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 GROUP Previous Qtr 30/06/2025 Previous Qtr 30/06/2025 **Current Qtr** 30/09/2025 30/09/2025 **ASSETS** 531,648 575,980 556,186 Cash 547,362 Balances with Bank of Tanzania 1,599,831 1,674,464 1,599,831 1,674,464 Investment in Government Securities 2,284,246 1,961,726 2,720,051 1,616,620 Balances with Other Banks and financial 1,306,973 1,057,115 1,144,548 1,200,718 institutions 461 15 Cheques and items for clearing 16 Interbranch float items Bills negotiated Customers Liabilities on acceptances 514,296 409,987 723.089 Interbank Loans Receivables 238,051 Investment in other securities 58,438 54,118 55,897 50,678 Loans, Advances and Overdrafts 12,827,776 12,249,789 12,005,749 11,733,779 (Net of Allowances for Probable Losses) Other Assets 782,598 574,028 648,690 543,267 21,542 20,150 143,393 142,001 Equity Investments Underwriting accounts 460,774 453,315 401,545 396,213 Property, Plant and Equipment 19,707,375 18.815.582 **TOTAL ASSETS** 20,457,602 18,580,861 LIABILITIES Deposits from other banks and financial 107,295 153,396 119,641 159,790 institutions Customer deposits 13,751,376 13,580,921 12,391,071 12,512,308 Cash letters of credit 203,770 201,635 203,770 201,635 Special deposits Payment orders / transfers payable 47,861 167,366 163,152 44,001 Bankers' cheques and drafts issued 1,335 3.290 3.244 1.054 Accrued taxes and expenses payable 107,331 137,313 146,266 98,067 Acceptances outstanding Interbranch float items Unearned income and other deferred charges 142,770 150,707 138,162 145,496 Other Liabilities 194,725 278,858 143,114 234,302 3,089,618 Borrowings 3,190,115 2,796,622 2,920,094 **TOTAL LIABILITIES** 16,387,176 16,316,747 17,906,972 17,320,576 NET ASSETS / (LIABILITIES) 2 550 629 2,386,800 2 428 406 2,264,114

				(Allicalità III	Million Snillings)		
		GR	OUP	BANK			
		Current Qtr 30/09/2025	Previous Qtr 30/06/2025	Current Qtr 30/09/2025	Previous Qtr 30/06/2025		
c.	SHAREHOLDERS' FUNDS						
31	Paid up share capital	65,296	65,296	65,296	65,296		
32	Capital Reserves	-	-	-	-		
33	Retained earnings	1,687,769	1,697,754	1,651,078	1,656,284		
34	Profit /(Loss) account	522,752	347,938	506,127	341,697		
35	Others Capital Accounts	236,443	236,639	205,906	200,837		
36	Minority Interest	38,370	39,172	-	-		
37	TOTAL SHAREHOLDERS' FUNDS	2,550,629	2,386,800	2,428,406	2,264,114		
38	Contingent Liabilities	5,606,982	5,194,000	5,553,378	5,145,580		
39	Non performing loans & advances	426,027	382,437	411,463	367,844		
40	Allowances for probable losses	185,030	173,564	178,107	168,386		
41	Other non performing assets	-	-	-	-		
D.	SELECTED FINANCIAL CONDITION INDICATORS						
(i)	Shareholders Funds to Total assets	12.5%	12.1%	12.9%	12.2%		
(ii)	Non performing loans to Total gross loans	3.24%	3.0%	3.34%	3.1%		
(iii)	Gross Loans and advances to Total deposits	93.6%	90.1%	96.9%	93.5%		
(iv)	Loans and Advances to Total assets	62.7%	62.2%	63.8%	63.1%		
(v)	Earnings Assets to Total Assets	83.4%	83.4%	83.1%	82.9%		
(vi)	Deposits Growth	0.9%	16.7%	-1.2%	15.2%		

Total Assets

28%September 2025
TZS **20,458Billion**Sep'24: TZS 16,045 Billion



27%September 2025
TZS **12,828Billion**Sep'24:TZS 10,091 Billion



THE QUARTER ENDED 30TH SEPTEMBER 2025 (Amounts in Million Shillings)

