



Investors' Briefing

3Q 2025 Results Presentation



Agenda

I.

Credibility &
Recognition

II.

Strategy &
Transformation

III.

Scale & Market
Leadership

IV.

Way Forward

V.

Review of Operating
Environment

VI.

Annex

Executive Summary

The quarter tells a story of our growth, resilience, and transformation, anchored on our EVOLVE strategy.



PAT
TZS 520 Bn
+27.1% YoY



**Loan
Growth**
+27.1%



**Deposit
Growth**
+37.0%



ROE
29.0%



NPL
3.3%



CIR
43.0%



Strong Financial Pulse

- We are not just growing, but we are doing so sustainably.
- Leveraging our financial strength and systems to channel resources efficiently and energize productive sectors of the economy



Efficiency & Stability

- We are delivering returns that outperform regional benchmarks.
- Controlling risk with improved efficiencies.

98%

Transactions
done outside
branch

Digital Transformation & Sustainability

- **USD 180M deployed in Green Finance**
As pioneers of sustainable finance, we move beyond climate risk to shape opportunities that redefine regional prosperity.



Social Impact & Regional Reach

- **500K+** women & youth supported in capacity building & in **TZS 11.9Bn** seed capital - Pioneering inclusion and empowerment.
- **Burundi profitable, DRC on track to break even.**
Regional expansion investments are positively delivering results.



Credibility & Recognition

Our Strong Purpose Drives Positive Impact

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

Transforming lives through financial services



Listed on the Dar es Salaam
Stock Exchange

Total Market Cap: \$1 Billion



Pioneering Climate
Financing in Tanzania

**Largest Issuance in
Sub-Saharan Africa**

We're present in markets with solid prospects



Globally Recognized



GREEN
CLIMATE
FUND

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



Solid Credit Rating:
B1, stable outlook

Driving financial inclusion & social impact through Subsidiaries



Multi-award Winning

16 Awards
in 2025

**Affirming CRDB as
Best Bank in Tanzania**



Best Bank in Tanzania
**Euromoney Awards for
Excellence (2025)**



Best SME Bank –
Tanzania
Euromoney Awards



Best Bank for
Sustainable Finance –
Tanzania
Euromoney Awards



Most Progressive
Islamic Banking –
GIFA

Solid Capabilities to Drive Differentiated Experience and Growth

Our purpose is firmly rooted on transform lives through financial sector innovation, intuitive action, and sustainable business

Financial Capabilities

TZS 2.6t (USD +1.0m)
Total Capital

TZS 20.5t (USD +8.2bn)
Balance Sheet

Customer base



6.8
Million Customers

*+9.1m digital lending
customers (in partnership with
mobile money operators)

