



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 31ST DECEMBER 2025

(Amounts in million shillings)					(Amounts in million shillings)						
		GROUP		BANK				GROUP		BANK	
		Current Quarter 31.12.2025	Previous Quarter 30.09.2025	Current Quarter 31.12.2025	Previous Quarter 30.09.2025			Current Quarter 31.12.2025	Previous Quarter 30.09.2025	Current Quarter 31.12.2025	Previous Quarter 30.09.2025
A.	ASSETS					C.	SHAREHOLDERS' FUNDS				
1	Cash	704,480	650,820	704,480	650,820	31	Paid up share capital	20,000	20,000	20,000	20,000
2	Balances with Bank of Tanzania	1,036,059	1,016,988	1,036,059	1,016,988	32	Capital reserves	-	-	-	-
3	Investments in Government securities	2,536,323	2,377,581	2,536,323	2,377,581	33	Retained earnings	2,318,101	2,318,101	2,310,374	2,310,374
4	Balances with other banks and financial institutions	410,823	212,888	410,823	212,888	34	Profit(Loss) account	749,772	543,330	746,094	540,590
5	Cheques and items for clearing	16,506	78,285	16,506	78,285	35	Other capital accounts	4,475	3,328	4,475	3,328
6	Inter branch float items	-	250	-	250	36	Minority interest	4,806	4,806	-	-
7	Bills negotiated	34,369	2,656	34,369	2,656	37	TOTAL SHAREHOLDERS' FUNDS	3,097,154	2,889,565	3,080,943	2,874,292
8	Customers' liabilities for acceptances	-	-	-	-	38	Contingent liabilities	4,624,665	3,952,539	4,624,665	3,952,539
9	Interbank loans receivables	1,310,509	958,210	1,310,509	958,210	39	Non performing loans & advances	267,105	267,181	267,105	267,181
10	Investments in other securities	22,394	19,025	22,394	19,025	40	Allowances for probable losses	257,927	271,212	257,927	271,212
11	Loans, advances and overdrafts (net of allowances for probable losses)	-	-	-	-	41	Other non performing assets	617	538	617	538
12	Other assets	426,329	381,304	417,574	372,382						
13	Equity investments	4,233	4,233	43,872	43,872						
14	Underwriting accounts	-	-	-	-						
15	Property, Plant and equipment	250,590	230,956	256,047	237,864						
16	TOTAL ASSETS	17,182,708	15,471,399	17,219,049	15,509,025						
B.	LIABILITIES					D	SELECTED FINANCIAL CONDITION INDICATORS				
17	Deposits from other banks and financial institutions	21,781	33,124	21,781	33,124	(i)	Shareholders Funds to total assets	18%	19%	18%	19%
18	Customer deposits	12,248,900	10,866,583	12,266,300	10,884,171	(ii)	Non performing loans to total gross loans	2.5%	2.7%	2.5%	2.7%
19	Cash letters of credit	78,303	83,851	78,303	83,851	(iii)	Gross loans and advances to total deposits	86%	89%	86%	89%
20	Special Deposits	66,048	66,485	66,048	66,485	(iv)	Loans and advances to total assets	61%	62%	61%	62%
21	Payment orders/transfers payable	-	-	-	-	(v)	Earnings assets to total Assets	83%	83%	83%	83%
22	Bankers' cheques and drafts issued	765	765	765	765	(vi)	Deposits growth	12%	8%	12%	8%
23	Accrued taxes and expenses payable	137,535	154,269	134,051	150,798	(vii)	Assets growth	11%	6%	11%	6%
24	Acceptances outstanding	-	-	-	-						
25	Inter branch float items	215	-	215	-						
26	Unearned income and other deferred charges	95,242	84,511	95,242	84,511						
27	Other liabilities	147,480	125,138	186,116	163,920						
28	Borrowings	1,289,285	1,167,108	1,289,285	1,167,108						
29	TOTAL LIABILITIES	14,085,554	12,581,834	14,138,106	12,634,733						
30	NET ASSETS /(LIABILITIES)	3,097,154	2,889,565	3,080,943	2,874,292						

