



The bank that listens



CRDB Bank Group Plc Company Profile

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**We are the bank
that listens**



MESSAGE FROM GROUP CEO



Hello and welcome to CRDB Bank Group! We are a pan-African, integrated financial services provider operating in East Africa. We pride in being one of the most dynamic banking institutions in the region. For 24 years, we have focused on empowering our customers to grow by providing solutions that respond to their needs and enable them to attain their goals.

We have ambitious plans that focus on sustainable growth driven by innovation. We aspire to deliver banking services to every citizen; using technology with the aim of building sustainable societies.

As a Group, we value partnerships because they do strengthen our business and open a new world of opportunities.

Abdulmajid Nsekela

Group CEO and Managing Director



ABOUT CRDB BANK GROUP



We are an integrated financial services provider listed at the Dar es Salaam Stock Exchange (DSE). We operate two subsidiaries, CRDB Bank Burundi (S.A) and CRDB Insurance Broker Limited. We are the largest bank in Tanzania with a combined asset base of USD 3.8 Billion, return on equity 22%, return on Assets 4.4% and market capitalization USD 316 Million. We have a robust branch network comprising 250 branches inclusive of 20 mobile units and 19,165 banking agents and 550 ATM's. We offer a comprehensive range of financial services to individuals, Small and Medium-sized Enterprises (SMEs) and corporations.

OUR PURPOSE

To transform lives through financial sector innovation, intuitive action and sustainable business.

OUR VISION

To be the leading Bank, which is customer needs driven with competitive returns to shareholders.

OUR MISSION

To provide competitive and innovative financial solutions through digital transformation, to achieve a distinctive customer experience, while caring for our people and delivering a sustainable contribution to the society

OUR DIFFERENTIATOR

A robust portfolio supported by a resilient balance sheet and great talent. We invest in people, technology and processes to deliver value in a responsible and sustainable manner.

OUR SUBSIDIARIES

How we are organized to serve

Our integrated business model is designed to address the widespread needs covering all market segments by responding to the rapidly changing world.



**CRDB
BANK PLC**

**CRDB
BANK
BURUNDI
SA**

**CRDB
INSURANCE
BROKER
LIMITED**

OUR STRENGTH

For us, value is best illustrated in the quality of lives of our shareholders, our people and the community around us. In driving value for our stakeholders, we anchor our actions on a firm foundation that is defined by strong values. We have built a set of internal and external capabilities that compound our ability to deliver the value.

DIVERSITY

We hold the belief that by enhancing our understanding of customers' needs and preferences, we are able to develop solutions that are not only responsive but also transformative in nature. Our strong belief in diversity provides us the unique advantage to harness talent and foster innovation.

DISTRIBUTION

We have a simple yet powerful conviction that for us to serve our customers better, we must empower them to access and use our services at anytime, anywhere. This is why through innovation and strategic investments; we have created a multi-faceted service distribution approach that combines traditional mediums and new technologies to deliver a superior banking experience.

CAPABILITY

We have a diverse group of investors and partners who provide us with right funding mix to solidify our ability to fund growth. We can meet both short and long terms obligations. Our strong financial capability gives us the sway to diversify our investments both locally and regionally.





BRAND

We have an enduring history spanning a quarter a century. Our story of progress is centred around supporting economic transformation and building sustainable livelihoods for the citizens of East Africa. We believe in the African virtues of kindness and embody the African spirit of resilience.



INNOVATION

Our philosophy of service is driven by our deep desire to address market needs through simple solutions and technology. We have been a pacesetter in the industry, pioneering many firsts and building a future-oriented business model that responds to the changing needs of our customers and creates a lasting impact.



CUSTOMER

We have a strong bond with our customers because we believe that our success is closely intertwined. Our strategy aims to empower our customers to meet their financial needs and achieve their goals. We invest in continuous growth with focus on sustainability as a driving factor for our interactions with customers.



