



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 DECEMBER, 2025		(Amounts in Million Shillings)			
		Group		Bank	
		Current Qtr	Previous Qtr	Current Qtr	Previous Qtr
		31/12/2025	30/09/2025	31/12/2025	30/09/2025
A. ASSETS					
1.	Cash	582,654	547,362	563,061	531,648
2.	Balances with Bank of Tanzania	1,535,291	1,599,831	1,535,291	1,599,831
3	Investment in Government Securities	3,317,170	2,720,051	2,508,684	1,961,726
4	Balances with Other Banks and financial institutions	1,531,693	1,200,718	1,330,694	1,057,115
5	Cheques and items for clearing	1,150	461	11	
6	Interbranch float items	-	-	-	-
7	Bills negotiated	-	-	-	-
8	Customers Liabilities on acceptances	-	-	-	-
9	Interbank Loans Receivables	184,125	238,051	367,286	409,987
10	Investment in other securities	64,747	58,438	64,374	55,897
11	Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	13,740,050	12,827,776	13,093,383	12,005,749
12	Other Assets	771,870	782,598	657,497	648,690
13	Equity Investments	23,683	21,542	145,533	143,393
14	Underwriting accounts	-	-	-	-
15	Property, Plant and Equipment	463,368	460,774	399,940	401,545
16	TOTAL ASSETS	22,215,802	20,457,602	20,665,755	18,815,582
B. LIABILITIES					
17	Deposits from other banks and financial institutions	48,013	107,295	57,462	119,641
18	Customer deposits	14,678,483	13,751,376	13,507,693	12,391,071
19	Cash letters of credit	-	-	-	-
20	Special deposits	109,271	203,770	109,271	203,770
21	Payment orders / transfers payable	21,136	167,366	14,699	163,152
22	Bankers' cheques and drafts issued	4,599	3,290	961	1,335
23	Accrued taxes and expenses payable	122,786	146,266	115,342	137,313
24	Acceptances outstanding	-	-	-	-
25	Interbranch float items	-	-	-	-
26	Unearned income and other deferred charges	89,213	142,770	83,639	138,162
27	Other Liabilities	221,285	194,725	176,163	143,114
28	Borrowings	4,139,210	3,190,115	3,964,439	3,089,618
29	TOTAL LIABILITIES	19,433,997	17,906,972	18,029,668	16,387,176
30	NET ASSETS / (LIABILITIES)	2,781,805	2,550,629	2,636,086	2,428,406
C. SHAREHOLDERS' FUNDS					
31	Paid up share capital	65,296	65,296	65,296	65,296
32	Capital Reserves	-	-	-	
33	Retained earnings	1,711,836	1,687,769	1,672,234	1,651,078
34	Profit /(Loss) account	728,541	522,752	699,534	506,127
35	Others Capital Accounts	239,407	236,443	199,022	205,906
36	Minority Interest	36,725	38,370	0	0
37	TOTAL SHAREHOLDERS' FUNDS	2,781,805	2,550,629	2,636,086	2,428,406
38	Contingent Liabilities	5,569,654	5,606,982	5,503,007	5,553,378
39	Non performing loans & advances	419,473	426,027	387,630	411,463
40	Allowances for probable losses	234,560	185,030	225,094	178,107
41	Other non performing assets	-	-	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS					
(i)	Shareholders Funds to Total assets	12.5%	12.5%	12.8%	12.9%
(ii)	Non performing loans to Total gross loans	3.0%	3.2%	2.9%	3.3%
(iii)	Gross Loans and advances to Total deposits	95.1%	93.6%	98.5%	96.9%
