

CRDB Bank Plc
Investor Briefings
As at 31st March, 2013



The bank that listens

Outline

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



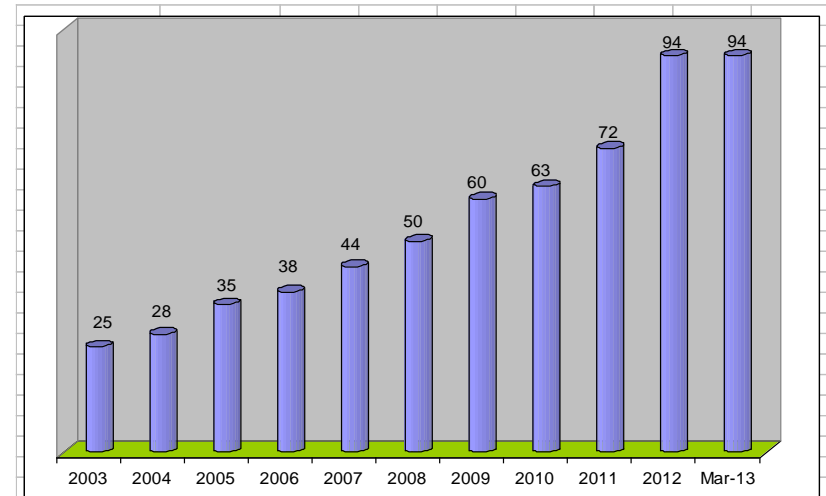
About Us

- Leading, wholly-owned private commercial bank in Tanzania.
- Established in 1996.
- Listed on the Dar Es Salaam Stock Exchange on 17th June, 2009.
- Offers corporate, retail, business, treasury, premier, insurance and wholesale microfinance services.
- Over 29,000 shareholders
- 21.5% major strategic shareholder – DIF
- 2,000 employees, 94 branches, a subsidiary in Burundi, a microfinance subsidiary, 250 ATMs, 12 mobile branches.
- Internet and mobile banking services.



Branches

- 94 branches plus 417 Partner Microfinance Institutions (MFIs) that serve 500,000 individuals in rural areas.
- Present in every region in Tanzania and one branch in Burundi.
- Up to district level in some regions.
- Online inter branch communication through branches linked via satellite.





Vision:

The Leading Bank

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

Mission

Quality Banking Service

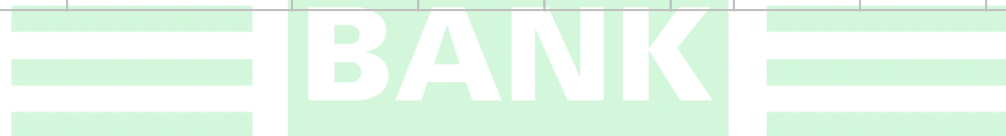
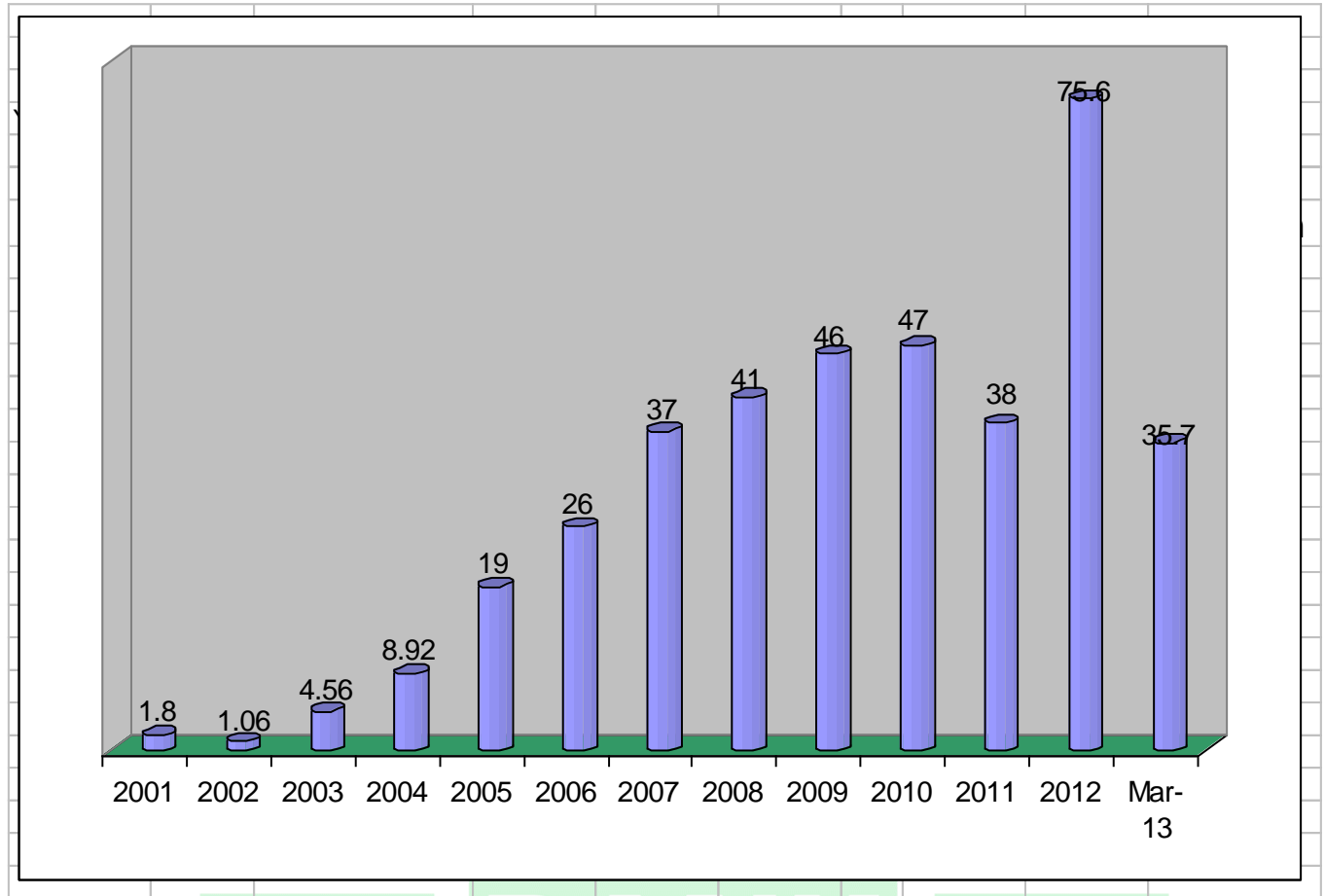
To provide competitive and innovative financial products and services leveraging technology to achieve distinctive customer experience. We strive to create value for stakeholders and society.



