



Investors' Briefing
2Q 2025 Results Presentation





Agenda

2.

I. Review of Operating Environment

II. Group Overview

III. Strategy Implementation

IV. Financial Performance

V. Q & A

VI. Way Forward

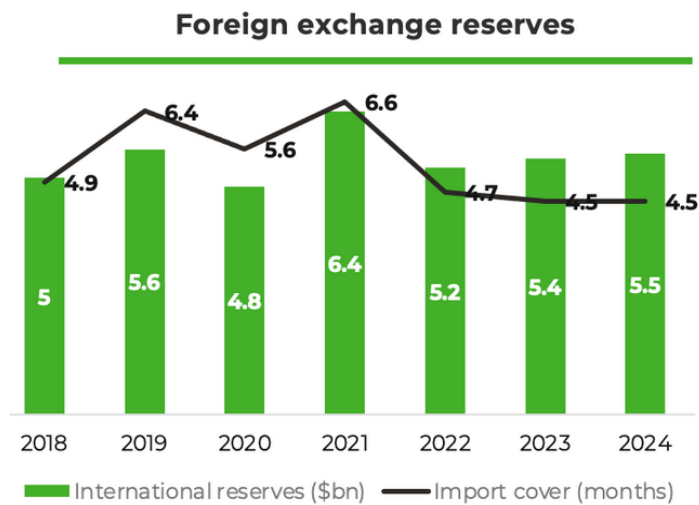
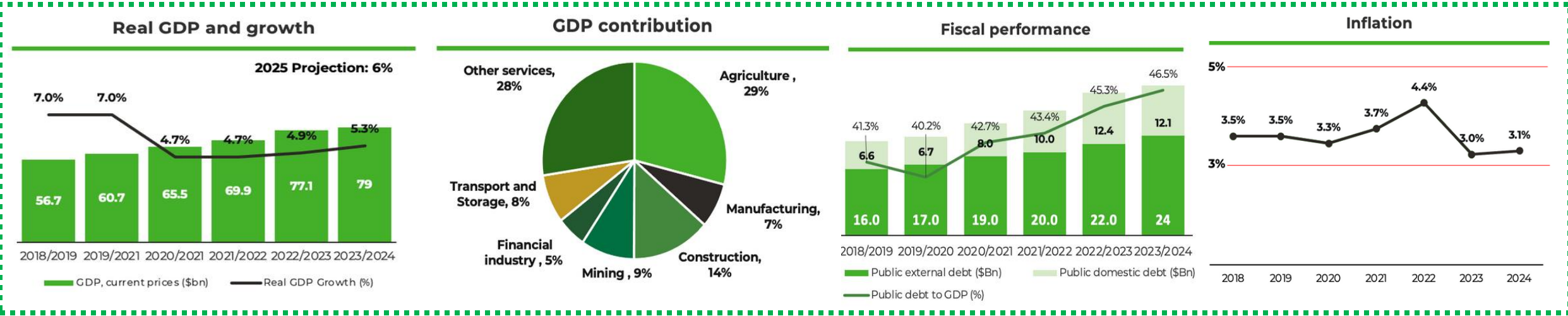


Review of Operating Environment




A Macroeconomic Outlook -


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.




Source: BOT



B1 (stable)
Published in July 2025



B+ (stable)
Published in June 2025



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

- In June 2025, **M3** grew slightly to 18.7% from 18.3% in the previous month, reflecting sustained expansion in credit to private sector.
- **Credit to the private sector** moderated to 15.9% from 17.1% in May 2025, associated with financial year obligations mainly tax payments.
- The **USD/TZS exchange rate** improved to 2,631.56 in June 2025 from 2,698.42 in May 2025.
- **Inflation** grew to 3.3% in June 2025 from 3.2% in May 2025.
- **General elections** are scheduled for **28 October 2025**. Citizens will vote for the 7th term President of the URT.



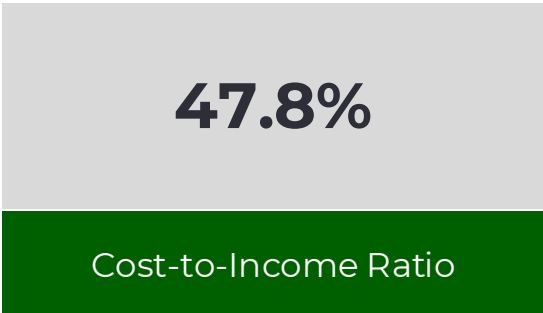
Banking Sector Overview

34
Commercial banks
5
Community banks
3
Microfinance banks
2
Development banks
37
NBFIs
1,579
Non-deposit taking MFIs
964
SACCOS
56,645
Community MFIs

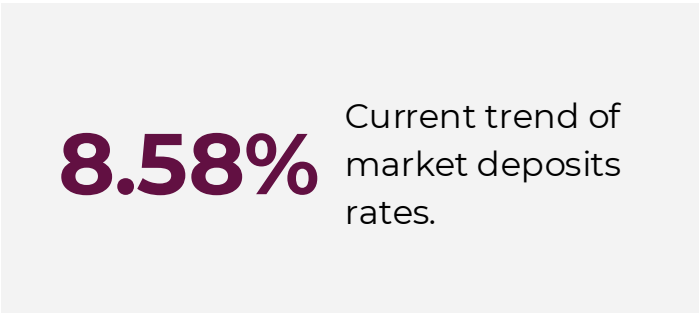
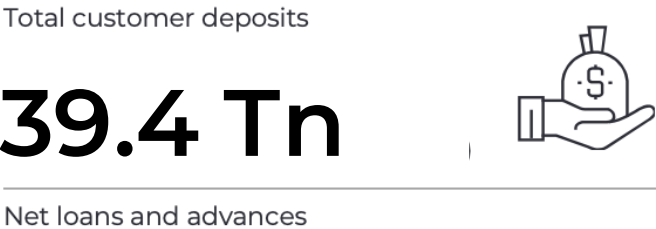
The banking sector has maintained **stability** and **resilience**, anchored by a **stable macroeconomic environment** despite short-term **internal** and **external shocks**.

Key highlights

- The banking sector in Tanzania, comprising mainly the Commercial Banks, Development Banks, and Microfinance Banks, **accounts for over 70%** of the financial services sector
- The sector is largely **dominated by the largest 2 Commercial Banks**, with CRDB Bank controlling a significant share of the sector’s assets, customer deposits, loans, and advances to customers
- The sector has remained stable, maintaining its resilience despite global shocks.
- Measured by total assets, the banking sector is valued at **TZS 66.1tn (US\$25.8bn)**



Key Figures (TSH) as at 2Q 2025





Regulatory Landscape

- The Bank of Tanzania has lowered its Central Bank Rate from 6% to 5.75% owing to moderating global risks, sound monetary and fiscal policies, and a stable exchange rate
- The Finance Act 2025 introduced a 10% withholding tax on company earnings deemed available for distribution, atleast 30%, if they have not been distributed within 12 months following the end of the company's tax year.
- Effective July 1, 2025, the Bank of Tanzania (BOT) implemented a new regulation capping transaction fees for both mobile and bank transfers at TZS 5,000. This initiative aims to foster public trust in digital payments and encourage wider adoption of digital financial services.

Other Key Developments

- Tanzania's Development Vision 2050 (TDV2050) was launched in July 2025. The vision emphasizes the financial sector's critical role in achieving upper-middle-income status by 2050, with strategic focus on expanding SME financing, developing sustainable debt management frameworks, creating transparent and predictable monetary and fiscal policies, and fostering an entrepreneurial culture that embraces calculated risk-taking to unlock capital for national development.
- The Bank of Tanzania released its 5-Year Strategic Plan, which prioritizes central bank digital currency (CBDC) rollout, sustainable finance, climate resilience, and ESG supervision.



- Macroeconomic estimates show that economic growth could grow at a higher pace (4.2%) compared to last year (2.8%) following the improvement in activity in all sectors
- Inflation decreased to 43.9% at the end of June compared to 45.6 % recorded at the end of May 2025.
- The BIF/USD exchange rate showed a marginal appreciation of the USD in June 2025, closing at 2,943.02 compared to 2,938.79 in May — a variation of BIF 4.23



- In June 2025 inflation stood at 8.61% compared to 15.34% in the similar period in 2024.
- The USD/CDF has been more stable in 2025 compared to the previous year. The rate was 2871.69 in June 2025, compared to 2845.46 in Dec. 2024.
- The lawmakers passed a resolution amending shareholding requirements:
 - Reduced minimum shareholders from four to two.
 - Removed significant shareholder requirement.
 - Removed minimum shareholding stake requirement.



Group Overview

Embracing Our Legacy...

9...



Transforming Lives



"Navigating people's path to prosperity."

Empowering Business And Sectors



"Catalyzing Innovation to drive change and Success."

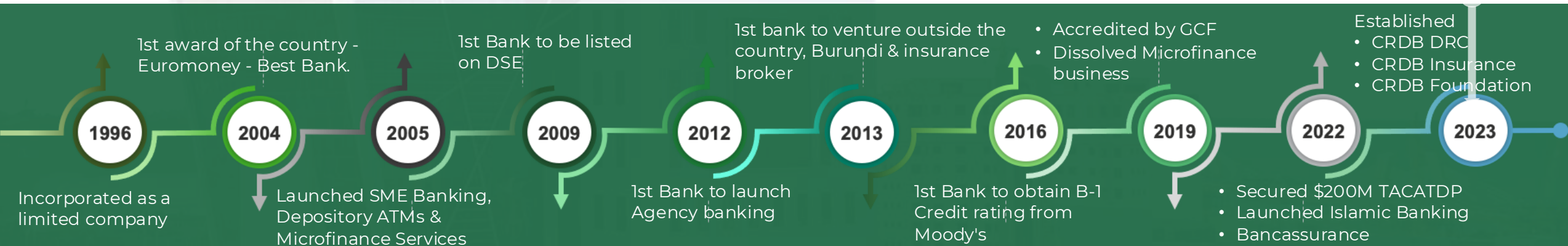
Supporting Economic Growth



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

Support formulation of Coop Bank

2024



The Largest Financial Services Provider in Tanzania

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We aim to improve livelihoods and developing economies to unlock sustainable social-economic value for our stakeholders

