dunstan Malugu
524	Eliachi Elisa Mollel
525	Eliamani Elifadhi Singo
526	Elian Titus Majula
527	Elianchea Meriananga Machenje
528	Eliaremisa Isaya Israel
529	Elias William Budodi
530	Eliatirisha Afraeli Kimuto
531	Elienza Mteri Mnzava
532	Eligijs Cletus Ndjovu
533	Elikana Peter James
534	Elinaitha Humphrey Mrema
535	Elinath Amaniel Sharufi
536	Elinjidea Lyimo Sungusia
537	Elionora Julius Massawe
538	Elirehema Yona Akyoo
539	Elirehema Yona Akyoo (Admin) Of Yona Seth Akyoo (Deceased)

No:	NAME
540	Elirehema Yona Akyoo (Admin) Of Yona Seth Akyoo (Deceased)
541	Elisamiah Lucas Mmari
542	Elisante A. Ulomi
543	Elisha Charles Mtobela
544	Elisha Joseph Mnzavas
545	Elishiza Jeremia Manase
546	Elisifa King'ori Kinasha
547	Eliud Jacob Mwasyeba (Admin) Jacob K. Mwasyeba(Deceased)
548	Eliud Makinoni Mogha (Admin) Macnon Kasiambeyu Mogha(Deceased)
549	Eliza Mwosi
550	Eliza Peter Temu
551	Eliza Twisubilege Kita
552	Elizabeth Boniface Ngowi
553	Elizabeth Christopher Manumbu
554	Elizabeth Daudi Msengi
555	Elizabeth David Kitosi
556	Elizabeth Elius Mishwaro
557	Elizabeth Emmanuel Mwambulukutu
558	Elizabeth John Sirikwa
559	Elizabeth Kabeja Magnus(Admin) Emmanuel M.John Magnus(Deceased)
560	Elizabeth Lotakajaki
561	Elizabeth Sakipuga Mwamfwagasi
562	Ellen Tumwindie Mndima
563	Ellie Samwel Mbise
564	Elly Goodluck Minja
565	Elmina Paul Kessy
566	Elvini Mulokozi Bakebula
567	Elvis Rwegayula Ntatlwa (Admin) Elias Mujwahuzi Ntatlwa (Deceased)

No:	NAME
568	Emanuel Masalu Mlingwa
569	Emerenciana Johnestine
570	Emil Calvin Malyi
571	Emil Daimon Zambi Itf Emil Fredrick Allan
572	Emilian Ezekiel Mushi
573	Emilian John Urassa
574	Emilian M. E. Mushi
575	Emilian Paschalis Rugemalira Busara
576	Emiliana Mathew Tibenda
577	Emma Gotham Zenda
578	Emmanuel Alloys Mukama
579	Emmanuel Ambindwile Luvanda
580	Emmanuel Azaria Mbazingwa
581	Emmanuel Baltazary Moria
582	Emmanuel Darabe Tippe
583	Emmanuel David Shilatu
584	Emmanuel E Lyatinga
585	Emmanuel Ezekiel Kassin
586	Emmanuel Ezekiel Msengi
587	Emmanuel Francis Ndelwa
588	Emmanuel G Mgoma
589	Emmanuel Gabriel Massanja
590	Emmanuel Hauli Chaburuma
591	Emmanuel John Hayghaimo
592	Emmanuel Lewis Ching'umba
593	Emmanuel Luhende Mbubu (Admin) Benedicta Peter Myete (Deceased)
594	Emmanuel Paul Mlay
595	Emmanuel Peter Mhina

No:	NAME
596	Emmanuel R Massawe
597	Emmanuel Samuel Kibeya
598	Emmanuel Thomas Mfuko
599	Emmanuel Urughu Ng'ui
600	Endeshi Simon Marunda
601	Eneah Naimani Mfinanga
602	Engare Olmotonyi R. C. S. Ltd
603	Engelbert Linus Chuwa
604	Enock Kapi Nyaga
605	Enock Kisilo Sanga
606	Enos Ladislaus Salema &/ Or Elizabeth Henry Riwa
607	Epaphras Epimaki Mtenga
608	Epifania Festo Kilawe
609	Epimark David Tarimo
610	Erasto Eliahu Mollel
611	Eric Kasira Mgalla
612	Erica Evarist Kimaro
613	Erick G Chambanenge
614	Erick Israel Secha
615	Erick Macky
616	Erick Obed Nyagawa
617	Erinestina Emmanuel Mrosso
618	Ernest Mselle Madeje
619	Ernest William Budodi
620	Erobiam Elisaria Mwashu
621	Essau Wolfram Mlengule
622	Esta Shauri Maro
623	Estella Herman

No:	NAME
624	Ester Chakachaka Mzumbwe(Admin) Chakachaka Shingoma Mzumbwe(Deceased)
625	Ester Festo Makune (Admin) Erasto Izengo Kwilasa(Deceased)
626	Ester Joseph Mabenga
627	Esteria Edward Urio
628	Esterina Raphael Tarimo
629	Esther Christopher Mwakasege
630	Esther Dambal
631	Esther Frank Msuya
632	Esther Frederick Sumaye
633	Esther Kileo Kitoka
634	Esther Leonard Boimanda
635	Estomih John Antony
636	Estomih William Msuya
637	Esuvat Peter Lukumay
638	Eusebia Anthony Sachore
639	Eustard Ndebwoha Nyinondi
640	Evaline Simon Mlay
641	Evalyne January Munishi
642	Evance Julius Massawe
643	Evance Rebman Munisi
644	Evans Anthony Ngombolwa
645	Evans Herman Lushaka (Admin) Of Paulina Mukamara Lushaka (Deceased)
646	Evarist Dominic Masengo
647	Evarist Koluganda Cyprian
648	Evelyn Advelard Mtenga
649	Evelyn Joseph Lyaruu
650	Evetha Dion Mselle
651	Evetha Peter Matemu &/Or Liberatus Andrew Mmbando

No:	NAME
652	Exaud Zakaria Mbise
653	Exavier Mrope Daudi
654	Ezekia Watson Kashililika
655	Ezekiel Gabunga Loyan
656	Ezekiel K. Melimeli
657	Fabian Edward Bulangwahe
658	Fadhila Deocar Colman Shao
659	Fadhili Andrew Wadugu
660	Falles John Tagaya
661	Familia Ya Mussa Hassan Mbura
662	Fanuel Elisa Mlacha
663	Faraja Stephen Kijazi
664	Faraja Zakayo Naiman
665	Farhanaaz Akber Dato
666	Farhanaaz Akber Dato
667	Farhanaaz Dato
668	Farhanaz Dato
669	Fatuma I. Mwenda Itf Latifa Salum
670	Fatuma Omary Kanyinda(Admin) Liberatus Louis Karunda(Deceased)
671	Fatuma Rashid Jumbe
672	Fatuma Shabani (Admin) Shabani Ibrahim (Deceased)
673	Fatuma Shabani Tesha
674	Fausta Hangali Chuautu
675	Fausta Marcus Kasuga
676	Faustin Calist Assey
677	Faustin Rweshabura Kamuzora
678	Faustine Karrani Bee
679	Faustine Kasongi Enos

No:	NAME
680	Faustine Yarro Sulley
681	Febrona Bernard Minja
682	Fedrick Daniford Luhanga
683	Felista Moses Mwankusye
684	Felister Thadeus Chikoti
685	Felix Albert Kilewo
686	Felix Constantine Masanyiwa
687	Felix Mukuchu
688	Festo Tumbotele Kilawe
689	Festo Tumbotele Kilawe
690	Feti Yohanis Sanga
691	Filimini Philipo Sebastian
692	Fimedia Hamson Ghikas And/Or Richard Hamson Ghikas
693	Filomena Vitalis Namuba
694	Flora Kusirie Shoo
695	Flora Moses Lukindo
696	Florence James Teri
697	Florence W Ndesanjo
698	Florence Wilson
699	Fortunata Itf Honest Massawe
700	Fortunata Julius Massawe
701	Fortunatha Masalu Kisilla
702	Fr. Peter Claver Kindimba
703	Francis A Mwasyeba
704	Francis Adrian Kasoyaga
705	Francis Geoffrey Kalambo
706	Francis John Makange
707	Francis Namba Umbu

No:	NAME
708	Francis Reuben Kimaro
709	Francisca Joseph Pembe
710	Franco Charles Atilyo
711	Frank Focas Minja
712	Frank Isack Mbise
713	Frank Joachim Msae
714	Frank Josephat Makunga
715	Frank Julius Mollel
716	Frank Lukelo Danda
717	Frank Martin Masawe Itf Sia Mathew Lyimo
718	Frank Raphael Magali
719	Frank Rutaihwa Tilugulilwa
720	Frank Stephen Mukoyogo
721	Franklin Frederick Sumaye
722	Franklyn M. Minjas
723	Freckson Nicholas Mlay
724	Fred Matola Msemwa
725	Freddy David Chilongola
726	Frederick Elisamia Mrema
727	Fredrick Tluway Sumaye
728	Fredric Donald Urrio
729	Fredrick Tluway Sumaye
730	Fredrick.B. Nshekanabo
731	Freeman Aikaeli Mbowe
732	Fresho Investment
733	Frida Anthoni Kimaro
734	Frida Josephat Ernest
735	Frida Sadiki Machege

No:	NAME
736	Frowin Gabriel Nyoni
737	Gabriel Attaliay Mukuna Mollel
738	Gabriel Lutufyo Mwakigonja
739	Gabriel Niyonkuru Ssebuyoya
740	Gabriel Yordan Lukosi
741	Gabriella Bwigane Kaisi
742	Gaetano Cassian Lubuva
743	Gamariel Anselem Mboya
744	Gasiano Senzighe
745	Gaspary Barnabas Likenejo
746	Gaspary Hendry Mallya
747	Gasper H. Kileo
748	Gasper Hanson Kileo
749	Gasper Marco Masamu
750	Gastor Nicephory Kikuji
751	Gaudensia B. Bernardo
752	Gebron Onaisaria Mcharo
753	Geddy Felix Msami
754	Gem And Rock Ventures Co Ltd
755	Geofrey Abraham Silumbu
756	Geofrey Bakauga Raphael
757	Geofrey Langisa Ngelesi Itf Aurelina Ngelesi
758	Geofrey Langisa Ngelesi Itf Salome Ngelesi
759	Geophrey Mizengo Pinda
760	George Abdala Ramadhani
761	George Boniface Baraka
762	George Chesam Mhumbe
763	George Edward Msambazi & Evelynne Elias Kisamo

No:	NAME
764	George Gasper Temu
765	George Godfrey Kawamala
766	George Karwani Mbyazita
767	George Mafuti Mshana
768	George Mpendakazi Shonde
769	George Ngatta Rubugu
770	Georgia Aloysius
771	Gerald Balakamwia
772	Gerald Godfrey Moshali
773	Gerald Kiraia Samba
774	Gerald Michael Mnyawami
775	Gerald Pancras Kiwango
776	Geraldine Kokwenda Mwijage
777	Germana Paul Ibreck
778	Gerson Eliya Ndundulu
779	Gerson Hosea Malangalila Lwenge
780	Gervas Abel Mweta
781	Gervas Efreem Matowo
782	Gesso Hegohn Bajuta
783	Getruda Joseph Ibrahim Silayo
784	Getrude Johnson Paul
785	Ghasto Akwilini Sway
786	Giafar Mohamed Beder
787	Gibson Akim Kilala
788	Gibson Akim Kilala
789	Gideon Robert Minja
790	Gideonamani Abraham Marress
791	Gidion Emanuel Malleck

No:	NAME
792	Gift Elbariki Mollel
793	Gift Frank Ndosu
794	Gilbert Alfred Bigilimana & Edyta Zadawaj-Bigilimana
795	Gilbert Barongo
796	Gilbert Godfried Mwoga
797	Given Onia Ngajilo
798	Given Onia Ngajilo Itf Elice Given Ngajilo
799	Given Onia Ngajilo Itf Gift Given Ngajilo
800	Gladnes Gasper Kileo
801	Gladness Alex Kileo
802	Gladness Alex Kileo
803	Gladness Suleiman Kampa
804	Gladys Erick Kiwelu
805	Gladys Gracious Mwanguya
806	Gloria Joel Joseph
807	Glory Adelard Mtenga
808	Glory Elijah
809	Glory Expery Mwanyika
810	Glory Expery Mwanyika Itf Orley Henry
811	Glory Khahima Jacob
812	Glory Langidare Mollel
813	Glory Lazaro Ngowi
814	Godbless David Mollel Itf Catherine G Mollel
815	Godbless David Mollel Itf Loserian G.
816	Godbless Gasper Kileo
817	Godbless Justo Mushi
818	Godfather Yohana Emanuely
819	Godfrey . M . Kamugisha

No:	NAME
820	Godfrey Albert Bahati Riwa
821	Godfrey Boniphace Rutasingwa
822	Godfrey Conrad Mosha
823	Godfrey Conrad Mosha
824	Godfrey George Mollel
825	Godfrey Joel Ngurah
826	Godfrey Memirieki Mollel (Admin) Joel Saitoti Tarakwa (Deceased)
827	Godfrey Nimrod Sigalla
828	Godfrey/Lyne Ukio
829	Godlove Jackson Urtoh
830	Godmercy Damas Woisso
831	Godwin Gwaatema Simon
832	Godwin Immanueli Mushi
833	Godwin Kanangira Nassary
834	Godwin Zephania Tarimo
835	Goodluck Bilasi Mato
836	Goodluck Casmir Ramban
837	Goodluck Casmir Rambau
838	Goodluck Francis Mpalasa
839	Gosbert Begumisa Blandes
840	Gosbert Blandes
841	Grace Damian Ruhinda
842	Grace Ezra Nkya
843	Grace Fred Shayo (Admin) Fredrick Alfayo Shoo (Deceased)
844	Grace Fred Shoo (Admin) Fredrick
845	Grace Fridolf Nkya
846	Grace Joachim
847	Grace John Majige

No:	NAME
848	Grace Kemilembe Baisi
849	Grace Lawrence Msuya
850	Grace Lengia Mbise
851	Grace Loshilaa Laizer
852	Grace Neema Hamuli
853	Grace Pascal Minja
854	Grace Simon Urasa
855	Grace.M Masinde
856	Grant Brian Moses
857	Grea Martin Mollel
858	Gregory Aloisi Mboya
859	Gregory Tadeo Nyambala
860	Gurisha Dominick Msuya
861	Gwamaka Steven Nsekela
862	Habakuki Hussien Makao
863	Hadija Salim Afif
864	Hafsa Sekoutoure Mndeme
865	Haikael David Martin
866	Hakeem Seif Ally
867	Halima Hamisi Buda
868	Halima Mamuya
869	Halima Sekoutoure Mndeme
870	Hamad Said Shah
871	Hamis Maulid Lyoba
872	Hamisi Bakari Namkaa
873	Hamisi Jumanne Nguli
874	Hamisi Maulidi Lyoba
875	Hamisi Selemani Mkalla

No:	NAME
876	Humphrey Erene Msoka
877	Hamza Abdu Nyenzi
878	Hamza Rajabu Mvano
879	Hannah Gilbert Nzowa
880	Hans Macha
881	Happiness Josephat Makala
882	Happiness Kokugonza Godfrey
883	Happiness Simbafoo Nkya
884	Happiness Wilbert Anastaz
885	Happy William Mmari
886	Happyness Wilfred Kimaro
887	Happyson Fanuel Mollel
888	Harieth, Abel and Wanseho S. Mwanda
889	Haroon Mulla Pirmohamed
890	Haroun Dauson Mwakibete
891	Harry Kisaka Salehe
892	Harun Idd Joho
893	Harun Idd Joho
894	Hashimu Ramadhani Mushi
895	Hassan Mpapi Bendeyeko
896	Hawa Abdi Sasya
897	Hawa Salim Maumba
898	Hazina Mtayoba Munyambo
899	Helena Robert Msonpola
900	Hellen Alphonse Kalula
901	Hellen Buzuka Tukunjoba
902	Hellen Jonathan Nzungu
903	Hellen Peter Kimati

No:	NAME
904	Hellendinah Reuben Lwesya
905	Henri Justo Stanley
906	Henry Baltazary Mosha
907	Henry George Mkoma
908	Henry Joseph Mmbando
909	Henry Raphael Kundy
910	Henry Willyhelm Kirenga
911	Herman August Manyanga
912	Herman Daniel Mollel
913	Herman Patrick Goodluck
914	Herman William Sangiwa
915	Hermana Salvatory Nombo
916	Herry Kayogela Ndabaga
917	Hery Edson Mwidunda
918	Heslon Gabriel Rugalema
919	Hidaya Amiri Mchomvu(Admin) Zuberi Mchomvu(Deceased)
920	Hilda Damian Mwapira
921	Hilda Faraja Nyakia
922	Hilda Mahuto Shenyagwa-Noor
923	Hilolimus Alphonse Kimweri
924	Hiram Waweru Mungai
925	Honest Julius Massawe
926	Honesta Bethod Muhonami
927	Hosea Ezekiel Kashimba
928	Hosea Ezekiel Kashimba Itf Abidan Hosea Ezekiel
929	Hosea Kashimba Itf Abigail Hosea Ezekiel
930	Hossana Paul Mlay
931	Hulda Martin Kipuyo

No:	NAME
932	Hulda Naftal Ngaleson
933	Hulder Elibarick Sumari
934	Humfrey Mkiro Mrema
935	Humphrey G. Kileo
936	Huruma Eutropia Kweka
937	Huruma Kaundama
938	Husna Daudi Msangi
939	Hussein Ally Chilumba
940	Hussein Ally Haji
941	Hussein Mussa Hassan
942	Hussein Rukokerwa Noor
943	Ian Divo Rugaibula
944	Ian Friday Mwanda
945	Ibrahim Shifao Shifao
946	Iddi Juma Wakulichombe(Admin) Juma Salum Wakulichombe(Deceased)
947	Idris Suleiman Kikula
948	Ignas Modestus Mkinga(Admin)Modestus Ignas Mkinga (deceased)
949	Ihangiro Primary Cooperative Society
950	Ikupa Simon Mapolu
951	Ilulu Saccos Ltd
952	Imani Joshua Muhingo
953	Imelda Charles Nyamsekela
954	Immaculata Isaac Kadyanji
955	Immaculate Francis Karia
956	Immaculatha Kokunyegeza Cletus
957	Imtiaz Hassan Lalji
958	Indira And Maheshkumar Shah
959	Indo African Stores

No:	NAME
960	Innocent Fredi Mmasi
961	Innocent Lugha Bashungwa
962	Innocent Michael Simon
963	Innocent Revocatus Mashalle
964	Innocent Thomas Pacho
965	Inviolata Karoli Lekule
966	Ipyana Philbert Mwankemwa
967	Irean Isebella Munseri
968	Irene Edwin Khajja
969	Irene Eneah Naiman
970	Irene John Ndasi
971	Irene Julius Ndesanjo
972	Irene Kokushubila Rweyemamu
973	Irene Moses Apina
974	Irene Thomas Temu
975	Isaac Kayetan Nditi
976	Isaac Lyampinga Mgwassa
977	Isaac Zakaria Laraa
978	Isack David Mwanga
979	Isack Emily Lyimo
980	Isaya Awariywa Kyungai
981	Ishozi Gera Dev. Society (Tidesco)
982	Ismail Lotha Laizer
983	Ismail Ngao
984	Ismail Omari Masiru
985	Israel Charles Tarimo
986	Israel H. Noah
987	Israel M. A. & Lilian M. A. Secha

No:	NAME
988	Issack Luihamu Lyimo
989	Iteko Rural Primary Coop Society
990	Itf Alexis Rosa Misabo
991	Itf Luis Romeo Misabo
992	Itikisaeli Elias Mungure
993	Itumbe Elaison Usiri
994	Ivo Julius Matee
995	Izack Saiya Manang
996	Jabiry Phiry Sanga
997	Jacklina Richard Jackson
998	Jackson Kenan Dulle
999	Jackson Kilatura
1000	Jackson Seaton Mlay
1001	Jackton Achola Ochieng
1002	Jacqueline David Mkindi
1003	Jacqueline Henry Lesika
1004	Jacqueline Jacob Temu
1005	Jacqueline Jessica Nyachiro Makokha
1006	Jacqueline Jessica Nyachiro Makokha
1007	Jacqueline Reginald Marandu
1008	Jacqueline Richard Mkwawa
1009	Jactan Damian Kihombo
1010	Jacuson W Mahali
1011	Jafari Abdul Juma
1012	Jaffari Alli Mhando
1013	Jainick Manoj Vishani
1014	Jamadari Group Farm Ltd
1015	Jamal Rashidi Ngonyani
1016	Jambo Oil &Ginneries Co.Ltd

No:	NAME
1017	James Bonn Cuthbert Ng'unga
1018	James Elikana Mmari
1019	James George Salim
1020	James Isaack Mabula
1021	James Lazaro Issangya
1022	James Macknon Mogha
1023	James Mneesi Teri
1024	James.B Rugemarila
1025	Jane Christopher Mwaihojo
1026	Jane Joseph Moshi
1027	Jane Kasigila Kapongwa
1028	Jane Kazoba
1029	Jane Paula Nyandele
1030	Janerose Frank Minja
1031	Janet Alphonse Kalula
1032	Janeth Dominiac Saganya
1033	Janeth Emmanuel Kalobelo
1034	Janeth William Kimaro, Michelle Mrea,Viv Mrema(Admin) Melleo Auye Mrema (Deceased)
1035	January Ambrose Mlee
1036	Japhet Tweve
1037	Japhet William Kotingo
1038	Jasiri John Mushi
1039	Jasmine Fadhil Nsekela
1040	Jean Sindayigaya
1041	Jeconia Valoma Sanga
1042	Jenifa Given Ngajilo
1043	Jenipher Innocent Nzobe
1044	Jenipher Telesphory Marealle
1045	Jeremiah Boniface Gunda

No:	NAME
1046	Jerome Juma Chilumba
1047	Jerry B Mwasa
1048	Jesse Zebedayo Christopher
1049	Jessica Ernest Swai
1050	Jimmy Geoffrey Mangesho
1051	Jimmy Nicholas Chaula
1052	Jisayi Lugoye Tenda
1053	Joachim Barling Ndumbaro
1054	Joachim John Kessy
1055	Joachim Focus Mushi
1056	Joan Daniel Paresso
1057	Joan John Tarimo
1058	Joan Massawe Avit
1059	Joan Michael Meela
1060	Joane Louis Kasuga
1061	Joaria Juma Tarimo
1062	Joas Danford Bagambi
1063	Joas John Rugemalila
1064	Joel Majinge Mabiba
1065	Joely Allphonice Meella
1066	Jofrey Geoffrey Chawala
1067	Jofrey Pancras Kondo
1068	John Africa Kavishe
1069	John Almasy Mohamed
1070	John Andrea Mukama
1071	John Andrea Mukama
1072	John Anthony Ndema
1073	John Baptist Rugambo

