

CRDB BANK PLC

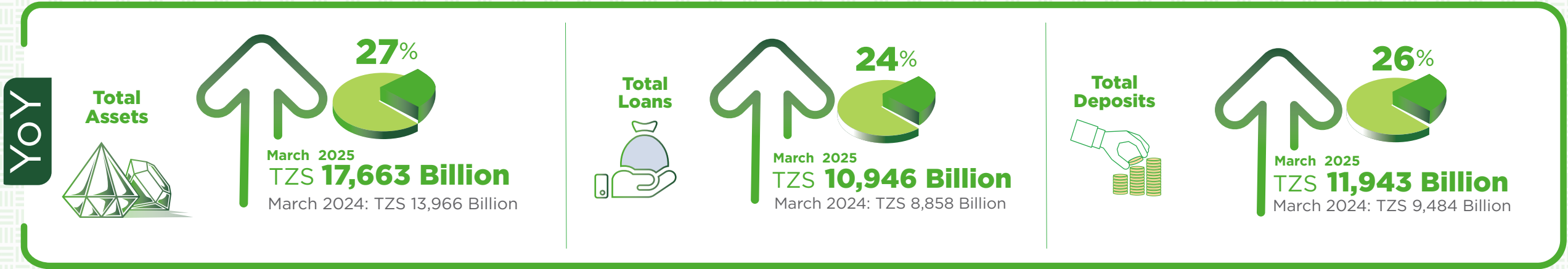
PUBLICATION OF QUARTERLY FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the banking and Financial Institutions (Disclosures) Regulations, 2014

STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH, 2025

(Amounts in Million Shillings)

