

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



The bank that listens

Outline

- **About Us**
- **Summary of Financial Performance**
- **Investment Ratios**
- **Financial Performance Trend**
- **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 wholesale microfinance services.
- Over 28,000 shareholders.
- 21.5% major strategic shareholder – DIF.
- 2,173 employees.
- Internet, mobile banking and Agent Banking services.



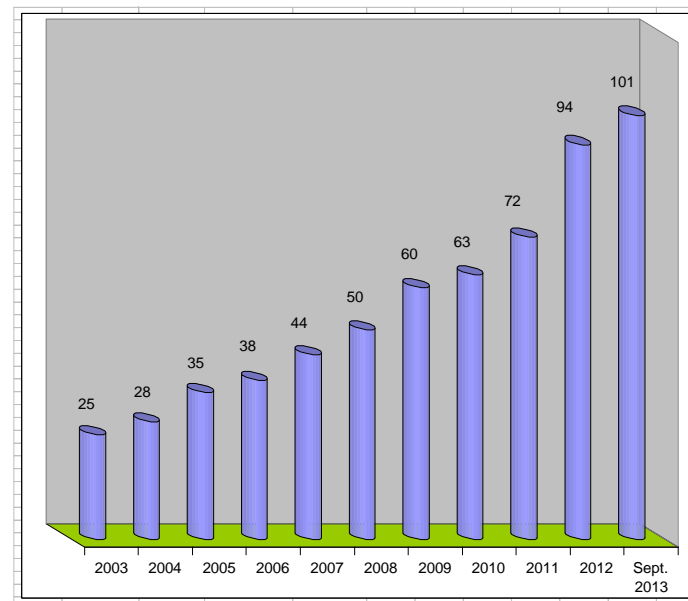
About Us

- 101 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

- 101 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.



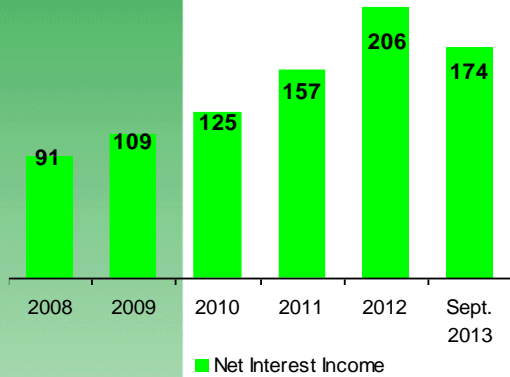
Financial Performance Summary as at 30th Sept. 2013

Item	30/09/2013 TZS millions	30/09/2012 TZS millions	Change in (%)
Total Assets	3,377,764	2,949,301	14.52
Total Deposits	2,870,697	2,448,872	17.23
Loans, Advances and Overdrafts	1,912,271	1,655,557	15.5
Shareholders' Funds	355,806	294,226	20.9
Net Income (Loss) Before Tax (group cumulative)	92,325	80,736	14.35
Net Income (Loss) After Tax (group cumulative)	63,837	59,059	8.09