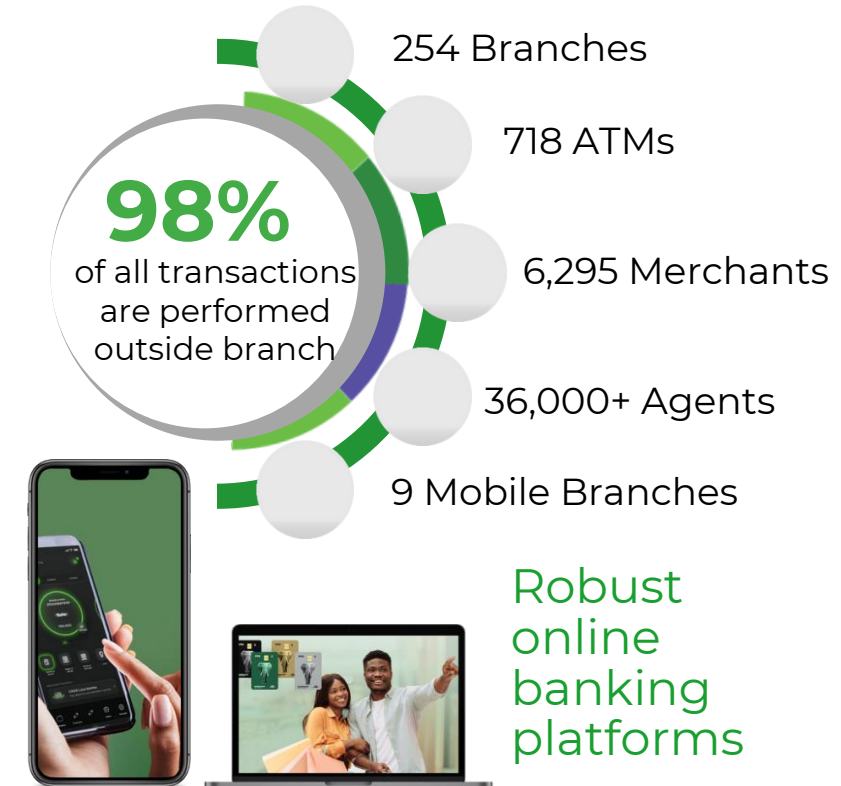
27%

Our Market Share

Our Human Capital

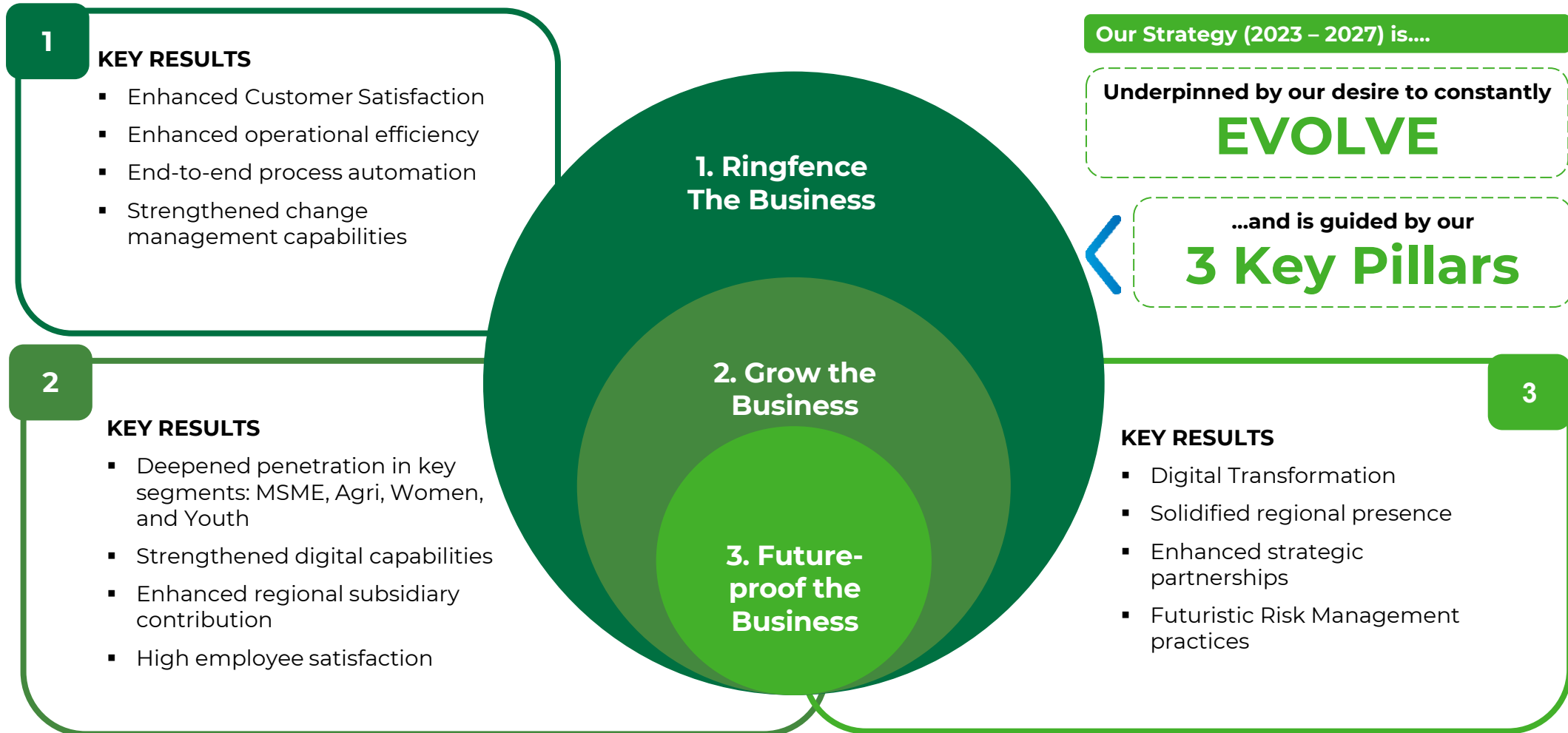


Delivery Channels



Our Medium-Term Strategy 2023 to 2027

Our Vision: Transform lives and develop economies to their fullest potential



PEOPLE | PLANET | PROSPERITY | PARTNERSHIPS



Strategy & Transformation

Digital Transformation

- **New CBS** enables multilingual, multi-currency operations and stronger data security.
- **AI & ML strategy adopted;** drives data-based credit scoring, pricing, and product innovation.

TACATDP with GCF

- **TZS 99.7Bn disbursed**, benefiting more than **56,000 farmers**.
- Financing smallholders for climate-smart farming and new lending verticals.

Green Finance Leadership

- **USD 180M Green Bond** deployed to renewable energy, housing, & climate-smart agriculture.
- Published **Bank's first TCFD report showcasing** climate risk strategy & opportunities.

People & Culture

- Heavy investment in talent, leadership, wellbeing, and change management to embed a digital-first, customer-centric culture.

CRDB Foundation – Imbeju

- **+500K women** & youth entrepreneurs **supported** with capacity building & **TZS11.9Bn seed capital**, setting a regional benchmark for social impact financing.

Regional Footprint

- **Dubai Rep Office** is set to accelerate capital flows & liquidity, positioning CRDB as a bridge for Africa trade.



- Investing for long-term competitiveness and relevance with the deployment of the new Core Banking System (CBS), Temenos Transact (T24).

Service Continuity

- Customers experienced minimal disruption; operations quickly stabilized with improved speed and transparency.

Consumer Protection

- Enhanced cybersecurity 24/7 monitoring and fraud detection systems embedded into the CBS.

Operational Efficiency

- Powering our next digital growth phase with **40% faster processing**, real-time visibility, and seamless reconciliation for a superior service experience.

Global Readiness

- Strengthened to serve customers seamlessly across different regulations and markets in our region of operations – Tanzania, Burundi, and DR Congo.

Powering Economic Transformation Across Our Markets

Trade finance is no longer just a corporate solution. By connecting SMEs, farmers, and exporters, CRDB is building the connective tissue of Tanzania's economy.

Agriculture

- Lending composition at 22.7%, supports small-holder farmers & agri-entities advancing food security & rural prosperity.

SMEs

- Lending composition at 33.2%, supported by value chain-driven partnerships, such as Kijani Loan Proposition, and TACATDP, strengthening Green Assets Ratio at 8% in 2024.

Trade Finance

- USD 1.2Bn processed, securing FX liquidity - underscores our role as a regional liquidity anchor & cross-border enabler.

Services Sector

- Scaling digital payments in various sectors, comprising loan portfolio of healthcare 0.9%, education 1.3%, and transport & communication 2, widening our footprint in service-led growth.

Enabling Youth and Women-Led Businesses



↑ 51.1% YoY

579,257

Capacity Building
Beneficiaries



↑ 56.6% YoY

TZS 11.9 Bn

Facilitated Seed
Capital



↑ 44.1% YoY

3,794

Beneficiaries of Seed
Capital



↑ 81.6% YoY

328,707

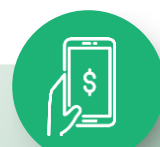
Facilitated Inclusion
Beneficiaries



↑ 197.8% YoY

337,044

Imbeju Card
Facilitation



↑ 117.4% YoY

247,428

Digital Financial
Inclusion (SimBanking)



↑ 249.8% YoY

TZS 80.8 Bn

Financial Management



Expanding Collaborative Touchpoints With Impact- Driven Stakeholders



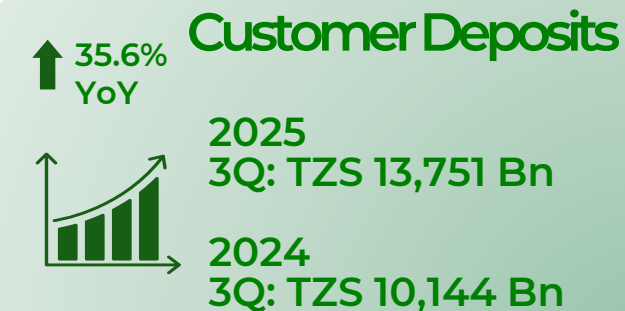
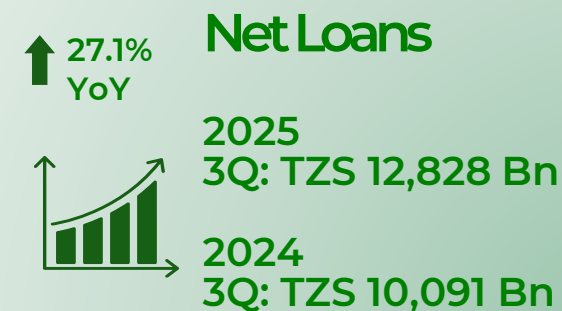
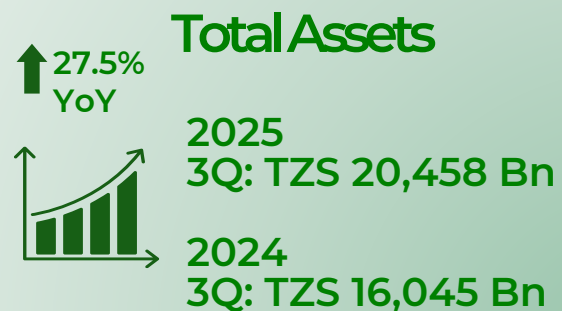
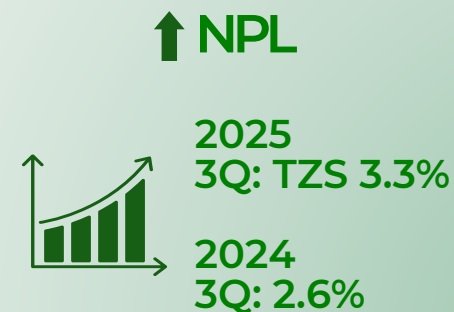
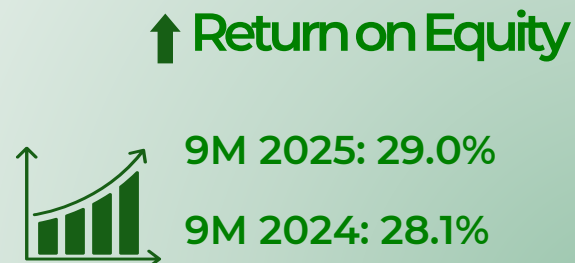
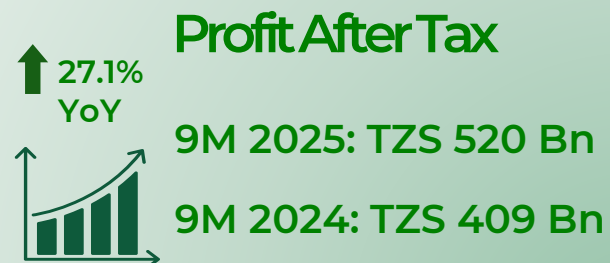
We remain committed to building high-impact partnerships with over 170 local, regional, and international partners, while deepening engagements with key stakeholders to drive forward our strategic agenda of:

