



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

Head Office

Ohio/Ali Hassan Mwinyi Road
P.O. Box 9213, Dar es Salaam
Tel: (General) +255 22 232 2000
Fax: +255 22 211 2148
www.nmbbank.co.tz



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-strong 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

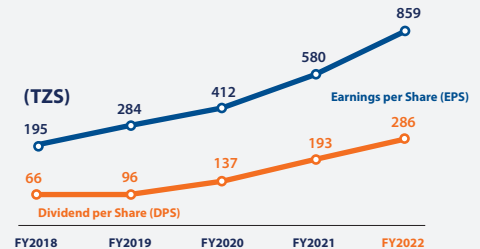
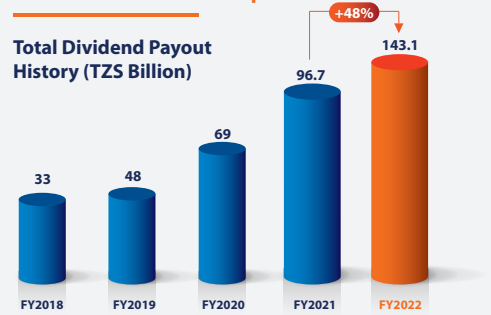
Moody's
Rated

B2

Positive 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



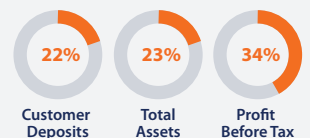
Total Capital Ratio 14.5% regulatory threshold

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

28,295+  Agents

7.1 Mn  Customers

Our **Digital Capabilities**

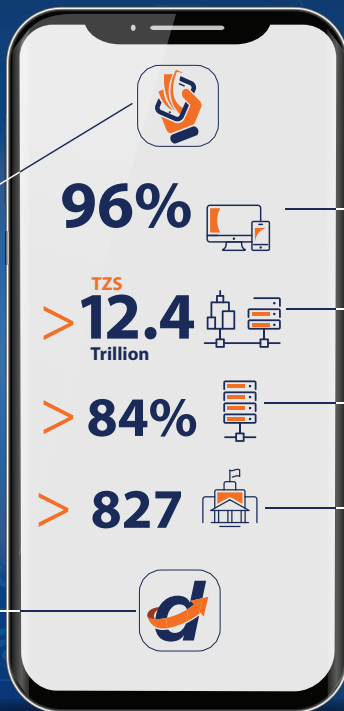
By using **innovation** and **technology** we offer clients banking with **simplified processes and increased accessibility**.

NMB Mkononi

- Pay bills
- Open Account
- 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**.