

COMPANY DATA

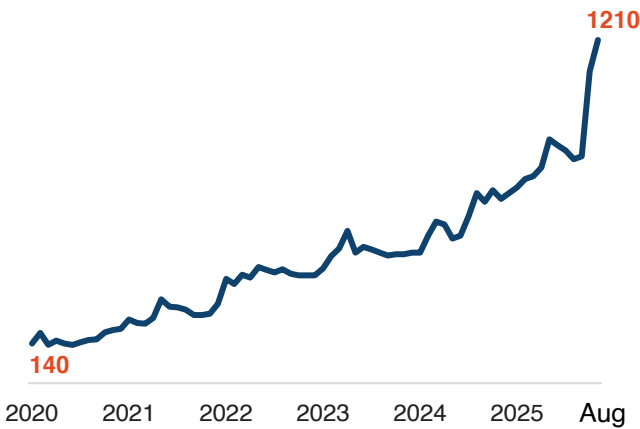


Industry	Banking
Sector	Financials
Listing	2009
Number of Employees	4,000+

STOCK DATA

Closing Price (05-Aug-2025)	TZS 1,210
Market Capitalization (TZS)	3.16 Trillion
52-Week High/Low	TZS 1180/600
Company Ticker (DSE)	CRDB
Est. Free Float	65.3%
Dividend Paid (2024)	TZS 65

SHARE PRICE MOVEMENT



PERFORMANCE HIGHLIGHT YoY

- The bank recorded a Profit After Tax of TZS 346.9 billion in 1H25, up by 26.0% Y-o-Y growth, driven by 38.0% increase in Non-Interest Income and 29.5% increase in Net Fees and Commission.
- Total Balance sheet size grew to TZS 19.7 trillion, up from TZS 14.9 trillion in 1H24, primarily driven by 29.1% growth in Loans and Advances to customers.
- On the funding side, Customer Deposits saw an impressive growth of 36.9% while Borrowings grew by 9.2%
- The Coverage ratio improved to 45.4%, from 34.9% reported in 1H24.
- Cost to Income ratio dropped to 42.6% from 45.4% (1H24)

FINANCIAL PERFORMANCE

Period	2021a	2022a	2023a	2024a	2024H1	2025H1
Amts in Millions (TZS)						
Income Statement						
Net Interest Income	645,875	745,833	877,298	1,139,461	530,604	642,622
Non-Funded Income	329,343	437,850	503,455	571,930	256,457	353,909
Operating Expenses	(564,597)	(625,539)	(742,444)	(739,568)	(357,245)	(424,039)
Profit After Tax	268,161	351,407	422,792	551,487	274,990	346,453
Balance Sheet						
Customer Loans	5,040,368	6,876,509	8,443,491	10,362,825	9,490,784	12,249,789
Total Assets	8,817,559	11,636,557	13,321,289	16,698,751	14,965,806	19,707,374
Customer Deposits	6,489,614	8,200,393	8,855,978	10,934,131	9,920,120	13,580,921
Borrowings	197,862	491,277	933,109	1,659,620	2,559,577	2,796,622
Per Share Numbers						
EPS	102.7	134.5	161.9	211.0	56.0	66.3
BVPS	466.8	566.3	665.3	832.8	745.1	913.9
KPIs						
Asset Growth (Y-o-Y)	23.0%	32.0%	14.5%	25.0	19.0%	31.7%
NPL Ratio	3.3%	2.8%	2.8%	2.9%	3.2%	3.0%
NPL Coverage	77.0%	80.1%	50.4%	44.0%	34.9%	45.4%
Cost-to-income Ratio (CIR)	55.3%	49.4%	49.5%	45.9%	45.4%	42.6%
Return on Average Equity (ROAE)	22.0%	26.0%	26.7%	27.7%	29.0%	29.5%
Return on Average Assets (ROAA)	4.8%	4.9%	4.8%	5.1%	5.5%	5.2%
Loan to Deposit Ratio (LDR)	77.7%	83.9%	95.3%	97.8%	96.2%	90.1%
Net Interest Margin (NIM)	10.7%	9.1%	7.8%	8.4%	8.6%	8.2%
Cost of Funding	2.2%	2.6%	3.4%	3.0%	3.2%	3.6%
Cost of Risk	0.5%	0.9%	0.6%	0.2%	0.4%	0.6%

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