



28th ANNUAL GENERAL MEETING

Arusha International Conference Centre (AICC), Simba Hall

CDS No. 00001

Chairman and Shareholders,

Re: Notice of the 28th Annual General Meeting

Notice is hereby given that the **TWENTY EIGHTH ANNUAL GENERAL MEETING of CRDB BANK PLC** will be held on Saturday, 20th May, 2023 at the Arusha International Conference Centre (AICC), Simba Hall, commencing at 9.00 a.m. and the following Agenda will be transacted:

- 1. Opening of the Meeting.**
- 2. Adoption of the agenda.**
- 3. Confirmation of the minutes of the Twenty seventh Annual General Meeting. Kujadili na kupokea Ripoti ya**
- 4. To discuss the Matters Arising.**
- 5. Adoption of the Directors' Report and Audited Financial Statements for year 2022.**
 - 5.1 Directors' Report
 - 5.2 Audited Financial statements for the year ended 31st December 2022.
 - 5.3 Declaration of Year 2022 Dividend.
- 6. Directors Remuneration.**
- 7. Appointment of the External Auditors.**
- 8. Election of two Independent Directors**
- 9. To deliberate on Proposals received from Shareholders.**
- 10. Any other business with leave of the Chair.**
- 11. To set the place, date and venue of the next meeting.**
- 12. Closing of the meeting.**

NOTE:

1. The Shareholders Register will be closed from 11/05/2023 and will be opened on 12/05/2023.
2. All proposals to be discussed under Agenda no. 10 must be received by the Secretary not later than **4.00 p.m. on Thursday, 27/04/2023.**
3. Papers for the meeting may be collected from CRDB Bank Branches from 10/05/2023 and will also be available in Arusha from **19th to 20th May, 2023** and Bank's website www.crdbbank.co.tz on 10/05/2023
4. Costs for transportation and accommodation will be borne by shareholders themselves

NOTICE OF SHAREHOLDERS SEMINAR

Notice is hereby given that there will be a Shareholders Seminar on Youth and Women Economic Empowerment, Introduction of Electronic Certificates by DSE, How to Vote Using the Digital Voting System and CRDB's Participation in Tanzania's Economic Transformation on 19th May 2023, 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

P. O. Box 268

Dar-es-Salaam

Mob number: 0755 197 700

WhatsApp number: 0767 757 215

E-mail - shares_unit@crdbbank.co.tz

BY ORDER OF THE BOARD



J. B. Rugambo

COMPANY SECRETARY

19 Aprili 2023



PROXY FORM 28TH ANNUAL GENERAL MEETING

1. 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 Annual General Meeting/ Extra Ordinary General Meeting to be held on 20th May, 2023 and at any adjournment thereof.

2. The above said Proxy shall attend and vote as follows:

S/N	RESOLUTIONS	FOR	AGAINST	ABSTAIN
1	Adoption of the Report by those charged with Governance			
2	Adoption of Audited Financial Statements for the year ended 31st December, 2022			
3	Declaration of Year 2022 Dividend.			
4	Approval of Directors Remuneration.			
5	Appointment of External Auditors.			
6	Set the place, date and venue of the next Meeting.			

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

To elect two (2) of the candidates for Independent Director (indicate with "X" on the name of the candidate you elect as Board Member)

ELECTION OF TWO INDEPENDENT DIRECTORS


S/N	NAME	VOTE
i)	Prof. Neema M. Mori	
ii)	Bi Miranda N. Mpogolo	
iii)	Ms. Joyce Nkini Iwisi	
iv)	Eng. Boniface Gissima Nyamo – Hanga	


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

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.*

ELECTION OF TWO (2) INDEPENDENT DIRECTORS (Summary of Candidates' CV)

Name	Work Experience & Education
<p>PROF. NEEMA MUNISI MORI</p> 	<p>Prof. Neema Munisi Mori is an Associate Professor of Finance and Director of Public Services at the University of Dar es Salaam, Tanzania. She also worked as a Senior Lecturer at the Department of Finance, University of Dar es Salaam, Research Fellow at University of Agder, Norway, Assistant Lecturer and Tutorial Assistant at University of Dar es Salaam and Audit Trainee at KPMG Tanzania.</p> <p>She is the Co-founder of MTI Investment Company in Tanzania, Norway and Sweden, which is an equity investment firm that focuses on growing Small and Medium Enterprises. Prof. Mori is impacting positively on women and youth as a trainer, researcher and mentor in leadership and entrepreneurship. She has over 15 years of experience in teaching, researching and consulting in areas of banking, finance, investment, corporate governance, microfinance and entrepreneurship. She is active in research and has published academic papers in international refereed journals such as Journal of Management and Governance, Journal of Emerging Market Finance and Journal of African Business.</p> <p>She holds a PhD in International Business majoring in Corporate Governance and Boards of Financial Institutions from University of Agder Norway, Master of Business Administration (MBA) majoring in Finance and Bachelor of Commerce (B. Com) majoring in Finance both from the University of Dar es Salaam. Prof. Mori is the Vice chairperson of the Board, Chairperson of the Credit Committee and Member of the Risk Committee.</p> <p>She holds a Certification in Company Direction offered by the Institute of Directors – UK. She likes reading, singing and dancing and enjoys outside walking and exercising.</p>

Name	Work Experience & Education
<p>MS MIRANDA NAIMAN MPOGOLO</p> 	<p>Miranda describes herself as ‘an unstoppable force for good’ and is the Founder and Managing Partner of Empower - a disruptive Growth Consulting Firm that passionately provides Talent, Advisory and Brand services to clients across the African continent.</p> <p>She is a Forbes-acclaimed, Tanzanian Entrepreneur who recently won the Tanzania Consumer Choice Award for ‘Most Preferred Female CEO’ and is a Member of The Africa List – a select community of next generation CEOs in Africa’s most exciting growth markets. She is a People & Culture guru with 18 years’ experience, who’s Award-winning and market-leading firm Empower consults for and strategically advises Boards & Management of multinational organisations across all industries while simultaneously making a huge impact in the Talent Development space on a pro bono basis through their ‘Generation Empower’ Programme.</p> <p>Miranda holds an MA Theatre & Development Studies from the University of Leeds (UK) and a BA (Hons) in Drama, Applied Theatre & Education from The Central School of Speech & Drama (UK). She is dedicated to life-long learning having attended numerous executive programmes in Leadership, Strategy, Finance and Governance with the Institute of Directors (UK).</p> <p>Miranda is Board Chair of the African Women Entrepreneurship Cooperative that empowers hundreds of women from across the continent. She is Board Vice Chair of CCBRT Hospital and an active member-leader of the Entrepreneurs’ Organization (EO) where she serves as Chair of Global Learning.</p> <p>As a reflection of her passion for Education and Youth Empowerment Miranda previously served as Board Member for READ International that builds libraries in Tanzanian public schools and continues to serve as an Advisor to AIESEC; empowering young people to make a progressive social impact in Tanzania.</p> <p>Miranda relishes connecting with nature by spending time on the beach, hiking mountains (she has summited Mt Kilimanjaro) and sharing quality moments with family enjoying great food. Miranda is a member of the Board Credit and Governance & Human Resources Committees of CRDB Bank Plc.</p>

Name	Work Experience & Education
<p>ENGINEER. BONIFACE GISSIMA NYAMO-HANGA</p> 	<p>Eng. Boniface Gissima Nyamo-Hanga, is currently working with Tanzania Buildings Agency (TBA) in its Dodoma Office responsible for overseeing proper operations of the New Debating Chamber of the Parliament.</p> <p>Prior to that Eng. Boniface Gissima Nyamo-Hanga had worked with the Rural Energy Agency (2008 – 2019) where he held several Senior Positions including Manager of Technical Assistance, Director of Market Development & Technologies, Director General of the Rural Energy Agency & Chief Executive Officer of the Rural Energy Agency (REA) and the Rural Energy Fund (REF), and Secretary to the Rural Energy Board (REB).</p> <p>From 2014 to 2015 Eng. Boniface Gissima Nyamo-Hanga served as the Chairperson of the CDM PoA Seller's Participants of Certified Emission Reductions (CERs), a Carbon Finance Partnership Facility (CPF) under the UNFCCC and the IBRD (World Bank) representing seller participants from Tanzania, Egypt, Morocco, Brazil, Thailand, Vietnam, Philippines and Sri Lanka.</p> <p>From 2017 to 2020 Eng. Boniface Gissima Nyamo-Hanga served as a Member to the National Energy Advisory Platform to advice the Government of Tanzania on Energy for Social and Economic Development. In June 2021 he was appointed by the President of the United Republic of Tanzania to serve a three years term as a Member to the Fair Competition Tribunal (FCT). Eng. Boniface Gissima Nyamo-Hanga is also a Non-Executive Director (NED) of National Investments Plc since 14th May 2022 when he was approved in the NICOL Extra-Ordinary Shareholders Meeting.</p> <p>He is a registered Professional Engineer with the Engineers Registration Board of Tanzania (ERB), a member of the Institute of Directors Tanzania (IoDT), Member of the Tanzania Institute of Arbitrators (TiArb), Member of Tanzania Accountants Association (TAA), Member of the International Solar Energy Society (ISES) and Member of the Project Management Institute (PMI) of US.</p> <p>On academics, Eng. Boniface Gissima Nyamo-Hanga is a holder of B. Sc. Engineering (Electrical) (UDSM), Master of Engineering Management (UDSM), Master of Business Administration (MBA) (UDSM), Post Graduate Diploma in Law Mediation and Arbitration (Institute of Social Work ISW Dar es Salaam), M. Sc. Finance (Strathclyde University Glasgow Scotland in the UK – In collaboration with Institute of Finance Management (IFM) Tanzania), Advanced Diploma Accounting and Business (ACCA UK) and a Diploma in International Public Sector Accounting Standards (IPSAS) (NBAA Tanzania)</p>

Name	Work Experience & Education
<p data-bbox="108 266 399 297">MS. JOYCE NKINI -IWISI</p> 	<p data-bbox="475 266 1485 540">Ms. Joyce Nkini-Iwisi (Tanzanian) is currently the Principal Director – Africa Head of Forensic Accounting and Forensics Technology and Corporate Investigations Europe, Middle East and Africa - Control Risks (Since October 2021 to Date) and Head of Forensic Technology and Forensic Data Analytics team, Africa. She serves on the Advisory Panel – Association of Corporate Investigators (ACi, UK) – Africa, Europe and Middle East (EMEA) (2022) as well as an Adviser to investment missions and forums, facilitating investments across Africa including Invest Africa mission to Tanzania.</p> <p data-bbox="475 589 1485 783">Her former roles include: Associate Director, Head of Commercial Forensic Accounting and Investigations – Rooth and Wessels (South Africa) Senior Manager Forensic Accounting and Investigations Manager – Rooth and Wessels (South Africa) Senior Consultant, Forensic Accounting – PwC (South Africa and Tanzania) and an Auditor – Ernst and Young, Tanzania.</p> <p data-bbox="475 832 751 863">Governance experience:</p> <p data-bbox="475 912 1485 985">Joyce presented on risk and rewards of sustainability reporting alongside Prof Mervyn King (King IV Code, Corporate Governance Code) – Johannesburg, April 2021.</p> <p data-bbox="475 991 1102 1023">Advisory to the following Boards on specific mandates:</p> <p data-bbox="475 1029 1118 1061">UK listed mining company in Tanzania on ESG concerns.</p> <p data-bbox="475 1068 1118 1100">UK Humanitarian Organization (for a matter in Tanzania)</p> <p data-bbox="475 1106 1114 1138">The National Development Agency (NDA) – South Africa</p> <p data-bbox="475 1144 1182 1176">South Africa Maritime Safety Authority (SAMSA) - South Africa</p> <p data-bbox="475 1183 1007 1215">The Legal Practice Council (LPC) - South Africa</p> <p data-bbox="475 1221 1385 1253">South Africa Council for Natural Scientific Professions (SACNASP) - South Africa.</p> <p data-bbox="475 1259 1485 1789">She holds a Master of Business Administration (MBA), International Business from Coventry University (UK), Bachelor of Commerce- Accounting and Finance from Mzumbe University (Tanzania). Her Professional affiliations include; Certified Forensics Practitioner (FP,SA) Institute of Commercial Forensic Practitioners (ICFP), Trained on Investigating Sexual Exploitation and Abuse – CHS Alliance organization Geneva, Member of the Institute of Applied Governance and Forensics (South Africa), Member of Association of Certified Fraud Examiners (South Africa), Member of Institute of Business Advisors (South Africa), Member of Institute of Risk Management (South Africa) and Supporter of the Ethics Institute (South Africa) . She has vast experience in risk analysis and technology enhancements (cyber and forensics data analytics) in various fields including financial services, Fintech (She has advised CRDB Bank, various multinational Fintech Telecom companies), Mining, Multilateral Development funding institutions, Global NGOs, and Global FMCG – Foods and Beverages.</p>

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 27TH ANNUAL GENERAL MEETING OF CRDB BANK PLC HELD AT THE ARUSHA INTERNATIONAL CONFERENCE CENTRE (AICC), SIMBA HALL ON SATURDAY, 21ST MAY, 2022

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

BOARD OF DIRECTORS CRDB BANK PLC

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

BOARD OF DIRECTORS OF CRDB BANK BURUNDI S.A.

14.	Jean Sindayigaya	Board Member
15.	Kahumbya K. Bashige	Board Member
16.	Fredrick Siwale	General Manager

BOARD OF DIRECTORS OF CRDB INSURANCE BROKER LIMITED

17.	Omary H. Mwaimu	Board Chairman
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18. John W. Akida
19. Wilson Mnzava

Board Member
General Manager

EXECUTIVE MANAGEMENT OF CRDB BANK PLC

- | | |
|-----------------------------|--|
| 20. Abdulmajid M. Nsekela | Group CEO and Managing Director |
| 21. Dkt. Joseph O. Witts | Chief Commercial Officer |
| 22. Frederick B. Nshekanabo | Chief Financial Officer |
| 23. Bruce M. Mwasenga | Chief Operations Officer |
| 24. Leslie Mwaikambo | Director of Banking Operations |
| 25. Leo P. Ndimbo | Director of Business Transformation |
| 26. TullyEsther Mwambapa | Director of Corporate Affairs and Public Relations |
| 27. Prosper G. Nambaya | Director of Corporate Banking |
| 28. Xavery Makwi | Director of Credit |
| 29. Godfrey Rutasingwa | Ag. Director of Human Resources |
| 30. Deusdedit P. Massuka | Director of ICT |
| 31. Godfrey N. Sigalla | Director of Internal Audit |
| 32. Pendason P. Nyamlilo | Director of Procurement |
| 33. Boma O. Raballa | Director of Retail Banking |
| 34. James Isaack Mabula | Director of Risk and Compliance |

SHAREHOLDERS

- | | |
|-----------------------------------|--------------------------------------|
| 1 Aatish Kanyalal Sachdev & Hemal | |
| 2 Abbakar G. Mkama | |
| 3 Abbas Adam Kimvuli | 25 Ablood K Mmnyamwezi |
| 4 Abbas Karawa Mushi | 26 About Akhab Nenulah |
| 5 Abbasi Exports Limited | 27 Abraham Kombe |
| 6 Abdalla Anthoni Mohammed | 28 Abraham Rutashobya Byamungu |
| 7 Abdallah Abtwalibe Maghembe | 29 Abubakari D. O. Midello |
| 8 Abdallah Hamis | 30 Abubakari Iddi Kinyuma |
| 9 Abdallah Kassim Mattingas | 31 Abubakari Mohamed Bui |
| 10 Abdallah Omari Sadiqi | 32 Aciphiwe O. Nenula |
| 11 Abdiel Gershom Abayo | 33 Action's For Development Programs |
| 12 Abdiel Rumisha Mola | 34 Adam Israeli Elinewinga |
| 13 Abdu Selemani Kanduru | 35 Adam Kassim Mbega |
| 14 Abdulrabi Rashid Kiroro | 36 Adam Lwitiko Kasumo |
| 15 Abdulrahim Rashid Ramadhan | 37 Adam Nchenke Rwegasira |
| 16 Abdulrahman Issa Singano | 38 Adamson Kariwa |
| 17 Abdulrahman Kinana | 39 Adela John Mroso |
| 18 Abdulrahman Simba Khamisi | 40 Adelina Cylas Mtalemwa (Admin) |
| 19 Abduly Ally Mohamed | 41 Adeline Salome Mushi |
| 20 Abed Mwasajone | 42 Adolf Rafael Olomi |
| 21 Abednego Saruni Mollel | 43 Adolf Salakana Moshi |
| 22 Abel Jeremia Ole Leken | 44 ADP Mbozi Trust Fund |
| 23 Abeli Alphonse Mlingi | 45 Adrian Alphonse Kamihanda |
| 24 Abisai Anderson Ngowi | 48 Afres Valentine Mushi |

