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 SEPTEMBER 2026

(Amounts in million shillings)

		GROUP		BANK	
		Current Quarter 30.09.2026	Previous Quarter 30.06.2026	Current Quarter 30.09.2026	Previous Quarter 30.06.2026
A.	**ASSETS**				
1	Cash	599,459	532,578	599,459	532,578
2	Balances with Bank of Tanzania	1,359,088	968,159	1,359,088	968,159
3	Investments in Government securities	2,836,168	2,805,042	2,836,168	2,805,042
4	Balances with other banks and financial institutions	405,865	402,965	405,865	402,965
5	Cheques and items for clearing	16,194	22,129	16,194	22,129
6	Inter branch float items	6,473	-	6,473	-
7	Bills negotiated	-	1,365	-	1,365
8	Customers' liabilities for acceptances	63,275	281,641	63,275	281,641
9	Interbank loans receivables	1,101,843	1,004,335	1,101,843	1,004,335
10	Investments in other securities	34,959	27,444	34,959	27,444
11	Loans, advances and overdrafts	-	-	-	-
	(net of allowances for probable losses)	12,067,887	11,666,691	12,067,887	11,666,691
12	Other assets	502,951	448,592	493,652	442,521
13	Equity investments	4,232	4,232	47,007	47,007
14	Underwriting accounts	-	-	-	-
15	Property, Plant and equipment	309,944	274,216	315,965	281,689
16	**TOTAL ASSETS**	**19,308,337**	**18,439,388**	**19,347,835**	**18,483,566**
B.	**LIABILITIES**				
17	Deposits from other banks and financial institutions	20,618	24,889	20,618	24,889
18	Customer deposits	12,957,578	12,813,686	12,979,760	12,836,267
19	Cash letters of credit	123,274	286,091	123,274	286,091
20	Special Deposits	87,904	80,789	87,904	80,789
21	Payment orders/transfers payable	-	-	-	-
22	Bankers' cheques and drafts issued	663	663	663	663
23	Accrued taxes and expenses payable	178,573	138,305	175,275	138,261
24	Acceptances outstanding	63,275	281,641	63,275	281,641
25	Inter branch float items		7,325	-	7,325
26	Unearned income and other deferred charges	95,880	107,393	95,880	104,932
27	Other liabilities	185,223	165,626	219,674	202,191
28	Borrowings	2,160,318	1,324,341	2,160,318	1,324,341
29	**TOTAL LIABILITIES**	**15,873,306**	**15,230,748**	**15,926,641**	**15,287,390**
30	**NET ASSETS /(LIABILITIES)**	**3,435,031**	**3,208,640**	**3,421,194**	**3,196,176**

(Amounts in million shillings)

		GROUP		BANK	
		Current Quarter 30.09.2026	Previous Quarter 30.06.2026	Current Quarter 30.09.2026	Previous Quarter 30.06.2026
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	2,772,698	2,761,687	2,761,687
34	Profit(Loss) account	634,602	405,766	631,776	403,903
35	Other capital accounts	7,731	10,176	7,731	10,586
36	Minority interest	-	-	-	-
37	**TOTAL SHAREHOLDERS' FUNDS**	**3,435,031**	**3,208,640**	**3,421,194**	**3,196,176**
38	Contingent liabilities	4,352,672	4,169,256	4,352,672	4,169,256
39	Non performing loans & advances	308,288	297,535	308,288	297,535
40	Allowances for probable losses	266,998	261,008	266,998	261,008
41	Other non performing assets	4,391	4,258	4,391	4,258
D	**SELECTED FINANCIAL CONDITION INDICATORS**				
(i)	Shareholders Funds to total assets	18%	17%	18%	17%
(ii)	Non performing loans to total gross loans	2.5%	2.5%	2.5%	2.5%
(iii)	Gross loans and advances to total deposits	94%	91%	94%	90%
(iv)	Loans and advances to total assets	63%	63%	62%	63%
(v)	Earnings assets to total Assets	83%	84%	83%	84%
(vi)	Deposits growth	0%	2%	0%	3%
(vii)	Assets growth	5%	3%	5%	3%

19.3 Trillion Total Assets +25% YoY

13.2 Trillion Total Deposits +20% YoY

12.1 Trillion Loans & Advances +27% YoY

2.5% Non Performing Loans to Gross Loans

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE PERIOD ENDED 30 SEPTEMBER 2026

(Amounts in million shillings)

