NMB
Close to you

Issued Pursuant To Regulations 7 And 8 Of The Banking And Financial Institutions (Disclosures) Regulations, 2014

NMB BANK PLC

AUDITED STATEMENT OF FINANCIAL POSITION AS 31ST DECEMBER 2025

(Amounts in million shillings)

		GROUP Current Year 31.12.2025	GROUP Previous Year 31.12.2024	BANK Current Year 31.12.2025	BANK Previous Year 31.12.2024
A.	**ASSETS**				
1	Cash	704,480	603,717	704,480	603,717
2	Balances with Bank of Tanzania	1,076,469	846,853	1,076,469	846,853
3	Investments in Government securities	2,536,297	2,256,081	2,536,297	2,256,081
4	Balances with other banks and financial institutions	395,867	171,173	395,867	171,173
5	Cheques and items for clearing	16,506	2,009	16,506	2,099
6	Inter branch float items	-	60	-	60
7	Bills negotiated	34,303	16,178	34,303	16,178
8	Customers' liabilities for acceptances	399,855	-	399,855	-
9	Interbank loans receivables	1,314,136	733,057	1,314,136	733,057
10	Investments in other securities	22,294	12,682	22,294	12,682
11	Loans, advances and overdrafts (net of allowances for probable losses)	10,430,094	8,498,677	10,430,094	8,498,677
12	Other assets	431,012	385,926	424,067	379,425
13	Equity investments	4,233	4,233	43,872	43,872
14	Underwriting accounts	-	-	-	-
15	Property, Plant and equipment	250,398	205,044	256,048	211,460
16	**TOTAL ASSETS**	**17,615,944**	**13,735,690**	**17,654,288**	**13,775,244**
B.	**LIABILITIES**				
17	Deposits from other banks and financial institutions	1,230	73	1,230	73
18	Customer deposits	12,373,969	9,433,295	12,391,370	9,446,189
19	Cash letters of credit	78,303	97,405	78,303	97,405
20	Special Deposits	66,049	33,522	66,049	33,522
21	Payment orders/transfers payable	-	-	-	-
22	Bankers' cheques and drafts issued	765	1,879	765	1,879
23	Accrued taxes and expenses payable	138,398	49,636	138,398	49,636
24	Acceptances outstanding	399,855	-	399,855	-
25	Inter branch float items	215	-	215	-
26	Unearned income and other deferred charges	95,242	68,962	95,242	68,962
27	Other liablities	56,712	122,034	93,865	161,225
28	Borrowings	1,298,487	1,369,504	1,298,487	1,369,504
29	**TOTAL LIABILITIES**	**14,509,225**	**11,176,310**	**14,563,778**	**11,228,395**
30	**NET ASSETS /(LIABILITIES)**	**3,106,719**	**2,559,380**	**3,090,510**	**2,546,849**

(Amounts in million shillings)

		GROUP Current Year 31.12.2025	GROUP Previous Year 31.12.2024	BANK Current Year 31.12.2025	BANK Previous Year 31.12.2024
C.	**SHAREHOLDERS' FUNDS**				
31	Paid up share capital	20,000	20,000	20,000	20,000
32	Capital reserves	-	-	-	-
33	Retained earnings	2,317,709	1,885,633	2,310,376	1,881,528
34	Profit(Loss) account	760,064	646,893	756,386	643,271
35	Other capital accounts	3,748	2,050	3,748	2,050
36	Minority interest	5,198	4,804	-	-
37	**TOTAL SHAREHOLDERS' FUNDS**	**3,106,719**	**2,559,380**	**3,090,510**	**2,546,849**
38	Contingent liabilities	4,179,956	2,469,325	4,179,956	2,469,325
39	Non performing loans & advances	267,105	257,893	267,105	257,893
40	Allowances for probable losses	257,927	240,544	257,927	240,544
41	Other non performing assets	617	4,523	617	4,523
D	**SELECTED FINANCIAL CONDITION INDICATORS**				
(i)	Shareholders Funds to total assets	18%	19%	18%	18%
(ii)	Non performing loans to total gross loans	2.5%	2.9%	2.5%	2.9%
(iii)	Gross loans and advances to total deposits	86%	91%	86%	91%
(iv)	Loans and advances to total assets	59%	62%	59%	62%
(v)	Earnings assets to total Assets	81%	84%	81%	84%
(vi)	Deposits growth	31%	13%	31%	13%
(vii)	Assets growth	28%	13%	28%	13%