OUR CAPABILITIES

We have a sound financial base and human resource to provide financial services to all customers and support economic transformation of our markets

OUR FINANCIAL CAPABILITY

RETURN ON EQUITY
22%

RETURN ON ASSETS
4.4%

TOTAL ASSETS
USD 3.8 billion

MARKET CAPITALIZATION
USD 316 million

**USD/TZS - 2,312

OUR HUMAN CAPITAL



43% **57%**

+3,400 Professional Staff"

OUR CUSTOMER BASE



We serve over
3.3 million
customers



**CRDB BANK
BURUNDI SA**



**CRDB INSURANCE
BROKER LIMITED**

OUR KEY DRIVERS



Robust digital
banking
solutions



Innovative &
diverse range of
solutions



Robust ICT
infrastructure

OUR GLOBAL RATING

MOODY'S

B2 STABLE OUTLOOK



OUR HERITAGE

We aspire to grow and deliver value for all our stakeholders. For us, value is best illustrated in the quality of lives of our shareholders, our people and the community around us



Listening to Customers to meet their Evolving Needs



Building a Sustainable Business with Lasting Impact

Pioneering Digital Solutions and Technological Infrastructure



Bringing Innovations at Core of our Business

Bringing Strategic Partnerships for the Development of the Sector

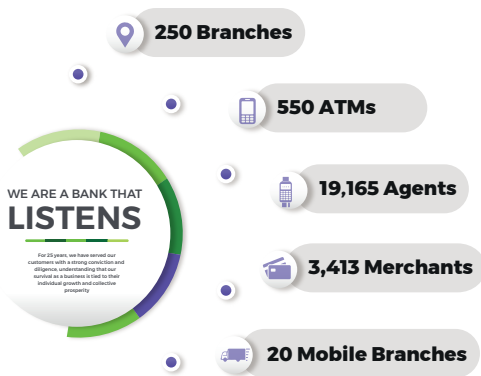


Generating Stakeholders Value Through Different Times

OUR DELIVERY CHANNELS

Our distribution model is designed to deliver services to all segments of the market considering accessibility and affordability.

Modern Contact Center



Network Coverage



Modern Contact Center



Digital Solutions

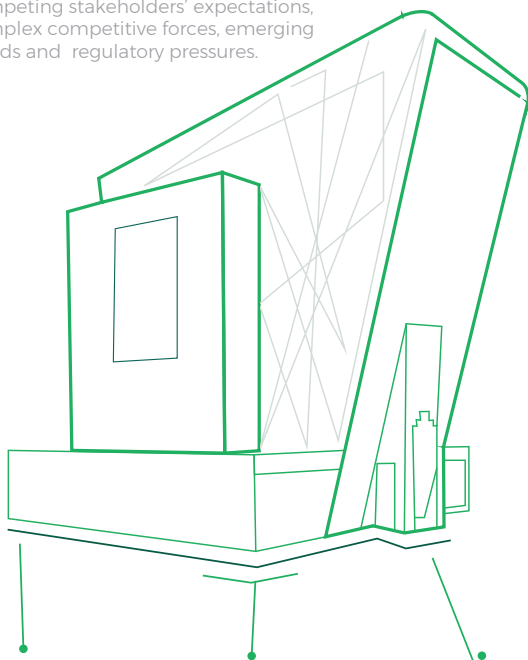


Robust **ONLINE**
banking platforms



OUR BUSINESS MODEL

Our unique business model enables us to respond to a dynamic environment of competing stakeholders' expectations, complex competitive forces, emerging trends and regulatory pressures.



Individual Solutions

Institutional & Government Solution

Small & Medium Business Solutions

Insurance Solutions

Corporate Solutions

Capital Markets Solutions

TRANSACTION

- PAYMENT SOLUTIONS
- REVENUE COLLECTIONS
- SALARY PROCESSING
- TRANSFERS & REMITTANCES

INVEST

- SAVINGS
- LONG TERM INVESTMENTS
- SHARES & BONDS
- INSURANCE

BORROW

- MORTGAGE
- PERSONAL FINANCING
- WORKING CAPITAL
- PROJECT FINANCING
- TRADE FINANCING

- DIASPORA BANKING
- AGENCY BANKING
- PREMIER BANKING
- ISLAMIC BANKING

Retail Banking



We provide extensive, innovative and customized solutions which are designed to empower our customers to meet their unique financial needs and position them for future success.

Financing Solutions

- House Loans
- Personal Loans
- Education Loans
- Car Loans
- SME Loans
- Retirement Loans
- MSE Loans

Payment Services

- Bill payments
- Book transfers
- Bank drafts
- Standing instructions & direct debits
- Mobile refill and payments
- Local and international transfers

Everyday Banking

- Deposit accounts
- Multi-currency accounts
- Forex transactions
- Overdrafts
- Debit, credit & pre-paid cards
- Safe deposit boxes
- Distribution of general insurance cover