Investor Information

Item	31/03/2013 TZS millions	31/03/2012 TZS millions	Change in (%)
Total Assets	3,175,931	2,812,898	13.0
Total Deposits	2,676,300	2,352,008	13.8
Loans, Advances and Overdrafts	1,749,043	1,532,876	14.1
Shareholders' Funds	347,699	275,427	26.2
Net Income (Loss) Before Tax	37,735	28,574	25.0
Net Income (Loss) After Tax	26,111	20,662	26.3

Profit Trend-TZS Billions

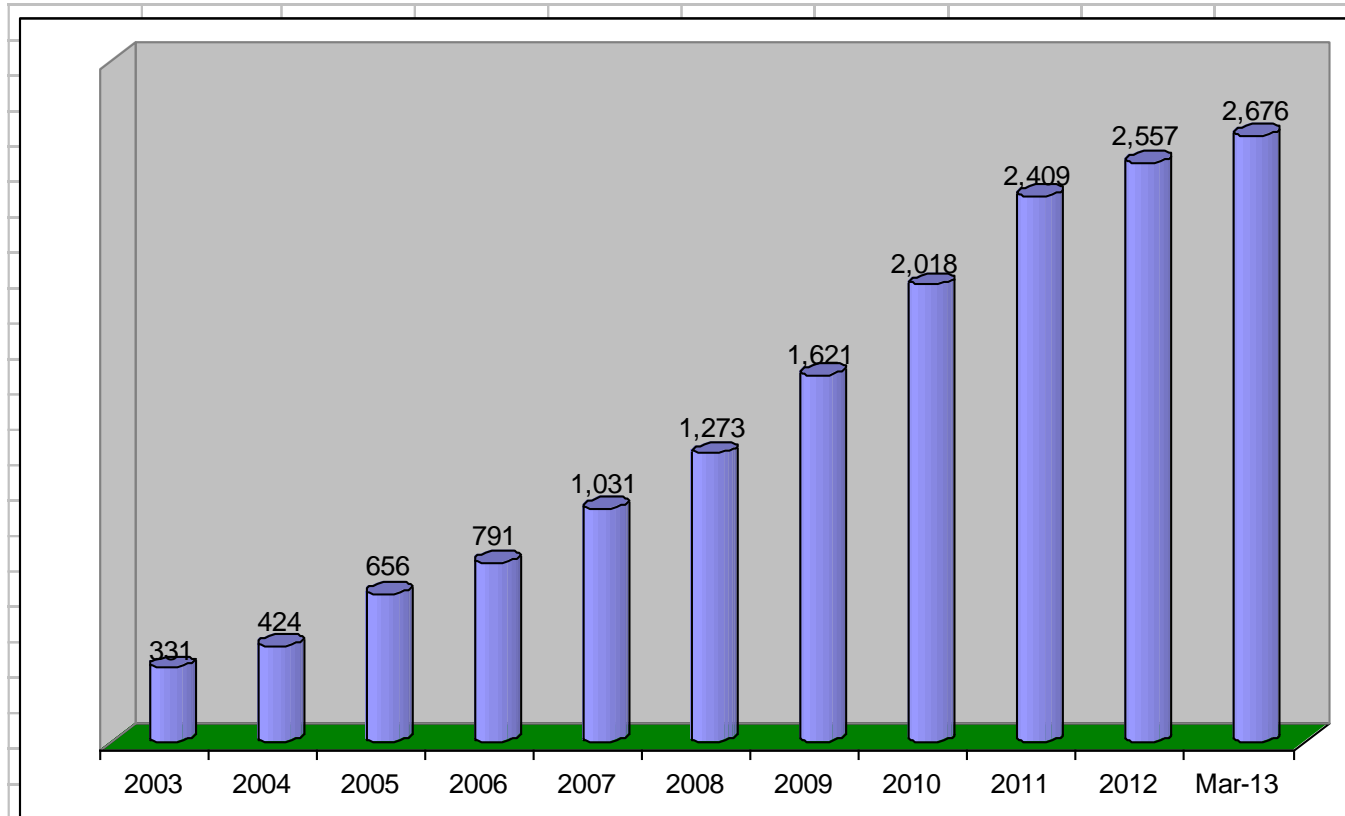


INVESTMENT RATIOS AS AT 31st MARCH 2013

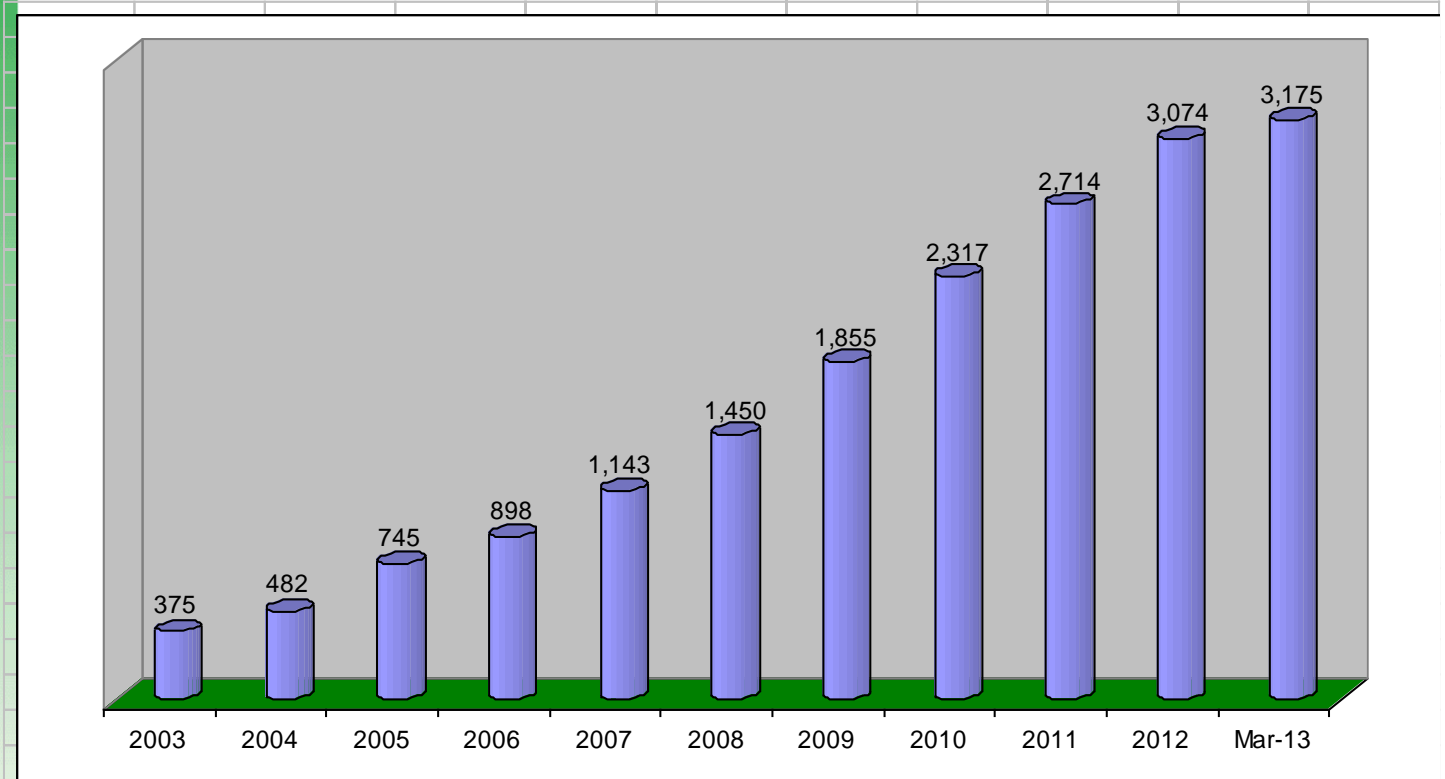
Share Performance	As at March,2013
Market Price (closing)	Tsh.163
Earning per share (EPS)	11.9
Price Earning Ratio (P/E)	13.7
Book Value (BV)	159.7
Price book Value Ratio (P/B)	1.02
Market Capitalization (TZS billions)	354.77
Foreign Holding	12.58%

