



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 AT 30 JUNE 2025

(Amounts in million shillings)					(Amounts in million shillings)						
		GROUP		BANK				GROUP		BANK	
		Current Quarter	Previous Quarter	Current Quarter	Previous Quarter			Current Quarter	Previous Quarter	Current Quarter	Previous Quarter
		30.06.2025	31.03.2025	30.06.2025	31.03.2025			30.06.2025	31.03.2025	30.06.2025	31.03.2025
A.	ASSETS					C.	SHAREHOLDERS' FUNDS				
1	Cash	477,276	452,655	477,276	452,655	31	Paid up share capital	20,000	20,000	20,000	20,000
2	Balances with Bank of Tanzania	793,896	1,072,741	793,896	1,072,741	32	Capital reserves	-	-	-	-
3	Investments in Government securities	2,160,368	2,267,880	2,160,368	2,267,880	33	Retained earnings	2,318,101	2,532,526	2,310,374	2,524,799
4	Balances with other banks and financial institutions	204,870	268,784	204,870	268,784	34	Profit(Loss) account	358,578	184,145	356,769	183,462
5	Cheques and items for clearing	21,342	99,217	21,342	99,217	35	Other capital accounts	55	1,431	55	1,431
6	Inter branch float items	-	-	-	-	36	Minority interest	4,804	4,804	-	-
7	Bills negotiated	47	16,244	47	16,244	37	TOTAL SHAREHOLDERS' FUNDS	2,701,538	2,742,906	2,687,198	2,729,692
8	Customers' liabilities for acceptances	-	-	-	-	38	Contingent liabilities	4,043,705	3,909,812	4,043,705	3,909,812
9	Interbank loans receivables	1,083,583	705,584	1,083,583	705,584	39	Non performing loans & advances	274,358	279,742	274,358	279,742
10	Investments in other securities	18,804	18,015	18,804	18,015	40	Allowances for probable losses	259,738	263,459	259,738	263,459
11	Loans, advances and overdrafts	-	-	-	-	41	Other non performing assets	2,667	3,624	2,667	3,624
	(net of allowances for probable losses)	9,254,095	8,813,460	9,254,095	8,813,460						
12	Other assets	381,491	370,685	372,518	359,386						
13	Equity investments	4,234	4,234	43,872	43,872						
14	Underwriting accounts	-	-	-	-						
15	Property, Plant and equipment	211,556	202,344	219,917	208,466						
16	TOTAL ASSETS	14,611,562	14,291,843	14,650,588	14,326,304						
B.	LIABILITIES					D	SELECTED FINANCIAL CONDITION INDICATORS				
17	Deposits from other banks and financial institutions	21,664	77,664	21,664	77,664	(i)	Shareholders Funds to total assets	18%	19%	18%	19%
18	Customer deposits	10,046,237	9,661,553	10,064,167	9,679,727	(ii)	Non performing loans to total gross loans	2.9%	3.1%	2.9%	3.1%
19	Cash letters of credit	87,920	92,364	87,920	92,364	(iii)	Gross loans and advances to total deposits	93%	92%	93%	92%
20	Special Deposits	104,749	45,655	104,749	45,655	(iv)	Loans and advances to total assets	63%	62%	63%	62%
21	Payment orders/transfers payable	-	-	-	-	(v)	Earnings assets to total Assets	86%	83%	86%	83%
22	Bankers' cheques and drafts issued	765	1,881	765	1,881	(vi)	Deposits growth	4%	4%	4%	4%
23	Accrued taxes and expenses payable	133,755	129,710	130,268	125,375	(vii)	Assets growth	2%	4%	2%	4%
24	Acceptances outstanding	-	-	-	-						
25	Inter branch float items	47,839	601	47,839	601						
26	Unearned income and other deferred charges	74,341	74,349	74,341	70,658						
27	Other liabilities	122,395	127,683	161,318	165,210						
28	Borrowings	1,270,359	1,337,477	1,270,359	1,337,477						
29	TOTAL LIABILITIES	11,910,024	11,548,937	11,963,390	11,596,612						
30	NET ASSETS /(LIABILITIES)	2,701,538	2,742,906	2,687,198	2,729,692						



CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2025

(Amounts in million shillings)																			
		GROUP		BANK		GROUP		BANK				GROUP		BANK					
		Current Quarter	Comparative Quarter	Current Quarter	Comparative Quarter	Current Year Cumulative	Comparative Year Cumulative	Current Year Cumulative	Comparative year Cumulative			Current Quarter	Comparative Quarter	Current Quarter	Comparative Quarter	Current Year Cumulative	Comparative Year Cumulative	Current Year Cumulative	Comparative year Cumulative
		30.06.2025	30.06.2024	30.06.2025	30.06.2024	30.06.2025	30.06.2024	30.06.2025	30.06.2024			30.06.2025	30.06.2024	30.06.2025	30.06.2024	30.06.2025	30.06.2024	30.06.2025	30.06.2024
1	Interest income	371,207	336,283	371,207	336,283	732,616	665,579	732,616	665,579	12	Number of employees	3,982	3,776	3,982	3,776	3,982	3,776	3,982	3,776
2	Interest expense	(85,858)	(76,317)	(86,233)	(76,317)	(165,136)	(151,753)	(165,819)	(151,753)	13	Basic earnings per share	1,395	1,231	1,386	1,226	1,434	1,257	1,427	1,252
3	Net interest income (1minus2)	285,349	259,966	284,974	259,966	567,480	513,826	566,797	513,826	14	Diluted earnings per share	1,395	1,231	1,386	1,226	1,434	1,257	1,427	1,252
4	Bad debts written off	-	-	-	-	-	-	-	-	15	Number of branches	242	234	242	234	242	234	242	234
5	Impairment Losses on Loans and Advances	(19,964)	(26,718)	(19,964)	(26,718)	(42,190)	(50,858)	(42,190)	(50,858)	SELECTED PERFORMANCE INDICATORS									
6	Non interest income:	148,698	134,288	148,507	134,295	311,604	280,541	311,611	280,555	(i)	Return on average total assets	5%	5%	5%	5%	5%	5%	5%	5%
6.1	Foreign currency dealings and translation gain/(loss)	20,329	28,544	20,329	28,544	53,921	66,605	53,921	66,605	(ii)	Return on average shareholders funds	26%	28%	25%	28%	26%	28%	26%	28%
6.2	Fee and commissions	116,428	102,380	116,428	102,380	234,794	201,297	234,794	201,297	(iii)	Non interest expense to gross income	39%	37%	39%	37%	38%	37%	39%	37%
6.3	Dividend income	-	-	-	-	-	-	-	-	(iv)	Net interest income to average earning assets	9%	10%	9%	10%	9%	10%	9%	10%
6.4	Other operating income	11,941	3,364	11,750	3,371	22,889	12,639	22,896	12,653										
7	Non interest expense:	(165,061)	(145,910)	(165,936)	(146,825)	(324,810)	(292,780)	(326,548)	(294,596)										
7.1	Salaries and benefits	(93,679)	(79,632)	(93,679)	(79,632)	(184,925)	(161,013)	(184,926)	(161,013)										
7.2	Fees and commissions	(3,268)	(761)	(3,268)	(761)	(6,380)	(5,069)	(6,380)	(5,069)										
7.3	Other operating expenses	(68,114)	(65,517)	(68,989)	(66,432)	(133,505)	(126,698)	(135,242)	(128,514)										
8	Operating income/(loss)	249,022	221,626	247,581	220,718	512,084	450,729	509,670	448,927										
9	Income tax expense	(74,589)	(67,812)	(74,274)	(67,525)	(153,506)	(136,553)	(152,901)	(135,987)										
10	Net income(loss)after income tax	174,433	153,814	173,307	153,193	358,578	314,176	356,769	312,940										
11	Other comprehensive income, net of tax Fair value gain/ (loss) on FVOCI – net of tax	(1,376)	360	(1,376)	360	(1,995)	(1,113)	(1,995)	(1,113)										
	Total comprehensive income for the year	173,057	154,174	171,931	153,553	356,583	313,063	354,774	311,827										





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NMB BANK PLC

STATEMENT OF CASH FLOW
FOR THE PERIOD ENDED 30 JUNE 2025

(Amounts in million shillings)

(Amounts in million shillings)

