

**CRDB Bank Plc**  
**Investor Briefings**  
**As at 30<sup>th</sup> September, 2012**

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# Outline

- CRDB Bank** -Financial Position in the market
- Vision and Mission
  - Historical performance
  - Governance
  - Risk Management & regulatory supervision
  - Audit – internal and external
  - Impact of Global Financial Crisis
  - The Future
  - Useful contacts



# *The Bank that Listens*

- Established in 1996
- Been largest bank in TZ for the last 5 years
- Supports major sectors in the economy
- Over 32,000 shareholders
- 22% strategic shareholder – DIF
- 1,868 employees
- Formed subsidiary company that handles microfinance business (MFSC)

**Exchange rate: USD/TZS 1,624**





## Vision:

The Leading Bank in Tanzania

To be a leading profitable retail bank, which is customer need driven offering high quality products and services, with competitive return to shareholders.

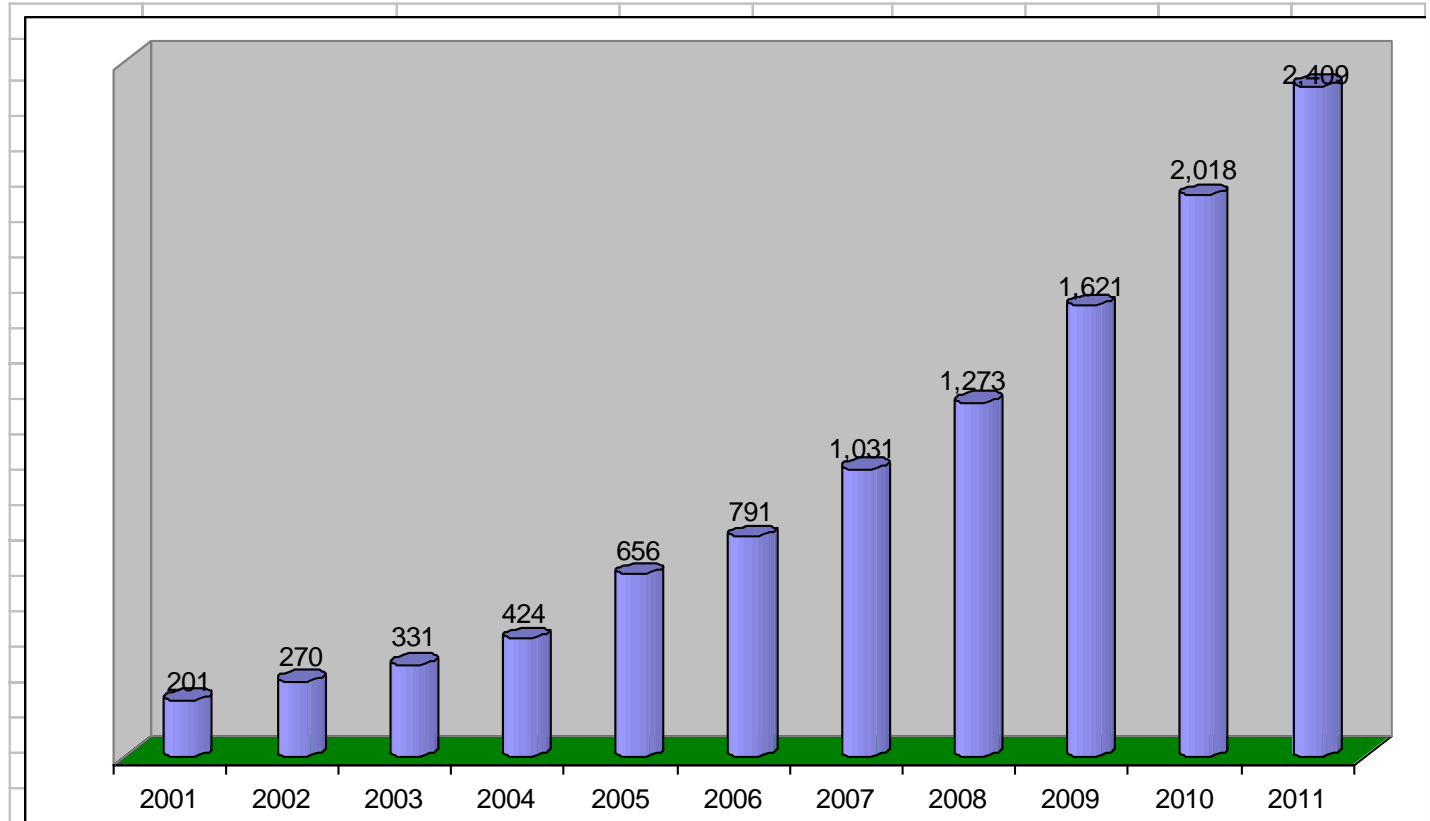
## Mission

Quality Banking Service

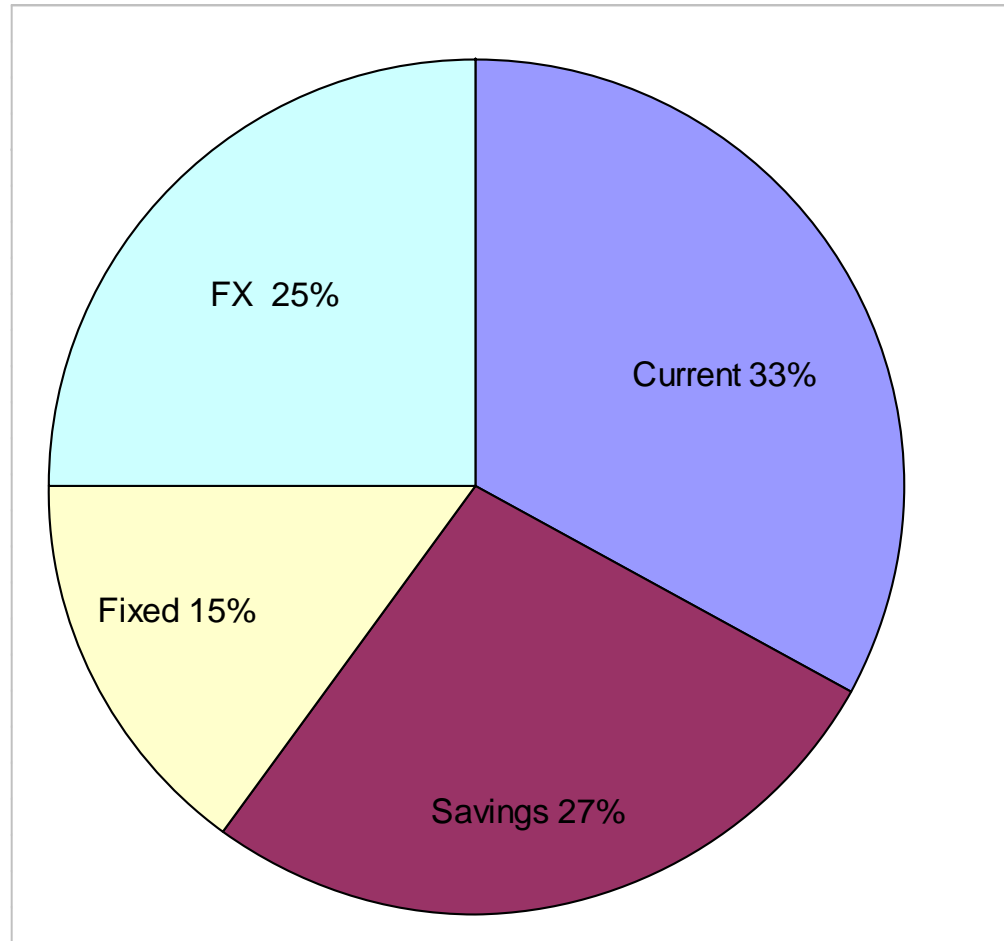
To provide quality and competitive financial services with a strong focus on retail banking customised corporate and institutional services while ensuring confidence and trust.



