

**CRDB Bank Plc**  
**Investor Briefings**  
**As at 31<sup>st</sup> December, 2012**

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# Outline

- **About Us**
- **Mission and Vision**
- **Investor Information**
- **Investment Ratios**
- **Balance Sheet Items and Net-profit after tax**
- **Shareholding structure**



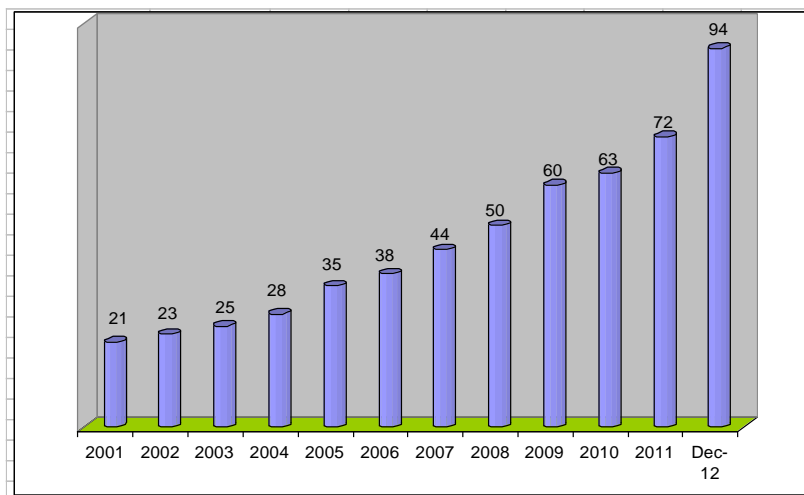
## About Us

- Leading, wholly-owned private commercial bank in Tanzania.
- Established in 1996.
- Listed on the Dar Es Salaam Stock Exchange on 17<sup>th</sup> June, 2009.
- Offers corporate, retail, business, treasury, premier and wholesale microfinance services.
- Over 29,000 shareholders
- 21.5% major strategic shareholder – DIF
- 1,898 employees, 94 branches & a branch in Burundi, 250ATMs, 12mobile branches
- Operates through internet and mobile banking services.



# Branches

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





## Vision:

### The Leading Bank

To be the leading bank, which is customer need driven with competitive return to shareholders.

## Mission

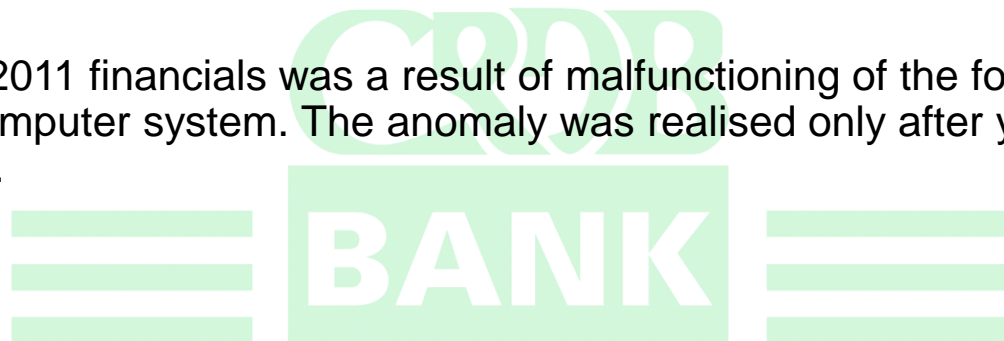
### Quality Banking Service

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



## Investor Information

- Total assets of the Bank increased by 13.3 % from TZS 2,713 billions in fourth quarter of 2011 to TZS 3,074 billions as at 31st December, 2012.
- Deposits increased by 6.2% from TZS 2,408 billions in fourth quarter of 2011 to TZS 2,557 billions as at 31st December, 2012.
- Loans and advances increased by 26.4% from TZS 1,429 billions in fourth quarter of 2011 to TZS 1,806 billions as at 31st December, 2012.
- Shareholders funds increased by 22% from TZS 254 billions in fourth quarter of 2011 to TZS 310 billions as at 31st December, 2012.
- The Bank recorded a profit after tax of TZS 16.5 billions in the 4th quarter of 2012 compared to TZS (9.4) billions\* closed on 31st December, 2011.
- The decline of profit in 2011 financials was a result of malfunctioning of the foreign exchange trading computer system. The anomaly was realised only after year-end processes and rectified.



