

CRDB Bank Plc
Investor Briefing
As at 31st December, 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 microfinance services.
- Over 28,000 shareholders.
- 21.5% major strategic shareholder – DIF.
- 2,158 employees.
- Internet, mobile banking, Sim-banking and Agent Banking services.



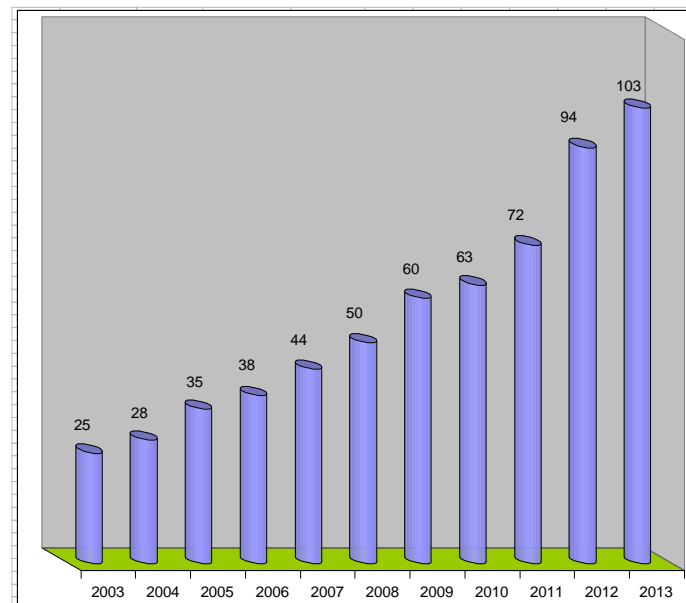
About Us

- 103 branches, a subsidiary in Burundi and a microfinance subsidiary.
- 325 ATMs (319 Parent + 6 in Burundi).
- 13 mobile branches.
- 441 Microfinance Partners.
- 922 POS Terminals.
- 492 Agents – Service Centre.
- 37 Extended Counters – Post Offices.
- 1 Call Centre.



Branches

- 103 branches plus 441 Partner Microfinance Institutions (MFIs).
- 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 strive to create value for stakeholders and the society.



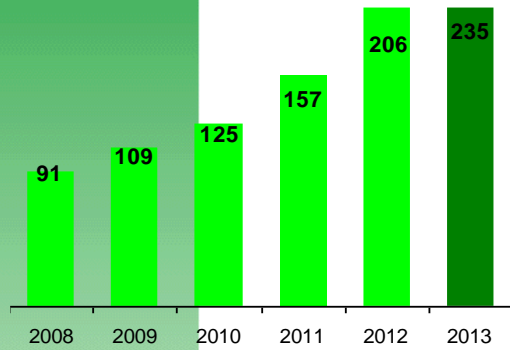
Financial Performance Summary as at 31st Dec. 2013

Item	31/12/2013 TZS millions	31/12/2012 TZS millions	Change in (%)
Total Assets	3,545,438	3,074,840	15.3
Total Deposits	2,966,647	2,557,903	16.0
Loans, Advances and Overdrafts	1,993,106	1,806,865	10.3
Shareholders' Funds	376,621	310,754	20.9
Net Income (Loss) Before Tax (group cumulative)	121,980	107,702	13.3
Net Income (Loss) After Tax (group cumulative)	85,087	80,543	5.6