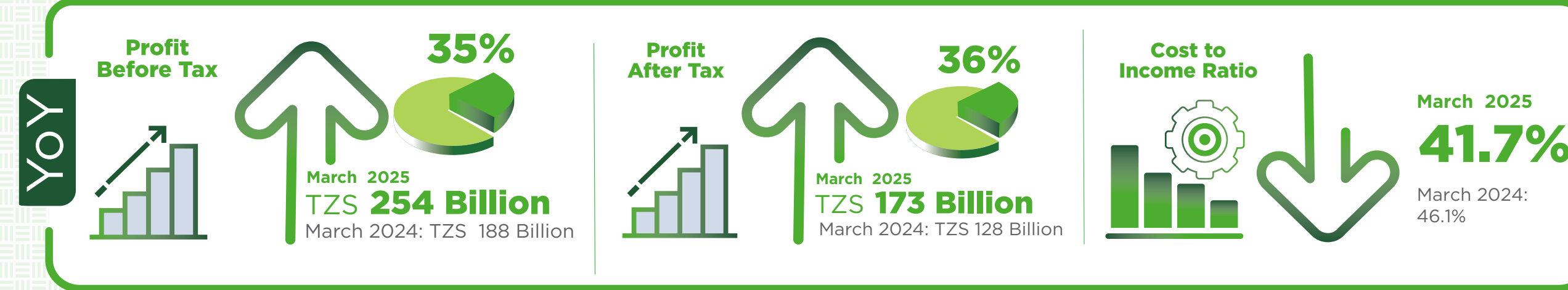
	GROUP		BANK			GROUP		BANK	
	Current Qtr 31/03/2025	Previous Qtr 31/12/2024	Current Qtr 31/03/2025	Previous Qtr 31/12/2024		Current Qtr 31/03/2025	Previous Qtr 31/12/2024	Current Qtr 31/03/2025	Previous Qtr 31/12/2024
A. ASSETS					C. SHAREHOLDERS' FUNDS				
1. Cash	490,324	554,312	457,946	534,213	31. Paid up share capital	65,296	65,296	65,296	65,296
2. Balances with Bank of Tanzania	1,450,583	1,629,511	1,450,583	1,629,511	32. Capital Reserves	-	-	-	-
3. Investment in Government Securities	2,291,688	2,064,599	1,651,079	1,624,477	33. Retained earnings	1,881,689	1,314,613	1,826,120	1,298,219
4. Balances with Other Banks and financial institutions	1,113,950	905,421	1,103,865	717,914	34. Profit /(Loss) account	174,636	554,442	181,002	527,765
5. Cheques and items for clearing	1,668	493	-	21	35. Others Capital Accounts	217,883	198,237	194,624	184,558
6. Interbranch float items	-	-	-	-	36. Minority Interest	39,273	40,657	-	-
7. Bills negotiated	-	-	-	-	37. TOTAL SHAREHOLDERS' FUNDS	2,378,777	2,173,246	2,267,041	2,075,838
8. Customers Liabilities on acceptances	-	-	-	-	38. Contingent Liabilities	4,530,026	4,588,245	4,518,924	4,572,180
9. Interbank Loans Receivables	407,526	206,123	339,664	200,816	39. Non performing loans & advances	367,938	310,092	355,379	301,095
10. Investment in other securities	32,759	34,178	20,283	24,562	40. Allowances for probable losses	148,573	143,445	143,132	136,688
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	10,945,568	10,362,825	10,548,245	9,997,477	41. Other non performing assets	-	-	-	-
12. Other Assets	454,897	463,700	423,587	437,322	D. SELECTED FINANCIAL CONDITION INDICATORS				
13. Equity Investments	18,845	13,609	140,696	121,212	(i) Shareholders Funds to Total assets	13.5%	13.0%	13.7%	13.2%
14. Underwriting accounts	-	-	-	-	(ii) Non performing loans to Total gross loans	3.28%	2.92%	3.29%	2.94%
15. Property, Plant and Equipment	454,716	463,980	404,491	411,429	(iii) Gross Loans and advances to Total deposits	93.8%	96.8%	96.7%	99.2%
16. TOTAL ASSETS	17,662,524	16,698,751	16,540,439	15,698,953	(iv) Loans and Advances to Total assets	62.0%	62.1%	63.8%	63.7%
B. LIABILITIES					(v) Earnings Assets to Total Assets	83.9%	81.4%	83.5%	80.8%
17. Deposits from other banks and financial institutions	30,208	37,193	121,001	113,239	(vi) Deposits Growth	8.9%	6.5%	8.2%	7.9%
18. Customer deposits	11,737,114	10,837,168	10,880,323	10,117,736	(vii) Assets growth	5.8%	4.1%	5.4%	4.1%
19. Cash letters of credit	-	-	-	-					
20. Special deposits	175,517	96,963	175,517	96,963					
21. Payment orders / transfers payable	21,164	108,708	18,688	107,028					
22. Bankers' cheques and drafts issued	2,355	2,048	1,061	1,049					
23. Accrued taxes and expenses payable	90,066	77,570	82,289	71,225					
24. Acceptances outstanding	-	-	-	-					
25. Interbranch float items	-	-	-	-					
26. Unearned income and other deferred charges	87,240	84,397	81,929	79,546					
27. Other Liabilities	203,530	248,263	155,820	193,834					
28. Borrowings	2,936,553	3,033,195	2,756,769	2,842,495					
29. TOTAL LIABILITIES	15,283,747	14,525,505	14,273,398	13,623,115					
30. NET ASSETS / (LIABILITIES)	2,378,777	2,173,246	2,267,041	2,075,839					



CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31ST MARCH,2025

(Amounts in Million Shillings)