17.2 Trillion
Total Assets
+25% YoY

12.4 Trillion
Total Deposits
+30% YoY

10.4 Trillion
Loans & Advances
+23% YoY

2.5%
Non Performing Loans to Gross Loans

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST DECEMBER 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
		31.12.2025	31.12.2024	31.12.2025	31.12.2024	31.12.2025	31.12.2024	31.12.2025	31.12.2024			31.12.2025	31.12.2024	31.12.2025	31.12.2024	31.12.2025	31.12.2024	31.12.2025	31.12.2024
1	Interest income	417,357	355,454	417,357	355,454	1,548,329	1,366,006	1,548,329	1,366,006	12	Number of employees	4,088	3,868	4,088	3,868	4,088	3,868	4,088	3,868
2	Interest expense	(103,382)	(74,019)	(103,757)	(75,094)	(354,848)	(307,599)	(356,281)	(311,641)	13	Basic earnings per share	1,652	1,343	1,644	1,330	1,500	1,296	1,492	1,287
3	Net interest income (1minus2)	313,975	281,435	313,600	280,360	1,193,481	1,058,407	1,192,048	1,054,365	14	Diluted earnings per share	1,652	1,343	1,644	1,330	1,500	1,296	1,492	1,287
4	Bad debts written off	-	-	-	-	-	-	-	-	15	Number of branches	248	241	248	241	248	240	248	240
5	Impairment Losses on Loans and Advances	(15,192)	(9,065)	(15,192)	(9,065)	(80,574)	(87,471)	(80,574)	(87,471)	SELECTED PERFORMANCE INDICATORS									
6	Non interest income:	171,643	147,401	171,649	147,408	631,216	578,741	631,243	578,770	(i)	Return on average total assets	5%	5%	5%	5%	4%	5%	5%	5%
6.1	Foreign currency dealings and translation gain/(loss)	29,172	17,101	29,172	17,101	106,574	115,589	106,574	115,589	(ii)	Return on average shareholders funds	29%	29%	27%	27%	27%	25%	27%	25%
6.2	Fee and commissions	132,434	119,852	132,434	119,852	483,909	439,366	483,909	439,366	(iii)	Non interest expense to gross income	37%	38%	38%	39%	37%	38%	38%	39%
6.3	Dividend income	-	-	-	-	45	65	45	65	(iv)	Net interest income to average earning assets	9%	10%	9%	10%	9%	9%	9%	9%
6.4	Other operating income	10,037	10,448	10,043	10,455	40,688	23,721	40,715	23,750										
7	Non interest expense:	(175,596)	(175,142)	(176,481)	(176,068)	(673,361)	(618,387)	(676,869)	(619,110)										
7.1	Salaries and benefits	(94,884)	(89,351)	(94,884)	(89,351)	(375,642)	(335,656)	(375,642)	(335,656)										
7.2	Fees and commissions	(3,847)	(3,837)	(3,847)	(3,837)	(13,090)	(10,398)	(13,090)	(10,398)										
7.3	Other operating expenses	(76,865)	(81,954)	(77,750)	(82,880)	(284,629)	(272,333)	(288,137)	(273,056)										
8	Operating income/(loss)	294,830	244,629	293,576	242,635	1,070,762	931,290	1,065,848	926,554										
9	Income tax expense	(88,389)	(76,715)	(88,073)	(76,430)	(320,990)	(284,397)	(319,754)	(283,283)										
10	Net income(loss)after income tax	206,441	167,914	205,503	166,205	749,772	646,893	746,094	643,271										
11	Other comprehensive income, net of tax Fair value gain/ (loss) on FVOCI – net of tax	1,147	(761)	1,147	(761)	2,425	500	2,425	500										
	Total comprehensive income for the year	207,588	167,153	206,650	165,444	752,197	647,393	748,519	643,771										

1.1 Trillion
Profit Before Tax
+15% YoY

750 Billion
Profit After Tax
+16% 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 FLOW
FOR THE PERIOD ENDED 31ST DECEMBER 2025

(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
	31.12.2025	30.09.2025	31.12.2025	30.09.2025	31.12.2025	31.12.2024	31.12.2025	31.12.2024
I: Cash flow from Operating activities:								
Net income(loss)	294,830	263,848	293,576	262,601	1,070,761	931,290	1,065,847	926,554
Adjustment for:								
- Impairment/amortization	(4,777)	(8,013)	(3,197)	(6,433)	17,407	56,037	18,853	56,924
- Net change in loans and advances	(891,889)	(284,109)	(891,889)	(284,109)	(1,931,416)	(789,349)	(1,931,416)	(789,349)
- Gain/loss on sale of assets	(193)	-	(193)	-	(193)	(240)	(193)	(240)
- Net change in deposits	1,364,989	789,473	1,364,801	789,131	2,895,816	1,083,678	2,900,322	1,087,503
- Net change in short term negotiable securities	-	-	-	-	-	-	-	-
- Net change in other liabilities	16,459	(14,410)	16,300	(14,537)	85,302	(65,010)	81,262	(66,977)
- Net change in other assets	(14,710)	(59,662)	(14,876)	(59,713)	(69,487)	(112,782)	(67,233)	(114,584)
- Tax paid	(80,187)	(77,509)	(80,000)	(77,322)	(316,171)	(303,562)	(315,423)	(301,736)
- Others	(5,846)	(132,995)	(5,846)	(132,995)	(171,273)	(71,646)	(171,273)	(71,646)
Net cash provided (used) by operating activities	678,676	476,623	678,676	476,623	1,580,746	728,416	1,580,746	726,449
II. Cash flow from Investing activities:								
Dividends received	-	-	-	-	45	65	45	65
Purchase of fixed assets	(23,059)	(12,972)	(23,059)	(12,972)	(72,970)	(35,367)	(72,970)	(35,367)
Proceeds from sale of fixed assets	289	-	289	-	289	300	289	300
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-	-	-	-	-
Others-(Equity investment and Securities)	(160,964)	(214,161)	(160,964)	(214,161)	(287,416)	18,087	(287,416)	18,087
Net cash provided (used) by investing activities	(183,734)	(227,133)	(183,734)	(227,133)	(360,052)	(16,915)	(360,052)	(16,915)

