

CRDB BANK PLC

PUBLICATION OF QUARTERLY FINANCIAL STATEMENTS

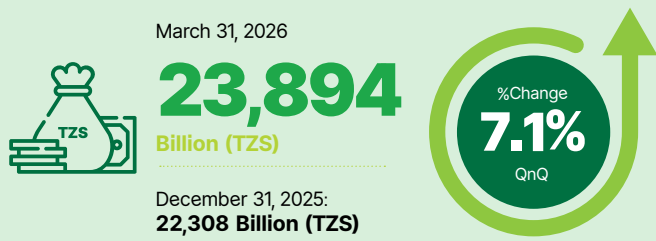
Issued pursuant to regulations 7 and 8 of the banking and Financial Institutions (Disclosures) Regulations, 2014

STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH, 2026

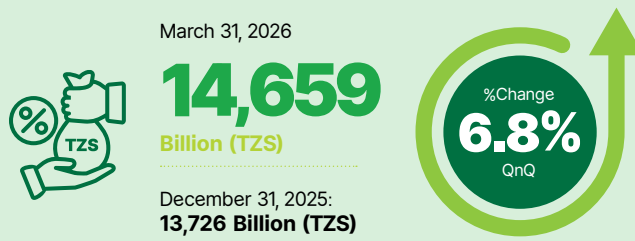
(Amounts in Million Shillings)

	GROUP				BANK					GROUP				BANK			
	Current Qtr		Previous Qtr		Current Qtr		Previous Qtr			Current Qtr		Previous Qtr		Current Qtr		Previous Qtr	
	31/03/2026	31/12/2025	31/03/2026	31/12/2025	31/03/2026	31/12/2025	31/03/2026	31/12/2025		31/03/2026	31/12/2025	31/03/2026	31/12/2025	31/03/2026	31/12/2025	31/03/2026	31/12/2025
A. ASSETS																	
1.	Cash	557,175	582,662	538,174	563,076												
2.	Balances with Bank of Tanzania	1,950,839	1,537,819	1,950,839	1,537,819												
3.	Investment in Government Securities	3,759,663	3,319,451	2,823,183	2,508,658												
4.	Balances with Other Banks and financial institutions	1,150,404	1,481,016	998,033	1,305,250												
5.	Cheques and items for clearing	339	1,150	16	11												
6.	Interbranch float items	-	-	-	-												
7.	Bills negotiated	-	-	-	-												
8.	Customers Liabilities on acceptances	-	-	-	-												
9.	Interbank Loans Receivables	320,761	266,519	588,023	441,604												
10.	Investment in other securities	66,116	64,747	65,738	64,374												
11.	Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	14,659,421	13,726,373	13,881,186	13,080,594												
12.	Other Assets	937,481	832,006	813,359	716,826												
13.	Equity Investments	22,185	23,683	153,477	145,533												
14.	Underwriting accounts	-	-	-	-												
15.	Property, Plant and Equipment	470,171	473,511	395,385	399,668												
16.	TOTAL ASSETS	23,894,556	22,308,936	22,207,414	20,763,416												
B. LIABILITIES																	
17.	Deposits from other banks and financial institutions	147,589	122,430	180,129	130,892												
18.	Customer deposits	16,028,098	14,699,264	14,713,754	13,507,222												
19.	Cash letters of credit	-	-	-	-												
