

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 SEPTEMBER, 2026

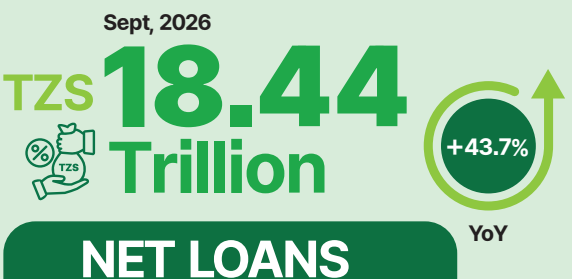
(Amounts in Million Shillings)

		Group		Bank	
		Current Qtr	Previous Qtr	Current Qtr	Previous Qtr
A.	ASSETS	30/09/2026	30/06/2026	30/09/2026	30/06/2026
1.	Cash	601,709	507,443	581,566	473,133
2.	Balances with Bank of Tanzania	1,341,949	1,514,251	1,341,949	1,514,251
3.	Investment in Government Securities	3,974,858	4,242,570	3,026,149	3,255,925
4.	Balances with Other Banks and financial institutions	1,061,200	1,422,593	981,758	1,263,442
5.	Cheques and items for clearing	2,224	1,530	9	25
6.	Interbranch float items	-	-	-	-
7.	Bills negotiated	-	-	-	-
8.	Customers Liabilities on acceptances	-	-	-	-
9.	Interbank Loans Receivables	688,608	449,494	881,832	713,339
10.	Investment in other securities	100,417	84,688	96,350	84,682
11.	Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	18,437,223	16,955,760	17,308,348	15,819,171
12.	Other Assets	758,171	729,421	584,494	596,206
13.	Equity Investments	24,293	23,631	182,124	154,923
14.	Underwriting accounts	-	-	-	-
15.	Property, Plant and Equipment	461,587	464,646	382,224	388,520
16.	TOTAL ASSETS	27,452,240	26,396,026	25,366,803	24,263,618

B.	LIABILITIES				
17.	Deposits from other banks and financial institutions	82,054	120,596	149,689	153,201
18.	Customer deposits	17,409,616	18,544,695	15,963,568	16,955,829
19.	Cash letters of credit				
20.	Special deposits	301,447	59,507	301,447	59,507
21.	Payment orders / transfers payable	17,530	9,137	13,579	4,852
22.	Bankers’ cheques and drafts issued	4,800	5,779	1,567	1,459
23.	Accrued taxes and expenses payable	200,564	149,028	187,798	138,947
24.	Acceptances outstanding	-	-	-	-
25.	Interbranch float items	-	-	-	-
26.	Unearned income and other deferred charges	44,410	52,152	34,837	45,248
27.	Other Liabilities	284,380	289,062	217,574	229,167
28.	Borrowings	5,835,449	4,147,284	5,437,088	3,849,694
29.	TOTAL LIABILITIES	24,180,251	23,377,239	22,307,146	21,437,904
30.	NET ASSETS / (LIABILITIES)	3,271,989	3,018,787	3,059,656	2,825,713

		Group		Bank	
		Current Qtr	Previous Qtr	Current Qtr	Previous Qtr
C.	SHAREHOLDERS’ FUNDS				
31.	Paid up share capital	65,296	65,296	65,296	65,296
32.	Capital Reserves	-	-	-	-
33.	Retained earnings	2,201,063	2,192,795	2,141,155	2,139,595
34.	Profit /(Loss) account	670,885	415,921	631,558	395,433
35.	Others Capital Accounts	273,342	287,312	221,647	225,389
36.	Minority Interest	61,403	57,463	-	-
37.	TOTAL SHAREHOLDERS’ FUNDS	3,271,989	3,018,787	3,059,656	2,825,713
38.	Contingent Liabilities	13,222,376	17,192,621	13,064,129	17,020,916
39.	Non performing loans & advances	427,526	407,962	365,119	333,338
40.	Allowances for probable losses	252,790	203,469	230,692	183,059
41.	Other non performing assets	-	-	-	-

