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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 2026

(Amounts in million shillings)

		GROUP		BANK	
		Current Quarter 30.06.2026	Previous Quarter 31.03.2026	Current Quarter 30.06.2026	Previous Quarter 31.03.2026
A.	**ASSETS**				
1	Cash	532,578	640,472	532,578	640,472
2	Balances with Bank of Tanzania	968,159	1,675,858	968,159	1,675,858
3	Investments in Government securities	2,805,042	2,625,026	2,805,042	2,625,026
4	Balances with other banks and financial institutions	402,965	233,655	402,965	233,655
5	Cheques and items for clearing	22,129	54,264	22,129	54,264
6	Inter branch float items	-	-	-	-
7	Bills negotiated	1,365	37,748	1,365	37,748
8	Customers' liabitities for acceptances	281,641	114,605	281,641	114,605
9	Interbank loans receivables	1,004,335	1,043,120	1,004,335	1,043,120
10	Investments in other securities	27,444	22,598	27,444	22,598
11	Loans, advances and overdrafts	-	-	-	-
	(net of allowances for probable losses)	11,666,691	10,746,960	11,666,691	10,746,960
12	Other assets	448,592	451,024	442,521	441,064
13	Equity investments	4,232	4,233	47,007	43,872
14	Underwriting accounts	-	-	-	-
15	Property, Plant and equipment	274,216	272,268	281,689	277,503
16	**TOTAL ASSETS**	**18,439,388**	**17,921,831**	**18,483,566**	**17,956,745**
B.	**LIABILITIES**				
17	Deposits from other banks and financial institutions	24,889	24,002	24,889	24,002
18	Customer deposits	12,813,686	12,686,749	12,836,267	12,704,481
19	Cash letters of credit	286,091	100,798	286,091	100,798
20	Special Deposits	80,789	75,728	80,789	75,728
21	Payment orders/transfers payable	-	-	-	-
22	Bankers' cheques and drafts issued	663	765	663	765
23	Accrued taxes and expenses payable	138,305	136,591	138,261	133,095
24	Acceptances outstanding	281,641	114,605	281,641	114,605
25	Inter branch float items	7,325	4,272	7,325	4,272
26	Unearned income and other deferred charges	107,393	96,219	104,932	96,219
27	Other liablities	165,626	131,440	202,191	169,206
28	Borrowings	1,324,341	1,243,756	1,324,341	1,243,756
29	**TOTAL LIABILITIES**	**15,230,748**	**14,614,925**	**15,287,390**	**14,666,927**
30	**NET ASSETS /(LIABILITIES)**	**3,208,640**	**3,306,906**	**3,196,176**	**3,289,818**

(Amounts in million shillings)

		GROUP		BANK	
		Current Quarter 30.06.2026	Previous Quarter 31.03.2026	Current Quarter 30.06.2026	Previous Quarter 31.03.2026
C.	**SHAREHOLDERS' FUNDS**				
31	Paid up share capital	20,000	20,000	20,000	20,000
32	Capital reserves	-	-	-	-
33	Retained earnings	2,772,698	3,077,773	2,761,687	3,066,762
34	Profit(Loss) account	405,766	193,091	403,903	192,200
35	Other capital accounts	10,176	10,856	10,586	10,856
36	Minority interest	-	5,186	-	-
37	**TOTAL SHAREHOLDERS' FUNDS**	**3,208,640**	**3,306,906**	**3,196,176**	**3,289,818**
38	Contingent liabilities	4,169,256	4,625,039	4,169,256	4,625,039
39	Non performing loans & advances	297,535	288,087	297,535	288,087
40	Allowances for probable losses	261,008	274,222	261,008	274,222
41	Other non performing assets	4,258	656	4,258	656
D	**SELECTED FINANCIAL CONDITION INDICATORS**				
(i)	Shareholders Funds to total assets	17%	18%	17%	18%
(ii)	Non performing loans to total gross loans	2.5%	2.6%	2.5%	2.6%
(iii)	Gross loans and advances to total deposits	91%	86%	90%	86%
(iv)	Loans and advances to total assets	63%	60%	63%	60%
(v)	Earnings assets to total Assets	84%	81%	84%	81%
(vi)	Deposits growth	2%	4%	3%	4%
(vii)	Assets growth	3%	2%	3%	2%