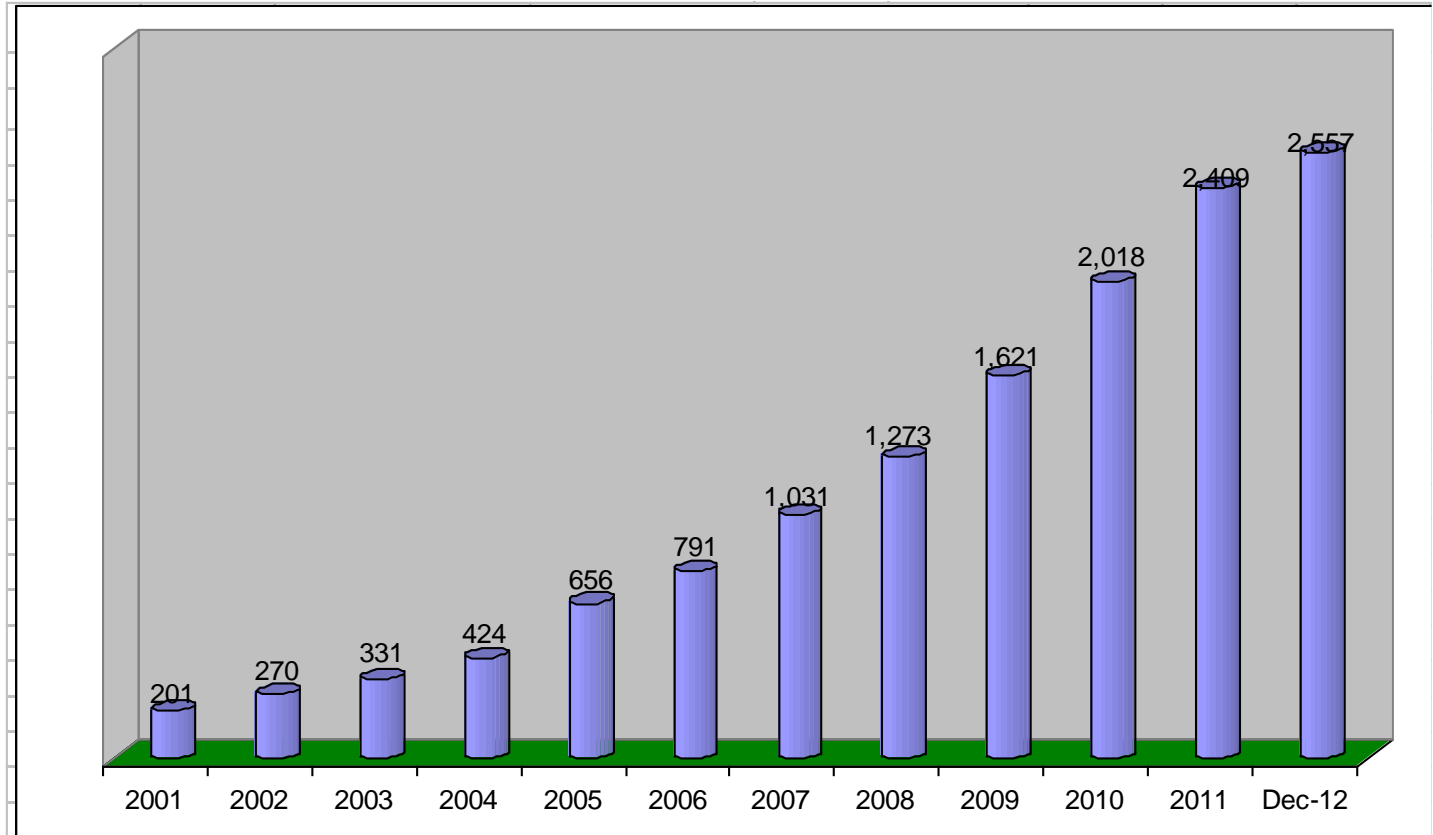
## INVESTMENT RATIOS AS AT 31<sup>st</sup> DECEMBER 2012

Share Performance	As at Dec,2012
Market Price (closing)	Tsh.150
Earning per share (EPS)	34.7
Price Earning Ratio (P/E)	4.3
Book Value (BV)	142.7
Price book Value Ratio (P/B)	1.05
Market Capitalization (TZS in billions)	326.18
Foreign Holding	12.13%