- Building funding capabilities
- Powering payment solutions
- Cross-border Expansion
- Enabling economic inclusion
- Confirming Banks



Scale & Market Leadership

Strong Growth with Improving Efficiency – Results as of 30th September 2025





Upward Income Trajectory Backed by Expanding Revenue Streams with 27.1% PAT Growth

Item (Amount in TZS Bn)	9M 2025	9M 2024	% Growth
Interest Income	1,409	1,122	25.6%
Interest Expenses	419	316	32.6%
Net Interest Income	990	805	23.0%
Non - Funded Income	507	396	28.0%
Operating Expense	644	548	17.5%
Loan Impairment Charges	107	70	52.9%
Profit After Tax	520	409	27.1%

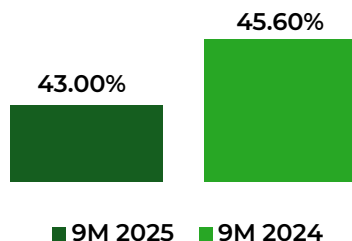


**27.1% YoY
PAT Growth**

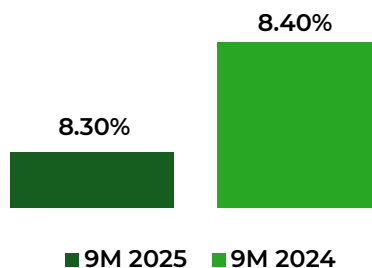
- In 9M 2025, the Group achieved PAT of **TZS 520.5 Bn, up 27.1% YoY**, reflecting strong earnings momentum and disciplined execution.
- Enhanced efficiency and productivity drove 23% rise in Net Interest Income and 28% growth in Non-Funded Income, powered by FX gains +49.1% from broadened income streams and strengthened resilience.
- These efforts resulted in deposit uptake, with Term +85%, Demand +33%, and Call +65%, which grew Interest Income by 25.6%, deepening liquidity and supporting lending momentum.
- Impairment charges rose 52.9% as a cushion to quality loan growth.
- The Bank strengthened its profitability base, expanded customer reach, and enhanced its capacity for sustained growth and digital-led competitiveness.

Expansion of Net Interest Margin Drives 23.0% Net Interest Income Growth

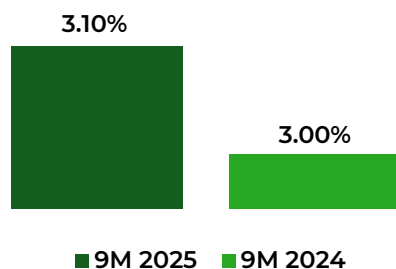
Cost to Income Ratio



Net Interest Margin



Cost of Funds



For 9M 2025:

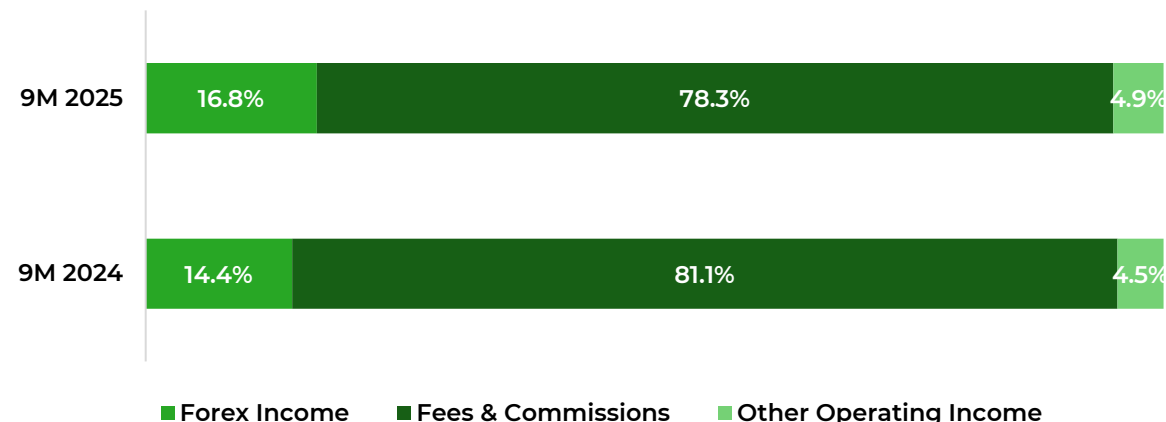
-NIMs declined slightly YoY to 8.3% from 8.9% 9M 2024, resulting from higher growth in Interest expense 32.6% compared to Interest Income 25.6%.

-CIR declined from 51.0% 9M 2024 to 43.0% 9M 2025, reflecting improved efficiencies, and well within the regulatory threshold of 55%.

-Cost of Funds improved to 3.1% to support growing asset base.

Robust Rise in Non-Funded Income of 28.0% Propelling Profit Gains

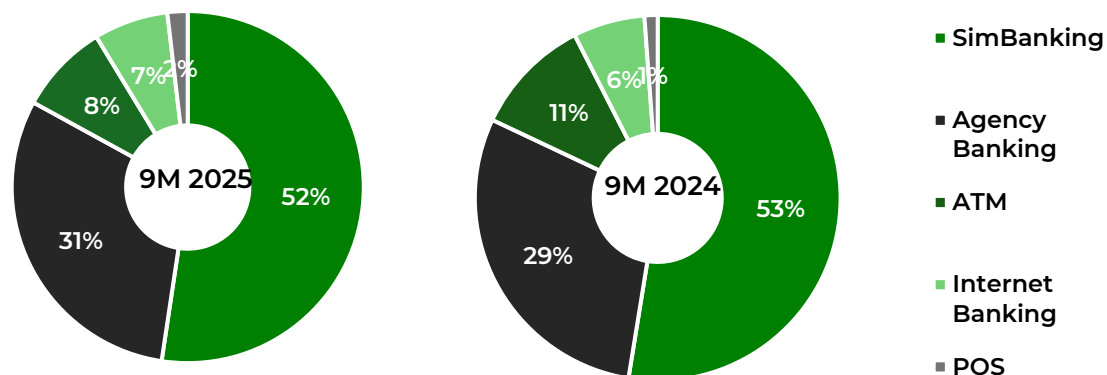
Non – Funded Income (in TZS Mn)



Up to 9M 2025:

- Forex Income grew by 49.1%, which resulted from increased demand in currency exchange, mainly USD/TZS.
- Driven by strong returns from derivatives, a reduction in parallel market activity compared to the previous year, & an increase in seasonal foreign exchange inflows from cash crops and gold exports.
- Fees & Commission grew by 23.4% and other operating income by 38.9%.
- Non-Branch Channels revenue grew by 22.6% YoY and contributed to 43.2% of Non-Funded Income up to 9M 2025, with YoY uptake in transactions volume of SimBanking 62%, and POS 59%.
- Non-Funded Income grew by 28.0% YoY, which contributed 33.9% of total income.

