CRDB BANK GROUP PLC

Investors’ Briefing

1H 2026 Results Presentation

Agenda

20.3% Profit Growth on a 33.9% Larger Balance Sheet

PROFIT AFTER TAX	TOTAL INCOME	EARNINGS PER SHARE	RETURN ON EQUITY	RETURN ON AVERAGE ASSETS
TZS 417 Bn	**TZS 1,194 Bn**	**TZS 160**	**28.0%**	**4.9%**
+20.3% YoY	+19.8% YoY	+20.3% YoY	FY 2025: 29.5%	On Profit Before Tax

TOTAL ASSETS	LOANS & ADVANCES	CUSTOMER DEPOSITS	BORROWINGS	SHAREHOLDERS' FUNDS
TZS 26.4 Tn	**TZS 17.0 Tn**	**TZS 18.5 Tn**	**TZS 4.1 Tn**	**TZS 3.0 Tn**
+33.9% YoY	+38.4% YoY	+36.5% YoY	+48.3% YoY	+26.5% YoY

NET INTEREST MARGIN	COST TO INCOME RATIO	GROSS NPL RATIO	COST OF RISK	TIER 1 / TOTAL CAPITAL
7.6%	**43.2%**	**2.4%**	**1.1%**	**14.6% / 16.2%**
1H 2025: 8.4%	1H 2025: 42.6%	2Q 2025: 3.0%	2Q 2025: 1.4%	Minimum 12.5% / 14.5%

In 1H 2026:

- Profit After Tax closed at TZS 417 Bn, a 20.3% YoY growth, supported by 23.4% growth in Net Interest Income and 13.2% growth in Non-Funded Income.
- The Balance Sheet expanded 33.9% YoY to TZS 26.4 Tn, funded by Customer Deposit growth of 36.5% and Borrowings growth of 48.3%.
- Asset quality strengthened, with the Gross NPL ratio improving to 2.4% and Cost of Risk to 1.1%.
- Net Interest Margin moderated to 7.6% as the funding base was broadened to support lending growth, with Cost of Funds at 3.5%.

Regional Macro Snapshot of 2Q 2026: Tanzania, Burundi and DR Congo

Resilient GDP Growth

- Global growth remained resilient through 1H 2026, supported by resilient demand despite Middle East tensions and commodity market volatility.
- Tanzania's GDP growth outlook ~6.0% for 2026 supported by resilient domestic demand.
- Burundi's growth outlook 4.1% was driven by agriculture and extractive industries.
- DRC's economic activity remained resilient supported by stronger business confidence and improving monetary conditions.

Inflation & Monetary Policy

- Tanzania's inflation 4.0% (Jun-26); BOT increased the CBR to 6.25% from 5.75%, to anchor inflation expectations while supporting growth.
- Burundi's inflation eased to 18.4% (Jun-26) from 20.8% (May-26); interbank rate maintained at 10%.
- DRC's inflation moderated to 2.9% YoY (4.8% annualised); the policy rate reduced from 15.0% to 13.5%, alongside introduction of 6-month Treasury Bills.

Currency Stability & Regulatory Landscape

- Tanzania's FX reserves covered 4.3 months of imports; the TZS remained broadly stable at TZS 2,584-2,609/USD during 2Q 2026.
- Burundi's BIF remained stable at approximately BIF 2,968-2,969/USD. DRC's exchange rate stood at CDF 2,244/USD (interbank) & CDF 2,329/USD (parallel market).
- Regulatory changes: DRC is set to transition to electronic-only foreign currency transactions from Apr-2027.

Credit Expansion & Money Supply

- Tanzania's private sector credit growth remained strong at 24%, supporting productive sectors; government securities continued attracting robust investor demand.
- In Burundi, money supply & private sector credit slowed as tighter monetary policy reduced excess liquidity & supported macro-stabilization.
- DRC's, deposits grew 7.2% & credit expanded 3.1%. Lower interest rates may moderate investment yields, while continued credit expansion supports banking sector earnings.

SECTION 03

Scale & Market Leadership

OUR FOOTPRINT

Bridging Financial Services Across The Region, With a Strong Presence and International Growth to Meet Emerging Needs.

For 3 decades, the bank has supported economic progress by enabling access to finance, facilitating trade, and connecting people and businesses to opportunities across Tanzania, the region, and beyond.

Customers	Employees	ATMs	Branches Outlets
7,954,032	**4,480**	**736**	**243**

Merchants POS	Agents	Merchants Lipa Hapa/QR	Mobile Branches
7,748	**38,449**	**315,505**	**10**

Banking Presence:

Tanzania Burundi DRCongo

Representative Office:

Dubai, United Arab Emirates

Expanding Our Footprint Through Strategic Long-Term Investments.

The Group continues to advance its strategic expansion, marked by the acquisition of Coop Bank in 2024, an investment in AfreximBank in 2025, and the opening of Dubai Representative Office in 2025, which was launched in January 2026.

1 **Banking Subsidiaries:**

CRDB Bank Burundi: 100% CRDB
Bank DRCongo: 55%

2 **Non-Banking Subsidiaries:**

CRDB Insurance Company: 100% CRDB Bank Foundation: 1% of the Group's Net Profit is financed annually.

3 **Representative Office:**

CRDB Bank Dubai

4 **Strategic Investments:**

Cooperative Bank of Tanzania (Coop Bank): 20% shareholding
Tanzania Mortgage Refinance Company (TMRC): 15.85% shareholding
Dar es Salaam Stock Exchange (DSE): 1.38% shareholding
AfreximBank: 0.03% shareholding

At The Core Of Our 2023 - 2027 MTP Is A Deliberate Focus To Continuously EVOLVE.

Ringfence the business	Grow the business	Futureproof the business

We envision transforming lives & develop economies to their fullest potential.

By focusing on:

- **Prioritising service experience:** Leveraging technology to enhance frontline customer experience.
- **Enhancing ecosystem banking:** Strengthening value chain optimization.
- **Optimising the partner's portfolio:** Accelerate strategy execution through partnerships.
- **Strengthening talent optimisation:** Develop staff to enhance strategy delivery.
- **Strengthening governance and resilience:** Proactively manage emerging risks and evolving dynamics.

Centered on **People** · **Planet** · **Prosperity** · **Partnerships**

Execution Momentum Continues Across Core Business Segments

A. Cross-Border Business

- Revamped Smart Branch Burundi to digitalize workflows, enabling faster processing and lower paper-related costs.
- DR Congo broke even in Q1 2026, ahead of plan, demonstrating disciplined execution and strong market potential.
- Continued to pursue cross border expansion by conducting feasibility studies in high potential target markets.

B. Channel Optimization

- Migration of retail loans to the new CreditPro platform to improve operational resilience and scalability.
- Deliberate efforts to increase digital utilization yielded new insurance policies, grew agency banking revenue and increased deposit collection through agents.

C. Payment Systems

- Supported portfolio growth by reducing TAT from 3 days to 10 minutes through implementation of Straight Through Processing (STP) for ESS consumers.
- Advancing Digital Farmer Payments to drive wallet adoption, transaction volumes & customer retention.

Transformational Initiatives Continue to Enhance Scalable Growth

D. Ecosystem Enablement

- Digitised government account onboarding through a dedicated portal, accelerating customer acquisition, improving service delivery, and enhancing operational efficiency
- Enhanced SIDO credit officer's scoring capabilities to support MSME growth.

E. Customer CVPs

- Accelerated digital adoption through self-service internet banking registration and instant PIN delivery via SMS, enhancing customer experience, accessibility, and operational efficiency.
- Increased access to finance for civil servants through a dedicated proposition, Kopa Kimpango Wako, offering an extended amount of up to TZS 300 Mn and 12 years tenure.
- Introduced Smart Mifugo (digital insurance solution) targeting livestock sector by providing risk protection and expanding lending through livestock-backed financing.

F. Partnerships

- Formed partnership with CCBRT to expand financial inclusion & inclusive economic growth to people with disabilities.
- Partnered with UDSM to launch the IMBEJU Startup Challenge, supporting 1,000+ student and graduate-led innovations to become sustainable businesses.

Recognitions In 2Q 2026

The African Banker

Best Regional Bank, East Africa

East Africa Public Service Awards

Most Progressive Islamic Banking Window

Global Banking & Finance Awards

Best Agribusiness Bank Tanzania Best Agribusiness Bank Eastern Africa

Elite Brands Awards

Banking Excellence In Digital Transformation And Financial Inclusion Brand Of The Year Awards 2026

BRELA

Financial Institutions Advancing Intellectual Property and Supporting the Growth of the Sports Industry

Association of Tanzania Insurers (ATI) Awards

Best CEO of the Year: CIC MD - Wilson Mnzava
Bancassurance Provider of the Year

Tanzania Service Excellence Awards (TSEA)

Customer Focused Innovation

SECTION 04

Financial Performance

Disciplined Strategy Execution Drives 33.9% Balance Sheet Growth

Group Balance Sheet

In 2Q 2026:

- Balance Sheet grew by 33.9% YoY to TZS 26.4 Tn, reflecting strong loan book growth and increased lending activity.
- Loans & Advances grew by 38.4% YoY, to TZS 17.0 Tn and Government Securities by 12.8%, closing the quarter at TZS 4.2 Tn, compared to the previous quarter.
- Strong deposit mobilization efforts resulted to Customer Deposits growth of 36.5% YoY to TZS 18.5 Tn, providing funding for asset growth; and 48.3% YoY growth in Borrowings at TZS 4.1 Tn.
- Shareholders' Funds grew 26.5% YoY to TZS 3.0 Tn, supporting continued balance sheet expansion.

