



27th Annual General Meeting

SUSTAINABLE VALUE FOR GROWTH

Arusha International Conference Centre (AICC), Simba Hall



SUSTAINABLE VALUE FOR GROWTH

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AGM NOTICE

Chairman and Shareholders,,

Re: Notice of the 27th Annual General Meeting

Notice is hereby given that the **TWENTY SEVENTH ANNUAL GENERAL MEETING of CRDB BANK PLC** will be held on Saturday, **21st May, 2022** physically at the **Arusha International Conference Centre (AICC), Simba Hall** and virtually commencing at **09:00 a.m.** The Agenda shown below will be transacted:

- 1. Opening of the Meeting.**
- 2. Adoption of the Agenda.**
- 3. Confirmation of the Minutes of the Twenty Sixth Annual General Meeting.**
- 4. To deliberate the Matters Arising.**
- 5. Adoption of the Report by those charged with Governance and Audited Financial Statements for year 2021.**
 - 5.1 Report by those charged with Governance.
 - 5.2 Audited Financial statements for the year ended 31st December 2021.
 - 5.3 Declaration of Year 2021 Dividend.
- 6. Directors Remuneration.**
- 7. Appointment of the External Auditors**
- 8. Election of Board Members**
 - 8.1 One (1) Board Member to represent shareholders owning shares above 1% and below 10%
 - 8.2 Three (3) Board Members to represent shareholders owning shares below 1%
 - 8.3 One 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. Virtual Attendance:** The AGM may be attended through the Banks digital channels (SIM Banking, SIM Account and Website [<https://www.crdbbank.co.tz>]) The Bank will send to all shareholders via their mobile phones ID and password information on how a shareholder can access the virtual meeting and participate.
- 2. The Shareholders Register shall be closed from Friday 13/05/2022 and shall be opened on Monday 16/05/2022.**
- 3. All proposals to be discussed under Agenda no. 9 must be received by the Secretary not later than 4.00 p.m. on Friday, 06/05/2022.**
- 4. Papers for the meeting may be collected from CRDB Bank Branches from 10/05/2022 and will also be available in Arusha from 20th to 21st May, 2022 and on the Bank's website on 10/05/2022**
- 5. Costs for transportation and accommodation will be borne by shareholders themselves.**

NOTICE OF SHAREHOLDERS SEMINAR

Notice is hereby given that there will be a Shareholders Seminar on “Significance and Procedures on preparing Will and Administration”, “End of physical CDS Receipts by DSE” and “Safeguard your Assets” on 20th May 2022, starting at **9.00 a.m.** at the **Arusha International Conference Centre (AICC), Simba Hall.**

The contact for communication is:

The Secretary
CRDB Bank Plc
CRDB Bank Headquarters,
P.O. Box 268
Dar es Salaam
Tel. no. 022 - 2114237, 2117442 - 7 - Fax or 022 - 2131005
Email - shares_unit@crdbbank.co.tz

BY ORDER OF THE BOARD



J. B. Rugambo

COMPANY SECRETARY

20 April, 2022

PROXY FORM**27TH ANNUAL GENERAL MEETING**

I/we.....of (address)
 being the Shareholder (s) of CRDB Bank Plc with Share Certificate (CDS Number) hereby appoint (s)
 with Voters/Driving Licence/ National Identity Card no. of (address)
 as my proxy to attend and vote on my behalf in the 27th Annual General Meeting to be
 held on 21st May, 2022 and at any adjournment thereof.

The above said Proxy shall attend and vote as follows: -

S/N	RESOLUTIONS	FOR	AGAINST	ABSTAIN
1	Adoption of the Report by those charged with Governance			
2	Adoption of Audited Financial Statements for the year ended 31st December, 2021			
3	Declaration of Year 2021 Dividend			
4	Approval of Directors Remuneration			
5	Appointment of External Auditors			
6	Set the place, date and venue of the next Meeting			

ELECTION OF BOARD MEMBERS

Every shareholder will fill only two sections for election by indicating the candidates they are voting for. Section A will be completed by shareholders owning shares below one percent (1%). Section B will be completed by shareholders owning shares between one and ten percent (1% - 10%). Section C will be completed by all shareholders.

SECTION A: To elect one (1) of the candidates for Board member who will represent shareholders owning below one percent (1%) of shares:

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

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

(Indicated with "X" on ONE name of the candidate you elect as Board Member)

S/N	NAME	VOTE
i)	Mr. Abdul Ally Mohamed	
ii)	Hon. Frederick Tluway Sumaye	

SECTION B: To elect one (1) of the candidates for Board member who will represent shareholders owning between one and ten percent (1% - 10%) of shares:

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

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

(Indicated with "X" on the name of the candidate you elect as Board Member)

S/N	NAME	VOTE
i)	Dr. Fred Matola Msemwa	

SECTION C: To elect one (1) of the candidates for Independent Director

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

ELECTION OF INDEPENDENT DIRECTOR BY ALL SHAREHOLDERS

(Indicated with "X" on ONE name of the candidate you elect as Board Member)

S/N	NAME	VOTE
i)	Mr. Martin Steven Warioba	
ii)	Eng. Jameson James Kasati	

Further details of the Shareholder (s):	
Full Name:	
Id Number:	
Physical Address:	
Mobile number:	
Email address (if any):	
Signature:	
Date of signing:	
Time of signing:	

Made this day of year.....

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

Table No. 1

ELECTION OF TWO (2) BOARD MEMBERS WHO WILL REPRESENT SHAREHOLDERS OWNING SHARES BELOW ONE PERCENT (1%) (Summary of Candidates' CV)

S/N	Name/Age/Address Jina/Umri/Anuani	Current position Kazi ya Sasa	Educational Qualification Elimu/Taaluma	Work Experience Uzoefu
1	Name: ABDUL ALLY MOHAMED (VAN) Address: ZANZIBAR Age: 31 No. of Shares: 2,450 CDS A/c No. 581733	Current Director of President Communication, State House Zanzibar	2020 OPM (MBA& Certified Director), Havard Business School 2019-2020 IOD Certified Director, Institute of Directors UK 2018 CFA Associate Member, CFA Institute 2018 ACCA Affiliate Member, ACCA UK 2013-2016 Bachelor Degree in Accounting and Finance, Middlesex University London 2012-2013 International Foundation Programme, Middlesex university London	2018- 2020 Commercial Director at Azam Media Ltd, Azam Digital Broadcast, Azam Pay TV Mauritius 2017- 2018 Chief Executive Officer, Azam Football club 2016- 2018 General Manager at Azam Football Club/ General Manager Mzizima Milling



ABDUL ALLY MOHAMED (VAN)

S/N	Name/Age/Address Jina/Umri/Anuani	Current position Kazi ya Sasa	Educational Qualification Elimu/Taaluma	Work Experience Uzoefu
2	Name: Hon. FREDERICK TLUWAY SUMAYE Address: DAR ES SALAAM Age: 72 No. of Shares: 7,448,376 CDS A/c No. 190667 CDS A/c No. 201136	Current Retired Prime Minister, United Republic of Tanzania	2006-2007 Masters Degree in Public Administration, John F Kennedy School of Government- HARVARD UNIVERSITY Feb – Jun 1982 Training in Alternative Energy Technologies, University of Florida 1970-1972 Diploma in Agricultural Engineering, EGERTON UNIVERSITY, Njoro Kenya	1995-2005 Retired Prime Minister, United Republic of Tanzania 1994-1995 Minister of Agriculture and cooperatives, United Republic of Tanzania 1987-1994 Deputy Minister, Ministry of Agriculture, livestock and cooperatives, United Republic of Tanzania 1985-2005 Head of Research and Development, Centre of Agricultural Mechanization and rural Technology (CAMARTEC) / Arusha Appropriate Technology Centre (AATP)



HON. FREDERICK TLUWAY SUMAYE

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

S/N	Name/Age/Address Jina/Umri/Anuani	Curent position Kazi ya Sasa	Educational Qualification Elimu/Taaluma	Work Experience Uzoefu
3	Name: DR. FRED MATOLA MSEMWA Address: P.O. BOX 13186 DAR ES SALAAM Age: 49 No. of Shares: 12,612 CDS A/c No. 145003	2013 to date Managing Director, Watumishi Housing Company REIT. 2019-to date Served as Board Member at CRDB Bank PLC	2009 - 2012 PhD (Business Administration – Audit) 2001 - 2002 MBA (Finance) with distinction, Birmingham City University, UK. 1997 - 1998 CPA (T). 1994 - 1997 Advanced Diploma in Accountancy, Institute of Finance Management.	2013 to date Managing Director, Watumishi Housing Company REIT 2018-2020 Served as Board Member and Chairperson of Audit Committee in DAWASA and NBAA Boards 2008-2013 Director of AUDIT- Energy and Water Utility Regulatory Authority (EWURA) 2005-2008 Dep. Principal Finance Planning and Administration, National College of Tourism.


DR. FRED MATOLA MSEMWA

ELECTION OF INDEPENDENT DIRECTOR (Summary of Candidates' CV)

S/N	Name/Age/Address Jina/Umri/Anuani	Current position Kazi ya Sasa	Educational Qualification Elimu/Taaluma	Work Experience Uzoefu
4	Name: MARTIN STEVEN WARIOBA Address: DAR ES SALAAM Age: 44	Current Managing Partner, Warioba Ventures. 2020- Current Independent Non-Executive Board Director, CRDB Bank PLC	2007 Master of Business Administration, W.P.Carey School of Business at Arizona State University, Tempe, Arizona 2007 Master of Science in Information Management, W.P.Carey School of Business at Arizona State University, Tempe, Arizona 2003 Bachelor of Science in Computer Science, Minor in Mathematics, Louisiana State University, Baton Rouge, Louisiana	2011-2022 Co-Founder & Managing Partner, WS Technology Consulting. 2009-2013 Senior Technology Analyst/ Project Manager, Bank of Tanzania. 2006-2009 Consultant, Technology Integration Practice, Deloitte Consulting LLP, Sacramento, California, United States.



MARTIN STEVEN WARIOBA

S/N	Name/Age/Address Jina/Umri/Anuani	Curent position Kazi ya Sasa	Educational Qualification Elimu/Taaluma	Work Experience Uzoefu
5	Name: Eng. Jameson James Kasati Address: DAR ES SALAAM Age: 49	2014 to date CEO Amtec Consulting Company Limited	2006 Mini MBA (Course work) University of Witwatersrand, South Africa 1998 B.Sc. Electrical Engineering, Makerere University, Uganda. 2004 Radio Network Engineering Fundamentals Advanced Radio Network Planning, Alcatel training Centre Egypt	2017-to date Board Secretary, Maxcom Africa PLC 2016-2017 Group COO, Maxcom Africa PLC 2015-2017 Head of Operations/CTIO, Millicom /Zantel Special Project



ENG. JAMESON JAMES KASATI

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

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

Total shares - **2,611,838,584**

Half of all shares - **1,305,919,292**

Agenda No.2 ADOPTION OF THE AGENDA

Members are requested to adopt the agenda..

**Agenda No 3: CONFIRMATION OF THE MINUTES OF THE 26TH ANNUAL GENERAL MEETING OF
CRDB BANK PLC HELD AT THE ARUSHA INTERNATIONAL CONFERENCE CENTRE (AICC), SIMBA HALL ON
SATURDAY, 22ND May, 2021**

ATTENDEES

NO.	NAME	TITLE
1.	Hon. Frederick Tluway Sumaye	Chairman of AGM
2.	Dr. Veronica Nyahende	Vice Chairman of AGM
3.	John B. Rugambo	Secretary

BOARD OF DIRECTORS OF CRDB BANK PLC

4.	Dr. Ally H. Laay	Board Chairman
5.	Prof. Faustine K. Bee	Board Member
6.	Jes Klausby	Board Member
7.	Hosea E. Kashimba	Board Member
8.	Rose F. Metta	Board Member
9.	Abdul A. Mohamed	Board Member
10.	Prof. Neema M. Mori	Board Member
11.	Dr. Fred M. Msemwa	Board Member
12.	Martin S. Warioba	Board Member
13.	Miranda N. Mpogolo	Board Member
14.	Ellen G. Rwijage	Board Member

BOARD OF DIRECTORS OF CRDB BANK BURUNDI S.A.

15.	Jean Sindayigaya	Board Member
16.	Kahumbya K. Bashige	Board Member
17.	Fredrick Siwale	Managing Director

BOARD OF DIRECTORS OF CRDB INSURANCE BROKER LIMITED

18.	John W. Akida	Board Member
19.	Omary H. Mwaimu	Board Member
20.	Wilson Mnzava	General Manager

WAKURUGENZI WAANDAMIZI WA BENKI

21.	Abdulmajid M. Nsekela	Group Chief Executive Officer and Managing Director
22.	Dr. Joseph O. Witts	Chief Commercial Officer
23.	Frederick B. Nshekanabo	Chief Financial Officer
24.	Bruce M. Mwasenga	Chief Operations Officer
25.	Leslie Mwaikambo	Director of Banking Operations
26.	Leo P. Ndimbo	Director of Business Transformation
27.	Tully Esther Mwambapa	Director of Corporate Affairs and Public Relations
28.	Prosper G. Nambaya	Director of Corporate Banking
29.	Xavery Makwi	Director of Credit
30.	Siaophoro L. Kishimbo	Director of Human Resources
31.	Deusdedit P. Massuka	Director of ICT
32.	Godfrey N. Sigalla	Director of Internal Audit
33.	Pendason N. Philemon	Director of Procurement
34.	Boma O. Raballa	Director of Retail Banking

35. James I. Mabula
36. Alexander S. Ngusuru

Director of Risk and Compliance
Director of Treasury and Capital Markets

Shareholders/Proxies

37. A Omari Mwariko
38. Aron Kabunga
39. Aron Robert Lukyaa
40. Abbakar G. Mkama
41. Abbas Export Ltd
42. Abdallah Hamis
43. Abdallah Omari Sadiki
44. Abdallah Seif Mbonde
45. Abdon A. ITF Theodora Chuwa
46. Abdon A. ITF Yasinta Chuwa
47. Abdon August Chuwa
48. Abdullah Said Khatau
49. Abdulrabi Rashid Kiroro
50. Abdulrahman Kinana
51. Abdulrahman Ramadhan Meghji
52. Abeid Mwasajone
53. Abera Wilson Kitambi
54. Abisai Anderson Ngowi
55. Abubakar Omary Muba
56. Abubakar Rajab Ibrahim
57. Abubakari Mohamed Bui
58. Action's For Development Programs - Mbozi
59. Adam Isaeli Elinewinga
60. Adam Urassa Ntolo
61. Adamson Kariwa
62. Adela John Mroso
63. Adelaida Barnabas Seenga
64. Adelaide N Moshi
65. Adelaide Samson Kassala
66. Adelard Bartholomew Mtenga
67. Adelina Cylas Mtalemwa (Admin)
68. Adolf Salakana Moshi
69. Afzal Mohamed Kassamia
70. Agatha B Irringo
71. Aggrey Andrew Mjema
72. Agnes Elias Nzao
73. Agnes Kondowe Ponera
74. Agnes M. Robert
75. Ahadi Michael Mviombo
76. Ahamed Omari Mohamed
77. Ahmed Omar Mohamed
78. Ahmed Rabii Nganya
79. Airtel Uganda Staff Provident Fund
80. Albert Elly Kananda
81. Albert Ignatio Kanuya
82. Albert Nshekanabo
83. Aldo Ramadhan Konzo
84. Alecia Kashemele Alec
85. Alexander Mahala Ntabaye
86. Alexander Nikwanduka Mtawa
87. Alfred Adrian Katata
88. Allan L. O. ITF Sophia Honando
89. Allan Mwille Mwaigaga
90. Allan L.O. Honando
91. Allen Astophel Masamu
92. Alliance Insurance Corporation Ltd
93. Ally Athuman Kimaro
94. Ally Juma Hamisi
95. Ally Mohamed Kessy
96. Ally Othman Mandia
97. Ally Rubeni Mkali
98. Aloyce Isaack Ngowi & Charles Ferdinand Mlawa
99. Aloyce John Lyimo
100. Alphonse Theotim Kalula
101. Alunganiswa Ngoe Mbise (Admin)Shadrack Ngoe Mbise(Deceased)
102. Amani David Ngowi
103. Ambassador Fadhili Mbaga
104. Amina Amri Bihoga
105. Amina Mwinyiamani

