

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 JUNE, 2026 |                                                                           |             |              |             |              | (Amounts in Million Shillings)             |                                            |             |              |            |           |
|-------------------------------------------------------|---------------------------------------------------------------------------|-------------|--------------|-------------|--------------|--------------------------------------------|--------------------------------------------|-------------|--------------|------------|-----------|
|                                                       |                                                                           | GROUP       |              | BANK        |              |                                            |                                            | GROUP       |              | BANK       |           |
|                                                       |                                                                           | Current Qtr | Previous Qtr | Current Qtr | Previous Qtr |                                            |                                            | Current Qtr | Previous Qtr |            |           |
|                                                       |                                                                           | 30/06/2026  | 31/03/2026   | 30/06/2026  | 31/03/2026   |                                            |                                            | 30/06/2026  | 31/03/2026   |            |           |
| A. ASSETS                                             |                                                                           |             |              |             |              | C. SHAREHOLDERS' FUNDS                     |                                            |             |              |            |           |
| 1.                                                    | Cash                                                                      | 507,443     | 557,175      | 473,133     | 538,174      | 31                                         | Paid up share capital                      | 65,296      | 65,296       | 65,296     | 65,296    |
| 2.                                                    | Balances with Bank of Tanzania                                            | 1,514,251   | 1,950,839    | 1,514,251   | 1,950,839    | 32                                         | Capital Reserves                           | -           | -            | -          | -         |
| 3.                                                    | Investment in Government Securities                                       | 4,242,570   | 3,759,663    | 3,255,925   | 2,823,183    | 33                                         | Retained earnings                          | 2,192,795   | 2,466,651    | 2,139,595  | 2,375,940 |
| 4.                                                    | Balances with Other Banks and financial institutions                      | 1,422,593   | 1,150,404    | 1,263,442   | 998,033      | 34                                         | Profit /(Loss) account                     | 415,921     | 205,828      | 395,433    | 206,276   |
| 5.                                                    | Cheques and items for clearing                                            | 1,530       | 339          | 25          | 16           | 35                                         | Others Capital Accounts                    | 287,312     | 258,444      | 225,389    | 220,315   |
| 6.                                                    | Interbranch float items                                                   | -           | -            | -           | -            | 36                                         | Minority Interest                          | 57,463      | 60,526       | -          | -         |
| 7.                                                    | Bills negotiated                                                          | -           | -            | -           | -            | 37                                         | TOTAL SHAREHOLDERS' FUNDS                  | 3,018,787   | 3,056,745    | 2,825,713  | 2,867,828 |
| 8.                                                    | Customers Liabilities on acceptances                                      | -           | -            | -           | -            | 38                                         | Contingent Liabilities                     | 17,192,621  | 6,095,045    | 17,020,916 | 6,022,131 |
| 9.                                                    | Interbank Loans Receivables                                               | 449,494     | 320,761      | 713,339     | 588,023      | 39                                         | Non performing loans & advances            | 407,962     | 430,634      | 333,338    | 388,653   |
| 10.                                                   | Investment in other securities                                            | 84,688      | 66,116       | 84,682      | 65,738       | 40                                         | Allowances for probable losses             | 203,469     | 288,537      | 183,059    | 274,823   |
| 11.                                                   | Loans, Advances and Overdrafts<br>(Net of Allowances for Probable Losses) | 16,955,760  | 14,659,421   | 15,819,171  | 13,881,186   | 41                                         | Other non performing assets                | -           | -            | -          | -         |
| 12.                                                   | Other Assets                                                              | 729,421     | 937,481      | 596,206     | 813,359      |                                            |                                            |             |              |            |           |
| 13.                                                   | Equity Investments                                                        | 23,631      | 22,185       | 154,923     | 153,477      |                                            |                                            |             |              |            |           |
| 14.                                                   | Underwriting accounts                                                     | -           | -            | -           | -            |                                            |                                            |             |              |            |           |
| 15.                                                   | Property, Plant and Equipment                                             | 464,646     | 470,171      | 388,520     | 395,385      |                                            |                                            |             |              |            |           |