D.	SELECTED FINANCIAL CONDITION INDICATORS				
(i)	Shareholders Funds to Total assets	11.9%	11.4%	12.1%	11.6%
(ii)	Non performing loans to Total gross loans	2.27%	2.36%	2.06%	2.06%
(iii)	Gross Loans and advances to Total deposits	106.0%	92.5%	107.8%	94.1%
(iv)	Loans and Advances to Total assets	67.2%	64.2%	68.2%	65.2%
(v)	Earnings Assets to Total Assets	88.5%	87.8%	88.6%	87.8%
(vi)	Deposits Growth	-5.0%	15.0%	-4.4%	14.5%
(vii)	Assets growth	4.0%	10.5%	4.5%	9.3%



CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH SEPTEMBER,2026

(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
		30/09/2026	30/09/2025	30/09/2026	30/09/2025	30/09/2026	30/09/2025	30/09/2026	30/09/2025
1.	Interest Income	685,985	504,970	631,539	460,041	1,864,964	1,408,818	1,718,125	1,284,671
2.	Interest expense	(211,455)	(157,644)	(198,753)	(139,494)	(597,388)	(418,871)	(565,907)	(366,699)
3.	Net interest income	474,530	347,326	432,786	320,547	1,267,575	989,948	1,152,218	917,972
4.	Bad debts written off								
5.	Impairment Losses on Loans and Advances	(76,409)	(34,254)	(70,534)	(31,539)	(160,396)	(106,909)	(148,902)	(101,036)
6.	Non-Interest Income	248,260	152,854	212,755	142,668	648,918	506,763	574,494	492,627
	6.1 Foreign Currency Dealings and Translation Gain / (Loss)	40,926	12,186	38,845	13,526	97,102	85,236	91,850	78,750
	6.2 Fees and Commissions	191,771	131,579	161,682	122,865	508,541	396,453	431,134	379,122
	6.3 Dividend Income	-	113	-	113	-	113	15,598	13,746
	6.4 Other Operating Income	15,563	8,975	12,229	6,164	43,275	24,960	35,913	21,008
7.	Non-Interest Expense	(278,355)	(219,522)	(228,675)	(195,087)	(793,855)	(643,561)	(662,509)	(581,322)
	7.1 Salaries and Benefits	(121,052)	(104,921)	(108,837)	(96,387)	(360,391)	(315,765)	(325,594)	(290,918)
	7.2 Fees and Commissions	(30,036)	(28,320)	(24,735)	(25,597)	(74,487)	(67,484)	(60,652)	(59,356)
	7.3 Other Operating Expenses	(127,267)	(86,280)	(95,102)	(73,102)	(358,978)	(260,311)	(276,264)	(231,049)
8.	Operating Income/(Loss)	368,026	246,404	346,332	236,590	962,241	746,241	915,301	728,240
9.	Income tax provision	(112,817)	(72,394)	(110,208)	(72,160)	(290,173)	(225,776)	(283,743)	(222,113)
10.	Net Income (Loss) After Income Tax	255,210	174,010	236,125	164,430	672,068	520,464	631,558	506,127
11.	Other Comprehensive Income	(10,471)	(2,792)	(3,607)	(137)	23,953	30,622	23,505	16,211
	Translation+Revaluation Reserve+Shares Traded	(10,471)	(2,792)	(3,607)	(137)	23,953	30,622	23,505	16,211
12.	Total Comprehensive income/(loss)for the year	244,738	171,219	232,518	164,293	696,021	551,086	655,063	522,337

		Group		Bank		Group		Bank	
		Current	Comparative	Current	Comparative	Current Year	Previous Year	Current Year	Previous Year
		Qtr	Qtr	Qtr	Qtr	Cumulative	Cumulative	Cumulative	Cumulative
		30/09/2026	30/09/2025	30/09/2026	30/09/2025	30/09/2026	30/09/2025	30/09/2026	30/09/2025
13.	Number of Employees	4,811	4,480	4,306	4,111	4,811	4,480	4,306	4,111
14.	Basic Earnings Per Share	98	67	90	63	257	199	242	194
15.	Number of Branches	268	264	256	254	268	264	256	254