106. Amini Mohamedi Jarufu
107. Aminiel Senyael Ayo
108. Amirali Alnoor Dhalla
109. Ana Kayumba
110. Anaeli David Urío
111. Anasia Gasper Maleko
112. Anastasia Victor Moshi
113. Anayesu Jackson Mlay
114. Andrew Abraham Mwangakala
115. Andrew Barnaba Sanga
116. Andrew Chanuo Ndakidemi
117. Andrew Mjema
118. Andrew Mudulu Ng'imba
119. Andrew Raphael Mwanjonde
120. Andrew Yesaya Akyoo
121. Andy Henry Hawanga
122. Angela Mbuya
123. Angelina Alberi Kanuya
124. Angelitha Jacob Msaki
125. Angellah Jasmine Kairuki ITF Esther Kokubelwa Kairuki
126. Anicet Basley Kileo
127. Anjelina Sweya Dotto (Admin) Samuel Shija Maganga (Deceased)
128. Anjelista Raphael Urassa
129. Anna Albert Kanuya
130. Anna Augustino Kaduri
131. Anna Azael Mndeme
132. Anna Beatrice Mtamike
133. Anna Christopher Mchami
134. Anna D. Makalla
135. Anna Elisha Mghwira
136. Anna Ezekiel Honamba
137. Anna Fredrick Mamuya
138. Anna Godson Lesika
139. Anna Godson Lesika ITF Wesley Francis Assey
140. Anna Godson Mushi
141. Anna Greyson Mrema
142. Anna Ismael Pallantyo
143. Anna Kajumulo Tibaijuka
144. Anna Mkapa
145. Anna Mtalemwa Cylas
146. Anna S. Woisso
147. Anna William Kilele
148. Annete Sila Msuya
149. Ansila Ladislaus Lyimo
150. Anthony Isaya Nduye
151. Anthony P. Nkwama
152. Antipas Francis Massawe
153. Antonini Ambrose Mrimi
154. Anuciata Peter Njombe
155. Anumye B Ngede (Admin) Benjamin.J Ngedec (Deceased)
156. Anunciata Kate Makillagi
157. Anyisile Kasigila Mwakatage
158. Apollo Temu
159. Apostolic Life Community of Priests
160. Aristides August Michael
161. Arnold Kidua Makinda
162. Arseni Alex Kagaruki
163. Artilio L. ITF Joshua Mbugunza
164. Arusha Cooperative Union Ltd
165. Arusha Teacher SACCOS
166. Asha Abdallah Ramadhani
167. Asha Abdallah Ramadhani ITF Juma Omar Lweno
168. Asha Abdallah Ramadhani ITF Maisara Omar Lweno
169. Asha Juma Hassan
170. Ashukuriwe Barnabas Ngowi
171. Ashura Amri Rugalema
172. Asia Shabani Hamsini
173. Ason Sentara Nzowa
174. Asorael Lesauni Nnko
175. Athanas Best Baisi
176. Athanas S. & Akwilina Chenya
177. Athuman Iddi Dunga
178. Athuman Omar Tundwi
179. Athumani Athumani Mtengo

180. Atmosi Saba Massawe
181. Atupesyege Mika Konga
182. Audax Alexander Rweyemamu Kamuhabwa
183. August Peter Mushi
184. Augusta Gerody Mayemba
185. Augusta Gerody Mayemba (Admin) Boniface Tupulane Mtemi (Deceased)
186. Augustine Albert Moshi
187. Augustine Alphonse Ngowi
188. Augustine Simon Minja
189. Augustino Thomas Ngao
190. Aunali &/Or Salim Mohamed Abdulrazak
191. Aunali F Rajabali &/ Or Sajjad F Rajabali
192. Austine Aniset Temba
193. Aziza Ally Kimaro
194. Babuu Garende Samson (Admin) Samon Maswi Ndaro (Deceased)
195. Bahati Mariva Mcharo
196. Baltazar Kineneko Moshi
197. Baltazar Zakayo Kaaya
198. Balthazar Sipiasi Kitali
199. Balvinder Singh Viridi
200. Balvinder Singh Viridi (Admin) Mehar Singh Viridi (Deceased)
201. Baraka S. Nsale
202. Baraka Stephano Mgoshwe
203. Barare Ltd
204. Barbra Adeke Cando
205. Bariki Abel Vahaye
206. Basanda Kanuda Mahongo
207. Basil Paul Ndebarika Shayo
208. Baston Eric Mongi
209. Beatries David Minene
210. Beatus Peter Segeja
211. Beda Barnos Labule
212. Beda Michael Kessy
213. Benjamin Faustin Musita (Admin) Faustine Musita (Deceased)
214. Benjamin William Budodi
215. Benny John Mballah
216. Benson Budodi Jackson
217. Bernard Joseph Mfoy
218. Bertha Charles Kombe
219. Bertha Salieli Leole
220. Besetina Joseph Saikong
221. Betty Joachim Mrutu ITF Rayan Mrutu
222. Beverly Joshua Kileo
223. Bhavit Kamalnayan Bhatia
224. Bhoke John Rotente
225. Bibiana Vincent Assey
226. Bidex Import & Export Co. Ltd.
227. Bilhah Bosco Chailla
228. Bnym Re Vanderbilt University
229. Bnymsanv Re Bnymsanvfft Re Oddo Bhf Asset Management Gmbh Wegen Kilimanjaro Frontier Africa Fund
230. Miriam Jeremiah Solomon
231. Bosco Mohamed
232. Bright Gervas Matowo
233. Bruda Kubebeka Nyega
234. Bruno Baltazary Shao
235. Byeradorcas Joseph Jingu
236. Calist Aloyce Michael
237. Careen Innocent Mashelle
238. Carisma John Sebastian ITF Glibert Joseph Assey
239. Carisma John Sebastian ITF Glory Joseph Assey
240. Caroline Jonathan Mbasha
241. Caroline Kasanda Nhonoli
242. Caroline Lotto Mollel
243. Caroline Mathew Lyatuu
244. Caroline Simon Kakwezi
245. Casto Cosmas Mushi
246. Castor Joseph Kisweswe
247. Cathbert Amour
248. Catherine Aika Mbuya
249. Catherine Ndesheo Ngaleo
250. Catherine Pius Lyimo
251. Catholic Diocese of Kigoma
252. Celestine Vedastus Ngindu
253. Centenary Bank Staff Defined Contribution Scheme

254. Century Bottling Limited Staff Provident Fund
255. Chabu Elius Mishwaro
256. Chama Cha Maalbino Kilimanjaro
257. Chama Cha Ushirika Nanganga
258. Chantell Massawe
259. Charles C Lukindo
260. Charles Clement Lukindo
261. Charles Elias Kahela
262. Charles Ezekiel Nnko
263. Charles Jackson Itembe
264. Charles James Miho
265. Charles Kaluse Msuya
266. Charles Lembris Lucas (Admin) Lembris Lucas Laizer (Deceased)
267. Charles Madata Sylvester
268. Charles Malongo
269. Charles Silvester Gama
270. Chausiku M Salum
271. Chedi Ng'endia Masambaji
272. Cheka Mwambungu Chagge
273. Chelestino Simbalimile Mofugale
274. Chelu Simon Mapolu
275. Chiku Issa Issa
276. Children's Career Plan Unit Trust Scheme
277. Chrispin Valerian Mmanda
278. Chriss Gabriel Munisi
279. Christa Augustine Moshi
280. Christian Christom Matembo
281. Christina Gidori Zelote
282. Christina Nestory Buluda
283. Christopher Aluta Warioba
284. Christopher Francis Kombe
285. Christopher Mwita Gachuma
286. Christopher Wilbard Ulomi
287. Claude Peter Benjamin
288. Clavery Kasongi Mkwawa
289. Clementine Damas Kinabo
290. Cmg Investment Limited
291. Collins Kibiki
292. Conrad Majahasi Kabuta
293. Consolata Joseph Kweka
294. Consolata Thomas Nagai
295. Core Securities Ltd
296. Cornel Aloice Meseyeck
297. Cornel Mstawani Honondele
298. Cornell Paul Temba
299. Corporate Insurance Brokers Ltd
300. Cosmas Bernardi Kavishe
301. Cosmas Vincent Swai
302. Cosmas Vincent Swai ITF Fransiska Cosmas Swai
303. Cosmas Vincent Swai ITF Innocent Cosmas Swai
304. Cristopher Mwita Gachuma
305. Cyldion Raulean Cylvivanus
306. Cynthia Hilda Ngoye
307. Cyprian Joseph Mapima ITF Brighton Cyprian Mapima
308. Cyprian Joseph Mapima ITF Gillina Cyprian Mapima
309. Cyprian Yanuary Masao
310. D.F. Mistry Company (1974) Ltd.
311. Damas Mavundo Assey
312. Damas Paul Malamsha
313. Damian David Ruhinda
314. Damuni Mevoroo Lukumay
315. Dan Mathew Lyimo
316. Danida Investment Fund
317. Daniel Azael Maeda
318. Daniel Bonaventura Salekio
319. Daniel Ole Njoolay
320. Daniel Theoflo Mbise
321. Daniel Varoiya Lodemi
322. Daniel Zephrin Sendeu
323. Datus Gerald Rutashobya
324. Daudi Esmaili Mchala
325. Daudi Shija Minene
326. Dausen Edwin Temu
327. David Aminiel Mwanri

328. David Elibaba Martin
329. Dawson.A Kaaya
330. Dayness Samwel Mosha
331. Deborah Jonathani Mbasha
332. Delvine Felix Kilewo
333. Denis M. Mushi & Aisha Fernandes
334. Dennis Mujuni Kayanda
335. Deo Donald Kisaka As Admin of The Estate Of Donald Kimende Kisaka
336. Deogratius Joseph &/Or Sophia Ottaru
337. Deus Gratian Ndigemalila
338. Devota Michael Mlay
339. Devotha Edward Baisi
340. Diah Loth Diah
341. Diana Didas Shirima
342. Diana Geofrey Njau
343. Diana Louis Mtalo
344. Diana Mwakasege
345. Dickson Robert Kitomari
346. Didas Reginald Merinyo
347. Digitian Investment Incorporated
348. Dinah Gerald Nkya (Admin)
349. Dinnah John Kishiki
350. Dionisia Samson Sarakikya
351. Dipti Suleiman Kassu
352. Dipti Suleiman Kassu ITF Aboirahim Suleiman
353. Dipti Suleiman Kassu ITF Junaaid Suleiman Kassu
354. Dismas Raphael Ntabindi
355. Dodoma Capital Enterprisers
356. Domini Noah Mshana
357. Domini Yose Ulomi
358. Dominister Anderson Mtui, Rehema Anderson Mtui And Eden Anderson Mtui (Admin) Of Anderson Mtui (Deceased)
359. Donald Mmari
360. Donat Simon Mnyagatwa
361. Donath Ludovick Shirima
362. Dorah Dunford Makungu
363. Dorcas Raphael Masha
364. Doreen Denis Shemtoi
365. Dorice G.J Ngikari
366. Dorothy Cuthbert Gondwe
367. Dr. Charles Stephen Kimei
368. Duet Africa Opportunities Master Fund IC
369. Ebenezer Godwin Moshi
370. Eddah Winston Mleche
371. Eddah Winstone Mleche ITF Cuthbert
372. Eddah Winstone Mleche ITF William W. Mleche
373. Eddah Wistone Mleche ITF Jane Winstone Mleche
374. Edgar Moita Nanyaro
375. Edison Stephen Mwabwagilo
376. Edna Lilian Moses
377. Ednesta Zacharia Nkya
378. Edrick Emmanuel Ernest
379. Edward Alfred Kitomari
380. Edward Amos Maro
381. Edward Andrew Otieno
382. Edward Anthony Mwesiumo
383. Edward Gordon Chiyenela
384. Edward K. Sanda
385. Edward Lowassa
386. Edward Rhoden Mwamilawa
387. Edward Sigisbert Komba
388. Edward Simon Masanga
389. Edwin Amandus Ngonyani
390. Edwin Calvin Lyaro
391. Edwin Joseph Sanga
392. Einothi Lembris Laizer
393. Elaine M. Rene
394. Eleutheri Kalisti Sukums
395. Elia Elias Sylivester
396. Elia Nelson Mtwave
397. Eliaichi Elisa Mollel
398. Elianchea Meriananga Machenje
399. Elias Gabriel Kilevo (Admin Of) Monica Loi Gabriel Kilevo (Deceased)
400. Elias William Budodi

401. Eliatirisha Afraeli Kimuto
402. Eliawinga Gadi Munisi
403. Eliawira Somi Pallangyo
404. Elibariki.L Kivuyo
405. Elieneza Mteri Mnzava
406. Elifasi Godwin Nassari
407. Elifuraha Loy Kambei
408. Elijah Edward Masanga
409. Elionora Julius Massawe
410. Elirehema Yona Akyoo (Admin) Of Yona Seth Akyoo (Deceased)
411. Elisamiah Lucas Mmari
412. Elisante A. Ulomi
413. Elisonguo Elisamony Siriah
414. Eliud Makinoni Mogha (Admin) Macnon Kasiambeyu Mogha (Deceased)
415. Elius Asprine Mishwaro
416. Eliza Peter Temu
417. Elizabeth Batenga
418. Elizabeth Elius Mishwaro
419. Elizabeth John Sirikwa
420. Elizabeth Lulu Genda (Admin) Of Jeremiah Norbert Kirway (Deceased)
421. Elizabeth Megiroo Mbalakai
422. Elizabeth Simon Mushi
423. Elly Goodluck Minja
424. Ellymery Mathew Mille
425. Elmon Alexander
426. El-Shaddai Richard Mwangike ITF Richard Michael Mwangike
427. Elvis Rwegayula Ntatlwa (Admin) Elias Mujwahuzi Ntatlwa (Deceased)
428. Emanuel Ernest Mallilo
429. Emilian Paschalis Busara
430. Emiliana Mathew Tibenda
431. Emmanuel Ambindwile Luvanda
432. Emmanuel Erick
433. Emmanuel G Mgoma
434. Emmanuel Hauli Chaburuma
435. Emmanuel Heriel Matechi
436. Emmanuel Josiah Lwakatare &/Or Mary J Golesi
437. Emmanuel Maneno Msola
438. Emmanuel Ole Laidesoni
439. Emmanuel Samuel Kibeya
440. Endeshi Simon Marunda
441. Eneah Naimani Mfinanga
442. Engare Olmotonyi R. C. S. Ltd
443. Engelbert Linus Chuwa
444. Engosengili Coop. Society
445. Enock Kapi Nyaga
446. Enterprise Finance Ltd
447. Epaphras Epimaki Mtenga
448. Epifania Festo Kilawe
449. Epimark David Tarimo
450. Epiphania F. Mushi
451. Equity Fund
452. Erasto Mbulungwa Shenkalwa
453. Erick Emmanuel Ernest
454. Erick Israel Secha
455. Erick Macky
456. Erinestina Emmanuel Mrosso
457. Erinestina ITF Rahel Morio Mrosso
458. Ernest William Budodi
459. Essayas Thomas Mgendera
460. Ester Festo Makune
461. Esther Dambal
462. Esther Frederick Sumaye
463. Esther Joseph Ntabindi
464. Estomih John Antony
465. Ethan Richard Mwangike ITF Richard Michael Mwangike
466. Eunice Emmanuel Nzungu
467. Eustace Rwenyagila Rubandwa
468. Eustard Ndebwoha Nyinondi
469. Eva Godwin
470. Eva J. Mwaigomole (Admin) Jaffari Mwaigomole Mpoki (Deceased)
471. Eva Minja Lopa
472. Evaline Simon Mlay
473. Evalyne January Munishi
474. Evance Godluck Sanga