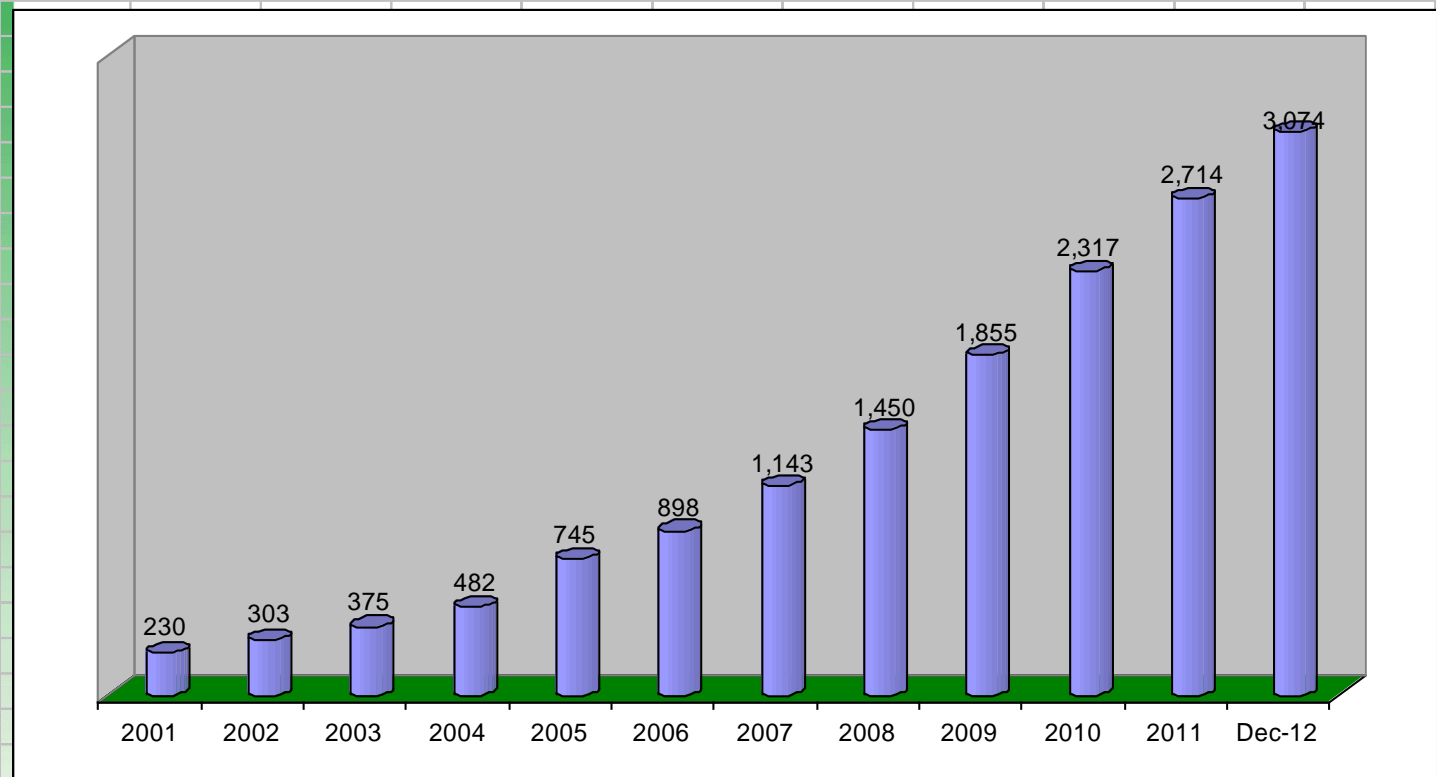
# Balance Sheet Items

## Total Deposits-TZS Billions