18.4 Trillion
Total Assets **+26% YoY**

13.2 Trillion
Total Deposits **+29% YoY**

12 Trillion
Loans & Advances **+26% YoY**

2.5%
Non Performing Loans to Gross Loans

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE PERIOD ENDED 30 JUNE 2026

(Amounts in million shillings)

		GROUP		BANK		GROUP		BANK	
		Current Quarter 30.06.2026	Comparative Quarter 30.06.2025	Current Quarter 30.06.2026	Comparative Quarter 30.06.2025	Current Year Cumulative 30.06.2026	Comparative Year Cumulative 30.06.2025	Current Year Cumulative 30.06.2026	Comparative Year Cumulative 30.06.2025
1	Interest income	452,363	371,207	452,363	371,207	886,700	732,616	886,700	732,616
2	Interest expense	(108,807)	(85,858)	(109,282)	(86,233)	(224,506)	(165,136)	(225,356)	(165,819)
3	**Net interest income (1minus2)**	**343,556**	**285,349**	**343,081**	**284,974**	**662,194**	**567,480**	**661,344**	**566,797**
4	Bad debts written off	-	-	-	-	-	-	-	-
5	Impairment Losses on Loans and Advances	(29,495)	(19,964)	(29,495)	(19,964)	(52,387)	(42,190)	(52,387)	(42,190)
6	**Non interest income:**	**181,916**	**148,698**	**181,895**	**148,507**	**347,741**	**311,604**	**347,727**	**311,611**
	6.1 Foreign currency dealings and translation gain/(loss)	21,779	20,329	21,779	20,329	49,309	53,921	49,309	53,921
	6.2 Fee and commissions	154,728	116,428	154,728	116,428	289,351	234,794	289,351	234,794
	6.3 Dividend income	-	-	-	-	-	-	-	-
	6.4 Other operating income	5,409	11,941	5,388	11,750	9,081	22,889	9,067	22,896
7	**Non interest expense:**	**(192,218)**	**(165,061)**	**(193,047)**	**(165,936)**	**(378,017)**	**(324,810)**	**(379,679)**	**(326,548)**
	7.1 Salaries and benefits	(109,188)	(93,679)	(109,188)	(93,679)	(215,037)	(184,925)	(215,037)	(184,926)
	7.2 Fees and commissions	(2,815)	(3,268)	(2,815)	(3,268)	(6,185)	(6,380)	(6,185)	(6,380)
	7.3 Other operating expenses	(80,215)	(68,114)	(81,044)	(68,989)	(156,795)	(133,505)	(158,457)	(135,242)
8	**Operating income/(loss)**	**303,759**	**249,022**	**302,434**	**247,581**	**579,531**	**512,084**	**577,005**	**509,670**
9	Income tax expense	(91,076)	(74,589)	(90,730)	(74,274)	(173,765)	(153,506)	(173,102)	(152,901)
10	**Net income(loss)after income tax**	**212,683**	**174,433**	**211,704**	**173,307**	**405,766**	**358,578**	**403,903**	**356,769**
11	Other comprehensive income, net of tax Fair value gain/ (loss) on FVOCI – net of tax	(270)	(1,376)	(270)	(1,376)	6,838	(1,995)	6,838	(1,995)
	Total comprehensive income for the year	**212,413**	**173,057**	**211,434**	**171,931**	**412,604**	**356,583**	**410,741**	**354,774**

