



# CRDB BANK PLC FY 2025 FINANCIAL RESULTS CALL

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Hosted By:  
CRDB Brokerage and Advisory Services Unit



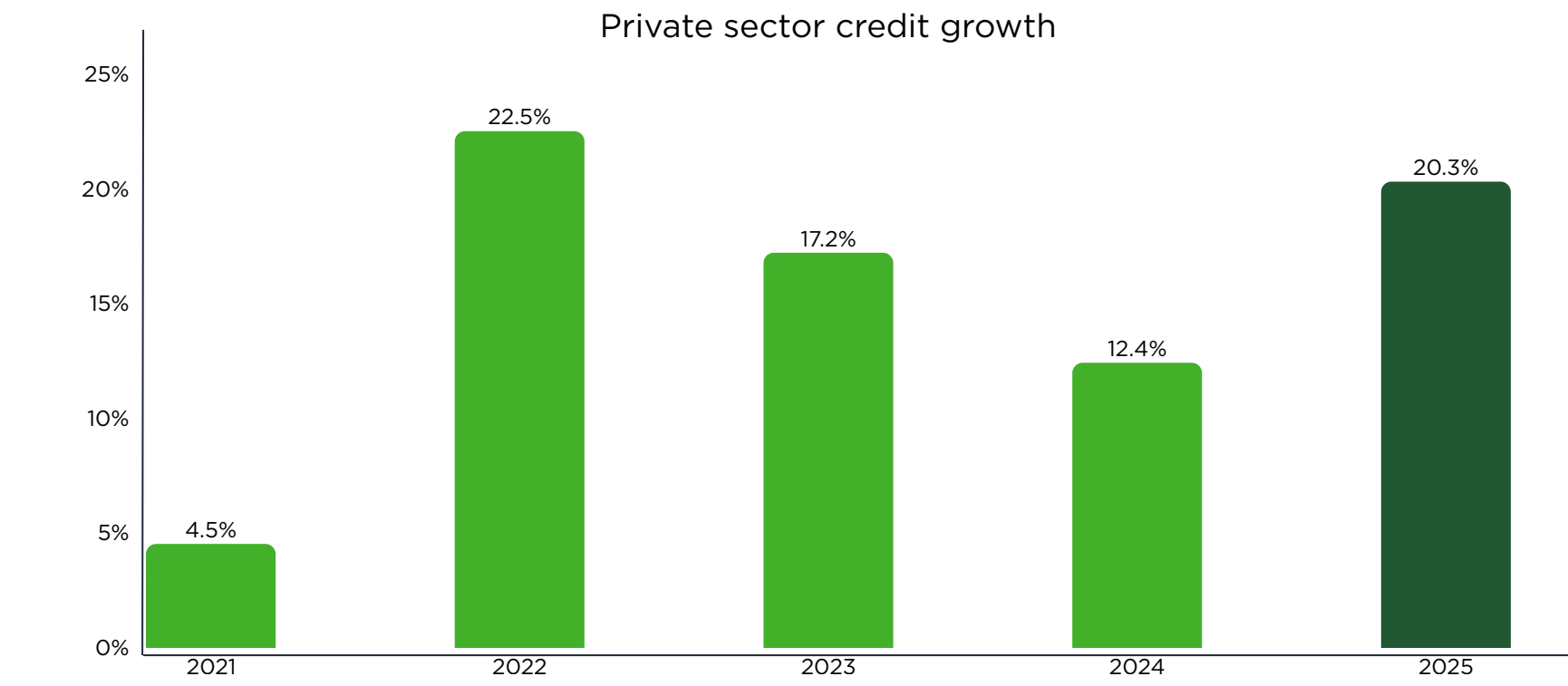
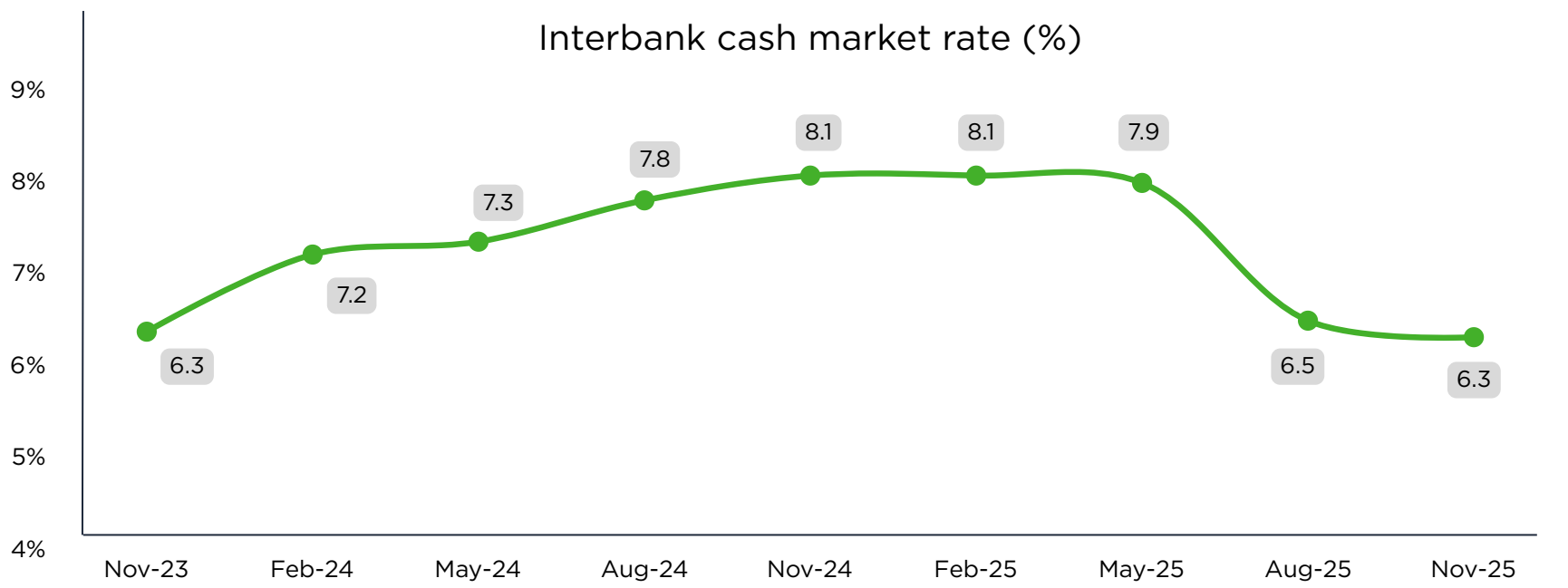
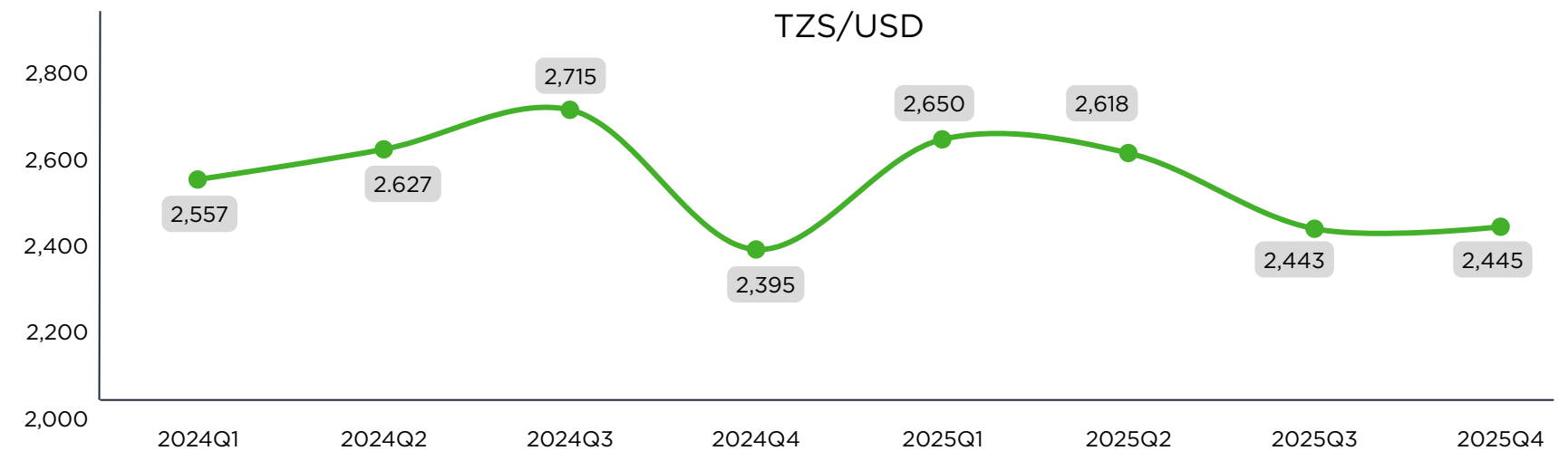
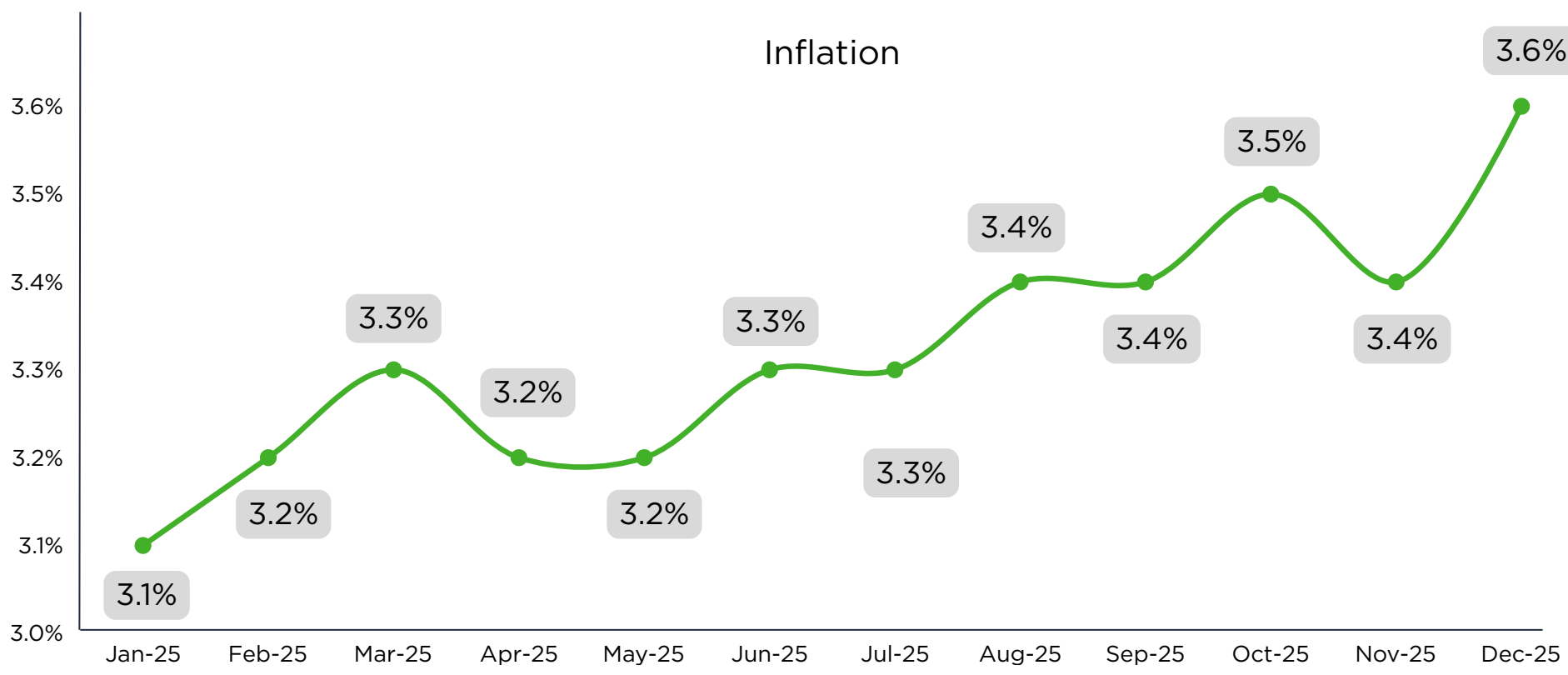
# Connecting Africa to Global Opportunities.



