

CRDB Bank Plc.
Investor Briefings
As at 30th September, 2015



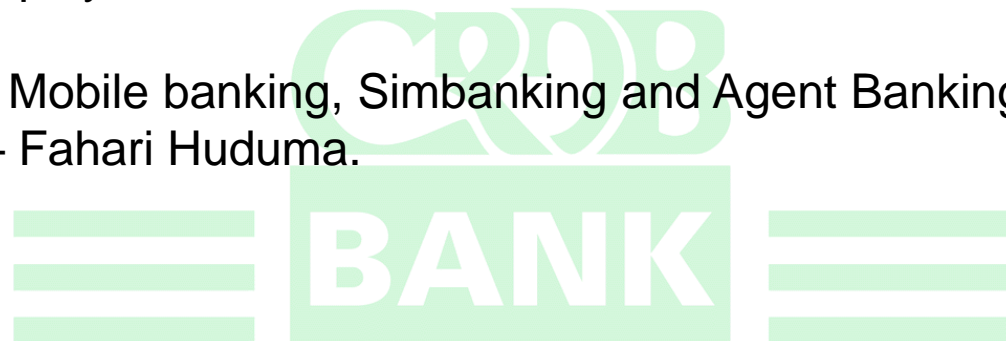
Outline

- **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.
- 21.0% major strategic shareholder – DIF.
- 2,661 employees.
- Internet, Mobile banking, Simbanking and Agent Banking services – Fahari Huduma.



About Us Cont..

- 166 branches, a subsidiary in Burundi and a Microfinance subsidiary. (Including Mobile branches).
- 415 ATMs
- 13 mobile branches.
- 431 Microfinance Partners.
- 2,443 POS Terminals.
- 1,739 Agents (Fahari Huduma) – Service Centre.
- 56 Extended Counters – TPC and TTCL Offices.
- 43 Government Account Service Centres.
- 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.



Geographic 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

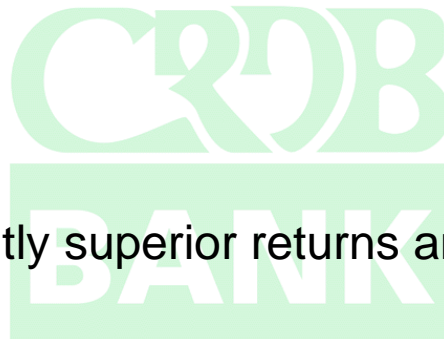
- Tanzanian economy has continued to perform strongly, with current growth at 7.4%. The country's construction, communications, transport, financial intermediation, agriculture, manufacturing and retail trade sectors contribute largely to the GDP growth. The economy of Tanzania is expected to continue on its growth path with GDP of around 7% through out the year 2015. Benefits of the developing natural gas industry is expected to contribute to positive economic growth.
- Tanzania annual inflation rate for the month of June 2015 has increased to 6.1% from 5.3% recorded in May, 2015. The Annual core Inflation Rate (excluding food and energy) has increased to 2.2% from 2.1% recorded in May, 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 started to gain strength against the US dollar. The decrease in value of the local currency was due to low supply and inflow of USD in the market.

CRDB Bank: Key Attractions

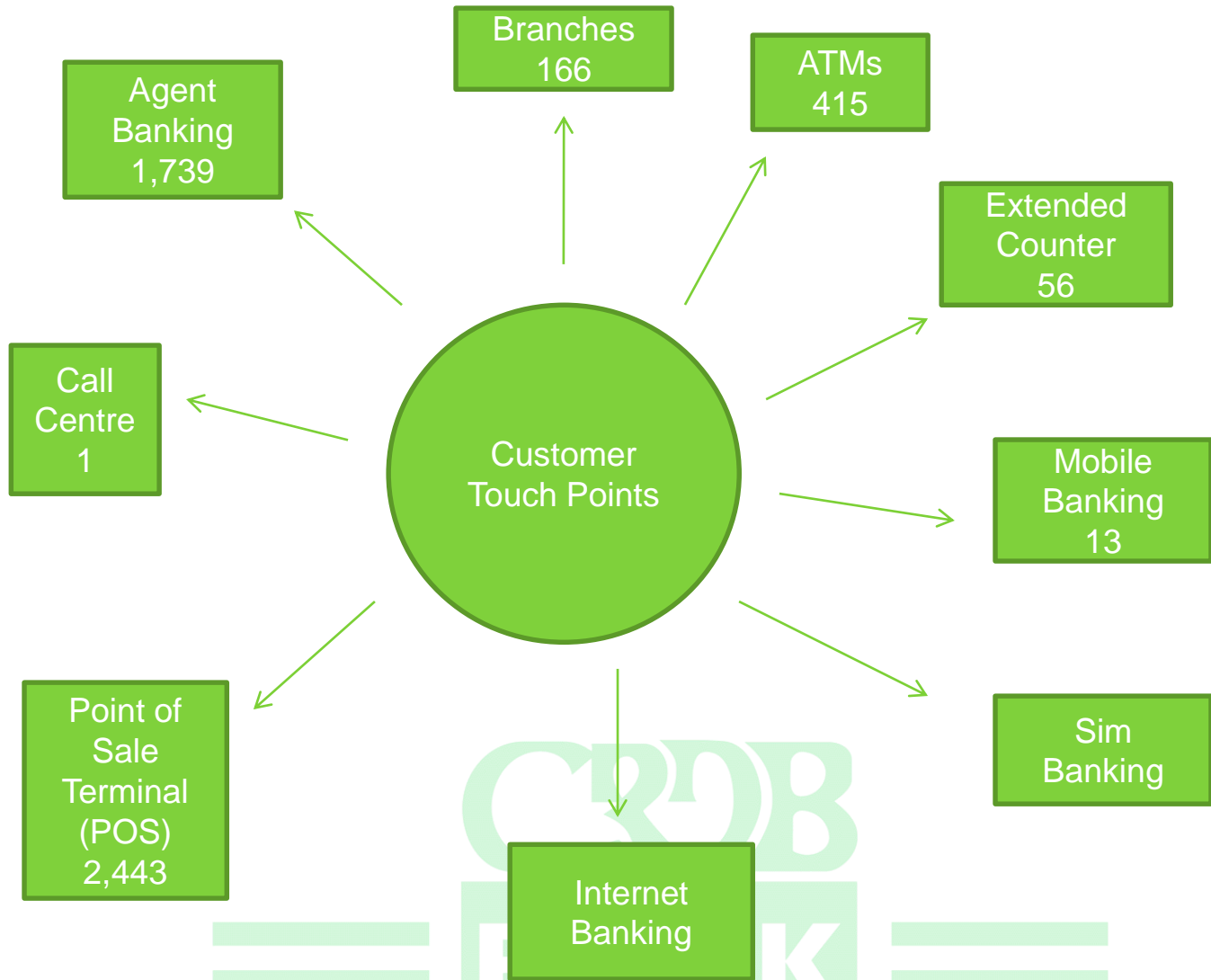
- Tanzania presence with focused growth in distribution network
- Emphasis on cost effective funding offers sufficient liquidity and boost margin
- Strong fee income contributing significantly to overall revenues
- Maintained emphasis on efficiency and productivity
- Diversified business model provides 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



