

CRDB Bank Plc.
Investor Briefings
As at 31st March, 2015



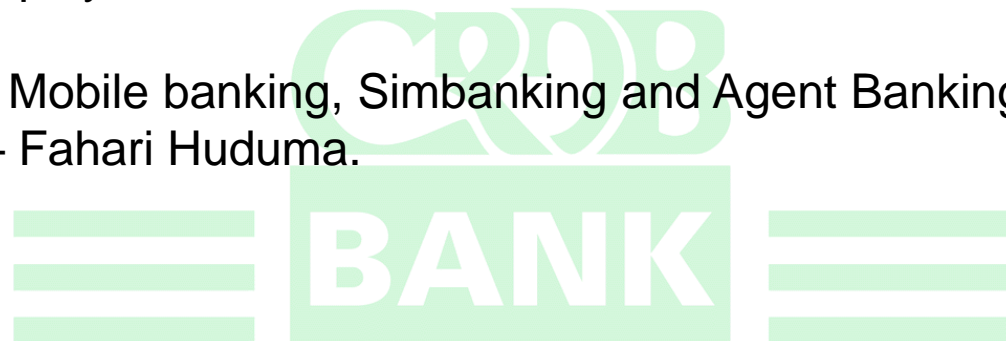
Outline

- **About Us**
- **Economic Overview**
- **Traditional Channels**
- **Investment Ratios**
- **Financial Performance Summary**
- **CRDB Custodial Services**
- **Shareholding Structure**



About Us

- Leading, wholly-owned private commercial bank in Tanzania.
- Established in 1996.
- Listed on the Dar Es Salaam Stock Exchange on 17th June, 2009.
- Offers corporate, retail, business, treasury, premier, insurance and microfinance services.
- Over 29,000 shareholders.
- 21.5% major strategic shareholder – DIF.
- 2,392 employees.
- Internet, Mobile banking, Simbanking and Agent Banking services – Fahari Huduma.



About Us Cont..

- 125 branches, a subsidiary in Burundi and a Microfinance subsidiary. (Including Mobile branches).
- 397 ATMs
- 13 mobile branches.
- 478 Microfinance Partners.
- 1,152 POS Terminals.
- 1,152 Agents (Fahari Huduma) – Service Centre.
- 37 Extended Counters – Tanzania Post Corporation Offices.
- 1 Call Centre.



Vision and Mission

Vision:

To be the leading Bank, which is customer need driven with competitive returns to shareholders.

Mission

To provide competitive and innovative financial products and services leveraging technology to achieve distinctive customer experience. We strive to create value for stakeholders and the society.



Economic Overview

- Location - Eastern Africa
- Boundaries - Burundi, Democratic Republic of Congo, Kenya, Malawi, Mozambique, Rwanda, Uganda and Zambia.
- Area - 947,300 sq Km (includes the Islands of Mafia, Pemba and Unguja).
- Geography Note – Mt. Kilimanjaro is the highest point in Africa and has glaciers.
 - Indian Ocean in the East with vast Coastal line
 - Bordered by three largest lakes on the continent - L. Victoria, L. Tanganyika and L. Nyasa.
 - Blessed with abundant national parks – Serengeti, Ngorongoro Crater, Selous, Mikumi, Ruaha, Katavi and Manyara.
 - Zanzibar Island with massive historical attraction, Olduvai Gorge- first skull of human beings.

Economic Overview

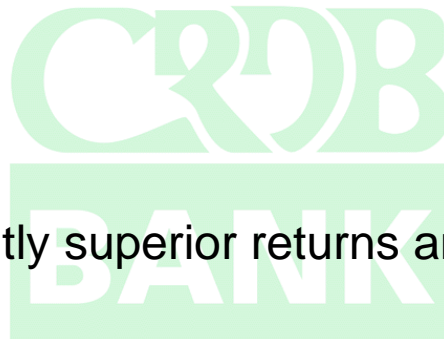
- Tanzanian economy has continued to perform strongly, with current growth at 7.2%. Economic activities remain robust.. The country's construction, communications, transport, financial intermediation, agriculture, manufacturing and retail trade sectors contribute largely to the GDP growth. Looking forward GDP is estimated to remain on its current growth trajectory into the near future. Benefits of the developing natural gas industry is expected to contribute to positive economic growth.
- Tanzania inflation rate slightly increased to 4.3% in March 2015 from 4.2% in February 2015. The Annual Inflation Rate which excludes food and energy for the month of March, 2015 has decreased to 2.5% from 2.7% recorded in February, 2015.
- Burundi economic outlook for 2015 is favourable, inflation dropped to 1.20% in February, 2015 from 3.5% recorded in January 2015, due to fall in costs for housing, water and electricity.
- The Tanzanian Shilling continued to depreciate against the US dollar. The continued decrease in value of the local currency is due to low supply and inflow of USD.

CRDB Bank: Key Attractions

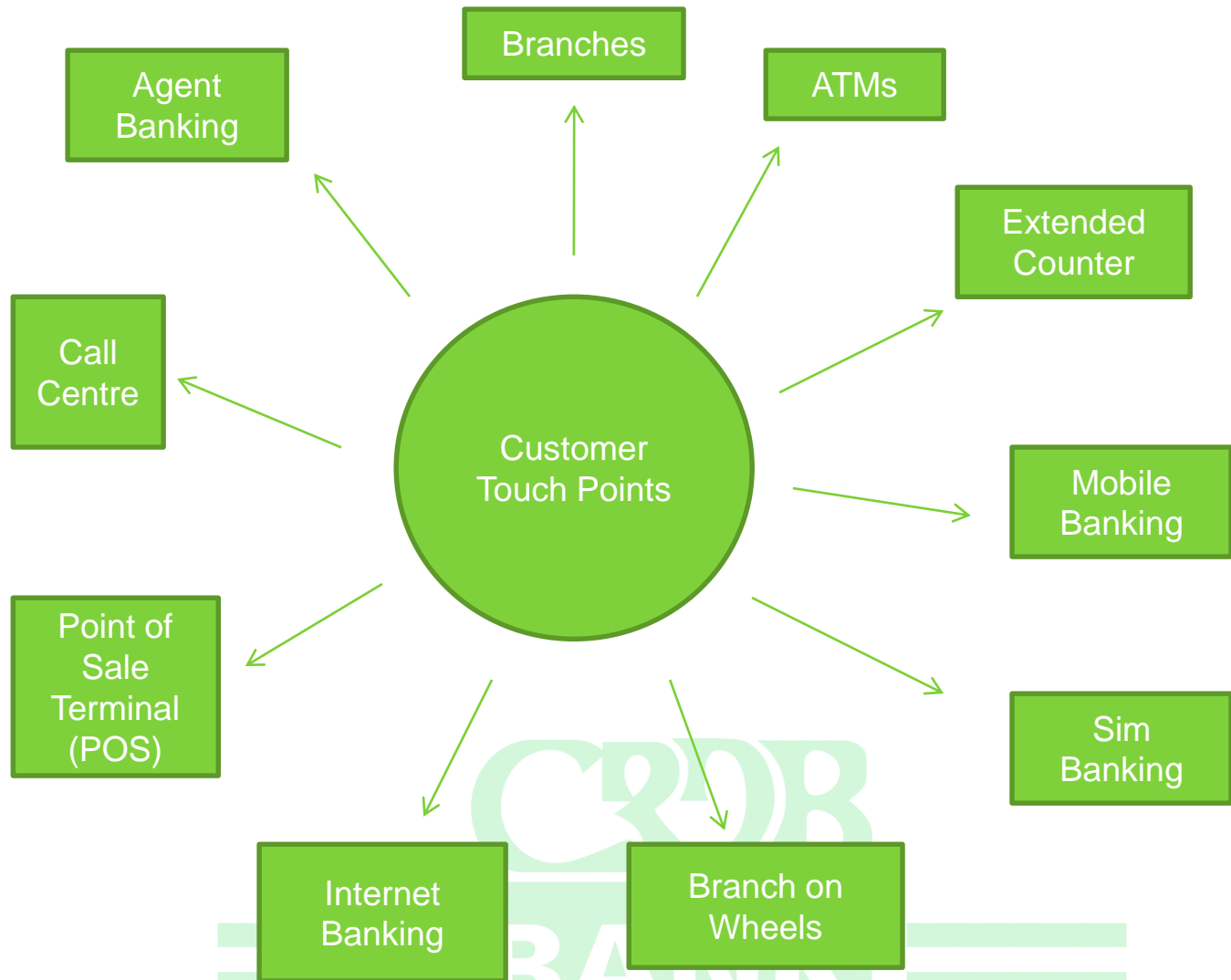
- Tanzania presence with focused growth in distribution network
- Emphasis on cost effective funding offers sufficient liquidity and boost margin
- Strong fee income contributing significantly to overall revenues
- Maintained emphasis on efficiency and productivity
- Diversified business model provides stability to core earnings
- Diverse balance sheet mix and strong ALM capabilities
- Robust credit profile