## CRDB Network & Reach

-  261 Branches
-  4,528 Employees
-  Subsidiaries: DR Congo, Burundi, Insurance
-  International Office: Dubai

# GDP Growth **5.9%** Actual 2025 Growth



# FY2025 EXECUTIVE HIGHLIGHTS



**PROFIT BEFORE TAX**

**TZS 1.04 Trillion**

**+33% YoY**

**NPL RATIO**

**3.0%**

Robust Asset quality

**TOTAL ASSETS**

**TZS 22.2 Trillion**

**+33% YoY**

**TOTAL DEPOSITS**

**TZS 14.8 Trillion**

**+33.8% YoY**

**COST TO INCOME**

**42.6%**

Efficiency gain from **45.9%**

**RETURN ON EQUITY**

**29.3%**

2024: **27.7%**



## Unprecedented Scale Achievement

- The achievement of 1.0T PBT and 22.2T in assets, customer deposits increase to 14.8T, confirms CRDB's position as a regional heavyweight with the ability to maintain 30%+ growth across key metrics.



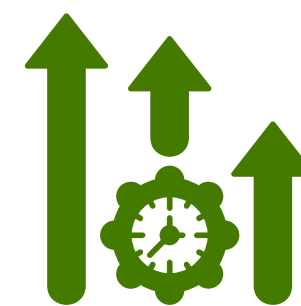
## Disciplined Risk-Adjusted Growth

- Entering 2026 with strong fundamentals: lean 42.6% CIR and clear trajectory toward regional leadership.
- NPLs reduced to 3.0%, signaling proactive management and refined credit discipline for sustainable expansion.



## Strengthened Regional Integration

- CRDB continued to connect Africa to global opportunities, through its Dubai gateway.
- CRDB expanded to 261 branches and a workforce of 4,528 employees, providing the necessary reach to support localized deposit mobilization.