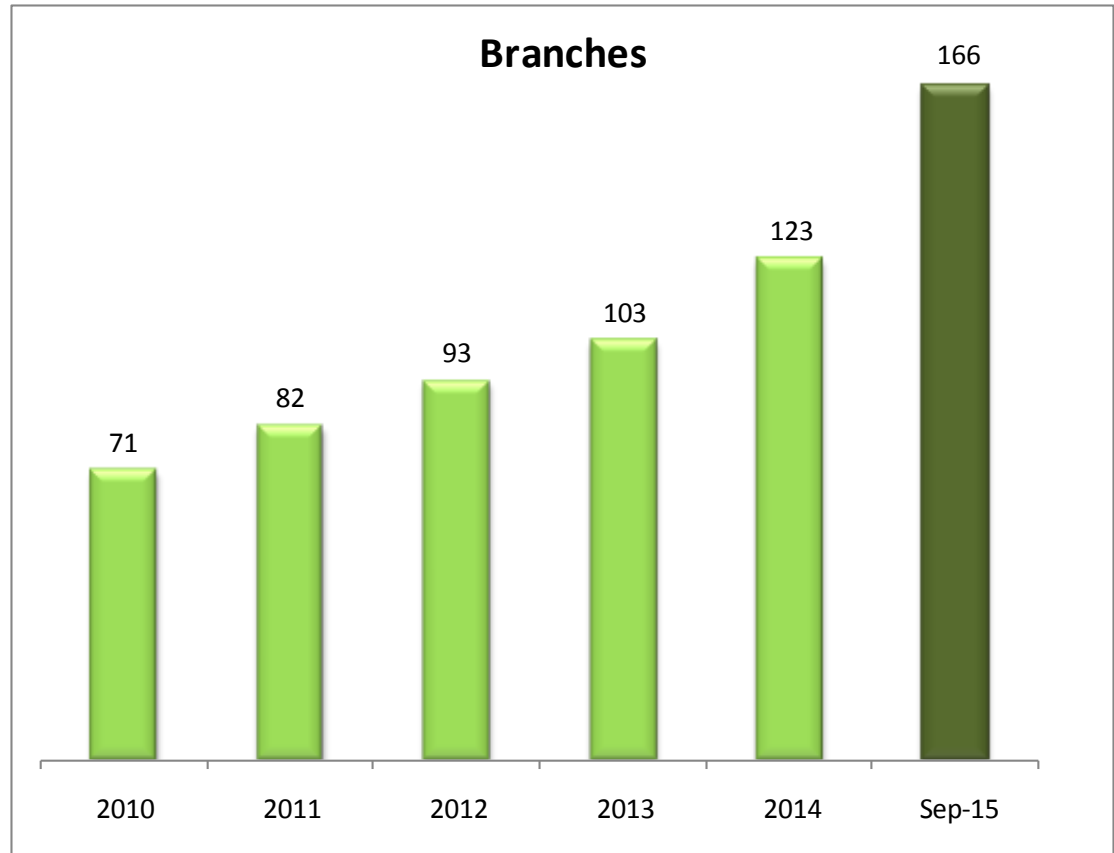
Branches

- 166 Branches plus 1,739 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 30th September, 2015

Share Performance (cumulative data)	As at 30 th Sept., 2015	As at 30 th Sept., 2015
Market Price (closing)	TZS 365.0	TZS 330.0
Earning per share (EPS)	39.7	33.0
Price Earning Ratio (P/E)	9.2	10.0
Book Value (BV)	249.3	192.0
Price book Value Ratio (P/B)	1.5	1.7
Market Capitalization (TZS billions)	953.32	718.3
Foreign Holding (%)	22.0	18.6

Investment Ratios

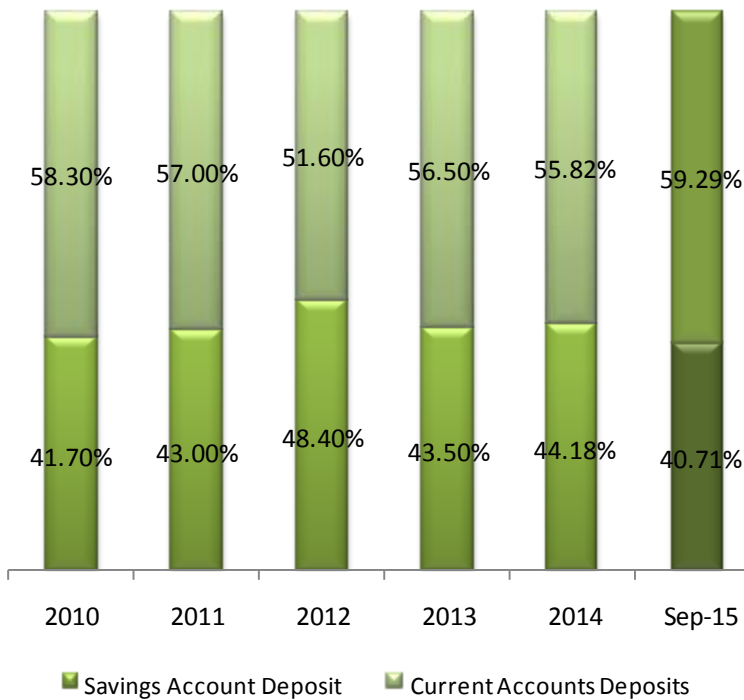
Balance Sheet Data & Statistics – TZS. Millions

	2010	2011	2012	2013	2014	Sept. 2015
Loans/Total Assets (%)	49	52	59	56	60	58
NPL Ratio/Total gross loans (%)	11	9.4	6.5	6	5	7
ROE % (on average equity)	27	20	22	22.5	21.7	28
ROA % (on average asset)	3	3	4	3.4	3.1	4.7
Gross Loans/Total Deposits (%)	57	62	67	67.1	76	80
Earning Asset to Total Asset (%)	80	79	80	72	75	80
Deposit Growth (%)	25	18	8	17	12	19
Asset Growth (%)	24	18	13	16	18	27
Shareholders' Funds/Total Assets (%)	10.1	9.3	10.1	11	10	12.6

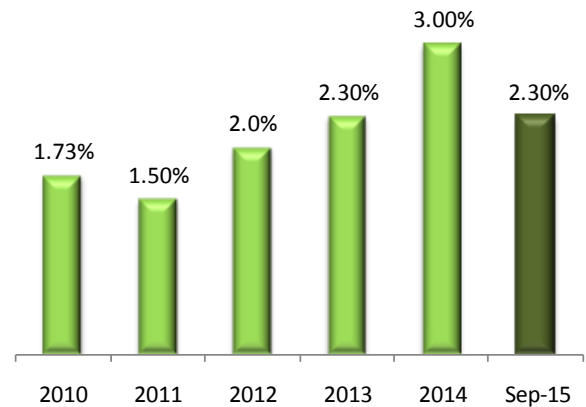


Cost Effective Funding

Current and Savings Accounts (CASA) Deposits.