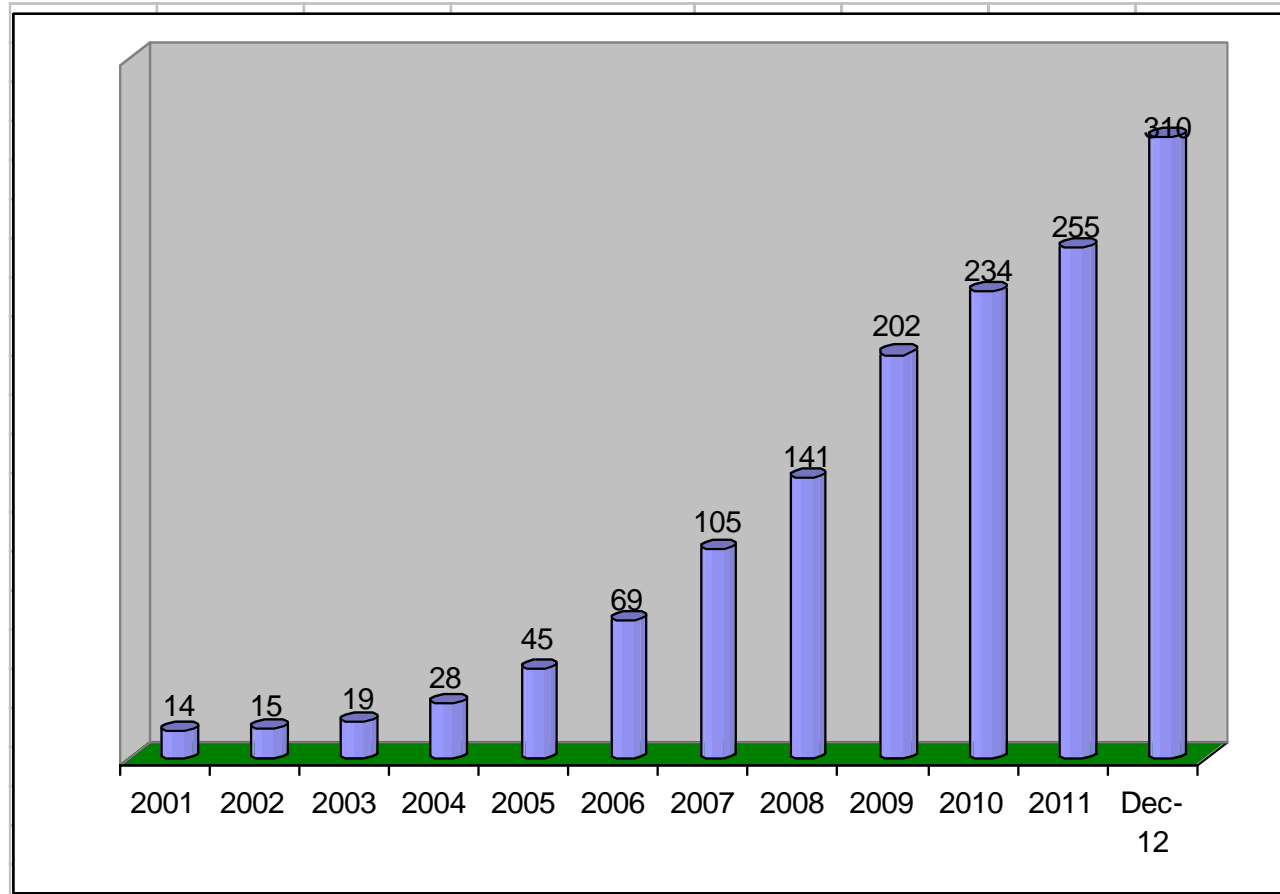




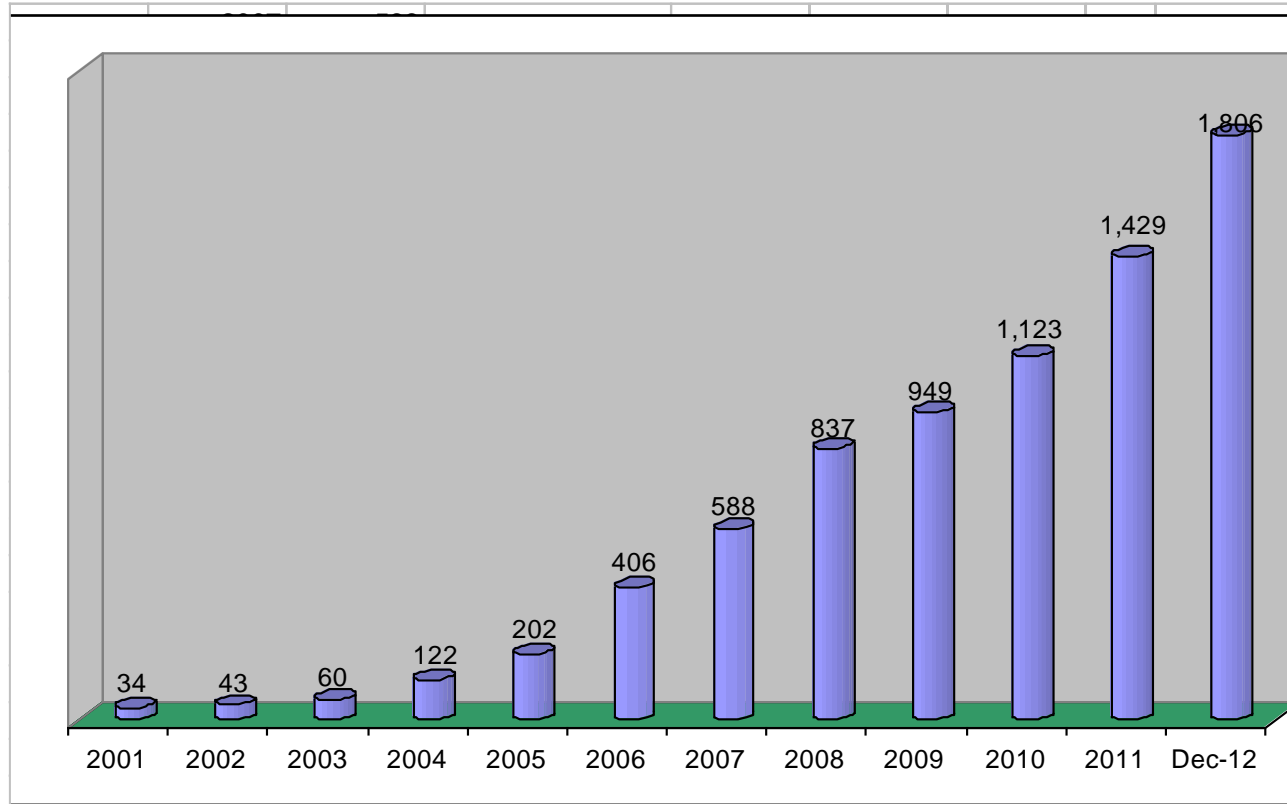
# Total Assets-TZS