OUR BUSINESSES



WE ARE THE BANK
THAT
LISTENS



251
Branches



672
ATM



6,282
Merchants



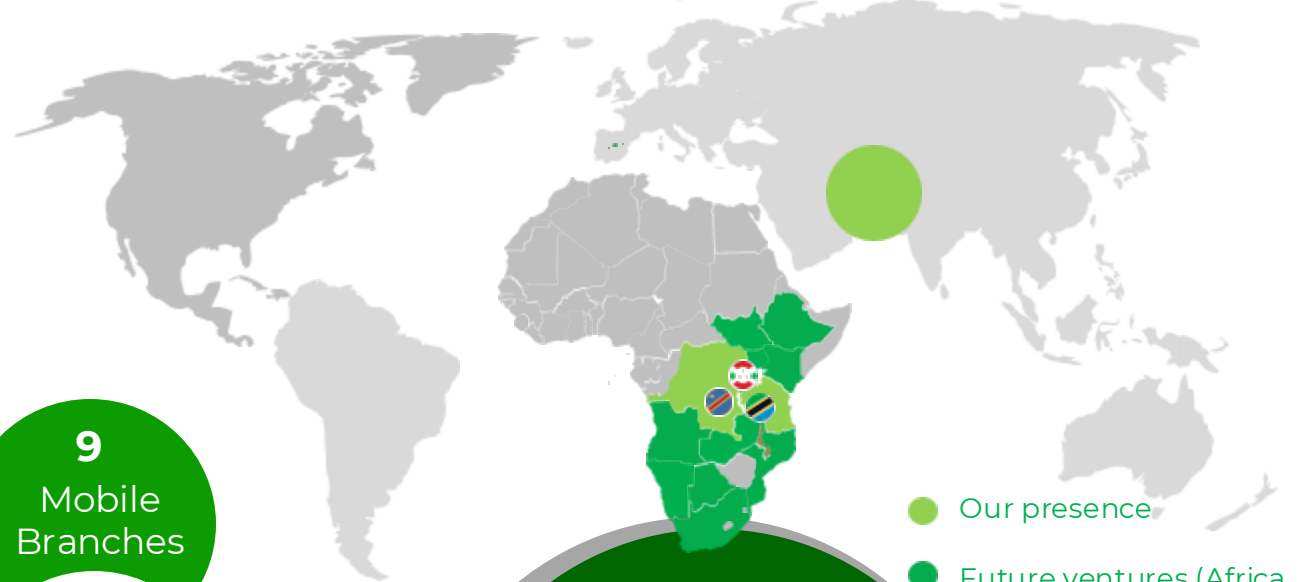
40,520
Agents



9
Mobile
Branches



OUR OPERATIONS IN AFRICA & BEYOND



● Our presence

● Future ventures (Africa and Beyond)



**Robust Online
Banking
Platforms**

Our Competitive Edge

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Our Strength

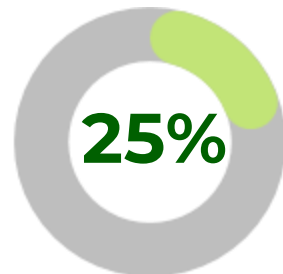


Our Human Capital



Over 4,000 diversified and talented employees

Our Market Share



A Sustainable Corporate Governance Model

Our Business Model Supported By a Sustainable Corporate Government Model

Individual	MSMEs	Corporate
Government	Institutions	Groups
Securities	Insurance	Capital Market

Transact

- Payment
- Revenue
- Salary Processing
- Transfers
- Remittances

Borrow

- Savings
- Long Term Investments
- Shares & Bonds
- Insurance

Invest

- Mortgage
- Personal Financing
- Working Capital
- Project Financing
- Trade Financing

Diaspora Banking

Private Banking

Agency Banking

Islamic Banking



Changes in the Group Board of Directors

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Prof. Neema Mori
Board Chairperson



Dr. Donald Mmari
Vice Chair



Ms. Miranda
Naiman



Mr. Abdul-Razaq
Badru



Prof. Faustine Bee



Mr. Gerald
Kasaato



Mr. Abdulmajid
Nsekela



Mr. Jes Klausby



Mr. Moses Dulle



Mr. Pascal Mihayo



Dr. Judika King'ori



Dr. Fred Msemwa



Mr. Abdul
Mohamed



Ms. Grace
Joachim



Strategy Implementation

Our Medium-Term Strategy 2023 to 2027: EVOLVE

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

Strategic Pillars	Strategic Objectives	Key Results
 Ringfence the Business	<i>1. Elevate Customer Obsession 2. Enhance Operational Efficiency and Effectiveness</i>	<ul style="list-style-type: none">• <i>Enhanced Customer Satisfaction</i>• <i>Enhanced operational efficiency</i>• <i>End-to-end process automation</i>• <i>Strengthened change management capabilities</i>
 Grow the business	<i>3. Seize growth opportunities in emerging business markets 4. Expand locally and Regionally, enhance International Presence</i>	<ul style="list-style-type: none">• <i>Deepened penetration in key segments: MSME, Agri, Women, and Youth</i>• <i>Strengthened digital capabilities</i>• <i>Enhanced regional subsidiary contribution</i>• <i>High employee satisfaction</i>
 Futureproof the business	<i>5. Build a Resilient and Responsible Organization 6. Accelerate Digital Disruptive Capabilities 7. Build an engaged healthy and productive Workforce</i>	<ul style="list-style-type: none">• <i>Digital Transformation</i>• <i>Solidified regional presence</i>• <i>Enhanced strategic partnerships</i>• <i>Futuristic Risk Management practices</i>



Technology

- Launched Mwanahisa Services on Simbanking for investment tracking.
- Airtel Trust implementation in Internet Banking.
- Migration of e-commerce and POS GePG to new ESB enabling real-time settlement and fee collection.



Channels

- Growth in digital channels usage - Simbanking 95%, POS 57%, Agency Banking 20%, and Internet Banking 13%, mainly from expanded transaction thresholds.
- Merchants onboarding via SimBanking.
- Embedded payment schemes - Apple Pay & Google Pay.



Customers

- New to bank customers in 2025: 768,656
- SME customers supported: 673,341
- Youth Accounts (JJ, Scholar, Teen): 183,640 increase.
- Al-Barakah Customers: 392, 651
- Accounts opened via digital banking integration: 723, 158
- Accounts opened remotely: 4,026



Product Offering

- Digital loans issued: TZS 261 Bn
- Loans disbursed to women for the last 3 years: TZS 227 Bn.
- Women onboarded through special accounts i.e. Malkia, Nia Moja, Hodari and Biashara: 102,582
- Provide custody and asset management services for iTrust Finance's iDollar fund scheme.



Infrastructure upgrades have strengthened system reliability and transaction throughput, reinforcing operational resilience.