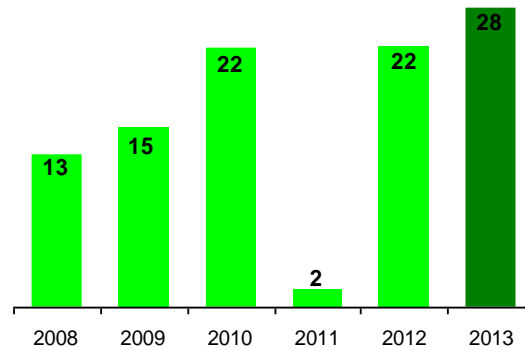


CRDB Summary Financial Performance

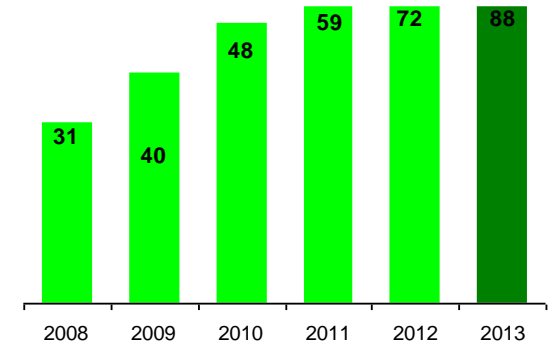
Net Interest Income



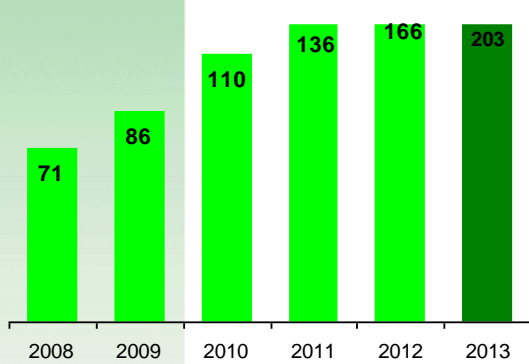
Foreign Exchange Income



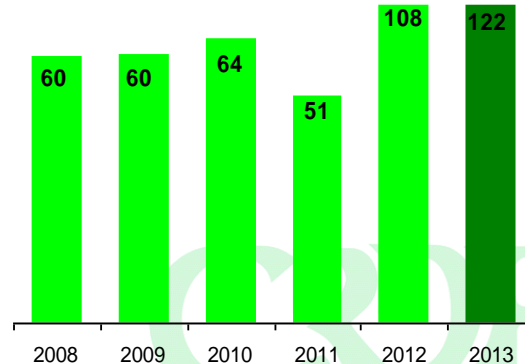
Fees & Commissions Income