Non-Branch Channels Revenue Composition



Robust Financial Position with Sustainable Funding Channels

Item (Amount in TZS Bn)	3Q 2025	3Q 2024	% Growth
Loans & Advances	12,828	10,091	27.1%
Government Securities	2,720	2,098	29.6%
Total Assets	20,458	16,045	27.5%
Customer Deposits	13,751	10,144	35.6%
Borrower's Funds	3,190	3,281	-2.8%
Shareholder's Funds	2,551	2,069	23.3%

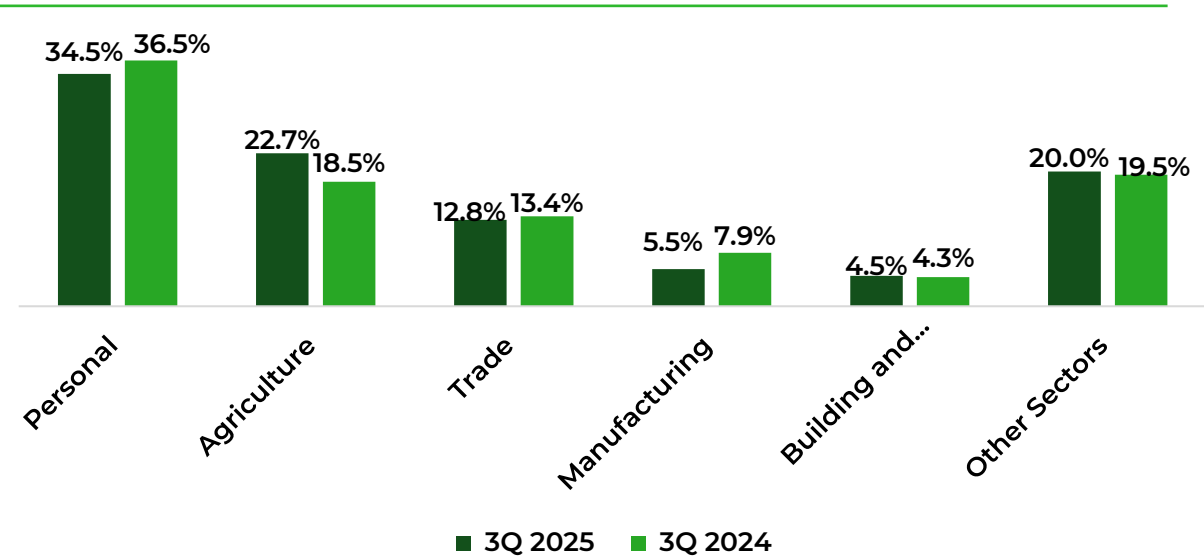
^ 27.5% YoY Growth of Total Assets

- Balance sheet grew by **27.5%** YoY in 3Q 2025 to TZS 20,458Bn.
- The growth was driven by **27.1%** YoY growth in Loans & Advances, funded by Customer Deposits, which grew by 35.6% YoY.
- Borrowings reduced by 2.8% YoY.

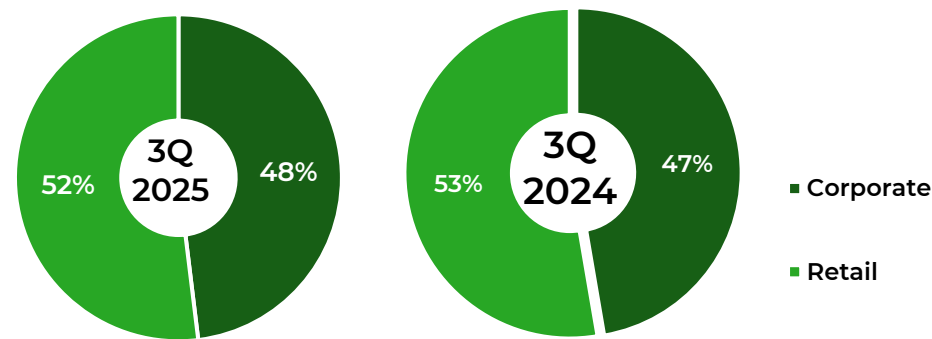


Broad Based Loan Book Expansion Driving 27.1% YoY Growth in Lending Momentum

Loan Split Composition Per Sector



Loan Split Composition Per Segment



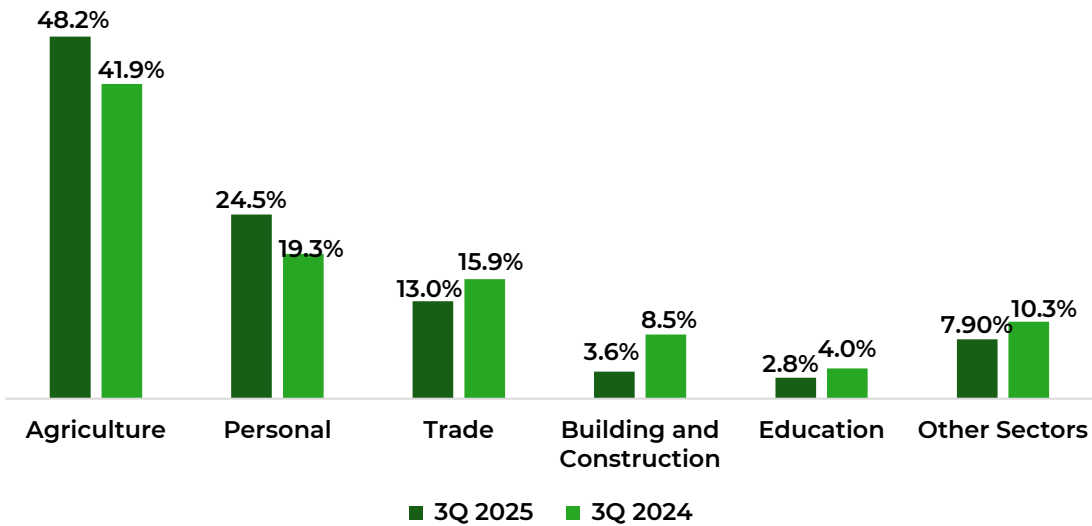
In the quarter:

- High level portfolio diversification across various sectors, mainly comprising of Personal, Agriculture, and Trade sectors by 34.5%, 22.7%, and 12.8% respectively, driven by enhanced value-chain financing to agri-sector.
- Other sectors are such as Transport, Mortgage, Mining, and Real Estate.
- Growth in composition of Agricultural sector was mainly from agri-entities' preparations of planting season.
- Corporate loans' composition in the total loan portfolio increased slightly from 47.3% in 3Q 2024 to 48.1% in 3Q 2025.
- In 3Q 2025, the composition of forex loans declined to 20.2% from 27.7% in 3Q 2024.