475. Evans Herman Lushaka (Admin) Of Paulina Mukamara Lushaka (Deceased)
476. Evarist Matindi Nkorongo
477. Evelina Naftali Manyika
478. Evelyn Advelard Mtenga
479. Evelyne Wynn Kapalijwa
480. Evetha Peter Matemba &/Or Liberatus Andrew Mmbando
481. Evod Mnono Mpumbiye
482. Exavery Makwi
483. Ezekiel Kiko Mgeni
484. Ezekiel Timbila Mwaluseke
485. Familia Ya Mussa Hassan Mbura
486. Faraja Fidelis Nyakunga
487. Fatema Sajjad Rajabali
488. Fatuma Omary Kanyinda (Admin) Liberatus Louis Karunda (Deceased)
489. Fausta Benedict Lema
490. Fausta Marcus Kasuga
491. Faustin Calist Assey
492. Faustine Kilicha Kichah (Admin) Charles Minzemalulu Patroba Kaphipa (Deceased)
493. Febrona Bernard Minja
494. Felician John Komu
495. Felista Michael Ngole
496. Felister Fidelis Kadege
497. Felix Adolf Ishebabi
498. Felix Albert Kilewo
499. Felix Kanyotoka Mtawa
500. Festo Ernest Kweka
501. Festo M Makune
502. Festo Tumbotele Kilawe
503. Fidelis John Owenya
504. Fides Neema Bonaventura Mrina (Admin) Bonaventura Mrina (Deceased)
505. Filmedia Hamson Ghikas And /Or Richard Hamson Ghikas
506. Flora Kusirie Shoo
507. Fortunata G Kigiri (Admin) Samson Mahuya Nayingo (Deceased)
508. Fortunata ITF Honest Massawe
509. Fortunata Julius Massawe
510. Fortunatha Masalu Kisilla
511. Foster Kennie Kamanga (Admin) Kennie Kamanga (Deceased)
512. Francis Adrian Kasoyaga
513. Francis Joram Ntakije
514. Francis Kinasa Munishi
515. Francis Maiko Ngole
516. Francis Reuben Kimaro
517. Frank Focas Minja
518. Frank Joseph Gendo
519. Frank Julius Mollel
520. Frank Martin Masawe ITF Sia Mathew Lyimo
521. Frank Simon Kakwezi
522. Frank Sixto Matandala
523. Franklin Frederick Sumaye
524. Franklin Mungubariki Minjas
525. Franklyn M. Minjas
526. Fransiska Kitema (Administrator)
527. Freckson Nicholas Mlay
528. Freddy Alfayo Shoo
529. Fredrick Alfayo Shoo
530. Fredy Ambrosi Mushi
531. Fresho Investment
532. Frontier Master Africa Fund Lp Rckm
533. Fund-Tz
534. Gabriel Attaliay Mukuna Mollel
535. Gabriel Michael Kessi
536. Gabriella Bwigane Kaisi
537. Gak Patel & Co. Ltd
538. Gasper Casmir Njuu
539. Gasper Hanson Kileo
540. Gaudence Pepino Kinyonto
541. Gaudensia B. Bernardo
542. Gaudiose Francis Biro
543. Gavir Jair Deogratias
544. Gemima G Kileo
545. Geoffrey Peters Mgoha
546. Geofrey Abraham Silumbu
547. Geofrey Ignas Simba
548. Geofrey Kamugisha Kamugisha

549. George Alex Massawe
550. George Chesam Honumbe
551. George Gislir Mwingira (Admin) Gislir Kassian Mwingira (Deceased)
552. George Karwani Mbyazita
553. George Kimote Ndossi
554. George Laban Minyiri
555. George Ngatta Rubugu
556. George Steere Liwenga
557. Gerald Balakamwia
558. Gerald Kiraia Samba
559. Gerald Pancras Kiwango
560. Gershon Nyaronge Agolla
561. Gerson Hosea Malangalila Lwenge
562. Gerson Nyaronge Agolla
563. Gervas Abdon Nyongoli
564. Gervas Abel Mweta
565. Gervas Efreem Matowo
566. Gervas J M Ngikari
567. Gesaina Gasirigwa Kibhi (Admin) Gasirigwa Isack Mwita (Deceased)
568. Gesso Hegohn Bajuta
569. Getrude Johnson Paul
570. Giafar Mohamed Beder
571. Gideon Abraham Kyungai
572. Gideon Martin Kapange
573. Gilbert Barongo
574. Gilbert John Lwaho
575. Gilbert Kateti Sarungi
576. Gladnes Gasper Kileo
577. Gladness Alex Kileo
578. Gladynsia G. Kileo
579. Gloria Luckford Mboma
580. Glory Elijah
581. Godbless David Mollel ITF Loserian G. Mollel
582. Godbless Gasper Kileo
583. Godbless Jonas Kimaro
584. Godfrey Conrad Mosha
585. Godfrey H. Mwamlima
586. Godfrey Joel Ngurah
587. Godfrey Mariki
588. Godmercy Damas Woisso
589. Godson Richard Rulasuma
590. Godwin Cleopa Lotakajaki
591. Godwin Kanangira Nassary
592. Godwin Zephania Tarimo
593. Gogela Issa Simbauranga
594. Gombe Group(2005)
595. Goodluck Bilasi Mato
596. Goodluck Casmir Ramban
597. Goodluck Elias Tesha
598. Goodluck Willey Lyatuu
599. Grace Christopher Shao
600. Grace Elineema Naburi
601. Grace Emmanuel Balele
602. Grace Joachim
603. Grace Kemilembe Baisi
604. Grace Kimaro
605. Grace Laban Simion
606. Grace Loshilaa Laizer
607. Grace Martin Nakomolwa
608. Grace Maseki
609. Grace Nathan Simwinda
610. Grace Neema Hamuli
611. Grace Peter Mbonea Mkiramweni (Admin) Che-Chihwalo J.G Ndalama (Deceased)
612. Grace R. Kaheza
613. Grea Martin Mollel
614. Gregory Aloisi Mboya
615. Guy Rory Mcdonald
616. Hadia Omari Mwaimu
617. Hafsa A Msonga
618. Hafsa Abdul Msonga
619. Hafsa Sekoutoure Mndeme
620. Halima Sekoutoure Mndeme
621. Hamida Nuhu
622. Hamisi Jumanne Nguli

623. Hamisi Selemani Mkalla
624. Hamza Mrisho Rubibi
625. Hannah S. Mawolle
626. Hans Joseph Komba
627. Hans Macha
628. Happiness Godson Mndeme
629. Happiness Joseph Mollel
630. Happiness Joseph Mollel ITF Farid Ally Ghalib
631. Happy Thomas Chuma
632. Happyness Estomihi Lyimo
633. Happyson Fanuel Mollel
634. Harriet Atweza Lwakatare
635. Harun Idd Joho
636. Hasnain Gulamabbas Fazel Meghji
637. Hasnain Murtaza Dinani
638. Hassan Issa Mnzava
639. Hassan Ramadhani Mwendapole
640. Hawa & Charles Tundui
641. Hawa Abdi Sasya
642. Hawa Salim Liseki
643. Helen Josiah Letara
644. Helena Cassian Mwidowe
645. Hemed Hamad
646. Hemed Sekoutoure Mndeme
647. Hemedi Sekoutoure Mndeme
648. Henry & Mrs Leah Mwakyoma
649. Henry Hermans Mosha
650. Henry Samwel Shimo
651. Herman Naiman Zakayo
652. Herry Meinrad Kiwaya
653. Heslon Gabriel Rugalema
654. Hidaya Amiri Mchomvu (Admin) Zuberi Mchomvu (Deceased)
655. Hilda Mahuto Shenyagwa-Noor
656. Hilda Malingumu Rwanshane
657. Honest Julius Massawe
658. Hosea Ezekiel Kashimba
659. Hubert Stansilaus Mlay
660. Hulda Martin Kipuyo
661. Humprey Soka
662. Huruma Eutropia Kweka
663. Hussein Shaaban Lorene
664. Ian Divo Rugaibula
665. Ian Friday Mwanda
666. Ibrahim A. Komu
667. Ibrahim Laban Simion
668. Ikupa Simon Mapolu
669. Illuminata Kitema
670. Imelda Charles Nyamsekela
671. Imelda Rugaijamu
672. Immaculata Isaac Kadyanji
673. Innocent Arbogast
674. Innocent Thomas Pacho
675. Investment Company Plc-Nas5
676. Inviolata Karoli Lekule
677. Irene Eneah Naiman
678. Irene John Ndasi
679. Irene Leonard Neema
680. Isaac Kayetan Nditi
681. Isaac Lyampinga Mgwassa
682. Isabella Daniel Mwampamba
683. Isack Emily Lyimo
684. Isaya Awariywa Kyungai
685. Ishozi Gera Dev. Society (Tidesco) Tweyambe
686. Ismail Kitano Chacha
687. Israel H. Noah
688. Israel M. A. & Lilian M. A. Secha
689. Izack Saiya Manang
690. J.I Honina
691. Jackson Alfred Lohay
692. Jackson John Msasa
693. Jackson Kilatura
694. Jackson Paul Foya
695. Jackton Odera Koyi
696. Jacob Aloyce Mwamanga (Admin) Aloys Joseph Mwamanga (Deceased)

697. Jambo Oil &Ginnieries Co. Ltd
698. James George Salim
699. James Kasembe
700. James Mkinga Chai
701. James Mneesi Teri
702. Janatha Ndamugoba
703. Janet Abdon Chuwa
704. January Ambrose Mlee
705. Japhet Bunzary Nkilijiwa
706. Jasbir Singh Virdi
707. Jasbir Virdi
708. Jean Sindayigaya
709. Jenipher Elibariki Tondi
710. Jeremiah Elia Issavaya
711. Jerome Tingisi
712. Jerry B Mwasa
713. Jesca Nathan Mahela
714. Joachim Barling Ndumbaro
715. Joachim John Kessy
716. Joachim Julius Mdongwe
717. Joan Michael Meela
718. Joaria Juma Tarimo
719. Jobaga Asagwile Mwaigomole And Patrice Peter Mwaigomole (Admin)
Asagwile Peter Mwaigomole (Deceased)
720. Jobu Boleni Kijole
721. Joel Majinge Mabiba
722. Joely Allphonce Meella
723. John Almasy Mohamed
724. John Andrea Mukama
725. John Donacian Njau
726. John Foya
727. John Kirita
728. John Lister Haruni
729. John Malamia Msaki
730. John Matesi Mawazo
731. John Rumisha Massawe
732. Johnson Innocent Mashelle
733. Johnson Jonathan Mbasha
734. Johnson Mayo Boa
735. Johnson Sospeter Masotta
736. Jonas Haule Bambo
737. Jonas Martin Mmari
738. Jonathan Lwiyiso Siha
739. Jonathan Tumsifu Mbasha
740. Jones Ainea Mola
741. Jonh Gerald Mgonja ITF Mgonja Madline John
742. Jordan L Matiku
743. Jordan L. Matiku
744. Jose Aleona Kweka
745. Joseph Ambrose Assenga
746. Joseph Bahati Francis Mosha
747. Joseph Chaviruka Mrindoko
748. Joseph Christopher Ndesanjo Machange
749. Joseph Ernest Gamba
750. Joseph Joachim Meliyo
751. Joseph Manyanya Evaristus (Admin) Evaristus Wambura Manyanya (Deceased)
752. Joseph Matanga Kahungwa
753. Joseph Mihambo
754. Joseph Octavian Mtalo ITF Andrew Msarie Mtalo
755. Joseph Wilbard Ndaba (Admin) Mercian Ndaba (Deceased)
756. Joseph William Mashelle
757. Josephat John Tarimo
758. Josephat Patrick Mbilinyi
759. Josephine Justin Moshi
760. Josephine Rodrick Kombe
761. Josephine Stephen Msangi
762. Josephst John Tarimo
763. Joshua Kristian Kileo
764. Josiah Lorivi Moirana
765. Joslyn Machera Nyangwe
766. Josphistone Masatu Maunde
767. Joyce David Msuya
768. Joyce John Baisi
769. Joyce Wanguna Mgana

770. Jpmcb Fbo Duet Gamla Liv Africa Opportunities
771. Jubilate Johnson Ngallo
772. Jubleth J Silaa
773. Judhith.I Honina
774. Julian Laurent Orauya
775. Juliana Clement Sanga ITF Irene Nitike Sanga
776. Juliana Joseph Mtaló
777. Juliana Sanga
778. Juliet Benet Sinare
779. Juliet Gallus Msolla (Admin)
780. Julitha Andrew Temba
781. Julius Aron Bundala
782. Julius Mshiu
783. Julius Sekere Kitomari
784. Juma Abdallah Mukhandi
785. Juma GulaHonussein Devji
786. Juma Hussein Dossa
787. Juma Mande
788. Juma Mtatiro
789. Juma Munyigomboli Kaundama
790. Juma Salum Makila
791. Jumaam Esmail Kalutu
792. Jumanne Athumani Mnzava
793. Justice Albert Sayuki
794. Justin Joseph Mashelle
795. Justin Kasila Noah
796. Justin Mirisho Nyari
797. Justina Venant
798. Kaanankira Akyoo Peter
799. Kagera Coop Union (1990) Ltd
800. Kagera Writers & Publishers Coop. Soc. Ltd
801. Kalpesh Rajesh Mehta And /or Kavita Kalpesh Mehta
802. Kankiza Mukabagala Tibaijuka
803. Karamjee Singh Vird
804. Karamjeet Singh Virdi
805. Karim.B Walji
806. Karisia Soraeli Kitomary
807. Katano Chacha Munanka
808. Kate Sylvia Kamba
809. Kate Sylvia Magdalen Kamba
810. Kathbert Sironga Kivuyo
811. Kauwed Gamalel Shao
812. Kefa Msarie E. Urio
813. Kemilembe Amelia Tibaijuka
814. Khadija Mbwana
815. Khadija Ramadhan Mohammed
816. Khadija Suleiman Hassani
817. Khalifa Sekoutoure Mndeme
818. Kianga Joel Mdundo
819. Kichulungu Alfred Ndege
820. Kigongo William Budodi
821. Kija Magoko Makoye
822. Kikundi Cha Wakulima Wa Korosho Namihungo
823. Kilawe Holding Co. Ltd
824. Kilombero District Workers Savings
825. Kimboka Pasian Stambuli
826. Kiomboi Consumers Coop Society Ltd
827. Kisali Gerald Solomon
828. Kishan Hasmukh Batti
829. Kitano Chacha Munanka
830. K'njaro Women Dev. Revolving Fu.
831. Koimere Agricultural Marketing Co-Operative Society Ltd
832. Kolping Society Of Tanzania
833. L. T. Kambei Investment Ltd
834. L.M.M. Chuwa
835. Laizer Saning'o Sokoitei
836. Langford Semali Mori
837. Laurent Lazaro Ndalichako
838. Leah Reuben Mwakyoma
839. Leila Omari Ramadhani
840. Lembris Lukas Lizer
841. Lembris Saning'o Laizer (Admin) Saning'o Likindubulu (Deceased)
842. Leonard Chacha Kitoka
843. Leonard Clement Mususa

