

## COMPANY DATA

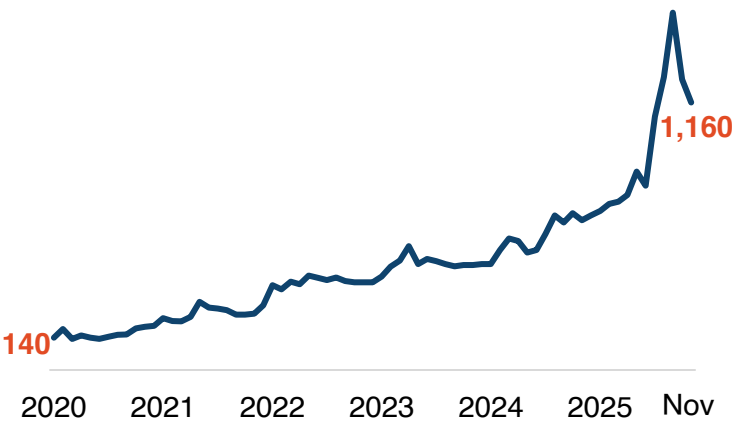


Industry	Banking
Sector	Financials
Listing	2009
Number of Employees	4,000+

## STOCK DATA

Closing Price (20-Nov-2025)	TZS 1,160
Market Capitalization (TZS)	3.029 Trillion
52-Week High/Low	TZS 1,640/630
Company Ticker (DSE)	CRDB
Est. Free Float	65.3%
Last Dividend Paid (2024)	TZS 65

## SHARE PRICE MOVEMENT



## PERFORMANCE HIGHLIGHTS

- Net Interest Income surged to TZS 347.3 billion, while Non funded Income increased to TZS 152.9 billion. This growth boosted Profit After Tax to TZS 174.0 billion representing a 29.9% increase.
- Customer loans increased by 27.1% year-on-year, contributing to an increase in total assets to TZS 20.5 trillion in 3Q2025.
- On funding side, customer deposits rose to TZS 13.8 trillion, while borrowings increased to TZS 3.2 trillion.
- The Group's NPL ratio has increased from 2.6% recorded in 3Q2024, to 3.2%.

## FINANCIAL PERFORMANCE

Period	2024 Q3	2024a	2025 Q1	2025 Q2	2025 Q3
Amts in Millions (TZS)					
<b>Income Statement</b>					
Net Interest Income	274,829	1,139,461	308,117	334,505	347,326
Non - Funded Income	139,948	571,930	188,378	165,531	152,853
Operating Expenses	(190,693)	(739,568)	(206,823)	(217,216)	(219,521)
Profit After Income Tax	133,916	551,487	173,413	173,040	174,010
<b>Balance Sheet</b>					
Customer Loans	10,090,981	10,362,825	10,945,568	12,249,789	12,827,776
Total Assets	16,044,553	16,698,751	17,662,524	19,707,374	20,457,602
Customer Deposits	10,144,209	10,934,131	11,737,114	13,580,921	13,751,376
Borrowings	3,280,588	1,659,620	2,936,553	2,796,622	3,190,115
<b>Per Share Numbers</b>					
EPS	51.3	211.0	66.4	66.0	67.0
BVPS	792.0	832.8	910.7	913.8	976.5
<b>KPIs</b>					
Asset Growth (Y-o-Y)	25.7%	25.0%	27.0%	31.7%	27.5%
NPL Ratio	2.6%	2.9%	3.1%	3.0%	3.2%
NPL Coverage	43.3%	44.0%	40.0%	49.9%	43.4%
Cost-to-income Ratio (CIR)	46.0%	45.9%	41.7%	42.6%	43.9%
Return on Average Equity (ROAE)	26.4%	27.7%	30.0%	29.5%	28.0%
Return on Average Assets (ROAA)	4.9%	5.1%	5.9%	5.2%	4.9%
Loan to Deposit Ratio (LDR)	99.5%	97.8%	93.8%	90.1%	93.6%
Net Interest Margin (NIM)	7.9%	8.4%	8.6%	8.4%	8.1%
Cost of Funding (Cof)	3.9%	3.0%	3.7%	3.2%	4.1%
Cost of Risk (CoR)	1.2%	1.0%	1.2%	1.4%	1.2%

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