	GROUP		BANK		GROUP		BANK			GROUP		BANK		GROUP		BANK	
	Current Qtr 31/03/2025	Comparative Qtr 31/03/2024	Current Qtr 31/03/2025	Comparative Qtr 31/03/2024	Current Year Cumulative 31/03/2025	Previous Year Cumulative 31/03/2024	Current Year Cumulative 31/03/2025	Previous Year Cumulative 31/03/2024		Current Qtr 31/03/2025	Comparative Qtr 31/03/2024	Current Qtr 31/03/2025	Comparative Qtr 31/03/2024	Current Year Cumulative 31/03/2025	Previous Year Cumulative 31/03/2024	Current Year Cumulative 31/03/2025	Previous Year Cumulative 31/03/2024
1. Interest Income	428,601	344,008	394,419	323,014	428,601	344,008	394,419	323,014	13. Number of Employees	4,352	3,998	4,033	3,783	4,352	3,998	4,033	3,783
2. Interest expense	(120,484)	(91,664)	(105,012)	(86,027)	(120,484)	(91,664)	(105,012)	(86,027)	14. Basic Earnings Per Share	66.40	49.00	69.3	51.0	66.4	49.0	69.3	51.0
3. Net interest income	308,117	252,344	289,408	236,987	308,117	252,344	289,408	236,987	15. Number of Branches	260	250	252	245	260	250	252	245
4. Bad debts written off	-	-	-	-	-	-	-	-	SELECTED PERFORMANCE INDICATORS:								
5. Impairment Losses on Loans and Advances	(35,503)	(18,087)	(33,401)	(17,016)	(35,503)	(18,087)	(33,401)	(17,016)	(i) Return on Average Total Assets	5.9%	5.5%	6.4%	6.0%	5.9%	5.5%	6.4%	6.0%
6. Non-Interest Income	188,378	129,351	194,349	136,093	188,378	129,351	194,349	136,093	(ii) Return on Average Shareholders' Funds	30.0%	27.5%	32.9%	30.2%	30.0%	27.5%	32.9%	30.2%
6.1 Foreign Currency Dealings and Translation Gain / (Loss)	51,628	23,539	49,500	18,480	51,628	23,539	49,500	18,480	(iii) Non interest Expense to Gross Income	41.7%	46.1%	39.3%	44.0%	41.7%	46.1%	39.3%	43.97%
6.2 Fees and Commissions	130,820	98,646	125,798	100,719	130,820	98,646	125,798	100,719	(iv) Net Interest Income to Average Earning Assets	8.6%	8.5%	8.6%	8.6%	8.6%	8.5%	8.6%	8.6%
6.3 Dividend Income	-	-	13,633	9,923	-	-	13,633	9,923									
6.3 Other Operating Income	5,930	7,167	5,419	6,970	5,930	7,167	5,419	6,970									
7. Non-Interest Expense	(206,823)	(175,865)	(189,922)	(164,045)	(206,823)	(175,865)	(189,922)	(164,045)									
7.1 Salaries and Benefits	(105,545)	(91,259)	(98,397)	(85,746)	(105,545)	(91,259)	(98,397)	(85,746)									
7.2 Fees and Commissions	(16,497)	(14,603)	(13,990)	(12,833)	(16,497)	(14,603)	(13,990)	(12,833)									
7.3 Other Operating Expenses	(84,781)	(70,003)	(77,535)	(65,466)	(84,781)	(70,003)	(77,535)	(65,466)									
8. Operating Income/(Loss)	254,169	187,743	260,434	192,018	254,169	187,743	260,434	192,018									
9. Income tax provision	(80,756)	(60,240)	(79,432)	(58,566)	(80,756)	(60,240)	(79,432)	(58,566)									
10. Net Income (Loss) After Income Tax	173,413	127,503	181,002	133,453	173,413	127,503	181,002	133,453									
11. Other Comprehensive Income	26,026	1,852	10,201	(2,433)	26,026	1,852	10,201	(2,433)									
Translation+Revaluation Reserve+Shares Traded	26,026	1,852	10,201	(2,433)	26,026	1,852	10,201	(2,433)									
12. Total Comprehensive income/(loss)for the year	199,439	129,355	191,203	131,020	199,439	129,355	191,203	131,020									



CRDB BANK PLC

PUBLICATION OF QUARTERLY FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the banking and Financial Institutions (Disclosures) Regulations, 2014

STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31ST MARCH, 2025									(Amounts in Million Shillings)								
	GROUP		BANK		GROUP		BANK			GROUP		BANK		GROUP		BANK	
	Current Quarter 31/03/2025	Previous Quarter 31/12/2024	Current Quarter 31/03/2025	Previous Quarter 31/12/2024	Current Year Cumulative 31/03/2025	Previous Year Cumulative 31/03/2024	Current Year Cumulative 31/03/2025	Previous Year Cumulative 31/03/2024		Current Quarter 31/03/2025	Previous Quarter 31/12/2024	Current Quarter 31/03/2025	Previous Quarter 31/12/2024	Current Year Cumulative 31/03/2025	Previous Year Cumulative 31/03/2024	Current Year Cumulative 31/03/2025	Previous Year Cumulative 31/03/2024
I	Cash flow from operating activities:									Cash flow from financing activities:							
	Net income (Loss)	254,169	194,917	260,434	184,876	254,169	187,743	260,434	192,018								
	Adjustment for : - Impairment / Amortization	-	-	-	-	-	-	-	-								
	- Net change in loans and Advances	56,399	67,760	53,213	68,945	56,399	52,709	53,213	50,937								
	- Gain / loss on Sale of Assets	(934,688)	(468,697)	(887,835)	(554,781)	(934,688)	(383,431)	(887,835)	(352,946)								
	- Net change in Deposits	-	561	-	1,198	-	58	-	55								
	- Net change in ShortTerm Negotiable Securities	971,515	801,357	848,902	721,299	971,515	623,041	848,902	468,020								
	- Net change in Other Liabilities	-	-	-	-	-	-	-	-								
	- Net change in Other Assets	(29,226)	(34,517)	(24,398)	(27,583)	(29,226)	(20,559)	(24,398)	(59,783)								
	- Tax paid	(216,868)	(118,298)	(8,588)	(175,116)	(216,868)	97	(8,588)	(15,639)								
	- Others (specify)	(52,582)	(61,934)	(50,000)	(58,475)	(52,582)	(49,309)	(50,000)	(48,000)								
		98,187	248,007	73,157	449,401	98,187	(170,443)	73,157	(107,882)								
	Net cash provided (used) by operating activities	146,906	629,155	264,886	609,765	146,906	239,907	264,886	126,781								
II	Cash flow from investing activities:									Cash and Cash Equivalents:							
	Dividend Received	-	-	13,633	-	-	27	13,633	9,950								
	Purchase of Fixed Assets	(22,146)	(54,768)	(19,323)	(44,173)	(22,146)	(3,335)	(19,323)	(2,387)								
	Proceeds from Sale of Fixed Assets	-	681	-	261	-	316	-	316								
	Purchase of Non - Dealing Securities	-	-	-	-	-	-	-	-								
	Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-	-								
	Others (Intangible)	(1,916)	(12,483)	(1,916)	(9,746)	(1,916)	(2,034)	(1,916)	(2,034)								
	Net cash provided (used) by investing activities	(24,062)	(66,570)	(7,606)	(53,657)	(24,062)	(5,027)	(7,606)	5,845								
III	Repayment of Long-term Debt									Payment of Cash Dividends							
		-	-	-	-	-	-	-	-								
	Net Changes in Borrowings	(168)	(718)	(168)	(718)	(168)	(187)	(168)	(187)								
	Others (Grant received and refund)	(96,641)	(449,365)	(85,726)	(415,115)	(96,641)	(82,730)	(85,726)	(115,936)								
	Net Cash Provided (used) by Financing activities	-	(7,857)	-	(28,983)	-	-	-	-								
		(96,810)	(457,939)	(85,894)	(444,815)	(96,810)	(82,916)	(85,894)	(116,122)								
IV	Net Increase/ (Decrease) in Cash and Cash Equivalent									Cash and Cash Equivalents at the Beginning of the Quarter							
		26,034	104,645	171,385	111,292	26,034	151,964	171,385	16,503								
	Cash and Cash Equivalents at the end of the Quarter	2,826,904	2,722,259	2,613,518	2,502,226	2,826,898	1,337,550	2,613,513	1,307,671								
	Cash and Cash Equivalents at the end of the Quarter	2,852,938	2,826,904	2,784,903	2,613,513	2,852,932	1,489,514	2,784,898	1,324,173								