844. Leonard James Mselle
845. Leonard Joachim Nkungwe
846. Leonard Joakim Nkungwe
847. Leonard Kanani Soza
848. Leonard Peter Makwela
849. Leonce Ernest Oisso
850. Leonce Meshack Mwani
851. Leonidas Pancras Ishansha
852. Leopard Ngalawa
853. Leopold Chundu Ulaya
854. Leopold Kihumo
855. Libby Ringo
856. Liberati Dionis Shauri
857. Lightness Majembe
858. Lilian Charles Matinga
859. Lilian Eshiwakwe Lema
860. Lilian Israel Secha
861. Limited- Nr79707
862. Linael Makundi
863. Lindi Development Fund
864. Linus Eliuta Kimilike
865. Lizzy Elibariki Msechu
866. Local Government Loans Board
867. Lodwick Salieli Leole
868. Loishiye Samwel Lukumay
869. Loisikigaki T. Kambei ITF Naanyuni L. Kambei
870. Loisikigaki T. Kambei ITF Naishoruni L. Kambei
871. Loning'o Loinyeye Lucumay
872. Losaisho.L Kivuyo
873. Lotha Merendei Salolo
874. Loti Luka Kivuyo (Admin) Loishie L Kivuyo (Deceased)
875. Lourenco Agnelo Gonsalves
876. Loy Thomas Sabaya
877. Loyce Wunn Jones Kapaliswa
878. Loyce Wunn Kapaliswa
879. Loyce Wynn Kapaliswa ITF Chantel John Massawe
880. Lucas Mnyawi Ntandu
881. Lucas Syrili Kimario
882. Lucy Henry Kateka
883. Lugonda Chrispin Skalengo
884. Lushoto Teachers SACCOS Ltd
885. Luther Eliuforo Mneney
886. Lutonja Shilale Kasasela
887. Lwazi Mjuni
888. Lwihura Zakayo Kachecheba
889. Lwise Elimeleck Silaa
890. Lwiyiso Nicodem Mgeni
891. Lyamungo Rural Cooperative Society
892. Lydia Hassan (Admin) Of Hassan M Jemadari (Deceased)
893. Lydia Matzindiko Joachim
894. Lyne Thomas Ukio
895. Lyoba Godeliva Kalimunda
896. M/S Lukuledi R. P. C. S. Ltd
897. M/S Mpowora Rural Primary Coop Society
898. M/S Willy Enterprises
899. M/S. Super Doll Trailer Co. Ltd
900. Mabula Masunga Ndimila
901. Macky John Mneney
902. Maddy Miriam Ng'maryo
903. Magdalena Priscus Swai
904. Magreth E. N. ITF Junior R. Almasi
905. Magreth Elias Masaro
906. Magreth Jackton Koyi
907. Magreth Jackton Koyi ITF Jeremiah Jackton
908. Magreth Jackton Koyi ITF Joseph Jackton Koyi
909. Magreth Jackton Koyi ITF Peris Jackton Koyi
910. Magreth Manase Mzimbu
911. Magreth Venance Ngowi
912. Mahenge A.M.C.S. Ltd.
913. Maheshkumar Jethalal Shah
914. Mahuza M. Nyakirang'ani
915. Mahuza Mumangi Nyakirang'ani
916. Maimuna Hassan Simbauranga
917. Majaliwa Mlyatangu

918. Majibu Solomon Mtoi
919. Majidi Ahmadi Kapela
920. Malimi John Laurent
921. Manase Elisa Ntaganda
922. Manase Vilhem Shayo
923. Mandia Sadiq Othman
924. Mang'era Masara Minyiri
925. Mapesa Family
926. Maria Innocent Massa ITF David John Yenda
927. Maria Mwakasitu
928. Mariam Joseph Ntabindi
929. Mariam Shaibu Rajabu
930. Mariana J Milamo (Admin) Of Justine Milamo
931. Marianne Adol Mutayoba
932. Marin Jacob Muro ITF Grace M. Muro
933. Martha Lang'dare
934. Martha Simon Mwakidebe
935. Martin Jacob Muro ITF Jacob M. Muro
936. Martin Jairo Okeyo &/Or Julius Martin Jairo
937. Martin Jonas Mmari
938. Mary Casmiry Njuu
939. Mary E Laiser
940. Mary Elisa Mkenda
941. Mary Fabian &/Or Angel Florian Kessy
942. Mary Fabian &/Or David Florian Kessy
943. Mary Fabian Kessy
944. Mary Felix Tesha
945. Mary Jacob Mponela (Admin) Gadi P Lwasye (Deceased)
946. Mary Mringie Mmbando
947. Mary Obadia Kombe
948. Mary Stanley Mwanda
949. Mary Stella Rugaimukamu
950. Mary Venance Shirima
951. Maryelizabeth Augustino Kimario (Admin) Of Liboria David Kisella (Deceased)
952. Masalu Albert Gidda
953. Masasi-Mtwara Co-Operative Union Ltd
954. Mashiku Paul Majo
955. Maswi Chacha Wambura
956. Mathias Abel Kingali
957. Mathias Daniel Nchalla
958. Matilda Thomas Philip
959. Matrida Godfrey Mapunda
960. Maulid Simba Shabani
961. Mawazo Kombe Manegela (Admin)Kombe Manegela (Deceased)
962. Maziwa Omari Mdoe
963. Mbaraka Thanael Simon
964. Mbekenya Rural Primary Coop. Society
965. Mbuyuni Rural Primary Coop Society Ltd
966. Mchiwa Chedego
967. Medikezela Goodluck Gocara
968. Megiliewanga Rassian Kaleya
969. Meleck John Uronu
970. Mellenciana Mujuni
971. Melleo Auye Mrema
972. Mengisen Onasaa Mbowe
973. Merci Hassan Mwendapole
974. Mercy Cleopa Mushi
975. Mercy Richard Mwangike ITF Richard Michael Mwangike
976. Meshack Loomoni Mollel
977. Mesiaki Likindikoki Lodorumbe
978. Mganga Michael Sanyoka
979. Mgisha Kasano Mboneko
980. Michael A. Mahenge
981. Michael Hebel Zella
982. Michael Lawrence Meela
983. Michael Mabula Sayi
984. Michael N. Chaula
985. Michael Ndelamio Temu
986. Michael.M Sumari
987. Mickidad Hamadi Chakindo
988. Midlastler Daniel Nsanzugwanko
989. Mikidadi Ramadhani
990. Milkion Andrew Mapunda
991. Miranda Naiman Mpogolo

992. Miriam Emmanuel Makoma
993. Miriam Nicodemus Nyang'ura
994. Miriam Onesmo Kinyau (Admin) Of Onesmo Marko Kinyau (Deceased)
995. Mji Mkuu Savings And Credit Society Ltd.
996. Mkuu Masaseni Savings & Credit
997. Mnanka Gebani Winani
998. Mohamed Abdallah Babu
999. Mohamed H. Warsame
1000. Mohamed Ramadhan
1001. Mohammed Murtaza Remtulla
1002. Mohsin Gulamabbas Fazel
1003. Monica Andy Mwamafupa
1004. Monica Christopher Mushi
1005. Moraf Motors Ltd
1006. Moses Byemali Nyinondi
1007. Moses Guntram Nandonde
1008. Moza Mbwana
1009. Mpapa A.M.C.S. Ltd
1010. Mpiziwa Simon Mapolu
1011. Mr. Zaharani Juma Kalungwa And / Or Veronica Faustine Mtei
1012. Mrs. Kulumbai Sajjad Hussein Tajri
1013. Mrs. Vidda Loy Sabaya
1014. Mruta Hamisi
1015. Msikiti - Ishozi
1016. Msindima Buge Hoza
1017. Mtanila Amcos Ltd
1018. Mtesigwa Omukwaya Maugo
1019. Mu - SACCOS Ltd
1020. Mudrick Muhsin Saleh
1021. Musoma Food Co Ltd
1022. Mussa Samwel Mpuzu
1023. Mussa Yusuph Shaban
1024. Muungano SACCOS
1025. Mwajuma John Mziray
1026. Mwariko Omari Kibelo
1027. Mz Advertising Agency Ltd
1028. Nafisa Mohamed Lalji
1029. Naiman J. Varoya ITF Estate of Ahada Kaiza Rushoke
1030. Naiman Ndesaulo Kyungai
1031. Naiman Ndesauro Kyungai
1032. Naishoki Lang'idare
1033. Nalindwa W. Kimaro
1034. Nancy Huba Lugeye
1035. Nanganga Rural Primary Coop Society
1036. Narcis Alois Lumumba
1037. Nashoni T. Mnyampi
1038. Nassor Mrimi Nyabikwi
1039. Nathanaeli Kiwandai Mungure
1040. National Health Insurance Fund
1041. National Social Security Fund
1042. Nazir Karamagi
1043. Ndekariswa Isack Manang
1044. Ndekariswa Isaki Manang
1045. Ndeki Agricultural Marketing Coop. Society Ltd.
1046. Ndekirwa Tareto Kitomari
1047. Ndesaulo Melita Akyoo
1048. Ndeshukurwa Abel Sumari
1049. Ndeshukurwa ITF Innocent J.C. Sumari
1050. Ndigwako Michael Chaula
1051. Neema Geoffrey Mori
1052. Neemasson Paul Mwetta
1053. Nelson Jones Kimambo
1054. Nerei Albert Kyara
1055. Ngateu Rural Savings & Credit Scheme
1056. Ngido Maulid Msofe
1057. Ngikundaali Enoss Mghasse
1058. Ngivuyoni Saning'o
1059. Ng'uni Rural Cooperative Society
1060. Nh'ungulutale Nyanh'enga Welelo
1061. Nicholas Iswesha Malando
1062. Nicholas Mkelio Shao
1063. Nicholas William Budodi
1064. Nicodemus Lazaro Kaaya
1065. Nikita Kishan Batti

1066. Nisamehe A. King'homella
1067. Nobert Charles Chaula
1068. Noel Manase Secha
1069. Noel Nkoswe
1070. Norah Lucas Masawe
1071. Norbro S Collections
1072. North Western Diocese E.L.C.T
1073. Nouriya Habib Suleiman
1074. Novatus Honando Makunga
1075. Nshamba Primary Coop Society Ltd.
1076. Nshara Rural Cooperative Society Ltd
1077. Nuru Ngeleja Kateti
1078. Oliver Jonathan Mbasha
1079. Olson Amani Mtui
1080. Olturoto Rural Coop Society
1081. Omar Ndano Lweno
1082. Omari Abdallah Mdeng'or
1083. Omari Hemed Mwaimu
1084. Omary Ramadhani Kiswala
1085. Onasis E. Lema
1086. Onesmo Jeremia Kitomari
1087. Onesmo Marko Kinyau
1088. Ongujo Wakibara Nyamarwa
1089. Orbit Securities Co Ltd ITF Christopher W. Hartland-Peel & Graciela M. Schar
1090. Orbit Securities Co. Ltd ITF Paul William Bwiso
1091. Oswald Martin Urassa
1092. Paramount Inc
1093. Pascal Jacob Swai
1094. Paschal Julius Ndega
1095. Passionist Fathers
1096. Paul William Batungi
1097. Paula Steven Kassange
1098. Paulina Amani Madale
1099. Paulina Simon Mbise ITF Bonifas David Minene
1100. Pelesi Emmanuel Fungo
1101. Pendo Merishy Mollel
1102. Pendo Nestory Seperatus
1103. Perpetua Paul Ismail (Admin)Juma Ismail Jengu (Deceased)
1104. Peter & Antonia Zakaria
1105. Peter Aggrey Honecha
1106. Peter Atilio Mvilli
1107. Peter Edward Xavery
1108. Peter Ezra Sirikwa
1109. Peter Fasil Marshel
1110. Peter Fasili Marshedi
1111. Peter Kashinje Gobolo
1112. Peter Kimaro Shange
1113. Peter Ndreywa Kyungai
1114. Peter Simoni Fupa
1115. Peter Zakaria Wambura
1116. Peterson Mwanga
1117. Philbert Emmanuel Rukiko
1118. Philimon Zakayo
1119. Philip Alfred Magani (Admin) Eleanor Irene Magani (Deceased)
1120. Philip Sadick Mchau
1121. Philip Sokoyo Mollel
1122. Philip Stephen Alfred
1123. Philipo Simon Kullaya
1124. Phoenix of Tanzania Assurance Company Limited
1125. Phortunatus Mankaga Kenyunko
1126. Poniwoa Godlove Mbishe
1127. Prisca Banagi Russa
1128. Privatus Rwehumbiza Jemson
1129. Prosper Clement Mteweale (Admin) Clement Mteweale (Deceased)
1130. Prosper Robert Mboya
1131. Public Service Social Security Fund
1132. Quality Foam Limited.
1133. Rachel Chacha Marwa
1134. Rahel John Axwesso
1135. Rajuni Selemeni Kiure
1136. Ramadhani Ahmed Karawa
1137. Ramadhani Salim Mgallah
1138. Ramla Hamza
1139. Ramla Kassu Aloo

1140. Ranjan Maheshkumar Shah
1141. Ranko Banadi
1142. Raphael Buyumba Ngalula
1143. Raphael Masumbuko Rutamaga
1144. Rashid Salum Mateleka
1145. Rashidi Habibu Rashidi
1146. Rashidye Luchiya Suleimani
1147. Raymond Loinyeye Lucumay
1148. Redempta Peter Chammy
1149. Regina Lowassa
1150. Regina Mulokozi
1151. Regina N. Magani
1152. Reginald Elias Massawe
1153. Regular Income Unit Trust Scheme
1154. Rehema Abel Sinda
1155. Rehema Hassan Simbauranga
1156. Rehema Uledi Mshana
1157. Reliance Insurance Co (T) Ltd
1158. Remithanks Ramsay Kisanga
1159. Renaissance Securities (Cyprus)
1160. Renalda M. Riwa
1161. Respicious Bishubo
1162. Respol John Kimei
1163. Restitutor Stamesa Mashelle
1164. Revocatus Mugaya Mtaki
1165. Richard Isaya Saikong
1166. Richard Ngoye
1167. Richard Protas Komba
1168. Richard Samwel Silayo
1169. Richard Yohana Mkakala
1170. Rift Valley Cooperative Union Ltd
1171. Ritha Pius Soka
1172. Robert Boniphace Bwiro
1173. Robert Mujuni
1174. Robert Parmet Lukumay
1175. Robert.N Kitomari
1176. Roldo Limited
1177. Romald Hendry Minde
1178. Romani Boniface Momburi
1179. Ronald Paul Elia
1180. Ronald Richard Mwagike ITF Richard Michael Mwagike
1181. Ronilick Eli Kasambala Mchami
1182. Rose Daniel Yongolo
1183. Rose Hosea Honadu ITF Adam Lulela Manase
1184. Rose Mathew Mangi (Admin) Mathew Aiyona Mangi (Deceased)
1185. Rose Selwyn Kazimoto
1186. Rosemary Harry Kitillya
1187. Ruangwa Rural Primary Coop. Society
1188. Rungwe District Council
1189. Ruwaeka Fabian Mwacha
1190. Rwechungura Themistocles Rwehumbiza King
1191. Sabinus Thomas Haule
1192. Sabunada Kamani
1193. Sadick Simon Kisiwa (Admin) Simon Kisiwa Mgya (Deceased)
1194. Said Mfaume Hokororo
1195. Said Musendo Chiguma
1196. Saidi Hashim Pamui
1197. Saimon Paulus Liveti
1198. Saleh K Abri
1199. Salim Adinan Mbonde
1200. Salim Ally Omari
1201. Salma K Sembua
1202. Salome Aiwinia Koi Temu
1203. Salvatory Kalisa Mugisha
1204. Salvatory Kamugisha Rweikiza
1205. Salvatory Maiyo Herald
1206. Salvius Jack Mbano
1207. Sama Rural Cooperative Society
1208. Samson Nyang'ana Muniko
1209. Samson.M Mwaikumbilo
1210. Samuel Nyambeho Mtoka
1211. Samwel Jumanne Kingu
1212. Samwel Marwa Werema
1213. Samwel Mathias Bundu