- | | | | |
|----|------------------------------------|-----|-----------------------------------|
| 49 | Afzal Mohamed Kassamia | 96 | Ally Ramadhani Msuya |
| 50 | Agatha.B Irringo | 97 | Ally Rashid Mwamba |
| 52 | Aggrey Andrew Mjema | 98 | Ally Rubeni Mkali |
| 53 | Agnes Clemence Kagoro | 99 | Alma Ally Laay |
| 54 | Agnes Elias Nzao | 100 | Alois Stephen Shiyo |
| 55 | Agnes Evarest Mchome | 101 | Aloyce Chacha Kenganya |
| 56 | Agnes M. Robert | 102 | Aloyce Hassan Kway |
| 57 | Agness Linus Sanga | 103 | Aloyce Isaack Ngowi & Charles |
| 58 | Agrey Raymond Mwenyembegu | 104 | Aloyce Kasindei Massawe |
| 59 | Agriculture Ltd. | 105 | Alphonse Theotim Kalula |
| 60 | Agripina Israel Mwiyo | 106 | Amani Mohamed Nkulo |
| 61 | Agripina Patrick Boisafi | 107 | Amani Mrisho Amani |
| 62 | Ahamed Omari Mohamed | 108 | Amedeus Ngaleya Masawe |
| 63 | Ahmad Mkamani | 109 | Amidullah Omarykomungoma |
| 64 | Ahmed Rabii Nganya | 110 | Amin Mohamed Ahmed |
| 65 | Ahmed Sheikh Mohamed | 111 | Amina Amri Bihoga |
| 66 | Aika Mathayo | 112 | Amina Juma Nyihiran |
| 67 | Airtel Uganda Staff Provident Fund | 113 | Amina Ramadhani Hilika |
| 68 | Aishi Jeremiah Kitomari | 114 | Aminiel Andrea Sikawa |
| 69 | Aiyona Mangi | 115 | Aminiel Senyael Ayo |
| 70 | Albert Elly Kananda | 116 | Amir Juma Semsekwa |
| 71 | Albert Matei Mbele | 117 | Amon Mwakabeta |
| 72 | Albert Nshekanabo | 118 | Amorchristi Urgentenos |
| 73 | Aldo Ramadhan Konzo | 119 | Amos Kachatiro Msaka |
| 74 | Alecia Kashemele Alec | 120 | Amulikiwa Massawe |
| 75 | Alen Stephano Mbimanya | 121 | Anaceth Stanslaus Ngaiza |
| 76 | Alex Abson Sanga | 122 | Anaeli David Urio |
| 77 | Alex Felix Majoh | 123 | Anasia Gasper Maleko |
| 78 | Alexander Mahala Ntabaye | 124 | Anasia Gelvas Sanga (Admin) |
| 79 | Alexander Nikwanduka Mtawa | 125 | Andrea Nyekele ITF Yohana Nyekele |
| 80 | Alfayo Mungaya Shanguya | 126 | Andrew Chanuo Ndakidemi |
| 81 | Alfayo Shoo | 127 | Andrew Kaggwa Kabanza |
| 82 | Alfred Huruma Mang'era | 128 | Andrew Kishimba Kibela |
| 83 | Alfred Noah Olemoirana | 129 | Andrew Manyema Ngindo |
| 84 | Ali Kondo Mnyani | 130 | Andrew Mmbando |
| 85 | Alice Ndelolia Mtuka (Admin) | 131 | Andrew Mudulu Ng'imba |
| 86 | Alicha Sanga | 132 | Andrew Yesaya Akyoo |
| 87 | Allan Luka Mwaigaga | 133 | Andulile Mwansyange |
| 88 | Allan L.O Mhando | 134 | Angelina Herbel Chatanda |
| 89 | Alli Milimo Chassama | 135 | Angelina S Kikungwe |
| 90 | Ally Abdallah Yege | 136 | Anicet Basley Kileo |
| 91 | Ally Athuman Kimaro | 137 | Anila Jane Mohan |
| 92 | Ally Esmail Nalaga | 138 | Anjelina Sweya Dotto (Admin) |
| 93 | Ally Juma Hamisi | 139 | Anjelista Raphael Urassa |
| 94 | Ally Mohamedi Libubulu (Admin) | 140 | Anna Azael Mndeme |
| 95 | Ally Rajabu Goddah | 141 | Anna Beatrice Mtamike |

142	Anna Christopher Mwakasege	189	Athanasius B Mutasingwa
143	Anna D. Makalla	190	Athman Amin Mwash
144	Anna Daudi Mlata	191	Athuman Iddi Dunga
145	Anna Elias Ntulu	192	Athuman Said Kitegile
146	Anna Ezekiel Mhamba	193	Athumani Athumani Mtengo
147	Anna Godson Lesika	194	Athumani Hamisi Kipunde
149	Anna Greyson Mrema	197	Athumani Hemedi Wakanai
150	Anna Ibrahim Silayo	198	Atmosi Saba Massawe
151	Anna Ismael Pallantyo	199	Audax Alexander Rweyemamu
152	Anna Kajumulo Tibaijuka	200	Audax M. Tibanyendera
153	Anna Onesmo Meena	201	August Peter Mushi
154	Annath Athman Maseko	202	Augustine Albert Moshi
155	Anne Enrico Figueiredo	203	Augustine Alphonse Ngowi
156	Annete Sila Msuya	204	Aunali &/Or Salim Mohamed
157	Ansila Ladislaus Lyimo	205	Aunali Fidahusseini Rajabali
158	Anthonia Joseph Massawe	206	Ayoub Athuman Wakanai(Admin)
159	Anthony Anatory Kaijunga	207	Azhar Sadiq Alishan
160	Anthony Isaya Nduye	208	Aziza Ally Kimaro
161	Anthony P. Nkwama	209	Badr East African Enterprises
162	Antonini Ambrose Mrimi	210	Bahebe Massuka (Admin)Raphael M
163	Antony Joseph Shine	211	Bakiri Athumani Mtumula
164	Anunciata Kate Makillagi	212	Baltazal Michael Mawondo
165	Anythony Samson Ng'walinda	213	Baltazar Zakayo Kaaya
166	Apex Business Consulting Limited	214	Balthazar Sipiasi Kitili
167	Arafa Ally Nyangomo	215	Balvinder Singh Virdi
168	Aristariki Eden Mcharo	216	NSSF (Uganda)
169	Arnold Kidua Makinda	217	Baraka Christopher Bitebo
170	Arnold Rabieli Maimu	218	Baraka S. Nsale
171	Artilio L. ITF Joshua Mbugunza	219	Barare Limited
172	Arusha Art Ltd	221	Barnabas Ndezi
173	Arusha Cooperative Union Ltd	222	Bartholomew Basimaki
174	Arusha Teacher SACCOS	223	Bartholomew L. Nyalada
175	Asanterabi Upiro Shoo	224	Bartholomew Obed Mkajakamba
176	Asha Juma Hassan	225	Basil Paul Ndebarika Shayo
177	Asha Saidi Dunia	226	Baston Eric Mongi
178	Asha Saidi Kalula	227	Beatrice Francis Mbunda
179	Ashukuriwe Barnabas Ngowi	228	Beatrice Innocent Liya Ift Jacqueline
180	Ashura Amri Rugalema	229	Beatrice Oscar Killiwe
181	Ashura Rajuni Kiure	230	Beatrice David Minene
182	Asia Rachel Mamkwe ITF Ian Joseph	231	Beatus Andrew Msoka
183	Asia Shabani Hamsini	232	Beatus Joseph Komba
184	Ason Sentara Nzowa	233	Beatus Peter Segeja
185	Asorael Lesauni Nnko	234	Beda Barnos Labule
186	Asset Management GmbH Wegen	235	Beda Michael Kessy
187	Aswile Mwamapupa Mwasomola	236	Benjamin William Budodi
188	Athanas S. & Akwilina Chenya	237	Benny John Mballah

238	Benson Budodi Jackson	285	Charles Daniel Mkumbo
239	Benson Gamba Maugira	286	Charles Donald James Mungai
240	Benson George Sozigwa	287	Charles Elias Kahela
241	Bent Claudi ITF Niels C. Mortensen	288	Charles Ezekiel Nnko
242	Bernadetha Nkuu	289	Charles Kaluse Msuya
243	Bertha Paulo Lekamoi	290	Charles Lembris Lucas (Admin)
244	Bertha Salieli Leole	291	Charles Malongo
245	Beverly Joshua Kileo	292	Charles Rweyemamu Rweikiza
246	Bhavik Ashok Nanji	293	Charles Silvester Gama
247	Bidex Import & Export Co. Ltd.	294	Charles Stephen Kadama
248	Bilali Yunus Hango	295	Charles Stephen Kimei
249	Blandina Furahisha Funga	296	Charles Victor Kibanga
250	Vanderbilt University	297	Charles Wilbard Malisa
251	Bnymsanv Oddo Bhf	298	Ghana for databank brokerage TZ
252	Boniphace Sospeter Ndalawha	299	Chausiku M Salum
253	Borah Ramadhani Almasu	300	Chedi Ng'endia Masambaji
254	Bosco Mohamed	301	Cheka Mwambungu Chagge
255	Brayan Musa Msuya	302	Chelu Simon Mapolu
256	Bright Gervas Matowo	303	Chihyo Julius Mawole
257	Bulugu Ndutu	304	Chiku Issa
258	Byera Simeon Bagambilana (Admin)	306	Children's Career Plan Unit Trust
259	Calyist Basil Kavishe	307	Chrisanti Andrea Mwanawima
260	Camilla Israel Lema	308	Chrispo Kemanzi
261	Caren Living Assey	309	Chriss Gabriel Munisi
263	Carisma John Sebastian ITF Glory	310	Christ Compassion Fund Jesus
264	Caroline Hanah Maeda	311	Christa Augustine Moshi
265	Caroline Lotto Mollel	312	Christina Geofrey Mandara
266	Caroline Mathew Lyatuu	313	Christina Gidori Zelote
267	Caroline Simon Kakwezi	314	Christina John Lukindo
268	Carolyn Nelson Lyimo	315	Christina R. Mtui &/Or Conrad
269	Cassim Rashid Ponera	316	Christina Thomas Geleja
270	Cassimir Kanigini Maroel	317	Christoms Martin Msakamba
271	Casto Cosmas Mushi	318	Christopher Daniel Mahundi
272	Castor Raphael Ligallama	319	Christopher Ernest Mwakasege
273	Cathbert Amour	320	Christopher Jonas Mollel
274	Catherine Aika Mbuya	321	Christopher Mwakasege
275	Catherine Deokari (Admin)	322	Christopher Wilbard Ulomi
276	Catherine Ndesheo Ngaleo	323	Christopher Yustin Ngonyani
277	Catherine Pius Lyimo	324	Clara Magiri Msangi
278	Catherine Thobias Ndawi	325	Clavery Kasongi Mkwawa
279	Catholic Diocese of Kigoma	326	Clemence Philip Tesha
280	Chabu Elius Mishwaro	327	Clemence Raphael Msyaliha
281	Chama Cha Maalbino Kilimanjaro	329	Clement Lawrence Kamuli
282	Chama Cha Ushirika Nanganga	330	Clement Mteweke
283	Charles C Lukindo	331	Clement.N Mganga
284	Charles Clement Lukindo	332	Coletha Boniface Nyaki

333	Collins Kibiki	382	Debora Frank Mwenga
334	Conjesta Mallya (Admin)	383	Deborah Jonathani Mbasha
335	Conrad Alex Makwinya	384	Deka Enterprises Co. Ltd
336	Conrad Majahasi Kabuta	385	Dekariswa Terewali Mmari
337	Consolata Constantine Milanzi	386	Delvine Felix Kilewo
338	Consolata Thomas Nagai	387	Denis M. Mushi & Aisha Fernandes
340	Cornel Meseyeck	388	Denis Ranga Ezekia
341	Cornel Mstawani Mhondele	389	Dennis Damian Ruhinda
342	Corporate Insurance Brokers Ltd	390	Dennis Kipanga Tesha
343	Cosmas Bernardi Kavishe	391	Deodatus Lucas Kinawiro (Admin)
344	Cosmas Sebastian Mushi	392	Deogratias N. Sula
345	Cosmas Swai	393	Deogratias Njile Sulla
346	Cosmas Vincent Swai	394	Deogratias Rugabela Ndamugoba
348	Costansia Baltazar Mawondo	395	Deogratius Joseph &/Or Sophia
349	Cynthia Hilda Ngoye	396	Deogratius Ngongoseke
351	Cyprian Mapima	397	Dereck Alex Kaale and Elizabeth
352	Cyprian Matola Mwandenga	398	Desdery Kyomushula
353	Cyprian Yanuary Masao	399	Desmond Mugisha Kiiza
354	D.F. Mistry Company (1974) Ltd.	400	Destor Mbwamo Mbambe
355	Dadi Hamisi Limo	401	Deusdedit M. Rugangila
356	Damas Mavundo Assey	402	Deusdedith Rwelamila Mutagaywa
357	Damas Paul Malamsha	403	Devid Sainy Mwantlyaga
358	Damian David Ruhinda	404	Devota Michael Mlay
359	Damuni Mevoroo Lukumay	405	Devotha Edward Baisi
360	Danida Investment Fund	406	Devotha Zakaria Nkwera
361	Daniel Bonaventura Salekio	407	Diah Loth Diah
362	Daniel Naingola Laizer	408	Diana Didas Shirima
363	Daniel Nicholas Mahagura	409	Diana Geofrey Njau
364	Daniel Ole Njoolay	410	Diana Mwakasege
365	Daniel Stanley Kimasso	411	Diana Raphael Kyara
366	Daniel Theoflo Mbise	412	Diana Zakaria Muganga
367	Daniel Thobias Mayala	413	Dickson Henry Namanza
368	Daniel Varoiya Lodemi	414	Dickson Misago Ndabise
369	Daniel Zephryn Sendeu	415	Dickson Zakaria Mroki
370	Daniel.D Maeda	416	Didas Reginald Merinyo
371	Danny Kanyetta Kandonga	417	Dinah Gerald Nkya (Admin)
372	Daphine Joachim Kipuyo	418	Dionisia P Ndondi
373	Datius Gerald Rutashobya	419	Dionisia Samson Sarakikya
374	Daudi Leonard Mkilindi	420	Dionita George Kapinga
375	Daudi Esmaili Mchala	421	Dismas Raphael Ntabindi
376	Daudi Mpeja	422	Dodoma Capital Enterprisers
377	Daudi Shija Minene	423	Domana Joram Metta
378	Dausen Edwin Temu	424	Dominic Alphonce
379	David Donald Mrema	425	Donald Mmari
380	David Shija Minene	426	Donat Simon Mnyagatwa
381	Dawson.A Kaaya	427	Dorah Dunford Makungu

428	Dorcas Emmanuel Fungo	479	Eliatirisha Afraeli Kimuto
429	Dorcas Shabani Kangero	480	Elibarick Geofrey Kamara
430	Doreen Denis Shemtoi	481	Elibariki Mmari
431	Doreen Erick Makundi	482	Elibariki.L Kivuyo
434	Dorice G.J Ngikari	483	Elieneza Mteri Mnzava
438	Doris Bariki Masamu	484	Elifasi Godwin Nassari
439	Dorothea Kashushura	485	Elihuruma Emanuel Hema
440	Dorothy Cuthbert Gondwe	486	Elinaitha Humphrey Mrema
441	Dorothy Kokuteta Katarai	487	Elirehema Yona Akyoo (Admin)
442	Dr. Ezekiel Yohana Mpuya	488	Elisa Daniel Mbise
443	Duet Africa Opportunities Master	489	Elisante A. Ulomi
444	Duka La Ushirika (Tes)	490	Eliseta Isaac Kwayu
445	Ebenezer Paul Mlay	491	Elisha Joseph Mnzavas
446	Eddah Winstone Mleche ITF Cuthbert	492	Elisha Martin Mkandya
447	Edina Basil Mkwata	493	Elisha Samson Chanzi
448	Edith Anthony Mkatte	494	Elishe Jeremia Manase (Admin)
449	Edmund Bado Mkwata	495	Eliud Makinoni Mogha (Admin)
450	Edmundi Msagama Mpoto	496	Elius Asprine Mishwaro
451	Edward Peter Joseph	497	Eliza Peter Temu
452	Edward Adam Haule	498	Elizabeth Batenga
453	Edward Alfred Kitomari	499	Elizabeth Boniface Ngowi
454	Edward Andrew Otieno	500	Elizabeth Elius Mishwaro
455	Edward Anthony Mwesiumo	501	Elizabeth John Sirikwa
456	Edward Charles Haule	502	Elizabeth Kabeja Magnus (Admin)
457	Edward K. Sanda	503	Elizabeth Magnus
458	Edward Rhoden Mwamilawa	504	Elizabeth Megiroo Mbalakai
459	Edward Sikorei Mevaashi	505	Elizabeth Simon Mushi
460	Edward Simon Masanga	506	Elizabeth Venance Msirikale
461	Edwin Calvin Lyaro	507	Elkana Benjamin Kiiza
462	Edwin Mwamahapa	508	Ellie Samwel Mbise
463	Edwin Ponsian Kaigoma	509	Elliet Priscilla Sikawa
464	Edwin Valerian Mlay	510	Ellymery Mathew Mille
465	Edwin Vedasto Kente	511	Elvis Rwegayula Ntatlwa (Admin)
466	Edyta Z. Bigilimana &/Or Gilbert A.	512	Emanuel Amaniel Mjema
467	Einothi Lembris Laizer	513	Emanuel Beatus Utouh
468	Elard Mathayo Dimoso	514	Emanuel Magnus
469	Elda Anael Mwakyusa	515	Emerenciana Leo
470	Eleutheri Kalisti Sukums	516	Emil Calvin Malyi
471	Elgius Pastory Otame	517	Emil Daimon Zambi
472	Elia Sylvester Elias	518	Emilian Paschalis Rugemalira
473	Eliachi Elisa Mollel	519	Emiliana Mathew Tibenda
474	Eliakim Saul Nkya	520	Emily Jika Mnoni (Admin) Harriet
475	Elianchea Meriananga Machenje	521	Emmanuel Ambindwile Luvanda
476	Elias Gabriel Kilevo (Admin)	522	Emmanuel Andrew Matunda
477	Elias Sila Mariki	523	Emmanuel Elibariki Nzota
478	Elias William Budodi	524	Emmanuel G Mgoma

