

# CRDB BANK PLC

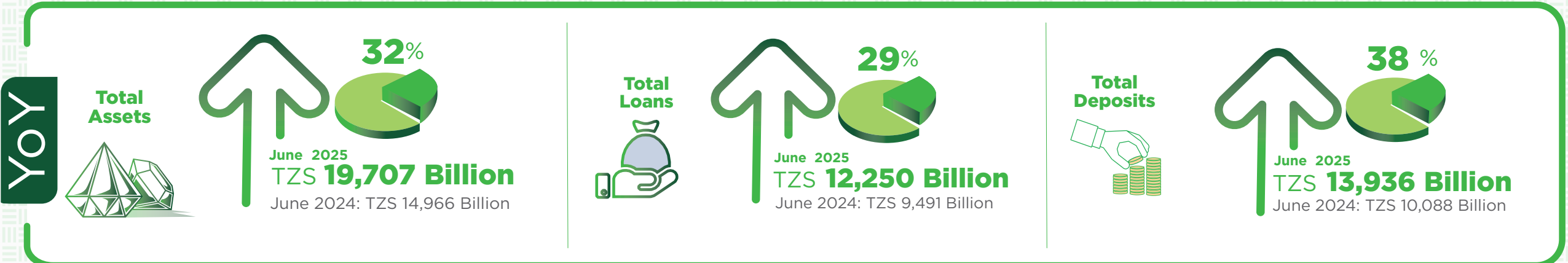
## PUBLICATION OF QUARTERLY FINANCIAL STATEMENTS

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

### STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE, 2025

(Amounts in Million Shillings)

	GROUP		BANK			GROUP		BANK	
	Current Qtr 30/06/2025	Previous Qtr 31/03/2025	Current Qtr 30/06/2025	Previous Qtr 31/03/2025		Current Qtr 30/06/2025	Previous Qtr 31/03/2025	Current Qtr 30/06/2025	Previous Qtr 31/03/2025
<b>A. ASSETS</b>					<b>C. SHAREHOLDERS' FUNDS</b>				
1. Cash	575,980	490,324	556,186	457,946	31. Paid up share capital	65,296	65,296	65,296	65,296
2. Balances with Bank of Tanzania	1,674,464	1,450,583	1,674,464	1,450,583	32. Capital Reserves	-	-	-	-
3. Investment in Government Securities	2,284,246	2,291,688	1,616,620	1,651,079	33. Retained earnings	1,697,754	1,881,689	1,656,284	1,826,120
4. Balances with Other Banks and financial institutions	1,306,973	1,113,950	1,144,548	1,103,865	34. Profit/(Loss) account	347,938	174,636	341,697	181,002
5. Cheques and items for clearing	15	1,668	16	-	35. Others Capital Accounts	236,639	217,883	200,837	194,624
6. Interbranch float items	-	-	-	-	36. Minority Interest	39,172	39,273	-	-
7. Bills negotiated	-	-	-	-	<b>37. TOTAL SHAREHOLDERS' FUNDS</b>	<b>2,386,800</b>	<b>2,378,777</b>	<b>2,264,114</b>	<b>2,267,041</b>
8. Customers Liabilities on acceptances	-	-	-	-	38. Contingent Liabilities	5,194,000	4,530,026	5,145,580	4,518,924
9. Interbank Loans Receivables	514,296	407,526	723,089	339,664	39. Non performing loans & advances	382,437	367,938	367,844	355,379
10. Investment in other securities	54,118	32,759	50,678	20,283	40. Allowances for probable losses	173,564	148,573	168,386	143,132
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	12,249,789	10,945,568	11,733,779	10,548,245	41. Other non performing assets	-	-	-	-