17.6 Trillion Total Assets +28 % YoY

12.5 Trillion Total Deposits +31 % YoY

10.4 Trillion Loans & Advances +23 % YoY

2.5% Non Performing Loans to Gross Loans

AUDITED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE PERIOD ENDED 31ST DECEMBER 2025

(Amounts in million shillings)

		GROUP Current Year 31.12.2025	GROUP Previous Year 31.12.2024	BANK Current Year 31.12.2025	BANK Previous Year 31.12.2024
1	Interest income	1,548,329	1,366,006	1,548,329	1,366,006
2	Interest expense	(357,249)	(307,599)	(361,478)	(311,641)
3	**Net interest income (1minus2)**	**1,191,080**	**1,058,407**	**1,186,851**	**1,054,365**
4	Bad debts written off	-	-	-	-
5	Impairment Losses on Loans and Advances	(81,567)	(87,471)	(81,567)	(87,471)
6	**Non interest income:**	**634,464**	**578,741**	**634,369**	**578,770**
	6.1 Foreign currency dealings and translation gain/(loss)	114,435	115,589	114,311	115,589
	6.2 Fee and commissions	484,470	439,366	484,470	439,366
	6.3 Dividend income	45	65	45	65
	6.4 Other operating income	35,514	23,721	35,543	23,750
7	**Non interest expense:**	**(677,246)**	**(618,387)**	**(677,836)**	**(619,110)**
	7.1 Salaries and benefits	(379,674)	(335,656)	(379,674)	(335,656)
	7.2 Fees and commissions	(13,090)	(10,398)	(13,090)	(10,398)
	7.3 Other operating expenses	(284,482)	(272,333)	(285,072)	(273,056)
8	**Operating income/(loss)**	**1,066,731**	**931,290**	**1,061,817**	**926,554**
9	Income tax expense	(306,667)	(284,397)	(305,431)	(283,283)
10	**Net income(loss)after income tax**	**760,064**	**646,893**	**756,386**	**643,271**
11	Other comprehensive income, net of tax Fair value gain/ (loss) on FVOCI – net of tax	1,698	500	1,698	500
	Total comprehensive income for the year	**761,762**	**647,393**	**758,084**	**643,771**

		GROUP Current Year 31.12.2025	GROUP Previous Year 31.12.2024	BANK Current Year 31.12.2025	BANK Previous Year 31.12.2024
12	Number of employees	4,088	3,868	4,088	3,868
13	Basic earnings per share	1,519	1,296	1,513	1,287
14	Diluted earnings per share	1,519	1,296	1,513	1,287
15	Number of branches	248	240	248	240
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on average total assets	5%	5%	5%	5%
(ii)	Return on average shareholders funds	27%	25%	27%	25%
(iii)	Non interest expense to gross income	38%	38%	38%	38%
(iv)	Net interest income to average earning assets	9%	9%	9%	9%

1.1 Trillion Profit Before Tax +15 % YoY

760 Billion Profit After Tax +17 % YoY

Cost to Income Ratio (CIR) 38%

*YoY - Year on Year

NMB Close to you

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

NMB BANK PLC

AUDITED STATEMENT OF CASH FLOW

FOR THE PERIOD ENDED 31st DECEMBER 2025

(Amounts in million shillings)