Ways to bank

Traditional

- Branch Network
- Tembo card

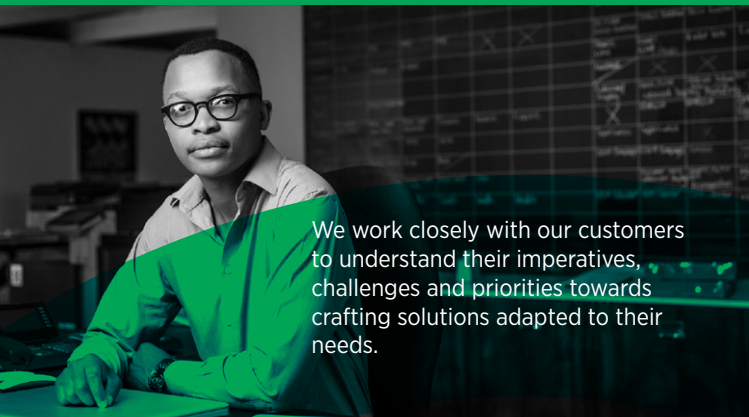
Digital Alternative channels

- Internet Banking
- Mobile Banking (USSD & APP)
- CRDB Wakala
- QR Codes
- POS

Savings and Investment

- Fixed Deposit
- Private Banking & Wealth management
- Custodian Services
- Treasury bills & Government Bonds

Corporate and Institutional Banking



We work closely with our customers to understand their imperatives, challenges and priorities towards crafting solutions adapted to their needs.



International Trade Finance

- Import & Export
- Credit Protection
- Bank guarantees
- Standard trade finance
- Structured Commodity finance
- L/C re-issuance/confirmation
- Secondary asset trading

Advisory Services

- Corporate Finance Advisory
- Investment Advisory

Transactional Banking

- Payment & Cash management solutions
- Business Services

Financing Solutions

- Short & Long term Loans
- Syndicated loans
- Bridging loans
- Project Finance
- Capital Financing
- Business Services

Investment Related Services

- Securities & Custodian services
- Dual currency deposits

Treasury Services



We provide a wide range of services and solutions pertaining to foreign trading and exchange services, advisory services relating to capital market investments and fully-fledged custodial services - safe keeping, asset servicing and record keeping.

Foreign Exchange Services

- Daily Foreign Exchange Business Support
- Planned/Expected Foreign Exchange Commitment business support
- Future Foreign Exchange Cashflow Hedge Support
- Customised Structured products per business need
- Bureau de Change Services for non-account holders

Interest Rate Services

- Short to Term Investment Offerings
- Facilitation of Government Securities Purchases & Portfolio holding
- Wholesale market support in primary dealership




Financial Services

- Facilitates IPO Issuance
- Financial Advisory
- Bond Registration
- Collection Services
- Support of Brokerage Services
- Safe Keeping of Valuables

Capital Markets Services

- Equities Investments
- Corporate Bonds Transactions
- Investments
- Private Placements Transactions

Bancassurance



The Bank works closely alongside its customers to understand their imperatives, challenges and priorities towards crafting solutions adapted to their needs.

We protect your assets through

- Motor insurance
- Fire Insurance
- Burglary insurance
- Liability insurance

We take care of your health through

- Individual Medical Solution
- Family Medical solution
- Group/Corporate Medical Solution
- Micro health solution

Risk Advisory

- We offer risk advisory and structure solution that help identify and manage exposure.

We offer affordable financial protections to individual, family, society and corporate through

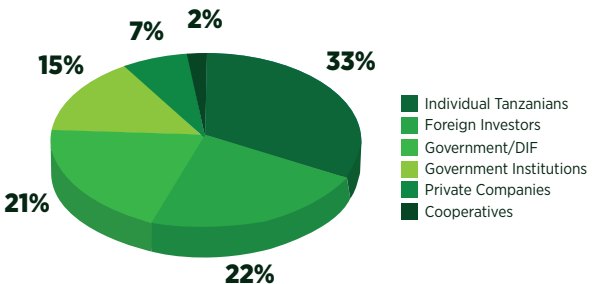
- Life Assurance for Individual and Group
- Credit Life Assurance
- Investment plan
- Pension Plan (Institutional)
- Education (Saving and life assurance)
- Key man Insurance (business protection)
- Funeral Insurance (Burial expenses)

Claims made easy

- Guide in claim process
- Prompt claim attendance on time
- Health awareness and education program

OUR SHAREHOLDING STRUCTURE

Our strength and value creation business model have attracted diverse group of investors from different markets & sectors



OUR PERSPECTIVE OF GROWTH

Our philosophy of growth is underpinned by a strong conviction to orchestrate meaningful change and transforming lives. For our Group, growth is defined by our sustained influence in society and, more importantly, in the way we engage with the community and the society at large. To ensure the longevity of our Group we have modelled our business around five key sustainability themes, which - in our perspective - have a lasting impact.

