

### Background Information

Exim Bank (Tanzania) Ltd, a locally established Bank in Tanzania since Aug' 97, continues to remain in the forefront of providing quality banking services in the country. Within a short span of 16 years of its existence, the bank has built a strong brand through its geographical reach, innovative products, relationship management and its ability to provide a faster turnaround in services and in the process building a strong loyal customers base.

The bank ranks fifth in the country in terms of total assets and total deposits as of 31<sup>st</sup> Dec 2013. The bank's total assets crossed one trillion shilling milestone from June 2013.

The bank established subsidiaries in Comoros and Djibouti and has financial relationship with international lending agencies such as IFC, PROPARGO and NORFUND.

### Performance highlights for 2013

During the year total assets increased to TZS 1.1 trillion representing a growth of nearly 18% from 2012. The gross advances had a robust growth of 21.21% to reach TZS 521 billion. Gross NPA to gross loans ratio improved to 8% from 13% following the writing off of TZS 21 billion non-performing loans as well as increase of portfolio. Total deposits of the Bank hit TZS 861 billion by the end of the year

reflecting 13.2% increase. CASA deposit growth of 12.2% improved the deposit mix where fixed deposits recorded slight growth of 6.9%.

During the years Long-term funding was sourced from PROPARGO (USD 15 million and TMRC (TZS 3 billion.)

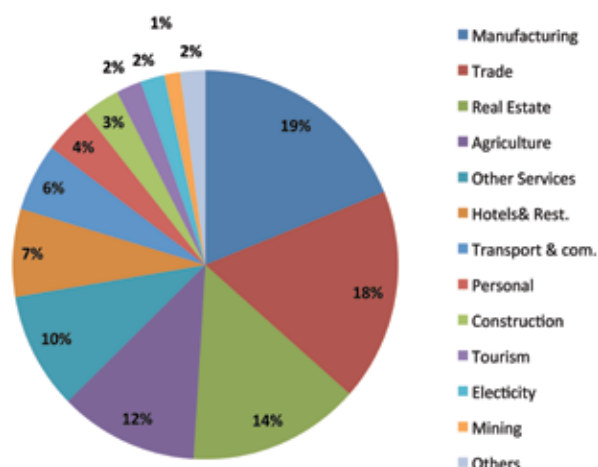
The PAT for 2013 is TZS 13.5 billion representing a 4.4% growth from 2012. FX income increased by 81% during the year following a departmental restructuring and cross-selling on already established relationship with corporate clients. Similarly non-funded income recorded an increase of 27% (2012: 4%) due to increased volumes of business on trade finance products (LCs and Bank Guarantees) and card acquiring business.

		Total Assets	Total Deposits	Gross Loans & Advances	Investment In Gov. Securities	Shareholder's Equity
		TZS Mill	TZS Mill	TZS Mill	TZS Mill	TZS Mill
2013		1,081,874	860,870	520,635	174,252	153,880
2012		912,706	760,530	429,872	185,148	107,962
2011		841,010	670,217	422,130	134,718	88,823
	Net Interest Income	Non Funded Income (Excluding FX)	FX Income	PBT	PAT	Costs To Income Ratio
	TZS Mill	TZS Mill	TZS Mill	TZS Mill	TZS Mill	TZS Mill
2013	42,398	18,424	5,502	18,201	13,504	69.73%
2012	43,161	15,050	3,043	15,809	12,936	65.70%
2011	38,557	13,365	4,589	19,114	14,072	56.16%