1214. Samwel Onesmo Mmbando
1215. Samweli Daudi Ngalali
1216. Sandra Joseph Mungai
1217. Sarah Renatus Muya
1218. Satwant Kaur Viridi
1219. Saudin Jacob Mwakaje
1220. Saumu Kibelloh Kirari
1221. Savo Samwel Mung'ong'o
1222. Sawe Reuben Pallangyo
1223. Barclay Bank Uganda Staff Pension Fund-Tz
1224. Nile Breweries Staff Provident Fund-Tz
1225. Scb Pension Trust Fund-Tz
1226. Eadb Staff Provident Fund -Tz
1227. National Social Security Fund
1228. National Social Security Fund Staff Provident Fund Bnym Re Acadian Frontier Markets
1229. Uganda Breweries Staff Provident Fund-Tz Sujjadhussain Kassamali Tajri And/Or
1230. Kinyara Sugar Works Ltd Spf-Tz
1231. Banque Pictet And Cie Sa A/C Patrick Schegg
1232. Databank Brokerage Tz Arnold B. S Kilewo
1233. National Social Security Fund Genesis (K) Investment Management Limited Managed Account
1234. Bank Of Uganda Rbs-Pinebridge-Tz
1235. National Hospital Insurance Fund Srbs
1236. National Social Security Fund-Pinebridge Investment East Africa-Tz
1237. The Bank Of Uganda Staff Defined Contribution Scheme
1238. Vivo Energy Uganda Limited Staff Provident
1239. Coca-Cola Ea Provident Fund Shairoz Salim Sachedina
1240. University Of Nairobi Pension Scheme 2007
1241. Databank Re Frontier Marianna Paschal Balampama
1242. Scb Kenya Staff Retirement Benefits Scheme 2006-Genafica
1243. Change Global Frontier Markets,Lp Fund-Cgpa
1244. Kimberlite
1245. Conrad N Hilton Foundation-00fg
1246. Russell
1247. Scolastica Isack Shio
1248. Segolina John Sway
1249. Seif Mohamed Adam
1250. Seif Saidi Kungulwe
1251. Sekiku Joseph Mtabazi
1252. Sekunda F. Silayo
1253. Seleman Bakari Kiyeyu
1254. Seleman Keraba
1255. Seleman Paris Lyimo
1256. Selina Adolf Mkony
1257. Seline Adolf Mkony
1258. Semu Anton Kimuto
1259. Shaban Bakari Nyauli
1260. Shaban Lorene Lagwen
1261. Shabani Omary Mataula
1262. Shabir Hassanali Walimohamed
1263. Shah Garments (Tanzania) Ltd
1264. Shahin Gulam Hussein
1265. Shally Josepha Raymond
1266. Sharif Issa Mwinyi
1267. Sharifa Ally Hemed
1268. Sharifa And Babu Msami
1269. Sharifa Babu Msami
1270. Shariffa Ally Hemed
1271. Sharon Jackson James
1272. Shaymaa Majid Walii
1273. Shayo Tumanieli Newtone
1274. Shilimyaufoo Jonathan Munisi
1275. Shimbi Rural Savings & Credit Soc. Ltd
1276. Shinyanga Municipal Council
1277. Shinyanga Town Council Savings &Credit Society
1278. Shubi Felix Kaijage
1279. Sifa Hulali Mahamoud
1280. Sigfrida Manase Shirima
1281. Sija Bandali Batchu
1282. Sija Batchu
1283. Sili Saidi Upete
1284. Simba George Magani
1285. Simforossa Manoo Mrosso
1286. Simion Laban Minyiri
1287. Simon John Mapolu

1288. Simon Kipuyo Likinjiye
1289. Simon Melvaari Marunda
1290. Simplis Josephat Lakshi
1291. Singisi Meru Rural Coop. Society
1292. Sipha Nkusi Mwanjala
1293. Sipora Shiwa Kimaro
1294. Siri S Nkya(Admin) Sophia Rajab Nkya(Deceased)
1295. Sirorisimba Co Ltd
1296. Sokoni Rural Coop Society Ltd
1297. Solomon Stockbrokers Limited
1298. Solomoni Kangala Mollel
1299. Songea A. M. C. U.
1300. Sophia Kafinyanga Seni
1301. Sophia Ramadhan Nkokoo ITF Ahmed Athumani Ambayuu
1302. Sospeter Sogo ITF Manofu Sospeter Daudi
1303. Sotco Dominicus Kapinga
1304. Stanbic Nominees Imara Sp Reid (Ispr)
1305. Stanbic Nominees Ltd - Imara S.P. Reid (Pty) Ltd
1306. Stanley Justo Mwanri
1307. Stanley Ngokoni Kivuyo
1308. Stanley Wilfred Shayo
1309. Stanslaus Mbonea Msuya
1310. Stanslaus Simbila Simbila
1311. Stephano Ephraim Ambangile
1312. Stephano Francis Mshana
1313. Stephen Dunstan Mapunda
1314. Stephen Joshua Mashishanga (Admin) Of Susana Zablun Mashishanga (Deceased)
1315. Stephen Kasewa Masawe
1316. Steven Augusti Masangia
1317. Sudi Saidi Minzakano
1318. Suedi Angali Temba
1319. Sukaina Aunali Sachedina
1320. Sukaina M K Manji
1321. Suleiman Abdul-Rahman Suleiman
1322. Suleiman Said Mzee
1323. Suleimani Kassu Alu
1324. Sushil Kaur Virdi
1325. Suzana Yohana Nikusuma
1326. Swalehe B. Papa
1327. Sydney Magulu Lugoe
1328. Sylvester Biseko Butobi
1329. Sylvia Shubby Kasihwaki &/Or Emmanuel Shikael Kissanga
1330. T.A.G Mission Hospital Mikocheni
1331. Tadei Aloyce Mbuya
1332. Tafawa Stiven Pima
1333. Tai Savings &Credit Coop. Society Limited
1334. Tanesco Savings & Credit Society Ltd.
1335. Tanganyika Arms Limited
1336. Tanvinder Singh Virdi
1337. Tanzania Securities Limited
1338. Tarsanjit S Virdi
1339. Tasiana T. Mbuya ITF Adella Tadei Mbuya
1340. Tasiana Tadei Mbuya ITF Nicolaus Tadei Mbuya
1341. Tatu Hassan Mohamed
1342. Tawari Sekere Kitomari
1343. Tccia Investment Company Ltd
1344. Tekla ITF Michael Ngole
1345. Tella /Mandaka (R.C.S.) Ltd
1346. Tellah Charles Mtuli
1347. Thadeus David Kavishe
1348. Thaker Singh
1349. Thecla Robert Msonganzila
1350. Theodora Joseph Laiser
1351. Theofanis Alexander Soutis
1352. Theopista Peter Swai
1353. Theopista Stivin Tarimo
1354. Theresia Francis Mlagwa
1355. Theresia Kuvise Mshana
1356. Thereza Sindika
1357. Thomas Casmir Rauya
1358. Tieno Bitu ITF Neema Makanya
1359. Tieno Bitu ITF Prisca Makanya
1360. Tieno Bitu ITF Rosa Makanya
1361. Tieno Bitu Makanya

1362. Tieno Mkanya Bitu
1363. Timothy Amram Mwavika
1364. Timothy Luhangano Lugala
1365. Timothy Meshili Nyari
1366. Tomasi Agustino Ngao
1367. Tomex Pilla
1368. Trevor Henry Musira
1369. Trio Hardware Ltd
1370. Trishanjit Singh Virdi
1371. Tully Esther Mwampamba ITF Todd Mpeli Sospeter
1372. Tumbotele Mangalili Kilawe
1373. Tuntufye Laston Mwaiteleke
1374. Tusajigwe Isaga Mwalukasa
1375. Udea SACCOS Limited
1376. Udu Masalu Kabengwe
1377. Ummy Mustafa Mwinyirunga
1378. Umoja Fund Unit Trust Scheme
1379. Umoja Unit Trust Scheme
1380. Umoja Wa Wachimba Madini Sekenke
1381. Ura Staff Retirement Benefit Scheme Pinebridge
1382. Urmila Arvind Patel
1383. Usaki Rural Coop.Society Ltd
1384. V. H. Shah & Co
1385. Vaileth Nicolaus Mwavika
1386. Valentina Laurence Makao
1387. Valerian Daudi Mbura
1388. Valerian Herry Kiwaya
1389. Vanessa Innocent Moshiro
1390. Velda Z Sirikwa
1391. Veronica Philemon Ngeng'ena
1392. Veronica Robert Nyahende
1393. Vesto Alphonse Saidi
1394. Vicent Bernard Msaki
1395. Vicent Boniface Honada
1396. Vicent M. ITF Hilary Laswai
1397. Vicktoria Bernard Mapolu
1398. Victor Eliringia Minja
1399. Victor S. Monge (Admin) M. M. H. Monge (Deceased)
1400. Victor Shem Luvinga
1401. Victoria Israel Secha
1402. Victoria K. Nyigo
1403. Vision Control & Superintendence Ltd
1404. Vivian Bahati Marwa
1405. Vumilia Charles Malisa
1406. W. Mleche
1407. Wemael Daud Msuya
1408. Wemaali Aminieli Msechu
1409. Wenceslaus Sylvester
1410. Wende Emmanuel Kalinga
1411. Wende Fredy Mgeni
1412. Western Zone Tobacco Growers Cooperative Union Ltd
1413. Widson Swalala ITF Moane Widson Swalala
1414. Wilbard Evarist Usinga
1415. Wilfred Francis Teti
1416. Wilfred Stephen Masawe
1417. William Mwanah Kilele
1418. William V. M Lukuvi
1419. William Vangimembe Lukuvi
1420. Wilson Nathaniel Ndesanjo
1421. Wilson Nicodemus Mbise
1422. Wilson Petro Sirikwa
1423. Wilson Sakeyan Zakayo
1424. Winess Remmy Mmbando
1425. Winfrida Joel Mbawile
1426. Winnie Fredrick Shoo
1427. Witness Andrew Matula
1428. Woinde Hanson Kileo

- 1429. Wolfugang Florian Mallya
- 1430. Workers Development Corporation(T) Ltd.
- 1431. Yahaya Maneno Tuwa
- 1432. Yoana Zacharia Mamuya
- 1433. Yogesh Maganlal Manek
- 1434. Yohana Dotto Songoma (Admin) Of Songoma Kinyaga Kilanulu (Deceased)
- 1435. Yohanisy Gabriel Mfyagisa
- 1436. Yosepha Alfonse Chilambo
- 1437. Youth Employ & Food Prod. Foundation
- 1438. Yunus Zuberi Muyinga
- 1439. Yusufu Husein Charokiwa
- 1440. Zacharia Majula Ekelege
- 1441. Zachariah Francis Mbata
- 1442. Zainab Karama
- 1443. Zaituni Haruni Kweka
- 1444. Zakaria Elas Mkoma
- 1445. Zakaria Vincent Matiko
- 1446. Zakayo Lomayani Mollel
- 1447. Zakayo Maganga
- 1448. Zakayo Nyesamli Maswera
- 1449. Zan Securities Limited
- 1450. Zanzibar Social Security Fund
- 1451. Zaulo Abdallah Mussa
- 1452. Zeno Marcel Kahumba
- 1453. Zephania Ole Megiroo Mollel
- 1454. Zerubabel Fathael Makundi
- 1455. Zulfikar Esmail Nanji
- 1456. Zulfikar Nanji

1.0 OPENING OF THE MEETING

- 1.1 The Secretary opened the Meeting at 9:30 a.m after the required quorum of 75 percent of Bank shares was attained. At the time of opening the Meeting, 77 per cent of Bank shares were represented.

2.0 ELECTION OF CHAIRPERSON AND VICE-CHAIRPERSON

- 2.1 The Secretary proposed to shareholders to elect the Chairman and Vice-Chairman of the Meeting. Former Prime Minister Hon. Frederick Tluway Sumaye and Dr. Veronica Charles Nyahende were elected Chairman and Vice- Chairperson respectively of the 26th Annual General Meeting.
- 2.2 Mr. Sumaye and Dr. Veronica thanked shareholders for electing them and asked for their support.

3.0 TO APPROVE AGENDA OF THE ANNUAL GENERAL MEETING

Shareholders approved the Agenda of the 26th Annual General Meeting as presented by the Board of Directors.

4.0 CONFIRMATION OF THE MINUTES OF THE 25TH ANNUAL GENERAL MEETING

- 4.1 The Chairman advised Shareholders to submit any corrections to their names to the Company Secretary.
- 4.2 The Minutes of the 25th Annual General Meeting were approved as presented and signed by the Chairman and Secretary.

5.0 MATTERS ARISING FROM THE 25TH ANNUAL GENERAL MEETING

- 5.1 The shareholders reviewed the matters arising from the 25th Annual General Meeting and noted that all issues have been implemented.

5.2 Declaration of Dividend for the year 2019

- 5.2.1 **RESOLVED** that dividend for the year ended 31st December, 2019 be TZS 17/= per share for shareholders who will be in the register when it closed on 26th June, 2020 and payments be made from 30th June 2020. The Resolution was implemented.

5.3 Approval of Directors' Fees for the year 2020

- 5.3.1 **RESOLVED** that directors' fees for year 2020 be TZS 850,413,934/= that will also be paid to members of four committees of the board as recommended by the Board of Directors. The Resolution was implemented.

5.4 Appointment of External Auditors

- 5.4.1 **RESOLVED** that the audit company namely Ernst and Young of P.O Box 2475, Dar es salaam, be

appointed external auditors of the Bank and its subsidiary companies for year 2020 in accordance to the terms and fees to be outlined by the Board of Directors. The Resolution was implemented.

5.5 Election of Board Members

- 5.5.1 **REPORTED** that the Board Members who were elected during the 25th Annual General Meeting namely; Prof. Neema Munisi Mori and Ms. Miranda Naiman Mpogolo were approved by the Bank of Tanzania. Prof Neema and Ms. Miranda were elected Independent Board Members.

5.6 Venue and date for the 26th Annual General Meeting

- 5.6.1 **RESOLVED** that the 26th Annual General Meeting of CRDB Bank Plc be held on Saturday, 22 May, 2021 at the Arusha International Conference Centre (AICC), Simba Hall starting at 9.00 a.m.

6.0 Venue and date for the 26th Annual General Meeting

6.1 Directors' Report

The Board Chairman presented the Directors' Report as follows:

- 6.1.1 The Group achieved commendable results, despite the extraordinary circumstances experienced during the year under review. The achievements would not have been possible without the commitment and dedication of all stakeholders.
- 6.1.2 The landscape was mostly unpredictable, albeit stable. The business environment was severely rattled by global events spinning from the outbreak of the novel coronavirus. Shockwaves from the pandemic hit home in the 2nd and 3rd quarters of the year. This meant a readjustment of our Group's approach to business to adapt to radical changes in the marketplace. I am glad to report that a swift action taken by the Bank's management, coupled with the Bank of Tanzania's (BoT) interventions, changed the Group's fortunes, yielding the positive results as presented in this report.
- 6.1.3 The Group's performance was impressive given the extraordinary events of 2020, which significantly altered the business landscape. Against the backdrop of a raging pandemic, the Tanzanian economy remained resilient, sustaining growth averaging 4.7% a year. The growth was relatively higher than its neighbours in the region, mainly because the government made a bold call to keep the economy running during the pandemic.
- 6.1.4 The Bank of Tanzania's (BoT) commitment to strengthening the sector continued to provide a solid basis for growth. The Group remained liquid and had sufficient capital to fund growth. Strategically, we have taken a proactive approach to enterprise risk management to ensure we sustain growth long into the future. We continue to diversify our business, taking into account the economic aspirations in our markets. Gladly, management has taken a proactive approach of engaging stakeholders to explore opportunities for collaboration. This is part of our long-term strategy to achieve sustainability.
- 6.1.5 The political environment in the markets favoured the Bank's operations aiding the execution of the strategy. Burundi held peaceful elections in May 2020 ushering in a new regime, while Tanzania held polls in October, giving the incumbent administration a second term. We expect continuity in both markets, benefitting from the region's political stability and good bilateral relations.
- 6.1.6 The Bank has made tremendous progress in implementing its five-year strategy, which continues to bear fruit. The 2020 financial year was the 3rd year in its implementation. The results are consistent with our vision and aspirations. The Group delivered a robust financial performance with a 37.5% YoY growth in net profit to TZS 165.2 billion, compared to TZS 120.1 billion reported in 2019. Return on Equity (ROE) grew from 13.8% in 2019 to 16.3% in 2020, and Earnings Per Share (EPS) increased by 37.5% to TZS 63.2 up from TZS 46.0 recorded in 2019.
- 6.1.7 Our subsidiaries made significant contributions of 9% in Group profitability, compared to 3.8% recorded in 2019. This represents a growth of 137%, inspired by the adaptive strategies implemented across the operations. CRDB Bank Burundi SA performed exceptionally well, mirroring some approaches from the parent company. The Burundi market continues to exhibit good prospects, at least in the foreseeable future. Similarly, our insurance subsidiary, CRDB Insurance Broker Limited, displayed a good fete leveraging innovation and a new business model to deliver a robust performance. The Bank continues to examine its investments with the view to optimizing resources to deliver high efficiency.
- 6.1.8 In line with our aspiration to transform lives, we continued to expand our horizon with strategic investments to nourish our muscles to reach the underserved population. As such, we made strategic investments in the cooperatives sector, with a TZS 7 billion capital injection in the Kilimanjaro Cooperative Bank Limited (KCBL). KCBL presents a unique opportunity for the Group to support the agriculture value chain - a focus area for our retail business. Ultimately, turning around the cooperative will not only bring good returns, but also enrich our heritage as a Group, considering our journey of progress as a cooperative rural development bank two-and-a-half decades ago.
- 6.1.9 The ambition of the Bank to become a regional powerhouse gained momentum in the year, with preliminary engagements bringing the Bank a step closer to the dream. The Board approved the Group's entry into the Democratic Republic of Congo in 2019 and discussions with regulators are now at an

advanced stage. We are optimistic that 2021 will culminate in a deal and allow for the commencement of operations.