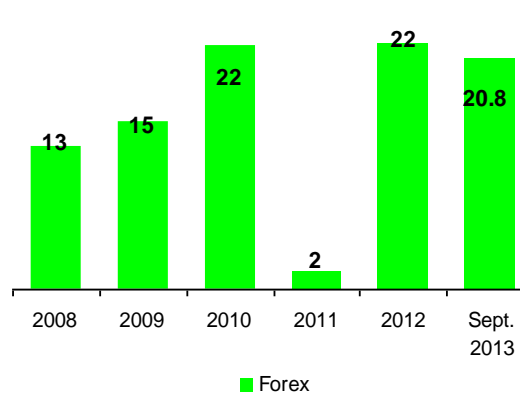


CRDB Summary Financial Performance

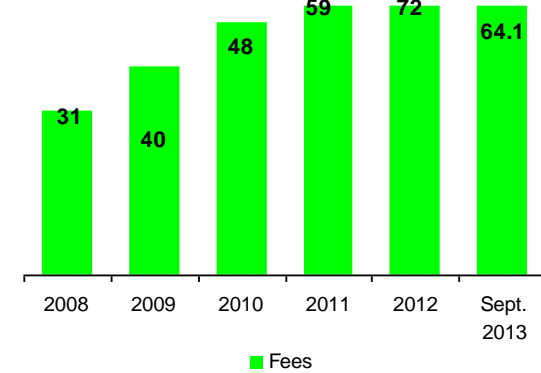
Net Interest Income



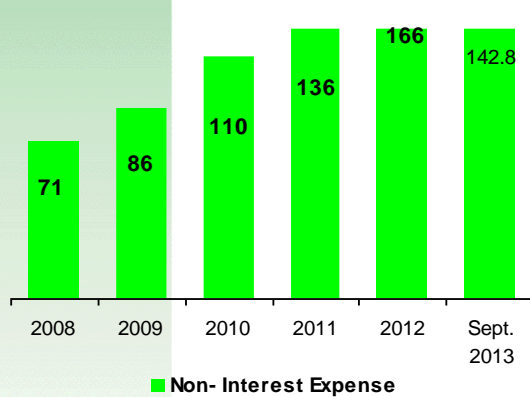
Foreign Exchange Income



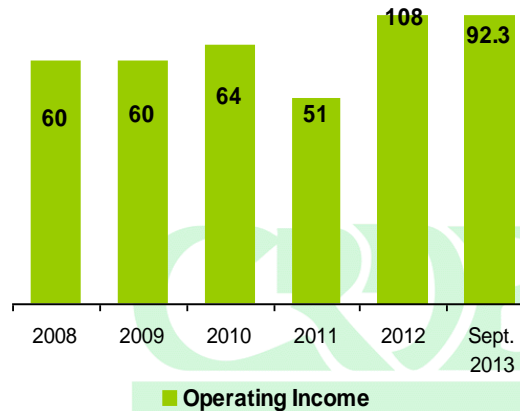
Fees & Commissions Income



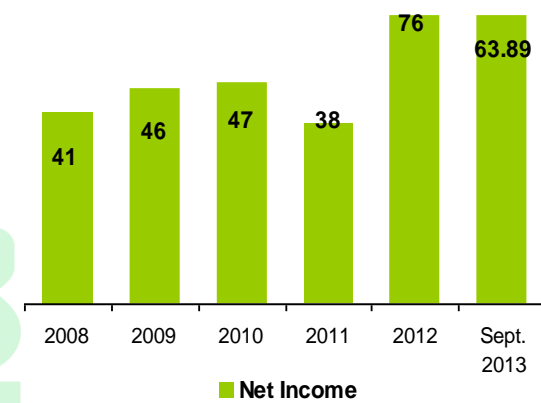
Non-Interest Expense



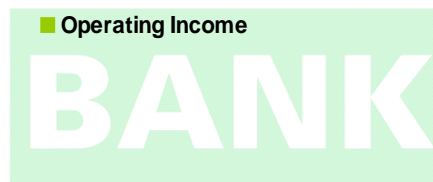
Operating Income



Net Income