12. Other Assets	574,028	454,897	543,267	423,587	<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>				
13. Equity Investments	20,150	18,845	142,001	140,696	(i) Shareholders Funds to Total assets	12.1%	13.5%	12.2%	13.7%
14. Underwriting accounts	-	-	-	-	(ii) Non performing loans to Total gross loans	3.0%	3.3%	3.1%	3.3%
15. Property, Plant and Equipment	453,315	454,716	396,213	404,491	(iii) Gross Loans and advances to Total deposits	90.1%	93.8%	93.5%	96.7%
<b>16. TOTAL ASSETS</b>	<b>19,707,375</b>	<b>17,662,524</b>	<b>18,580,861</b>	<b>16,540,439</b>	(iv) Loans and Advances to Total assets	62.2%	62.0%	63.1%	63.8%
<b>B. LIABILITIES</b>					(v) Earnings Assets to Total Assets	83.4%	83.9%	82.9%	83.5%
17. Deposits from other banks and financial institutions	153,396	30,208	159,790	121,001	(vi) Deposits Growth	16.7%	8.9%	15.2%	8.2%
18. Customer deposits	13,580,921	11,737,114	12,512,308	10,880,323	(vii) Assets growth	11.6%	5.8%	12.3%	5.4%
19. Cash letters of credit	-	-	-	-					
20. Special deposits	201,635	175,517	201,635	175,517					
21. Payment orders / transfers payable	47,861	21,164	44,001	18,688					
22. Bankers' cheques and drafts issued	3,244	2,355	1,054	1,061					
23. Accrued taxes and expenses payable	107,331	90,066	98,067	82,289					
24. Acceptances outstanding	-	-	-	-					
25. Interbranch float items	-	-	-	-					
26. Unearned income and other deferred charges	150,707	87,240	145,496	81,929					
27. Other Liabilities	278,858	203,530	234,302	155,820					
28. Borrowings	2,796,622	2,936,553	2,920,094	2,756,769					
<b>29. TOTAL LIABILITIES</b>	<b>17,320,576</b>	<b>15,283,747</b>	<b>16,316,747</b>	<b>14,273,398</b>					
<b>30. NET ASSETS / ( LIABILITIES )</b>	<b>2,386,800</b>	<b>2,378,777</b>	<b>2,264,114</b>	<b>2,267,041</b>					



### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30TH JUNE, 2025 (Amounts in Million Shillings)

	GROUP		BANK		GROUP		BANK			GROUP		BANK		GROUP		BANK	
	Current Qtr 30/06/2025	Comparative Qtr 30/06/2024	Current Qtr 30/06/2025	Comparative Qtr 30/06/2024	Current Year Cumulative 30/06/2025	Previous Year Cumulative 30/06/2024	Current Year Cumulative 30/06/2025	Previous Year Cumulative 30/06/2024		Current Qtr 30/06/2025	Comparative Qtr 30/06/2024	Current Qtr 30/06/2025	Comparative Qtr 30/06/2024	Current Year Cumulative 30/06/2025	Previous Year Cumulative 30/06/2024	Current Year Cumulative 30/06/2025	Previous Year Cumulative 30/06/2024
1. Interest Income	475,248	375,004	430,211	345,954	903,849	719,011	824,630	668,968	13. Number of Employees	4,419	4,067	4,065	3,848	4,419	4,067	4,065	3,848
2. Interest expense	(140,743)	(96,744)	(122,194)	(87,891)	(261,227)	(188,407)	(227,205)	(173,917)	14. Basic Earnings Per Share	66	56	62	53	133	105	131	104
<b>3. Net interest income</b>	<b>334,505</b>	<b>278,260</b>	<b>308,017</b>	<b>258,063</b>	<b>642,622</b>	<b>530,604</b>	<b>597,425</b>	<b>495,050</b>	15. Number of Branches	261	251	251	246	261	251	251	246
4. Bad debts written off	-	-	-	-	-	-	-	-	<b>SELECTED PERFORMANCE INDICATORS:</b>								
5. Impairment Losses on Loans and Advances	(37,153)	(22,731)	(36,097)	(22,279)	(72,656)	(40,818)	(69,497)	(39,295)	(i) Return on Average Total Assets	5.2%	5.5%	5.2%	5.5%	5.5%	5.5%	5.8%	5.7%
<b>6. Non-Interest Income</b>	<b>165,531</b>	<b>127,106</b>	<b>155,609</b>	<b>121,203</b>	<b>353,909</b>	<b>256,458</b>	<b>349,958</b>	<b>257,296</b>	(ii) Return on Average Shareholders' Funds	29.0%	30.6%	28.5%	30.5%	29.5%	29.0%	30.7%	30.4%
6.1 Foreign Currency Dealings and Translation Gain / (Loss)	21,422	16,722	15,724	13,218	73,050	40,260	65,224	31,698	(iii) Non interest Expense to Gross Income	43.4%	44.7%	42.3%	44.1%	42.6%	45.4%	40.8%	44.06%
6.2 Fees and Commissions	134,054	105,359	130,460	103,480	264,874	204,006	256,258	204,199	(iv) Net Interest Income to Average Earning Assets	8.2%	8.6%	8.1%	8.7%	8.4%	8.6%	8.3%	8.6%
6.3 Dividend Income	-	108	-	108	-	108	13,633	10,031									
6.3 Other Operating Income	10,055	4,917	9,425	4,397	15,985	12,083	14,843	11,367									
<b>7. Non-Interest Expense</b>	<b>(217,216)</b>	<b>(181,381)</b>	<b>(196,314)</b>	<b>(167,404)</b>	<b>(424,039)</b>	<b>(357,246)</b>	<b>(386,236)</b>	<b>(331,449)</b>									
7.1 Salaries and Benefits	(105,299)	(89,518)	(96,134)	(83,491)	(210,844)	(180,776)	(194,530)	(169,237)									
7.2 Fees and Commissions	(22,667)	(15,112)	(19,769)	(12,685)	(39,164)	(29,714)	(33,759)	(25,519)									
7.3 Other Operating Expenses	(89,250)	(76,752)	(80,412)	(71,228)	(174,031)	(146,755)	(157,947)	(136,694)									
<b>8. Operating Income/(Loss)</b>	<b>245,667</b>	<b>201,254</b>	<b>231,216</b>	<b>189,584</b>	<b>499,836</b>	<b>388,997</b>	<b>491,650</b>	<b>381,602</b>									
9. Income tax provision	(72,627)	(53,767)	(70,521)	(50,823)	(153,383)	(114,008)	(149,953)	(109,389)									
<b>10. Net Income (Loss) After Income Tax</b>	<b>173,040</b>	<b>147,486</b>	<b>160,695</b>	<b>138,761</b>	<b>346,454</b>	<b>274,989</b>	<b>341,697</b>	<b>272,213</b>									
<b>11. Other Comprehensive Income</b>	<b>7,388</b>	<b>9,823</b>	<b>6,147</b>	<b>8,003</b>	<b>33,414</b>	<b>11,675</b>	<b>16,348</b>	<b>5,571</b>									
Translation+Revaluation Reserve+Shares Traded	7,388	9,823	6,147	8,003	33,414	11,675	16,348	5,571									
<b>12. Total Comprehensive income/(loss)for the year</b>	<b>180,428</b>	<b>157,309</b>	<b>166,842</b>	<b>146,764</b>	<b>379,868</b>	<b>286,664</b>	<b>358,045</b>	<b>277,784</b>									





# 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 QUARTER ENDED 30th JUNE, 2025

(Amounts in Million Shillings)