Funding	YoY Growth	Utilization	YoY Growth
Customer Deposits	36.5%	Total Assets	33.9%
Shareholder's Funds	26.5%	Loans & Advances	38.4%
Borrowings	48.5%	Government Securities	85.7%
Other Liabilities	3.7%	Other Assets	27.1%

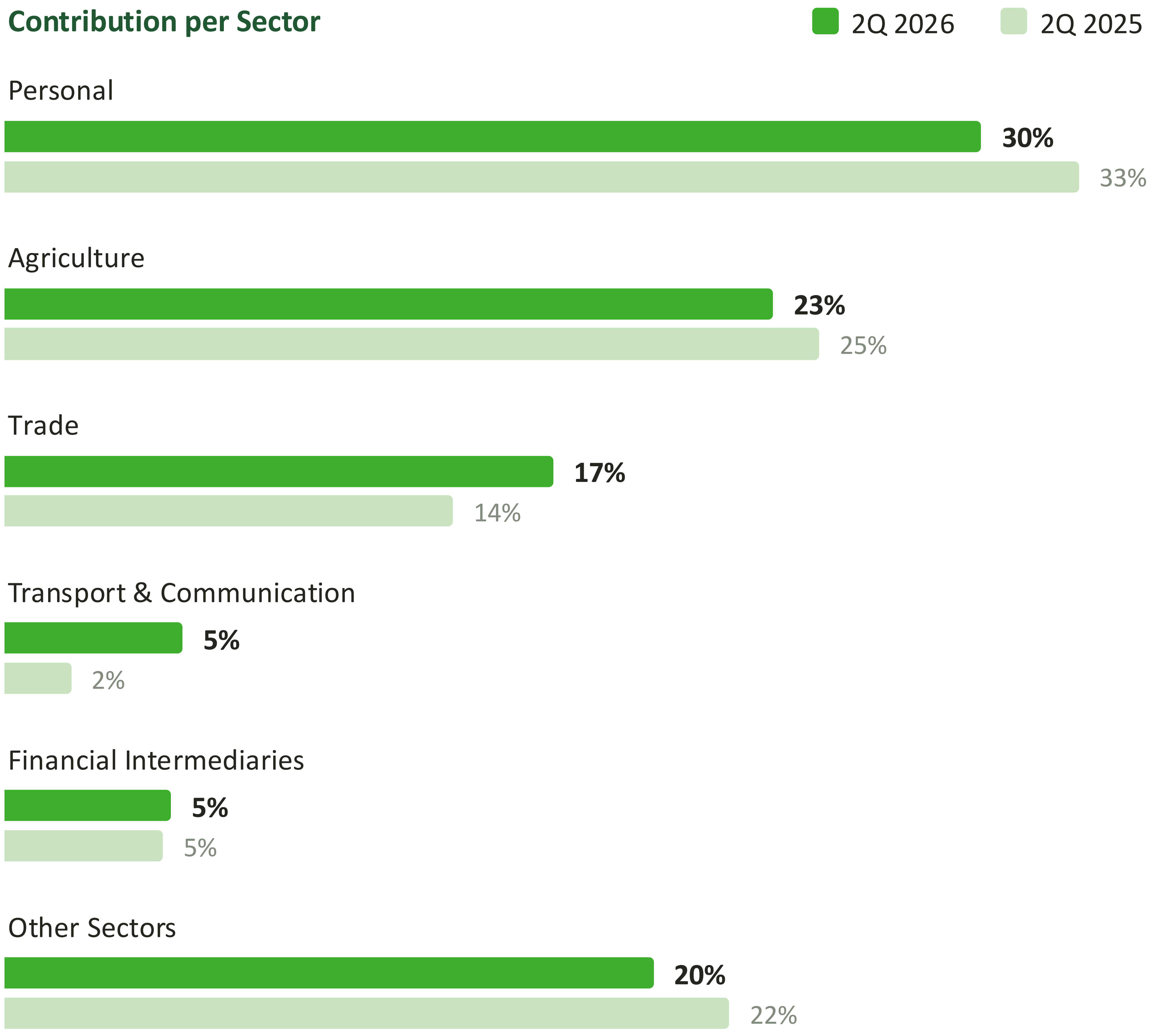
Total Asset Distribution per Subsidiary

- Overall Asset Contribution from subsidiaries to CRDB Bank Group was 13% as at 2Q 2026, an increase from 10.7% in a similar period last year.
- Notable dominance in CRDB Burundi closing at TZS 2.8 Tn in 2Q 2026, 55% YoY growth, with 72% growth in Loans closing at TZS 1.7 Tn led by SME segment. Deposits grew by 41% closing at TZS 1.4 Tn.
- CRDB DR Congo closed the quarter with TZS 530 Bn, a 118% YoY growth, with Loans closing at TZS 256 Bn, and Deposits at TZS 193 Bn.
- Total Assets of CIC rose to 96% YoY, closing the quarter at TZS 60 Bn.

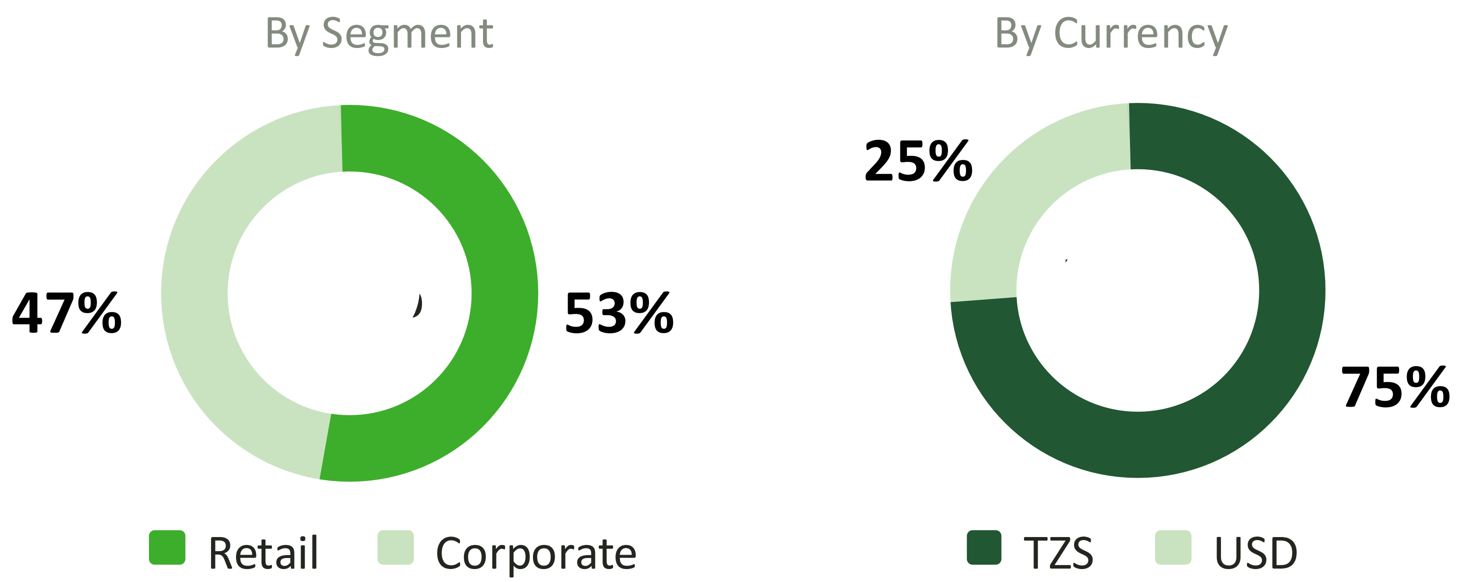
Subsidiary	2Q 2026	2Q 2025
CRDB Burundi	**11%**	9.3%
CRDB DR Congo	**2%**	1.2%
CRDB Insurance	**0%**	0.2%

Diversified Loan Book Expansion Supporting 38.4% YoY Growth in Lending

Contribution per Sector



Contribution in 2Q 2026



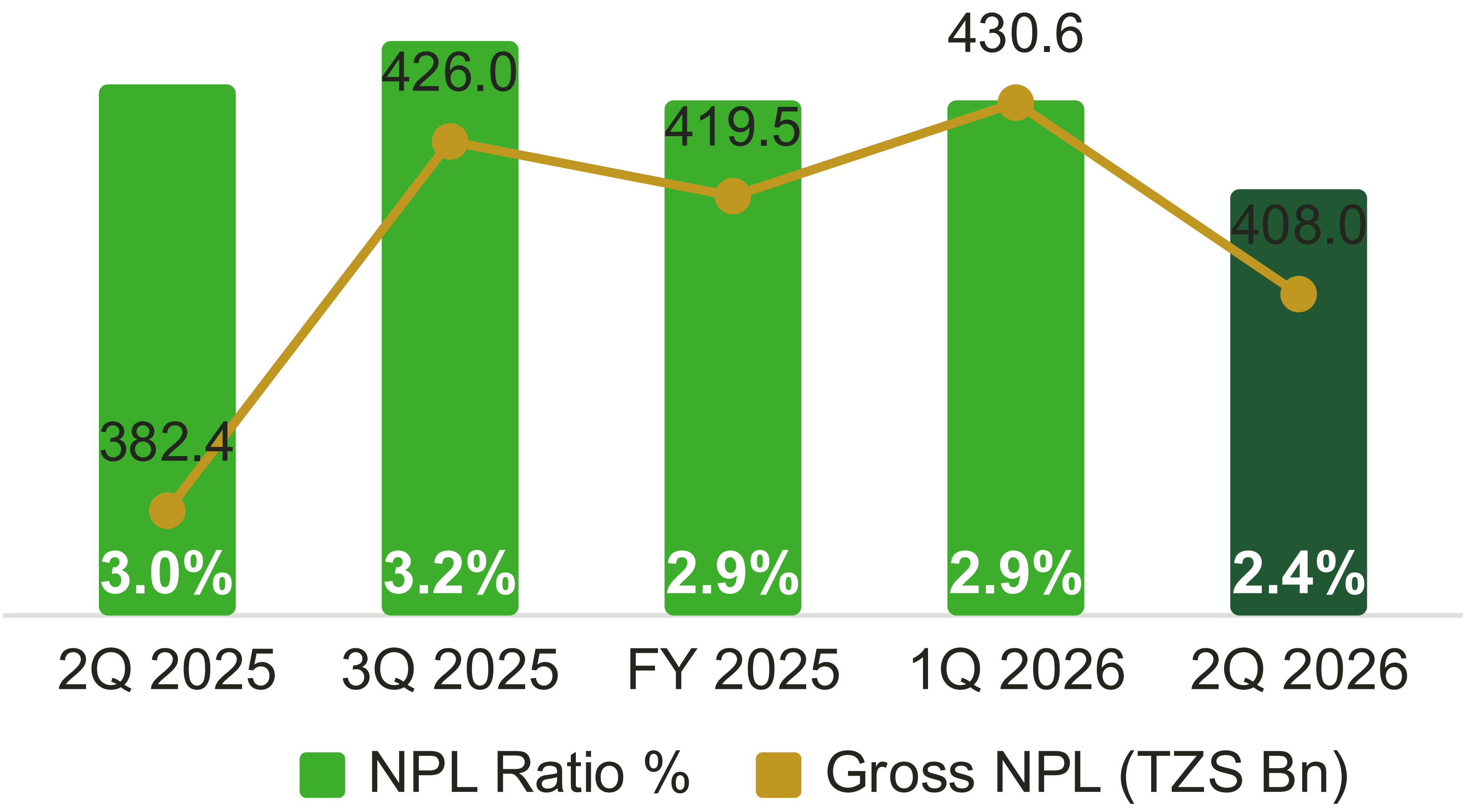
In 2Q 2026:

- The Loan Book grew by 38.4% YoY, led by the Personal and Agricultural Sector, in support of agri-value chain financing including in cultivation and agri-input, and increased disbursement in priority sectors.
- Other Sectors include the Building & Construction, Mining, and Mortgage.
- Corporate Loans composition decreased to 47% from 51% in 2Q 2025, with Retail Loans increasing to 53% from 49% in 2Q 2025.
- Forex Loans increased slightly to 25%, from 24% in 2Q 2025.

