

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014
NMB BANK PLC

CONDENSED STATEMENT OF FINANCIAL POSITION AS 31ST MARCH 2026

(Amounts in million shillings)

(Amounts in million shillings)

	GROUP		BANK	
	Current Quarter 31.03.2026	Previous Quarter 31.12.2025	Current Quarter 31.03.2026	Previous Quarter 31.12.2025
A. ASSETS				
1 Cash	640,472	704,480	640,472	704,480
2 Balances with Bank of Tanzania	1,675,858	1,076,469	1,675,858	1,076,469
3 Investments in Government securities	2,625,026	2,536,297	2,625,026	2,536,297
4 Balances with other banks and financial institutions	233,655	395,867	233,655	395,867
5 Cheques and items for clearing	54,264	16,506	54,264	16,506
6 Inter branch float items	-	-	-	-
7 Bills negotiated	37,748	34,303	37,748	34,303
8 Customers' liabilities for acceptances	114,605	399,855	114,605	399,855
9 Interbank loans receivables	1,043,120	1,314,136	1,043,120	1,314,136
10 Investments in other securities	22,598	22,294	22,598	22,294
11 Loans, advances and overdrafts (net of allowances for probable losses)	10,746,960	10,430,094	10,746,960	10,430,094
12 Other assets	451,024	431,012	441,064	424,067
13 Equity investments	4,233	4,233	43,872	43,872
14 Underwriting accounts	-	-	-	-
15 Property, Plant and equipment	272,268	250,398	277,503	256,048
16 TOTAL ASSETS	17,921,831	17,615,944	17,956,745	17,654,288
B. LIABILITIES				
17 Deposits from other banks and financial institutions	24,002	21,781	24,002	21,781
18 Customer deposits	12,686,749	12,261,796	12,704,481	12,279,197
19 Cash letters of credit	100,798	78,303	100,798	78,303
20 Special Deposits	75,728	66,049	75,728	66,049
21 Payment orders/transfers payable	-	-	-	-
22 Bankers' cheques and drafts issued	765	765	765	765
23 Accrued taxes and expenses payable	136,591	138,398	133,095	138,398
24 Acceptances outstanding	114,605	399,855	114,605	399,855
25 Inter branch float items	4,272	215	4,272	215
26 Unearned income and other deferred charges	96,219	95,242	96,219	95,242
27 Other liabilities	131,440	148,334	169,206	185,486
28 Borrowings	1,243,756	1,298,487	1,243,756	1,298,487
29 TOTAL LIABILITIES	14,614,925	14,509,225	14,666,927	14,563,778
30 NET ASSETS/(LIABILITIES)	3,306,906	3,106,719	3,289,818	3,090,510

	GROUP		BANK	
	Current Quarter 31.03.2026	Previous Quarter 31.12.2025	Current Quarter 31.03.2026	Previous Quarter 31.12.2025
C. SHAREHOLDERS' FUNDS				
31 Paid up share capital	20,000	20,000	20,000	20,000
32 Capital reserves	-	-	-	-
33 Retained earnings	3,077,773	2,317,709	3,066,762	2,310,376
34 Profit(Loss) account	193,091	760,064	192,200	756,386
35 Other capital accounts	10,856	3,748	10,856	3,748
36 Minority interest	5,186	5,198	-	-
37 TOTAL SHAREHOLDERS' FUNDS	3,306,906	3,106,719	3,289,818	3,090,510
38 Contingent liabilities	4,625,039	4,179,956	4,625,039	4,179,956
39 Non performing loans & advances	288,087	267,105	288,087	267,105
40 Allowances for probable losses	274,222	257,927	274,222	257,927
41 Other non performing assets	656	617	656	617
D. SELECTED FINANCIAL CONDITION INDICATORS				
(i) Shareholders Funds to total assets	18%	18%	18%	18%
(ii) Non performing loans to total gross loans	2.6%	2.5%	2.6%	2.5%
(iii) Gross loans and advances to total deposits	86%	86%	86%	86%
(iv) Loans and advances to total assets	60%	59%	60%	59%
(v) Earnings assets to total Assets	81%	81%	81%	81%
(vi) Deposits growth	4%	12%	4%	12%
(vii) Assets growth	2%	11%	2%	11%

18 Trillion
Total Assets
+25% YoY

13 Trillion
Total Deposits
+31% YoY

11 Trillion
Loans & Advances
+22% YoY

2.6%
Non Performing Loans to Gross Loans

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST MARCH 2026

(Amounts in million shillings)