Overall, a Bank with consistently superior returns and stable capital position



Traditional Channels



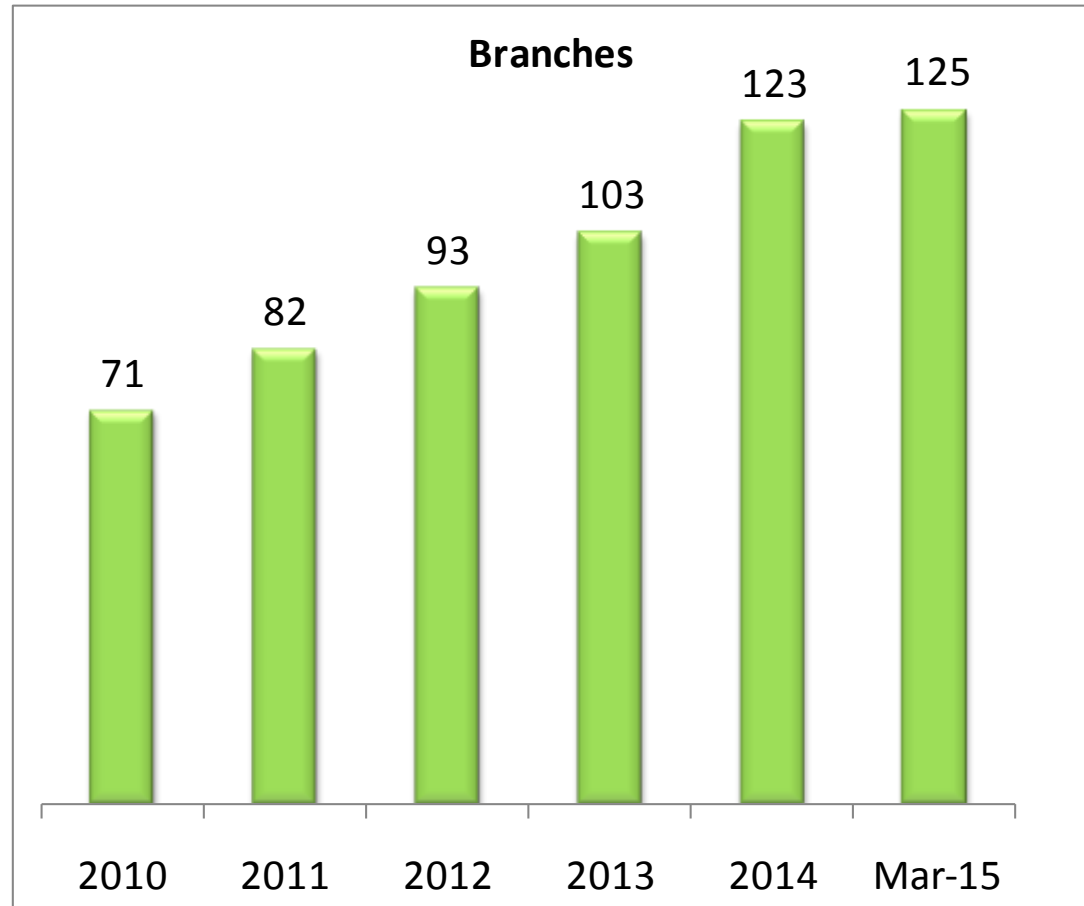
Branches

- 125 Branches plus 1,152 Agents (Fahari Huduma).

- Present in every region in Tanzania 3 branches in Burundi.

- Up to district level in some regions.

- Online inter branch communication through branches linked via satellite.



Investment Ratios as at 31st March, 2015

Share Performance (cumulative data)	As at 31 st March, 2015
Market Price (closing)	TZS 400.0
Earning per share (EPS)	17.7
Price Earning Ratio (P/E)	23.03
Book Value (BV)	220.9
Price book Value Ratio (P/B)	1.8
Market Capitalization (TZS billions)	870.61
Foreign Holding (%)	18.6

Investment Ratios

Balance Sheet Data & Statistics – TZS. Millions

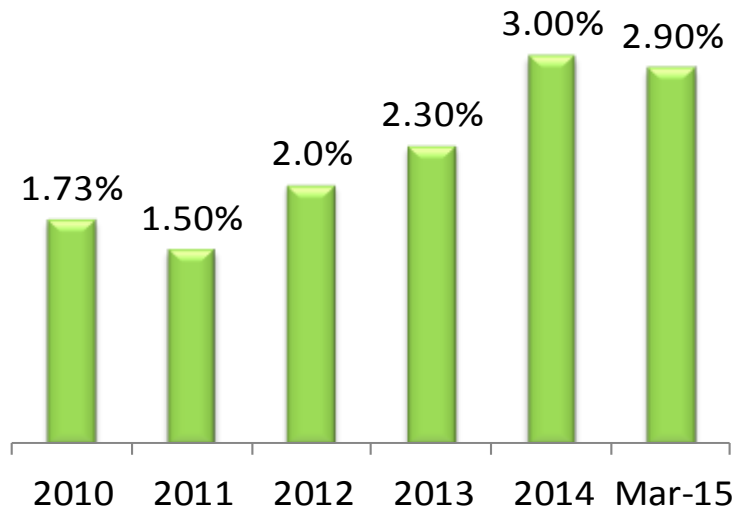
	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>March 2015</u>
<i>Total Assets (Millions Tshs)</i>	2,305,402	2,713,641	3,074,840	3,558,668	4,210,097	4,411,529
<i>Loans, Advances & Overdrafts</i>	1,123,347	1,429,262	1,806,865	1,993,106	2,545,296	2,708,362
<i>Deposits</i>	2,019,393	2,408,676	2,557,903	3,024,429	3,390,921	3,326,198
<i>Shareholders Funds</i>	233,511	254,764	310,754	375,750	441,151	480,969
<i>Number of Employees</i>	1,437	1,658	1,898	2,158	2,387	2,392
<i>NP Loans & Advances</i>	121,338	134,783	117,746	126,307	129,247	170,970
<i>Loans/Total Assets (%)</i>	49	52	59	56	60	61
<i>NPL Ratio/Total gross loans (%)</i>	11.0	9.4	6.5	6.0	5.0	6
<i>ROE % (on average equity)</i>	27.0	20.0	22.0	22.5	21.7	34
<i>ROA % (on average asset)</i>	3.0	3.0	4.0	3.4	3.1	5.4
<i>Gross Loans/Total Deposits (%)</i>	57	62	67	67.1	76.0	82
<i>Earning Asset to Total Asset (%)</i>	80	79	80	72	75	83
<i>Deposit Growth (%)</i>	25	18	8	17	12	7
<i>Asset Growth (%)</i>	24	18	13	16	18	18.9
<i>Shareholders' Funds/Total Assets (%)</i>	10.1	9.3	10.1	11	10.0	11

Cost Effective Funding

Current and Savings Accounts (CASA) Deposits.

