

Corporate Facts Sheet - Mar 15

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 17 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 is among the top five in the country in terms of total assets and total deposits. The bank's total assets crossed one trillion shilling milestone since June 2013.

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

Performance highlights for Q1-2015

During the quarter, total assets were maintained above the TZS 1.1 trillion mark. The gross advances increased by 2% (QoQ) to reach TZS 540 billion. Gross NPA to gross loans ratio improved to 3.77% from 6.84% in Dec-14.

Demand deposits (Current & Savings) growth of 22% (YOY) to TZS 439 billion improved the deposits mix from 45% to 56%.

The PAT for quarter ending Mar-15 was TZS 3.29 Billion. To bring efficiency on the asset quality a loan book amounting to TZS 10.4 Billion was written off- resulting to P&L impact of TZS 3.66 Billion. Without write-off the PAT would have been TZS 5.86 Billion

The NII has increased QOQ by 6% and YOY by 35% mainly due to growth of CASA and shedding off high costs deposits.

During the quarter

The bank added another feather in its cap by initiating a relationship with the coveted KFW-DEG having signed and obtained a senior loan for USD 10 mio as the 1st tranche out of a total borrowing of \$ 20 mio.

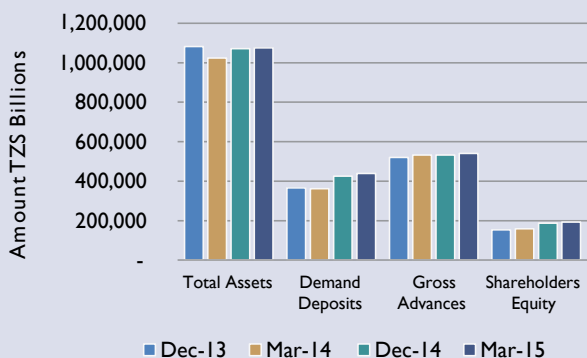
The Bank opened up its 1st mini branch model within the busy Kariakoo, Dar es salaam area at the Ushirika Building; making the total B&M prints to 28, within Tanzania and 35 in all territories;

In an effort to make cards services more secured and convenient, the bank launched its Faida EMV Debit Card to replace the existing magnetic Stripe Faida Debit Card.

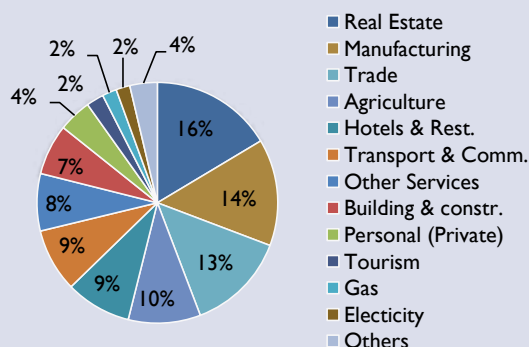
	Total Assets	CASA Deposits	Gross Loans & Advances	Shareholder's Equity	Value of Equity Investment
	TZS Mill	TZS Mill	TZS Mill	TZS Mill	TZS Mill
Mar-15	1,074,846	439,437	540,056	192,943	93,277
Dec-14	1,071,456	425,457	531,766	187,803	91,432
Mar-14	1,024,231	361,661	533,035	159,253	69,945
Dec-13	1,081,874	365,886	520,635	153,880	68,960
	Net Interest Income	FX Income	PBT	PAT	Non-interest expenses to Gross Income
	TZS Mill	TZS Mill	TZS Mill	TZS Mill	
Q1/2015	15,800	1,924	4,704	3,293 ¹	63.30%
Q1/2014	11,687	2,282	6,362	4,454	59.40%
YTD 2014	53,626	8,390	25,628	18,588	66.25%
YTD 2013	41,140	5,502	16,305	12,177	72.14%

¹TZS 5.86 Billion without effect of prudential write off of impaired assets

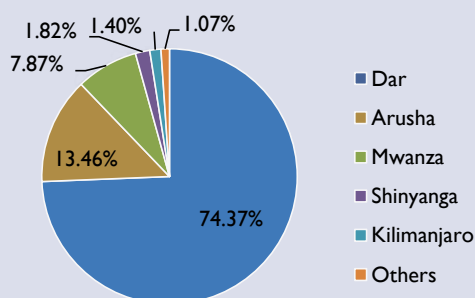
Trend of major parameters Mar-15



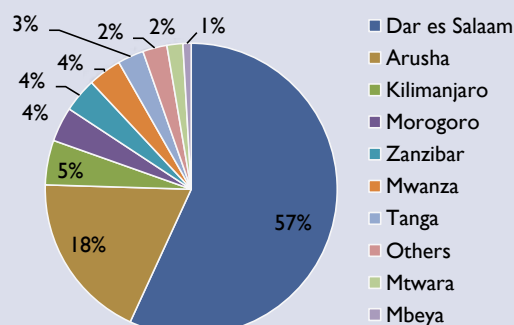
Sectorial distribution of Advances Mar-15



Geographical distribution of Advances Mar-15

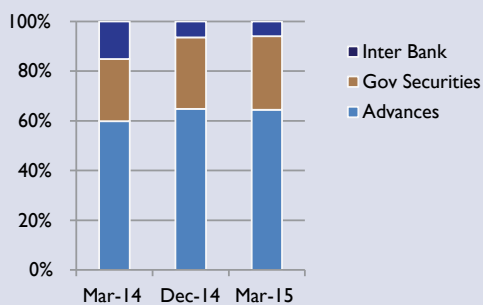


Geographical distribution of Customers deposits Mar-15



Composition of Earning Assets

TZS Mio	Mar-14	Dec-14	Mar-15
Advances	520,635	531,766	540,056
Gov. Securities	217,802	236,293	247,833
Inter Bank	131,467	53,119	49,825



Foot prints across the country

	Branches	ATMs	No. of POS
Dar	11	31	299
Arusha	4	7	205
Mwanza	1	1	12
Shinyanga	1	1	
Moro	1	2	6
Kilimanjaro	2	4	6
Tanga	1	2	1
Manyara	1	1	7
Mtwara	1	1	
Mbeya	1	1	1
Zanzbar	1	2	91
Iringa	1	1	1
Kigoma	1	1	2
Tabora	1	1	
Dodoma			1
Total	28	56	632

Over view of the Bank's Products:		
Retail banking products	Corporate Banking products	Alternate channels products
<p>Maintaining different types of accounts</p> <ul style="list-style-type: none"> Savings accounts (Faida, Tumaini, Nyota, WEF) Current accounts Fixed deposits accounts NGP current accounts <p>Loan Facilities</p> <ul style="list-style-type: none"> Nufaika. Personal Loans Vehicle Loans Nyumba yangu loan <p>Other Services</p> <ul style="list-style-type: none"> ATM Van Money Gram ATM Locator Mobile banking China trade window General tariffs 	<ul style="list-style-type: none"> Funded Service Trade Finance Agriculture input fund Working capital Finance Short term finance Bills discounting term lending Project finance, Agri. finance Non funded Services Bank guarantees Letter of credit FOREX & Trade Services Corporate current accounts IBD products & tariffs Trade Bills handling 	<ul style="list-style-type: none"> Debit cards FAIDA Debit Cards VISA Debit cards TANAPA Debit cards Credit cards VISA Cards (Electronic) Master Card Gold Master card Silver VISA Gold cards VISA Platinum Electronic Payment solutions ATM Point of Sales (POS) E-Passbook Mobile Banking. Cash deposits Machines