## Superior Shareholder Value Creation

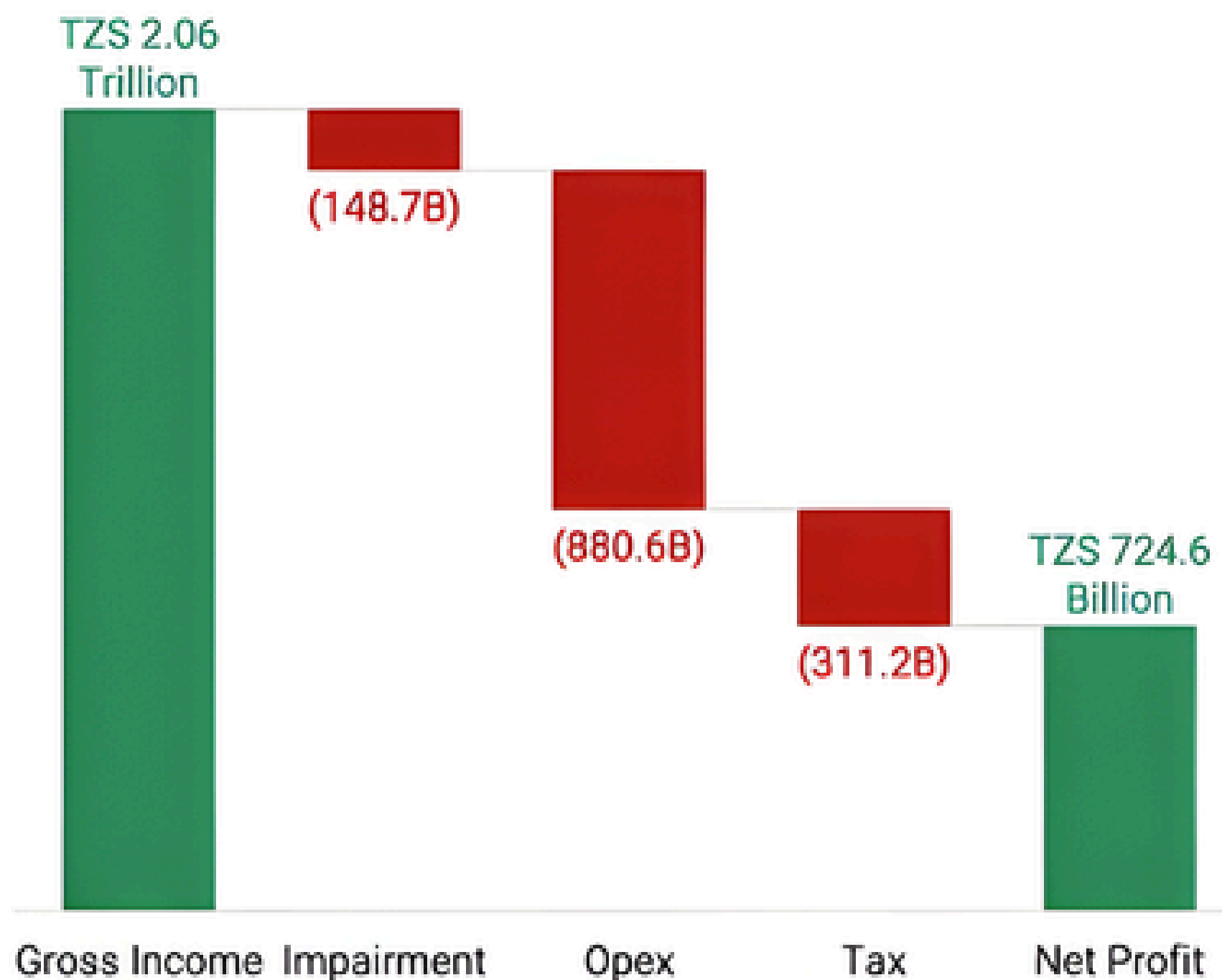
- Delivered exceptional 29.3% ROE, significantly surpassing peer benchmarks.
- EPS increased 31.3% to 277 per share, while ROA climbed to 5.3%, demonstrating optimal asset utilization and margin expansion capacity.

# PROFITABILITY PERFORMANCE

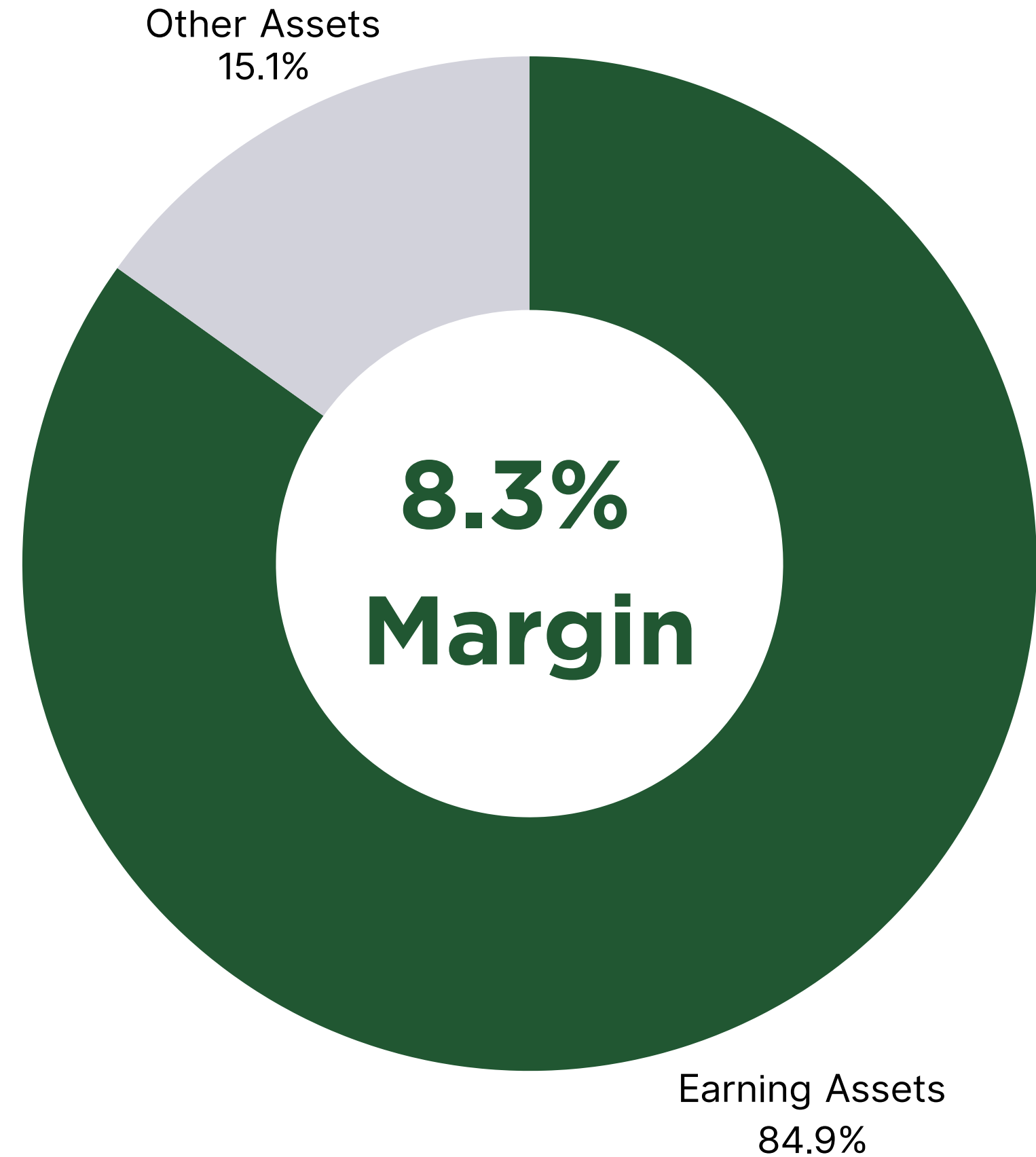
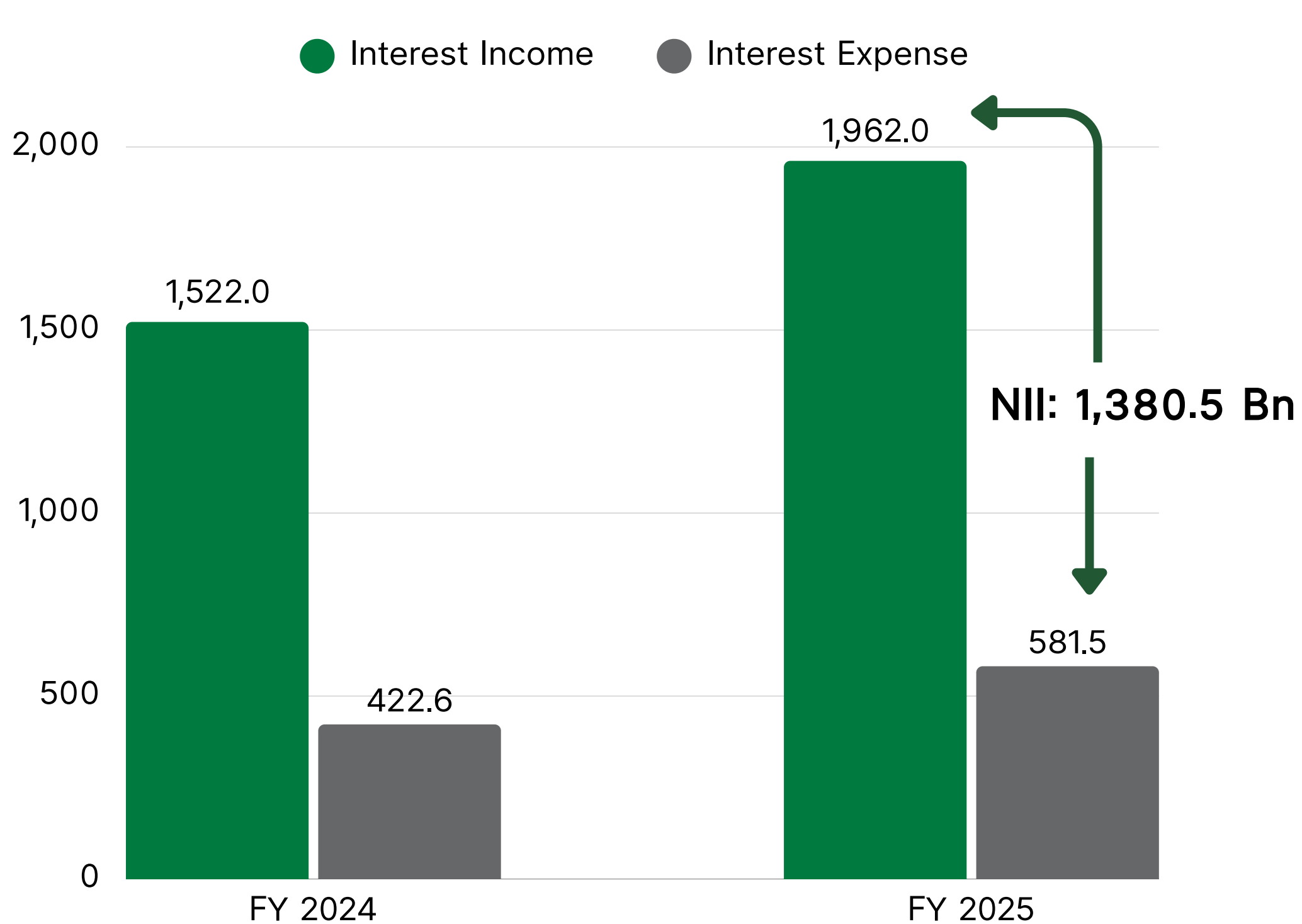