(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
	31.12.2025	30.09.2025	31.12.2025	30.09.2025	31.12.2025	31.12.2024	31.12.2025	31.12.2024
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)	(180,590)	(214,425)	(180,590)
Net change in other borrowings	122,177	(103,251)	122,177	(103,251)	(71,968)	11,038	(71,968)	11,038
Others (Specify)	-	-	-	-	-	-	-	-
Net cash provided(used) by financing activities	122,177	(103,251)	122,177	(103,251)	(286,393)	(169,552)	(286,393)	(169,552)
IV: Cash and Cash equivalents:								
Net increase/(decrease) in cash and cash equivalents	617,119	146,239	617,119	146,239	934,301	606,959	934,301	606,959
Cash and cash equivalents at the beginning of the year	2,096,343	1,950,104	2,096,343	1,950,104	1,779,161	1,172,202	1,779,161	1,172,202
Cash and cash equivalents at the end of the year	2,713,462	2,096,343	2,713,462	2,096,343	2,713,462	1,779,161	2,713,462	1,779,161

CONDENSED GROUP STATEMENT
OF CHANGES IN EQUITY
AS AT 31ST DECEMBER 2025

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current 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	-	-	749,772	-	-	-	749,772
Other Comprehensive Income	-	-	-	-	-	2,427	2,427
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	-	3,067,873	-	-	9,281	3,097,154
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 31ST DECEMBER 2025




(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current 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	-	-	746,094	-	-	-	746,094
Other Comprehensive Income	-	-	-	-	-	2,425	2,425
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	-	3,056,468	-	-	4,475	3,080,943
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 31ST DECEMBER 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 Managing Director & Chief Executive Officer		January 23, 2026
Juma Kimori Executive Director Finance & Chief Financial Officer		January 23, 2026
Benedicto Baragomwa Chief Internal Auditor		January 23, 2026

Name	Signature	Date
David Nchimbi Board Chairman		January 23, 2026
Benson Mahenya Board Director		January 23, 2026



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



PRUDENTIAL REGULATORY METRICS

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).

(Amounts in million shillings)

S/N	Metric	a	b	c	d	e
		Dec-25	Sep-25	Jun-25	Mar-25	Dec-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	2,509,572	2,407,685	2,296,647	2,447,674	2,372,286
2	Tier 1	2,509,572	2,407,685	2,296,647	2,447,674	2,372,286
3	Total capital	2,514,047	2,411,013	2,296,703	2,449,105	2,374,336
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	11,691,673	10,434,161	10,086,095	9,993,131	8,807,089
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	21.46	23.08	22.77	24.49	26.94
6	Tier 1 ratio (%)	21.46	23.08	22.77	24.49	26.94
7	Total capital ratio (%)	21.50	23.11	22.77	24.51	26.96
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5%)	9.50	11.11	10.77	12.51	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	12.96	14.58	14.27	15.99	18.44
Basel III leverage ratio						
11	Tier 1 Capital exposure measure	2,509,572	2,407,685	2,296,647	2,447,674	2,372,286
12	Basel III leverage ratio (%) (Tier1 Capital / Exposure Measure)	11.98	12.96	12.83	15.46	15.49
Liquidity Coverage Ratio						
13	Total high-quality liquid assets (HQLA)	3,506,414	3,142,886	2,683,760	3,081,483	2,954,687
14	Total net cash outflow (HQLA)	407,934	341,617	340,199	598,289	502,711
15	LCR (%)	589.55	920.00	788.88	515.05	587.75
Net Stable Funding Ratio						
16	Total available stable funding	13,113,267	11,721,628	11,227,423	11,097,901	10,847,429
17	Total required stable funding	6,766,176	6,074,152	5,831,563	5,375,183	5,076,345
18	NSFR (%)	193.81	192.98	192.53	206.47	213.69

COMPOSITION OF REGULATORY CAPITAL
CAPITAL ADEQUACY RETURN AS OF 31ST DECEMBER 2025

(Amounts in million shillings)