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|-----|-----------------------------------|-----|------------------------------------|
| 525 | Emmanuel Hauli Chaburuma | 574 | Eva Mwamloka Kapoja |
| 527 | Emmanuel Nyambi | 575 | Evaline Simon Mlay |
| 528 | Emmanuel Paul Mlay | 576 | Evalyne January Munishi |
| 529 | Emmanuel Peter Kudila | 577 | Evance Emmanuel Mushi |
| 530 | Emmanuel R Massawe | 578 | Evance Narcis Tarimo |
| 531 | Emmanuel Shikael Kissanga | 579 | Evans Anthony Ngombolwa |
| 532 | Emmanuel Thaddeus Ragije | 580 | Evans Herman Lushaka (Admin) Of |
| 533 | Emmanuel Yohasi Sigalla | 581 | Evelyne John Mushi |
| 534 | Endeshi Simon Marunda | 582 | Eetha Peter Matemba &/Or Liberatus |
| 535 | Eneah Naimani Mfinanga | 583 | Evodi Kereti |
| 536 | Engare Olmotonyi R. C. S. Ltd | 584 | Exaudi Eliufoo Nkya |
| 537 | Engelbert Linus Chuwa | 585 | Ezekiah Ndabalo |
| 538 | Engosengili Coop. Society | 586 | Ezekiel Ambakisye Kihali |
| 539 | Epaphras Epimaki Mtenga | 587 | Ezekiel Simon Mhozwa |
| 540 | Epimark David Tarimo | 588 | Fabian Lucian Mwambe |
| 541 | Epiphania F. Mushi | 589 | Fadhila Leticia Maseko |
| 542 | Erasto Eliahu Mollel | 591 | Fahamwel Tumaini Mnguu |
| 543 | Erasto Mbulungwa Shenkalwa | 592 | Familia Ya Mussa Hassan Mbura |
| 544 | Erick Israel Secha | 593 | Faraja Zakayo Naiman |
| 545 | Erick Macky | 594 | Farhanaaz Akber Datoo |
| 546 | Erick Thomas Tonelo | 595 | Farhanaaz Datoo |
| 547 | Erinestina Emmanuel Mrosso | 596 | Farida Pyarn Visram |
| 549 | Ermelinda Guttar Mwambanga | 597 | Fatuma Amiri |
| 550 | Ernest Gabriel Peter | 598 | Fatuma Shabani (Admin) |
| 551 | Ernest Nduta Nyororo | 599 | Fausta Benedict Lema |
| 552 | Erobiam Elisaria Mwasha | 600 | Fausta Marcus Kasuga |
| 553 | Essau Wolfram Mlengule | 601 | Faustin Calist Assey |
| 554 | Ester Christopher Mwakasege | 602 | Fauz A Abood |
| 555 | Ester Festo Makune | 603 | Fazle Abbas Mohamedhussein |
| 557 | Ester Joseph Mabenga | 604 | FebronBernard Minja |
| 558 | Esterina Mtasiwa Tarimo | 605 | Felix Adolf Ishebabi |
| 559 | Esther Christopher Mwakasege | 606 | Felix Albert Kilewo |
| 560 | Esther Dambal | 607 | Felix Constantine Masanyiwa |
| 561 | Esther Frederick Sumaye | 608 | Felix Mukuchu |
| 562 | Esther Joseph Ntabindi | 609 | Ferdinand Mlawa |
| 563 | Esther Leonidas Gama | 610 | Ferdinand Petro Ndodi |
| 564 | Esther Paul Jackson | 611 | Festo Ernest Kweka |
| 565 | Estomih John Antony | 612 | Festo Tumbotele Kilawe |
| 566 | Eunice Philemon Mulokozi (Admin) | 613 | Festo Y. Keto |
| 567 | Eusebia Anthony Sachore | 614 | Feti Yohanas Sanga |
| 568 | Eva Adison Kiputa | 615 | Fides Neema Bonaventura Mrina |
| 569 | Eva Benedict Kazimoto | 616 | Filbert Silayo |
| 570 | Eva Bethuel Mtega | 617 | Filmedia Hamson Ghikas And/Or |
| 571 | Eva Godwin | 618 | Firoz Hassanal Nasser |
| 572 | Eva J. Mwaigomole (Admin) Jaffari | 619 | Flora Kusirie Shoo |
| 573 | Eva Minja Lopa | 620 | Flora Munisi |

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|-----|----------------------------------|-----|---------------------------------|
| 621 | Flora Silayo Eugene | 670 | Gasiano Senzighe |
| 622 | Florentine Agustin | 671 | Gasper George Lauwo |
| 623 | Florian Josephat Katunzi | 672 | Gasper H. Kileo |
| 624 | Florida D. Kinawiro | 673 | Gasper Hanson Kileo |
| 625 | Fortius William Muhikambe | 674 | Gaudence Pepino Kinyonto |
| 626 | Fortunata G Kigiri (Admin)Samson | 675 | Gaudencia Tatu Mtaki |
| 628 | Fortunata Julius Massawe | 676 | Gaudensia B. Bernardo |
| 629 | Fortunatha Masalu Kisilla | 677 | Gem And Rock Ventures Co Ltd |
| 630 | Fortunatus Gracian Kamwembe | 678 | Gemima G Kileo |
| 631 | Fr. Peter Claver Kindimba | 679 | Gemma Vanessa Mwololo |
| 632 | Francis A Mwasyeba | 680 | Geofrey E Nyange |
| 633 | Francis Adrian Kasoyaga | 681 | Geofrey Ernest Banyita |
| 634 | Francis Allan Salimia | 682 | George Boniface Baraka |
| 635 | Francis John Fumbuka | 683 | George Calistus Mahombo |
| 636 | Francis Joram Ntakije | 684 | George Chesam Mhumbe |
| 637 | Francis Reuben Kimaro | 685 | George K. M. Sanga |
| 638 | Francis S Humuli | 686 | George Karwani Mbyazita |
| 639 | Francis Yusto Eseko | 687 | George Katoto Kilyauhanga |
| 640 | Franciss Long'idu Mollel | 688 | George Mpendakazi Shonde |
| 641 | Frank Joseph Gendo | 689 | George Ngatta Rubugu |
| 642 | Frank Albert Sandi | 690 | George Paul Lauwo |
| 643 | Frank Ansidor Killa | 691 | George Steere Liwenga |
| 644 | Frank Focas Minja | 692 | Gerald Balakamwia |
| 645 | Frank Julius Mollel | 693 | Gerald Godfrey Moshali |
| 646 | Frank Lukelo Danda | 694 | Gerald Kiraia Samba |
| 647 | Frank Magoti Charles | 695 | Gerald Pancras Kiwango |
| 648 | Frank William Lweja | 696 | Geraldine Kokwenda Mwijage |
| 649 | Franklin Frederick Sumaye | 697 | Gerold Magnus Ndunguru |
| 650 | Franklin Mungubariki Minjas | 698 | Gerson Hosea Malangalila Lwenge |
| 651 | Franklyn M. Minjas | 699 | Gerson Nyaronge Agolla |
| 652 | Fransiska Kitema (Administrator) | 700 | Gervas Abel Mweta |
| 653 | Fredrick Tluway Sumaye | 701 | Gervas Efrem Matowo |
| 654 | Fredy Ambrosi Mushi | 702 | Gervas J M Ngikari |
| 655 | Fredy Tedy Mbilinyi | 703 | Gervas Joseph Kavishe |
| 656 | Fresho Investment | 704 | Gervas Junior Ngikari |
| 658 | Frimin Ambrose | 705 | Getrude Johnson Paul |
| 659 | Frontier Master Africa Fund Lp | 706 | Getrude Mbuya |
| 660 | Fuad Huwel | 707 | Ghana Ac for Databank Brokerage |
| 661 | Fund Ic | 708 | Giafar Mohamed Beder |
| 662 | G. Warioba | 709 | Gibsoni S. Sanga |
| 663 | Gabriel Attaliay Mukuna Mollel | 710 | Gideon Abraham Kyungai |
| 664 | Gabriel Baruti | 711 | Gideon Martin Kapange |
| 666 | Gabriel Michael Kessi | 712 | Gift Elbariki Mollel |
| 667 | Gabriel Yordani Lukosi | 713 | Gift Elibahati Ayo |
| 668 | Gabriella Bwigane Kaisi | 714 | Gilbert Burchard Baisi |
| 669 | Gaitlynn Neema Ngikari | 715 | Gilbert Barongo |

716	Gilbert John Lwaho	764	Gradius Michael Rwezaula (Admin)
717	Gilbert Kateti Sarungi	765	Gregory Aloisi Mboya
718	Gilbert Kibiriti	766	Hadija Mushi
719	Gilbert N. S. Nyamshas	767	Hadija Rajabu Kianda
720	Gisela Projestus Bayona	768	Hadija Salim Afif
721	Given Onia Ngajilo	769	Haikase Elisante Matilya
722	Gladnes Gasper Kileo	770	Halima Athumani Kapoa
723	Gladness Alex Kileo	771	Halima Mamuya
724	Gladness Obed Pallangyo	772	Halima Mohamed Mamuya
725	Gladynsia G. Kileo	773	Hamadi Hemed Hemed
726	Glory Elijah	774	Hamida Ubwa Mamboya
727	Glory Expery Mwanyika	775	Hamis Hussein Mhini
728	Glory Langidare Mollel	776	Hamisi Bakari Namkaa
729	Godbless David Mollel ITF Loserian	777	Hamisi Jumanne Nguli
730	Godbless Gasper Kileo	778	Hamisi Selemani Mkalla
731	Godfrey Conrad Mosha	779	Hamza Mrisho Rubibi
733	Godfrey Malauri	780	Hamza Shafii Jabil
734	Godfrey Matemba Gabriel	781	Hannah Gilbert Nzowa
735	Godfrey Memiriki Mollel (Admin)	782	Hannah S. Mawolle
736	Godfrey Musa Semwenda	783	Hans Macha
737	Godfrey Wilbert Msuya	784	Happiness Silas Mlaki
738	Godliver Christopher	785	Happiness Simbaufu Nkya
739	Godmercy Damas Woisso	786	Happyson Fanuel Mollel
740	Godrfey Esmail Ngowo	787	Haroon Mulla Pirmohamed
741	Godson Mosses Killiza	788	Harriet Atweza Lwakatare
742	Godson Richard Rulasuma	789	Harry Msamire Kitilya
743	Godwin Ernest Mnzava	790	Harun Idd Joho
744	Godwin Immanueli Mushi	792	Hasan Askari Rizvi
745	Godwin Kanangira Nassary	793	Hasnain Murtaza Dinani
746	Godwin Zephania Tarimo	794	Hassan Issa Mnzava
747	Gombe Group(2005)	795	Hassan Kamptoni
748	Goodluck Bilasi Mato	796	Hassan Mpapi Bendeyeko
749	Goodluck Casian Nchembele	797	Hawa & Charles Tundui
750	Goodluck Casmir Ramban	798	Hawa Abdi Sasya
751	Grace Emmanuel Balele	799	Hawa Salim Liseki
752	Grace Ezra Nkya	800	Helen Victor Lema
754	Grace Fred Shoo (Admin)	801	Helena Cassian Mwidowe
755	Grace James Mnkabenga	802	Hellen Buzuka Tukunjoba
756	Grace Kemilembe Baisi	803	Helson Kyangenyenka Mushukuma
757	Grace Loshilaa Laizer	804	Hemedi Issa Hemedi
758	Grace Martin Nakomolwa	805	Henry & Mrs Leah Mwakyoma
759	Grace Nathan Simwinga	806	Henry Jonas Munuo
760	Grace Neema Hamuli		Herbet Isaac Nguvumali & Or Eleonora
761	Grace Pascal Minja	807	massawe
762	Grace Peter Mbonea	808	Heri Loiti Ngohelo
763	Grace Rogathe Meena	809	Herieth Rishaely Tareto

810	Herka John Mongi(Admin)	857	Indo African Stores
811	Herry Kayogela Ndabaga	858	Innocent C Liya
812	Heslon Gabriel Rugalema	859	Inviolata Karoli Lekule
813	Heslon Ishunga	860	Ipwana Hudson Mwampagatwa
814	Hibbard Bitz	861	Ipyana Ntuli Mwasamboma
815	Hidaya Amiri Mchomvu(Admin)	862	Irean Isebella Munseri
816	Hilda Mahuto Shenyagwa-Noor	863	Irene Eneah Naiman
817	Hilda Malunda	864	Irene John Ndasi
818	Hilda Yonael Malunda	865	Irene Joseph Maro
819	Hilton Foundation-00fg	866	Irene Peter Mauki
820	Hiltruda Joseph Samba	867	Irene Wankyo Maganga
821	Hon. Joseph Sinde Warioba	868	Isaac Anyingisye Mwasubila
822	Honori Sawero Shirima	869	Isaac Jonathan Chengula
823	Hossana Paul Mlay	870	Isaac Lyampinga Mgwassa
824	Hossiana Tumaini Mgonja	871	Isaac Simeon Kadyanji
825	Hubert Paulo Slaqwe	872	Isaac Zakaria Laraa
826	Hubert Stansilaus Mlay	873	Isaack Luiham Lyimo
827	Hulda Martin Kipuyo	874	Isabella Daniel Mwampamba
828	Humfrey Mkiro Mrema	875	Isack Emily Lyimo
829	Humphrey G. Kileo	876	Isack Willson Shaushi
830	Humphrey Herman Mocha	877	Isagah Asombwile Mwalukasa
831	Huruma Eutropia Kweka	878	Isaya Awariywa Kyungai
832	Hussein A. S. Bahaj	879	Ismail Ngao
833	Hussein Mussa Mzee	880	Israel Charles Tarimo
834	Hussein Salim Heri	881	Israel M. A. & Lilian M. A. Secha
835	Hussein Shaaban Lorene	882	Issa Athumani Saburi
836	Hyasinta Joseph Masawe	883	Issa Musa Nyashilu
837	Hyasinta Mtuka Baruti	885	Issa Selemani Mwenda
839	I.M Chonya	886	ITF Luis Romeo Misabo
840	Ian Divo Rugaibula	887	Itikisaeli Elias Mungure
841	Ian Friday Mwanda	888	Ivy Owen Kibona
842	Ibrahim Amulike Mwangalaba	889	Izack Saiya Manang
843	Ibrahim Laban Simion	890	Izengo Kwilasa
844	Ibrahim Mohammed Ibrahim	891	Izidory John Kusongwa
845	Ibrahim Omary Nchalikwao	892	Jacklina Richard Jackson
846	Ibrahim Shifao Shifao	893	Jackson Augusto Kategile
847	Iddi Juma Selungwi	894	Jackson Kenan Dulle
848	Iddi Rajab Chongi	895	Jackson Keneth Moyo
849	Idris Suleiman Kikula	896	Jackson Paul Foya
850	Ikupa Simon Mapolu	897	Jackton Achola Ochieng
851	Ildefons Mtandika Chonya	898	Jacob Aloyce Mwamanga (Admin)
852	Illuminata Kitema	899	Jacob Boniface Chacha
853	Ilulu SACCOS Ltd	900	Jacob Kahungwa
854	Imelda Charles Nyamsekela	901	Jacqueline Jessica Nyachiro
855	Imelda Rugaijamu	902	Jaferi Tweve
856	Indira And Maheshkumar Shah	903	Jakaya Mrisho Kikwete

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|-----|------------------------------|-----|-----------------------------|
| 904 | Jalabi Women Enterprises | 951 | John Africa Kavishe |
| 905 | Jamadari Group Farm Ltd | 952 | John Almasy Mohamed |
| 906 | Jambo Oil &Ginnieries Co.Ltd | 953 | John Anael Mongi |
| 907 | James Masanja Kamuga | 954 | John Andrea Mukama |
| 908 | James Mgani | 955 | John Bihemo Mtesigwa |
| 909 | James Paschal Kidubo | 956 | John Changalucha |
| 910 | Jane Chrisant Maganga | 957 | John Donacian Njau |
| 911 | Jane Kazoba | 958 | John Ernest Mshanga |
| 912 | Jane Paula Nyandele | 959 | John Faustin Matei |
| 913 | Janeth Michael Kabeho | 960 | John Foya |
| 914 | January Ambrose Mlee | 961 | John Gration Bomani |
| 915 | Japhary Ezekia Tweve | 962 | John Joseph Kambona |
| 916 | Japhary Hassanaly Katura | 963 | John Kirita |
| 917 | Japhery Ezekia Tweve | 964 | John Lamba |
| 918 | Japhet Bunzary Nkilijiwa | 965 | John Lister Haruni |
| 919 | Japhet Ezekia Tweve | 966 | John Malamia Msaki |
| 920 | Japhet Mwakatilinga Mbwanji | 967 | John Mapesa |
| 921 | Japhet Tweve | 968 | John Massawe |
| 922 | Japhety Ezekia Tweve | 969 | John Matesi Mawazo |
| 923 | Jaqueline John Kalesa | 970 | John Mejooli Lukumay |
| 924 | Jarome Emilias Saninga | 971 | John Moses Mwamajuja |
| 925 | Jasoni Mujuni Zimbeiya | 972 | John Mutalemwa Kiongozi |
| 926 | Jayantilal G. Karia | 973 | John Mwita Marwa |
| 927 | Jeniffer Patrisha Zavalla | 974 | John Rumisha Massawe |
| 928 | Jenipher Elibariki Tondi | 975 | John Solomon Mbanga |
| 929 | Jeremiah Boniface Gunda | 976 | Johnson Jonathan Mbasha |
| 930 | Jeremiah Elia Issavaya | 977 | Johnson Nicodemus Shirima |
| 931 | Jeremiah Gerson Mbise | 978 | Jonas Haule Bambo |
| 932 | Jerome Agustini Maimu | 979 | Jonathan Mwakajilebe Kain |
| 933 | Jerome Juma Chilumba | 980 | Jonathan Nyanda Masolwa |
| 934 | Jerry B Mwasa | 981 | Jonathan Tumsifu Mbasha |
| 935 | Jesca Basil Mkwata | 982 | Jones Ainea Mola |
| 936 | Jesus Compassion Fund | 983 | Jose Aleona Kweka |
| 937 | Jim Mwakifwamba Mundakega | 984 | Joseph Assey |
| 938 | Jimmy Geoffrey Mangesho | 985 | Joseph Assey |
| 939 | Joachim Barling Ndumbaro | 986 | Joseph Bahati Francis Mosha |
| 940 | Joachim John Kessy | 987 | Joseph Chaviruka Mrindoko |
| 941 | Joachim Kipuyo | 988 | Joseph Dawson Zake |
| 942 | Joackim Malya | 989 | Joseph Ernest Gamba |
| 943 | Joane Louis Kasuga | 990 | Joseph Francis Maji |
| 944 | Joaria Juma Tarimo | 991 | Joseph Joachim Meliyo |
| 945 | Joas John Rugemalila | 992 | Joseph K. Tesha |
| 946 | Jobu Boleni Kijole | 993 | Joseph Kimario Philemo |
| 948 | Joel Mabula Shimba | 994 | Joseph Matanga Kahungwa |
| 949 | Joel Majinge Mabiba | 995 | Joseph Mwamanga |
| 950 | Johannes Goumans | 996 | Josephat John Tarimo |