Strong top-line growth driving bottom-line results

Interest Income:	TZS 1.96 Trillion
Interest Expense:	(TZS 581.5 Billion)
Net Interest Income:	TZS 1.38 Trillion
Impairment Losses:	(TZS 148.7 Billion)
Non-Interest Income:	TZS 684.7 Billion
Operating Expenses:	(TZS 880.6 Billion)
Profit Before Tax:	TZS 1.04 Trillion
Tax:	(TZS 311.2 Billion)
<b>Net Profit:</b>	<b>TZS 724.6 Billion</b>

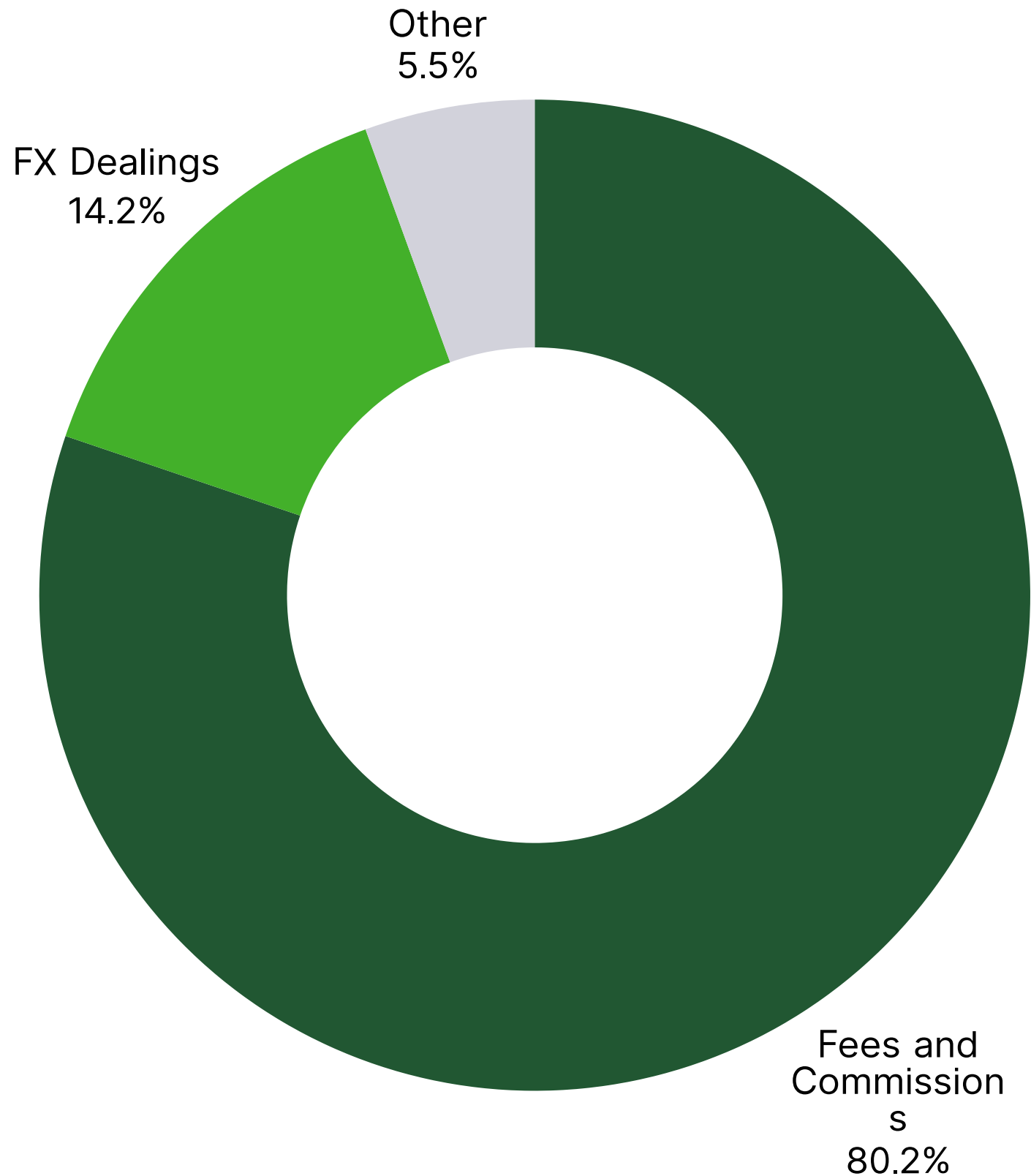


# NET INTEREST INCOME DRIVERS



Yield on earning assets remained largely stable at 8.3% (2024: 8.4%), even amid rising funding costs.