		GROUP		BANK		GROUP		BANK	
		Current Quarter 30.06.2026	Comparative Quarter 30.06.2025	Current Quarter 30.06.2026	Comparative Quarter 30.06.2025	Current Year Cumulative 30.06.2026	Comparative Year Cumulative 30.06.2025	Current Year Cumulative 30.06.2026	Comparative Year Cumulative 30.06.2025
12	Number of employees	4,271	3,982	4,271	3,982	4,271	3,982	4,271	3,982
13	Basic earnings per share	1,701	1,395	1,694	1,386	1,623	1,434	1,616	1,427
14	Diluted earnings per share	1,701	1,395	1,694	1,386	1,623	1,434	1,616	1,427
15	Number of branches	251	242	251	242	251	242	251	242
	SELECTED PERFORMANCE INDICATORS								
(i)	Return on average total assets	5%	5%	5%	5%	4%	5%	4%	5%
(ii)	Return on average shareholders funds	26%	26%	25%	25%	25%	26%	25%	26%
(iii)	Non interest expense to gross income	38%	39%	37%	39%	38%	38%	38%	39%
(iv)	Net interest income to average earning assets	9%	9%	9%	9%	9%	9%	9%	9%

580 Billion
Profit Before Tax **+13% YoY**

406 Billion
Profit After Tax **+13% 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 30 JUNE 2026

(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
	30.06.2026	31.03.2026	30.06.2026	31.03.2026	30.06.2026	30.06.2025	30.06.2026	30.06.2025
I: Cash flow from Operating activities:								
Net income(loss)	303,759	275,772	302,434	274,571	579,531	512,084	577,005	509,670
Adjustment for:								
- Impairment/amortization	15,045	11,040	12,946	11,455	26,085	30,197	24,401	28,483
- Net change in loans and advances	(919,731)	(316,866)	(919,731)	(316,866)	(1,236,597)	(755,418)	(1,236,597)	(755,418)
- Gain/loss on sale of assets	(79)	(27)	(79)	(27)	(106)	-	(106)	-
- Net change in deposits	318,178	459,348	323,027	459,679	777,526	741,354	782,706	746,390
- Net change in short term negotiable securities	-	-	-	-	-	-	-	-
- Net change in other liabilities	214,659	(298,944)	216,851	(301,814)	(84,285)	83,253	(84,963)	79,499
- Net change in other assets	(87,935)	165,961	(91,759)	168,969	78,026	88,183	77,210	86,900
- Tax paid	(99,240)	(92,500)	(99,034)	(92,183)	(191,740)	(158,475)	(191,217)	(158,101)
- Others	65,263	6,499	65,263	6,499	71,762	(32,432)	71,762	(32,432)
Net cash provided (used) by operating activities	**(190,082)**	**210,283**	**(190,082)**	**210,283**	**20,201**	**508,746**	**20,201**	**504,991**
II. Cash flow from Investing activities:								
Dividends received	-	-	-	-	-	-	-	-
Purchase of fixed assets	(17,132)	(32,911)	(17,132)	(32,911)	(50,043)	(36,939)	(50,043)	(36,939)
Proceeds from sale of fixed assets	165	15	165	15	180	-	180	-
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-	-	-	-	-
Others-(Equity investment and Securities)	(188,267)	(81,925)	(188,267)	(81,925)	(270,192)	87,709	(270,192)	87,709
Net cash provided (used) by investing activities	**(205,234)**	**(114,821)**	**(205,234)**	**(114,821)**	**(320,055)**	**50,770**	**(320,055)**	**50,770**

(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
	30.06.2026	31.03.2026	30.06.2026	31.03.2026	30.06.2026	30.06.2025	30.06.2026	30.06.2025
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	(305,075)	-	(305,075)	-	(305,075)	(214,425)	(305,075)	(214,425)
Net change in other borrowings	80,585	(54,731)	80,585	(54,731)	25,854	(90,894)	25,854	(90,894)
Others (Specify)	-	-	-	-	-	-	-	-
Net cash provided(used) by financing activities	**(224,490)**	**(54,731)**	**(224,490)**	**(54,731)**	**(279,221)**	**(305,319)**	**(279,221)**	**(305,319)**
IV: Cash and Cash equivalents:								
Net increase/(decrease) in cash and cash equivalents	(619,806)	40,731	(619,806)	40,731	(579,075)	170,944	(579,075)	170,943
Cash and cash equivalents at the beginning of the year	2,821,533	2,780,802	2,821,533	2,780,802	2,780,802	1,779,161	2,780,802	1,779,161
Cash and cash equivalents at the end of the year	**2,201,727**	**2,821,533**	**2,201,727**	**2,821,533**	**2,201,727**	**1,950,105**	**2,201,727**	**1,950,104**

