



AFSIC 2025

London, United Kingdom





Group Overview

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

45 Awards in 2024

Affirming CRDB as Best Bank in Tanzania



Best Bank in Tanzania
Euromoney Awards for Excellence (2025)



Best SME Bank – Tanzania
Euromoney Awards



Best Banker – Tanzania
Global Finance



Best SME Bank – Tanzania
Global Finance

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 2.38t (USD +928m)
Total Capital

TZS 19.7t (USD +7.6bn)
Balance Sheet

Customer base



+5.0

Million Customers

*+11m digital lending customers
(in partnership with mobile
money operators)

Our Human Capital

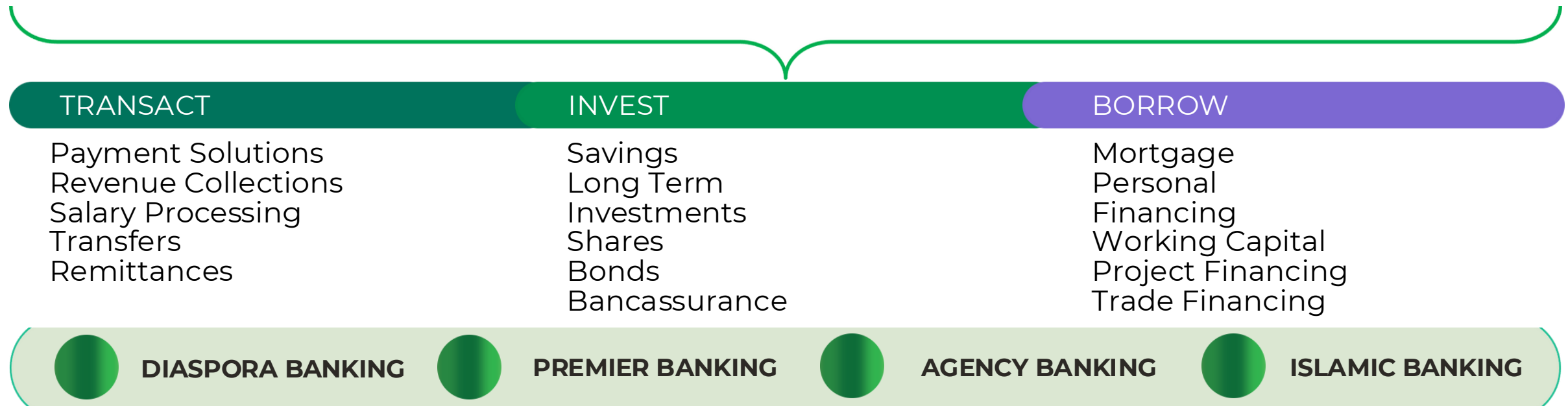


Delivery Channels



We Serve the Needs of Entire Value Chains

Our business model enables us to respond to a dynamic environment, competing stakeholders' expectations, emerging trends, and regulatory changes