Addressing Socio-economic Challenges



We believe that our success as a corporate organization is determined by our ability to address the socio-economic challenges in our markets. Our vision is to be an enabler of change by providing financial instruments and channels through which society's vision can be achieved. As a socially responsible corporate organization, we believe we can use our unique position in the economic system as leverage in addressing some of the most pressing issues of our time.

Contributing to Economic Growth



CRDB Bank plays a vital role in facilitating trade and, supporting the economic growth of the country through its business. Our sustained commitment to providing innovative products and services to a wide range of customers, including governments, offer a great opportunity for our markets to achieve substantial growth resulting from an efficient financial services sector.

Pioneering Change in Financial Services



As a leading financial services provider, CRDB Bank Group fully understands and appreciates the importance of adapting to change to remain competitive. We believe that changing with the times will make us future-compliant because it allows us to develop and adopt appropriate attitudes and aptitude. Our strongest conviction is that by thinking and acting sustainably, we will deliver excellent customer service and strong financial results, which will install the Bank Group on a steady growth path, long into the future.

Driving Financial Inclusion



Building on our desire to transform, we remain keen on deepening access to financial services in the East African region because we believe financial inclusion has a bearing on our sustainability. We strive for full inclusion for the unserved and underserved population within our markets of operation. Our strategy embraces a broad definition of financial inclusion, seeking to improve access, ensure quality and actual usage of financial products and services, including credit, insurance, payments, remittances, and savings.

As a Group, we're focused on making sure technology transforms financial services in a way that works for everyone.

Championing Social Sustainability



We genuinely aspire to be a leader in corporate sustainability. We are committed to the journey — as an employer, a business partner, a community member, an environmental steward and a value creator for shareholders. We strongly believe that by thinking and acting sustainably, we will deliver excellent customer service and strong financial results and position the Bank Group for a bright future. For us, sustainability is the way we manage and operate our business to, best serve our customers, care for the environment, secure profits and drive long-term prosperity. We comprehend sustainability as a business method that ensures safety, efficiency and responsibility in a manner that protects Bank employees, communities, shareholders and the environment, now and in the future.



HIGHLY RECOGNIZED BANK

We are an industry leader in Tanzania with a “B1 Stable Outlook” credit rating.

Our efforts in championing innovation in the banking sector have been widely recognized by various organizations, professional bodies, public entities, governing bodies as well as the private sector.



Overall winner of Financial Reporting
Overall winner in the banks category
First position in the listed firms' category
Overall trophy for its compliance with the International Financial Reporting Standards among the banks in East Africa
Overall winner in Tanzania
AWARDED BY FINANCIAL REPORTING (FIRE) AWARDS 2019



Award of Appreciation 2019
RECOGNISED BY TAN TRADE



Best Bank In Tanzania 2019
AWARDED BY FINANCIAL TIMES MAGAZINE UK, THE BANKER AWARDS



CTI Special Award 2019
AWARDED BY CTI AS A LEAD SPONSOR OF THE PRESIDENT'S MANUFACTURER OF THE YEAR



Visa Top E-Commerce Acquiring Award
AWARDED BY VISA



Visa Marketing Warrior Award
AWARDED BY VISA



Best Innovation in Retail Banking Tanzania 2019
AWARDED BY INTERNATIONAL BANKER BANKING AWARDS



Certificate of Appreciation 2019
RECOGNISED BY TANZANIA ASSOCIATION OF WOMEN CERTIFIED ACCOUNTANTS



2nd Best -presented Financial Statements
AWARDED BY THE NATIONAL BOARD OF ACCOUNTANTS AND AUDITORS-TANZANIA



Best Bank in Tanzania 2019
AWARDED BY EMEA
FINANCE AT AFRICAN
BANKING AWARDS



Preferred Bank on
Financial Provision
AWARDED BY CONSUMER
CHOICE AWARDS



Most Preferred Mobile Money
Services (Bank)
AWARDED BY CONSUMER
CHOICE AWARDS



Most Recognizable &
Outstanding Brand (Banks)
AWARDED BY CONSUMER
CHOICE AWARDS



Most Accessible &
Coverage (Bank)
AWARDED BY CONSUMER
CHOICE AWARDS



Best trade finance bank in Tanzania
AWARDED BY GTR LEADERS
IN TRADE AFRICA







**Building the
future together**

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