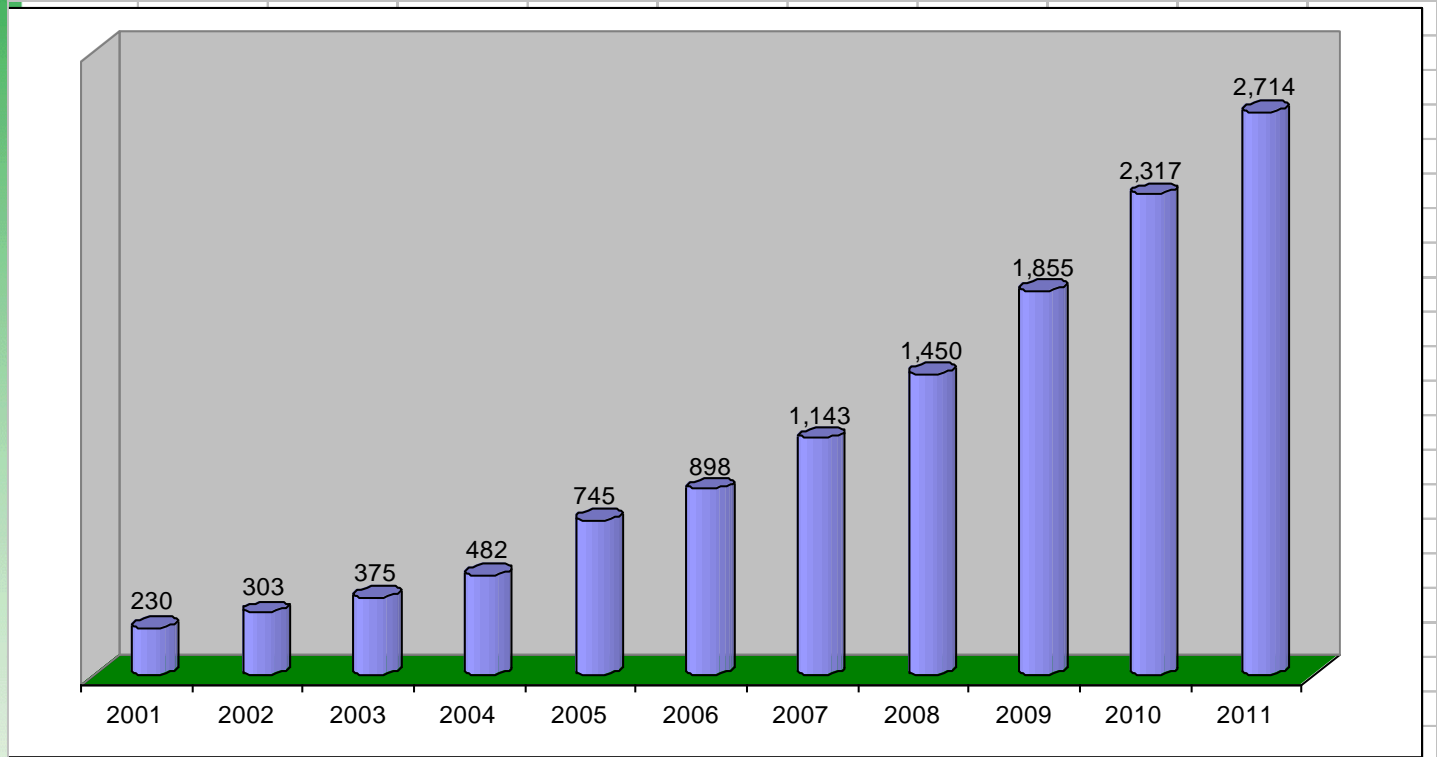
# Total Deposits-TZS Billions



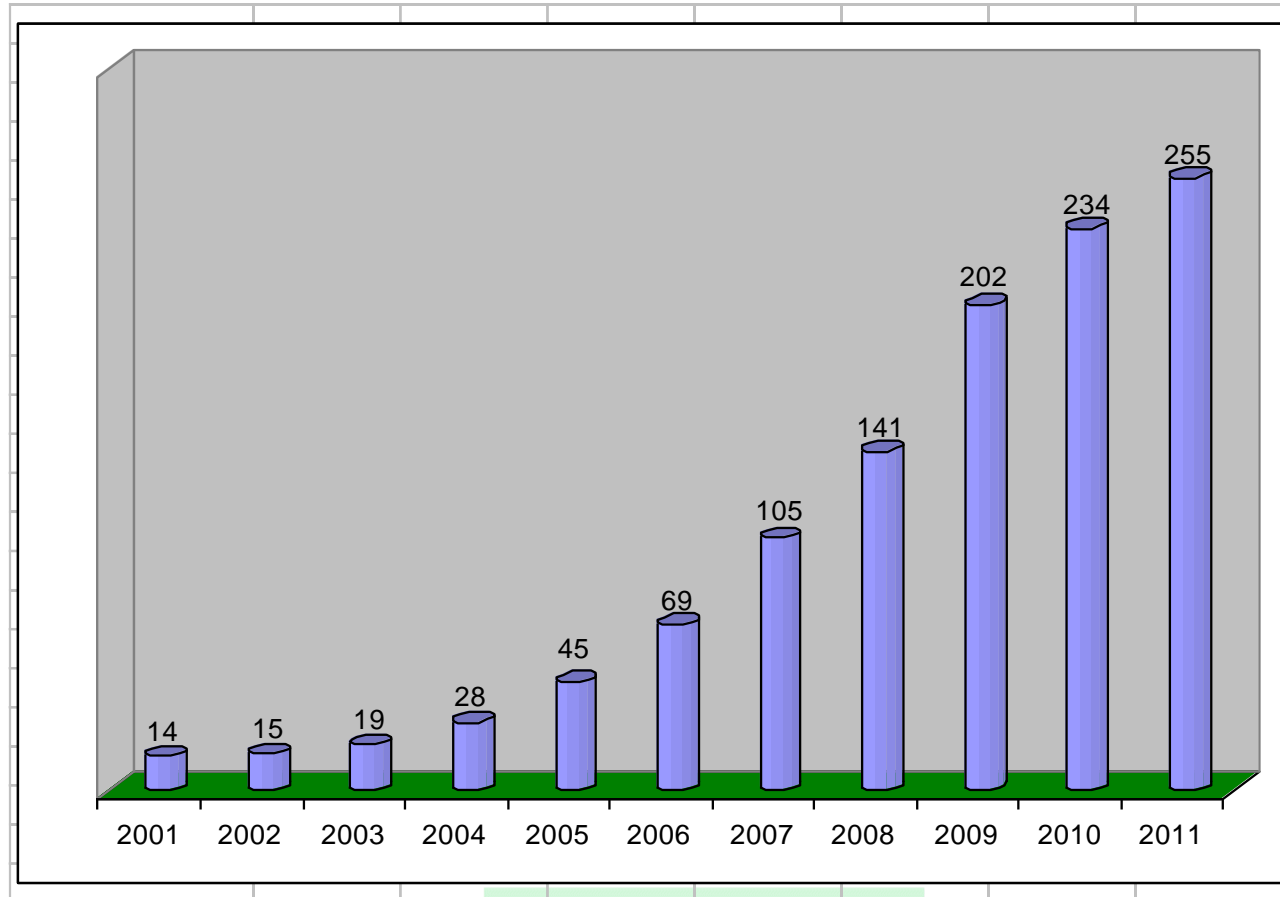
# Total Deposits by