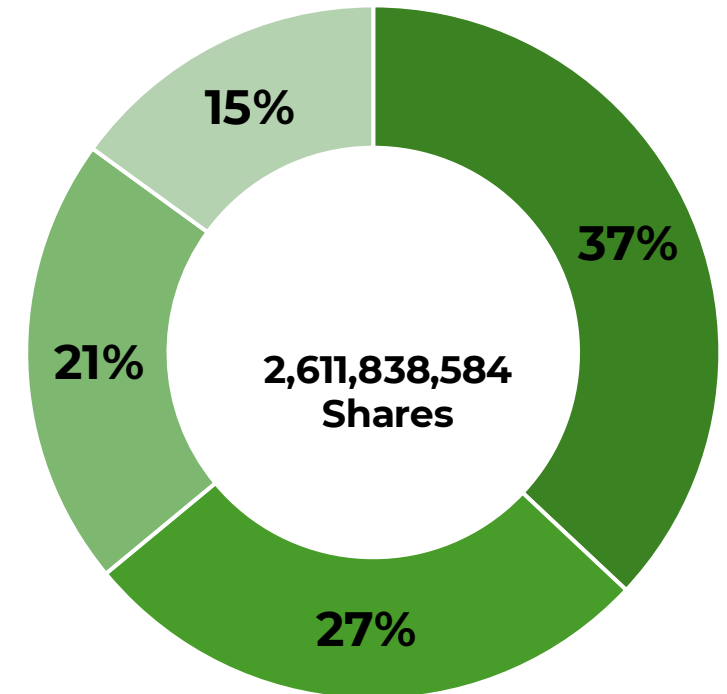


Diverse Ownership, Strong Governance and Sustainable Returns



Multi-stakeholder structure ensures aligned incentives, accountability, and long-term value creation across all stakeholder groups.

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



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

Embracing Our Legacy



Transforming Lives



"Navigating people's path to prosperity."

Empowering Business And Sectors



"Catalyzing Innovation to drive change and Success."

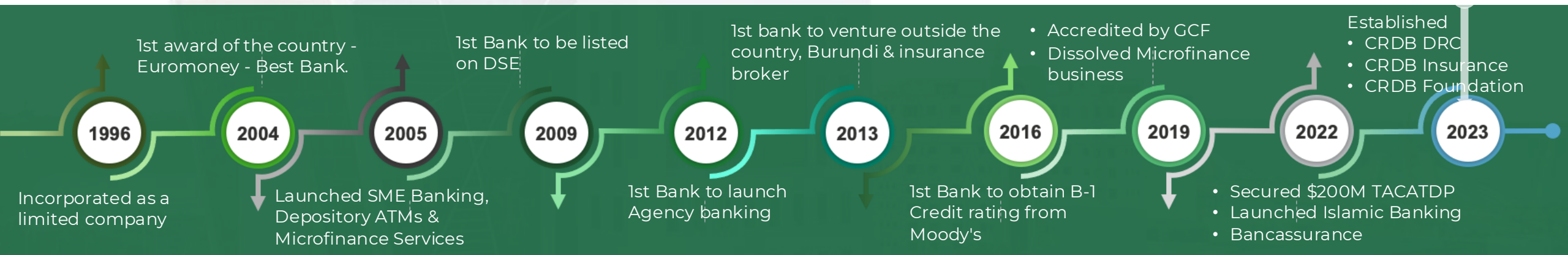
Supporting Economic Growth



"Cultivating partnerships to unleash the potential of economic ecosystem."

Support formulation of Coop Bank

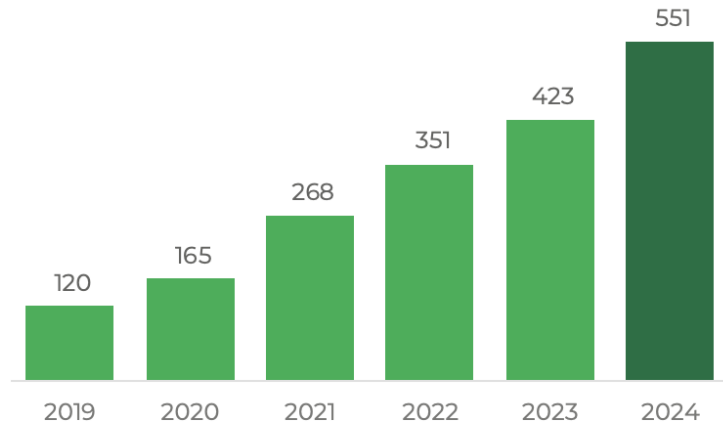
2024



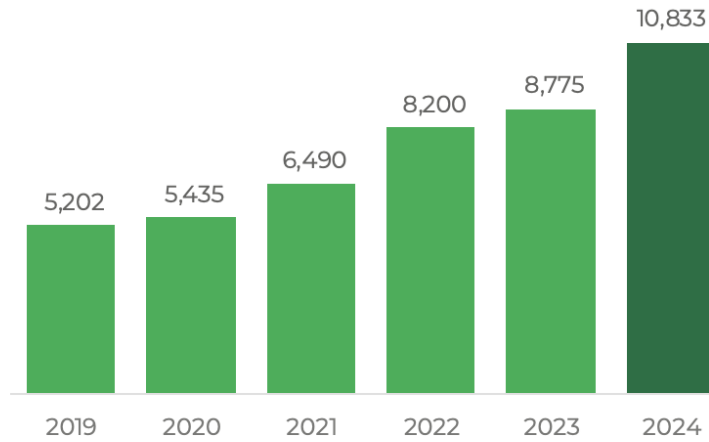
Proven Track Record of Sustainable Value Creation