997	Josephat Patrick Mbilinyi	1043	Justins Mejja Mushashu
998	Josephine Justin Moshi	1044	Justo Samson Kileo
999	Josephine Rodrick Kombe	1045	Justus Ng'holozenze Masewa
1000	Josephine Stephen Msangi	1046	K.C.U. Savings And Credit Coop
1001	Joshua Christopher Mwakasege	1047	Kafui Geofrey Sengoka
1002	Joshua Kristian Kileo	1048	Kagera Coop Union (1990) Ltd
1003	Joshua Martin Loilole	1049	Kagera Writers & Publishers Coop.
1004	Josiah John Rwelamila	1050	Kairuki Hospital
1005	Jovin Nyamma Koyo Masanja	1051	Kaisi Likoko
1006	Joyce Adam Mtoka(Admin)	1052	Kaiza Rushoke
1007	Joyce David Msuya	1053	Kakuru Rubambura Katunzi
1008	Joyce Epimack Victory	1054	Kalpesh Mehta
1009	Joyce Ismael Macha	1055	Kalpesh Rajesh Mehta
1010	Joyce John Baisi	1056	Kamilo Ignas Mwinuka
1011	Joyce Kidagi Gunda	1058	Kanayalal Sachdev
1012	Joyce Samweli Msigwa	1059	Kankiza Mukabagala Tibaijuka
1013	Joyce Simon, David Maturu	1060	Karagwe District Coop Union Ltd
1014	Judika Nsanya Pallangyo	1061	Karamjeet Singh Virdi
1015	Judith Fue Tumbao	1062	Karani Mepukowo Lukumay
1016	Juliana E Mahava	1063	Karansi Rural Savings & Credit Sch
1017	Juliana Faida	1064	Karim.B Walji
1018	Juliet Gallus Msolla(Admin)	1065	Kasiambeyu Mogha
1019	Julitha Andrew Temba	1066	Kasim Shabani
1020	Julius Cleophas Ibrahim Ntwenya	1067	Kauwed Gamalel Shao
1021	Julius Jilendya Nganga	1068	Kayanga Duka La Ushirika Ltd
1022	Julius John Ritte	1069	Kayusi Augustino Msigwa
1023	Julius Mshiu	1070	Kelvin Francis Tesha
1024	Julius Sekere Kitomari	1071	Kemilembe Amelia Tibaijuka
1025	Juma Ally Malewa	1072	Kesheni Watch Vigilante
1026	Juma Edward Mhavi	1073	Kevin Lucas Zenda
1027	Juma I. M. Kilangi	1074	Kezia Aaron Shimba
1028	Juma Ramadhani Selemani	1075	Khalfani Abdalah Khalfani
1029	Juma Said Lossin	1076	Khuweisa Mussa Mansab
1030	Juma.A Said	1077	Kibaha Sav. & Cr. Soc. Ltd
1031	Jumaam Esmail Kalutu	1078	Kibassa Nazareno Lubule
1032	Jumanne Athumani Mnzava	1079	Kibondo Agricultural Mark.Coop
1033	June Laura Warioba	1080	Kigongo William Budodi
1034	June Mwinuki Warioba	1081	Kikundi Cha Wakulima Wa Korosho
1035	Justice Albert Sayuki	1082	Kilimanjaro Frontier Africa Fund
1036	Justin Humphrey Maeda	1083	Kimboka Pasian Stambuli
1037	Justin Kasila Noah	1084	Kimwisho Ngota Mndolwa
1038	Justin Mirisho Nyari	1085	Kiomboi Consumers Coop Society
1039	Justin Rabson Seleman	1086	Kisasi Charles Kisasi
1040	Justina A Mwanza ITF Hopejoanne	1088	Kishan Hasamukh Batti
1041	Justina Mabeyo Batamuzi	1089	Kisiwa Mgaya
1042	Justina Venant	1090	Kitamai R.P.C.S

1091	Kitano Chacha Munanka	1137	Local Government Loans Board
1092	Kivuyo	1138	Lodwick Salieli Leole
1093	Kkkt Dayosisi Ya Meru	1139	Loi Gabriel Kilevo
1094	K'njaro Women Dev. Revolving Fu.	1140	Loinyeye Loning'o Lucumay
1095	Koimere Agricultural Marketing	1141	Loishiye Samwel Lukumay
1096	Kolping Society Of Tanzania	1142	Longa A.M.C.S. Ltd
1097	Kuluthumu Amani Kitojo	1143	Loning'o Loinyeye Lucumay
1098	Kumail Abbas Salim	1145	Losaisho.L Kivuyo
1099	L.M.M. Chuwa	1146	Lota Melamari
1100	Laika M. Kitonye (Admin)	1147	Lotha Merendei Salolo
1101	Laizer Saning'o Sokoitei	1148	Louis Peter Louis
1102	Lameck Mabena Zumkila	1149	Lourenco Agnelo Gonsalves
1103	Langford Semali Mori	1150	Loy Thomas Sabaya
1104	Lans-Minzi Bal	1152	Loyce Wunn Jones Kapaliswa
1105	Laurain Leonce Malamsha	1154	Lucas Jotham Kisamba
1106	Lawrence Miku Kicheenge	1155	Lucas Laizer
1107	Lawrence Mtembei	1156	Lucas Mnyawi Ntandu
1108	Lawrencia Dominick	1157	Lucas Syrili Kimario
1109	Lazaro Busagala & Elida Busagala	1158	Lucila Bernard Mlay ITF Fina-Faith
1110	Lazeck Wakati Kabuje	1159	Lucille Justis Lyaruu
1111	Lebai Tadeo Hosea Nsemwa	1160	Lucy David Mlimwa
1112	Lemaso Semeitei Lukumay	1161	Lucy Geoffrey Nkoko (Admin)
1113	Leonala Rogati Paul	1162	Lucy James Kasase
1114	Leonard Clement Mususa	1163	Lucy O Temu
1115	Leonard Joachim Nkungwe	1164	Lucy Thomas Chisunga
1116	Leonard Mushi	1165	Ludovick Honest Kimaro
1117	Leonard Peter Makwela	1166	Lusungu Andwele Nganji
1118	Leonce Ernest Oisso	1167	Lusungu Msigwa
1119	Leonidas Pancras Ishansha	1168	Luther Eliuforo Mneney
1120	Leopard Ngalawa	1169	Luvunza Tangajo
1121	Leopold Kihumo	1170	Luwaita A.M.C.S Ltd
1122	Levina Marie Warioba	1171	Lwasye
1123	Levison Yohana Kiula	1172	Lwihura Zakayo Kachecheba
1124	Liberatus Cassiano Kaegele	1173	Lwise Elimeleck Silaa
1125	Liberatus Mnaku Maganya	1174	Lwiyiso Nicodem Mgeni
1126	Lightness Majembe	1175	Lydia Matzindiko Joachim
1127	Lilian Charles Matinga	1176	Lyne Thomas Ukio
1128	Lilian Charles Matinga ITF Dorcas	1177	Lyoba Godeliva Kalimunda
1129	Lilian Charles Matinga ITF Samson	1178	M.Sospeter
1130	Lilian Israel Secha	1179	M/S Lukuledi R. P. C. S. Ltd
1131	Lillian Theodore Lyimo	1180	M/S Mkoreha Rural Primary Coop
1132	Lindi Development Fund	1181	M/S Mpowora Rural Primary Coop
1133	Linus Eliuta Kimilike	1182	M/S Willy Enterprises
1134	Lisa Saleh Hamis	1183	M/S. Super Doll Trailer Co. Ltd
1135	Lizy Joel Mwambungu	1184	Mabula Masunga Ndimila
1136	Lizzy Elibariki Msechu	1185	Macky John Mneney

1186	Mafwimbo Mulungu Bihemo	1232	Marianna Paschal Balampama
1187	Magdalena Calist	1233	Marietha Marcus Mponda
1188	Magdalena Priscus Swai	1234	Marion John Nditi
1189	Magdalene Nelson Enock Mkocho	1235	Marion Nosi Msigwa
1190	Magdallena Bilindaya Bwahama	1236	Mark Simon Mwasile
1191	Magoma Christopher Berre	1237	Markeli Kelvin Mtei
1192	Magreth E. N. ITF Junior R. Almasi	1238	Martha Hipolity Lyimo
1193	Magreth Elias Masaro	1239	Martha Lang'dare
1194	Magreth Kannonyele	1240	Martha Simon Mwakidebe
1195	Magreth N. Kannonyele (Admin)	1241	Martha Zacharia Nyanda
1196	Magreth Venance Ngowi	1243	Martin Amon Mwateba
1197	Maheboob Jafferli Ramji	1244	Martin David Mosha
1198	Mahenge A.M.C.S. Ltd.	1245	Martin Jackson Kusekwa
1199	Maheshkumar Jethalal Shah	1246	Martin Jonas Mmari
1200	Maheshkumar Jethalal Shah(Admin)	1247	Martin Mwemezi Lutahakana
1201	Mahuya Nayingo	1248	Marvin George Mwaibula
1202	Majaliwa P. V. Lububu	1249	Marwa Nashon Nyang'ana
1203	Majidi Ahmadi Kapela	1250	Marwa Wambura Ogunya
1204	Makia Ally Kimaro	1251	Mary Awett Duway
1205	Malali Mwijalubi Kakengela	1252	Mary Casmiry Njuu
1206	Malcom Saleh Hamis	1253	Mary E Laiser
1207	Malewa Samwel Malewa	1254	Mary Jacob Mponela (Admin)
1208	Manase Elisa Ntaganda	1255	Mary John Mwashuya
1209	Mandia Sadiq Othman	1256	Mary Joseph Benedict Haule
1210	Manga Branch Ccm	1257	Mary Mhangilwa Nyanda(Admin)
1211	Mangaka R.P.C.S. Ltd	1258	Mary Mringie Mmbando
1212	Manubhai Ramji Khambhaita	1259	Mary Mringie Mmbando
1213	Mapesa Family	1260	Mary Obadia Kombe
1214	Mara Nyamwhanga Nkombe	1261	Mary Philip Minja
1215	Marcell Martin Mutakyamirwa	1262	Mary Stanley Mwanda
1216	Marco John Nzella	1264	Mary Stella Rugaimukamu
1217	Marcus Yohanis Mhwata	1265	Maryelizabeth Augustino Kimario
1218	Margaret Zephania Mollel	1266	Masalu Albert Gidda
1219	Margareth Chacha	1267	Masasi-Mtwara Coop Union Ltd
1220	Margareth Dennis Tesha	1268	Masota Mathew Magigita
1221	Margareth Dennis Tesha ITF Kenneth	1269	Maswi Chacha Wambura
1222	Margareth.J Mziray	1270	Mateja Mtaki Mgeta
1223	Margreth Neema Kannonyele	1271	Mathayo Ndosa
1224	Maria Ezra Kisanga	1272	Mathew Fanuel Masawe
1225	Maria Mwakasege	1273	Mathias Budodi
1226	Maria Mwakasitu	1274	Mathias L Nyororo
1227	Mariam Bakari Chapila	1275	Mathias Mrosso
1228	Mariam Issa Singano	1276	Matilda Jayantilal Karia
1229	Mariam Joseph Ntabindi	1277	Matrida Batista Chavaliginu
1230	Mariam Tamimu Mussa	1278	Matrida Godfrey Mapunda
1231	Mariana J Milamo (Admin)	1279	Matthew Clemence Lyamba

1280	Maulid Simba Shabani	1333	Mkiramweni(Admin)
1281	Mayorem Gloriam Dei	1334	Mkunde Msuya
1282	Maziku Nkwabi	1335	Mkuyuni Savings & Credit
1283	Maziwa Omari Mdoe	1336	Mlimani/Ngarash Rural Coop
1286	Mbaraka Hemed Shemweta	1337	Modest Tesha
1287	Mbeya Coop. Union Ltd	1338	Modest Tingo
1289	Mbombe Yakobo Kisiwa	1339	Modestor Nyezako Thomas
1291	Mbuyuni Rural Primary Coop Soc	1340	Mohamed Abbas Aunali Mohamed
1292	Mchiwa Chedego	1341	Mohamed Abdallah Babu
1294	Mectrida Clemence	1345	Mohamed Ally Marsha
1295	Medikezela Goodluck Gocara	1346	Mohamed Ally Mozi
1296	Megiliewanga Rassian Kaleya	1347	Mohamed H. Warsame
1297	Meingw'aari Loishooke Masare	1348	Mohamed Hassan Mpwato
1298	Meleck John Uronu	1349	Mohamed Maulid Mohamed
1299	Melkiory Clavery Masatu	1350	Mohamed Ramadhan
1300	Melvin Kelvin Mtei	1351	Mohamed Ramadhani Nyamsya
1301	Mengo Mwansanga Mwambusi	1352	Mohamed S. Magarya
1302	Mercy Cleopa Mushi	1353	Mohamedamir Murtaza Mohammed
1303	Meresiana Kifagi Fute	1354	Mohamedi J Malale
1304	Meriba Maiga	1355	Mohammed Murtaza Remtulla
1305	Meshack Loomoni Mollel	1356	Mohammed Remtulla &/Or Taisir
1306	Mfriga SACCOSs	1358	Momburi Philip Basil
1307	Mganga Michael Sanyoka	1361	Monaban Trading Co Ltd
1308	Mgisha Kasano Mboneko	1364	Monica Andy Mwamafupa
1309	Mhoja Nkwabi	1365	Monica Mona Nkwande
1310	Mhonja Nkwabi	1366	Monica Samanya Msaky
1312	Michael Makenzi	1367	Monika Kokunula
1313	Michael Mallya	1368	Mony Renatus Mtenga
1314	Michael Ngollo	1369	Moraf Motors Ltd
1315	Michael.M Sumari	1370	Morison B. Chale
1316	Mika & Aika Ndosa	1371	Morris Silvester Makunganya
1317	Mika Paulo Matata	1372	Moses David Masawe
1318	Mikangaula AMCOS	1373	Moses Godluckson Kawiche
1319	Milah Grace Ndaba ITF Aikenchellish	1374	Moses William Kamptoni(Admin)
1321	Milan Manubhai Khambhaita	1375	Mosha(Admin)Hedwiga Simon
1322	Milkion Andrew Mapunda	1378	Mpandakati Tobacco Growers Coop
1323	Minaxi Prakash Karia	1379	Mpapa A.M.C.S. Ltd
1324	Miraji Ally Chaih	1380	Mpapi Davis Baruhiye
1325	Miraji Hatibu Umbu	1381	Mpeli Sospeter
1326	Miriam Emmanuel Makoma	1382	Mpiziwa Simon Mapolu
1327	Miriam Jeremiah Solomon	1383	Mr & Mrs Olairivan Mollel
1328	Miriam Nicodemus Nyang'ura	1384	Mr. Emmanuel Israel Tarimo
1329	Mirisho Haggai Sarakikya	1385	Mrisho Ally Juma
1330	Mitesh Jayantilal Karia	1386	Mrs. Kulsumbai Sajjad Hussein Tajri
1331	Miule Rural Primary Coops Ltd	1387	Mrs. Vidda Loy Sabaya
1332	Mji Mkuu Savings And Credit		