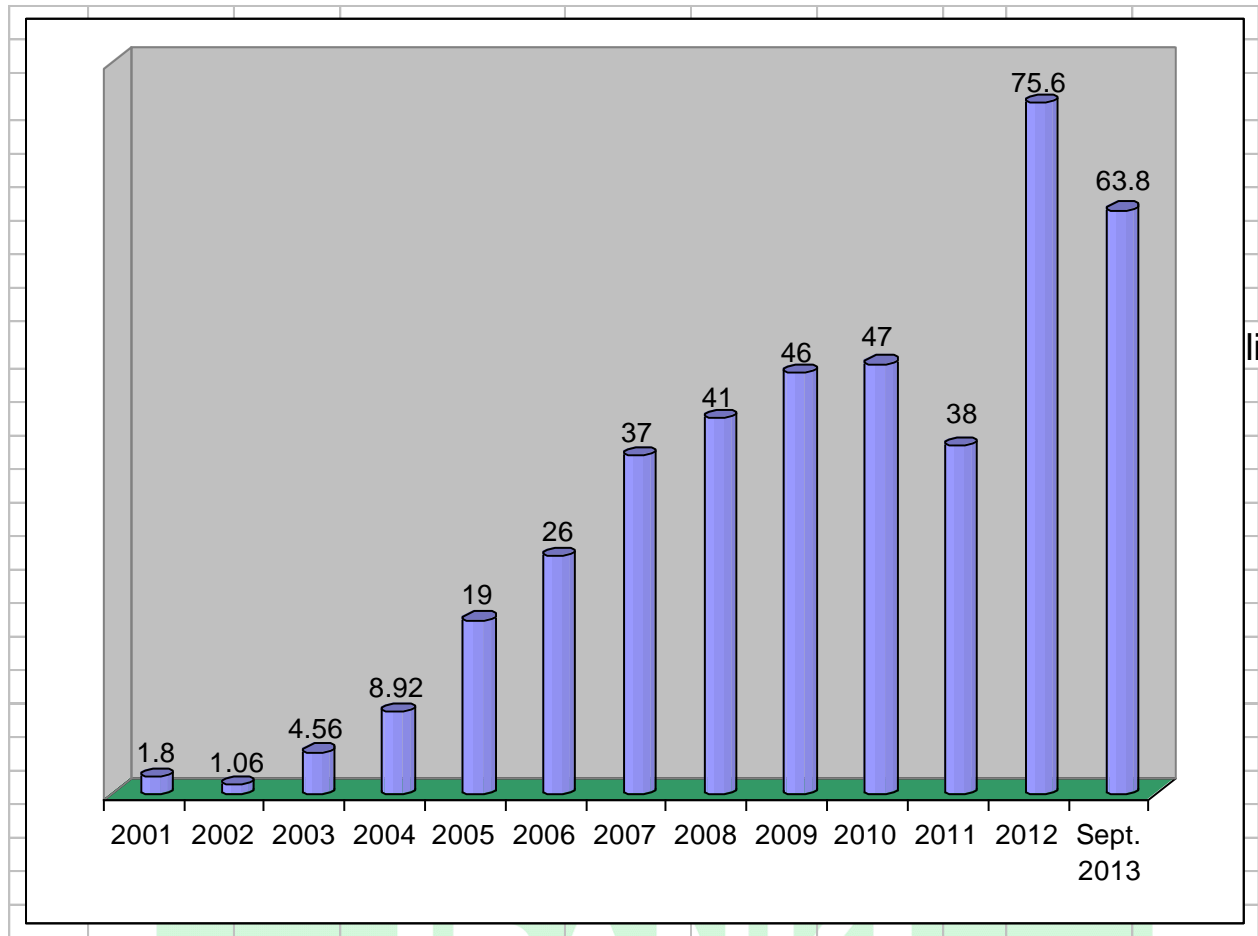


All figures in Tshs Billions



Summary of Financial Performance Trend

Profit Trend-TZS Billions



Investment Ratios as at 30th Sept., 2013

Share Performance (cumulative data)	As at Sept, 2013
Market Price (closing)	TZS 270.00
Earning per share (EPS)	29.33
Price Earning Ratio (P/E)	9.21
Book Value (BV)	163.47
Price book Value Ratio (P/B)	1.65
Market Capitalization (TZS billions)	587.66
Foreign Holding	15.47%