| 16.                                                   | TOTAL ASSETS                                                              | 26,396,026  | 23,894,556   | 24,263,618  | 22,207,414   |                                            |                                            |             |              |            |           |
|                                                       |                                                                           |             |              |             |              |                                            |                                            |             |              |            |           |
| B. LIABILITIES                                        |                                                                           |             |              |             |              | D. SELECTED FINANCIAL CONDITION INDICATORS |                                            |             |              |            |           |
| 17.                                                   | Deposits from other banks and financial institutions                      | 120,596     | 147,589      | 153,201     | 180,129      | (i)                                        | Shareholders Funds to Total assets         | 11.4%       | 12.8%        | 11.6%      | 12.9%     |
| 18.                                                   | Customer deposits                                                         | 18,544,695  | 16,028,098   | 16,955,829  | 14,713,754   | (ii)                                       | Non performing loans to Total gross loans  | 2.36%       | 2.85%        | 2.06%      | 2.72%     |
| 19.                                                   | Cash letters of credit                                                    | -           | -            | -           | -            | (iii)                                      | Gross Loans and advances to Total deposits | 92.5%       | 92.8%        | 94.1%      | 95.4%     |
| 20.                                                   | Special deposits                                                          | 59,507      | 101,682      | 59,507      | 101,682      | (iv)                                       | Loans and Advances to Total assets         | 64.2%       | 61.4%        | 65.2%      | 62.5%     |
| 21.                                                   | Payment orders / transfers payable                                        | 9,137       | 53,609       | 4,852       | 49,658       | (v)                                        | Earnings Assets to Total Assets            | 87.8%       | 83.6%        | 87.8%      | 83.3%     |
| 22.                                                   | Bankers' cheques and drafts issued                                        | 5,779       | 3,402        | 1,459       | 1,272        | (vi)                                       | Deposits Growth                            | 15.0%       | 9.0%         | 14.5%      | 9.1%      |
| 23.                                                   | Accrued taxes and expenses payable                                        | 149,028     | 140,324      | 138,947     | 129,031      | (vii)                                      | Assets growth                              | 10.5%       | 7.1%         | 9.3%       | 7.0%      |
| 24.                                                   | Acceptances outstanding                                                   | -           | -            | -           | -            |                                            |                                            |             |              |            |           |
| 25.                                                   | Interbranch float items                                                   | -           | -            | -           | -            |                                            |                                            |             |              |            |           |
| 26.                                                   | Unearned income and other deferred charges                                | 52,152      | 104,783      | 45,248      | 98,661       |                                            |                                            |             |              |            |           |
| 27.                                                   | Other Liabilities                                                         | 289,062     | 190,297      | 229,167     | 150,481      |                                            |                                            |             |              |            |           |
| 28.                                                   | Borrowings                                                                | 4,147,284   | 4,068,025    | 3,849,694   | 3,914,916    |                                            |                                            |             |              |            |           |
| 29.                                                   | TOTAL LIABILITIES                                                         | 23,377,239  | 20,837,810   | 21,437,904  | 19,339,586   |                                            |                                            |             |              |            |           |
| 30.                                                   | NET ASSETS / ( LIABILITIES )                                              | 3,018,787   | 3,056,745    | 2,825,713   | 2,867,828    |                                            |                                            |             |              |            |           |



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PUBLICATION OF QUARTERLY FINANCIAL STATEMENTS

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| STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 30TH JUNE,2026 |                                                                  |                 |                  |                 |                  |                         |                          |                         |                          | (Amounts in Million Shillings) |  |                 |                  |                         |                          |                         |                          |      |  |
|------------------------------------------------------------|------------------------------------------------------------------|-----------------|------------------|-----------------|------------------|-------------------------|--------------------------|-------------------------|--------------------------|--------------------------------|--|-----------------|------------------|-------------------------|--------------------------|-------------------------|--------------------------|------|--|
|                                                            |                                                                  | GROUP           |                  | BANK            |                  | GROUP                   |                          | BANK                    |                          |                                |  | GROUP           |                  | BANK                    |                          | GROUP                   |                          | BANK |  |