		GROUP		BANK		GROUP		BANK	
		Current Quarter 30.09.2026	Comparative Quarter 30.09.2025	Current Quarter 30.09.2026	Comparative Quarter 30.09.2025	Current Year Cumulative 30.09.2026	Comparative Year Cumulative 30.09.2025	Current Year Cumulative 30.09.2026	Comparative year Cumulative 30.09.2025
1	Interest income	491,532	398,357	491,532	398,357	1,378,233	1,130,972	1,378,233	1,130,972
2	Interest expense	(110,032)	(86,329)	(110,532)	(86,704)	(334,539)	(251,465)	(335,889)	(252,523)
3	**Net interest income (1minus2)**	**381,500**	**312,028**	**381,000**	**311,653**	**1,043,694**	**879,507**	**1,042,344**	**878,449**
4	Bad debts written off	(97)	-	(97)	-	(97)	-	(97)	-
5	Impairment Losses on Loans and Advances	(34,140)	(23,193)	(34,140)	(23,193)	(86,527)	(65,382)	(86,527)	(65,382)
6	**Non interest income:**	**184,082**	**147,968**	**184,075**	**147,982**	**531,824**	**459,572**	**531,803**	**459,593**
	6.1 Foreign currency dealings and translation gain/(loss)	18,756	23,481	18,756	23,481	68,064	77,402	68,064	77,402
	6.2 Fee and commissions	160,216	116,680	160,216	116,680	449,567	351,474	449,567	351,474
	6.3 Dividend income	-	45	-	45	-	45	-	45
	6.4 Other operating income	5,110	7,762	5,103	7,776	14,193	30,651	14,172	30,672
7	**Non interest expense:**	**(199,789)**	**(172,955)**	**(200,589)**	**(173,841)**	**(577,806)**	**(497,766)**	**(580,268)**	**(500,389)**
	7.1 Salaries and benefits	(116,647)	(95,833)	(116,647)	(95,833)	(331,684)	(280,758)	(331,684)	(280,758)
	7.2 Fees and commissions	(2,943)	(2,863)	(2,943)	(2,863)	(9,129)	(9,243)	(9,129)	(9,243)
	7.3 Other operating expenses	(80,199)	(74,259)	(80,999)	(75,145)	(236,993)	(207,765)	(239,455)	(210,388)
8	**Operating income/ (loss)**	**331,556**	**263,848**	**330,249**	**262,601**	**911,088**	**775,931**	**907,255**	**772,271**
9	Income tax expense	(102,722)	(79,094)	(102,378)	(78,780)	(276,486)	(232,601)	(275,479)	(231,681)
10	**Net income(loss)after income tax**	**228,834**	**184,754**	**227,871**	**183,821**	**634,602**	**543,330**	**631,776**	**540,590**
11	Other comprehensive income, net of tax Fair value gain/ (loss) on FVOCI – net of tax	(2,855)	3,273	(2,855)	3,273	3,983	1,278	3,983	1,278
	Total comprehensive income for the year	**225,979**	**188,027**	**225,016**	**187,094**	**638,585**	**544,608**	**635,759**	**541,868**

		GROUP		BANK		GROUP		BANK	
		Current Quarter 30.09.2026	Comparative Quarter 30.09.2025	Current Quarter 30.09.2026	Comparative Quarter 30.09.2025	Current Year Cumulative 30.09.2026	Comparative Year Cumulative 30.09.2025	Current Year Cumulative 30.09.2026	Comparative year Cumulative 30.09.2025
12	Number of employees	4,380	4,044	4,380	4,044	4,380	4,044	4,380	4,044
13	Basic earnings per share	183	1,478	182	1,471	169	1,449	168	1,442
14	Diluted earnings per share	183	1,478	182	1,471	169	1,449	168	1,442
15	Number of branches	254	242	254	242	254	242	254	242
	SELECTED PERFORMANCE INDICATORS								
(i)	Return on average total assets	5%	5%	5%	5%	4%	5%	5%	5%
(ii)	Return on average shareholders funds	28%	26%	27%	26%	26%	26%	26%	26%
(iii)	Non interest expense to gross income	37%	38%	37%	39%	37%	38%	37%	39%
(iv)	Net interest income to average earning assets	9%	10%	9%	10%	9%	9%	9%	9%

