

PARTNERS AND INVESTORS FORUM



DRIVING GROWTH, UNLOCKING OPPORTUNITIES



Driving Growth: Investing in Tanzania, Burundi and DRC with CRDB Bank

Your Trusted Partner for Growth in East and Central Africa



Presented by:
Mr. Abdulmajid M. Nsekela
CRDB Bank Group CEO & MD



CRDB Group Overview



A Globally Recognized and Solid Institution

USD 1.3 Billion

Total Market Capitalization, a high-performer at the Dar es Salaam Stock Exchange

Data as at 13 Oct. 2025



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



Solid Credit Rating:
B1, stable outlook

Strategic Pillars 2023–2027

EVOLVE

Ringfence the Business

Grow the business

Futureproof the business



Solidified Regional Presence



Accelerated Digital Transformation



Enhanced Strategic Partnerships



Best Bank in Tanzania

Euromoney Awards for Excellence 2025

A total of 32 Awards in 2025



Supporting individuals and businesses to unlock sustainable value

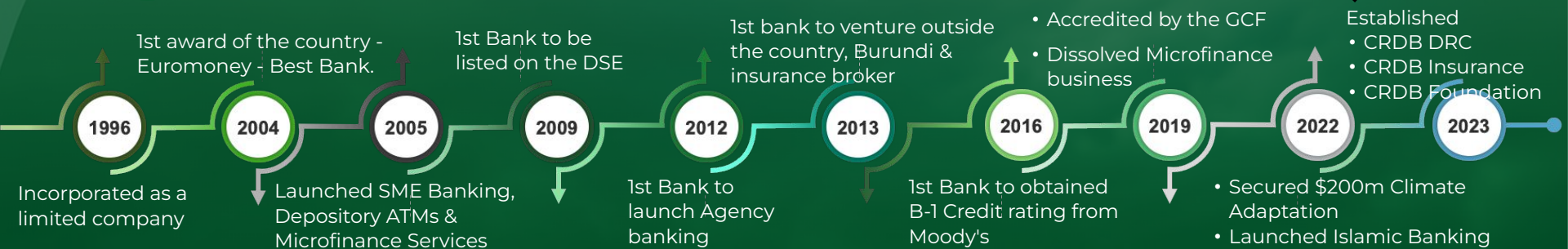
A Rich History of Transformation



Transforming LIVES
Supporting the community's path to prosperity.

Empowering Businesses & Savings
Catalyzing Innovation to drive change and success.

Enriching Communities
Cultivating partnerships to unleash economic potential.



A Deliberate Presence in High-growth markets



The United Republic of Tanzania

CRDB Bank was established in Tanzania in 1996. The bank currently covers all districts in Tanzania and offers a range of financial solutions to individuals, businesses, big corporates and the Government. Two of the bank's subsidiaries – **CRDB Foundation** and **CRDB Insurance Company** are also based in Tanzania.



The Republic of Burundi

CRDB Burundi Subsidiary was established in 2012 and the bank has achieved major milestones since its launch. CRDB operates in the country through a network of branches and banking agents. The subsidiary serves all walks of customers, from individuals and businesses to public institutions.