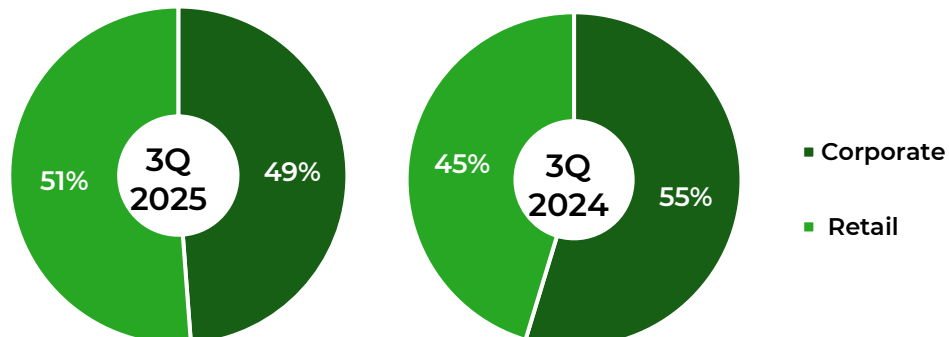


Sound Asset Quality Performance with NPL at 3.3% In The Quarter

Composition of NPL per sector



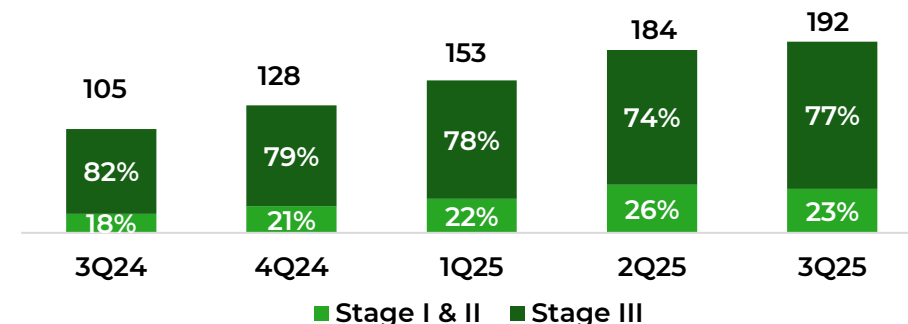
Composition of NPL per segment



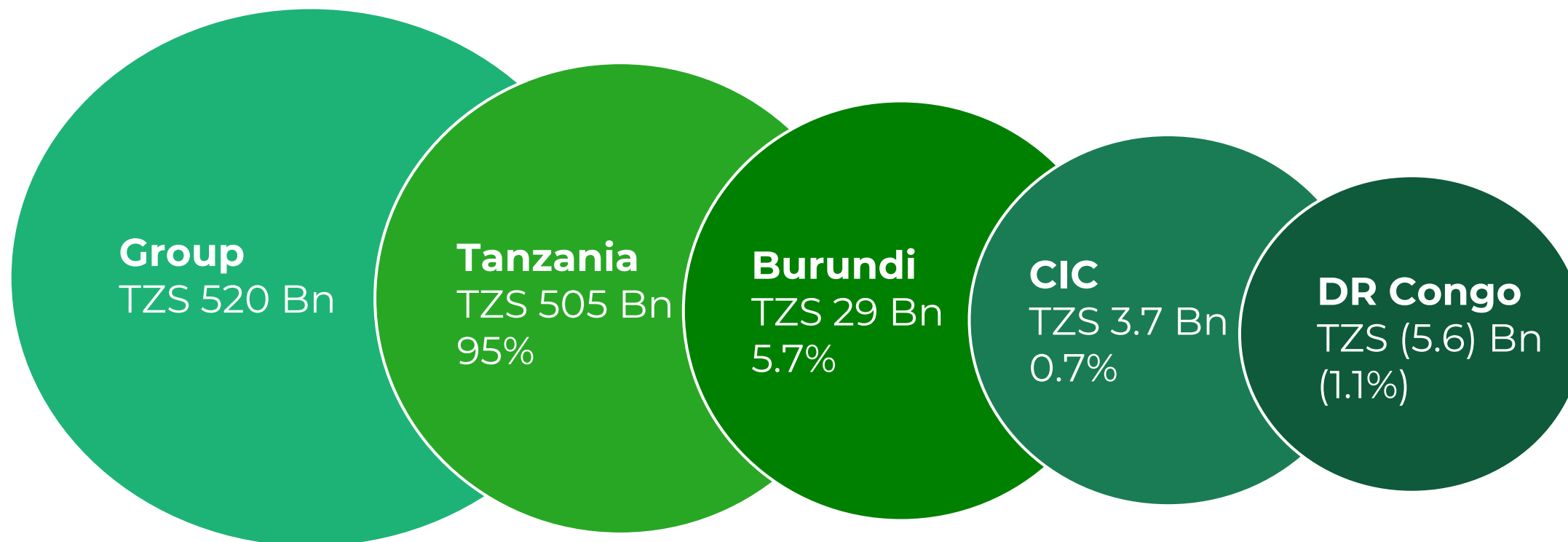
In the quarter...

- NPL grew to **3.3%**, from 2.6% in 3Q 2024, with sectoral composition of: Agriculture 47.2%, Personal 24.0%, and Trade 14.8% of total NPL. Other sectors include Transport, Electricity, Health, and Mining.
- Agri-NPL grew in support of affordable funding to agri-MSMEs & value-chain financing. Personal sector NPL grew due to enhanced access to credit from salary increments.
- Corporate Segment NPL decreased to 49.9%, from 54.7% in the same period last year.
- NPL Coverage stood at **46.7%** in the quarter, an increase from 41% in 3Q 2024.
- Cost of Risk at 1.5%, an increase from 1.1% in 3Q 2024.

ECL Staging (Amount in TZS Bn)



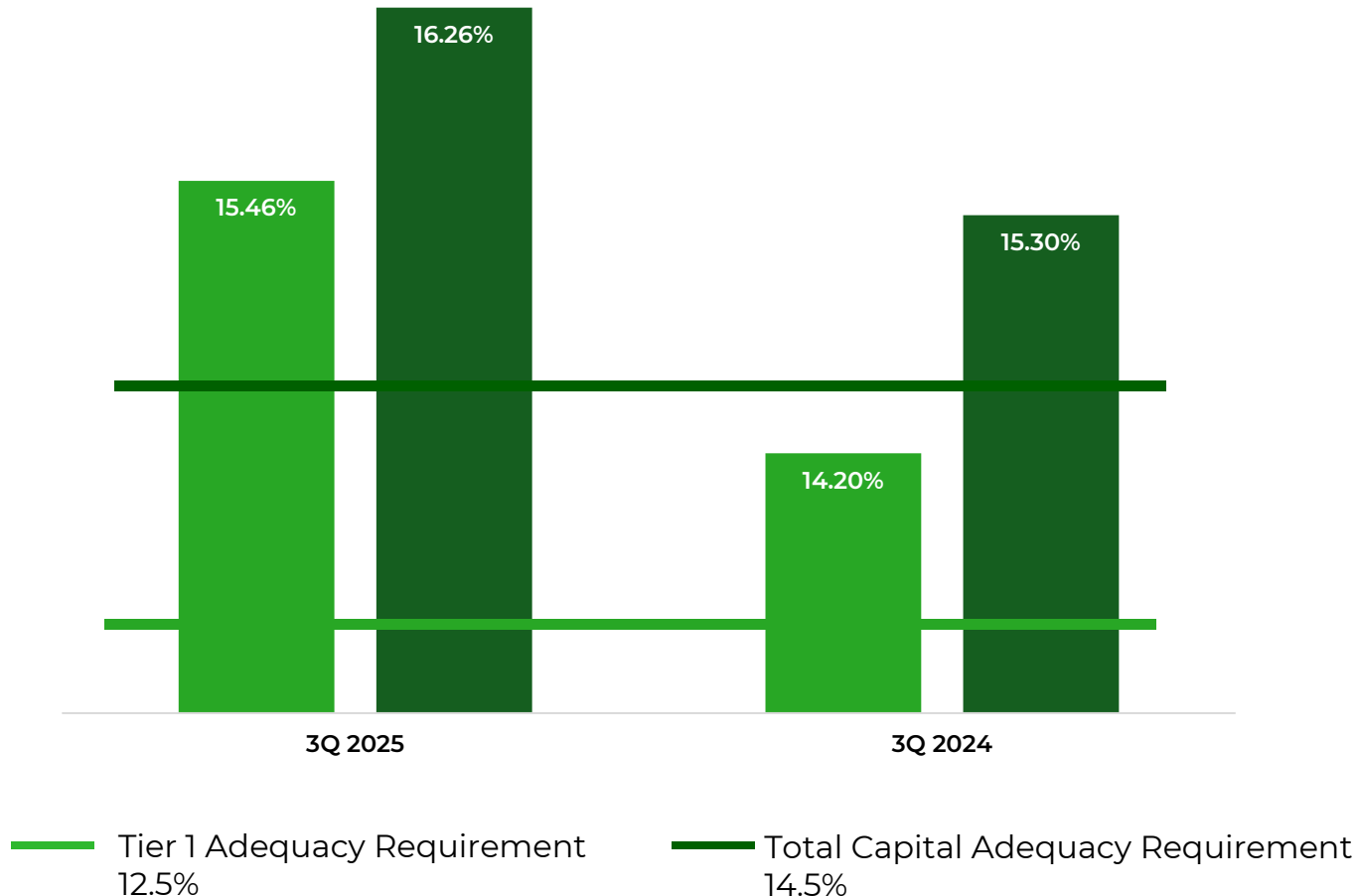
CRDB Group: Subsidiary Contribution - 5.4%