Improved Asset Quality , with the NPL Ratio Reducing to 2.4%

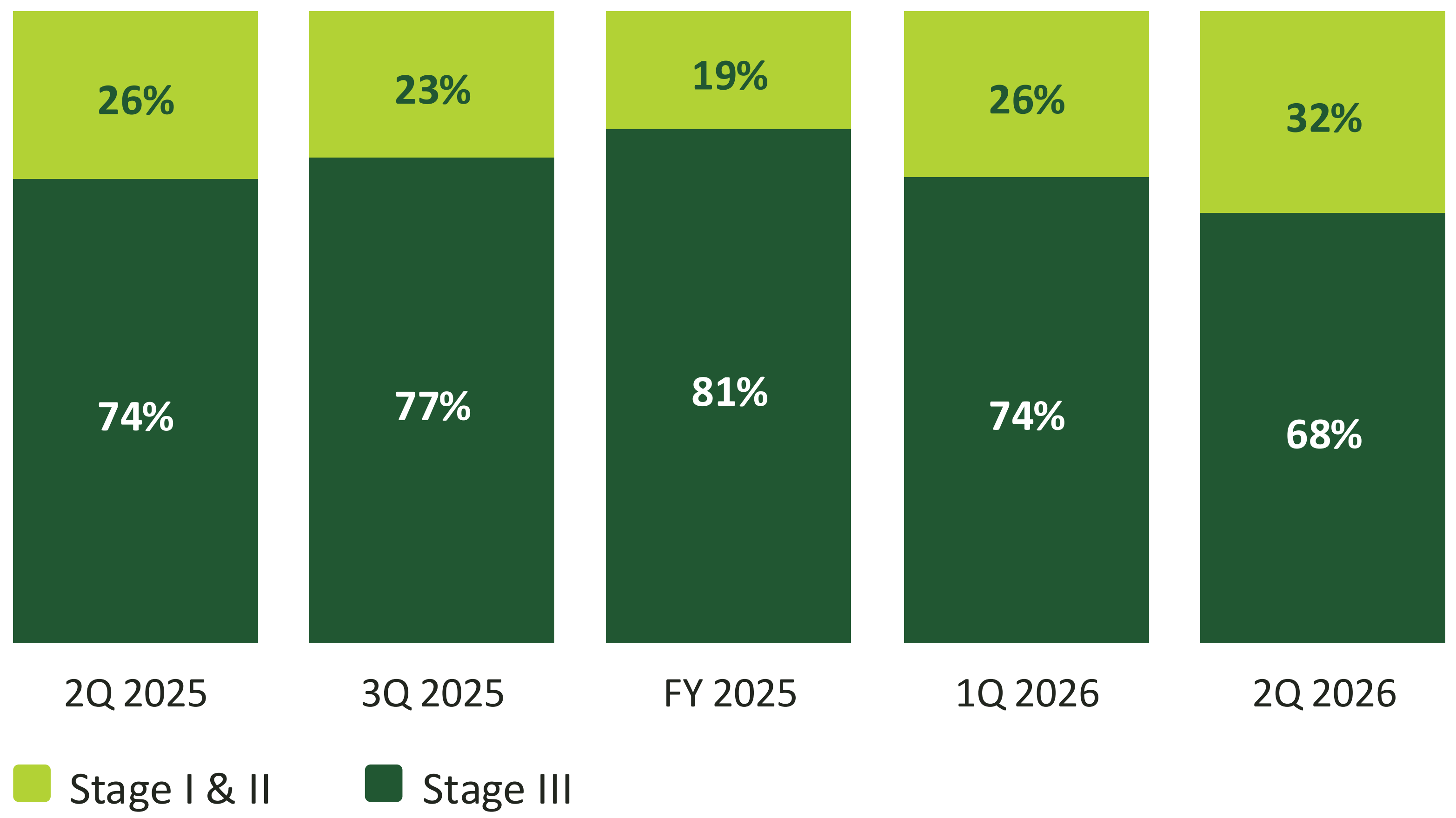
Gross NPL Stock Ratio

Gross NPL ratio improved to 2.4% in 2Q 2026 from 3.0% in 2Q 2025, reflecting enhanced asset quality, driven by strong recoveries, disciplined management of non-performing exposures, and sustained loan book growth.



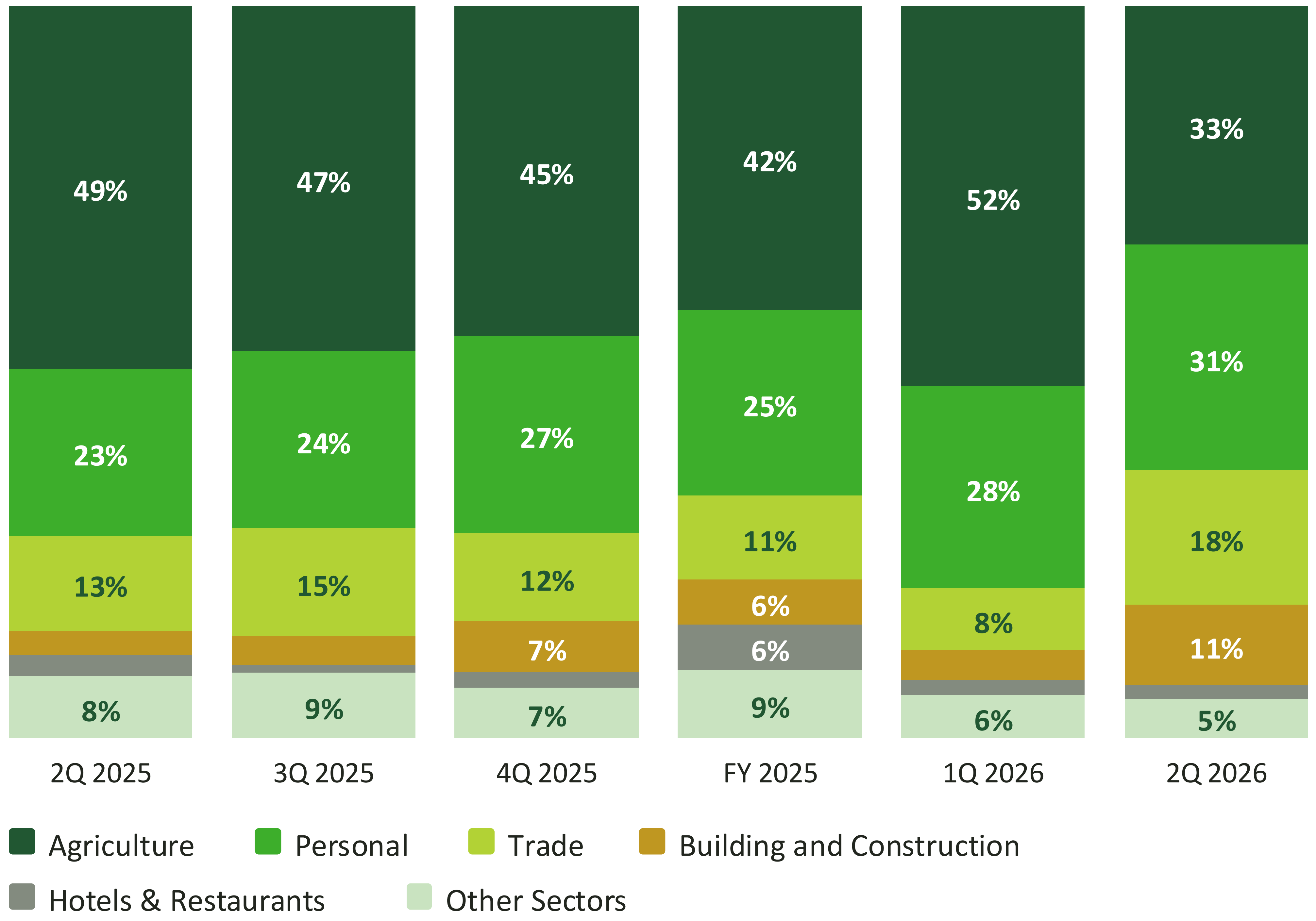
ECL by Stage

- Adequate ECL provisions with solid NPL Coverage of 56.5%, an increase from 49.9% in 2Q 2025.
- Cost of Risk improved to 1.1% in 2Q 2026 from 1.4% in 2Q 2025.