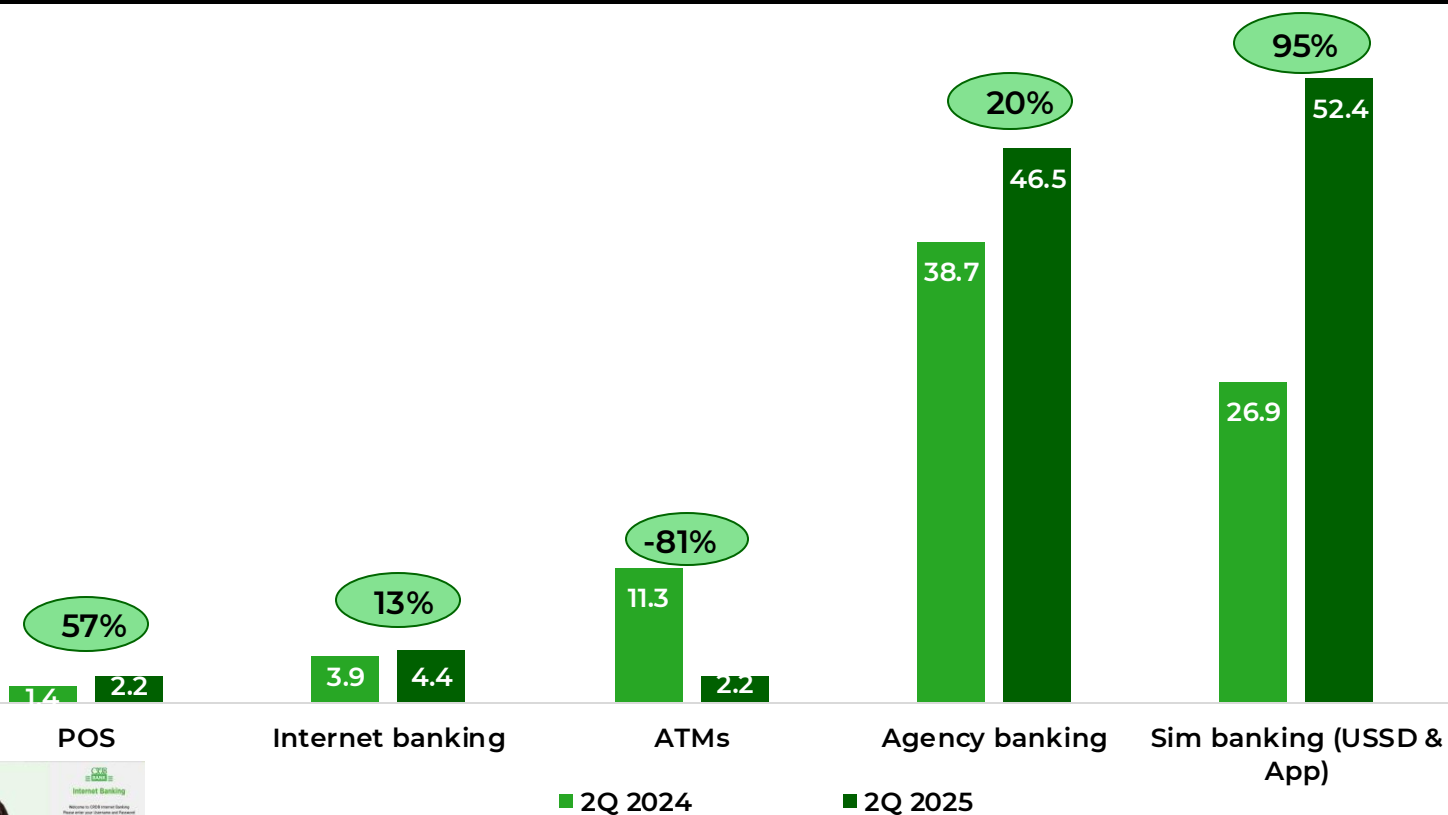


Growing Adoption of Digital Channels

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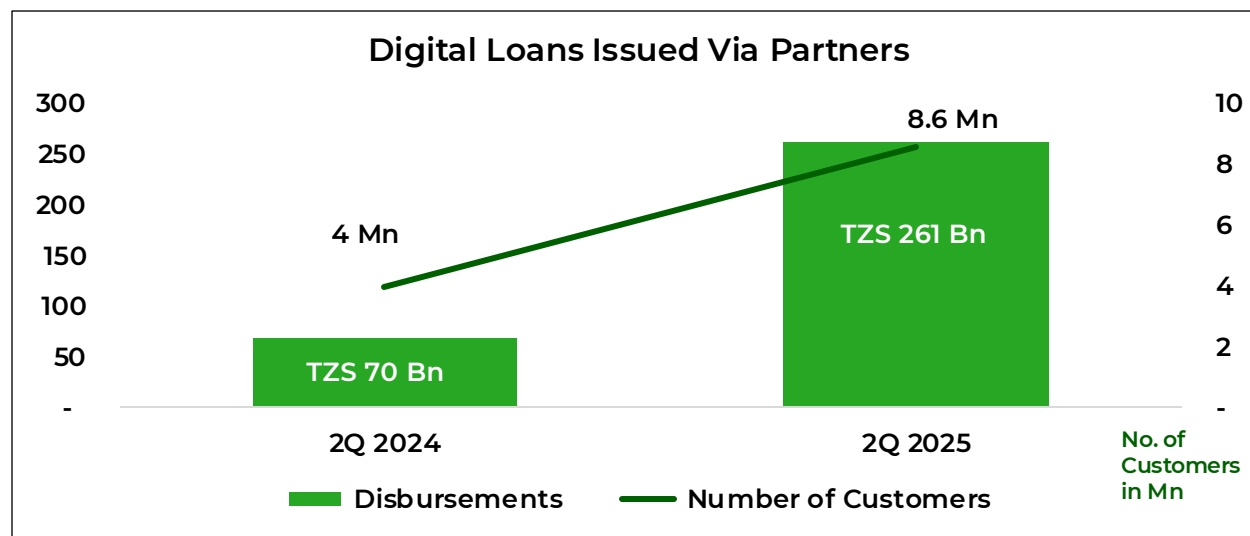
- Year on year growth in adoption of digital channels resulting from concerted efforts to drive usage.
- There has been a notable shift in transaction volumes from ATM channels to SimBanking, underscoring the heightened customer demand for convenient transaction solutions.

Non-Branch Channels' Transactions Volume



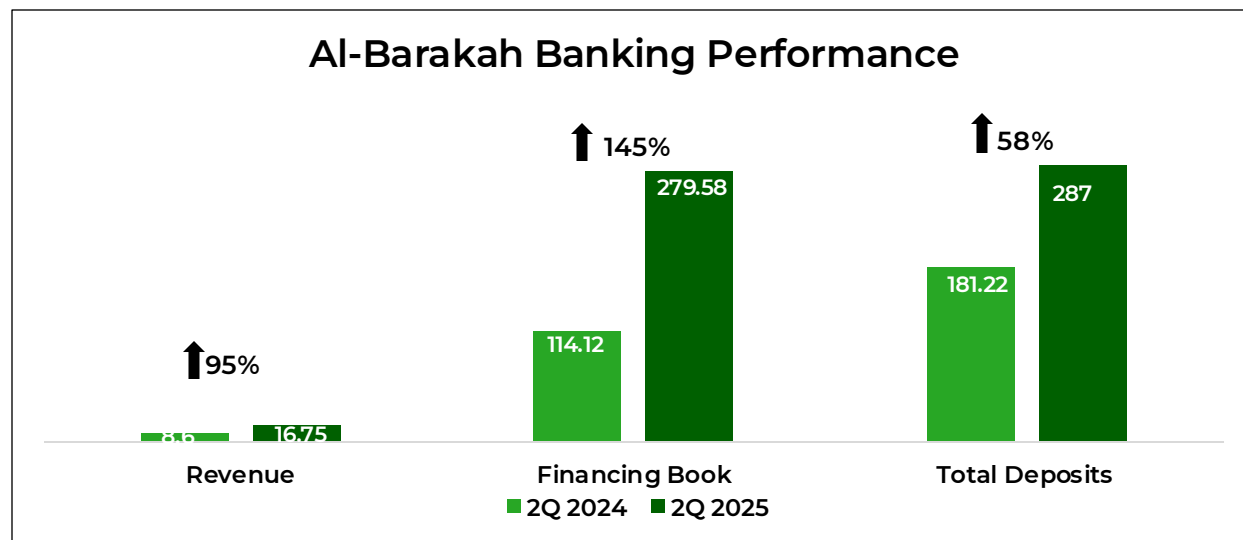
Leveraging Partnerships to Scale Financial Inclusion and Deepening

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Digital Loans Issuance:

- Loans issued digitally via MNO partners grew by 274.6% YoY, from TZS 70 Bn in 2Q 2024 to TZS 261 Bn in 2Q 2025.
- Market participation increased, as the number of digital loan customers grew from 4 million to 8.6 million.



Al-Barakah Banking:

- Strengthened partnerships with institutions including Imani Finance, and Zanzibar Sukuk which led to growth in deposits, accounts, and the financing book which grew by 58% YoY.
- Broadened customer base through accounts opened, from 93,649 in 2Q 2024, to 95,654 in 2Q 2025, a 2% YoY growth.
- Revenue grew from TZS 8.6 Bn in 2Q 2024 to TZS 16.75 Bn in 2Q 2025.

Enabling Youth And Women-led Businesses

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Capacity building
beneficiaries

 **129,764**

Facilitated
seed capital

 **TZS
1.52 Bn**

Beneficiaries of
seed capital

 **401**

Financial
Management

 **TZS
18.96 Bn**

Facilitated inclusion
beneficiaries

 **41,710**

**2Q25 Achievements





Subsidiary Business Highlights

CRDB Insurance

- Obtained BOT **approval to launch Livestock Insurance**, paving the way to expand our agricultural insurance portfolio with tailored risk protection for farmers and livestock keepers.
- **Expanded distribution channels network** with 5 bancassurance agents, 42 brokers, 46 agents, and freelance sales executives.
- Enabled **self-purchase of motor vehicles insurance** via SimBanking USSD and application.

CRDB Burundi

- Official launch of the Uvinza–Msongati Standard Gauge Railway (SGR), attended by the Presidents of Tanzania and Burundi, marks a regional milestone.
- CRDB Burundi is a proud funding partner of the USD 1.2 billion project alongside **AfDB, Deutsche Bank**, and a leading **French bank**.
- The investment will unlock access to 6% of global nickel reserves, strengthen infrastructure, boost trade, ease forex pressures, and support long-term economic growth.

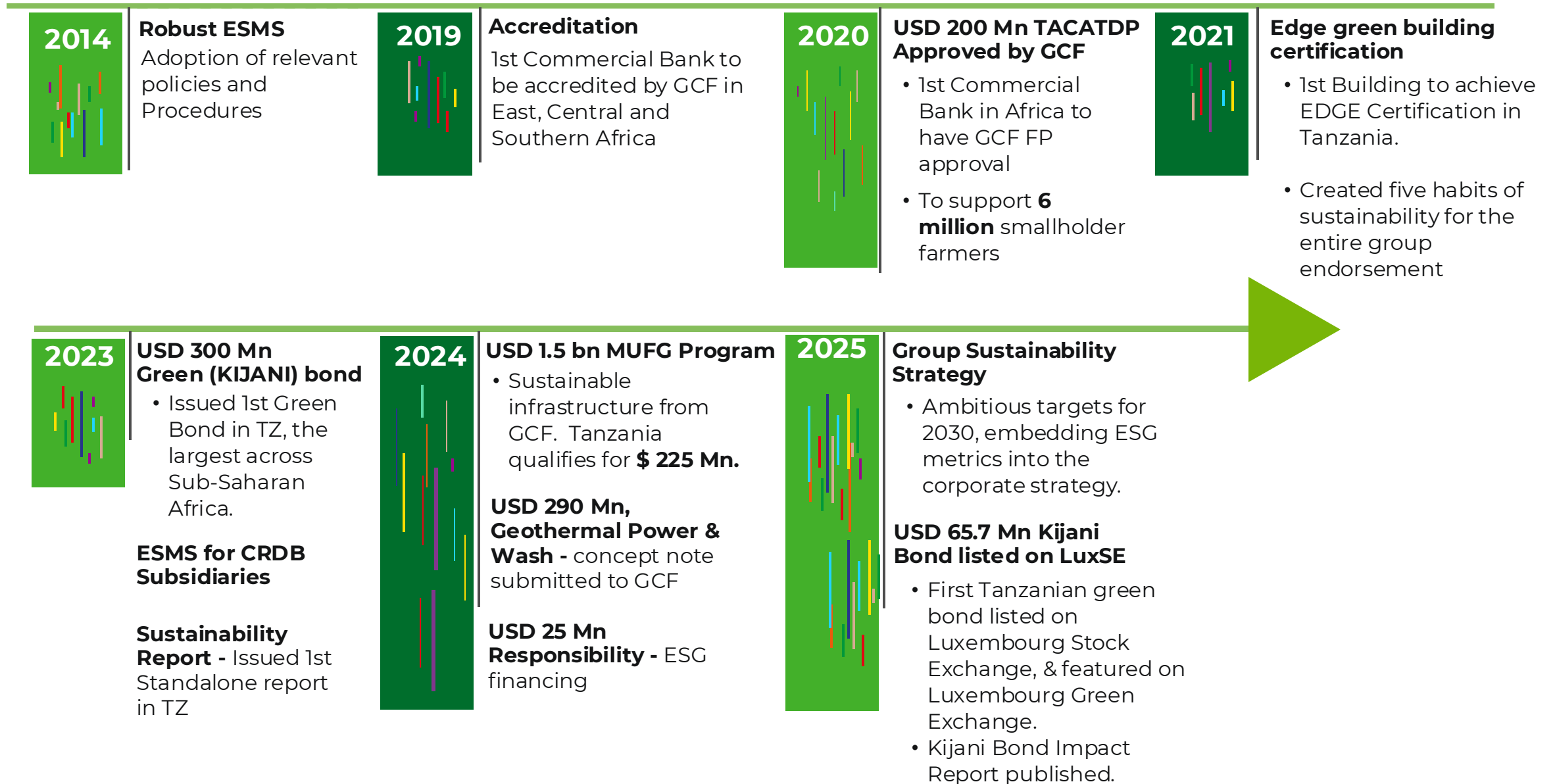
CRDB DR Congo

- DRC’s **cobalt export suspension**, covering 70% of global supply, is **expected to be lifted by Q3**, anticipating a boost in the country’s economy and mining sector revenues.
- **Rollout of alternative channels, GEPC, and approved agency banking** to broaden customer payment options, transaction convenience, and drive digital adoption.
- **Presence in Kinshasa** - Significant business growth expected from expansion to Kinshasa and Katanga.