- All entities have made positive PATs with exception of CRDB Bank DR Congo.
- CRDB Bank Tanzania contributed majority of profit at 95% , followed by CRDB Burundi at 5.7%.
- Subsidiaries' contribution  **5.4%**

Capital Management and Regulatory Adherence

Capital position well above regulatory limits



- In the quarter, capital position improved, at 15.46% Tier 1 from 14.20% in 3Q 2024, and Total Capital at 16.26% in 3Q 2025 from 15.3% in 3Q 2024.
- The stronger Tier 1 and Total Capital levels were driven by an increase in CET1 to 15.5% in 3Q 2025 and a reduction in risk-weighted assets, improving CAR to 16.3%.
- This reflects enhanced financial resilience, prudent credit risk management, improved regulatory compliance, and strengthened investor confidence.

Diverse Ownership, Strong Governance and Sustainable Returns

Multi-stakeholder structure ensures aligned incentives, accountability, & long-term value creation to all stakeholders.

Dividend Policy: CRDB is committed to returning value: **up to a 35%** dividend payout ratio, balancing shareholder distributions with reinvestment for growth.

Key Indicators

Price to Book Value

X1.2

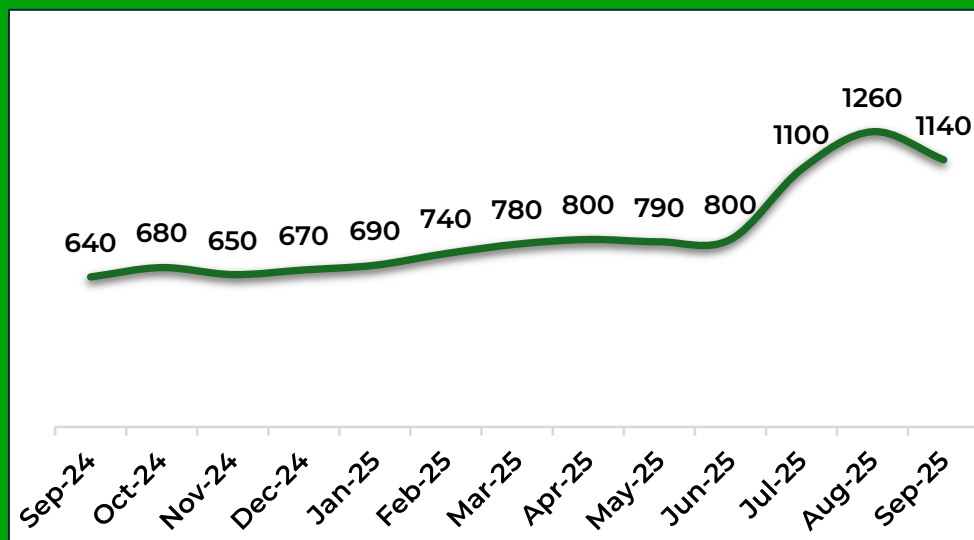
From x0.8 in 3Q 2024

Earning Per Share (EPS)

TZS 199

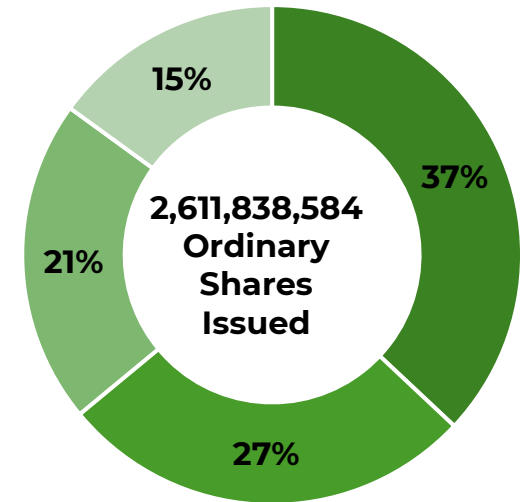
From TZS 156.6 in 9M 2024

Share Price Movement (TZS)



As at 30th September 2025,
share price reached
TZS 1,140

Multi-Stakeholder Structure



- Local Individuals
- Local Institutions, Private and Cooperatives
- DANIDA
- Foreign Investors



Way Forward

1. Digital Lending

- Focus on growing digital loans up to TZS 100 Bn
- Deploy data-driven segmentation, tailored pricing, and targeted solutions.

2. Green Financing

- Issuance of additional USD 100M pipeline through Green Bond.
- Continued to innovate products that promote environmental preservation and climate adaptation.

3. Cross Border Ecosystems

- Strengthening regional payment corridors through integration with PAPSS, AfCFTA, and EAC systems, enabling seamless trade and remittance flows.

4. Trade Finance

- Expand Gulf Corridor flows through Dubai Representative Office.
- Diversify income sources through strategic partnerships.

5. CBS Leverage

- Monitoring new CBS performance.
- Upskill staff on emerging technologies & sustainability
- Retain vigilance on new technological risks

6. DRC Subsidiary

- On track to breakeven by 1Q 2026, ahead of schedule.
- Enhance utilization of de-risking measures to widen our portfolio reach.





Outlook for the Year



As we move towards year-end, we focus on driving growth, strengthening resilience, and advancing our journey through strong execution and strategic focus.

