

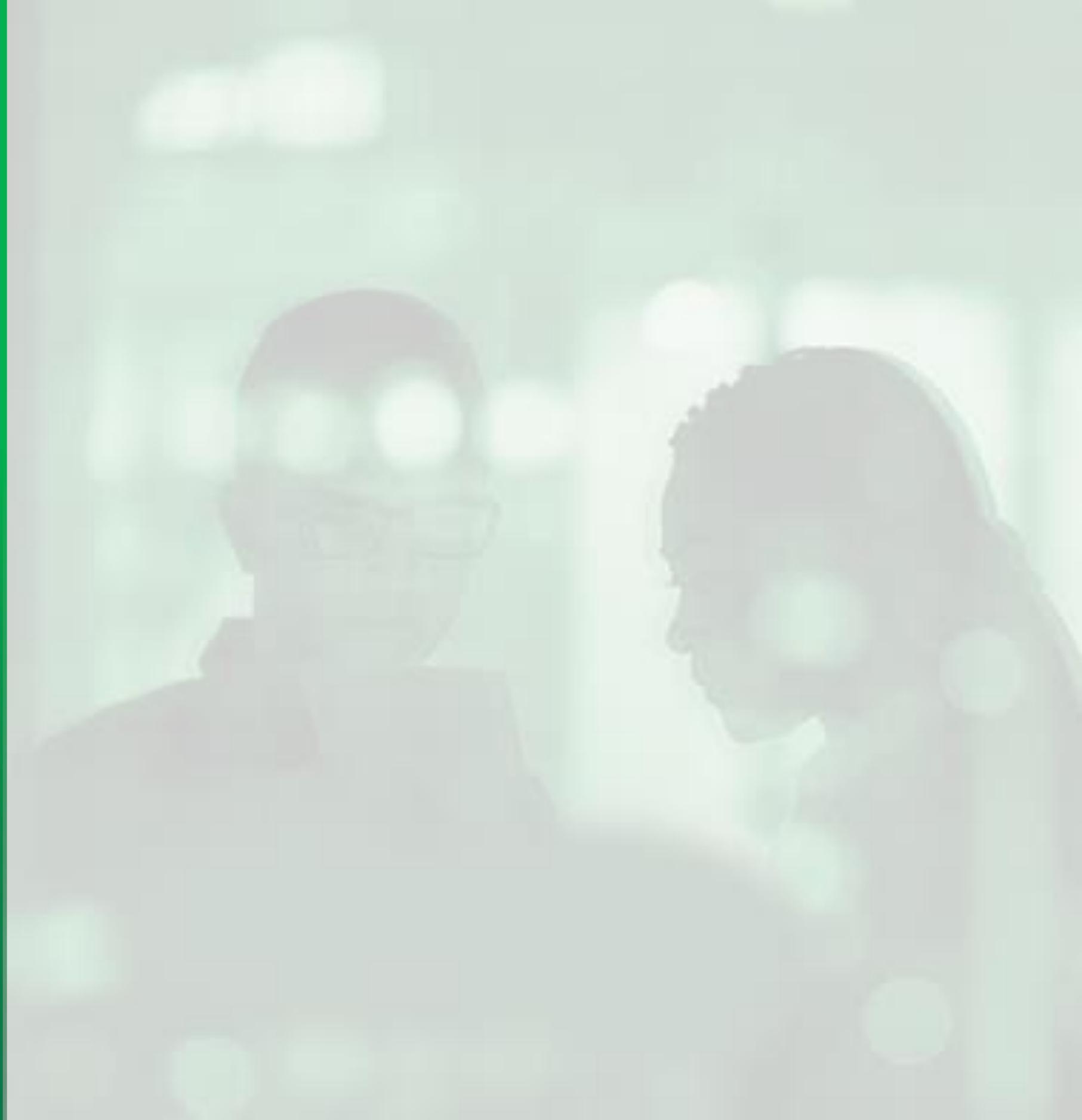


CRDB Youth Banking Awareness Session

2025 Shareholders Seminar _____

Contents

- Our Commitment to Youth
- Understanding the Youth Segment
- Our History in Serving Youth
- Our Impact So Far
- Our New Value Proposition
- Our Future Ambitions (2025 Onward)