Composition



# Total Assets-TZS Billions



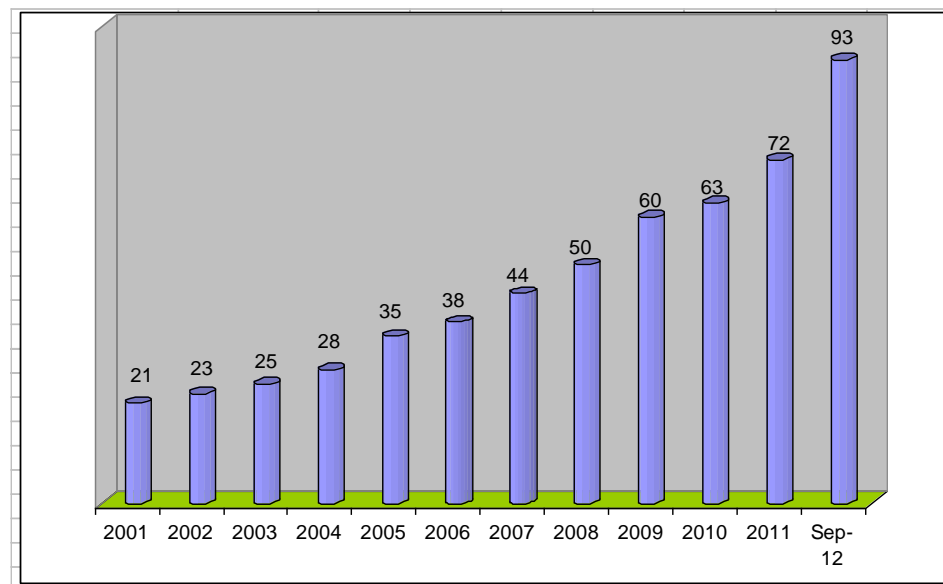
# Capital – TZS Billions



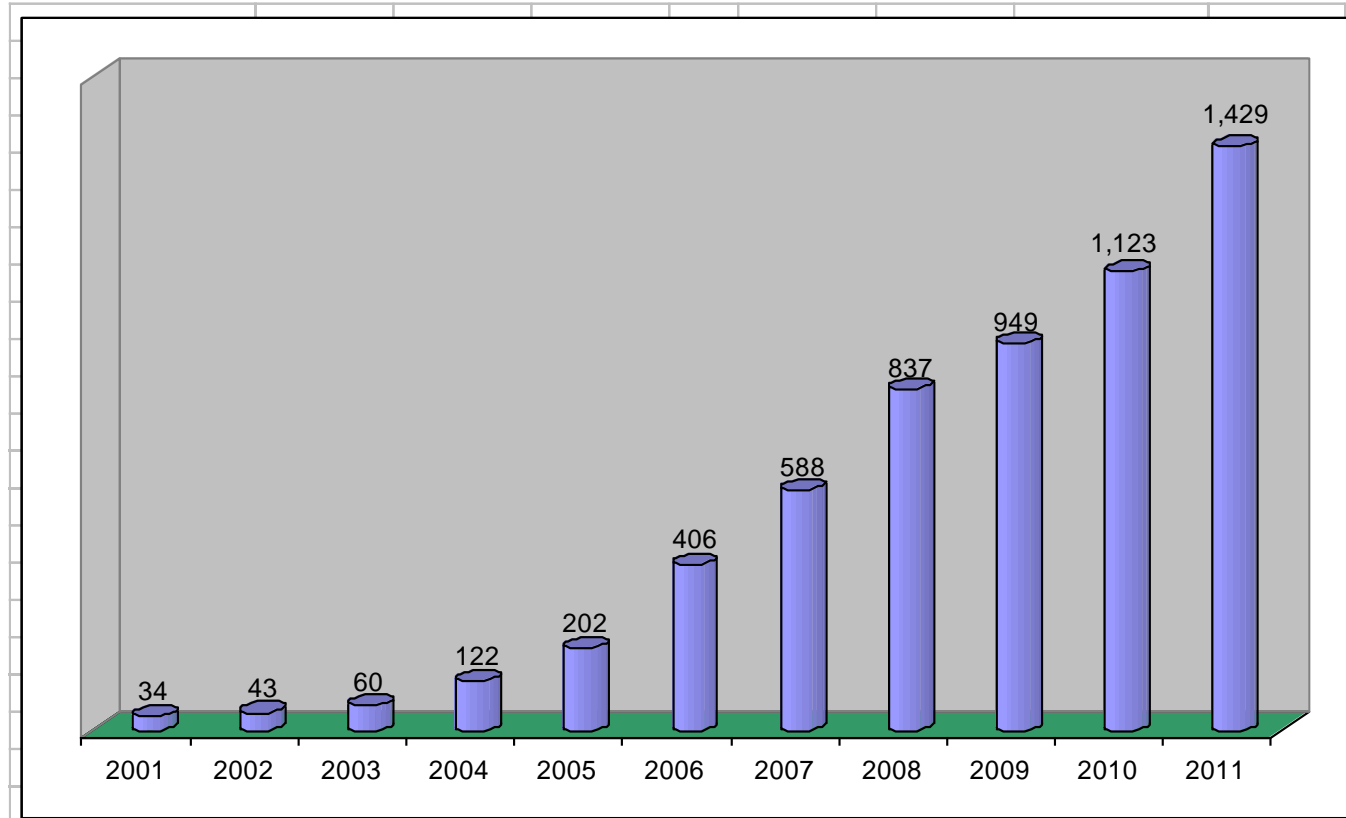