- 6.1.10 During the year, we received a new member of the Board, Ms. Ellen Gervas Rwijage, who joined the Board as a representative of the DANIDA Investment Fund (DIF). Ms. Rwijage replaces Dr. Edwin Paul Honede, who resigned following his appointment to another financial institution. She brings to the Board extensive legal and regulatory expertise, which complement the existing Board's skillsets. On behalf of the Board, I welcome Ms. Rwijage and, on the same note, express my sincere gratitude to Dr. Honede for his invaluable contribution during his short tenure.
- 6.1.11 The Bank of Tanzania approved directors who were appointed in 2019. The Directors include Mr. Leo Ndimbo (Business Transformation), Mr Prosper Nambaya (Corporate Banking), Mr. Deusdedit Massuka (Information and Communications Technology), and Mr. Exavery Makwi (Credit).
- 6.1.12 During the year, Ms Esther Kitoka, who served as the Chief Operations Officer (COO), and Mr Arthur Mosha, who was the General Manager (GM) for our insurance subsidiary; left the Bank to pursue other interests. We thank the two executives for their invaluable contributions over the years. I wish to also thank the Group CFO, Mr Frederick Nshekanabo, for holding the fort and executing the COO's office, before the appointment of our new COO.
- 6.1.13 Following a competitive recruitment exercise, the Bank approved the appointment of Mr. Bruce Mwile to serve as COO. Until his elevation, Mr Mwile was the Managing Director of our Burundi Subsidiary. He is credited with steering the subsidiary from inception to its current profitable state. I am confident that Mr. Mwile's tenacity and experience will provide the necessary nudge and fuel our ambition to achieve operational excellence. An exercise to recruit a substantive MD for the Burundi subsidiary is ongoing.
- 6.1.14 In line with our broad CSR policy, we have committed to investing 1% of our net profit towards social causes that have a more sustainable impact in the broader community. Building on our strong foundation of corporate social responsibility, we empower our subsidiaries to develop their policies and programs specific to their unique circumstances.
- 6.1.15 To streamline our sustainability efforts, the Board approved a concept note for establishing a foundation. The foundation will focus on accelerating our efforts to drive financial inclusion by positioning the Bank's brand to support the global agenda in the context of the United Nations Sustainable Development Goals (SDGs)
- 6.1.16 As we continue to pursue our aspirations we remain committed to building a future-ready bank, focused on transforming lives through innovation. We are focused on building a resilient enterprise, capable of flourishing despite the shifting business landscape. Our priority is to invest in our people by equipping them with the right tools and resources to deliver optimally. Our new headquarters at Palm Beach, Upanga will provide a modern work environment that, I believe, will inspire productivity. I am confident that we have the right strategic focus, people, and resources to deliver continued growth in the years ahead.
- 6.1.17 The Board continues to balance the optimization of shareholder value and the need to re-invest funds in the business for future growth. Consequently, it has recommended a dividend of TZS 22 per share for the year ended 31 December 2020, subject to approval by shareholders during the Annual General Meeting (AGM).
- 6.1.18 As a Group, we remain greatly indebted to our shareholders, customers and, partners for their unwavering support. Our achievements in 2020 are a result of your continued commitment and belief in us, which is the hallmark of our success. I thank my colleagues on the Board for their insightful counsel throughout the year. Their commitment and dedication are a true testament to selfless leadership. I am equally grateful to the Bank's management and staff for the successful execution of the Bank's strategy. More importantly, I heartily thank our customers, who have been a great pillar in our growth. We are forever indebted to you for your continuous trust. Lastly, on behalf of CRDB Bank Group, I thank the regulators for the constructive engagements we had during the year

6.2 Managing Director's Report

The Managing Director outlined achievements and measures undertaken by the Bank to improve performance and the business environment for the financial year ending 31st December, 2019 as follows:

- 6.2.1 During the year, the Bank made tremendous gains, leveraging emerging opportunities in the marketplace. I am happy to report that we proactively embraced the changing situations and quickly adapted to the new normal. Our strategic actions bore fruit as reflected in the financial performance detailed in this Annual Report. Our Group Profit After Tax (PAT) grew significantly to TZS 165.2 billion from TZS 120.1 billion reported in 2019. This represents a 37.5% Year on Year (YoY) growth, which was driven by an increase in both our net interest and non-funded incomes. The sustained growth is a testament to the fact that our reforms have been successful and, continue to yield favourable results.
- 6.2.2 Our subsidiaries also played a critical role in improving our profitability, contributing 9% of the overall

PAT. CRDB Burundi SA performed particularly well, leveraging stable macros and aggressive sales despite the local challenges in Burundi. The Burundi subsidiary profit grew by 75% from TZS 6.4 billion to TZS 11.2 billion. Equally, we maintained a good asset quality, closing the year with a Non-Performing Loans (NPL) ratio of 4.4%.

- 6.2.3 The Bank witnessed growth in the number of customers using digital channels, with more than 85% of transactions happening through alternative channels. Strategically, we beefed up our digital banking propositions and improved the customer experience on both our SimBanking mobile app and USSD platforms, to enable our customers to enjoy seamless banking.
- 6.2.4 The Bank embarked on a sensitization campaign dubbed Popote Inatiki to drive usage of digital channels including cards; in line with the mitigation guidelines, which discouraged cash transactions. We also upscaled our agency banking (Wakala) business and recruited more agents (currently above 17,031) to further the reach and deepen access.
- 6.2.5 Through a strategic marketing campaign dubbed “Tupo Mtaani Kwako”, the Bank reached out to customers to sensitize how to access services using the channel. The two campaigns helped us further our quest to provide financial education to more than 100,000 people, in both urban and rural areas across mainland Tanzania and the island of Zanzibar. We continue to implement initiatives to grow the business while at the same time improving service delivery to our customers.
- 6.2.6 The economic environment in Tanzania remained sound throughout 2020, although it registered a slowdown as a result of the COVID-19 pandemic. The country maintained single-digit inflation, easing pressure on individual households. There was growth in private sector credit despite the economy also reporting a decline in the broad money supply (M3). Globally, the COVID-19 pandemic occasioned a contraction of the world economy. There was a significant disruption in the supply chains as countries implemented lockdowns, suspending business activities to contain the virus. The aviation and hospitality industries were most severely affected as international travel declined sharply because of travel restrictions. However, a breakthrough in finding a vaccine announced in the last quarter of the year brought about some last-minute jolt and is likely to stimulate growth in 2021 as countries regain hope of subduing the virus.
- 6.2.7 Government’s decision to keep the economy open shielded the business to a large extent as our local customers continued with their business activities. Additionally, the COVID-19 mitigation measures instituted by Bank of Tanzania (BoT) provided the much-needed nudge, stabilising the business in Q2 and Q3. Specifically, the approval of loan restructuring by the regulator helped the Group advance its agenda of supporting customers, whose ability to meet their loan obligations was impaired by the pandemic.
- 6.2.8 Sector-wise, there was continued consolidation mainly fuelled by regulation compliance as the regulator approved the merger of a community bank with two microfinance institutions. The newly formed entity obtained its license in July 2020.
- 6.2.9 As part of our continuing effort to deepen our engagements, we actively collaborated with the government and other stakeholders in mitigation efforts. We extended both financial and non-financial support to government agencies responsible for handling the crisis. It is worth noting that our Group contributed more than TZS 300 million towards the fight of the novel coronavirus in Tanzania. I believe that our contribution – alongside that of other good corporate citizens – added considerable value to our country’s effort to mitigate the impact of COVID-19.
- 6.2.10 The 2020 financial year is the third of our five-year business strategy. The strategy is premised on three key pillars and was incepted as a sustainability approach to deliver long-term growth. Specifically, to:
- Achieve best-in-class productivity and proactive credit management.
 - Provide a seamless digital experience and create value to customers, employees and shareholders.
 - Improve organisational health and performance.
- 6.2.11 The Bank implemented far-reaching reforms following a health-check exercise which revealed inefficiencies in the business. Specifically, the Bank rolled out a new operating model and structural alignment to strengthen the Group’s operational capabilities in preparation for the fast-paced changes in the business environment. I am happy to report that we accelerated the transformations during the Financial Year 2020, building on the strong foundations for suitable performance by creating strong and accountable leadership, ensuring service and operational excellence, and maintaining a motivated and engaged workforce.
- 6.2.12 In the year, the World Bank Group upgraded Tanzania’s economy to a low middle-income status. Tanzania’s Gross National Income (GNI) per capita increased from USD 1,020 in 2018 to USD 1,080 in 2019, which exceeds the 2019 threshold of USD 1,036 for lower-middle-income status. The Country’s upgrade is a result of its strong economic performance of over 6% real gross domestic product (GDP) growth on average for the past decade.

- 6.2.13 Generally, our Group remained resilient, achieving incremental growth in key performance indicators. We were successful in strengthening our fundamentals with strong improvements in incomes. Notably, our operating income before impairment charges increased by 10.3% year on year to TZS 808.7 billion from TZS 733.1 billion recorded in 2019. The growth resulted from 9.7% increase in net interest income, which closed at TZS 580.5 billion.
- 6.2.14 In light of the unprecedented challenges brought about by the global health crisis, our Group resolved to support all customers by initiating closer engagements to understand their unique positions and challenges. Working with other stakeholders, our Group devised ways of cushioning severely affected customers, while pursuing opportunities in the unaffected sectors.
- 6.2.15 We focused on assessing individual customers, especially in the most affected sectors such as tourism, hotels and restaurants and trade. This helped us implement moratoriums and make tailored concessions that were consistent with the needs of individual customers. To ensure continuity, we adopted a three-point approach in service enhancement service during the crisis period as below:
- Strengthening our ICT infrastructure to accommodate the increased demand for services in the context of reduced human interactions
 - Expanding our service offerings through our alternative channels to ensure the on-demand availability of services.
 - Adopting flexible working arrangements to ensure our customers received uninterrupted service.
- 6.2.16 Transforming the Group's ICT function – Recruiting key competencies and equipping staff with necessary skills, acquiring robust infrastructure to increase system availability, adopting scalable architecture (SOA) to foster integrations and improving resilience and security maturity
- Reforming Credit Management – Portfolio diversification and de-risking (Wholesale - Retail), portfolio guarantee through strategic partners, use of predictive analytics and EWS to monitor portfolio daily, recovery via out of court negotiations & own sale drive and strengthening underwriting and collection processes.
 - Business Diversification - Focusing on SMEs in different sectors, sustaining agriculture value chain financing, leveraging public infrastructure projects and driving financial inclusion for sustainability.
 - Transforming the CRDB Insurance Broker business – Adopting a bancassurance model, optimizing the business and enhancing compliance.
- 6.2.17 We consider our customer as the most important stakeholder who must be treated responsibly. This is why we continuously evaluate our interactions to ensure our actions are aligned with our sustainability strategy. We succeeded in enhancing service experience to our customers during the year and empowered our staff to attend to all customer needs efficiently and effectively. A critical development during the year was the launch of instant customer feedback mechanism using QR code. This has enabled us to stay abreast with customer issues and provide timely responses in line with global best practice. We also launched a service initiative dubbed Simplify, Stop, Automate (SSA) to address customer pain points. This has eliminated nearly half of the queries logged through our call centre. We continue to implement integrations that will elevate customer interactions with our systems, leveraging artificial intelligence and design-thinking to differentiate ourselves from the rest of the market.
- 6.2.18 The Bank revamped customer value propositions and developed tailored solutions in response to the market's changing needs. One such proposition is a specialized credit facility for the health sector, which resulted from engagement with stakeholders in the healthcare sector in a first-ever virtual health conference dubbed Afya Forum held in May 2020. We also improved the Malkia Account and expanded benefits for women in both employment and entrepreneurship. The above initiatives, alongside a series of consumer education campaigns, fuelled our growth during the year. Building lasting partnerships As a Group, we believe that to remain relevant in the constantly evolving business environment, we must engage closely with our stakeholders to gain a better understanding of their concerns and expectations.
- 6.2.19 The Bank continued to advance corporate values through our corporate citizenship programs and in line with our sustainable development agenda aspirations. During the year, our Group held two main events in sports starting with the first-ever charity marathon in aid of the Jakaya Kikwete Cardiac Institute (JKCI). The Marathon dubbed CRDB Marathon 2020 brought together more than 5,000 participants and raised over TZS 200 million towards financing heart surgery for infants with congenital heart defects. Later, we hosted a basketball tournament christened CRDB Taifa Cup in the country's capital Dodoma to promote the urban sport among the youth.
- 6.2.20 In line with environmental sustainability agenda, the Bank launched a tree-planting campaign dubbed Pendezesha Tanzania (translated as 'Make Tanzania beautiful') in collaboration with the office of the

Vice President of the Republic of Tanzania alongside other stakeholders. The initiative targets to plant more than 100,000 trees over the three years. In supporting education, we partnered with the Ministry of Education to sponsor the national science and technology innovation competition - Mashindano ya Kitaifa ya Sayansi, Teknolojia na Ubunifu (MAKISATU). The Bank continues to support social causes that have a lasting impact on the community, in line with social investment priorities.