|                                                            |                                                                  | Current Quarter | Previous Quarter | Current Quarter | Previous Quarter | Current Year Cumulative | Previous Year Cumulative | Current Year Cumulative | Previous Year Cumulative |                                |  | Current Quarter | Previous Quarter | Current Year Cumulative | Previous Year Cumulative | Current Year Cumulative | Previous Year Cumulative |      |  |
|                                                            |                                                                  | 30/06/2026      | 31/03/2026       | 30/06/2026      | 31/03/2026       | 30/06/2026              | 30/06/2025               | 30/06/2026              | 30/06/2025               |                                |  | 30/06/2026      | 31/03/2026       | 30/06/2026              | 30/06/2025               | 30/06/2026              | 30/06/2025               |      |  |
| I: Cash flow from operating activities:                    |                                                                  |                 |                  |                 |                  |                         |                          |                         |                          |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Net income (Loss)                                                | 296,618         | 297,597          | 272,168         | 296,801          | 594,215                 | 499,836                  | 568,969                 | 491,650                  |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Adjustment for :                                                 |                 |                  |                 |                  |                         |                          |                         |                          |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | - Impairment / Amortization                                      | 102,679         | 61,631           | 96,051          | 57,763           | 164,310                 | 143,061                  | 153,813                 | 137,129                  |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | - Net change in loans and Advances                               | (2,212,203)     | (971,739)        | (1,846,221)     | (836,857)        | (3,183,942)             | (1,930,945)              | (2,683,078)             | (1,781,862)              |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | - Gain / loss on Sale of Assets                                  | (39)            | -                | (45)            | -                | (39)                    | (177)                    | (45)                    | (136)                    |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | - Net change in Deposits                                         | 2,422,919       | 1,370,914        | 2,172,972       | 1,248,181        | 3,793,833               | 2,964,629                | 3,421,153               | 2,545,796                |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | - Net change in Short Term Negotiable Securities                 | -               | -                | -               | -                | -                       | -                        | -                       | -                        |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | - Net change in Other Liabilities                                | 25,901          | 355              | 3,728           | 15,746           | 26,257                  | 72,474                   | 19,474                  | 75,699                   |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | - Net change in Other Assets                                     | (347,330)       | (686,093)        | (214,357)       | (634,989)        | (1,033,423)             | (494,272)                | (849,346)               | (244,311)                |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | - Tax paid                                                       | (98,815)        | (73,584)         | (92,534)        | (70,000)         | (172,399)               | (120,718)                | (162,534)               | (113,766)                |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | - Others (specify)                                               | 114,688         | (218,409)        | 307,443         | (464,662)        | (103,721)               | (26,746)                 | (157,219)               | (80,929)                 |                                |  |                 |                  |                         |                          |                         |                          |      |  |
| Net cash provided (used) by operating activities           |                                                                  | 304,418         | (219,328)        | 699,205         | (388,017)        | 85,090                  | 1,107,143                | 311,187                 | 1,029,269                |                                |  |                 |                  |                         |                          |                         |                          |      |  |
| II: Cash flow from investing activities:                   |                                                                  |                 |                  |                 |                  |                         |                          |                         |                          |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Dividend Received                                                | -               | -                | -               | 15,598           | -                       | (0)                      | 15,598                  | 13,633                   |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Purchase of Fixed Assets                                         | (25,032)        | (11,724)         | (20,040)        | (8,191)          | (36,756)                | (47,543)                 | (28,231)                | (42,526)                 |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Proceeds from Sale of Fixed Assets                               | (58)            | -                | (58)            | -                | (58)                    | -                        | (58)                    | -                        |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Purchase of Non - Dealing Securities                             | -               | -                | -               | -                | -                       | -                        | -                       | -                        |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Proceeds from Sale Non - Dealing Securities                      | -               | -                | -               | -                | -                       | -                        | -                       | -                        |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Others (Intangible)                                              | (2,084)         | -                | (2,084)         | -                | (2,084)                 | (2,580)                  | (2,084)                 | (2,580)                  |                                |  |                 |                  |                         |                          |                         |                          |      |  |