	GROUP		BANK		GROUP		BANK	
	Current Quarter 31.03.2026	Comparative Quarter 31.03.2025	Current Quarter 31.03.2026	Comparative Quarter 31.03.2025	Current Year Cumulative 31.03.2026	Comparative Year Cumulative 31.03.2025	Current Year Cumulative 31.03.2026	Comparative year Cumulative 31.03.2025
1 Interest income	434,337	361,408	434,337	361,408	434,337	361,408	434,337	361,408
2 Interest expense	(115,699)	(79,278)	(116,074)	(79,586)	(115,699)	(79,278)	(116,074)	(79,586)
3 Net interest income (1minus2)	318,638	282,130	318,263	281,822	318,638	282,130	318,263	281,822
4 Bad debts written off	-	-	-	-	-	-	-	-
5 Impairment Losses on Loans and Advances	(22,892)	(22,226)	(22,892)	(22,226)	(22,892)	(22,226)	(22,892)	(22,226)
6 Non interest income:	165,825	162,907	165,832	163,105	165,825	162,907	165,832	163,105
6.1 Foreign currency dealings and translation gain/(loss)	27,530	33,592	27,530	33,592	27,530	33,592	27,530	33,592
6.2 Fee and commissions	134,623	118,366	134,623	118,366	134,623	118,366	134,623	118,366
6.3 Dividend income	-	-	-	-	-	-	-	-
6.4 Other operating income	3,672	10,949	3,679	11,147	3,672	10,949	3,679	11,147
7 Non interest expense:	(185,792)	(159,749)	(186,632)	(160,612)	(185,792)	(159,749)	(186,632)	(160,612)
7.1 Salaries and benefits	(105,849)	(91,246)	(105,849)	(91,246)	(105,849)	(91,246)	(105,849)	(91,246)
7.2 Fees and commissions	(3,370)	(3,112)	(3,370)	(3,112)	(3,370)	(3,112)	(3,370)	(3,112)
7.3 Other operating expenses	(76,573)	(65,391)	(77,413)	(66,254)	(76,573)	(65,391)	(77,413)	(66,254)
8 Operating income/(loss)	275,779	263,062	274,571	262,089	275,779	263,062	274,571	262,089
9 Income tax expense	(82,688)	(78,917)	(82,371)	(78,627)	(82,688)	(78,917)	(82,371)	(78,627)
10 Net income(loss)after income tax	193,091	184,145	192,200	183,462	193,091	184,145	192,200	183,462
11 Other comprehensive income, net of tax Fair value gain/ (loss) on FVOCI - net of tax	7,108	(619)	7,108	(619)	7,108	(619)	7,108	(619)
Total comprehensive income for the year	200,199	183,526	199,308	182,843	200,199	183,526	199,308	182,843

	GROUP		BANK		GROUP		BANK	
	Current Quarter 31.03.2026	Comparative Quarter 31.03.2025	Current Quarter 31.03.2026	Comparative Quarter 31.03.2025	Current Year Cumulative 31.03.2026	Comparative Year Cumulative 31.03.2025	Current Year Cumulative 31.03.2026	Comparative year Cumulative 31.03.2025
12 Number of employees	4,148	3,937	4,148	3,937	4,148	3,937	4,148	3,937
13 Basic earnings per share	1,545	1,473	1,538	1,468	1,545	1,473	1,538	1,468
14 Diluted earnings per share	1,545	1,473	1,538	1,468	1,545	1,473	1,538	1,468
15 Number of branches	251	241	251	241	251	241	251	241
SELECTED PERFORMANCE INDICATORS								
(i) Return on average total assets	4%	5%	4%	5%	4%	5%	4%	5%
(ii) Return on average shareholders funds	24%	28%	24%	27%	24%	28%	24%	27%
(iii) Non interest expense to gross income	38%	38%	38%	38%	38%	38%	38%	38%
(iv) Net interest income to average earning assets	9%	9%	9%	9%	9%	9%	9%	9%

276 Billion
Profit
Before Tax
+5% YoY

193 Billion
Profit
After Tax
+5% YoY

Cost to Income Ratio (CIR)
38%

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

NMB BANK PLC

STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 31ST MARCH 2026

(Amounts in million shillings)

(Amounts in million shillings)

