



A **Leading Bank** with a  
proven track record  
of **growth**

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**NMB**

## A Leading Financial Services Provider in Tanzania

### About NMB

Harnessing the power of a vast network, deep rooted local presence, NMB Bank PLC. is the largest and most profitable Bank in Tanzania. With a 3,642 employee base; a Balance sheet size over TZS 12.2 Trillion as of December 2023, and a geographical footprint that touches every corner of the Country, NMB plays a key role in helping its clients' growth and advancing Tanzania's Social Economic Development Agenda. We support our clients holistically through the delivery of retail, corporate banking services and agri financing, including a full range of lending products; customized services for corporations and government entities, including, trade finance, treasury and specialized cash management services.

### Top Shareholders

#### Share Ownership (4% and above)

Holders	Holding	%
Arise B.V.	174,500,000	34.9%
The Treasury Registrar	158,901,800	31.8%
National Social Security Fund (NSSF) Uganda	23,400,000	4.7%
National Investments Plc (NICOL)	20,395,130	4.1%

As at December 31, 2023

Moody's  
Rated

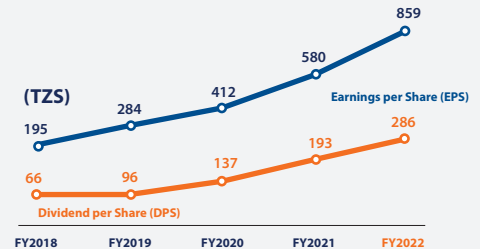
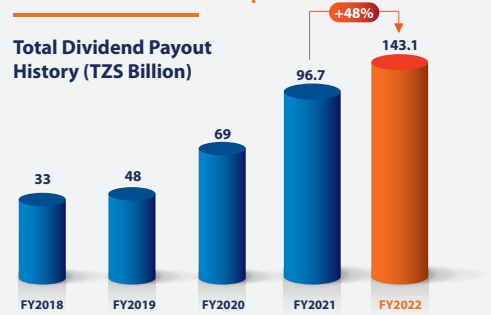
**B1**

Stable Outlook



## Dividend Information

### Total Dividend Payout History (TZS Billion)



Total Market Capitalization: Above TZS 2.25 trillion, positioning NMB as the largest listed bank in Tanzania and East Africa

## Capital Position

### Well-capitalized.

Our Strong capital position provides sufficient headroom to support clients and absorb regulatory changes



Tier 1 Capital Ratio 12.5% regulatory threshold



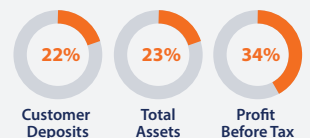
Total Capital Ratio 14.5% regulatory threshold

## Key Financial Highlights

Figures in TZS



### Market Share



## Our Core Business

We offer a full suite of financial services and products, both conventional and specialized, to a wide range of our clientele in our three main business divisions: Retail, Wholesale, and Treasury.



### Retail

- Salaried Worker Loans
- Pensioner Loans
- Mortgage and Construction Loans
- Credit, Debit, ,Prepaid, UPI Cards
- Bancassurance
- Bonus Accounts
- Fixed Deposit Accounts
- Agri financing
- SMEs



### Wholesale

- Structured Financing
- Syndications
- Asset Financing
- Project Financing
- Trade Finance Services
- Global Digital Transaction Services
- Term Deposits
- Trust Accounts
- Call Accounts
- Chinese Desk



### Treasury

- Fixed Income Bond Trading
- Spot Foreign Exchange
- Risk Management Services (Forwards, Swaps)
- International Transfers-18 currencies supported
- Securities Services
- Advisory Services



## Our Reach



>>  
More than

231  Branches

715  ATMs

30,000+  Agents

7.1 Mn  Customers

# Our **Digital Capabilities**

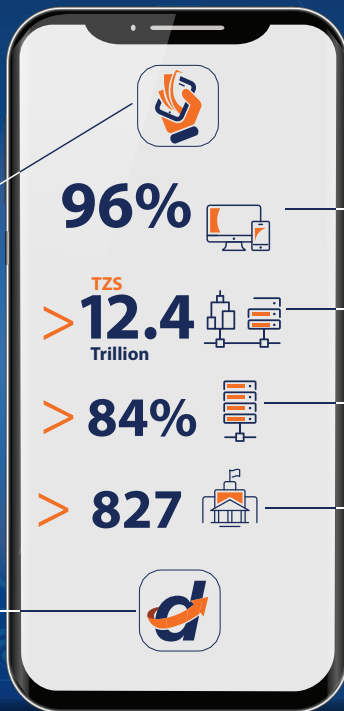
By using **innovation** and **technology** we offer clients banking with **simplified processes and increased accessibility**.

## **NMB Mkononi**

- Pay bills
- Withdraw Cash
- Money transfer (W2B, B2W)
- Funds transfer

## **NMB Direct**

- Web-based internet banking system
- Pay bills online
- Bulk Salary Payments
- TT Transfers
- GEPG- TRA Payments



of all transactions performed on **alternative channels**

collected through **integrations**

Retail customers **onboarded digitally**

Institutions connected through **GePG**

We deliver **simplicity** through a **unique client experience**, enabling our clients to **improve** their **financial lives**.

# Our Sustainability Agenda

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set aside in 2024 **towards social programs** to drive continued positive and lasting impact to millions of Tanzanians.





# JAMII BOND

The **First Sustainability Bond**  
in East Africa

Capital Raised

**TZS**

**400**  
**BILLION**

Over

**5,600**  
**INVESTORS**



# JasiriBOND

INVEST EARN IMPACT

## Jasiri Bond - **First Gender Issuance** in East Africa

NMB Bank Plc holds strong to our conviction in continuing to grow our business, while fulfilling broader development goals which include financial inclusion ranging from the underserved to the women, SMEs and retail segments. The Debut Jasiri Gender Bond issuance reaffirms NMB Bank's corporate citizenship practices towards sustainable development with positive impacts on women clients and is part of our broader ambition to meet the Sustainable Development Goals defined by the United Nations:

