

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 DECEMBER, 2025

(Amounts in Million Shillings)				
	Group		Bank	
	Current Qtr	Previous Qtr	Current Qtr	Previous Qtr
	31/12/2025	30/09/2025	31/12/2025	30/09/2025

A. ASSETS				
1. Cash	582,654	547,362	563,061	531,648
2. Balances with Bank of Tanzania	1,535,291	1,599,831	1,535,291	1,599,831
3. Investment in Government Securities	3,317,170	2,720,051	2,508,684	1,961,726
4. Balances with Other Banks and financial institutions	1,531,693	1,200,718	1,330,694	1,057,115
5. Cheques and items for clearing	1,150	461	11	-
6. Interbranch float items	-	-	-	-
7. Bills negotiated	-	-	-	-
8. Customers Liabilities on acceptances	-	-	-	-
9. Interbank Loans Receivables	184,125	238,051	367,286	409,987
10. Investment in other securities	64,747	58,438	64,374	55,897
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	13,740,050	12,827,776	13,093,383	12,005,749
12. Other Assets	771,870	782,598	657,497	648,690
13. Equity Investments	23,683	21,542	145,533	143,393
14. Underwriting accounts	-	-	-	-
15. Property, Plant and Equipment	463,368	460,774	399,940	401,545
16. TOTAL ASSETS	22,215,802	20,457,602	20,665,755	18,815,582
B. LIABILITIES				
17. Deposits from other banks and financial institutions	48,013	107,295	57,462	119,641
18. Customer deposits	14,678,483	13,751,376	13,507,693	12,391,071
19. Cash letters of credit	-	-	-	-
20. Special deposits	109,271	203,770	109,271	203,770
21. Payment orders / transfers payable	21,136	167,366	14,699	163,152
22. Bankers' cheques and drafts issued	4,599	3,290	961	1,335
23. Accrued taxes and expenses payable	122,786	146,266	115,342	137,313
24. Acceptances outstanding	-	-	-	-
25. Interbranch float items	-	-	-	-
26. Unearned income and other deferred charges	89,213	142,770	83,639	138,162
27. Other Liabilities	221,285	194,725	176,163	143,114
28. Borrowings	4,139,210	3,190,115	3,964,439	3,089,618
29. TOTAL LIABILITIES	19,433,997	17,906,972	18,029,668	16,387,176
30. NET ASSETS / (LIABILITIES)	2,781,805	2,550,629	2,636,086	2,428,406
C. SHAREHOLDERS' FUNDS				
31. Paid up share capital	65,296	65,296	65,296	65,296
32. Capital Reserves	-	-	-	-
33. Retained earnings	1,711,836	1,687,769	1,672,234	1,651,078
34. Profit / (Loss) account	728,541	522,752	699,534	506,127
35. Others Capital Accounts	239,407	236,443	199,022	205,906
36. Minority Interest	36,725	38,370	0	0
37. TOTAL SHAREHOLDERS' FUNDS	2,781,805	2,550,629	2,636,086	2,428,406
D. SELECTED FINANCIAL CONDITION INDICATORS				
(i) Shareholders Funds to Total assets	12.5%	12.5%	12.8%	12.9%
(ii) Non performing loans to Total gross loans	3.0%	3.2%	2.9%	3.3%
(iii) Gross Loans and advances to Total deposits	95.1%	93.6%	98.5%	96.9%
(iv) Loans and Advances to Total assets	61.8%	62.7%	63.4%	63.8%
(v) Earnings Assets to Total Assets	84.9%	83.4%	84.7%	83.1%
(vi) Deposits Growth	5.5%	0.9%	7.6%	-1.2%
(vii) Assets growth	8.6%	3.8%	9.8%	1.3%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST DECEMBER, 2025