CONDENSED GROUP STATEMENT OF CHANGES IN EQUITY

AS AT 30 JUNE 2026

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year 30 June 2026							
Balance as at the beginning of the year	**20,000**	**-**	**3,077,773**	**-**	**-**	**8,946**	**3,106,719**
Profit for the year	-	-	405,766	-	-	-	405,766
Other Comprehensive Income	-	-	-	-	-	1,230	1,230
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(305,075)	-	-	-	(305,075)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	**20,000**	**-**	**3,178,464**	**-**	**-**	**10,176**	**3,208,640**
Previous Year 31 December 2025							
Balance as at the beginning of the Year	**20,000**	**-**	**2,532,526**	**-**	**-**	**6,854**	**2,559,380**
Profit for the year	-	-	759,670	-	-	394	760,064
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(214,423)	-	-	-	(214,423)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	1,698	1,698
Balance as at the end of the Previous period	**20,000**	**-**	**3,077,773**	**-**	**-**	**8,946**	**3,106,719**

CONDENSED BANK'S STATEMENT OF CHANGES IN EQUITY

AS AT 30 JUNE 2026

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year 30 June 2026							
Balance as at the beginning of the year	**20,000**	**-**	**3,066,762**	**-**	**-**	**3,748**	**3,090,510**
Profit for the year	-	-	403,903	-	-	-	403,903
Other Comprehensive Income	-	-	-	-	-	6,838	6,838
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(305,075)	-	-	-	(305,075)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	**20,000**	**-**	**3,165,590**	**-**	**-**	**10,586**	**3,196,176**
Previous Year 31 December 2025							
Balance as at the beginning of the Year	**20,000**	**-**	**2,524,799**	**-**	**-**	**2,050**	**2,546,849**
Profit for the year	-	-	756,386	-	-	-	756,386
Other Comprehensive Income	-	-	-	-	-	1,698	1,698
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(214,423)	-	-	-	(214,423)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the Previous period	**20,000**	**-**	**3,066,762**	**-**	**-**	**3,748**	**3,090,510**

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED AT 30 JUNE 2026

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

Name and Title	Signature	Date
Ruth Zaipuna **Managing Director & Chief Executive Officer**		July 24, 2026
Juma Kimori **Executive Director Finance & Chief Financial Officer**		July 24, 2026
Benedicto Baragomwa **Chief Internal Auditor**		July 24, 2026

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	Signature	Date
David Nchimbi **Board Chairman**		July 24, 2026
Benson Mahenya **Board Director**		July 24, 2026

ISSUED PURSUANT TO GUIDELINES 24 AND 25 OF THE MARKET DISCIPLINE GUIDELINES FOR BANKS AND FINANCIAL INSTITUTIONS, 2023

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PRUDENTIAL REGULATORY METRICS

(Amounts in million shillings)

A bank or financial institution is required to disclose each metric's value using the corresponding standard's specifications for the reporting period- end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4).

