

CRDB BANK PLC

PUBLICATION OF QUARTERLY FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the banking and Financial Institutions (Disclosures) Regulations, 2014

STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2025					(Amounts in Million Shillings)						
		GROUP		BANK				GROUP		BANK	
		Current Qtr 30/09/2025	Previous Qtr 30/06/2025	Current Qtr 30/09/2025	Previous Qtr 30/06/2025			Current Qtr 30/09/2025	Previous Qtr 30/06/2025	Current Qtr 30/09/2025	Previous Qtr 30/06/2025
A.	ASSETS					C.	SHAREHOLDERS' FUNDS				
1.	Cash	547,362	575,980	531,648	556,186	31	Paid up share capital	65,296	65,296	65,296	65,296
2.	Balances with Bank of Tanzania	1,599,831	1,674,464	1,599,831	1,674,464	32	Capital Reserves	-	-	-	-
3.	Investment in Government Securities	2,720,051	2,284,246	1,961,726	1,616,620	33	Retained earnings	1,687,769	1,697,754	1,651,078	1,656,284
4.	Balances with Other Banks and financial institutions	1,200,718	1,306,973	1,057,115	1,144,548	34	Profit /(Loss) account	522,752	347,938	506,127	341,697
5.	Cheques and items for clearing	461	15	-	16	35	Others Capital Accounts	236,443	236,639	205,906	200,837
6.	Interbranch float items	-	-	-	-	36	Minority Interest	38,370	39,172	-	-
7.	Bills negotiated	-	-	-	-	37	TOTAL SHAREHOLDERS' FUNDS	2,550,629	2,386,800	2,428,406	2,264,114
8.	Customers Liabilities on acceptances	-	-	-	-	38	Contingent Liabilities	5,606,982	5,194,000	5,553,378	5,145,580
9.	Interbank Loans Receivables	238,051	514,296	409,987	723,089	39	Non performing loans & advances	426,027	382,437	411,463	367,844
10.	Investment in other securities	58,438	54,118	55,897	50,678	40	Allowances for probable losses	185,030	173,564	178,107	168,386
11.	Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	12,827,776	12,249,789	12,005,749	11,733,779	41	Other non performing assets	-	-	-	-
12.	Other Assets	782,598	574,028	648,690	543,267	D.	SELECTED FINANCIAL CONDITION INDICATORS				
13.	Equity Investments	21,542	20,150	143,393	142,001	(i)	Shareholders Funds to Total assets	12.5%	12.1%	12.9%	12.2%
14.	Underwriting accounts	-	-	-	-	(ii)	Non performing loans to Total gross loans	3.24%	3.0%	3.34%	3.1%
15.	Property, Plant and Equipment	460,774	453,315	401,545	396,213	(iii)	Gross Loans and advances to Total deposits	93.6%	90.1%	96.9%	93.5%
16.	TOTAL ASSETS	20,457,602	19,707,375	18,815,582	18,580,861	(iv)	Loans and Advances to Total assets	62.7%	62.2%	63.8%	63.1%
B.	LIABILITIES					(v)	Earnings Assets to Total Assets	83.4%	83.4%	83.1%	82.9%
17.	Deposits from other banks and financial institutions	107,295	153,396	119,641	159,790	(vi)	Deposits Growth	0.9%	16.7%	-1.2%	15.2%
18.	Customer deposits	13,751,376	13,580,921	12,391,071	12,512,308						
19.	Cash letters of credit	-	-	-	-						
20.	Special deposits	203,770	201,635	203,770	201,635						
21.	Payment orders / transfers payable	167,366	47,861	163,152	44,001						
22.	Bankers' cheques and drafts issued	3,290	3,244	1,335	1,054						
23.	Accrued taxes and expenses payable	146,266	107,331	137,313	98,067						
24.	Acceptances outstanding	-	-	-	-						
25.	Interbranch float items	-	-	-	-						
26.	Unearned income and other deferred charges	142,770	150,707	138,162	145,496						
27.	Other Liabilities	194,725	278,858	143,114	234,302						
28.	Borrowings	3,190,115	2,796,622	3,089,618	2,920,094						
29.	TOTAL LIABILITIES	17,906,972	17,320,576	16,387,176	16,316,747						
30.	NET ASSETS / (LIABILITIES)	2,550,629	2,386,800	2,428,406	2,264,114						