(iv)	Loans and Advances to Total assets	61.8%	62.7%	63.4%	63.8%
(v)	Earnings Assets to Total Assets	84.9%	83.4%	84.7%	83.1%
(vi)	Deposits Growth	5.5%	0.9%	7.6%	-1.2%
(vii)	Assets growth	8.6%	3.8%	9.8%	1.3%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST DECEMBER,2025								
(Amounts in Million Shillings)								
	Group		Bank		Group		Bank	
	Current	Comparative	Current	Comparative	Current Year	Previous Year	Current Year	Previous Year
	Qtr	Qtr	Qtr	Qtr	Cumulative	Cumulative	Cumulative	Cumulative
	31/12/2025	31/12/2024	31/12/2025	31/12/2024	31/12/2025	31/12/2024	31/12/2025	31/12/2024
1.	Interest Income	553,201	400,318	502,721	367,943	1,962,019	1,521,978	1,787,392
2.	Interest expense	(162,646)	(106,421)	(148,308)	(89,376)	(581,516)	(422,649)	(515,007)
3.	Net interest income	390,555	293,896	354,414	278,567	1,380,503	1,099,330	1,272,385
4.	Bad debts written off						-	-
5.	Impairment Losses on Loans and Advances	(41,823)	(27,239)	(36,300)	(30,993)	(148,733)	(97,257)	(137,337)
6.	Non-Interest Income	177,906	124,517	172,584	107,665	684,668	520,921	665,211
	6.1 Foreign Currency Dealings and Translation Gain / (Loss)	12,314	(25,929)	11,676	(28,443)	97,550	31,534	90,426
	6.2 Fees and Commissions	152,675	134,203	149,166	134,884	549,128	455,363	528,288
	6.3 Dividend Income	8	-	8	-	122	156	13,755
	6.4 Other Operating Income	12,909	16,243	11,734	1,225	37,869	33,868	32,742
7.	Non-Interest Expense	(237,042)	(196,258)	(212,414)	(170,363)	(880,602)	(744,197)	(793,736)
	7.1 Salaries and Benefits	(108,934)	(100,259)	(99,603)	(93,616)	(424,698)	(372,467)	(390,521)
	7.2 Fees and Com-missions	(17,090)	(15,083)	(12,091)	(13,180)	(84,575)	(65,142)	(71,447)
	7.3 Other Operating Expenses	(111,018)	(80,915)	(100,719)	(63,566)	(371,330)	(306,587)	(331,768)
8.	Operating Income/(Loss)	289,596	194,917	278,284	184,876	1,035,837	778,797	1,006,524
9.	Income tax provision	(85,452)	(52,333)	(84,877)	(57,555)	(311,228)	(227,309)	(306,990)
10.	Net Income (Loss) After Income Tax	204,144	142,584	193,407	127,322	724,608	551,487	699,534
11.	Other Comprehen-sive Income	19,143	(29,611)	14,273	(3,880)	49,765	(20,508)	30,483
	Translation+ Revaluation Reserve+Shares Traded	19,143	(29,611)	14,273	(3,880)	49,765	(20,508)	30,483
12.	Total Comprehen-sive income/(loss) for the year	223,288	112,973	207,680	123,442	774,374	530,979	730,017
13.	Number of Employees	4,528	4,251	4,139	3,971	4,528	4,251	4,139
14.	Basic Earnings Per Share	78	55	74	49	277	211	268
15.	Number of Branches	261	259	251	252	261	259	251
SELECTED PERFORMANCE INDICATORS:								
i	Return on Average Total Assets	5.4%	4.8%	5.6%	4.8%	5.3%	5.1%	5.5%
ii	Return on Average Shareholders' Funds	30.2%	26.6%	30.2%	25.1%	29.3%	27.7%	29.8%
iii	Non interest Expense to Gross Income	41.7%	46.9%	40.3%	44.1%	42.6%	45.9%	41.0%
iv	Net Interest Income to Average Earning Assets	8.3%	8.3%	8.1%	8.5%	8.3%	8.4%	8.2%