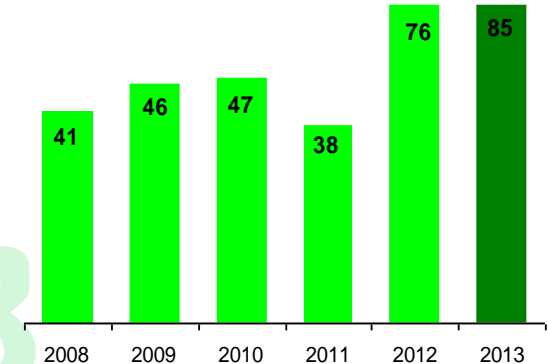
Non-Interest Expense



Operating Income

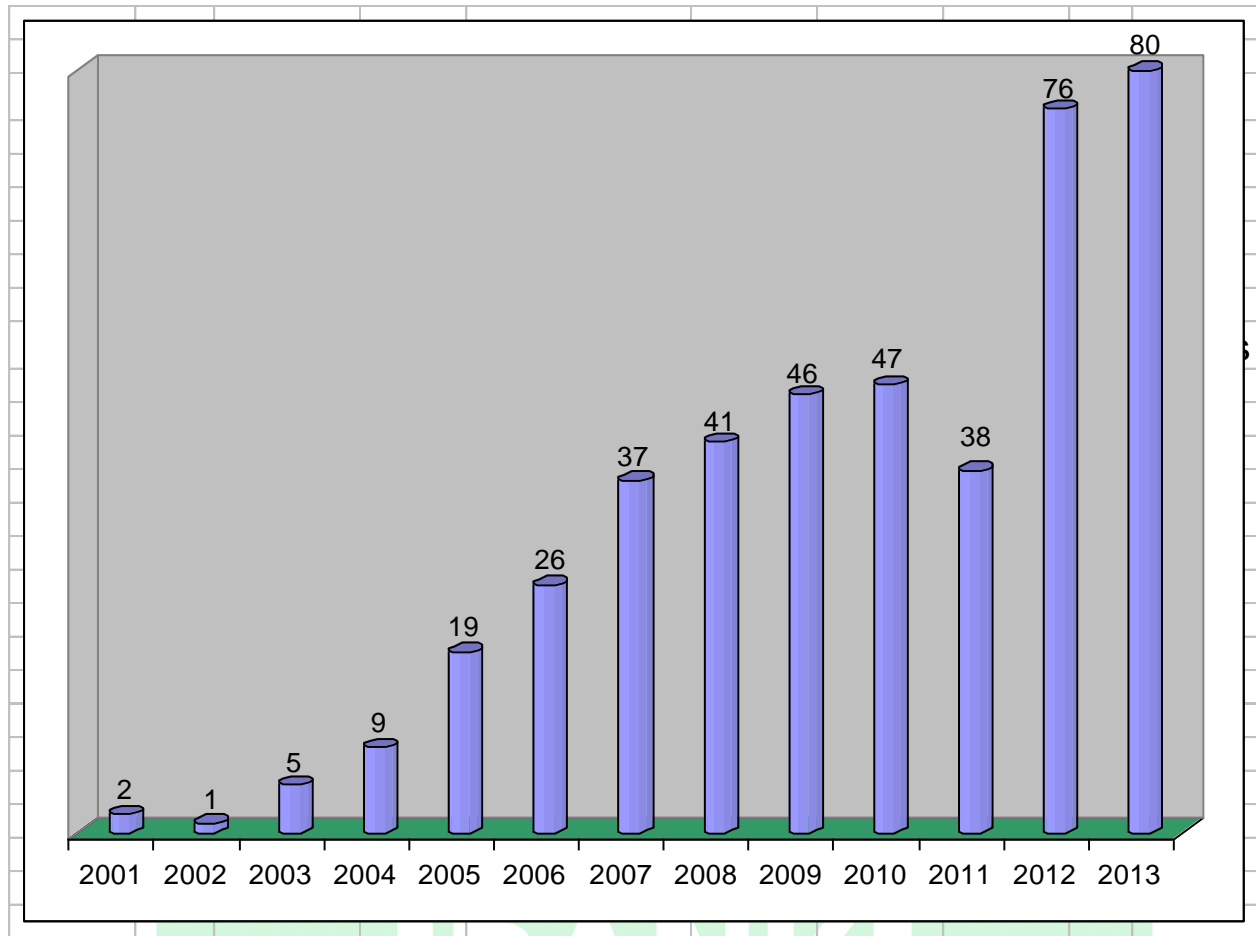


Net Income



Summary of Financial Performance Trend

Profit Trend-TZS Billions



Investment Ratios as at 31st Dec. 2013

Share Performance (cumulative data)	
Market Price (closing)	TZS 280.0