Billions



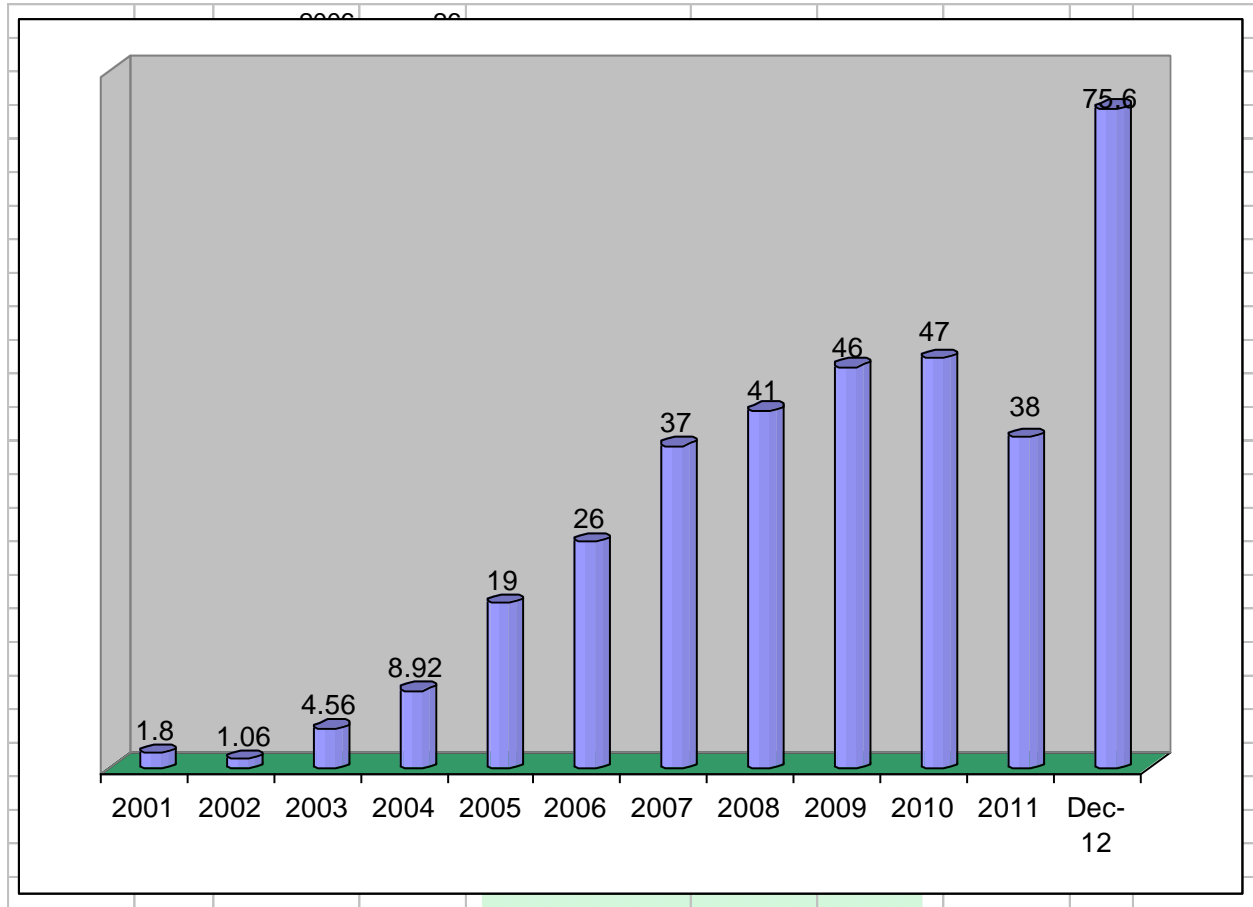
# Capital / Shareholder's fund – TZS Billions