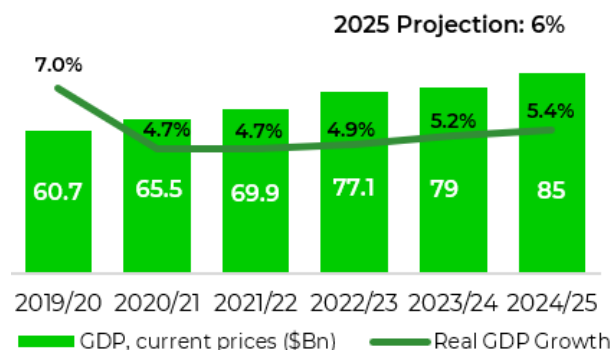
		2025 Outlook	
Loan Growth		18% - 20%	27.1%
Deposit Growth		25% - 29%	37.0%
Non-Funded Income Contribution to Total Income	33.9%	35% - 40%	
Cost to Income Ratio		42% - 44%	43.0%
Return on Equity		28% - 30%	29.0%
Return on Average Assets	5.3%	5.5% - 6%	
NPL	3.3%	3%	



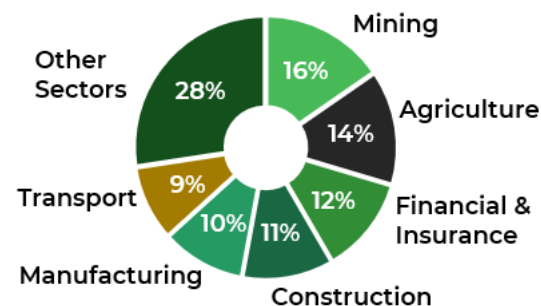
Review of Operating Environment

Tanzania's National Macroeconomic Outlook: Stable

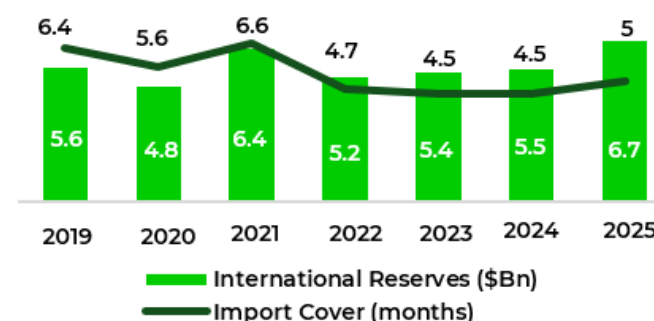
Real GDP & Growth: Steady at ~6% in 2025, driven by agriculture, trade, and infrastructure.



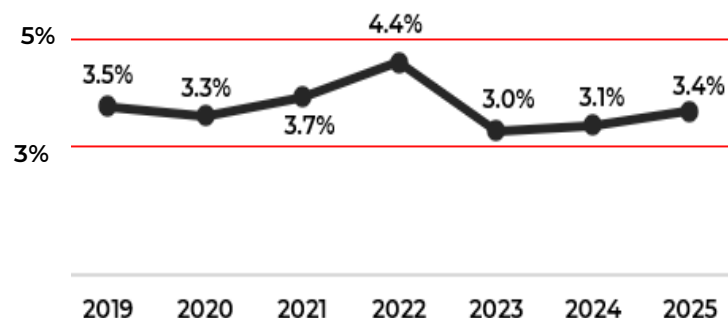
GDP Contribution led by Mining & Agriculture sectors at 16% & 14%, contributed by gold & agri-exports - enhancing regional trade.



Foreign Exchange Reserves: Cover 5 months of imports, ensuring exchange rate stability, where TZS appreciated to 2,490.16 per USD.



Inflation remains low at 3.4%, well within the BoT's target range. CBR at 5.75% in 4Q25.



- **Money Supply (M3)** grew by 20.3% YoY in September 2025, supporting broad-based liquidity.
- **Private sector credit** grew 16%, driven by agriculture (+30%), trade (+29%), and transport (+19%), clear signs of sustained economic momentum.



61.7 million

Strong population growth; expected to become top-20 globally by 2043

Tanzania's Economic Resilience and Financial Sector Strength Offer a Compelling Investment Case



Tanzania's banking sector: Over 70% of the financial system

- Remains well-capitalized, profitable, and resilient despite global headwinds.

Sector's total assets: TZS 66.1 trillion (US\$25.8 billion)

- Underscores depth and growth potential.
- Concentrated market leadership amongst the top two institutions.

Bank of Tanzania's cap on transfer fees for customer **MNOs** and **Bank transfers** came into effect on **1 July 2025**. The cap aims to promote digital financial inclusion.



Moody's Rating B1 and **Fitch Rating B+**: Support regional capital access and foster strategic partnerships.



Regional Trade: DRC and Burundi corridors expanding; **Dubai** is now a gateway to link Gulf liquidity with East African growth opportunities.



Treasury bond market: Recent trends indicate a **softening** in **yields** and **oversubscription** of long-term instruments.



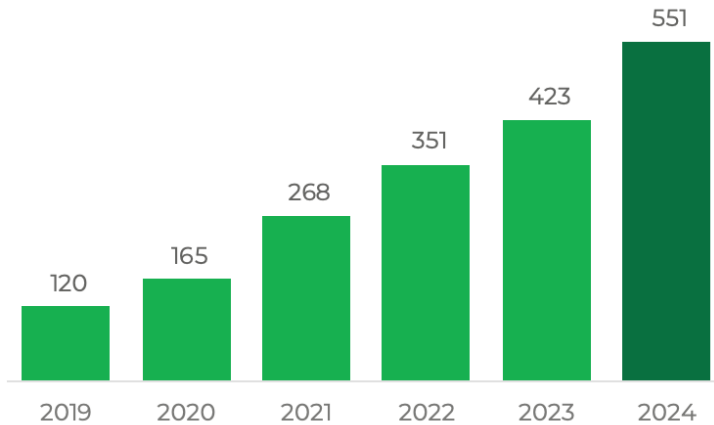
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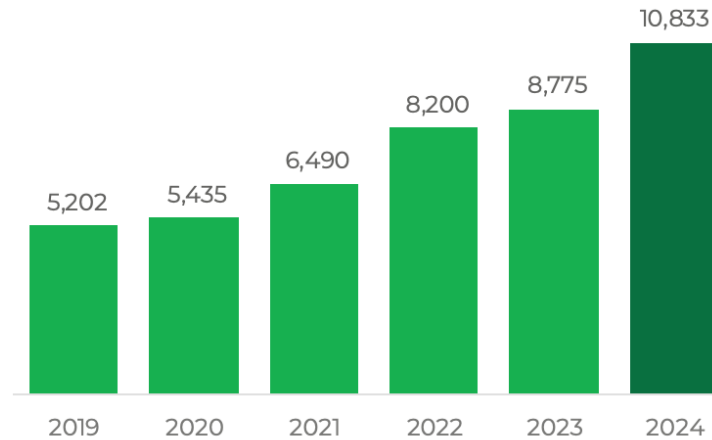
Proven Track Record of Sustainable Value Creation

Consistent strategy execution delivering **4.6x profit growth** while strengthening balance sheet resilience, operational efficiency, and credit quality, positioning CRDB for sustained outperformance.