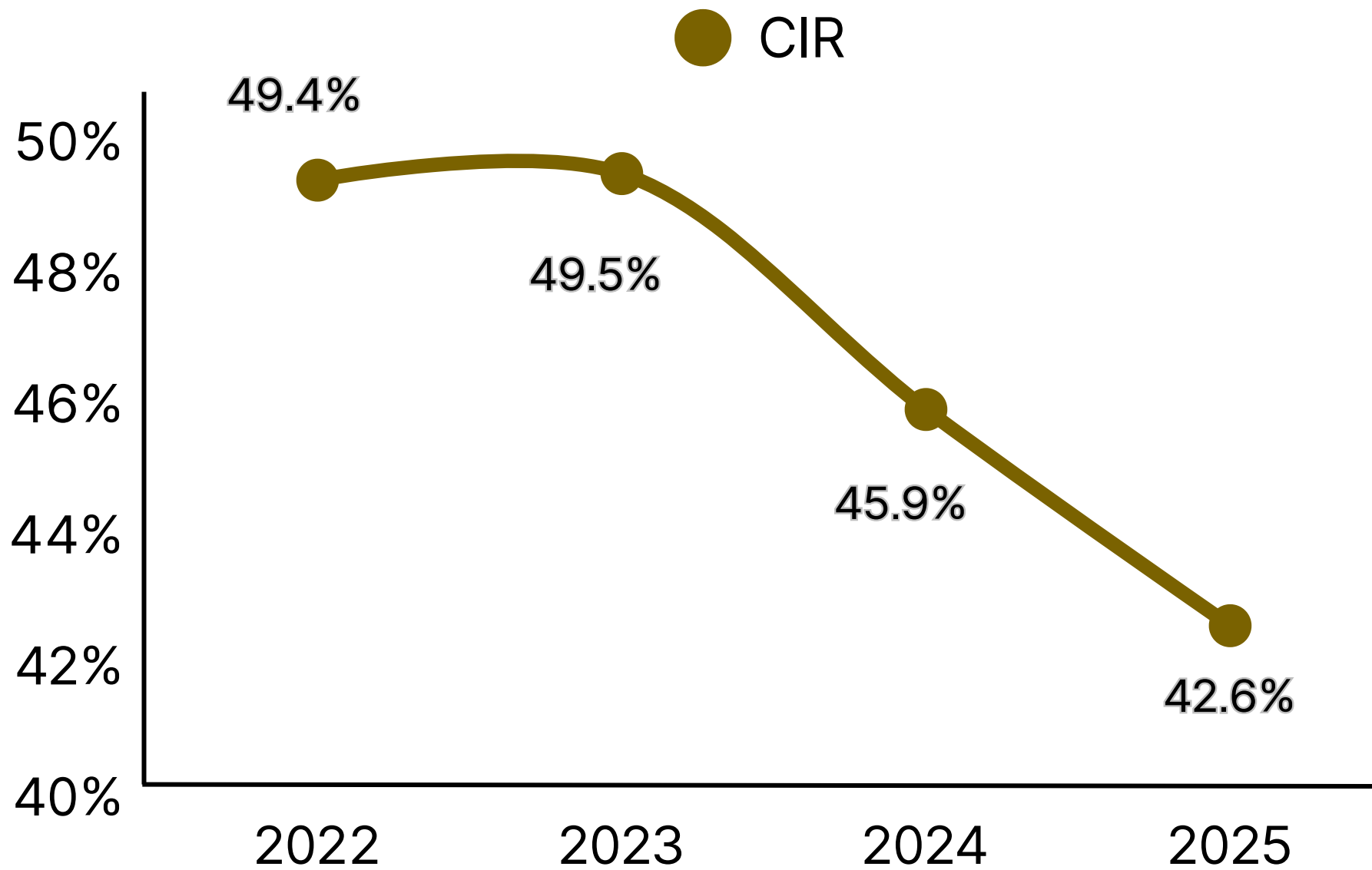
# NON INTEREST REVENUE BREAKDOWN



Non Interest Income	2025	2024	YoY
Fees and Commissions	549,128	455,363	20.6%
Foreign Currency Dealings and Translation Gain / (Loss)	97,550	31,534	209.3%
Other Operating Income	37,869	33,868	11.8%
Dividend Income	122	156	-21.8%
<b>Total Non Interest Income</b>	<b>684,669</b>	<b>520,921</b>	<b>31.4%</b>

Foreign exchange income **tripled** in 2025, as non-interest income contributed significantly to CRDBs operating income accounting for **66.1%**.

# OPERATING EFFICIENCY



Item	2025	2024	YoY
Salaries and Benefits	424,698	372,467	14.0%
Fees and Commissions	84,575	65,142	29.8%
Other Operating Expenses	371,330	306,587	21.1%
<b>Total Non Interest Expenses</b>	<b>880,603</b>	<b>744,196</b>	<b>18.3%</b>

CRDB achieved a **330 basis points** improvement in efficiency despite inflation and strategic investments.

# DELIVERING RETURNS TO INVESTORS



Earnings Per Share (EPS)

**TZS 277** vs TZS 211  
in 2024

YoY: **31.4%**

Net Interest Income to Average  
Earning Assets

**8.3%** vs 8.4%  
in 2024

YoY: **10 bps**

Return on Equity (ROE)

**29.3%** vs 27.7%  
in 2024

YoY: **160 bps**

Return on Assets (ROA)