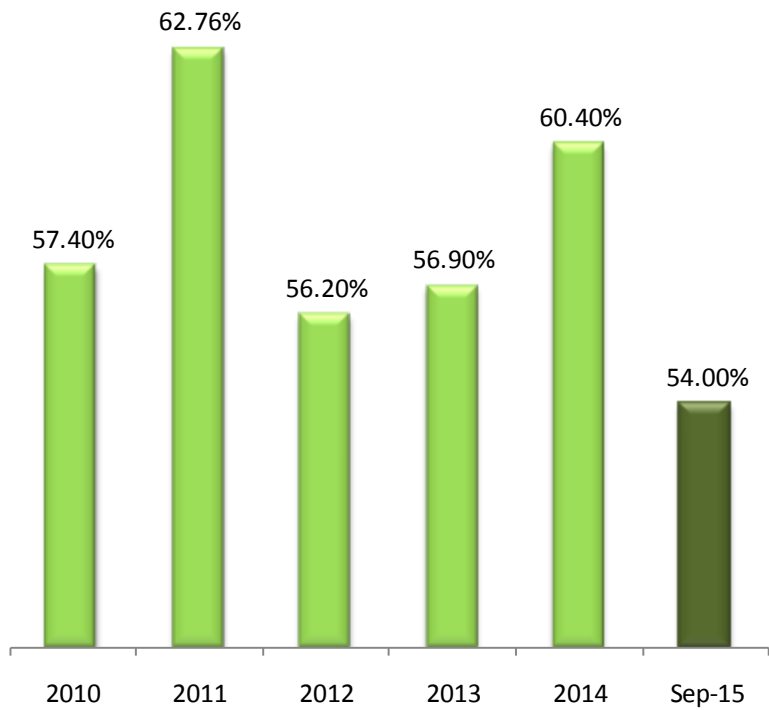


Cost of Fund

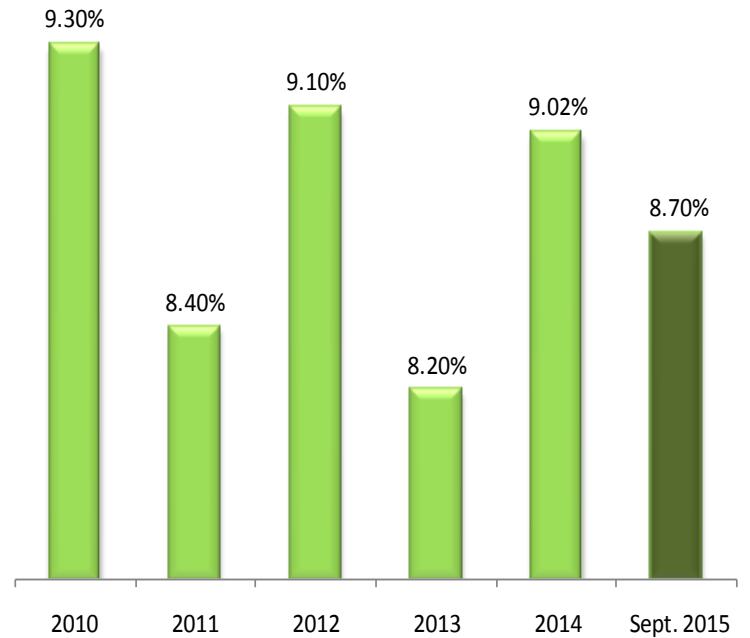


Cost Effective Funding

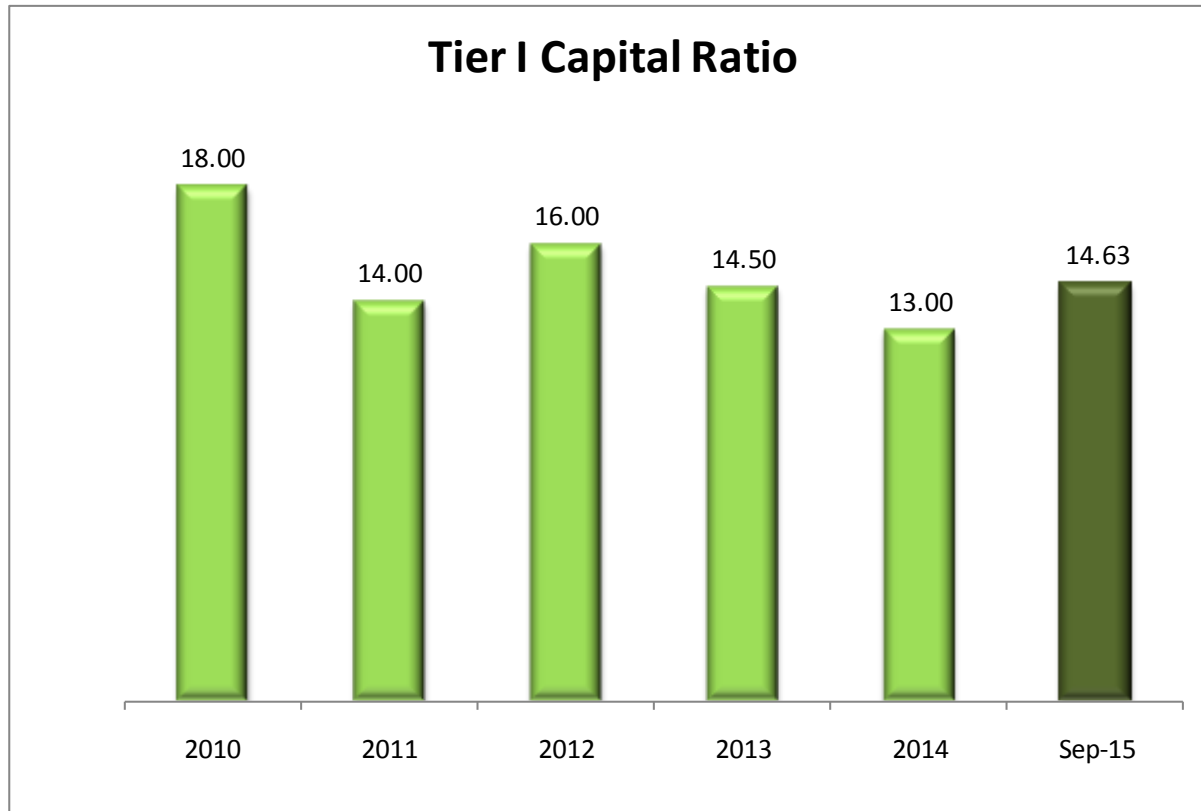
Cost to Income Ratio



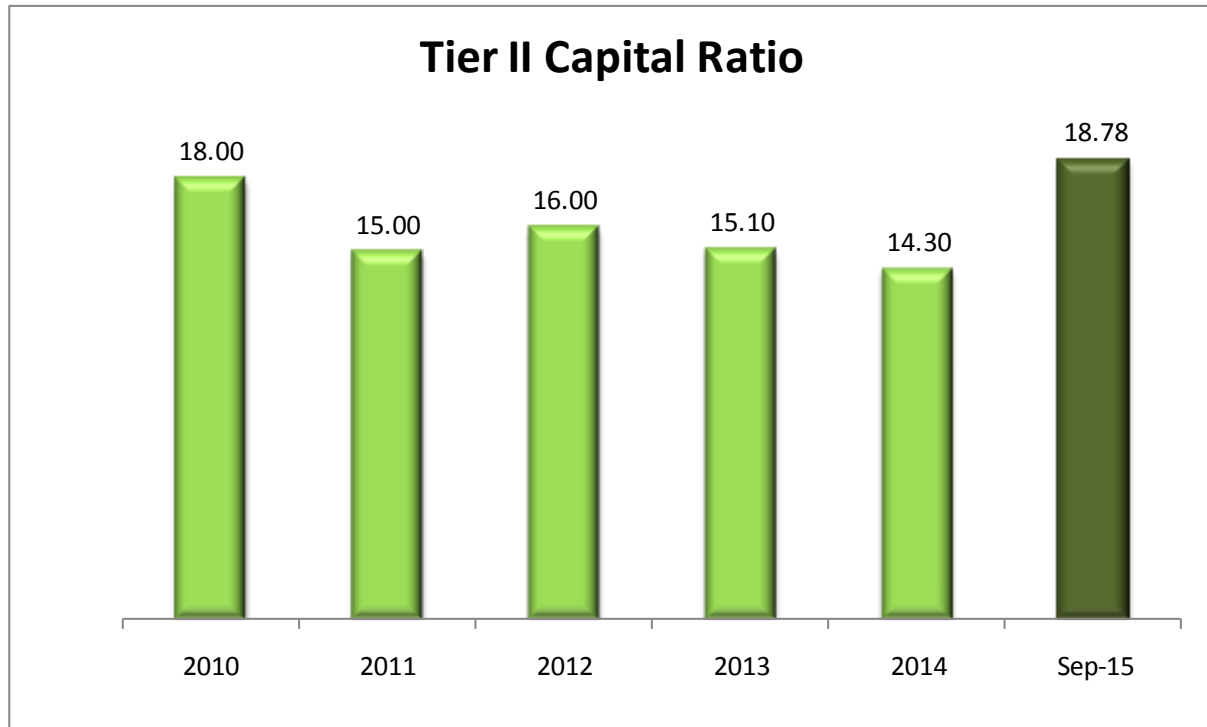
Net Interest Margin



Core Capital



Core Capital

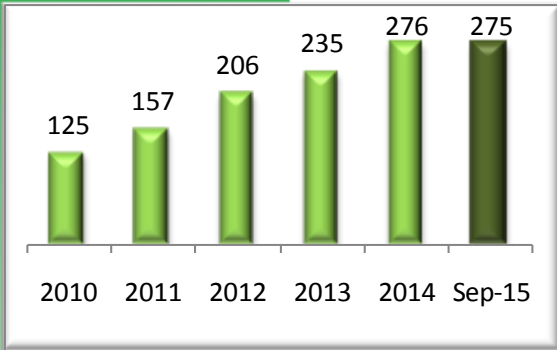


Financial Performance Summary as at 30th Sept., 2015

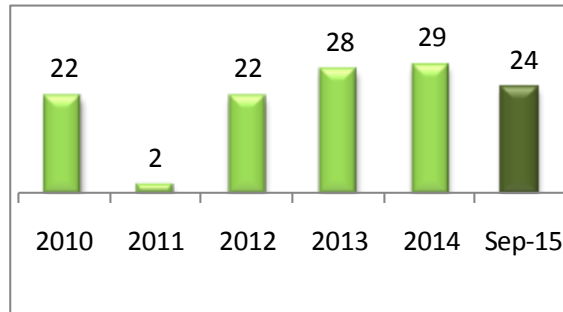
Item	30/09/2015 TZS millions	30/09/2014 TZS millions	Change in (%)
Total Assets	5,273,371	4,160,164	26.76
Total Deposits	4,022,345	3,378,244	19.07
Loans, Advances and Overdrafts	3,068,457	2,325,960	31.92
Shareholders' Funds	666,803	417,963	59.54
Operating Income (Loss) Before Tax (group cumulative)	147,913	103,905	42.35
Net Income (Loss) After Tax (group cumulative)	103,695	71,857	44.31