Investment Ratios

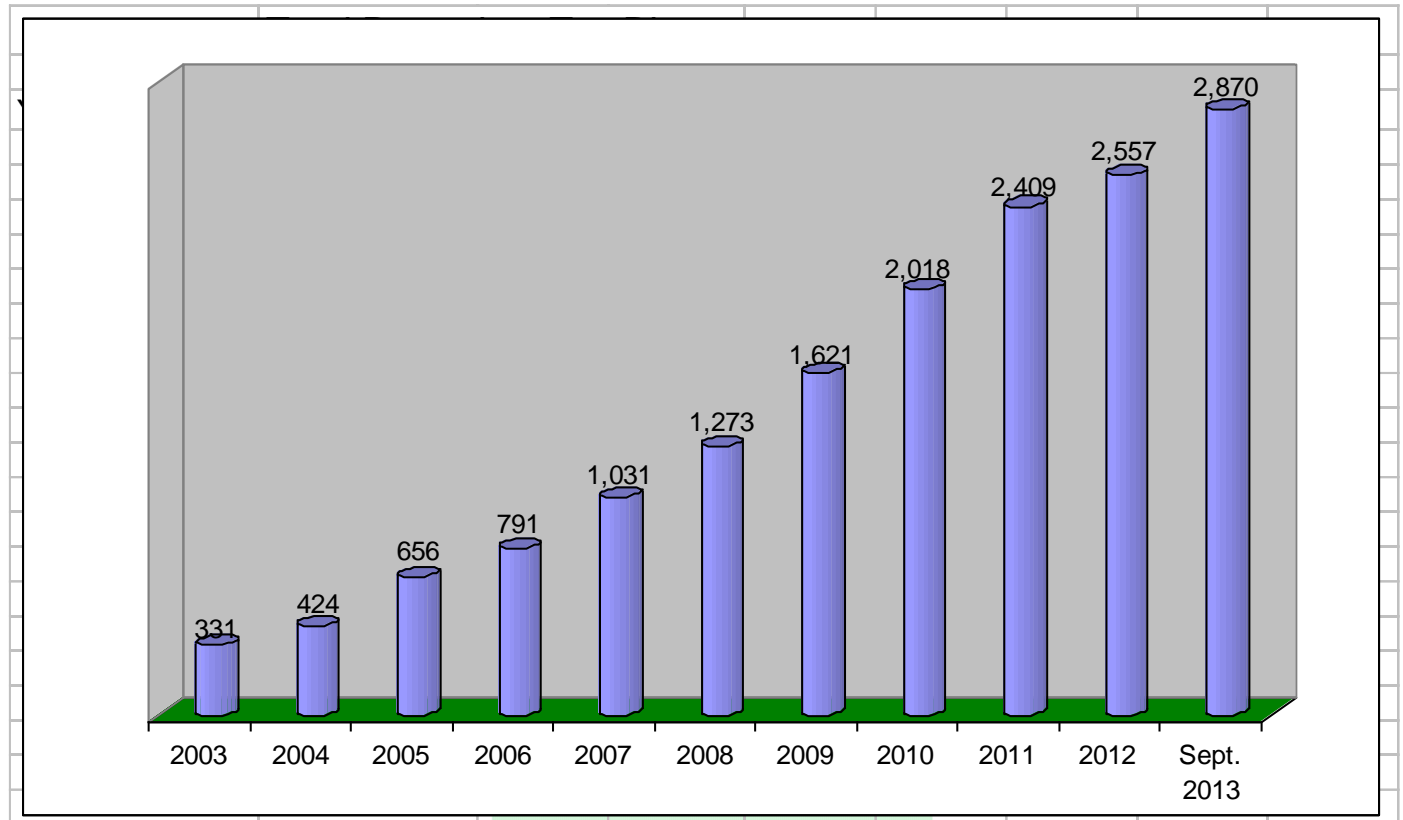
Balance Sheet Data & Statistics– TZS. Millions

	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>Sept 2013</u>
<i>Total Assets (Millions Tshs)</i>	1,854,867	2,305,402	2,713,641	3,074,840	3,377,764
<i>Loans, Advances & Overdrafts</i>	949,505	1,123,347	1,429,262	1,806,865	1,912,271
<i>Deposits</i>	1,603,942	2,019,393	2,408,676	2,557,903	2,870,697
<i>Shareholder Capital</i>	207,774	233,511	254,764	310,754	355,806
<i>Number of Employees</i>	1,311	1,437	1,658	1,898	2,173
<i>NP Loans & Advances (Excluding Govt. Guaranteed)</i>	60,612	121,338	134,783	117,746	131,409
<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%	7%
<i>ROE % (on average equity)</i>	21.3%	27%	20%	22%	26%
<i>ROA % (on average asset)</i>	2.4%	3%	3%	4%	3.9%
Total Capital/Assets	11.2%	10.1%%	9.3%	10.1%	10.5%