No:	NAME
1074	John Changalucha
1075	John Donacian Njau
1076	John Ernest Mshanga
1077	John Francis Kagonda
1078	John Kundaal Lema
1079	John Lister Haruni
1080	John Malamia Msaki
1081	John Mangalili Assenga
1082	John Matesi Mawazo
1083	John Mejooli Lukumay
1084	John Misangia Obimbo
1085	John Mutalemwa Kiongozi
1086	Johnbosco Paul Mtana Mushi
1087	Johnson Innocent Mashelle
1088	Johnson Lazaro Simgala
1089	Johnson Mayo Boa
1090	Johnstone Lutahiwa Johannes
1091	Jonas Leonard Kileo
1092	Jonathan Nyanda Masolwa
1093	Jonathan Theophilo Elingao
1094	Jones Ainea Mola
1095	Jones Joseph Lisso
1096	Joseph Albert Meela
1097	Joseph Assey
1098	Joseph Bahati Francis Masha
1099	Joseph Baltazary Msaky
1100	Joseph Charles Bujaga
1101	Joseph Costa Ndunguru &/Or Godfrid Joseph Ndunguru

No:	NAME
1102	Joseph Dawson Zake
1103	Joseph Francis Maji
1104	Joseph Henry Massenge
1105	Joseph Joachim Meliyo
1106	Joseph John Tanganyika
1107	Joseph K. Tesha
1108	Joseph Lovudo Melau
1109	Joseph Masabala
1110	Joseph Pastor Lazary Lyaruu
1111	Joseph Sakirei Sabore
1112	Joseph Shauri Maro
1113	Joseph Yona Lukindo
1114	Josephat John Tarimo
1115	Josephat Patrick Mbilinyi
1116	Josephine Beda Rupia (Admin) George Rupia (Deceased)
1117	Josephine Brown Jastine
1118	Josephine Justin Moshi
1119	Josephine Stephen Msangi
1120	Joshua Abel Mwalwengele
1121	Joshua Alinanuswe Mwamsojo
1122	Joshua Elia Mlaki
1123	Joshua Kristian Kileo
1124	Joshua Martin Loilole
1125	Joshua Modest Mushi
1126	Josia Kamgisha Tumain
1127	Josiah Uforosia Maanga
1128	Joyce Audiface Kibala
1129	Joyce David Kessy

No:	NAME
1130	Joyce Edward Mwanamyoto
1131	Joyce John Baisi
1132	Joyce Kidagi Gunda
1133	Joyce Mwiya Gachuma
1134	Joyce Newton Kyando
1135	Joyce Phares Makundi
1136	Joyce Simon,David Maturlu
1137	Joymarie Charles Mwakasala
1138	Jude Nicholas Tarimo
1139	Judika Nsanya Pallangyo
1140	Judith Elisa Masaga
1141	Judith Fue Tumbao
1142	Judith Joseph Kimaro
1143	Judith Tom Kyellu
1144	Judith Tom Kyellu Itf Rosemary Richard Sumari
1145	Judith Tom Kyellu Itf Simon Richard Sumari
1146	Judith Yahaya Oswald
1147	Juliana Alphonse Kalula
1148	Julieth Custor Schone
1149	Julieth Mashaka Madale
1150	Julius Aron Bundala
1151	Julius Geofrey Lyatuu
1152	Julius John Mganga
1153	Julius Lwimbila
1154	Julius Meneja Mabagara
1155	Julius Richard Kimaro
1156	Julius Sekere Kitomari
1157	Julius Simba Kasanzu

No:	NAME
1158	Juma Chande Mbega
1159	Juma Edward Mhavi
1160	Juma Mande
1161	Juma Omari Mhando
1162	Juma Rashidi Toyi
1163	Jumaam Esmail Kalutu
1164	Jumaam Selemani Kiure
1165	Jumbe Mnyihaji Jumbe
1166	Justice Albert Sayuki
1167	Justin Amos Simion
1168	Justin Joseph Mashelle
1169	Justin Kasila Noah
1170	Justin Mirisho Nyari
1171	Justina A Mwanza Itf Hopejoanne Nerima Wandera
1172	Justina Venant
1173	Justine Richard Nkayamba
1174	Juvenal Peter Kadugalize
1175	Kaanaeli Elipokea Pallangyo
1176	Kaanankira Akyoo Peter
1177	Kagera Coop Union (1990) Ltd
1178	Kahumbya Kalaule Bashige
1179	Kahungo Abdarhaman Mwanga
1180	Kailesh Kantilal Popat
1181	Kairuki Hospital
1182	Kakuru Rubambura Katunzi
1183	Kalokola Kakiko Fidelis
1184	Kamachumu P.C.S. Ltd.
1185	Kamil John Minja(Admin) John Kirita(Deceased)

No:	NAME
1186	Kangeme A.M.C.S. Ltd
1187	Karama Akram Sultan
1188	Karani Mepukowo Lukumay
1189	Karim Mohamedali Nagji
1190	Kasimu Athumani Halfani
1191	Kassim Mohamed Abdallah 126
1192	Kataupepo Mr Kamkolwe
1193	Kathbert Sironga Kivuyo
1194	Kauwed Gamalel Shao
1195	Kayusi Augustino Msigwa
1196	Kazoya Makongoro Mong'ateko
1197	Kazoya Makongoro Mong'ateko
1198	Kelvin Ambros Kyando
1199	Kelvin Fatiel Jackson
1200	Kelvin Gideon Lemnge
1201	Kelvin Gregory Nicholas
1202	Kelvin Leonard Lubagula
1203	Kelvin Lucas Mallya
1204	Kelvin Manaseh Ndanshau
1205	Kelvin Severine Furaha
1206	Kelvin Silva Kiritta
1207	Kelvin Vincent Laswai
1208	Kennedy Keyson Mollel
1209	Kenneth Onesmo Mkama
1210	Keren Goodluck Mato
1211	Kesia Solomon Sabaya
1212	Kessia Moses Musa
1213	Khadija Mbwana Hamza

No:	NAME
1214	Khadija Suleiman Hassani
1215	Khaitham Jumbe Mnyihaji Jumbe
1216	Khatayi Lenny Andanda
1217	Kibaha Sav. & Cr. Soc. Ltd
1218	Kibassa Nazareno Lubule
1219	Kibona Clement Asukenye
1220	Kigongo William Budodi
1221	Kijiji Cha Dohom
1222	Kijiji Cha Miyuyu
1223	Kikundi Cha Akina Mama Sekei
1224	Kilawe Holding Co. Ltd
1225	Kilombero District Workers Savings
1226	Kimboka Pasian Stambuli
1227	Kinyora Itango Morro
1228	Kisa Syete Mwakapiso
1229	Kkkt Dayosisi Ya Meru
1230	K'njaro Women Dev. Revolving Fu.
1231	Koimere Agricultural Marketing Co-Operative Society Ltd
1232	Kokubanza January Timanywa
1233	Kolping Society Of Tanzania
1234	Kuruthum Adam Kassim
1235	Kyunga Castor Boniphacy
1236	Laban Traders Co. Ltd
1237	Ladis Columban Komba
1238	Lailat Salim Kimaro
1239	Laison Tumaini Laiser
1240	Langford Semali Mori
1241	Latifa Rashied Kassim

No:	NAME
1242	Laura Nyamutondo Munema
1243	Laurent Peter Sabuni
1244	Laurentia Salum Yyazo
1245	Lawrence Losaki Nasary
1246	Lawrence Neema Mano
1247	Leah Andrew Kakama
1248	Leila Jumanne Suleimani
1249	Leila Omari Ramadhani
1250	Lemaso Semeite Lukumay
1251	Lemaso Semeitei Lukumay
1252	Lembris Lukas Lizer
1253	Lemunda Mussa Mungure
1254	Lena Oswald Kasaizi
1255	Leocadia Boniface Ndulango (Admin) Of Boniface B Ndulango (Deceased)
1256	Leonala Rogati Paul
1257	Leonard Chacha Kitoka
1258	Leonard Jacob Innocent
1259	Leonard Joachim Nkungwe
1260	Leonard Joachim Nkungwe
1261	Leonard Peter Makwela
1262	Leonard Stuart Madinda
1263	Leonce Ernest Oisso
1264	Leoni Tumbo Msele
1265	Leonida Muhazi
1266	Leons August Shirima
1267	Leopard Ngalawa
1268	Leticia Joseph Selesi
1269	Leticia Vincent Assey

No:	NAME
1270	Liberatus Cassiano Kaegele
1271	Lidya Alphonse Massawe
1272	Lightness Sammynico
1273	Lilian Ernest Sakawa
1274	Lilian Godfrey Mlaponi
1275	Lilian Israel Secha
1276	Lilian Kokusherula Nyombi
1277	Linael Makundi
1278	Linda Katondo Mugeta
1279	Linda Pantaleo Mushi
1280	Lindi Development Fund
1281	Linus Eliuta Kimilike
1282	Liomon Singooi Samutana
1283	Livingstone David Sichone
1284	Lizzy Eilbariki Msechu
1285	Local Government Loans Board
1286	Locken Adolf Massawe
1287	Lodwick Salieli Leole
1288	Loinyeye Loning'o Lucumay
1289	Loishiye Samwel Lukumay
1290	Loisikigaki T. Kambei Itf Naishoruni L. Kambei
1291	Loning'o Loinyeye Lucumay
1292	Loning'o Loinyeye Lucumay
1293	Lothary Muhuwa Kapangawazi
1294	Loveness Zedekiah Njogera
1295	Lucas Jotham Kisamba
1296	Lucas Junior Maagi
1297	Lucas Mnyawi Ntandu

No:	NAME
1298	Lucia Issa Samwel
1299	Lucy David Mlimwa
1300	Lugano Ambakisyee Mtawa
1301	Luig Paul Asenga
1302	Luka S.N. Mollel
1303	Lukiko Yohana Maila
1304	Luku Weston Shipella
1305	Lusubilo Fedrick Malakbungu
1306	Lusubilo Mwabela
1307	Luswisi Luswisi R.P.C.S
1308	Luther Eliuforo Mneney
1309	Luwaita A.M.C.S Ltd
1310	Lydia Matzindiko Joachim
1311	Lyne Thomas Ukio
1312	Lyoba Godeliva Kalimunda
1313	M/S Mkoreha Rural Primary Coop Society Ltd.
1314	M/S Willy Enterprises
1315	M/S. Super Doll Trailer Co. Ltd
1316	Machuche John Magabe
1317	Macky John Mneney
1318	Maddy Miriam Ng'maryo
1319	Mae Rural Coop. Society
1320	Magdalena Adam Komba
1321	Magdalena Priscus Swai
1322	Magoma Christopher Berre
1323	Magreth E. N. Itf Junior R. Almasi
1324	Magreth Manase Mzimbu
1325	Magreth Venance Ngowi

No:	NAME
1326	Maheshkumar Jethalal Shah
1327	Mahila Samwel Lazaro
1328	Maimuna Hassan Simbouranga
1329	Maimuna Kibenga Tarishi
1330	Majaliwa Mlyatangu
1331	Majid Athumani Luhida
1332	Majid Ismail Salum
1333	Makia Ally Kimaro
1334	Makori Nyitange
1335	Malisha Nkuba Seni
1336	Malolo Farmer's Organization(2012)
1337	Manase Elisa Ntaganda
1338	Mandela Simon Kamwela
1339	Mandima Godson Mwangi
1340	Manga Branch Ccm
1341	Mapesa Family
1342	Mara Nyamwhanga Nkombe
1343	Marcelina Gadiel Minja
1344	Marco Masegenya Chikongoye
1345	Margai Mwijarubi Mafuru
1346	Margaret Matilda Ngondya
1347	Margaret Zephania Mollel
1348	Margareth Alexius Appolinary
1349	Margareth Samwel Mbwana
1350	Margareth.J Mziray
1351	Maria Festo Kissima
1352	Maria Innocent Massa Itf David John Yenda
1353	Maria Innocent Massa Itf Derrick John Yenda

No:	NAME
1354	Maria Joseph Kapere
1355	Mariam Joseph Ntabindi
1356	Mariana J Milamo (Admin) Of Justine Milamo
1357	Marianna Paschal Balampama
1358	Mario Eugenius
1359	Mark Elijah Sijaona
1360	Marry Morris Kitani Itf Morris Andrew Kitani
1361	Martha Hipolity Lyimo
1362	Martha Judith Maeda
1363	Martha Lang'dare
1364	Martha Matiku Misso
1365	Martha Nzobonankira Ngeze
1366	Martha Simon Mwakidebe
1367	Martha Steven Shaka
1368	Martin Jonas Mmari
1369	Martina Lubuva
1370	Marvin George Mwaibula
1371	Mary August Minja
1372	Mary Awett Duway
1373	Mary Bakari Mrisha
1374	Mary Casmiry Njuu
1375	Mary Christopher Mwakasege
1376	Mary Constantine Njau
1377	Mary Didas Kerety
1378	Mary E Laiser
1379	Mary Elia Kiwelu
1380	Mary Faustini Shayo
1381	Mary Hipolite Temu

No:	NAME
1382	Mary John Mwashuya
1383	Mary Joseph Benedict Haule
1384	Mary Macha
1385	Mary Morris Kitali
1386	Mary Pascal Mabiti
1387	Mary Philip Minja
1388	Mary Venance Tossi
1389	Maryam Mohamed Njau Itf Nyla Njau Mbeke
1390	Maryam Mohamed Njau Itf Shadia Bigo Njau
1391	Maryam Mohammed Njau &/Or Philip Ochieng Mbeke
1392	Maryam Mohammed Njau Itf Queen Nadia Njau Mbeke
1393	Maryelizabeth Augustino Kimario (Admin) Of Liboria David Kisella (Deceased)
1394	Masalu Albert Gidda
1395	Masare Oyungo Marando
1396	Masasi-Mtwara Co-Operative Union Ltd
1397	Maseke Laurent Wambura
1398	Mashaka Iddi Ichirima
1399	Matayo Somi Pallangyo
1400	Mathew Fanuel Masawe
1401	Mathew M Kaundama
1402	Mathias R. Mallya & Elizabeth R. Mallya (Admin) Raymond Lazaro Mallya (Deceased)
1403	Matrida Batista Chavaliginu
1404	Matrida Godfrey Mapunda
1405	Maudline Castico Moses Joseph
1406	Maulid Hussein Said
1407	Maulidi Shabani Simba
1408	Maxmiliana Godfrey Mwikala
1409	Maxmillian August Shayo

No:	NAME
1410	Mayenga Setta
1411	Maziwa Omari Mdoe
1412	Mbatama Primary Coop Society Ltd
1413	Mbeya Coop. Union Ltd
1414	Mboje Zengo Masele
1415	Mchiwa Chedego
1416	Medikezela Goodluck Gocara
1417	Mehmood.R.S Dhalla
1418	Meingw'aari Loishooke Masare
1419	Melania Kaonja Itf Augustino Albert Mlangira
1420	Meleck John Uronu
1421	Melissa Felician Kahana
1422	Melkiory Clavery Masatu
1423	Merboth Shaibu Kapinga
1424	Mercy Cleopa Mushi
1425	Mercy Stephen Luhanga(Admin) Mary Luhanga(Deceased)
1426	Meresiana Kifagi Fute
1427	Meseyeck Cornell Itf Dennis Aloicye Nicholas
1428	Meshack Michael Mahenge
1429	Mganga Michael Sanyoka
1430	Michael David Mbalai
1431	Michael Makenzi
1432	Michael Metalini Laizer
1433	Michael Msabaha Tarimo
1434	Michael.M Sumari
1435	Mickton Robert Shayo
1436	Mika Christopher Mwambalawa
1437	Mika Paulo Matata

No:	NAME
1438	Mikangaula Amcos
1439	Mikidadi Mwambeleko Hamza
1440	Mikidadi Ramadhani
1441	Milkion Andrew Mapunda
1442	Mipango Zabron Sanga
1443	Miriam Emmanuel Makoma
1444	Miriam Jeremiah Solomon
1445	Miriam Jophrey Bukuku
1446	Misufini Assemblies Of God Church
1447	Mkuvia Maita
1448	Mlalo R. P. C. S. Ltd
1449	Mlangwa Issack Kivuma
1450	Mlimani Ngarash Rcsc Mikopo&Akiba
1451	Mlimani/Ngarash Rural Coop Society Ltd
1452	Mmasy Gervas Nicholas
1453	Modest Tingo
1454	Mohamed Abdallah Babu
1455	Mohamed Hassan Mpwato
1456	Mohamed Msafiri Kufigwa
1457	Mohamed Ramadhan
1458	Moh'd Ali Moh'd
1459	Molton G. Bunyaga
1460	Monaban Trading
1461	Monaban Trading Co Ltd
1462	Monica Andy Mwamafupa
1463	Monica Charles Ngonyani
1464	Monica Mbega
1465	Monica Samanya Msaky

No:	NAME
1466	Monika Lukunde Paul Mushi
1467	Morris Silvester Makunganya
1468	Moses Anthony Mgallah
1469	Moses David Masawe
1470	Moses Florence Nyirenda
1471	Moses Zablon Mollel
1472	Mpandakati Tobacco Growers Coop Society
1473	Mpapa A.M.C.S. Ltd
1474	Mpapi Davis Baruhiye
1475	Mpiziwa Simon Mapolu
1476	Mpoki Jonas Mwakangale
1477	Mr. Izack John Kimambo
1478	Mrs. Vidda Loy Sabaya
1479	Ms. Irene Francis Maigwa
1480	Msafiri Ntinginya Maganga
1481	Msikiti - Ishozi
1482	Msindima Buge Hoza
1483	Mtama General Services Co.
1484	Mtatiro Mgaya Masirikale
1485	Mtumbika Anselmi Pahali
1486	Mussa Abdallah Mruma
1487	Mussa Kitambi
1488	Mussa Sokwele Nnichidika
1489	Mwajuma Jumaam Kiure
1490	Mwajuma S.J Mnamba
1491	Mwalim Mussa Omar
1492	Mwanaidi Iddi Mwanga
1493	Mwanaidi Selemani Jabiri

No:	NAME
1494	Mwemezi Elnathan Ngemera
1495	Mwigulu Samike Gushu
1496	Myombo Enterprises
1497	Nagai & Sons Enterprises
1498	Naiman J. Varoya Itf Estate of Ahada Kaiza Rushoke
1499	Naiman Ndesaulo Kyungai
1500	Naiman Ndesauro Kyungai
1501	Naishija Loishiye Saibull
1502	Naishoki Lang'idare
1503	Namnyaki Sifael Mollel
1504	Nancy Jeremiah Yatera
1505	Nancynoella Cryson Munisi
1506	Nanganga Rural Primary Coop Society
1507	Naomi Barnaba Letawo
1508	Naomi Jofrey Lyimo
1509	Naserian Loth Mollel(Admin)Loth Mekwetiki Sakei(Deceased)
1510	Nashoni T. Mnyampi
1511	Nasri Issa Daudi
1512	Nassor Ahmad Ngorisa
1513	Nassor Suleiman Said
1514	Nathanaeli Kiwandai Mungure
1515	National Health Insurance Fund
1516	National Social Security Fund
1517	Nawaz Ramzan Premji
1518	Ndekariswa Isack Manang
1519	Ndekariswa Isaki Manang
1520	Ndekirwa Pallangyo Pallangyo
1521	Ndesaulo Melita Akyoo

No:	NAME
1522	Ndeshi Gamaliel Kitomari
1523	Ndeshukurwa Abel Sumari
1524	Ndigwako Michael Chaula
1525	Ndunamiwe Joseph Baruhiye
1526	Neema Charles Mwakasitu (Admin) Of Danford Kambole (Deceased)
1527	Neema Christopher Chamy
1528	Neema Colman Riwa
1529	Neema Gasper Kalole
1530	Neema Kassim Laswai
1531	Neema Langa'idare Masangwa
1532	Neema Riwa
1533	Neemasson Paul Mwetta
1534	Negwako Pascal Saduka
1535	Nehemia Ally Mapumba
1536	Nelly Sepetu Kazoka
1537	Nelson Emmanuel Anatoli
1538	Nelson I Sumuni(Admin) Isack Misogalya(Deceased)
1539	Nemayan Samwel Kimbele
1540	Newton Tumanieli Shayo
1541	Newton W Seme
1542	Ngateu Rural Coop Society Ltd
1543	Ngikundaali Enoss Mghasse
1544	Nicholas William Budodi
1545	Nicholaus Isweshu Malando
1546	Nicholaus Lucas Kimario
1547	Nicholaus William Budodi
1548	Nickson Fredrick Mangesho
1549	Nicodemus Lazaro Kaaya

No:	NAME
1550	Nicodemus Pius Awett
1551	Nisamehe A. King'homella
1552	Nishit Manubhai Khambhaita
1553	Nkoanrua (1995) Rural Coop Society Ltd
1554	Noah David Msuya(Admin)Wemael Daud Msuya(Deceased)
1555	Nobert Charles Chaula
1556	Noel Manase Secha
1557	Noel Nkoswe
1558	Noela Felix Kilewo
1559	Norbert Chrispin Moshi & Cleopatra Heri Mushi
1560	Norbert Clement Pella
1561	Norbert K. Rushambya
1562	Noreen Humphrey Kira
1563	North Western Diocese E.L.C.T
1564	Novatus Mhando Makunga
1565	Nshamba Primary Coop Society Ltd.
1566	Nshara Rural Cooperative Society Ltd
1567	Nuru Athuman Paul
1568	Nyanda Elias Ntinginya
1569	O.R.C. Primary Society Ltd
1570	Obadia Erasto Sanga
1571	Odran Leonard Tarimo(Admin)Apolinaris Lesaito Kiwango(Deceased)
1572	Ogara Gabriel Sassi
1573	Oisso Enterprises
1574	Olimpia Joachim Laswai
1575	Oliver Charles Mpandula
1576	Olturoto Rural Coop Society
1577	Omar Ramadhani Msuri