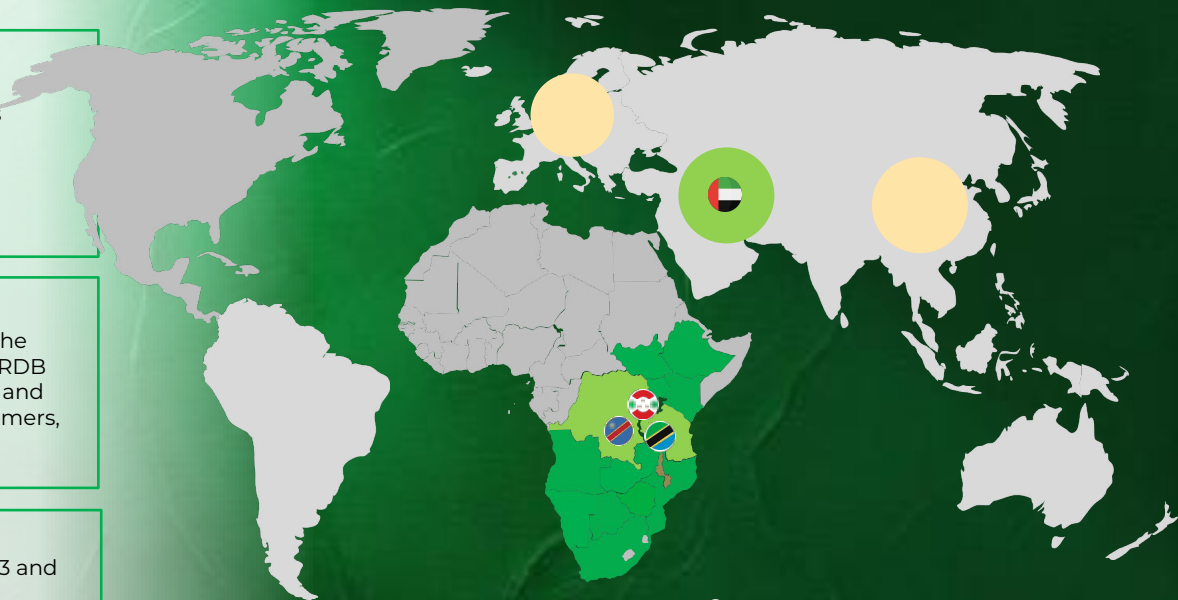
The Democratic Republic of Congo

CRDB Bank received a license to operate in DRC in 2023 and operations commenced in Lubumbashi in July '23.



The United Arab Emirates (UAE)

CRDB Bank received a license to operate a Representative Office in Dubai in August 2025 and has begun operations.



- Our presence
- Future ventures – Subsidiaries, ROs & NPCs

A Robust Balance Sheet to Support Key Investments

6

TZS **19.7**Tn

USD +8.04 Bn

Balance Sheet

TZS **2.38**Tn

USD +974 Mn

Total Capital

+5.0Mn

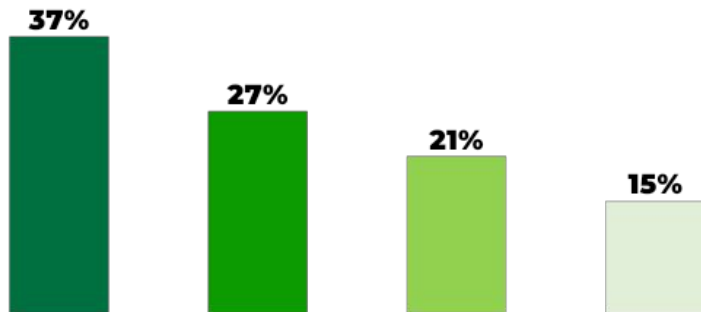
Total
Customer Base

A strong track record & financial capacity

Adequate capitalization ensures stability

Large retail and business footprint

Shareholding



Key Performance Highlights (June 2025)

YoY PAT Growth

29.0%

ROE

29.5%

CIR

43%

NPL Ratio

3.0%

ROA

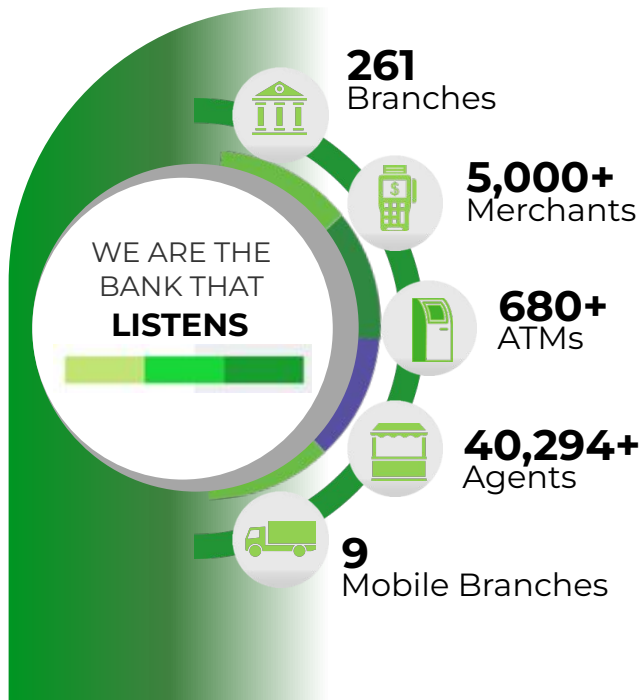
5.5%

Core Capital Ratio

14.88%

A Universal Bank Bridging Financial Services Across the Region

CRDB operates an **extensive physical network and delivery channels** designed to support entire value chains, serving individual solutions and small & medium businesses.