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST MARCH, 2025

GROUP								(Amounts in Million Shillings)							
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total								
Current Year - 31/03/2025															
Balance as at the beginning of the year	65,296	158,314	1,868,427	15,602	-	65,607	2,173,245								
Profit for the year	-	-	174,636	-	-	(1,223)	173,413								
Other Comprehensive Income	-	-	-	-	-	26,026	26,026								
Transactions with owners	-	-	-	-	-	-	-								
Dividend paid	-	-	-	-	-	-	-								
Regulatory Reserve	-	-	13,186	4,533	-	(13,574)	4,145								
General Provision Reserve	-	-	-	-	-	-	-								
Others	-	-	76	-	-	1,870	1,947								
Balance as at the end of the current period	65,296	158,314	2,056,325	20,135	-	78,706	2,378,776								
Previous Year - 31/12/2024															
Balance as at the beginning of the year	65,296	158,314	1,491,183	5,419	-	61,276	1,781,487								
Profit for the year	-	-	554,442	-	-	(2,955)	551,487								
Other Comprehensive Income	-	-	-	-	-	(20,508)	(20,508)								
Transactions with owners	-	-	-	-	-	-	-								
Dividend paid	-	-	(130,592)	-	-	-	(130,592)								
Regulatory Reserve	-	-	(18,812)	10,183	-	-	(8,629)								
General Provision Reserve	-	-	-	-	-	-	-								
Others	-	-	(27,794)	-	-	27,794	-								
Balance as at the end of the previous period	65,296	158,314	1,868,427	15,602	-	65,607	2,173,245								

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST MARCH,2025

BANK								(Amounts in Million Shillings)							
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total								
Current Year - 31/03/2025															
Balance as at the beginning of the year	65,296	158,314	1,825,984	15,479	-	10,765	2,075,838								
Profit for the year	-	-	181,002	-	-	-	181,002								
Other Comprehensive Income	-	-	-	-	-	10,201	10,201								
Transactions with owners	-	-	-	-	-	-	-								
Dividend paid	-	-	-	-	-	-	-								
Regulatory Reserve	-	-	-	-	-	-	-								
General Provision Reserve	-	-	-	-	-	-	-								
Others	-	-	135	-	-	(135)	-								
Balance as at the end of the current period	65,296	158,314	2,007,121	15,479	-	20,831	2,267,041								
Previous Year - 31/12/2024															
Balance as at the beginning of the year	65,296	158,314	1,448,851	1,676	-	11,190	1,685,327								
Profit for the year	-	-	527,765	-	-	-	527,765								
Other Comprehensive Income	-	-	-	-	-	(6,662)	(6,662)								
Transactions with owners	-	-	-	-	-	-	-								
Dividend paid	-	-	(130,592)	-	-	-	(130,592)								
Regulatory Reserve	-	-	(13,803)	13,803	-	-	-								
General Provision Reserve	-	-	-	-	-	-	-								
Others	-	-	(6,237)	-	-	6,237	-								
Balance as at the end of the previous period	65,296	158,314	1,825,984	15,479	-	10,765	2,075,838								

Benki ni
SimBanking

Humu Tuu!!



Hapa Ndinga
pale Tembo Points

Fanya miamala yako yote kwa SimBanking ujishindie ndinga mpya na Tembo Points za kutosha

Pakua App Plastore na App Store au Piga *150*03# Sasa!



SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31st MARCH, 2025

In preparation of the quartely statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 AND IAS 8)

Mr. Abdulmajid M. Nsekela :Group CEO & Managing Director
Mr. Frederick B. Nshekanabo :Chief Financial Officer
Mr. Godfrey Sigalla :Director of Internal Audit

We undersigned directors attest to the faithful representation of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with International Financial Reporting Standards and requirements of the Banking and Financial Insitutions Act, 2016 and they present a true and fair view.

Dr. Ally H. Laay :Board Chairman
Mr. Gerald Kasaato :Board Member
Dated :25th April 2025