No:	NAME
1578	Omari Adamu Rajabu
1579	Omary N. Matotola
1580	Omary Salum Chisonga
1581	Orbit Securities Co Ltd- Fund
1582	Orbit Securities Company Limited
1583	Oscar Joseph Urilo
1584	Oscar Ramadhan Feruzi
1585	Oswald Martin Urassa
1586	Oswald Paskali Moshy
1587	Oswald Selenga Mahenge(Admin) Katotela Selenga Mahenge(Deceased)=
1588	Othman Mandia Almasi
1589	Otto Paul Temu
1590	Papius Nicholas Mwanakatwe
1591	Pascal Jacob Swai
1592	Pascal Thomas Mihayo
1593	Paschal Meleck Silaa
1594	Paskal Patris Laswai
1595	Paskazia Rwegasila Ntinabo
1596	Passionist Fathers
1597	Passionist Fathers
1598	Patricia Samweli Kimaro
1599	Patrick Charles Hozza
1600	Patrick Exaud Dumulinyi
1601	Patrick Nyongeza Sungura
1602	Paul Ayumwi Mlay
1603	Paul Patrick Mwasapi
1604	Paul Peter Mtui
1605	Paula Steven Kassange

No:	NAME
1606	Paulina Simon Mbise Itf Bonifas David Minene
1607	Pelebela Enterprises
1608	Pendo Merishy Mollel
1609	Peter Abely Mwaikambo
1610	Peter Edward Sambu
1611	Peter Edward Xavery
1612	Peter Ezrah Sirikwa
1613	Peter Godson Mushi
1614	Peter Kashinje Gobolo
1615	Peter Kimaro Shange
1616	Peter L. D. Simkoko (Admin) Lotan Nkasime Smkoko
1617	Peter Laizer Saning'o
1618	Peter Ndreywa Kyungai
1619	Peter Pamphil Ngowo
1620	Peter Paul Kessy
1621	Peter Philip Mwasalyanda (Admin) Monica Haule Mwasalyanda (Deceased)
1622	Peter Pius Nyangira
1623	Peter Samwel Lunyelele
1624	Peterson Mwanga
1625	Phares Elichilia Mlay
1626	Philbert Michael Ngoti
1627	Philbert Papias Michael
1628	Philemon.O Mollel
1629	Philimon Zakayo
1630	Phillipo Simon Kullaya
1631	Phillipo George Mtalimbo
1632	Phinis Alphonse Chokera
1633	Phortunatus Mankaga Kenyunko

No:	NAME
1634	Pinieli Elitwaza Ngoda
1635	Pius Eliufoo Ngira
1636	Pius Phillip Tesha
1637	Praygod Aggrey Samwel
1638	Pricilla G. Urio
1639	Priscila Michael Laizer
1640	Prisila Elly Mwashwa
1641	Prosista Venance Tesha
1642	Prosper Robert Mboya
1643	Prosper William Nguma Itf Vumilia Onest
1644	Protas Anato Kimario
1645	Public Service Social Security Fund
1646	Pudensian Deocar Shao(Admin) Deocar Colman Shao (Deceased)
1647	Puza Hamis Ramadhani
1648	Qassim Mikidadi Hamza
1649	Queen Audiphas Temu
1650	Quiver Capital Limited
1651	Rabii Yahaya Membe
1652	Rabison Venance Simon
1653	Radegunda Randi Mukoji
1654	Raha Beverages Company Limited
1655	Rahab Njeri Wangai Itf Jada Kokubanza Tigwella
1656	Rajabu Adam Saidi
1657	Rajuni Selemani Kiure
1658	Ramadhani Amiri Maambe
1659	Ramla Hamza
1660	Ramla Kassu Aloo
1661	Raphael Mkeya

No:	NAME
1662	Rashid Salum Mateleka
1663	Rashidi Habibu Rashidi
1664	Rashidye Luchiya Suleimani
1665	Rasoul Shaaban Kahabuka
1666	Rayben Makove Sanga
1667	Raymond Ananiche Mgaya
1668	Raymond Hieronimi Mushi
1669	Raymond Loinyeye Lucumay
1670	Raymond Lucas Changala
1671	Razahussein Serali Dhalla
1672	Rebeca Yona Hezron
1673	Rebecca Anne Mbiliki
1674	Redempta John Mbatia
1675	Regina Andrea Masolo
1676	Regina Mshinwa Mduma
1677	Regular Income Unit Trust Scheme
1678	Rehema Abdallah (Admin Of) Amina Haji Ramaita
1679	Rehema Abel Sinda
1680	Rehema Hassan Simbouranga
1681	Rehema Hilikiah Omindo
1682	Rehema Juma Muhimbi
1683	Rehema Nathanaely Kyando
1684	Rehema Uledi Mshana
1685	Reliance Insurance Co (T) Ltd
1686	Renaissance Securities (Cyprus) Limited- Nr79707
1687	Renatus Anthony Malawa
1688	Renico Pius Kinemo
1689	Respicious Bishubo

No:	NAME
1690	Restuta Alfred Mmasy
1691	Reticia Dominick Msambusi
1692	Revocatus Reverian Baraka
1693	Rhoida Hermut Dule
1694	Richard Alinanine Kajigili
1695	Richard Laurence Mariki
1696	Richard Tahan Masong
1697	Richard Wolfram Mhule(Admin) Wolfram M. Mhule(Deceased)
1698	Richard Yohana Mkakala
1699	Ridhiwani Jakaya Kikwete
1700	Rita Alex Lyatuu
1701	Ritha Carol Nyakasi (Admin) Of Barnabas Ndezi (Deceased)
1702	Ritha Mgwassa
1703	Riyazhussein Mohamed Somji
1704	Riziki Lawrence Kimboy
1705	Robert Katunzi
1706	Rodney Andrew Mushi
1707	Rodney Rugambo
1708	Rodrick J Aaron
1709	Rogath Donath Shirima
1710	Rogathe Cleopa Lotakajaki
1711	Roldo Limited
1712	Ronald Paul Elia
1713	Ronilick Eli Kasambala Mchami
1714	Ronjina Halfani Tefu
1715	Rose Charles Kimei
1716	Rose Emil Baruti
1717	Rose Godwin Samuel

No:	NAME
1718	Rose Hosea Mhadu Itf Adam Lulela Manase
1719	Rose Joseph Maro
1720	Rose Selwyn Kazimoto
1721	Rosemary Grace Makala
1722	Rosemary Nyange Kitomary(Admin) Semu Anton Kimuto (Deceased)
1723	Rosemary Ododa Joseph(Admin) Joseph Ododa(Deceased)
1724	Ross Francis Mwakiyoma
1725	Roxena Kisamo
1726	Rozalia Eliseus Amedeus
1727	Rt Rev. Mathayo Isaya Kasagara
1728	Ruchius Mugisha Rugangisha
1729	Rufina Justine Milano
1730	Rusesabagina Goodluck Rambau
1731	Rwagati Primary Coop Society
1732	Ryaga Yuda Ryaga
1733	Sabaah Saleh Ali
1734	Sabas James Shao
1735	Sabinus Thomas Haule
1736	Sadock Raphael Mollel
1737	Sadrick Enock Malila
1738	Safina Abdallah Shayo
1739	Sagira Nickson Mong'ateko
1740	Said Hamad Omar
1741	Said Mohamed Mkunda
1742	Saida Yakub Sabury
1743	Sailesh Jiwandas Dattani
1744	Sales Nallos Kihega
1745	Salim Adinan Mbonde

No:	NAME
1746	Salim Ally Omari
1747	Salim Hamis Maftah
1748	Salim Mohamed Sachedina
1749	Salim Mohamedali Nagji
1750	Salimu Ally Omary
1751	Salma K Sembua
1752	Salmin Ally Ngoda (Admin) Ally Rashid Mwamba (Deceased)
1753	Salome Aiwinia Koi Temu
1754	Salome Valeriani Kavishe
1755	Salum Chande Mbega
1756	Salvatory Kalisa Mugisha
1757	Salvatory Patrick Mlay
1758	Sama Rural Cooperative Society
1759	Samson Nyang'ana Muniko
1760	Samson Pius Msigwa
1761	Samson.M Mwaikumbilo
1762	Samwel David Kibanga
1763	Samwel Evaristo Mwigune
1764	Samwel Gaspar Zenda
1765	Samwel Ngure
1766	Samwel Onesmo Mmbando
1767	Samwel Sadikiel Ngowi
1768	Sanya Juu Holdings(T) Ltd
1769	Sara Erasto Kweka
1770	Sara Richard Ndeni
1771	Sarah Henrita Ndeba Mujulizi
1772	Sarah Semeni Luambano(Admin) Makala Paschal Mfungu(Deceased)
1773	Sarapion Kaizilege

No:	NAME
1774	Saumu Kibelo Kirari
1775	Saumu Twahiru Jumanne
1776	Sc (T) Nominee Re: Standard Chartered Bank Uganda Re: Barclay Bank Uganda Staff Pension Fund-Tz
1777	SC (T) Nominee Re: Standard Chartered Bank Uganda Re: National Social Security Fund Staff Provident Fund
1778	SC (T) Nominee Re: Standard Chartered Bank Uganda Re: National Social Security Fund
1779	Sc (T) Nominee Re: Standard Chartered Bank Uganda Re: Nile Breweries Staff Provident Fund-Tz
1780	SCB (T) Nominee Re: Scbke Nominee Account A/C Ke0000011422 Re National Social Security Fund Genesis (K) Investment Management Limited Managed Account
1781	Scb (T) Nominee Re: Scbu Re: Vivo Energy Uganda Limited Staff Provident Fund-Tz
1782	SCB (T) Nominees Re: Banque Pictet & Cie Sa Re Patrick Schegg
1783	SCB (T) Re:Ssb+T Re: Ssb+T Re:Change Global Frontier Markets,Lp Fund-CGPA
1784	SCBT Nominee Re: Ssb+T Re: Kimberlite Frontier Master Africa Fund Lp Rckm
1785	Scbt Nominee Re:Scbu Re:Zamara Retirement Fund
1786	SCBT Nominee Re:Ssb+T Ac Re:Conrad N Hilton Foundation-00fg
1787	SCBT Nominee Re:Ssb+T Ac Re:Russell Investment Company Plc-Nas5
1788	Scbu Re: Mtn Uganda Staff Pension Fund
1789	Scolastica Isack Shio
1790	Scolastica Jilala Samwel
1791	Scyprian Samweli Kimaro
1792	Segolina John Sway
1793	Selestin Thomas Golyama
1794	Selestine Semwambi Mchome
1795	Selevester Iddfonce Mpapayena
1796	Selina Daniel Paresso
1797	Selina Omari
1798	Selina Syprian Kimaro
1799	Setiel Eilbariki Kimaro
1800	Severian Sarapion Kaizilege

No:	NAME
1801	Shabani Hassan Nditi
1802	Shabani Selemani Mzava
1803	Shahid Mushtaq Murji
1804	Shairoz Salim Sachedina
1805	Shally Josepha Raymond
1806	Shamah Yusuph Daiy
1807	Sharif Issa Mwinyi
1808	Sharifa And Babu Msami
1809	Sharifa Babu Msami
1810	Sharon Elly Masasi
1811	Shaymaa Majid Walii
1812	Shenal Sebastian Nyoni
1813	Shezan Nazir Manji
1814	Shilimyaufoo Jonathan Munisi
1815	Shinyanga Municipal Council
1816	Shoda Fanuel Mlacha
1817	Shubi Felix Kaijage
1818	Siah Richard Nyange
1819	Sifael Tarangei Mollel
1820	Sigfredy Ponsiano Simchimba
1821	Sigfrida Manase Shirima
1822	Sija Bandali Batchu
1823	Sija Batchu
1824	Sili Saidi Upete
1825	Simeon Charles Mkumbo
1826	Simeon Sickion Zacharia
1827	Simforossa Manoo Mrosso
1828	Simforossa Manoo Mrosso

No:	NAME
1829	Simon Barakaeli Mmary
1830	Simon John Kessy
1831	Simon John Mapolu
1832	Simon Kipuyo Likinjije
1833	Simon Meivaari Marunda
1834	Singisi Meru Rural Coop. Society
1835	Sinon Engosengiu Consumer Cooperative
1836	Siphael Silerian
1837	Sipora Shiisa Kimaro
1838	Siraji Issack Buchwa
1839	Siri S Nkya(Admin) Sophia Rajab Nkya(Deceased)
1840	Situkia Ally Lugiko
1841	Sixmund Paulo Ngoo
1842	Sofia J Mwasaga
1843	Sokoni Rural Coop Society Ltd
1844	Solomon Ole Sabaya
1845	Solomon Paul Hiza
1846	Solomon Stockbrokers Limited
1847	Solomon Wilson Mchina
1848	Solomoni Kangala Mollel
1849	Songoma John Mpangalala
1850	Soori Robert Kitomari
1851	Sophia Geoffrey Mgaya
1852	Sospeter Samwel Kaiga
1853	Sotco Dominicus Kapinga
1854	Staff Provident Fund-Tz
1855	Stanbic Bank Uganda Re NSSF Uganda
1856	Stanbic Nominees Imara Sp Reid (Ispr)

No:	NAME
1857	Stanbic Nominees Ltd - Imara S.P. Reid (Pty) Ltd
1858	Stanbic Uganda Holdings Limited Staff Provident Fund-Sanlam
1859	Stanley Ngokoni Kivuyo
1860	Stanley Wilfred Shayo
1861	Stanslaus Mbonea Msuya
1862	Stanslaus Mbonea Msuya
1863	Stella Clemence Sembua
1864	Stella David Marealle(Admin) Alex Leonard William(Deceased)
1865	Stella Lister Maligana
1866	Stella Victor Mlay
1867	Stephano Francis Mshana
1868	Stephen Benard Mhauka
1869	Stephen George Mollel
1870	Stephen Jacob Mpukwin
1871	Stephen Kasewa Masawe
1872	Stephen Lawi Odiero
1873	Stephen Levi Mollel
1874	Stephen Tlaghasi Doita
1875	Stergomena Lawrence Tax
1876	Stergomena Lawrence Tax
1877	Steven Augusti Masangia
1878	Steven Nicodem Sigoma
1879	Subira Ally Sinda
1880	Subira Lukasa Mwaipetanya
1881	Subira Mgalu
1882	Sukaina Aunali Sachedina
1883	Suleimani Kassu Alu
1884	Suma Michael Mwakyandile

No:	NAME
1885	Sunday Raymond Makame
1886	Supera Ole Njoolay
1887	Susan Moses Mbatta
1888	Suzan Seraphin Moshi
1889	Sydney Magulu Lugoe
1890	Sylvia K. Mbekenga
1891	Sylvia Shubby Kasihwaki &/Or Emmanuel Shikael Kissanga
1892	Symphroza Kafwinda Bondo
1893	T.A.G Mission Hospital Mikocheni
1894	Tabu Alexander Mwakyuma(Admin) Alexander Mwakyoma(Deceased)
1895	Tadeo Dickson Mbaga
1896	Tadey Nasson Mbilinyi
1897	Tafawa Stiven Pima
1898	Taimur Manyilizu
1899	Talagha Lucas Mbonani
1900	TanESCO Savings & Credit Society Ltd.
1901	Tanganyika Arms Limited
1902	Tanvinder Singh Viridi
1903	Tarakea R.C.S. Ltd
1904	Tarcisius Patrick Sungura
1905	Tarsem C. Aggarwal & Mrs Kanta T. Aggarwal
1906	Tasiana John Silayo
1907	Tasiana Tadei Mbuya Itf Nicolaus Tadei Mbuya
1908	Tawari Sekere Kitomari
1909	Tekla Ndeko
1910	Telesphora Alexander Mlondela(Admin) John Masolwa
1911	Tella /Mandaka(R.C.S.) Ltd
1912	Tertula Josephat Baruti (Admin) Josephat Gabriel Baruti (Deceased)

No:	NAME
1913	Thadeus David Kavishe
1914	Thaqyer Omar Chuma
1915	Tharya Omary Chuma
1916	Thecla James Myalize
1917	Thecla Yovine Mwaibula
1918	Theodora Francis Long'Idu(Admin)Franciss Long'Idu Molle(Deceased)
1919	Theodora Joseph Laiser
1920	Theopista Stivin Tarimo
1921	Theresia Dennis Moyo
1922	Theresia E.C. Kihega
1923	Theresia Eden Munisi
1924	Theresia Francis Mlagwa
1925	Thobias Paschal Mpanduji
1926	Thobias Simon Tirwabahoile
1927	Thobias.A Mgeni
1928	Thomas C. Itf Everist Rauya
1929	Thomas Emmanuel Mosses
1930	Thomas Francis Ngozi
1931	Thomas James Massawe
1932	Thomas Lucas Kabelenje
1933	Thomas Mathias Mlimaji
1934	Tibu Vincent Mark
1935	Tieno Bitu Itf Neema Makanya
1936	Tieno Bitu Itf Prisca Makanya
1937	Tieno Bitu Makanya
1938	Tieno Mkanya Bitu
1939	Timothy Amram Mwavika
1940	Timothy Meshili Nyari

No:	NAME
1941	Trio Hardware Ltd
1942	Trish Renatus
1943	Tumaini Akirwa Munisi
1944	Tumbotele Mangalili Kilawe
1945	Tunsume Aziz Mwangolombe
1946	Twage Nyelele Kasumo
1947	Ulirck Syprian Kimaro
1948	Umoja Unit Trust Scheme
1949	Umoja Wa Wachimba Madini Sekenke
1950	Unambwe Ndesaulo Kyungai
1951	Upendo Ally Mapumba
1952	Upendo Bernard Nnkya
1953	Upendo James Benne
1954	Upimaji Co-Op Savings & Credit Society
1955	Ura Staff Retirement Benefit Scheme Pinebridge
1956	Uremi Rural Cooperative Society Ltd
1957	Usaki Rural Coop.Society Ltd
1958	V. H. Shah & Co
1959	Valeriano Fridolin Mgogo
1960	Vanessa Joseph Runyoro
1961	Vedasto Kaiza Mutasingwa
1962	Velda Z Sirikwa
1963	Venance Faustin Daniel
1964	Veneranda Kwella
1965	Veneranda Ngoyeji Mwasimbile(Admin)Lucas Chambogo Mwasimbile(Deceased)
1966	Veronica Allan Mwaigaga
1967	Veronica Kilulele Mpangala
1968	Veronica Lazaro Mambosasa

No:	NAME
1969	Veryd. Katabaruki
1970	Vesna Flora Ngunangwa
1971	Vesna Ngunangwa
1972	Vicent Felician Tlanka
1973	Vicent Narsis Sebastian
1974	Vicktoria Bernard Mapolu
1975	Vicky Lucas Mollel
1976	Victor Emilian Busara
1977	Victor Eliringia Minja
1978	Victor Felician Mutta
1979	Victor Mbatian Nyeghere
1980	Victor S. Monge (Admin) M. M. H. Monge (Deceased)
1981	Victor Samwel Nassari
1982	Victoria Israel Secha
1983	Victoria Lucas Mgalla
1984	Vincent Bernard Msaki
1985	Vip Engineering & Marketing Ltd
1986	Vitalis Donatus Kibeya
1987	Vonideken Japhet Chocha
1988	Vupe Ursula Ligate
1989	Waideli Phillipo Omary (Admin) Philipo Omari Mundu(Deceased)
1990	Wakati Joachim Chacha
1991	Walter Sekumbo Maeda
1992	Warren Kizito Magani
1993	Wekeza Maisha Unit Trust Scheme
1994	Wema Mdingi
1995	Wemaeli Aminieli Msechu
1996	Wenceslaus Sylvester

No:	NAME
1997	Wenceslous Emmanuel Nyanungu
1998	Wende Emmanuel Kalinga
1999	Wende Fredy Mgeni
2000	Western Zone Tobacco Growers Cooperative Union Ltd
2001	Widlerose Joshua Kileo
2002	Wilbafos Julius Kirumba
2003	Wilbald Asan Silayo
2004	Wilbard Furia Otaru
2005	Wilbard Leonard Rumoka
2006	Wilbard Sawe Akyoo
2007	Wilfred Francis Teti
2008	Wilfred Piniel Kivuyo
2009	Wilfred Stephen Masawe
2010	Wilfred Yohana Edward
2011	Wilhelmina Joseph Bendeyeko
2012	William Alfred Shirima
2013	William Laurent Lubaraza
2014	William Vangimembe Lukuvi
2015	Wilson Christopher Mnzava
2016	Wilson Nathaniel Ndesanjo
2017	Wilson Sakeyan Zakayo
2018	Winfred Ngailo
2019	Winfreda Joel Mbawile
2020	Winnie Fredrick Shoo
2021	Witness Alphonse Kalula
2022	Witness Andrew Matula
2023	Witness Edward Ruheza

No:	NAME
2024	Witness Leodgard Marandu
2025	Witness Yona Akyoo
2026	Workers Compensation Fund
2027	Workers Compensation Fund.
2028	Xavery Mataba Makwi
2029	Yahaya Omary Mahwisa
2030	Yahya Omari Mahwisa
2031	Yasinta Rogath Kweka
2032	Yasmin Nizar Hassam
2033	Yastina Joshua Mufumya
2034	Yekonia Andalwisye Sanga
2035	Yeulwise A Ulomi
2036	Yoana Zacharia Mamuya
2037	Yohana Ndebeto Deus
2038	Yohana Paulo Sangarya
2039	Yohanisy Gabriel Mfyagisa
2040	Yona Issaya Chengullah
2041	Youth Employ.& Food Prod. Foundation
2042	Yuan Shi
2043	Yunge Gatemani Mchome
2044	Yunus Zuberi Muyinga
2045	Yusta Pilmin Chale
2046	Yusufu Husein Charokiwa
2047	Yusuph Kiluvia Itf Neema Yusuph Kiluvia
2048	Yusuph Sadallah Maganga
2049	Yusuph Wilibert Ngole
2050	Yvette Caroline Kassala
2051	Zabibu Mohamed Mteza

No:	NAME
2052	Zablon Paulo Mantutu
2053	Zacharia Majula Ekelege
2054	Zachariah Francis Mbata
2055	Zachariah Francis Mbata Itf Wisdom Zachariah Mbata
2056	Zaina Salehe Dasi
2057	Zainab Karama
2058	Zainabu Aseli Mwasankinga
2059	Zaituni Haruni Kweka
2060	Zaituni Haruni Kweka
2061	Zakayo Lomayani Mollel
2062	Zakayo Nyesamli Maswera
2063	Zakia Halfani Matumla (Amin) Of Maulid Hasani Matumla (Deceased)
2064	Zameena Aunali Mohamed
2065	Zanzibar Social Security Fund
2066	Zedekia Ibrahim Ntulu
2067	Zena Nassoro Kadyyanji(Admin) Isaac Simeon Kadyyanji(Deceased)
2068	Zannah S. Salimin
2069	Zephania Ole Megiroo Mollel
2070	Zephrine Rweyemamu Nyemenohai
2071	Zerubabel Fathael Makundi
2072	Zipora Moga Machilu(Admin)Sylvester Moga Machilu(Deceased)
2073	Zuberi Bakari Masue
2074	Zuberi Juma Issa
2075	Zuhura Kamwavi Mwale

1. OPENING OF THE MEETING

The Chairman of the Annual General Meeting, Dr. Ally Hussein Laay, opened the Meeting at 9:20 a.m. after attaining the quorum, where 72 percent of the Bank's shares were represented.