S/N	Metric	a	b	c	d	e
		Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	2,781,017	2,996,555	2,880,174	2,407,685	2,296,647
2	Tier 1	2,781,017	2,996,555	2,880,174	2,407,685	2,296,647
3	Total capital	2,791,603	3,007,411	2,883,922	2,411,013	2,296,703
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	12,044,746	11,410,813	11,654,283	10,434,161	10,086,095
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	23.09	26.26	24.71	23.08	22.77
6	Tier 1 ratio (%)	23.09	26.26	24.71	23.08	22.77
7	Total capital ratio (%)	23.18	26.36	24.75	23.11	22.77
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	11.18	14.36	12.75	11.11	10.77
9	Total of bank CET1 specific buffer requirements (%)	0.00	0.00	0.00	0.00	0.00
10	CET1 available after meeting the bank's minimum capital	14.59	17.76	16.21	14.58	14.27
	Basel III leverage ratio					
11	Tier 1 Capital	2,781,017	2,996,555	2,880,174	2,407,685	2,296,647
	exposure measure	22,002,387	21,891,128	20,936,314	18,573,607	17,897,985
12	Basel III leverage ratio (%) (Tier1 Capital / Exposure Measure)	12.64	13.69	13.76	12.96	12.83
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets (HQLA)	3,393,618	3,769,941	3,319,006	3,142,886	2,683,760
14	Total net cash outflow (HQLA)	458,566	407,937	398,413	341,617	340,199
15	LCR (%)	740.05	924.15	833.06	920.00	788.88
	Net Stable Funding Ratio					
16	Total available stable funding	13,973,979	13,753,277	13,398,826	12,021,552	11,515,554
17	Total required stable funding	9,286,538	8,614,919	8,562,236	7,417,469	7,118,135
18	NSFR (%)	150.48	159.64	156.49	162.07	161.78

COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR)

AS AT 30 JUNE 2026

S/N	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	**Stock of High Quality Liquid Assets (HQLA)**	**0%**	**0**	**0**
2	Cash (notes and coins)	532,578	100%	532,578
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress1	261,849	100%	261,849
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	402,965	100%	402,965
5	Government securities maturing within 1 year	471,656	95%	448,073
6	Government securities maturing after 1 year	2,185,190	80%	1,748,152
7	**Total high quality liquid assets**	**3,854,239**		**3,393,618**
8	**Cash Outflows**			
9	Demand deposits	10,204,073	10%	1,020,407
10	Savings deposits	1,309,651	10%	130,965
11	Time deposits (maturing in 30 days)	205,638	100%	205,638
12	Deposits from banks and financial institutions (maturing in 30 days)	5,286	100%	5,286
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	23,087	100%	23,087
14	All other contractual cash outflows (maturing in 30 days)	45,252	100%	45,252
15	Undrawn and unexpired overdrafts	350,682	30%	105,205
16	Undrawn balances of loans	0	10%	0
17	Other contingent funding liabilities (such as guarantees and letters of credit)	3,855,244	5%	192,762
18	**Total cash outflows**	**15,998,914**		**1,728,603**
19	**Cash Inflows**			
20	Loans and advances (maturing within 30 days)	526,421	50%	263,210
21	Due from banks and financial institutions (maturing in 30 days)	1,004,335	100%	1,004,335
22	All other contractual cash inflows (maturing in 30 days)	2,492	100%	2,492
23	Net derivatives cash inflows	0	100%	0
24	**Total cash inflows**	**1,533,248**	**0**	**1,270,037**
25	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**	**0**		**458,566**
26	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**			**740%**

[1] Balances with Bank of Tanzania excluding Statutory Minimum Reserve

COMPOSITION OF REGULATORY CAPITAL

CAPITAL ADEQUACY RETURN AS OF 30 JUNE 2026

S/N	Common Equity Tier 1 capital (CET1): Instruments and reserves	(Current Year) 30.06.2026	(Prior Year) 30.06.2025
1	Fully Paid-up Ordinary shares Capital	20,000	20,000
2	Share Premium arising from Ordinary shares	-	-
3	Retained earnings less foreseeable dividends	2,761,687	2,310,374
4	Other disclosed reserves;	-	-
5	Year to date profits of:	-	-
6	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	201,952	178,384
7	"One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank;"	-	-
8	**CET 1 before Regulatory Adjustments**	**2,983,639**	**2,508,758**
9	**Regulatory adjustments applied to CET1:**	**202,622**	**212,111**
10	Year to date losses;	-	-
11	Goodwill;	-	-
12	Other intangible assets;	-	-
13	Deferred tax assets that rely on future profitability;	151,742	139,320
14	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank;	-	-
15	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.	-	-
16	Pre-paid expenses;	50,880	72,791
17	**Pre-operating expenses.**		
18	**Common Equity Tier 1**	**2,781,017**	**2,296,647**
19	**Additional Tier 1 Capital**		
20	Non-cumulative Irredeemable Preference Shares	-	-
21	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	-
22	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-