Earning per share (EPS)	39.0
Price Earning Ratio (P/E)	7.2
Book Value (BV)	173.0
Price book Value Ratio (P/B)	1.6
Market Capitalization (TZS billions)	609.4
Foreign Holding (%)	15.9

Investment Ratios

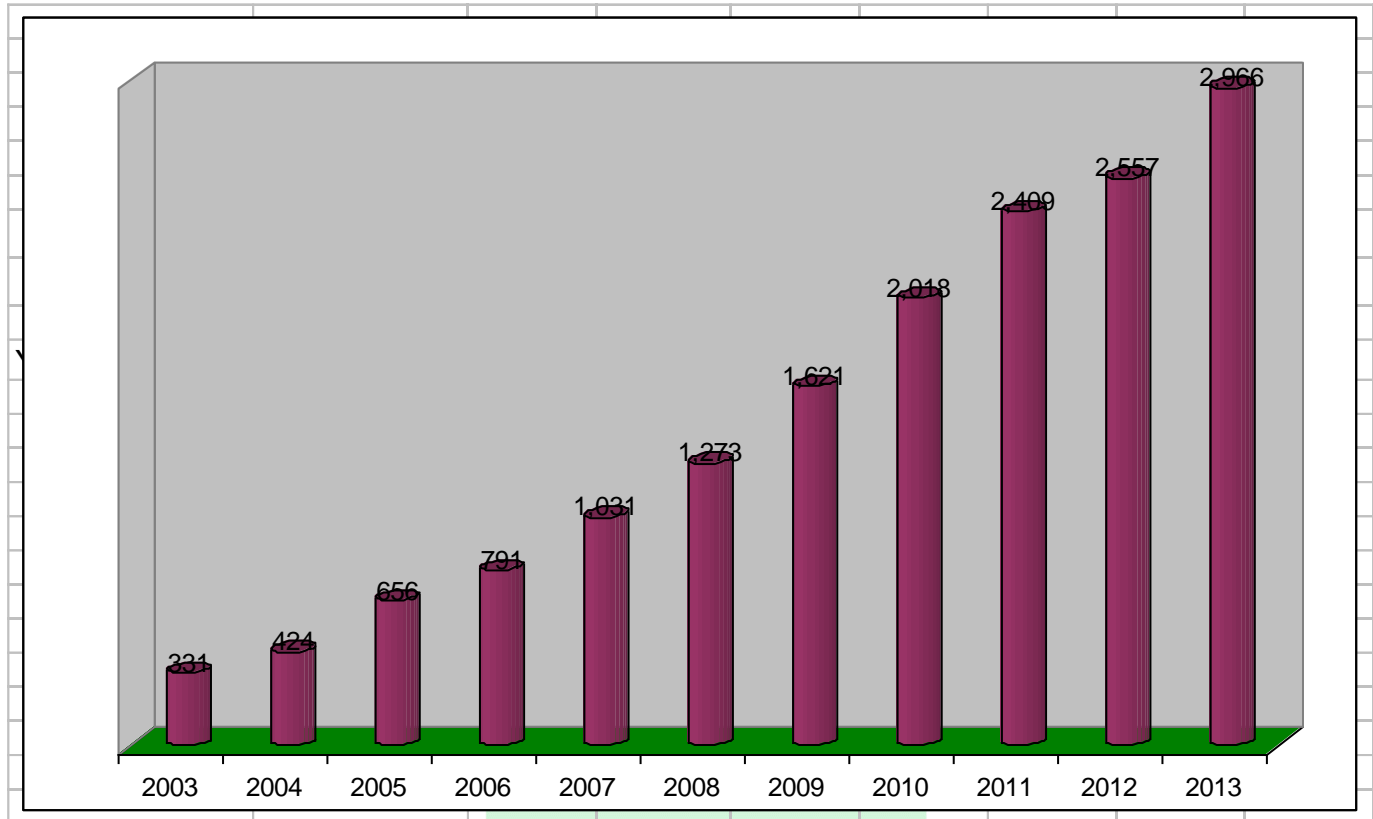
Balance Sheet Data & Statistics– TZS. Millions