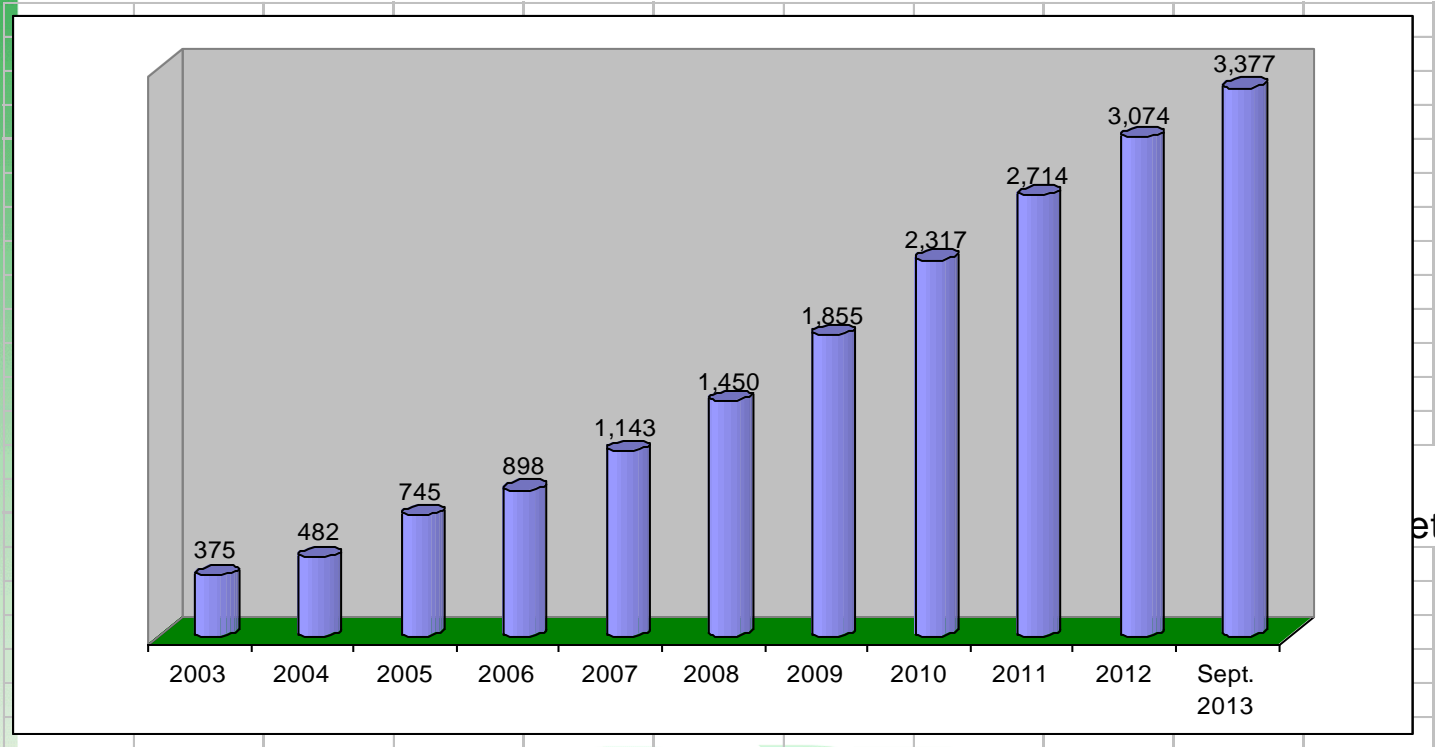


Financial Performance Trend

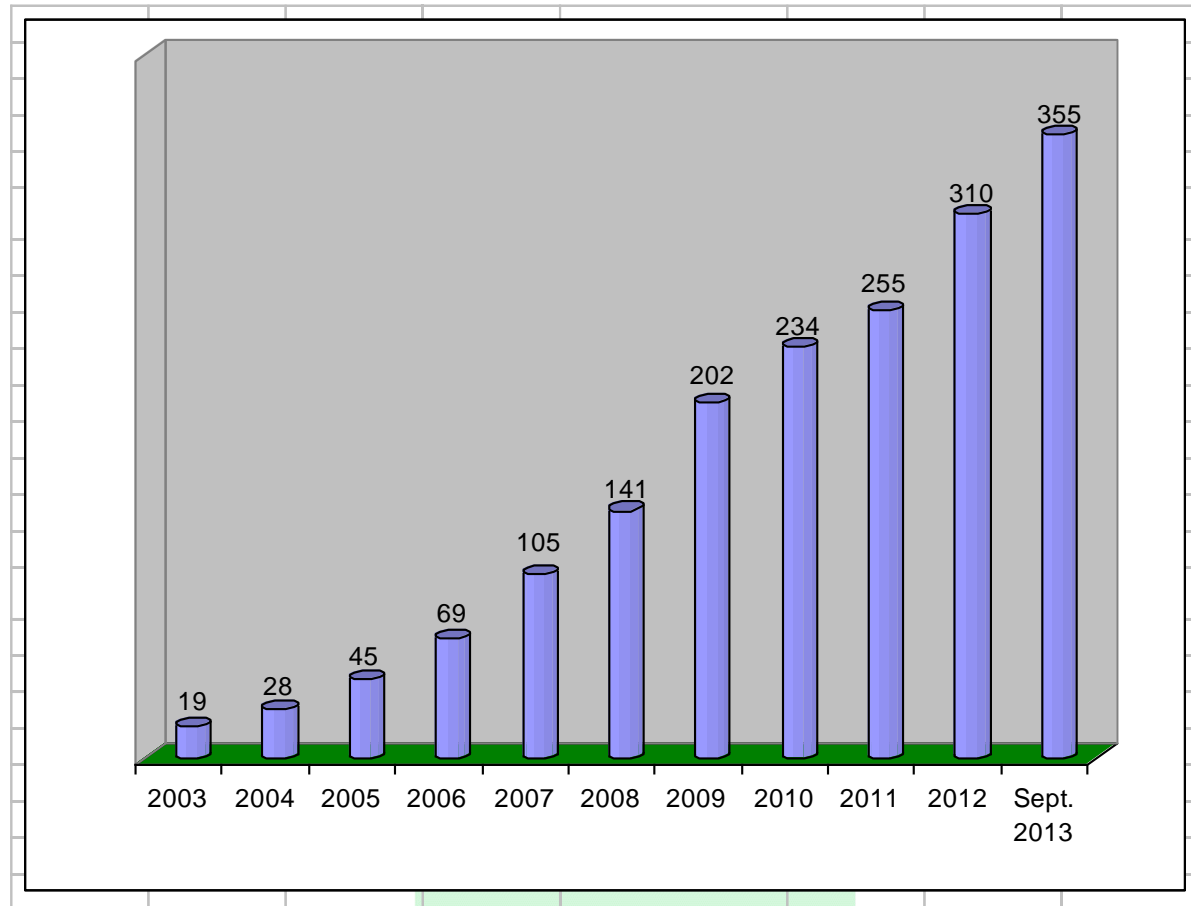
Total Deposits-TZS Billions



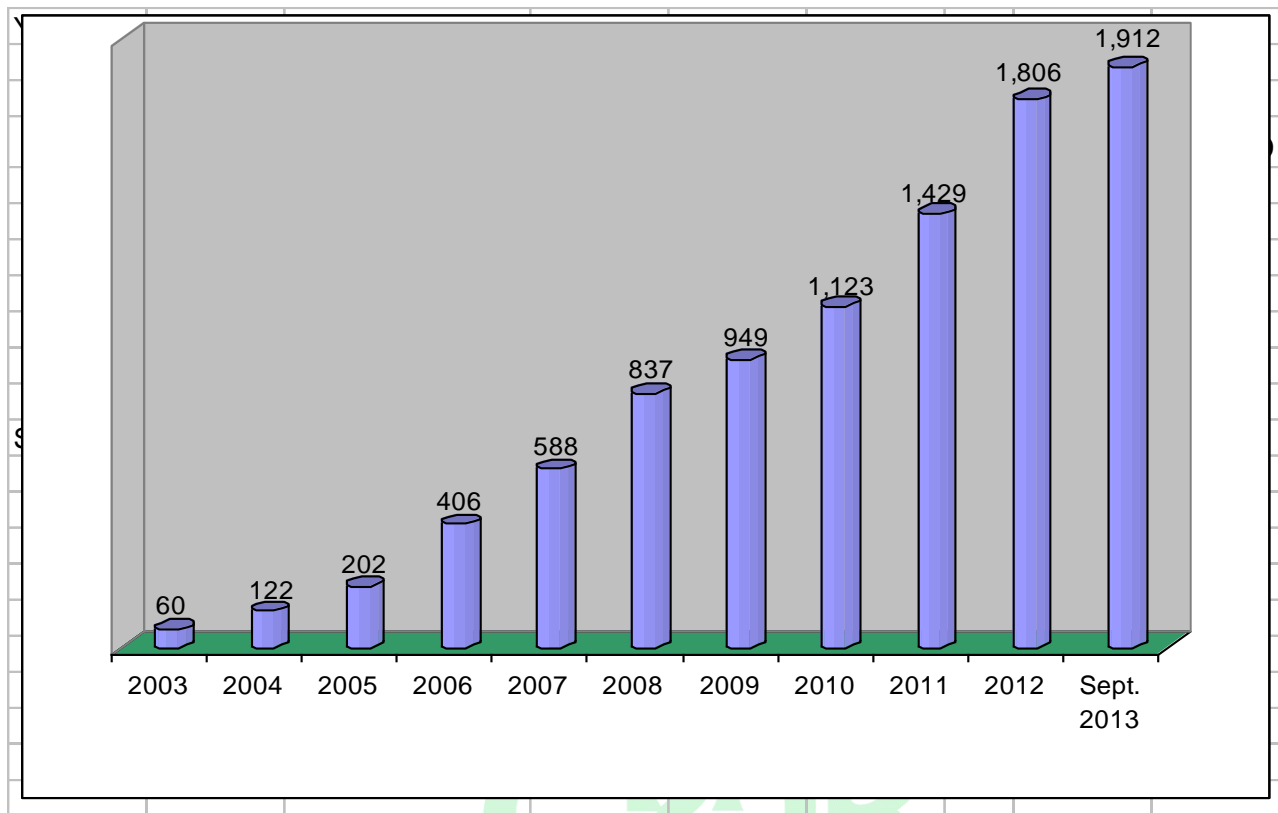
Total Assets-TZS Billions