20.	Special deposits	101,682	109,271	101,682	109,271												
21.	Payment orders / transfers payable	53,609	30,394	49,658	23,450												
22.	Bankers' cheques and drafts issued	3,402	4,601	1,272	961												
23.	Accrued taxes and expenses payable	140,324	94,891	129,031	89,701												
24.	Acceptances outstanding	-	-	-	-												
25.	Interbranch float items	-	-	-	-												
26.	Unearned income and other deferred charges	104,783	93,566	98,661	87,992												
27.	Other Liabilities	190,297	268,609	150,481	211,255												
28.	Borrowings	4,068,025	4,102,092	3,914,916	3,964,439												
29.	TOTAL LIABILITIES	20,837,810	19,525,117	19,339,586	18,125,182												
30.	NET ASSETS / (LIABILITIES)	3,056,745	2,783,820	2,867,828	2,638,234												
C. SHAREHOLDERS' FUNDS																	
31.	Paid up share capital	65,296	65,296	65,296	65,296												
32.	Capital Reserves	-	-	-	-												
33.	Retained earnings	2,466,651	1,713,763	2,375,940	1,672,234												
34.	Profit / (Loss) account	205,828	732,457	206,276	702,156												
35.	Others Capital Accounts	258,444	235,538	220,315	198,547												
36.	Minority Interest	60,526	36,766	-	-												
37.	TOTAL SHAREHOLDERS' FUNDS	3,056,745	2,783,820	2,867,828	2,638,234												
38.	Contingent Liabilities	6,095,045	5,571,178	6,022,131	5,502,845												
39.	Non performing loans & advances	430,634	407,605	388,653	373,976												
40.	Allowances for probable losses	288,537	248,913	274,823	238,558												
41.	Other non performing assets	-	-	-	-												
D. SELECTED FINANCIAL CONDITION INDICATORS																	
(i)	Shareholders Funds to Total assets	12.8%	12.5%	12.9%	12.7%												
(ii)	Non performing loans to Total gross loans	2.85%	2.89%	2.72%	2.78%												
(iii)	Gross Loans and advances to Total deposits	92.8%	94.5%	95.4%	97.9%												
(iv)	Loans and Advances to Total assets	61.4%	61.5%	62.5%	63.0%												
(v)	Earnings Assets to Total Assets	83.6%	84.6%	83.3%	84.5%												
(vi)	Deposits Growth	9.0%	6.2%	9.1%	8.1%												
(vii)	Assets growth	7.1%	9.0%	7.0%	10.4%												