	2009	2010	2011	2012	Dec 2013
<i>Total Assets (Millions Tshs)</i>	1,854,867	2,305,402	2,713,641	3,074,840	3,545,438
<i>Loans, Advances & Overdrafts</i>	949,505	1,123,347	1,429,262	1,806,865	1,993,106
<i>Deposits</i>	1,603,942	2,019,393	2,408,676	2,557,903	2,966,647
<i>Shareholders Funds</i>	207,774	233,511	254,764	310,754	376,621
<i>Number of Employees</i>	1,311	1,437	1,658	1,898	2,158
<i>NP Loans & Advances (Excluding Govt. Guaranteed)</i>	60,612	121,338	134,783	117,746	122,008
<i>Loans/Total Assets (%)</i>	51.3	48.7	52	59	56
<i>NPL Ratio/Total gross loans (excluding Govt. Guarantees %)</i>	6.0	11.0	9.4	6.5	6.0
<i>ROE % (on average equity)</i>	21.3	27.0	20.0	22.0	24.0
<i>ROA % (on average asset)</i>	2.4	3.0	3.0	4.0	3.6
Total Capital/Assets (%)	11.2	10.1	9.3	10.1	10.6

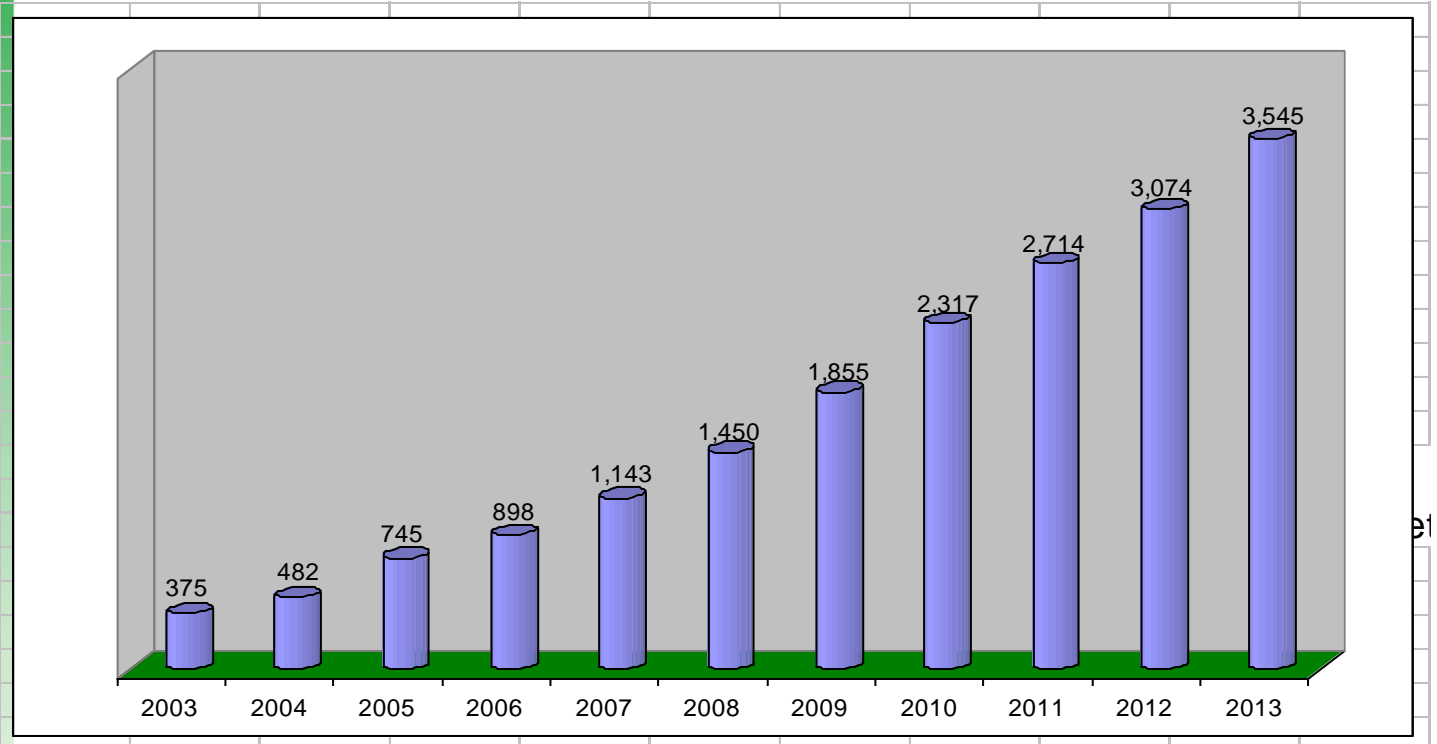


Financial Performance Trend