37%September 2025
TZS**14,062 Billion**

Sep'24: TZS 10,305 Billion

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR GROUP GROUP BANK Current Current Qtr Comparative Current Qtr Comparative Qtr Qtr Qtr 30/09/2025 30/09/2024 30/09/2025 Interest Income 504,970 402,649 460,041 369,298 1,408,818 1,121,661 1,038,266 Interest expense (157,644) (127,820)(139.494)(115.267)(418.871) (316,228) (366.699) (289,184) 347,326 Net interest income 274,829 320,547 254,031 989,948 805,433 917,972 749,081 Bad debts written off Impairment Losses on (23,410) (62,705) (34,254)(29,200)(31,539) (70,018)(101,036) (106,909) Loans and Advances 152,854 139,947 142,668 126,886 384,182 6. Non-Interest Income 506,763 396,404 492,627 6.1 Foreign Currency 12,186 17,203 13,526 12,477 85,236 57,463 78,750 44,175 Dealings and Translation Gain / (Loss) 6.2 Fees and 131,579 117,155 122,865 108,109 396,453 321,160 379,122 312,308 Commissions 6.3 Dividend Income 113 48 113 1,100 113 156 13,746 11,132 6.3 Other Operating 8,975 5,542 6,164 5,200 24,960 17,625 21,008 16,567 Income (502,583) Non-Interest Expense (219,522)(190,693)(195,087) (171,133) (643,561) (547,939) (581,322) 7.1 Salaries and Benefits (91,431) (253,700) (104,921) (96,387)(84,464)(315,765)(272,208)(290,918)7.2 Fees and (25,597)(17,476)(67,484)(50,059)(59,356)(42,995)(28,320)(20,345)Commissions 7.3 Other Operating (86,280) (78,917)(73,102)(69,194)(260,311)(225,672)(231,049) (205,887) perating Income 246.404 194.883 236.590 186.374 567,976 746.241 583.880 728.240 (Loss) Income tax provision (72,394)(60,968)(72,160)(58,144)(225,776) (174,976) (222,113) (167,533) Net Income (Loss) After 174,010 133,914 164,430 128,230 520,464 408,904 506,127 400,443 Income Tax Other Comprehensive (2,792)(2,782)(2,572)(137) (8,352) 30,622 9,103 16,211 Income Translation+Revaluation (2,792)(2,572)(137)(8,352)30,622 9,103 16,211 (2,782)Reserve+Shares Traded **Total Comprehensive** 171.219 131.342 164.293 119.877 551.086 418.007 397.661 12 income/(loss)for the 522.337 year

	GROUP		BA	NK	GROUP		BANK	
	Current Qtr Qtr 30/09/2025	Comparative Qtr 30/09/2024	Current Qtr Qtr 30/09/2025	Comparative Qtr 30/09/2024	Current Year Cumulative 30/09/2025	Previous Year Cumulative 30/09/2024	Current Year Cumulative 30/09/2025	Previous Year Cumulative 30/09/2024
13 Number of Employees	4,480	4,175	4,111	3,916	4,480	4,175	4,111	3,916
14 Basic Earnings Per Share	67	51	63	49	199	157	194	153
15 Number of Branches	264	255	254	250	264	255	254	250
SELECTED PERFOR- MANCE INDICATORS:								
(i) Return on Average Total Assets	4.9%	4.9%	5.0%	5.0%	5.3%	5.3%	5.5%	5.5%
(ii) Return on Average Shareholders' Funds	28.0%	26.4%	27.9%	26.9%	29.0%	28.1%	29.7%	29.1%
(iii) Non interest Expense to Gross Income	43.9%	46.0%	42.1%	44.9%	43.0%	45.6%	41.2%	44.35%
(iv) Net Interest Income to Average Earning Assets	8.1%	7.9%	8.1%	7.9%	8.3%	8.4%	8.2%	8.4%