	GROUP		BANK		GROUP		BANK	
	Current Quarter	Previous Quarter	Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative	Current Year Cumulative	Comparative Year Cumulative
	30.06.2025	31.03.2025	30.06.2025	31.03.2025	30.06.2025	30.06.2024	30.06.2025	30.06.2024
I: Cash flow from Operating activities:								
Net income(loss)	249,022	263,062	247,581	262,089	512,084	450,729	509,670	448,927
Adjustment for:								
- Impairment/amortization	18,677	11,520	16,566	11,917	30,197	19,084	28,483	17,376
- Net change in loans and advances	(440,635)	(314,783)	(440,635)	(314,783)	(755,418)	(417,339)	(755,418)	(417,339)
- Gain/loss on sale of assets	-	-	-	-	-	-	-	-
- Net change in deposits	383,334	358,020	383,090	363,300	741,354	613,147	746,390	617,474
- Net change in short term negotiable securities	-	-	-	-	-	-	-	-
- Net change in other liabilities	44,872	38,381	50,806	28,693	83,253	25,498	79,499	20,248
- Net change in other assets	70,117	(65,187)	67,791	(60,390)	4,930	(59,056)	7,401	(54,955)
- Tax paid	(77,509)	(80,966)	(77,322)	(80,779)	(158,475)	(146,687)	(158,101)	(146,355)
- Others	24,297	(56,729)	24,297	(56,729)	(32,432)	(110,166)	(32,432)	(110,166)
Net cash provided (used) by operating activities	272,175	153,318	272,174	153,318	425,493	375,210	425,492	375,210
II. Cash flow from Investing activities:								
Dividends received	-	-	-	-	-	-	-	-
Purchase of fixed assets	(28,017)	(8,922)	(28,017)	(8,922)	(36,939)	(13,243)	(36,939)	(13,243)
Proceeds from sale of fixed assets	-	-	-	-	-	-	-	-
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-	-	-	-	-
Others-(Equity investment and Securities)	105,347	(17,638)	105,347	(17,638)	87,709	49,152	87,709	49,152
Net cash provided (used) by investing activities	77,330	(26,560)	77,330	(26,560)	50,770	35,909	50,770	35,909
III: Cash Flow from Financing activities:								
Repayment of long-term debt	-	-	-	-	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-	-	-	-	-
Proceeds from issuance of share	-	-	-	-	-	-	-	-
Payment of cash dividends	(214,425)	-	(214,425)	-	(214,425)	(180,590)	(214,425)	(180,590)
Net change in other borrowings	(67,118)	(23,776)	(67,118)	(23,776)	(90,894)	15,680	(90,894)	15,680
Others (Specify)	-	-	-	-	-	-	-	-
Net cash provided(used) by financing activities	(281,543)	(23,776)	(281,543)	(23,776)	(305,319)	(164,910)	(305,319)	(164,910)
IV: Cash and Cash equivalents:								
Net increase/(decrease) in cash and cash equivalents	67,962	102,982	67,961	102,982	170,944	246,209	170,943	246,209
Cash and cash equivalents at the beginning of the year	1,882,143	1,779,161	1,882,143	1,779,161	1,779,161	1,172,202	1,779,161	1,172,202
Cash and cash equivalents at the end of the year	1,950,105	1,882,143	1,950,104	1,882,143	1,950,105	1,418,411	1,950,104	1,418,411

CONDENSED GROUP STATEMENT
OF CHANGES IN EQUITY
AS AT 30 JUNE 2025

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year 30 June 2025							
Balance as at the beginning of the year	20,000	-	2,532,526	-	-	6,854	2,559,380
Profit for the year	-	-	358,578	-	-	-	358,578
Other Comprehensive Income	-	-	-	-	-	(1,995)	(1,995)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(214,425)	-	-	-	(214,425)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	20,000	-	2,676,679	-	-	4,859	2,701,538
Previous Year 31 December 2024							
Balance as at the beginning of the Year	20,000	-	2,066,586	-	-	5,991	2,092,577
Profit for the year	-	-	646,530	-	-	363	646,893
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(180,590)	-	-	-	(180,590)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	500	500
Balance as at the end of the Previous period	20,000	-	2,532,526	-	-	6,854	2,559,380

CONDENSED BANK'S STATEMENT
OF CHANGES IN EQUITY
AS AT 30 JUNE 2025

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year 30 June 2025							
Balance as at the beginning of the year	20,000	-	2,524,799	-	-	2,050	2,546,849
Profit for the year	-	-	356,769	-	-	-	356,769
Other Comprehensive Income	-	-	-	-	-	(1,995)	(1,995)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(214,425)	-	-	-	(214,425)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	20,000	-	2,667,143	-	-	55	2,687,198
Previous Year 31 December 2024							
Balance as at the beginning of the Year	20,000	-	2,062,118	-	-	1,550	2,083,668
Profit for the year	-	-	643,271	-	-	-	643,271
Other Comprehensive Income	-	-	-	-	-	500	500
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(180,590)	-	-	-	(180,590)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the Previous period	20,000	-	2,524,799	-	-	2,050	2,546,849

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 JUNE 2025

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 Chief Executive Officer		July 25, 2025
Juma Kimori Chief Financial Officer		July 25, 2025
Benedicto Baragomwa Chief Internal Auditor		July 25, 2025

Name	Signature	Date
David Nchimbi Board Chairman		July 25, 2025
Benson Mahenya Board Director		July 25, 2025

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