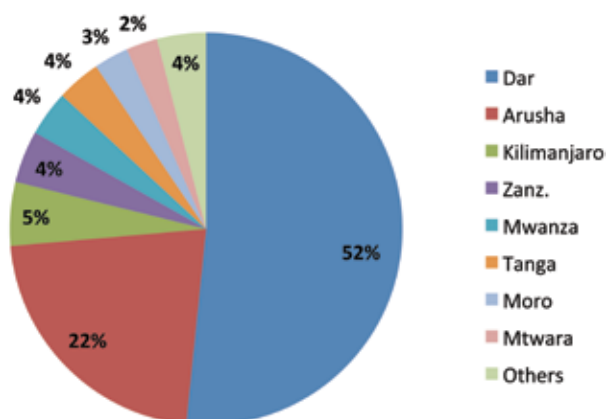
Trend of major parameters



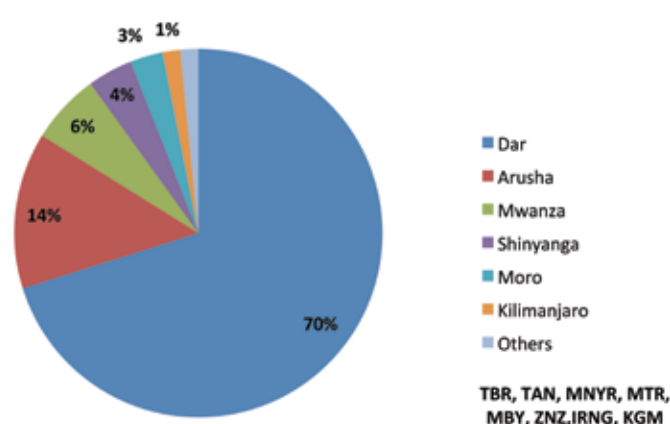
Sectoral distribution of advances



### Geographical CASA Distribution



### Geographical Distribution of Advances



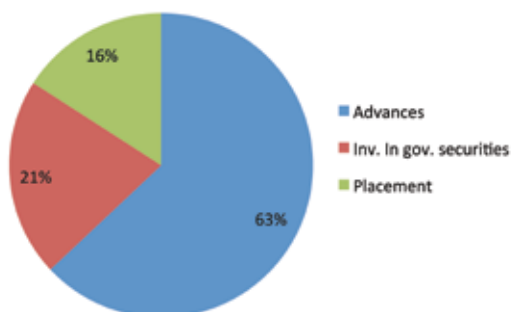
### Earning assets composition Dec 2013 (mil TZS)

Advances	520,635	63%
Inv. In gov. securities	174,252	21%
Placement	131,467	16%
<b>Total</b>	<b>826,354</b>	<b>100%</b>

### Regional Delivery Points Distribution

	ATMs	No. of POS	
		LCY	FCY
Dar	31	132	88
Arusha	7	130	34
Mwanza	1	9	3
Shinyanga	1	1	0
Moro	2	1	1
Kilimanjaro	4	6	2
Tanga	2	1	0
Manyara	1	1	0
Mtwara	1	0	0
Mbeya	1	1	0
Zanzbar	1	28	5
Iringa	1	1	0
Kigoma	1	2	0
<b>TOTAL</b>	<b>54</b>	<b>313</b>	<b>133</b>

### Earning assets composition Dec 2013 (mil TZS)



### Over view of the Bank's Products:

Retail banking products	Corporate Banking products	Card Business products
<b>Maintaining different types of accounts</b> Savings accounts (Faida, Tumaini, Nyota, WEF) Current accounts Fixed deposits accounts NGP current accounts <b>Loan Facilities</b> Nufaika Personal Loans Vehicle Loans Nyumba yangu loan <b>Other Services</b> ATM Van Money Gram ATM Locator Mobile banking China trade window General tariffs	<b>Funded Service</b> Trade Finance Agriculture input fund Working capital Finance Short term finance Bills discounting term lending Project finance, Agri finance <b>Non funded Services</b> Bank guarantees Letter of credit FOREX & Trade Services Corporate current accounts IBD products & tariffs Trade Bills handling	<b>Debit cards</b> FAIDA Debit Cards VISA Debit cards TANAPA Debit cards <b>Credit cards</b> VISA Silver Cards Master Card Gold Master card Silver VISA Gold cards VISA Gold Cards VISA Platinum <b>Electronic Payment solutions</b> ATM Point of Sales (POS)