2. TO APPROVE THE AGENDA OF THE MEETING

Shareholders approved the agenda of the 30th Annual General Meeting as presented.

3. CONFIRMATION OF THE MINUTES OF THE 30TH ANNUAL GENERAL MEETING

- 3.1 The Shareholders approved the minutes of the 29th Annual General Meeting as presented.
- 3.2 The Chairman asked shareholders with missing or misspelled names on the attendance list to liaise with the Secretariat for corrections.
- 3.3 The Minutes of the 29th Annual General Meeting were approved and signed by the Chairman and Secretary.

4. MATTERS ARISING FROM THE 29TH ANNUAL GENERAL MEETING

4.1 DECLARATION OF DIVIDEND FOR THE YEAR 2023

The dividend of TZS 50/= per share for the year ended on 31st December 2023 was paid to shareholders who were in the register when it closed on 13th May 2024 and payments were made effective 5th June 2024 as resolved by the Annual General Meeting.

4.2 APPROVAL OF DIRECTORS' FEES FOR THE YEAR 2024

A fee of TZS 965,000,000 was paid to Board Members and Members of the four (4) committees of the Board as resolved by the Annual General Meeting.

4.3 APPOINTMENT OF EXTERNAL AUDITORS

The audit company, namely 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 2024 in accordance with the terms and fees outlined by the Board of Directors.

4.4 VENUE AND DATE FOR THE 30TH ANNUAL GENERAL MEETING

The 30th Annual General Meeting of CRDB Bank Plc was held on Saturday, 17 May 2025 at the Arusha International Conference Centre (AICC), Simba Hall starting at 9.00 a.m. as resolved.

5. THE REPORT BY THOSE CHARGED WITH GOVERNANCE, GROUP CHIEF EXECUTIVE OFFICER AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

5.1 The Report by those Charged with Governance

The Group Board Chairman, Dr. Ally Hussein Laay, presented the Report as follows:

Overview of Operating Environment

- 5.1.1 The economic environment in 2024 presented both challenges and opportunities. Inflation remained largely stable in Tanzania, with a year-end rate of 3.1%, while the foreign exchange market saw improvements due to favourable global conditions and enhanced policy coordination. Despite liquidity pressures and currency volatility in some of our regional markets, CRDB Bank maintained strong fundamentals, thanks to prudent risk management and a diversified funding base.
- 5.1.2 Importantly, we advanced our efforts in sustainability and green finance, securing strategic partnerships to finance environmentally responsible initiatives and obtaining the IFC EDGE certification for green building standards, a first for our region.

Delivering Value to Shareholders

- 5.1.3 Our strategic focus on creating long-term value yielded strong returns in 2024. The Group posted a record Profit After Tax (PAT) of TZS 551.5 billion, representing a 30.4% increase from the previous year. This outstanding performance was driven by sustained growth in our core business lines, disciplined cost management, and improved asset quality. Return on Equity (ROE) rose to 27.7%, reflecting enhanced capital efficiency and prudent financial stewardship. These results affirm our commitment to maximising shareholder returns while maintaining financial resilience. The Bank's share price increased from TZS 460 to TZS 670 during the year an impressive 45.7% growth: driving our market capitalisation to TZS 1.75 trillion, up from TZS 1.2 trillion in 2023. This performance underscores growing investor confidence and the strong fundamentals of our business.

Dividend Recommendation

- 5.1.4 In view of these achievements, and subject to approval at the forthcoming Annual General Meeting, the Board is pleased to recommend a dividend of TZS 65 per share, representing a 30% increase from the prior year. This reflects both the strength of our capital position and our commitment to returning value to you, our shareholders.

The Role of the Board in Strategy and Oversight

- 5.1.5 Our mandate as a Board remains focused on what matters most: protecting and growing shareholder value. During the year, we provided active oversight as management continued to execute the Group's five-year strategic plan, "EVOLVE" (2023-2027). While the strategy's execution is rightly in management's domain, the Board's role has been to provide clear direction, evaluate performance, and ensure alignment with our long-term vision.

- 5.1.6 We remained vigilant in overseeing risk, supporting digital transformation, and strengthening our governance frameworks. Our committees - spanning audit, risk, credit, and nomination - worked diligently to ensure that our oversight remained fit for purpose in a rapidly evolving operating environment. We also reviewed and updated the Bank's Memorandum and Articles of Association (MEMARTs) to ensure compliance with evolving legal and regulatory frameworks and to support our governance posture for future growth.

Governance Transitions and Board Strengthening

- 5.1.7 During the year under review, we made some changes at both the Board and executive levels that reflect our commitment to continuity and succession. At the Board level, we bid farewell to Mr. Hosea Kashimba, whose guidance and insight over the years were instrumental in advancing our governance agenda. On behalf of the Board and our shareholders, I express deep gratitude for his valuable service. We also extend a warm welcome to Mr. Abdulrazak Badru, who brings a wealth of experience and will no doubt strengthen our collective oversight.
- 5.1.8 In management, Mr. Leslie Mwaikambo retired after years of dedicated service, during which he significantly shaped our operational architecture. He was succeeded by Mr. Admin Mwansasu, whose expertise and leadership are already advancing our Group's capabilities. Similarly, we recognise Mr. Prosper Nambaya for his impactful tenure as Director of Corporate Banking. His successor, Mr. Mussa Kitambi, steps into the role with a clear mandate to drive further growth and deepen our client engagement in this critical segment.

Regional Presence and Group Contributions

- 5.1.9 While this report focuses on the consolidated Group's performance, I would like to acknowledge the valuable contributions of our subsidiaries in Burundi, the Democratic Republic of Congo (DRC), and CRDB Insurance. Their strategic relevance continues to support our broader goals of diversification, regional integration, and financial inclusion. We remain committed to investing in their growth and ensuring that each subsidiary aligns with the Group's vision of building a sustainable and pan-African financial institution.

Future Outlook

- 5.1.10 As we look ahead to 2025, the Board remains firmly committed to securing the Group's long-term growth and resilience. Our focus will centre on safeguarding the interests of our shareholders through strong oversight, disciplined financial management, and well-defined succession planning. We will continue to support the management team as they lead the charge in driving digital innovation and enhancing operational efficiency across all areas of the business.
- 5.1.11 At the same time, we are deepening our commitment to responsible banking, ensuring that environmental, social, and governance (ESG) considerations are integrated into every level of decision-making. Regional expansion will also remain a strategic priority, as we seek to capitalise on growth

opportunities across East and Central Africa and strengthen our role in driving regional integration. While we remain mindful of ongoing global uncertainties, our solid capital position, talented workforce, diversified portfolio, and robust governance framework provide a strong foundation for continued success. We approach the year ahead with confidence and optimism.

Appreciation

5.1.12 The Chairman acknowledged the following:

- i. Shareholders for continued support and confidence in the Board and Management.
- ii. The Government and regulatory authorities for the support and for enabling a robust and competitive financial sector.
- iii. Authorities and Government institutions outside the country where the Group operates.
- iv. Board of Directors providing leadership and guidance to the Board.
- v. The Group CEO and Managing Director, Mr. Abdulmajid Nsekela, Management and staff for their dedication, professionalism, and resilience.
- vi. Customers for the trust and continued used of Bank products and services.

5.2 GROUP CHIEF EXECUTIVE OFFICER'S STATEMENT

The Group 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 2024 as follows:

Strategic Context and Market Realities

- 5.2.1 The global economy in 2024 was marked by widespread uncertainties. Geopolitical tensions, tightening monetary cycles and persistent inflationary pressures weighed heavily on investor sentiment and cross-border liquidity. Across East Africa, structural constraints such as foreign exchange shortages and subdued credit flow tested the agility and resilience of financial institutions. In Tanzania, however, macroeconomic fundamentals held firm, driven by sound fiscal policies, increased infrastructure funding and stable inflation.
- 5.2.2 These external conditions necessitated a balance of prudence and ambition. We adopted adaptive strategies tailored to local conditions in Burundi and the DR Congo while continuing to drive growth in domestic market through risk-sensitive lending, digital expansion, and innovation-led customer engagement.

Strategic Execution and Institutional Transformation

- 5.2.3 During FY 2024, we executed our strategy with dexterity, with a view of translating ambition into tangible results. Admittedly our five-year strategy which is in second year of implementation, continues to show resilience and adaptability, allowing us to build long-term value across retail, corporate, and institutional banking segments.

Growing the Business

- 5.2.4 Growth came through insight and execution. Guided by deep market research and insights, we explored opportunities in underserved segments, addressing needs across faith-based communities, prompting the successful rollout of the Sadaka Account - a Shariah compliant solution tailored for religious giving. In partnership with Mpesa and Mixx by Yas (formerly Tigopesa), we expanded into micro-lending and device and underbanked customers.
- 5.2.5 Beyond retail banking, the Group remained a strategic enabler for transformative economic ventures. A Graphite Project alongside the Development Bank of Southern Africa (DBSA) and the Industrial Development Corporation (IDC). Our participation in this project regional industrialisation.

Ring-fencing the Business

- 5.2.6 Our foundational imperative remained to safeguard the year, we deepened automation, streamlined customer the year was the rebranding and expansion of Huduma Dhahabu, our service excellence programme, which empowered front-line teams and institutionalised a culture of high-performance service delivery across the Group. Similarly, we enhanced our core propositions including revamping our MSME proposition to integrate insurance services, simplifying business continuity for MSMEs.
- 5.2.7 These improvements reflect our desire to deliver functional, inclusive, and agile banking solutions aligned to customer realities.

Future proofing the business

- 5.2.8 The third strategic thrust - future readiness- remained a guiding principle to our transformation agenda. During the year under review, we completed critical technology infrastructure rollouts, including the successful implementation of a Card Switch and migration to our Enterprise Service Bus (ESB). These upgrades enhanced the stability and performance of our alternative channels, improving service reliability and transaction velocity. In addition to the above, we strengthened our Enterprise Risk Management framework by embedding new capabilities to manage fast-evolving cyber risks, macro shocks, and ESG-linked exposures.
- 5.2.9 In line with our human capital strategy, we continued to invest in internal culture and change leadership. Our staff engagements focused not only on operational excellence but on engendering a shared understanding of our sustainability agenda, reinforcing the shift towards climate-conscious and socially responsible banking.

Performance Review

- 5.2.10 Our strong financial outcomes in 2024 reflect the cumulative impact of strategic discipline, market insight, and risk-aware execution.
- 5.2.11 Total Assets grew 25.3% to TZS 16,698.8 billion, Customers' Deposits increased 23.5% to TZS 10,934.1 security, and digital capability.
- 5.2.12 Loans and Advances rose 22.7% to TZS 10,360.8 billion, reinforcing our commitment to enabling inclusive economic participation through accessible and tailored credit solutions.
- 5.2.13 We closed the year with non-performing loans (NPLs) of 2.9%, below the minimum regulatory threshold of credit risk frameworks and the proactive measures we have implemented to maintain a high-quality loan portfolio. Additionally, our Cost-to-Income Ratio (CIR) improved to 45.7%, underscoring the Group's operational efficiency. We continue to leverage technology, streamlining processes, and optimising resource utilisation to reduce costs while maintaining exceptional service quality.
- 5.2.14 This performance is not only commendable but sustainable, since it is built on a foundation of informed risk management, responsive operations, and inclusive growth.

Critical Enablers of Value Creation

- 5.2.15 As a Group, we have learned from experience that for us to succeed in our endeavours of value creation, it is critical to identify key enablers and pay close attention to them. During the year under review, three enablers reinforced our strategic journey.

Strategic Partnerships

- 5.2.16 Building on our sustained engagements, we deepened collaborations with global institutions such as UNDP, DFC, FMO, PROPARCO, MUFG, Investec, Intesa San Paolo, and Water.org; unlocking access to blended finance, technical assistance, and cross-market opportunities. These alliances have advanced our goals in green finance, social impact lending, and capacity building across the Group.

Sustainability and ESG Leadership

- 5.2.17 At CRDB Bank Group, sustainability is no longer a peripheral agenda - it is embedded at the core of our strategy. During FY 2024, we expanded our financing of climate-smart agriculture, green infrastructure, and social enterprises. We also reduced our carbon footprint through resource optimisation and energy efficient practices. In principle, our commitment to ESG, as a Group, is not only about compliance but also about leadership in building an inclusive, climate-resilient financial system.

Financial Soundness and Risk Management

- 5.2.18 Our financial strength was again affirmed by Moody's, which upgraded our credit rating from B2 to B1, with the outlook adjusted from Positive to Stable. This upward revision validates our capital adequacy, risk governance, and earnings consistency—placing us among the top rated banking institutions in the region.

Subsidiaries Driving Regional Momentum

- 5.2.19 Our business diversification and regional expansion strategies is paying off with the continued positive outlook of our subsidiaries. During the year under review, the subsidiaries continued to play a key role in advancing the Group's strategic objectives and strengthening its footprint across East and Central Africa. CRDB Burundi S.A. delivered strong performance, recording notable growth in both assets and income.
- 5.2.20 This success was driven by enhanced service offerings, increased operational efficiency, and the continued rollout of digital solutions, which deepened customer engagement and supported the subsidiary's competitive positioning in the market.
- 5.2.21 CRDB Congo, despite operating in a complex and evolving environment, focused on strategic customer acquisition efforts, particularly in Kinshasa. The subsidiary laid important groundwork by building brand visibility, expanding its retail footprint, and initiating targeted market penetration efforts. While challenges remain, our long-term outlook for the Congolese market remains positive, underpinned by the country's economic potential and CRDB's commitment to strengthening its operational base.
- 5.2.22 CRDB Insurance made significant strides in revenue growth and market relevance by expanding its digital distribution channels and introducing innovative insurance products that respond to the evolving needs of customers. These initiatives have positioned the subsidiary as a key contributor to the Group's nonfunded income and as a growing force within Tanzania's insurance landscape. Together, the performance of these subsidiaries reflects CRDB Bank Group's commitment to regional diversification, financial inclusion, and integrated value delivery across all markets we serve.

Future Outlook

- 5.2.23 As we look to the future, our strategic vision is clear - to be the most dynamic, inclusive, and sustainable financial institution in the region.
- 5.2.24 Going into 2025, we will intensify our regional expansion, with a focus on East and Central Africa. This includes scaling cross-border financing, leveraging trade corridors, and deploying digital-first models to reach underserved markets. Our objective is to unlock new growth frontiers and solidify our regional leadership.
- 5.2.25 We will also deepen our commitment to proactive risk management, anticipating and responding to market shocks with agility and precision. As macroeconomic uncertainty persists, our risk posture will remain vigilant and adaptive.
- 5.2.26 Customer-centric innovation will continue to guide our product and service evolution. We are embedding AI and data analytics to enhance personalisation, improve risk prediction, and strengthen fraud detection, ensuring relevance, responsiveness, and resilience.

Acknowledgement

The Group Chief Executive Officer acknowledged the following:

- 5.2.27 Shareholders for trusting and supporting the Bank.
- 5.2.28 Customers, whose continued engagement with the Bank products and services significantly contributed to the Bank's financial performance and market relevance.
- 5.2.29 Board of Directors for their strategic guidance and governance oversight, which ensured the Bank remained aligned with its long-term objectives.
- 5.2.30 Staff for valuable contribution in executing key initiatives and maintaining momentum across the network.
- 5.2.31 Development partners, service providers and other stakeholders.
- 5.2.32 Regulators for their critical role facilitating compliance, enabling strategic partnerships, and enhancing our capacity to implement key programmes.

5.3 AUDITED ACCOUNTS FOR THE YEAR 2024

The Chief Financial Officer, Mr. Fredrick Bayona Nshekanabo, presented the Audited Accounts for the year ended 31st December 2024 as follows:

Performance overview

- 5.3.1 During the 2024 financial year, the Group achieved a notable 30.4% growth in Profit After Tax (PAT), reaching TZS 551.5 billion, from TZS 422.8 billion in 2023 mainly driven by growth in interest income by 27.3% and NFI by 11.2%, mostly from alternative channels, particularly simbanking, with a YoY growth of 48%. This growth underscores the successful execution of our strategic initiatives and reaffirms our commitment to delivering sustained returns to our stakeholders.
- 5.3.2 Total operating income before impairment charges increased by 24.6% YoY, rising to TZS 1,613.6 billion, from TZS 1,295.2 billion recorded in 2023. This growth was primarily driven by a 29.9% rise in net interest income, attributed to strong growth in retail loans and advances.
- 5.3.3 Successfully implementing various cost management initiatives effectively contained operating expense growth to 12.6%. This growth is primarily attributable to inflation, general appreciation of dollar against shilling affecting dollar related costs and our strategic business expansion.
- 5.3.4 The subsidiaries significantly contributed to the Group's performance, with Burundi achieving an impressive 27.5% YoY growth in PAT, reaching TZS 38.5 billion. The subsidiary's assets increased by 48.2% YoY to TZS 1,457.4 billion, while total deposits grew by 30.9% YoY to TZS 716.4 billion. Insurance Company Limited was able to break even in its first year of operations, recording a profit of TZS 0.3 billion, and CRDB Bank Congo also its first year of full operations recorded losses of TZS 6.8 billion. Their growth potentials remain promising.

Resilient Balance Sheet

- 5.3.5 The Group maintained a strong balance sheet, achieving 25.3% YoY growth, increasing to TZS 16,698.8 billion. This growth was primarily driven by an increase in loans and advances, which rose by 22.7% YoY to TZS 10,360.8 billions.
- 5.3.6 The increase in loans was supported by a 23.5% growth in customer deposits, a 67.9% increase in borrowing, and a 22.0% increase in shareholders' funds. Asset quality remained robust throughout the year, as reflected in the 2.9% rate of non-performing loans, which is well below the regulatory threshold of 5%.
- 5.3.7 Additionally, our bad debt recoveries recorded billion in 2024, compared to TZS 35.1 billion in 2023. This growth is a positive indication of our proactive recovery strategy.

Capital Management

- 5.3.8 The Group has been committed to prudent capital management practices throughout the year. We have selectively expanded our portfolio by focusing on high-yield and low risk-weighted assets and de-risking to ensure optimal capital utilisation.
- 5.3.9 As at December 31, 2024, the Group remained well-capitalised and maintained healthy buffers above the minimum regulatory requirements. Our core capital ratio is 16.3%, and our total capital ratio at 17.2%, exceeding the minimum regulatory requirements of 12.5% and 14.5% respectively.
- 5.3.10 Following issuance of Basel II and III guidelines by the Bank of Tanzania in 2023, the Group successfully carried out parallel run of its capital position for 9 months from April 2024, in preparation for effective adoption in April 2025. The results from the parallel run show that the Group continues to be well capitalised, well above the regulatory requirements.

5.4 TO DELIBERATE THE REPORTS OF THOSE CHARGED WITH GOVERNANCE, GROUP CHIEF EXECUTIVE OFFICER AND AUDITED ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

Shareholders adopted the Report of Those Charged with Governance, Group Chief Executive Officer and the Audited Accounts and deliberated as follows:

- 5.4.1 Shareholders **COMMENDED** the Board of Directors, Management and staff on the following: Commitment and professionalism to ensure the Bank gets profit; management of **Non Performing Loans at 2.8%**; increasing dividend to shareholders every year; organizing seminars for shareholders and the public on investment issues; implementation of *IMBEJU* Programme to improve economic well being of the youth and women and enhancing financial inclusion by supporting community banks and investing in agriculture to promote the country's economy.

5.4.2 OBSERVED that before opening of the Meeting, a one minute silence should be observed to pay tribute to shareholders and various stakeholders of the Bank who passed away during the past year.

5.4.3 OBSERVED that the Bank should invest more in digital channels to enhance service delivery as well as streamline efforts against cyber crime.

5.4.4 OBSERVED that the Bank should improve its dividend policy to increase the percentage of dividends paid to shareholders from the current 35% of profit after tax. It was **EXPLAINED** that the dividend rate paid to shareholders is in accordance with the Bank's Constitution and has been approved by the Central Bank, taking into account the Bank's capital and liquidity to enable continued investment. However, noted that the Bank will conduct further study on this matter.

5.4.5 OBSERVED that the Bank should enhance efforts to grow its profit from the current TZS 550 billion to TZS 750 billion by the year 2026.

5.4.6 OBSERVED that Management should continue to improve its staff benefits to enhance their productivity and efficiency.

5.4.7 OBSERVED that the Bank should enhance investment education for farmers and livestock keepers to encourage them to purchase shares in the Bank.

5.4.8 OBSERVED that Management should strive to ensure shareholders receive the Meeting booklet at least one week before the Meeting.

5.4.9 OBSERVED that the Bank should ensure the published quarterly reports are easily accessible to shareholders to update them regularly on various reports and developments of the Bank.

5.4.10 OBSERVED that the Bank should invest in state-of-the-art technology for its model school to be built in Dar es Salaam.

5.4.11 OBSERVED that the Board and Management should have in place a flexible strategic plan to ensure smooth succession plan to guarantee full utilization of talents of the Bank's workforce.

5.4.12 OBSERVED that the Board should engage in discussions with the Central Bank to explore the possibility of removing the leadership term limits for directors or chief executives of banks and other financial institutions who have demonstrated professionalism and contributed significantly to the transformation and success of those institutions, provided that shareholders have passed a resolution to extend the term limit. **EXPLAINED** that the Bank will follow up on this matter and emphasized that the leadership term limits for chief executives of all banks in the country are stipulated by the Central Bank in governance regulations and guidelines. Therefore, any changes can only be made by the Central Bank upon alignment with the financial sector in the country.

5.4.13 RECOMMENDED that the Bank should consider retaining the dividends for shareholders holding less than one percent shares and instead re-invest the dividends to buy more shares for them.

5.4.14 RECOMMENDED that the Bank should conduct business research for full utilization of Artificial Intelligence to improve services delivery.

5.4.15 RECOMMENDED that the Bank should also consider setting aside a full day in a year to allow shareholders to provide feedback and discuss various issues to improve the Bank's services and performance.

5.4.16 Shareholders were requested to submit to the Secretariat their comments and questions that could not be addressed during the Meeting.