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

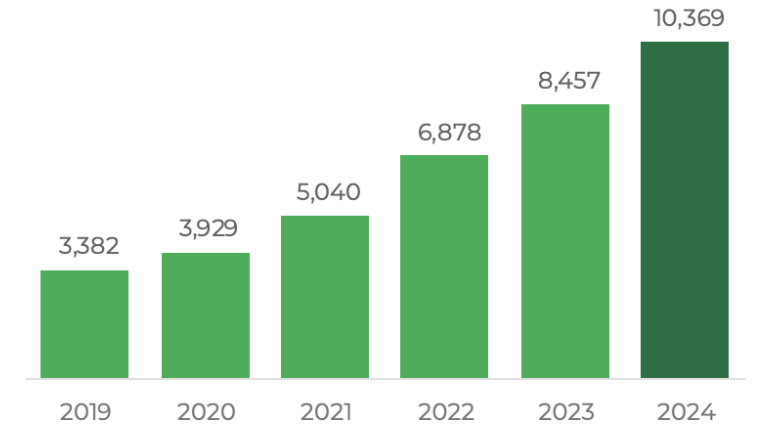
Profit After Tax (TZS'bn)



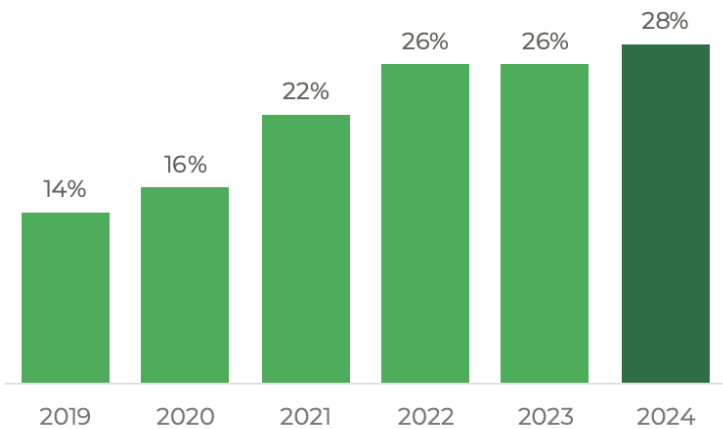
Deposits (TZS'bn)



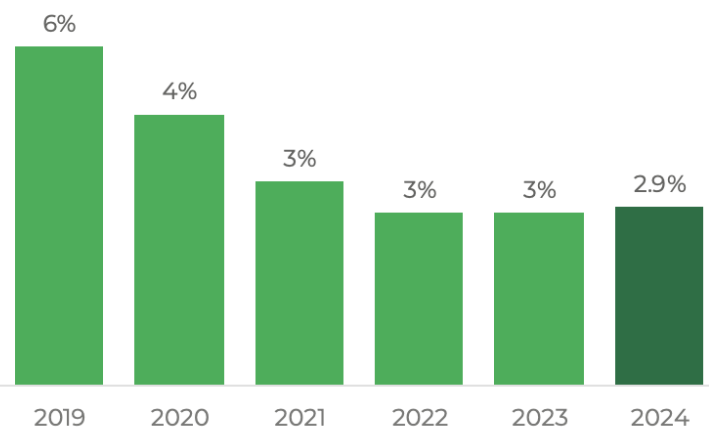
Loans and Advances (TZS'bn)