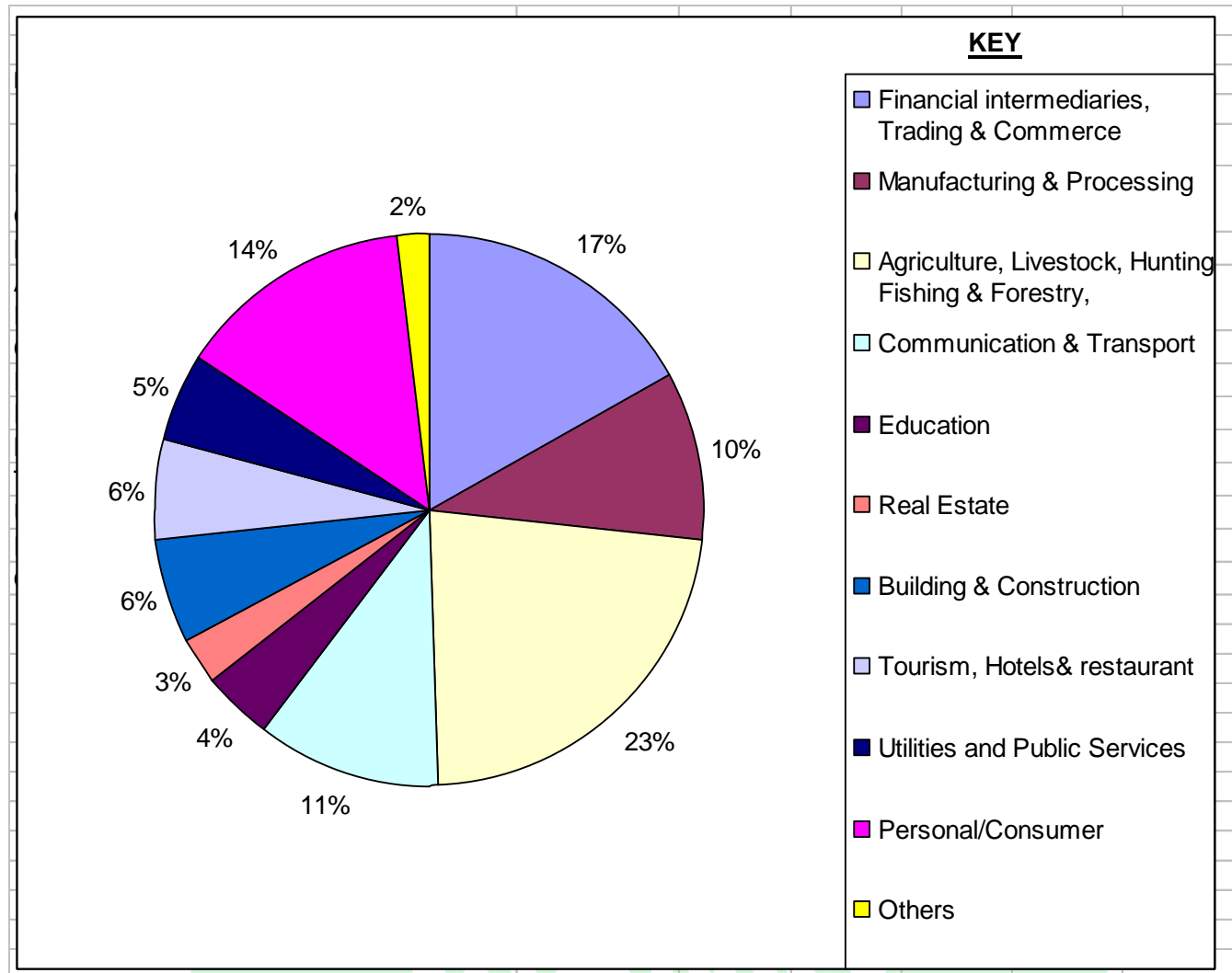
Capital / Shareholder's fund – TZS Billions



Loan Portfolio-TZS Billions



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's 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
- Other Custodian Banks



Why Choose CRDB Bank

- ❑ Sound procedures ensuring professional services to client
- ❑ Clear Custody Agreements and SLA with our Clients
- ❑ All information at 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