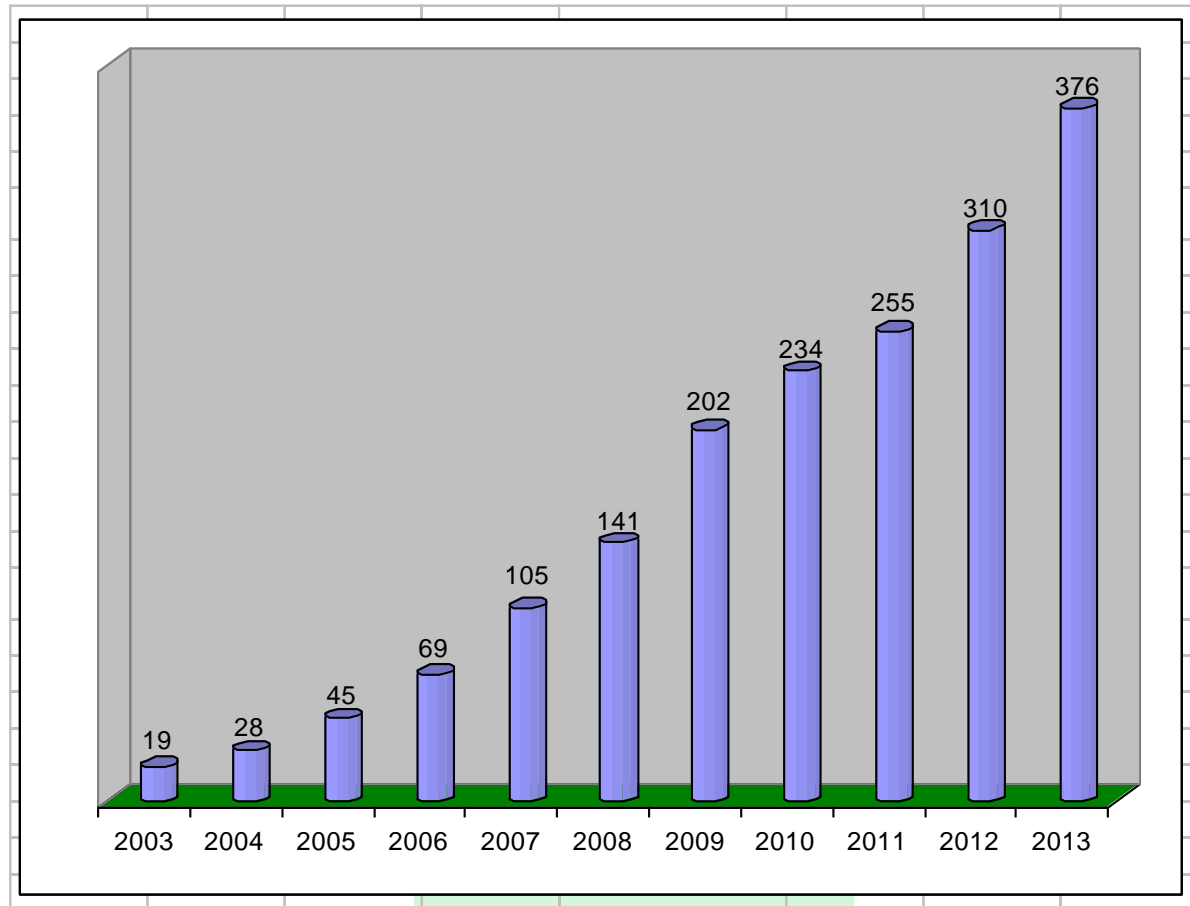
Total Deposits-TZS Billions



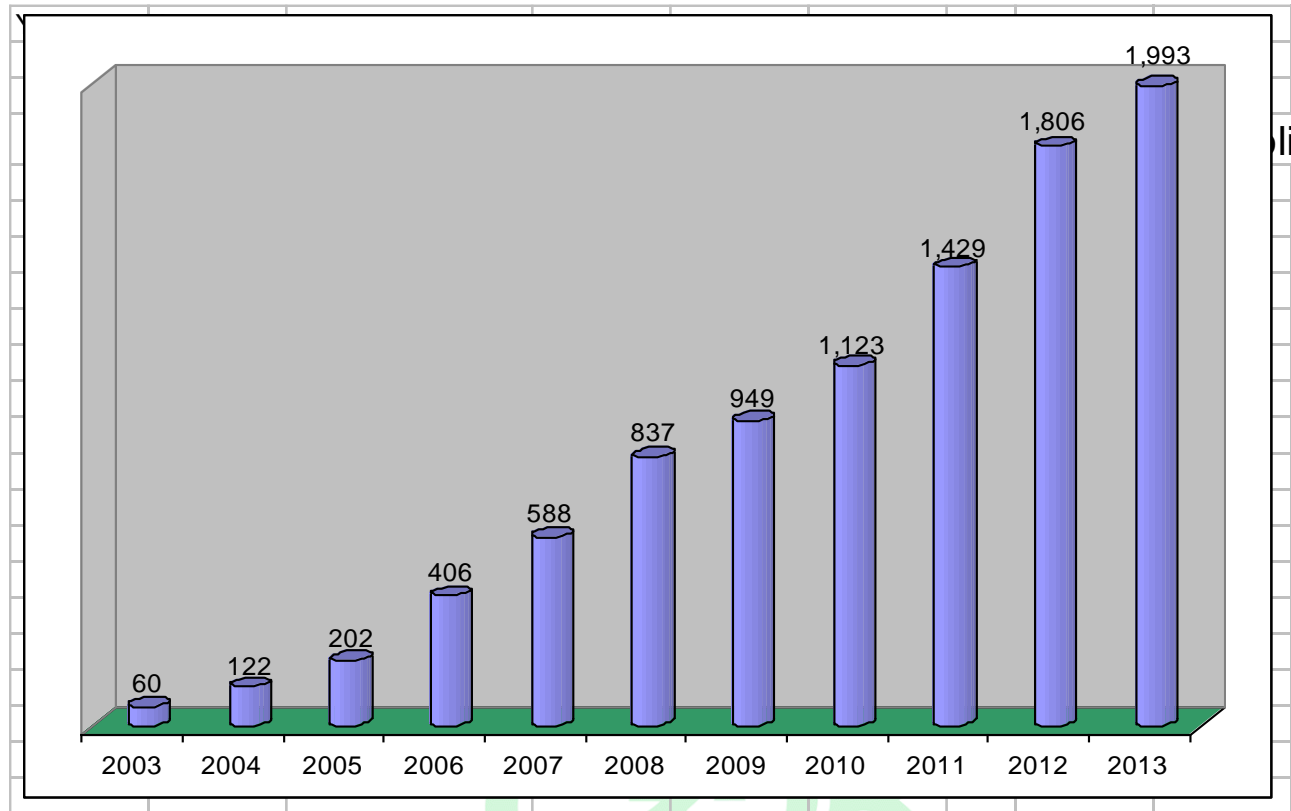
Total Assets-TZS Billions



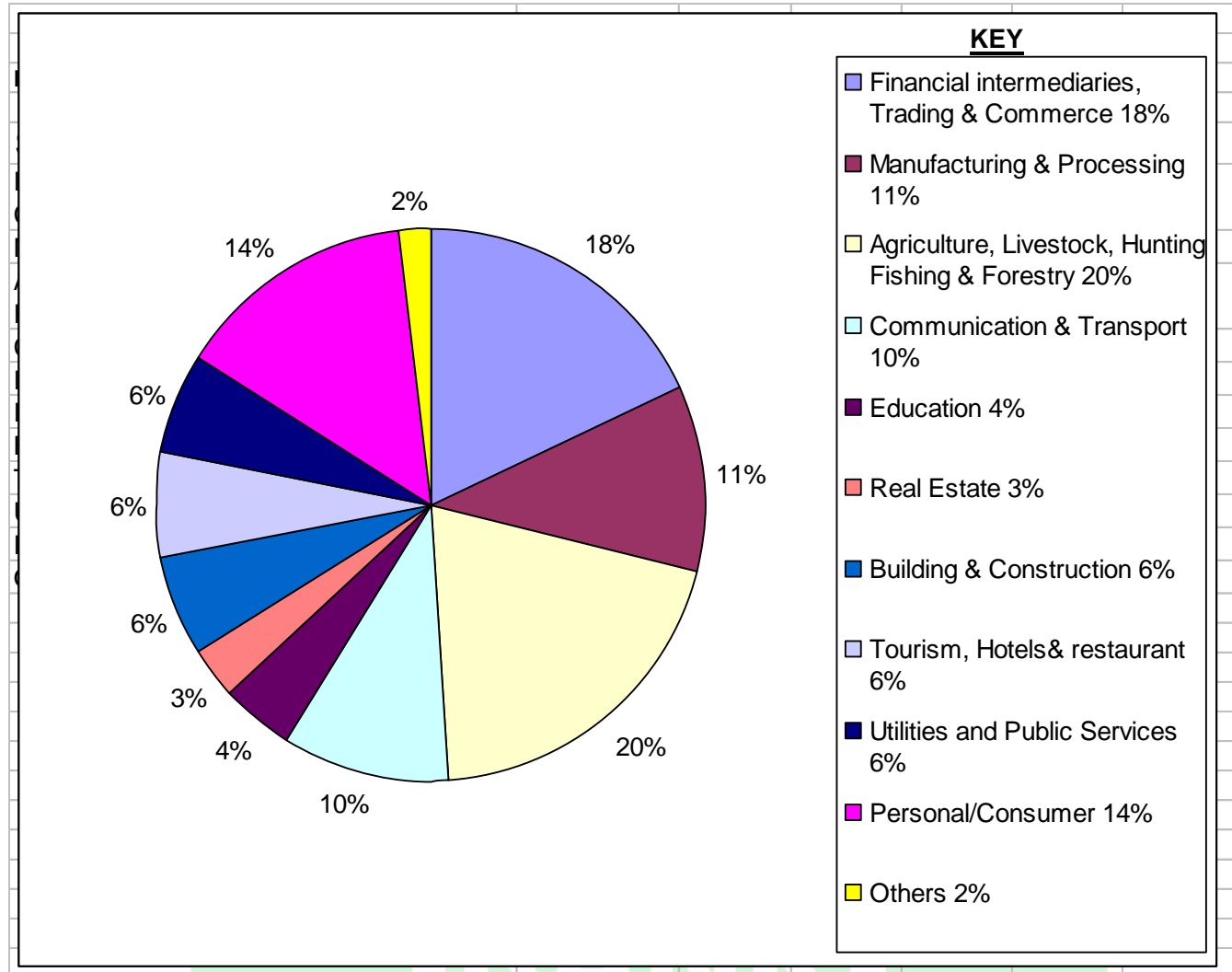
Capital / Shareholder's fund – TZS Billions



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 Stop Information Delivery
- ❑ Securities Valuation and Reporting
- ❑ Facilitate Foreign Exchange trading
- ❑ Proxy Voting
- ❑ Tax reclaim facilitation