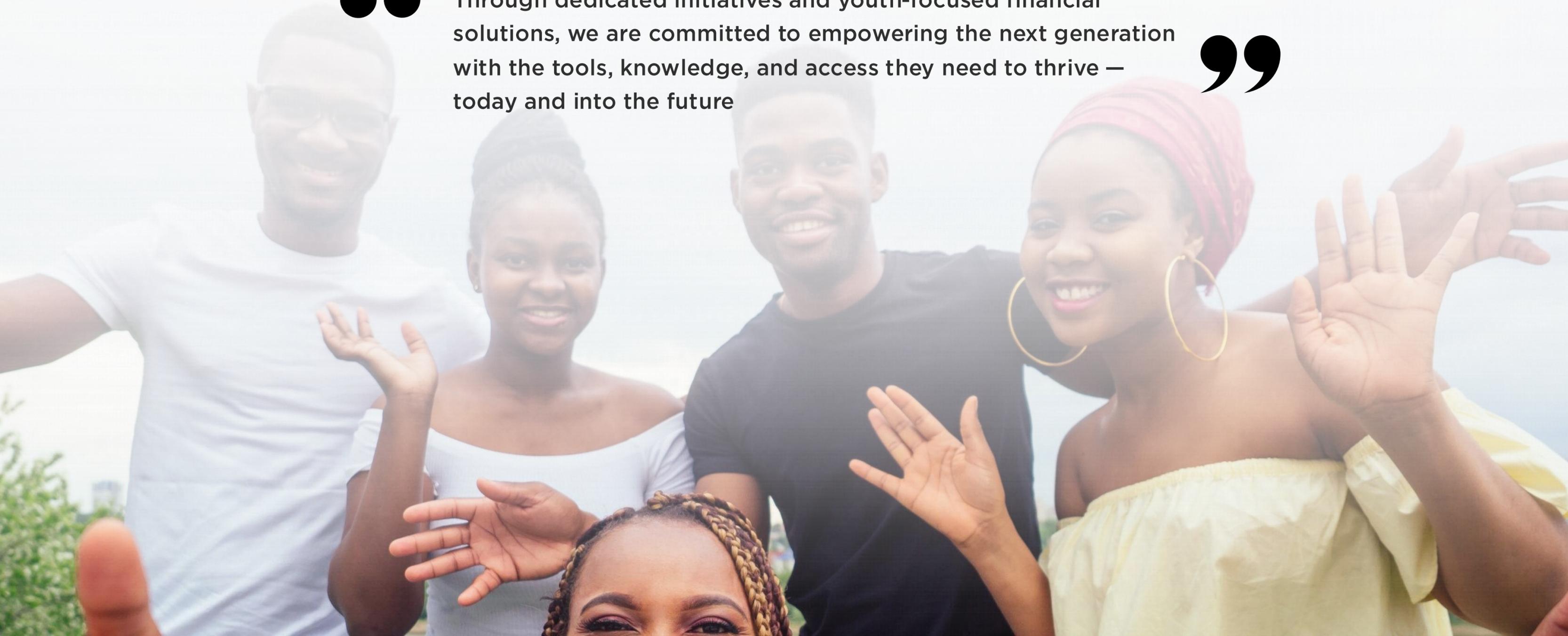


Our Commitment to Youth

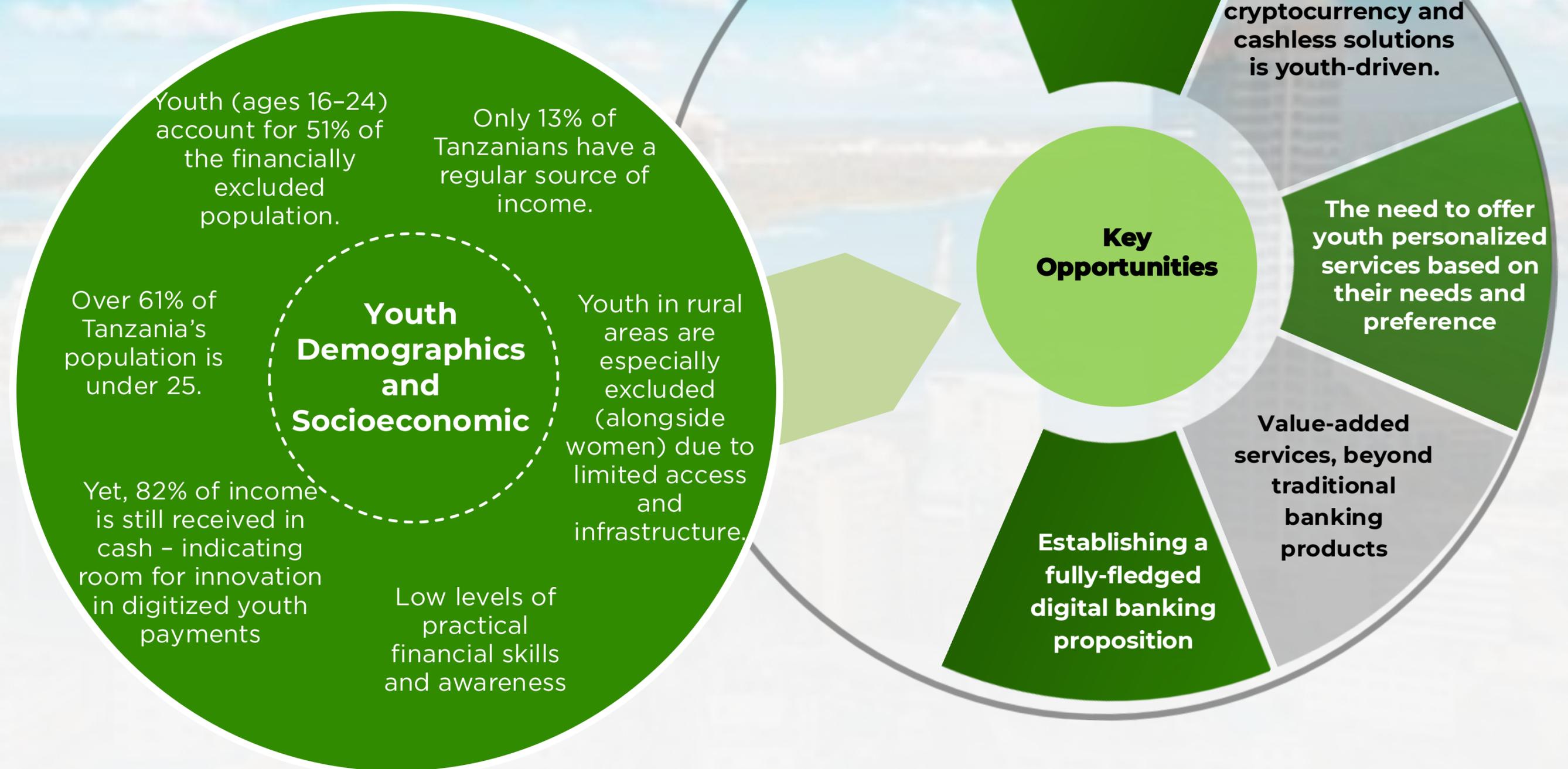
“

Through dedicated initiatives and youth-focused financial solutions, we are committed to empowering the next generation with the tools, knowledge, and access they need to thrive — today and into the future

”



Our Understanding of the Youth Segment



Our History in Serving Youth



Launched the 'Imbeju' Program to empower youth & women start-ups



Engaging youth by providing financial & non-financial education



Launched Graduate Trainee Program to build capacity for youth



Launched Taifa Cup to support basketball players



CRDB Bank Marathon supports social causes for women & children



Partnered with student associations to build capacity

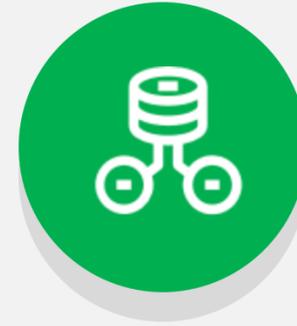


Hosted Study tour at CRDB HQ

Our Tailored Value Propositions



Our Impact on the Youth Segment



Provide credit solutions for parents, guardians, university students and off-school youth



Deliver financial literacy, capacity building and business development



Extend value-added services e.g, embed life insurance, pocket money and school management solutions



**TZS
215 Bln**
Total Deposits



1.5 Mn
Financially
included
(accounts)

127,801

Reached
through
targeted
financial
program



Our New Youth Value Proposition

YOUTH BANKING
AMBITION



YOUTH BANKING
PILLARS



AREAS OF
FOCUS

TARGETED SEGMENT

TO UNLOCK THE FULL POTENTIAL OF TANZANIA'S YOUTH SEGMENT



ENABLE HOLISTIC YOUTH DEVELOPMENT

Equip youth with tools, knowledge, and support that build financial responsibility, confidence, and self-reliance