Competitiveness & Contacts

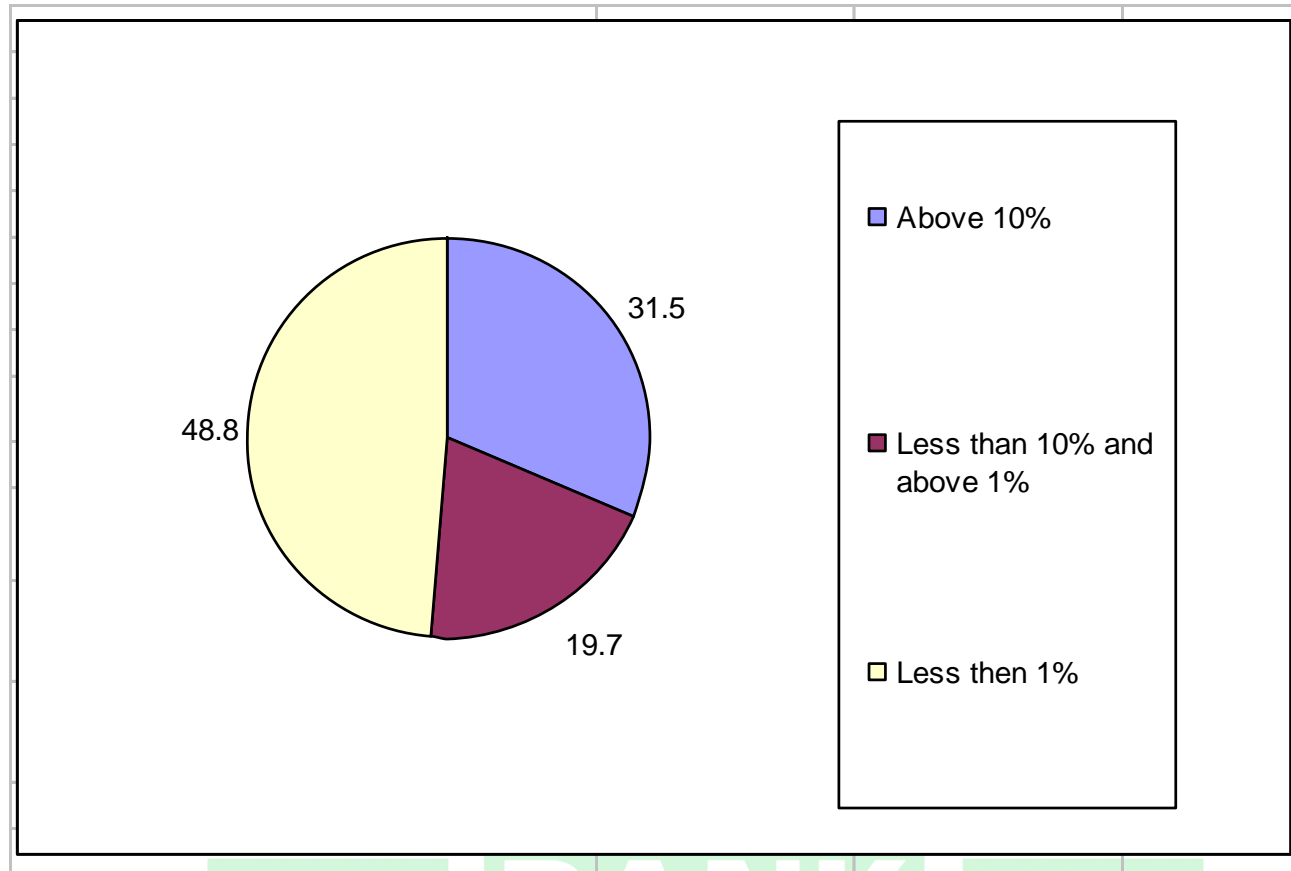
- Competitive Package tailored to client need
- Charges based on Asset Value
- Cash and Securities Statement delivery as you may require
- Always open for Negotiation
- Tel +255 737 205 857/+255 737 205858
- Fax +255 736 502 850
- Email:

custodialservices@crdbbank.com



Shareholding Structure

- Each 10% in shareholding is entitled to one board seat.
- Current shareholding as at 31st October, 2013.



NAME	31/10/2013	
	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
PSPF Pension Fund	31,531,350	1.4
CMG Investment Ltd	29,588,949	1.4
Aunali F. Rajabali	25,404,880	1.2
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	428,909,346	19.7
Less than 1%		
More than 28,000 shareholders	1,062,439,134	48.8
Grand Total	2,176,532,160	100

**Thank you
for listening**