Climate Financing and ESG Leadership

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Expanding Investments In Sustainable Projects

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**1st Tranche:
Kijani Bond**



- Listed on the Luxembourg Stock Exchange in June 2025.
- Utilization:
TZS 143.5 Bn; 83.51%



**2nd Tranche:
Samia Infrastructure Bond**



- All TARURA regional offices registered for their project contractors to be financed under this scheme.
- Projects include: Road upgrading works, routine maintenance, and construction of culverts and bridges.



**3rd Tranche:
Sukuk Bond**



- Multicurrency Ijarah Sukuk issuance of up to TZS 30Bn & USD 5Mn.
- Greenshoe Option TZS 10 Bn & USD 2Mn.
- Obtained regulatory approval from CMSA and no objection from BoT in June 2025.

*Tranches: Issuance of USD 300 Mn programme established in 2023.

Promoting A Resilient And Sustainable Agriculture Sector

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Large- & Small-Scale Farming



CRDB claims **+ 45%** of agriculture portfolio
Financed over **TZS 2.996 Tn**,
64.8% YoY growth



Resilient Agriculture - TACATDP



Total set aside fund =
USD 200 Mn
Number of
beneficiaries: **+6 Mn**



Asset Financing



Number of Equipment:
+2820,
289.5% YoY Growth
Value of Assets:
+ TZS 48.238 Bn, a
221.6% YoY Growth

Promoting Agricultural Resilience (TACATDP)

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The project aims to provide lending facilities for affordable climate adaptation technologies under unique financing models with portfolio of TZS 324.45Bn.



Training on adaptation technologies and business development. Enhancing digital service deliveries through Fin Techs & MNOs.



Crop Insurance scheme dedicated to smallholder farmers to manage risks. Derisking Agri portfolio through guarantees, CMA and tripartite structured financing.



1.2 Mn
Direct
beneficiaries



4.9 Mn
Indirect
beneficiaries

+40%

to youth
& women





Prudent Approach to Credit Risk Management

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Managing Portfolio Growth

Robust credit assessment framework:

Improved internal risk rating models to assess the creditworthiness of potential borrowers.

Diversification:

Mitigated concentration risks through sector diversification and exposure spreading.

Strong collateral management:

Adopted reliable and adequate collaterals backed by regular value assessment.

Capacity Building

Collaborated with partners to train and expose customers in best practice business management.

Managing Stressed Assets

Team capability:

Equipped these teams with necessary authority to make timely decisions on credit matters.

Early identification and monitoring:

Optimised Early Warning Systems and predictive modeling tools to anticipate potential defaults.

Leveraging relationship management:

Worked collaboratively with customers to find mutually beneficial solutions to distress.

De-risking:

Prioritised additional collaterals, syndicated loans and activation of affordable guarantees.

Strong Partnerships that Propel us Forward.

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Funding Partners



Implementing Partners



Risk Share Partners



We remain committed to building high-impact partnerships with over 170 local, regional, and international partners, while deepening engagements with key stakeholders to drive forward our strategic agenda of:

- Building funding capabilities
- Powering payment solutions
- Cross-border Expansion
- Enabling economic inclusion
- Confirming Banks.

Deepening Engagements With Critical Shareholders

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...



Afreximbank

- In May 2025, we became the first Tanzanian bank to own shares at Afreximbank, the Pan-African multilateral financial institution devoted to financing and promoting intra- and extra-African trade.
- Our investment in Afreximbank reflects our strategic commitment to partnering with institutions that can accelerate our growth trajectory:

AfDB AGM

- Participated in AfDB's Annual Meetings and panel discussions to facilitate the bank's Pan-African agenda and attract prospective partners.
- Collaborating with AfDB to support credit extension to MSME

Starhub Africa

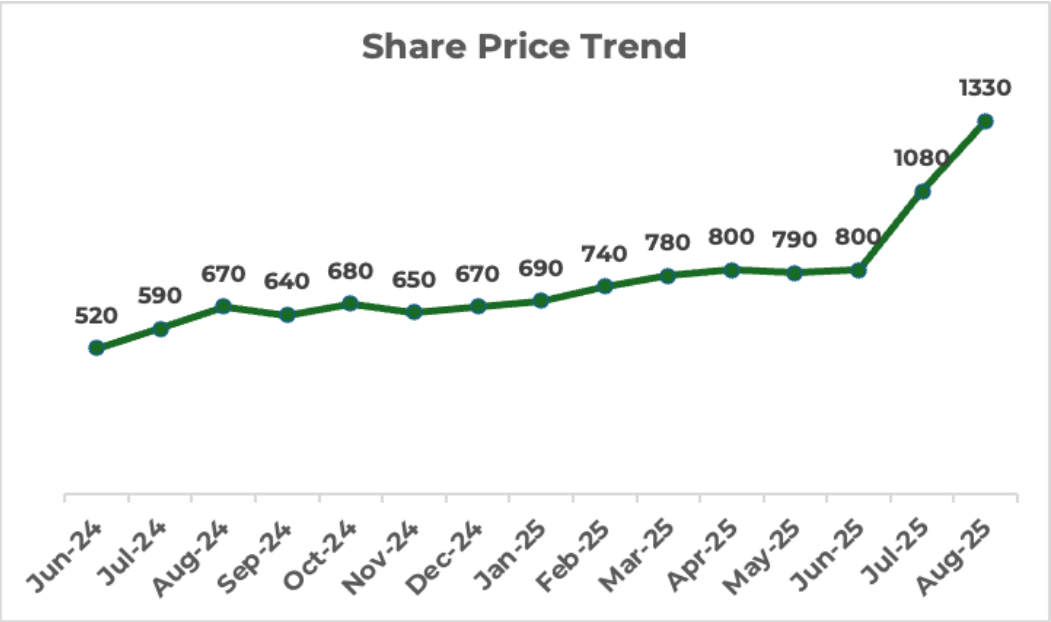
- Collaborated with StartHub Africa on financial literacy training, start-up ideation and business planning.

Impact

- Engaged students across three regions Iringa, Arusha and Dar es salaam.
- Opened +400 new Imbeju accounts



Strong Share Performance: >\$1Bn Market Cap



Key Metrics (TZS)	As 30 Jun '25	As 30 June '24	YoY Change
Volume of Shares	178,018,400	53,009,998	236%
Total Turnover (Bn)	141.1	29.3	381%
Market Cap (Bn)	2,089.47	1,358.1	54%
Share Price	800	520	54%
Book Value	906	745	21.6%
Earnings per Share	138	105	31%

- In the quarter, the share price grew by 54% year-on-year to TZS 800, as of 30 June 2025.
- In July 2025, the share price crossed TZS 1,000, and is currently trading at the record high of **TZS 1,450** as of 12th August 2025.
- With a new market cap above USD 1bn, CRDB is now the 2nd largest company on the stock on the Dar es Salaam Stock Exchange.
- In the period, the shareholder base expanded by 36%, growing from **34,165 shareholders** in June 2024 to **46,385 shareholders** in June 2025. This increase was primarily driven by retail investors.
- The investor base comprised 16% Foreign Investors, 41% Local Investors, and 43% Government Institutions & Cooperatives.
- This growth reflects the growing investor confidence in the bank, and the rising investment awareness in the market .

Embedding Engagement in the Engine of Our Performance Excellence

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Employee Volunteering Program

- Actively contributed to communities we serve through volunteering activities and TZS 47 Mn raised by different zones in Tanzania to support children with autism, new mothers, orphanage centers, Kisarawe hospital, and education center at Ukerewe.

Women's Day

Celebrated women's contributions in the workforce, from leadership to support level, promoting equality and professional growth, reaching over 1,500 women across the group.

Building Capabilities

Fostered agile & future-ready workforce through continuous learning and innovative programs on leadership, interpersonal and soft skills, and technical programs including Women in Board Shadowing & Leadership Programs, Basel II & III, Trade Import-Export Capacity Building.

Sustainability & Process Efficiency

Optimized the objectives setting & tracking module to eliminate manual workflows and effectively advance the sustainable HR agenda.



Awards & Recognitions



Euromoney Awards:

- Bank of the Year
- SME Bank of the Year
- Best Islamic Banking in Tanzania
- Best Bank for Sustainable Finance

Other Awards:

- Best Quality Leadership Award
- SME Bank of the Year – Awarded in Ivory Coast.
- Tanzania Service Excellence Awards (TSEA) - Awarded in Dar es Salaam.