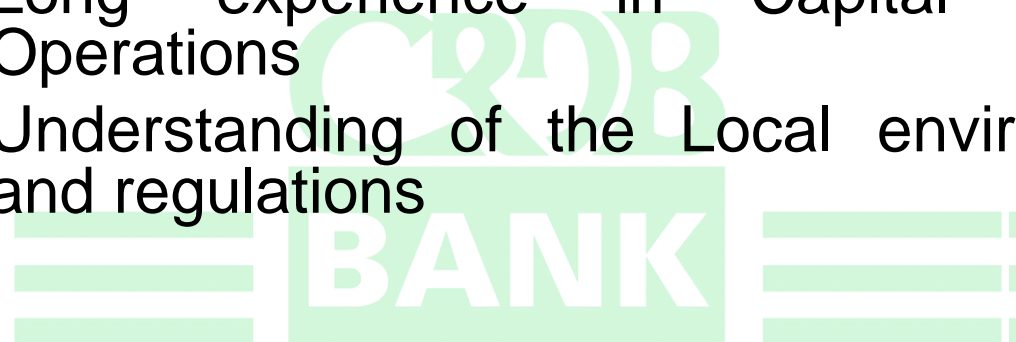
Who do we Serve

- 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

- 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

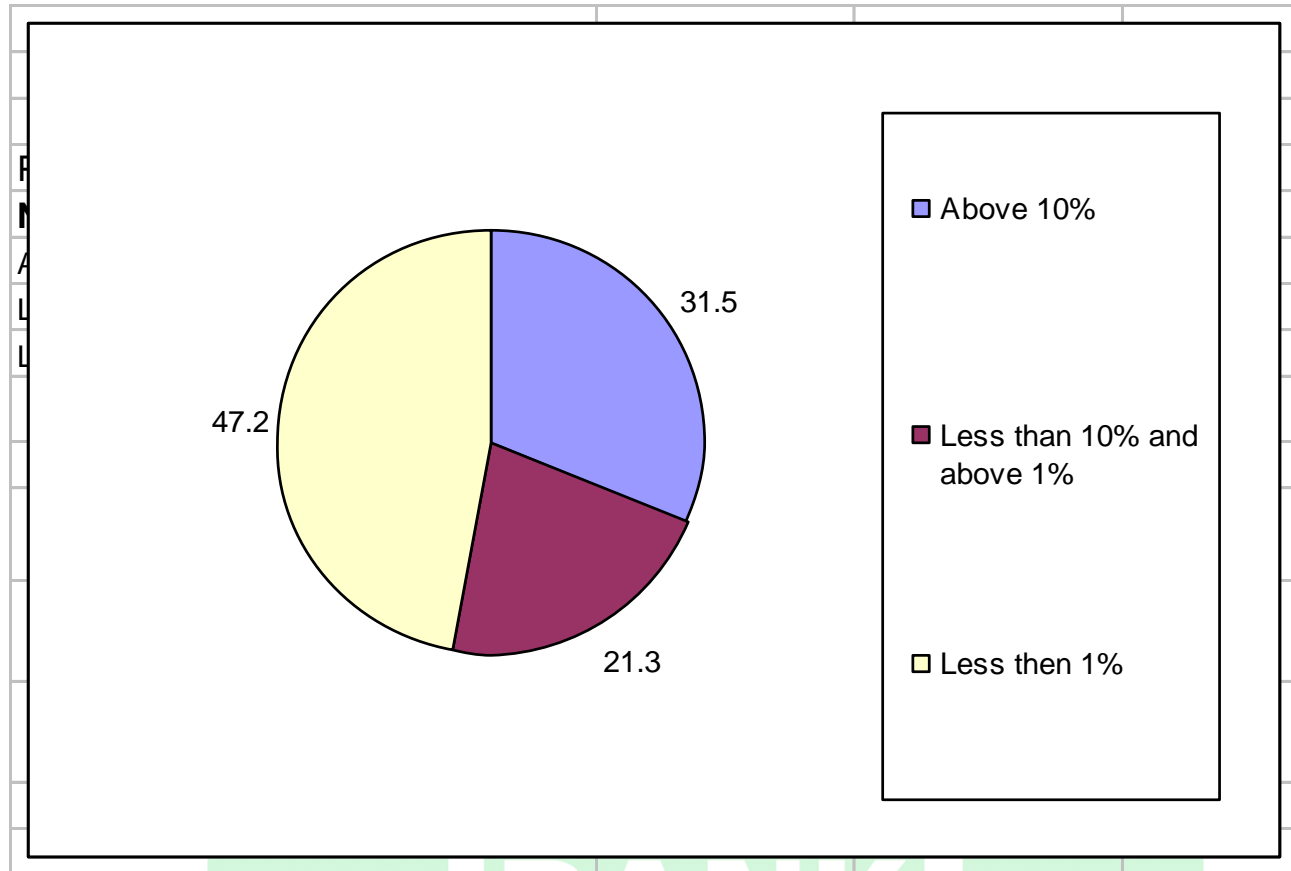
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Shareholding Structure

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



NAME	31/12/2013	
	SHARES	%
Above 10%		
DANIDA Investment Fund	467,781,934	21.5
PPF Pension Fund	217,401,746	10.0
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
SCB (T) Nominees SCB Consumer Banking Re Mr. Aunali F. Rajabali and Sajjad F Rajbali	49,031,060	2.3
LAPF Pension Fund	48,397,958	2.2
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Altree Custody Services Ltd - 008 - Tanzania	47,499,699	2.2
SCB (T) Nominee SCB Mauritius Re: Standard Chartered Kenya Nominees A/C Pinebridge	40,072,400	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
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re SCB Ghana A/C Epack Investment Funds Limited	24,790,240	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	462,572,726	21.3
Less than 1%		
More than 28,000 shareholders	1,028,775,754	47.2
Grand Total	2,176,532,160	100

**Thank you
for listening**