	GROUP		BANK		GROUP		BANK	
	Current Quarter 30/06/2025	Previous Quarter 31/03/2025	Current Quarter 30/06/2025	Previous Quarter 31/03/2025	Current Year Cumulative 30/06/2025	Previous Year Cumulative 30/06/2024	Current Year Cumulative 30/06/2025	Previous Year Cumulative 30/06/2024
<b>I Cash flow from operating activities:</b>	-	-	-	-	-	-	-	-
Net income (Loss)	245,667	254,169	231,216	260,434	499,836	187,743	491,650	192,018
Adjustment for:	-	-	-	-	-	-	-	-
- Impairment / Amortization	86,663	56,399	83,916	53,213	143,061	52,709	137,129	50,937
- Net change in loans and Advances	(996,257)	(934,688)	(894,028)	(887,835)	(1,930,945)	(383,431)	(1,781,862)	(352,946)
- Gain / loss on Sale of Assets	(177)	-	(136)	-	(177)	58	(136)	55
- Net change in Deposits	1,993,115	971,515	1,696,893	848,902	2,964,629	623,041	2,545,796	468,020
- Net change in ShortTerm Negotiable Securities	-	-	-	-	-	-	-	-
- Net change in Other Liabilities	101,700	(29,226)	100,098	(24,398)	72,474	(20,559)	75,699	(59,783)
- Net change in Other Assets	(277,404)	(216,868)	(235,723)	(8,588)	(494,272)	97	(244,311)	(15,639)
- Tax paid	(68,136)	(52,582)	(63,766)	(50,000)	(120,718)	(49,309)	(113,766)	(48,000)
- Others (specify)	(124,933)	98,187	(154,086)	73,157	(26,746)	(170,443)	(80,929)	(107,882)
<b>Net cash provided (used) by operating activities</b>	<b>960,237</b>	<b>146,906</b>	<b>764,384</b>	<b>264,886</b>	<b>1,107,143</b>	<b>239,907</b>	<b>1,029,269</b>	<b>126,781</b>
<b>II Cash flow from investing activities:</b>	-	-	-	-	-	-	-	-
Dividend Received	(25,397)	(22,146)	(23,202)	13,633	(47,543)	27	13,633	9,950
Purchase of Fixed Assets	-	-	-	(19,323)	-	(3,335)	(42,526)	(2,387)
Proceeds from Sale of Fixed Assets	-	-	-	-	-	316	-	316
Purchase of Non - Dealing Securities	-	-	-	-	-	-	-	-
Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-	-
Others (Intangible)	(664)	(1,916)	(664)	(1,916)	(2,580)	(2,034)	(2,580)	(2,034)
<b>Net cash provided (used) by investing activities</b>	<b>(26,060)</b>	<b>(24,062)</b>	<b>(23,866)</b>	<b>(7,606)</b>	<b>(50,122)</b>	<b>(5,027)</b>	<b>(31,472)</b>	<b>5,845</b>
<b>III Cash flow from financing activities:</b>	-	-	-	-	-	-	-	-
Repayment of Long-term Debt	-	-	-	-	-	-	-	-
Payment of Cash Dividends	(164,141)	(168)	(164,141)	(168)	(164,309)	(187)	(164,309)	(187)
Net Changes in Borrowings	(139,931)	(96,641)	163,324	(85,726)	(236,572)	(82,730)	77,598	(115,936)
Others	-	-	-	-	-	-	-	-
<b>Net Cash Provided (used) by Financing activities</b>	<b>(304,072)</b>	<b>(96,810)</b>	<b>(816)</b>	<b>(85,894)</b>	<b>(400,881)</b>	<b>(82,916)</b>	<b>(86,711)</b>	<b>(116,122)</b>
<b>IV Cash and Cash Equivalents:</b>	-	-	-	-	-	-	-	-
Net Increase/ (Decrease) in Cash and Cash Equivalent	630,105	26,034	739,701	171,385	656,139	151,964	911,086	16,503
Cash and Cash Equivalents at the Beginning of the Quarter	2,852,932	2,826,898	2,784,898	2,613,513	2,826,898	1,337,550	2,613,513	1,307,671
<b>Cash and Cash Equivalents at the end of the Quarter</b>	<b>3,483,037</b>	<b>2,852,932</b>	<b>3,524,599</b>	<b>2,784,898</b>	<b>3,483,037</b>	<b>1,489,514</b>	<b>3,524,599</b>	<b>1,324,173</b>