+45 





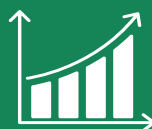
Financial Performance

Snapshot of our Performance – Solid Growth

32
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↑ 26%
YoY

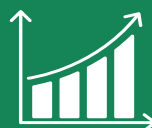
Profit After Tax



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

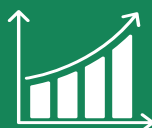


2025
YTD: 42.6%

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

Solid Balance Sheet Structure With A Stable Funding Profile

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Item	2Q 2025	2Q 2024	% Growth
Loans & Advances	12,250	9,491	29.1%
Cash & Balances with BoT	2,250	986	128.2%
Government Securities	2,284	2,290	-0.3%
Balances with Other Banks	1,307	1,090	19.9%
Total Assets	19,707	14,966	31.7%
Customer Deposits	13,581	9,920	36.9%
Borrower's Funds	2,797	2,560	9.3%
Shareholder's Funds	2,387	1,946	22.7%

Amount in TZS billions

 **31.7% YoY Growth of Total Assets to TZS 19.7 trn**

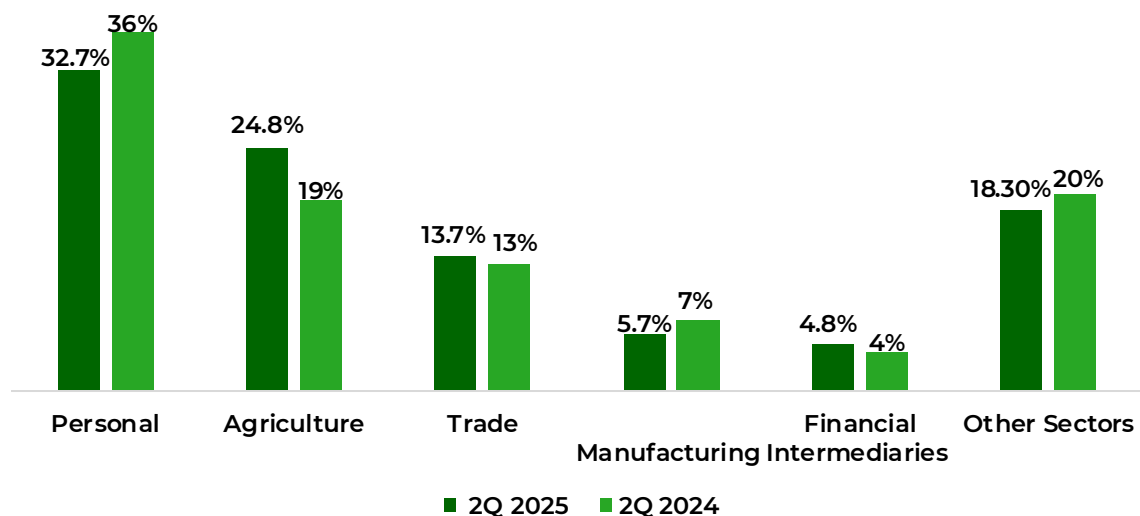
-Balance sheet grew by **31.7%** YoY in 2Q 2025 to TZS 19,707Bn.

-The growth was driven by **29.1%** YoY growth in Loans & Advances which were funded by customer deposits which grew by 36.9% YoY and borrowings which increased by 9.3% YoY.

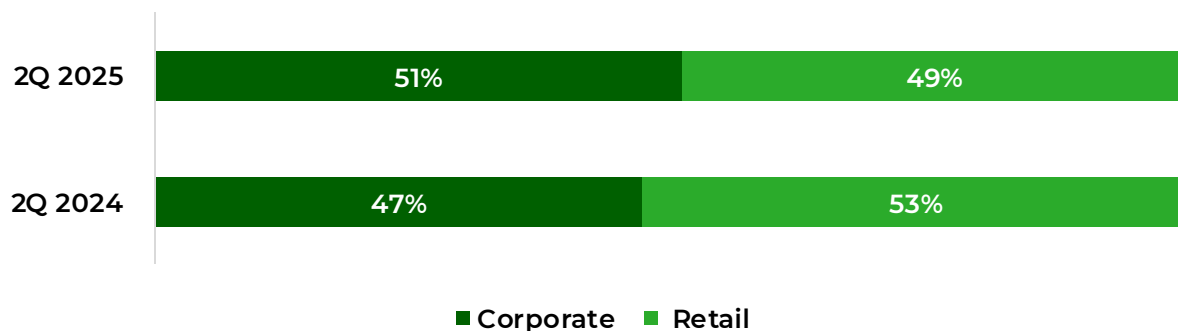
Well Diversified Credit Portfolio With Loans Growth Of 29.1% YoY

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Loan Split Per Sector



Loan Split Per Segment



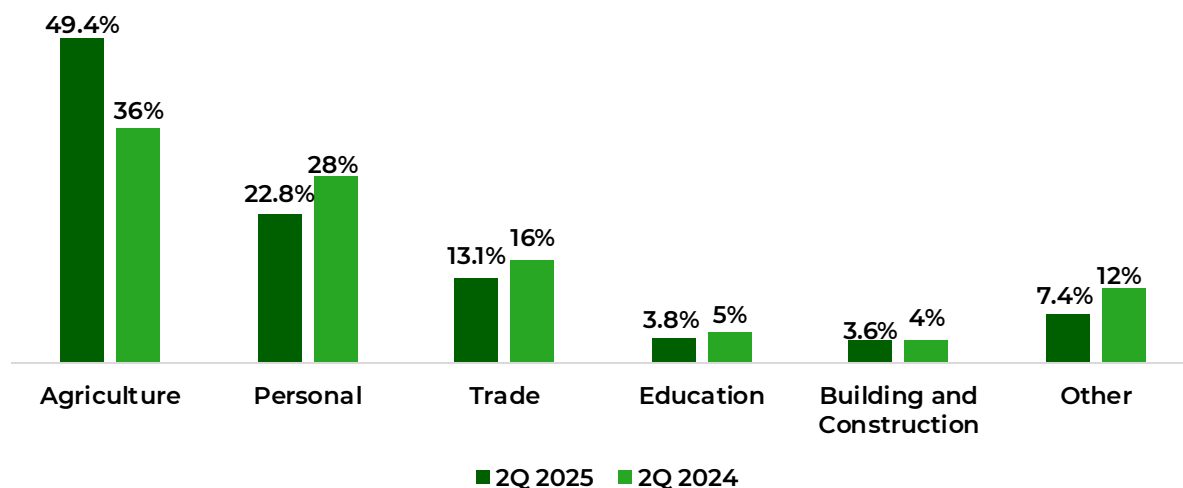
In the quarter:

- High level portfolio diversification across various sectors, mainly comprising of Personal, Agriculture, and Trade sectors by 36%, 19%, and 13% respectively.
- Growth in composition of Agricultural sector was mainly from agri-entities' preparations of planting season.
- Corporate loans' composition in the total loan portfolio increased to 51% from 47% in 2Q24.
- In Q2 2025, the composition of forex loans in the total loan portfolio decreased to 24% from 26% in Q2 2024.

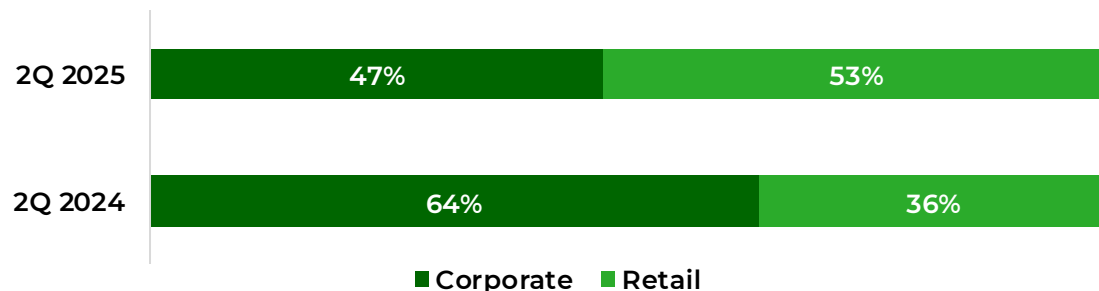
Good Asset Quality With NPL At 3.0% In The Quarter

35
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NPL per sector



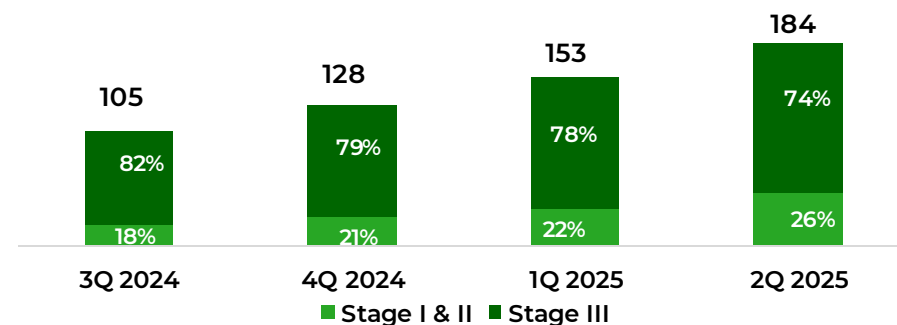
NPL per segment



In the quarter...

- NPL was **3.0%**, similar to same period in previous year, mainly comprising of Agricultural sector 36%, Trade sector 28% and Personal sector 16% of total NPL.
- Corporate Segment NPL decreased to 47%, from 64% in the same period last year.
- NPL Coverage stood at **49.9%** in the quarter, an increase from 33% in 2Q 2024.
- Cost of Risk at 1.4%, an increase from 1.1% in 2Q 2024.

ECL Staging (Amount in TZS Bn)