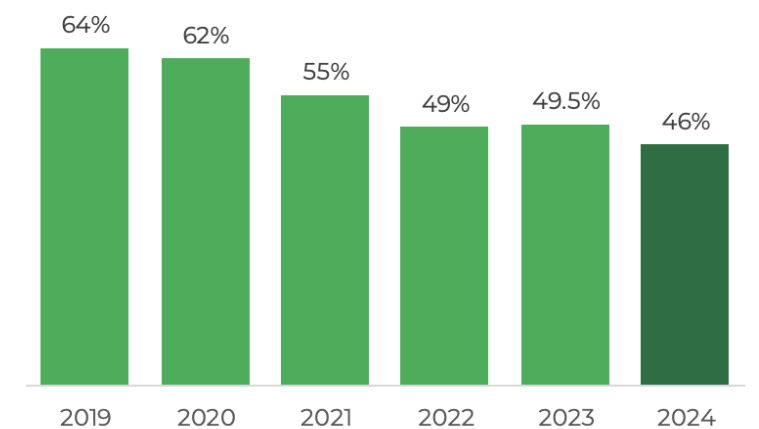
Return on Equity



NPL



Cost to Income Ratio






Review of Operating Environment


A Macroeconomic Snapshot

The economic landscape in Tanzania remains promising, offering a strategic mix of opportunities and key areas for careful consideration, particularly within the financial services sector.

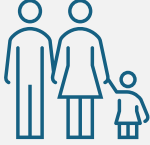
Overview



Lower middle-income
Country since 2020



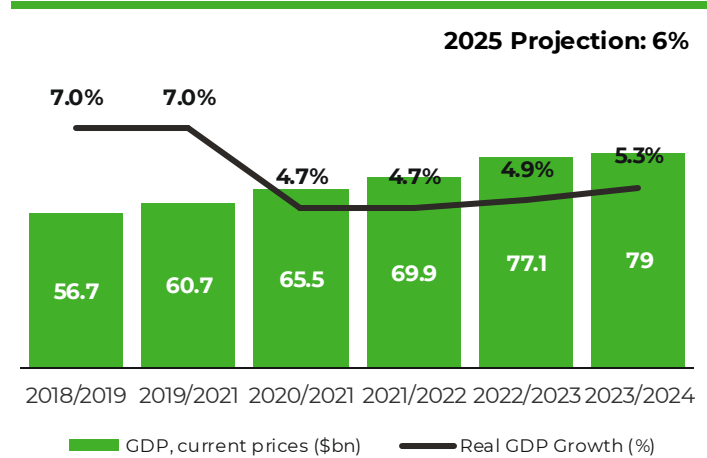
B1 (stable)/ B+ (stable)



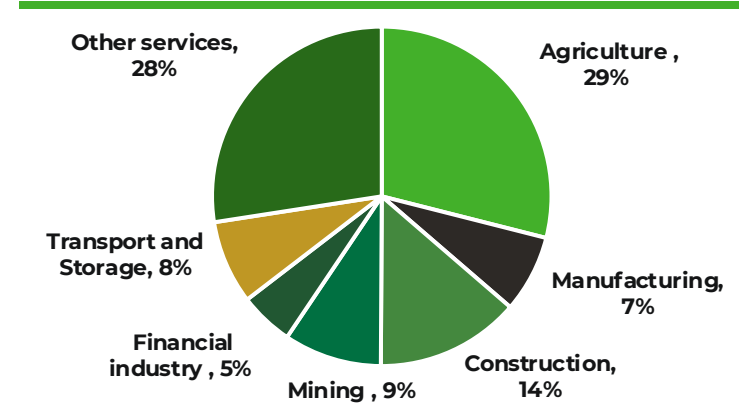
61.7 million
(2022 census)