1388	Ms. Prudence Edward Masanga	1443	Nathanael Mpinga Shalua
1390	Msindima Buge Hoza	1444	Nathaniel Januari Ndimbo
1393	Mtanila AMCOS Ltd	1445	National Health Insurance Fund
1394	Mtesigwa Omukwaya Maugo	1446	National Social Security Fund
1395	Mtumbika Anselmi Pahali	1447	Nazir Karamagi
1396	Mujwahuzi Ntatilwa	1448	Naziya Firozi Nasser
1397	Mulingwa C. M. Sabbi	1451	Ndekariswa Isaki Manang
1398	Mundi Pro Vita	1452	Ndesaulo Melita Akyoo
1399	Munira Athumani	1453	Ndeshi Gamaliel Kitomari
1401	Munisi &/Or Neema Juma Munisi	1454	Ndeshukurwa Abel Sumari
1402	Muntazir Mohamed Remtulla	1455	Ndeshukurwa ITF Innocent
1403	Murtaza Remtulla	1456	Ndigwako Michael Chaula
1404	Musa Benjamin Mwangata	1457	Ndunamiwe Joseph Bendeyeko
1405	Coleta Dominik Mushi	1458	Neema Christopher Chamy
1406	Musoma Food Co Ltd	1459	Neema Colman Riwa
1407	Mussa Abdallah Mruma	1460	Neema Deogratias Lukiko
1408	Mussa Robert Sweya	1461	Neema Francis Mwangoka
1409	Mussa Sokwele Nnichidika	1462	Neema Geoffrey Mori
1410	Mussa Yusuph Shaban	1463	Neema Hans
1411	Mustafa Issa Singano	1464	Neema P. Sablaki
1412	Muongano SACCOS	1465	Neema Riwa
1413	Muya Nurdin Mgaza	1466	Neemasson Paul Mwetta
1414	Muyanja(Administrator)	1467	Nellie Mathayo Ndosa
1415	Mwaigomole Mpoki	1468	Nemayan Samwel Kimbele
1416	Mwajuma Hussein Namkaa	1469	Nerei Albert Kyara
1417	Mwajuma John Mziray	1470	Nerima Wandera
1418	Mwali Yahaya Kalolo	1471	Nexus Saleh Hamis
1419	Mwanahamisi Bashir Mwenda	1472	Ngateu Rural Coop Society Ltd
1420	Mwanaisha Mwamkali Gao	1473	Ngikundaali Enoss Mghasse
1421	Mwariko Omari Kibelo	1474	Ngivuyoni Saning'o
1422	Mwigulu Samike Gushu	1475	Ngudama A.M.C.O.S. Ltd.
1423	Mwinyiusi Mwambereko Hamza	1476	Nguse Joyce Manase
1424	Mwongozo A.M.C.S Ltd	1477	Nicholas William Budodi
1425	Nabwike Ezekiah Mbaba	1478	Nicholaus Iswesha Malando
1429	Nagai & Sons Enterprises	1479	Nicholaus Mkelio Shao
1430	Naiman J. Varoya	1480	Nicholaus William Budodi
1431	Naiman Ndesaulo Kyungai	1481	Nicholus Andrew Ntobi
1432	Naiman Ndesauo Kyungai	1482	Nicodemus Lazaro Kaaya
1434	Nancy Huba Lugeye	1483	Nicodemus Peter Ngufuli
1435	Nanganga Rural Primary Coop	1484	Nikita Kishan Batti
1436	Nangoo R. P. Coop. Society	1485	Niraji Premji Kakkad
1437	Nanhyanga Rural Primary Coop.	1486	Nisamehe A. King'homella
1439	Narcis Chande Lubamba	1487	Nishit Manubhai Khambhaita
1440	Nashon Patrick Mwambande	1488	Nisile Christine Mollel
1441	Nashoni T. Mnyampi	1491	Nitike Grace Nsekela
1442	Nassoro Nassoro Lundenga	1492	Nitwa Musa Msemembo

1493	Nkasime Smkoko	1544	Paulina Mukamara Lushaka
1494	Nkoanrwa Rural Coop Society	1545	Pauline Hezekiah Msesa
1495	Robert Charles Chaula	1546	Pelesi Emmanuel Fungo
1496	Noel Manase Secha	1547	Pelina And Anatory Kaijunga
1497	Noel Nkoswe	1548	Pendo Mweni Kitula
1498	Noela Felix Kilewo	1549	Perpetua Tabu Magore
1499	Noreen Justin Bantulaki	1550	Peter Atilio Mvilli
1500	North Western Diocese E.L.C.T	1551	Peter Edward Xavery
1501	Nshara Rural Coope Society Ltd	1552	Peter Ezra Sirikwa
1502	Nsimbo Tobacco Growers Coop	1553	Peter Kimaro Shange
1503	Nsongo Kiguha Dawa	1554	Peter L. D. Simkoko (Admin)
1504	Ntengua Mdoe	1555	Peter Ndreywa Kyungai
1506	Nuru Sengo Msengwa	1557	Petro Mtuka
1507	O. S. Mollel	1558	Philbert Papias Michael
1508	Odilo Kapis Tweve	1559	Philemon Longopela Mwilonga
1509	Oinoth Ernest Sirikwa	1560	Philemon Otto Pindapinda
1510	Olimpia Pankrasi Mshanga	1561	Philemon Zacharia Msomba
1511	Olipa Philemon Makala	1562	Philimon Zakayo
1512	Oliver Jonathan Mbasha	1563	Philip Sokoyo Mollel
1513	Olosioki Martin Oloile	1564	Philipo Joseph Mwamlima
1514	Olturoto Rural Coop Society	1565	Philipo Simon Kullaya
1515	Omari Waziri Ally	1566	Phillip Lesafi Kimaro
1516	Omary Hassan Njiku	1567	Phortunatus Mankaga Kenyunko
1517	Ombeni Christopher Kweka	1568	Pili Rui Nakanyerere ITF Estate Of
1518	Onasis E. Lema	1569	Pinieli Elitwaza Ngoda
1519	Onjection Humula Byobangamba	1570	Pius Michael Lyimo (Admin)
1522	Orbit Securities Co. Ltd. ITF Zinga	1571	Pius Phillip Tesha
1523	Oscar Barton Mbilikile	1572	Pius Y Ng'wandu
1524	Oscar Pn Lukanyanga	1573	Pricilla G. Urlo
1525	Oseah Janah Mwaigomole	1574	Prisca Braison Moshi
1526	Osman Abdulkadir Sidir	1575	Prisca Brayson Moshi
1527	Oswald Martin Urassa	1576	Pro Share Capital Limited
1528	Pamela Francis Nchimbi	1577	Prosper Clement Mteewe (Admin)
1529	Paris Simon Munishi	1578	Prosper Dalali Kidaha
1530	Pascal Jacob Swai	1579	Prosper Nyenimpundu
1531	Paschal Mayunga Malimi	1580	Prosper Robert Mboya
1532	Paschal Samwel Maseko	1581	Public Service Social Security Fund
1533	Paskal Patris Laswai	1582	Puza Hamis Ramadhani
1534	Passionist Fathers	1583	Quality Foam Limited.
1535	Passionist Fathers	1584	Queen Of Family Secondary School
1536	Pastor Petri Mfof	1585	Rachel Joram Metta
1537	Pastory Ndalaha Kilulya	1587	Rahel John Axwesso
1538	Patrick Peter Boisafi	1588	Rahel Renatus Dickson
1539	Patrick Steven James	1589	Rahel Timothy Mwavika ITF Gift
1540	Paul Ayumwi Mlay	1590	Raisa Salim Abdallah
1543	Paulina Amani Madale	1591	Rajabu Adam Saidi

1592	Rajuni Selemani Kiure	1639	Ritha Mgwassa
1593	Ramadhani Ahmed Karawa	1640	Ritha Pius Soka
1594	Ramadhani Alli Maulid	1642	Riyazhussein Mohamed Somji
1595	Ramadhani Mzee Kaswa	1643	Riziki Neatness Ndetaulwa
1596	Ramadhani Salim Mgallah	1644	Rizwana Kauthar Abdulaziz Bharde
1597	Ramadhani Thom Nyirenda	1645	Robert Ezekiel Msangi
1598	Ramla Hamza	1646	Robert L. Mulokozi
1599	Ramla Kassu Aloo	1647	Robert Mujuni
1600	Ranjan Maheshkumar Shah	1648	Robert Wilfred Kyomo
1601	Ranko Banadi	1649	Rodgers Rushokana Mathias
1602	Raphael Mkeya	1650	Rodney Leonce Malamsha
1603	Rashid Salum Mateleka	1651	Rodrick J Aaron
1604	Rashidi Habibu Rashidi	1652	Roldo Limited
1605	Rashidye Luchiya Suleimani	1653	Romald Hendry Minde
1606	Raymond Benedict Linje	1654	Romuald Francis Mgonja
1607	Raymond Hieronimi Mushi	1655	Ronilick Eli Kasambala Mchami
1608	Raymond Loinyeye Lucumay	1656	Ronjina Halfani Tefu
1609	Redempta Peter Chammy	1657	Rose Daniel Yongolo
1610	Regina Andrea Masolo	1658	Rose Felix Metta
1611	Regina George Kibiriti	1659	Rose Hosea Mhadu ITF Adam Lulela
1612	Regina Lowassa	1660	Rose John Aiko
1613	Regina Majaliwa	1661	Rose Mathew Mangi(Admin)
1614	Regina Mulokozi	1662	Rose Patrick Mbelwa
1615	Regina Raymond Linje (Admin)	1663	Rosemary Grace Makala
1616	Regina Tungu	1664	Rosemary Mafumiko
1617	Rehema Abel Sinda	1665	Rozalia Henry Lupembe
1618	Rehema Koku Kantabula	1666	Rozalia Lawrence Mpwiniza
1619	Rehema Omari Hamisi	1667	Rukia Shabani Mapinda
1620	Rehema Pius Moyo	1668	Rungwe District Council
1621	Rehema Pius Moyo ITF Cecilia	1669	Rural Primary Coop. Society
1623	Rehema Uledi Mshana	1670	Rural Primary Cooperative Society
1624	Reliance Insurance Co (T) Ltd	1671	Rusesabagina Goodluck Rambau
1625	Renatus Vincent Mtenga	1672	Ruwaeka Fabian Mwacha
1626	Respicious Bishubo	1673	Ruzika Niyo Muheto
1627	Respol John Kimei	1674	Rwechungura Themistocles
1628	Restituta Athanas Mdenye	1675	Rwehumbiza King
1629	Revocatus Mugaya Mtaki	1676	Rweyemamu Edrick Peter
1630	Richard Alinanine Kajigili	1677	S.Nkoko
1631	Richard Elichia Marupa	1678	Sabas James Shao
1632	Richard Hamson Chikas	1679	Sabinus Thomas Haule
1633	Richard N. Mulokozi	1680	Sachin Gunvantrai Bhatt
1634	Richard Ndyamukama Mulokozi	1681	Sadick Simon Kisiwa(Admin)
1635	Richard Patrick Mhina	1682	Sadiki Ayubu Zavalla
1636	Richard Yohana Mkakala	1683	Sadock Raphael Mollel
1637	Rifat Badru Hassan	1684	Said Mohamed Mkunda
1638	Ritha Carol Nyakasi (Admin)	1685	Saidi Hashim Pamui

1686	Saidi Masudi Nahunda	1735	Selestine Semwambi Mchome
1687	Saimon Paulus Liveti	1736	Selijus Msengezi
1688	Saitoti Tarakwa	1737	Semu Anton Kimuto
1689	Sajjad Fidahussein Rajabali	1738	Semu Jonas Mwazyunga
1690	Salama Fundi Tarimo	1739	Senorina Boniface Mushi(Admin)
1691	Saleh K Abri	1740	Seth Akyoo
1692	Sales Nallos Kihega	1741	Shaban Bakari Nyauli
1693	Salim Adinan Mbonde	1742	Shaban Lorene Lagwen
1694	Salim Ally Omari	1743	Shabir Hassanali Walimohamed
1695	Salma K Sembua	1744	Shah Garments (Tanzania) Ltd
1696	Salma Kikwete	1745	Shaibu Kuyoha
1697	Salome Aiwinia Koi Temu	1746	Shally Josepha Raymond
1699	Salome John Ngowi ITF Brian John	1747	Shangwe George Lauwo
1700	Salome Nguluma Budodi (Admin)	1748	Sharif Issa Mwinyi
1701	Salvatory Damas Mkami	1749	Sharifa Juma Munisi
1702	Salvatory Hinju	1750	Shaymaa Majid Walii
1703	Salvatory Kalisa Mugisha	1751	Shayo Tumanieli Newtowne
1704	Salvatory Maiyo Herald	1752	Shenal Sebastian Nyoni
1705	Salvatory Patrick Mlay	1753	Shija Maganga
1706	Sama Rural Cooperative Society	1754	Shilimyaufoo Jonathan Munisi
1707	Samiro Maximillian	1755	Shine Haji Hussein
1708	Samson Nyang'ana Muniko	1756	Shinyanga Municipal Council
1709	Samson.M Mwaikumbilo	1757	Shinyanga Town Council Savings
1710	Samwel Gaspar Zenda	1758	Shubi Felix Kaijage
1711	Samwel M Mvuta	1759	Siaga Simba
1712	Samwel Mathias Bundu	1760	Siah Richard Nyange
1713	Samwel Ngure	1761	Sifael Tarangei Mollel
1714	Samwel Onesmo Mmbando	1762	Sigfrida Manase Shirima
1715	Samweli Marco Tukay	1763	Sija Bandali Bachu
1716	Sarah Christopher Mwakasege	1764	Nasreen Sija Bandali
1717	Sarah Muhinjo Ijegha Muhinjo	1765	Sili Saidi Upete
1718	Sarah Peterson Akyoo	1766	Silili Ananias Silili
1719	Sarah Renatus Muya	1767	Silvest Samali Njau
1720	Sarah Sanjala Sangalala	1768	Simeon Charles Msemwa
1721	Sareyo Joseph Laizer	1770	Simforossa Manoo Mrosso
1722	Savo Samwel Mung'ong'o	1771	Simon Aloyce Mrema
1723	Sawe Reuben Pallangyo	1772	Simon Amossi Ngoi
1724	Sayyedah Remtulla	1773	Simon John Mapolu
1727	Kimberlite Frontier Master Africa	1774	Simon Kipuyo Likinjiye
1728	Conrad N Hilton Foundation	1775	Simon Meivaari Marunda
1729	Scolastica Isack Shio	1776	Simon Mlaza Mgabhu
1730	Scolastica.M Masenge	1777	Simon Mshabaa &/Or Mary Lucas
1731	Segolina John Sway	1778	Singisi Meru Rural Coop. Society
1732	Seif Hamisi Kankunje	1779	Sipora Shiwa Kimaro
1733	Seleman Bakari Kiyeu	1780	Siwajibu Abdallah Gama
1734	Selemani Abdalah Namdudu	1781	Slyvester Akonaay

1782	Sofia Ally Juma	1832	T.A.G Mission Hospital Mikocheni
1783	Sofia J Mwasaga	1833	Tabu Mwaipopo Kilupi
1784	Solomon Ole Sabaya	1834	Tadei Paul Komu
1785	Solomon Stockbrokers Limited	1835	Tadeo Dickson Mbaga
1786	Solomoni Kangala Mollel	1836	Tai Savings & Credit Coop. Society
1787	Songoma Kinyaga Kilanulu	1837	Taimur Manyilizu
1788	Sophia Erasto Kidayi	1838	Taisir Aunali Mohamed
1789	Sophia Geoffrey Mgya	1839	Tandahimba Rural Primary Coop
1790	Sospeter Nyaonge Magambo	1840	TanESCO Savings & Credit Society Lt
1791	Sospeter Samwel Kaiga	1841	Tanfoam Ltd
1792	Sosthenes Lweyemamu	1842	Tanzania National Reinsurance
1793	Sotco Dominicus Kapinga	1843	Tanzania Young Mens Christian
1794	Stanbic Nominees Imara Sp Reid	1844	Tarcis John Ngolongolo
1795	Stanley Mahulege Nzovu	1845	Tarsem C. Aggarwal & Mrs Kanta
1796	Stanley Ngokoni Kivuyo	1846	Tatu Hassan Mohamed
1797	Stanley Wilfred Shayo	1847	Tawari Sekere Kitomari
1798	Stanslaus Kagande	1848	Tekla ITF Michael Ngole
1799	Stanslaus Mbonea Msuya	1849	Telezia Fabian Kweka(Admin)
1800	Stella Lister Maligana	1850	Teresia Fabian
1801	Stephano Francis Mshana	1851	Thadeus David Kavishe
1802	Stephen Elphaison Mkony	1852	Thecla L Mung'ong'o
1803	Stephen Kasewa Masawe	1853	Thecla Yovine Mwaibula
1804	Stephen Levi Mollel	1854	Theodora Joseph Laizer
1806	Stephene Mapunda	1855	Theodora Mtejeta
1807	Stergomena Lawrence Tax	1856	Theopista Stivin Tarimo
1808	Steven Augusti Masangia	1857	Theresia E.C. Kihega
1809	Steven Nicodem Sigoma	1858	Theresia Eden Munisi
1810	Steven Robert Mhangwa	1859	Theresia Francis Mlagwa
1811	Stewart Samwel Meta	1861	Thobias Simon Tirwabahoile
1812	Stumai Hassani	1862	Thomas Alexander
1813	Subira Lukasa Mwaipetanya	1863	Thomas Francis Ngozi
1814	Sujjadhussain Kassamali Tajri	1867	Tieno Bitu Makanya
1815	Sukaina Aunali Sachedina	1869	Timothy A. Mlawa
1816	Sukaina M K Manji	1870	Timothy Bukombe Mandago
1817	Suleiman Abdul-Rahman Suleiman	1871	Timothy Emanuel Macha
1818	Suleimani Kigongo Lugiana	1872	Tito Jeremiah Kitomari
1819	Susan Moses Mbatta	1873	Tito Mutalemwa Ishengoma
1820	Sushil Kaur Viridi	1874	Tomasi Agustino Ngao
1821	Sussane George Lauwo	1875	Tomex Pilla
1822	Swalehe B. Papa	1876	Trevor Henry Musira
1823	Sydney Magulu Lugoe	1879	Tully Esther Mwampamba
1824	Sylvanus Rweyendela Bwahama	1880	Tumbotele Mangalili Kilawe
1825	Sylvana Peter Mboya	1881	Tunu Awadhi Mushi
1829	Sylvia Ezekiel Kaungamno	1884	Tupendane Chuo Cha Ufundi
1830	Sylvia Shubby Kasihwaki &/Or	1885	Tusajigwe Bosco Chaila
1831	Symphroza Kafwinda Bondo	1886	Twaib Mussa Ginga