Financial Performance Summary

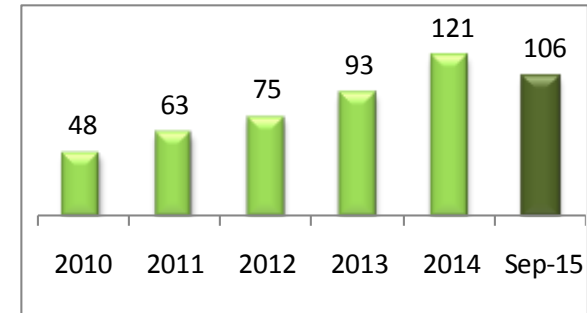
Net Interest Income



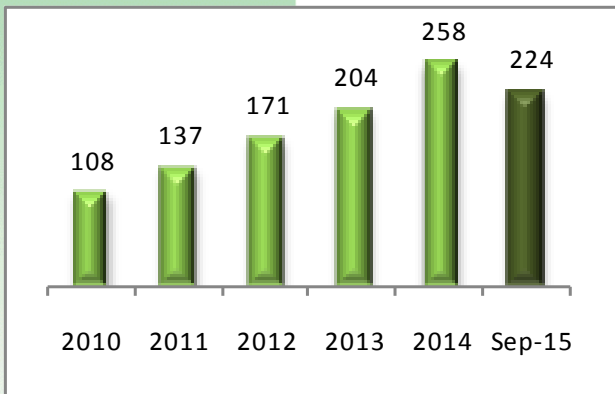
Foreign Exchange Income



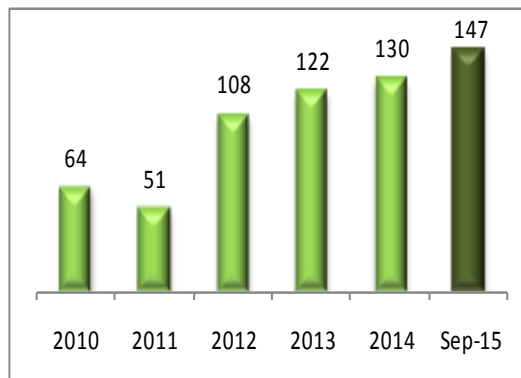
Fees & Commissions Income



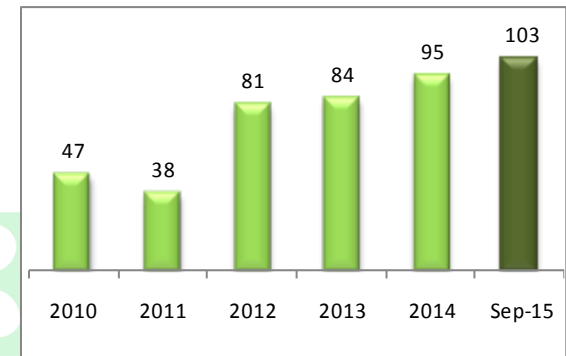
Non-Interest Expense



Operating Income



Net Income

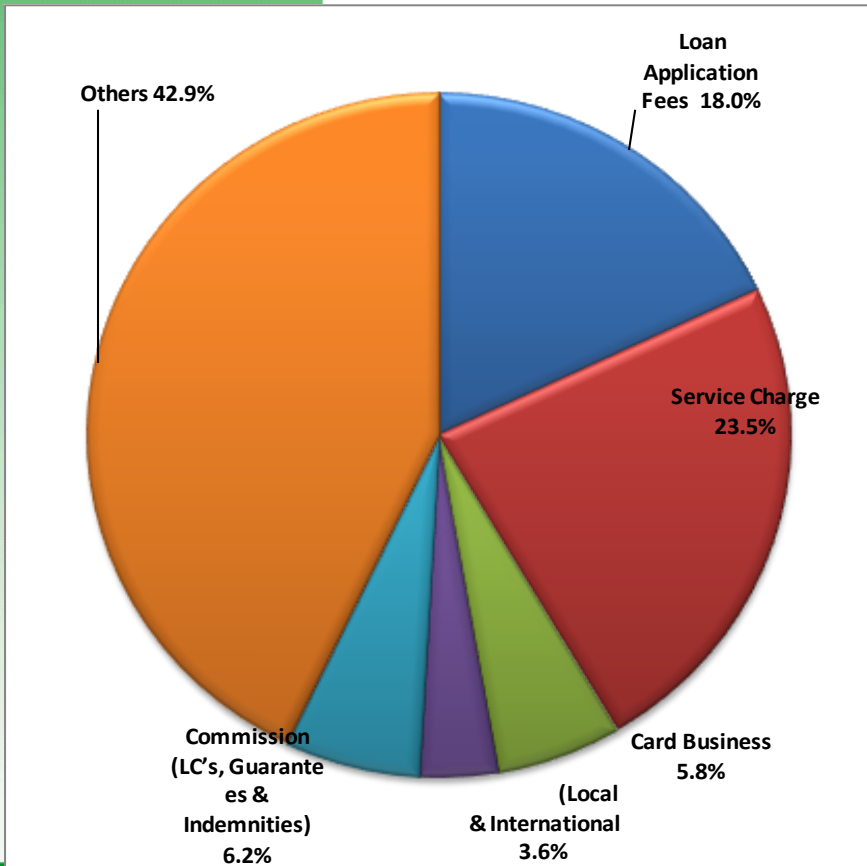


All figures in Tshs Billions

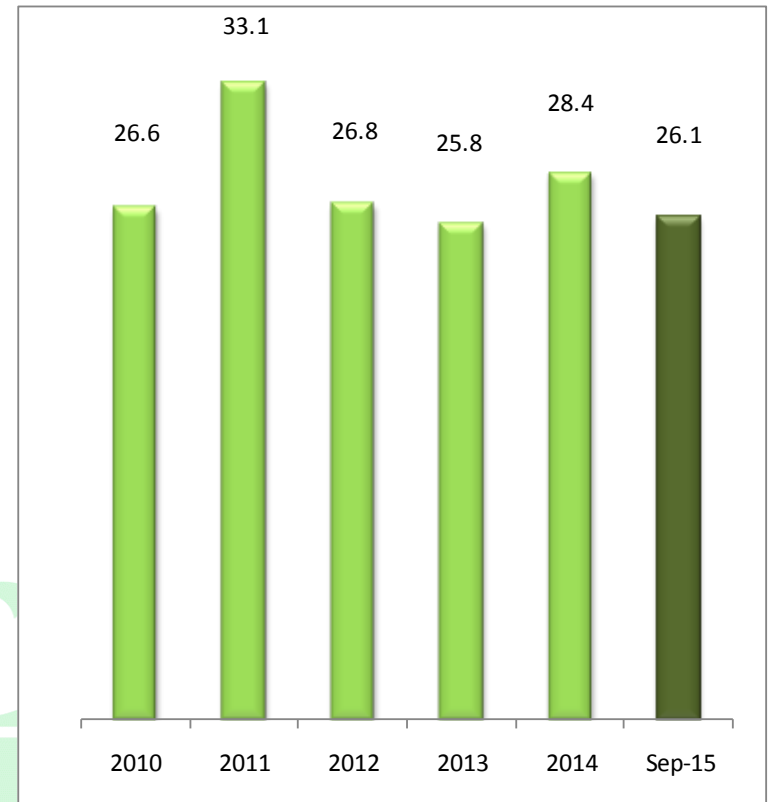