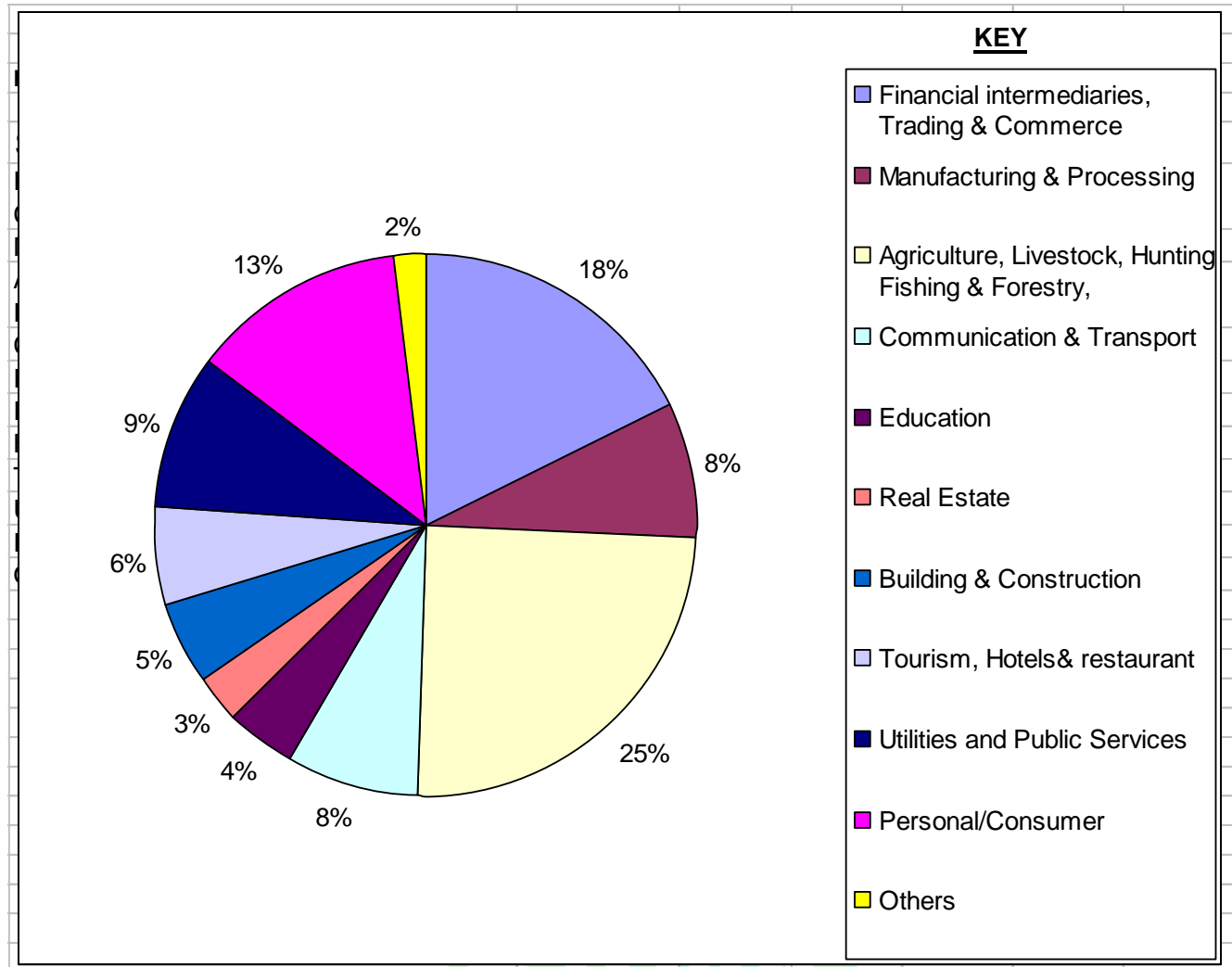
# Loan Portfolio-TZS Billions



# Profit Trend-TZS Billions



# LOAN PORTIFOLIO BY SECTORS



# CRDB Financial Performance

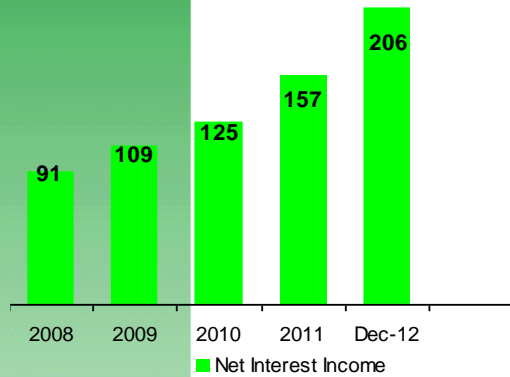
## Balance Sheet Data & Statistics– TZS. Millions