1887	Twaliki Mohamed Mpakasini	1934	Wilfred Stephen Masawe
1888	Udea SACCOS Limited	1935	William Bernardi Tamba
1890	Umoja Unit Trust Scheme	1936	William Loi Mollel
1891	Unambwe Ndesaulo Kyungai	1937	William Ng'wigulu
1892	Unum Ut Sint	1938	William Paul Mawazo
1893	Urmila Arvind Patel	1939	Willy-Alpha Elisamoni Kishimbo
1894	Usaki Rural Coop.Society Ltd	1940	Wilson Nathaniel Ndesanjo
1895	Ushirika Mkuyuni Mkuyuni	1941	Wilson Nicodemus Mbise
1896	V. H. Shah & Co	1942	Wilson Sakeyan Zakayo
1897	Velda Z Sirikwa	1943	Winfrida Clement Bundala
1898	Venance Ludovick Kimaro	1944	Winnie Fredrick Shoo
1899	Veneranda F. Mushy	1945	Witness Andrew Matula
1900	Veneranda Kwella	1946	Witrani Elia Mtedzi
1901	Veronica Mwakibete	1947	Woinde Hanson Kileo
1902	Veronica Robert Nyahende	1948	Yanga Evarist Makaga
1903	Veryd. Katabaruki	1949	Yasinta Rogath Kweka
1904	Vicent Bernard Msaki	1950	Yeulwise A Ulomi
1905	Vicent Boniface Mhada	1951	Yoana Zacharia Mamuya
1906	Vicktoria Bernard Mapolu	1952	Yohana Dotto Songoma (Admin)
1907	Victor Eliringia Minja	1953	Yohannes Simon Chongolo
1908	Victor Fanuel Mdundo	1954	Yosophina Yasin Nziku
1909	Victor S. Monge (Admin) M. M. H.	1955	Youth Employ.& Food Prod.
1910	Victor Shem Luinga	1956	Yunge Gatemani Mchome
1911	Victoria Israel Secha	1957	Yunus Zuberi Muyinga
1912	Victoria K. Nyigo	1958	Yusta Pilmin Chale
1913	Victoria Nestory Mtondwa	1959	Yusufu Ally Mwangamila
1914	Violet Fanuel Maro	1960	Yusuph Kitahi Saidi
1915	Vision Control & Superintendence	1961	Yusuph Mbaruku Nyembo
1916	Vupe Ursula Ligate	1962	Yusuph Sadallah Maganga
1917	W. Mleche	1963	Zabibu Moshi Said
1918	Wabiso Cooperative Society	1964	Zacharia A. Bumalwa
1919	Walter Sekumbo Maeda	1965	Zacharia Costantine Matanya
1920	Wanzita Filemoni Mpinga	1966	Zacharia Majula Ekelege
1921	Watoto Fund (Watoto Unit Trust)	1967	Zachariah Francis Mbata ITF Wisdom
1922	Watson Mathew Lubawa	1968	Zachariah Mbata
1923	Wawa Elias Lali	1969	Zahoro Mbwana Bingwe
1924	Wemael Daud Msuya	1970	Zahra Gulamabbas Dewji
1925	Western Zone Tobacco Growers	1971	Zainab Karama
1926	Widlerose Joshua Kileo	1972	Zaituni Haruni Kweka
1927	Widson Kasamalola Swalala	1973	Zakaria Elas Mkoma
1928	Widson Swalala ITF Moane Widson	1974	Zakaria Vincent Matiko
1929	Wilbard Leonard Rumoka	1975	Zakayo Maganga
1930	Wilfred Emmanuel Kileo	1976	Zameena Aunali Mohamed
1931	Wilfred Francis Teti	1977	Zan Securities Limited
1932	Wilfred Philemon Ndosi	1979	Zanzibar Social Security Fund
1933	Wilfred Piniel Kivuyo	1980	Zedekia Ibrahim Ntulu

- 1981 Zephania Ole Megiroo Mollel
- 1982 Zephaniah Daniel Umburi
- 1983 Zerubabel Fathael Makundi
- 1984 Ziada Hamisi Sangaya
- 1985 Zuberi Bakari Masue
- 1986 Zuhaib Firoz Nasser
- 1987 Zulfikar Esmail Nanji
- 1988 Zulfikar Nanji

1.0 OPENING OF THE MEETING

The Chairman of the Board of Directors of CRDB Bank Plc, Dr. Ally Hussein Laay opened the Meeting at 9:40 a.m after the quorum was met. 72 per cent of Bank shares were represented at the time of opening of the Meeting.

2.0 TO APPROVE AGENDA OF THE ANNUAL GENERAL MEETING

Shareholders approved the Agenda of the 27th Annual General Meeting as presented by the Secretary.

3.0 CONFIRMATION OF THE MINUTES OF THE 26TH ANNUAL GENERAL MEETING

- 3.1 3.1 The Minutes of the 26th Annual General Meeting were approved as presented and signed by the Chairman and Secretary.

4.0 MATTERS ARISING FROM THE 26TH ANNUAL GENERAL MEETING

- 4.1 Shareholders deliberated on the Matters Arising from the 26th Annual General Meeting and noted the following:

4.2 Declaration of Dividend for the year 2020

- 4.2.1 The dividend of TZS 22 /= per share was paid to shareholders who were in the register when it closed on 10th May 2021 and payments were made from 11th June, 2021 as resolved by the Annual General Meeting.

4.3 Approval of Directors' Fees for the year 2020

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

4.4 Appointment of External Auditors

- 4.4.1 The audit company namely, Ernst and Young of P.O Box 2475, Dar es salaam, were the external auditors of the Bank and its subsidiary companies for year 2021 in accordance with the terms and fees outlined by the Board of Directors.

4.5 Venue and date for the 27th Annual General Meeting

- 4.5.1 The 27th Annual General Meeting of CRDB Bank Plc was held on Saturday, 21 May, 2022 at the Arusha International Conference Centre (AICC), Simba Hall starting at 9.00 a.m. as resolved.

5.0 BOARD OF DIRECTORS' REPORT AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER, 2021

5.1 Directors' Report

The Board Chairman presented the Directors' Report as follows:

- 5.1.1 The year 2021 had its fair share of challenges, with economies reeling from the shocks of the preceding year. The Bank and its subsidiaries remained resilient, benefitting from the strong foundation laid over the past three years. Amidst the challenges experienced during the year, the Group delivered a remarkable performance with a 62.3% growth in Profit After Tax (PAT) to TZS 268.2 billion from TZS 165.2 billion reported in 2020. This is the highest profit reported in the 25 years that we have been in business and underscores the Group's potential and versatility as a viable investment.

Reflecting on operating environment

- 5.1.2 The economic landscape was largely stable, fuelled by a gradual recovery in the global economy and a return to normalcy, after radical interventions to fight COVID-19. However, the Tanzania market was confronted with a national tragedy in the first quarter of 2021 with the passing of President, Dr. John Pombe Magufuli, who succumbed to heart complications on March 17, 2021. A shift in the foreign policy of the new administration, under President Samia Suluhu, restored investor confidence, accelerating growth, especially in the third and fourth quarters. Real Gross Domestic Product (GDP) grew at 5.5%, buoyed by improved performance of the tourism sector and the reopening of trade corridors.
- 5.1.3 The Government's decision to continue investing in large construction projects, most of which were started under the previous administration, continued to bolster spending, sustaining employment levels. During the year, exports grew steadily, benefitting from healthier trade dynamics.
- 5.1.4 There was growth in broad money supply (M3), and credit to the private sector owing to a surge in business activities resulting from a conducive business environment. M3 grew at an annual rate of 14.7% in December 2021, compared to 5.6% in the corresponding period in 2020. Credit extended to the private sector grew at an annual rate of 7.8% in December 2021 compared with 3.0% in the corresponding period 2020. The country reported moderate headline inflation, which averaged at 3.2%, compared to 3.3% reported in 2020. The stable inflation was attributed to the stable exchange rate, prudent fiscal and conducive monetary policies, which partially reduced the impact of high oil prices.
- 5.1.5 In April 2021, the government issued a debut 25-year bond and the country's first Islamic bond Sukuk. Both bonds were oversubscribed, signalling a preference for long term investments and a growing appetite for Sharia-compliant products. The oversubscription also reflected an adequate supply of liquidity in the economy and investors' preferences for government securities. The preferences were partly attributed to uncertainties surrounding other investment avenues, amid the negative effects of the COVID-19 on some businesses and investment. Consequently, money and capital markets rates eased compared to the preceding year.
- 5.1.6 The banking sector continued to maintain adequate liquidity levels well above the minimum regulatory requirement of 20%; the amount was sufficient to meet maturing obligations and fund growth in assets. On the other hand, the Bank of Tanzania (BOT) continued to tighten supervision of the sector, particularly on NPL containment and cost of operations.
- 5.1.7 During the first quarter of the year, the regulator issued a directive requiring banks to maintain a cost-to-income ratio (CIR) of not more than fifty-five per cent (55%) over a rolling period of twelve months.
- 5.1.8 The sustained performance, alongside the transformation initiatives being undertaken, continue to inspire confidence among investors. During the year, our share remained liquid with good trading volumes and an average price of TZS 250. We have a long-standing commitment to deliver value to shareholders, and this

demands that we achieve optimal financial performance. We continue to leverage opportunities in the market including financial inclusion to drive the sustainability of our Group.

Diversifying investments

- 5.1.9 As a Group, our sustainability is pegged on the ability to make the right investment decisions. The Group has an ambitious regional expansion strategy, targeting the larger East and Central African region. We want to be an orchestrator of innovations that will shape the financial ecosystem in the coming years. The new markets, with a combined population of more than 500 million, provide diverse challenges and needs that we want to develop solutions for. The success of our Burundi subsidiary, especially in bolstering bilateral trade, continues to influence our immediate frontiers in terms of expansion.
- 5.1.10 Following the last update on our expansion into the Democratic Republic of Congo (DRC), I am happy to report to you that we have made significant progress in obtaining the necessary licences and approvals from the authorities, both at home and in DRC. We expect to commence operations within the second half of the 2022 financial year.
- 5.1.11 As the first commercial entity in the region to be accredited by the United Nations Green Climate Fund in 2019, CRDB Bank Plc shattered the glass ceiling yet again, by becoming the first Direct Access Entity (DAE) to receive approval for project funding of USD 100 million.
- 5.1.12 The Group submitted a proposal for Tanzania Agriculture Climate Adaptation and Technology Deployment Program (TACTDP), which focuses on supporting sustainable agriculture and promoting climate resilience projects in the country. The project will go a long way in augmenting our efforts to support the agriculture value chain.
- 5.1.13 The Group's investments along the agriculture value chain speak of its heritage as a corporative rural development bank in its formative years. I am glad that financial investments in the Kilimanjaro Cooperative Bank Limited (KCBL) and Tandahimba Community Bank Plc (TACOB) continue to show good prospects. More importantly, the Bank continues to uplift farmers in the Northern and Southern zones, through access to finance vide these investments.

Strengthening governance and oversight

- 5.1.14 In the wake of the COVID-19 crisis, we have learned that good corporate governance plays a crucial role in supporting the recovery of our economies. As a Group, we are committed to upholding good governance principles as a sustainability strategy. We strongly believe that organisations that uphold good governance create dynamism in the business sector, and make the business environment competitive and resilient to possible future shocks, including through more effective management of environmental, social and governance risks. We strive to keep a diverse Board with varied professional experience to help steer our Group into success. As a Group, we believe that in the new reality of the post-COVID world, environmental, social and governance (ESG) will increasingly become central to the economic equation.
- 5.1.15 We recognize that moving towards a low-carbon economy will likely create additional complexities for the financial services industry and, therefore, we are in the process of developing an ESG framework to accelerate its adoption. The framework will explore the types of prudential and conduct risks that could arise - both in terms of the direct risks (such as the physical impact of climate change on assets), and the transition risks.

Board composition

- 5.1.16 During the year under review, the Group received new members of the Board: - Mr. Gerald Kasaato, who replaced Ms. Rose Metta, representing shareholders owning between 1 and 10% of Bank shares and Mr. Royal Lyanga who replaced Ms. Ellen Gervas Rwijage as a representative of the DANIDA Investment Fund (DIF). Both Gerald and Royal bring a wealth of experience in investment management and strategic planning respectively
- 5.1.17 On behalf of my colleagues on the Board and the entire family of CRDB Bank, I wish to welcome the new

members and heartily thank both Ms. Rose Metta and Ms. Ellen Rwijage for their invaluable contribution during their tenure. We remain grateful to the outgoing directors for the support they have given us and wish them well in their future endeavours.

Management update

- 5.1.18 During the year, the long-serving Chief Commercial Officer (CCO) Dr. Joseph Witts attained his retirement age and was due for retirement in December 2021. However, the Board opted to extend his contract for six (6) months to allow for completion of the recruitment exercise, which was finalised within the first quarter of 2022.
- 5.1.19 The Board appointed Ms. Jessica Nyachiro to head the CRDB Bank DR Congo S.A. (DRC) operations after a rigorous competitive recruitment exercise. Until her appointment, Ms. Nyachiro was Head of Strategy and Investor Relations of CRDB Bank Plc. She has been with the Bank for over 15 years and has demonstrated versatility and a deep understanding of our Group's ambitions and aspirations. I do not doubt that she is the right fit for this role and, I congratulate her on this deserved appointment.
- 5.1.20 The Board will continue to engage with the Management team to ensure optimal delivery on strategy. I am glad that the engagements undertaken in 2021 have yielded positive results as evidenced by the robust financial performance reported. A key achievement was the regularisation of the costs of operations leading to an improved cost- to-income ratio.

Social Investments

- 5.1.21 The Group draws inspiration and satisfaction in supporting impactful causes in the markets we operate. We focus on projects that are transformative and endeavor to work with partners to ensure greater impact. Our policy commits 1% of our net profit towards Corporate Social Investments (CSI) causes within our four pillars namely: Health & Wellness, Education, Health, and Youth & Sports.
- 5.1.22 During the year, we continued with our efforts to streamline our social investments with a focus on developing the necessary capabilities to run a foundation. Consolidating the charitable activities of the corporation under the umbrella of a foundation will ensure accountability for the strategic philanthropic goals. Under the foundation, the success of the charitable activities will be strategic, tracked and measured.

Looking ahead

- 5.1.23 As we begin the final year of our five-year strategy, we have a clear vision to grow our business, leveraging technology to take advantage of emerging opportunities. We have made tremendous achievements in readying our machine for sustainable growth and we intend to build on the strengths we have as a Group and prop up the weak points. The COVID 19 pandemic, besides accelerating our digital transformation journey, has also underscored the need for dynamism and high adaptability.
- 5.1.24 In the face of a constantly shifting business landscape, our focus is empowering our people with the knowledge and tools they require to provide consistent services that will ensure satisfaction for our customers.
- 5.1.25 The Board is particular on employee wellness, especially in the context of the challenges in the work environment, and has sanctioned the adoption of Employee Experience Management (EXM) as part of our sustainability strategy to build a High- Performance Organisation.

Dividend recommendation

- 5.1.26 The Board remains alert to the reality and needs to balance the optimization of shareholder value and re-investment of funds in the business for future growth. Consequently, it has recommended a dividend of TZS 36 per share for the year ended 31 December 2021, subject to approval by shareholders during the Annual General Meeting (AGM).

Acknowledgements

- 5.1.27 The Board appreciates the support given by all stakeholders, starting with our customers, who have trusted us to serve them. We are indebted to our shareholders who have allowed us to work for them by safeguarding and managing their hard-earned investments.
- 5.1.28 The success we have outlined in this report would not be possible without the dedicated team of staff. We are lucky as a Group to have such a dynamic workforce that is self-driven and resilient
- 5.1.29 Equal gratitude goes to the Management team, who despite the challenges, have continued to guide the team in staying on the course to deliver the results that we now have.
- 5.1.30 Last but not least, I acknowledge our regulator, the Bank of Tanzania, the sixth phase Government under Her Excellency President Samia Suluhu Hassan for the support, especially to the financial services sector and particularly the banking industry. Similar acknowledgements go to our system associates including partners and service providers.