- 6.3 Investing in our people our quest to build a bank of the future continues in earnest and, as such, we have made considerable investments in our people, learning from successful models around the world. I am excited to report that as Group, we have embarked on a transformative journey to build timeless capacity through responsible talent management. During the year, we rolled out robust leadership and talent management programs, in partnership with acclaimed institutions, with a view of creating a pool of next-generation leaders, who will steer the vision of the Group into the future.
- 6.4 These initiatives, alongside improved performance and governance systems to enhance employee productivity. In terms of organizational development, we completed the first round of structural alignment and formalized engagements for interns and temporary staff. We have also strengthened our staff wellness and engagement programs to inspire industry within our workforce. During the year, our Group was recognized by various entities for its outstanding performance and innovation. As a result, we received more than 10 awards, including emerging best Bank in Payment Solutions in Eastern Africa by Global Banking & Finance Awards and, Best SME Bank in the region by International Business Magazine.
- 6.5 These awards are a testimony to our sustained pursuit for excellence and are verdict that our efforts are not in vain. You can view the complete list of awards in our profile section of this annual report. We continue to work with passion to achieve the best-in-class service propositions in our earnest quest to build a bank of the future.
- 6.6 As we begin the penultimate year of our medium- term strategy, we will continue to execute ideas and strategies to deliver sustainability. Our long term aspiration is to build a future-ready bank that will lead the way in financial innovation. Our 2021 Strategy aims to unlock the full potential of the Group by entrenching the efficiency of service and, transforming our sales force. We have adopted a futuristic model which guarantees the longevity of our Group. We plan to leverage technology, talent and opportunities to build a robust proposition for our customers.
- 6.7 As a market leader, we want to lead the way developing solutions that are not only transformative but speak to the real needs of the customer. Key considerations for us in the new year include sustained expansion of our agency banking business, seeing that it is a cost-effective avenue through which the Group can expand its reach to provide access to financial services for underserved communities in rural areas. We will also accelerate automation with the view to reduce manual interventions in our processes. We believe that this will enhance efficiency in our service delivery and, in turn, deliver a superior experience for our customers.
- 6.8 We resolve to get closer to our customers so that we can understand their pain points and help them achieve their financial goals. I am confident that today, more than ever before, we are best angled to sustain the good performance, growing from the strong foundation that we have built over the years.
- 6.9 Strategically, we have adopted an agile culture that allows us to seize new opportunities in the shifting business landscape. We will also leverage our improved stakeholder relations to grow the business. Already, some engagements have shown good prospects. I do not doubt that the future is bright.
- 6.10 In my perspective, a key differentiator for the Group in 2021 will be our readiness to go beyond and explore opportunities in areas that remain unexploited. Working with our strategic partners, we will continue to play our role in driving financial inclusion as part of our long-term commitment to support economic transformation. We will also seek partnership with fintech companies and Mobile Network Operators (MNOs) so that we expand opportunities in digital payments and money transfer.
- 6.11 To sustain good performance, we will continue to implement strategies that will ensure we achieve operational resilience. Our priority is to attain high levels of efficiency underlined by innovation and optimal productivity. We will also strive to keep a healthy loan book to ensure we safeguard our assets' quality. Primarily, we will closely monitor the portfolio at risk, especially all facilities restructured as a result of COVID-19.
- 6.11.1 I wish to thank the Board of Directors for the steadfast leadership and support that they have provided over the year. We have benefited from the immense knowledge and wisdom, especially on issues that require strategic guidance. I also thank the Management team for driving the vision to enable us to achieve so much. In the same breath, I extend my heartfelt gratitude to all staff, who have displayed admirable commitment and braved the headwinds in the year to deliver a solid finish. More importantly, I heartily thank our customers for giving us a unique opportunity to serve them. I have tonnes of gratitude to you, our shareholders, for trusting us with your investments and for allowing us to work for you. Lastly, I thank our industry regulator, partners and suppliers, all of whom have played a pivotal role in helping our Group stay on course.

6.12 Audited Accounts for the year 2020

The Chief Financial Officer of CRDB Bank Plc. Mr. Fredrick B. Nshekanabo presented the Audited Accounts for the year ended 31st December, 2020 as follows:

- 6.12.1 The Group sustained strong business growth and remained resilient across key performance indicators. The Group's profit after tax grew by 37.5% to TZS 165.2 billion, complemented by a strong balance sheet with a 8.7% growth in total assets to TZS 7,170.5 billion. The Group also maintained a prudent asset quality, closing the year with an NPL ratio of 4.4%. Subsidiary businesses contributed a cumulative 9% of the overall Group profit for the year, boosted by the growth in the profit after tax of CRDB Burundi SA, which grew by 75% YoY to TZS 11.2 billion. The notable performance of Burundi subsidiary is attributed to the strong growth in the topline income.
- 6.12.2 CRDB Insurance Broker Company Limited recorded a profit of TZS 3.6 billion, which represents a 143% annual growth driven by an increase in the Gross Written Premiums. Strategically, the Group accelerated innovations in the insurance service and embedded value-added services in the entire offering, which translated into improved uptake leading to increased sales. Our growth demonstrates results of the successful implementation of our five-year strategy and the strategic interventions made during the crisis period. In line with our transformation agenda, we leveraged on our investment in technology to enhance service delivery of alternative and convenient services, which enabled us to remain close to our customers and support them during the crisis.
- 6.12.3 The net interest income grew by 9.7% to TZS 580.5 billion from TZS 529.1 billion in the previous year. The growth in net interest income was attributed to the Group's strategic focus on lending to sectors that were less impacted by the pandemic coupled with sustained product innovations, which created synergy with the constantly changing customer needs. We also focused on containing our funding cost and grew less-expensive deposits considering the prevailing challenges emanating from the pandemic.
- 6.12.4 We prioritized customer experience to deliver intuitive and user-friendly digital banking services and expanded our agency banking services, which in turn boosted our fees and commission income. The increase in non-interest income was also due to the increase in loan commitment fees and income realized from Government securities designated as 'available for sale'. However, our FOREX earnings declined by 5% YoY, exacerbated by the disruptions in the global supply chains and tourism. Overall, the Group's total operating income before impairment charges grew by 10.3% YoY to TZS 808.7 billion from TZS 733.1 billion in December 2019.
- 6.12.5 The Bank continues to focus on process improvement, automation and customer migration to digital channels. The Group's cost efficiency ratio closed at 61.6% compared to 64.4% reported in 2019, indicating sustained improvements. Strong Balance Sheet. The Group continued to maintain a strong balance sheet as demonstrated by the robust growth in total assets, which went up by 8.7% to TZS 7,170.5 billion. The growth was mainly contributed by loans and advances to customers which grew by 16.3% to TZS 3,929.1 billion, with strong and broad-based growth across a range of products. We continued to diversify our portfolio, our retail segment grew by 20%, mainly driven by growth in consumer lending 24%, and corporate 19%.
- 6.12.6 The Group maintained sufficient liquidity to support our business growth, with a 4.5% growth in customer deposits to TZS 5,434.6 billion. This resulted from our continued efforts to improve our funding mix of affordable and sticky deposits. Current and Savings deposits (CASA); contributed 81% of the total deposits. Conversely, the Group continued to maintain healthy liquidity position at a ratio of 25.5% which is above the regulatory ratio of 20%; loan to deposit ratio ("LDR") remained prudent at 75%. Capital Position In line with our transformation agenda, we continue to focus on prudent capital management; selective growth of portfolio with high-yield and lower Risk-Weighted and de-risking to ensure optimal utilization of capital. I am happy to report that despite the disruptions experienced during the year, the Group remained wellcapitalized, and maintained healthy buffers above the minimum regulatory requirements. The Group closed its core capital ratio at 17.8% while total capital at 17.9% above regulatory requirements of 12.5% and 14.5% respectively.
- 6.12.7 The above interventions were made alongside the mitigation measures instituted by the Bank of Tanzania to cushion the banking sector against potential negative impact of the COVID-19 pandemic. The mitigation measures by the regulator included lowering of both the Statutory Minimum Reserve (SMR) and discount rates; as well as providing financial institutions with the flexibility to restructure loans. The Group's NPL Ratio improved to 4.4% compared to 5.5% reported in December 2019. Provisions coverage ratio stood at 87% at indicating a healthy loan book. This achievement was supported by the Group's strategy to contain migration and management of write-offs in line with regulatory requirements. We continue to closely monitor the facilities considering the COVID-19 impact particularly in the affected sectors to ensure we consistently maintain good asset quality. Operating Expenses Our medium-term strategy fully addresses the issue of efficiency understanding that it is integral to our sustainability. During the year under review, we continued to implement initiatives designed to optimize costs to shore up our productivity.

- 6.12.8 The Group's operating expenses grew by 7% to TZS 499.5 billion compared to the 12.3% annual growth recorded in 2019. The deceleration in growth was driven by cost-saving initiatives in new technology investment and office expenses. We are intent on sustaining the efficiency initiatives to further reduce cost and continue to invest in technology and our people to continue delivering improvements in productivity and customer experience.
- 6.12.9 The Group remains alert to the changes taking place in banking industry, especially in the policy environment and consumer behavior and preferences. We remain optimistic about the 2021 outlook, although awake to the likely setbacks that may arise from prolonged pandemic impact, especially the apparent pressure on liquidity, slowed credit growth, increased non-performing loans and lower interest rates, which may diminish revenues.
- 6.12.10 Internally, the Group will focus on improving operational efficiency through continuous process reengineering, centralization and automation. Moreover, we will focus on business growth by increasing penetration into the key economic sectors, optimizing our digital ecosystem and diversifying our portfolios with special focus on SMEs to grow transactions. We will continue to implement our credit reforms especially through automation. The Group will continue to invest and leverage on ICT, improve information security and modernize digital platforms to drive efficiency, deliver a superior customer experience and enhance our shareholder's value. We will draw lessons from the pandemic and endeavor to align our strategies, to remain resilient and sustain our performance, post-COVID-19.

6.13 Shareholders adopted the Director's Report and the Audited Accounts and deliberated as follows:

- 6.13.1 **COMMENDED** the Group CEO and Managing Director as well as Management for remarkable achievements in the following areas: digital transformation- which allows customers to use their mobile phones to open accounts, insurance benefits and reduction of Non Performing Loans from 5.5% in December 2019 to 4.4%. **EXPLAINED** that the Bank is closely monitoring non performing loans as one of the priorities of the Bank to ensure the ratio is within the required threshold.
- 6.13.2 **COMMENDED** the retired Managing Director Dr. Charles Kimei for establishing the strong foundation for the success of the Bank.
- 6.13.3 **OBSERVED** that the impressive performance of the Bank should be reflected by the increase in dividend to shareholders from the current 35 percent of the Bank's Profit After Tax (PAT) to at least 40 percent. **EXPLAINED** that the percentage of dividend earmarked for shareholders is in accordance with the Dividend Policy, which provides for 35 percent of the Bank's PAT as dividend to shareholders.
- 6.13.4 **OBSERVED** that the plan to invest in the Democratic Republic of Congo should focus first on Lubumbashi and Kalemie towns which are closer to the boarder with Tanzania. The Bank should also consider opening a branch in Nairobi, Kenya. **EXPLAINED** that the plans to invest in the DR Congo are progressing well and the Bank expects major returns from the investment. The Bank will also consider venturing into the Kenyan market after conducting due diligence.
- 6.13.5 **RECOMMENDED** that the Bank should consider holding the next Annual General Meeting in June instead of May and pick Dodoma as the venue of the Meeting.
- 6.13.6 **OBSERVED** that the Bank should promote buying of shares especially among the youth. **EXPLAINED** that the Bank will enhance its strategies to promote buying of shares by conducting regular campaigns to educate the masses on benefits of investing in shares.
- 6.13.7 **ADVISED** that the Bank should increase the number of its zonal offices to reflect the size of the Bank.
- 6.13.8 Shareholders were urged to claim their unpaid dividends. The dividend is paid through shareholder bank accounts or their mobile phones. **EXPLAINED** that more than TZS 7 billion remain unclaimed by shareholders. The unclaimed dividends are remitted to the Bank of Tanzania after 15 years whereby by shareholders will be subjected to stringent procedures to reclaim their dividends from the central bank. Shareholders who have not received their dividends should contact the nearest CRDB Bank branch for more details.
- 6.13.9 **OBSERVED** that the Bank should treat customer details with utmost confidentiality in order to protect and maintain the trust between the Bank and its customers. **EXPLAINED** that the Bank keeps customer details strictly confidential and would only reveal customer details when required to do so in accordance with the country's laws.
- 6.13.10 **OBSERVED** that to avoid legal implications, the Bank should strictly follow proper recovery procedures before selling collaterals/security of customers who have failed to honour their debt obligations. **EXPLAINED** that the Bank is always cautious before embarking on such move, noting the issue is being addressed in line with the Board directives.

7.0 TO APPROVE DIVIDEND FOR YEAR 2020

- 7.1 Board of Directors **RECOMMENDED** dividend for the year ending 31st December 2020 to be TZS 22/- per share for shareholders who were in the register when it was closed on 10th May, 2021 and payments

be made from 11th June 2021.

- 7.2 **RESOLVED** that dividend for the year ending 31st December 2020 be TZS 22/= per share for shareholders who were in the register when it was closed on 10th May, 2021 and payments be made from 11th June 2021.

8.0 TO APPROVE AMENDMENT OF ARTICLES OF THE BANK (SPECIAL RESOLUTION)

- 8.1 The Board of Directors **PROPOSED** amendments of Articles of the Bank to achieve changes in the Bank's corporate governance framework as follows:
- (i) General amendments to align some provisions with prevailing legislation;
 - (ii) Chair of General Meetings must be substantive Chair;
 - (iii) Including Articles of Board Committees – specifically including the statutory and the Governance Nomination and Human Resources Committees;
 - (iv) To include functions of the Audit & GNHR Committees and to provide for express requirements for Committees Charters;
 - (v) To provide for procedure for Board nomination/appointment and election;
 - (vi) To provide for powers of the GNHR Committee in relation to Board nominations, etc.; and
 - (vii) To provide for consolidated Reporting including subsidiaries as a subsidiary control mechanism for the bank as a Bank Group

- 8.2 **INQUIRED** on the rationale for amendments to the Article 41 which would provide for the Board Chairperson to also preside as Chairperson of the Annual General Meeting. Noted that the article is against good governance principles. **EXPLAINED** that the amendments are inevitable in order for the Articles to be in line with the changing times and current regulations. Reassured shareholders that they would still have the right to take to task the Board Chairperson even if he/she presides as AGM Chairperson.

- 8.3 **COMMENDED** the Bank for setting a maximum tenure limit of nine years for Board Members while the law provides a maximum of ten years.

- 8.4 Shareholders **APPROVED** amendments to the articles of the Bank as proposed by the Board of Directors whereby 75% of the 1,964,306,308 total votes cast approved the amendments.

9.0 TO APPROVE DIRECTORS' FEES

- 9.1 Board of Directors **RECOMMENDED** directors' fees for year 2021 to be TZS 965,000,000/= that will also be paid to members of the current four committees of the Board.
- 9.2 **INQUIRED** on reasons for the increase of Board Fees. **EXPLAINED** that the fee has increased due to various reasons including inflation and the increase in number of credit committee meetings.
- 9.3 **RESOLVED** that directors' fees for year 2021 be TZS 965,000,000/= that will also be paid to members of four committees of the Board as recommended by the Board of Directors.

10.0 APPOINTMENT OF EXTERNAL AUDITORS

- 10.1 Board of Directors **RECOMMENDED** Ernst and Young of P.O Box 2475, Dar es Salaam, to be appointed external auditors of the Bank and its subsidiary companies for year 2021 in accordance with the terms and fees determined by the Board of Directors.
- 10.2 **RESOLVED** that Ernst and Young of P.O Box 2475, Dar es salaam, be appointed external auditors of the Bank and its subsidiary companies for year 2021 in accordance to the terms and fees to be determined by the Board of Directors.

11.0 ELECTION OF NEW BOARD MEMBERS

- 11.1 Two Board Members who had served a three-year term as stipulated in the Bank's Articles were required to retire in 2021 to allow for fresh election. The Board Members who were required to step down were Prof. Faustine Karrani Bee who was representing shareholders owning below one percent (1%) of the Bank shares and Ms. Rose Felix Metta who was representing shareholders owning between 1% and 10% of Bank shares. Both stood for re-election.
- 11.2 Below is the list of candidates who were approved by the Board to vie for Board Membership to

represent shareholders holding below one percent (1%) of Bank shares:

- (i) Prof. Faustine Karrani Bee,
- (ii) Ms. Poniwoa Andrew Godlove Mbisso
- (iii) Ms. Grace Philotea Joachim

11.3 Below is the list of candidates who were approved by the Board to contest for Board Membership to represent shareholders holding between one (1%) and 10 percent of Bank shares:

- (i) Ms. Rose Felix Metta
- (ii) Mr. Gerald Paul Kasaato
- (iii) Ms. Hilda Shenyagwa Noor

11.4 The Chairman invited the candidates to introduce themselves and respond to questions from the members.

11.5 The ballot papers were distributed to shareholders for voting physically at the venue while shareholders attending virtually voted online.

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

No.	Name of candidates	Number of votes	Percentage
1	Prof. Faustine Karrani Bee	231,537,602	21.40
2	Ms. Grace Philotea Joachim	69,267,032	6.40
3	Ms. Poniwoa Andrew Godlove Mbisso	1,484,128	0.14
	TOTAL	302,288,762	27.94

11.7 The Chairman declared Prof. Faustine Karrani Bee as the Board Member representing shareholders holding below 1% of the Bank's shares and Ms. Grace Philotea Joachim to be on the reserve list.