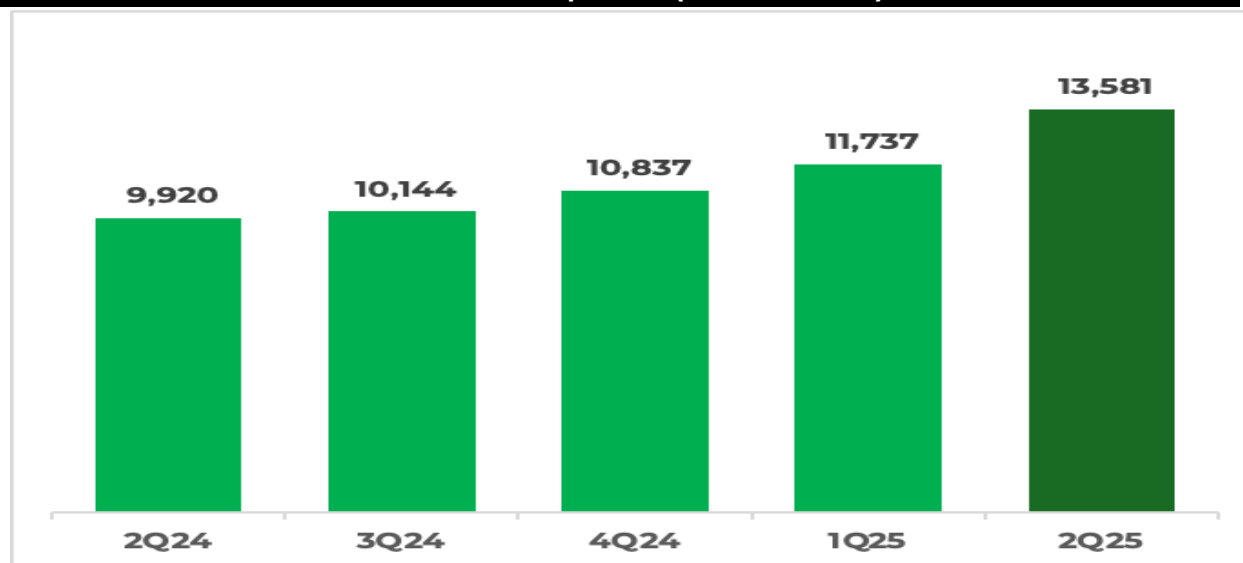


Strong Deposits Growth – 36.9% YoY

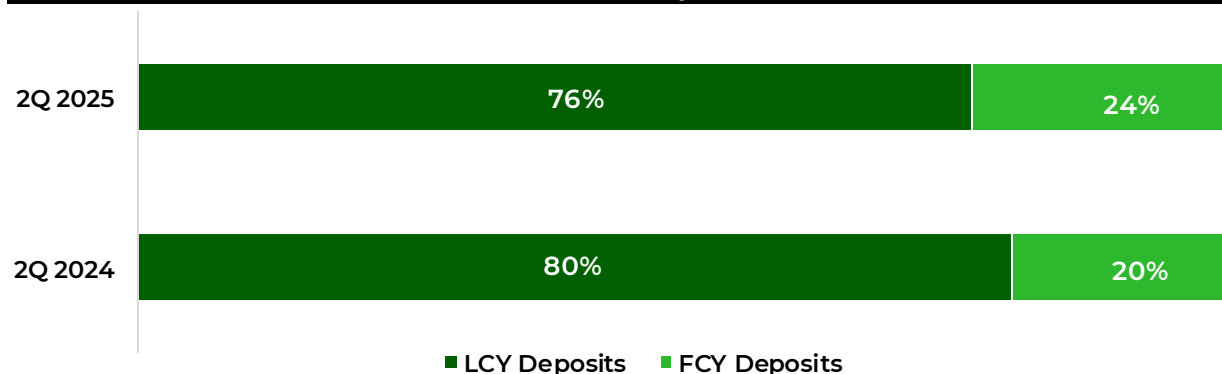
36
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Fast growing deposits base...

Customer Deposits (TZS Billions)

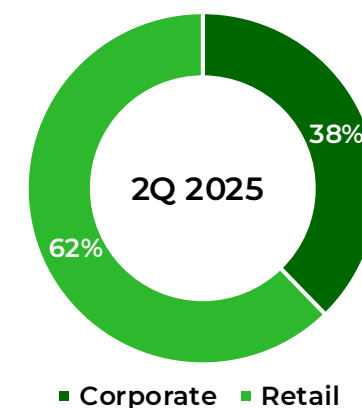


LCY FCY Deposits



...with a well-diversified segment mix.

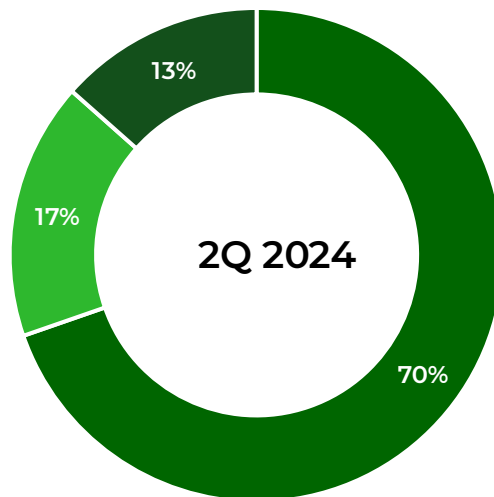
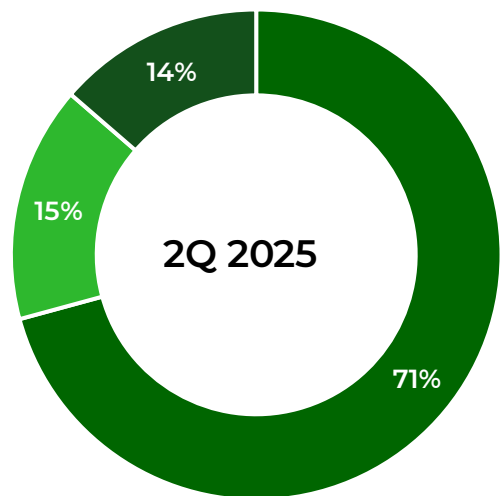
Corporate & Retail Deposits



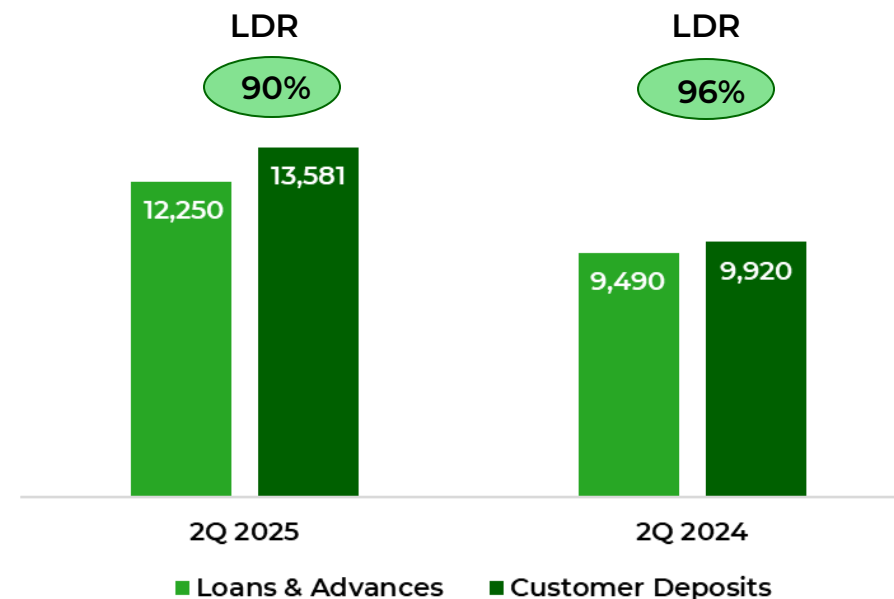
- Customer deposits grew to **TZS 13.6 'tn** in 2Q 2025, an increase of **36.9%** YoY driven by end-to-end value chain ring-fencing in the following sectors: Oil & gas, mining, tourism, and education.
- FCY deposits increased by 58.4% in 2Q 2025, mainly comprising of call and time (term) deposits, reflecting an improvement in FX liquidity.
- Composition of CASA deposits maintained at 83% and Term Deposits 17%, similar to same period last year.

Stable Funding Structure

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■ Deposits ■ Shareholder's Funds ■ Borrowings



Amount in TZS billions

- In 2Q 2025, Customer deposits grew by 35.8% YoY, as borrowings grew YoY by 9.3%.
- Deposits continue to account for a large proportion of funding by 71% compared to Shareholder's funds & Borrowings, reflecting heightened trust and liquidity inflows of across retail and corporate segments.
- Shareholder's Funds reduction to 15% in 2Q 2025 from 17% in 2Q 2024 resulted from dividend payments in 2Q 2025.
- Liquidity ratio in 2Q 2025 was 29.5%, an increase from 29.0% in similar period last year.

Positive Income Evolution With Strong Profitability On 26% PAT YoY Growth

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Item	2Q 2025	2Q 2024	%Growth
Interest Income	903.85	719.01	25.7%
Interest Expenses	261.23	188.41	38.6%
Net Interest Income	642.62	530.64	21.1%
Non - Funded Income	353.91	256.46	38.0%
Operating Expense	424.04	357.25	18.7%
Loan Impairment Charges	72.66	40.82	78.0%
Profit After Tax	346.45	274.99	26.0%

Amount in TZS billions

^ 26% YoY
PAT Growth

In 2Q25, cumulative PAT reached TZS **346Bn, a 26% YoY growth**, driven by an increase in Net Interest Income by 21.1%, and Non-Funded Income by 38.3%.

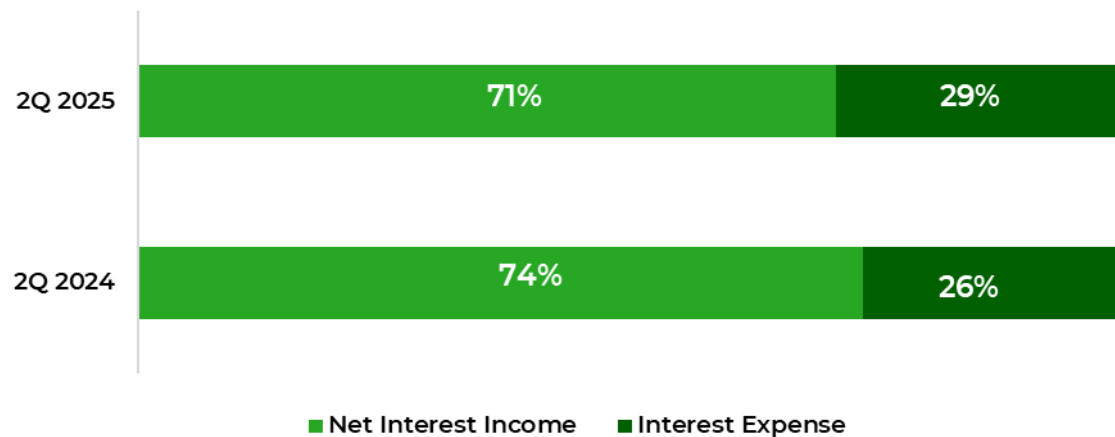
Cost of funds maintained at 3.2% in 2Q 2025, similar to the same period in the previous year.

ROAA maintained at 5.5% and ROAE at 29.5% in 2Q 2025, similar to 2Q 2024 respectively at 5.5% for ROAA and 29.0% ROAE.