5.2 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, 2021 as follows:

- 5.2.1 The 2021 financial year was the fourth of the Group's five-year medium-term strategy, during which we focused on addressing performance gaps and enhance portfolio quality to sustain growth.
- 5.2.2 As a result of our proactive approach during the year, the Group continued to capture the markets with innovative solutions, resulting in sustained growth in both top and bottom lines. Specifically, we achieved strong financials and improved the overall soundness of the Group. The Group's Profit After Tax (PAT) grew 62.3% Year on Year (YoY) from TZS 165.2 billion posted in 2020, to TZS 268.2 billion in 2021. The balance sheet position improved with significant growth in loans and advances, maintained adequate capital, and enhanced operation efficiency. The latter is particularly important for our Group, considering the regulatory directive on the cost-to-income ratio (CIR) in January 2021, requiring banks to regularise the efficiency ratios to below 55% by December 2022. The Group achieved a CIR of 55.3% courtesy of improved revenues, complemented by strategic cost containment initiatives that we implemented throughout the year.
- 5.2.3 Our subsidiaries continued to contribute positively to our business with our Burundi operations yielding TZS 12.8 billion in net profit while our insurance subsidiary returned a TZS 859.0 million profit (a 76.3% decline from 2020). The subsidiaries total contribution to the Group's profitability stood at 5%. The Burundi subsidiary continues to exhibit great potential, riding on the continued stability in the market and the sustained pandemic recovery. The Government's deliberate effort to strengthen bilateral relations with the Republic of Burundi has also been a contributing factor.
- 5.2.4 On the other hand, the decline in profit at our insurance subsidiary was a result of the mandatory reforms in compliance with requirements by the regulator for banks to cease insurance brokerage services in favor of bancassurance. Our Group has fully complied with the directive, and I am happy to report that we have fully integrated our insurance operations with our retail offering, further enhancing access to insurance services throughout our retail distribution network.
- 5.2.5 During the Financial Year 2021, the Group opted to look at the challenges that our customers faced as opportunities to provide solutions. The primary goal was to add value to the lives of our customers in a manner that is consistent with our institutional beliefs and values. It is exciting to report that the approach has brought home immense tidings, and added impetus to our growth trajectory in the long term.
- 5.2.6 Fundamentally, it has revitalized our desire to make an impact and give our people a great sense of purpose. When we began the year, we identified four specific drivers of growth, informed by our experience during the

previous year: sales, service, product, and people.

- 5.2.7 Anticipating the challenges that come with pandemic recovery, we had a clear strategy to acquire new customers through aggressive sales, targeting specific value chains for better sustenance. We augmented the delivery of our services by expanding our alternative channels and enhancing the experience on all our touch points. The latter also resulted in increased operational efficiency, which can be noted in the reduced cost of doing business.
- 5.2.8 Thirdly, we enhanced our flagship products, after a detailed review, and tailored them to the specific needs of our customers, resulting in increased uptake and adoption of our services across our entire offering. More importantly, we strengthened our strategic partnerships, which helped reinforce our capabilities in terms of funding and service delivery.
- 5.2.9 Adapting to the shifting business landscape Without a doubt, 2021 was a defining year for the banking sector in Tanzania and, more so, for our Group. Despite the changes on the regulatory front, the sector remained stable, buoyed by the gradual recovery in the global economy.
- 5.2.10 The deliberate effort by the political administration to strengthen the private sector, boost investor confidence, and improve the country's foreign relations also played a big role. In a nutshell, the banking industry was generally stable, maintaining adequate liquidity. There was also continued consolidation of the sector, with at least eight banks commencing merger processes, mainly to meet regulatory requirements
- 5.2.11 As a Group, we witnessed rebounded business, from our corporate clients, who had been impacted by the disruption in the global supply chains. We also benefitted from the reversal of the restrictions on movements across borders with our trading partners such as Kenya, Uganda, and Rwanda around the issue of COVID-19. A consensus among East African Community (EAC) partner states on a coordinated approach in responding to the COVID-19 pandemic played a major role in reopening the region for business to the benefit of our country.
- 5.2.12 Similarly, the decision by the Tanzanian government to strengthen bilateral relations with Kenya provided the much-needed thrust to boost trade between the two countries. As a result, many of our customers, especially those along the agriculture value chain, obtained relief with a rise in demand for agricultural goods such as grains and horticultural products on the Kenyan side. Our Group was on hand to provide the necessary financial products and support, which in turn helped tilt the balance of trade in favor of Tanzania.
- 5.2.13 The Tanzanian shilling remained was mainly contributed by a steady flow of the dollar from recovering tourism, exports, and funds from development partners Sustaining support to customers towards recovery Learning from the challenges of 2020 our Group endeavored to maintain close relationships with customers to understand their unique situations to help them into full recovery to equip our staff with the necessary knowledge and skills to adequately support our customers during the recovery process. We also rolled out new solutions which were tailored to meet market demands. The latter was made possible through strategic partnerships, which were strengthened throughout the year to ensure we can serve.
- 5.2.14 A good example is our partnership with the Tanzania Postal Corporation (TPC) to provide banking services through 90 service centers spread across the country.
- 5.2.15 The partnership allows customers seeking bank services to obtain them at the TPC centers, alongside our agency network of over 19,000 and more than 250 branches. Our objective was to ensure that our customers have access to services, irrespective of their geographical location.
- 5.2.16 Our investment in robust digital platforms also points to this commitment. If you have been following our investments, you will note that we are keen on spreading our presence through such partnerships to enhance access and availability of services to all segments of the market across the country.
- 5.2.17 Since we rely on technology to serve the majority of our customers, we made investments to improve the experience on all our digital platforms including web (internet banking), ATMs, and POS terminals. Specifically, we replaced more than 100 ATMs, introduced an E-Loan calculator for our web users, simplified online purchase

registration, and updated our e-product catalog. We also simplified the Tanzania Inter-Bank Settlement System (TISS) transactions to give our corporate and institutional customers a better experience. Our commitment to supporting small-scale farmers continued to receive consideration with the introduction of medical insurance through co-operatives. The product dubbed Ushirika Afya targets farmers in the Coffee,

- 5.2.18 Dairy, Tobacco, Sisal, Sugarcane, Cashew and Cotton sub-sectors. Primarily, we have an elaborate focus on the agriculture sector, which we consider one of our strongest segments. The recent approval of a USD100 million facility by the Green Climate Fund (GCF) will further enhance our capability to support the sector, alongside government efforts. The GCF grant will benefit an estimated 6.1 million people (1.2 million direct beneficiaries and about 4.9 million indirectly)
- 5.2.19 A lot of the successes of 2021 are a product of close engagements with our stakeholders, including the regulator, partners and customers. As a Group, we understand that engaging our stakeholders regularly and responsibly has a positive impact on our business, both in the short and long term.
- 5.2.20 During the Financial Year 2021 the Group reached out to a diverse group of stakeholders and engaged variously on pertinent issues, most of which have a direct bearing on our business. The highlight of our engagements during the year was the visit by Her Excellency, President Samia Suluhu to our Burundi subsidiary, in Bujumbura during her first state visit to the country, in mid-July. Other notable engagements included participation in the United Nations Climate Conference (COP 26) in Glasgow, UK; as part of our Group's continuing efforts to be the sustainability champion and an environmental steward.
- 5.2.21 We also had a successful business tour to Italy where we sponsored some of the corporate customers to attend a business forum on the sidelines of Tanzania at 60 years independence celebrations organised by the Ministry of Foreign Affairs. In terms of engaging with our investors, we hosted two-results calls for both our H1 and Q4 results. Other highlights include engagements with the Revolutionary Government of the People of Zanzibar, the Group's participation in Uwekezaji Day, and of course, our Hybrid (combining both virtual and physical attendance) AGM held in May in Arusha.
- 5.2.22 Our brand believes in inspiring our customers and peers into achieving great things, let alone being leaders in whatever they do. The idea of leading is embedded in the DNA of our people and often drives them to render their best in all circumstances. This attitude continued to yield positive results in 2021, with our Group celebrating several wins, despite the challenges. Some of the most notable milestones, away from the historical financial performance include:
- 5.2.23 Attracting and retaining the best talent in the market remains our priority as a Group. This is why we are continuously exploring ways to improve our employee wellbeing and create a conducive environment that supports innovation. During the year, we made progress in empowering our people through specialized training and motivation.
- 5.2.24 Specifically, we introduced wellness boot camps and organized interdepartmental and zonal competitions to promote employee engagements and enhance their physical and mental wellbeing. In building capacity, we deployed the best in-class online learning platform, Udemy (an internationally recognized learning application) to foster self-learning and accelerate capacity building. We also instituted strategic workforce planning and outsourced specialized resources in direct sales, business development and logistical support.
- 5.2.25 Achieving operational excellence, We remain fully cognizant that for us to be sustainable, we must achieve excellence in our operations, especially in the context of the changes occurring in the marketplace. A critical consideration for us during the 2021 financial year was optimizing resources to address cost levers. I am happy to report that our cost initiatives brought about good results that have resulted in improved efficiencies as you

will learn in the later pages of this annual report.

5.2.26 During the year, we made major investments towards strengthening our ICT capabilities and building a robust technology environment to support growth. Key accomplishments during the year included initiating the deployment of a new core banking system and the successful delivery of several mission-critical systems. Strategically, we adopted a service-oriented architecture (SOA), which added impetus to our efforts to enhance customer experience. In terms of governance, we enhanced our cyber security capabilities, in the face of evolving cyber threats - some of which have been exacerbated by the pandemic.

5.2.27 We continue to automate critical processes to optimize our service delivery and ensure a seamless experience across all services. We have also empowered our contact centre team to enhance the experience of our customers.

5.2.28 Looking ahead

5.2.29 The 2022 financial year is the final year of our medium-term strategy and, as expected, we must take stock of what we have been able to achieve over the period. Our priority is to strengthen the drivers of growth, building on the strong foundations for sustainability. Looking back at the year 2021, I am confident to say that the medium-term strategy has played a pivotal role in anchoring the Group, and has given us a good basis to face the future.

5.2.30 We acknowledge that customers have become technologically knowledgeable and reckon that they expect innovations that will serve them in a more personalized and efficient manner. We will also take into account customer and employee satisfaction, as there is evidence to suggest these are becoming better predictors of future financial success.

5.2.31 We remain keen on building our capacity to spot new emerging opportunities, be it through markets, customers or products. From a commercial perspective, we will focus on value chain optimization from emerging sectors of the country to grow the business. Internally, we will continue prioritizing high-impact areas and sustain cost containment initiatives to improve efficiency. We also plan to accelerate the delivery of IT mission-critical systems and digital transformation projects to bolster service delivery.

5.2.32 Our regional expansion endeavor remains firmly on course and going into 2022, we expect to finalize the incorporation of the Democratic of Congo subsidiary and launch operations within the second half of the year. Already, we have obtained all the requisite approvals from both sides and are ready to explore opportunities presented by the expansive market.

5.2.33 Administratively, we have already recruited a managing director for the subsidiary, following a competitive recruitment process conducted within the fourth quarter of 2021. The culture transformation program that we are undertaking sits at the core of our strategy because we understand the value of keeping a motivated and engaged workforce. We have an elaborate reskilling plan, which we believe will provide the necessary strength that we require for longevity.

5.2.34 Acknowledgements

5.2.35 The success reported during the 2021 financial year epitomises the value of team synergy and common purpose.

5.2.36 I am greatly indebted to the entire team at CRDB Bank, starting with our employees, who have been resilient in face of challenges.

5.2.37 I also thank our Board of Directors for its steadfast support, and especially for their leadership and professional input that has guided us to deliver strong results.

5.2.38 I acknowledge the support provided by the system partners, including our CRDB Wakala agents, suppliers, and vendors.

5.2.39 More importantly, I thank our customers who have chosen us to serve them. We are privileged to work with a

dynamic set of customers, who are the real builders of our nation.

5.2.40 I am also grateful to our external stakeholders including the regulator, Bank of Tanzania (BOT), the government of the United Republic of Tanzania, and the political administrations in the markets of our operation.

5.3 Audited Financial Statements for the year 2020

The Chief Financial Officer of CRDB Bank Plc. Mr. Fredrick B. Nshekanabo presented the Audited Financial Statements for the year ended 31st December, 2021 as follows

Performance Overview

- 5.3.1 The Group achieved remarkable growth in the year, underlined by strong balance sheet growth and robust income pipelines. Group Profit After Tax (PAT) grew by 62.3% to TZS 268.2 billion, from TZS 165.2 billion reported in 2020. This is the highest profit reported in the history of the Group and highlights the value of the sustained reforms that the bank has undertaken over the last three years. It also validates the Group's strategic theme for the year - 'break the barriers, build efficiencies' - in which we set out to address performance gaps and enhance portfolio quality to sustain growth.
- 5.3.2 Subsidiaries continued to record positive contributions to the Group's performance, with Burundi posting a PAT of TZS 12.8 billion, representing a 14.2%YoY growth. The subsidiary's assets grew by 57.0% YoY to TZS 551.1 billion. Total deposits grew by 65.8% YoY to TZS 329.4 billion. The insurance subsidiary reported a 76.3% decline in PAT to TZS 0.8 billion, mainly due to a slowdown in brokerage business resulting from the consolidation of the bancassurance business to the parent company.

Operating income

- 5.3.3 Total operating income before impairment charges increased by 14.3% YoY to TZS 924.0 billion from TZS 808.7 billion recorded total in 2020. The growth resulted from an 11.3% increase in net interest income, emanating from good growth in retail loans and advances.
- 5.3.4 The Group's investment in technology, especially towards the enhancement of service paid off with notable growth in non-funded income from fees and commissions. As at the end of the reporting year, the Group's Non- Interest Income registered an 24.4% growth, buoyed by loan-related fees and transaction income from the SimBanking service. The latter was shored by volumes as customers increasingly opt to use alternative channels to transact. The SimBanking service gained traction during the year following a refresh done to improve user experience. There was also some significant income realized from selling Government securities designated as 'available-for-sale'. We will continue to make strategic investments in ICT to ensure we achieve a maturity level that supports our long-term ambitions as a Group. From a sustainability perspective, the enhanced digital and IT capabilities have enabled us to automate processes and boost efficiency, thereby reducing costs as reflected in the CIR trend reported in this Annual Report.

Operating Expenses

- 5.3.5 The pandemic brought to the fore the real value of building organizational resilience to ensure sustainability, especially in the context of the prevailing uncertainties. For our Group, resilience is reflected in the investments decisions we make, the way we run our business and the way we treat our people. Our strategy is clear on how the three aspects above are to be approached. Regarding the way we run our business, the strategy envisages an efficient model that delivers optimal value. During the year, the Group accelerated the implementation of strategic initiatives to optimize costs. Priority was to increase productivity and reduce our costs of operations. The Group's operating expenses grew marginally by 3% to TZS 513.3 billion from TZS 499.5 reported in 2020.

The Group's efficiency ratio improved significantly to close at 55.3% from 61.6% reported in 2020. This ratio was achieved against the background of a directive Bank of Tanzania issued in Q1 of 2021, requiring banks to maintain a CIR of below 55% by end of 2022.

Strong Balance Sheet

- 5.3.6 The Group continued to record strong balance sheet growth with a YoY expansion of 23.0% from TZS 7.2 trillion in 2020 to TZS 8.8 trillion. The growth was funded by a 19.4% growth in customer deposits and a 20.6% growth in shareholders' funds. The growth was mainly contributed by the growth of corporate loans and mortgage lending.
- 5.3.7 Corporate loans grew by 49% from TZS 1.5 trillion 2020 to TZS 2.2 trillion signaling the continued recovery of the economy. The Group continued to maintain a healthy liquidity position at a ratio of 27.5% above the regulatory ratio of 20%; the loan to deposit ratio ("LDR") remained prudent at 78.8%. Strategically, we continued to improve the Group's funding mix focusing on cheap and sticky deposits. As a result, customer deposits grew by 19.4%Y to TZS 6.5 trillion from TZS 5.4 trillion reported in 2020
- 5.3.8 Amidst the prevailing uncertainties, the Group's priority was to maintain a healthy loan book. During the year, the group continued to implement strategic initiatives to maintain a healthy portfolio, including portfolio diversification and de-risking, and portfolio guarantees through strategic partners. Success however achieved through a strong NPL containment strategy that focused on two areas: delinquency management and recoveries; and efficient management of charged-off loans.
- 5.3.9 In managing delinquencies, the Group adopted data analytics and the use of the Early Warning System (EWS) to predict defaults. The approach was supported by aggressive recoveries, facilitated by the shift from a desk approach to field operations. Automation also played a key role, enhancing the Group's ability to serve customers with the rollout of the e-Collect system. The Group closed the year with an NPL ratio of 3.3% against a regulatory requirement of 5%. Subsequently, the NPL coverage ratio stood at 77%, well within our internal limit of 70%. We will continue to closely monitor facilities, especially for clients still recovering from the pandemic impact to ensure we consistently maintain good asset quality.

Capital Position

- 5.3.10 During the year, we continued to focus on prudent capital management; selective growth of portfolio with high-yield and lower Risk-Weighted, and de-risking to ensure optimal capital utilization. Despite the challenges experienced in the year, the Group remained well-capitalized and maintained healthy buffers above the minimum regulatory requirements. Both Core and Total Capital ratios stood at 20.0%, which is well above the minimum regulatory requirement of 12.5% and 14.5% for Tier I and Tier II, respectively.
- 5.3.11 This was mainly due to improved performance coupled with the relief from BOT concessions on RWA with 3.1% onCAR provided during the third quarter. The Group will continue de-risking strategies, including replacing maturing subordinated debts and engaging rated institutions for portfolio guarantees.