Our People



+4,400



Strong, Deep
Talent Pool
Supporting
Regional
Operations

Specialized Services

**DIASPORA
BANKING**

**ISLAMIC
BANKING**

**AGENCY
BANKING**

**PREMIER
BANKING**

**CAPITAL
MARKETS**

**BROKERAGE
SERVICES**

Banking Sector Stability

The broader banking sector in Tanzania has maintained **stability and resilience**, anchored by a stable macroeconomic environment.

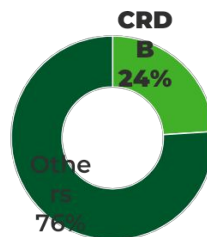
Tanzanian Financial Services Landscape

Commercial Banks, Development Banks, and Microfinance Banks **account for over 70%** of the financial services sector.

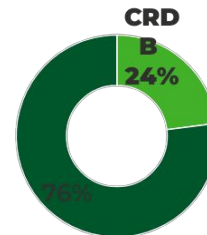
34
Commercial banks
5
Community banks
3
Microfinance banks

Market Share

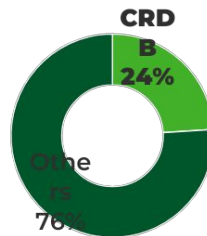
Deposits



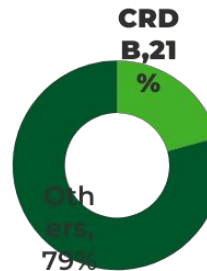
Assets



Loans & Advances



Profit Before Tax



Strong Capabilities to Leverage Partnerships

CRDB's strategy emphasizes strategic partnerships that are essential for:

Building Funding Capabilities

Accessing diverse capital sources for large-scale projects

Payment Solutions & Cross-Border Expansion

Enabling seamless regional connection

Economic Inclusion

Expanding financial access across all market segments

Co-financing and Syndication

Expanding financial access across all market segments

Banking Partners



Funding & Risk Sharing Partners



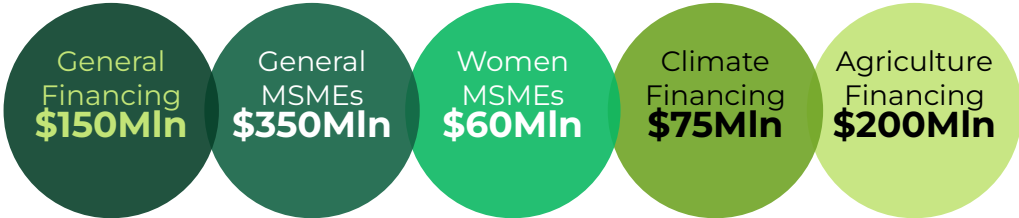
Implementing Partners



Our Work with Partners Creates Lasting Impact



FUNDS MOBILIZED THROUGH PARTNERSHIPS



IMPACT

USD 700 Mln
Have been disbursed to in 2024

+10,000 Jobs Created
Support regional business in priority sector through our subsidiaries

\$45 Mln
Support regional business in priority sector through our subsidiaries

A Total of +350,000 women and youth have benefited from capacity building programs.

Strengthened **brand position** and **Improved trust** of the bank's within the financial ecosystem.

Strengthened capital base and enhanced ability to serve.



Key Milestones



Powering Economic Transformation Across Our Markets



Key Infrastructure Development

CRDB has funded investments that impact livelihoods across East and Central Africa:

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



Catalyzing Sector Growth

CRDB is fuelling sector growth through strategic partnerships across the full spectrum of the economy:

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



Agriculture & Climate Financing

CRDB is a regional leader in sustainable and inclusive finance, through:

- **Financing Strategic crops i.e. cotton, sugar, cashew nuts, coffee, tea & sisal**
- **Providing specialized solutions for Cooperative Unions and smallholder farmers**
- **Supporting aquaculture and agribusiness value chains**
- **Pioneering solutions in climate adaptation & sustainable agri.**

Superior Operational Efficiency via Robust Systems & Online Banking Platforms

98%

of transactions conducted outside the branch.