SELECTED PERFORMANCE INDICATORS:								
(i)Return on Average Total Assets	5.3%	4.9%	5.4%	5.0%	5.0%	5.3%	5.2%	5.5%
(ii)Return on Average Shareholders’ Funds	31.9%	28.0%	31.7%	27.9%	29.33%	29.0%	29.4%	29.7%
(iii)Non interest Expense to Gross Income	38.5%	43.9%	35.4%	42.1%	41.4%	43.0%	38.4%	41.2%
(iv)Net Interest Income to Average Earning Assets]	7.8%	8.1%	7.6%	8.1%	7.7%	8.3%	7.6%	8.2%



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 30TH SEPTEMBER,2026

(Amounts in Million Shillings)

	Group		Bank		Group		Bank	
	Current Quarter	Previous Quarter	Current Quarter	Previous Quarter	Current Year Cumulative	Previous Year Cumulative	Current Year Cumulative	Previous Year Cumulative
	30/09/2026	30/06/2026	30/09/2026	30/06/2026	30/09/2026	30/06/2025	30/09/2026	30/06/2025
I: Cash flow from operating activities:								
Net income (Loss)	368,026	296,618	346,332	272,168	962,241	746,241	915,301	728,240
Adjustment for :	-	-	-	-	-	-	-	-
- Impairment / Amortization	106,367	102,679	97,782	96,051	270,677	187,692	251,595	177,491
- Net change in loans and Advances	(1,499,555)	(2,212,203)	(1,523,321)	(1,846,221)	(4,683,497)	(2,528,347)	(4,206,399)	(2,071,503)
- Gain / loss on Sale of Assets	4	(39)	-	(45)	(35)	215	(45)	215
- Net change in Deposits	(931,680)	2,422,919	(753,834)	2,172,972	2,862,153	3,091,117	2,667,319	2,386,543
- Net change in Short Term Negotiable Securities	-	-	-	-	-	-	-	-
- Net change in Other Liabilities	39,995	25,901	29,151	3,728	66,252	137,582	48,625	134,547
- Net change in Other Assets	188,843	(347,330)	(87,153)	(214,357)	(844,580)	(1,250,199)	(762,193)	(773,340)
- Tax paid	(95,216)	(98,815)	(88,200)	(92,534)	(267,615)	(218,955)	(250,734)	(208,578)
- Others (specify)	(40,792)	114,688	5,163	307,443	(144,515)	27,847	(152,057)	4,128
Net cash provided (used) by operating activities	(1,864,008)	304,418	(1,799,773)	699,205	(1,778,919)	193,193	(1,488,587)	377,744
II: Cash flow from investing activities:								
Dividend Received	-	-	-	-	-	113	15,598	13,746
Purchase of Fixed Assets	(17,148)	(25,032)	(15,164)	(20,040)	(53,904)	(54,248)	(43,395)	(44,641)
Proceeds from Sale of Fixed Assets	328	(58)	328	(58)	270	-	270	-
Purchase of Non - Dealing Securities	-	-	-	-	-	-	-	-
Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-	-
Others (Intangible)	(1,209)	(2,084)	(1,209)	(2,084)	(3,293)	(84,352)	(3,293)	(84,352)
Net cash provided (used) by investing activities	(18,029)	(27,174)	(16,045)	(22,183)	(56,927)	(138,487)	(30,820)	(115,247)

	Group		Bank		Group		Bank	
	Current Quarter	Previous Quarter	Current Quarter	Previous Quarter	Current Year Cumulative	Previous Year Cumulative	Current Year Cumulative	Previous Year Cumulative
	30/09/2026	30/06/2026	30/09/2026	30/06/2026	30/09/2026	30/06/2025	30/09/2026	30/06/2025
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	(6,532)	(221,906)	(6,532)	(221,906)	(228,438)	(165,618)	(228,438)	(165,618)
Net Changes in Borrowings	1,688,165	70,645	1,587,394	(65,222)	1,733,357	156,920	1,472,649	247,122
Others	-	-	-	-	-	-	-	-
Net Cash Provided (used) by Financing activities	1,681,633	(151,261)	1,580,862	(287,128)	1,504,919	(8,697)	1,244,211	81,505
IV: Cash and Cash Equivalents:								
Net Increase/ (Decrease) in Cash and Cash	-	-	-	-	-	-	-	-
Equivalent	(200,404)	125,983	(234,956)	389,894	(330,927)	46,009	(275,196)	344,002
Cash and Cash Equivalents at the Beginning of	-	-	-	-	-	-	-	-
the Quarter / Year	3,228,802	3,102,820	3,297,680	2,907,787	3,359,325	2,826,898	3,337,920	2,613,513
Cash and Cash Equivalents at the end of the Quarter / Year	3,028,398	3,228,802	3,062,724	3,297,680	3,028,398	2,872,907	3,062,724	2,957,515