| Net cash provided (used) by investing activities           |                                                                  | (27,174)        | (11,724)         | (22,183)        | 7,407            | (38,899)                | (50,122)                 | (14,776)                | (31,472)                 |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            |                                                                  |                 |                  |                 |                  |                         |                          |                         |                          |                                |  |                 |                  |                         |                          |                         |                          |      |  |
| III: Cash flow from financing activities:                  |                                                                  |                 |                  |                 |                  |                         |                          |                         |                          |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Repayment of Long-term Debt                                      | -               | -                | -               | -                | -                       | -                        | -                       | -                        |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Proceeds from Issuance of Long Term Debt                         | -               | -                | -               | -                | -                       | -                        | -                       | -                        |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Proceeds from Issuance of Share Capital                          | -               | -                | -               | -                | -                       | -                        | -                       | -                        |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Payment of Cash Dividends                                        | (221,906)       | -                | (221,906)       | -                | (221,906)               | -                        | (221,906)               | (164,309)                |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Net Changes in Borrowings                                        | 70,645          | (25,453)         | (65,222)        | (49,523)         | 45,192                  | (236,572)                | (114,745)               | 77,598                   |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Others                                                           | -               | -                | -               | -                | -                       | -                        | -                       | -                        |                                |  |                 |                  |                         |                          |                         |                          |      |  |
| Net Cash Provided (used) by Financing activities           |                                                                  | (151,261)       | (25,453)         | (287,128)       | (49,523)         | (176,714)               | (400,881)                | (336,651)               | (86,711)                 |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            |                                                                  |                 |                  |                 |                  |                         |                          |                         |                          |                                |  |                 |                  |                         |                          |                         |                          |      |  |
| IV: Cash and Cash Equivalents:                             |                                                                  |                 |                  |                 |                  |                         |                          |                         |                          |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Net Increase/ (Decrease ) in Cash and Cash Equivalent            | 125,983         | (256,505)        | 389,894         | (430,133)        | (130,523)               | 656,139                  | (40,240)                | 911,086                  |                                |  |                 |                  |                         |                          |                         |                          |      |  |
|                                                            | Cash and Cash Equivalents at the Beginning of the Quarter / Year | 3,102,820       | 3,359,325        | 2,907,787       | 3,337,920        | 3,359,325               | 2,826,898                | 3,337,920               | 2,613,513                |                                |  |                 |                  |                         |                          |                         |                          |      |  |
| Cash and Cash Equivalents at the end of the Quarter / Year |                                                                  | 3,228,802       | 3,102,820        | 3,297,680       | 2,907,787        | 3,228,802               | 3,483,037                | 3,297,680               | 3,524,599                |                                |  |                 |                  |                         |                          |                         |                          |      |  |

| STATEMENTS OF CHANGES IN EQUITY AS AT 30TH JUNE, 2026 |               |               |                   |                     |                            |         |           | (Amounts in Million Shillings)               |               |               |                   |                     |                            |        |           |
|-------------------------------------------------------|---------------|---------------|-------------------|---------------------|----------------------------|---------|-----------|----------------------------------------------|---------------|---------------|-------------------|---------------------|----------------------------|--------|-----------|
| GROUP                                                 |               |               |                   |                     |                            |         |           | BANK                                         |               |               |                   |                     |                            |        |           |