BANK

Fee Income

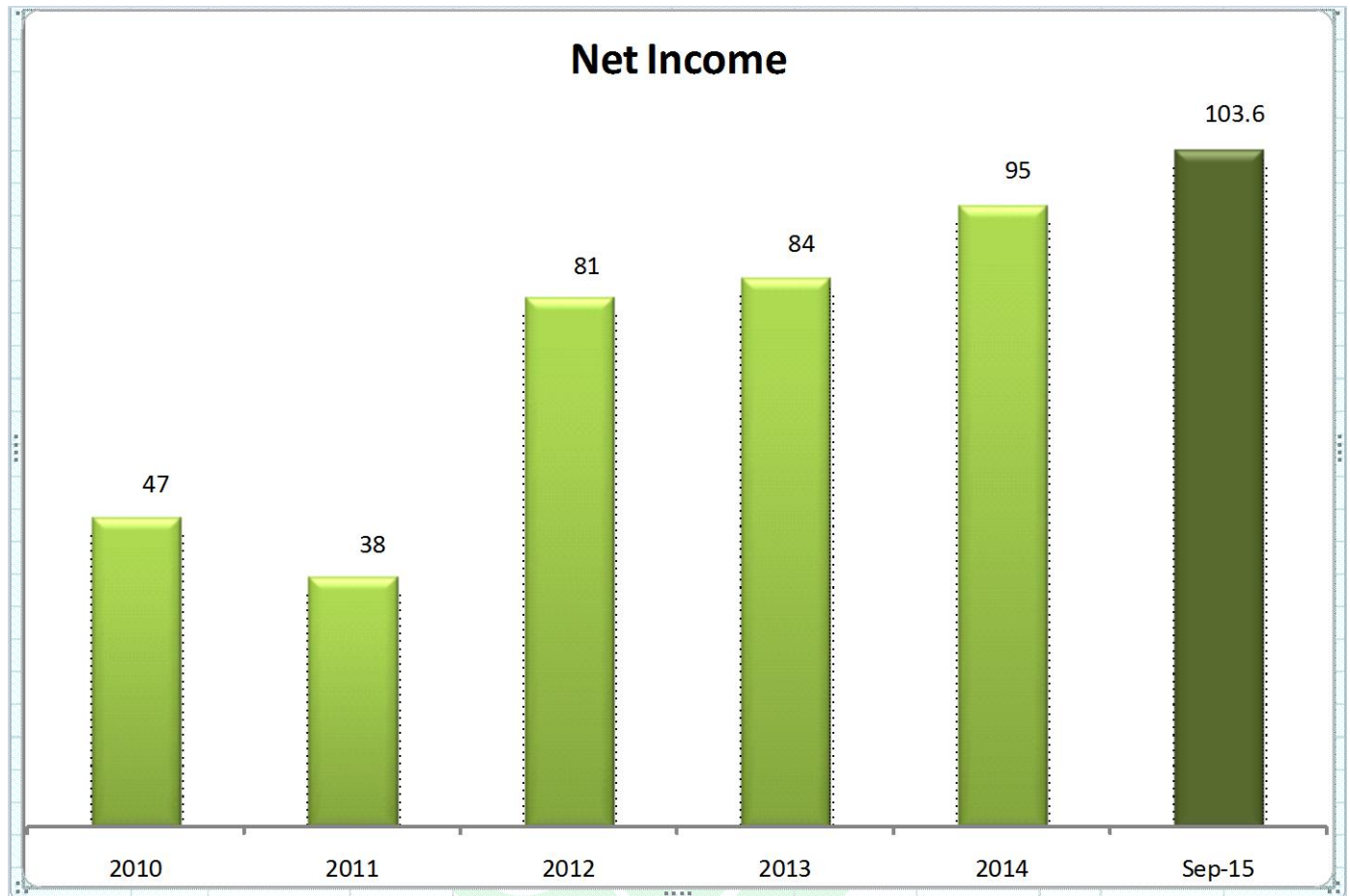
- Fee Income Composition



- Fee Income as % of Operating Revenue

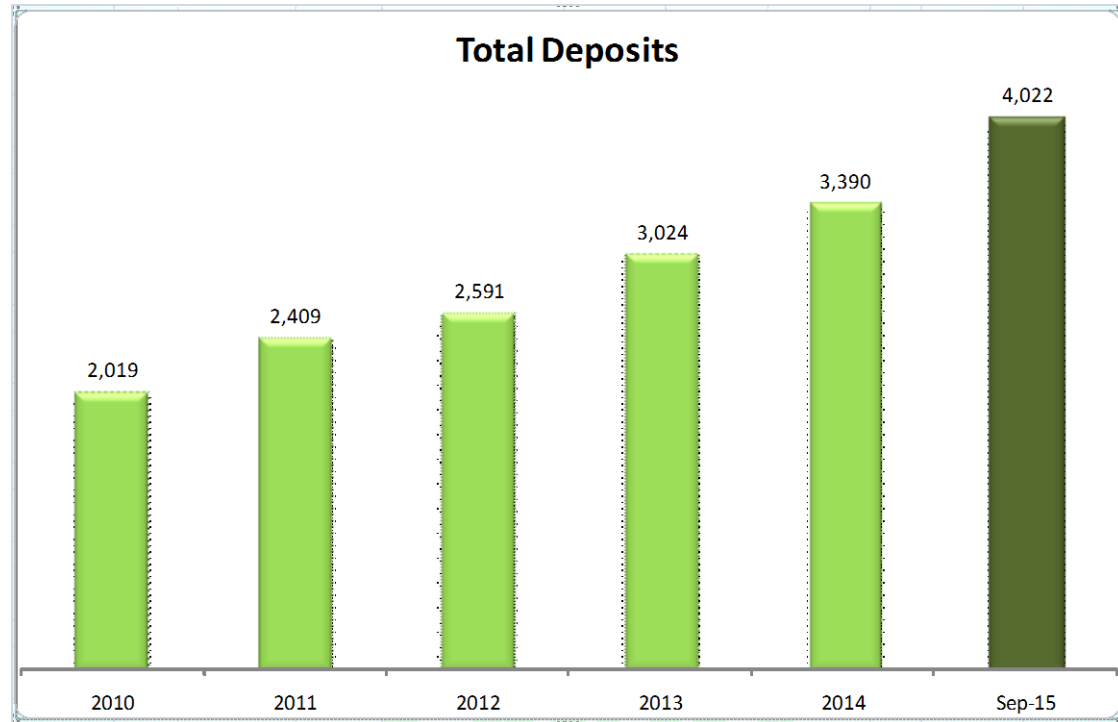


Profit After Tax-TZS Billions

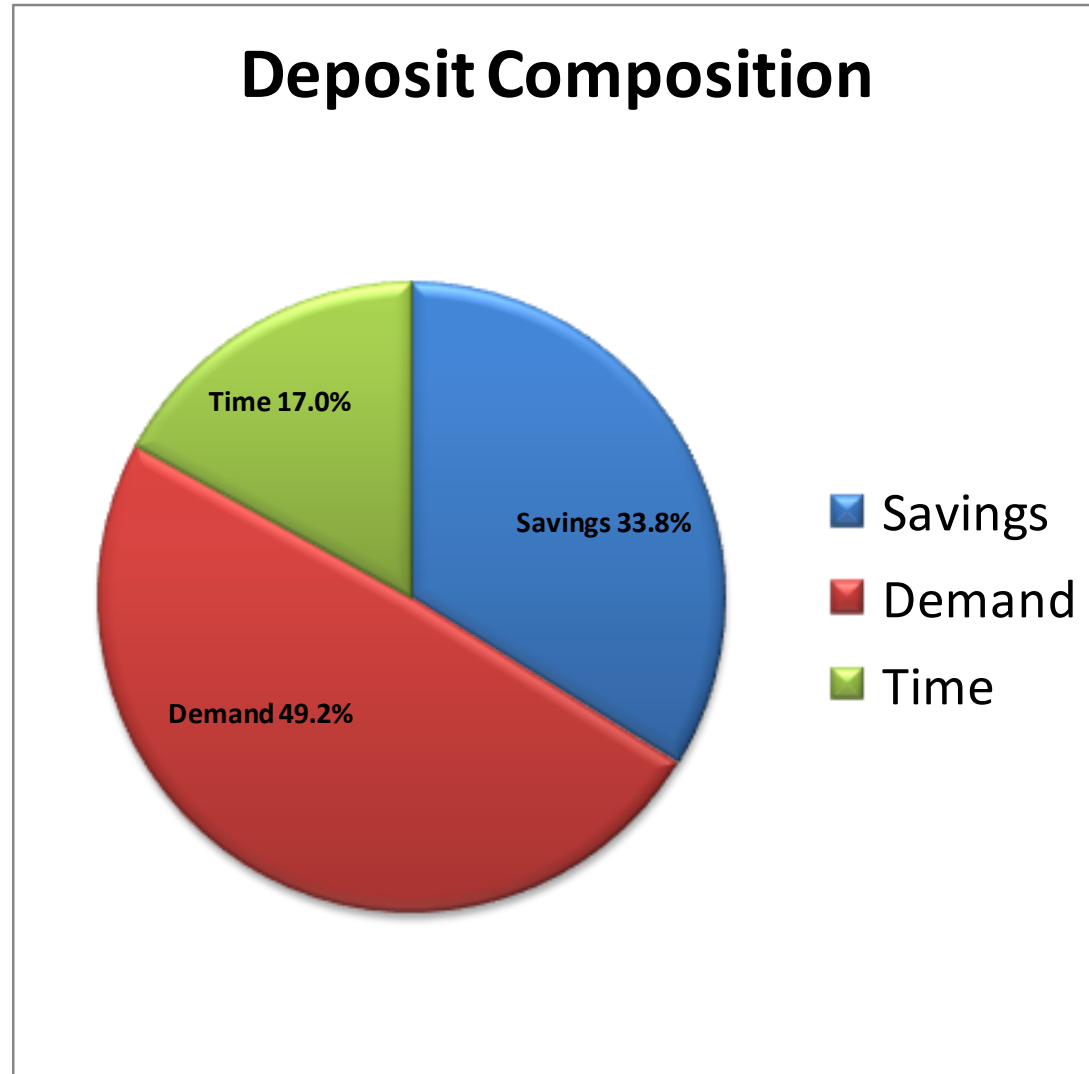


NB: The drop in 2011 was caused by malfunctioning of the foreign exchange trading computer system. The anomaly was realised only after year-end process and rectified (see 2011 Annual report page 9).