Looking ahead

- 5.3.12 The ongoing efforts to combat the pandemic, including the widespread vaccination programs, provide a positive outlook on the business environment going into 2022. The Group's priority is to accelerate the achievement of the strategy by addressing all performance gaps and optimizing productivity. With the projected economic growth, stemming from renewed investor confidence and a possible increase in FDI flow, we will continue to position ourselves in a vantage position to grab opportunities that will emerge in the market.
- 5.3.13 The Group's position remains strong, with asset growth, a balanced operating budget and a solid cash position. These strengths are all reflected in our credit ratings being reaffirmed with Moody's Investor Service at B1 stable outlook. This leaves us in a secure position - as we move forward into the 2022 financial year, the final of the five-year strategy

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

- 5.4.1 **OBSERVED** that the Bank should increase its funding of agriculture and introduce special desks to cater for agricultural projects' needs.
- 5.4.2 **RECOMMENDED** that the Bank should consider holding the next Annual General Meeting in the capital city of Dodoma instead of Arusha.
- 5.4.3 **OBSERVED** that Management should consider lowering interest rates for loans issued to shareholders.
- 5.4.4 **OBSERVED** that the Bank should promote its loan products among farmers in order to enhance investment in the sector. **EXPLAINED** that the Bank continues to educate farmers on how they can benefit from the loan products provided by the Bank.
- 5.4.5 **INQUIRED** if the Bank issues loans in irrigation farming. **EXPLAINED** that the Bank offers competitive interest rates for agricultural loans to enhance irrigation farming. The Bank expects transformations in agricultural sector, hence will continue to expand areas in the sector that can benefit.
- 5.4.6 **RECOMMENDED** that the Bank should increase the budget for corporate social investment from the current 1% of pre- tax profit and to extend the coverage of the service. **EXPLAINED** that the Bank will consider increasing the budget and coverage as recommended.
- 5.4.7 **OBSERVED** that the Bank should prepare a questionnaire to collect opinion from shareholders and customers on services offered by the Bank. **EXPLAINED** that the Bank conducts such surveys whenever necessary in order to improve its products and services.
- 5.4.8 **OBSERVED** that the Bank should consider imparting knowledge on investment to the youth.
- 5.4.9 **OBSERVED** that CRDB Bank should increase its capital at Tandahimba Community Bank to enable it operate profitably. **EXPLAINED** that the Bank is implementing strategies to ensure TACOBAC continues to perform well.
- 5.4.10 **COMMENDED** the Board of Directors, the Group CEO and Managing Director and Management for their efforts to grow the Bank and expand its reach to the Democratic Republic of Congo, increasing the profit, scaling down Non Performing Loans and participation in environmental conservation activities.

6.0 APPROVAL OF DIVIDEND FOR YEAR 2021

- 6.1 The Board of Directors **RECOMMENDED** dividend for the year ending 31st December 2021 to be TZS 36/= per share for shareholders who were in the register when it closed on 22nd April, 2022 and payments be made from 13th June 2022.
- 6.2 **RESOLVED** that dividend for the year ending 31st December 2021 be TZS 36/= per share for shareholders who were in the register when it closed on 22nd April, 2021 and payments be made from 13th June 2022.

7.0 APPROVAL OF DIRECTORS' FEES

- 7.1 Board of Directors **RECOMMENDED** directors' fees for year 2022 to be TZS 965,000,000/= that will also be paid to members of the four current committees of the Board.
- 7.2 **RESOLVED** that directors' fees for year 2022 be TZS 965,000,000/= that will also be paid to members of four committees of the Board as recommended by the Board of Directors.

8.0 APPOINTMENT OF EXTERNAL AUDITORS

- 8.1 The Board of Directors **RECOMMENDED** an audit company namely Ernst and Young of P.O Box 2475, Dar es Salaam, to be appointed external auditors of the Bank and its subsidiary companies for year 2022 in accordance to the terms and fees to be outlined by the Board of Directors.

- 8.2 RESOLVED that the audit company namely Ernst and Young of P.O Box 2475, Dar es salaam, be appointed external auditors of the Bank and its subsidiary companies for year 2022 in accordance to the terms and fees to be outlined by the Board of Directors.

9.0 ELECTION OF NEW BOARD MEMBERS

- 9.1 Three Board Members who had served a three-year term stipulated by the Bank's Constitution were required to retire in 2022 to allow for fresh election. The Board Members who were required to step down are; Mr. Abdul Mohamed who was representing shareholders owning below one percent (1%) of the Bank shares, Dr. Fred Matola Msemwa who was representing shareholders owning between 1% and 10% of Bank shares and Mr. Martin Steven Warioba who was an Independent Board Member. All three stood for re-election. 5.3.11
- 9.2 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*.
- 9.3 The Secretary informed shareholders that 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 two Board Members in line with Article 98 of the Bank's Articles were required to retire in May 2022.
- 9.4 However, the BOT 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
- 9.5 Following the waiver for compliance of Regulation 12 (1) of the Regulations referred to hereinabove and the guidance of BOT, the Board of Directors notified 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.
- 9.6 Following the guidance from the BOT stated above, Shareholders were required to vote for Board Members as follows:
- (a) One (1) Board member to represent Shareholders owning shares between one and ten percent (1% - 10%).
 - (b) One (1) Board Member to represent Shareholders owning below one percent (1%).
 - (c) One (1) Independent Director
- 9.7 Candidates vying to represent shareholders holding shares below 1% of the Bank shares were Mr. Abdul Ally Mohamed and Hon. Frederick Tluway Sumaye. Contestant for Board Member from shareholders holding between 1% and 10% of Bank shares was Dr. Fred Matola Msemwa and candidates vying for Independent Board Member position were Mr. Martin Steven Warioba and Eng. Jameson James Kasati.

- 9.8 The Chairman invited the candidates to introduce themselves and respond to questions from the floor.
- 9.9 The voting was conducted both physically and digitally.

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

11. ANY OTHER BUSINESS

No	Name of candidates	Number of votes	Percentage
1	Mr. Abdul Ally Mohamed	459,667,322	95
2	Hon. Frederick Tluway Sumaye	26,247,421	5
TOTAL		485,914,743	100

- 9.11 The Chairman declared Mr. Abdul Ally Mohamed Board Member representing shareholders holding below 1% of the Bank shares after he garnered 95 percent of the votes.
- 9.12 The Chairman declared Hon. Frederick Tluway Sumaye to be on the reserve list.
- 9.13 Mr. Mohamed thanked shareholders for re-electing him for another three – year term and pledged to work closely with fellow Board Members and vowed to fully utilize his knowledge and experience to bring about positive changes to the Bank.

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

No	Name of candidates	Number of votes	Percentage
1	Dr. Fred Matola Msemwa	376,503,131	100
TOTAL		376,503,131	100

- 9.15 The Chairman declared Dr. Fred Matola Msemwa Board Member representing shareholders holding between 1% and 10% of the Bank shares
- 9.16 Dr. Msemwa 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.

9.17 Results of election of Independent Board Member.

No	Name of candidates	Number of votes	Percentage
1	Mr. Martin Steven Warioba	1,118,331,171	60
2	Eng. Jameson James Kasati	751,281,412	40
TOTAL		1,869,612,583	100

- 9.18 The Chairman declared Mr. Martin Steven Warioba Independent Board Member after he garnered 60 percent of the votes. Mr Warioba thanked shareholders for electing him for another term and pledged to work closely together with fellow Board Members to maintain impressive performance of the Bank.
- 9.19 The Chairman declared Eng. Jameson James Kasati to be in the reserve list.

10.0 PROPOSALS FROM SHAREHOLDERS

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

11.0 ANY OTHER BUSINESS

The Chairman declared that there was no ‘any other business.’

12.0 VENUE AND DATE FOR THE 28TH ANNUAL GENERAL MEETING

12.1 Board of Directors **RECOMMENDED** the 28th Annual General Meeting of CRDB Bank Plc to be held on Saturday, 20th May 2023 at the headquarters of CRDB Bank Plc in Dar es Salaam starting from 9.00 a.m.

12.2 **RESOLVED** that the 28th Annual General Meeting of CRDB Bank Plc be held on Saturday, 20th May 2023 at the headquarters of CRDB Bank Plc in Dar es Salaam starting at 9.00 a.m.

13.0 CLOSING OF THE MEETING

13.1 The Board Chairman thanked shareholders and stakeholders who attended the Meeting and pledged that Management would address all issues raised during the Meeting.

13.2 Commended the Danish Ambassador to Tanzania Ms. Mette Norgaard Dissing-Spandet for attending the meeting and her comments for the success of the Bank.

13.3 Commended the retired CRDB Bank Plc Managing Director Dr. Charles Kimei (MP) for his continued support and commitment to the success of the Bank.

13.4 He acknowledged the Bank of Tanzania, Capital Markets and Securities Authority (CMSA) and Dar es Salaam Stock Exchange (DSE) for supervisory and regulatory roles for development of the banking sector and capital markets.

13.5 Commended Board of Directors of CRDB Bank Burundi S.A, CRDB Insurance Broker Ltd, Tandahimba Community Bank-TACOBIA and Kilimanjaro Community Bank Limited –KCBL for a job well done.

13.6 He thanked the current Board Members and welcomed onboard the newly elected Board Members.

13.7 He commended CRDB Bank staff for the achievements and urged for enhanced efforts to ensure more success in future.

13.8 He commended the Secretariat for impressive organization of the Meeting and the Seminar.

APPROVED

CHAIRMAN

SECRETARY

DATE

Agenda No. 4 MATTERS ARISING FROM THE 27 TH ANNUAL GENERAL MEETING OF CRDB BANK PLC HELD AT ARUSHA INTERNATIONAL CONFERENCE CENTRE (AICC) SIMBA HALL IN ARUSHA ON 21ST MAY, 2022

NO	MIN NO	RECOMMENDATION / RESOLUTION	IMPLEMENTATION
1.0	7.0	TO APPROVE DIVIDEND FOR THE YEAR 2021	
1.1	7.2	RESOLVED that dividend for the year ending 31 December, 2021 be TZS 36/= per share for shareholders that will be in the register when it closed on 22nd April, 2022 and payments be made from 13th June, 2022.	Dividend for the year ended 31st December, 2021 of TZS 36/= per share was paid from 13th June, 2022
2.0	8.0	TO APPROVE DIRECTORS' FEES	
2.1	8.2	RESOLVED that directors' fees for year 2022 be TZS 965,000,000/= that will also be paid to members of four committees of the Board as recommended by the Board of Directors.	The directors' fee for the year 2022 was TZS 965,000,000/= that was also paid to members of four committees of the Board as recommended by the Board of Directors..
3.0	9.0	APPOINTMENT OF EXTERNAL AUDITORS	
3.1	9.3	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 2022 in accordance to the terms and fees to be outlined by the Board of Directors.	Ernst and Young of P.O. Box 2475, Dar es salaam, were appointed as the external auditors of the Bank and its subsidiary companies for the year 2022.
4.0	10.0	ELECTION OF BOARD MEMBERS	
4.1	10.8	The Chairman declared Mr. Abdul Mohamed Board Member representing shareholders holding below 1% of the Bank shares.	The Bank of Tanzania has vetted the appointment of all the Board Members.

NO	MIN NO	RECOMMENDATION / RESOLUTION	IMPLEMENTATION
	10.12	The Chairman declared Dr. Fred Msemwa Board Member representing shareholders holding between 1% and 10% of the Bank shares.	
		The Chairman declared Mr. Martin Warioba an Independent Board Member.	
5.0	13.0	VENUE AND DATE FOR THE TWENTY EIGHTH ANNUAL GENERAL MEETING	
5.1	13.2	Venue of the 28th Annual General Meeting: RESOLVED that the 28th Annual General Meeting of CRDB Bank Plc be held on Saturday May 20, 2023 at CRDB Bank Auditorium in Dar es Salaam starting at 9.00 a.m.	In line with the Bank's new business strategy (2023 – 2027), the 28th Annual General Meeting will be held on Saturday, 20th May 2023 at the Arusha International Conference Centre (AICC), in Arusha as recommended by the Board of Directors and approved by Shareholders owning more than 50 percent of the Bank shares as stipulated in the Bank's MEMARTS and pursuant to the Companies Act (Act No.12), 2002.

Mr. Abdulmajid M. Nsekela

MANAGING DIRECTOR

Agenda No. 5. REPORT BY THOSE CHARGED WITH GOVERNANCE AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR 2022

5.1 ADOPTION OF THE REPORT BY THOSE CHARGED WITH GOVERNANCE

(The report is attached in the AGM Booklet)

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

5.2 ADOPTION OF THE AUDITED FINANCIAL STATEMENTS

(The audited financial statements will be attached)

Shareholders are requested to receive and deliberate on the Audited financial accounts for the year ending 31st December, 2022.

5.3 DIVIDEND FOR THE YEAR 2022
5.3.1 Proposal

Pursuant to the Bank's MEMARTS, the Board of Directors recommends dividend for the year ending 31st December, 2022 to be 45 shillings per share to all shareholders in the register as of 23rd May, 2023 when the register will be closed and payments will be effected from 05th June, 2023.

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, 2022 be 45 shillings per share to all shareholders in the register as of 23rd May, 2023 when the register will be closed and payments will be effected from 05th June, 2023.

Agenda No. 6. APPROVING THE DIRECTORS' FEE

6.1 Proposal

The Board of Directors recommends that the Directors' fee for the year 2023 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 2023 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 2023, on the terms and fees to be determined by the Board of Directors.

7.2 Required

Shareholders are requested to deliberate and approve the recommendation by the Board of Directors to appoint Ernst & Young Tanzania of P. O. Box 2475 Dar es Salaam as Auditors of the Bank's financial statements for the year 2023, 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

- A. The Bank's Articles require Board directors to serve for a period of three years and then seek re-election if eligible.
- B. This year two Board members namely Prof Neema Munisi Mori and Ms. Miranda Naiman Mpogolo who are Independent Directors will retire.
- C. Shareholders are required to vote for two Independent Directors.

8.2 Shareholding Structure as at 01st March, 2023

No	Shareholding Group	Percentage	No. Of Shares	Number of Board Members
1	Ten percent and above	34.3	894,828,676	3
2	Between one and ten percent	25.0	651,813,909	2
3	Below one percent	40.7	1,065,195,999	4
4	Ten percent and above	0	0	3
	Total	100	2,611,838,584	

8.3 Procedures

- a) According to Article 83 of the Bank's Articles, one third of the directors are supposed to retire to allow for election. The retiring Independent Directors are Prof. Neema Munisi Mori and Miranda Naiman Mpogolo.
- b) All shareholders will elect two Independent Directors. two candidates 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 to replace the elected candidate incase he/she is not approved by the Bank of Tanzania or fails to join the Board for any other reason.
- c) Each candidate will be given three (3) minutes to introduce him/herself and answer questions from the members of the General Meeting.
- d) Voting will be by secret ballot and will carry the weight of number of shares held.
- e) The names of candidates who have won the election will be announced by the Chairperson of the Annual General Meeting.

8.4 Names of Candidates

* Candidates for the Independent Director.

- i. Prof. Neema Munisi Mori
- ii. Ms. Miranda Naiman Mpogolo
- iii. Ms. Joyce Nkini Iwisi
- iv. Eng. Boniface Gissima Nyamo – Hanga

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

• Article 96 of CRDB Bank Articles

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

• Article 112 of CRDB Bank Articles

112. The office of director shall be vacated if the director-

- 112.1 ceases to be a director by virtue of any provision of the Act or he becomes prohibited by law for being a director or becomes elected as member of parliament; or becomes an office bearing politician, or
- 112.2 Pursuant to the provision of the Act and B&FI Act, be disqualified or ceases to hold office or prohibited from acting as such; or
- 112.3 becomes bankrupt or makes any arrangement or composition with his creditors generally; or
- 112.4 becomes of unsound mind; or
- 112.5 resigns his office by notice in writing to the bank; or
- 112.6 is removed from office pursuant to section 193 of Act; or
- 112.7 is seventy or more years of age 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.

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

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

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

The Bank shall evaluate and determine to the extent possible, that the proposed members of the board of directors and senior management team has the experience and ability to manage fund, credit evaluation, collection procedures, proper accounting

systems, effective internal control, audit programmes and management of information systems.

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

- Regulation 7(3) of the B&FIA Internal Control and Internal Audit Regulations, 2014 stipulates that “the Audit Committee shall be composed of at least three non-executive directors. Two of whom shall be independent members having accounting, auditing or related financial management experience”. Because of the need to separate the oversight roles, BOT requires that members of the Audit Committee should not be members of other committees. Accordingly, the number of independent members must be minimum three pursuant to B&FIA requirements.
- The Banking and Financial Institutions (Internal Control and Internal Audit) Regulations, 2014. Section 3 Interpretation; “independent director” means a director who-
 - (a) does not hold any executive or management position in a bank or financial institution;
 - (b) does not have, directly or indirectly, a significant interest in the bank or financial institution including any parent or subsidiary in a consolidated group with the bank or financial institution;
 - (c) has not been employed by the bank or financial institution or a banking group of which he currently forms part in any executive capacity for the preceding three years
 - (d) is not a member of the family of an individual who is, or has been in any of the past three years, employed by the bank or financial institution or the banking group in an executive capacity;
 - (e) is not a professional advisor to the bank or financial institution or the banking group;
 - (f) is free from any business or other relationship which seems to interfere with the individual's capacity to act in an independent manner; and
 - (g) does not receive remuneration contingent upon the performance of the bank or financial institution
- The Banking and Financial Institutions Act, 2006; Section 3(b); defines “significant interest” as holding of five per cent or more of the voting shares of a bank or financial institution.
- CMSA Guidelines which provide under guideline 4.5.1 that “the board shall establish an Audit Committee of at least three independent and non-executive directors who shall report to the board ... the Chairman shall be an independent or non-executive director”. The CMSA Guidelines apply to public listed companies in Tanzania.

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

Agenda No. 9. **PROPOSALS FROM SHAREHOLDERS**

(Proposals will be attached).

Agenda No. 10. **ANY OTHER BUSINESS**

Discussions on Any Other Business by leave of the Chairman.

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

Proposal

The Board of Directors recommends that the 29th Annual General Meeting be held on Saturday, 18th May 2024 at Arusha International Conference Centre (AICC) in Arusha.

Required

Shareholders are requested to approve the date and venue of the 29th Annual General Meeting be held on Saturday, 18th May 2024 at Arusha International Conference Centre (AICC) Arusha.

Agenda No. 12. **CLOSING THE MEETING**



A series of horizontal lines for writing notes.

This image shows a single sheet of white paper with horizontal green ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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