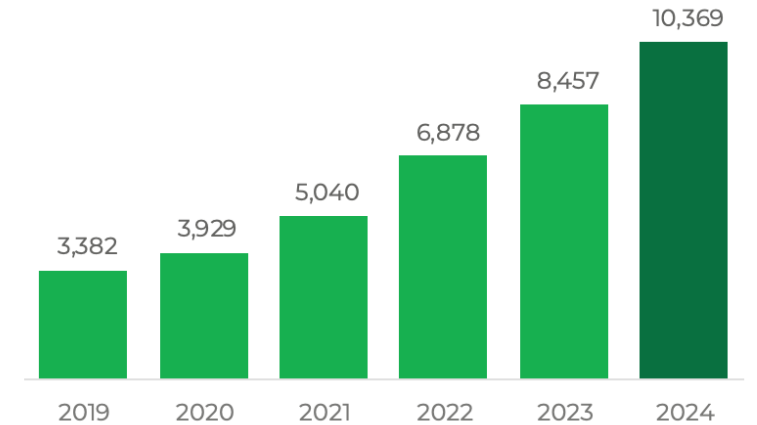
Profit After Tax (TZS'bn)



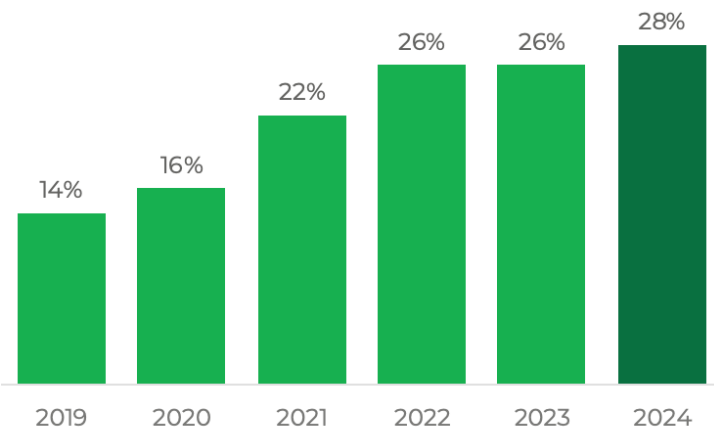
Deposits (TZS'bn)



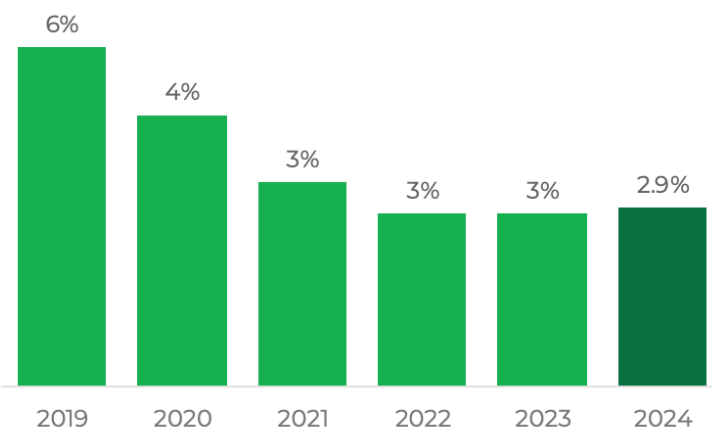
Loans and Advances (TZS'bn)



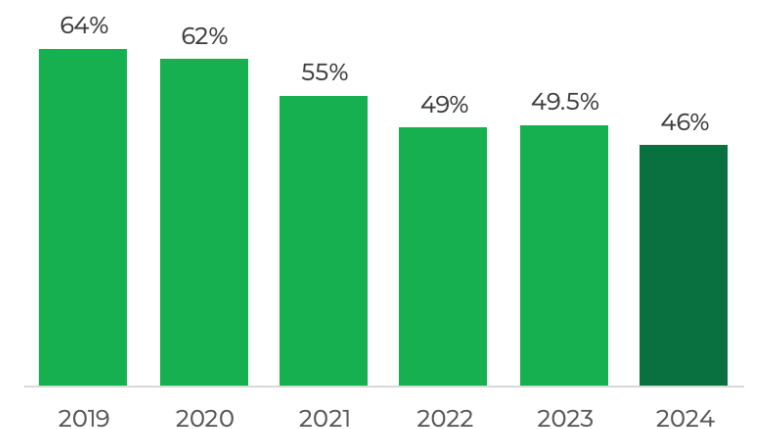
Return on Equity



NPL



Cost to Income Ratio



Subsidiary Profit Contribution – 5.4%

CRDB Burundi



3Q 2025:
3Q 2024:

Total Assets
TZS 2,234.0 Bn
TZS 1,315.2 Bn ↑ 70%
YoY



Total Deposits
TZS 1,283.0 Bn
TZS 642.1 Bn ↑ 100%
YoY



9M 2025:
9M 2024:

Operating Income
TZS 72.3 Bn
TZS 61.7 Bn ↑ 17%
YoY



Net Profit
TZS 28.5 Bn
TZS 26.4 Bn ↑ 8%
YoY

- Closed the quarter with Net Profit of TZS 28.5 Bn, an 8% YoY growth from similar period last year.
- Noted strong YoY Growth in 3Q 2025 by 70% in total assets, deposits up by 100% with 382% YoY growth in Term Deposits, Loans up by 63%, and Government securities increased by 147%.
- Significant increase in Corporate loans up by 25% YoY in 3Q 2025, driven by integrations with Burundi Government.
- Launched Huduma Dhahabu program to drive efficiencies and promote positive service capabilities.

DR Congo Earnings Snapshot



3Q 2025:
3Q 2024:

Total Assets
TZS 280.3 Bn
TZS 119.0 Bn ↑ 136%
YoY



Loans & Advances
TZS 91.7 Bn
TZS 0.234 Bn ↑ 39094%
YoY



Customer Deposits
TZS 98.7 Bn
TZS 15.3 Bn ↑ 547%
YoY



9M 2025:
9M 2024:
YoY
Growth:

Net Interest Income
TZS 12.2 Bn
TZS 5.4 Bn ↑ 125%
YoY



Net Profit
TZS (3.0) Bn
TZS (9.1) Bn ↑ (67)%
YoY

- Commenced in 2023.
- Closed the quarter with TZS 3Bn Net Loss, above the budgeted loss of TZS 4.3 billion, reflecting improved performance, driven by stronger business growth in higher deposits, increased transaction volumes, and expanded lending, alongside a 176% YoY rise in Interest Income and 23.9% savings on operating expenses compared to budget.
- Total assets grew 136% YoY, supported mainly by increased lending activities during the year.
- Loans grew 39,094% YoY, reflecting the first full year of active lending operations from June 2024 following finalisation of key internal processes and systems, enabling the upscale in credit operations.
- Strong deposits growth up 547% YoY, supported by a rise in customer accounts following a targeted strategy focusing on key sectors and the Kinshasa market. Management continues to prioritise mobilising low-cost deposits and expanding alternative channels to strengthen both deposit growth and NFI.

CRDB Insurance – Maintained Record Net Profit



3Q 2025:
3Q 2024:

Total Assets

TZS 40,787 Mn

TZS 23,388 Mn

↑ 74%
YoY



Gross Written Premiums

TZS 39,963 Mn

TZS 19,599 Mn

↑ 104%
YoY



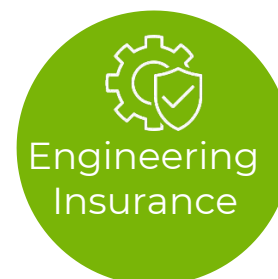
9M
2025:
9M
2024:

Net Profit/Loss

TZS 3,653 Mn

TZS (500) Mn

↑ 830%
YoY



- In the quarter, CIC maintained the profit milestone by recording Net Profit of TZS 3,653 Mn, an 830% growth from Net Loss of TZS 500 Mn resulting from improved retail penetration, enhanced distribution, and successful accounts retention with brokers and agents.
- CIC showcased its strength, expanding policyholder base by enhancing service provider accessibility through bancassurance, brokers, and agents.
- Sustained expansion of product offerings with specialised insurance solutions.

Thank you



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