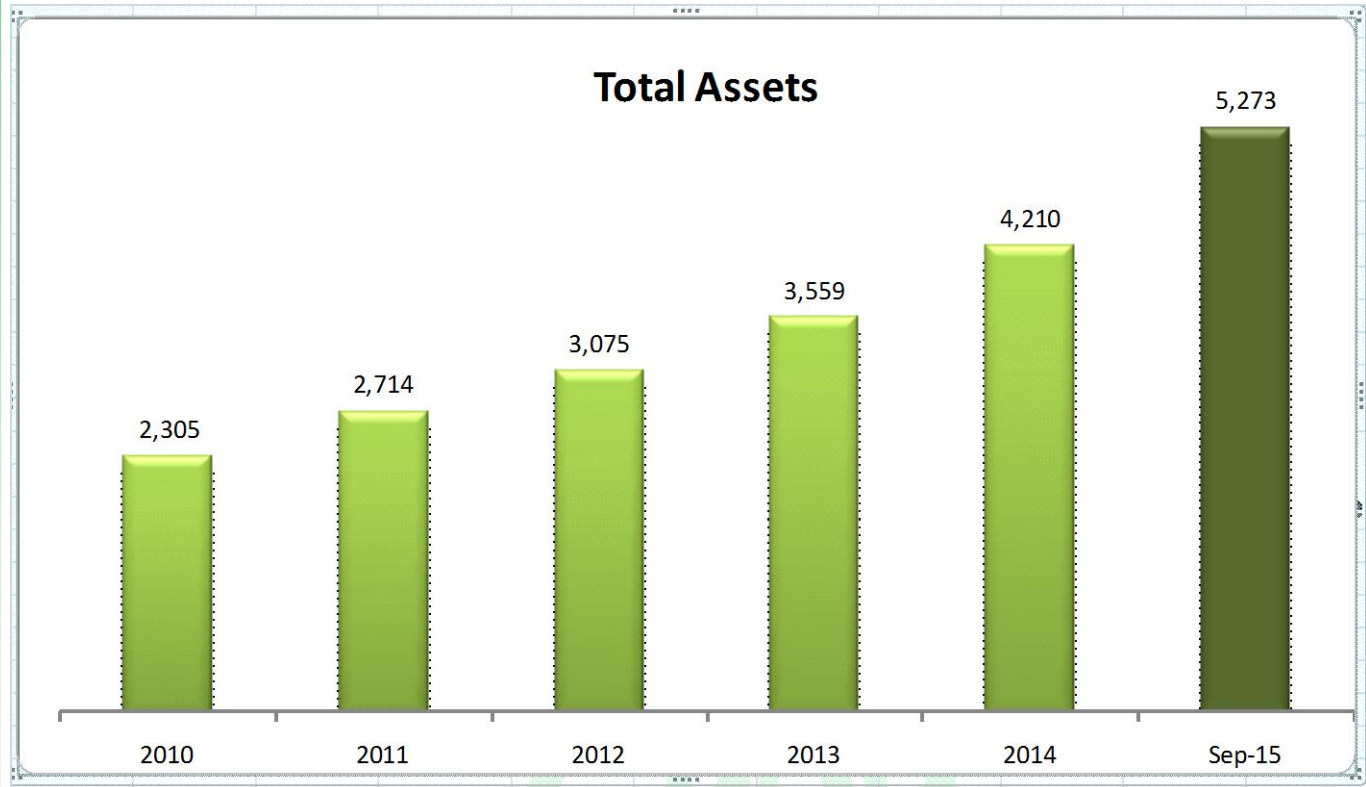
Total Deposits-TZS Billions



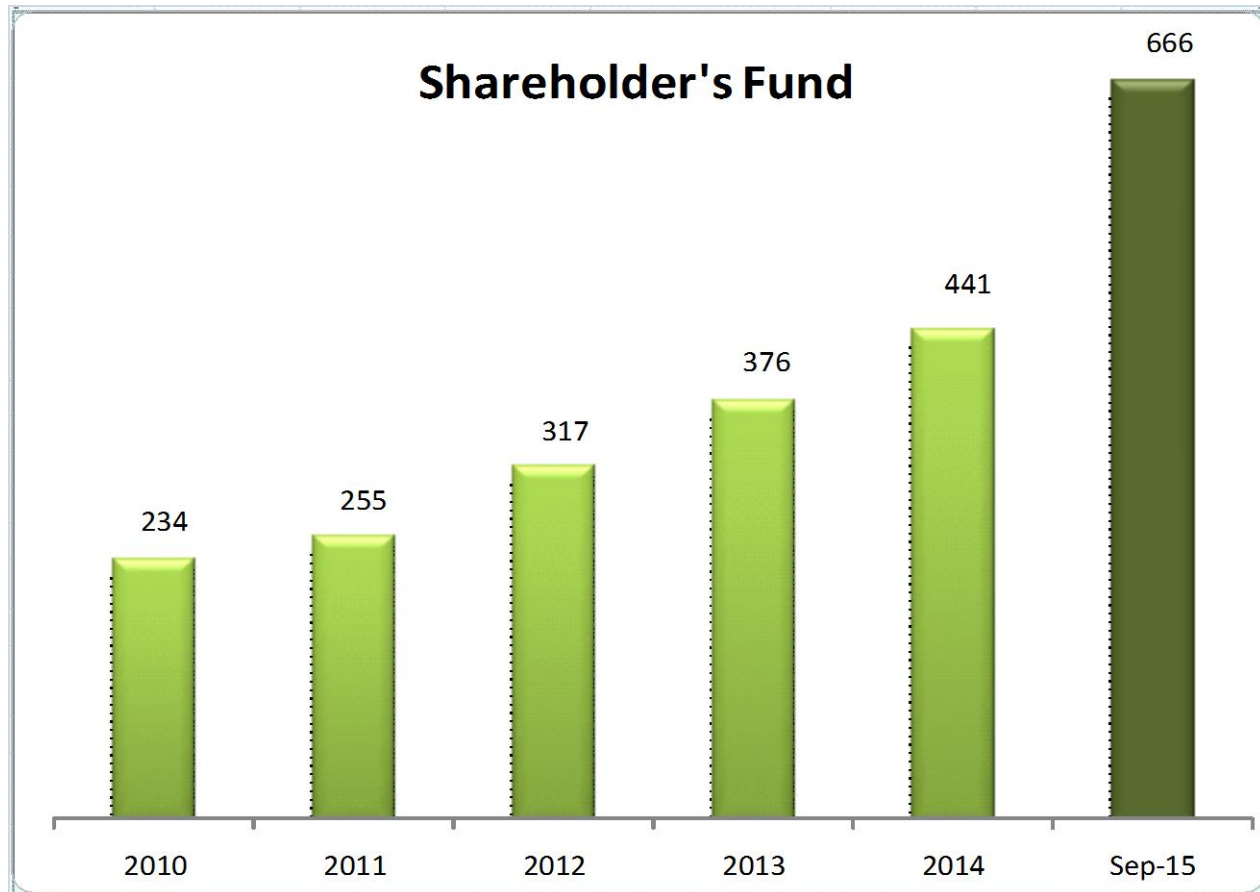
Total Deposit Composition



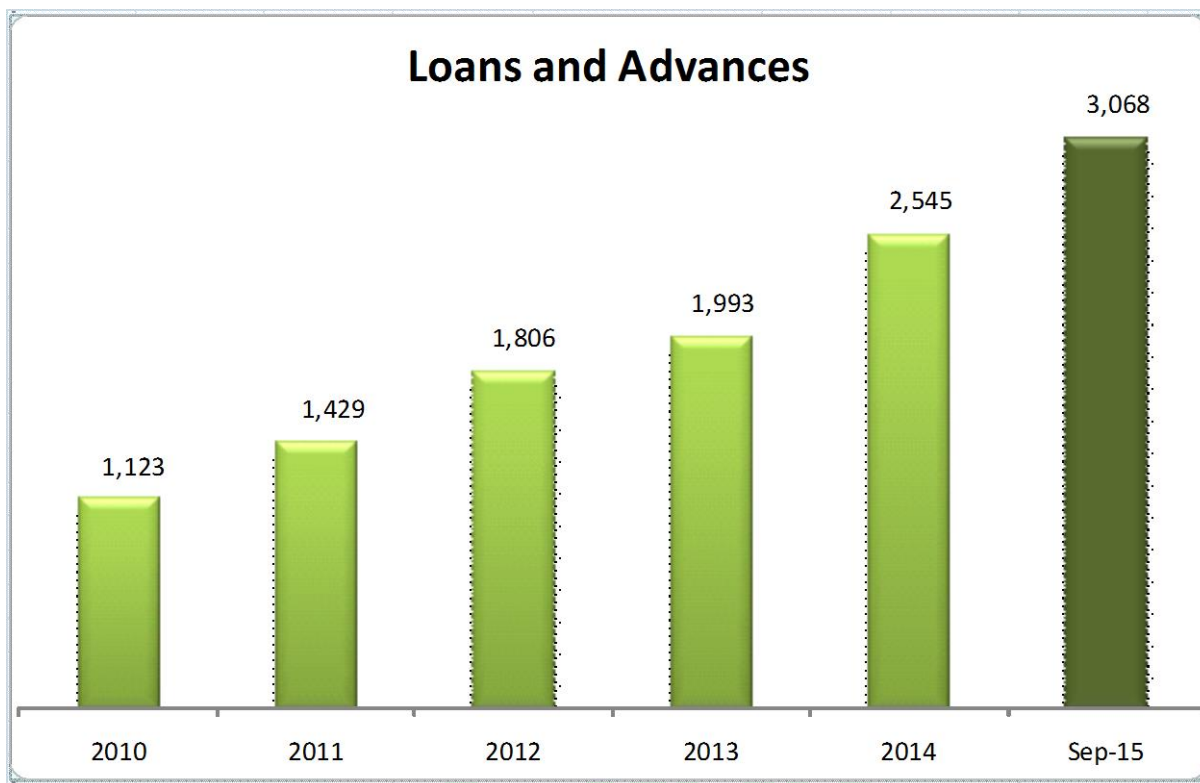
Total Assets-TZS Billions



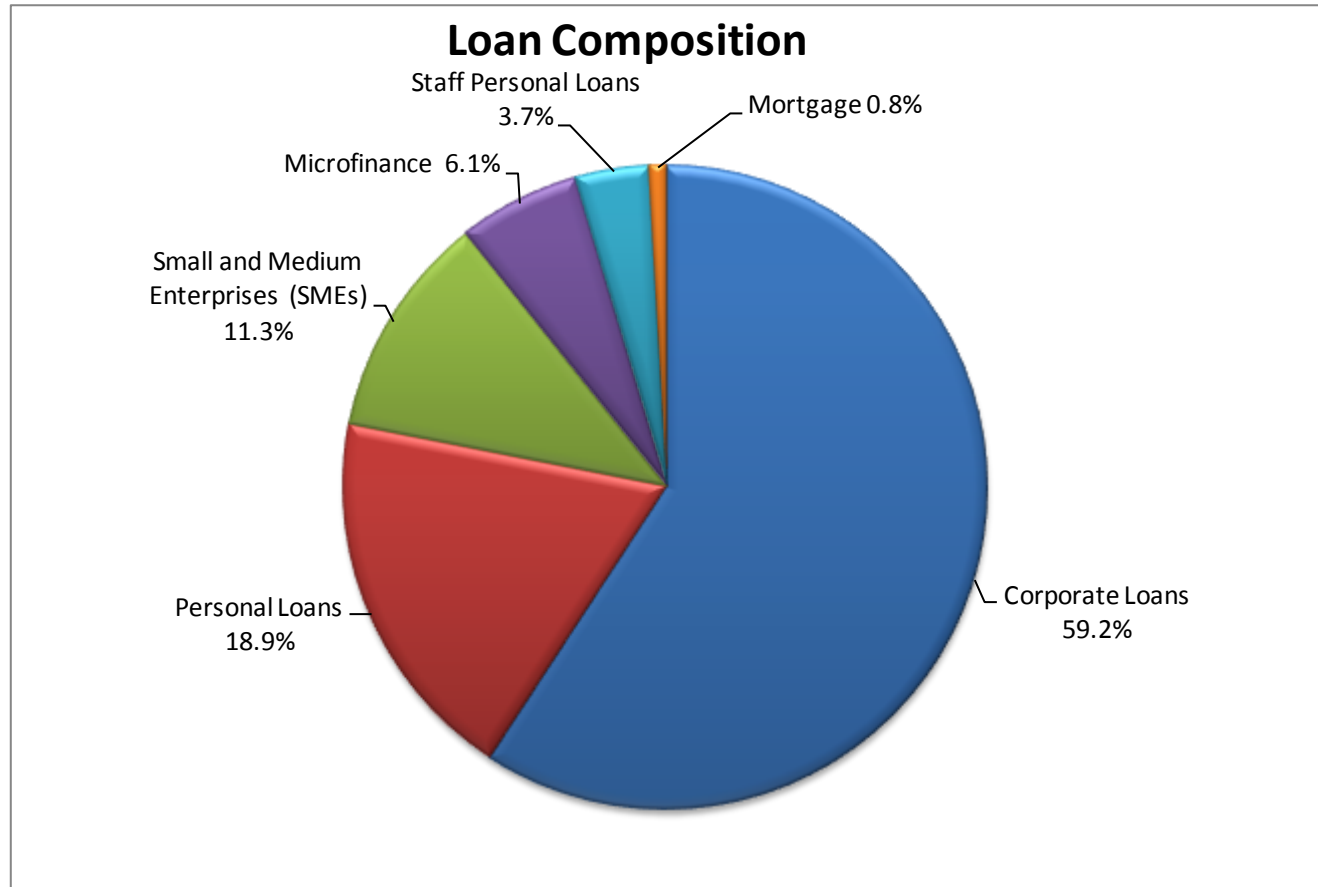
Shareholder's fund – TZS Billions



Loan Portfolio-TZS Billions













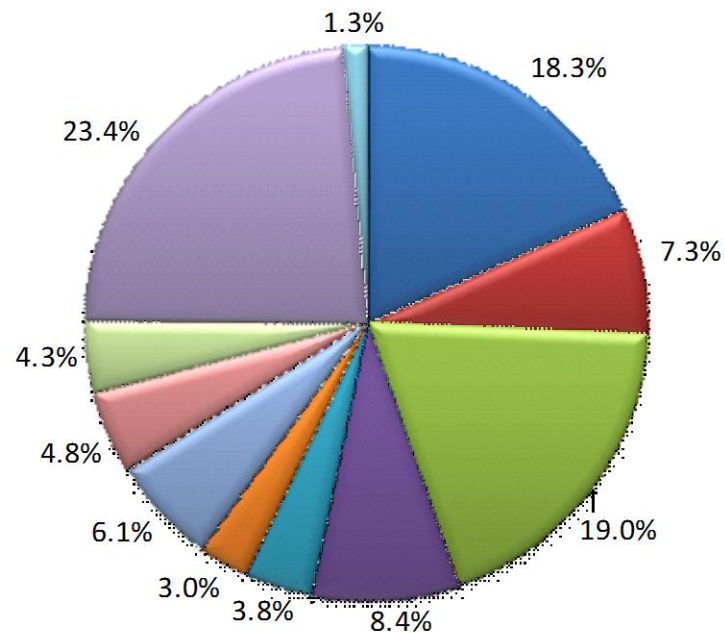
Loan Portfolio by Segment



Loan Portfolio by Sectors

KEY

-  Financial intermediaries, Trading & Commerce 18.3%
-  Manufacturing & Processing 7.3%
-  Agriculture, Livestock, Hunting Fishing & Forestry 19.0%
-  Communication & Transport 8.4%
-  Education 3.8%
-  Real Estate 3.0%
-  Building & Construction 6.1%
-  Tourism, Hotels & restaurant 4.8%
-  Utilities and Public Services 4.3%
-  Personal/Consumer 23.4%
-  Others 1.3%



Subsidiaries

❑ **CRDB Microfinance Services Ltd –**

- The Bank through its subsidiary deals with the provision of microfinance services in Tanzania. Likewise, the Company provides advisory services and capacity building of partner microfinance institutions (MFIs). The company provides financial products and services including managing microfinance loans, mobilise deposits from partner MFIs on behalf of the parent company, insurance products and services, information and communication technology solutions and support.
