

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 31<sup>ST</sup> DECEMBER 2025**

	(Amounts in million shillings)							
	GROUP		BANK		GROUP		BANK	
	Current Quarter	Previous Quarter	Current Quarter	Previous Quarter	Current Quarter	Previous Quarter	Current Quarter	Previous Quarter
<b>A. ASSETS</b>								
1 Cash	704,480	650,820	704,480	650,820	31	Paid up share capital	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
4 Balances with other banks and financial institutions	410,823	212,888	410,823	212,888	34	Profit(Loss) account	749,772	543,330
5 Cheques and items for clearing	16,506	78,285	16,506	78,285	35	Other capital accounts	4,475	3,328
6 Inter branch float items	-	250	-	250	36	Minority interest	4,806	4,475
7 Bills negotiated	34,369	2,656	34,369	2,656	37	<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>3,097,154</b>	<b>2,889,565</b>
8 Customers' liabilities for acceptances	-	-	-	-	38	Contingent liabilities	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
10 Investments in other securities	22,394	19,025	22,394	19,025	40	Allowances for probable losses	257,927	271,212
11 Loans, advances and overdrafts (net of allowances for probable losses)	-	-	-	-	41	Other non performing assets	617	538
12 Other assets	10,430,093	9,538,204	10,430,093	9,538,204			617	617
13 Equity investments	426,329	381,304	417,574	372,382				
14 Underwriting accounts	-	4,233	43,872	43,872				
15 Property, Plant and equipment	250,590	230,956	256,047	237,864				
<b>16 TOTAL ASSETS</b>	<b>17,182,708</b>	<b>15,471,399</b>	<b>17,219,049</b>	<b>15,509,025</b>				
<b>B. LIABILITIES</b>								
17 Deposits from other banks and financial institutions	21,781	33,124	21,781	33,124	<b>D</b>	<b>SELECTED FINANCIAL CONDITION INDICATORS</b>		
18 Customer deposits	12,248,900	10,866,583	12,266,300	10,884,171	(i)	Shareholders Funds to total assets	18%	19%
19 Cash letters of credit	78,303	83,851	78,303	83,851	(ii)	Non performing loans to total gross loans	2.5%	2.7%
20 Special Deposits	66,048	66,485	66,048	66,485	(iii)	Gross loans and advances to total deposits	86%	89%
21 Payment orders/transfers payable	-	-	-	-	(iv)	Loans and advances to total assets	61%	62%
22 Bankers' cheques and drafts issued	765	765	765	765	(v)	Earnings assets to total Assets	83%	83%
23 Accrued taxes and expenses payable	137,535	154,269	134,051	150,798	(vi)	Deposits growth	12%	8%
24 Acceptances outstanding	-	-	-	-	(vii)	Assets growth	11%	6%
25 Inter branch float items	215	-	215	-			11%	11%
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				
<b>29 TOTAL LIABILITIES</b>	<b>14,085,554</b>	<b>12,581,834</b>	<b>14,138,106</b>	<b>12,634,733</b>				
<b>30 NET ASSETS / (LIABILITIES)</b>	<b>3,097,154</b>	<b>2,889,565</b>	<b>3,080,943</b>	<b>2,874,292</b>				