Digital transformation remains a core strategic pillar for 2023–2027, driving innovation, efficiency, and enhanced customer experience across the Group



53%
Digital



45%
Wakala



2%
Branch



VALUE CREATED

We process
+276 Mln
Transactions
per year

TZS 864 Trn
(USD 352 bn)
worth of
transactions

50% of new
accounts opened
via digital
channels.

40%
transactions
occur after
branch closure



+TZS 10 Trn
(USD 4.08bn)
Of government tax and
revenue collected through
alternative channels.



Provided
employment to over
40,000 people.

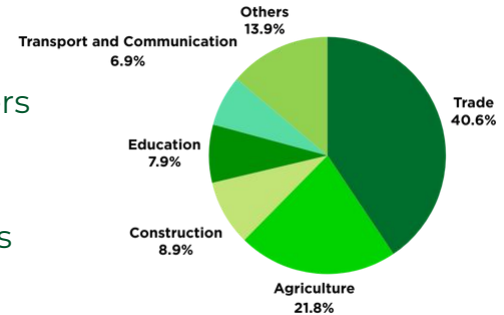
Continuous MSME Development




Key Initiatives:

- Enhanced trade finance options for SMEs by refining segmentation and pricing strategies.
- Broadened asset financing options to support a wider range of enterprises.
- Facilitated learning opportunities for MSMEs to increase their market exposure and build capacity for accessing international markets.

Sectors Financed




Micro Loans (MSE)



+ TZS 193 bln
(USD 78.7m)

7%
YoY

Business Loans (SME)



+ TZS 1,036 bln
(USD 422.5m)

27%
YoY

+ 110K
Micro Customers

+ 120K
SME Customers

Supporting the Growth of Corporate Clients

Trade Facilitation

- Facilitated trade beyond Tanzania
- Increased limit with correspondence bank to meet growing demand.



Off-balance sheet portfolio

+TZS 4.5 Trn



+TZS 500 Bln

Supporting local SME in construction sector

+TZS 450 Bln

For inputs importation and exportation of Agri produce

+TZS 700 Bln

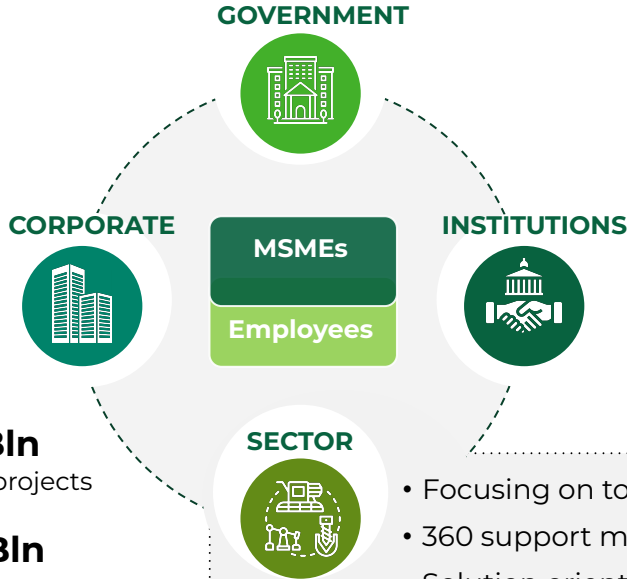
Supporting REA projects

+TZS 450 Bln

Supporting Oil importation



Value Chain Banking



SECTOR



- Focusing on top customers
- 360 support model from suppliers to distributors
- Solution oriented products

Optimized value through deposits mobilisation, employee banking, distributors financing, forex and insurance.

