

CRDB Bank Plc
Investor Briefings
As at 30th June, 2013



The bank that listens

Outline

- **About Us**
- **Mission and Vision**
- **Investor Information**
- **Investment Ratios**
- **Balance Sheet Items and Net-profit after tax**
- **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 wholesale microfinance services.
- Over 28,000 shareholders
- 21.5% major strategic shareholder – DIF
- 2,144 employees
- Internet, mobile banking and Agent Banking services.



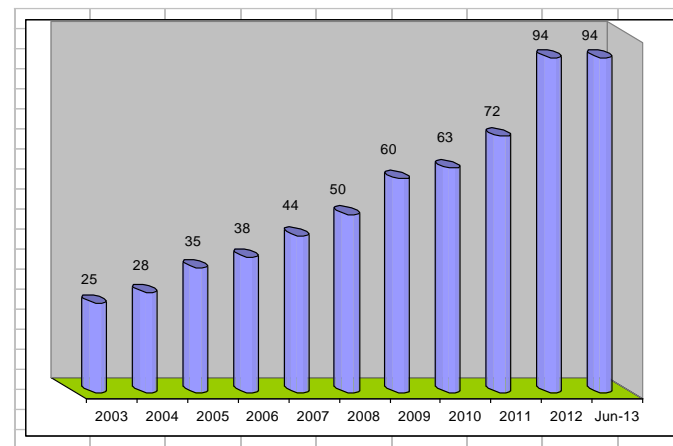
About Us

- 94 branches, a subsidiary in Burundi and a microfinance subsidiary
- 308 ATMs (303 Parent + 5 in Burundi)
- 14 mobile branches.
- 431 Microfinance Partners.
- 1,403 POS Terminals
- 493 Agents – Service Centre
- 41 Extended Counters – Post Offices
- 1 Call Centre



Branches

- 94 branches plus 431 Partner Microfinance Institutions (MFIs) that serve 500,000 individuals in rural areas.
- Present in every region in Tanzania and a branch in Burundi.
- Up to district level in some regions.
- Online inter branch communication through branches linked via satellite.





Vision:

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

Mission

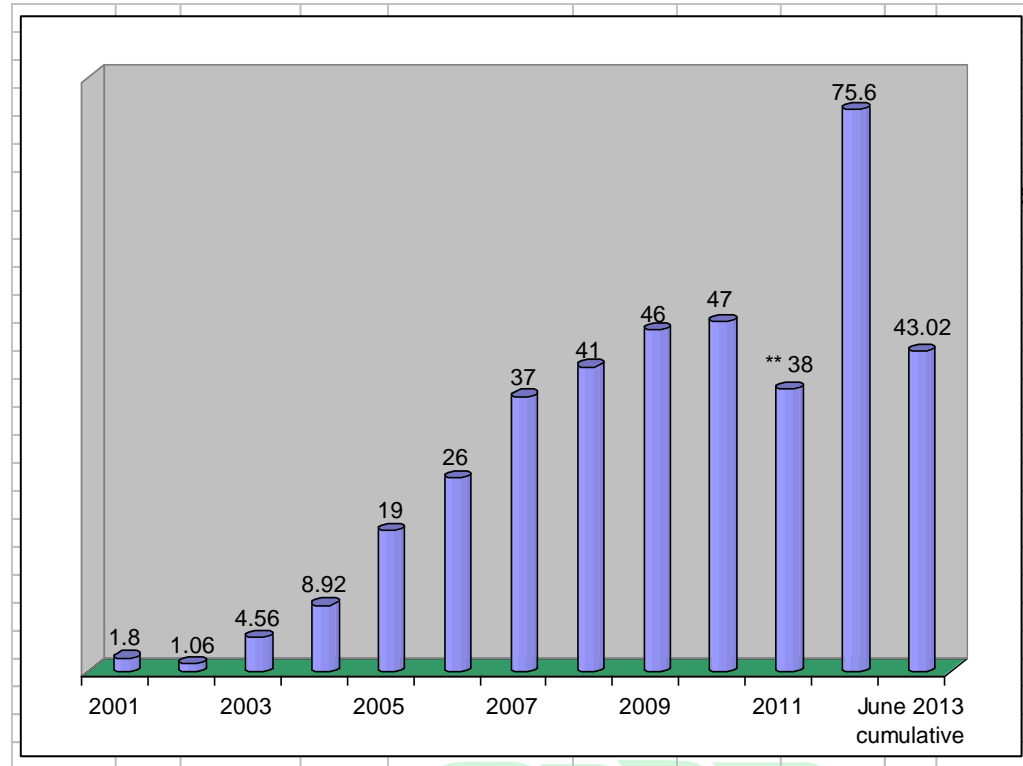
To provide competitive and innovative financial products and services; leveraging technology to achieve distinctive customer experience. We will create value for stakeholders and the society.