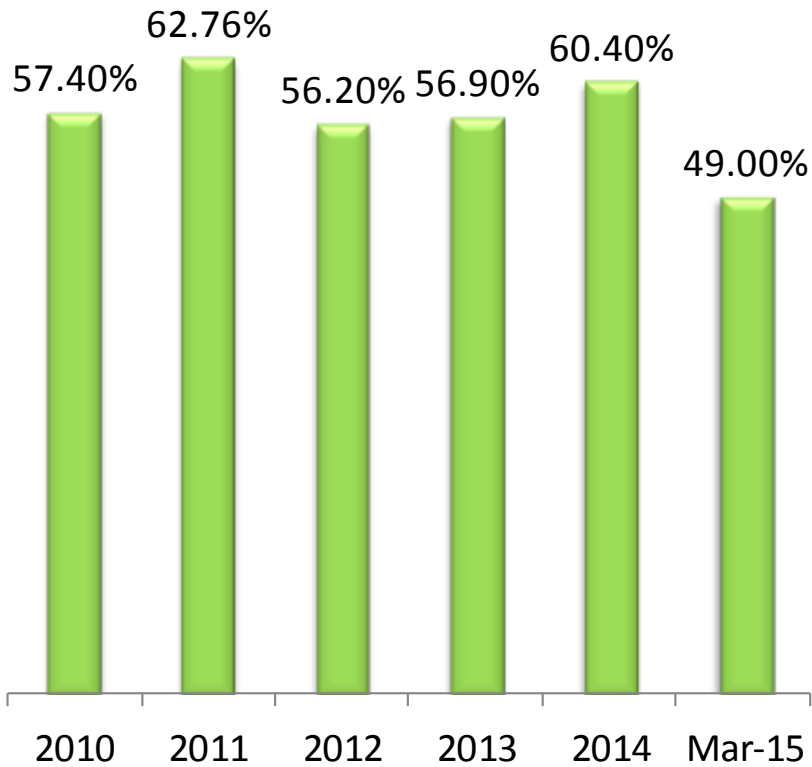


Cost of Fund

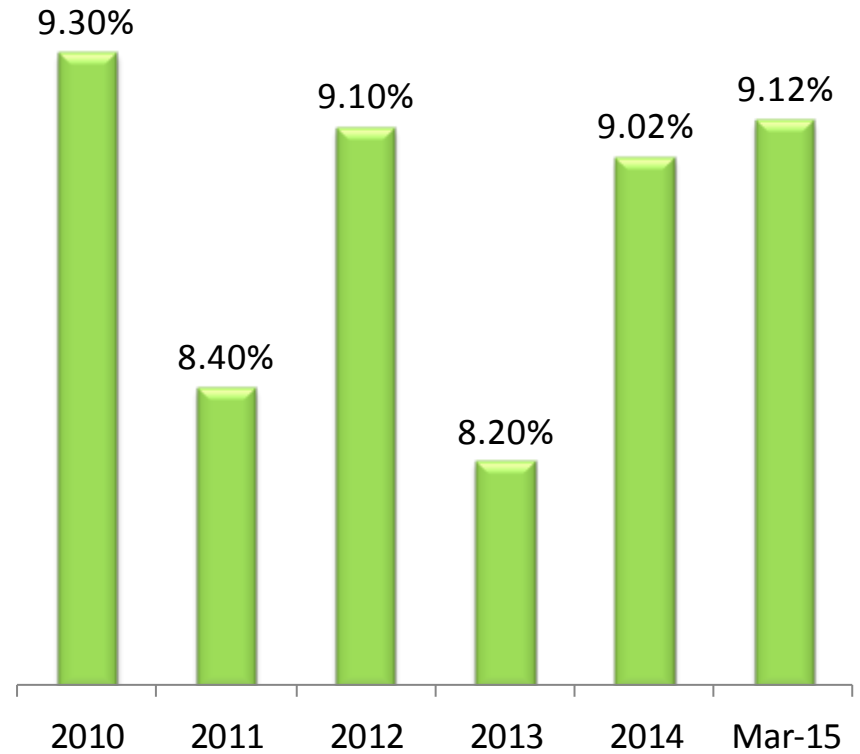


Cost Effective Funding

Cost to Income Ratio

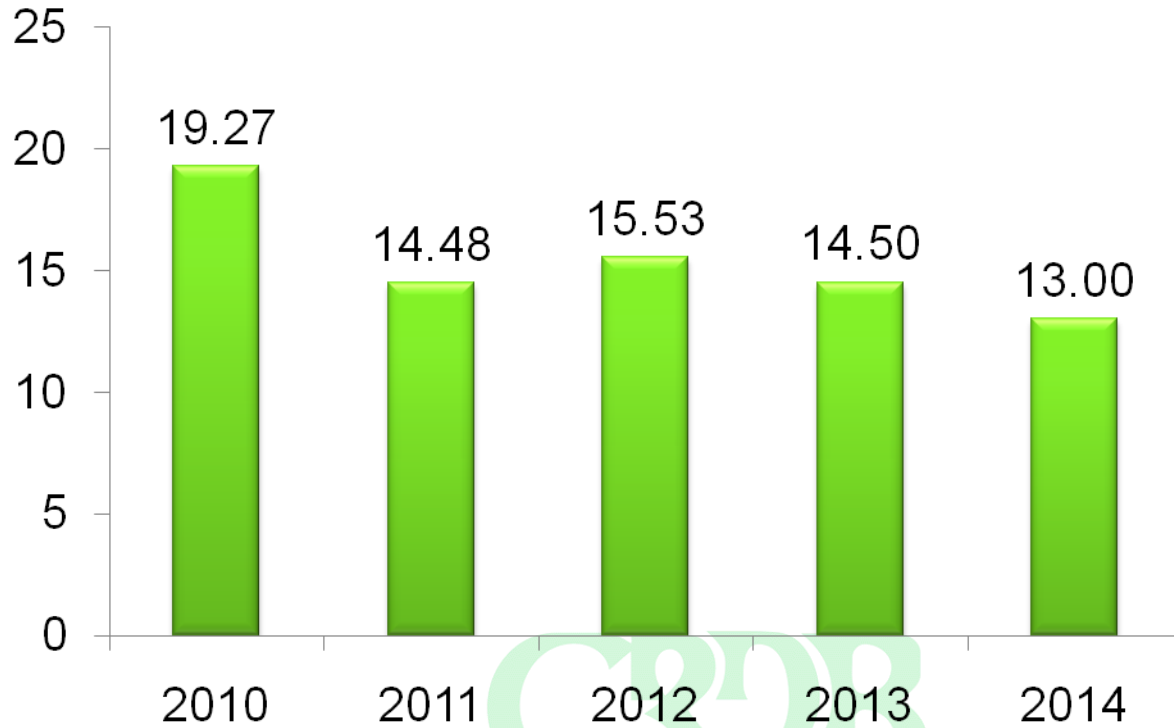


Net Interest Margin



Core Capital

Tier I Capital Ratio



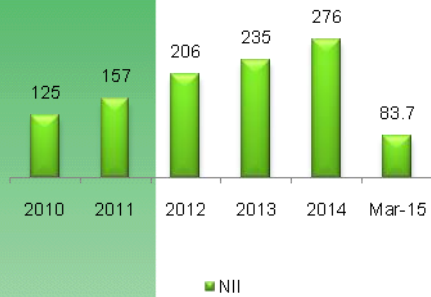
Financial Performance Summary as at 31st March 2015