	GROUP		BANK		GROUP		BANK			GROUP		BANK		GROUP		BANK	
	Current Quarter	Previous Quarter	Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative	Current Year Cumulative	Comparative Year Cumulative		Current Quarter	Previous Quarter	Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative	Current Year Cumulative	Comparative Year Cumulative
	31.03.2026	31.12.2025	31.03.2026	31.12.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025		31.03.2026	31.12.2025	31.03.2026	31.12.2025	31.03.2026	31.03.2025	31.03.2026	31.03.2025
I: Cash flow from Operating activities:									III: Cash Flow from Financing activities:								
Net income(loss)	275,779	290,800	274,571	289,546	275,779	263,062	274,571	262,089	Repayment of long-term debt	-	-	-	-	-	-	-	-
Adjustment for:									Proceeds from issuance of long term debt	-	-	-	-	-	-	-	-
- Impairment/amortization	11,040	38,480	11,455	39,379	11,040	11,520	11,455	11,917	Proceeds from issuance of share	-	-	-	-	-	-	-	-
- Net change in loans and advances	(316,866)	(891,890)	(316,866)	(891,890)	(316,866)	(314,783)	(316,866)	(314,783)	Payment of cash dividends	-	-	-	-	-	-	-	-
- Gain/loss on sale of assets	(27)	(193)	(27)	(193)	(27)	-	(27)	-	Net change in other borrowings	(54,731)	102,557	(54,731)	100,432	(54,731)	(23,776)	(54,731)	(23,776)
- Net change in deposits	459,348	1,424,429	459,679	1,424,241	459,348	358,020	459,679	363,300	Others (Specify)	-	-	-	-	-	-	-	-
- Net change in short term negotiable securities	-	-	-	-	-	-	-	-	Net cash provided(used) by financing activities	(54,731)	102,557	(54,731)	100,432	(54,731)	(23,776)	(54,731)	(23,776)
- Net change in other liabilities	(298,944)	481,342	(301,814)	487,806	(298,944)	38,381	(301,814)	28,693									
- Net change in other assets	165,954	(439,410)	168,969	(444,206)	165,954	(26,806)	168,969	(31,697)	IV: Cash and Cash equivalents:								
- Tax paid	(92,500)	(82,214)	(92,183)	(81,214)	(92,500)	(80,966)	(92,183)	(80,779)	Net increase/(decrease) in cash and cash equivalents	40,731	684,459	40,731	684,459	40,731	102,982	40,731	102,982
- Others	6,499	1,671	6,499	1,671	6,499	(56,729)	6,499	(56,729)	Cash and cash equivalents at the beginning of the year	2,780,802	2,096,343	2,780,802	2,096,343	2,780,802	1,779,161	2,780,802	1,779,161
Net cash provided (used) by operating activities	210,283	823,015	210,283	825,140	210,283	191,699	210,283	182,011	Cash and cash equivalents at the end of the year	2,821,533	2,780,802	2,821,533	2,780,802	2,821,533	1,882,143	2,821,533	1,882,143
II: Cash flow from Investing activities:																	
Dividends received	-	-	-	-	-	-	-	-									
Purchase of fixed assets	(32,911)	(28,034)	(32,911)	(28,034)	(32,911)	(8,922)	(32,911)	(8,922)									
Proceeds from sale of fixed assets	15	252	15	252	15	-	15	-									
Purchase of non-dealing securities	-	-	-	-	-	-	-	-									
Proceeds from sale of non-dealing securities	-	-	-	-	-	-	-	-									
Others-(Equity investment and Securities)	(81,925)	(213,331)	(81,925)	(213,331)	(81,925)	(17,638)	(81,925)	(17,638)									
Net cash provided (used) by investing activities	(114,821)	(241,113)	(114,821)	(241,113)	(114,821)	(26,560)	(114,821)	(26,560)									

CONDENSED GROUP STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2026

(Amounts in million shillings)

CONDENSED BANK'S STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2026

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total		Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
	Current Year 31 March 2026									Current Year 31 March 2026					
Balance as at the beginning of the year	20,000	-	3,077,773	-	-	8,946	3,106,719	Balance as at the beginning of the year	20,000	-	3,066,762	-	-	3,748	3,090,510
Profit for the year	-	-	193,091	-	-	-	193,091	Profit for the year	-	-	192,200	-	-	-	192,200
Other Comprehensive Income	-	-	-	-	-	7,096	7,096	Other Comprehensive Income	-	-	-	-	-	7,108	7,108
Transactions with owners	-	-	-	-	-	-	-	Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-	Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-	Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-	General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	Others	-	-	-	-	-	-	-
Balance as at the end of the current period	20,000	-	3,270,864	-	-	16,042	3,306,906	Balance as at the end of the current period	20,000	-	3,258,962	-	-	10,856	3,289,818
Previous Year 31 December 2025								Previous Year 31 December 2025							
Balance as at the beginning of the Year	20,000	-	2,532,526	-	-	6,854	2,559,380	Balance as at the beginning of the Year	20,000	-	2,524,799	-	-	2,050	2,546,849
Profit for the year	-	-	759,670	-	-	394	760,064	Profit for the year	-	-	756,386	-	-	-	756,386
Other Comprehensive Income	-	-	-	-	-	-	-	Other Comprehensive Income	-	-	-	-	-	1,698	1,698
Transactions with owners	-	-	-	-	-	-	-	Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(214,423)	-	-	-	(214,423)	Dividends Paid	-	-	(214,423)	-	-	-	(214,423)
Regulatory Reserve	-	-	-	-	-	-	-	Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-	General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	1,698	1,698	Others	-	-	-	-	-	-	-
Balance as at the end of the Previous period	20,000	-	3,077,773	-	-	8,946	3,106,719	Balance as at the end of the Previous period	20,000	-	3,066,762	-	-	3,748	3,090,510

*During the period, a penalty of TZS 20 million was imposed on the Bank relating to the computation of the liquidity coverage ratio.

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST MARCH 2026

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

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

Name and Title	Signature	Date
Ruth Zaipuna Managing Director & Chief Executive Officer		April 27, 2026
Juma Kimori Executive Director Finance & Chief Financial Officer		April 27, 2026
Benedicto Baragomwa Chief Internal Auditor		April 27, 2026

Name	Signature	Date
David Nchimbi Board Chairman		April 27, 2026
Benson Mahenya Board Director		April 27, 2026

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