Balance Sheet Items

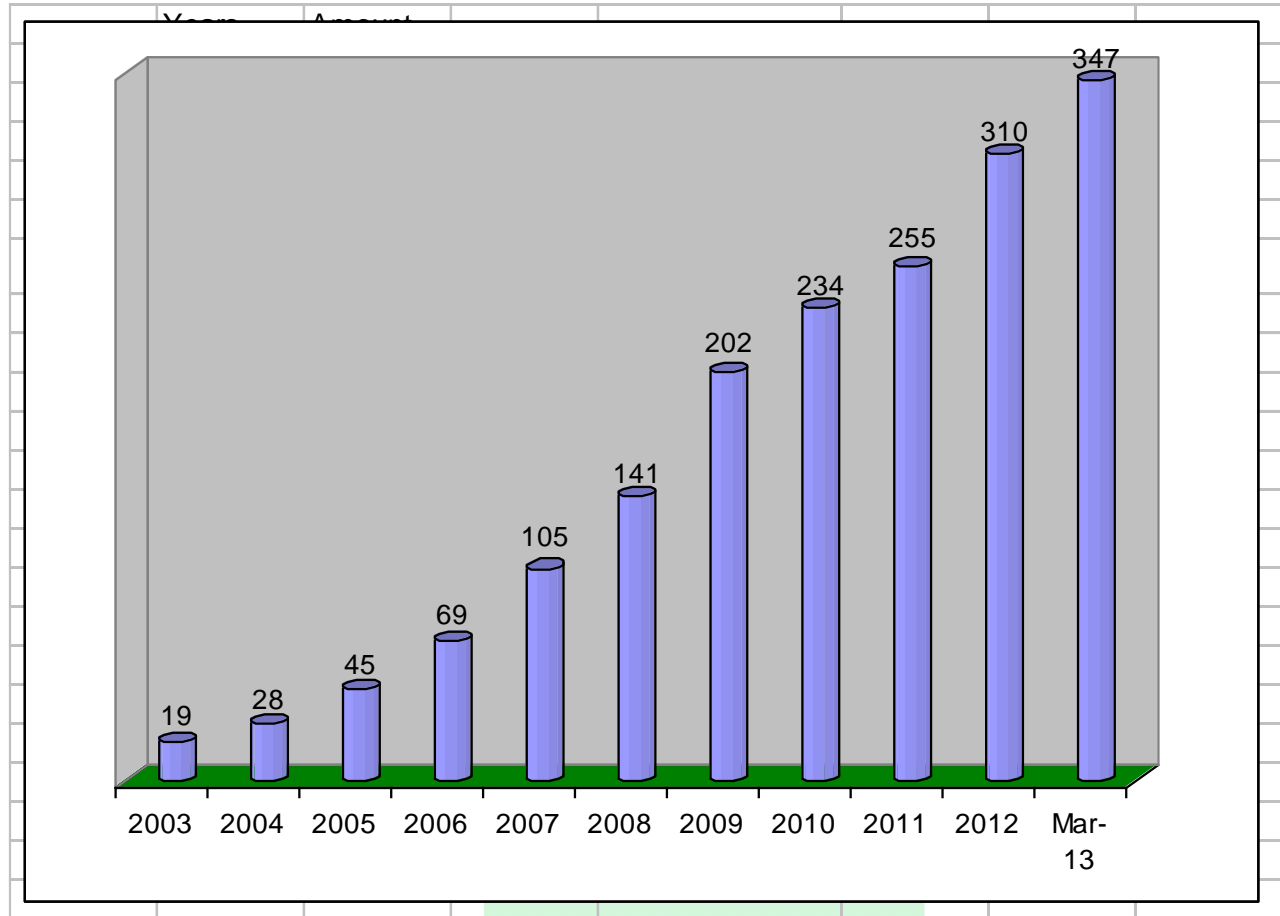
Total Deposits-TZS Billions



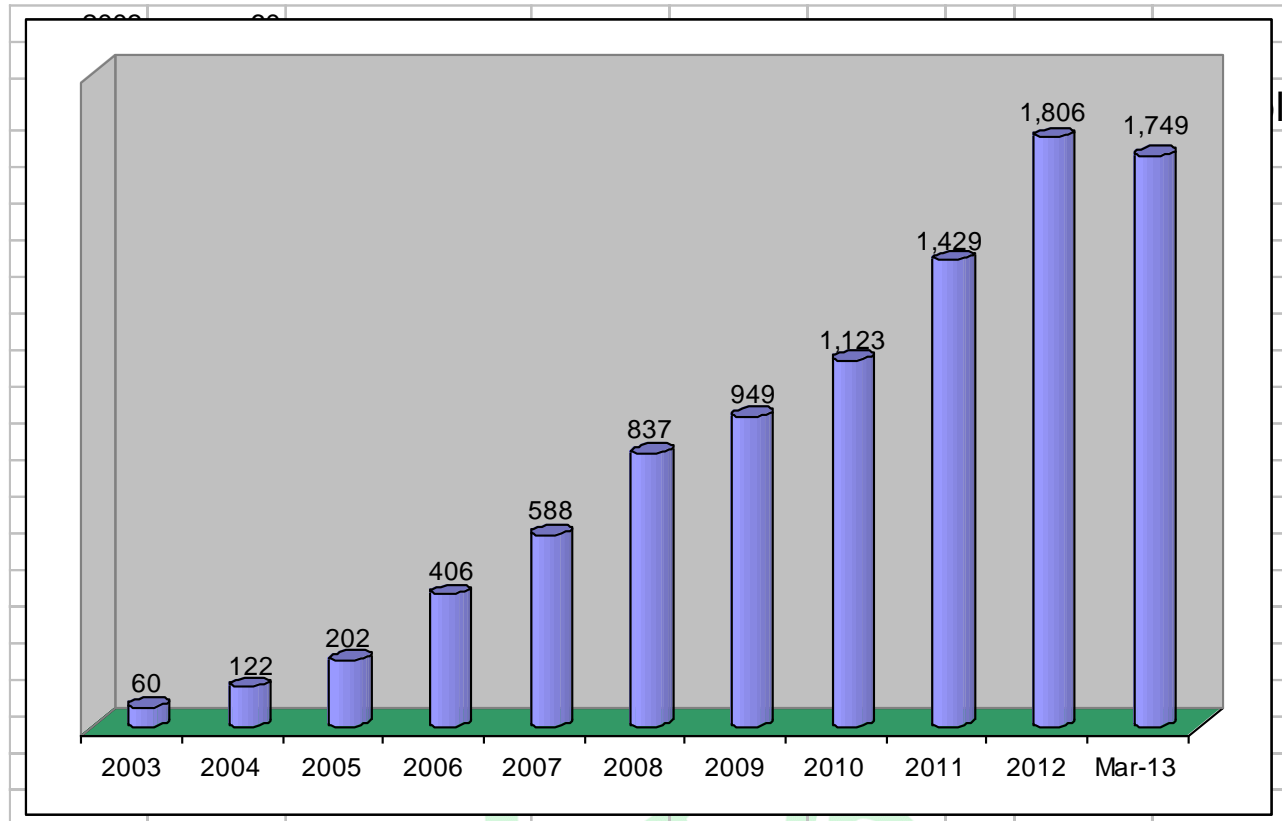
Total Assets-TZS Billions