Item	31/03/2015 TZS millions	31/03/2014 TZS millions	Change in (%)
Total Assets	4,411,529	3,711,310	18.9
Total Deposits	3,326,198	3,109,091	7.0
Loans, Advances and Overdrafts	2,708,362	2,122,528	27.6
Shareholders' Funds	480,969	400,365	20.1
Operating Income (Loss) Before Tax (group cumulative)	54,582	35,048	55.7
Net Income (Loss) After Tax (group cumulative)	37,848	24,284	55.9



Financial Performance Summary

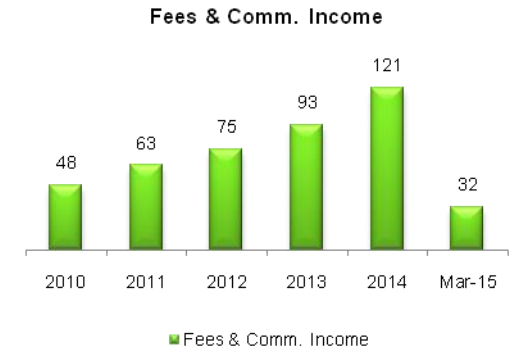
Net Interest Income



Foreign Exchange Income



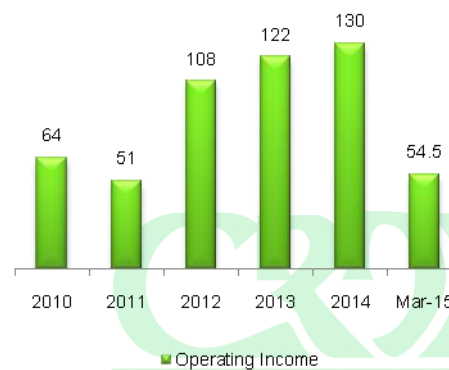
Fees & Commissions Income



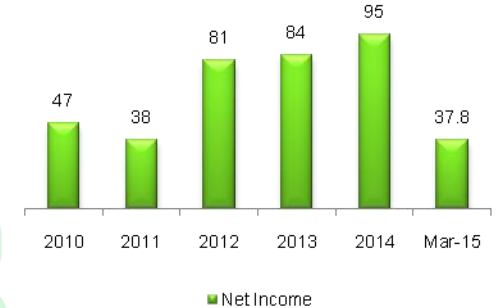