S/N	Common Equity Tier 1 capital (CET1): Instruments and reserves	(Current Year) 30.06.2026	(Prior Year) 30.06.2025
23	Additional Tier 1 Capital before regulatory adjustments	-	-
24	Total regulatory adjustment applied to Additional Tier 1 capital	-	-
25	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-	-
26	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
27	Additional Tier 1 capital recognized for capital adequacy	-	-
28	**Tier 2 Capital**	**-**	**-**
29	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
30	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	10,586	55
31	Instruments issued by consolidate subsidiaries and held by third parties that met the criteria stipulated by the Bank	-	-
32	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
33	**Total Tier 2 capital admissible for capital adequacy**	**10,586**	**55**
34	**TOTAL CAPITAL (Tier 1 Capital plus Tier 2 Capital).**	**2,791,603**	**2,296,703**
35	**Total Risk Weighted Assets (RWA)**	**12,044,746**	**10,086,095**
36	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
37	CET1 to total RWA	23.09%	22.77%
38	Tier-1 capital to total RWA	23.09%	22.77%
39	Total capital to total RWA	23.18%	22.77%
40	Capital conservation buffer	11.18%	10.77%
41	**National minimum capital requirements prescribed by the Bank of Tanzania**		
42	CET1 to total RWA	8.50%	8.50%
43	Tier-1 capital to total RWA	10.00%	10.00%
44	Total capital to total RWA	12.00%	12.00%
45	Capital conservation buffer	2.50%	2.50%

COMPUTATION OF NET STABLE FUNDING RATIO (NSFR)

AS AT : 30 JUNE 2026

S/N	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	2,781,017	100%	2,781,017
3	Additional Tier 1	-	100%	-
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	10,586	100%	10,586
5	Borrowings and liabilities with maturities of one year or more	766,473	100%	766,473
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	1,745,221	95%	1,657,960
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	6,767,312	90%	6,090,581
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	2,017,662	50%	1,008,831
9	Operational Deposits	516,855	50%	258,428
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	2,180,986	50%	1,090,493
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	619,220	50%	309,610
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	-	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year.	-	50%	-
14	Deferred tax liabilities maturing within six months.	-	50%	-
15	"Minority Interest – If perpetual or with effective maturity of greater than or equal to one year"	-	100%	-
16	Minority Interest with residual maturity between six months and less than one year.	-	50%	-
17	Minority Interest with effective maturity of less than six months.		0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	875,612	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets			
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
22	**Total Available Stable Funding (ASF) [sum (1)-(21)]**			**13,973,979**
23	**Required Stable Funding (RSF)**			
24	**On-balance sheet**	**-**		
25	Cash	532,578	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	968,159	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-

S/N	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	2,668,629	5%	133,431
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	-	10%	-
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	1,007,829	15%	151,174
32	HQLA encumbered for a period of six months or more and less than one year.	-	50%	-
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	402,985	50%	201,493
35	All other assets not included in the above categories with residual maturity of less than one year.	3,183,711	50%	1,591,855
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	116,552	65%	75,759
37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	6,153,409	65%	3,999,716
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	-	85%	-
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	2,472,390	85%	2,101,532
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	-	85%	-
41	Physical traded commodities, including gold	-	85%	-
42	All other assets that are encumbered for a period of one year or more	-	100%	-
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	100%	-
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	977,325	100%	977,325
45	**Off-balance sheet**	**-**		**-**
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
47	Unconditionally revocable credit and liquidity facilities	-	5%	-
48	Trade finance-related obligations (including guarantees and letters of credit)	3,855,244	1%	38,552
49	Guarantees and letters of credit unrelated to trade finance obligations	-	1%	-
50	Other non-contractual obligations	-	1%	-
51	All other off balance-sheet obligations not included in the above categories.	314,013	5%	15,701
52	**Total Required Stable Funding (RSF) [sum (22)-(47)]**	**-**		**9,286,538**
53	**Net Stable Funding Ratio = (Total availble stable funding)/ (Total required stable funding) [B/D]**	**-**		**150%**