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

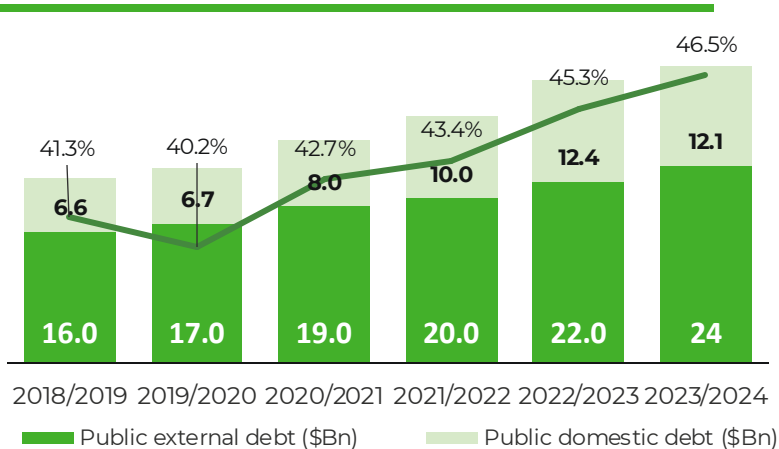
Real GDP and growth



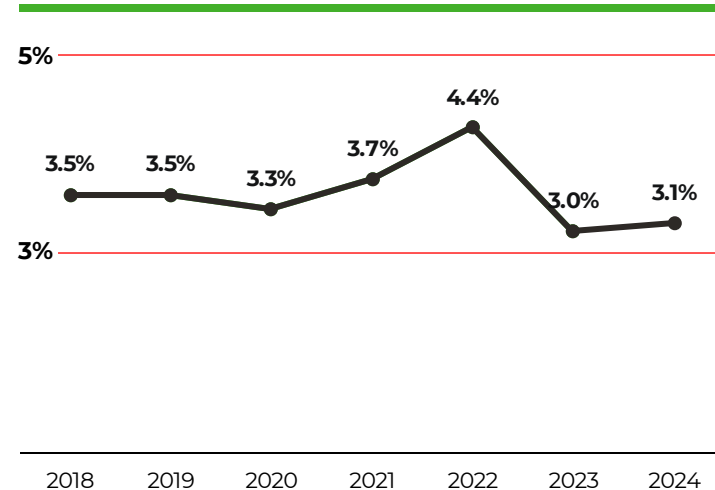
GDP contribution



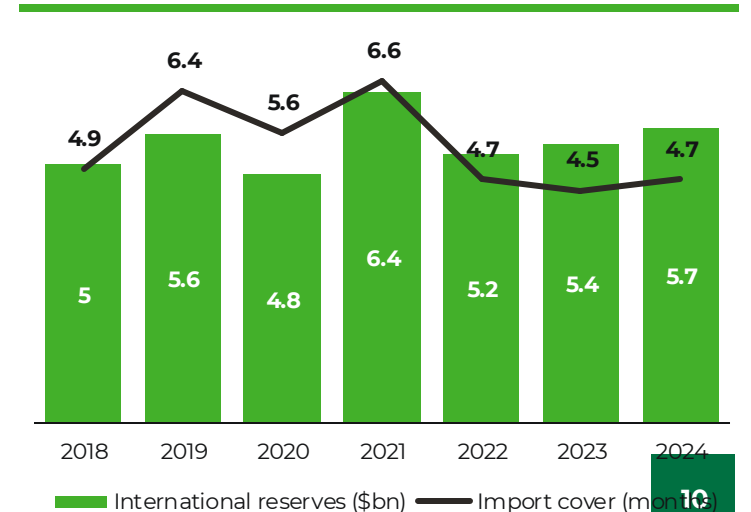
Fiscal performance



Inflation



Foreign exchange reserves



Source: CPD, Bank Plc

Source: IMF, UN, Bank of Tanzania, World Bank, Tanzania Investment Center, Tanzania's National Bureau of Statistics

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

Tanzania's economy continues to demonstrate strong fundamentals and policy stability

Economic Resilience

- Money supply (M3) grew by **21% year-on-year in August 2025, supporting broad-based liquidity.**
- The **TZS appreciated to 2,490 per USD**, reflecting improved external balance and investor confidence.
- **Inflation remains low at 3.4%, well within the Bank of Tanzania's target range**, while **foreign reserves cover five months of imports**, ensuring exchange rate stability.
- **Private-sector credit grew 16.2%**, driven by agriculture (+30%), trade (+29%), and transport (+19%), clear signs of sustained economic momentum.

Financial Sector Strength

- Tanzania's banking sector, representing **over 70% of the financial system**, continues to expand and diversify. It remains **well-capitalized, profitable, and resilient** despite global headwinds.
- The sector's total assets reached **TZS 66.1 trillion (US\$25.8 billion)**, underscoring its depth and growth potential. Market leadership is concentrated among the top two institutions, with **CRDB Bank commanding +25%** of total assets, deposits, and loans, reflecting both stability and strategic market dominance.