**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 31<sup>ST</sup> DECEMBER 2025**

	(Amounts in million shillings)							
	GROUP		BANK		GROUP		BANK	
	Current Quarter	Comparative Quarter	Current Quarter	Comparative Quarter	Current Year Cumulative	Comparative Year Cumulative	Current Year Cumulative	Comparative Year Cumulative
<b>31.12.2025</b>								
1 Interest income	417,357	355,454	417,357	355,454	1,548,329	1,366,006	1,548,329	1,366,006
2 Interest expense	(103,382)	(74,019)	(103,757)	(75,094)	(354,848)	(307,599)	(356,281)	(311,641)
<b>3 Net interest income (1minus2)</b>	<b>313,975</b>	<b>281,435</b>	<b>313,600</b>	<b>280,360</b>	<b>1,193,481</b>	<b>1,058,407</b>	<b>1,192,048</b>	<b>1,054,365</b>
4 Bad debts written off	-	-	-	-	-	-	-	-
5 Impairment Losses on Loans and Advances	(15,192)	(9,065)	(15,192)	(9,065)	(80,574)	(87,471)	(80,574)	(87,471)
<b>6 Non interest income:</b>	<b>171,643</b>	<b>147,401</b>	<b>171,649</b>	<b>147,408</b>	<b>631,216</b>	<b>578,741</b>	<b>631,243</b>	<b>578,770</b>
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
6.2 Fee and commissions	132,434	119,852	132,434	119,852	483,909	439,366	483,909	439,366
6.3 Dividend income	-	-	-	-	45	65	45	65
6.4 Other operating income	10,037	10,448	10,043	10,455	40,688	23,721	40,715	23,750
<b>7 Non interest expense:</b>	<b>(175,596)</b>	<b>(175,142)</b>	<b>(176,481)</b>	<b>(176,068)</b>	<b>(673,361)</b>	<b>(618,387)</b>	<b>(676,869)</b>	<b>(619,110)</b>
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)
<b>8 Operating income/ (loss)</b>	<b>294,830</b>	<b>244,629</b>	<b>293,576</b>	<b>242,635</b>	<b>1,070,762</b>	<b>931,290</b>	<b>1,065,848</b>	<b>926,554</b>
9 Income tax expense	(88,389)	(76,715)	(88,073)	(76,430)	(320,990)	(284,397)	(319,754)	(283,283)
<b>10 Net income/(loss)after income tax</b>	<b>206,441</b>	<b>167,914</b>	<b>205,503</b>	<b>166,205</b>	<b>749,772</b>	<b>646,893</b>	<b>746,094</b>	<b>643,271</b>
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
<b>Total comprehensive income for the year</b>	<b>207,588</b>	<b>167,153</b>	<b>206,650</b>	<b>165,444</b>	<b>752,197</b>	<b>647,393</b>	<b>748,519</b>	<b>643,771</b>

 **1.1** Trillion  
Profit Before Tax **+15%**  YoY

 **750** Billion  
Profit After Tax **+16%**  YoY

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

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## NMB BANK PLC

### STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2025

(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
	31.12.2025	30.09.2025	31.12.2025	30.09.2025	31.12.2025	31.12.2024	31.12.2025	31.12.2024		31.12.2025	30.09.2025	31.12.2025	30.09.2025	31.12.2025	31.12.2024	31.12.2025	31.12.2024
<b>I: Cash flow from Operating activities:</b>																	
Net income/(loss)	294,830	263,848	293,576	262,601	1,070,761	931,290	1,065,847	926,554	<b>III: Cash Flow from Financing activities:</b>								
Adjustment for:									Repayment of long-term debt								
- Impairment/amortization	(4,777)	(8,013)	(3,197)	(6,433)	17,407	56,037	18,853	56,924	Proceeds from issuance of long term debt								
- Net change in loans and advances	(891,889)	(284,109)	(891,889)	(284,109)	(1,931,416)	(789,349)	(1,931,416)	(789,349)	Proceeds from issuance of share								
- Gain/loss on sale of assets	(193)	-	(193)	-	(193)	(240)	(193)	(240)	Payment of cash dividends								
- 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 other borrowings	122,177	(103,251)	122,177	(103,251)	(71,968)	11,038	(71,968)	11,038
- Net change in short term negotiable securities	-	-	-	-	-	-	-	-	Others (Specify)								
- Net change in other liabilities	16,459	(14,410)	16,300	(14,537)	85,302	(65,010)	81,262	(66,977)	Net cash provided/(used) by financing activities	122,177	(103,251)	122,177	(103,251)	(286,393)	(169,552)	(286,393)	(169,552)
- 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)									
<b>Net cash provided (used) by operating activities</b>	<b>678,676</b>	<b>476,623</b>	<b>678,676</b>	<b>476,623</b>	<b>1,580,746</b>	<b>728,416</b>	<b>1,580,746</b>	<b>726,449</b>									
<b>II: Cash flow from investing activities:</b>																	
Dividends received	-	-	-	-	45	65	45	65	<b>IV: Cash and Cash equivalents:</b>								
Purchase of fixed assets	(23,059)	(12,972)	(23,059)	(12,972)	(72,970)	(35,367)	(72,970)	(35,367)	Net increase/(decrease) in cash and cash equivalents	617,119	146,239	617,119	146,239	934,301	606,959	934,301	606,959
Proceeds from sale of fixed assets	289	-	289	-	289	300	289	300	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
Purchase of non-dealing securities	-	-	-	-	-	-	-	-	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
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									
<b>Net cash provided (used) by investing activities</b>	<b>(183,734)</b>	<b>(227,133)</b>	<b>(183,734)</b>	<b>(227,133)</b>	<b>(360,052)</b>	<b>(16,915)</b>	<b>(360,052)</b>	<b>(16,915)</b>									