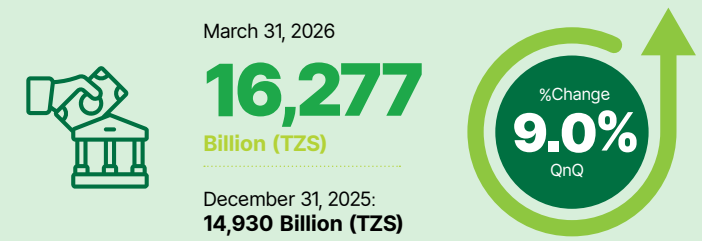
TOTAL ASSETS



TOTAL LOANS



TOTAL DEPOSITS



CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31ST MARCH, 2026

(Amounts in Million Shillings)

	GROUP		BANK		GROUP		BANK			GROUP		BANK		GROUP		BANK	
	Current Qtr	Comparative Qtr	Current Qtr	Comparative Qtr	Current Year Cumulative	Previous Year Cumulative	Current Year Cumulative	Previous Year Cumulative		Current Qtr	Comparative Qtr	Current Qtr	Comparative Qtr	Current Year Cumulative	Previous Year Cumulative	Current Year Cumulative	Previous Year Cumulative
	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025		31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025
1.	Interest Income	563,976	428,601	524,490	394,419	563,976	428,601	524,490	394,419								
2.	Interest expense	(175,223)	(120,484)	(165,161)	(105,012)	(175,223)	(120,484)	(165,161)	(105,012)								
3.	Net interest income	388,752	308,117	359,329	289,408	388,752	308,117	359,329	289,408								
4.	Bad debts written off																
5.	Impairment Losses on Loans and Advances	(38,717)	(35,503)	(36,837)	(33,401)	(38,717)	(35,503)	(36,837)	(33,401)								
6.	Non-Interest Income	186,664	188,378	179,795	194,349	186,664	188,378	179,795	194,349								
6.1	Foreign Currency Dealings and Translation Gain / (Loss)	30,817	51,628	29,326	49,500	30,817	51,628	29,326	49,500								
6.2	Fees and Commissions	143,928	130,820	124,164	125,798	143,928	130,820	124,164	125,798								
6.3	Dividend Income	-	-	15,598	13,633	-	-	15,598	13,633								
6.3	Other Operating Income	11,919	5,930	10,707	5,419	11,919	5,930	10,707	5,419								
7.	Non-Interest Expense	(239,103)	(206,823)	(205,487)	(189,922)	(239,103)	(206,823)	(205,487)	(189,922)								
7.1	Salaries and Benefits	(117,481)	(105,545)	(106,933)	(98,397)	(117,481)	(105,545)	(106,933)	(98,397)								
7.2	Fees and Commissions	(18,863)	(16,497)	(16,128)	(13,990)	(18,863)	(16,497)	(16,128)	(13,990)								
7.3	Other Operating Expenses	(102,759)	(84,781)	(82,426)	(77,535)	(102,759)	(84,781)	(82,426)	(77,535)								
8.	Operating Income/ (Loss)	297,597	254,169	296,801	260,434	297,597	254,169	296,801	260,434								
9.	Income tax provision	(91,396)	(80,756)	(90,524)	(79,432)	(91,396)	(80,756)	(90,524)	(79,432)								
10.	Net Income (Loss) After Income Tax	206,201	173,413	206,276	181,002	206,201	173,413	206,276	181,002								
11.	Other Comprehensive Income	18,709	26,026	21,768	10,201	18,709	26,026	21,768	10,201								
	Translation+Revaluation Reserve+Shares Traded	18,709	26,026	21,768	10,201	18,709	26,026	21,768	10,201								
12.	Total Comprehensive income/(loss)for the year	224,910	199,439	228,044	191,203	224,910	199,439	228,044	191,203								
13.	Number of Employees	4,583	4,352	4,158	4,033	4,583	4,352	4,158	4,033								
14.	Basic Earnings Per Share	79	66	79	69	79	66	79	69								

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 CASH FLOW FOR THE PERIOD ENDED 31ST MARCH, 2026

(Amounts in Million Shillings)