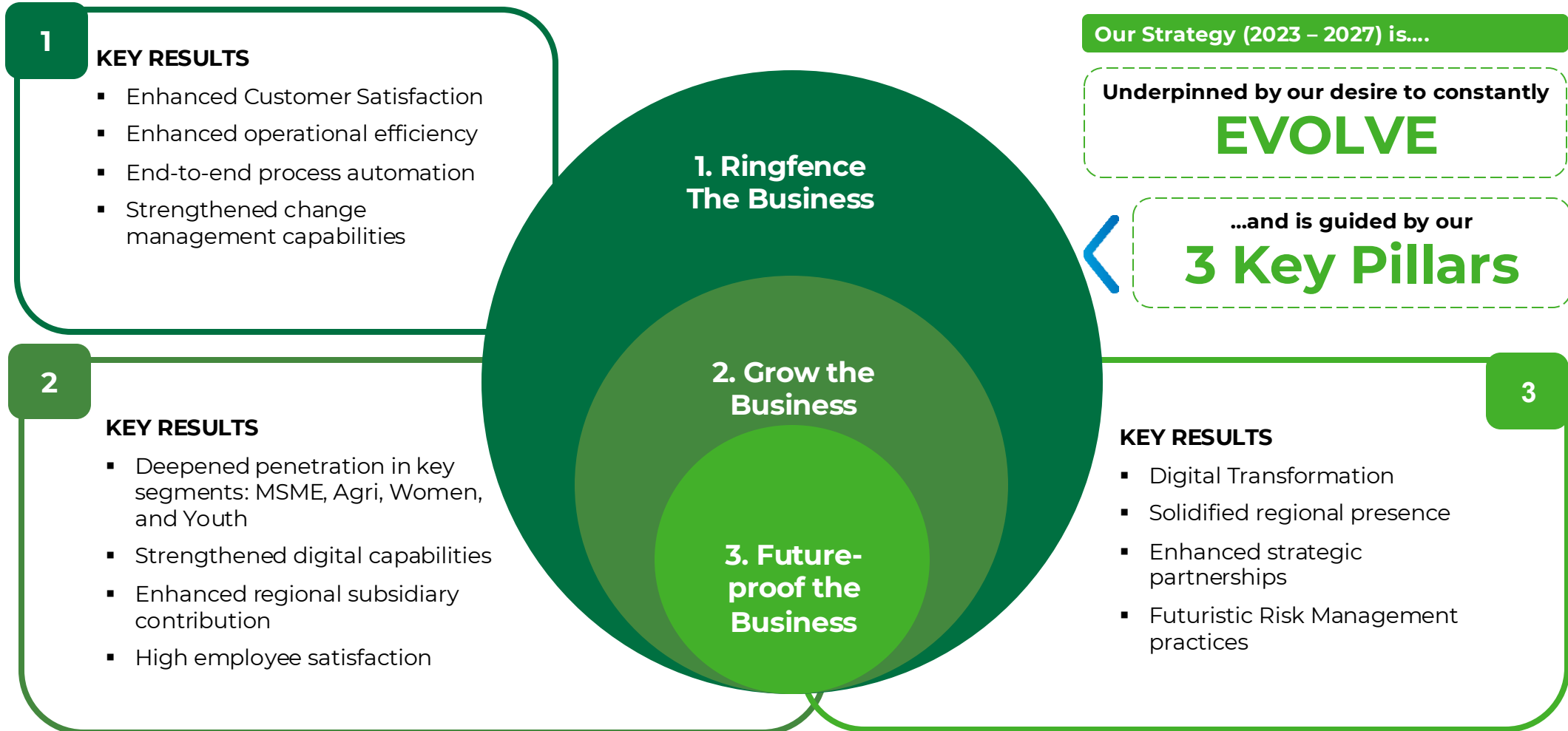
Investor Confidence

- As the nation prepares for its 2025 general elections, continuity in economic reform and financial governance remains assured. The combination of macroeconomic stability, strong credit growth, and a sound banking system positions Tanzania as one of Africa's most promising investment frontiers, offering a platform for sustainable, inclusive, and high-impact returns.