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>Dec 2012</u>
<i>Total Assets (Millions Tshs)</i>	1,449,673	1,854,867	2,305,402	2,713,641	3,074,840
<i>Loans, Advances &amp; Overdrafts</i>	836,803	949,505	1,123,347	1,429,262	1,806,865
<i>Deposits</i>	1,273,601	1,603,942	2,019,393	2,408,676	2,557,903
<i>Shareholder Capital</i>	139,557	207,774	233,511	254,764	310,754
<i>Number of Employees</i>	1,239	1,311	1,437	1,658	1,898
<i>NP Loans &amp; Advances (Excluding Govt. Guaranteed)</i>	37,947	60,612	121,338	134,783	117,746
<i>Loans/Total Assets</i>	57.7%	51.3%	48.7%	52%	59%
<i>NPL Ratio excluding Govt. Guarantees</i>	4%	6%	11%	9.4%	6%
<i>ROE % ( on average equity)</i>	37.4%	21.3%	27%	20%	22%
<i>ROA % (on average asset)</i>	3.6%	2.4%	3%	3%	4%
<b>Total Capital/Assets</b>	<b>9.6%</b>	<b>11.2%</b>	<b>10.1%</b>	<b>9.3%</b>	<b>10.1%</b>

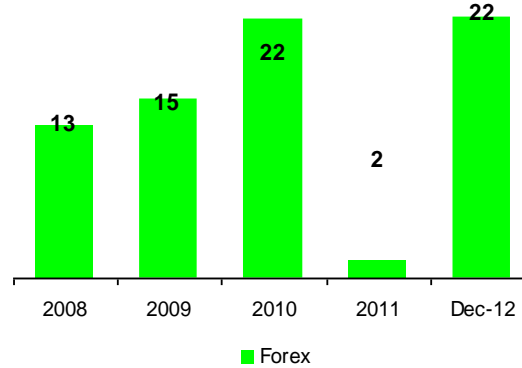


# CRDB SUMMARY FINANCIAL PERFORMANCE

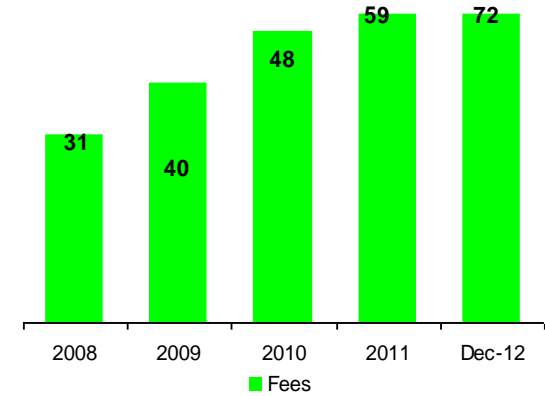
## Net Interest Income



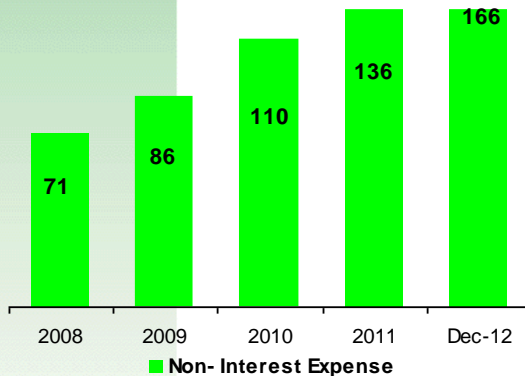
## Foreign Exchange Income



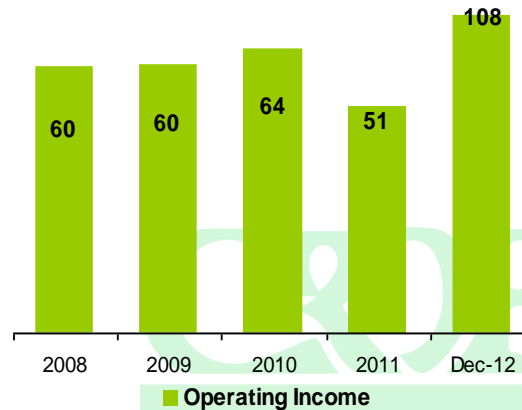
## Fees & Commissions Income



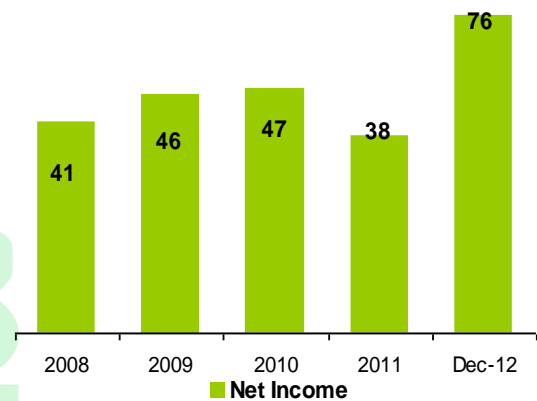
## Non-Interest Expense



## Operating Income



## Net Income

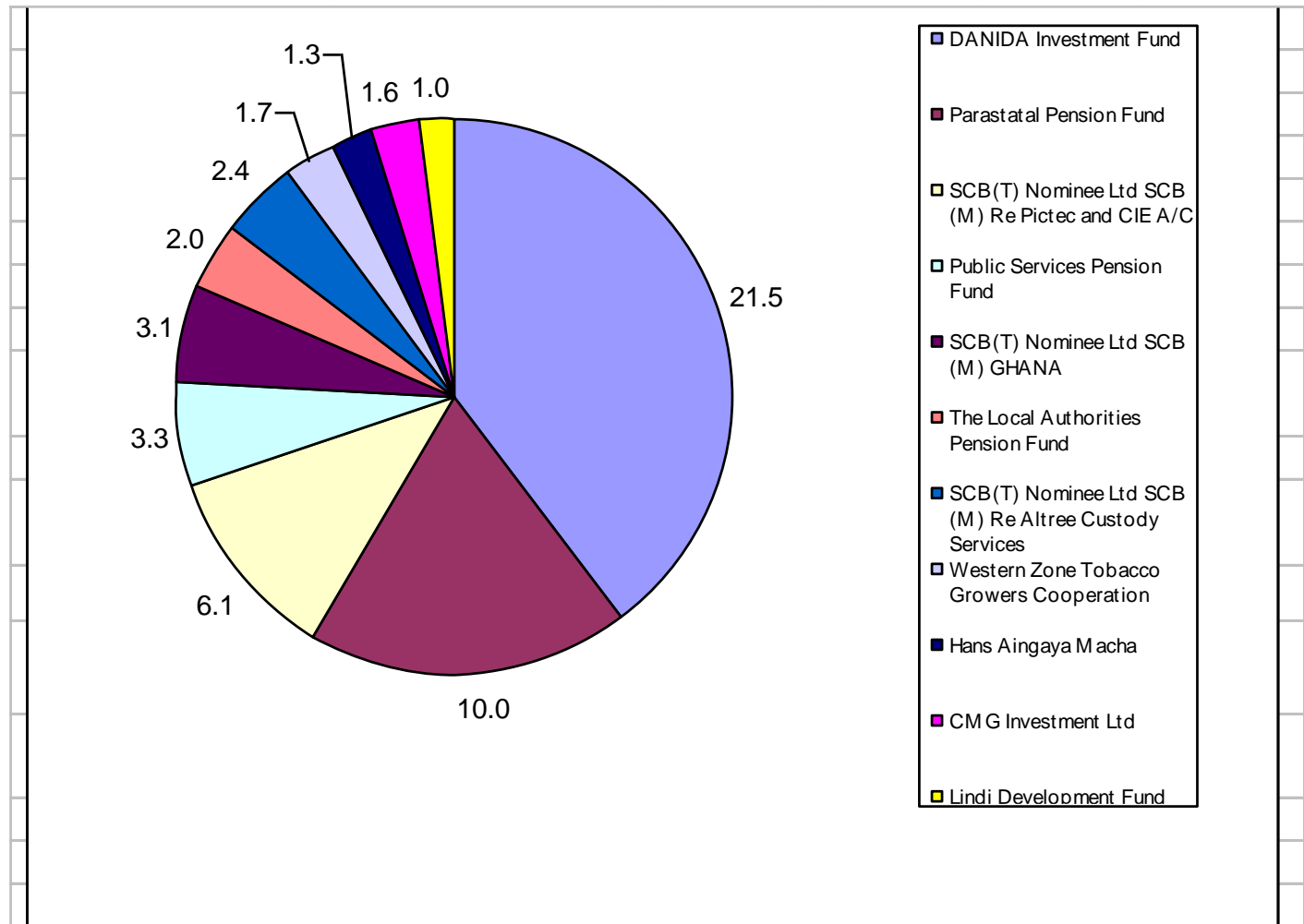


All figures in Tshs Billions



# Shareholding Structure

- Each 10% in shareholding is entitled to one board seat.
- Current shareholding as at 31<sup>st</sup> December 2012.





**Thank you  
for listening**