11.8 Prof. Bee thanked shareholders for re-electing him for another three - year term. He pledged to continue to work closely with fellow Board Members to drive the Bank to greater success.

11.9 Ms. Grace was grateful to shareholders who voted for her. She expressed her willingness to work in whatever capacity she would be requested to serve.

11.10 Results of election of Board Member to represent shareholders owning between 1% and 10% of Bank shares:

No.	Name of candidate	Number of votes	Percentage
1	Mr. Gerald Paul Kasaato	408,327,048	64.30
2	Ms. Rose Felix Metta	95,000,000	14.96
3	Ms. Hilda Shenyagwa Noor	61,371,011	9.66
	TOTAL	564,698,059	88.92

11.12 The Chairman declared Mr. Gerald Paul Kasaato as Board Member representing shareholders holding between 1% and 10% of the Bank shares and declared Ms. Rose Felix Metta to be on the reserve list.

11.12 Mr. Kasaato thanked shareholders for electing him and promised that he will live up to their expectations by fully utilizing his experience and working closely with fellow Board Members to push forward the Bank's transformation agenda.

11.13 Ms. Rose Metta was grateful to shareholders for their strong support through out her tenure as Board Member.

12.0 PROPOSALS FROM SHAREHOLDERS

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

13.0 ANY OTHER BUSINESS

There was no 'any other business.'

14.0 VENUE AND DATE FOR THE 27TH ANNUAL GENERAL MEETING

- 14.1 Board of Directors **RECOMMENDED** the 27th Annual General Meeting of CRDB Bank Plc to be held on Saturday, 21st May 2022 at the Arusha International Conference Centre (AICC), Simba Hall in Arusha, starting from 9.00 a.m.
- 14.2 **RESOLVED** that the 27th Annual General Meeting of CRDB Bank Plc be held on Saturday, 21st May 2022 at the Arusha International Conference Centre (AICC), Simba Hall starting at 9.00 a.m.

15.0 CLOSING OF THE MEETING

- 15.1 The Group Chief Executive Officer and Managing Director thanked the Chairman of the Meeting, the Retired Prime Minister Hon. Frederick Tluway Sumaye and Vice- Chairperson of the Meeting, Dr. Veronica Nyahende for conducting the Meeting successfully. He thanked the Deputy Governor of the Bank of Tanzania Dr. Benard Kibese for his guidance during the Meeting. He expressed his gratitude to Board Members for their strong commitment and apt guidance to Management which have contributed to the success of the Bank. He thanked shareholders for their insights and observations that will help Management to improve its performance. He reminded shareholders who have not claimed their outstanding dividends to contact the Company Secretary or visit the nearest CRDB Bank Branch.
- 15.2 The Board Chairman thanked shareholders and stakeholders for attending the Meeting both physically and virtually. He promised that the concerns raised during the Meeting would be addressed. He commended the Secretariat for good organization of the Meeting and the Shareholders Seminar. He thanked Ms. Rose Metta for her contributions during her tenure which has ended this year and wished her success in her future endeavours. He thanked Board Members and welcomed onboard Mr. Gerald Kasaato the newly elected Board Member. He commended CRDB Bank staff for the achievements and urged them to enhance productivity for greater success in future.
- 15.3 The Vice Chairperson of the Annual General Meeting thanked shareholders for their active participation and closed the Meeting at 04:15 p.m.

APPROVED_____
CHAIRMAN_____
SECRETARY_____
DATE

Agenda No. 4 MATTERS ARISING FROM THE 26 TH ANNUAL GENERAL MEETING OF CRDB BANK PLC HELD AT ARUSHA INTERNATIONAL CONFERENCE CENTRE (AICC) IN ARUSHA ON 22ND MAY, 2021

NO	MIN.	RECOMMENDATION /RESOLUTION	IMPLEMENTATION
1.0	7.0	TO APPROVE DIVIDEND FOR THE YEAR 2020	
NO		RESOLVED that dividend for the year ending 31 December, 2020 be TZS 22/= per share for shareholders that will be in the register when it closed on 10th May, 2021 and payments be made from 11th June, 2021.	Implemented. Dividend for the year ended 31st December, 2020 of TZS 22/= per share for shareholders who were in the register when it closed on 10th May, 2021, was paid from 11th June, 2021.
2.0	9.0	TO APPROVE DIRECTORS' FEES	
2.1	9.2	RESOLVED that directors' fees for year 2021 be TZS 965,000,000/= that will also be paid to members of four committees of the Board as recommended by the Board of Directors.	Implemented. The directors' fees for the year 2021 were TZS 965,000,000/= that was also paid to members of four committees of the Board.
3.0	10.0	APPOINTMENT OF EXTERNAL AUDITORS	
3.1	10.2	RESOLVED that the audit company namely Ernst and Young of P.O Box 2475, Dar es salaam, be appointed external auditors of the Bank and its subsidiary companies for the year 2021 in accordance to the terms and fees to be determined by the Board of Directors.	Implemented. 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 2021.
4.0	11.0	ELECTION OF BOARD MEMBERS	
4.1	11.7	The Chairman declared Prof. Faustine Karrani Bee Board Member representing shareholders holding below 1% of the Bank shares.	The Bank of Tanzania has vetted the appointment of Prof. Faustine Karrani Bee and Mr. Gerald Paul Kasaato.
	11.12	The Chairman declared Mr. Gerald Paul Kasaato Board Member representing shareholders holding between 1% and 10% of the Bank shares. He garnered 64.30% of the votes cast.	
5.0	15.0	VENUE AND DATE FOR THE TWENTY SEVENTH ANNUAL GENERAL MEETING	
5.1	15.3	Venue of the 27th Annual General Meeting: RESOLVED that the 27th Annual General Meeting of CRDB Bank Plc be held on Saturday May 21, 2022 at the Arusha International Conference Centre (AICC), Simba Hall starting at 9.00 a.m.	The 27th Annual General Meeting of CRDB Bank Plc shall be held on Saturday May 21, 2022 at the Arusha International Conference Centre (AICC), Simba Hall starting at 9:00 a.m. as resolved.

Mr. Abdulmajid M. Nsekela

MANAGING DIRECTOR

Agenda No. 5. REPORT BY THOSE CHARGED WITH GOVERNANCE AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR 2021
5.1 ADOPTION OF THE REPORT BY THOSE CHARGED WITH GOVERNANCE

(Kindly refer to the Annual Report 2021 page No. 117 – 159)

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

5.2 ADOPTION OF THE AUDITED FINANCIAL STATEMENTS

(Kindly refer to the Annual Report 2021 page No. 166 – 382)

Shareholders are requested to receive and deliberate on the Audited financial accounts for the year ending 31st December, 2021.

5.3 DIVIDEND FOR THE YEAR 2021
5.3.1 Proposal

Pursuant to the Bank's MEMARTS, the Board of Directors recommends dividend for the year ending 31st December, 2021 to be 36 shillings per share to all shareholders in the register as of 22nd April, 2022 when the register will be closed and payments will be effected from 6th June, 2022.

5.3.2 Required

Shareholders are requested to receive, deliberate and approve the recommendation of the Board of Directors that dividend for the year ending 31st December, 2021 be 36 shillings per share to all shareholders in the register as of 22nd April, 2022 when the register will be closed and payments will be effected from 6th June, 2022.

Agenda No. 6. APPROVING THE DIRECTORS' FEE
6.1 Proposal

The Board of Directors recommends that the Directors' fee for the year 2022 be 965,000,000 shillings which will also be used to pay members of existing four Board committees.

6.2 Required

Shareholders are requested to pass the resolution of endorsing the proposal of the Board of Directors that Directors' fee for the year 2022 be Tanzanian shillings 965,000,000, which will also be used to pay members of the Board's existing four committees.

Agenda No. 7. APPOINTMENT OF AUDITORS
7.1 Proposal

The Board of Directors recommends the appointment of Ernst & Young Tanzania of P. O. Box 2475 Dar es Salaam, as Auditors of the Bank's financial statements for the year 2022, on the terms and fees to be determined by the Board of Directors.

1.2 Required

Shareholders are requested to deliberate and approve the recommendation by the Board of Directors to appoint Ernst & Young Tanzania of P. O. Box 2475 Dar es Salaam as Auditors of the Bank's financial statements for the year 2022, on the terms and fees to be determined by the Board of Directors.

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

- 8.1 Article 98 of the Bank's Articles of Association (the Articles) provides that a Board Member may serve for a maximum of three (3) terms of three (3) years each after which he/she will neither be eligible for re-election nor re-appointment.

8.2 Shareholding Structure as at 01st March, 2022

No	Shareholding	Percentage	Number of Shares
1.	Ten percent and above	34.3	894,828,676
2.	Above one percent and below ten percent	26.3	691,429,997
3.	Below one percent	39.4	1,025,579,911
		100.0	2,611,838,584

8.3 Retirement

Five (5) Board Members will retire this year as follows:

- Dr. Fred Matola Msemwa representing the category of Shareholders holding shares between one and ten percent (1% - 10%);
- Dr. Ally Hussein Laay, Eng. Boniface Charles Muhegi and Mr. Abdul Ally Mohammed representing the category of Shareholders holding shares below one percent (1%); and
- Mr. Martin Steven Warioba who is an Independent Director.

8.4 BoT Moratorium and Waiver

- Article 98 of the Bank's Articles as stated hereinabove, states that a Board Member shall serve for a period of three (3) years for a maximum of three (3) terms. On 29th October 2021 the Bank of Tanzania (BOT) published **The Banking and Financial Institutions (Corporate Governance) Regulations, 2021 (the Regulations)**. Regulation 12 (1) of the Regulation states that *A Board member or a Chief Executive Officer of a bank or financial institution shall not hold office for a consecutive period of more than ten years; and Regulation 12(4) of the Regulations further provides that a Board member or Chief Executive Officer of a bank or financial institution who has served for a period of ten years or more by the date these Regulations come into effect shall have a moratorium period of two years before ceasing to function in that capacity.*
- Two Board Members namely Dr. Ally H. Laay and Eng. Boniface C. Muhegi have served for a period of more than ten years on the date of 29th October 2021 when the Regulations came into effect and they are still on the Board by virtue of the moratorium period of two years granted by BOT effective 29th October 2021 otherwise they would have ceased to be Board members from the date the Regulations were published. The 2 Board Members in line with Article 98 of the Bank's Articles are required to retire in May 2022. Management on 7th February 2022 sought clarification from BOT as directed by the Board regarding the retirement of the two Board Members at the Annual General Meeting (AGM) in May 2022 and the mandatory moratorium period that is provided for under Regulation 12(4) of the Regulations.
- The BOT on 20th April 2022 granted a waiver of Regulation 12(1) of the Regulations, 2021 to allow the Bank to undertake necessary transitory arrangements to comply with the requirement on tenure of office for Board Members. The BOT granted the waiver for a period of three (3) years.
- Following the waiver for compliance of Regulation 12 (1) of the Regulations referred to hereinabove and the guidance of BOT, the Board of Directors notifies the Shareholders that Dr. Ally H. Laay and Eng. Boniface C. Muhegi shall serve on the Board for a final transitory term of 3 years in line with the waiver granted by the BOT and shall step down from the Board in May 2025.

8.5 Vacancies. Following the guidance from the BOT stated above, Shareholders are required to vote for Board Members as follows: -

- One (1) Board member to represent Shareholders owning shares between one and ten percent (1% - 10%).
- One (1) Board Member to represent Shareholders owning below one percent (1%).
- One (1) Independent Director.

8.7 Voting Procedure

All Shareholders will elect one Independent Director.

Shareholders owning shares below one percent will elect one (1) Board Member; and Shareholders owning shares between one and ten percent will elect one Board Member. There are two (2) candidates for each position. The candidate getting the highest number of votes according to existing slots will be declared Member of the Board of Directors. The candidates with the second highest number of votes will be placed in the reserve list in order to replace the elected candidate in case he/she is not approved by the BOT or fails to join the Board for any other reason.

- a) Each candidate will be given three (3) minutes to introduce him/herself and answer questions from the Shareholders at the Annual General Meeting.
- b) Voting will be by secret ballot and will carry the weight of number of shares held.
- c) The names of candidates who have won the election will be announced by the Chairperson of the Annual General Meeting.

8.7 Names of Candidates

- a) Candidates for the Members of the Board of Directors from the group of Shareholders with less than 1 percent shares. (See page 8-9)
- b) Candidates for the Members of the Board of Directors from the group of Shareholders between one and ten percent shares. (See page 10)
- c) Candidates for the Independent Director. (See page 11-12)

8.8 Provisions of Law Related to the Election and Responsibilities of Directors

- a) **Article 96 of CRDB Bank Articles**
"Each of the Directors appointed or elected shall be a person with knowledge and experience required by law as well as in line with the skills gap which the Governance, Nomination and HR Committee shall have identified to be filled by the directors sought in the Nomination process."
- b) **Regulation 5 (2) (a) of the Banking and Financial Institutions Act (B&FI Act)**
provides that a Board Member shall have requisite experience in banking, finance, accounting, auditing, law or economics.
- c) **Article 112 of CRDB Bank Articles**
provides that the office of director shall be vacated if the director:-
 - 112.1 ceases to be a director by virtue of any provision of the Act or he becomes prohibited by law for being a director or becomes elected as member of parliament; or becomes an office bearing politician, or
 - 112.2 Pursuant to the provision of the Companies Act and B&FI Act, be disqualified or ceases to hold office or prohibited from acting as such; or
 - 112.3 becomes bankrupt or makes any arrangement or composition with his creditors generally; or
 - 112.4 becomes of unsound mind; or
 - 112.5 resigns his office by notice in writing to the bank; or
 - 112.6 is removed from office pursuant to section 193 of the Companies Act; or
 - 112.7 *is seventy or more years of age* (this has been removed from the law) or is under 21 years of age; or
 - 112.8 shall for more than six consecutive months have been absent without permission of the directors from meetings of the directors held during that period and the directors resolve that his office be vacated.
- d) **Regulation 19 of the Licensing Regulations of the BOT and Article 94 of the CRDB Bank Articles**
provides that Member of the Board shall be appointed subject to approval by the Bank of Tanzania
- e) **Section 7 Part II of the Banking and Financial Institution Act 2006, No. 12 of 1991 Regulations - Character and Experience of Proposed members of the Board and Management Team** provides that:
 - (1) The Bank shall make an assessment as to whether the proposed Members of the Board of Directors and senior Management team of a proposed institution are fit and proper persons. The quality and capability of board members and management shall be the most essential ingredient for a successful banking operation. Accordingly, applications for a banking license shall undergo close scrutiny as to the character and experience of their proposed management and board members. The aforesaid assessment shall be conducted in accordance with the criteria set out in the First Schedule hereto.

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

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

- f) **Regulation 7(3) of the Banking and Financial Institution Act Internal Control and Internal Audit Regulations, 2014** stipulates that “the Audit Committee shall be composed of at least three non-executive directors. Two of whom shall be independent members (Shareholders owning less than 5% of the Bank’s shares) having accounting, auditing or related financial management experience.” Accordingly, the number of independent members must be minimum three pursuant to B&FIA requirements.

Agenda No. 9. PROPOSALS FROM SHAREHOLDERS

- (Proposals will be attached).

Agenda No. 10. ANY OTHER BUSINESS

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

Agenda No. 11. DATE FOR THE NEXT ANNUAL GENERAL MEETING

Proposal

The Board of Directors recommends that the 28th Annual General Meeting be held on Saturday, 20th May 2023 at CRDB Bank Headquarters, Dar es salaam.

Required

Shareholders are requested to approve the date and venue of the 28th Annual General Meeting be held on Saturday, 20th May 2023 at CRDB Bank Headquarters, Dar es salaam.

Agenda No. 12. CLOSING THE MEETING

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