# Branches

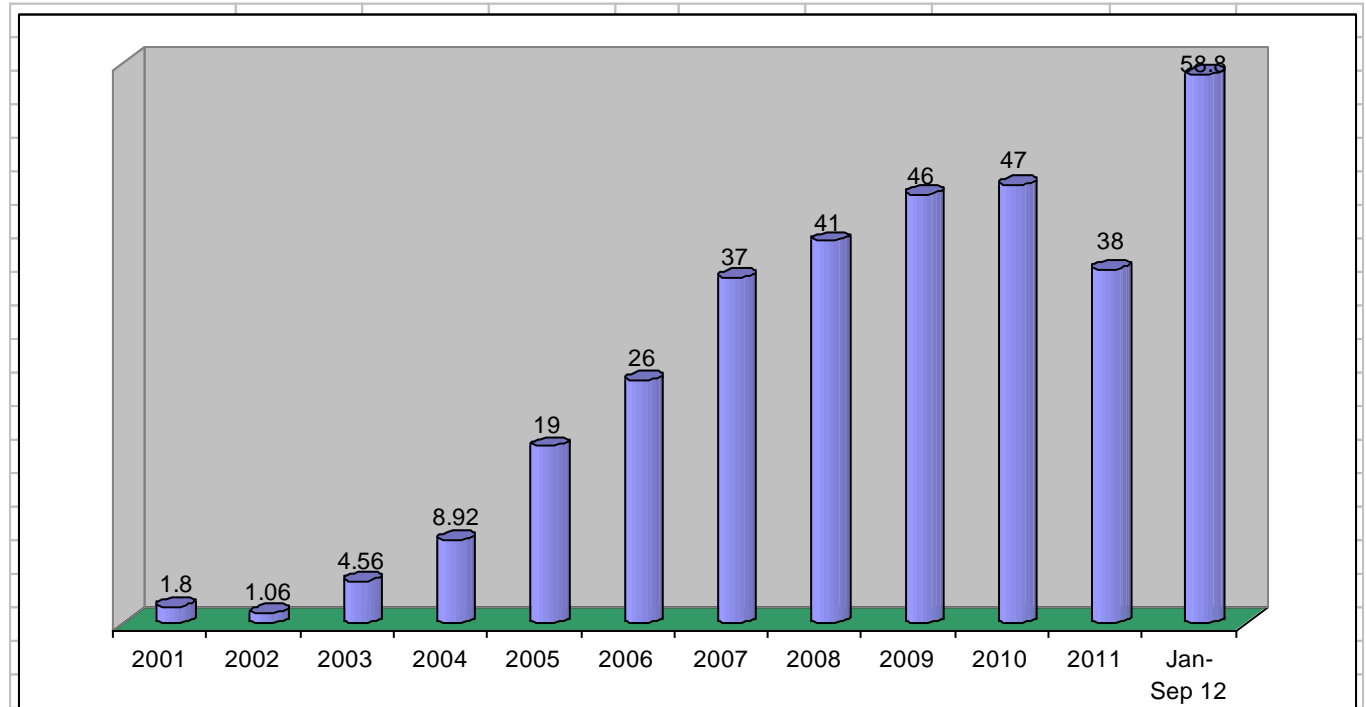
- 93 branches plus 417 Partner Microfinance Institutions (MFIs)
- Present in every region in Tanzania
- Up to district level in some regions
- Branch linked via satellite to enable online Inter-branch communication.