Investor Information

Item	30/06/2013 TZS millions	30/06/2012 TZS millions	Change in (%)
Total Assets	3,145,492	3,105,285	1.29
Total Deposits	2,636,200	2,601,667	1.32
Loans, Advances and Overdrafts	1,779,321	1,516,234	17.35
Shareholders' Funds	334,813	292,925	14.29
Net Income (Loss) Before Tax	29,058	23,332	24.54
Net Income (Loss) After Tax	20,094	17,499	14.82

Profit Trend-TZS Billions



** The decline of profit in 2011 was a result of malfunctioning of the foreign exchange trading computer system. The anomaly was realised and rectified.

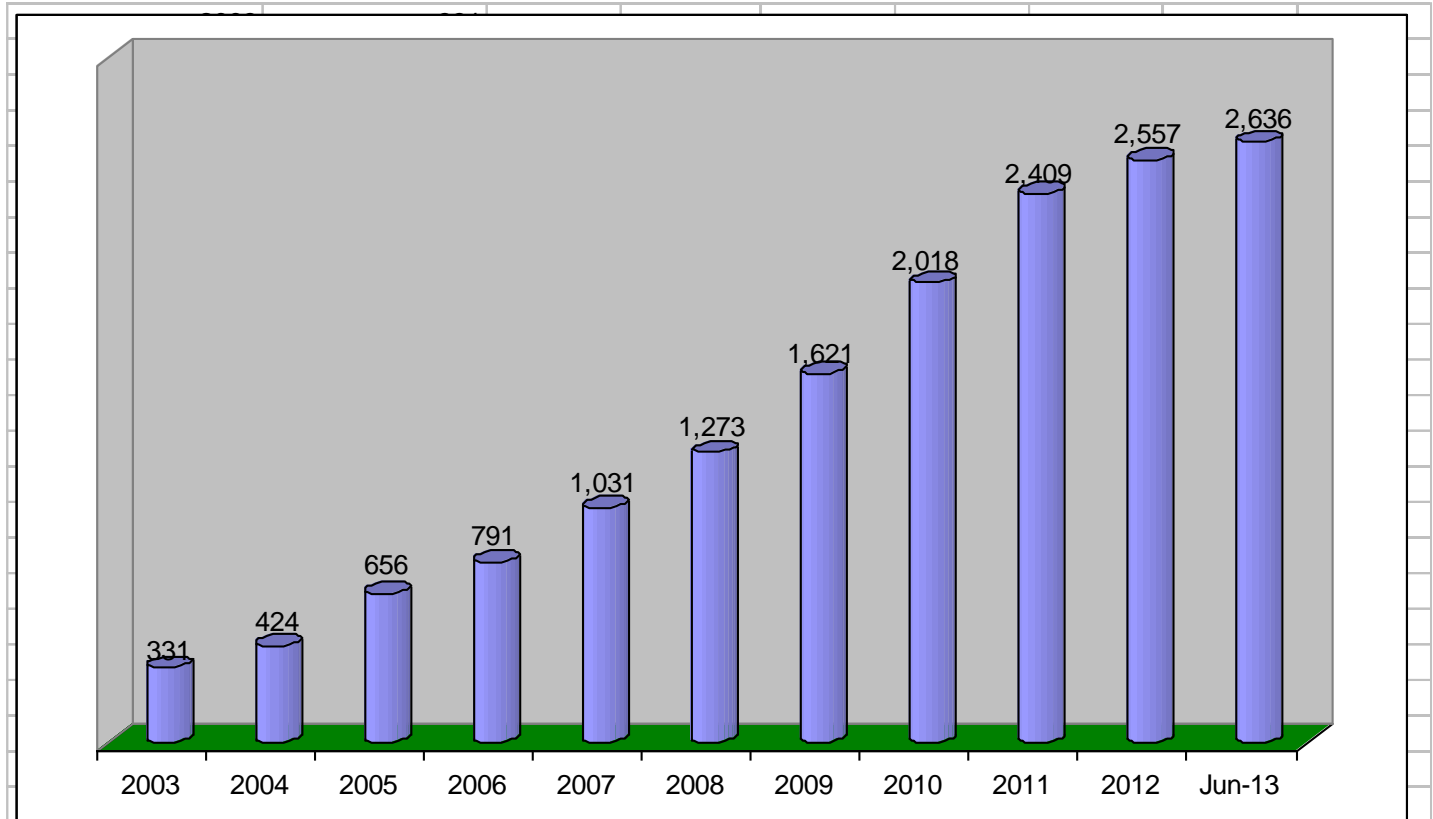


INVESTMENT RATIOS AS AT 30th JUNE, 2013

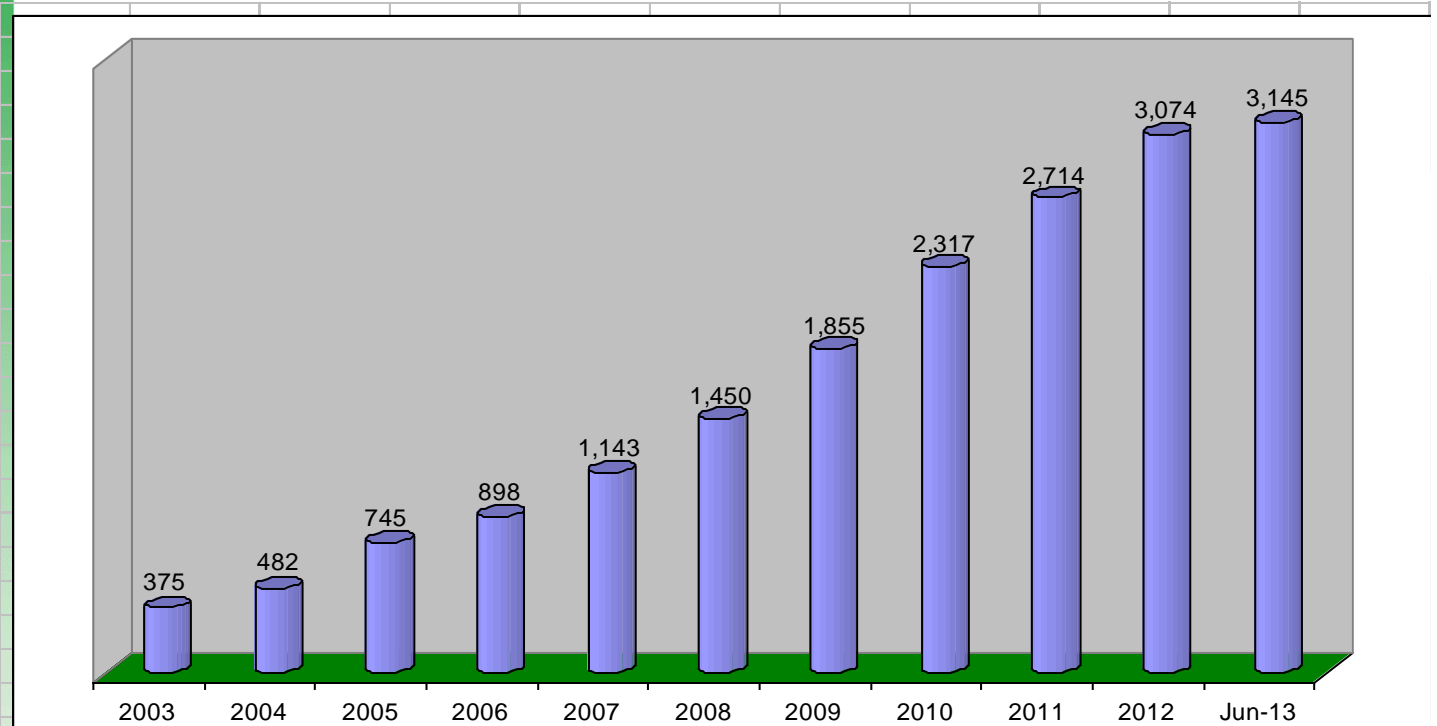
Share Performance	As at June, 2013
Market Price (closing)	Tsh.280
Earning per share (EPS)	9.23
Price Earning Ratio (P/E)	30.33
Book Value (BV)	154
Price book Value Ratio (P/B)	1.82
Market Capitalization (TZS billions)	609.43
Foreign Holding	13.08%