Total Loans



Dec. 2025 | 13.7 Trillion
Dec. 2024 | 10.4 Trillion



33%

Total Deposits



Dec. 2025 | 14.8 Trillion
Dec. 2024 | 10.9 Trillion



35%

Total Assets



Dec. 2025 | 22.2 Trillion
Dec. 2024 | 16.7 Trillion



33%

Profit Before Tax

Dec. 2025 | 1.0 Trillion

Dec. 2024 | 778.8 Billion



33%

Profit After Tax

Dec. 2025 | 724.6 Billion

Dec. 2024 | 551.5 Billion



31%

STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 31ST DECEMBER,2025								
(Amounts in Million Shillings)								
	Group		Bank		Group		Bank	
	Current	Previous	Current	Previous	Current Year	Previous Year	Current Year	Previous Year
	Quarter	Quarter	Quarter	Quarter	Cumulative	Cumulative	Cumulative	Cumulative
	31/12/2025	30/09/2025	31/12/2025	30/09/2025	31/12/2025	31/12/2024	31/12/2025	31/12/2024
I:	Cash flow from operating activities:							
	Net income (Loss)	289,596	246,404	278,284	236,590	1,035,837	778,797	1,006,524
	Adjustment for :							
	- Impairment / Amortization	97,043	44,631	89,716	40,362	284,735	222,735	267,207
	- Net change in loans and Advances	(961,959)	(597,402)	(1,134,775)	(289,641)	(3,490,306)	(2,113,878)	(3,206,277)
	- Gain / loss on Sale of Assets	866	392	866	351	1,081	1,028	1,081
	- Net change in Deposits	773,326	126,488	959,945	(159,253)	3,864,443	2,245,990	3,346,488
	- Net change in Short Term Negotiable Securities	-	-	-	-	-	-	-
	- Net change in Other Liabilities	(198,947)	65,108	(195,824)	58,848	(61,365)	33,741	(61,277)
	- Net change in Other Assets	(592,577)	(755,927)	(573,938)	(529,028)	(1,842,776)	11,183	(1,347,278)
	- Tax paid	(100,000)	(98,237)	(100,000)	(94,812)	(318,955)	(218,714)	(308,578)
	- Others (specify)	106,264	54,593	(66,820)	85,057	134,111	172,860	(62,692)
	Net cash provided (used) by operating activities	(586,388)	(913,950)	(742,546)	(651,525)	(393,195)	1,133,740	(364,802)
	Cash flow from investing activities:							
	Dividend Received	(113)	113	(13,746)	113	-	156	-
II:	Purchase of Fixed Assets	(5,419)	(6,705)	(5,419)	(2,115)	(59,667)	(68,258)	(50,060)
	Proceeds from Sale of Fixed Assets	1,081	-	1,081	-	1,081	891	1,081
	Purchase of Non - Dealing Securities	-	-	-	-	-	-	-
	Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-
	Others (Intangible)	(2,771)	(81,772)	(2,771)	(81,772)	(87,123)	(43,136)	(87,123)
	Net cash provided (used) by investing activities	(7,223)	(88,364)	(20,856)	(83,774)	(145,710)	(110,347)	(136,102)
	Cash flow from financing activities:							
	Repayment of Long-term Debt	-	-	-	-	-	-	-
	Proceeds from Issuance of Long Term Debt	-	-	-	-	-	-	-
	Proceeds from Issuance of Share Capital	-	-	-	-	-	-	-
	Payment of Cash Dividends	(3,551)	(1,309)	(3,551)	(1,309)	(169,168)	(127,407)	(169,168)
	Net Changes in Borrowings	949,095	393,493	874,821	169,524	1,106,015	601,219	1,121,944
	Others (Grant received and refund)	-	-	-	-	-	(7,857)	-
	Net Cash Provided (used) by Financing activities	945,545	392,184	871,271	168,216	936,847	465,955	952,776
	Cash and Cash Equivalents:							
IV:	Net Increase/ (Decrease) in Cash and Cash Equivalent	351,934	(610,130)	107,869	(567,084)	397,943	1,489,349	451,871
	Cash and Cash Equivalents at the Beginning of the Quarter / Year	2,872,907	3,483,037	2,957,515	3,524,599	2,826,898	1,337,549	2,613,513
	Cash and Cash Equivalents at the end of the Quarter / Year	3,224,841	2,872,907	3,065,384	2,957,515	3,224,841	2,826,898	3,065,384

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER, 2025							
GROUP					(Amounts in Million Shillings)		
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 31/12/2025							
Balance as at the begin-ning of the year	65,296	158,314	1,869,055	15,602	-	64,979	2,173,246
Profit for the year	-	-	728,541	-	-	(3,932)	724,608
Other Comprehensive Income	-	-		-	-	49,765	49,765
Transactions with owners	-	-		-	-	-	-
Dividend paid	-		(169,770)		-	-	(169,770)
Regulatory Reserve	-	-	15,479	(9,404)	-	-	6,075
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(1,579)	-	-	(540)	(2,120)
Balance as at the end of the current period	65,296	158,314	2,441,726	6,198	-	110,271	2,781,805
Previous Year - 31/12/2024							
Balance as at the begin-ning 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	-	-	(27,166)	-	-	27,166	-
Balance as at the end of the previous period	65,296	158,314	1,869,055	15,602	-	64,979	2,173,246

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER, 2025							
BANK				(Amounts in Million Shillings)			
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 31/12/2025							
Balance as at the begin-ning of the year	65,296	158,314	1,825,984	15,479	-	10,765	2,075,838
Profit for the year		-	699,534	-	-	-	699,534
Other Comprehensive Income	-	-	-	-	-	30,483	30,483
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(169,770)		-	-	(169,770)
Regulatory Reserve	-	-	15,479	(15,479)		-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	540	-	-	(540)	-
Balance as at the end of the current period	65,296	158,314	2,371,768	-	-	40,708	2,636,086
Previous Year - 31/12/2024							
Balance as at the begin-ning 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

SELECTED EXPLANATORY NOTES FOR THE PERIOD ENDED 31ST DECEMBER, 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.

Prof Neema Mori : Board Chairperson
Mr. Gerald Kasaato :Board Member

Dated : 28th January 2026