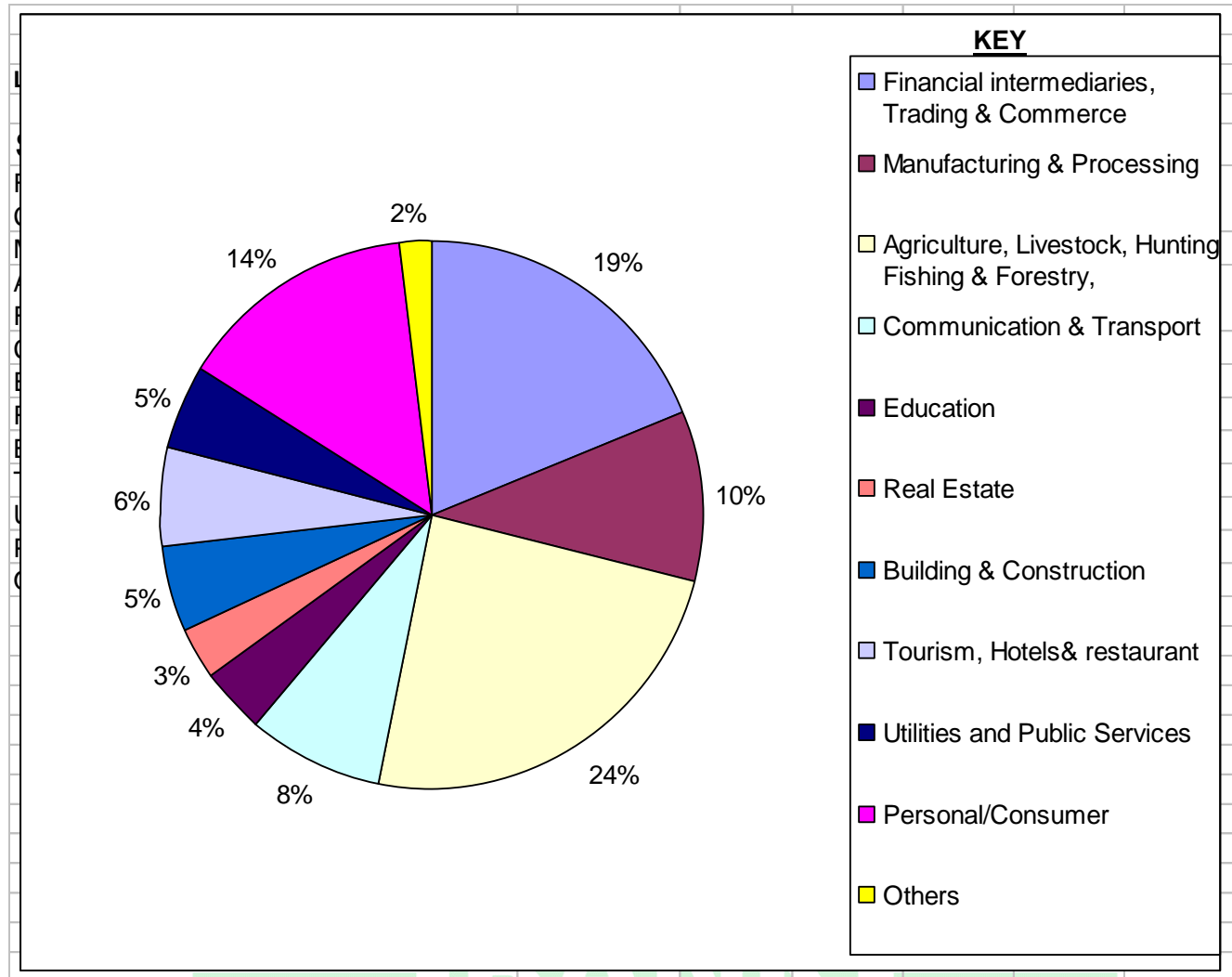
Capital / Shareholder's fund – TZS Billions



Loan Portfolio-TZS Billions



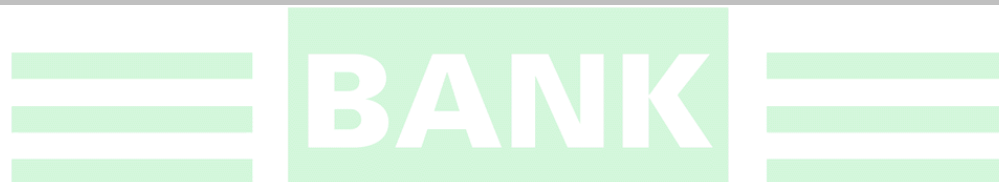
LOAN PORTIFOLIO BY SECTORS



CRDB Financial Performance

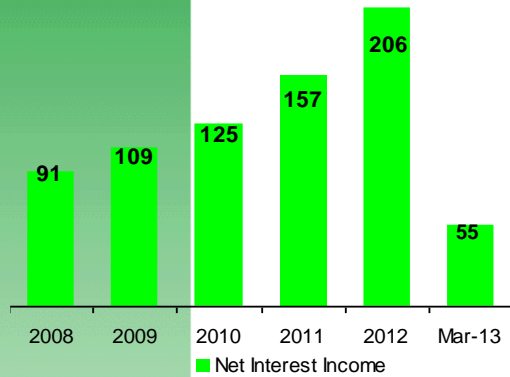
Balance Sheet Data & Statistics– TZS. Millions