Digital Solutions and Integrations

Number of integrations



+60
TAUSI



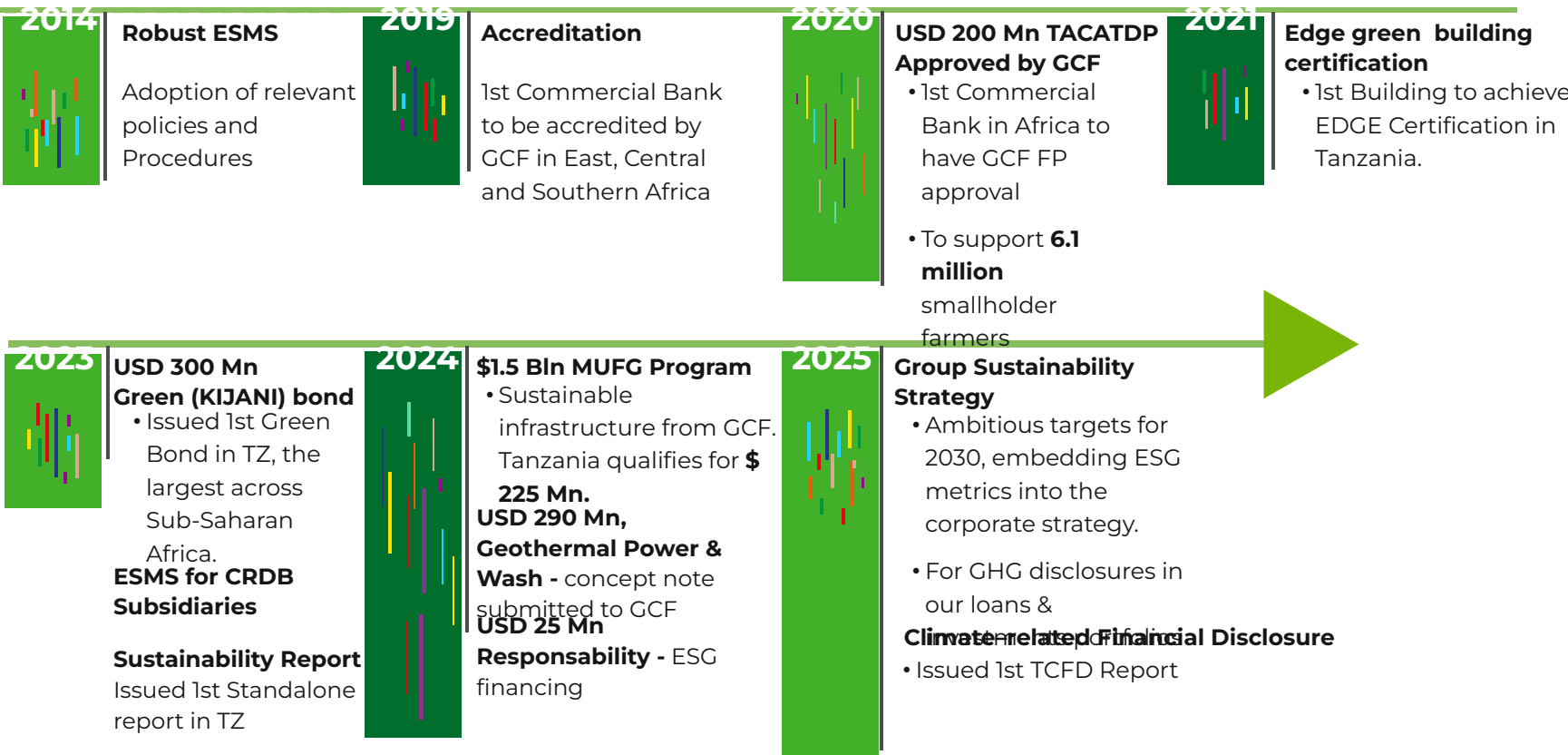
+5,500
GEPC



+900
MUSE

56% **32%** **46%**
Value of transaction Market share

Climate Financing and ESG Leadership





Enhanced Impact through CRDB Bank Foundation



Gained significant traction in financial inclusion and literacy for the most underserved.