SECTORAL BREAKDOWN OF NPL STOCK

Enhanced Credit Monitoring Improved Asset Quality Across Key Sectors

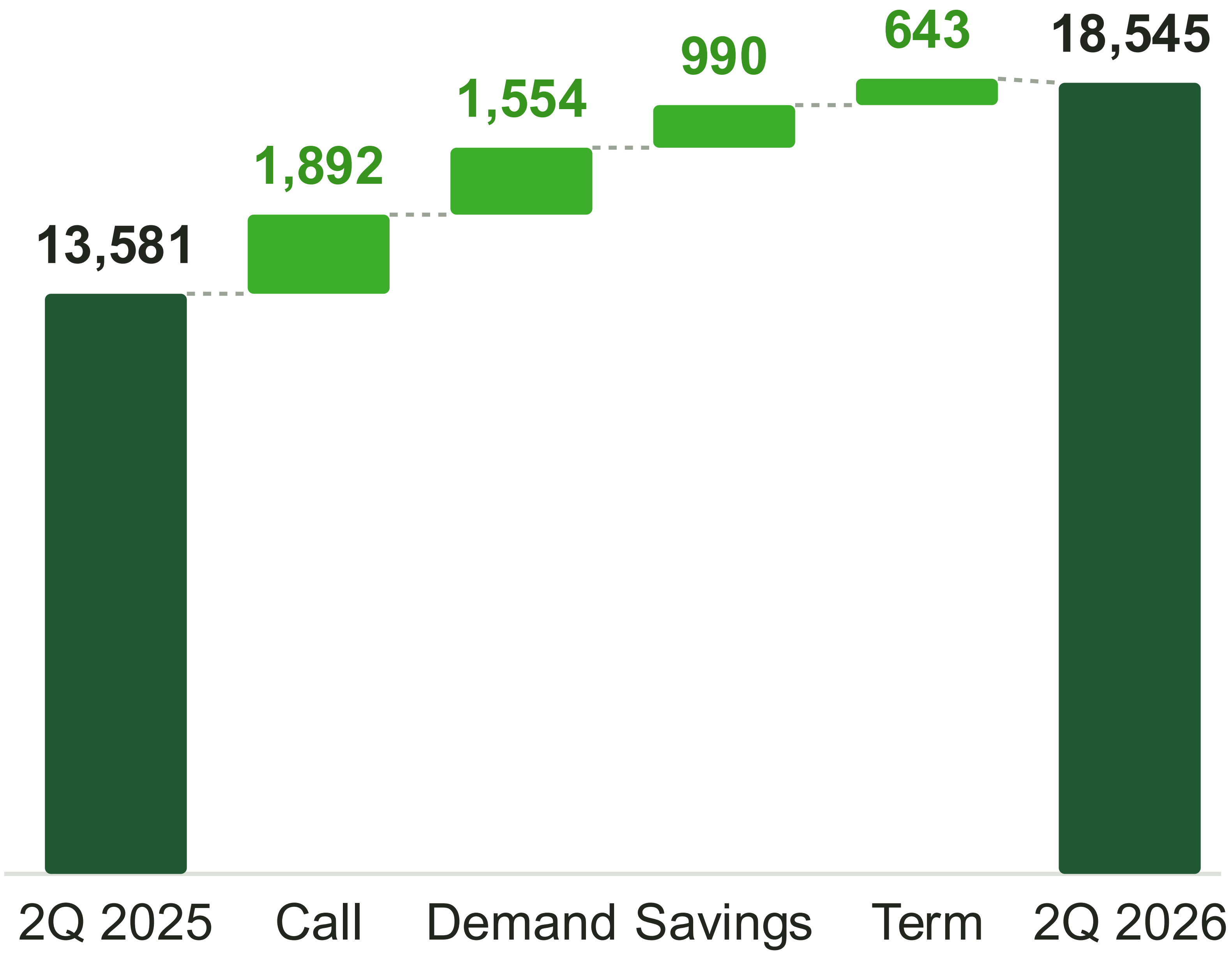


In 2Q 2026:

- Strong Asset Quality Maintained, with NPL Ratio at 2.4% for 2Q 2026.
- Agri-sector performance improved significantly with composition declining to 33% in 2Q 2026 from 52% in 1Q 2026 following launch of tailored portfolio management initiatives.
- Trade sector performance declined due to the migration of a significant exposure from PAR to NPL status, adversely impacting portfolio quality. Similarly, the Personal sector was affected by a decline in salaried lending and mobile loans, resulting in weaker portfolio quality.

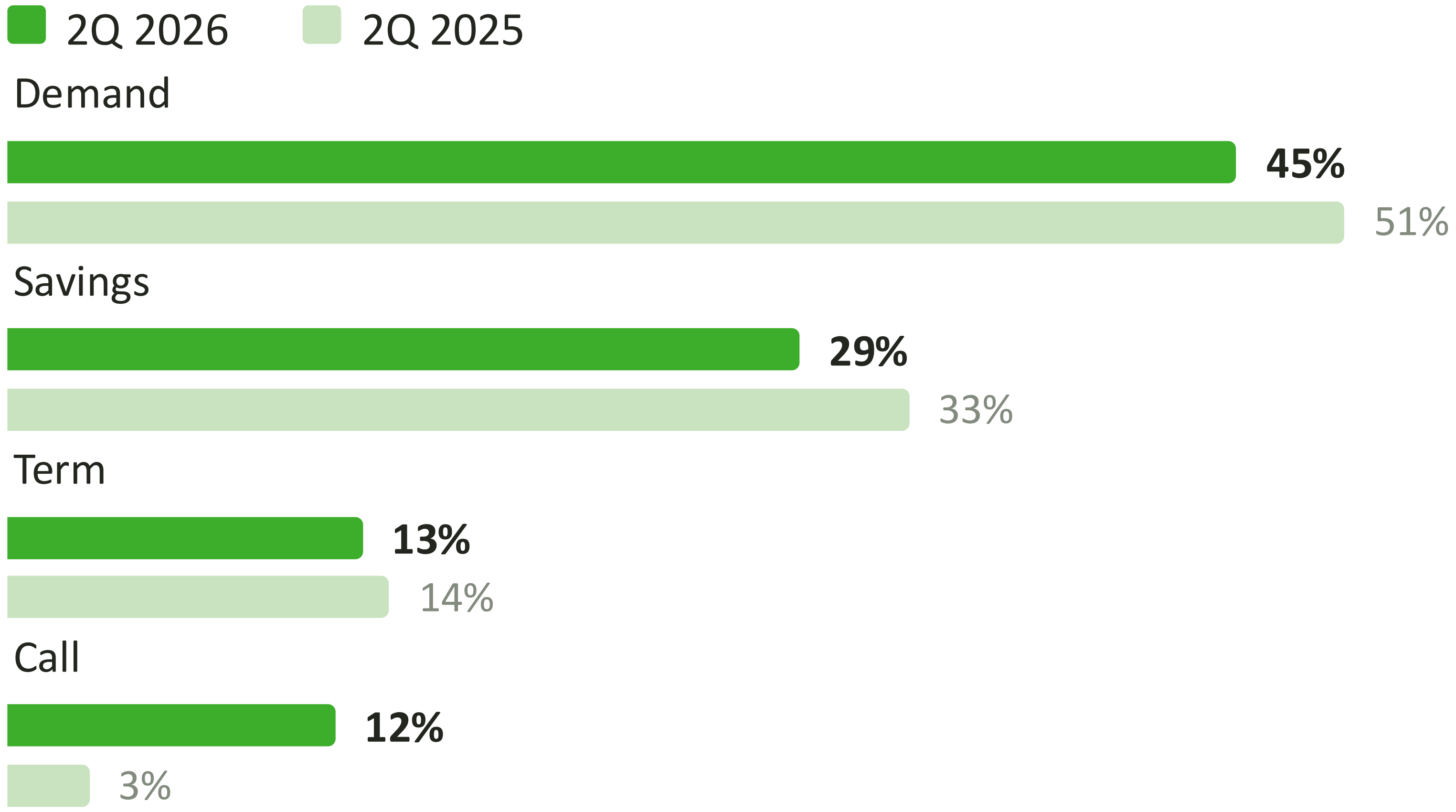
Customer Deposits Grew 36.5% YoY on a Broader Funding Base

- Customer Deposits grew 36.5% YoY to TZS 18.5 Tn, an increase of TZS 5.0 Tn from 2Q 2025.
- CASA deposits closed the quarter at 74% of Customer Deposits, from 84% in 2Q 2025, keeping the funding base predominantly low-cost.



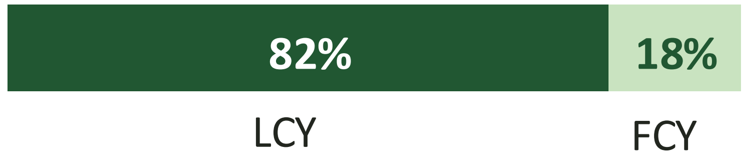
36.5% YoY Growth · Amount in TZS Billion

Customer Deposit Mix



Deposit by Segment

Deposit by Currency



- The growth was mainly driven by growth in Call Deposits which comprise 12% of the deposit mix, also noting Corporate Segment deposits comprising 42% of deposits per segment.
- Customer Deposits funded 72% of the Group's total funding, with Borrowings at 16% and Shareholders' Funds at 12%.
- The loan to deposit ratio slightly grew to 92.5% from 90.2% in 2Q25

Core Business Strength Underpins 20.3% Profit Growth

- In 1H 2026, the Group delivered a PAT of TZS 417Bn, reflecting strong YoY growth of 20.3%.
- Net Interest Income grew by 23.4% YoY and Non-Funded Income by 13.2%. The growth was driven by increased funding activity and growth in interest earning assets.
- In the first half of the year, the Bank strengthened its funding base to support core business growth, resulting in growth in Interest Expenses of 47.7% YoY primarily driven by Call Deposits, and 30.4% YoY growth in Interest Income.
- NIM moderated to 7.6% in 1H 2026 from 8.4% in 1H 2025, while profitability remained strong with ROE at 28% and ROA at 4.9%

Item	% Change	Absolute Impact
1H 2025 PAT	26.0%	**+71,465**
Net Interest Income	23.4%	**+150,423**
Non-Funded Income	13.2%	**+46,749**
Impairment	15.6%	**- 11,332**
Operating Expenses	21.6%	**- 91,462**
Income Tax	15.6%	**- 23,973**
1H 2026 PAT	20.3%	**+70,405**

PAT Contribution per Subsidiary

In 1H 2026:

- Subsidiaries contributed 8.8% of Group PAT, from 5.3% in the previous year.
- All subsidiaries remained profitable, including DR Congo which broke even in 1Q 2026.
- Burundi's PAT grew 56% YoY, contributing 7.3% of Group profit at TZS 30.6 Bn.
- CIC recorded a 178.4% YoY growth in PAT, closing the half at TZS 4.5 Bn.