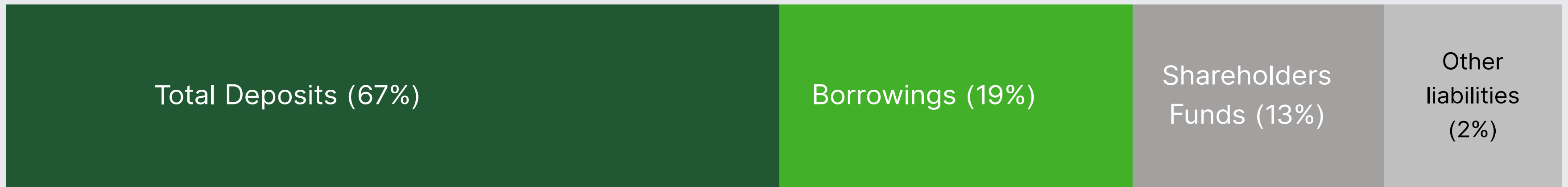
**5.3%** vs 5.1%  
in 2024

YoY: **200 bps**

## Total Assets: TZS 22.2 Trillion



## Total Equities and Liabilities: TZS 22.2 Trillion



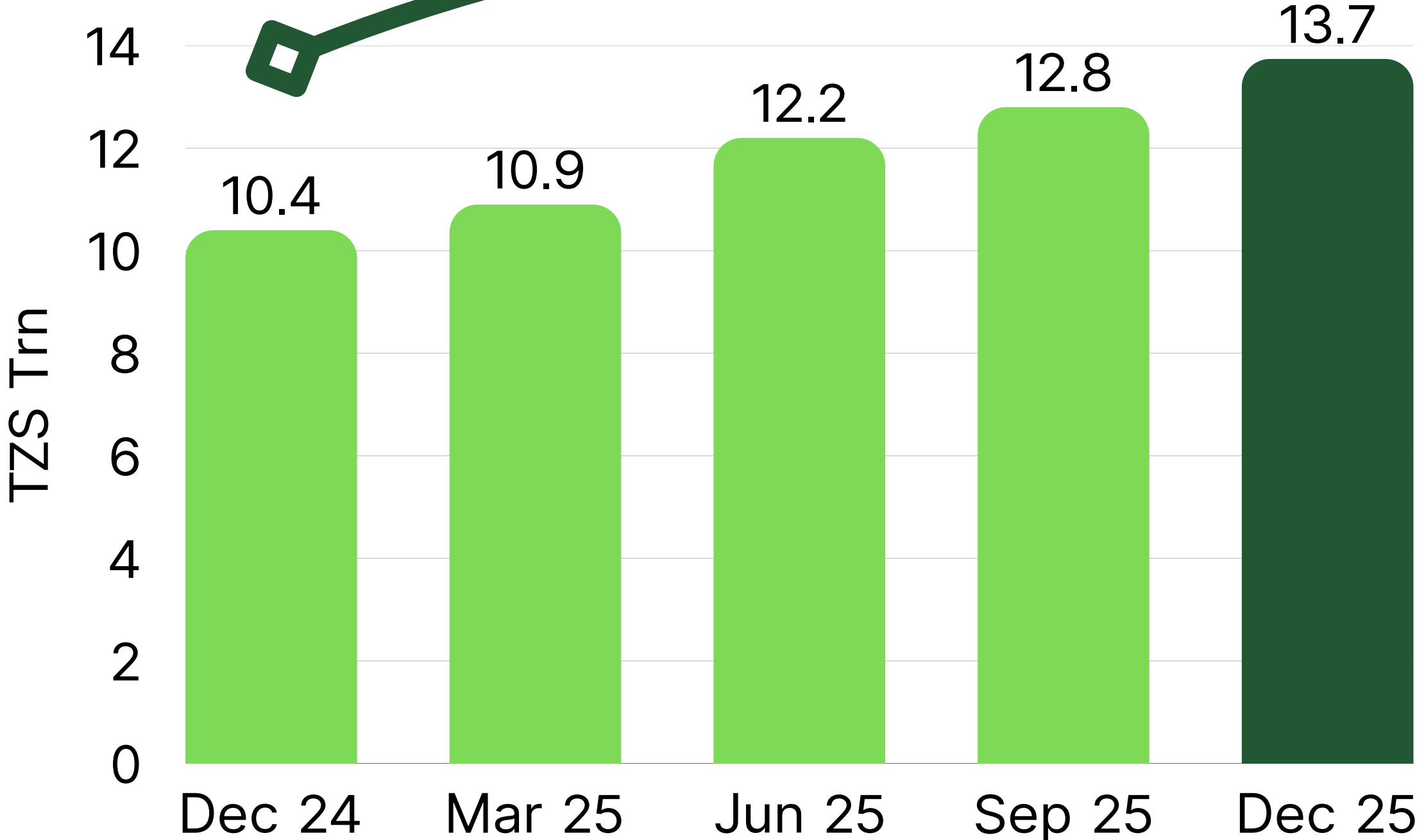
# LOANS AND ADVANCES

**32.6%**  
Loan book growth

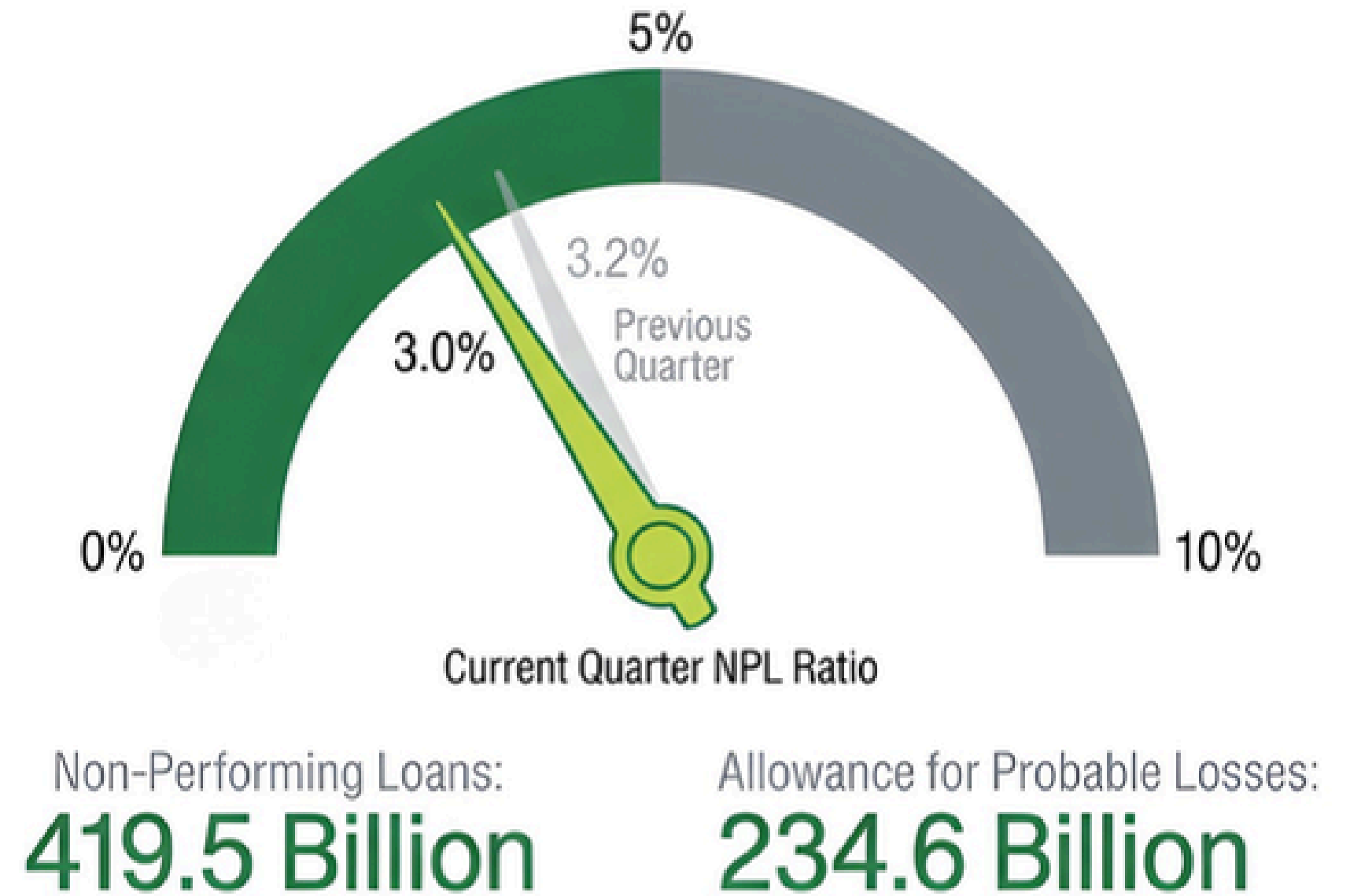
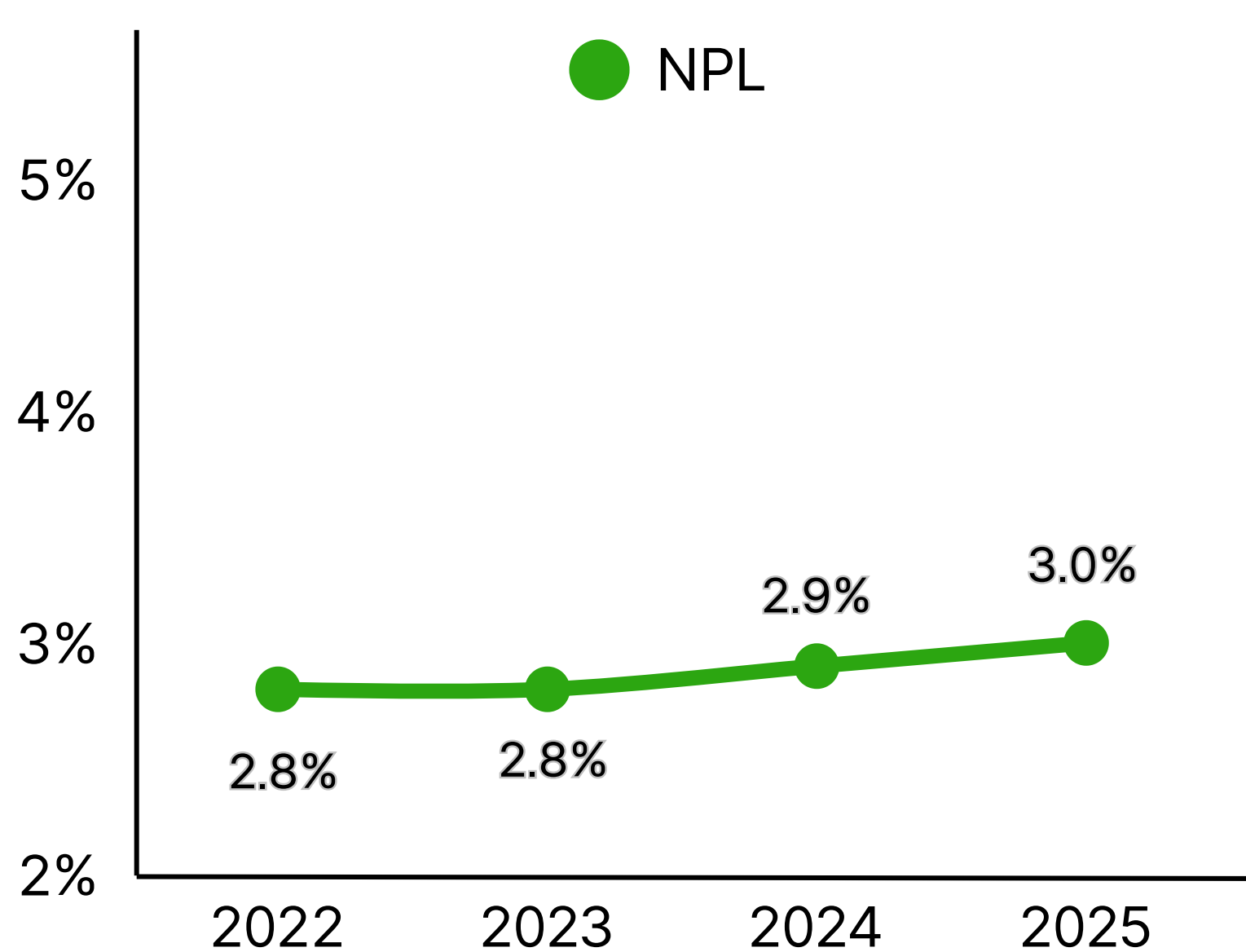
**95.1%**

**Gross Loans to Total Deposits Ratio**

The LDR demonstrates maximum capital efficiency, effective deployment of collected deposits into revenue-generating assets.