Key Strategies:

- Expand partnership ecosystem
- Innovate new impactful programs
- Extend outreach to the most underserved communities

Achievement since inception - Youth & Women

+800k Beneficiaries of Capacity building

+500k Beneficiaries of financial inclusion

TZS 15 Bln Seed capital issuance (USD 6m)

+5,000 Beneficiaries of seed capital

Implementing partner of the 10% Local Government Authorities loans to Women, Youth and Persons with Disabilities



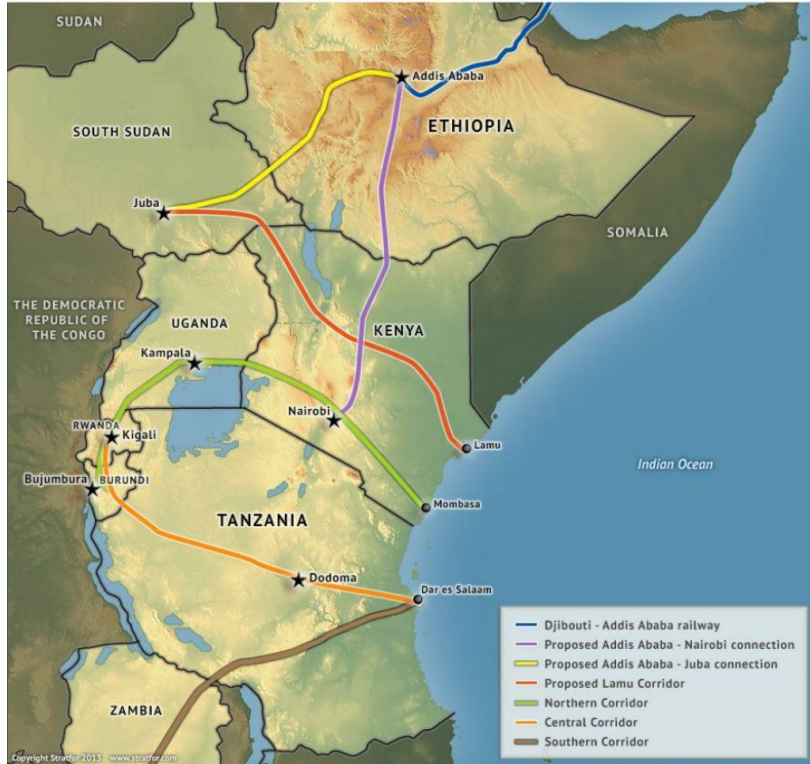


Why Invest with CRDB in Tanzania, DRC and Burundi



The Gateway to Africa's Eastern, Central and Southern Corridors

EXISTING AND PROPOSED TRANSPORT ARTERIES OF EAST AFRICA



Reasons why Tanzania, DRC and Burundi are poised for growth and transformation:

Strategic Geographic Location

Tanzania links to 5 landlocked countries, providing crucial access to ports. Our presence in DRC and Burundi connect to key markets on the continent.

Well-Developed Transport and Trade Corridors

The 3 countries connect Eastern and Western African ports, providing reliable connections for inland markets across the region.

Strong Political Will and Regional Cooperation

The countries' governments are all committed to business growth and regional integration as part of EAC.

Modern Infrastructure and Economic Stability

Upgraded ports, railways, highways, and stable governance make the 3 countries a reliable hub for trade and investment.



Opportunities in Tanzania



Tanzania: A Vibrant and Expanding Economy

Economic activities continue to strengthen, driven mainly by **mining, agriculture, construction, and manufacturing.**

2026 Projected
GDP Growth
6.3%

Headline inflation in Tanzania remains **low and stable** supported by prudent monetary and fiscal policies and stable food supplies.

Inflation
3.4%

Credit to the private sector continues to grow. The highest annual credit growth sectors were **Agriculture (30.1%), Trade (29.2%) and Transport and Communications (18.8%).**

Credit Growth
16.2%

The Tanzanian Shilling continues to **appreciate** against the US dollar, attributed to the growth of tourism and mineral exports.

TZS 2,490
per USD



Lower middle-income
country since 2020



MOODY'S
B1 (stable)



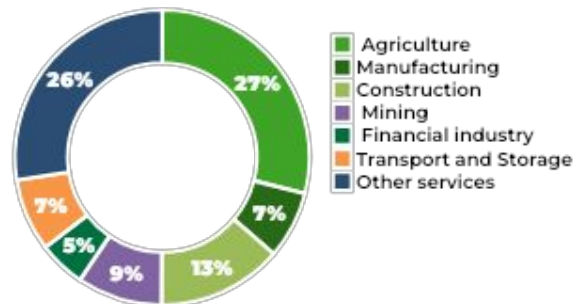
61.7 million
Strong population growth; expected to become top-20 globally by 2043

FitchRatings
B+ (stable)



57.5tcf
Gas Reserves

GDP contribution



Tanzania Investment Climate: Key Reforms



New Investment Authority (TISEZA)

The Parliament passed the **Tanzania Investment and Special Economic Zones Authority Act** on February 13, 2025, merging the Tanzania Investment Centre (TIC) and the Export Processing Zones Authority (EPZA). Part of reforms aimed at enhancing the ease of doing business

Land Policy Reform

Tanzania reviewed the **National Land Policy (2023 Edition)** to create a conducive environment for investors. This aims to address challenges hindering land ownership and sets a framework allowing **non-citizens to participate in the real estate sector** by constructing houses for sale.