Subsidiary	1H 2026 Contribution	1H 2025 Contribution
CRDB Burundi	**7.3%**	5.7%
CRDB Insurance	**1.1%**	0.4%
CRDB DR Congo	**0.5%**	(1.0%)

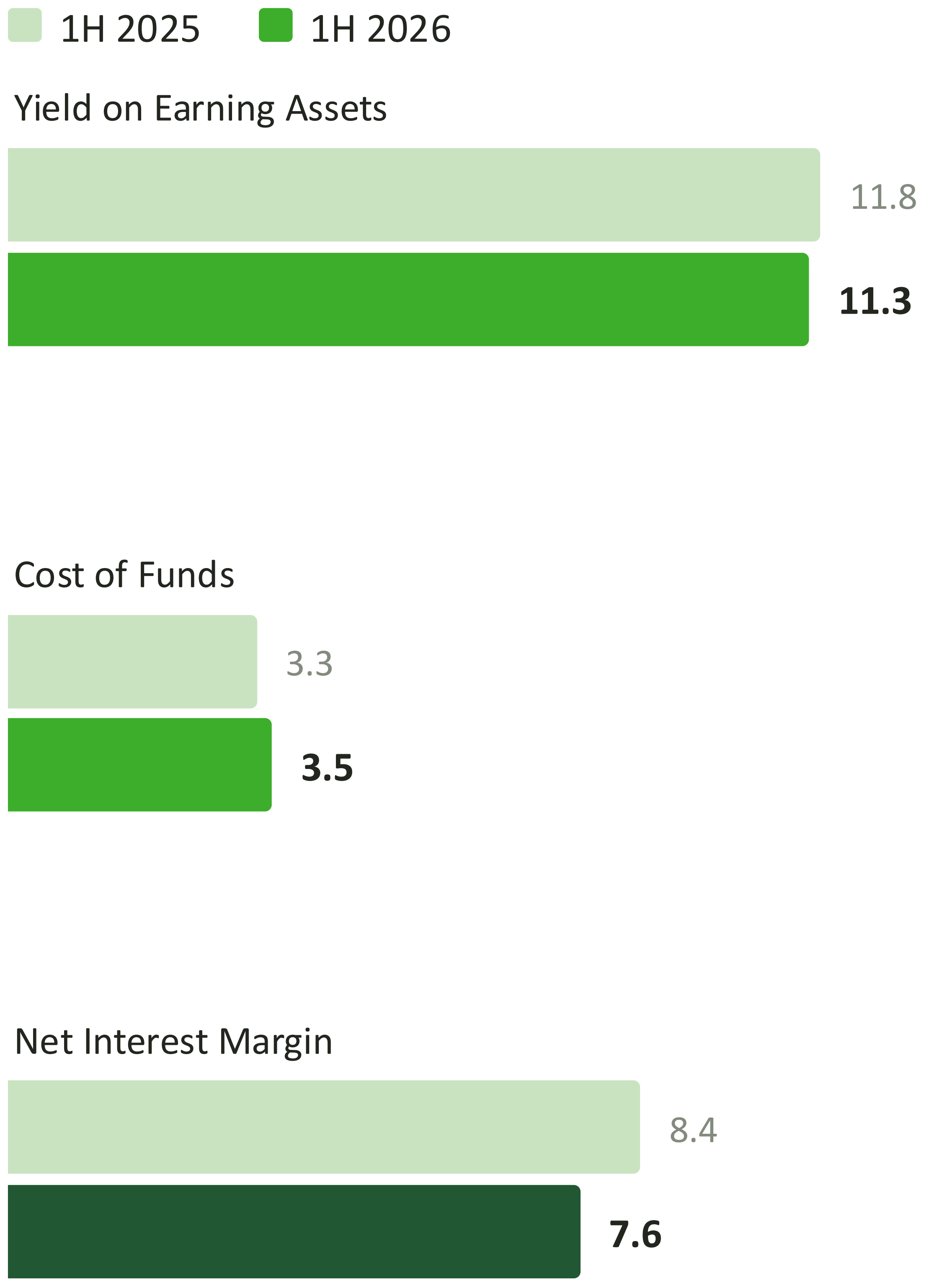
Net Interest Income Grows 23.4% Despite Margin Compression

In 1H 2026:

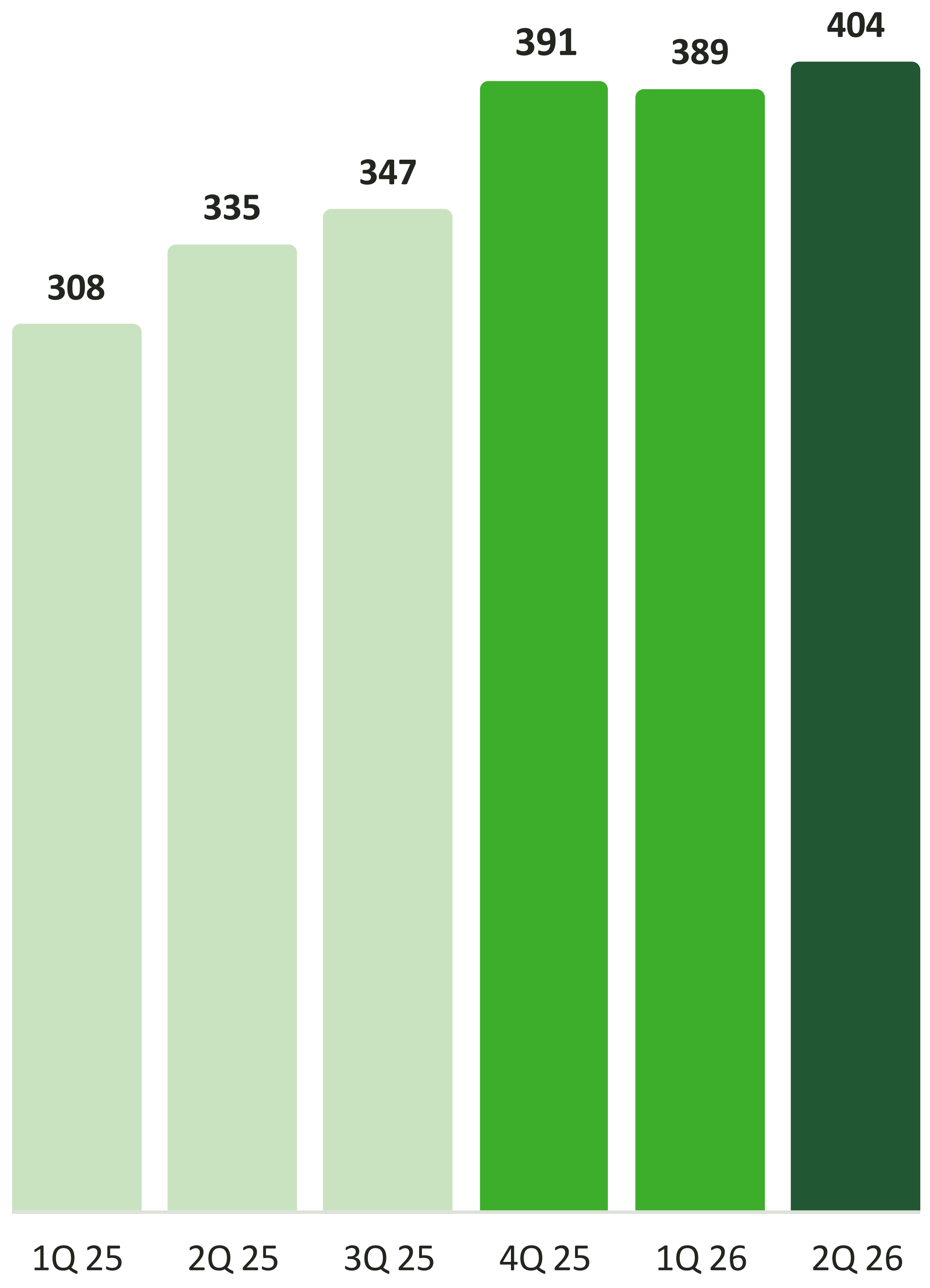
- Interest Income grew 30.4% YoY to TZS 1,179 Bn, while Interest Expense grew 47.7% to TZS 386 Bn, primarily driven by Call Deposits.
- Net Interest Income grew 23.4% YoY to TZS 793 Bn, and has grown in each of the last five quarters.
- Yield on Earning Assets moderated to 11.3% from 11.8%, reflecting a larger Government Securities portfolio which grew 85.7% YoY to TZS 4.2 Tn.
- Net Interest Margin closed at 7.6% from 8.4% in 1H 2025. Margin enhancement remains a priority for 2H 2026.

*Yield on Earning Assets and Net Interest Margin are annualised and computed on average earning assets. Cost of Funds is computed on average interest-bearing liabilities.