Enhanced Efficiencies Resulted to Net Interest Income of 21.1%

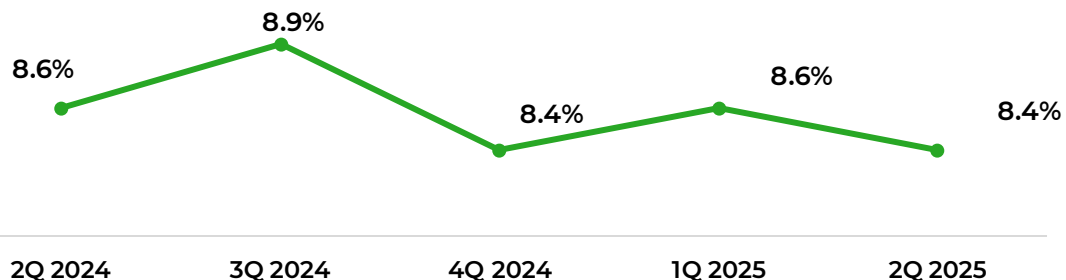
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Interest Income

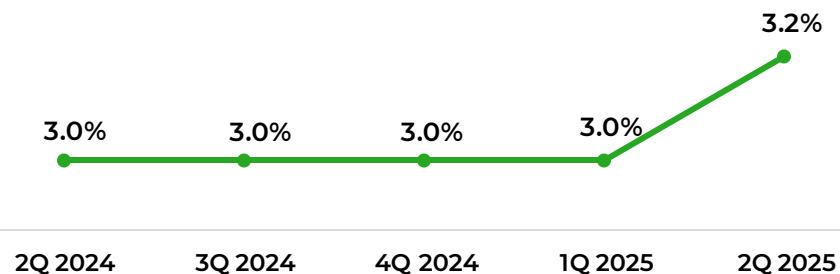


- Net Interest Income in 2Q 2025 rose to TZS 643 Bn from TZS 531 Bn in 2Q 2024, a YoY growth of 21.1%.
- Interest Income grew by 25.7% from TZS 719 Bn in 2Q 2024 to TZS 904 in 2Q 2025, and Interest expense by 38.8% YoY, from TZS 188 Bn to TZS 261 Bn, reflecting increased funding activity, driven by stronger asset generation, signalling business expansion.
- NIMs reduced slightly to 8.4% primarily from the rise in Cost of Funds, moderated at 3.2%.

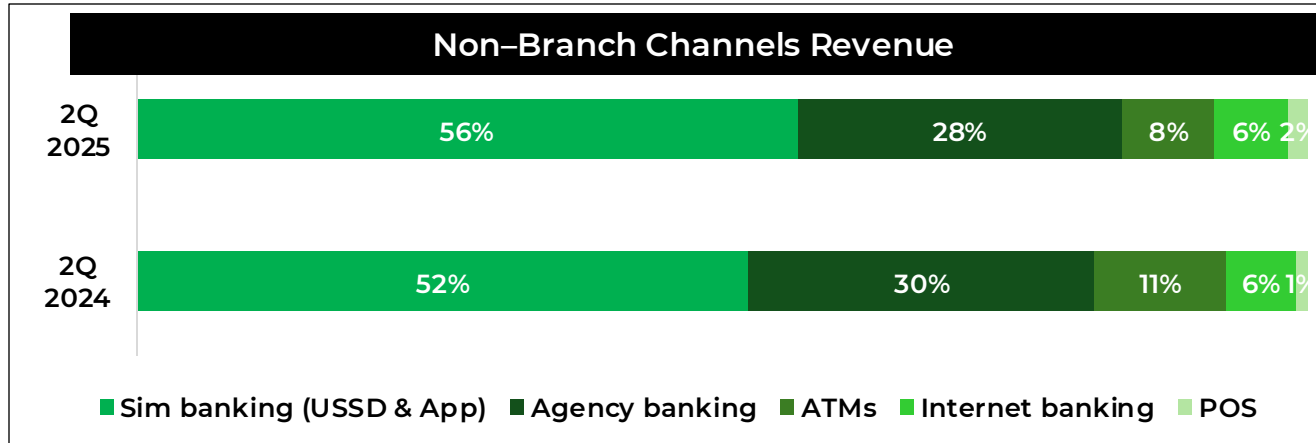
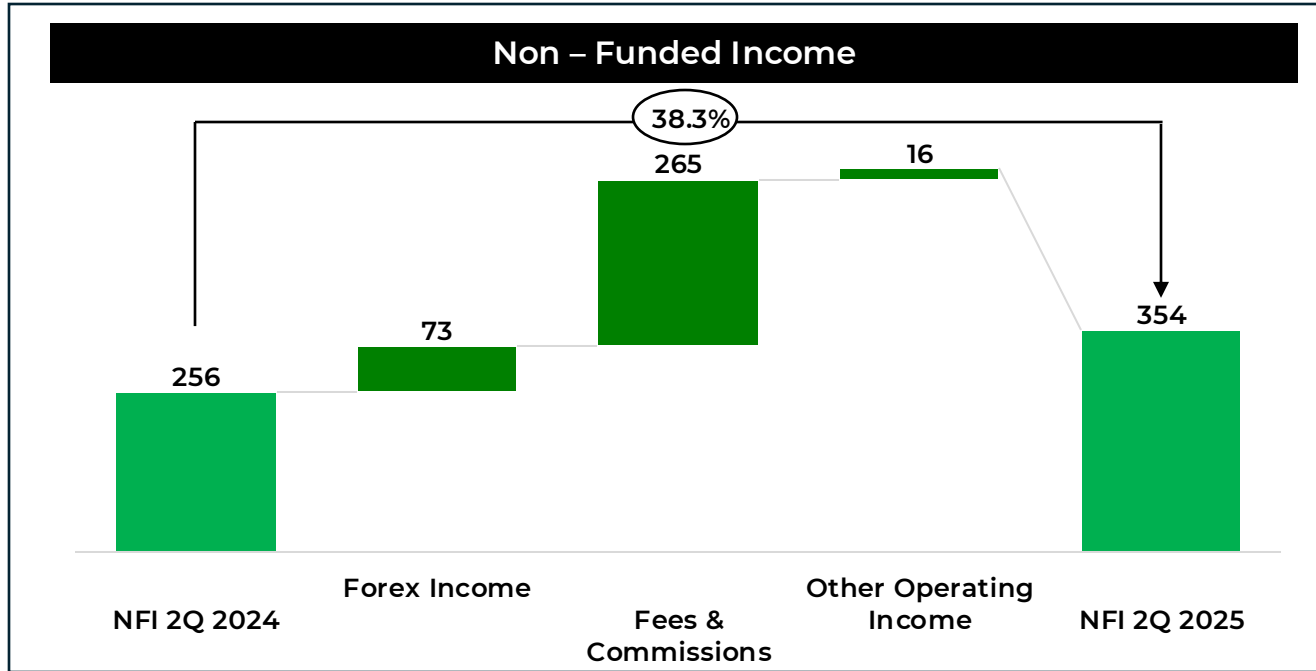
Net Interest Margin



Cost of Funds



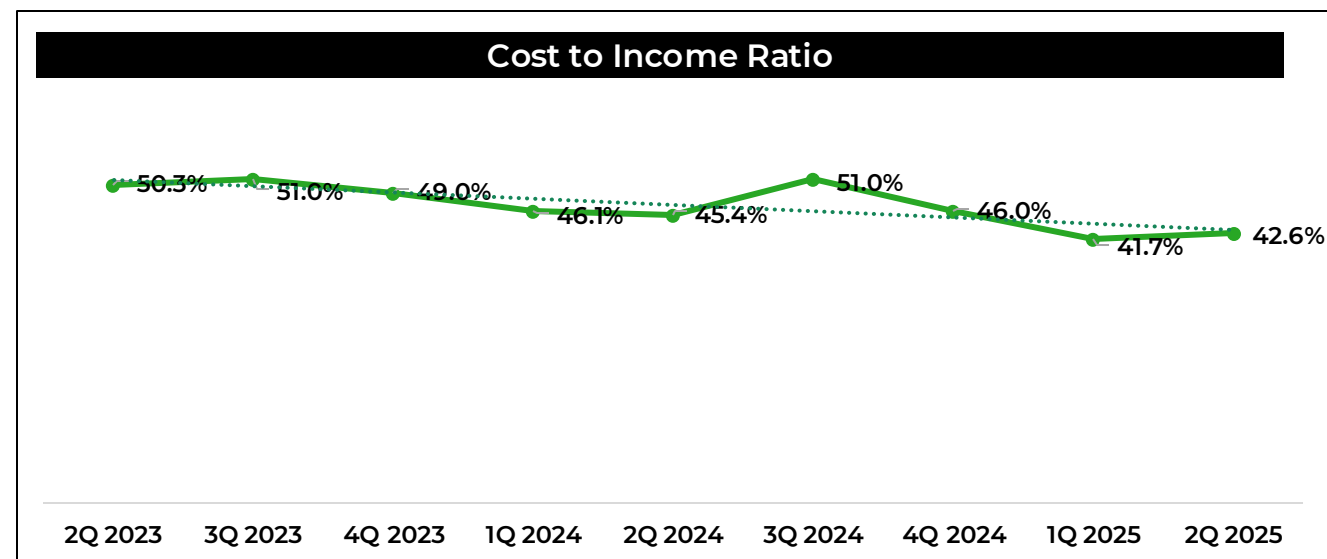
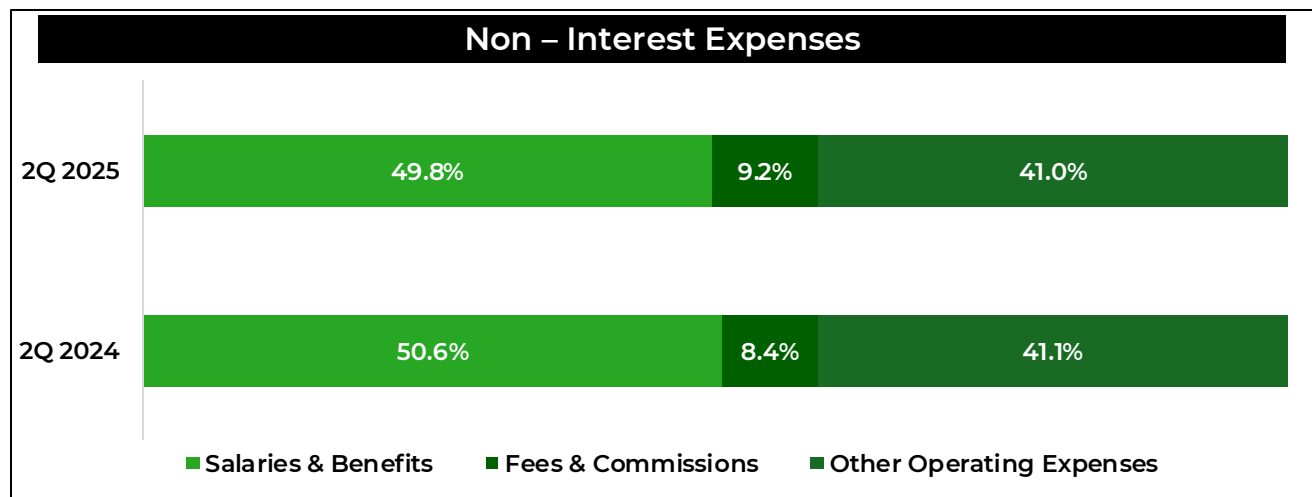
Strong Growth In Non – Funded Income of 38.3% Driving Profitability Upside



Amount in TZS billions

- In the quarter, Forex Income grew by 81.4%, which resulted from increased demand in currency exchange, mainly USD/TZS, driven by a reduction in parallel market activity compared to the previous year, and an increase in seasonal foreign exchange inflows from cash crops and gold exports.
- Fees & Commission grew by 29.9% YoY, contributed also by income from alternative channels, mainly from increase in usage of SimBanking by 95% in the quarter.
- Overall, Non-Branch Channels revenue grew by 38.8% YoY and contributed to 54.5% of Non - Funded Income in the quarter.
- In the quarter, Non-Funded Income grew by 38.3% YoY, which contributed 35.5% of total income.