5.4.17 The Chairperson thanked the shareholders for their feedback and assured them that the Board and Management would act on all the comments and suggestions provided.

6. APPROVAL OF DIVIDEND FOR THE YEAR 2024

6.1 The Board of Directors **RECOMMENDED** the dividend for the year ending 31st December 2024 to be TZS 65/= per share for shareholders who were in the register when it closed on 07th May 2025 and payments be made from 2nd June 2025.

6.2 RESOLVED that dividend for the year ending 31st December 2024 be TZS 65/= per share for shareholders who were in the register when it closed on 07th May 2025 and payments be made from 2nd June 2025.

7. APPROVAL OF DIRECTORS' FEES

7.1 The Board of Directors **RECOMMENDED** directors' fees for year 2025 to be TZS 1,090,000,000/= that will also be paid to members of the five current committees of the Board.

7.2 RESOLVED that directors' fees for the year 2025 be TZS 1,090,000,000/= that will also be paid to members of five committees of the Board as recommended by the Board of Directors.

8. APPOINTMENT OF EXTERNAL AUDITORS

8.1 The Board of Directors **RECOMMENDED** an audit firm namely PriceWaterhouseCoopers (PWC) of Dar es Salaam, to be appointed external auditors of the Bank and its subsidiary companies for year 2025 in accordance to the terms and fees to be outlined by the Board of Directors.

8.2 RESOLVED that PriceWaterhouseCoopers (PWC) of Dar es salaam, be appointed external auditors of the Bank and its subsidiary companies for the year 2025 in accordance to the terms and fees to be outlined by the Board of Directors.

9. AMENDMENTS OF ARTICLES 88, 92, 94.2, 94.3, 98 AND 167 OF BANK MEMARTS

- 9.1 The Secretary informed Shareholders that the Board of CRDB Bank Plc proposes amending its Articles of Association (MEMARTS), aimed at improving the governance and operational processes of the Bank. The proposed amendments address the following areas:
- a. **Election of Board Members:** Changes to the procedures for the nomination and election of directors, ensuring a more transparent, efficient, and equitable process that aligns with current best practices in corporate governance. This will see the Board nominate one primary candidate and one reserve candidate, based on merit and suitability. These candidates shall be submitted to the Annual General Meeting for consideration and appointment of directors in accordance with each group of shareholders. If the primary candidate is not approved by the BOT, then the name of the reserve candidate will be presented to the BOT for approval.
 - b. **Tenure of Board Members:** To align with the Banking and Financial Institutions (Corporate Governance) Regulations 2021, which stipulate that the maximum tenure for board members be 10 years.
 - c. **Sending of Notices:** Modifications to the methods by which the Bank sends notices to shareholders, allowing for increased flexibility in communication methods, including the option to send notices electronically or via other secure channels.
- 9.2 It was **ADVISED** that the Board should broaden the nomination framework to allow shareholders to elect their preferred Board members by submitting at least two names, rather than limiting the process to only one nominee and one reserve as proposed by the Board. **EXPLAINED** that the Board will undertake a rigorous and transparent process to ensure the names of candidates presented at the Annual General Meeting for appointment possess the requisite skills and qualifications.
- 9.3 The Danish Ambassador to Tanzania H.E. Jesper Kammersgaard **COMMENDED** the Board and Management for good performance. **ADVISED** that for the sake of good governance principles, the Bank should continue to comply with the Central Bank requirements regarding board membership' term limits.
- 9.4 Tanzania's Ambassador to Burundi, Mr. Gelasius Byakanwa **COMMENDED** the Board and Management on outstanding performance and practical implementation of the Tanzanian Government's Economic Diplomacy Policy through establishment of subsidiaries in Burundi and the Democratic Republic of Congo. **OBSERVED** that the term limit is a good idea but **ADVISED** that implementation of the requirement should be flexible and consider the unique needs of a respective bank.
- 9.5 The Board of Directors **RECOMMENDED** amendments of the said MEMARTS Articles to improve the governance and operational processes of the Bank.
- 9.6 Shareholders **RESOLVED** to amend the MEMARTS as recommended by the Board whereas 97% of shareholders voted in favour of the amendments.

10. ELECTION OF BOARD MEMBERS

- 10.1 The Secretary informed shareholders that the following Board Members were required to retire after expiry of their respective tenures:
- 10.1.1 Three Board Members representing shareholders owning shares below 1%:**
 - Dr. Ally Hussein Laay
 - Eng. Boniface Charles Muhegi
 - Mr. Abdul Ally Mohamed
 - 10.1.2 One Board Member representing shareholders owning shares above 1% and below 10%**
 - Dr. Fred Matola Msemwa
 - 10.1.3 One Independent Board Member**
 - Mr. Martin Steven Warioba
- 10.2 The Secretary announced the candidates for Board Membership positions as follows:
- 10.2.1 Candidates for three positions to represent shareholders holding less than 1%:**
 - Abdul Ally Mohamed
 - Bashige Kahumbya Kalaule
 - Charles Jackson Itembe
 - Grace Philotea Joachim
 - Nesia Mahenge
 - Dr. Donald Mmari
 - 10.2.2 Candidates for one position to represent shareholders holding shares above 1% and below 10%:**
 - Dr. Fredy Matola Msemwa
 - Wazir Barnabas
 - 10.2.3 Independent Board Members:**
 - Mr. Martin Warioba
 - Dr. Judika L. King'ori

10.3 Shareholders with less than 1 per cent shares (< 1%) elected three members, Shareholders holding shares between one percent and 10 percent (1% - 10%) elected one member and all shareholders from all categories elected one Independent Director.

10.4 Each candidate was given three (3) minutes to introduce him/herself and answer questions from the shareholders.

10.5 Results of the election of Board Members representing shareholders owning below 1% of Bank shares.

No.	Name of candidate	Number of votes	Percentage
1.	Abdul Ally Mohamed	285,981,416	29.91
2.	Grace Philotea Joachim	212,255,762	22.20
3.	Dr. Donald Mmari	160,106,947	16.74
4.	Nesia Mahenge	112,942,004	11.81
5.	Charles Jackson Itembe	108,779,691	11.38
6.	Bashige Kahumbya Kalaule	76,120,835	7.96
Total		956,186,655	100

10.6 The Chairman declared Mr. Abdul Ally Mohamed, Ms. Grace Philotea Joachim and Dr. Donald Mmari as the winners for the Board Member positions representing shareholders owning below 1% of Bank shares after collecting more votes than other candidates.

10.7 The Chairman declared Ms. Nesia Mahenge to be on the reserve list.

10.8 Results of Election of Board Members representing shareholders holding shares above 1% and below 10%

No.	Name of candidate	Number of votes	Percentage
1.	Dr. Fred Matola Msemwa	537,020,954	100
2.	Mr. Wazir Barnabas	0	0
Total		537,020,954	100

10.9 The Chairman declared Dr. Fred Matola Msemwa Board Member representing shareholders holding shares above 1% and below 10%.

10.10 Results of election of Independent Board Member:

No.	Name of candidate	Number of votes	Percentage
1.	Dr. Judika L. King'ori	1,196,444,843	67.37
2.	Martin Warioba	579,460,811	32.63
Total		1,775,905,654	100

10.11 The Chairman declared Dr. Judika L. King'ori as the new Independent Non- Executive Director.

10.12 The newly elected and re-elected Board Members thanked shareholders for electing them and pledged to work closely with fellow Board Members and fully utilize their knowledge and experience to enhance the Board's governance and oversight roles.

10.13 The Secretary gave an opportunity to the long- serving Board Members, namely Dr. Ally Hussein Laay and Eng. Boniface Charles Muhegi, who had reached the end of their tenures to bid farewell to the shareholders. These were the former Group Chairman of the Board, Dr. Ally Hussein Laay, and Engineer Boniface Charles Muhegi, both of whom had served in various roles on the CRDB Bank Board for over 20 years.

10.14 Dr. Laay thanked the Shareholders, Management, staff Government institutions, and all stakeholders of the Bank for their cooperation, which enabled him to fulfill his responsibilities effectively as a Board Member since 2004.

10.15 He advised the Management to invest more in human resources and technology to continue improving the Bank's performance in the years to come.

10.16 He expressed his gratitude to former Prime Minister Mr. Frederick Sumaye and former Managing Director Dr. Charles Kimei for their leadership and contributions to the Bank's development.

10.17 Engineer Muhegi thanked the Board members, Management, employees, and other stakeholders for their cooperation, which enabled the Bank to continue leading in quality service and performance both nationally and in neighboring countries.

10.18 He expressed his confidence in the Board, Management, and staff to continue improving the Bank's services and achieving greater success.

10.19 Mr. Warioba thanked shareholders, the Board and Management, for their support throughout his tenure and wished well the newly elected board members.

10.20 The Chairman vacated the Chair to permit the Vice Chairperson Prof. Neema Mori to assume the role of Chairperson of the Meeting.

11. PROPOSALS FROM SHAREHOLDERS

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

12. ANY OTHER BUSINESS

There was no other business that was transacted.

13. DATE AND VENUE FOR THE 31ST ANNUAL GENERAL MEETING

13.1 The Board of Directors **RECOMMENDED** the 31st Annual General Meeting of CRDB Bank Plc to be held on Saturday, 23rd May 2026 at the Arusha International Conference Centre (AICC) in Arusha, Simba Hall starting from 9.00 a.m.

13.2 **ADVISED** that the 31st Annual General Meeting of CRDB Bank Plc should be held on Saturday, 16th May 2026 at the Arusha International Conference Centre (AICC) in Arusha, Simba Hall starting from 9.00 a.m.

13.3 **RESOLVED** that the 31st Annual General Meeting of CRDB Bank Plc be held on Saturday, 16th May 2026 at the Arusha International Conference Centre (AICC) in Arusha, Simba Hall starting at 9.00 a.m.

14. CLOSING OF THE MEETING

14.1 The Vice-Chairperson of the Meeting thanked the shareholders for attending the Annual General Meeting and assured them that all the views and issues raised would be addressed by Management. She wished them success in their daily activities and a safe journey back home.

14.2 She expressed gratitude to the Bank of Tanzania, the Capital Markets and Securities Authority (CMSA), and the Dar es Salaam Stock Exchange (DSE) for their oversight and for providing guidelines that support the development of the banking and capital markets sectors.

14.3 She thanked the retiring Board members and welcomed the new and re-elected members. She congratulated the candidates who were not elected due to insufficient votes and encouraged them to pursue other opportunities when they arise.

14.4 She commended Management and staff for the good performance of the Bank and urged them to continue working hard to achieve even greater success.

14.5 She commended the secretariat for the excellent preparation of the Seminar and the Annual General Meeting.

14.6 The Vice-Chairperson closed the Meeting at 05:00 p.m.

APPROVED

CHAIRPERSON

SECRETARY

Agenda No. 4 RESOLUTIONS FROM THE 30TH ANNUAL GENERAL MEETING OF CRDB BANK PLC HELD AT THE ARUSHA INTERNATIONAL CONFERENCE CENTRE (AICC), SIMBA HALL ON SATURDAY, 17TH MAY 2025

NO	MIN. NO.	RECOMMENDATION/RESOLUTION	IMPLEMENTATION
1.0	6.0	TO APPROVE DIVIDEND FOR THE YEAR 2024	
1.1	6.2	RESOLVED that dividend for the year ending 31 December 2024 be TZS 65/= per share for shareholders that will be in the register when it closed on 7th May, 2025 and payments be made from 2nd June, 2025.	Dividend for the year ended 31st December, 2024 of TZS 65/= per share was paid from 02nd June, 2025 as resolved.
2.0	7.0	APPROVAL OF DIRECTORS' FEES FOR THE YEAR 2025	
2.1	7.2	RESOLVED that directors' fees for year 2025 be TZS 1,090,000,000/= that will also be paid to members of five committees of the Board as recommended by the Board of Directors.	The directors' fees for the year 2025 was TZS 1,090,000,000/= that was also paid to members of five committees of the Board as recommended by the Board of Directors.
3.0	8.0	APPOINTMENT OF EXTERNAL AUDITORS	
3.1	8.3	RESOLVED that the audit firm namely PriceWaterhouseCoopers based in Dar es salaam, be appointed external auditors of the Bank and its subsidiary companies for year 2025 in accordance to the terms and fees to be outlined by the Board of Directors.	PriceWaterhouseCoopers based in Dar es salaam, were appointed the external auditors of the Bank and its subsidiary companies for the year 2025.
4.0	10.0	ELECTION OF BOARD MEMBERS	
4.1	10.5	(1) The Chairman declared Mr. Abdul Ally Mohamed, Ms. Grace Philotea Joachim and Dr. Donald Mmari were declared new Board Members representing shareholders owning below 1% of Bank shares after collecting more votes than other candidates. (2) The Chairman declared Dr. Fred Matola Msemwa Board Member representing shareholders holding shares above 1% and below 10%. (3) The Chairman declared Dr. Judika L. King'ori as the new Independent Non- Executive Director.	The Bank of Tanzania has vetted the appointment of all the Board Members
5.0	13.0	VENUE AND DATE FOR THE 31ST ANNUAL GENERAL MEETING	
5.1	13.2	ADVISED that the 31st Annual General Meeting of CRDB Bank Plc be held on Saturday May 16, 2026 instead of the recommended 23rd May 2026, at the Arusha International Conference Centre (AICC), Simba Hall in Arusha starting at 9.00 a.m. RESOLVED that the 31st Annual General Meeting of CRDB Bank Plc be held on Saturday May16, 2026, at the Arusha International Conference Centre (AICC), Simba Hall in Arusha starting at 9.00 a.m.	The 31st Annual General Meeting of CRDB Bank Plc will be held on Saturday, May 16, 2026, as advised.

Mr. Abdulmajid M. Nsekela

MANAGING DIRECTOR

Agenda No. 5. REPORT BY THOSE CHARGED WITH GOVERNANCE AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR 2025

5.1 ADOPTION OF THE REPORT BY THOSE CHARGED WITH GOVERNANCE

Message from the Group Chairperson



The Board remained firmly focused on safeguarding institutional strength while enabling responsible and sustainable growth.

Profit After Tax (PAT)
TZS 728.6bn
 ↑ 32.1%

Total Assets
TZS 22,308.9bn
 ↑ 33.6%

Shareholders' Funds:
TZS 2,747.1bn
 ↑ 28.8%

Earnings Per Share
TZS 280.4bn
 ↑ 32.8%

Share Price
TZS 1,530
 ↑ 128.4%

Dividend Per Share
TZS 90
 ↑ 38.5%

Dear Shareholders,

I am delighted to present the CRDB Bank Group 2025 Annual Report at a time when the Group continues to demonstrate the strength of its franchise, the clarity of its strategic direction, and the discipline of its governance. Under the Board's stewardship, the year under review was defined by solid execution, sustained growth, and a continued commitment to building a resilient institution capable of creating long-term value for shareholders, customers, and the wider economy.

Operating Environment

The global economy demonstrated notable resilience throughout 2025, expanding by an estimated 3.2%, despite persistent headwinds from heightened trade policy uncertainty and escalating geopolitical tensions. This resilience was underpinned by several supportive factors, most prominently robust private consumption, continued capital investment in technology-intensive sectors, broadly accommodative financial conditions, and supportive macroeconomic policies in major economies.

Within this context, the operating environment across the Group's footprint in Tanzania, Burundi, and the Democratic Republic of Congo was uneven, requiring sound judgment and firm decision-making. Conditions across the three markets necessitated close strategic

coordination at the Group level and careful calibration of growth, risk, and capital deployment. The Board remained firmly focused on safeguarding institutional strength while enabling responsible and sustainable growth. Accordingly, the Group pursued expansion with prudence, maintained strong controls and capital discipline, and continued to invest in digital capabilities, internal controls, and human capital to build enduring organisational resilience.

A defining strength of the year was clarity of intent, matched by depth of oversight. The Board and its Committees sustained a strong governance cadence through formal meetings, targeted deep dives, and active engagement on regulatory, strategic, and

risk matters. Our oversight focused on five key priorities: whether growth was sustainable and supported by stable funding; whether earnings were of high quality and sustainable; whether risks were identified and managed in a timely and decisive manner; whether the operating platform remained secure and scalable; and whether management execution remained aligned with long-term value creation for shareholders and stakeholders alike. Across each of these dimensions, the Board is satisfied that the Group acted with discipline, stayed focused on fundamentals, and strengthened the franchise for the future.

Board Oversight Priorities in 2025



Across each of these dimensions, the Board is satisfied that the Group acted with discipline, stayed focused on fundamentals, and strengthened the franchise for the future.



Balance sheet growth was deliberately guided by quality considerations, with total assets growing by 33.6% to TZS 22.3 trillion.



Strategic Oversight, Performance, and Balance Sheet Stewardship

During the year under review, the Board's oversight remained firmly focused on ensuring alignment between strategy, governance, performance, and disciplined risk management. Particular emphasis was placed on balancing growth with resilience and strengthening execution across key transformation initiatives. The Group delivered strong financial performance for the year ended 31 December 2025, with profit after tax increasing by 32.1% to TZS 728.6 billion, underpinned by sustained growth in both funded and non-funded income streams.

The strong growth in profitability achieved during the year translated into enhanced shareholder returns, reflecting the effectiveness of the Group's strategic and operational initiatives. This performance was evident in the increase in earnings per share to TZS 280.4 from TZS 211.2 in 2024, underscoring the Group's ability to generate sustainable value for its shareholders while maintaining a solid financial footing and positioning itself for continued growth.

Alongside financial performance, risk governance remained a core priority. The Board maintained close oversight of portfolio quality, concentration risks, capital adequacy, and liquidity through robust committee structures and comprehensive management reporting.

Balance sheet growth was deliberately guided by quality considerations, with total assets growing by 33.6% to TZS 22.3 trillion. The Board continued to focus on optimising the funding mix, promoting a stable, granular, and relationship-driven deposit base while maintaining strong liquidity buffers. This was evidenced by a year-end liquidity ratio of 30.3%, well above the regulatory minimum. The Board is satisfied that the Group's capital strength, liquidity resilience, and risk governance framework provide a solid foundation for sustainable and profitable growth, while preserving strategic flexibility across market cycles.

Building Enduring Shareholder Value

The Board regards the creation of shareholder value as a fundamental and enduring responsibility, advanced through disciplined growth, prudent capital stewardship, and sound governance. It is not pursued through short-term optimisation, but through the steady strengthening of the Group's financial position, strategic capacity, and long-term resilience. In this context, the Board remains focused on ensuring that performance is translated into sustainable value, supported by strong fundamentals and a clear long-term direction.

In the 2025 financial year, Shareholders' funds increased by 28.8% to TZS 2,747.1 billion. Return on average equity stood at 29.5%, and return on average assets was 5.3%. These outcomes are significant not only in absolute terms but also in what they reflect about the underlying quality of the business. They speak to the Group's resilience, the discipline applied in execution, and its continued ability to generate sustainable returns while preserving balance sheet strength.

The Board has been encouraged by strong market recognition of this performance during the year. The 128.4% YoY appreciation of Bank's share price from TZS 670 to TZS 1,530, together with the growth in market capitalisation, is a powerful endorsement of the confidence investors place in our strategy, governance, and long-term direction. More importantly, it reflects trust in the discipline, resilience, and consistency with which the Group continues to execute. The Board views this confidence with humility and a deep sense of responsibility and remains committed to sustaining performance and value creation in a manner that is prudent, transparent, and aligned with the long-term interests of all stakeholders.

Dividend Recommendation

The Board has recommended a dividend of TZS 90 per share, an increase from TZS 65 per share in the prior year, resulting in a total proposed distribution of TZS 235.1 billion, up from TZS 169.8 billion, subject to shareholder approval at the Annual General Meeting. In the Board's view, this recommendation appropriately reflects the Group's strong performance in 2025, while preserving a prudent balance between rewarding shareholders and retaining sufficient capital to support future growth, resilience, and strategic flexibility.

Governance Effectiveness and Leadership Continuity

Strong governance remains the foundation of long-term value creation and institutional resilience. The Board maintained close oversight of leadership transitions during the year, ensuring that changes at both Board and management level were executed in an orderly manner consistent with tenure provisions, succession planning, and sound governance practice across the Group.

Following the shareholder election process, Mr Abdul Ally Mohamed, Ms Grace Philotea Joachim, and Dr Donald Mmari were elected to represent shareholders with holdings below 1%, while Dr Fred Matola Msemwa was returned to the Board as representative of shareholders holding between 1% and 10%. In addition, the position of Independent Non-Executive Director was refreshed through the election of Dr Judika L. King'ori, succeeding Mr Martin Steven Warioba.

Collectively, these developments strengthened continuity in oversight, preserved Board independence, and maintained the balanced mix of competence, judgement, and perspective required to support the Group's next phase of growth. The Board also records its deep appreciation for the long and distinguished service of Dr Ally Hussein Laay and Eng. Boniface Charles Muhegi, whose retirement marked the completion of notable tenures that contributed significantly to the Bank's governance journey.

At the management level, the Board kept close focus on continuity in critical functions, including technology leadership, to protect execution momentum on the Group's digital and platform agenda. The Board also maintained active oversight of enterprise priorities that directly shape Group strength, including business continuity preparedness, service stabilisation, customer experience performance and deposit mobilisation discipline. This reflects our clear conviction that enduring performance is built through operational readiness, disciplined execution, and sound governance.

Sustainability and Shared Value

The Board remains clear and consistent in its view that long-term financial performance is inseparable from the resilience of the communities and economies we serve. During the 2025 financial year, the Group advanced a balanced model that combines strong financial delivery with deliberate investment in financial inclusion, enterprise growth, and social and climate responsiveness. Sustainability considerations remained embedded in governance deliberations, risk oversight, and strategic decision-making, reinforcing the Group's commitment to responsible banking.

Through the work of the CRDB Bank Foundation and strategic partnerships, the Group continued to support National and Regional development priorities. Particular focus was directed towards SME development, women-led enterprise, youth entrepreneurship, and climate-positive initiatives. These interventions contribute meaningfully to enterprise development, livelihood support, and the broadening of economic opportunity across the communities and sectors we serve.

The Board considers this work to be an important extension of the Group's long-term value-creation agenda. It strengthens stakeholder confidence, reinforces the Group's social licence to operate, and supports the development of broader and more sustainable economic participation.



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At the management level, the Board kept close focus on continuity in critical functions, including technology leadership, to protect execution momentum on the Group's digital and platform agenda.

Future Outlook

Looking ahead, the Board remains confident in the Group's strategic direction, the maturity of its governance framework, and the strength of its leadership. Our priorities for the period ahead are clear: sustain execution discipline, protect earnings quality, preserve capital strength and overall risk integrity, proactively manage emerging risks such as cybersecurity and climate change, and accelerate customer-centred innovation on a resilient operating platform.

