

Managing Director

CRDB BANK PLC

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25th March 2019

H.E. António Guterres, Secretary General, United Nations New York, NY 10017 USA

Dear Mr. Secretary General,

I am pleased to confirm that CRDB Bank Plc continues to support the Ten Principles of the United Nations Global Compact on human rights, labour, environment and anti-corruption. With this communication, we express our intent to implement those principles. We are committed to making the UN Global Compact and its principles part of the strategy, culture and day-to-day of our operations, and to engaging in collaborative projects which advance the broader development goals of the United Nations, particularly the Sustainable Development Goals.

As a responsible corporate citizen, giving back to the community has remained to be an integral part of our operations hence forming a basis for our Corporate Social Responsibility policy. We believe that, improving the lives of the less privileged is not the responsibility of the Government alone but needs a collective participation of all of us. In so doing, annually, the Bank sets aside one percent of its profit for social wellbeing mainly focusing on health, education and environment. We also support the government's effort in achieving inclusive growth by eradicating poverty, enhancing community development and financial inclusion as well as increasing access to education. We facilitate setting or acquiring health facilities, clean water and creating awareness on environment issues. As a leading Bank and pace setter in the country, our economic, human, physical and social resources give us enormous reach and potential to make a significant impact and colour the lives around us. In the year 2018, TZS 834,000,000 equivalent to around USD371,000.00 was allocated and used by the Group's CSR. Key strategic areas for the respective year are presented to our 2018 CSR report attached.

We recognize that a key requirement for participation in the UN Global Compact is the annual submission of a Communication on Progress (COP) that describes our company's efforts to implement the Ten Principles. We support public accountability and transparency, and we have been committed to report on progress within one year of joining the UN Global Compact, and annually thereafter according to the UN Global Compact COP policy. We express our continued support for the UN Global Compact and renewing our ongoing commitment to the initiative and to implement the UN Global Compact principles in each of the four areas (human rights, labour, environment, anti-corruption). Our business growth strategy is inextricably tied to our ability to contribute to broader sustainable economic growth, and that our corporate citizenship agenda is firmly rooted in achieving this sustainable growth. Focusing on corporate citizenship has been cornerstone of our character and business, anchored in our core values and our Code of Business Ethics.

With this communication we would like to confirm that, we have already paid for the UN Global Compact 2019 annual contribution (Participant Tier) value USD3,000.

Looking forward to continue working with you.

Sincerel yours,

Abdulmajid M. Nsekela CEO & Managing Director