- Due to the implementation of the consolidation strategy to achieve sustainable and stable MFI's the number of partner MFIs as at 30th September 2015 reached 431. Furthermore, during the period under review, MFSC loan portfolio was TZS. 187 billion, which was 2% above the budget. Total deposits mobilized by the subsidiary on behalf of the Bank grew to 91 billion as at 30th September 2015; this is 9% above the actual deposit as at 30th September 2014. The Subsidiary made a pre-tax profit of TZS 7.4 billion.

❑ **CRDB Bank Burundi S.A. –**

As at the end of third quarter 2015, CRDB Bank Burundi S.A. total asset were Tzs 140,801 million which was 3% above the budget of Tzs 136,492million. The Subsidiary deposits were Tzs 49,145 million which was 3% above the budget of Tzs 47,910 million. The subsidiary foreign currency translation loss was Tzs 14 million compared to Tzs 5.3 million recorded on 30th June 2015 because Tzs depreciated against the BIF currency during the period. Burundi Subsidiary recorded a net profit of Tzs 186 million against the budget of Tzs 247 million loss with a positive variance of 175%.



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



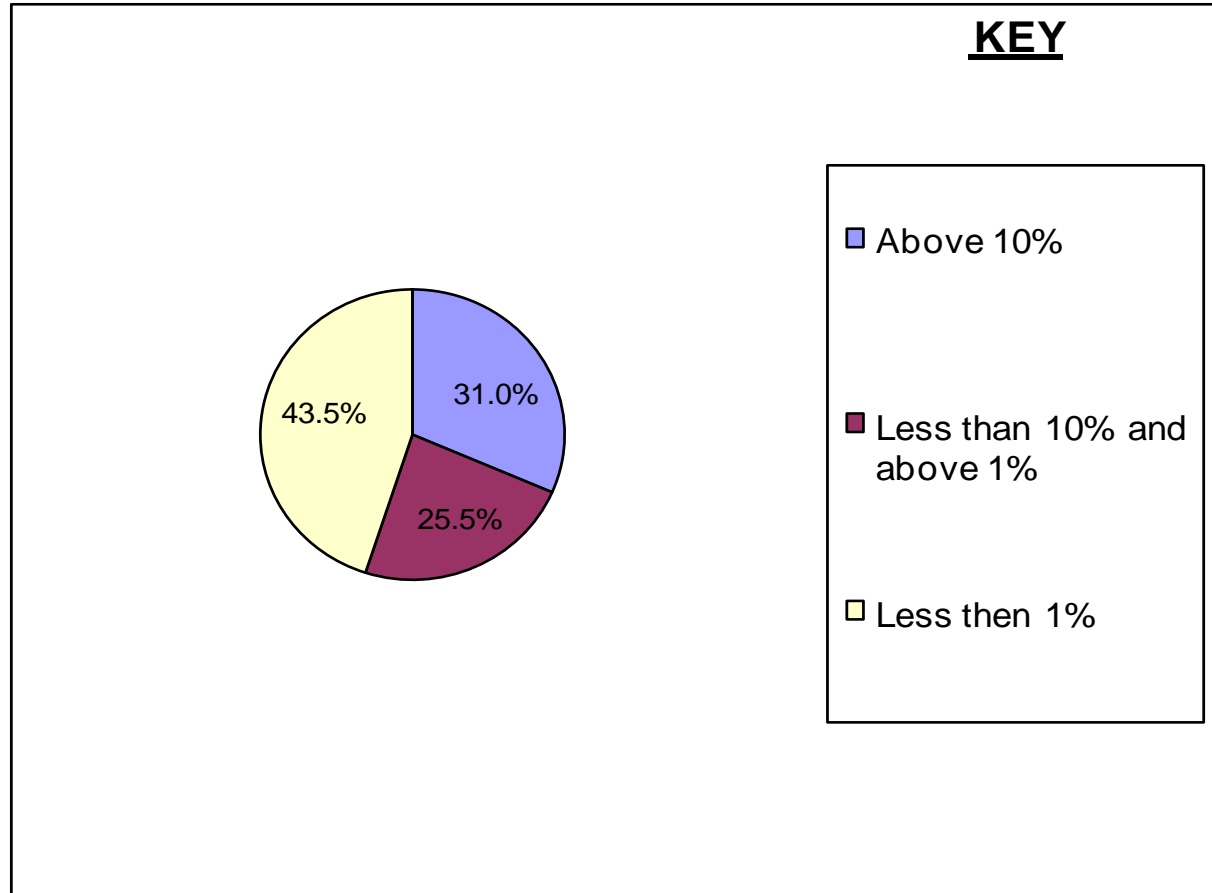
Why Choose CRDB Bank

- 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 30th Sept, 2015.