		(Current Year)	(Prior Year)
		31.12.2025	31.12.2024
		Amount	Amount
S/N	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Ordinary shares Capital	20,000	20,000
2	Share Premium arising from Ordinary shares	-	-
3	Retained earnings less foreseeable dividends	2,310,374	1,881,528
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;	373,047	-
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;"	-	643,271
8	CET 1 before Regulatory Adjustments	2,703,421	2,544,799
9	Regulatory adjustments applied to CET1:	193,849	172,513
10	Year to date losses;	-	-
11	Goodwill;	-	-
12	Other intangible assets;	-	-
13	Deferred tax assets that rely on future profitability;	139,320	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;	54,529	33,193
17	Pre-operating expenses.	-	-
18	Common Equity Tier 1	2,509,572	2,372,286
19	Additional Tier 1 Capital	-	-
20	Non-cumulative Irredeemable Preference Shares	-	-
21	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	-

COMPUTATION OF NET STABLE FUNDING RATIO (NSFR)
AS AT 31ST DECEMBER 2025

(Amounts in million shillings)

S/N	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
Available Stable Funding (ASF)				
2	Common equity Tier 1	2,509,572	100%	2,509,572
3	Additional Tier 1	-	100%	-
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	4,475	100%	4,475
5	Borrowings and liabilities with maturities of one year or more	455,066	100%	455,066
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	6,012,734	95%	5,712,098
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	1,692,080	90%	1,522,872
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	1,988,495	50%	994,248
9	Operational Deposits	506,482	50%	253,241
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	2,417,175	50%	1,208,587
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	906,217	50%	453,109
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.	273,930	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
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)]			13,113,267
23	Required Stable Funding (RSF)			
24	On-balance sheet			

25	Cash	704,480	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	1,036,059	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%	-
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	2,307,324	5%	115,366

COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR)

AS AT 31ST DECEMBER 2025

(Amounts in million shillings)

S/N	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
Stock of High Quality Liquid Assets (HQLA)				
2	Cash (notes and coins)	704,480	100%	704,480
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress ¹	287,650	100%	287,650
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	410,823	100%	410,823
5	Government securities maturing within 1 year	496,009	95%	471,208
6	Government securities maturing after 1 year	2,040,314	80%	1,632,251
7	Total high quality liquid assets	3,939,277		3,506,414
Cash Outflows				
9	Demand deposits	9,199,448	10%	919,945
10	Savings deposits	1,192,671	10%	119,267
11	Time deposits (maturing in 30 days)	207,703	100%	207,703
12	Deposits from banks and financial institutions (maturing in 30 days)	12,239	100%	12,239
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	-	100%	-
14	All other contractual cash outflows (maturing in 30 days)	65,994	100%	65,994
15	Undrawn and unexpired overdrafts	291,818	30%	87,545
16	Undrawn balances of loans	-	10%	-
17	Other contingent funding liabilities (such as guarantees and letters of credit)	4,380,834	5%	219,042
18	Total cash outflows	15,350,708		1,631,736
Cash Inflows				
20	Loans and advances (maturing within 30 days)	336,379	50%	168,190
21	Due from banks and financial institutions (maturing in 30 days)	1,306,473	100%	1,306,473
22	All other contractual cash inflows (maturing in 30 days)	125	100%	125
23	Net derivatives cash inflows	20,520	100%	20,520
24	Total cash inflows	1,663,497		1,495,307
25	Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows			407,934
26	Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)			860%

⁽¹⁾ Balances with Bank of Tanzania excluding Statutory Minimum Reserve

		(Current Year)	(Prior Year)
		31.12.2025	31.12.2024
S/N	Common Equity Tier 1 capital (CET1): Instruments and reserves	Amount	Amount
22	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
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	4,475	2,050
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	4,475	2,050
34	TOTAL CAPITAL (Tier 1 Capital plus Tier 2 Capital).	2,514,047	2,374,336
35	Total Risk Weighted Assets (RWA)	11,691,673	8,807,089
36	Capital Ratios and buffers (in percentage of risk weighted assets)		
37	CET1 to total RWA	21.46%	26.94%
38	Tier-1 capital to total RWA	21.46%	26.94%
39	Total capital to total RWA	21.50%	26.96%
40	Capital conservation buffer	9.50%	14.96%
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%

S/N	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
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.	1,310,903	15%	196,635
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	410,823	50%	205,412
35	All other assets not included in the above categories with residual maturity of less than one year.	34,369	50%	17,184
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%.	94,914	65%	61,694
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%.	5,815,698	65%	3,780,203
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.	2,034,074	85%	1,728,963
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.	604,717	100%	604,717

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)	4,380,834	1%	43,808
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.	243,830	5%	12,192
52	Total Required Stable Funding (RSF) [sum (22)-(47)]			6,766,176
53	Net Stable Funding Ratio = (Total available stable funding)/(Total required stable funding) [B/D]			1.94