- Financial literacy
- Financial resilience
- Entrepreneurship



EMPOWER FINANCIAL ACCESS & INCLUSION

Deliver inclusive banking solutions tailored to every youth life stage—from children to students to young professionals

- Lifestyle and personalised banking
- Simplified customer journey
- Consistent service experience



FOSTER STRATEGIC PARTNERSHIPS

Collaborate with institutions, tech providers, and educators to amplify our reach and deepen our impact

- Drive awareness
- Enhance customer value
- Extend our service reach

EARLY YOUTH [0 – 17 YEARS] & ACTIVE YOUTH [18 – 40 YEARS]

Intervention Area 1: Empower Financial Access & Inclusion



Develop youth-specific accounts across age groups (JJ, Teen, Scholar).

Enable youth onboarding through digital and assisted channels.

Strengthen presence in schools and youth-serving institutions.

Tailor savings and entry-level loan products for early earners.

Intervention Area 2: Build Youth Capabilities



Embed financial literacy through activations, forums, and campaigns.

- Partner with schools, NGOs, and government to scale learning access.

Reward positive financial behaviours through loyalty & gamified tools.

- Promote long-term saving and responsible use of funds.



Intervention Area 3: Drive Youth Inclusion Through Partnerships

Deepen integration with national systems (RITA, HELSB).

Partner with educational institutions to expand reach.

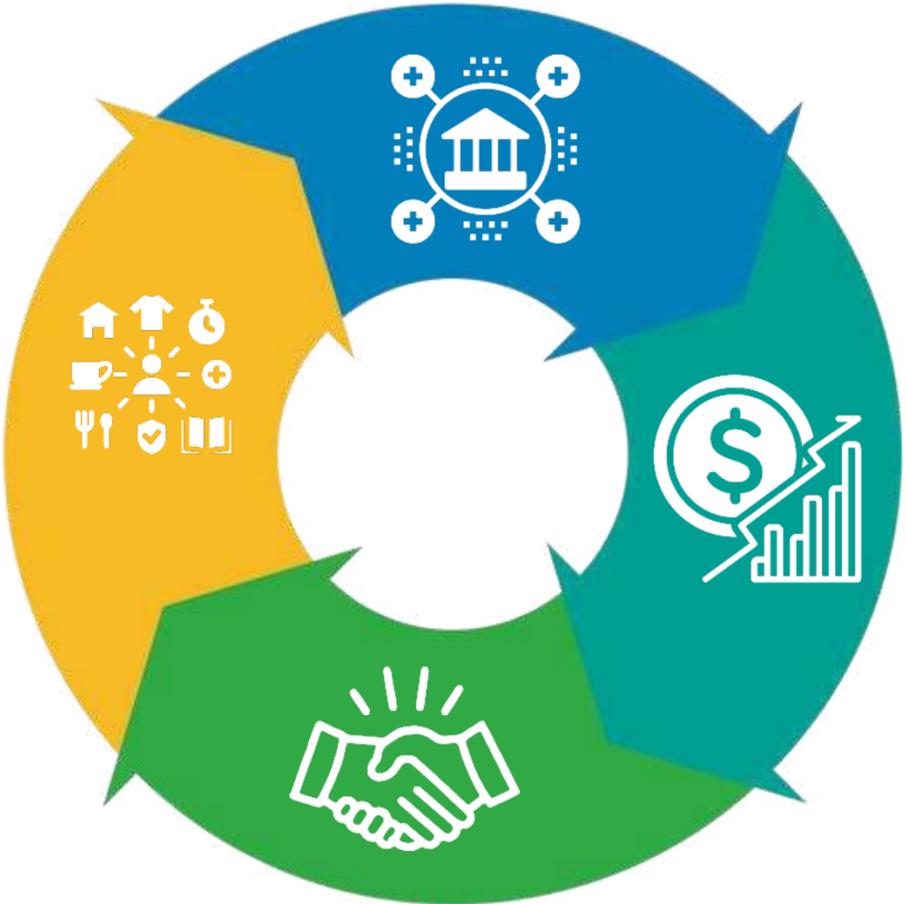
Collaborate with youth-focused startups, telcos, and payment platforms.

Collaborate with passionate youth influencers and celebrities to drive financial inclusion.

The Next Phase of Growth

Innovate new digital solutions to meet changing customer and market needs.

Optimize partnerships ecosystem to create maximum impact.



Leverage emerging technologies to remain relevant and sustain disruptions.

Build internal capabilities to better serve the youth.



Thank You