Strategy and Performance

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



PEOPLE | PLANET | PROSPERITY | PARTNERSHIPS

Powering Economic Transformation Across Our Markets

CRDB Bank continues to stand as a partner of choice for investors seeking sustainable growth and shared prosperity across Africa.



1. Catalysing National Infrastructure Development

CRDB has been a trusted financial partner for transformative national projects that underpin Tanzania's modernization agenda. *These investments strengthen Tanzania's position as a transport and energy hub in East and Central Africa.*

- **Julius Nyerere Hydro Power Project**
- **Standard Gauge Railway**
- **Rural Electrification Agency**
- **Julius Nyerere Airport Terminal 3**
- **TANROADS & TARURA Contractors**



2. Driving Sector-based Financing

Through tailored financing and partnership models, CRDB empowers key sectors that contribute significantly to GDP growth and job creation. *These partnerships enable value creation across the full spectrum of Tanzania's productive economy.*

- **Tourism and Hospitality**
- **Construction and Real Estate**
- **Oil & Gas and Energy Distribution**
- **Health & Pharmaceuticals**
- **Trade**
- **Technology and Communications**



3. Advancing Agriculture & Climate Financing

As a regional leader in **sustainable and inclusive finance**, CRDB continues to transform agricultural livelihoods and build climate resilience. *These initiatives reinforce CRDB's role as a catalyst for sustainable development and financial inclusion.*

- **Strategic crops** such as cotton, sugar, cashew nuts, coffee, tea and sisal
- Providing **specialized solutions for Cooperative Unions and smallholder farmers**
- Supporting **aquaculture and agribusiness value chains** to enhance food security.
- Implementing the **\$200m Tanzania Agriculture Climate Adaptation Technology Deployment Programme (TACATDP)**, a flagship initiative enabling farmers to adapt to climate change through modern technology.

A World Class Technology, Environment – Built for Scale, Security and Reliability

CRDB Bank operates on a **world-class technology foundation** designed to support growth, innovation, and customer trust across all markets. Our technology ecosystem reflects years of disciplined investment in **infrastructure, resilience, and cyber-protection**, positioning CRDB among the region's most advanced financial institutions.



Key Highlights:

- **Tier III Data Center and Disaster Recovery Site** ensuring 99.9% uptime and business continuity across all subsidiaries
- **Fully digitised customer journeys**, from onboarding to loan disbursement, supported by real-time analytics and automations
- **Unified infrastructure** integrating payments, cards, digital channels, and subsidiaries under one secure environment.
- **Robust cybersecurity framework** with 24/7 monitoring, multi-layer protection, and compliance with global standards.
- **Seamless integration** with national and regional payment ecosystems

Investor Assurance:

CRDB's digital environment is already delivering at scale, secure, compliant, and trusted by over **5 million customers** daily. It provides the **agility and resilience** required to sustain long-term growth and enable innovation across markets.

Ongoing Technology Upgrades - Strengthening the Core and Powering the Future

In 2025, CRDB made strategic wave of technology transformation, upgrading its **Core Banking System (CBS)**, and other mission critical systems, critical enablers of the Bank's next phase of digital growth.



Recent Achievements:

- **Core Banking System Upgrade:** A successful migration completed on schedule, strengthening scalability and integration.
 - *No data loss occurred; disruptions were minimal and fully contained.*
 - *Isolated misinformation aimed at creating panic was swiftly addressed with transparent communication and customer assurance.*
- **Switch Modernization:** Enhanced transaction capacity and interoperability for both domestic and cross-border payments.
- **Agency Banking Re-engineering:** Upgraded systems improving uptime, security, and agent experience across the network.
- **Cybersecurity Enhancement Program:** Continuous penetration testing, advanced threat intelligence, and AI-driven risk detection.

Investor Confidence:

CRDB's successful technology transformation reaffirms its operational strength and governance discipline. Our digital core is stronger than ever, built to **power inclusive growth, inspire trust, and deliver sustainable returns** across all markets.