(Amounts in Million Shillings)								
	Group		Bank		Group		Bank	
	Current	Comparative	Current	Comparative	Current Year	Previous Year	Current Year	Previous Year
	Qtr	Qtr	Qtr	Qtr	Cumulative	Cumulative	Cumulative	Cumulative
	31/12/2025	31/12/2024	31/12/2025	31/12/2024	31/12/2025	31/12/2024	31/12/2025	31/12/2024
1. Interest Income	553,201	400,318	502,721	367,943	1,962,019	1,521,978	1,787,392	1,406,209
2. Interest expense	(162,646)	(106,421)	(148,308)	(89,376)	(581,516)	(422,649)	(515,007)	(378,561)
3. Net interest income	390,555	293,896	354,414	278,567	1,380,503	1,099,330	1,272,385	1,027,648
4. Bad debts written off	-	-	-	-	-	-	-	-
5. Impairment Losses on Loans and Advances	(41,823)	(27,239)	(36,300)	(30,993)	(148,733)	(97,257)	(137,337)	(93,698)
6. Non-Interest Income	177,906	124,517	172,584	107,665	684,668	520,921	665,211	491,847
6.1 Foreign Currency Dealings and Translation Gain / (Loss)	12,314	(25,929)	11,676	(28,443)	97,550	31,534	90,426	15,732
6.2 Fees and Commissions	152,675	134,203	149,166	134,884	549,128	455,363	528,288	447,192
6.3 Dividend Income	8	-	8	-	122	156	13,755	11,132
6.4 Other Operating Income	12,909	16,243	11,734	1,225	37,869	33,868	32,742	17,792
7. Non-Interest Expense	(237,042)	(196,258)	(212,414)	(170,363)	(880,602)	(744,197)	(793,736)	(672,945)
7.1 Salaries and Benefits	(108,934)	(100,259)	(99,603)	(93,616)	(424,698)	(372,467)	(390,521)	(347,317)
7.2 Fees and Commissions	(17,090)	(15,083)	(12,091)	(13,180)	(84,575)	(65,142)	(71,447)	(56,175)
7.3 Other Operating Expenses	(111,018)	(80,915)	(100,719)	(63,566)	(371,330)	(306,587)	(331,768)	(269,454)
8. Operating Income/ (Loss)	289,596	194,917	278,284	184,876	1,035,837	778,797	1,006,524	752,852
9. Income tax provision	(85,452)	(52,333)	(84,877)	(57,555)	(311,228)	(227,309)	(306,990)	(225,087)
10. Net Income (Loss) After Income Tax	204,144	142,584	193,407	127,322	724,608	551,487	699,534	527,765
11. Other Comprehensive Income	19,143	(29,611)	14,273	(3,880)	49,765	(20,508)	30,483	(6,662)
Translation+ Revaluation Reserve+Shares Traded	19,143	(29,611)	14,273	(3,880)	49,765	(20,508)	30,483	(6,662)
12. Total Comprehensive income/(loss) for the year	223,288	112,973	207,680	123,442	774,374	530,979	730,017	521,103
13. Number of Employees	4,528	4,251	4,139	3,971	4,528	4,251	4,139	3,971
14. Basic Earnings Per Share	78	55	74	49	277	211	268	202
15. Number of Branches	261	259	251	252	261	259	251	252

SELECTED PERFORMANCE INDICATORS:

i. Return on Average Total Assets	5.4%	4.8%	5.6%	4.8%	5.3%	5.1%	5.5%	5.3%
ii. Return on Average Shareholders' Funds	30.2%	26.6%	30.2%	25.1%	29.3%	27.7%	29.8%	28