STATEMENTS OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER, 2026

(Amounts in Million Shillings)

	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 30/09/2026							
Balance as at the beginning of the year	65,296	158,314	2,446,220	5,058	-	108,933	2,783,821
Profit for the year			670,885			1,183	672,068
Other Comprehensive Income						23,953	23,953
Transactions with owners						23,455	23,455
Dividend paid			(235,065)				(235,065)
Regulatory Reserve			(18,359)	14,256			(4,104)
General Provision Reserve					-		-
Others			8,266			(405)	7,862
Balance as at the end of the current period	65,296	158,314	2,871,946	19,314	-	157,118	3,271,989
Previous 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	-	-	732,457	-	-	(3,891)	728,566
Other Comprehensive Income	-	-	-	-	-	46,844	46,844
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(169,770)	-	-	-	(169,770)
Regulatory Reserve	-	-	15,479	(10,544)	-	-	4,935
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(1,001)	-	-	1,001	-
Balance as at the end of the previous period	65,296	158,314	2,446,220	5,058	-	108,933	2,783,821

*During the period, the Bank was penalised TZS 50 million for non-compliance with account-opening requirements.

SELECTED EXPLANATORY NOTES FOR THE PERIOD ENDED 30TH SEPTEMBER, 2026

In preparation of the quartly statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements

Dr. Abdulmajid M. Nsekela
Mr. Frederick B. Nshekanabo
Mr. Godfrey Sigalla

Group CEO & Managing Director
Chief Financial Officer
Director of Internal Audit

Dated

26th October, 2026

We the 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 Fincial Reporting Standards and requirements of the Banking and Financial Intitutions Act, 2006 and they present a true and fair view.

Prof. Neema Mori
Mr. Gerald Kasaato

Board Chairperson
Board Member

Dated

26th October, 2026

	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 30/09/2026							
Balance as at the beginning of the year	65,296	158,314	2,374,390	-	-	40,234	2,638,234
Profit for the year			631,558				631,558
Other Comprehensive Income						23,505	23,505
Transactions with owners							-
Dividend paid			(235,065)				(235,065)
Regulatory Reserve			-	-			-
General Provision Reserve							-
Others			1830			(405)	1,425
Balance as at the end of the current period	65,296	158,314	2,772,713	-	-	63,333	3,059,656
Previous 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	-	-	702,157	-	-	-	702,157
Other Comprehensive Income	-	-	-	-	-	30,009	30,009
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 previous period	65,296	158,314	2,374,390	-	-	40,234	2,638,234

CRDB BANK

AL - Barakah BANKING

ADDITIONAL HIGHLIGHT TO THE PUBLICATION ON AL BARAKAH BANKING WINDOW

(Amounts in Million Shillings)

FINANCING AND DEPOSITS	Current Year Cumm Jun-26	Current Year Cumm Sept-26
Cash	21,371	161,980
Shariah compliant financing book	537,894	433,122
SUKUK Investment	50,000	48,000
Total assets	609,265	643,102
Customer CASA Deposits (Qardh)	268,280	293,510
Customer Investment deposit (Mudharabah)	132,166	133,468
Total Deposits	400,446	426,977
SUKUK Liabilities	208,819	216,125
Total Liabilities	609,265	643,102

INCOME REPORT	Current Year Cumm Jun-26	Current Year Cumm Sep-26
Total Shariah financing profit income	26,421	44,670
Total SUKUK investment profit income	2,567	3,941
"Profit sharing expense to Term deposit investors (Mudharabah)"	(4,415)	(6,882)
SUKUK Liabilities Profit Payout	(10,024)	(15,123)
Net Financing income	14,549	26,606
Non funding income	7,342	11,786
Total Al Barakah income	21,891	38,392