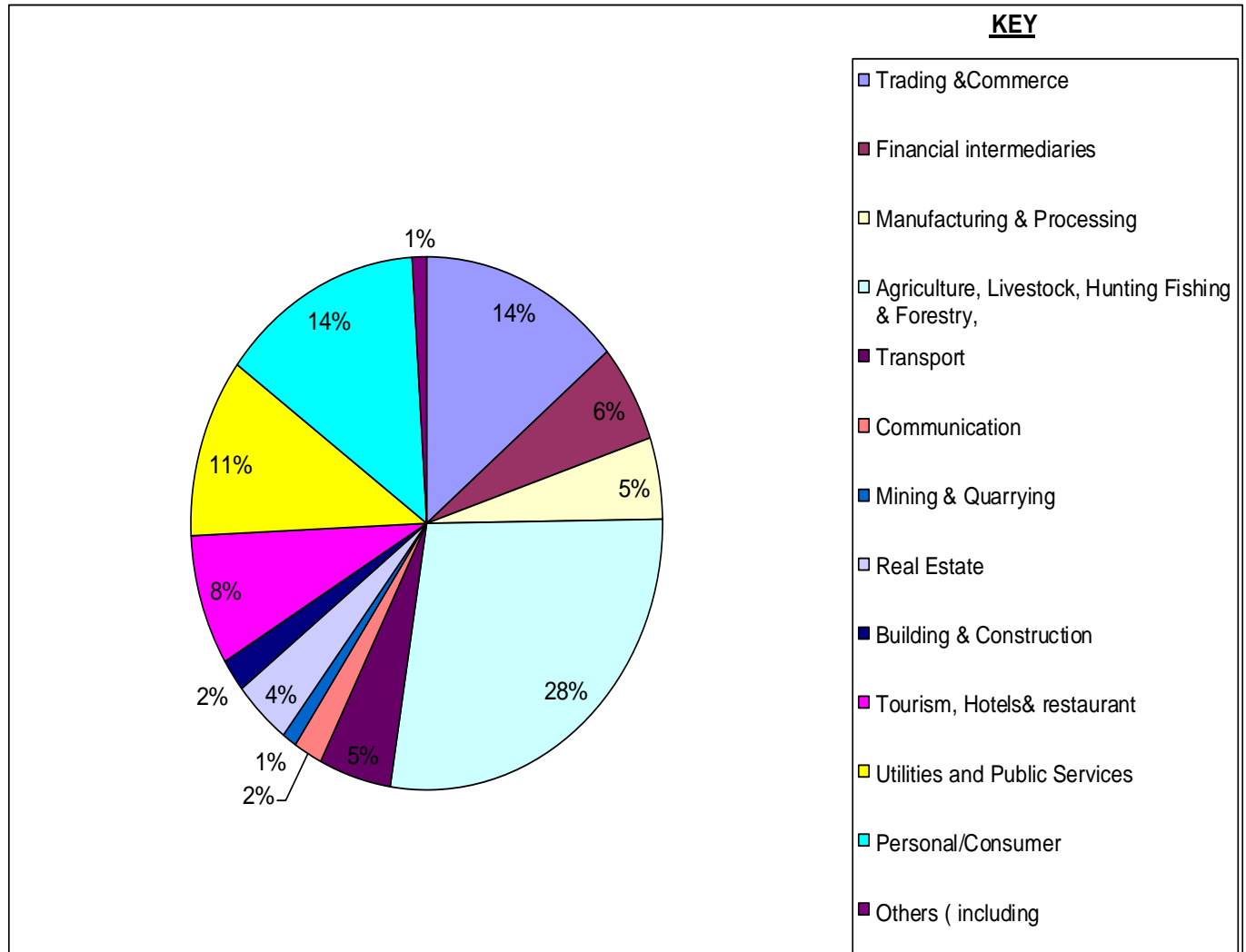
# Loan Portfolio-TZS Billions



# Profit Trend-TZS Billions

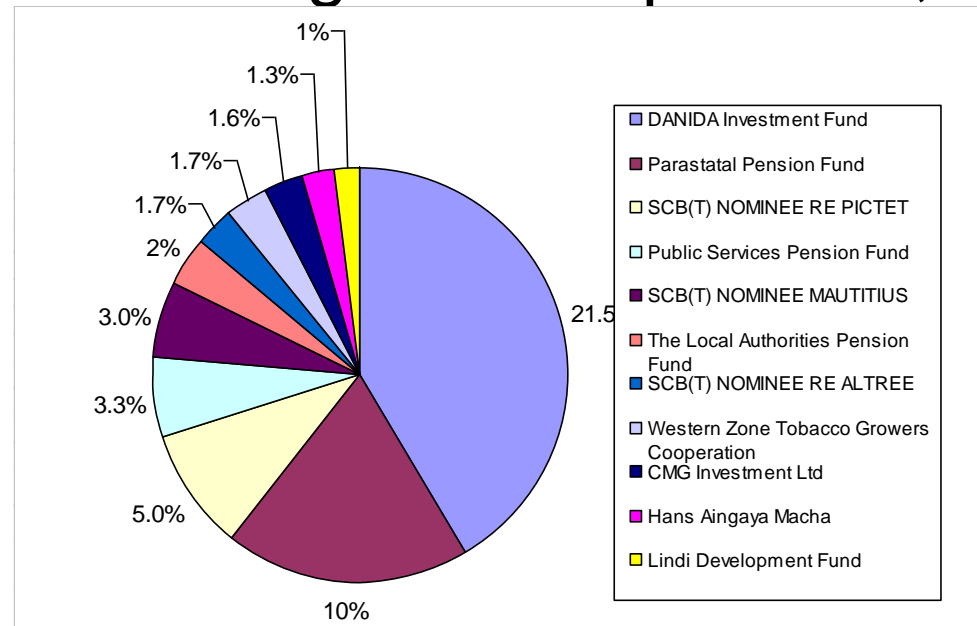


# LOAN PORTIFOLIO BY SECTORS



# Governance - Shareholders

- Each 10% in shareholding is entitled to one board seat
- Current shareholding as at September, 2012



# NON-PERFORMING LOANS

- Non-performing loans are 8% and The factors behind this high ratio are:

Most borrowers in the cotton sector are still experiencing impact of the global economic crisis. Some loans have been restructured to enable borrowers repay the loans

- However there is significant improvement in the repayment of microfinance, SME'S and personal loans which is expected to improve the ratio in the quarters ahead.