Steadfast Focus on Efficiency – CIR at 42.6%



- The Group accelerated the execution of key strategic initiatives focused on enhancing operational efficiency and driving productivity gains.
- These efforts delivered sustainable improvement in Cost-to-Income ratio declining to 42.6%, within the regulatory threshold of 55%.
- Non-Interest expenses at TZS 424 Bn, a 4% YoY growth, which is in line with inflation .
- Other operating expenses comprise office expenses, maintenance expenses, property expenses, and general expenses.

Subsidiary Profit Contribution – 5.3%

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CRDB Burundi



2Q 2025:
2Q 2024:

Total Assets
TZS 1,882.0 Bn
TZS 1,352.3 Bn ↑ 39.2%
YoY



Total Deposits
TZS 1,029.0 Bn
TZS 653.3 Bn ↑ 58%
YoY



2Q 2025:
2Q 2024:

Operating Income
TZS 52.5 Bn
TZS 42.1 Bn ↑ 24.8%
YoY



Net Profit
TZS 20.8 Bn
TZS 18.97 Bn ↑ 9%
YoY

- Closed the quarter with Net Profit of TZS 20.8 Bn, a 9% YoY growth from similar period last year.
- Noted strong YoY Growth in 2Q 2025 by 39.2% in total assets, Customer deposits up 58%, Loans up 38%, Government securities increased by 98%.
- Significant increase in Corporate loans in 2Q 2025 up by 39% YoY driven by integrations with the Government of Burundi.
- Launched Huduma Dhahabu program to drive efficiencies and promote positive service capabilities.

DR Congo Earnings Snapshot

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2Q 2025:
2Q 2024:

Total Assets
TZS 243.9 Bn
TZS 123.9 Bn ↑ 97%
YoY



Loans & Advances
TZS 41.5 Bn
TZS 0.024 Bn ↑ 590%
YoY



Customer Deposits
TZS 66.98 Bn
TZS 9.7 Bn ↑ 590%
YoY



2Q 2025:
2Q 2024:
YoY
Growth:

Net Interest Income
TZS 7.6 Bn
TZS 2.8 Bn ↑ 173.6%
YoY



Net Profit
TZS (3.7) Bn
TZS (5.0) Bn ↓ (26)%
YoY

- Commenced in 2023.
- Closed the quarter with Net Loss of TZS 3.7 Bn, 26% lower compared to Q2 2024.
- The subsidiary's net loss is 30% below the expected loss, resulting from aggressive balance sheet growth and an efficiency-driven strategy. The break-even point is expected to be attained earlier than planned.
- Total assets grew by 97% YoY, where 82% are earning assets, including Loans & Advances, Placements, and Government Securities. Major financed sectors are transportation 21%, real estate 36%, and manufacturing 13%.
- Customer base growth resulted in 590% YoY growth in Customer Deposits from TZS 9.7 Bn in 2Q 2024 to TZS 66.98Bn in 2Q 2025, with a customer base of the following key sectors: Oil & Gas, Public sector, mining, TZ – DRC Corridor.



2Q 2025:
2Q 2024:

Total Assets
TZS 30,507 Mn
TZS 17,839 Mn ↑ 71%
YoY



Gross Written Premium
TZS 24,161 Mn
TZS 12,130 ↑ 99%
YoY



Net Profit/Loss
TZS 1,617 Mn
TZS (632) Mn ↑ 356%
YoY



Motor
Insurance



Property
Insurance



Agriculture
Insurance



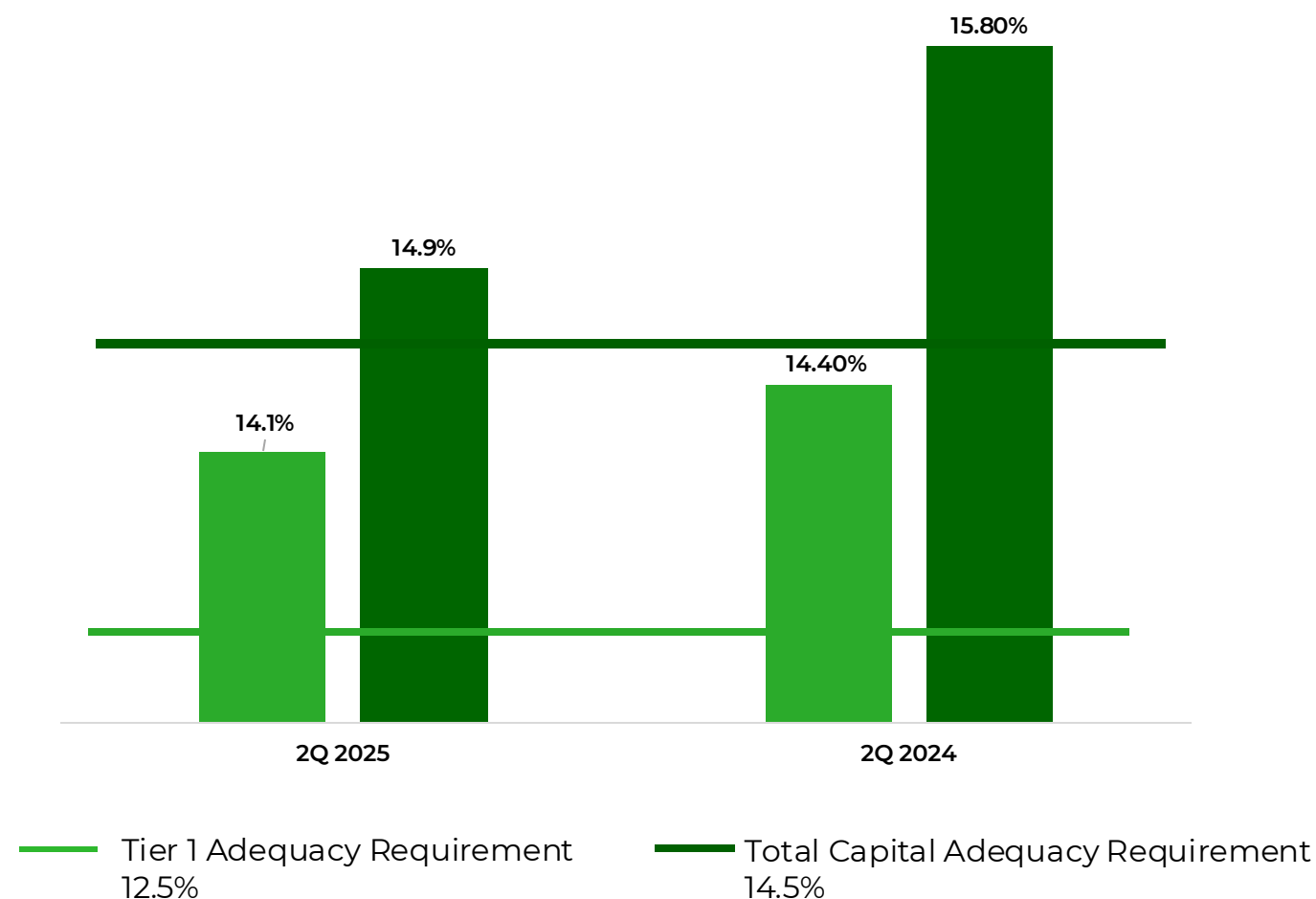
Engineering
Insurance



Liability
Insurance

- In the quarter, CIC reached a key milestone by recording a Net Profit of TZS 1,617 Mn, a 356% growth from Net Loss of TZS 632 Mn resulting from improved retail penetration, enhanced distribution, successful accounts retention with five insurance brokers, 42 brokers, and 46 agents.
- The subsidiary demonstrated resilience with increased policyholder numbers from ease in access to service providers through bancassurance, brokers and agents.
- Continued to diversify product offerings through specialized insurance solutions.

Capital position above regulatory limits



- In the quarter, Liquidity Coverage Ratio and Net Stable Funding Ratio were well above regulatory minimums, at 187.9% and 121.6% respectively.
- The YoY decrease in the capital ratios result from Basel III implementation and a strong growth in the customer loan book – a direct result of our strategic push to expand credit to the real economy.
- Basel III became fully effective on 1 April 2025. No further adjustments anticipated in 3Q 2025.
- We project to remain comfortably above the regulatory minimum by year-end, supported by robust forecasted earnings and disciplined capital planning.



Q & A



Way Forward



2025 Focus Areas

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People

Improve our Customer Value Propositions

- Diversify customer offerings through the new brokerage service
- Continue streamlining internal processes to enhance customer satisfaction

Planet

Climate Financing

- Continued to innovate products that promote environmental preservation and climate adaptation

Prosperity

Enhance Organizational Capabilities

- *Go live with the new Core Banking System*
- Improve subsidiary performance and contribution
- Continue culture transformation program to improve service experience
- Upskill our staff on emerging technologies and sustainability

Proactively Manage Emerging Risks








- Proactively monitor the volatile global landscape and spillover effects on credit risk
- Retain vigilance on new technological risks
- Grow a high-quality loan portfolio

Partnership

Optimize Partnerships

- Enhance utilization of de-risking measures to widen our portfolio reach
- Enhance our global reach through the Dubai Representative Office
- Diversify income sources through strategic partnerships beyond banking



		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%



Thank you