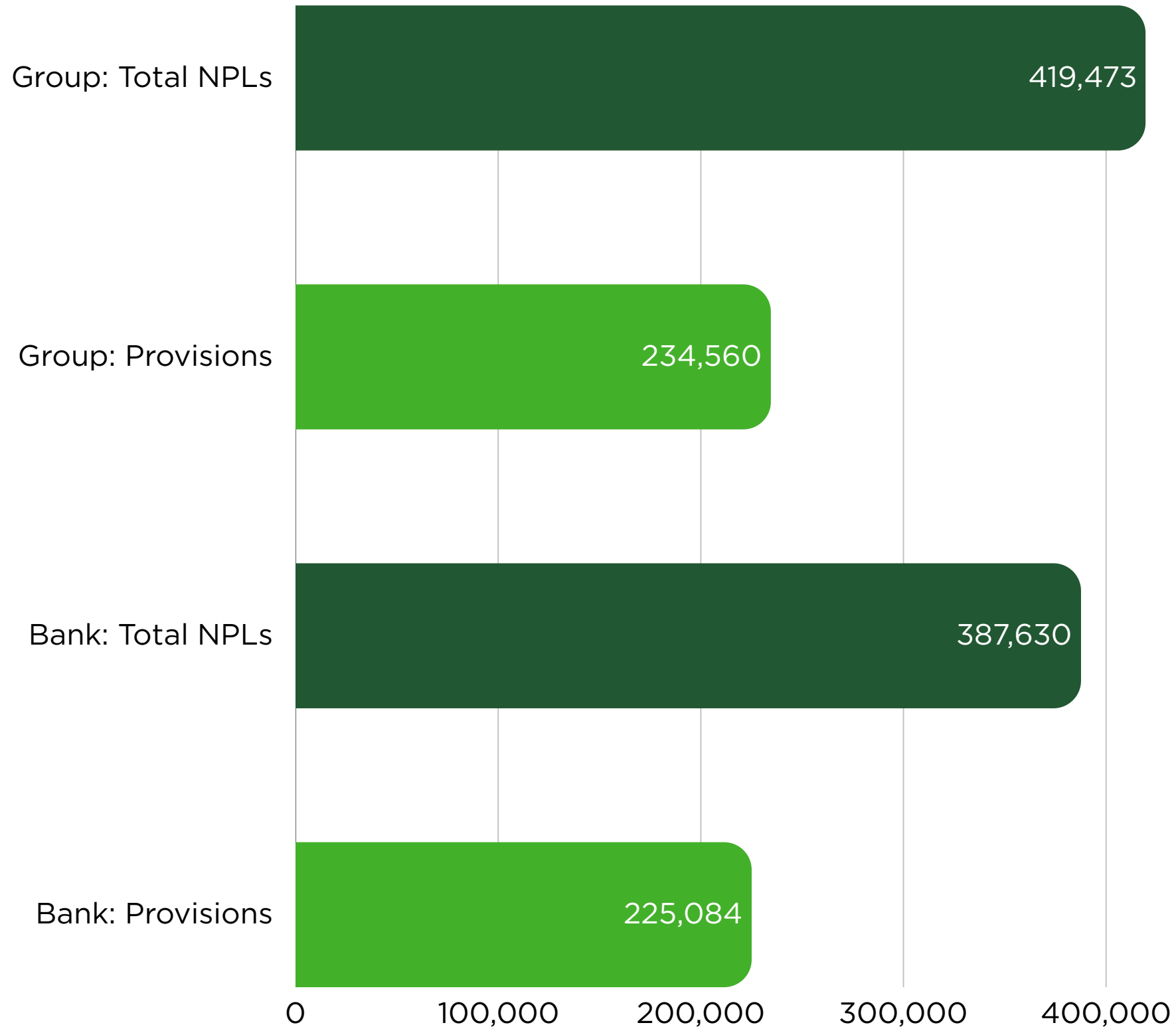


# ASSET QUALITY AND RISK MANAGEMENT



Asset quality remains strong with NPLs declining to 3.0% in December 2025 from 3.2% in September 2025, while CRDB maintained prudent risk management with a TZS 148.7 billion provision charge through the P&L in 2025.

# NPL COVERAGE PERFORMANCE



## CRDB GROUP

55.9%

COVERAGE RATIO

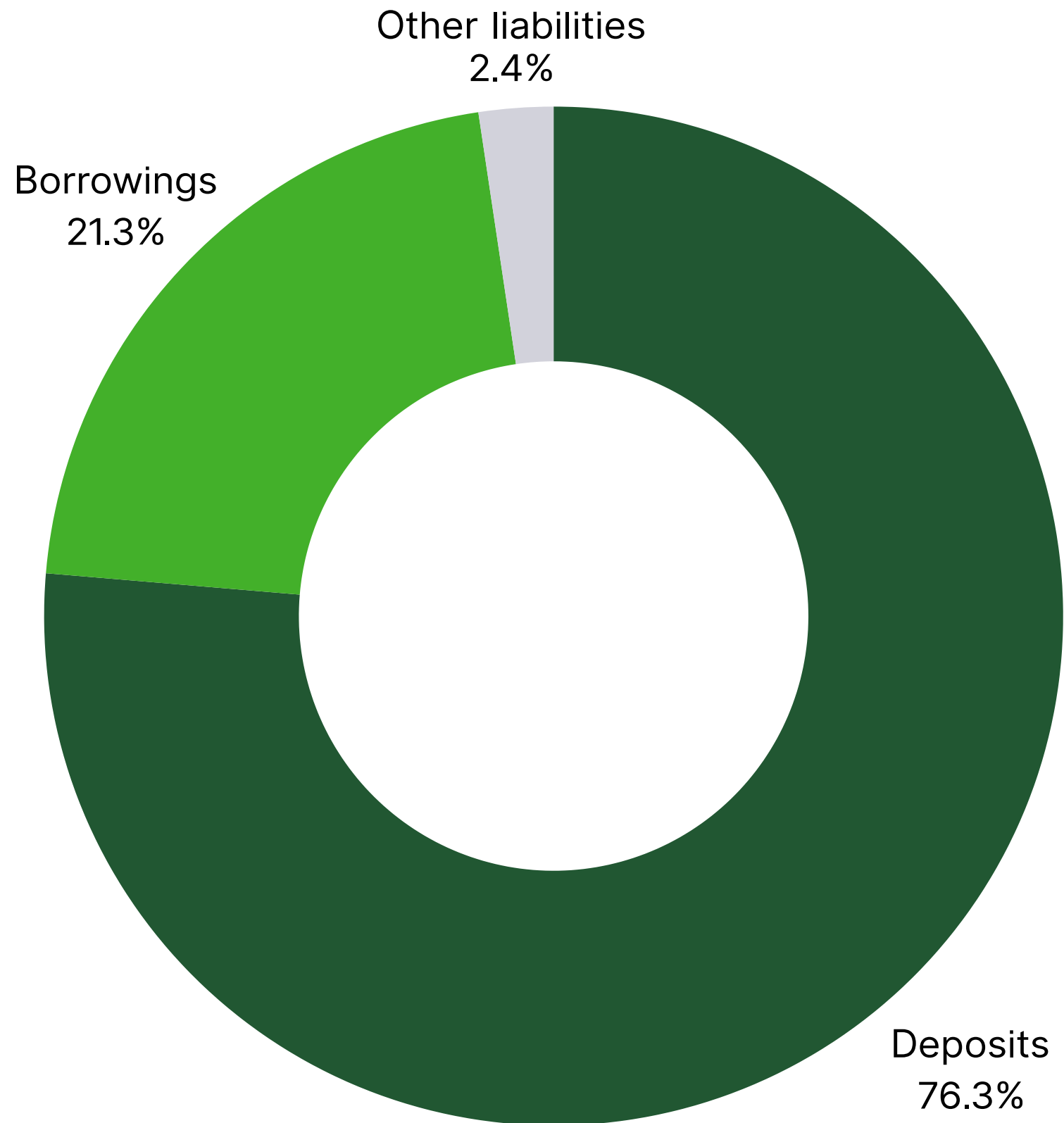
The Group maintains a strong coverage ratio of 55.9%, ensuring substantial protection against credit risk volatility.