911 Billion Profit Before Tax +17% YoY

635 Billion Profit After Tax +17% YoY

Cost to Income Ratio (CIR) **37%**

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

NMB BANK PLC

STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED 30 SEPTEMBER 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
	30.09.2026	30.06.2026	30.09.2026	30.06.2026	30.09.2026	30.09.2025	30.09.2026	30.09.2025
I: Cash flow from Operating activities:								
Net income(loss)	331,556	303,759	330,249	302,434	911,088	775,931	907,255	772,271
Adjustment for:								
- Impairment/amortization	(7,178)	15,045	(5,588)	12,946	18,906	22,184	18,813	22,050
- Net change in loans and advances	(401,196)	(919,731)	(401,196)	(919,731)	(1,637,793)	(1,039,527)	(1,637,793)	(1,039,527)
- Gain/loss on sale of assets	(602)	(79)	(602)	(79)	(708)	-	(708)	-
- Net change in deposits	(16,081)	318,178	(16,480)	323,027	761,445	1,530,827	766,226	1,535,521
- Net change in short term negotiable securities	-	-	-	-	-	-	-	-
- Net change in other liabilities	(176,928)	214,659	(180,246)	216,851	(261,214)	68,843	(265,210)	64,962
- Net change in other assets	164,729	(87,935)	167,957	(91,759)	242,755	(54,732)	238,316	(52,312)
- Tax paid	(92,389)	(99,240)	(92,183)	(99,034)	(284,129)	(235,984)	(276,549)	(235,423)
- Others	(35,538)	65,263	(35,538)	65,263	36,224	(165,427)	36,224	(165,427)
Net cash provided (used) by operating activities	**(233,627)**	**(190,081)**	**(233,627)**	**(190,082)**	**(213,426)**	**902,115**	**(213,426)**	**902,115**
II. Cash flow from Investing activities:								
Dividends received	-	-	-	-	-	-	-	-
Purchase of fixed assets	(38,883)	(17,132)	(38,883)	(17,132)	(88,926)	(49,911)	(88,926)	(49,911)
Proceeds from sale of fixed assets	707	165	707	165	887	-	887	-
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-	-	-	-	-
Others-(Equity investment and Securities)	(41,496)	(188,267)	(41,496)	(188,267)	(311,688)	(126,452)	(311,688)	(126,452)
Net cash provided (used) by investing activities	**(79,672)**	**(205,234)**	**(79,672)**	**(205,234)**	**(399,727)**	**(176,363)**	**(399,727)**	**(176,363)**

(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
	30.09.2026	30.06.2026	30.09.2026	30.06.2026	30.09.2026	30.09.2025	30.09.2026	30.09.2025
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	835,977	80,585	835,977	80,585	861,831	(194,145)	861,831	(194,145)
Others (Specify)	-	-	-	-	-	-	-	-
Net cash provided(used) by financing activities	**835,977**	**(224,490)**	**835,977**	**(224,490)**	**556,756**	**(408,570)**	**556,756**	**(408,570)**
IV: Cash and Cash equivalents:								
Net increase/(decrease) in cash and cash equivalents	522,678	(619,806)	522,678	(619,806)	(56,397)	317,182	(56,397)	317,182
Cash and cash equivalents at the beginning of the year	2,201,727	2,821,533	2,201,727	2,821,533	2,780,802	1,779,161	2,780,802	1,779,161
Cash and cash equivalents at the end of the year	**2,724,405**	**2,201,727**	**2,724,405**	**2,201,727**	**2,724,405**	**2,096,343**	**2,724,405**	**2,096,343**

CONDENSED GROUP STATEMENT OF CHANGES IN EQUITY

AS AT 30 SEPTEMBER 2026

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year 30 September 2026							
Balance as at the beginning of the year	**20,000**	**-**	**3,077,773**	**-**	**-**	**8,946**	**3,106,719**
Profit for the year	-	-	634,602	-	-	-	634,602
Other Comprehensive Income	-	-	-	-	-	(1,215)	(1,215)
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**	**-**	**3,407,300**	**-**	**-**	**7,731**	**3,435,031**
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 SEPTEMBER 2026

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year 30 September 2026							
Balance as at the beginning of the year	**20,000**	**-**	**3,066,762**	**-**	**-**	**3,748**	**3,090,510**
Profit for the year	-	-	631,776	-	-	-	631,776
Other Comprehensive Income	-	-	-	-	-	3,983	3,983
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**	**-**	**3,393,463**	**-**	**-**	**7,731**	**3,421,194**
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**

*During the period, a penalty of TZS 5 million was imposed on the Bank relating to requirements for notifying a customer when there are changes in terms and conditions.

SELECTED EXPLANATORY NOTES FOR THE PERIOD ENDED 30 SEPTEMBER 2026

In preparation of the quarterly 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**		October 26, 2026
Juma Kimori **Executive Director Finance & Chief Financial Officer**		October 26, 2026
Benedicto Baragomwa **Chief Internal Auditor**		October 26, 2026

Name	Signature	Date
David Nchimbi **Board Chairman**		October 26, 2026
Benson Mahenya **Board Director**		October 26, 2026