Non-Interest Expense



Operating Income



Net Income

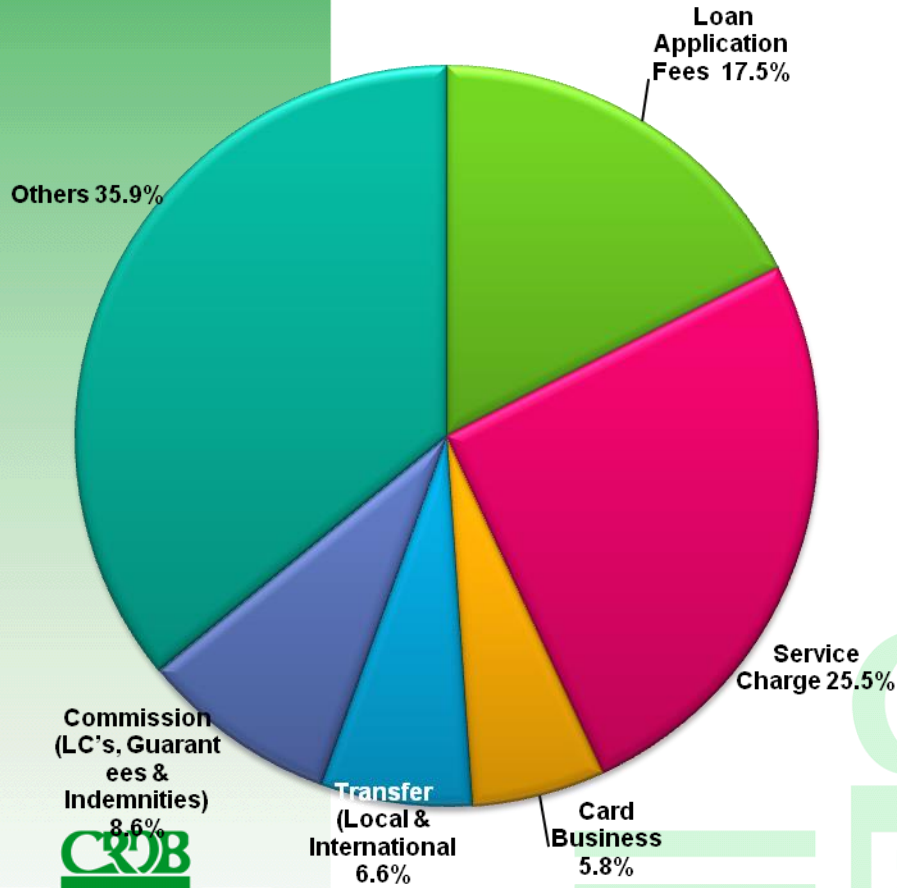


All figures in Tshs Billions

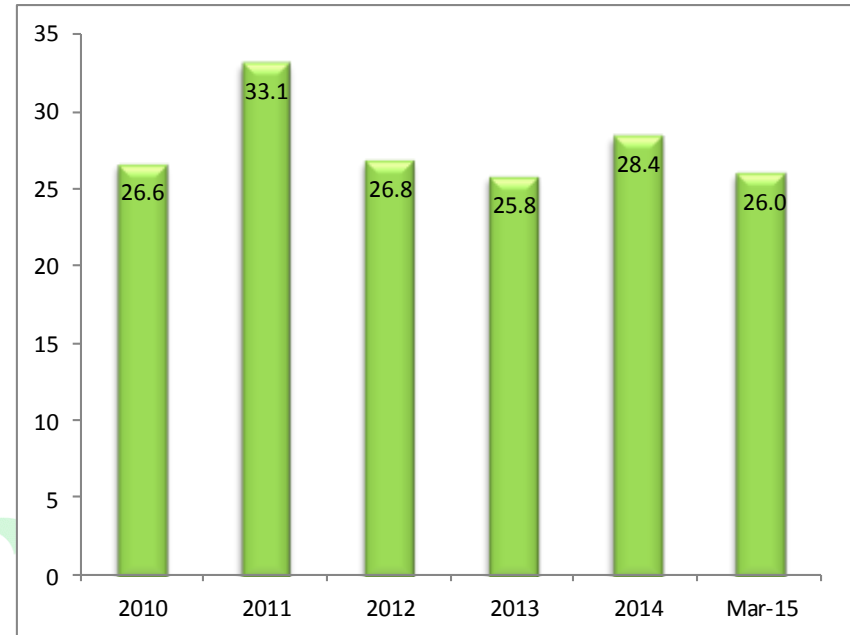


Fee Income

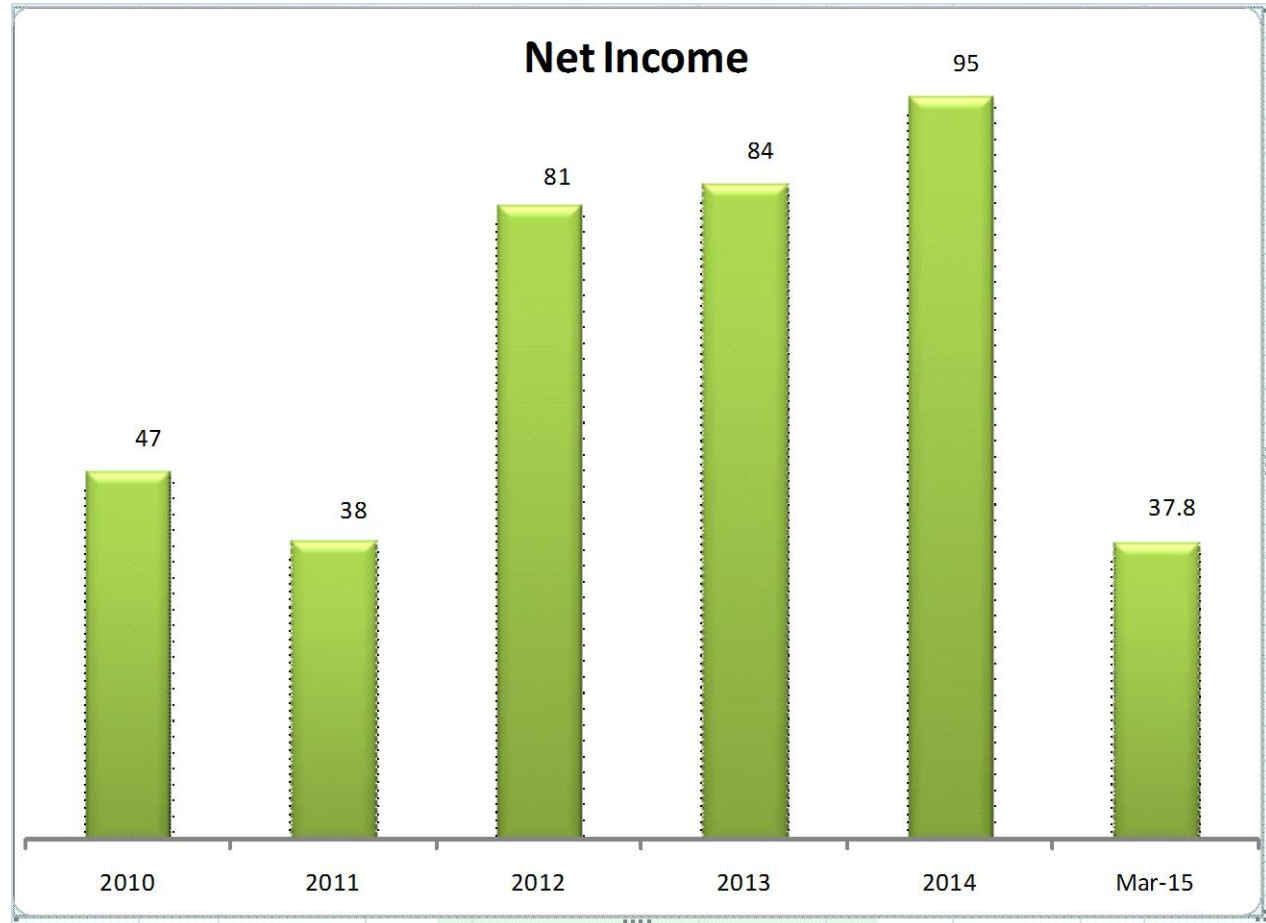
- Fee Income Composition



- Fee Income as % of Operating Revenue

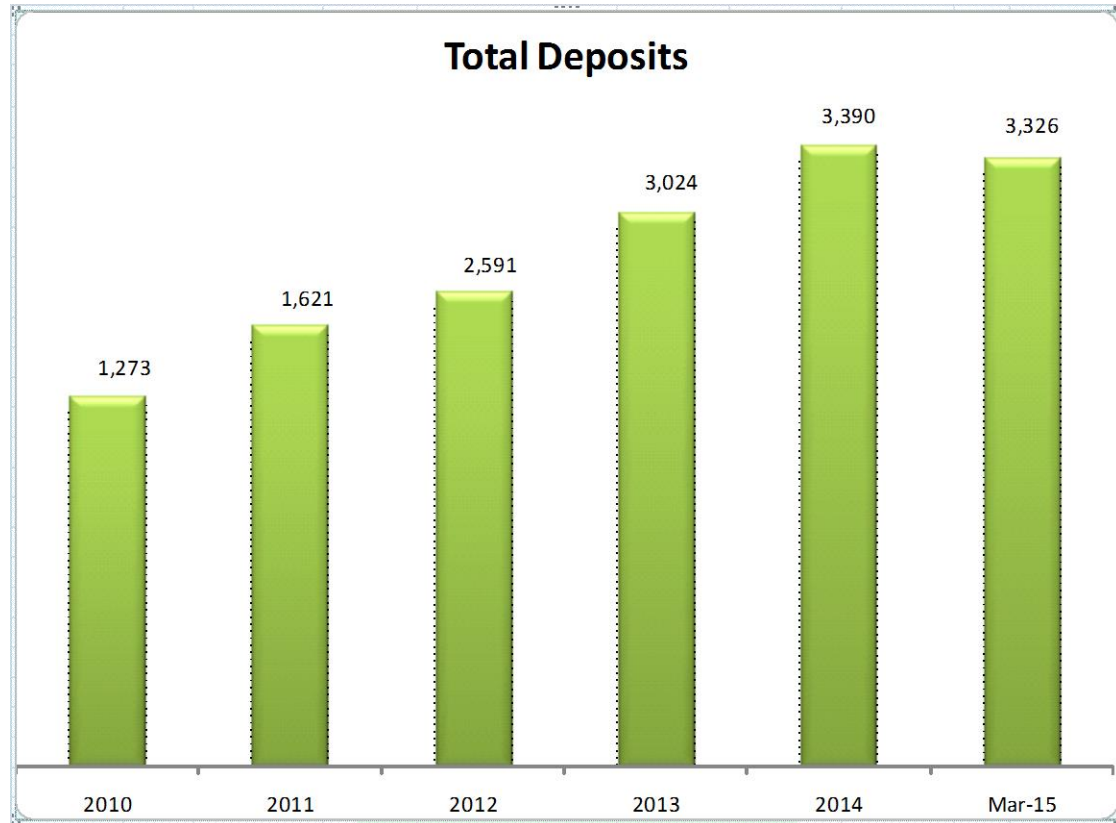


Profit After Tax-TZS Billions



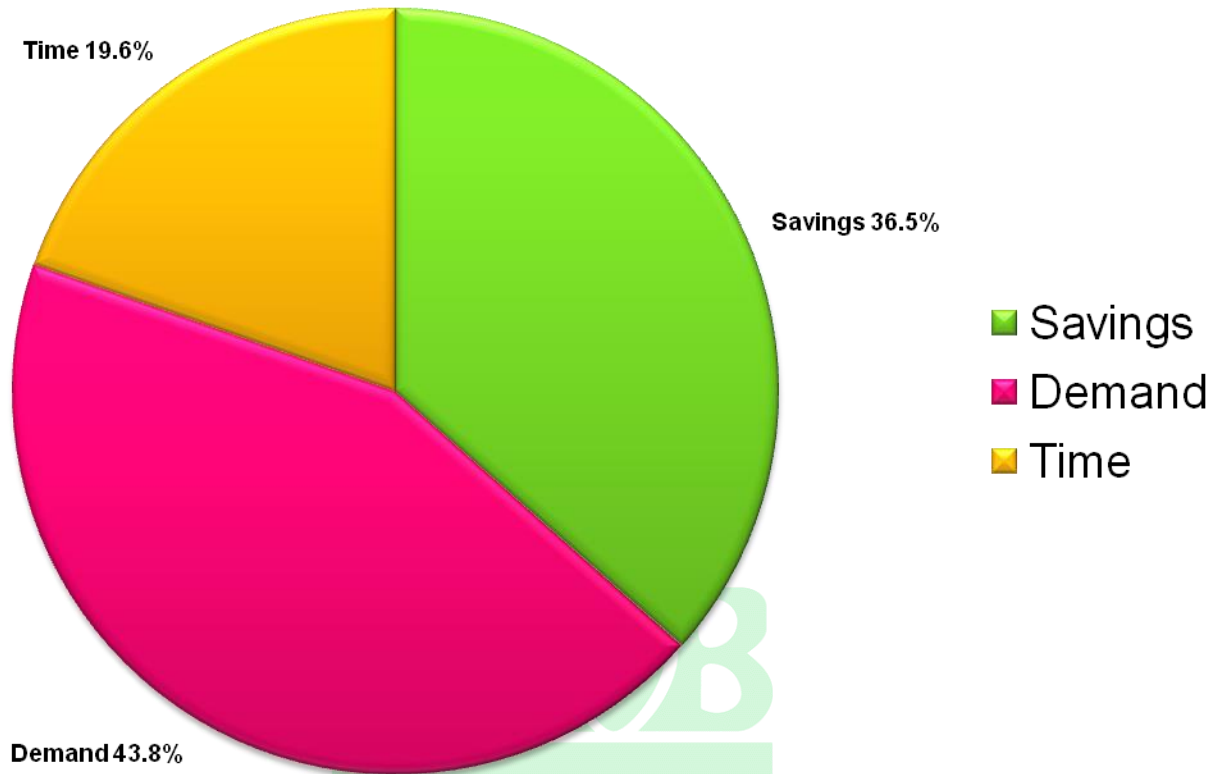
NB: The drop in 2011 was caused by malfunctioning of the foreign exchange trading computer system. The anomaly was realised only after year-end process and rectified (see 2011 Annual report page 9).