Service Facilitation

TISEZA operates a **One Stop Facilitation Centre (OSFC)** with 14 Ministries/Departments/Agencies (MDAs) providing comprehensive services, including Certificate of Incentives, Company Registration and Work Permits

CRDB Bank Plc. and TISEZA have a long-standing working relationship and MOU.



Tanzania's Investment Climate



2024
Best Year
Ever for
Investment
in Tanzania

901
Projects



USD 9,312 Bn
Capital
Investment



212,293
Jobs Created

Q1 2025/26 Performance (Jul – Sep 2025)

201 Investment Projects Registered

USD 2,539 Mn Capital Attracted

46.7%

YoY



Increase in capital attracted compared to the same period the previous year.

Leading Sectors:

- Manufacturing (42.29%)
- Commercial Real Estate (14.93%)
- Transportation & Logistics (14.43%)



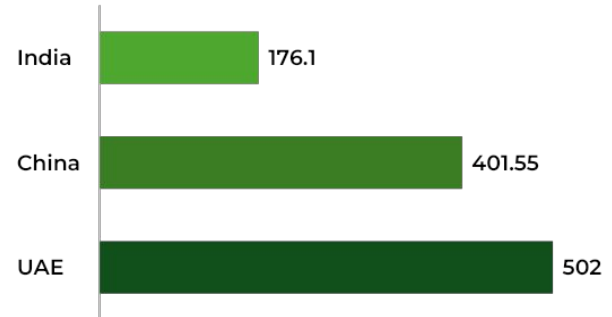
Foreign Direct Investment Performance (Q1 2025/26)

FDI accounted for **65%** of total approved investments

(USD 1,650.35 Mn),

representing an **increase** compared to the previous year's corresponding period

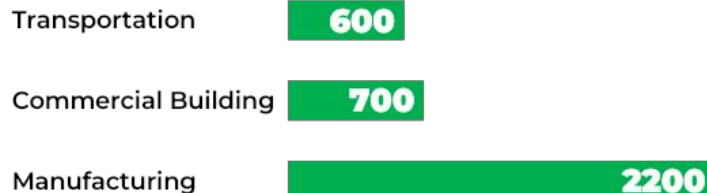
Top 5 FDI Sources: Q1 2025/26 (Jul – Sep 25)



Tanzania Sectoral Investment Opportunities

24

Leading FDI Sectors (2024) – USD Mn



Prioritized Industries:

- FMCG
- Garment Production
- Pharmaceuticals
- Production and assembly of vehicle parts & spares
- Paper production
- Rubber production
- Manufacturing of Electrical Appliances



Leading Job Creation Sectors (2024)

125,000
Manufacturing

30,000
Economic
Infrastructure

25,000
Commercial
Real Estate



Investment in DRC





The Democratic Republic of Congo: CRDB's Newest Market Entry



In 2023, CRDB Bank received a **license to operate in the DRC**. Operations **commenced in Lubumbashi in July 2023**, establishing CRDB's footprint in Central Africa

5.3% Projected GDP Growth 2026, same as in 2025

Source: ANAPI, IMF World Economic Outlook, October 2026

Structural Transformation & Growth
The Democratic Republic of Congo (DRC) has laid out an ambitious and forward-looking strategy for investment and growth, encapsulated in three major programs that collectively represent an estimated investment of nearly **US\$298 billion**.