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	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 Cummulative 30/09/2025	Previous Year Cummulative 30/09/2024	Current Year Cummulative 30/09/2025	Previous Year Cummulative 30/09/2024
Cash flow from operating activities:	-	-	-	-	-	-	-	-
Net income (Loss) Adjustment for :	246,404	245,667	236,590	231,216	746,241	583,880	728,240	567,976
Adjustment of . Impairment / Amortization Net change in loans and Advances Gain / loss on Sale of Assets	44,631	86,663	40,362	83,916	187,692	154,975	177,491	144,950
	(597,402)	(996,257)	(289,641)	(894,028)	(2,528,347)	(1,645,181)	(2,071,503)	(1,552,896)
	392	(177)	351	(136)	215	468	215	209
Net change in DepositsNet change in ShortTerm Negotiable Securities	126,488	1,993,115	(159,253)	1,696,893	3,091,117	1,444,633	2,386,543	1,245,290
- Net change in Other Liabilities	65,108	101,700	58,848	100,098	137,582	68,257	134,547	46,194
 Net change in Other Assets 	(755,927)	(277,404)	(529,028)	(235,723)	(1,250,199)	129,481	(773,340)	188,539
- Tax paid - Others (specify)	(98,237) 54,593	(68,136) (124,933)	(94,812) 85,057	(63,766) (154,086)	(218,955) 27,847	(156,780) (82,594)	(208,578) 4,128	(156,774) (160,351)
Net cash provided (used) by operating activities	(913,950)	960,237	(651,525)	764,384	193,193	497,138	377,744	323,137
Cash flow from investing								
Dividend Received Purchase of Fixed Assets Proceeds from Sale of Fixed Assets Purchase of Non - Dealing Securities	113 (6,705) -	(-) (25,397) - -	113 (2,115) - -	(-) (23,202) - -	113 (54,248) -	156 (41,932) 7,664	13,746 (44,641) -	11,132 (37,241) 7,664
Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-	-
Others (Intangible)	(81,772)	(664)	(81,772)	(664)	(84,352)	(2,211)	(84,352)	(2,211)

							(Ar	mounts in Mil	llion Shillings)
		GR	OUP	ВА	BANK		OUP	BANK	
		Current Quarter 30/09/2025	Previous Quarter 30/06/2025	Current Quarter 30/09/2025	Previous Quarter 30/06/2025	Current Year Cummulative 30/09/2025	Previous Year Cummulative 30/09/2024	Current Year Cummulative 30/09/2025	Previous Year Cummulative 30/09/2024
Ш	Cash flow from financing activities:	-	-	-	-	-	-	-	-
	Proceeds from Issuance of Share Capital	-	-	-	-	-	-	-	-
	Payment of Cash Dividends	(1,309)	(164,141)	(1,309)	(164,141)	(165,618)	(126,690)	(165,618)	(126,690)
	Net Changes in Borrowings	393,493	(139,931)	169,524	163,324	156,920	1,050,584	247,122	1,018,764
	Others (Grant received and refund)	-	-	-	-	-	-	-	-
	Net Cash Provided (used) by Financing activities	392,184	(304,072)	168,216	(816)	(8,697)	923,895	81,505	892,075
IV	Cash and Cash Equivalents:	-	-	-	-	-	-	-	-
	Net Increase/ (Decrease) in Cash and Cash Equivalent	(610,130)	630,105	(567,084)	739,701	46,009	1,384,710	344,002	1,194,555
	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	1,307,671
	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	2,502,225

GROUP (Amounts in Million S											
	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	2,173,24				
Profit for the year			522,752			(2,287)	520,46				
Other Comprehensive Income						30,622	30,62				
Transactions with owners Dividend paid	-	-	- (169,770)	-	-	-	(169,77				
Regulatory Reserve			(5,542)	7,989			2,44				
General Provision Reserve			(=,= ,	,	-		,				
Others			(5,975)			(405)	(6,38				
Balance as at the end of the current period	65,296	158,314	2,210,520	23,591		92,908	2,550,62				
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	-	-	- (420.503)	-	-	-	- (420 FCC)				
Dividend paid Regulatory Reserve			(130,592) (18,812)	10,183		_	(130,592) (8,629)				
General Provision Reserve	-	-	-	-	-	-	(0,023)				
Others			(27,166)			27,166	-				

STATEMENTS OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2025											
BANK						(Amounts in N	lillion Shillings)				
	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 Profit for the year	65,296	158,314	1,825,984 506,127	15,479	-	10,765	2,075,838 506,127				
Other Comprehensive Income Transactions with owners Dividend paid Regulatory Reserve	-	-	- (169,770) (5,542)	- 5,542	-	16,211 -	16,211 - (169,770) -				
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 Other Comprehensive Income Transactions with owners Dividend paid	-	-	527,765 - (130,592)	-	-	(6,662) -	527,765 (6,662) - (130,592)				
Regulatory Reserve General Provision Reserve Others	-	-	(130,592) (13,803) - (6,237)	13,803	-	- 6.237	(130,392) - -				
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 Mr. Frederick B. Nshekanabo Mr. Godfrey Sigalla

:Group CEO & Managing Director :Chief Financial Officer :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 Institutions Act, 2016 and they present a true and fair view.

Prof Neema Mori Mr. Gerald Kasaato Dated :Board Chairman :Board Member :27th October 2025