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STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30th SEPTEMBER, 2025										(Amounts in Million Shillings)							
	GROUP		BANK		GROUP		BANK			GROUP		BANK		GROUP		BANK	
	Current Quarter 30/09/2025	Previous Quarter 30/06/2025	Current Quarter 30/09/2025	Previous Quarter 30/06/2025	Current Year Cumulative 30/09/2025	Previous Year Cumulative 30/09/2024	Current Year Cumulative 30/09/2025	Previous Year Cumulative 30/09/2024		Current Quarter 30/09/2025	Previous Quarter 30/06/2025	Current Quarter 30/09/2025	Previous Quarter 30/06/2025	Current Year Cumulative 30/09/2025	Previous Year Cumulative 30/09/2024	Current Year Cumulative 30/09/2025	Previous Year Cumulative 30/09/2024
I	Cash flow from operating activities:	-	-	-	-	-	-	-	III	Cash flow from financing activities:	-	-	-	-	-	-	-
	Net income (Loss)	246,404	245,667	236,590	231,216	746,241	583,880	728,240		Proceeds from Issuance of Share Capital	-	-	-	-	-	-	-
	Adjustment for :	-	-	-	-	-	-	-		Payment of Cash Dividends	(1,309)	(164,141)	(1,309)	(164,141)	(165,618)	(126,690)	(165,618)
	- Impairment / Amortization	44,631	86,663	40,362	83,916	187,692	154,975	177,491		Net Changes in Borrowings	393,493	(139,931)	169,524	163,324	156,920	1,050,584	247,122
	- Net change in loans and Advances	(597,402)	(996,257)	(289,641)	(894,028)	(2,528,347)	(1,645,181)	(2,071,503)		Others (Grant received and refund)	-	-	-	-	-	-	-
	- Gain / loss on Sale of Assets	392	(177)	351	(136)	215	468	215		Net Cash Provided (used) by Financing activities	392,184	(304,072)	168,216	(816)	(8,697)	923,895	81,505
	- Net change in Deposits	126,488	1,993,115	(159,253)	1,696,893	3,091,117	1,444,633	2,386,543		IV	Cash and Cash Equivalents:	-	-	-	-	-	-
	- Net change in ShortTerm Negotiable Securities	-	-	-	-	-	-	-		Net Increase/ (Decrease) in Cash and Cash Equivalent	(610,130)	630,105	(567,084)	739,701	46,009	1,384,710	344,002
	- Net change in Other Liabilities	65,108	101,700	58,848	100,098	137,582	68,257	134,547		Cash and Cash Equivalents at the Beginning of the Quarter	3,483,037	2,852,932	3,524,599	2,784,898	2,826,898	1,337,550	2,613,513
	- Net change in Other Assets	(755,927)	(277,404)	(529,028)	(235,723)	(1,250,199)	129,481	(773,340)		Cash and Cash Equivalents at the end of the Quarter	2,872,907	3,483,037	2,957,515	3,524,599	2,872,907	2,722,259	2,957,515
	- Tax paid	(98,237)	(68,136)	(94,812)	(63,766)	(218,955)	(156,780)	(208,578)									
	- Others (specify)	54,593	(124,933)	85,057	(154,086)	27,847	(82,594)	4,128									
	Net cash provided (used) by operating activities	(913,950)	960,237	(651,525)	764,384	193,193	497,138	377,744									
II	Cash flow from investing activities:																
	Dividend Received	113	(-)	113	(-)	113	156	13,746									
	Purchase of Fixed Assets	(6,705)	(25,397)	(2,115)	(23,202)	(54,248)	(41,932)	(44,641)									
	Proceeds from Sale of Fixed Assets	-	-	-	-	-	7,664	-									
	Purchase of Non - Dealing Securities	-	-	-	-	-	-	-									
	Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-									
	Others (Intangible)	(81,772)	(664)	(81,772)	(664)	(84,352)	(2,211)	(84,352)									
	Net cash provided (used) by investing activities	(88,364)	(26,060)	(83,774)	(23,866)	(138,487)	(36,323)	(115,247)									