Expanding Beyond Borders-Building Africa's Next Regional Financial Powerhouse

CRDB Bank is steadily evolving into a **regional financial ecosystem**, connecting markets, people, and opportunities across Africa and beyond. Our ambition is to position CRDB as a **pan-African leader in inclusive finance, innovation, and sustainable development**.

Current Footprint



Tanzania (Headquarters)

Our home market and growth engine, covering all districts through an extensive network of **branches, agents, and digital platforms**. CRDB Foundation and CRDB Insurance anchor our social and risk protection agenda, while our **digitALL** strategy drives market-wide financial inclusion.



The Republic of Burundi

Operational since 2012, CRDB Burundi continues to deliver consistent growth, providing innovative retail, MSME, and institutional banking solutions through a robust branch and agent network.



Democratic Republic of Congo

Having launched in **2023**, CRDB DRC is already gaining traction in Lubumbashi and expanding to new provinces, leveraging Tanzania's trade and banking expertise to support cross-border commerce and inclusive growth.



Democratic Republic of Congo

Our newest strategic gateway connecting **African markets to global investors and trade corridors**. The Dubai office anchors our **international business, partnership, and remittance strategy**, positioning CRDB as a bridge between Africa and the world.

Future Growth Horizon

- **Regional Expansion:** Exploring new markets within **East, Central, and Southern Africa**, focusing on trade-led economies that complement CRDB's strengths.
- **New Ventures:** Scaling **Fintech partnerships, Digital Wallets, and Insurance** innovations to serve emerging segments and borderless economies.
- **Cross-Border Ecosystem:** Strengthening **regional payment corridors** through integration with **PAPSS, AfCFTA, and EAC systems**, enabling seamless trade and remittance flows.
- **Sustainability and Inclusion:** Leveraging CRDB Foundation to drive green finance, women empowerment, and youth entrepreneurship across the region.

Investor Confidence:

CRDB's disciplined regional strategy is built on strong governance, capital resilience, and digital excellence. Our expansion is not just about geography, it's about **creating shared prosperity**, connecting Africa's growth engines, and building a future-ready financial powerhouse.



Through Strategic Partners, We Are:

- 1 Building funding capabilities
- 2 Powering payment solutions
- 3 Cross border Expansion
- 4 Enabling economic inclusion
- 5 Confirming Banks

Key Highlights

- Mobilized billions in long-term financing for strategic national priorities.
- Strengthened Tanzania's industrial base and regional competitiveness.
- Advanced the climate and sustainability agenda through innovation and responsible finance

Strong Growth with Improving Efficiency – Results as of June 2025

↑ 26%
YoY

Profit After Tax



2025
YTD: TZS 346 Bn

2024
YTD: TZS 275 Bn

↑ Return on Equity



2025
YTD: 29.5%

2024
YTD: 29.0%

↑ NPL



2025
2Q: TZS 3.0%

2024
2Q: 3.18%

↑ Cost to Income Ratio



2025
YTD: 42.6%

2024
YTD: 45.4%

↑ 31.7%
YoY

Total Assets



2025
2Q: TZS 19,707 Bn

2024
2Q: TZS 14,966 Bn

↑ 29.1%
YoY

Net Loans



2025
2Q: TZS 12,249 Bn

2024
2Q: TZS 9,490 Bn

↑ 36.9%
YoY








Customer Deposits



2025
2Q: TZS 13,581 Bn

2024
2Q: TZS 9,920 Bn

Outlook for the Year

		2025 Outlook
Loan Growth		18% - 20%  *29.1%
Deposit Growth		25% - 29%  36.9%
Non-Funded Income Contribution to Total Income	35.5%	 35% - 40%
Cost to Income Ratio	42.6%	 42% - 44%
Return on Equity		28% - 30%  29.5%
Return on Average Assets	5.5%	 5.5% - 6%
NPL		 3% 3.0%

**Performance as at 1H25*

Let's Co-Create Africa's Next Growth Story

Get in touch to explore how CRDB's market leadership and your capital expertise can drive sustainable value across our region.



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