Total Deposits-TZS Billions

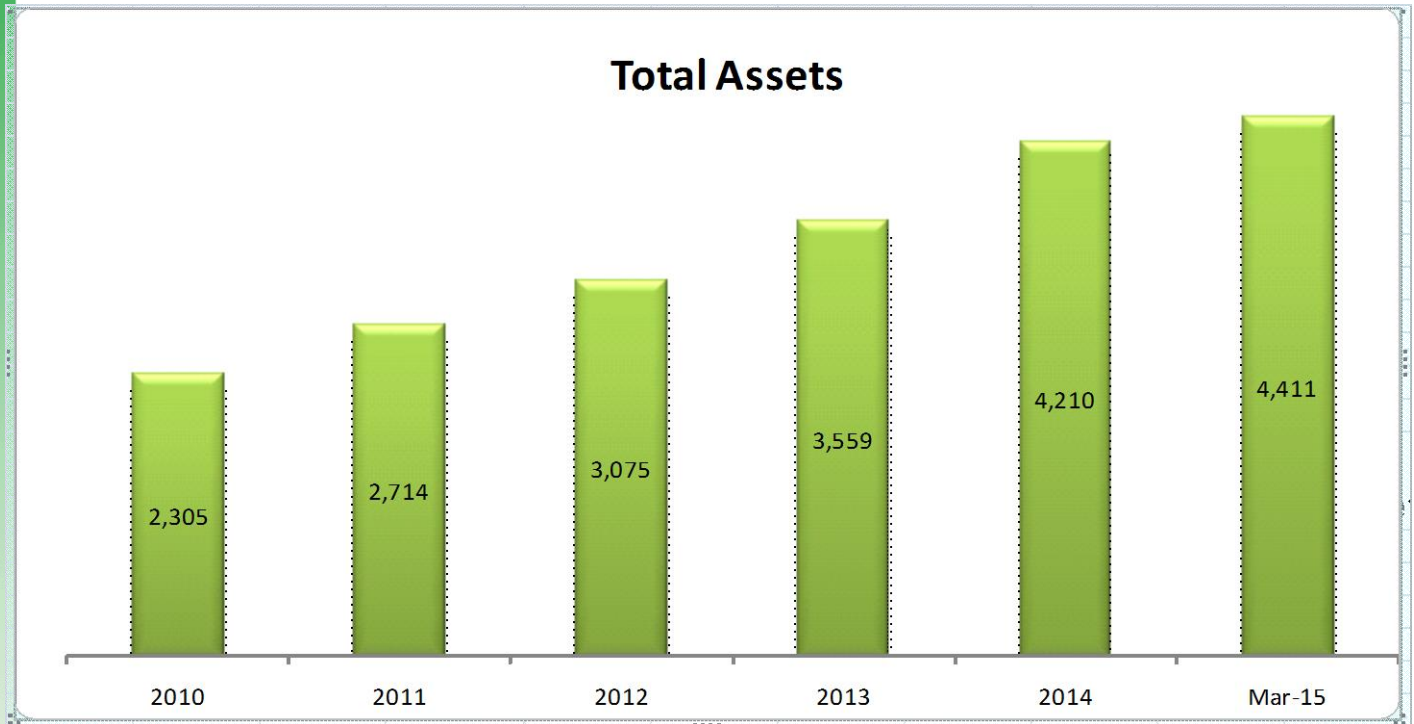


Total Deposit Composition

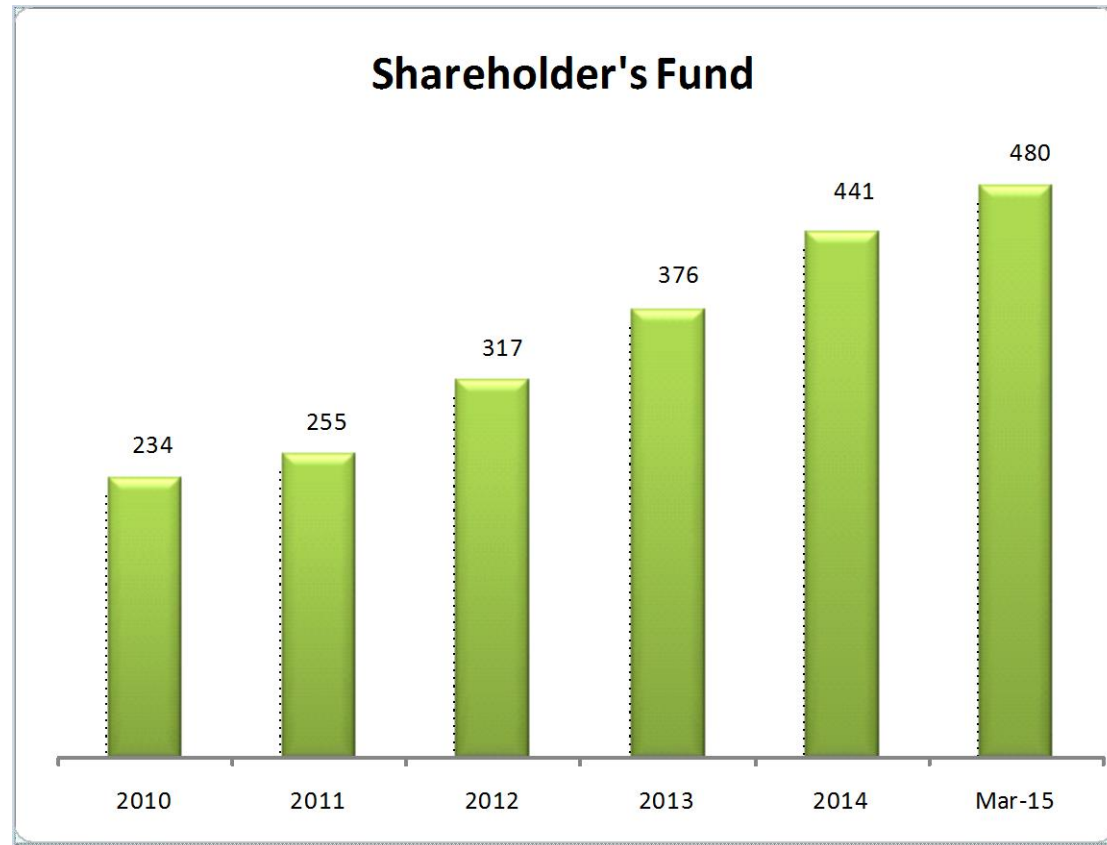
Deposit Composition



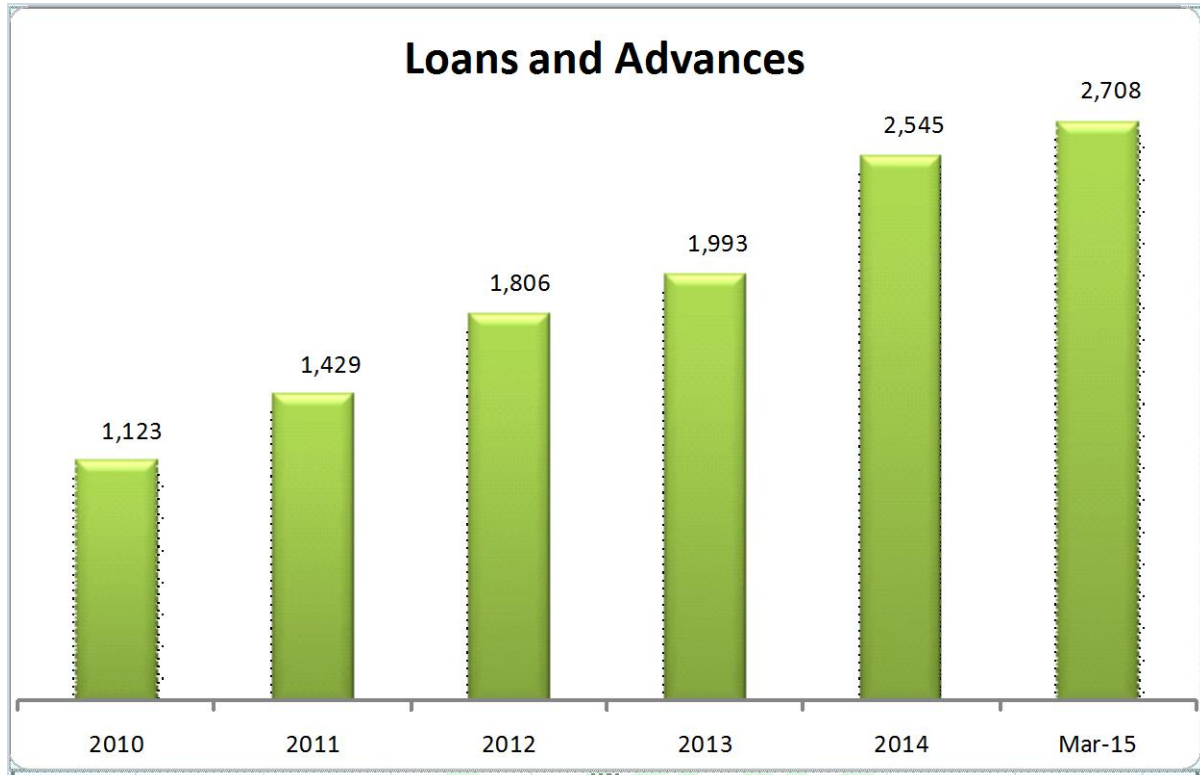
Total Assets-TZS Billions



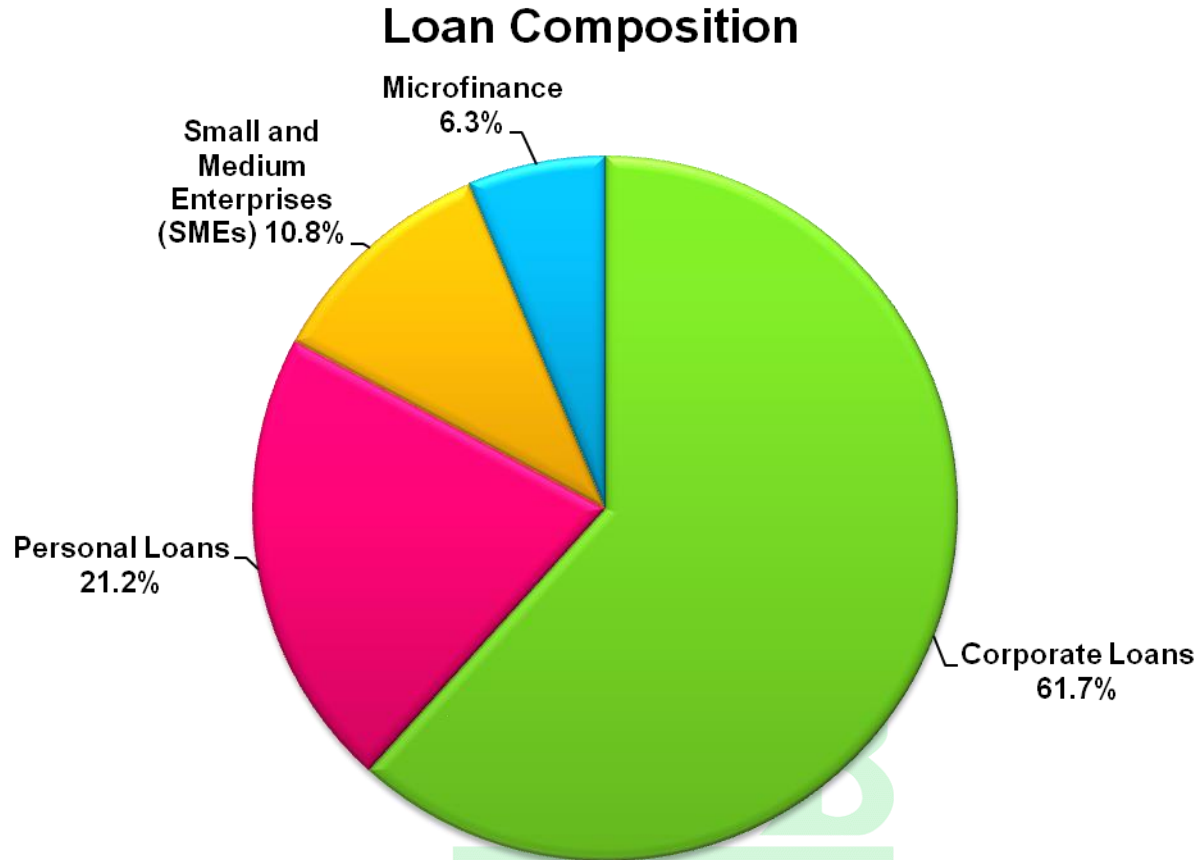
Shareholder's fund – TZS Billions



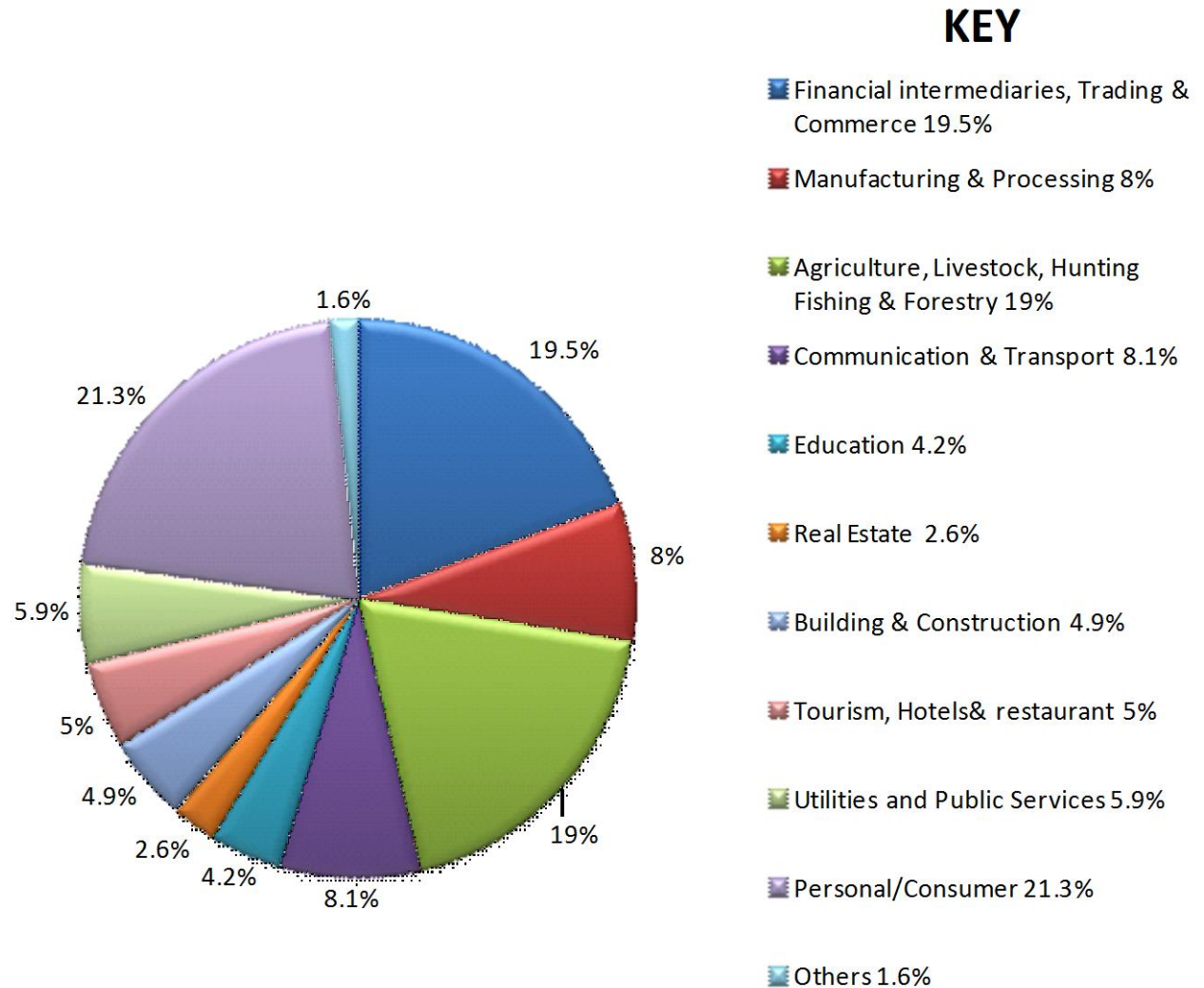
Loan Portfolio-TZS Billions



Loan Portfolio Composition



Loan Portfolio by Sectors



CRDB Bank Custodial Services

- Safekeeping of Financial Securities
- Transaction Processing, clearing and settlements
- Collection of Income on Investments
- Corporate Actions - One Stop Information Delivery
- Securities Valuation and Reporting
- Facilitate Foreign Exchange trading
- Proxy Voting
- Tax reclaim facilitation



Who do we Serve

- Unit Trust Schemes
- Fund Managers
- Pension Funds
- Foreign Portfolio Investors
- Financial Institutions
- Insurance Companies
- High Net-Worth Individuals
- Brokers/Dealers
- Global Custodians



Why Choose CRDB Bank

- Sound procedures ensuring professional services to client