Program 1

Interconnectivity Projects

Infrastructure Modernization

Rehabilitation and modernization of rail, port, and road infrastructure

Digital Connectivity

Expansion of telecommunications and high-speed digital connections

28

Program 2

Social and Economic Transformation Projects

Productive Sectors

Mining, agriculture, energy, health, education, and scientific research

Transformation Goals

Diversification of agricultural and energy production

Infrastructure

Strengthening health, education, and vocational training infrastructure

50

Program 3

Modernization Projects

Public Services Modernization of public services through e-governance

Economic Competitiveness

Strengthening economic competitiveness and improving the business climate

Infrastructure

Modernizing essential infrastructure and improving basic infrastructure

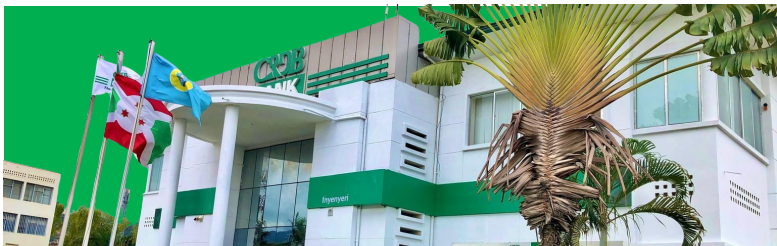
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Opportunities In Burundi



Burundi: Economic Outlook and CRDB Presence



CRDB operates a **subsidiary in Burundi**, providing over a decade of banking expertise and regional financial services to support economic development

Banking Sector Health (Q1 2025)

+16.8%

Balance Sheet Growth

+22.5%

Credit to Economy

4.0%

NPL Ratio

- Year-on-year increase, driven by a 17.7% rise in customer deposits
- Strong lending growth supporting business expansion
- NPL within the limit of 5%, indicating a healthy loan portfolio



4.1%

Projected GDP Growth in 2026

Up from 3.5% in 2024

The growth of Burundi's economic activity is projected to **accelerate to 4.1% in 2026**, signaling positive prospects and new business opportunities.

Economic acceleration expected across multiple sectors in 2025



3.7%

Primary Sector projected growth (Agri, forestry & fishing)



3.8%

Secondary Sector projected growth (Extraction, Industry, Construction)

Burundi: Opportunities for Investment Mobilization

Our Support to Investors and businesses

Enhanced access to finance through our presence

Key Stakeholder Engagements

Access to foreign currency through our regional network



The **Agence de Développement du Burundi (ADB)** is actively working to improve the business climate through reforms:

Aftercare Visits: Accompanying companies that received investment code advantages, ensuring the utilization of goods accorded tax exemption, and strengthening ADB-investor relations.

Digital Transformation: Digitalizing the process for obtaining tax exemptions, making applications available online soon.

Sectoral Focus - Agro-Food Industry: The agricultural sector is the main provider of raw materials for agro-industry. ADB seeks to attract investors in the agro-food sector to ensure food security, increase household revenues, and procure foreign currency.



Way Forward



Why Partner with CRDB Bank



Regional Access, Local Expertise

CRDB offers immediate access to high-growth markets, Tanzania, Burundi, and DRC, with deep local knowledge, regulatory credibility, and trusted relationships with governments and central banks.



Sustainability and Impact Integration

CRDB embeds ESG and sustainability principles into every investment decision. We align with global standards e.g. the UN SDGs, IFC Performance Standards, and Tanzania's Green Finance Roadmap.



Digital and Inclusive Growth Model

Our innovation-led banking model, integrating digital finance, payments, and SME solutions, provides scalability, efficiency, and measurable ROI for investors seeking exposure to Africa's financial inclusion boom.



Strong Governance and Risk Culture

Our governance architecture is built on transparency, accountability, and enterprise-wide risk management. Investors know their capital is safeguarded by rigorous oversight and a proven risk culture.

CRDB Bank Plc. provides the critical financial and strategic infrastructure needed to unlock opportunities in Tanzania, DRC, and Burundi





Our Call to Action

Partner with us to:

1

Co-finance and derisk strategic projects in Mining, Energy (LNG), Infrastructure and Agriculture.

2

Implement Public private Partnership Projects (PPPs) and enhance linkages with the Public Sector

3

Research & co-create impactful solutions to alleviate financial challenges for youth, women, the agribusiness value chain & MSMEs.

4

Exchange knowledge and build capacity in emerging technologies, data management and sustainability.

5

Capture cross border opportunities in financial services.



The bank that listens

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Tanzania

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