## CRDB BANK

58.1%

COVERAGE RATIO

The Bank maintains a strong standalone coverage ratio of 58.1%, reflecting its commitment to high-quality asset profiles.



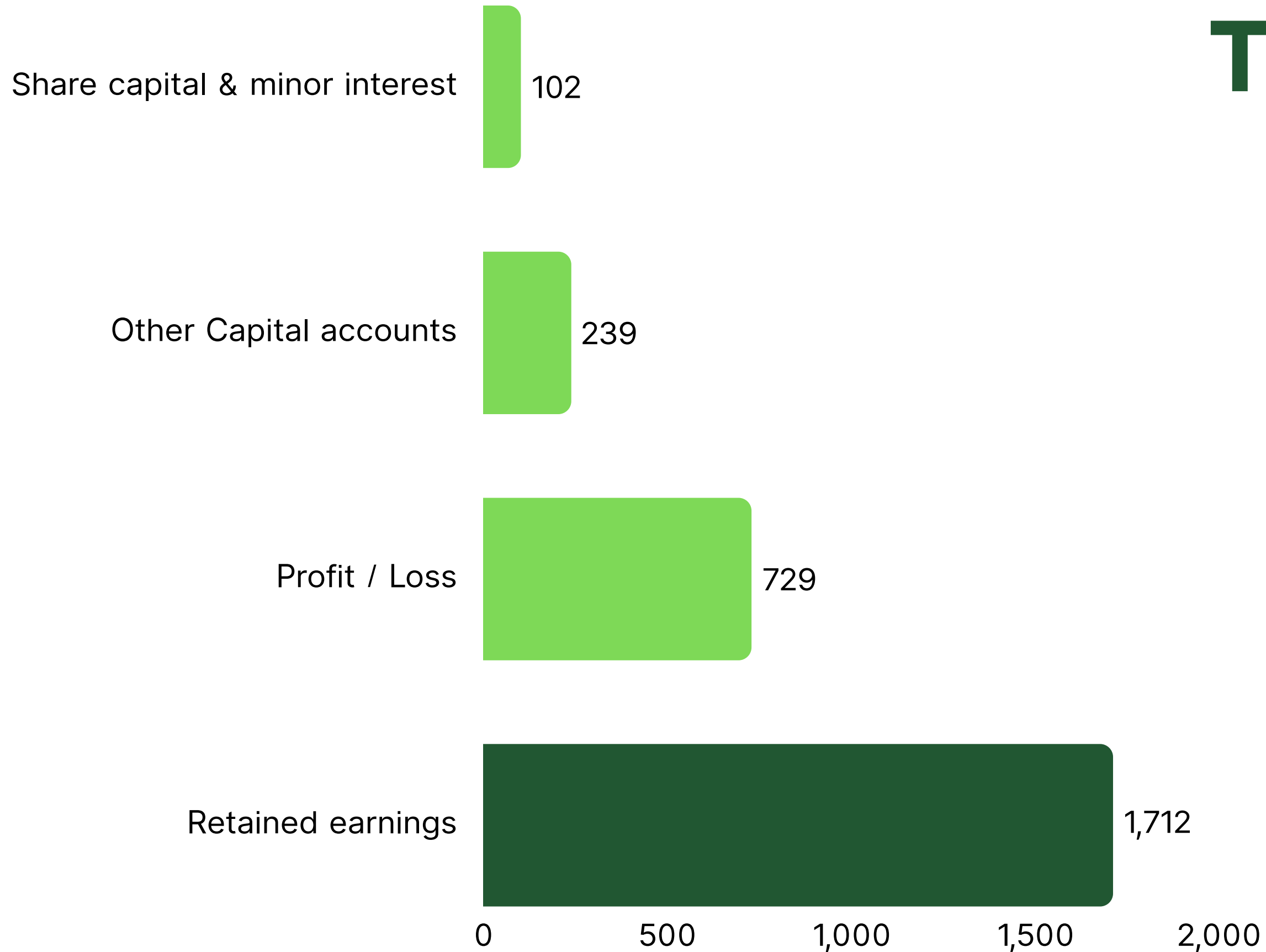
## Total Deposit Growth

**+ 34.7%**  
(Dec 24 to Dec 2025)

## Total Borrowings Growth

**+ 34.8%**  
(Dec 24 to Dec 2025)

# SHAREHOLDERS FUNDS



## TZS 2.78 Trillion

**Total Shareholders Funds**

# 12.5%

**Shareholders Funds to Total Assets Ratio**

CRDBs strong capitalization supports sustainable future growth

**EPS (2025)**

**TZS 277**

(2024: TZS 211)

**Dividends Paid**

**FY 2024**

**TZS 169.2 bn**

(DPS: 65)

**Capital Gain  
(2025)**

**128.4%**

(Closing Price: 1530)

as at 31 Dec 2025

**Projected DPS  
(FY 2025)**

**TZS 97  
per share**

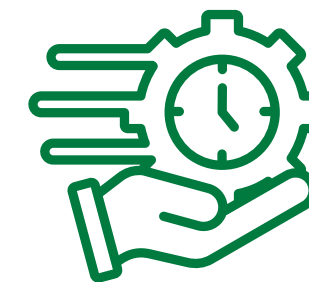
# PERFORMANCE OUTLOOK

Performance Metric	2025 Outlook	2025 Actual	2026 Outlook
Loan Growth	18% - 20%	32.6%	20% - 24%
Deposit Growth	25% - 29%	35.2%	25% - 27%
Non-Funded Income %	35% - 40%	25.9%	30% - 35%
Cost to Income Ratio	42% - 44%	42.6%	40% - 41%
Return on Equity (ROE)	28% - 30%	29.3%	29% - 31%
Return on Average Assets	5.5% - 6%	5.3%	5.5% - 5.7%
NPL Ratio	3%	3%	3%

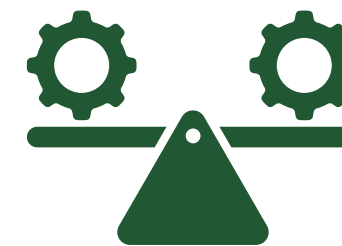
## OUTLOOK (2026)



**Exceptional Growth:** Substantial outperformance in both Loan (32.6%) and Deposit (34.7%) sectors against 2025 targets.



**Efficiency Pivot:** Strategic shift in 2026 to push CIR below 41% while maintaining robust 30%+ ROE levels.



**Stability:** NPL ratio to be maintained or lower than 3%, indicating disciplined asset quality control.





# Thank You

CRDB Brokerage

&

Advisory

Services Unit

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