### CONDENSED GROUP STATEMENT OF CHANGES IN EQUITY AS AT 31<sup>ST</sup> DECEMBER 2025

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
<b>Current Year 31 December 2025</b>							
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	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>20,000</b>	<b>-</b>	<b>3,067,873</b>	<b>-</b>	<b>-</b>	<b>9,281</b>	<b>3,097,154</b>
<b>Previous Year 31 December 2024</b>							
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	-	-	-	-	-	500	500
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the Previous period</b>	<b>20,000</b>	<b>-</b>	<b>2,532,526</b>	<b>-</b>	<b>-</b>	<b>6,854</b>	<b>2,559,380</b>

### CONDENSED BANK'S STATEMENT OF CHANGES IN EQUITY AS AT 31<sup>ST</sup> DECEMBER 2025

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
<b>Current Year 31 December 2025</b>							
Balance as at the beginning of the year	20,000	-	2,524,799	-	-	-	2,050
Profit for the year	-	-	746,094	-	-	-	746,094
Other Comprehensive Income	-	-	-	-	-	-	2,425
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(214,425)	-	-	-	(214,425)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>20,000</b>	<b>-</b>	<b>3,056,468</b>	<b>-</b>	<b>-</b>	<b>4</b>	

### 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 Dec-25	b Sep-25	c Jun-25	d Mar-25	e Dec-24
<b>Available capital (amounts)</b>						
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
4	Total risk-weighted assets (RWA)	11,691,673	10,434,161	10,086,095	9,993,131	8,807,089
<b>Risk-based capital ratios as a percentage of RWA</b>						
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
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
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
<b>Basel III leverage ratio</b>						
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
<b>Liquidity Coverage Ratio</b>						
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 (%)	859.55	920.00	788.88	515.05	587.75
<b>Net Stable Funding Ratio</b>						
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

### COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR)

AS AT 31<sup>ST</sup> DECEMBER 2025

(Amounts in million shillings)

S/N	Particulars	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	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 <sup>ii</sup>	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	<b>Total high quality liquid assets</b>	<b>3,939,277</b>		<b>3,506,414</b>
8	<b>Cash Outflows</b>			
9	Demand deposits	9,199,448	10%	919,945
10	Savings deposit	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	<b>Total cash outflows</b>	<b>15,350,708</b>		<b>1,631,736</b>
19	<b>Cash Inflows</b>			
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	<b>Total cash inflows</b>	<b>1,663,497</b>		<b>1,495,307</b>
25	<b>Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows</b>			<b>407,934</b>
26	<b>Liquidity Coverage Ratio = (Total high quality liquid assets) / (Total net cash outflows)</b>			<b>860%</b>

<sup>ii</sup> Balances with Bank of Tanzania excluding Statutory Minimum Reserve

### COMPOSITION OF REGULATORY CAPITAL

CAPITAL ADEQUACY RETURN AS OF 31<sup>ST</sup> DECEMBER 2025

(Amounts in million shillings)

S/N	Common Equity Tier 1 capital (CET1): Instruments and reserves	(Current Year) 31.12.2025	(Prior Year) 31.12.2024	
				Amount
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	<b>CET 1 before Regulatory Adjustments</b>	<b>2,703,421</b>	<b>2,544,799</b>	
9	<b>Regulatory adjustments applied to CET1:</b>	<b>193,849</b>	<b>172,513</b>	
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	-	-	

S/N	Common Equity Tier 1 capital (CET1): Instruments and reserves	(Current Year) 31.12.2025	(Prior Year) 31.12.2024
a	b	c	d
22	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
23	<b>Additional Tier 1 Capital before regulatory adjustments</b>		
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	<b>Tier 2 Capital</b>		
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	<b>Total Tier 2 capital admissible for capital adequacy</b>	<b>4,475</b>	<b>2,050</b>
34	<b>TOTAL CAPITAL (Tier 1 Capital plus Tier 2 Capital).</b>	<b>2,514,047</b>	<b>2,374,336</b>
35	<b>Total Risk Weighted Assets (RWA)</b>	<b>11,691,673</b>	<b>8,807,089</b>
36	<b>Capital Ratios and buffers (in percentage of risk weighted assets)</b>		
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		