The Group remains well-positioned to capture opportunities arising from a supportive macroeconomic backdrop and continued demand for quality financial services. Across Burundi and the Democratic Republic of Congo, the Board will maintain a prudent stance, with continued attention to portfolio quality, liquidity, foreign-exchange management, and operational resilience. At the same time, the Group will continue to widen its strategic reach by deepening its presence in regional and international corridors, including selective regional and international corridors, in support of trade, connectivity, and long-term franchise relevance.

The Board remains fully committed to ensuring that growth is pursued responsibly, managed prudently, and aligned consistently with the long-term interests of shareholders and stakeholders alike.

Appreciation

On behalf of the Board of Directors, I extend my sincere appreciation to our Customers, Shareholders, Regulators, Business partners, and all other Stakeholders for the trust and confidence you continued to place in the Group throughout 2025.

I also record the Board's deep appreciation to my fellow Directors, the Board Committees, and the Boards of our subsidiaries for their diligence, wise counsel, and steadfast commitment to sound governance across the Group. Their collective oversight, judgement, and stewardship remained central to the Group's stability, strategic progress, and long-term resilience.

My gratitude is equally extended to the Group Chief Executive Officer, Management, and staff across the Group for their professionalism, discipline, and commitment in advancing our strategic priorities while maintaining high standards of service, control, and execution.

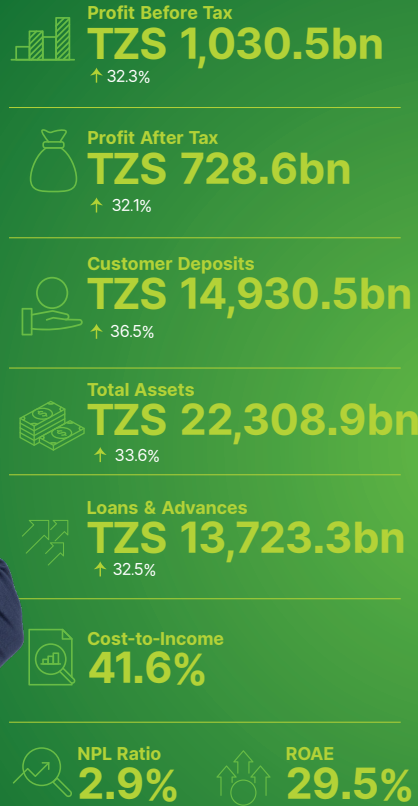
The progress achieved during the year reflects shared purpose and collective effort across the institution. We remain deeply grateful for the confidence placed in us and resolute in our responsibility to continue justifying that trust through strong governance, responsible banking, and the sustained creation of long-term value.

Prof. Neema Mori Board Chairperson

Across Burundi and the Democratic Republic of Congo, the Board will maintain a prudent stance, with continued attention to portfolio quality, liquidity, foreign-exchange management, and operational resilience.

Message from the Group CEO & MD

A year of disciplined execution, stronger scale, and sustained strategic momentum



Execution Priorities in 2025

<p>Customer Relevance</p> <p>Growth in relationships, usage, service reliability</p>	<p>Digital Scale</p> <p>CBS upgrade, channels, tokenisation</p>	<p>Funding & Risk</p> <p>Stable deposits, disciplined lending, strong controls</p>	<p>Regional Reach</p> <p>SMBC, Dubai, Sukuk, Kijani platform</p>
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Dear Shareholders,

The 2025 financial year marked the third year of our strategy execution journey and was defined by disciplined delivery across the Group. Having established a clear strategic direction and built momentum in prior years, our focus during the year was on deepening execution - translating strategy into measurable outcomes, initiatives, and decisions. Across our footprint in Tanzania, Burundi, and the Democratic Republic of Congo, this demanded resilience, consistency, and a firm focus on the fundamentals that matter most: growing quality business, mobilising stable deposits, strengthening customer experience, expanding digital adoption, preserving asset quality, and continuing to invest in an operating platform capable of supporting our long-term regional ambition.

I am pleased to report that we closed the year with strong profitability, solid balance sheet growth, underpinned by disciplined lending, deposit-led funding, improved efficiency, and continued discipline in risk and capital management. These outcomes reflect not only the consistency of our execution but also the commitment of our people and the enduring trust that our customers, shareholders, and partners continue to place in the Group.

Performance at a Glance

During the year under review, the Group delivered profit before tax of TZS 1.03 trillion, up 32.3% from TZS 778.8 billion in the previous year, while profit after tax increased by 32.1% to TZS 728.6 billion from TZS 551.5 billion in 2024. Earnings growth was broad-based, supported by higher core interest income, Islamic financing and investment products, and improved non-interest income, while operating efficiency strengthened, with the cost-to-income ratio improving to 41.6% from 45.7% in 2024.

Asset quality remained within risk appetite, with the non-performing loan ratio at 2.9%. Returns remained strong, with returns on average assets at 5.3% and returns on average equity at 29.5%.

The balance sheet expanded materially, with total assets reaching TZS 22.3 trillion, customer deposits growing by 36.5% to TZS 14.9 trillion, and loans and advances increasing by 32.5% to support productive sectors of the economy. Capital and liquidity positions remained strong, and the Group contributed TZS 681.4 billion in taxes, reinforcing its role in national economic development.

Our subsidiaries continued to post positive contributions to the Group, affirming the strength of our regional and multi-entity model. The Burundi business delivered prudent growth and improved profitability, supported by stronger deposit mobilisation, while the Democratic Republic of Congo operation continued to build scale and market presence, remaining in an investment phase. Our insurance business also recorded strong momentum, benefiting from scale, product relevance, and disciplined execution.

Together, these businesses continue to strengthen the Group's long-term diversification and regional relevance.

Operating Environment Across Our Markets

The global economy remained resilient throughout 2025, absorbing shocks stemming from heightened trade policy uncertainty and escalating geopolitical tensions. The resilience was underpinned by a combination of supportive factors, most notably robust private consumption, sustained capital investment within technology-intensive sectors, broadly accommodative financial conditions, and supportive macroeconomic policies in major economies.

Our 2025 performance was delivered in a varied operating environment. In Tanzania, macroeconomic conditions remained broadly supportive. Inflation stayed within the Bank of Tanzania's target range, domestic demand remained resilient, and credit appetite held firm across priority sectors. These conditions created room for disciplined growth, but they also demanded close management of liquidity, pricing, and execution quality in an increasingly competitive market.

In Burundi, the operating environment remained more constrained. Foreign exchange shortages, periodic fuel scarcity, and structural market frictions required heightened prudence in liquidity deployment, customer engagement, and balance sheet management. In the Democratic Republic of Congo, growth prospects remained supported by the mining economy, but the operating environment also underscored the need for strong risk governance, measured execution, and resilient operating controls. Across all our markets, intensified competition for deposits, rising customer expectations, and the imperative for consistent service quality reinforced the importance of customer relevance, digital scale, and operational effectiveness.

Strategy to Execution in 2025

Throughout the year, we executed against clear strategic priorities that have become embedded

in how we plan, govern, and deliver. This included deepening customer obsession; accelerating digital and data transformation; strengthening operational efficiency; growing quality lending in priority sectors; broadening our regional and international capability; building a resilient and responsible organisation; and investing in people and culture.

These priorities were not treated as abstract ambitions. They were translated into management action through monthly performance reviews, sharper accountability, and cross-functional execution discipline. This helped us sustain momentum in a year where the quality of execution mattered as much as the strategy itself.

Deposits, Liquidity and Balance Sheet Management

Deposit mobilisation remained one of the defining themes of execution in 2025. Customer deposits grew by 36.5% to TZS 14.9 trillion, reflecting deliberate actions in segmentation, customer activation, relationship management, and distribution. This performance was supported by targeted mobilisation

Throughout the year, we executed against clear strategic priorities that have become embedded in how we plan, govern, and deliver.

33.6%
The balance sheet expanded materially, with total assets reaching TZS 22.3 trillion, customer deposits growing by 36.5% to TZS 14.9 trillion.

campaigns across retail, SME, corporate, and institutional segments, as well as stronger transaction-led engagement across channels.

We remained intentional not only about the pace of growth, but also about its quality. Stable funding, deposit granularity, and disciplined liquidity management remained central to our approach. Throughout the year, we aligned balance sheet growth with our liquidity framework and funding discipline, ensuring that asset expansion remained well supported by stable liabilities and prudent pricing.

Lending Growth with Disciplined Risk Management

On the lending side, the Group remained committed to financing productive sectors and strategic value chains while upholding disciplined underwriting standards. Loans and advances to customers grew by 32.5% during the year, driven by strong origination activity and continued support to business, personal, and institutional customers across our markets. Agriculture remained a key growth sector, recording a 45% year-on-year increase, and continues to be a strategic focus area for the Group.

Asset quality remained a leadership priority throughout the year. We maintained close follow-up of customers in arrears, intensified early-warning actions when stress signals emerged, and continued to apply restructuring and remediation measures where appropriate. Provisioning remained aligned to expected credit loss dynamics and portfolio realities. The result was a non-performing loan ratio of 2.9%, demonstrating that growth in the loan book was accompanied by sustained attention to risk quality and recovery discipline.

Earnings Diversification and Operating Efficiency

Our focus remains on building a more diversified, resilient, and future-ready earnings base. This calls for a deliberate broadening of income streams across core banking, Islamic financing and investment products, and non-funded lines such as fees, commissions, and transaction-led services. The strategic intent is to reduce concentration risk, deepen the quality of earnings, and create a more balanced revenue mix that can support sustainable growth through different operating cycles.

Similarly, we continue to invest in the capabilities required to deliver this ambition at scale. This includes strengthening people's capability, system resilience, customer channels, controls, and technology infrastructure. These investments are not simply about supporting current operations, but about building a stronger institutional platform that can enhance service delivery, improve execution capacity, and sustain long-term operating efficiency.



Major Milestones Recorded in 2025



Digital Scale and Platform Transformation

Digital and channel transformation remained central to our execution. We continued to invest in adoption and usage across mobile banking, internet banking, cards, POS, agency banking, and merchant solutions, supported by targeted marketing activations and customer value management. These efforts were designed not only to improve convenience but also to make banking simpler, faster, and more relevant in our customers' daily lives. As a result, transactions conducted through alternative channels accounted for 98% of total transaction volumes.

A major milestone this year was the successful completion of a new core banking system. This strengthened the foundation of our operating platform by improving service continuity, enhancing system performance, and enabling a more consistent customer experience across channels. More importantly, it expanded our capacity for faster product innovation, stronger ecosystem integration, and greater regional scalability - capabilities that are essential as we continue to grow the business.

To reinforce financial inclusion and improve the reliability of last-mile service, we also introduced tokenisation for agent channels in October 2025. This innovation allows recipients to withdraw funds securely using a token even without a bank account, helping extend access to customers in underserved locations while improving convenience, speed, and service reliability.



Strategic Partnerships and International Reach

In line with our ambition to strengthen regional and international capability, we formalised a strategic partnership with Sumitomo Mitsui Banking Corporation. This partnership is designed to deepen collaboration in trade and investment facilitation, broaden opportunities for customers engaged in cross-border business, and strengthen our institutional links with global financial ecosystems. It supports our wider objective of building stronger correspondent and strategic partner networks capable of expanding deal flow, improving customer solutions, and reinforcing our credibility in international finance.

This internationalisation agenda was further reinforced by progress toward our Dubai Representative Office, following the securing of the relevant licensing during the year. This is an important step in placing CRDB Bank closer to a major global hub for commerce, capital, and diaspora connectivity. It enhances our ability to engage more directly with investors, counterparties, and multinational clients while strengthening our support for trade, investment, and cross-border customer needs.



Capital Markets Innovation

We also advanced our capital markets agenda through the continued performance and listing of the CRDB AI Barakah Sukuk, which raised TZS 125.4 billion and USD 32.3 million. This milestone reflects our ability to structure and mobilise diversified funding solutions that speak to the needs of different investor segments while supporting the Bank's balance sheet growth and long-term funding resilience. It also reinforces CRDB Bank's position as a leader in financial innovation and ethical finance in Tanzania.



Sustainable Finance Leadership

Sustainability remained a core pillar of the Group's growth strategy and shared-value agenda throughout 2025. A major milestone was the listing of our Kijani Bond on the Luxembourg Stock Exchange in July 2025, which enhanced the visibility and credibility of our sustainable finance platform and strengthened our capacity to mobilise capital for climate-smart agriculture and other green priorities.

During the year, we also strengthened our ESG governance architecture by operationalising the Management Sustainability Committee, creating firmer oversight, clearer accountability, and deeper integration of sustainability priorities into business and risk decision-making. Our Green Asset Ratio increased to 13%, reflecting the growing share of eligible green assets in the portfolio.

The Group also mobilised significant funding for priority ESG and climate-related interventions, including the final USD 35 million tranche under the Green Climate Fund programme, USD 15 million under the ResponsAbility facility, and EUR 8.8 million from the European Investment Bank to support Blue Economy and related sustainability projects. These resources have expanded our capacity to finance high-impact projects linked to resilience, inclusion, and long-term national development.



Translating Market Engagement into Growth

Beyond the headline strategic initiatives, the Group continued to strengthen customer acquisition and everyday usage through targeted activation programmes executed during the year. Our campaigns were designed to build broad national awareness, drive onboarding, and convert interest into active adoption across priority products and channels. These programmes combined mass-market communication with clear customer propositions and measurable call-to-action journeys, helping us deepen merchant acceptance, expand account acquisition, and reinforce transaction-led engagement.

During the year, we complemented balance sheet growth with capital markets activity and brand-led mobilisation to broaden our investor base and deepen customer engagement. Through an integrated marketing and communications programme spanning broadcast media, outdoor visibility, and targeted public engagement, we strengthened awareness of the Sukuk proposition and reinforced confidence in the Bank's capital markets capability. These initiatives supported business momentum by stimulating customer conversations, strengthening pipeline conversion, and encouraging deposit mobilisation linked to exhibitions and related activations. They demonstrate how strategy is translated into action - connecting product innovation, market engagement, and disciplined distribution to tangible outcomes.



People, Culture and Execution Discipline

Execution is ultimately powered by people, culture, and the quality of leadership across the organisation. We closed the year with 4,528 employees and 261 branches, complemented by 38,883 registered agents, 732 ATMs, and 6,607 POS terminals. This physical distribution footprint is increasingly reinforced by our digital channels, enabling the Group to reach customers more effectively while improving service access and convenience.

During the year, we continued to strengthen our people agenda through disciplined performance governance, structured monthly management reviews, and clearer accountability across strategic programmes. We also advanced our inclusion and leadership

development agenda through flagship women-focused initiatives, including the Shadow Board, which continues to create space for emerging female leaders to contribute to strategic dialogue, gain executive exposure, and strengthen the Group's future leadership pipeline.

More broadly, we continued to build a culture that values accountability, service, continuous improvement, and risk awareness. That culture matters, because enduring performance is built not only on strategy, systems, and capital, but on the everyday choices and conduct of people across the institution.

Future Outlook

Looking ahead, our priorities are clear and firmly anchored on execution. We will deepen customer relevance by improving service reliability, strengthening relationship-led growth, and expanding solutions that meet the evolving needs of individual customers, SMEs, and corporates. We will accelerate digital adoption not as a standalone target, but as a means of making banking simpler, faster, and more accessible while continuing to strengthen the resilience, security, and scalability of our operating platforms.

Deposit mobilisation will remain a strategic imperative, supported by sharper segmentation, disciplined pricing, and stronger transaction ecosystems that build stable and granular funding. In parallel, we will continue to grow quality lending in priority sectors, guided by prudent risk discipline, proactive portfolio monitoring, and continued focus on recoveries and early remediation. We will also advance operational efficiency by simplifying end-to-end processes, automating critical customer journeys, and improving channel economics so that growth remains profitable, sustainable, and well-supported by controls.

As CRDB Bank Group strengthens its regional and international capability, we will do so deliberately - building partnerships, enhancing cross-border propositions, and leveraging a scalable platform and strong governance to manage complexity with confidence. Above all, we will keep our teams aligned around accountability, speed of execution, and service excellence, because the true strength of a bank is measured by the trust it earns every day and the long-term value it creates for customers, shareholders, and the communities it serves.

Appreciation

I extend my sincere appreciation to our customers, shareholders, regulators, partners, and the wider public for the trust you placed in CRDB Bank Group throughout 2025. Your confidence enabled us to execute decisively, invest in our core banking platform, strengthen our delivery channels, advance strategic partnerships, and sustain disciplined growth across our markets.

I also thank our Board of Directors for its guidance and oversight, and I pay special tribute to the leadership team and every member of staff across the Group for their professionalism, resilience, and unwavering commitment to service excellence. The results we achieved in 2025 are a shared accomplishment. We remain committed to justifying the trust placed in us through responsible banking, consistent execution, and the sustained creation of long-term value.

Dr. Abdulmajid M. Nsekela
Group Chief Executive Officer & Managing Director

Message from the Group Chief Finance Officer



In 2025, the Group delivered resilient, robust financial performance, underpinned by growth across core business segments

In 2025, the Group delivered strong financial results, underpinned by a supportive local macroeconomic and regulatory environment, disciplined balance sheet management, and focused strategy execution. Profit after tax increased by 32.1% to TZS 728.6 billion, with return on average equity of 29.5% and return on average assets of 5.3%, reflecting healthy growth in core earnings, sustained customer activity, and improved cost efficiency. These outcomes were achieved while maintaining sound capital and liquidity positions and preserving asset quality within risk appetite.

Alongside this performance, we continued to invest selectively in capabilities critical to long-term competitiveness, including changes to our core systems, strengthening our digital and operational backbone, improving process efficiency, and enhancing controls, compliance, cybersecurity, and service continuity. These investments were undertaken with clear financial discipline, ensuring resilience, and future readiness. As a result, the Group exited 2025 not only with strong headline results, but with a more resilient and scalable financial platform to support future growth.

Enhanced Financial Resilience and Sustainable Earnings

In 2025, the Group delivered resilient, robust financial performance, underpinned by growth across core business segments, a well-diversified income base, and sustained customer engagement across both digital and physical channels. These fundamentals translated into high quality earnings and strong returns.

The growth in profit after tax was mainly driven by a 29.8% increase in interest income to TZS 1,540.8 billion and a 22.9% increase in non-funded income to TZS 583.5 billion. The growth in interest income was mainly driven by a 33% increase in the loan book, with a strong growth in retail, particularly MSMEs, SME and agriculture.

The interest expense is TZS 581.5bn, with a 38% YoY increase. The YoY increase in expenses was due to rising interest rates on foreign borrowings.

The growth of non interest income, supported by strong performance across major revenue streams, particularly, loan-related fees increased by 75% YoY, Agency banking by 21% YoY, trade finance (GT and LC) grew by 47% YoY, Simbanking increased by 8% YoY, Exchange

and revaluation gains increased significantly by 204%, mainly from the FX gain on the Swap transaction. This performance reflects the successful execution of our strategic initiatives and reinforces our commitment to delivering sustainable value to stakeholders.

Operating costs increased by 15.4% to TZS 853.3 billion, reflecting business expansion alongside the disciplined implementation of cost management initiatives. We continued to automate and improve our processes, service availability, optimize our delivery channels and staff productivity. This is evidenced by the cost-to-income ratio of 41.6%, below the minimum regulatory threshold.

The Group's balance sheet remained strong, supported by prudent credit deployment, stable funding sources, and robust liquidity buffers. Capital adequacy levels were maintained well above regulatory requirements, preserving our capacity to support future growth while sustaining the strength, stability, and confidence expected of a leading regional financial institution.

Total assets grew by 33.6% to TZS 22,308.9 billion, mainly driven by the growth in net loans and advances, which grew by 32.5% to TZS 13,723.3 billion. The growth in loans and advances was driven by strong retail performance with notable growth in key priority economic sectors/segments - agriculture, manufacturing and women's, resulting in a portfolio mix of 53% retail and 47% corporate. Importantly, this growth was achieved while maintaining stable asset quality with a non-performing loan ratio of 2.9%, reflecting strong credit underwriting, portfolio containment and monitoring processes, and prudent write-offs in line with regulatory requirements. Customer

deposits increased by 36.5% to TZS 14,930.5 billion, driven by a 41% increase in demand deposits, 30% in savings deposits, and 24% in time deposits. The CASA (Current Account Savings Account) ratio stood at 82.0%.

Our subsidiaries contributed 6% to the Group's overall performance. The Burundi subsidiary delivered strong results, recording 9% year over year growth in profit after tax to TZS 43.7 billion. Its total assets increased by 59.0% YoY to TZS 2,688.6 billion, while deposits rose by 74.6% YoY to TZS 1,417.0 billion. CRDB Insurance Company Limited posted a profit of TZS 4.4 billion, whereas CRDB DR Congo recorded a loss of TZS 9.0 billion. Overall, the subsidiaries continue to demonstrate strong long term growth potential.

CRDB Bank Foundation has demonstrated a strong, measurable impact across its key performance areas since its launch in 2023. The Foundation has expanded its outreach and enhanced financial access through targeted capacity-building initiatives, reflecting strong beneficiary engagement and effective promotion of financial inclusion and resource mobilisation. Through its Imbeju programmes, the Foundation has reached beneficiaries from underserved communities, supporting 879,285 individuals through capacity-building initiatives. Financial inclusion efforts reached 367,813 beneficiaries, while digital financial inclusion initiatives supported 287,970 individuals.