Yields and Margin (%)



Net Interest Income (TZS Bn)

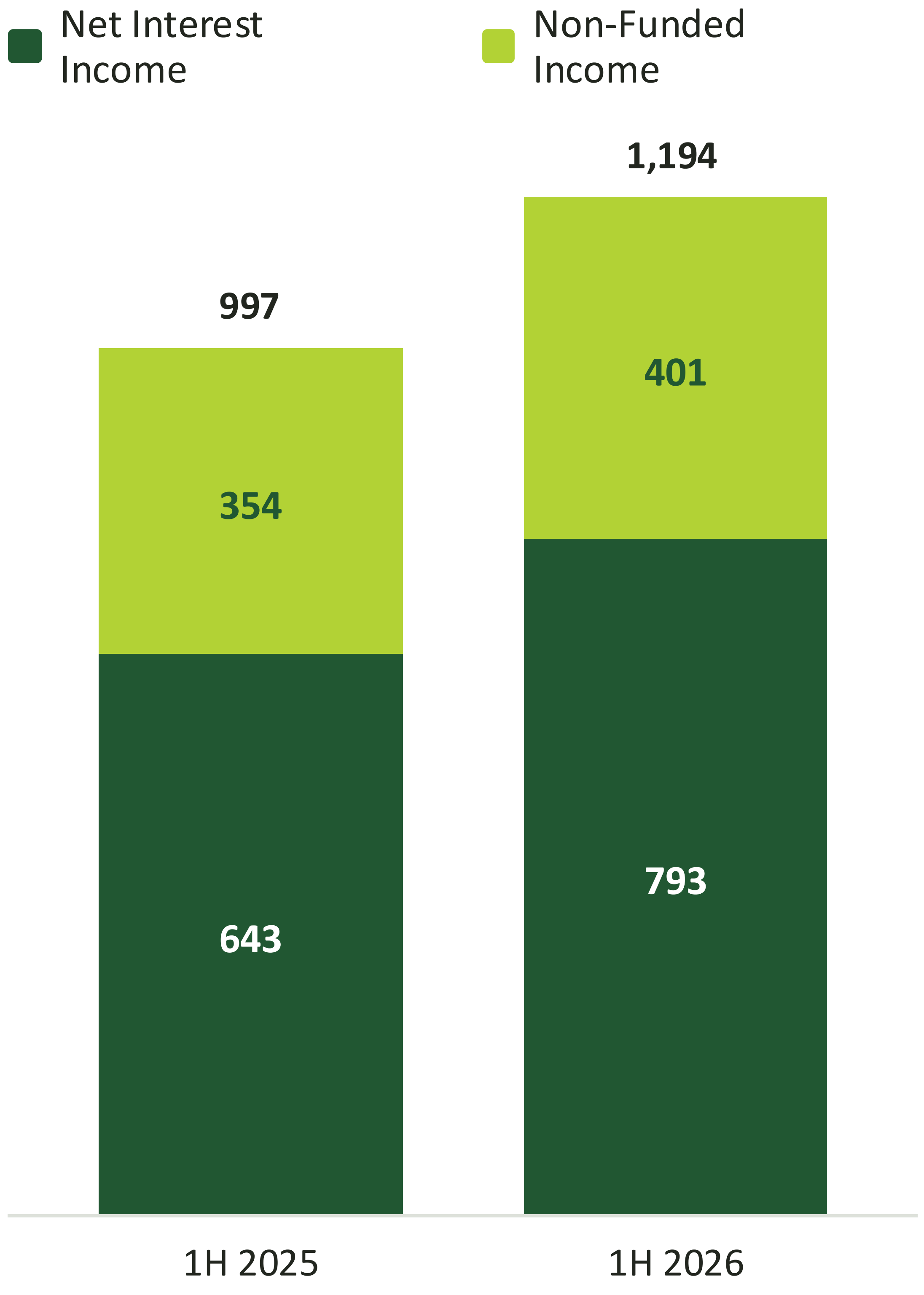


Non-Funded Income Grew 13.2%, Contributing 33.6% of Total Income

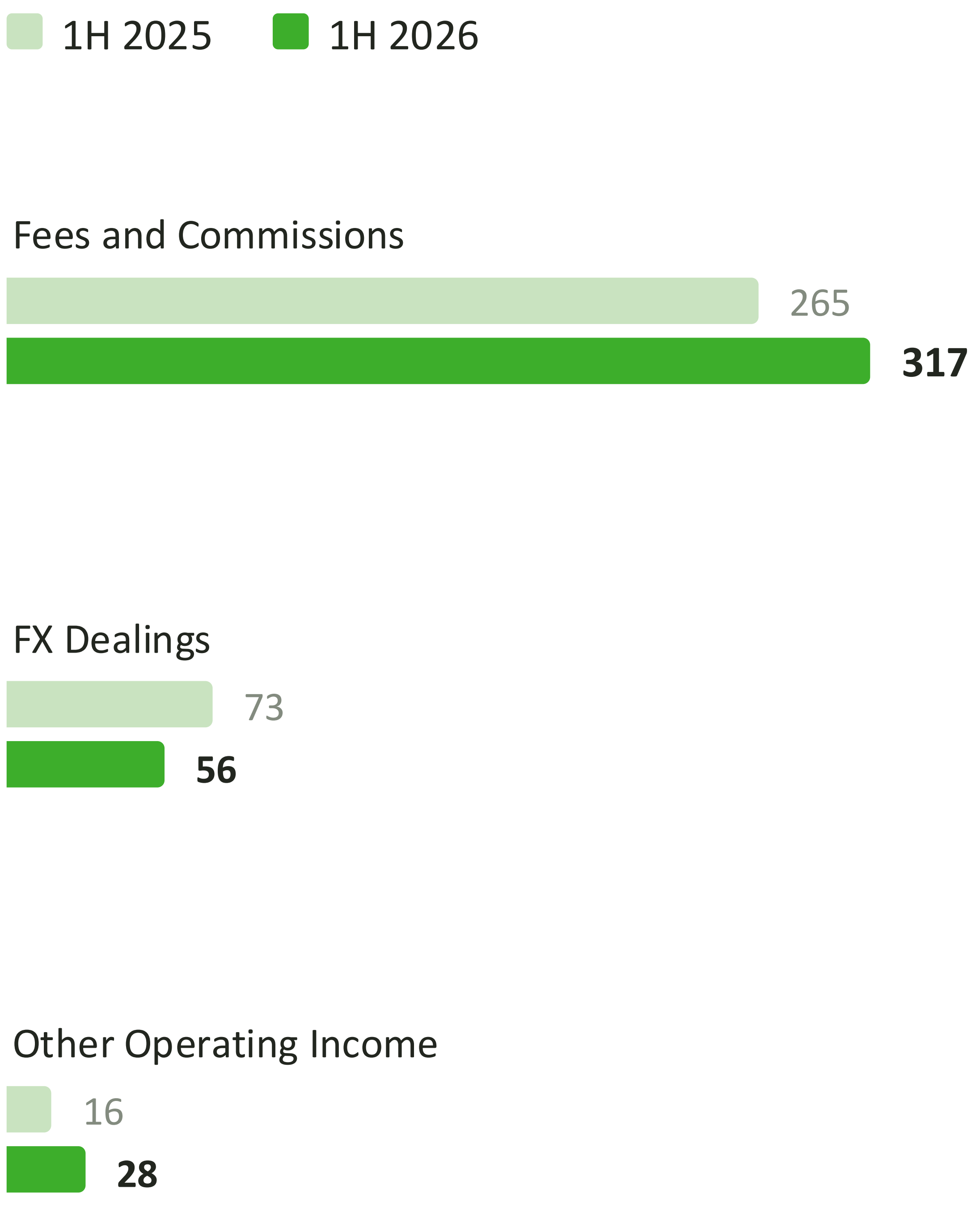
In 1H 2026:

- Total Income grew 19.8% YoY to TZS 1,194 Bn, comprising Net Interest Income of TZS 793 Bn and Non-Funded Income of TZS 401 Bn.
- Fees and Commissions grew 19.6% YoY to TZS 317 Bn, supported by higher transaction volumes across digital channels, agency banking and bancassurance.
- Foreign Currency Dealings and Translation income declined to TZS 56 billion from TZS 73 billion, reflecting lower exchange rate volatility across our markets during the period.
- Non-Funded Income contributed 33.6% of Total Income from 35.5% in 1H 2025. Growing this contribution towards 35% - 40% remains a priority for 2H 2026.

Total Income Composition (TZS Bn)



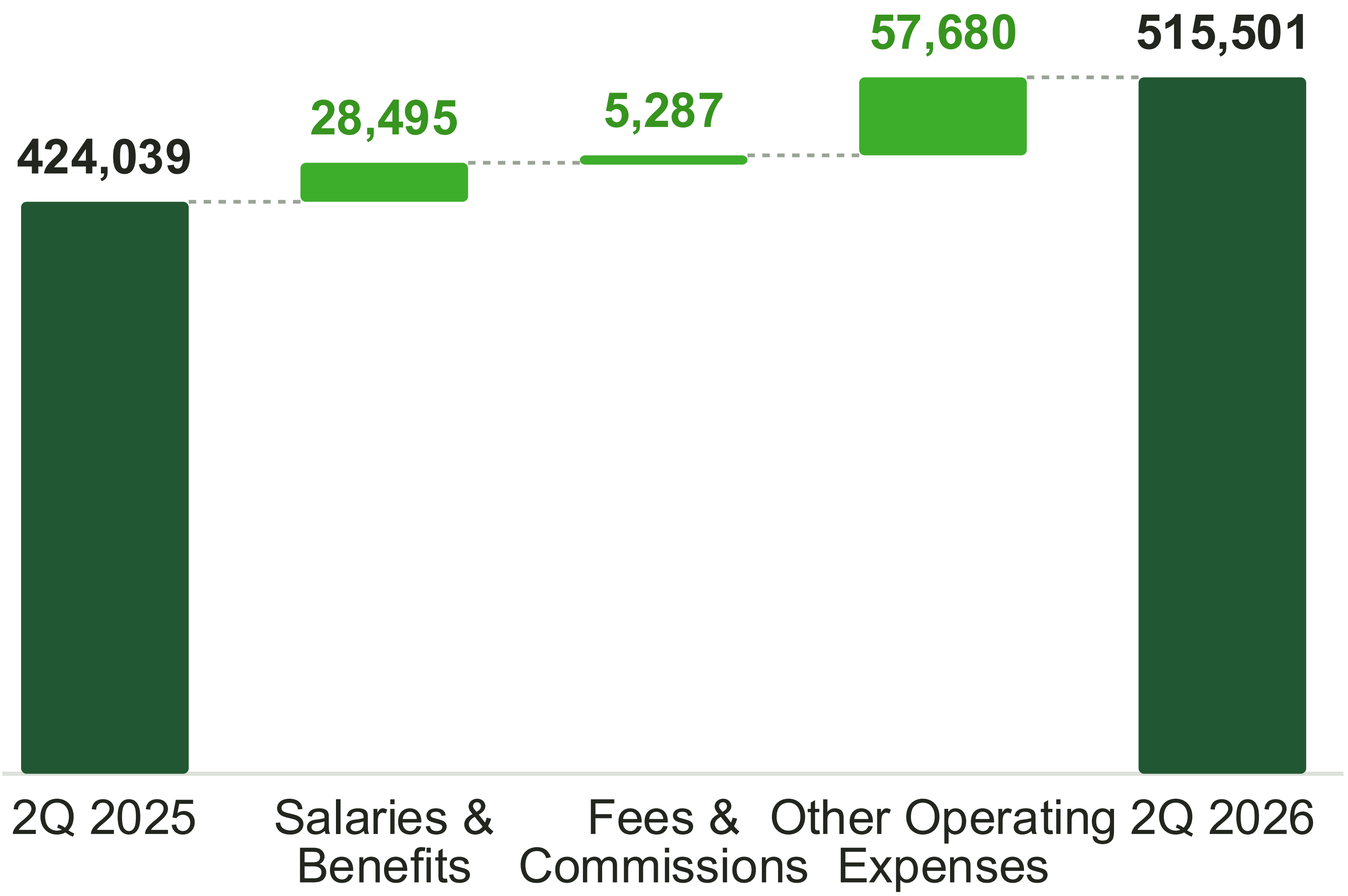
Non-Funded Income Composition (TZS Bn)



Operational Discipline Maintained Amid Strategic Growth Investments

- Non-Interest Expenses rose 21.6% YoY to TZS 516 billion, largely reflecting continued investments in operating platform, digital capabilities, and expanding customer reach.