- Clear Custody Agreements and SLA with our Clients
- All information at a glance
- Enjoy value of valuation reporting
- Reliable and Efficient Information Systems (Custody 2000)
- Relationship Management
- Long experience in Capital Market Operations
- Understanding of the local environment and regulations
- Competitive package tailored to client needs
- Charges based on Asset Value
- Cash and Securities Statement delivery as you may require
- Always open for negotiation
- Contacts:** Ms. Ziada Yusufu; Principal Officer-Operation & Settlement;

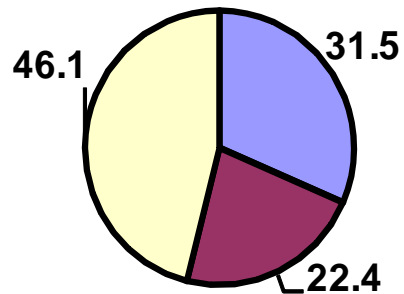
Tel +255 755 513109; Fax +255 22 2137676

Email: custodialservices@crdbbank.com



Shareholding Structure

- Current shareholding as at 31st December, 2014.
- Each 10% in shareholding is entitled to one Board seat.



- Above 10%
- Less than 10% and above 1%
- Less than 1%

Shareholding Structure as at 31.03.2015

NAME	31.12.2014	
	SHARES	Age %
Above 10%		
DANIDA Investment Fund	467,781,934	21.5
PPF Pension Fund	217,401,746	10.0
Sub Total	685,183,680	31.5
Above 1% and less than 10%		
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Banque Pictet and CIE SA A/C Blakeney General Partners III Ltd	87,935,952	4.0
SCB (T) Nominee SCB Mauritius Re: Standard Chartered Kenya Nominees A/C Pinebridge	81,846,250	3.8
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Pictet and CIE A/C General Partners IV Ltd-TZ	55,082,392	2.5
LAPF Pension Fund	48,397,958	2.2
Western Zone Tobacco Growers Cooperative Union Ltd	36,000,000	1.7
PSPF Pension Fund	31,531,350	1.4
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Altree Custody Services Ltd - 008 - Tanzania	30,127,409	1.4
Hans Macha	27,303,500	1.3
National Health Insurance Fund	26,700,034	1.2
SCB (T) Nominees SCB Consumer Banking Re Mr. Aunali F Rajabali and Sajjad F Rajabali	25,861,890	1.2
CMG Investment Ltd	24,742,476	1.1
Lindi Development Fund	21,660,000	1.0
	21,230,300	1.0
Sub Total	518,419,511	23.9
Less than 1%		
More than 28,000 shareholders	972,928,969	44.6
Grand Total	2,176,532,160	100

**Thank you
for listening**