	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>March 2013</u>
<i>Total Assets (Millions Tshs)</i>	1,854,867	2,305,402	2,713,641	3,074,840	3,175,931
<i>Loans, Advances & Overdrafts</i>	949,505	1,123,347	1,429,262	1,806,865	1,749,043
<i>Deposits</i>	1,603,942	2,019,393	2,408,676	2,557,903	2,676,300
<i>Shareholder Capital</i>	207,774	233,511	254,764	310,754	347,699
<i>Number of Employees</i>	1,311	1,437	1,658	1,898	1,898
<i>NP Loans & Advances (Excluding Govt. Guaranteed)</i>	60,612	121,338	134,783	117,746	124,169
<i>Loans/Total Assets</i>	51.3%	48.7%	52%	59%	55%
<i>NPL Ratio excluding Govt. Guarantees</i>	6%	11%	9.4%	6.5%	7%
<i>ROE % (on average equity)</i>	21.3%	27%	20%	22%	31%
<i>ROA % (on average asset)</i>	2.4%	3%	3%	4%	5%
Total Capital/Assets	11.2%	10.1%%	9.3%	10.1%	10.9%

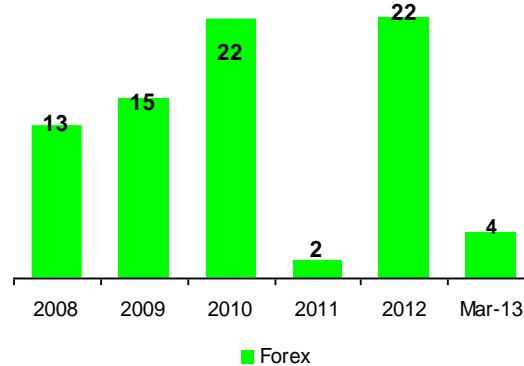


CRDB SUMMARY FINANCIAL PERFORMANCE

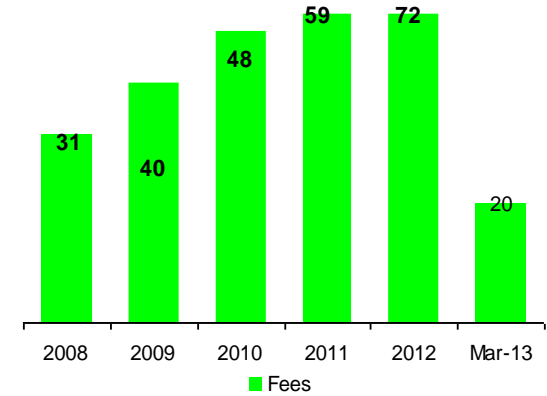
Net Interest Income



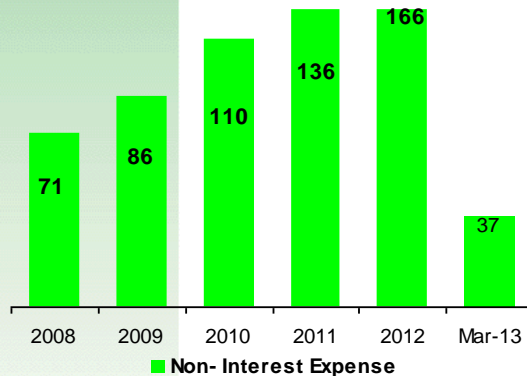
Foreign Exchange Income



Fees & Commissions Income



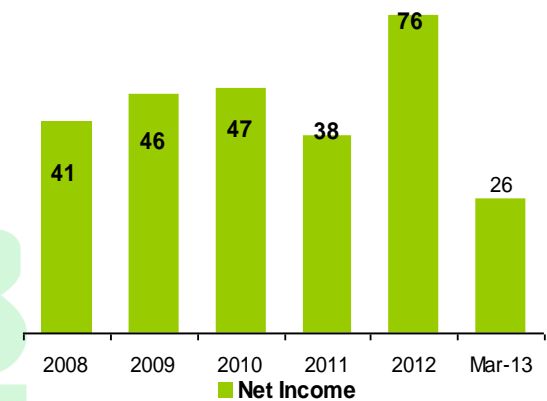
Non-Interest Expense



Operating Income



Net Income

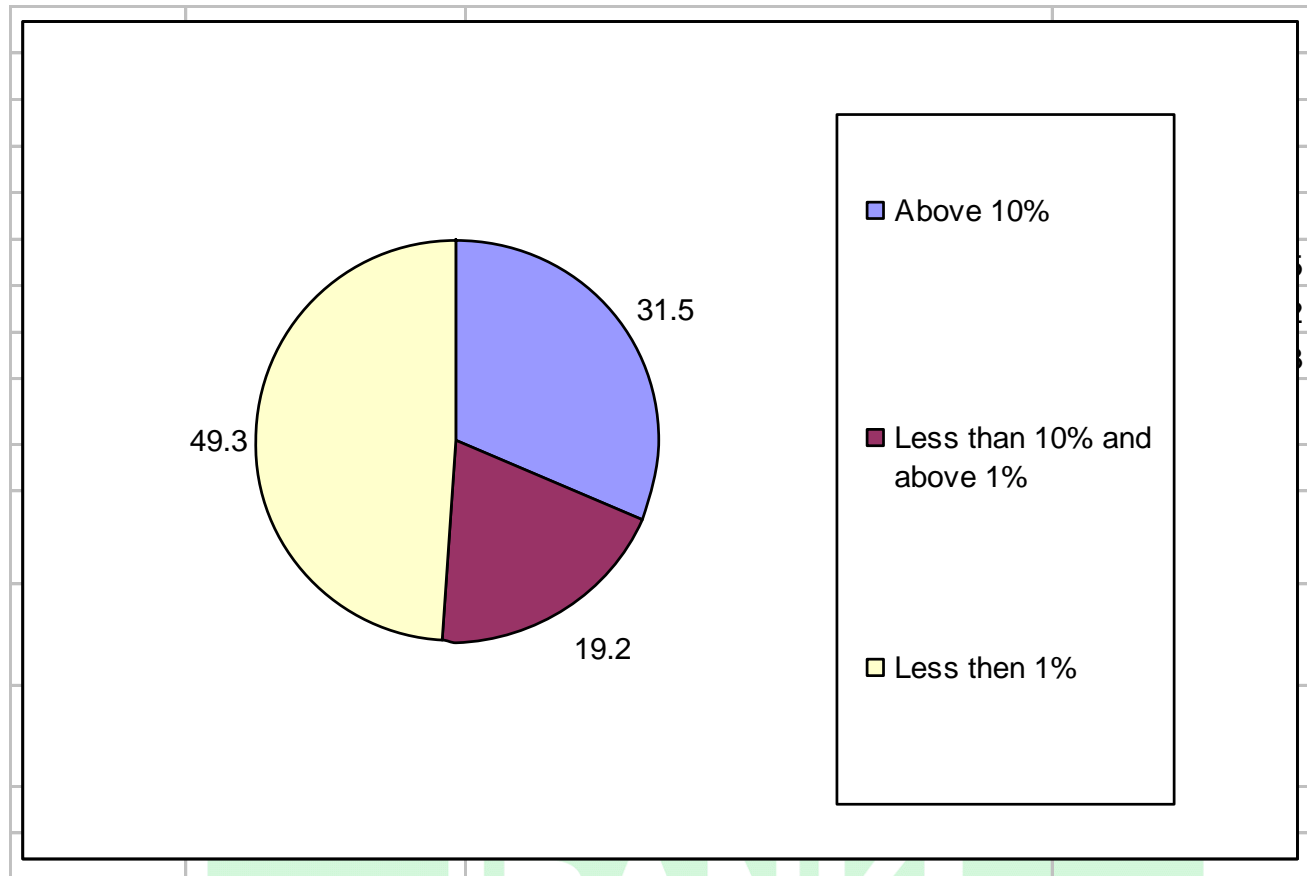


All figures in Tshs Billions



Shareholding Structure

- Each 10% in shareholding is entitled to one board seat.
- Current shareholding as at 30th April, 2013.



NAME	30/04/2013	
	SHARES	%
Above 10%		
DANIDA Investment Fund	467,781,934	21.5
PPF Pension Fund	217,401,749	10
Sub Total	685,183,683	31.5
Above 1% and less than 10%		
PSPF Pension Fund	56,531,350	2.6
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
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Altree Custody Services Ltd - 008 - Tanzania	40,927,500	1.9
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
CMG Investment Ltd	34,588,554	1.6
Hans Macha	28,082,800	1.3
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re SCB Ghana A/C Epack Investment Funds Limited	24,790,240	1
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re SCB Ghana A/C Mega African Capital Ltd - Tz	23,385,758	1
Lindi Development Fund	21,660,000	1
SCB (T) Nominee Ltd Standard Chartered Bank (Mauritius) Re Pictet And CIE A/C Patrick Schegg	21,230,300	1
Sub Total	421,257,430	19.2
Less than 1%		
More than 29,000 shareholders	1,076,091,047	49.3
Grand Total	2,176,532,160	100

**Thank you
for listening**