- Each 10% in shareholding is entitled to one Board seat.



Shareholding Structure as at 30.09.2015

NAME	SHARES	Age %
Above 10%		
DANIDA Investment Fund	548,067,648	21.0
PPF Pension Fund	260,882,095	10.0
Sub Total	808,949,743	31.0
Above 1% and less than 10%		
Scb(t) Nominee Re Scb Mu Re Hsbc Bank Plc A/C Cdc Group Plc / Re:international Finance Corporation / Jpmcb Fbo Africa Capitalization Fund Ltd	130,692,741	5.0
SCB (T) Nominees SCB Consumer Banking Re Mr. Aunali F Rajabali and Sajjad F Rajabali	91,731,075	3.5
Scbt Nominees Scb Mauritius R A/C Pinebridge	78,878,880	3.0
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Pictet and CIE A/C General Partners IV Ltd-TZ	66,098,870	2.5
LAPF Pension Fund	58,077,549	2.2
Scb Mauritius Re Pictet And Cie (Europe) S.A. A/C Blakeney General Partners III Ltd	55,440,203	2.1
PSPF Pension Fund	37,837,620	1.4
Hans Macha	32,764,200	1.3
National Health Insurance Fund	32,040,040	1.2
Western Zone Tobacco Growers Cooperative Union Ltd	30,000,000	1.1
CMG Investment Ltd	29,330,971	1.1
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Banque Pictet and CIE SA A/C Blakeney Investors	25,344,856	1.0
Sub Total	668,237,005	25.5
Less than 1%		
More than 28,000 shareholders	1,134,651,836	43.5
Grand Total	2,611,838,584	100.0

**Thank you
for listening**