Summary of Key Performance Indicators

(Amount in TZS Billions)



Total Assets
TZS **22,308.9**
FY 2025
TZS **16,698.8**
FY 2024
33.6% ↑



Loan and advances
TZS **13,723.3**
FY 2025
TZS **10,360.8**
FY 2024
32.5% ↑



Deposits from customers
TZS **14,930.5**
FY 2025
TZS **10,934.1**
FY 2024
36.5% ↑



Shareholders' funds
TZS **2,747.1**
FY 2025
TZS **2,132.6**
FY 2024
26.4% ↑



Profit After Tax
TZS **728.6**
FY 2025
TZS **551.5**
FY 2024
32.1% ↑



Return on Equity
FY 2025 **29.5%**
FY 2024 **27.7%**
6.5% ↑



Return on Assets
FY 2025 **5.3%**
FY 2024 **5.2%**
1.9% ↑



Cost-to-income ratio
FY 2025 **41.6%**
FY 2024 **45.7%**
9.0% ↓



NPL
FY 2025 **2.9%**
FY 2024 **2.9%**
0.0% ↑



Core capital ratio
FY 2025 **16.1%**
FY 2024 **16.3%**
(1.2%) ↓



Total capital ratio
FY 2025 **17.8%**
FY 2024 **17.2%**
3.5% ↑

Disciplined Capital Allocation and Operational Efficiency

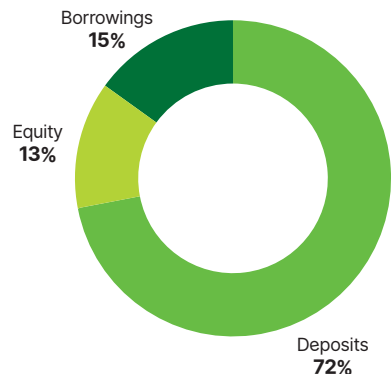
We maintained a deliberate, returns-focused approach to capital allocation, prioritising investments that strengthen long-term franchise value and execution capacity. During the year, resources were channelled to high-impact areas including technology modernisation, customer experience, cybersecurity, and risk infrastructure. ICT capital expenditure accounted for 47% of total capex in 2025. These investments are strategic enablers: they improve service reliability, accelerate product delivery, strengthen controls, and enhance the Bank’s ability to scale responsibly across markets and channels.

One of the most significant milestones of the year was the successful implementation of our new core banking system. This transformation materially strengthened our operating platform by enhancing service resilience, improving system performance, and delivering a more seamless and consistent customer experience across all channels. Importantly, the new platform materially increases our transaction processing capacity and throughput, enabling higher transaction volumes at lower marginal cost. This scalability supports growth in customer activity, faster time to market for new products, and deeper ecosystem integration, directly translating into expanded fee income, improved monetization of payment flows, and sustainable revenue growth. These capabilities are central to our strategy as we continue to scale the business in a disciplined and profitable manner.

Similarly, we preserved strong cost discipline. Through process simplification, tighter resource prioritisation, productivity programmes, and digital-enabled efficiencies, we moderated expenditure growth without compromising strategic delivery. This balance of investing for the future while protecting current performance supported a stronger cost-to-income profile, improved operating leverage, and greater resilience in our earnings model. It also positions the Bank to convert scale into sustainable profitability, with better unit economics and more consistent value creation for shareholders and stakeholders alike.

Funding strength, liquidity and capital stewardship

The Group maintained adequate liquidity to support business growth, achieving a liquidity-asset ratio of 30.3%, well above the regulatory requirement of 20.0%. Our funding profile remained balanced, with customer deposits as the anchor source, complemented by equity and borrowings to support growth and maturity matching. Customer deposits accounted for 72.0% of our total funding, equity for 13.0%, and borrowings for 15.0%.



Embedding Sustainability and Responsible Finance

Sustainability is integral to the Bank’s long-term financial strategy because it strengthens resilience, safeguards asset quality, and supports sustainable growth in the markets we serve. During the 2025 FY, we deepened our commitment to responsible banking by expanding financing and advisory support to sectors that advance economic inclusion, climate resilience, and environmental stewardship. Our Sustainability initiatives continued to guide how we embed ESG considerations into credit origination, portfolio monitoring, and risk governance, ensuring that sustainability is integrated into decision-making.

We also reinforced our role as an enabler of broad-based economic transformation by supporting SMEs, women-led enterprises, youth entrepreneurship, and climate-positive initiatives. These segments are vital to job creation and long-term competitiveness, but they also require tailored solutions, strong partnerships, and deliberate capacity-building to unlock their full potential. Through this approach, we are not only deploying capital responsibly but also strengthening the quality and durability of our growth, creating shared value for customers, communities, and shareholders while positioning the Bank to respond effectively to evolving regulatory expectations and stakeholder priorities.



A significant milestone in 2025 was the issuance of the Bank’s first Task Force on Climate related Financial Disclosures (TCFD) report and the adoption of IFRS Sustainability Disclosure Standards S1 (General Requirements) and S2 (Climate-related Disclosures). These achievements mark a step change in how sustainability risks and opportunities are identified, governed, and disclosed. They strengthen transparency, enhance the integration of climate and sustainability considerations into strategy, risk management, and capital allocation, and reinforce the embedding of sustainability and responsible finance principles across the Bank’s operations. Collectively, these advancements position the Bank to meet evolving regulatory requirements and investor expectations while supporting more informed, resilient, and sustainable business decisions.



We also reinforced our role as an enabler of broad-based economic transformation by supporting SMEs, women-led enterprises, youth entrepreneurship, and climate-positive initiatives.



As we look ahead, the Bank enters 2026 with a strong financial foundation and a clear strategic direction.

Governance, Transparency, and Financial Integrity

Our financial stewardship is anchored in strong governance, sound risk management, and robust internal control frameworks. During the year under review, we enhanced our policies, systems, and disclosures to comply with key regulatory and supervisory developments implemented in 2025. These included the implementation of IFRS Sustainability Disclosure Standards IFRS S1 (General Requirements for Disclosure of Sustainability-related Financial Information) and IFRS S2 (Climate-related Disclosures), in alignment with the Guidelines on Reporting of Sustainability-Related Risks and Opportunities for Banks and Financial Institutions, 2025, and the Guidelines on Climate Related Financial Risks Management and Disclosures issued by the Bank of Tanzania.

We also complied with the Bank of Tanzania Market Discipline Guidelines for Banks and Financial Institutions, strengthening qualitative and quantitative disclosures in line with Basel Pillar III requirements. In addition, the Bank implemented the Circular on TIPS Charges for Bank-to-E-Wallet and E-Wallet-to-Bank Transfers, introducing caps on digital transaction fees to enhance affordability and financial inclusion. Across our regional footprint, we ensured compliance with additional minimum capital requirements prescribed by the Central Bank of Congo for banks operating in the Democratic Republic of Congo. Collectively, these actions reinforce our culture of accountability, preserve the integrity of our financial reporting, and demonstrate our continued commitment to the highest standards of corporate governance, transparency, and regulatory compliance.

Outlook for Sustainable Growth

Looking ahead, the Group is well-positioned to capture growth opportunities arising from Tanzania’s favourable macroeconomic outlook, rising trade activity, and increasing demand for sophisticated financial solutions. With a strong balance sheet, scalable digital infrastructure, and disciplined execution, our focus is on deepening market share in core segments, increasing the earnings contribution of our subsidiaries, and optimising our regional and international footprint.

We will continue to scale our cross-border business’s expansion and contribution. At the same time, we remain firmly aligned with evolving regulatory and disclosure requirements, including IFRS S1 and S2. We are committed to investing responsibly in our people, platforms, and controls, ensuring resilience, transparency, and sustainable growth. This disciplined, market-led approach positions the Group to deliver sustainable value to our stakeholders.

Frederick B. Nshekanabo
Group Chief Financial Officer

5.2 ADOPTION OF THE AUDITED FINANCIAL STATEMENTS

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CRDB BANK PLC

Report on the audit of the Group and Bank financial statements

Our opinion

In our opinion, the Group and Bank financial statements give a true and fair view of the Group and Bank financial position of CRDB Bank Plc (the Bank) and its subsidiaries (together the Group) as at 31 December 2025, and of its Group and Bank financial performance and its Group and Bank cash flows for the year then ended in accordance with IFRS Accounting Standards and the requirements of the Companies Act, No. 12 of 2002.

What we have audited

CRDB Bank Plc's Group and Bank financial statements as set out on pages 212 to 518 comprise:

- the Group and Bank statements of financial position as at 31 December 2025;
- the Group and Bank statements of profit or loss and other comprehensive income for the year then ended;
- the Group and Bank statements of changes in equity for the year then ended;
- the Group and Bank statements of cash flows for the year then ended; and
- the notes to the financial statements, comprising material accounting policy information and other explanatory information.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the Group and Bank financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Group and the Bank in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code) and the ethical requirements of the National Board of Accountants and Auditors (NBAA) that are relevant to our audit of the financial statements in Tanzania. We have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the ethical requirements of the NBAA.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the Group and Bank financial statements of the current period. These matters were addressed in the context of our audit of the Group and Bank financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CRDB BANK PLC

Report on the audit of the Group and Bank financial statements (continued)

Key audit matter (Continued)

Key audit matter

Expected credit losses on loans and advances

Loans and advances to customers comprise a significant portion of the Group's and bank's total assets. The estimation of expected credit losses (ECL) on loans and advances requires significant management judgment using subjective assumptions over both when and how much to record as loan impairment provision.

Details of the loans and advances to customer and ECL balances, and the policies for estimating ECL are disclosed in notes 7.15, 10, 33 and 35 of the financial statements.

The key areas where management has exercised significant judgement include:

- Quantitative and qualitative criteria for classification of loans and advances based on assessment of factors contributing to significant increase in credit risk and default;
- Determination of the probability of default (PD), including the determination and forecast of forward-looking information used in the ECL models;
- Determination of the loss given default (LGD) which include estimation of the expected cash flows, recovery period and recovery rates.
- Determination of exposure at default (EAD);

Due to the value of the loans and advances to customers, the significant impact of management judgments applied in calculating the ECL, we designated this as a key audit matter in our audit.

How our audit addressed the key audit matter

We obtained understanding and audited the Group's methodology for determining ECL and evaluated it against the requirements of IFRS 9; Our audit included, amongst others, the following audit procedures performed in collaboration with our internal IFR9 9 model specialists and actuarial team:

- We tested the quantitative and qualitative criteria used in the classification of loans and advances. We tested and challenged the judgments applied in the staging of some selected loans and advances to customers. We applied data analytics tools assess performance trend of customers over a period under review and challenged this performance against management's classification.
- As the quantitative basis of classification of loans and advances is reliant on information systems, we understood and tested key information technology general and application controls including the calculation of the number of days past due.
- Tested the critical data used in the ECL calculation by reconciling to source systems.
- We tested the portfolio segmentation which is used to determine PD and LGD.
- We tested the reliability, accuracy and reasonableness of information and assumptions used for estimating the exposure at default, probability of default and loss given default.
- We tested the expected cash flows and challenged management's assumptions of recovery estimates for unsecured facilities.
- For forward-looking assumptions used in the ECL calculations, we corroborated the data and assumptions using publicly available information. We challenged management's basis for establishing the correlation between forward looking parameters and the Bank's non-performing loan trends.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CRDB BANK PLC

Report on the audit of the Group and Bank financial statements (continued)

Key audit matter (Continued)

Key audit matter	How our audit addressed the key audit matter
Expected credit losses on loans and advances (continued)	<p>We tested the forward-looking scenarios and parameters used by management in estimating projected probabilities of default.</p> <ul style="list-style-type: none"> We reviewed and assessed whether the disclosures in the financial statements were adequate, accurate and appropriate in line with IFRS 9 Financial Instruments.

Other information

The directors are responsible for the other information. The other information comprises Corporate information, The Report by those charged with governance, Statement of Directors' responsibilities and Declaration of the Chief Financial Officer (but does not include the financial statements and our auditor's report thereon), which we obtained prior to the date of this auditor's report, and the Annual Report, which is expected to be made available to us after that date.

Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information that we obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of the directors for the Group and Bank financial statements

The directors are responsible for the preparation of the Group and Bank financial statements that give a true and fair view in accordance with IFRS accounting standards and the requirements of the Companies Act, No. 12 of 2002, and for such internal control as the directors determine is necessary to enable the preparation of Group and Bank financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the Group and Bank financial statements, the directors are responsible for assessing the Group's and Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Group and/or the Bank or to cease operations, or have no realistic alternative but to do so.

The directors are responsible for overseeing the Group's financial reporting process.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CRDB BANK PLC

Report on the audit of the Group and Bank financial statements (continued)

Auditor's responsibilities for the audit of the Group and Bank financial statements

Our objectives are to obtain reasonable assurance about whether the Group and Bank financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Group and Bank financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Group and Bank financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's and the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Group and Bank financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and / or Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Group and Bank financial statements, including the disclosures, and whether the Group and Bank financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the group to express an opinion on the group financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, action taken to eliminate threats or safeguards applied.

**INDEPENDENT AUDITOR'S REPORT TO
THE MEMBERS OF CRDB BANK PLC**

Report on the audit of the Group and Bank financial statements (continued)

Auditor's responsibilities for the audit of the Group and Bank financial statements (continued)

From the matters communicated with the directors, we determine those matters that were of most significance in the audit of the Group and Bank financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on the other legal and regulatory requirements

This report, including the opinion, has been prepared for, and only for, the Bank's members as a body in accordance with the Companies Act, No. 12 of 2002 and for no other purposes.

As required by the Companies Act, No. 12 of 2002, we are also required to report to you if, in our opinion, the Report of those charged with governance is not consistent with the financial statements, if the Bank has not kept proper accounting records, if the financial statements are not in agreement with the accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding directors' remuneration and transactions with the Bank is not disclosed. In respect of the foregoing requirements, we have no matter to report.



Cletus Kiyuga- ACPA PP1981

For and on behalf of PricewaterhouseCoopers

Certified Public Accountants

Dar es Salaam

Date: 31st March 2026

ANNUAL CONSOLIDATED AND BANK FINANCIAL STATEMENTS

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2025

In TZS' Million	Note	GROUP		BANK	
		2025	2024 Restated	2025	2024 Restated
Interest income calculated using the effective interest method	12	1,976,041	1,528,377	1,799,411	1,410,017
Other interest and similar income	12	483	-	483	-
Interest expense calculated using the Effective interest method	13	(577,455)	(416,863)	(509,090)	(374,116)
Other interest and similar expenses	13	(5,819)	(4,755)	(3,880)	(3,413)
Net interest income		1,393,250	1,106,759	1,286,924	1,032,488
Income from Islamic financing and investment products	12	22,816	12,449	22,816	12,449
Distribution on Islamic deposits and profit paid to Sukuk holders	13	(7,898)	(1,031)	(7,898)	(1,031)
Net income from Islamic financing and investment products		14,918	11,418	14,918	11,418
Net interest income and net income from Islamic financing and investment products		1,408,168	1,118,177	1,301,842	1,043,906
Fees and commission income	14	599,314	538,925	583,212	529,225
Fees and commission expense	15	(87,764)	(86,013)	(85,133)	(83,539)
Net fees and commission income		511,550	452,912	498,079	445,686
Insurance service revenue	20A	41,444	14,351	-	-
Insurance service expense	20B	(22,959)	(4,867)	-	-
Insurance service result before reinsurance contracts held		18,485	9,484	-	-
Net expense from reinsurance contracts held	20C	(14,288)	(4,942)	-	-
Insurance service result		4,197	4,542	-	-
Net Insurance investment income	20D	2,903	-	-	-
Results from insurance contracts		7,100	4,542	-	-
Net foreign exchange income	16	96,040	31,534	88,843	15,732
Credit loss expense on financial assets	34	(153,589)	(95,187)	(142,455)	(91,879)
Net gains on financial assets at fair value through profit or loss	17	1,900	1,556	1,900	210
Net losses on equity investment at fair value through profit or loss	17	-	(2,145)	-	(2,145)
Net gains on derecognition of financial assets measured at fair value through other comprehensive income	18	7,836	5,510	7,836	5,510
Other operating income	19	4,839	1,465	18,482	12,441
Net operating income		1,883,844	1,518,364	1,774,527	1,429,461
Operating expenses	21	(319,709)	(272,787)	(281,065)	(241,442)
Depreciation of Property and equipment and Motor vehicles	22A	(70,258)	(58,947)	(65,441)	(55,466)
Amortization of right of use assets, prepaid leases and intangible assets	22B	(26,293)	(25,317)	(23,288)	(23,572)
Employees benefit expenses	23	(431,464)	(380,448)	(399,485)	(354,310)
Impairment other Assets	36	(5,609)	(2,069)	(4,598)	(1,819)
Total operating expenses		(853,333)	(739,568)	(773,877)	(676,609)
Profit before income tax		1,030,511	778,796	1,000,650	752,852
Income tax expense	24A	(301,945)	(227,309)	(298,493)	(225,087)
Profit for the year		728,566	551,487	702,157	527,765

ANNUAL CONSOLIDATED AND BANK FINANCIAL STATEMENTS

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2025

In TZS' Million	Note	GROUP		BANK	
		2025	2024 Restated	2025	2024 Restated
Profit attributable to:					
Equity holders of the parent		732,457	554,442	702,157	527,765
Non-Controlling interests*	55	(3,891)	(2,955)	-	-
		728,566	551,487	702,157	527,765
Profit for the year		728,566	551,487	702,157	527,765
Other comprehensive income:					
Items that may be subsequently reclassified to profit or loss:					
Gains on Debt instruments at FVOCI	56B	48,426	1,662	48,426	1,662
Gains on Debt instrument at FVOCI reclassified to Profit or loss	56B	(7,836)	(5,510)	(7,836)	(5,510)
		40,590	(3,848)	40,590	(3,848)
Exchange differences on translation of foreign operations		16,835	(13,846)	-	-
Income tax relating to these items**	43	(12,177)	1,154	(12,177)	1,154
Total items that will be reclassified to the statement of profit or loss		45,249	(16,540)	28,414	(2,694)
Items that may not be subsequently reclassified to profit or loss:					
Gains/ (losses) on equity instrument at FVOCI	56B	2,047	(5,669)	2,047	(5,669)
Income tax relating to these items**	43	(452)	1,701	(452)	1,701
Total items that will not be reclassified to the statement of profit or loss		1,595	(3,968)	1,595	(3,968)
Other comprehensive income for the year, net of tax		46,844	(20,508)	30,009	(6,662)
Total comprehensive income		775,410	530,979	732,166	521,103
Total comprehensive income attributable to:					
Owners of the parent entity		779,301	533,934	732,166	521,103
Non-controlling interests*		(3,891)	(2,955)	-	-
		775,410	530,979	732,166	521,103
Basic and diluted earnings per share attributable to equity holders of the parent entity (TZS)	25	280.42	211.15	268.84	202.07

*The Group's subsidiaries ownership detailed under note 37 "Investment in subsidiaries"

**Taxes relate to Gains/(losses) on equity instrument at FVOCI.

ANNUAL CONSOLIDATED AND BANK FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

In TZS' Million	Note	GROUP		BANK	
		2025	2024	2025	2024
ASSETS					
Cash and balances with the central bank	27	2,294,457	2,371,330	2,100,896	2,163,724
Due from banks	28	1,574,698	924,538	1,746,854	918,759
Financial Assets at fair value through profit or loss	29	18,944	15,428	18,116	5,812
Debt Instruments at fair value through other comprehensive income	30	496,938	135,291	496,938	135,291
Equity investment at fair value through other comprehensive income	31	23,683	13,609	23,683	13,609
Credit cards	32	3,055	2,002	3,055	2,002
Loans and advances to customers	33	13,723,318	10,360,824	13,077,539	9,995,475
Debt instrument at amortised cost	30	2,868,316	1,948,028	2,057,978	1,507,906
Other assets	36	569,179	259,978	473,648	239,108
Investment in subsidiaries	37	-	-	121,852	107,604
Motor vehicles	38	23,153	23,817	18,836	20,235
Property and equipment	39	379,066	374,007	325,405	340,388
Right-of-use assets	40	62,739	57,418	46,876	42,068
Prepaid leases	41	8,551	8,737	8,551	8,737
Reinsurance contract assets	48	9,564	-	-	-
Deferred income tax asset	43	109,083	98,416	108,169	95,749
Intangible assets	42	144,192	105,328	135,020	102,486
TOTAL ASSETS		22,308,936	16,698,751	20,763,416	15,698,953
LIABILITIES					
Balances due to other banks	44	1,132,828	1,108,682	1,003,636	994,029
Deposits from customer	45	14,930,504	10,934,131	13,738,462	10,214,699
Other liabilities	46	342,579	420,633	309,122	377,813
Current income tax payable	24B	18,686	6,827	19,476	6,619
Lease liability	47	70,219	63,064	52,841	47,123
Insurance contract liabilities	48	28,654	8,163	-	-
Reinsurance contract liabilities	48	-	1,173	-	-
Bonds	49	714,388	175,204	714,388	175,204
Borrowings	50	1,940,051	1,659,620	1,940,051	1,659,620
Subordinated debts	51	315,286	126,882	315,286	126,882
Grant	52	30,301	18,470	30,301	18,470
Provisions	60	1,619	2,656	1,619	2,656
TOTAL LIABILITIES		19,525,115	14,525,505	18,125,182	13,623,115
EQUITY					
Share capital	54	65,296	65,296	65,296	65,296
Share premium	54	158,314	158,314	158,314	158,314
Retained earnings		2,446,220	1,869,055	2,374,390	1,825,984
Reserves	56A	77,225	39,924	40,234	26,244
Total equity attributable to parent		2,747,055	2,132,589	2,638,234	2,075,838
Total equity attributable to non-controlling interest	55	36,766	40,657	-	-
TOTAL EQUITY		2,783,821	2,173,246	2,638,234	2,075,838
TOTAL LIABILITIES AND EQUITY		22,308,936	16,698,751	20,763,416	15,698,953

The financial statements on pages 212 to 518 were approved and authorized for issue by those charged with governance on 13 March 2026 and signed on its behalf.