|                                                       | Share capital | Share Premium | Retained Earnings | Regulatory Reserves | General Provision Reserves | Others  | Total     |                                              | Share capital | Share Premium | Retained Earnings | Regulatory Reserves | General Provision Reserves | Others | Total     |
| Current Year - 30/06/2026                             |               |               |                   |                     |                            |         |           | Current Year - 30/06/2026                    |               |               |                   |                     |                            |        |           |
| Balance as at the beginning of the year               | 65,296        | 158,314       | 2,446,220         | 5,058               | -                          | 108,932 | 2,783,821 | Balance as at the beginning of the year      | 65,296        | 158,314       | 2,374,390         | -                   | -                          | 40,234 | 2,638,234 |
| Profit for the year                                   | -             | -             | 415,921           | -                   | -                          | 937     | 416,858   | Profit for the year                          | -             | -             | 395,433           | -                   | -                          | -      | 395,433   |
| Other Comprehensive Income                            | -             | -             | -                 | -                   | -                          | 34,425  | 34,425    | Other Comprehensive Income                   | -             | -             | -                 | -                   | -                          | 27,112 | 27,112    |
| Transactions with owners                              | -             | -             | -                 | -                   | -                          | 19,760  | 19,760    | Transactions with owners                     | -             | -             | -                 | -                   | -                          | -      | -         |
| Dividend paid                                         | -             | -             | (235,065)         | -                   | -                          | -       | (235,065) | Dividend paid                                | -             | -             | (235,065)         | -                   | -                          | -      | (235,065) |
| Regulatory Reserve                                    | -             | -             | (18,630)          | 17,619              | -                          | -       | (1,011)   | Regulatory Reserve                           | -             | -             | -                 | -                   | -                          | -      | -         |
| General Provision Reserve                             | -             | -             | -                 | -                   | -                          | -       | -         | General Provision Reserve                    | -             | -             | -                 | -                   | -                          | -      | -         |
| Others                                                | -             | -             | 270               | -                   | -                          | (270)   | -         | Others                                       | -             | -             | 270               | -                   | -                          | (270)  | -         |
| Balance as at the end of the current period           | 65,296        | 158,314       | 2,608,716         | 22,677              | -                          | 163,784 | 3,018,787 | Balance as at the end of the current period  | 65,296        | 158,314       | 2,535,028         | -                   | -                          | 67,075 | 2,825,713 |
| Previous Year - 31/12/2025                            |               |               |                   |                     |                            |         |           | Previous Year - 31/12/2025                   |               |               |                   |                     |                            |        |           |
| Balance as at the beginning of the year               | 65,296        | 158,314       | 1,869,055         | 15,602              | -                          | 64,979  | 2,173,246 | 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                                   | -             | -             | 732,457           | -                   | -                          | (3,891) | 728,566   | Profit for the year                          | -             | -             | 702,157           | -                   | -                          | -      | 702,157   |
| Other Comprehensive Income                            | -             | -             | -                 | -                   | -                          | 46,844  | 46,844    | Other Comprehensive Income                   | -             | -             | -                 | -                   | -                          | 30,009 | 30,009    |
| Transactions with owners                              | -             | -             | -                 | -                   | -                          | -       | -         | Transactions with owners                     | -             | -             | -                 | -                   | -                          | -      | -         |
| Dividend paid                                         | -             | -             | (169,770)         | -                   | -                          | -       | (169,770) | Dividend paid                                | -             | -             | (169,770)         | -                   | -                          | -      | (169,770) |
| Regulatory Reserve                                    | -             | -             | 15,479            | (10,544)            | -                          | -       | 4,935     | Regulatory Reserve                           | -             | -             | 15,479            | (15,479)            | -                          | -      | -         |
| General Provision Reserve                             | -             | -             | -                 | -                   | -                          | -       | -         | General Provision Reserve                    | -             | -             | -                 | -                   | -                          | -      | -         |
| Others                                                | -             | -             | (1,001)           | -                   | -                          | 1,001   | -         | Others                                       | -             | -             | 540               | -                   | -                          | (540)  | -         |
| Balance as at the end of the previous period          | 65,296        | 158,314       | 2,446,220         | 5,058               | -                          | 108,932 | 2,783,821 | Balance as at the end of the previous period | 65,296        | 158,314       | 2,374,390         | -                   | -                          | 40,234 | 2,638,234 |