Balance Sheet Items

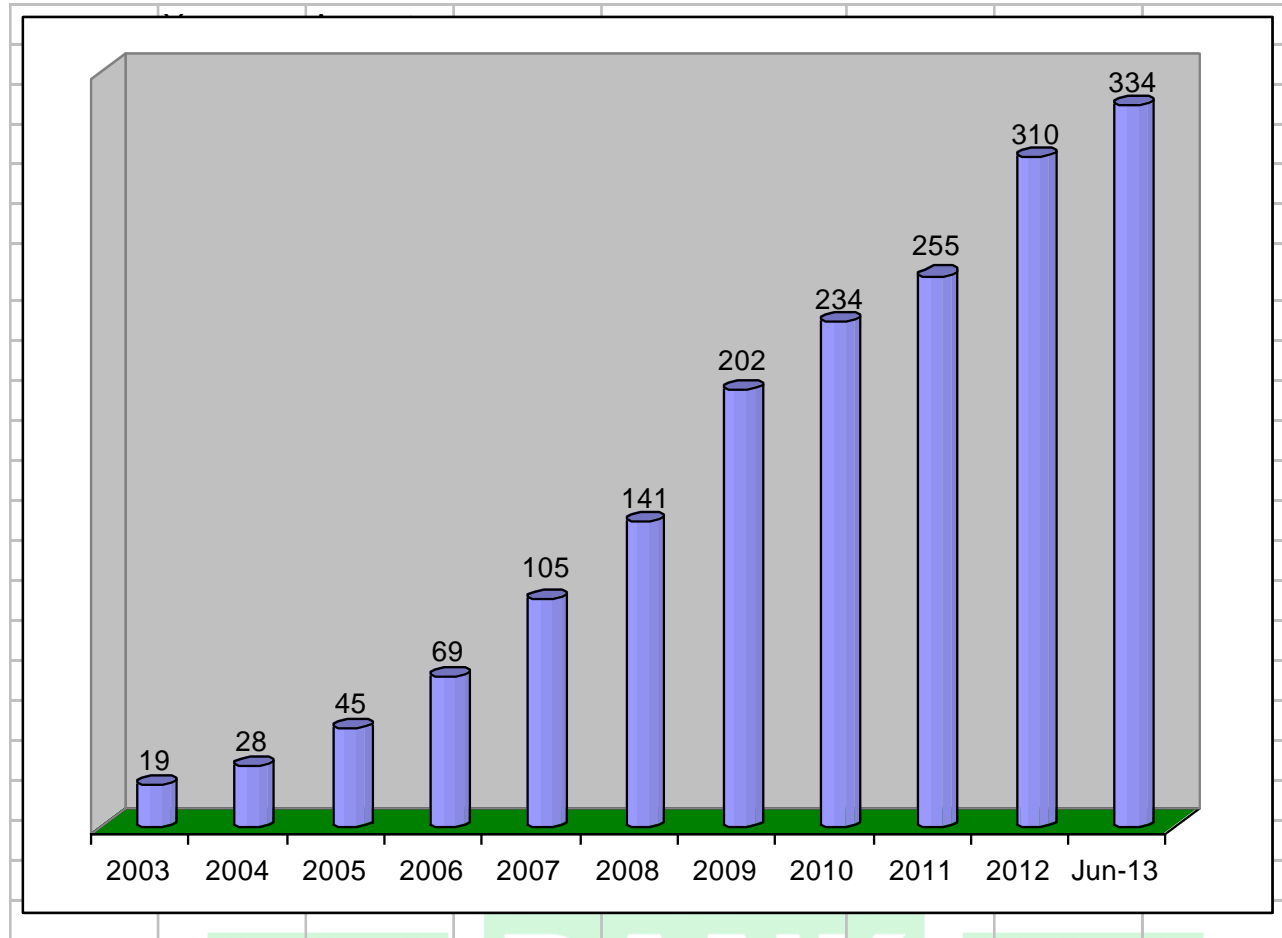
Total Deposits-TZS Billions



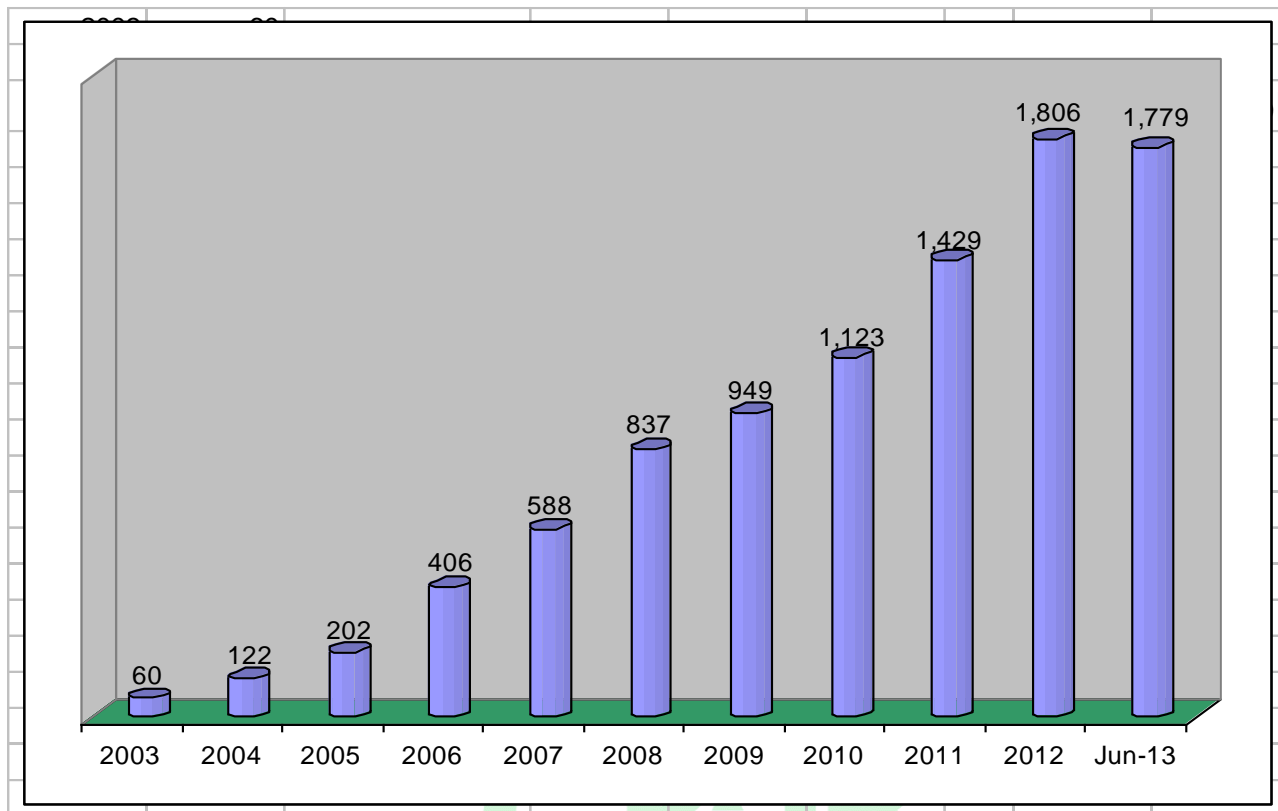
Total Assets-TZS Billions



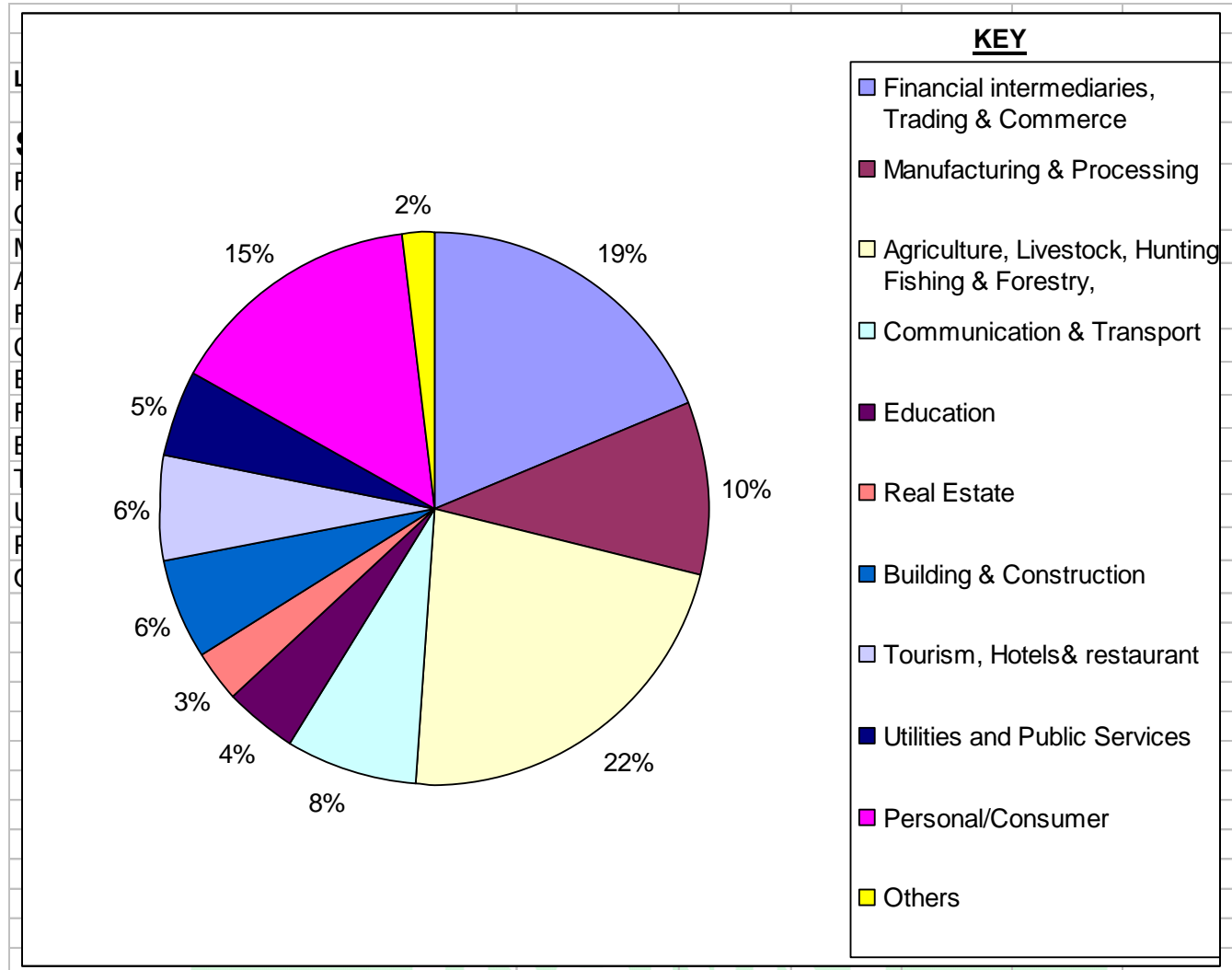
Capital / Shareholder's fund – TZS Billions



Loan Portfolio-TZS Billions



LOAN PORTIFOLIO BY SECTORS



CRDB Financial Performance

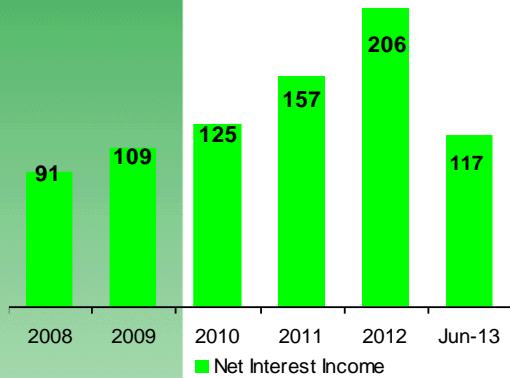
Balance Sheet Data & Statistics– TZS. Millions

	2009	2010	2011	2012	June 2013
<i>Total Assets (Millions Tshs)</i>	1,854,867	2,305,402	2,713,641	3,074,840	3,145,492
<i>Loans, Advances & Overdrafts</i>	949,505	1,123,347	1,429,262	1,806,865	1,779,321
<i>Deposits</i>	1,603,942	2,019,393	2,408,676	2,557,903	2,636,200
<i>Shareholder Capital</i>	207,774	233,511	254,764	310,754	334,813
<i>Number of Employees</i>	1,311	1,437	1,658	1,898	2,144
<i>NP Loans & Advances (Excluding Govt. Guaranteed)</i>	60,612	121,338	134,783	117,746	139,307
<i>Loans/Total Assets</i>	51.3%	48.7%	52%	59%	57%
<i>NPL Ratio/Total gross loans (excluding Govt. Guarantees)</i>	6%	11%	9.4%	6.5%	8%
<i>ROE % (on average equity)</i>	21.3%	27%	20%	22%	25.6%
<i>ROA % (on average asset)</i>	2.4%	3%	3%	4%	3.7%
Total Capital/Assets	11.2%	10.1%	9.3%	10.1%	10.6%