- Staff Costs and Fees & Commissions increased by a moderate 13.5% YoY, demonstrating continued operational discipline.



*Non-Interest Expense, amount in TZS Millions · *21.6% YoY growth in non-interest expenses, 1H 2026.

- The Group's Cost-to-Income Ratio increased to 43.2% in 1H 2026 from 42.6% in 1H 2025, as operating expenses grew 21.6% YoY against total income growth of 19.8%. The increase was driven mainly by Other Operating Expenses, up 33.1% YoY, reflecting continued investment in the operating platform.

- Cost of Funds increased to 3.5% in 1H 2026 from 3.3% in 1H 2025.

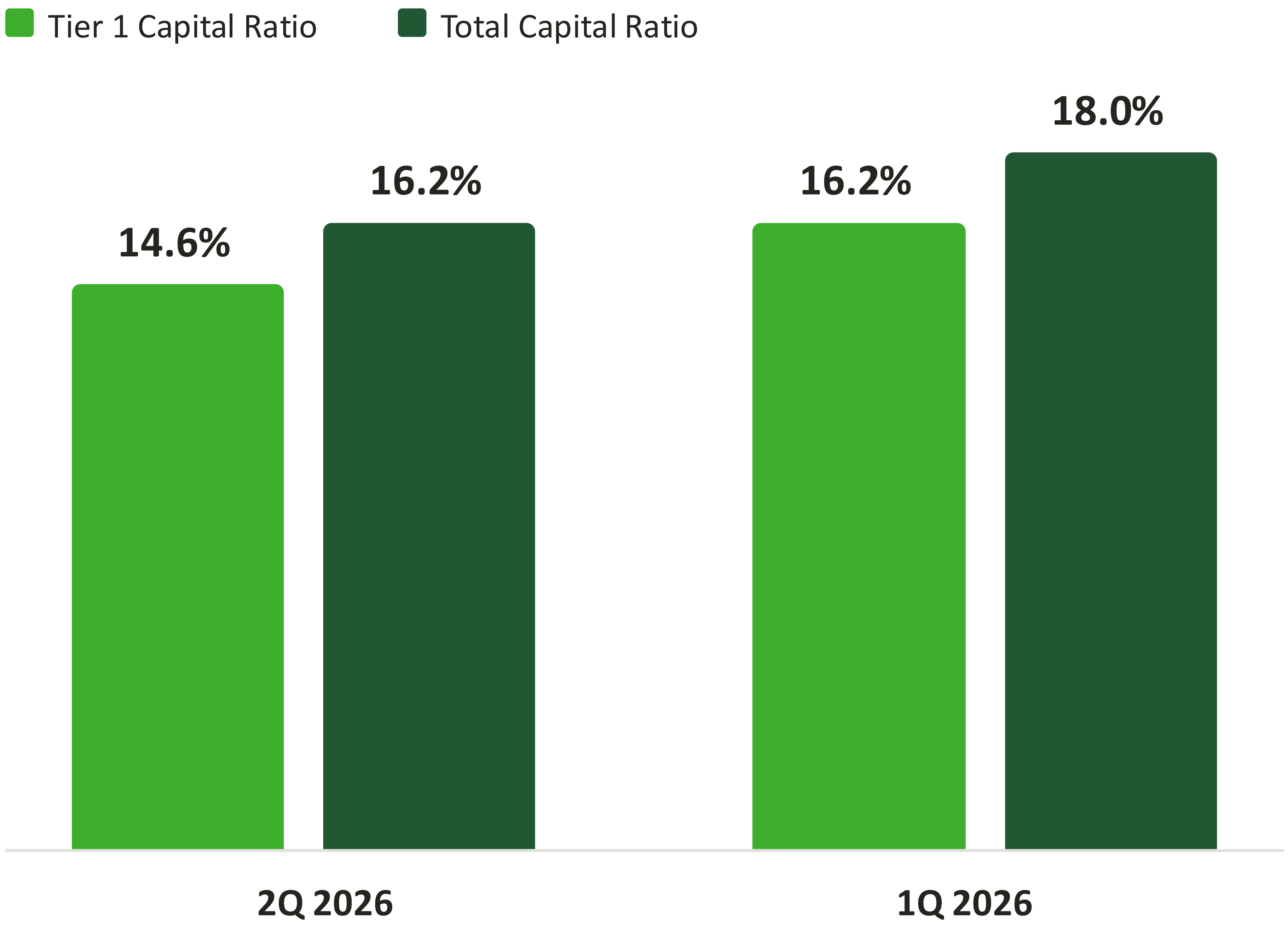
Cost-to-Income Ratio

1H 2026	1H 2025
43.2%	42.6%

Staff Cost-to-Income Ratio

1H 2026	1H 2025
21.2%	20.1%

Capital Management and Regulatory Adherence



Tier 1 Capital Adequacy Requirement 12.5%

Total Capital Adequacy Requirement 14.5%

*Capital Position in accordance to Basel II & III

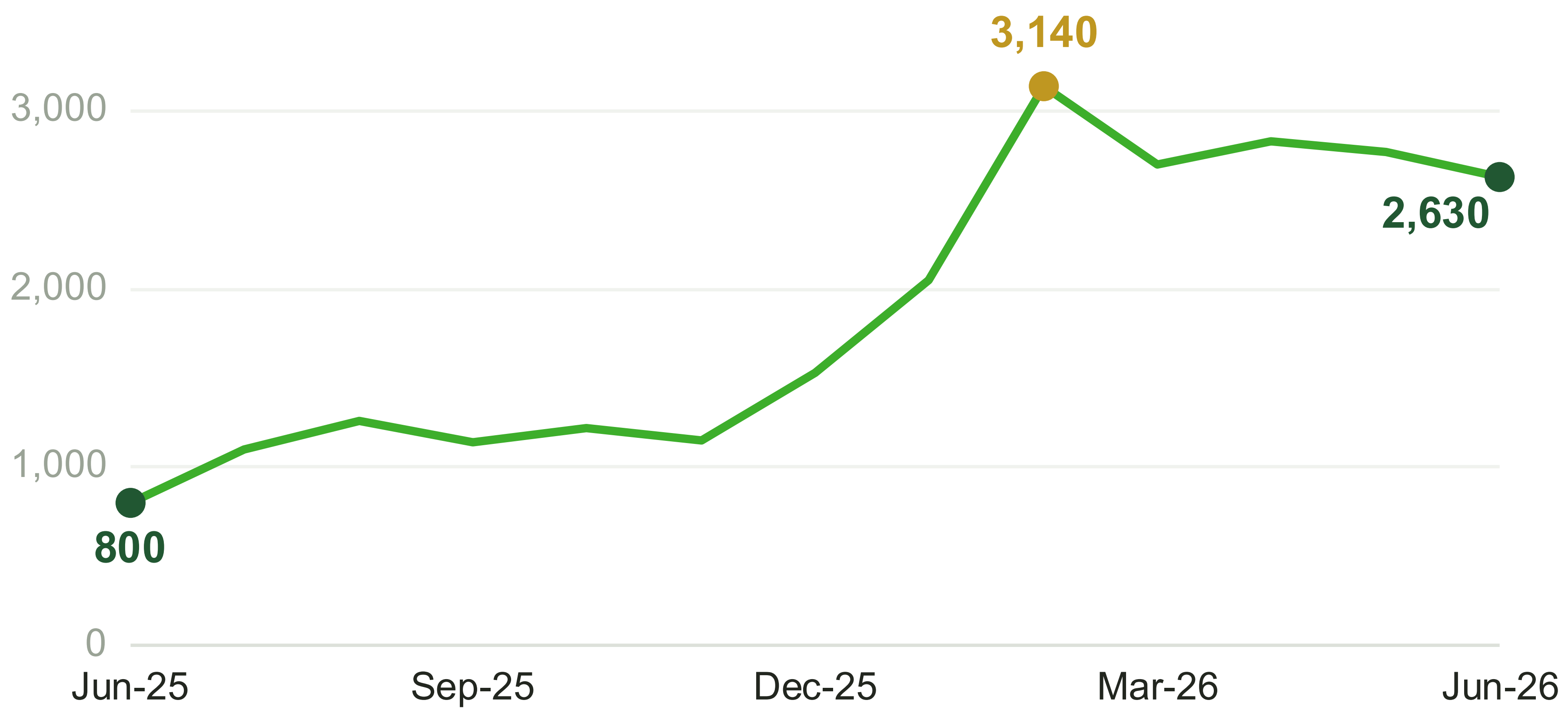
- The Group closed the quarter with Tier 1 Capital Ratio at 14.6% and Total Capital ratio at 16.2% in 2Q 2026 compared to 16.2% and 18.0% respectively, in 1Q 2026.
- The bank maintains a strong capital position, reflecting financial resilience and prudent capital management.
- The capital base provides sufficient capacity to support growth in risk-weighted assets, pursue selective lending opportunities in priority segments, and remain compliant to regulatory limits.
- The Loan to Deposit Ratio closed at 92.5% and Liquid Assets at 29% of Total Assets, keeping the Group comfortably within regulatory liquidity requirements.