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 DECEMBER, 2025

	(Amounts in Million Shillings)							
	Group		Bank		Group		Bank	
	Current	Previous	Current	Previous	Current Year	Previous Year	Current Year	Previous Year
	Quarter	Quarter	Quarter	Quarter	Cumulative	Cumulative	Cumulative	Cumulative
	31/12/2025	30/09/2025	31/12/2025	30/09/2025	31/12/2025	31/12/2024	31/12/2025	31/12/2024
I: Cash flow from operating activities:								
Net income (Loss)	289,596	246,404	278,284	236,590	1,035,837	778,797	1,006,524	752,852
Adjustment for :								
- Impairment / Amortization	97,043	44,631	89,716	40,362	284,735	222,735	267,207	213,895
- Net change in loans and Advances	(961,959)	(597,402)	(1,134,775)	(289,641)	(3,490,306)	(2,113,878)	(3,206,277)	(2,107,677)
- Gain / loss on Sale of Assets	866	392	866	351	1,081	1,028	1,081	1,407
- Net change in Deposits	773,326	126,488	959,945	(159,253)	3,864,443	2,245,990	3,346,488	1,966,589
- Net change in Short Term Negotiable Securities	-	-	-	-	-	-	-	-
- Net change in Other Liabilities	(198,947)	65,108	(195,824)	58,848	(61,365)	33,741	(61,277)	18,611
- Net change in Other Assets	(592,577)	(755,927)	(573,938)	(529,028)	(1,842,776)	11,183	(1,347,278)	13,423
- Tax paid	(100,000)	(98,237)	(100,000)	(94,812)	(318,955)	(218,714)	(308,578)	(215,249)
- Others (specify)	106,264	54,593	(66,820)	85,057	134,111	172,860	(62,692)	296,499
Net cash provided (used) by operating activities	(586,388)	(913,950)	(742,546)	(651,525)	(393,195)	1,133,740	(364,802)	940,351
II: Cash flow from investing activities:								
Dividend Received	(113)	113	(13,746)	113	-	156	-	11,132
Purchase of Fixed Assets	(5,419)	(6,705)	(5,419)	(2,115)	(59,667)	(68,258)	(50,060)	(52,971)
Proceeds from Sale of Fixed Assets	1,081	-	1,081	-	1,081	891	1,081	471
Purchase of Non - Dealing Securities	-	-	-	-	-	-	-	-
Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-	-
Others (Intangible)	(2,771)	(81,772)	(2,771)	(81,772)	(87,123)	(43,136)	(87,123)	(40,399)
Net cash provided (used) by investing activities	(7,223)	(88,364)	(20,856)	(83,774)	(145,710)	(110,347)	(136,102)	(81,768)
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)	(1,309)	(3,551)	(1,309)	(169,168)	(127,407)	(169,168)	(127,407)
Net Changes in Borrowings	949,095	393,493	874,821	169,524	1,106,015	601,219	1,121,944	603,649
Others (Grant received and refund)	-	-	-	-	-	(7,857)	-	(28,983)
Net Cash Provided (used) by Financing activities	945,545	392,184	871,271	168,216	936,847	465,955	952,776	447,259
IV: Cash and Cash Equivalents:								
Net Increase/(Decrease) in Cash and Cash Equivalent	351,934	(610,130)	107,869	(567,084)	397,943	1,489,349	451,871	1,305,842
Cash and Cash Equivalents at the Beginning of the Quarter / Year	2,872,907	3,483,037	2,957,515	3,524,599	2,826,898	1,337,549	2,613,513	1,307,671
Cash and Cash Equivalents at the end of the Quarter / Year	3,224,841	2,872,907	3,065,384	2,957,515	3,224,841	2,826,898	3,065,384	2,613,513

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER, 2025

GROUP	(Amounts in Million Shillings)						
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current 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
Profit for the year	-	-	728,541	-	-	(3,932)	724,608
Other Comprehensive Income	-	-	-	-	-	49,765	49,765
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(169,770)	-	-	(169,770)	
Regulatory Reserve	-	-	15,479	(9,404)	-	-	6,075
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(1,579)	-	-	(540)	(2,120)
Balance as at the end of the current period	65,296	158,314	2,441,726	6,198	-	110,271	2,781,805
Previous Year - 31/12/2024							
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	-
Balance as at the end of the previous period	65,296	158,314	1,869,055	15,602	-	64,979	2,173,246
STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER, 2025							
BANK							
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 31/12/2025							
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	-	-	699,534	-	-	-	699,534
Other Comprehensive Income	-	-	-	-	-	30,483	30,483
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(169,770)	-	-	(169,770)	
Regulatory Reserve	-	-	15,479	(15,479)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	540	-	-	(540)	-
Balance as at the end of the current period	65,296	158,314	2,371,768	-	-	40,708	2,636,086
Previous Year - 31/12/2024							
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	-
Balance as at the end of the previous period	65,296	158,314	1,825,984	15,479	-	10,765	2,075,838

SELECTED EXPLANATORY NOTES FOR