### STATEMENTS OF CHANGES IN EQUITY AS AT 30TH JUNE, 2025

GROUP	(Amounts in Million Shillings)						
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
<b>Current Year - 30/06/2025</b>							
Balance as at the beginning of the year	65,296	158,314	1,869,055	15,602	-	64,979	2,173,246
Profit for the year	-	-	347,938	-	-	(1,485)	346,454
Other Comprehensive Income	-	-	-	-	-	33,414	33,414
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(169,770)	-	-	-	(169,770)
Regulatory Reserve	-	-	(201)	4,870	-	-	4,668
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(1,330)	-	-	117	(1,213)
<b>Balance as at the end of the current period</b>	<b>65,296</b>	<b>158,314</b>	<b>2,045,693</b>	<b>20,472</b>	<b>-</b>	<b>97,025</b>	<b>2,386,800</b>
<b>Previous Year - 31/12/2024</b>							
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	-	-	-	-	-	-	-
Dividend paid	-	-	(130,592)	-	-	-	(130,592)
Regulatory Reserve	-	-	(18,812)	10,183	-	-	(8,629)
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(27,166)	-	-	27,166	-
<b>Balance as at the end of the previous period</b>	<b>65,296</b>	<b>158,314</b>	<b>1,869,055</b>	<b>15,602</b>	<b>-</b>	<b>64,979</b>	<b>2,173,246</b>

### STATEMENTS OF CHANGES IN EQUITY AS AT 30TH JUNE, 2025

BANK	(Amounts in Million Shillings)						
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
<b>Current Year - 30/06/2025</b>							
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	-	-	341,697	-	-	-	341,697
Other Comprehensive Income	-	-	-	-	-	16,348	16,348
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(169,770)	-	-	-	(169,770)
Regulatory Reserve	-	-	(201)	201	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	270	-	-	(270)	-
<b>Balance as at the end of the current period</b>	<b>65,296</b>	<b>158,314</b>	<b>1,997,980</b>	<b>15,680</b>	<b>-</b>	<b>26,843</b>	<b>2,264,113</b>
<b>Previous Year - 31/12/2024</b>							
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	-	-	527,765	-	-	-	527,765
Other Comprehensive Income	-	-	-	-	-	(6,662)	(6,662)
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(130,592)	-	-	-	(130,592)
Regulatory Reserve	-	-	(13,803)	13,803	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(6,237)	-	-	6,237	-
<b>Balance as at the end of the previous period</b>	<b>65,296</b>	<b>158,314</b>	<b>1,825,984</b>	<b>15,479</b>	<b>-</b>	<b>10,765</b>	<b>2,075,838</b>

### ALBARAKAH BANKING

(Amounts in Million Shillings)

#### FINANCING AND DEPOSITS

	Actual June 25	Actual March 25
Shariah compliant financing book	238,083	192,210
Sukuku Investment	41,500	11,500
<b>Total assets</b>	<b>279,583</b>	<b>203,710</b>
Customer demand deposits CASA (Qardh)	245,291	162,762
Customer Investment deposit (Mudharabah)	41,663	12,761
<b>Total Deposits</b>	<b>286,954</b>	<b>175,523</b>

#### INCOME REPORT

	Actual June 2025	Actual June 2024
Total Shariah financing profit income	8,654	4,832
Total SUKUK investment profit income	1,345	467
Profit sharing expence to Term deposit investors (Mudharabah)	(709)	(195)
<b>Net Shariah income</b>	<b>9,289</b>	<b>5,105</b>
Non funding income	7,457	3,493
<b>Total Al Barakah income</b>	<b>16,746</b>	<b>8,598</b>

### SELECTED EXPLANATORY NOTES FOR THE PERIOD ENDED 30TH JUNE, 2025

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)

Mr. 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, 2016 and they present a true and fair view.

Prof Neema Mori :Board Chairman  
 Mr. Gerald Kasaato :Board Member  
 Dated :28<sup>th</sup> July 2025