Prof. Neema M. Mori
Chairperson

Abdulmajid M. Nsekela
Managing Director

Gerald P. Kasaato
Non-Executive Director

**ANNUAL CONSOLIDATED AND BANK FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025**

GROUP	Note	Share capital	Share premium	Retained earnings	Non-distributable reserve	Legal provision reserve	Revaluation reserve	Contingency reserve	Exchange differences on translation of foreign operations	Total Shareholders' funds attributable to Parent	Total Shareholders' funds attributable to NCI	Total Shareholders' funds
In TZS' Million												
Year ended 31 December 2025												
At 1 January 2025		65,296	158,314	1,869,055	15,602	35,864	10,765	-	(22,307)	2,132,589	40,657	2,173,246
Profit for the year		-	-	732,457	-	-	-	-	-	732,457	(3,891)	728,566
Other comprehensive income												
Gains on debt instruments at FVOCI		-	-	-	-	-	48,426	-	-	48,426	-	48,426
Gains on debt instrument at FVOCI reclassified to P&L	56	-	-	-	-	-	(7,836)	-	-	(7,836)	-	(7,836)
Revaluation gains/(losses) on equity instrument at FVOCI		-	-	-	-	-	2,047	-	-	2,047	-	2,047
Exchange differences on translation of foreign operations		-	-	-	-	-	-	-	16,835	16,835	-	16,835
Deferred tax on OCI	43	-	-	-	-	-	(12,629)	-	-	(12,629)	-	(12,629)
Total comprehensive income		-	-	732,457	-	-	30,009	-	16,835	779,301	(3,891)	775,410
Transfer of excess depreciation net of deferred tax	56	-	-	540	-	-	(540)	-	-	-	-	-
Transfer from non-distributable reserve	56	-	-	15,479	(10,544)	-	-	-	-	4,935	-	4,935
Legal provision	56	-	-	(712)	-	712	-	-	-	-	-	-
Contingency reserves	56	-	-	(829)	-	-	-	829	-	-	-	-
Transactions with shareholders												
Share capital issue	54	-	-	-	-	-	-	-	-	-	-	-
Dividends declared	26	-	-	(169,770)	-	-	-	-	-	(169,770)	-	(169,770)
At 31 December 2025		65,296	158,314	2,446,220	5,058	36,576	40,234	829	(5,472)	2,747,055	36,766	2,783,821

**ANNUAL CONSOLIDATED AND BANK FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025 (CONTINUED)**

GROUP	Note	Share capital	Share premium	Retained earnings	Non-distributable reserve	Legal provision reserve	Revaluation reserve	Exchange differences on translation of foreign operations	Total Shareholders' funds attributable to Parent	Total Shareholders' funds attributable to NCI	Total Shareholders' funds
In TZS' Million											
Year ended 31 December 2024											
At 1 January 2024		65,296	158,314	1,491,183	5,419	14,935	11,190	(8,461)	1,737,876	43,612	1,781,488
Profit for the year		-	-	554,442	-	-	-	-	554,442	(2,955)	551,487
Other comprehensive income											
Gains on debt instruments at FVOCI		-	-	-	-	-	1,662	-	1,662	-	-
Gains on debt instrument at FVOCI reclassified to P&L	57	-	-	-	-	-	(5,510)	-	(5,510)	-	(5,510)
Revaluation gains/(losses) on equity instrument at FVOCI		-	-	-	-	-	(5,669)	-	(5,669)	-	(5,669)
Exchange differences on translation of foreign operations		-	-	-	-	-	-	(13,846)	(13,846)	-	(13,846)
Deferred tax on OCI	44	-	-	-	-	-	2,855	-	2,855	-	2,855
Total comprehensive income		-	-	554,442	-	-	(6,662)	(13,846)	(20,508)	(2,955)	2,312,467
Derecognition of equity investment at FVOCI		-	-	(7,000)	-	-	7,000	-	-	-	-
Transfer of excess depreciation net of deferred tax	57	-	-	763	-	-	(763)	-	-	-	-
Transfer from non-distributable reserve	57	-	-	(18,812)	10,183	-	-	-	(8,629)	-	(8,629)
Legal provision	57	-	-	(20,929)	-	20,929	-	-	-	-	-
Transactions with shareholders											
Share capital issue	55	-	-	-	-	-	-	-	-	-	-
Dividends declared	26	-	-	(130,592)	-	-	-	-	(130,592)	-	(130,592)
At 31 December 2024		65,296	158,314	1,869,055	15,602	35,864	10,765	(22,307)	2,132,589	40,657	2,173,246

ANNUAL CONSOLIDATED AND BANK FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025

BANK	Share capital	Share premium	Retained earnings	Non-distributable reserve	Revaluation reserve	Total
In TZS' Million						
Year ended 31 December 2025						
At 1 January 2025	65,296	158,314	1,825,984	15,479	10,765	2,075,838
Profit for the year	-	-	702,157	-	-	702,157
Other comprehensive income						
Gains/ (losses) on debt instruments at fair value through OCI	-	-	-	-	48,426	48,426
Reclassified to profit or loss	-	-	-	-	(7,836)	(7,836)
Revaluation gains/ (losses) on equity instrument at FVOCI	-	-	-	-	2,047	2,047
Deferred tax on OCI	-	-	-	-	(12,629)	(12,629)
Total comprehensive income	-	-	702,157	-	30,009	732,166
Transfer of excess depreciation net of deferred tax	-	-	540	-	(540)	-
Transfer from non-distributable reserve	-	-	15,479	(15,479)	-	-
Transactions with shareholders						
Dividend declared	-	-	(169,770)	-	-	(169,770)
At 31 December 2025	65,296	158,314	2,374,390	-	40,234	2,638,234

ANNUAL CONSOLIDATED AND BANK FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025 (CONTINUED)

BANK	Share capital	Share premium	Retained earnings	Non-distributable reserve	Revaluation reserve	Total
In TZS' Million						
Year ended 31 December 2024						
At 1 January 2024	65,296	158,314	1,448,851	1,676	11,190	1,685,327
Profit for the year	-	-	527,765	-	-	527,765
Other comprehensive income						
Gain on debt instruments at fair value through OCI	-	-	-	-	1,662	1,662
Reclassified to profit or loss	-	-	-	-	(5,510)	(5,510)
Revaluation loss on equity instrument at FVOCI	-	-	-	-	(5,669)	(5,669)
Deferred tax on OCI	-	-	-	-	2,855	2,855
Total comprehensive income	-	-	527,765	-	(6,662)	(6,662)
Derecognition of equity investment at FVOCI	-	-	(7,000)	-	7,000	-
Transfer of excess depreciation net of deferred tax	-	-	763	-	(763)	-
Transfer from non-distributable reserve	-	-	(13,803)	13,803	-	-
Transactions with shareholders						
Dividend declared	-	-	(130,592)	-	-	(130,592)
At 31 December 2024	65,296	158,314	1,825,984	15,479	10,765	2,075,838

ANNUAL CONSOLIDATED AND BANK FINANCIAL STATEMENTS

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

In TZS' Million	Note	GROUP		BANK	
		2025	2024 Restated	2025	2024 Restated
Cash flow from operating activities					
Net cash generated from / used in operating activities	58(B)	(109,494)	1,121,137	63,693	932,150
Cash flows from investing activities					
Purchase of property and equipment	39	(68,929)	(60,922)	(45,308)	(47,821)
Purchase of motor vehicle	38	(6,628)	(7,336)	(4,690)	(5,150)
Purchase of intangible assets	42	(49,449)	(43,135)	(42,841)	(40,400)
Prepaid operating lease	41	(70)		(70)	
Investment in Subsidiaries	37	-	-	(14,248)	(21,127)
Dividend received	19	122	156	122	11,132
Proceeds from disposal of property and equipment and motor vehicle		1,517	891	1,080	471
Net cash used in investing activities		(123,437)	(110,346)	(105,955)	(102,895)
Cash flows from financing activities					
Dividends paid	46	(169,169)	(127,407)	(169,169)	(127,407)
Equity investment FVOCI	31	(8,125)	(7,857)	(8,125)	(7,857)
Grant received	52	15,534	-	15,534	-
Grant utilised	52	(4,021)	-	(4,021)	-
Borrowings received	50	627,436	978,057	627,436	978,057
Bonds received	49	529,024	-	529,024	-
Interest paid on bonds	49	(46,611)	(17,612)	(46,611)	(17,612)
Repayment of borrowings	50	(370,676)	(246,588)	(370,676)	(246,588)
Interest paid on borrowings	50	(113,463)	(82,020)	(113,463)	(82,020)
Receipts from Subordinated debt	51	185,779	-	185,779	-
Interest paid on subordinate debt	51	(15,795)	(13,325)	(15,795)	(13,325)
Interest paid on lease liabilities	47	(5,819)	(4,755)	(3,880)	(3,413)
Principal payment on lease liabilities	47	(14,177)	(12,537)	(11,732)	(11,449)
Net cash generated from financing activities		609,917	465,956	614,301	468,386
Cash and cash equivalents at 1 January*		2,920,870	1,412,572	2,707,485	1,382,694
Net cash used in operating activities		(109,494)	1,121,137	63,693	932,150
Net cash used in investing activities		(123,437)	(110,346)	(105,955)	(102,895)
Net cash generated from financing activities		609,917	465,956	614,301	468,386
Foreign currency exchange difference		61,469	31,551	58,396	27,150
Cash and cash equivalents at 31 December	58(B)	3,359,325	2,920,870	3,337,920	2,707,485

*The opening balance has been restated to reflect the access of 20% of the required statutory minimum reserve (SMR).

Scan the QR Code below to view the Consolidated Annual Audited Financial Statements



Shareholders are requested to receive and deliberate on the Audited financial accounts for the year ending 31st December, 2025.

5.3 DIVIDEND FOR THE YEAR 2025

5.3.1 Proposal

Pursuant to Article 140 of the Bank's MEMARTS, the Board of Directors recommends a dividend for the year ending 31st December 2025 of 90 shillings per share to all shareholders on the register as of 06th May 2026, when the register will be closed. Dividend payments will commence from 01st June 2026.

5.3.2 Required

Shareholders are requested to receive, deliberate, and approve the recommendation of the Board of Directors that the dividend for the year ending 31st December 2025 be 90 shillings per share to all shareholders on the register as of 06th May 2026, when the register will be closed. Dividend payments will commence from 01st June 2026.

Agenda No .6 APPROVING THE DIRECTORS' FEE

6.1 Proposal

The Board of Directors recommends that the Directors' fee for the year 2026 be TZS 1,090,000,000 which will be used to pay members of existing five Board committees. The proposed fees are similar to what was approved in the year 2025.

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 2026 be TZS 1,090,000,000 which will be used to pay members of the Board's.

Agenda No. 7 APPOINTMENT OF AUDITORS

7.1 Proposal

The Board of Directors recommends the appointment of PriceWaterhouseCoopers (PWC) of Dar es Salaam, as Auditors of the Bank's financial statements for the year 2026, 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) of Dar es Salaam as Auditors of the Bank's financial statements for the year 2026, on the terms and fees to be determined by the Board of Directors.

Agenda No. 8 APPOINTMENT OF BOARD MEMBERS

- 8.1 In accordance with Article 92 of the Articles of Association of the Bank, the Board of Directors undertook a structured and transparent process to identify suitable candidates for appointment to the Board. The process included public advertisement of the vacancy, receipt and review of applications from qualified candidates, and a rigorous evaluation and interview process conducted by the Governance, Nomination and Human Resources Committee. Following this process, the Board identified the most suitable candidate for recommendation to shareholders for appointment. In line with the Articles, the Board also identified a reserve candidate to ensure continuity in the event that the recommended candidate is unable to assume office.
- 8.2 In accordance with Article 98 of the Bank's Memorandum and Articles of Association, a Board Member may serve for a maximum period of ten years, comprising two terms of three years each and a final term of four years.

8.3 Retiring Board Member

8.3.1 One Independent Director

- Ms. Miranda Naiman Mpagolo

8.4 Name of the Proposed Independent Board Director

8.4.1 Name of the Proposed Independent Director

- Ms. Miranda Naiman Mpagolo

8.4.2 Name of the Reserve Candidate

- Vipul Shah

8.5 Voting Procedures

- All shareholders shall vote to appoint one Board Members according to their respective category, for whom a single candidate has been nominated as per the Articles.
- Since only one candidate has been nominated, the vote cast will be a 'YES' or 'NO' and the candidate receiving majority 'YES' votes shall be declared as a Board Member.
- Voting shall be conducted by secret ballot and shall represent the number of shares held.
- The Chairperson of the AGM shall announce the names of the successful candidates.

8.6. Shareholders are therefore invited to consider and approve the appointment of the recommended candidate.

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 Chairperson.

Agenda No. 11 DATE FOR THE NEXT ANNUAL GENERAL MEETING

11.1 Proposal

The Board of Directors recommends that the 32nd Annual General Meeting be held on Saturday, 15th May 2027 at Arusha International Conference Centre (AICC) in Arusha.

11.2 Required

Shareholders are requested to approve the date and venue of the 32nd Annual General Meeting to be held on Saturday, 15th May 2027 at Arusha International Conference Centre (AICC) Arusha.

Agenda No. 12 CLOSING THE MEETING

INVESTOR'S FAQ'S

1. QUESTION: When and where will the 2026 Annual General Meeting take place?

ANSWER: The 31st Annual General Meeting (AGM) of CRDB Bank Plc will be held on Saturday, May 16, 2026, preceded by a Shareholders' Investment day on Friday, May 15, 2026, at the Arusha International Conference Centre (AICC), Simba Hall starting at 9:00 am onwards. The meeting will be held both physically and virtually.

2. QUESTION: If I am unable to attend the AGM, how can I still exercise my right to participate?

ANSWER: If you cannot attend the meeting, please visit any CRDB branch near you to complete a Proxy Form, where you will appoint a representative to attend on your behalf. Through the form, you can also cast your votes for Board of Directors candidates. Once completed, submit the form to a bank officer at the branch. Your representative will then be able to attend the AGM on your behalf.

3. QUESTION: If I attend the AGM in person, what documents should I bring?

ANSWER: Shareholders must bring a valid identification document and their CDS account number for registration at the AGM.

4. QUESTION: How can I join the AGM virtually?

ANSWER: There are two ways to join the AGM online:

1. Through the CRDB Simbanking App
2. Via a link that will be sent to all shareholders via SMS before the meeting

5. QUESTION: What is the deadline for submitting the Proxy Form?

ANSWER: The Proxy Form must be submitted at CRDB branches at least 48 hours before the AGM starts. Therefore, the final deadline is May 14, 2026.

6. QUESTION: If I attend the AGM in Arusha, will the bank cover any costs?

ANSWER: CRDB Bank will provide tea and lunch on both the Seminar and AGM Day. Any other expenses will be borne by the shareholder.

7. QUESTION: How can I obtain the AGM Report?

ANSWER: The 31st AGM Notice has been sent to shareholders via their mobile numbers and email addresses. However, shareholders can also access it:

1. On the CRDB Bank website: www.crdbbank.co.tz
2. At any CRDB Bank branch

8. QUESTION: How can I contact the Shares Unit Office?

ANSWER: Shareholders can reach the Shares Unit Office through the following contacts:

Company Secretary

CRDB Bank Plc
P.O. Box 268
Dar es Salaam, Tanzania

Email: shares_unit@crdbbank.co.tz

Mobile Number: 0755 197 700

WhatsApp Number: 0714 197 700

9. QUESTION: What procedures should a shareholder follow if they have not received their dividends?

ANSWER: The process for claiming unpaid dividends is as follows:

- The shareholder must write a formal letter to the Company Secretary requesting the unpaid dividends.
- They must complete a Shareholder Record Update Form, attach a copy of a valid ID (National ID, Voter's Card, Passport, or Driver's License), and submit it to a CRDB branch or send it to the Company Secretary.

10. QUESTION: Can shareholders use their CRDB Bank shares as collateral for a loan at CRDB Bank?

ANSWER: No, according to regulations, a shareholder can not use their shares as collateral for a loan from the same bank in which they own shares, as this would be equivalent to borrowing from oneself and would reduce the bank's capital. However, shareholders can apply for loans through other means like regular bank clients, or use their CRDB shares as collateral at other banks.

11. QUESTION: What happens when a shareholder passes away? How can a spouse or heir inherit the shares?

ANSWER: When a shareholder dies, the appointed estate administrator should follow the legal probate process. Once completed, the following documents must be submitted to any CRDB Bank branch or the Company Secretary:

- Application letter
- Court probate appointment letter (FORM No. IV)
- CDS Amendment Form
- Death certificate of the deceased
- Family meeting minutes
- Copy of the administrator's/heir's ID
- TZS 2,000 bank payment receipt (CRDB Bank Plc-Account No. 0150305954000)
- Birth or marriage certificate of the administrator/heir

After verification, the shares will be transferred to the heir. Alternatively, shareholders can go through licensed brokers at the Dar es Salaam Stock Exchange (DSE).

12. QUESTION: Is there a holding period before selling shares after purchasing them?

ANSWER: No, a Shareholder can sell their shares at any time after purchasing them.

13. QUESTION: Can a shareholder transfer their shares to another person?

ANSWER: Yes, a shareholder can transfer shares to immediate family members (parents, spouse, or children) by submitting the following documents at any CRDB branch or to the Company Secretary:

- Application letter
- CDS Amendment Form
- Private Transfer Form
- Birth/marriage certificate (depending on the relationship)
- Copy of valid ID (National ID, Voter's Card, or Passport)
- TZS 2,000 bank payment receipt (CRDB Bank Plc-Account No. 0150305954000)

14. QUESTION: How can a shareholder update their contact details (Postal Address, Email, Phone Number, or Bank Account)?

ANSWER: To update contact details, shareholders must submit the following at any CRDB branch or to the Company Secretary:

- Application letter
- TZS 2,000 bank payment receipt (CRDB Bank Plc-Account No. 0150305954000)
- CDS Amendment Form
- Copy of valid ID

15. QUESTION: Can I buy more CRDB shares on the Dar es Salaam Stock Exchange (DSE)?

ANSWER: Yes, there are two ways:

1. Through stockbrokers registered with DSE, who provide guidance on buying/selling shares.
2. Through CRDB Bank Broker.

CRDB branches offer full share-trading services.

16. Question: When will a shareholder receive dividends after selling their shares, and when will they not receive dividends?

Answer: A shareholder will receive dividends if they hold shares on the "Cum dividend" date, which is when shares are traded with the dividend attached. If a shareholder sells their shares during this period, they forfeit their right to the dividend, and the buyer will receive it instead.

If a shareholder sells shares after the "Ex-dividend" date (the period after the company has closed the dividend window), they will still receive the dividend, even though they no longer own the shares. However, the buyer will not receive the dividend if they purchase the shares after this date.

It's important to understand these dates to avoid selling shares while expecting a dividend, as the buyer will be entitled to it. Additionally, shares tend to be priced higher during the Cum dividend period due to the upcoming dividend, so selling during this time may still compensate for giving up the dividend. Always seek expert advice when unsure about the timing of buying or selling shares related to dividends.

17. QUESTION: What is a Green Bond?

ANSWER: A Green Bond is an investment bond that raises funds for environmentally friendly and socially beneficial projects. The annual interest rate is 10.25%, and the bond matures in five years.

18. QUESTION: What is the Samia Infrastructure Bond?

ANSWER: The Samia Infrastructure Bond is an investment bond that raises funds for infrastructure projects, particularly urban and rural roads via TARURA. The annual interest rate is 12%, and the bond matures in five years.

19. QUESTION: How can I buy Green Bonds or Samia Infrastructure Bonds?

ANSWER: Visit any CRDB Bank branch or licensed DSE stockbroker and:

1. Fill out a Bond Purchase Form with your personal details and bank account for interest payments
2. Deposit the investment amount into the specified account
3. Ensure all required details are correctly filled

20. QUESTION: What benefits does a customer get by investing in a Green Bond (Kijani Bond)?

ANSWER: By investing in the Green Bond, the investor will receive the following benefits:

- Security of your money throughout the investment period
- A guaranteed investment as it ensures you get a return throughout the investment period
- An attractive interest rate of 10.25% per year
- Interest (coupon) is paid twice a year, allowing the investor to continue earning income that supports their various activities
- This bond is tax-free, so the interest you receive is as it is without any deductions
- There are no management costs for the client
- Opportunity to contribute to government initiatives that bring positive outcomes to society
- Ability to sell your bonds on the Dar es Salaam Stock Exchange whenever you need to, before the investment period ends

21. QUESTION: What benefits does a customer get by investing in the Samia Infrastructure Bond?

ANSWER: By investing in the Samia Infrastructure Bond, the investor will receive the following benefits:

- Security of your money throughout the investment period
- A guaranteed investment as it ensures you get a return throughout the investment period
- An attractive interest rate of 12% per year
- Interest (coupon) is paid four times a year, allowing the investor to continue earning income that supports their various activities
- This bond is tax-free, so the interest you receive is as it is without any deductions
- There are no management costs for the client
- Opportunity to contribute to government initiatives that bring positive outcomes to society

22. QUESTION: What procedure should I follow if I want to buy a Green Bond or Samia Infrastructure Bond?

ANSWER: The procedure for buying a Green Bond and a Samia Bond is the same. Please visit any CRDB branch near you or any registered Stock Market Agent (DSE Brokers) to do the following:

- Fill out a bond purchase form with your details such as your name, address, bank account number for receiving interest, and your CDS number (If you do not have a CDS number, a bank officer/Stock Market Agent will assist you in opening one).
- Deposit the amount you wish to invest into your designated account as indicated in the form

23. QUESTION: What steps should be followed if an investor has not received their interest(coupon)?

ANSWER: The steps to follow are as follows:

- The investor should write a letter to the secretary to claim the unpaid interest.
- They will fill out the investor's KYC form and attach a copy of their national ID/voter's card/passport/driver's license and leave it with the secretary.

24. QUESTION: How will the investor be paid their interest and invested funds?

ANSWER: The investor will be paid their interest and invested funds through the bank account they provided in the bond purchase form or investment record form.

25. QUESTION: Can an investor use someone else's account to receive their bond interest?

ANSWER: No, the account used to receive the interest must be the investor's own, and the names must match (Account name must match with Bondholder name).

26. QUESTION: Can an investor use the bonds they purchased as collateral for a CRDB bankloan?

ANSWER: Yes, the investor can use the bonds they purchased as collateral for a loan, but the loan should not exceed 80% of the value of the bonds they invested in.

27. QUESTION: What should be done if the investor passes away?

ANSWER: If the investor passes away, the appointed estate administrator by the court should visit the nearest CRDB branch or any registered Stock Market Agent (DSE Brokers) to receive guidance on the procedure.

28. QUESTION: Are foreign nationals allowed to invest in these bonds?

ANSWER: Yes, foreign nationals are allowed to invest in these bonds. It is advisable for them to contact the registered brokers of the Dar es Salaam Stock Exchange (DSE Brokers) to get further information and guidance on investing in these bonds. Also, foreign investors typically need the services of a custodian to ensure the safety and efficiency of managing these assets. CRDB Bank provides this service to foreign and international investors, including financial asset custody services to minimize the risk of loss.

29. QUESTION: When can I sell these bonds?

ANSWER: You can sell them anytime through Dar es Salaam Stock Exchange (DSE) Brokers.

30. QUESTION: How do I get my bond certificate after purchasing?

ANSWER: Your bond certificate will be sent to the CRDB branch where you invested.

SHAREHOLDER'S DETAILS

PLEASE COMPLETE IN BLOCK LETTERS

First Name:

Middle Name:

Surname:

CDS No:

Company: CRDB

Address: P O B O X

Bank Account No:

Bank Name:

Bank Branch:

Mobile Phone No:

Mobile Network:

TIN Number:

NIDA Number: _____

Email Address: _____

Shareholder's Signature: _____

Date: _____



Lined writing area for notes on page 139.



Lined writing area for notes on page 140.



The bank that listens

We'd love to hear
YOUR FEEDBACK

To give your opinion about the
31st Annual General Meeting
of Shareholders **Scan the
QR Code** or send an SMS to
the number below:

SMS Code: 15089



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