SECTION 05

Shareholder Returns

SHARE PRICE MOVEMENT

Stock Performance and Shareholder Base



Key Metrics (TZS)	2Q 2026	2Q 2025	% Change
Market Cap (Bn)	**6,869**	2,089	**229%**
Share Price	**2,630**	800	**229%**
Book Value	**1,156**	914	**26%**
Earnings per Share	**160**	133	**20%**

Market Commentary

- CRDB's share price reached a record closing price of TZS 3,140 on 18 February 2026, with an intraday high of TZS 3,150 the same day, closing the period at TZS 2,630 in June 2026, representing a 229% appreciation against the June 2025 closing price.

- CRDB stock retained its position as the most traded counter on the bourse, reflecting sustained investor interest and continued market confidence in the Bank's outlook. The Bank's Market capitalisation has exceeded TZS 6 trillion.

- The composition of CRDB's shareholding structure has evolved materially over time; with more local individual investors acquiring above 1% of the Bank's shares.

- Total registered shareholders grew by 118% to 101,340, up from 46,385 in June 2025, with growth predominantly attributable to increased participation by youth investors.

2Q 2026 Updates on Shareholding Structure

SN	Shareholder	Shares 30-Jun-26	Ownership (%)	Shares 30-Jun-25	Ownership (%)
Above 10%					
1	DANIDA INVESTMENT FUND	548,067,648	**21.0**	548,067,648	21.0
2	PSSSF PENSION FUND	346,761,028	**13.3**	346,761,028	13.3
	Sub Total	**894,828,676**	**34.3**	**894,828,676**	**34.3**
Above 1% and less than 10%					
3	NATIONAL SOCIAL SECURITY FUND - UGANDA	206,246,402	**7.9**	206,246,402	7.9
4	NATIONAL SOCIAL SECURITY FUND	43,575,766	**1.7**	43,575,766	1.7
5	ZANZIBAR SOCIAL SECURITY FUND	41,373,558	**1.6**	41,373,558	1.6
6	HANS AINGAYA MACHA	40,466,725	**1.5**	32,764,200	1.3
7	TANVINDER SINGH VIRDI	32,719,844	**1.3**	18,181,206	0.7
8	UMOJA UNIT TRUST SCHEME	32,430,701	**1.2**	32,430,701	1.2
9	NATIONAL HEALTH INSURANCE FUND (NHIF)	32,040,040	**1.2**	32,040,040	1.2
10	KIMBERLITE FRONTIER MASTER AFRICA FUND	-	**0.0**	32,405,099	1.2
11	DEOGRATIUS EMILY MARANDU	31,321,730	**1.2**	3,905,594	0.1
12	CMG INVESTMENT LIMITED	30,933,283	**1.2**	29,330,971	1.1
13	BANQUE PICTET AND CIE SA A/C PATRICK SCHEGG	29,934,870	**1.1**	50,754,057	1.9
14	GODFREY CARLVIN MAGILA	26,500,000	**1.0**	-	-
	Sub Total	**547,542,919**	**21.0**	**523,007,594**	**20.0**
Less than 1%					
	More than 101,340 Shareholders	1,169,466,989	**45.0**	1,194,002,314	45.7
	GRAND TOTAL	**2,611,838,584**	**100.0**	**2,611,838,584**	**100.0**

SECTION 06

Way Forward

Outlook FY 2026

Looking ahead to 2H 2026, focus remains on margin enhancement, NFI growth, and funding optimisation mix, with continued momentum across core business segments, increasing subsidiary contributions, and expanding digital and transaction-led revenues.

Item	2Q 2026 Actual	FY 2026 Guidance
Loan Growth	**38.4%**	18% - 20%
Deposit Growth	**36.5%**	25% - 29%
Non-Funded Income Contribution to Total Income	**33.6%**	35% - 40%
Cost to Income Ratio	**43.2%**	42% - 44%
Return on Equity	**28.0%**	28% - 30%
Return on Average Assets	**4.9%**	5.5% - 6%
NPL	**2.4%**	3%
NPL Coverage Ratio	**56.5%**	78% - 80%
Cost of Funds	**3.5%**	3.2% - 3.5%

Investor Relations Unit

investor.relations@crdbbank.co.tz

30 YEARS OF LEADERSHIP

SECTION 07

Appendix

Summary Financials

Income Statement (TZS Mn)

	1H 2025	1H 2026	% Change
Interest Income	903,849	1,178,979	**30.4%**
Interest Expense	(261,227)	(385,933)	**47.7%**
Net Interest Income	642,622	**793,046**	**23.4%**
Loan Impairment Charges	(72,656)	(83,988)	15.6%
Fees and Commissions	264,874	316,770	19.6%
Foreign Currency Dealings	73,050	56,176	(23.1%)
Other Operating Income	15,985	27,712	73.4%
Total Non-Funded Income	353,909	**400,658**	**13.2%**
Salaries and Benefits	(210,844)	(239,339)	13.5%
Fees and Commissions	(39,164)	(44,451)	13.5%
Other Operating Expenses	(174,031)	(231,711)	33.1%
Total Non-Interest Expenses	(424,039)	**(515,501)**	**21.6%**
Profit Before Tax	499,836	**594,215**	**18.9%**
Income Tax	(153,383)	(177,356)	15.6%
Profit After Tax	346,453	**416,859**	**20.3%**

Statement of Financial Position (TZS Mn)

	Jun 2025	Dec 2025	Jun 2026
Government Securities	2,284,246	3,317,170	**4,242,570**
Net Loans and Advances	12,249,789	13,740,050	**16,955,760**
Total Assets	19,707,374	22,215,801	**26,396,027**
Customer Deposits	13,580,921	14,678,483	**18,544,695**
Borrowings	2,796,622	4,139,210	**4,147,284**
Total Liabilities	17,320,575	19,433,996	**23,377,240**
Total Equity	2,386,799	2,781,805	**3,018,787**
Gross Non-Performing Loans	382,437	419,473	**407,962**

Key Ratios

	1H 2025	FY 2025	1H 2026
Return on Equity	29.5%	29.5%	**28.0%**
Return on Average Assets (PBT)	5.3%	5.3%	**4.9%**
Net Interest Margin	8.4%	8.2%	**7.6%**
Cost to Income Ratio	42.6%	41.6%	**43.2%**
Gross NPL Ratio	3.0%	2.9%	**2.4%**
NPL Coverage Ratio	49.9%	55.9%	**56.5%**
Loan to Deposit Ratio	90.2%	93.6%	**92.5%**

*Unaudited. Prepared on a basis consistent with the Group's published quarterly financial statements. Return on Average Assets is computed on Profit Before Tax.

Strong Governance Model Structured to Sustain and Grow Long-Term Organisational Value.

1. Shareholders

2. Board of Directors (Main Board): 12 Non-Executive Directors

3. Board Committees:

- Board Audit Committee
- Board Risk Committee
- Board Governance, Nomination, and Human Resources Committee
- Board Credit Committee
- Board Executive Committee
- Shariah Advisory Board

4. Group Chief Executive Officer & Managing Director

5. Executive Committee

6. Group Committees:

- General Management Committee
- Customer Experience Committee
- Asset & Liability Committee
- Group Operational Risk & Compliance Committees
- Management Credit Risk Committees

Subsidiary Boards:

- Subsidiaries' Board Committees
- Subsidiaries' MD's
- Subsidiaries Management Committees

BOARD OF DIRECTORS

Resilient Board Ensuring Sustainable Value Creation

Prof. Neema M. Mori

Board Chairperson

Dr. Donald E. Mmari

Vice Chairperson

Mr. Jes Klausby

Mr. Gerald P. Kasaato

Mr. Abdul A. Mohamed

Prof. Faustine K. Bee

Dr. Fredy M. Msemwa

Ms. Miranda N. Mpogolo

Mr. Moses W. Dulle

Dr. Judika L. King'ori

Mr. Eliud Betri Sanga

Ms. Grace Philotea Joachim

Strong & Seasoned Leadership Team with Deep Industry Expertise

EXECUTIVE MANAGEMENT

Dr. Abdulmajid Nsekela
Group CEO & MD

Mr. Boma Raballa
CCO

Mr. Bruce Mwile
COO

Mr. Fredrick Nshekanabo
CFO

Alex Ngusaru
Director of Treasury & Capital Markets

Leo Ndimbo
Director of Business Transformation

TullyEsther Mwambapa
Director of Corporate Affairs

Xavery Makwi
Director of Credit

Bonaventure Paulo
Director of Retail Banking

Mussa Kitambi
Director of Corporate Banking

Pendason Philemon
Director of Procurement

Admin Mwansasu
Director of Banking Operations

Godfrey Sigalla
Director of Internal Audit

Godfrey Rutasingwa
Director of Human Resources

Edward Mpina
Director of ICT

Pascal Mihayo
Director of Legal Services & Company Secretary

James Mabula
Director of Risk & Compliance

SUBSIDIARY MANAGEMENT

TullyEsther Mwambapa
MD of CRDB Bank Foundation

Wilson Mnzava
MD of CRDB Insurance Company

Fredrick Siwale
MD of CRDB Bank Burundi

Jessica Nyachiro
MD of CRDB Bank DRCongo

Enabling Youth & Women Led Businesses

Green Financing

Successfully completed the Allocation & Impact report.

TACATDP

Successfully reach 632,000 beneficiaries, drawing USD 52.5 Mn & utilizing TZS 230.9bn.

Strategic Sustainability

Strengthened climate risk tools & Coordinated a geocoordinate exercise on non-personal loans.

Green Finance Partnerships

Formed collaborations & developed new products, supporting over USD 500M in funding opportunities to small holder farmers.

Capacity Building Beneficiaries

Expanded outreach to 531,106 beneficiaries

Facilitated Seed Capital

During the quarter, the foundation issued in TZS 9.3bn seed capital

Beneficiaries of Seed Capital

The issuance enhanced financial access to 3,106 beneficiaries.

Facilitated inclusion Beneficiaries

These achievements noted growing engagement and improved efficiency of 165,198 beneficiaries.