STATEMENTS OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2025							
(Amounts in Million Shillings)							
GROUP	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 30/09/2025							
Balance as at the beginning of the year	65,296	158,314	1,869,055	15,602	-	64,979	2,173,246
Profit for the year			522,752			(2,287)	520,464
Other Comprehensive Income			-			30,622	30,622
Transactions with owners	-	-	-	-	-	-	-
Dividend paid			(169,770)				(169,770)
Regulatory Reserve			(5,542)	7,989			2,447
General Provision Reserve			-	-	-		-
Others			(5,975)			(405)	(6,380)
Balance as at the end of the current period	65,296	158,314	2,210,520	23,591	-	92,908	2,550,629
Previous Year - 31/12/2024							
Balance as at the beginning of the year	65,296	158,314	1,491,183	5,419	-	61,276	1,781,487
Profit for the year			554,442			(2,955)	551,487
Other Comprehensive Income			-			(20,508)	(20,508)
Transactions with owners	-	-	-	-	-	-	-
Dividend paid			(130,592)				(130,592)
Regulatory Reserve			(18,812)	10,183			(8,629)
General Provision Reserve	-	-	-	-	-		-
Others			(27,166)			27,166	-
Balance as at the end of the previous period	65,296	158,314	1,869,055	15,602	-	64,979	2,173,246

STATEMENTS OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2025							
(Amounts in Million Shillings)							
BANK	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 30/09/2025							
Balance as at the beginning of the year	65,296	158,314	1,825,984	15,479	-	10,765	2,075,838
Profit for the year			506,127				506,127
Other Comprehensive Income			-			16,211	16,211
Transactions with owners	-	-	-	-	-	-	-
Dividend paid			(169,770)				(169,770)
Regulatory Reserve			(5,542)	5,542			-
General Provision Reserve	-	-	-	-	-		-
Others			405			(405)	-
Balance as at the end of the current period	65,296	158,314	2,157,204	21,021	-	26,571	2,428,406
Previous Year - 31/12/2024							
Balance as at the beginning of the year	65,296	158,314	1,448,851	1,676	-	11,190	1,685,327
Profit for the year			527,765			(6,662)	527,765
Other Comprehensive Income			-			-	(6,662)
Transactions with owners	-	-	-	-	-	-	-
Dividend paid			(130,592)				(130,592)
Regulatory Reserve			(13,803)	13,803			-
General Provision Reserve	-	-	-	-	-		-
Others			(6,237)			6,237	-
Balance as at the end of the previous period	65,296	158,314	1,825,984	15,479	-	10,765	2,075,838

Half a Trillion and counting!

For the first time, we have recorded a profit after tax of TZS 520.5 billion for the first three quarters of 2025 representing a 27.1% YoY increase from the first three quarters in 2024.



SELECTED EXPLANATORY NOTES FOR THE PERIOD ENDED 30TH SEPTEMBER, 2025

In preparation of the quartely statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 AND IAS 8)

Mr. Abdulmajid M. Nsekela :Group CEO & Managing Director

Mr. Frederick B. Nshekanabo :Chief Financial Officer

Mr. Godfrey Sigalla :Director of Internal Audit

We undersigned directors attest to the faithful representation of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with International Financial Reporting Standards and requirements of the Banking and Financial Insitutions Act, 2016 and they present a true and fair view.

Prof Neema Mori :Board Chairman

Mr. Gerald Kasaato :Board Member

Dated :27th October 2025