		GROUP Current Year 31.12.2025	GROUP Previous Year 31.12.2024	BANK Current Year 31.12.2025	BANK Previous Year 31.12.2024
I:	**Cash flow from Operating activities:**				
	Net income(loss)	1,066,731	931,290	1,061,817	926,554
	Adjustment for:				
	- Impairment/amortization	60,664	56,037	61,429	56,924
	- Net change in loans and advances	(1,931,417)	(789,349)	(1,931,417)	(789,349)
	- Gain/loss on sale of assets	(193)	(240)	(193)	(240)
	- Net change in deposits	2,955,256	1,083,678	2,959,762	1,087,503
	- Net change in short term negotiable securities	(86,322)	(172,561)	(89,117)	(175,522)
	- Net change in other liabilities	550,185	117,029	552,768	119,983
	- Net change in other assets	(407,865)	(47,772)	(407,446)	(47,607)
	- Tax paid	(318,198)	(303,562)	(316,637)	(301,736)
	- Others	(163,756)	(71,646)	(163,756)	(71,646)
	Net cash provided (used) by operating activities	**1,725,085**	**802,904**	**1,727,210**	**804,864**
II.	**Cash flow from Investing activities:**				
	Dividends received	45	65	45	65
	Purchase of fixed assets	(77,945)	(35,367)	(77,945)	(35,367)
	Proceeds from sale of fixed assets	252	300	252	300
	Purchase of non-dealing securities	(941,568)	(538,878)	(941,568)	(538,878)
	Proceeds from sale of non-dealing securities	647,015	595,587	647,015	595,587
	Others-(Equity investment and Securities)	(45,230)	(38,622)	(45,230)	(38,622)
	Net cash provided (used) by investing activities	**(417,431)**	**(16,915)**	**(417,431)**	**(16,915)**

(Amounts in million shillings)

		GROUP Current Year 31.12.2025	BANK Previous Year 31.12.2024	GROUP Current Year 31.12.2025	BANK Previous Year 31.12.2024
III:	**Cash Flow from Financing activities:**				
	Repayment of long-term debt	**(227,918)**	**(159,035)**	**(227,918)**	**(159,035)**
	Proceeds from issuance of long term debt	146,625	170,073	146,625	170,073
	Proceeds from issuance of share	-	-	-	-
	Payment of cash dividends	(214,423)	(180,590)	(214,423)	(180,590)
	Net change in other borrowings	-	-	-	-
	Others (Specify)	(10,297)	(9,478)	(12,422)	(11,438)
	Net cash provided(used) by financing activities	**(306,013)**	**(179,030)**	**(308,138)**	**(180,990)**
IV:	**Cash and Cash equivalents:**				
	Net increase/(decrease) in cash and cash equivalents	1,001,641	606,959	1,001,641	606,959
	Cash and cash equivalents at the beginning of the year	1,779,161	1,172,202	1,779,161	1,172,202
	Cash and cash equivalents at the end of the year	**2,780,802**	**1,779,161**	**2,780,802**	**1,779,161**

AUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

FOR THE YEAR ENDED 31st DECEMBER, 2025

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year 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 current period	**20,000**	**-**	**3,077,773**	**-**	**-**	**8,946**	**3,106,719**
Previous Year 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**

AUDITED CONDENSED BANK'S STATEMENT OF CHANGES

FOR THE YEAR ENDED 31st DECEMBER, 2025

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year 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	-	-	-	-	-	-	-
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 current period	**20,000**	**-**	**3,066,762**	**-**	**-**	**3,748**	**3,090,510**
Previous Year 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	-	-	-	-	-	-	-
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**	**-**	**2,524,799**	**-**	**-**	**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.

Name and Title	Signature	Date
Ruth Zaipuna **Managing Director & Chief Executive Officer**		March 31, 2026
Juma Kimori **Executive Director Finance & Chief Financial Officer**		March 31, 2026
Benedicto Baragomwa **Chief Internal Auditor**		March 31, 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 The Financial Statements were audited by Deloiitte & Touche, Certified Public Accountants(T), and they present a true and fair view.

Name	Signature	Date
David Nchimbi **Board Chairman**		March 31, 2026
Benson Mahenya **Board Director**		March 31, 2026