# Strengths

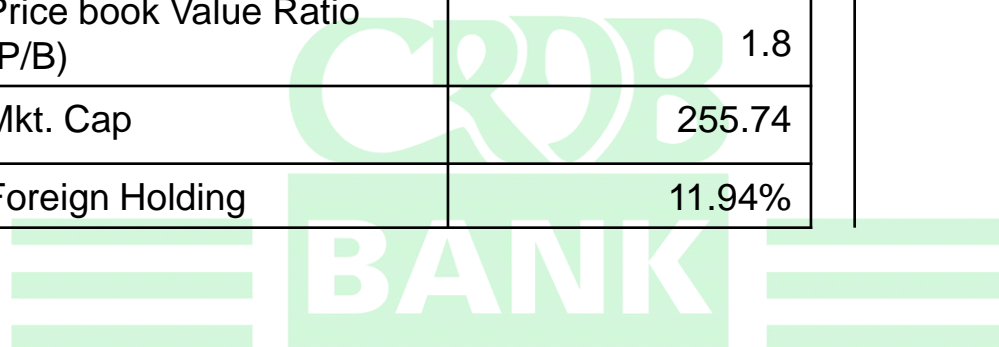
- The Bank has replaced its core banking system with a relational database system
- The Bank has automated its trade and treasury functions by introduction of a trade system, and a treasury operations management system.
- The shares registrar system is being upgraded.
- A call centre has been launched to provide service to customers.
- Centralization of Back-office operations



# CRDB BANK PLC

## INVESTMENT RATIOS AS AT 30<sup>TH</sup> SEPTEMBER 2012

RATIO	CURRENT
	As at Sept 2012
Price	Tsh.118
Earning per share (EPS)	9.5
Price Earning Ratio (P/E)	12.4
Book Value (BV)	135
Price book Value Ratio (P/B)	1.8
Mkt. Cap	255.74
Foreign Holding	11.94%





**Thank you  
for listening**