	GROUP		BANK		GROUP		BANK			GROUP		BANK		GROUP		BANK	
	Current Quarter	Previous Quarter	Current Quarter	Previous Quarter	Current Year	Previous Year	Current Year	Previous Year		Current Quarter	Previous Quarter	Current Quarter	Previous Quarter	Current Year	Previous Year	Current Year	Previous Year
	31/03/2026	31/12/2025	31/03/2026	31/12/2025	Cumulative	Cumulative	Cumulative	Cumulative		31/03/2026	31/12/2025	31/03/2026	31/12/2025	Cumulative	Cumulative	Cumulative	Cumulative
I: Cash flow from operating activities:																	
Net income (Loss)	297,597	284,270	296,801	272,410	297,597	254,169	296,801	260,434									
Adjustment for:	-	-	-	-	-	-	-	-									
- Impairment / Amortization	61,631	107,351	57,763	97,517	61,631	56,399	57,763	53,213									
- Net change in loans and Advances	(971,739)	(851,435)	(836,857)	(1,054,998)	(971,739)	(934,688)	(836,857)	(887,835)									
- Gain / loss on Sale of Assets	-	(431)	-	(441)	-	-	-	-									
- Net change in Deposits	1,370,914	790,980	1,248,181	1,024,465	1,370,914	971,515	1,248,181	848,902									
- Net change in Short Term Negotiable Securities	-	-	-	-	-	-	-	-									
- Net change in Other Liabilities	355	(219,670)	15,746	(205,028)	355	(29,226)	15,746	(24,398)									
- Net change in Other Assets	(686,093)	934,495	(634,989)	545,815	(686,093)	(216,868)	(634,989)	(8,588)									
- Tax paid	(73,584)	(93,234)	(70,000)	(100,000)	(73,584)	(52,582)	(70,000)	(50,000)									
- Others (specify)	(218,409)	(1,193,544)	(464,662)	(835,394)	(218,409)	98,187	(464,662)	73,157									
Net cash provided (used) by operating activities	(219,328)	(241,218)	(388,017)	(255,655)	(219,328)	146,906	(388,017)	264,886									
II: Cash flow from investing activities:																	
Dividend Received	-	9	15,598	(13,624)	-	-	15,598	13,633									
Purchase of Fixed Assets	(11,724)	(21,379)	(8,191)	(5,427)	(11,724)	(22,146)	(8,191)	(19,323)									
Proceeds from Sale of Fixed Assets	-	1,517	-	1,080	-	-	-	-									
Purchase of Non - Dealing Securities	-	-	-	(14,248)	-	-	-	-									
Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-	-									
Others (Intangible)	-	34,903	-	41,511	-	(1,916)	-	(1,916)									
Net cash provided (used) by investing activities	(11,724)	15,050	7,407	9,292	(11,724)	(24,062)	7,407	(7,606)									
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	-	(3,551)	-	(3,551)	-	(3,551)	-	(168)									
Net Changes in Borrowings	(25,453)	618,778	(49,523)	532,960	(25,453)	(96,641)	(49,523)	(85,726)									
Others	-	3,388	-	3,388	-	-	-	-									
Net Cash Provided (used) by Financing activities	(25,453)	618,614	(49,523)	532,796	(25,453)	(96,810)	(49,523)	(85,894)									
IV: Cash and Cash Equivalents:																	
Net Increase/ (Decrease) in Cash and Cash Equivalent	(256,505)	392,446	(430,133)	697,426	(256,505)	26,034	(430,133)	171,385									
Cash and Cash Equivalents at the Beginning of the Quarter / Year	3,359,325	2,966,879	3,337,920	3,051,487	3,359,325	2,826,904	3,337,920	2,613,513									
Cash and Cash Equivalents at the end of the Quarter / Year	3,102,820	3,359,325	2,907,787	3,337,920	3,102,820	2,852,938	2,907,787	2,784,898									

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST MARCH, 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 - 31/03/2026														
Balance as at the beginning of the year	65,296	158,314	2,446,220	5,058	-	108,932	2,783,820	65,296	158,314	2,374,390	-	-	40,234	2,638,234
Profit for the year	-	-	205,828	-	-	373	206,201	-	-	206,276	-	-	-	206,276
Other Comprehensive Income	-	-	-	-	-	18,709	18,709	-	-	1,550	-	-	21,768	23,318
Transactions with owners	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	4,196	-	-	4,196	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	20,431	-	-	23,388	43,818	-	-	-	-	-	-	-
Balance as at the end of the current period	65,296	158,314	2,672,479	9,255	-	151,402	3,056,745	65,296	158,314	2,582,216	-	-	62,001	2,867,828
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	65,296	158,314	1,825,984	15,479	-	10,765	2,075,838
Profit for the year	-	-	732,457	-	-	(3,891)	728,566	-	-	702,157	-	-	-	702,157
Other Comprehensive Income	-	-	-	-	-	46,843	46,843	-	-	-	-	-	30,009	30,009
Transactions with owners	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend paid	-	-	(169,770)	-	-	-	(169,770)	-	-	(169,770)	-	-	-	(169,770)
Regulatory Reserve	-	-	15,479	(10,544)	-	-	4,935	-	-	15,479	(15,479)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	(1,001)	-	-	1,001	-	-	-	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	65,296	158,314	2,374,390	-	-	40,234	2,638,234

SELECTED EXPLANATORY NOTES FOR THE PERIOD ENDED 31ST MARCH 2026

In preparation of the quarterly 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)

Dr. 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 Institutions Act, 2006 and they present a true and fair view.

Prof. Neema Mori Board Chairperson
Mr. Gerald Kasaato Board Member
 Dated 27th April, 2026