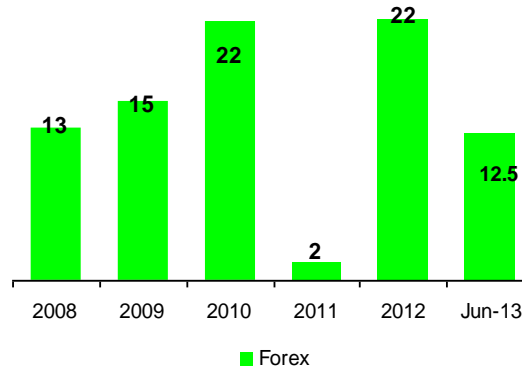


CRDB SUMMARY FINANCIAL PERFORMANCE

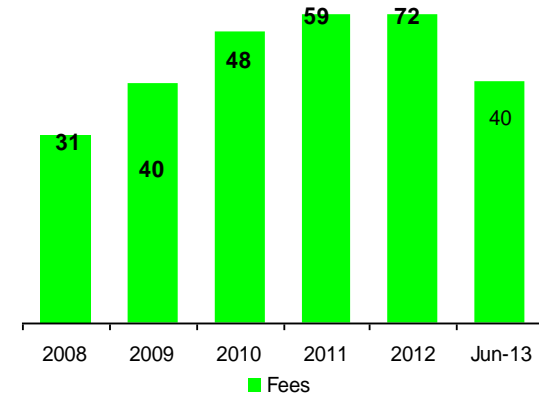
Net Interest Income



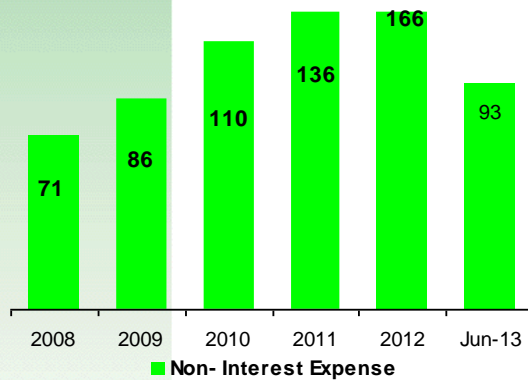
Foreign Exchange Income



Fees & Commissions Income



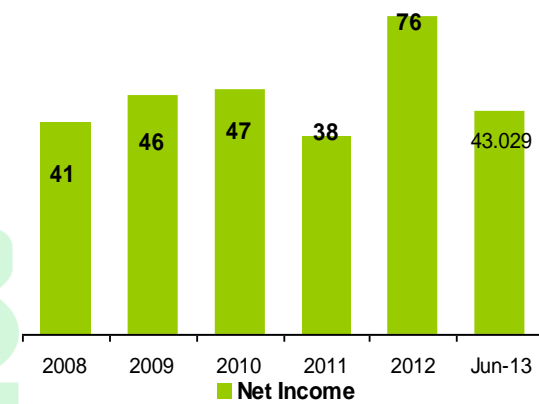
Non-Interest Expense



Operating Income



Net Income

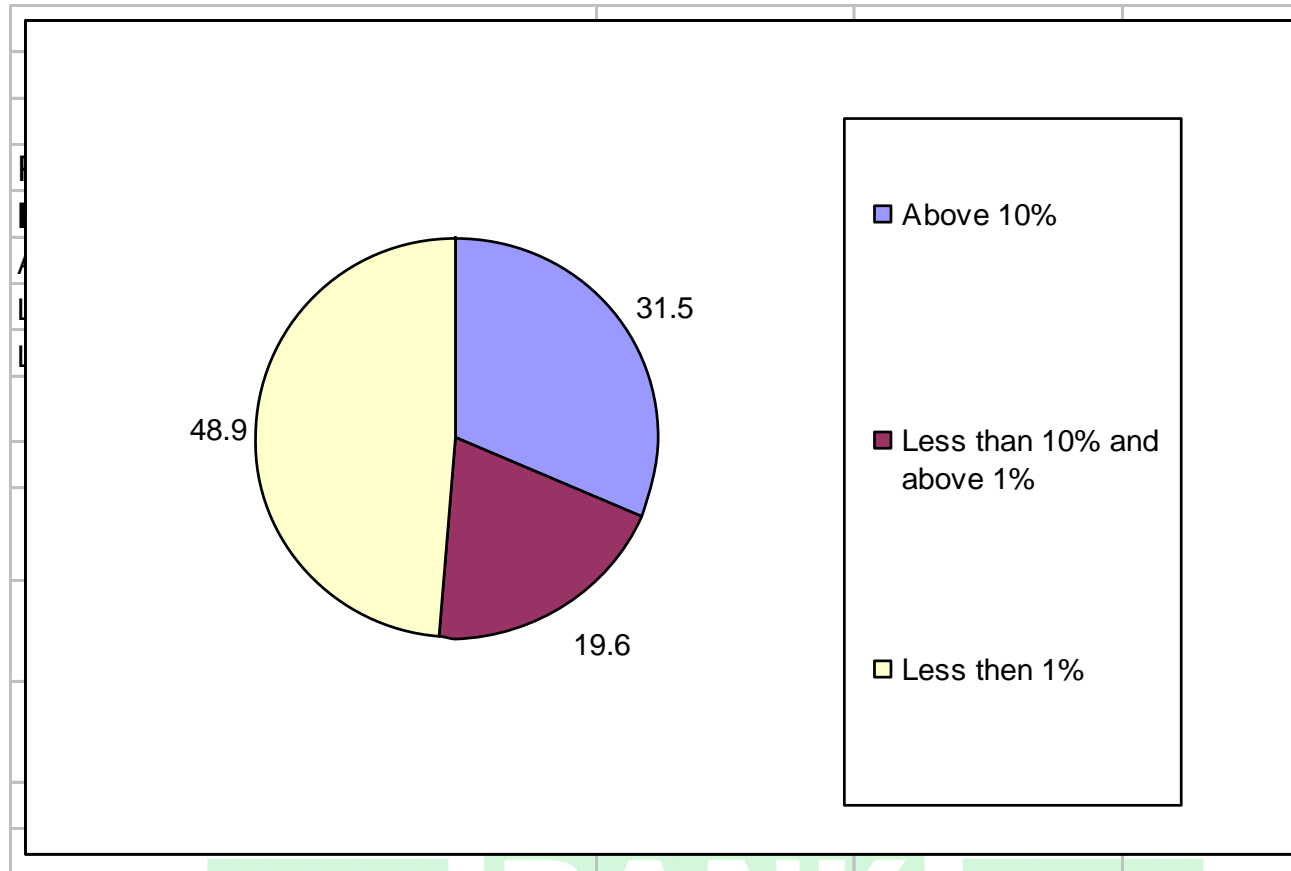


All figures in Tshs Billions



Shareholding Structure

- Each 10% in shareholding is entitled to one board seat.
- Current shareholding as at 30th September, 2013.



NAME	30/09/2013	
	SHARES	%
Above 10%		
DANIDA Investment Fund	467,781,934	21.5
PPF Pension Fund	217,401,749	10
Sub Total	685,183,680	31.5
Above 1% and less than 10%		
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Pictet and CIE A/C Blakeney General Partners III Ltd-TZ	54,405,578	2.5
LAPF Pension Fund	44,372,958	2.0
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Altree Custody Services Ltd - 008 - Tanzania	42,987,499	2.0
SCB (T) Nominee SCB Mauritius Re: Standard Chartered Kenya Nominees A/C Pinebridge	38,572,400	1.8
Western Zone Tobacco Growers Cooperative Union Ltd	36,000,000	1.7
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Pictet and CIE A/C General Partners IV Ltd-TZ	35,282,392	1.6
CMG Investment Ltd	29,588,949	1.4
PSPF Pension Fund	31,531,350	1.4
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re SCB Ghana A/C Epack Investment Funds Limited	24,790,240	1.1
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re SCB Ghana A/C Mega African Capital Ltd - Tz	23,385,758	1.1
Hans Macha	23,082,800	1.1
Lindi Development Fund	21,660,000	1.0
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Pictet And CIE A/C Patrick Schegg	21,230,300	1.0
Sub Total	426,890,224	19.6
Less than 1%		
More than 28,000 shareholders	1,076,458,651	48.9
Grand Total	2,176,532,160	100

**Thank you
for listening**

